



Forgive and Forget: Can Brand Transgression Lead to Behavioral Intention?

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ABSTRACT

The aim of this research is to expand the corpus of knowledge relating to the antecedents and outcomes of brand forgiveness among Islamic banking customers in Malaysia. Despite a plethora of research that has examined the linkage between brand transgression and brand forgiveness, the current study further strengthen research in this domain by integrating the role of transgression severity, religiosity, and behavioral intention as one research model. Data was collected from 211 customers who encountered unfavorable experience with Islamic banking services by using purposive and retrospective experience sampling technique. PLS-SEM approach was utilized by using SmartPLS software for data analysis. The findings demonstrate the significant role of two brand transgression dimensions (image incongruence and corporate wrongdoing), transgression severity, and religiosity on brand forgiveness. Brand forgiveness was also found to significantly related to behavioral intention. However, one dimension of brand transgression (negative past experience) did not significantly influence brand forgiveness. The findings offer novel insights for extant literature on negative brand relationship, as well as theoretical and practical implications regarding the antecedents and outcomes of brand forgiveness. Limitations and suggestions that can be considered by future studies are also highlighted in this paper.

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1. Introduction

For over few decades, a breadth of marketing related research has dedicated attention to understand the role of positive customer experience in promoting behavioral intention. However, less attention has been devoted to comprehend the pivotal role of negative customer experience in shaping subsequent behavior of the customers. According to Khamitov et al. (2019), negative customer experience appears to have a common attribute with service failure, product harm crises, and brand transgression as these three streams concern with service delivery that fails to meet customer's expectations. Despite the notion that studies on negative brand relationship are notably sparse (Tsarenko & Tojib, 2015), a surge of interest was noticed in the services marketing literature with regards to the role of negative service encounter and customers' reactions to it (Khamitov et al., 2019). Thus, the present research sought to address this gap by investigating the connection between brand transgression, transgression severity, religiosity, brand forgiveness, and behavioral intention among Islamic banking customers in Malaysia. This will enhance the current stock of knowledge as comprehensive studies on transgression and its consequences (referred as brand forgiveness and behavioral intention in the current study) have not been thoroughly investigated in the Asian culture (Ho & Worthington, 2020). Furthermore, Islamic banking industry is experiencing a rapid development worldwide (Rama, 2017) and it is increasingly challenging for this industry to retain their customers after negative service incident or transgression.

According to Mantovani et al. (2018), brand transgression, characterized by negative service experience, are a frequent theme for marketing scholars. However, the understanding of how customers respond to them is of ongoing interest to researchers and practitioners (Tsarenko et al., 2019). Due to this notion, the door is now opened to investigate various constructs such as brand forgiveness and behavioral intention to further understand the subsequent outcomes of brand transgression. In a similar vein, services marketing literature recognizes forgiveness as a possible outcome of transgression, however, the field lacks a comprehensive evaluation of how other possible antecedents shape this outcome. Therefore, this research also aims to delve into the longstanding gap in the past literature related to the role of transgression severity and religiosity on brand forgiveness. The examination of transgression severity is imperative as extant research revealed that the magnitude of transgression can possibly influence the judgment of customers towards service firms, in particular during transgressions (Cantor & Li, 2019; Salagrama et al., 2021). On the other hand, the investigation of religiosity will extend the corpus of knowledge as forgiveness has been recognized as a determinant of religiosity and existing research has discovered a positive relationship between religiosity and the propensity to forgive (Shimul et al., 2021).

The subsequent sections of this paper have been structured as follows: previous literature pertaining to all the constructs used in this study have been synthesized in the next section to build the theoretical background, conceptual framework, and development of research hypotheses. Next, the procedures undertaken to conduct the research were elaborated in the methodology section, followed by the explanation on the results and findings. The paper concludes with the discussion, implications, and recommendations to consider for future studies.

2. Literature Review

2.1 Relationship between Brand Transgression and Brand Forgiveness

Brand transgression has garnered attention from marketing scholars over the past decade, and it has been studied in multiple angles. Brand transgression also has been regarded as one of the most critical topics in branding (Park & John, 2018). Consistent with Tsarenko et al. (2019), brand transgression and how customers react to them are still relevant and there is a growing interest among marketing researchers and practitioners. Brand transgressions are frequent and inevitable (Hassey, 2019; Karani, 2021; Tsarenko et al., 2019), and service providers are not immune from it although they consistently provide stellar service to the customers (Harrison-Walker, 2019; Tsarenko & Tojib, 2015). Despite several definitions of brand transgression from marketing scholars, the current study described brand transgression as the violation of the implicit or explicit rules that exist in the relationship between customers and a brand (Aaker et al., 2004; Karani, 2021; Karaosmanoglu et al., 2018). Brand transgression is often considered as the moment of truth to test the quality of the relationship between the service provider and customers (Tsarenko et al., 2019). It will determine the level of effort taken

by the service provider in rectifying the situation to regain the customer's trust. This is because customers can possibly react in various ways after experiencing brand transgression (Nobi et al., 2021) and it depends on the severity of the problem, communication strategies, and initiatives taken by the service provider (Karani, 2021; Tsarenko & Tojib, 2015). Responses to transgression can be linked with an array of negative customer behaviors including brand switching, complaining, coping, disappointment, seeking vengeance, holding grudges, distrust, disapproval, avoidance, and negative word-of-mouth (Hassey, 2019; Karani, 2021; Nobi et al., 2021; Panagiotopoulou, 2019).

