



## Regular Article

## The effect of brand personality, brand-self congruity, and brand love on E-WOM in Islamic higher education in Indonesia: A mediating effect of brand trust

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## ARTICLE INFO

## Keywords:

Brand love  
Brand personality  
Brand self-congruity  
Brand trust  
e-WoM

## ABSTRACT

The competitive landscape among universities in Indonesia necessitates Islamic higher education institutions to attend to all aspects of marketing. This study explores the influence of brand personality (BP), brand self-congruity (BSC), and brand love on electronic word of mouth (e-WoM), with brand trust as a mediator. The research involved 404 participants from Antasari State Islamic University Banjarmasin, who were selected using convenience and snowball sampling techniques. Data collection was conducted through online questionnaires. Utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) methodology with SmartPLS version 4.0.9.9 as the analytical tool, the study found that BP active and responsible impact brand trust but do not affect e-WoM. However, BP active more more affect than responsible. Conversely, BSC significantly influences e-WoM. Additionally, brand love influences brand trust and e-WoM, while brand trust does not influence e-WoM. Noteworthy is brand love's substantial role in shaping brand trust and e-WoM variables. These findings highlight the discrepancy in research outcomes regarding BP, BSC, brand love, brand trust, and e-WoM between the higher education and business sectors. The study contributes to theoretical gaps in understanding branding within Islamic higher education (IHE). It suggests further research encompassing various types of universities and exploring other variables that influence brand trust and e-WoM within the IHE context.

### 1. Introduction

In Indonesia, Islamic higher education (IHE) is the second most prominent type after general/non-religious higher education. Regarding organizational structure, IHE can be recognized by its position under the Ministry of Religious Affairs (MoRA). IHE brand image is a pioneer of reformers of Islamic thought, democratization, and social cohesion (Kraince, 2007). IHE is an educational institution of international reputation that teaches Islamic studies (Abdullah, 2017). IHE develops interreligious literacy (IL) learning (Ali et al., 2021), and religious moderation (Nasir & Rijal, 2021). IHE brand image is education that integrates Islam and science (Suyadi et al., 2022; Syauiq Malik, 2020).

The image strongly relates to brand personality (BP) and impacts customer decisions (Mao et al., 2020).

IHE, the centre of Islamic studies, is the basis of IHE's brand personality (BP). Any character assigned to IHE will not be separated from Islamic studies. It will impact student behaviour as IHE customers or the desire to enrol high school students (Sudhana et al., 2022). One crucial aspect of widespread customer behaviour is the e-WoM. E-WoM reflects loyalty in the context of digital communication. E-WoM is cheap marketing because loyal customers do it. BP that matches the customer's personality will increase e-WoM directly and indirectly (Adha & Utami, 2021; Ahmad & Thyagaraj, 2015; M. Liu & Yan, 2022; Mabkhot et al., 2017; Villagra et al., 2021; Virgarani & Budiarti, 2021). In addition to

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<https://doi.org/10.1016/j.ssaho.2024.100955>

Received 20 March 2024; Received in revised form 8 May 2024; Accepted 22 May 2024

Available online 30 May 2024

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BP, IHE image or brand association is also related to brand self-congruity and love. BP's self-congruity drives e-WoM and loyalty (Kang et al., 2015; Yang & Lee, 2016; Šegota et al., 2022) and increasing brand resilience of negative e-WoM (Hatta et al., 2022).

On the other hand, brand trust, brand love and e-WoM have a positive relationship (DAM, 2020; Karjaluo et al., 2016; Maisam & Mahsa, 2016; Maru & Sai Vijay, 2024; Yasin & Shamim, 2013; Çelik & Topuz, 2021). This suggests that elevated levels of brand love and trust correlate with increased e-WoM dissemination. Trust plays a pivotal role in fostering customer loyalty (Donthu et al., 2021).

These investigations substantiate the global attention garnered by studies centered around BP, BSC, brand affection, brand trust, and e-WoM. Although studies on the brand personality of educational institutions have been carried out (Vicencio-Ríos et al., 2022), BP related to BSC, brand love, and e-WoM in the Islamic higher education context is rarely carried out. Most studies on these five things are carried out in the context of business and hospitality/tourism (Li et al., 2022; Mukhopadhyay et al., 2023). As suggested Calderón-Fajardo et al. (2023), research on brand personalities with new contexts and segments outside the industry is a study that still needs to be done in the future. Therefore, exploring the brand and its impact on IHE is crucial.

Furthermore, this study will fill the theoretical gaps related to BP, brand self-congruity, brand love, brand trust and e-WoM in the IHE sector in Indonesia and globally. This study holds significance as it offers insight into the initial impression of an IHE brand within the context of marketing theory. Therefore, the research questions of this study are.

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RQ.1: Does the BP, brand self-congruity (BSC), brand love (BL), and brand trust (BT) significantly impact the electronic word-of-mouth (e-WoM) in Islamic higher education (IHE)?

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RQ.2: Can brand trust mediate the effects of BP, brand self-congruity (BSC), and brand love (BL) on electronic word-of-mouth (e-WoM) in Islamic higher education (IHE)?

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This research endeavor is poised to enrich theoretical frameworks and practical applications within marketing education. By scrutinizing dimensions such as brand personality, brand self-congruity, brand love, brand trust, and e-WoM within the context of IHE, this study is positioned to bridge existing conceptual lacunae. Moreover, the empirical findings are expected to furnish invaluable insights into the intricate dynamics governing IHE marketing. Consequently, the resultant recommendations hold the potential to serve as pragmatic guidelines for administrators tasked with overseeing IHE marketing endeavors, particularly in the domain of brand management.

## 2. Literature review

### 2.1. Electronic word of mouth (e-WoM)

The proliferation of digital technology has underscored its escalating significance within marketing spheres, including Islamic higher education. Technology has an impact on student behaviour and cognition (Jaboob et al., 2024). It also enhances learning by encouraging interactivity and social engagement (Al-Ansi, 2022). This technological integration not only affects student behavior and cognitive processes but also plays a crucial role in shaping the ways students interact with and perceive educational offerings. Within this digitally-charged marketing context, electronic word-of-mouth (e-WoM) has become an essential aspect for educational brands striving to establish a strong presence in today's social media ecosystems. Babić Rosario et al. (2020) systematically delineated four foundational components intrinsic to the domain of e-WoM. Primarily, the communicative network inherent in e-WoM transcends conventional WoM paradigms by leveraging the expansive reach of the Internet. This digital platform facilitates amplified dissemination and accessibility of information. Furthermore, e-WoM transcends temporal and spatial constraints, enabling asynchronous

access to information over prolonged durations. Consequently, e-WoM has evolved beyond conventional consumer-to-consumer interactions, evolving into a broader phenomenon characterized by online consumer-generated discourse, ostensibly directed towards marketers but perceptible to fellow consumers. Moreover, unlike traditional WoM, which predominantly relies on verbal or written exchanges, e-WoM encompasses diverse formats, thereby influencing the processing and adoption of information. Lastly, e-WoM operates within a distinctive online milieu marked by unique attributes impinge upon its credibility and efficacy.

