The Influence of Brand Trust, Brand Identification, Brand Involvement, and Brand Commitment on Brand Evangelism

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ABSTRACT

This study aims to identify factors that influence brand evangelism at Bank Syariah Indonesia (BSI). This study uses a quantitative model with independent variables consisting of brand trust, brand identification, brand involvement, and brand commitment, and the dependent variable is brand evangelism. The sampling technique used is purposive sampling, with 140 Bank Syariah Indonesia customers as respondents who filled out the questionnaire via Google Form. Data analysis was carried out using multiple linear regression. The results showed that all independent variables had a positive and significant effect on brand evangelism. The brand trust variable has the greatest influence with a regression coefficient value of 0.435, while brand identification has the smallest influence with a coefficient value of 0.232. This shows that consumer trust in BSI is a dominant factor in encouraging them to recommend or promote the brand to others. The implications of this study are valuable information for the financial services sector, especially Islamic banks, to focus on increasing customer trust as a strategy to strengthen brand loyalty and advocacy.

Keywords: Brand Commitment, Brand Evangelism, Brand Identification, Brand Involvement Brand Trust.

ABSTRAK

Penelitian ini bertujuan untuk mengidentifikasi faktor-faktor yang mempengaruhi penginjilan merek pada Bank Syariah Indonesia. Penelitian ini menggunakan model kuantitatif dengan variabel independen yang terdiri dari kepercayaan merek, identifikasi merek, keterlibatan merek, dan komitmen merek, serta variabel dependen yaitu penginjilan merek. Teknik pengambilan sampel yang digunakan adalah purposive sampling, dengan responden sebanyak 140 nasabah yang mengisi kuesioner melalui Google Form. Analisis data dilakukan menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa seluruh variabel independen berpengaruh positif dan signifikan terhadap penginjilan merek. Variabel kepercayaan merek memberikan pengaruh paling besar dengan nilai koefisien regresi 0,435, sedangkan identifikasi merek memberikan pengaruh paling kecil dengan nilai koefisien 0,232. Hal ini menunjukkan bahwa kepercayaan konsumen

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terhadap Bank Syariah Indonesia menjadi faktor dominan dalam mendorong mereka untuk merekomendasikan atau mempromosikan merek kepada orang lain. Implikasi penelitian ini menjadi informasi berharga bagi sektor jasa keuangan, khususnya bank syariah, untuk fokus pada peningkatan kepercayaan nasabah sebagai strategi memperkuat loyalitas dan advokasi merek.

Kata kunci: Komitmen Merek, Evangelisme Merek, Identifikasi Merek, Keterlibatan Merek, Kepercayaan Merek.

INTRODUCTION

The development of banking in Indonesia is very fast, whether from the aspect of the wide variety of products to the quality of service and technology. The competition between the bank is cannot be avoided. The companies are required to have a strategy to win the competition. Bank Syariah Indonesia is a bank that uses a sharia context which in accordance with Islamic teachings in its financing system which is the bank is the result of a merger of PT Bank BRI Syariah Tbk, PT Bank Mandiri Syariah, and PT Bank BNI Syariah on January 27, 2021. The merger of the three Islamic banks will be more efficient and the strengths of each of the three banks can be combined so as to make a complete and wider service quality, and to have good capital business capacity (Wiyono, 2021).

In 2022, Bank Syariah Indonesia (BSI) achieved the second rank in the Satisfaction, Loyalty, and Engagement (SLE) Awards after Bank Muamalat. The award was based on research by Market Research Indonesia in late 2021, presented at the "5th Info Bank Satisfaction, Loyalty & Engagement (SLE) Award 2022" on 17 February 2022. BSI also posted a strong performance in Q1 2022, recording a net profit of Rp987.68 billion—an increase of 33.18% year-on-year. This contributed to asset growth of 15.73%, reaching Rp271.29 trillion (Nisaputra, 2022). These accomplishments strengthened BSI's optimism and readiness to expand, including entering the Middle East market by opening a representative office in Dubai, UAE. President Director Hery Gunardi emphasized BSI's commitment to facing challenges by offering superior products while adhering to sharia principles. BSI aims to expand its sharia business across consumer, retail, and MSME segments, with innovative and international offerings (BSI, 2024).