In the present study, the conceptualization of brand transgression has three limbs namely performance related (negative past experience), value related (corporate wrongdoing), and image related (image incongruence). These three dimensions of brand transgression were adapted from the studies conducted by Fetscherin and Sampredo (2019). According to Tsarenko and Tojib (2015) and Fetscherin and Sampredo (2019), performance related transgression commonly includes the delivery of a product or service that does not meet customer's expectation (Dutta & Pullig, 2011). In a similar vein, performance related transgression can be associated with the occurrence of negative events, such as poor customer service, product malfunctioning, and negative perceptions of the product's country of origin (Fetscherin & Sampredo, 2019; Panagiotopoulou, 2019). Past studies have demonstrated that a customer would demonstrate hesitance to forgive a brand if they encountered a negative past experience that is difficult to be forgotten (Fetscherin & Sampredo, 2019). The next dimension of brand transgression is value related which can be linked with corporate wrongdoing. In a general sense, Fetscherin and Sampredo (2019) defined value related transgression as any corporate wrongdoing that occurs due to moral wrongdoing, insincere communication, and immoral or improper behavior portrayed by the service provider. Conversely, according to Tsarenko and Tojib (2015) and Dutta and Pullig (2011), value related transgression may involve social or ethical issues surrounding any aspects advocated by the brand. An example related to corporate wrongdoing includes the removal of females from IKEA catalog in Saudi Arabia. Despite the negative aspect of such an issue, it may lead to a review of particular policies in order to rectify the situation (Tsarenko & Tojib, 2015). Corporate wrongdoing should not be disregarded as it can trigger intense and unpredictable emotions for both customers and companies (Ran et al., 2016). Furthermore, Nobi et al. (2021) claimed that there is a nexus between a corporate's unethical action and the customers' intention to forgive the brand. The last dimension of brand transgression is image related with can be linked with the concept of image incongruence. In other words, it can be depicted as a circumstance in which the image portrayed by the brand is no longer connected with a customer's personality (Fetscherin & Sampredo, 2019). In such a situation, customers have the perception that the brand is not matching their personality or not symbolizing themselves anymore. As a result, a lower willingness to forgive the brand may emerge when image related transgression occurred.

Therefore, reflecting the association of dimensions that forms brand transgression as discussed above, the following hypotheses are postulated:

H1: Customers with lesser negative past experience will have higher tendencies to forgive a brand.

H2: Customers with lesser image incongruence will have higher tendencies to forgive a brand.

H3: Customers with lesser corporate wrongdoing will have higher tendencies to forgive a brand.

2.2 Relationship between Brand Forgiveness and Behavioral Intention

There has been growing interest in examining the conditions that facilitate forgiveness and its subsequent outcomes in the context of marketing (Harrison-Walker, 2019; Karani, 2021; Tsarenko & Tojib, 2015). Due to this notion, the crux of this study is to advance the role of forgiveness in the area of marketing mainly in Asian perspective. The employment of this study among Asian customers will add to a burgeoning body of research on forgiveness as Ho and Worthington (2020) delineates that individuals from different cultures might have different perception of forgiveness. Furthermore, research to understand the process of forgiveness and customers' behavioral intention is notably sparse (Tsarenko et al., 2019; Tsarenko & Tojib, 2015).

While definitions of brand forgiveness vary, the present study described forgiveness as a positive act or emotion that helps frustrated customers to cope with the stress associated with negative encounter (Karani, 2021; Salagrama et al., 2021). Forgiveness has been regarded as a complex process (Karani, 2021; Tsarenko & Tojib, 2015) which can be historically traced in the areas of theology, philosophy, psychology, and law (Harrison-Walker, 2019; Tsarenko et al., 2019). A study on brand forgiveness is pivotal as it is believed to be a prerequisite to restoration of a harmonious relationship between customers and service providers (Finkel et al., 2002). In addition, extant studies assert that the act of forgiving can possibly change behavioral outcomes and can lead to positive relationships (Nobi et al., 2021).

Despite the notion that satisfaction may not always lead to positive behavioral intention (Jaroenwanit & Chueabunko, 2015), the current study explores the concept of forgiveness to replace satisfaction. In doing so, it can help to illuminate the vital role of forgiveness in promoting behavioral intention. According to Jaroenwanit and Chueabunko (2015), forgiveness has been regarded as one of the approaches to cope with negative emotion from transgression which can open the gates of opportunity for positive behavioral intention. Consistent with Salagrama et al. (2021), Tsarenko et al. (2019) and Harrison-Walker (2019), previous studies have discovered that one of the ways to stimulate positive behavioral intention is by being forgiving. In other words, the likelihood of customers continuing to do business in the future will increase if they are not hesitant to forgive the service firm. Therefore, based on the aforementioned discussion, this research sought to address this gap by proposing the following hypothesis:

H4: Brand forgiveness positively affects behavioral intention.