In commerce, e-WoM exerts discernible impacts on brand image (Setiawan et al., 2014), purchase intention (Yaylc & Bayram, 2012), and perceptions of company profitability. In the educational domain, e-WoM significantly shapes the prospective students' perceptions during the information-gathering phase and influences their intentions to enroll in Higher Education (HE) institutions (Kandakova, 2023; Lehmann, 2017). Positive e-WoM engenders tangible effects on HE's brand equity (Carvalho et al., 2021; Perera et al., 2020; Sagynbekova et al., 2021). Nevertheless, it is evident from the literature that there needs to be more research on e-WoM within the context of Islamic Higher Education (IHE), underscoring the necessity for further investigations in this domain.

### 2.2. Brand personality (BP)

BP encapsulates the quintessential human traits, known as "The Big Five," ingrained within a brand: Sincerity, Excitement, Competence, Sophistication, and Ruggedness (Aaker, 1997). Notably, small-scale outdoor sports event brands exhibit brand personality traits characterized by Safety, Local orientation, Authenticity, Competitiveness, and Excitement (Karagiorgos et al., 2023). Moreover, brand character encompasses dimensions such as Activity, Responsibility, Aggressiveness, Simplicity, and Emotionality (Geuens et al., 2009). This investigation mainly delves into the facets of responsible and active characters alongside manifestations of Sincerity and Excitement (Japutra & Molinillo, 2019), with empirical evidence attesting to their consequential impact on the brand (Molinillo et al., 2017).

The alignment of the brand personality with consumer preferences fosters deeper brand-consumer relationships while also exerting significant influence on consumer behaviour through mechanisms such as self-congruity (Tsaor et al., 2023), and loyalty (Shetty & Fitzsimmons, 2022). Noteworthy is the discernible impact of Sincerity-brand personality on the sale of products such as sweet foods (Motoki et al., 2023), while the broader spectrum of brand personality influences brand image, thereby shaping consumer behavior (Kim, 2023). The impact of brand personality (BP) on brands is dynamic rather than fixed (Luffarelli et al., 2023). Attributes such as sincerity and ruggedness have been found to influence brand trust (Sung & Kim, 2010). Moreover, brand personality (BP) has been identified as a determinant of brand loyalty, with brand trust serving as a mediator (Villagra et al., 2021). Additionally, BP influences brand equity through dimensions such as trust, attachment, commitment (Ahmad et al., 2021), and e-WoM (Seo, 2020).

This inquiry elucidates the profound effect of BP on brand loyalty, exemplified by the propensity to disseminate positive brand-related information, commonly referred to as e-WoM, within social media marketing (SCM) (Lopez et al., 2020). Notably, in the educational sector, students' e-WoM is a testament to their loyalty to their university. It underscores the significance of attending to e-WoM as it reverberates upon the brand's perception. Noteworthy is the amplified impact of negative e-WoM in the healthcare sector compared to positive instances (Pauli et al., 2023).

While scholarly investigations into brand personality and its effects often neglect to consider IHE as a distinct brand entity, it remains a pivotal educational system in Indonesia. Consequently, exploring brand personality and its myriad effects within the context of IHE presents an intriguing avenue for inquiry in this study.

Further, the hypothesis to be evaluated are.

- H1. Active BP significantly and positively influences brand trust.
- H2. Responsible BP significantly and positively influences brand trust.
- H3. Active BP significantly and positively influences e-WoM.
- H4. Responsible BP significantly and positively influences e-WoM.

### 2.3. Brand self-congruity (BSC)

Self-congruity delineates a concept closely intertwined with self-image congruence, wherein BSC denotes the alignment between BP and an individual's self-concept (Chen et al., 2020; Klipfel et al., 2014). Self-image congruence describes how well a product/service aligns with the way consumers perceive themselves (Sirgy et al., 2008). It reflects the harmony between consumers' self-concept and how they perceive the image associated with the university. As elucidated by Sirgy (1982), self-concept emerges as a multifaceted construct encompassing four primary dimensions: actual self-concept, ideal self-concept, social self-concept, and ideal social self-concept. The actual self-concept pertains to an individual's authentic self-perception, whereas the perfect self-concept delineates the aspirational self-perception an individual endeavors to attain. Social self-concept encapsulates the cognitive appraisal of how an individual believes others perceive them. In contrast, the ideal social self-concept reflects the desired mode of external perception that the individual seeks to cultivate. In essence, the actual self-concept represents one's internal self-perception, the ideal self-concept embodies the desired self-image, the social self-concept encompasses perceptions of how others view one, and the perfect social self-concept embodies the desired external perception.

Based on these concepts, BSC theory posits that individuals are inclined to purchase or utilize goods and services that resonate with their self-image (Sirgy, 1986). Brands that mirror the identity and values of consumers are likely to elicit emotional responses from them (Lee et al., 2020), thereby engendering a profound impact on brand loyalty across diverse contexts (Frias et al., 2020; Holmes, 2021; F. Liu et al., 2012; Tran et al., 2022; Zhang, 2022). Therefore, we develop the hypothesis.

- H5. BSC significantly and positively influences brand trust.
- H6. BSC significantly and positively influences e-WoM.

### 2.4. Brand love

Brand love epitomizes the establishment of profound emotional connections and relational bonds with a brand (Anbumathi et al., 2023). Conceptually, it encourages students to foster intimate relationships with their university. Batra and colleagues delineated ten fundamental components constituting brand affection, encompassing facets such as perceived superior quality, alignment with core values, intrinsic benefits, reflective self-image association, positive affective states, alignment and enthusiasm, emotional resonance, investment of time and resources, habitual contemplation and usage, and sustained engagement (Batra et al., 2012). In the domain of "love marriage" brand love, elements such as brand affection, passion, trust, and attachment are prominently observed (Palusuk et al., 2019). With Albert et al. (2008) identifying dimensions such as passion, enduring relationships, congruence with self-image, alignment with aspirations, evoked memories, satisfaction, affinity, distinctiveness, aesthetic appeal, reliability, and emotional attachment.

