

**VIRTUAL BRAND PERSONALITY,
CUSTOMER SATISFACTION
AND BRAND LOYALTY
IN ONLINE BANKING INDUSTRY**

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Abstract

Purpose/ Objective

The key objective of this research is to determine the dimensions that influence Virtual Brand Personality and its relationship to Customer Satisfaction and Brand Loyalty in the online banking industry. The online banking industry is the subject of the study and the respondents are limited to the existing customers. The instrument of the Virtual Brand Personality was adapted from Aaker (1997) while Customer Satisfaction and Brand Loyalty were adapted from Selnes (1993), Davies et al. (2003), Davies & Chun (2002) and Oliver (1997).

Design/ Methodology/ Approach

The research used factor analysis to verify the factor groupings for Virtual Brand Personality measures in the context of Malaysian context. The reliability tests were conducted in the variables of Virtual Brand Personality, Customer Satisfaction and Brand Loyalty. They all passed the reliability test. The Bivariate analysis is explored to identify whether the Virtual Brand Personality dimensions meet the correlations between the dimensions with the dependent variables. Then, it follows with Multiple Regression Model in which to identify the established relationships of the variables proposed.

The hypotheses suggested in this research were all accepted confirming that there is a positive relationship between Virtual Brand Personality, Customer Satisfaction and Brand Loyalty in the Online Banking Industry. While Customer Satisfaction as the mediating factor, Virtual Brand Personality and Brand Loyalty relationships are also investigated in this study.

Findings

The online bankers are able to communicate virtual brand personality by way of their websites. The virtual brand personality presented has potentially reveals the positioning strategy for the brand marketers to compete with the competitors.

Originality/ Value

The major contribution of this study is to alert the virtual brand marketers to the potential of measuring the personality traits as a mean to their brand strategy in the virtual environment, and understand how to position against competitors.

Keywords

Virtual Brand Personality, Customer Satisfaction, Brand Loyalty, Banking Industry

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I congratulate myself for the job well done and glad that this research will be beneficial to organization which currently or will embark into evaluating virtual brand personality in the online banking industry and other related industry. I hope you enjoy reading the research as part of the insightful topic that I passionate in.

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