2.3 Relationship between Transgression Severity and Brand Forgiveness

The linkage between transgression severity and forgiveness is possibly the most vigorous phenomenon (Fetscherin & Sampedro, 2019; Fincham et al., 2005). Transgression severity can be defined as the perception of customers on the magnitude of the service problem (Salagrama et al., 2021; Tsarenko & Tojib, 2015) and customers will demonstrate less likelihood to be forgiving with problems that are considered severe (Fetscherin & Sampedro, 2019). Transgression severity also was found to influence brand forgiveness regardless if the transgression falls in any of this category – performance related, value related, or image related as discussed in the preceding section. According to Karaosmanoglu et al. (2018) and Mantovani et al. (2018), the outcome of transgression severity is not limited to brand forgiveness, however, it may also lead to punishing behavior and negative emotion. Besides, the current study is dedicated to investigate the role of transgression severity on brand forgiveness as Karani (2021) suggested that more investigation is called for to understand other factors that lead to consumer's forgiving behavior. According to Salagrama et al. (2021) and Wang et al. (2011), the substantial role of transgression severity should not be neglected as extant research has recommended including it in service-related framework, and omitting it may lead to bias in the study results. Despite the notion that transgression is inevitable, the level of severity will be higher if the customers believed that the service provider should have been able to anticipate and prevent it in the first place (Karani, 2021). This demonstrates that service provider needs to strategize and have proper guideline to ensure that all common service problems are addressed well before it occurs. Therefore, in light of the evidence discussed above, the following hypothesis is postulated:

H5: Customers with lesser transgression severity will have higher tendencies to forgive a brand.

2.4 Relationship between Religiosity and Brand Forgiveness

Marketing scholars acknowledge forgiveness as a possible outcome of transgression (Tsarenko et al., 2019), yet the field lacks a comprehensive investigation of how brand forgiveness can unfold and how religiosity can shape this outcome. The fact that most research related to understanding the antecedents and outcomes of forgiveness have been done in the developed markets, such as the USA and Western Europe (Salagrama et al., 2021), it has been proposed to explore its concept in emerging markets (such as Malaysia), recognizing the differences from various aspects between advanced and emerging markets (Paul, 2019). One of the most prominent definitions of religiosity was introduced by Worthington et al. (2003) signifying its concept as the extent to which a person obeys to their religious

belief and practice it in daily life. Religiosity also is acknowledged as one of the most substantial factors that can possibly affect consumer behavior (Eid & El-Gohary, 2015; Muhammad Hafiz et al., 2021). In the context of service failure or transgression, religiosity is anticipated to influence the behavioral outcome of an individual (Muhammad Hafiz et al., 2015). According to Shimul et al. (2021), past studies have demonstrated an association between religiosity and the customers’ intention to forgive the transgressor. Religiosity and forgiveness are inseparable and religious individuals are more opened to be forgiving in the event of transgression (Escher, 2013; Muhammad Hafiz et al., 2021; Shimul et al., 2021; Tsarenko & Tojib, 2012). Individuals who are religious demonstrate higher probability to be forgiving because they are more empathetic, as opposed to individual who are less religious (Arlı, 2017; Brown et al., 2007). From the perspective of Islam, people tend to be more forgiving when encountering transgression as a result of taqwa (piousness, fear of God, love for God, and self-restraint) (Rye & McCabe, 2014; Shimul et al., 2021). Thus, based on the aforementioned literature, this study infers that:

H6: Customers with higher level of religiosity will have higher tendencies to forgive a brand.

Figure 1 provides a graphical illustration of the conceptual model, which relates brand transgression, transgression severity, and religiosity’s influence on brand forgiveness and the consequent spillover on behavioral intention.