This study operationalizes the dimensions of brand love delineated by Becheur et al. (2017)), comprising idealization, intimacy, pleasure, aspiration, reminiscence, and distinctiveness. As outlined by Carroll and Ahuvia (2006), brand love deviates from satisfaction in several critical dimensions: it is rooted in emotion rather than cognition, tends to evolve over prolonged brand interactions, is not contingent on cognitive models such as expectancy-disconfirmation, and involves openly

expressing affection for the brand, often integrating it into one's identity.

The impact of brand love encompasses multiple facets, such as brand loyalty, readiness to pay higher prices, inclination towards e-WoM activities, and tolerance towards product or service flaws (Rahman et al., 2021). This influence has been extensively explored in prior research (M. Liu & Yan, 2022), underlining its paramount importance for brands. Even so, empirical examinations of brand love within the higher education context, particularly within IHE, must be made more explicit. Thus, this study formulates hypotheses to bridge this research lacuna.

- H7. Brand love significantly and positively influences brand trust.
- H8. Brand love significantly and positively influences e-WoM

### 2.5. Brand trust

The concept of brand trust holds significant importance in the interactions between brands and consumers (Valette-Florence, 2020), including those within the realm of universities and students. It emerges as a result of a company's benevolent efforts to cultivate positive relationships with consumers (Hanaysha, 2022), as proposed by Morgan and Hunt (1994), who suggest that brand trust develops when consumers feel assured about the reliability and ethical conduct of the service provider. This trust comprises two key elements: reliability, indicating the customer's confidence in the brand's ability to fulfill its promises, and intention, reflecting the belief that the brand genuinely cares for its customers (Munuera-Aleman et al., 2003).

Research indicates that brand trust significantly influences brand loyalty (Atulkar, 2020; Cuong, 2020; Rudzewicz & Strychalska-Rudzewicz, 2021) and can serve as a mediator in this relationship. It mediates the impact of various factors on brand loyalty and e-WoM (Akoglu & Özbek, 2022; Sung et al., 2009; Susanti et al., 2020). However, these investigations predominantly focus on brand trust within a commercial context, overlooking its implications within the higher education sector, particularly among IHE in Indonesia. Therefore, this study aims to examine the following hypothesis.

- H9. Brand trust significantly and positively influences e-WoM.
- H10. The active BP significantly and positively influences e-WoM through brand trust.
- H11. The responsible BP significantly and positively influences e-WoM through brand trust.
- H12. BSC significantly and positively influences e-WoM through brand trust
- H13. Brand love significantly and positively influences e-WoM through brand trust.

## 3. Method

### 3.1. Participants

The participants of this study amounted to 404 students from a total of 11,615 students at Antasari State Islamic University (AIU) Banjarmasin. AIU is the largest Islamic university on Borneo Island, the third largest island in the globe, and one of Indonesia's 29 state Islamic universities. The sample consisted of 111 males and 293 females. Based on the statistics provided by Cohen et al. (2007), a minimum sample size of 384 individuals is required to achieve a 95% confidence level when studying a population of 1,000,000 IHE students in Indonesia. Therefore, the size of the study sample has exceeded the required minimum sample size.

We employ power analysis to determine the appropriate sample size and the magnitude of the power impact. We display the power analysis findings using G\*Power 3.1 for Mac, based on the standard power level

of 0.8, probability level of 0.05, and moderate effect size of 0.2 (J. Cohen, 1992; Erdfelder et al., 1996). The power analysis results confirm that the e-WoM model and its five predictors achieve a power level of 0.800 with a sample size as small as 70. Similarly, a minimum sample of 65 subjects yields a power level of 0.802 when testing the brand trust concept and its four predictors. The results of the power analysis are as follows.

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F tests -Linear multiple regression: Fixed model, R2 deviation from
zero
Analysis: A priori: Compute required sample size
Input:      Effect size f2           = 0.2
              α err prob           = 0.05
              Power (1-β err prob)  = 0.8
              Number of predictors   = 5
Output:    Noncentrality parameter λ = 14.0000000
              Critical F             = 2.3583183
              Numerator df           = 5
              Denominator df        = 64
              Total sample size      = 70
              Actual power           = 0.8008234

F tests -Linear multiple regression: Fixed model, R2 deviation from
zero
Analysis: A priori: Compute required sample size
Input:      Effect size f2           = 0.2
              α err prob           = 0.05
              Power (1-β err prob)  = 0.8
              Number of predictors   = 4
Output:    Noncentrality parameter λ = 13.0000000
              Critical F             = 2.5252151
              Numerator df           = 4
              Denominator df        = 60
              Total sample size      = 65
              Actual power           = 0.8029916

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These results demonstrate that the chosen sample sizes are more than adequate to satisfy the criteria for a study power greater than 80%, thus offering a substantial likelihood of correctly affirming the research hypothesis. On other hand, the power analysis conducted ensured an adequate sample size and statistical power to detect an effect. The findings, with power levels exceeding the standard threshold of 0.8, provide confidence that the results have a high probability of being replicable in the larger population.

We constructed the sample for this study using convenience sampling and snowballing approaches. We distributed the survey using a dual strategy, targeting the student population by sending individual WhatsApp messages and publishing the questionnaire link within group conversations. Several students helped us spread the questionnaire link. Subsequently, participants were encouraged not only to respond but also to share the questionnaire link with their peers, thereby fostering a snowballing effect and enhancing the reach and diversity of our sample. These methods allowed for an efficient and low-cost recruitment process while increasing the possible number of participants.

Convenience and snowballing are non-opportunity sampling methods that tend to be biased and unrepresentative of the population (Emerson, 2021). We carry out several strategies to increase the credibility of sampling techniques. The strategy is to send questionnaires to as many students as possible at different times and find as many samples as possible (Stratton, 2021). With this strategy, the sample can be more representative of the population.

Further, the possibility of generalization might be more favorable due to the commonalities in the structure, culture, and values that pervade Islamic higher education (IHE) institutions in Indonesia. These institutions often share similar educational goals, pedagogical approaches, and student demographics, particularly within the context of integrating Islamic values with academic teaching and learning (Abubakari et al., 2023). The majority of Islamic education in Indonesia is inseparable from the two religious organizations, Nahdlatul Ulama (NU) and Muhammadiyah (Al-Ansi et al., 2023). HE was established for

madrasah (Islamic school) graduates who want to continue to further their education (Kinoshita, 2009). IHE contains not only Islamic studies, but also secular science (Nakamura & Nishino, 1993).