A Brand could be a good advantage for companies if consumers have an emotional connection with the brand. The success of a brand is in line with the growing number of fans or supporters of the brand (Katz et al., 2020; Janssen et al., 2022; Borges-Tiago et al., 2023). The company's brand evangelism strategy needs to be developed through several factors that can improve it. Brand evangelism strategies (brand expansion) need to be developed through several factors, such as focusing on product and service quality, transparency in communication, commitment to integrity, responsiveness to change, effective crisis management, positive corporate culture, social collaboration and partnerships, and review and evaluation of the company's situation. The quality of service, which is carried out by BSI Bank will become a person's trust in BSI Bank. As with research conducted by Elizar et al. (2020) and Qalati et al. (2021) shows that service quality increases customer trust. Consumers who have used BSI Bank will experience the brand identification of the bank, ranging from the success achieved by the company, to feeling pride when someone praises BSI Bank. Brand involvement is formed by the strong psychological bond with the brand, the importance of a brand to consumers, emotional connection, and the love for the company (Kumar & Kaushik, 2020; Cheung et al., 2021; Wang & Yang, 2025).

Elizar et al. (2020) and Qalati et al. (2021) showed that service quality contributes to increasing consumer trust. Meanwhile, Kumar and Kaushik (2020), Cheung et al. (2021), and Wang and Yang (2025) found that emotional involvement and psychological bonds with brands can encourage brand evangelism. However, most previous studies still focus on the public sector or non-sharia companies. Therefore, this study aims to identify the factors that influence brand evangelism in Indonesian Sharia Banks. This focus is important to fill the literature gap on consumer behavior in Islamic financial institutions,

as well as provide practical implications in building brand loyalty and advocacy in the Islamic banking industry.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT The Effect of Brand Trust on Brand Evangelism

The first factor is brand trust, brand trust will create a brand image. Through a strong brand image, customers will have a positive assumption about the products offered by the company so consumers will not hesitate to buy the product (Apriany, 2022). Brand Trust is the desire of consumers to rely on a brand based on trust in the brand (Becerra & Badrinarayanan, 2013). Doss and Carstens (2014) defines brand trust as one of the factors that influence brand evangelism in addition to brand identification, brand identity, and opinion of a leader. Ika et al. (2011) defined brand trust as the brand's ability to be trusted or considered reliable, which arises from consumers' confidence that the product will fulfill its promised value. This trust reflects the belief that the brand consistently delivers on its commitments and quality expectations. Based on the research that has been done previously by Riorini and Widayati (2015), Nkoulou Mvondo et al. (2022), and Afiftama and Nasir (2024) that brand trust affects brand evangelism. Tionardi (2018) states the same thing that there is a positive influence of brand trust to brand evangelism.

H1: Brand trust has a positive and significant influence on brand evangelism.

The Effect of Brand Identification on Brand Evangelism

Brand identification is a psychological condition in which consumers can feel, understand, and assess the integrity of a brand (Louis & Lombart, 2010). Keller and Kotler (2022) state that brand identification reflects the extent to which consumers can recognize a brand's ability to meet their needs, thereby creating a strong relationship between consumers and brands that are relevant to their preferences and expectations. According to Mingione and Abratt (2020), Ray and Islam (2022), and Blasé et al. (2024) brand identification is very important in building a company, especially for new brands that want to be known to the public quickly. Therefore, a brand identity is needed that can provide a unique impression compared to other products. Previous research has shown that brand identification has an influence on brand evangelism. Riorini and Widayati (2015), Osmanova et al. (2023), and Sashittal et al. (2024) found that brand identification has an effect on brand evangelism. Similar results were also found by Mehran et al. (2018) and Mamesah et al. (2020), which showed a positive influence between brand identification and brand evangelism. Thus, the stronger the brand identification owned by a brand, the more likely consumers are to become brand evangelists, namely individuals who voluntarily recommend and defend the brand. This is also relevant in the context of Bank Syariah Indonesia (BSI), where strengthening brand identification can encourage the creation of loyalty and positive advocacy from customers.

H2: Brand identification has a positive and significant influence on brand evangelism.