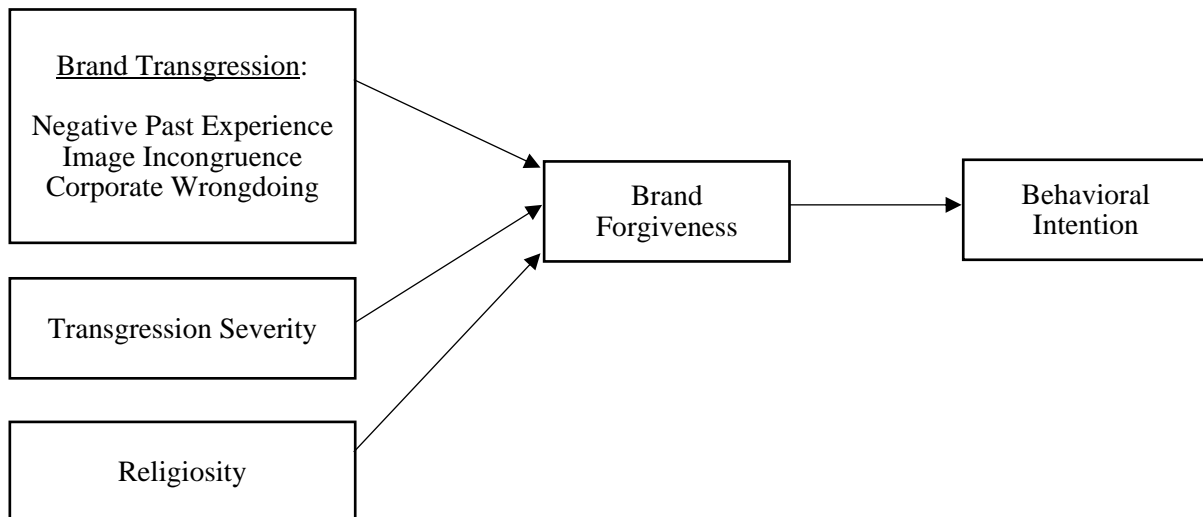


Figure 1. Conceptual Framework

3. Methodology

The current study employed a correlational research design as it involved the examination of variables (Zikmund et al., 2012) namely corporate wrongdoing, negative past experience, image incongruence, transgression severity, religiosity, brand forgiveness, and behavioral intention. This study is quantitative in nature, and it is conducted by following a deductive approach which is considered appropriate for positivism research paradigm. Positivism research paradigm commonly involves theory verification, empirical data analysis, structured and quantitative in nature, and data collection from a large number of respondents, and it includes the assessment of measurement scales (research instrument) (Bryman & Bell, 2015). In this study, data was gathered by disseminating questionnaires to Islamic banking customers who encountered unfavorable experiences with that bank in the vicinity of Klang Valley, Malaysia. All the measurement items were derived from relevant past literature and a few experts in the field of services marketing were approached to validate the items. Table 1 shows the constructs used in this study, the number of items, the items code for data analysis, and the source of items. Ethics approval was obtained prior to data collection to ensure that the protocol for data collection was appropriate, and that the questionnaire items were not sensitive and are relevant to the study.

Likert-type rating scales were employed to measure the questionnaire items. Respondents were asked to evaluate each questionnaire item on a 5-anchor Likert scale (strongly disagree to strongly agree) for all constructs except 7-anchor Likert scale for religiosity. Different point Likert scale was applied as

numerous preceding studies utilized these types of scales and common method variance / bias (CMV) can be eliminated by using different scale endpoints (Podsakoff et al., 2003). As a precautionary step, the researchers prepared a few screening questions in the demographic section to ensure only customers who experienced negative service encounter with Islamic banking services in Klang Valley, Malaysia participated in the data collection process. Klang Valley was chosen due to the increasing numbers of homegrown and foreign banks that offers products and services that are Shariah compliant (financial products or services that conforms with the principles outlined by Islamic Law). Thus, it will facilitate the task of the researchers to find respondents that fulfills the specified criteria.

During the data collection stage, the researchers distributed 300 questionnaires based on non-probability technique namely purposive sampling and retrospective experience sampling. The use of the purposive sampling technique is suitable especially when the respondents needed for the study should meet certain criteria to be included as a sample (Collins, 2017; Zikmund et al., 2012). As a result, only respondents who had encountered negative experiences with Islamic banking services were considered for this study. Retrospective experience sampling is proper for this study as the respondents were required to answer the questionnaire based on their real negative experience with Islamic banking services. This technique can prevent memory bias and may lead to more reliable data on the feelings triggered by an unfavorable event (Wood, 2010; Wood & Moss, 2015). Moreover, an extensive literature search performed by the researchers discovered that no statistic was available to indicate the exact number of customers who had encountered negative experience with Islamic banking services in Malaysia, thus it was not feasible to proceed with the probability sampling technique. Nevertheless, despite the challenges to obtain actual statistics, it was learned that the market share of the Islamic banking industry in Malaysia was approximately 24.8% in 2020 (Hafasnuddin & Abd. Majid, 2022; Islamic Financial Services Boards, 2020). This statistic may provide some insights into the proportion of Islamic banking customers in Malaysia. By the end of the data collection phase, a total of 211 completed responses were valid for further data analysis. The remaining 89 responses were eliminated due to problems such as outliers, incomplete answers, undesirable response patterns, and respondents who never had negative service experience with Islamic banking services. Subsequently, Harman's single-factor test was performed to examine the presence of Common Method Variance (CMV) as it can have the potential to influence the research outcome, thus statistical remedies should be taken to overcome it as proposed by Omar et al. (2021) and MacKenzie and Podsakoff (2012). The assessment of CMV was performed using SPSS by inputting all the items of understudy constructs into it and the result shows that the first factor captured only 24.69% of the variance in data. Based on this notion, it can be claimed that CMV was not an issue for this study as the first factor did not capture the majority of the variance and no single factor was emerged. Subsequently, a second-generation data analysis technique referred as PLS-SEM has been used to test the hypothesized relationship. The utilization of PLS-SEM was appropriate since this study emphasizes the prediction of latent constructs (Hair, Hult, Ringle, & Sarstedt, 2022). SmartPLS version 4 (Ringle, Wende, & Becker, 2022) was employed to analyze the outer (measurement) and inner (structural) models of the study.