Due to the fact that the study participants are affiliated with an Islamic university, the results may have broad applicability to other Islamic higher education institutions (IHEs) that possess similar student populations and academic settings. This resemblance could mean that

the obtained results could be indicative of trends and patterns across many Indonesian Islamic higher educational settings, assuming that there is consistency in how these institutions operate and in their student community profiles. Despite this potential for broader applicability, cautions regarding the specific sampling methods should still be considered when extending the results to the broader population of all Indonesian IHE students.

### 3.2. Measurement

BP and BSC measurements adapt to proprietary scales (Das, 2014; Japutra & Molinillo, 2019; Matzler et al., 2016), brand love adapts instruments (Becheur et al., 2017), brand trust measurements adapt instruments (Cardoso et al., 2022) and E-WoM measurement items are adapted from (Goyette et al., 2010). Answers use four scales (1 = strongly disagree 4 strongly agree). Item and factor loading can be seen in Table 1 below.

The data analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM) methodology, utilizing SmartPLS version 4 as the software tool for analysis. We conducted two analyses, namely the outer model and the inner model, by bootstrapping. Analyze the outer model to ensure that the data meets the requirements for reliability, convergent, and discriminant validity. Further, we use inner model analysis by bootstrapping to verify hypotheses.

## 4. Result

### 4.1. Convergent, discriminant validity, and reliability

Convergent validity pertains to the degree of correlation between the newly developed scale and other variables or measures assessing the same construct (Krabbe, 2017). Convergent validity is appraised by evaluating composite reliability and the average variance extracted (AVE), esteemed as essential metrics in partial least squares structural

**Table 1**  
Construct and indicator item.

Construct	Items	Factor Loading	VIF
<b>Brand personality:</b> Responsible/Down-to-earth	BP_res1	0.735	2.112
	BP_res2	0.755	2.121
	BP_res3	0.761	1.824
	BP_res4	0.667 <sup>a</sup>	
Responsible/Stabel	BP_res5	0.794	1.984
	BP_res6	0.676 <sup>a</sup>	
	BP_res7	0.710	1.722
Responsible/Commitment	BP_res8	0.838 <sup>b</sup>	
	BP_res9	0.813	2.076
	BP_rest10	0.768	
	BP_rest11	0.758	
<b>Brand personality:</b> Active/Dinamic	BP_Act1	0.760	
	BP_Act2	0.811	
	BP_Act3	0.808	
	BP_Act4	0.834	
Active/Innovative	BP_Act5	0.763	
	BP_Act6	0.782	
	BP_Act7	0.761	
	BP_Act8	0.759	
Active/Operate	BP_Act9	0.799	
	BP_Act10	0.797	
	BP_Act11	0.825	
	BP_Act12	0.763	
<b>Brand love:</b> Idealization	BL_1	0.749	2.091
	BL_2	0.675 <sup>a</sup>	
	BL_3	0.745	2.30
Intimacy	BL_4	0.787	2.543
	BL_5	0.784	2.371
	BL_6	0.713	2.495
	BL_7	0.742	2.934
	BL_8	0.713	2.346
	BL_9	0.675 <sup>a</sup>	
Dream	BL_10	0.740	1.955
	BL_11	0.676 <sup>a</sup>	
	BL_12	0.613 <sup>a</sup>	
Memories	BL_13	0.659 <sup>a</sup>	
	BL_14	0.563 <sup>a</sup>	
	BL_15	0.476 <sup>a</sup>	
	BL_16	0.549 <sup>a</sup>	
Uniqueness	BL_17	0.784	2.835
	BL_18	0.718	2.196
<b>Self-congruity</b>	BSC_1	0.856	2.438
	BSC_2	0.864	2.663
	BSC_3	0.886	2.929
	BSC_4	0.885	2.914
<b>Brand trust</b>	BSC_5	0.709	1.632
	BT_1	0.882	2.133
	BT_2	0.893	1.758
<b>E_WoM</b>	BT_3	0.835	2.227
	EWOM_1	0.851	1.923
	EWOM_2	0.830	1.961
	EWOM_3	0.820	1.751
	EWOM_4	0.681 <sup>a</sup>	

Note: <sup>a</sup> Items are removed (<0.7) and recalculated; <sup>b</sup> Item removed for increasing discriminant validity; no collinearity issues VIF<3.

**Table 2**  
Convergent validity.

	α	CR	AVE
BP_Act	0.945	0.952	0.622
BP_Res	0.918	0.932	0.605
Brand love	0.924	0.936	0.595
Brand self-congruity	0.896	0.924	0.71
Brand trust	0.84	0.904	0.758
EWOM	0.825	0.895	0.74

Note: α > 0.7; rho\_c > 0.7; AVE>0.5.

equation modelling (PLS-SEM) analysis. The measurement shows that the construct is valid (rho\_c > 0.7; AVE>0.5). On the other hand, Cronbach's alpha indicates the item has been reliable (α > 0.7). Hence,