The Effect of Brand Involvement on Brand Evangelism

According to Cheung et al. (2021), brand involvement is an important motivational condition for understanding consumer attitudes towards a particular product or brand. The level of involvement in this brand is greatly influenced by the product category in question. Products with a high level of involvement usually require more time for consumers to think about making purchasing decisions, because the perceived risk is also greater than products with a low level of involvement (Liu et al., 2020). Consumers who are highly involved in a brand tend to pay more attention and care to the brand, so this has a significant impact on their behavior and attitudes. Brand involvement can trigger various positive responses from consumers, including loyalty and active

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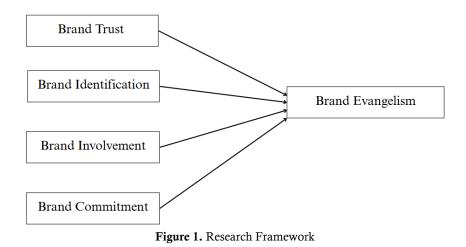
recommendations. Various previous studies also support the importance of brand involvement in shaping positive consumer behavior towards brands. For example, research by Riorini and Widayati (2015) shows that brand involvement has a positive effect on brand evangelism, namely consumer behavior that actively recommends and promotes brands to others. This means that highly involved consumers are not only satisfied with the product, but also become "brand ambassadors" who voluntarily spread their positive experiences. Similar findings were also expressed by Tanadi and Sihombing (2017), stated that the higher the consumer involvement in the brand, the more likely they are to become brand evangelists. Thus, brand involvement is a key factor in marketing strategies to increase loyalty and expand brand reach through consumers who act as active brand advocates.

H3: Brand involvement has a positive and significant influence on brand evangelism.

The Effect of Brand Commitment on Brand Evangelism

Brand commitment is an important concept in marketing that refers to the emotional and psychological attachment of consumers to a brand. Tanadi and Sihombing (2017) stated that brand commitment is a person's feeling or psychological condition that is attached to a brand. Meanwhile, according to Riorini and Widayati (2015), brand commitment reflects the attitude and desire of consumers towards a brand to continue using it in the long term. This view is reinforced by Khodabandeh and Lindh (2021) explain that brand commitment is related to consumer behavior that consistently builds relationships and makes repeat purchases of a brand. This commitment reflects consumer loyalty and belief in the values and benefits offered by the brand. A number of previous studies have also shown that brand commitment has a positive effect on brand evangelism. Myondo et al. (2022) found that having a commitment to a brand encourages consumers to become brand evangelists, namely individuals who voluntarily recommend brands to others. The same thing was expressed by Shaari and Ahmad (2020) who stated that the higher the level of brand commitment, the more likely consumers are to be involved in brand evangelism. This finding is reinforced by recent research from Al Nawas et al. (2021), Safeer and Le (2023), Widodo and Ginting (2024), and Syah et al. (2024) which shows that brand commitment has a significant and positive influence on brand evangelism behavior. Thus, it can be concluded that consumer commitment to a brand is a key factor in encouraging positive brand dissemination through consumers.

H4: Brand commitment has a positive and significant influence on brand evangelism.



This conceptual model on Figure 1 shows the influence of four variables on brand evangelism behavior, namely voluntary and enthusiastic promotion from consumers towards brands without compensation. The four independent variables are brand trust (belief in brand reliability), brand identification (brand compatibility with self-identity), brand involvement (level of consumer involvement with the brand), and brand commitment (emotional commitment to the brand). All four are assumed to have a positive influence on brand evangelism. Therefore, companies need to build trust, involvement, identification, and commitment to encourage consumers to become active advocates of the brand voluntarily.

RESEARCH METHOD

This study uses a quantitative approach with the main objective to empirically test the influence of several independent variables on the dependent variable, namely brand evangelism among customers of Bank Syariah Indonesia (BSI). This study is explanatory because it focuses on explaining the causal relationship between the variables studied, so that it can provide a deeper understanding of the factors that influence consumer behavior in promoting brands voluntarily. The research model used consists of four independent variables, namely brand trust, brand identification, brand involvement, and brand commitment. The dependent variable in this study is brand evangelism, which represents the extent to which consumers are willing to recommend and defend a brand to others voluntarily without any coercion. The sampling technique used is purposive sampling, by setting certain criteria to determine respondents who are in accordance with the research objectives.