Table 1. Construct and source of items

Construct	Number of Items	Code	Source of Items
Negative Past Experience (NPE)	4	NPE1	Fetscherin and Sampedro (2019)
		NPE2	
		NPE3	
		NPE4	
Image Incongruence (II)	5	II1	Fetscherin and Sampedro (2019)
		II2	
		II3	
		II4	
		II5	
Corporate Wrongdoing (CW)	4	CW1	Fetscherin and Sampedro (2019)
		CW2	
		CW3	
		CW4	
Brand Forgiveness	5	BF1	Fetscherin and Sampedro (2019)

(BF)		BF2	
		BF3	
		BF4	
		BF5	
Transgression Severity (TS)	3	TS1	Wang et al. (2011)
		TS2	
		TS3	
Religiosity (REL)	5	REL1	Ahmed et al. (2013) & Choi et al. (2013)
		REL2	
		REL3	
		REL4	
		REL5	
Behavioral Intention (BI)	4	BI1	Rod et al. (2016)
		BI2	
		BI3	
		BI4	

4. Results and Findings

4.1 Descriptive Statistics

The demographic information explained the characteristics and background of the respondents involved in this study. Based on the descriptive analysis, the percentage of female respondents (59.7%) were higher as compared to male respondents (40.3%). It was found that the largest percentage of the respondents were between the age of 20 and 29 (68.2%), followed by respondents between 30 and 39 (10.9%), 40 to 49 (8.5%), below 20 (8.5%), and only eight respondents were above the age of 49 (3.8%). In the category of education level, most of them holds a bachelor’s degree (50.7%), followed by a diploma (18.5%), a master’s degree (16.1%), a secondary school certification (14.2%), and a PhD (0.5%). This statistic demonstrates that most of the respondents are educated as more than 50% of them went to universities or colleges for tertiary education. Furthermore, most of the respondents can be considered as long-term customers because a majority of them had more than 3 years relationship with the bank. Table 2 describes demographic profiles of the respondents who participated in this study.

Table 2. Demographic information of the respondents

Characteristic	Frequency	Percentage (%)
Gender:		
• Male	85	40.3
• Female	126	59.7
Age:		
• Below 20 years	18	8.5
• 20 to 29 years	144	68.2
• 30 to 39 years	23	10.9
• 40 to 49 years	18	8.5
• Above 49 years	8	3.8
Education Level:		
• High school	30	14.2
• Diploma	39	18.5
• Bachelor’s degree	107	50.7
• Master	34	16.1
• PhD	1	0.5
Relationship Age:		
• Less than 6 months	20	9.5
• 6 months to less than 1 year	20	9.5
• 1 to 3 years	79	37.4
• More than 3 years	92	43.6

4.2 Assessment of Measurement Model

In PLS-SEM, the assessment of the measurement model should be completed first before the researcher proceeds with the structural model. The examination of the measurement model is critical to verify the quality of the constructs in terms of their reliability and validity (Hair et al., 2022). Accordingly, the measurement model was evaluated based on the four common criteria namely

internal consistency reliability, indicator loadings, followed by convergent and discriminant validity. Based on Hulin, Netemeyer, and Cudeck (2001), the most often rule of thumb referred to for Cronbach's Alpha is that the reliability values between 0.6 and 0.7 are considered acceptable, while values above 0.8 represent satisfactory to good reliability. Meanwhile, according to Gefen, Straub, and Boudreau (2000) and Nunally (1978), the most ideal values for composite reliability (CR) should exceed 0.70 to achieve internal consistency reliability.

Additionally, the loadings of the items should be at least 0.708 or higher to confirm indicator reliability, however loadings below 0.708 is acceptable if other items have high scores of loadings to complement average variance extracted (AVE) and CR (Hair et al., 2022). In terms of AVE, value above 0.50 is recommended to accomplish convergent validity (Hair et al., 2022; Lowry & Gaskin, 2014). The following Table 3 indicates the results pertaining to the indicator loadings, internal consistency reliability, and convergent validity which were all meeting the suggested values. All items were remained except BF5 that was eliminated due to low loadings. CW1 was kept despite its low loading as the minimum AVE result of 0.5 for Corporate Wrongdoing (CW) was achieved.

Table 3. Internal consistency and convergent validity

Construct	Items	Loadings	Cronbach's Alpha	CR	AVE
Negative Past Experience (NPE)	NPE1	0.759	0.746	0.837	0.562
	NPE2	0.715			
	NPE3	0.749			
	NPE4	0.774			
Image Incongruence (II)	II1	0.765	0.815	0.871	0.575
	II2	0.728			
	II3	0.754			
	II4	0.835			
	II5	0.702			
Corporate Wrongdoing (CW)	CW1	0.599	0.762	0.845	0.581
	CW2	0.785			
	CW3	0.832			
	CW4	0.81			
Transgression Severity (TS)	TS1	0.64	0.712	0.839	0.638
	TS2	0.85			
	TS3	0.885			
Religiosity (REL)	REL1	0.835	0.855	0.895	0.632
	REL2	0.816			
	REL3	0.853			
	REL4	0.775			
	REL5	0.684			
Brand Forgiveness (BF)	BF1	0.726	0.689	0.811	0.519
	BF2	0.714			
	BF3	0.781			
	BF4	0.655			
Behavioral Intention (BI)	BI1	0.783	0.799	0.868	0.622
	BI2	0.793			
	BI3	0.817			
	BI4	0.761			