**Table 3**  
Cross loading.

	BP_Act	BP_Res	Brand love	BS_congruity	Brand trust	EWOM
BL_1	0.580	0.515	<b>0.760</b>	0.571	0.592	0.528
BL_10	0.443	0.393	<b>0.671</b>	0.609	0.408	0.455
BL_17	0.602	0.584	<b>0.822</b>	0.596	0.633	0.600
BL_18	0.574	0.569	<b>0.744</b>	0.608	0.582	0.578
BL_3	0.590	0.581	<b>0.791</b>	0.495	0.582	0.545
BL_4	0.606	0.573	<b>0.804</b>	0.528	0.617	0.524
BL_5	0.564	0.553	<b>0.770</b>	0.602	0.548	0.542
BL_6	0.622	0.631	<b>0.778</b>	0.468	0.646	0.545
BL_7	0.584	0.616	<b>0.813</b>	0.475	0.648	0.575
BL_8	0.557	0.514	<b>0.751</b>	0.545	0.545	0.504
BP_Act1 <sup>a</sup>	<b>0.761</b>	0.709	0.572	0.406	0.625	0.464
BP_Act10	<b>0.798</b>	0.655	0.584	0.431	0.661	0.477
BP_Act11 <sup>a</sup>	<b>0.825</b>	0.677	0.594	0.540	0.683	0.494
BP_Act12	<b>0.763</b>	0.661	0.567	0.473	0.667	0.426
BP_Act2 <sup>a</sup>	<b>0.812</b>	0.691	0.555	0.442	0.620	0.418
BP_Act3 <sup>a</sup>	<b>0.808</b>	0.701	0.603	0.463	0.628	0.441
BP_Act4 <sup>a</sup>	<b>0.833</b>	0.717	0.616	0.496	0.637	0.463
BP_Act5	<b>0.761</b>	0.607	0.618	0.520	0.597	0.428
BP_Act6	<b>0.781</b>	0.586	0.626	0.496	0.573	0.476
BP_Act7	<b>0.760</b>	0.625	0.579	0.411	0.607	0.433
BP_Act8	<b>0.758</b>	0.610	0.559	0.423	0.604	0.389
BP_Act9	<b>0.798</b>	0.651	0.578	0.500	0.646	0.425
BP_Res1	0.597	<b>0.736</b>	0.528	0.416	0.541	0.433
BP_Res10 <sup>a</sup>	0.690	<b>0.779</b>	0.559	0.401	0.577	0.387
BP_Res11 <sup>a</sup>	0.670	<b>0.779</b>	0.559	0.349	0.635	0.402
BP_Res2	0.603	<b>0.763</b>	0.584	0.446	0.582	0.417
BP_Res3	0.619	<b>0.757</b>	0.566	0.381	0.594	0.468
BP_Res5	0.682	<b>0.779</b>	0.564	0.469	0.582	0.439
BP_Res7	0.604	<b>0.727</b>	0.523	0.383	0.576	0.438
BP_Res8 <sup>a</sup>	0.712	<b>0.851</b>	0.591	0.440	0.649	0.465
BP_Res9	0.662	<b>0.825</b>	0.577	0.474	0.648	0.438
BSC_1	0.564	0.497	0.681	<b>0.858</b>	0.563	0.557
BSC_2	0.483	0.452	0.586	<b>0.866</b>	0.485	0.557
BSC_3	0.499	0.441	0.587	<b>0.884</b>	0.468	0.522
BSC_4	0.516	0.464	0.630	<b>0.885</b>	0.484	0.557
BSC_5	0.421	0.403	0.470	<b>0.705</b>	0.352	0.391
BT_1	0.701	0.647	0.678	0.583	<b>0.881</b>	0.501
BT_3	0.658	0.653	0.637	0.375	<b>0.840</b>	0.459
Bt_2	0.725	0.711	0.663	0.511	<b>0.890</b>	<b>0.468</b>
EWOM_1	0.529	0.530	0.636	0.591	0.490	<b>0.876</b>
EWOM_2	0.446	0.434	0.571	0.491	0.451	<b>0.861</b>
EWOM_3	0.477	0.465	0.600	0.509	0.470	<b>0.844</b>

Note: <sup>a</sup> Excluded from the analysis as it fails to meet the Fornell-Larcker criterion.

**Table 4**  
Fornell-Larcker criterion.

	BP_Act	BP_Res	Brand love	B. self-cong.	Brand trust	EWOM
BP_Act	<b>0.796</b>					
BP_Res	0.761	<b>0.783</b>				
Brand love	0.738	0.712	<b>0.772</b>			
Brand self-congruity	0.584	0.547	0.708	<b>0.842</b>		
Brand trust	0.783	0.751	0.757	0.566	<b>0.87</b>	
EWOM	0.549	0.561	0.702	0.619	0.547	<b>0.86</b>

Note: Bold print denotes the square root of the AVE.

the construct has satisfactorily fulfilled the criteria for either construct or convergent validity, thereby enabling the commencement of subsequent analytical procedures. The manifestation of convergent validity is delineated in Table 2, presented subsequently.

Discriminant validity is established through empirical findings indicating that measures of constructs which are theoretically distinct do not exhibit a high level of correlation with each other (Hubley, 2014). Discriminant validity is measured through the utilization of cross-loading scores and the Fornell-Larcker criterion.

The cross-loading scores of all items have demonstrated compliance

with the discriminant validity criteria. This is evident as each item exhibits a higher loading on its respective construct compared to other constructs, as outlined by [Esposito Vinzi et al. \(2010\)](#). The cross-loadings are presented in [Table 3](#) below.

The assessment of discriminant validity also employs the Fornell-Larcker criterion. According to this criterion, discriminant validity is affirmed when the square root of the AVE for each construct surpasses its correlation with other constructs, as elucidated by [Ab Hamid et al. \(2017\)](#). Fulfilling this criterion substantiates the validity of the discriminant. The outcomes of the Fornell-Larcker criterion test are displayed in [Table 4](#) below.

4.2. Direct effect

Analysis results using bootstrapping indicate that not all hypotheses were supported. IHEs characterized by being "active" and "responsible" positively influence brand trust (T statistic >1.96; P value < 0.05). This study demonstrates that brand self-congruity positively affects e-WoM. Brand love positively influences both brand trust and e-WoM. This suggests that higher brand love corresponds to higher levels of brand trust and e-WoM. Conversely, the influence of brand trust on e-WoM for IHEs was not supported (T statistic <1.96; P value < 0.05). Among the predictor variables investigated, 'BP active' demonstrates a moderate influence strength on brand trust and indicates a medium effect size ( $\beta = 0.36$ ;  $f^2 = 0.152$ ). In contrast, the impact of brand love on e-WoM is more pronounced and exhibits a smaller effect size ( $\beta = 0.46$ ;  $f^2 = 0.138$ ). The findings suggest that IHE's "active" brand personality holds more significant sway than its "responsible" brand personality. Conversely, the remaining predictor variables exhibit comparatively smaller and weaker influences on brand trust or e-WoM. These findings are illustrated in [Table 5](#) below.

4.3. Indirect effect

The role of brand trust as a mediator in the influence of BP, brand love, and BSC on e-WoM is negligible (T statistic <1.96);  $P > 0.05$ ). This indicates that the effects of active and responsible characteristics cannot be mediated by brand trust towards e-WoM. Similarly, the influences of brand love and BSC on e-WoM remain unaffected by brand trust. The mediation of brand trust on the effects of these two variables on e-WoM is lacking. This observation is evident in [Table 6](#) below.