The main criterion used is that respondents are active customers of Bank Syariah Indonesia who have used the bank's services for at least 12 months. This is intended so that the data obtained reflects the experience and interaction that is quite deep between customers and the Bank Syariah Indonesia brand. Data collection was carried out through the distribution of online questionnaires using the Google Form platform. The questionnaire was distributed widely through various popular social media such as Instagram, Twitter, and WhatsApp to reach target respondents more widely and efficiently. The total number of respondents successfully collected in this study was 140 people. The questionnaire instrument was compiled using a five-point Likert scale which was used to measure the level of respondent agreement with each statement that represented the indicators of each research variable. The data obtained were then analyzed using the multiple linear regression method with the help of SPSS software, which allows to see the simultaneous and partial influence of independent variables on the dependent variable. Through this approach, the study is expected to contribute to the development of a more effective marketing strategy for Bank Syariah Indonesia by understanding the factors that drive brand evangelism behavior among its consumers.

RESULTS

The sample size is 140 with calculations according to Hair et al. (2014) with a minimum sample size of 5 to 10 times the number of indicators. The indicators of this research are 27 then, (27 x 5 = 135). Calculation of the formula obtained a number of samples of this study which is 135 and then rounded up to 140 respondents. The demographic characteristics of 140 respondents. The majority of respondents were female (63.6%) and aged between 21–24 years (35.7%). In terms of education, most were bachelor's graduates (56.4%), while only 3.6% had a master's degree and none had a doctorate. The largest profession was private employees (36.4%) followed by students (25%). The majority of respondents' monthly income was in the range of IDR 2,500,000–IDR 3,499,999 (25.7%). In terms of the use of Bank Syariah Indonesia (BSI) products, almost all respondents had savings products (95%), while other products such as transactions (30%), business and hajj/umrah (each 20%), investment (15%), financing and gold (each 9.3%) showed smaller proportions. Priority products were only used by 5.7% of respondents. These data reflect that the majority of respondents are young, highly educated individuals, with a preference for sharia savings products.

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Table 1. Result of Validity Test					
Variable	Item	r-Count	r-Table	Significant	description
Brand Trust	X1.1	0.643	0.361	0.000	Valid
	X1.2	0.753	0.361	0.000	Valid
	X1.3	0.834	0.361	0.000	Valid
	X1.4	0.798	0.361	0.000	Valid
	X1.5	0.806	0.361	0.000	Valid
	X2.1	0.783	0.361	0.000	Valid
	X2.2	0.813	0.361	0.000	Valid
Brand Identification	X2.3	0.723	0.361	0.000	Valid
Brand Identification	X2.4	0.767	0.361	0.000	Valid
	X2.5	0.667	0.361	0.000	Valid
	X2.6	0.806	0.361	0.000	Valid
	X3.1	0.781	0.361	0.000	Valid
	X3.2	0.725	0.361	0.000	Valid
	X3.3	0.723	0.361	0.000	Valid
Brand Involvement	X3.4	0.810	0.361	0.000	Valid
	X3.5	0.627	0.361	0.000	Valid
	X3.6	0.838	0.361	0.000	Valid
	X3.7	0.745	0.361	0.000	Valid
	X4.1	0.640	0.361	0.000	Valid
	X4.2	0.767	0.361	0.000	Valid
Brond Committee out	X4.3	0.796	0.361	0.000	Valid
Brand Commitment	X4.4	0.857	0.361	0.000	Valid
	X4.5	0.824	0.361	0.000	Valid
	X4.6	0.737	0.361	0.000	Valid

Validity test is a measuring instrument that uses the level of accuracy in carrying out its measuring function to measure something and to find out an answer or statements in a research questionnaire. The statement items can be declared valid if the value of the significance level is <0.05 or r-count is greater than r-table. The results of the validity test in Table 1, it shows that the value of r-count in each indicator is greater than the r-table value, thus the indicators used by each variable can be used as research measuring tools.

Table 2. Result of Reliability Test			
Variable	Cronbach's Alpha	Description	
Brand Trust	0.821	Reliable	
Brand Identification	0.850	Reliable	
Brand Involvement	0.870	Reliable	
Brand Commitment	0.863	Reliable	
Brand Evangelism	0.912	Reliable	

The reliability test used here is Cronbach's Alpha which is done by finding out the value of Cronbach's Alpha that shows how reliable the statement items in the questionnaire are. If the Cronbach's Alpha value is more than 0.6 then it is declared reliable and vice versa. The reliability teston Table 2 shows the results of Cronbach's alpha on all statements in all variables are greater than 0.6. All questions can be accepted as reliable meaning they can then be used as research variables.