Subsequently, the procedures for examining discriminant validity were employed to evaluate the distinction between constructs understudy by empirical standards. (Ramayah, Cheah, Chuah, Ting, & Memon, 2018; Lowry & Gaskin, 2014). The differences among constructs usually happened when the researcher employs various theories in conducting the study (Hair et al., 2022; Lowry & Gaskin, 2014). The criteria suggested by Fornell and Larcker (1981) is frequently used as a guideline in evaluating discriminant validity. Discriminant validity is proven if the associations for each construct in the study are lower than the square root of the AVE. Thus, it is sufficed to claim that discriminant validity was achieved based on the results in Table 4. Accordingly, diagonals denote the square root of the AVE while the other values signify the associations between constructs.

Alternatively, discriminant validity can also be assessed based on the cross-loadings of the measurement items (indicators). Based on Hair et al. (2022), discriminant validity is evidenced if a particular indicator has higher loadings on its own parent construct in comparison to other constructs

in the study. Hence, the results in Table 5 indicates that discriminant validity was proven based on the assessment of the cross-loadings.

Table 4. Results of discriminant validity

	BI	BF	CW	II	NPE	REL	TS
BI	0.789						
BF	0.452	0.72					
CW	0.254	0.416	0.762				
II	0.21	0.402	0.468	0.758			
NPE	0.268	0.398	0.56	0.562	0.75		
REL	0.181	0.213	0.11	0.094	0.091	0.795	
TS	0.328	0.389	0.375	0.466	0.55	-0.004	0.799

Table 5. Cross-loading of the indicators

	BI	BF	CW	II	NPE	REL	TS
BI1	0.783	0.41	0.222	0.216	0.201	0.114	0.201
BI2	0.793	0.338	0.231	0.105	0.191	0.192	0.285
BI3	0.817	0.365	0.162	0.132	0.251	0.124	0.311
BI4	0.761	0.293	0.182	0.206	0.201	0.151	0.246
BF1	0.364	0.726	0.257	0.232	0.2	0.212	0.183
BF2	0.305	0.714	0.311	0.286	0.308	0.087	0.358
BF3	0.392	0.781	0.341	0.263	0.313	0.21	0.228
BF4	0.231	0.655	0.286	0.385	0.324	0.099	0.36
CW1	0.044	0.202	0.599	0.471	0.432	0.077	0.221
CW2	0.172	0.276	0.785	0.338	0.442	0.107	0.242
CW3	0.221	0.342	0.832	0.354	0.46	0.089	0.3
CW4	0.27	0.4	0.81	0.335	0.409	0.071	0.353
II1	0.11	0.295	0.267	0.765	0.392	0.122	0.312
II2	0.163	0.276	0.321	0.728	0.451	0.03	0.381
II3	0.181	0.317	0.373	0.754	0.423	0.059	0.321
II4	0.203	0.375	0.408	0.835	0.483	0.078	0.434
II5	0.123	0.238	0.411	0.702	0.372	0.064	0.302
NPE1	0.164	0.322	0.404	0.316	0.759	0.024	0.349
NPE2	0.116	0.187	0.351	0.465	0.715	0.042	0.388
NPE3	0.291	0.337	0.407	0.421	0.749	0.121	0.46
NPE4	0.196	0.304	0.501	0.514	0.774	0.074	0.448
REL1	0.13	0.184	-0.001	0.11	0.044	0.835	-0.006
REL2	0.113	0.145	0.061	0.082	0.042	0.816	0.014
REL3	0.161	0.222	0.191	0.08	0.114	0.853	-0.01
REL4	0.122	0.147	0.139	0.031	0.101	0.775	-0.01
REL5	0.209	0.121	0.006	0.061	0.047	0.684	0.002
TS1	0.167	0.228	0.304	0.28	0.34	-0.05	0.64
TS2	0.262	0.305	0.31	0.418	0.44	0	0.85
TS3	0.329	0.378	0.301	0.404	0.516	0.023	0.885

Discriminant validity was also examined by using another statistical technique namely HTMT criterion developed by Henseler, Ringle, and Sarstedt (2015). This technique is useful as it is considered as an alternative to Fornell-Larcker criterion and more rigorous in detecting discriminant validity issues. The results presented in Table 6 indicates that all the values fulfill the criterion of HTMT_{.90} (Gold, Malhotra & Segars, 2001) and the HTMT_{.85} (Kline, 2011). This proves the existence of discriminant validity across constructs. Furthermore, the result of bootstrapping also reveals that the HTMT values are significantly distinct from 1.00 (Henseler et al., 2015), which also verifies discriminant validity.

4.3 Assessment of Structural Model

The structural model was assessed using SmartPLS version 4 (Ringle et al., 2022) after the researchers completed the evaluation of measurement model as explained in the preceding section. Multicollinearity testing was first completed before the researchers proceed to assess the hypothesized relationships. Such testing is critical as the presence of multicollinearity can be harmful to the interpretation of the results and regression model (Pallant, 2013). In addressing multicollinearity issues, a variance inflation factor (VIF) below 5.0 is recommended to prove that the constructs under

study do not suffer from multicollinearity (Hair et al., 2022; Wong, 2013). As shown in Table 7, it is sufficed to demonstrate the non-existence of multicollinearity in this study because all the values for VIF did not exceed 5.0.