4.4. Post-hoc power analysis

Despite debates about post-hoc power analysis ([Heckman et al., 2022](#); [Y. Zhang et al., 2019](#)), we performed post-hoc power analyses to improve independent replication of the study design ([Onwuegbuzie & Leech, 2004](#)). Power analysis after the data is collected does not affect the credibility of the analysis. Due to power analysis before or after (post-hoc), the results will be the same ([O'Keefe, 2007](#)). Post-hoc power analysis shows that brand trust with four predictors has power from 0.0500000 to 0.9999996, while e-WoM with five predictors has power

**Table 5**  
Direct effect and Post-hoc Power Analysis Result.

	$\beta$	$f^2$	Power	T statistics	P values	Hypothesis
BP_Act -> Brand trust	0.36	0.152	0.9999996	5.875	0.000	H1 is supported
BP_Res -> Brand trust	0.259	0.086	0.9991265	5.457	0.000	H2 is supported
BP_Act -> EWOM	-0.023	0.000	0.0500000	0.316	0.752	H3 is rejected
BP_Res -> EWOM	0.114	0.011	0.2906560	1.877	0.061	H4 is rejected
Brand self-congruity -> Brand trust	-0.008	0.000	0.0500000	0.186	0.853	H5 is rejected
Brand self-congruity -> EWOM	0.239	0.059	0.9784172	4.482	0.000	H6 is supported
Brand love -> Brand trust	0.313	0.105	0.9999027	5.342	0.000	H7 is supported
Brand love -> EWOM	0.469	0.138	0.9999963	7.124	0.000	H8 is supported
Brand trust -> EWOM	-0.036	0.001	0.0680106	0.478	0.633	H9 is rejected

Note: T statistic >1.96; P value < 0.05;  $f^2 > 0.02$  small effect size,  $f^2 > 0.15$  medium effect size,  $f^2 > 0.35$  large effect size ([J. Cohen, 1988](#)).

**Table 6**  
Indirect effect.

	$\beta$	T statistics	P values	Hypothesis
BP_Act -> Brand trust -> EWOM	-0.013	0.467	0.64	H10 is rejected
BP_Res -> Brand trust -> EWOM	-0.009	0.47	0.638	H11 is rejected
Brand love -> Brand trust -> EWOM	-0.011	0.479	0.632	H13 is rejected
Brand self-congruity -> Brand trust -> EWOM	0	0.078	0.938	H12 is rejected

Note: T statistic >1.96; P value < 0.05.

**Table 7**  
Result of post-hoc power analysis.

	Result	Power level
BP_Act -> Brand trust	0.9999996	Overpowered
BP_Res -> Brand trust	0.9991265	Overpowered
Brand self-congruity -> Brand trust	0.0500000	Underpowered
Brand love -> Brand trust	0.9999027	Overpowered
BP_Act -> EWOM	0.0500000	Underpowered
BP_Res -> EWOM	0.2906560	Underpowered
Brand self-congruity -> EWOM	0.9784172	Overpowered
Brand love -> EWOM	0.9999963	Overpowered
Brand trust -> EWOM	0.0680106	Underpowered

Note: Power >0.8.

from 0.0500000 to 0.9999963. E-WoM has more power than brand trust. [Table 7](#) below displays the post-hoc power analysis results.

The provided data presents the results of post-hoc power analyses for two variables: "Brand trust" and "EWOM" (Electronic Word-of-Mouth), with various predictors. The statistical power values indicate the ability of each analysis to detect significant effects based on the sample size and other factors. For "Brand trust," the predictors "active brand personality" and "brand love" exhibited high statistical power, with values of 0.9999996 and 0.9999027. Conversely, the predictor "Brand self-congruity" displayed low statistical power (0.0500000) and the "responsible brand personality" predictor demonstrated substantial power (0.9991265).

In the case of "EWOM," predictors "brand love" and "brand self-congruity" exhibited high statistical power (0.9999963 and 0.9784172), indicating that they are "Overpowered." However,

**Table 8**  
R-square of model.

	R-square	R-square adjusted	Model quality
Brand trust	0.709	0.707	Substantial
EWOM	0.528	0.522	Moderate

Note:  $R^2 < 0.19$  very weak;  $0.19 \leq R^2 < 0.33$  weak;  $0.33 \leq R^2 < 0.67$  moderate;  $R^2 > 0.67$  substantial ([Chin, 1998](#)).

predictors "active and responsible brand personality," and "brand trust" displayed lower statistical power (0.0500000, 0.2906560, and 0.0680106, respectively), rendering them "Underpowered".

These findings indicate that there are varied levels of proficiency in identifying significant effects among distinct predictors within each variable. Generally, predictors that are associated with emotional factors, such as "brand love," tend to have stronger statistical significance. Therefore, alternative predictors may differ in their capacity to reliably detect impacts.

#### 4.5. Structural model

The outer model assessment reveals the absence of a collinearity issue within the model ( $VIF < 3$ ), which is corroborated by the data presented in Table 1. Further, the strength of the model can be measured by the R-square ( $R^2$ ). Brand trust is influenced by BP, BSC, and brand love to the extent of 70.9% ( $R^2 = 0.709$ ). This indicates that the unverified factors influencing brand trust constitute only 29.1%. The strength of this model can be categorized as substantial and fit ( $SRMR < 0.1$ ). This implies that the proposed model excels in forecasting the influence of the variable on unexplored data. On the other hand, e-WoM is influenced by BP, BSC, brand love, and brand trust to the extent of 52.8% ( $R^2 = 0.528$ ). The strength of this model falls within the moderate criteria. Consequently, 47.2% is influenced by other factors not measured in this study. This can be observed in Table 8 below.

The structural model depicting the relationship between variables can be observed in Fig. 1 below.

#### 5. Discussion

This study proves that exogenous variables do not all have an

influence on endogenous variables. In particular, active BP and responsible BP affect brand trust but do not affect e-WoM, while brand self-conformity affects e-WoM. Active BP is more influential than responsible BP for brand trust. Brand love affects both brand trust and e-WoM, whereas brand trust does not have an effect on e-WoM. These findings differ from prior studies which demonstrated the influence of brand personality and brand trust on e-WoM (Brzozowska-Woś, 2018; M. Liu & Yan, 2022). However, this study supports the role of brand love in trust and e-WoM (Aureliano-Silva et al., 2022; Bilal et al., 2022; Çelik & Topuz, 2021).

It suggests the involvement of other latent variables. Zeithaml et al. (1996) posited that favorable customer behaviours, including e-WoM, are contingent upon service quality. Therefore, HE administrators must understand the factors that drive e-WoM because they are crucial for the IHE brand. The study proves that the quality of academic services positively influences e-WoM (Tehci, 2022). Yoo et al. (2013) demonstrated that intrinsic motivation factors (e.g. helping others) are more influential than financial gain on WoM. SCM also impacts e-WoM (Dülek & Aydin, 2020; Hafez, 2021). The brand strength (including brand familiarity, brand remarkability, and brand attitude) of HEi correlates with WoM through satisfaction and loyalty (Casidy & Wymer, 2015).