Table 3. Regression Coefficient & Result of Hypotheses Test					
Variable	В	Std.error	t-Count	Sig	Conclusion
Brand Trust	0.435	0.140	3.120	0.002	Significant
Brand Identification	0.232	0.067	3.466	0.001	Significant
Brand Involvement	0.355	0.106	3.363	0.001	Significant
Brand Commitment	0.400	0.111	3.615	0.000	Significant
	1100		2.510	2.500	

This research used multiple regression analysis to determine the result of the relationship between the independent variables on the dependent variable. Based on the results of the regression analysis on Table 3, the multiple regression equation obtained is: Y = 1.680 + 0.435X1 + 0.232X2 + 0.355X3 + 0.400X4, where Y is brand evangelism,

and X1 to X4 are brand trust, brand identification, brand engagement, and brand commitment, respectively. The constant value of 1.680 indicates that without the influence of the four independent variables, the level of brand evangelism remains at 1.680. Brand Trust has the greatest influence with a coefficient of 0.435, indicating that consumer trust in the brand is very important in encouraging them to become brand evangelists. Conversely, Brand Identification has the smallest influence (0.232), but is still significant. This means that although smaller, consumer recognition of the brand also contributes to shaping evangelism behavior. Overall, the four variables have a positive and significant effect on brand evangelism. Therefore, companies need to increase trust, identification, engagement, and commitment to the brand in order to form strong long-term relationships with consumers.

The results of the satistical test show that the Brand Trust variable (X1) has a significant effect on Brand Evangelism, as evidenced by the t-count value of 3.120 > t-table 1.977 and a significance value of 0.002 < 0.05. Therefore, H0 is rejected and Ha is accepted, which states that Brand Trust has a positive and significant effect on Brand Evangelism. This means that the higher the consumer's trust in a brand, the more likely they are to become active brand advocates. The Brand Identification variable (X2) also shows a significant effect on Brand Evangelism with a t-count of 3.466 > 1.977 and a significance value of 0.001 < 0.05. Therefore, H0 is rejected and Ha is accepted. This shows that the more consumers feel identified with a brand, the more likely they are to carry out brand evangelism. The Brand Involvement variable (X3) has a t-count of 3.363 > 1.977 and a significance value of 0.001 < 0.05. These results indicate that consumer engagement with a brand significantly drives brand evangelism behavior. The Brand Commitment variable (X4) is also proven to be significant to Brand Evangelism with a t-count of 3.615 > 1.977 and a significance of 0.000. This confirms that the higher the consumer commitment to a brand, the more likely they are to voluntarily recommend the brand.

 Table 4. Result of ANOVA Test

Analysis	Value
F	62.661
Sig.	0.000 ^b

Based on the results of the F test presented in Table 4 above, the F-calculated value is 62.661 with a significance value (sig) of 0.000. The value of this F-calculation is much larger than the value of the F-table which is 2.44. In addition, the significance value obtained is also smaller than the significance limit of 0.05, which is 0.000 < 0.05. Thus, it can be concluded that simultaneously independent variables, namely brand trust (X1), brand identification (X2), brand engagement (X3), and brand commitment (X4), have a significant influence on the dependent variable, namely brand evangelism (Y). These results show that these four variables together are able to explain the variations or changes that occur in evangelism brands with high levels of trust. This means that the combination of brand trust, brand identification, brand engagement, and brand commitment together make a significant contribution to shaping consumer brand evangelistic behavior.

In this study, the determination coefficient (R^2) test was used to measure the extent to which independent variables can explain variations in dependent variables. The independent variables analyzed included brand trust (X1), brand identification (X2), brand engagement (X3), and brand commitment (X4). Meanwhile, the dependent variable that is the focus of this study is brand evangelism (Y), which is consumer behavior that actively promotes and recommends brands to others. The coefficient of determination (R^2) provides an overview of the combined ability of independent variables to explain changes in brand evangelism. The R^2 value resulting from this analysis shows the percentage variation in brand evangelism that can be explained by these four independent variables. In other words, the higher the R^2 value, the greater the contribution of these variables in influencing brand evangelism. Brand Trust, Brand Identification, Brand Involvement

	Table 5. Result of Determination Coefficient Test	
Model	Value	
R Square	0.650	
Adjusted R square	0.640	

The results on Table 5 showed that the brand evangelism variable (Y) could be explained by 64% by independent variables, namely brand trust (X1), brand identification (X2), brand engagement (X3), and brand commitment (X4). This means that the combination of these four variables has a strong influence on determining the behavior of evangelism brands. Meanwhile, the remaining 36% (100% - 64%) were influenced by other factors not included in the study. This indicates that there are still other variables outside of these four variables that play a role in shaping brand evangelism, so further research is needed to identify these factors.