Table 6. HTMT criterion

	BI	BF	CW	II	NPE	REL	TS
BI	0.597						
BF	CI (0.446, 0.731)	0.307					
CW	CI (0.171, 0.418)	CI (0.384, 0.694)	0.625				
II	CI (0.149, 0.358)	CI (0.388, 0.663)	CI (0.468, 0.763)	0.728			
NPE	CI (0.188, 0.463)	CI (0.362, 0.707)	CI (0.642, 0.829)	CI (0.616, 0.816)	0.112		
REL	CI (0.119, 0.35)	CI (0.136, 0.37)	CI (0.091, 0.167)	CI (0.05, 0.148)	CI (0.068, 0.13)	0.739	0.05
TS	CI (0.271, 0.547)	CI (0.375, 0.701)	CI (0.327, 0.66)	CI (0.435, 0.722)	CI (0.561, 0.87)	CI (0.054, 0.054)	

Table 7. Collinearity assessment

	Behavioral Intention (VIF)	Brand Forgiveness (VIF)
Brand Forgiveness	1.000	
Corporate Wrongdoing		1.545
Image Incongruence		1.615
Negative Past Experience		1.998
Religiosity		1.022
Transgression Severity		1.526

Subsequently, the researchers used PLS algorithm function in SmartPLS to test all the six hypotheses. Furthermore, an advance statistical approach called bootstrapping resampling method with 5000 sub-samples were utilized to ascertain the precision of the PLS estimates (Hair et al., 2022; Nurul Fazleen et al., 2022). According to the results in Table 8, five direct path coefficients were significant at 95% confidence interval (BF → BI, $\beta = 0.452$; CW → BF, $\beta = 0.212$; TS → BF, $\beta = 0.202$; REL → BF, $\beta = 0.17$; II → BF, $\beta = 0.156$) and one path coefficient was not significant (NPE → BF, $\beta = 0.065$).

Table 8. Hypothesis testing

	Relationship	Std. Beta	Std. Error	t-value	p-value	Decision
H1	NPE → BF	0.065	0.106	0.612	0.271	Not Supported
H2	II → BF	0.156	0.089	1.757	0.04	Supported
H3	CW → BF	0.212	0.095	2.234	0.013	Supported
H4	BF → BI	0.452	0.064	7.068	0	Supported
H5	TS → BF	0.202	0.095	2.126	0.017	Supported
H6	REL → BF	0.17	0.055	3.12	0.001	Supported

Following the assessment of the hypothesized relationships, further analysis was performed to determine the predictive relevance (Q^2), coefficient of determination (R^2), and effect size (f^2) as presented in Table 9. The R^2 values signify the explanatory power of the model and the acceptable values of R^2 depends on the context of the study. Generally, R^2 values reflect the proportion of variance in the endogenous construct that can be explained by all the exogenous constructs linking to it (Hair et al., 2022; Ramayah et al., 2018). As indicated in Table 9, the R^2 values of 0.204 and 0.292 suggest that the exogenous constructs represent 20.4% of variances in behavioral intention and 29.2%

of variances in brand forgiveness. According to the suggestion by Cohen (1988), the R^2 values of 0.26, 0.13, or 0.02 were used to classify the endogenous construct as substantial, moderate, or weak respectively. Accordingly, the endogenous constructs of brand forgiveness and behavioral intention can be recognized as substantial and moderate respectively. The Q^2 values can be described as the predictive accuracy of the model and it was calculated using blindfolding procedure (Hair et al., 2022; Ramayah et al., 2018). Accordingly, the blindfolding procedure was employed using SmartPLS and the Q^2 values for brand forgiveness and behavioral intention were 0.210 and 0.103 respectively. Thus, it can be described that the structural model demonstrate predictive accuracy for the endogenous construct as the Q^2 values were larger than zero as delineated by Hair et al. (2022). In respect to effect size, f^2 values can be defined as a specific exogenous construct contribution to the endogenous construct (Hair et al., 2022). As presented in Table 9, the effect size of brand forgiveness, negative past experience, image incongruence, corporate wrongdoing, transgression severity, and religiosity were 0.256, 0.003, 0.021, 0.041, 0.038, and 0.04 respectively. Thus, it can be interpreted that the effect of brand forgiveness on behavioral intention is medium, while no effect of negative past experience on brand forgiveness was found due to a very low f^2 value. Nevertheless, the effects of image incongruence, corporate wrongdoing, transgression severity, and religiosity on brand forgiveness were considered small with reference to the rules of thumb outlined by Cohen (1988).