In contrast to the investigations mentioned above on e-WoM, our conjecture posits that e-WoM within the realm of IHE is intricately linked to individualistic requirements. Engagement in e-WoM is motivated by a propensity to assert one's student identity, derive satisfaction from being an informed student, and seek entertainment. Our proposition resonates with the findings of Leung (2009), who underscores that the inclination towards sharing online content is propelled by social, cognitive, recognition-oriented, and entertainment-related necessities. Although economic incentives affect e-WoM (Hu & Kim, 2018)), in the IHE context, economic motives as drivers of e-WoM are irrelevant.

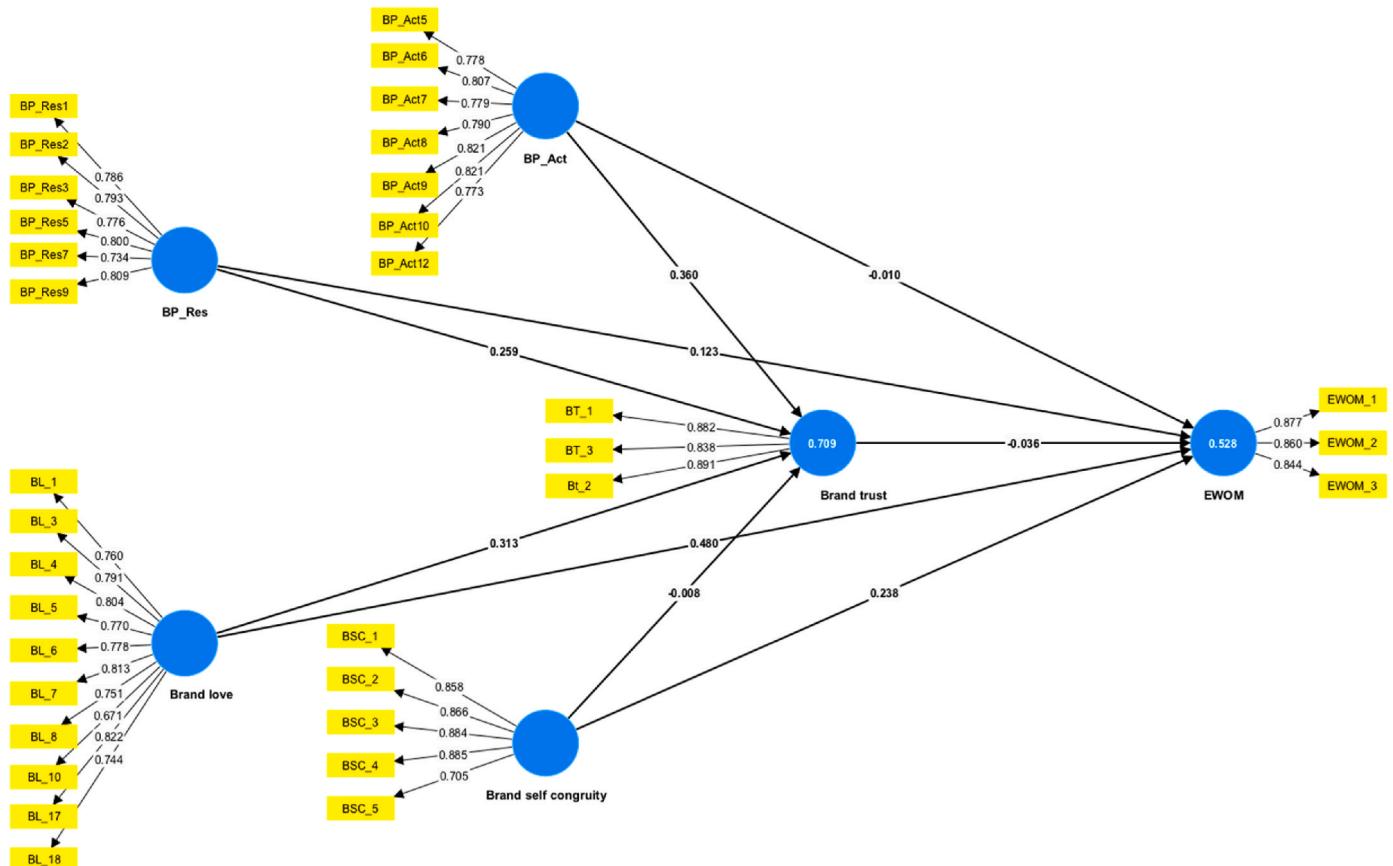


Fig. 1. Structural model.

However, IHE needs more marketing funding capabilities.

On the other hand, our research confirmed that brand trust cannot mediate the influence of BP, BSC, and brand love on e-WoM. This contrasts with studies that verified the role of brand trust as a mediating variable (Diputra & Yasa, 2021; Villagra et al., 2021). It indicates that brand trust and e-WoM in HE may not always be consistent with business sectors. These findings indicate that brand trust, e-WoM, and marketing overall in the education sector are more complex than other service sectors (e.g., the hospitality industry), which is also mentioned by Juhaidi et al. (2024).

This study concludes that "active" brand personality (BP) and "responsible" BP exert a significant impact on brand trust while exhibiting no discernible effect on e-WoM. Conversely, BSC emerges as a decisive predictor of e-WoM. Furthermore, it is noteworthy that the influence of "active" BP on brand trust surpasses that of "responsible" BP. Brand love affects both brand trust and e-WoM, whereas brand trust does not impact e-WoM. Brand love plays a significant role in influencing both brand trust and e-WoM variables. These findings demonstrate that in the Islamic higher education sector, research outcomes regarding BP, BSC, brand love, brand trust, and e-WoM do not always align with those in the business sector.

## 6. Theoretical implication

This work has several theoretical implications. First, the variation in the impact of external variables on endogenous variables implies the necessity for a more comprehensive comprehension of how brand-related elements influence customer behavior. The presence of an active brand personality and responsible business practices influences brand trust, but does not have an effect on electronic word-of-mouth (e-WoM). This implies that although certain elements of brand personality might establish confidence, they may not immediately motivate customers to engage in electronic word-of-mouth activities. Conversely, the influence of brand self-congruity on e-WoM demonstrates the role of self-representative concerns in stimulating consumer discussions about the brand.