DISCUSSION

The results of data analysis in this study show that all independent variables have a positive and significant influence on the dependent variable, namely brand evangelism at Bank Syariah Indonesia (BSI). The results of the analysis for hypothesis 1 show a significant effect on Brand Evangelism. This is in accordance with research conducted by Riorini and Widayati (2015), Mehran et al. (2020), Harrigan et al. (2021), and Guanqi and Nisa (2023) which states that brand trust has a positive and significant influence on brand evangelism. The results for hypothesis 2 show a significant effect of brand identification on Brand Evangelism. In line with research by Riorini and Widayati (2015) found that brand identification has an effect on brand evangelism. Similar results were also found by Mehran et al. (2018) and Mamesah et al. (2020), which showed a positive influence between brand identification and brand evangelism.

The results of the analysis for hypothesis 3 show that brand involvement has a positive and significant influence on brand evangelism. In line with research by Riorini and Widayati (2015) shows that brand involvement has a positive effect on brand evangelism, namely consumer behavior that actively recommends and promotes brands to others. Similar findings were also expressed by Tanadi and Sihombing (2017), stating that the higher the consumer involvement in the brand, the more likely they are to become brand evangelists. The analysis results for hypothesis 4 show that brand commitment has a positive and significant influence on brand evangelism. In line with research by Khodabandeh and Lindh (2021) who explain that brand commitment is related to consumer behavior that consistently builds relationships and makes repeat purchases of a brand. Similar findings by Shaari and Ahmad (2020) who stated that the higher the level of brand commitment, the more likely consumers are to be involved in brand evangelism.

The most influential variable is brand trust with a regression coefficient value of 0.435. This shows that customer trust in Bank BSI is the main factor that drives brand evangelism behavior, namely when customers actively recommend and promote the bank to others. Conversely, the variable with the lowest influence is brand identification with a regression coefficient value of 0.232. Correlation with respondent criteria shows that most of the customers sampled in this study are those who have used Bank BSI services for more than 12 months and have shared stories about their experiences. This shows that they already have a fairly strong level of trust in the Bank BSI brand. However, not all respondents have a high emotional attachment or brand identification with Bank BSI. This is a concern for the bank to improve the emotional relationship and sense of belonging of customers to the brand, in order to strengthen loyalty and brand evangelism behavior. These four independent variables simultaneously have a significant effect on brand evangelism, as indicated by the F value of 62.661. This value shows that the regression model used is feasible and is able to explain the relationship between variables well. The results of this study are in line with the research of Riorini and Widayati (2015), which states that brand trust, brand identification, brand engagement, and brand commitment have an effect on

brand evangelism in private banks. Support also comes from Tanadi and Sihombing (2017) in the context of information technology-based transportation companies.

CONCLUSION

This study identified that brand trust, brand identification, brand involvement, and brand commitment simultaneously and partially have a positive and significant effect on brand evangelism among Bank Syariah Indonesia (BSI) customers. Among the four variables, brand trust is the most dominant factor (regression coefficient 0.435), which confirms that customer trust is the main foundation in driving brand evangelism behavior. Meanwhile, brand identification has the lowest influence (coefficient 0.232), indicating that emotional recognition of BSI still needs to be strengthened. The practical implication of this study is the importance of financial services companies, especially BSI, to focus on building and maintaining consumer trust. Strategies such as increasing service transparency, consistency in sharia values, and empathetic communication can strengthen customer emotional relationships and encourage long-term loyalty through brand evangelism. The limitation of the study is data was only collected from 140 respondents using a purposive sampling approach, which limits the generalizability of the results. Second, the study only considered four main variables, while other factors such as brand experience, religious values, or perceptions of digital services have not been analyzed. For further research, it is recommended to expand the number and diversity of respondents and explore additional variables that may influence brand evangelism, including the role of social media, user community interactions, and psychographic factors. A longitudinal approach is also recommended to capture changes in consumer behavior towards brands over a longer period of time.

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