The disparity in the influence of Active BP and Responsible BP on brand trust indicates that distinct facets of a brand's character possess varying degrees of impact on brand trust. The correlation between brand love and both brand trust and e-WoM demonstrates the profound emotional connection that may exist between consumers and a brand. Brand loyalty appears to be a significant factor in both endorsing and advocating for a brand through e-WoM. However, this study discovered that brand trust had a negligible impact on e-WoM. This finding contradicts a previous study that established a strong correlation between brand trust and brand advocacy, indicating that the dynamics in the IHE sector are distinct. The text emphasizes the necessity to reconsider the application of brand relationship patterns to various sectors.

By considering other aspects, such as the quality of academic services, it becomes evident that e-WoM in the higher education industry is heavily influenced by people's perception of the excellence of these services. This observation aligns with Zeithaml et al.'s approach. In e-WoM, altruistic incentives such as assisting others appear to hold greater significance than financial gain, aligning with Yoo et al.'s findings. The complexity and multidimensionality of e-WoM motivators are demonstrated by the involvement of other aspects (Ismagilova et al., 2021).

Our analysis reveals that e-WoM in the realm of Islamic higher education is mostly motivated by individualistic desires. These findings align with Leung's study, indicating that personal identification, informational pleasure, and enjoyment play significant roles as motivators. This indicates that even within the context of IHE, individuals' motivations for engaging in e-WoM extend beyond monetary incentives and tend to be driven by personal satisfaction and enjoyment derived from the experience.

Our research indicates that brand trust does not act as a mediator between brand personality, brand self-congruity, or brand love and e-

WoM in the context of Islamic higher education. Within this specific context, the recognition that brand trust and e-WoM are distinct suggests that brand trust alone is not enough for word-of-mouth marketing in an educational setting. This suggests that even if students and stakeholders have confidence in an institution, they may not actively support or endorse it until there are more compelling considerations.

## 7. Practical implication

This study offers distinctive perspectives on brand constructions and electronic word-of-mouth in the context of higher education. The presence of a dynamic brand identity and a conscientious business practice have an impact on brand trust, rather than electronic word-of-mouth. Higher education administrators should prioritize these personality traits in order to cultivate brand trust among students and stakeholders. The alignment between a brand and a student's beliefs and identity has a direct impact on e-WoM.

The positive influence of brand love, brand trust, and brand self-congruity strengthens its significance in student behaviour toward IHE brand. In order to establish trust and foster support, IHE institutions should cultivate emotional connections with students. IHE should develop marketing strategy to improve students engagement. When developing marketing strategies for higher education, it is important to take into account the quality of academic services and intrinsic motivators such as helping others and sharing knowledge, as these factors have a significant impact on e-WoM.

Ultimately, the level of trust in a brand does not mitigate the relationship between brand personality, self-congruity, brand love, and e-WoM. As a result, marketers in the IHE institution may need to reconsider their methods for generating e-WoM. Instead of only concentrating on strategies to develop trust, they might utilize students' underlying personal wants and aspirations and align the educational brand to generate favorable electronic word-of-mouth.

## 8. Limitation and future study

The study's limitations primarily stem from the sampling techniques employed. While convenience sampling and snowballing can efficiently yield a large number of responses, they may not produce a truly random or representative sample. Because they do not give every member of the population an equal chance of inclusion in the sample, these non-probabilistic sampling methods introduce a selection bias. Hence, our findings may lack generalizability to the total student population across all higher education institutions in Indonesia. Generally, we limit our generalizations to Islamic higher education (IHE) in Indonesia, which shares common traits.

The implication of the power analysis result is that the study has adequate statistical power with a sample size of 404, which is higher than the minimum requirement of 384 per Cohen et al. for a significant population size. This implies a high probability of identifying any effect, leading to a fair evaluation of the tested hypotheses. A power level slightly above the standard 0.8 threshold indicates the study's sufficient power to prevent type II errors or false negatives, which occur when a true effect exists but remains undetected. Having a larger sample than required for the power specified also increases the reliability and validity of the study's conclusions. However, it is important to note that while statistical power is satisfactory, the limitations in sampling techniques could impact the external validity or extrapolation of the results to the entire student population.

This study highlights the need for expanded research into brand personalities within Islamic higher education and general/non-religious higher education institutions. In the future, researchers should try to include a bigger and more representative group of these kinds of institutions from all over Indonesia. They should use random sampling to make the results more applicable to both IHE and GHE.

Furthermore, given that the current research did not examine the full



spectrum of higher education brand personalities, there is a critical opportunity for subsequent studies to delve into the unique brand personality traits of IHEs. An in-depth qualitative analysis would be particularly valuable, offering rich insights into the distinct brand personality attributes that define IHE institutions. Such research could elucidate the nuanced elements that contribute to the identity and appeal of IHEs, thereby informing marketing strategies and policy-making in the higher education sector.

### Funding

No funding was received to assist with the preparation of this manuscript.

### Institutional review board statement

The Ethical Committee of the Faculty of Tarbiyah and Teacher Training, Antasari State Islamic University, Banjarmasin, Indonesia has granted approval for this study on DATE November 10, 2023 (Ref.No. B-1370/Un.14/III.1/PP.00.November 9, 2023)

### Transparency

The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

### Data availability statement

The raw data required to reproduce the above findings are available as supplementary material of this and will be provided upon request.

### CRediT authorship contribution statement

**Ahmad Juhaidi:** Writing – review & editing, Writing – original draft, Validation, Software, Resources, Methodology, Formal analysis, Conceptualization. **Syaifuddin:** Conceptualization. **Salamah:** Formal analysis. **Hidayat Ma'rif:** Methodology. **Muhammad Yuseran:** Project administration, Data curation. **Shapiah:** Data curation. **Raihanatul Janah:** Data curation. **Mudhiah:** Supervision, Data curation. **Rinda Azmi Saputri:** Visualization, Data curation. **Nauriatul Muharramah:** Project administration, Data curation. **Mohammad Noor Fuady:** Validation, Data curation. **Willy Ramadan:** Software, Data curation. **Risa Lisdariani:** Visualization.

### Declaration of competing interest

No conflict of interest exists.

We wish to confirm that there are no known conflicts of interest associated with this publication and there has been no significant financial support for this work that could have influenced its outcome.

### Acknowledgement:

We would like to extend my heartfelt appreciation to the anonymous reviewers for their valuable and insightful feedback on our manuscript. We would also like to express our gratitude to all of students, who helped spread the questionnaire online.

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