Table 9. Assessment of R^2 , Q^2 , and f^2

	R^2	Q^2	f^2
Behavioral Intention	0.204 (Moderate)	0.103	-
Brand Forgiveness	0.292 (Substantial)	0.21	0.256 (Medium)
Negative Past Experience	-	-	0.003 (No Effect)
Image Incongruence	-	-	0.021 (Small)
Corporate Wrongdoing	-	-	0.041 (Small)
Transgression Severity	-	-	0.038 (Small)
Religiosity	-	-	0.04 (Small)

5. Discussion, Implications, and Future Research

5.1 Discussion

Existing literature has recognized that managing brand transgression is a predominantly challenging task for service business with no exception to the banking industry. Despite the notion that Islamic banking sector has garnered remarkable acknowledgement from customers regardless of their religions (Rama, 2017), banks and their brands are not immune from experiencing transgression too. This is due to the dynamic nature and intangible aspect of the services itself. The current research is timely as service transgressions, and how affected customers react to them, are gaining ongoing interest from academics and practitioners (Tsarenko et al., 2019; Tsarenko & Tojib, 2015). The outcome of this research will help to resolve unanswered questions pertaining to customers’ forgiving intention towards certain brands (Karani, 2021) and how forgiveness can promote behavioral intention. Based on the findings of this study, it was found that two out of three brand transgression’s dimensions namely image incongruence and corporate wrongdoing are associated with brand forgiveness. Specifically, customers are willing to forgive the transgressor if they perceive the degree of corporate wrongdoing and image incongruence as low. This finding lends support to the previous study by Fetscherin and Sampedro (2019) that investigated the effect of brand transgression on brand forgiveness. While the study conducted by Fetscherin and Sampedro (2019) was conducted among customers in the USA, similar findings were found related to the role of image incongruence and corporate wrongdoing in the current study. The same view was shared by Ho and Worthington (2020) indicating that the perception and conceptualization of forgiveness may be similar across cultures. In a similar vein, Owen (2008) also postulates that behavioral and emotional reactions toward transgressors are similar across cultures. Conversely, the present study found that negative past experience was the

only component of brand transgression that was not significantly related to brand forgiveness. In contrast to Fetscherin and Sampedro (2019), customers in the context of Asian culture demonstrate that forgiveness is not the ultimate outcome despite the negative encounter they experienced with the service provider. This finding corroborates the claim made Ho and Worthington (2020) delineating that individuals from different cultures might have different motivations for forgiveness.

With respect to the role of transgression severity, the findings demonstrate its significant role in influencing brand forgiveness among Islamic banking customers. It shows that customers are willing to forgive the bank if they perceive that the level of transgression is not that severe. This is in consonant with prior studies postulating that the seriousness of transgression can fairly relate to the demonstration of forgiveness from customers (Nobi et al., 2021; Panagiotopoulou, 2019; Salagrama et al., 2021; Tsarenko et al., 2019). Due to this notion, the service provider has to ensure that different levels of corrective measures should be in place to accommodate various levels of severity as suggested by Mantovani et al. (2018). This study also further investigated how religiosity can influence brand forgiveness among Islamic banking customers. Such examination is vital as past literature has proposed a connection between the degree of religiosity embraced by customers and their inclination to demonstrate forgiveness towards the transgressor (Shimul et al., 2021). The present study revealed that religiosity was discovered to be a substantial determinant of brand forgiveness. This finding corroborates extant literature by Shimul et al. (2021), Tsarenko et al. (2019), Arli and Tjiptono (2014), and Arli (2017). In the context of Malaysia, the investigation of religiosity can be presumed as crucial as Malaysians have been recognized as religious and forgiving from past studies (Asmawati, 2005; Ismail et al., 2009; Mohammed Sani et al., 2007).

The current research also adds to a burgeoning body of research by assessing the role of brand forgiveness on behavioral intention. Such effort was done to heed the calls by numerous researchers to gain more understanding of the subsequent outcome of brand forgiveness from the viewpoints of Islamic banking customers. In accord with Salagrama et al. (2021), Nobi et al. (2021), Tsarenko et al. (2019) and Harrison-Walker (2019), extant research has revealed that forgiveness can enhance customer well-being in the sense that it can stimulate positive behavioral responses and can perform a role as a coping strategy to release negative emotions. The finding of the present study found that forgiveness is positively related with behavioral intention. In other words, the customers are willing to continue using the services provided by the bank and will recommend the bank to others despite the transgression that they have encountered.

5.2 Implications and Future Research

The implications of this research can be viewed from both theoretical and practical perspectives. From the theoretical point of view, this study appears to be the first to integrate transgression severity, religiosity, and behavioral intention in one framework with brand transgression and brand forgiveness among Islamic banking customers in the Southeast Asia region. As stated earlier, the crux of this research was to expand the existing knowledge and theory related to negative brand relationships in the domain of marketing particularly in the Asian context. Although a breadth of literature has examined customer responses to brand transgression (Fetscherin & Sampedro, 2019; Nobi et al., 2021; Panagiotopoulou, 2019; Shimul et al., 2021; Tsarenko et al., 2019) with the emphasis on brand forgiveness as the outcome of it, the current study takes one step ahead by integrating other variables such as transgression severity, religiosity, and behavioral intention. Thus, the current study extends the corpus of knowledge by investigating the antecedents and outcomes of brand forgiveness with a specific focus given to Islamic banking customers in Southeast Asia. Furthermore, this study is relevant as Ho and Worthington (2020) and Salagrama et al. (2021) claimed that a comprehensive assessment of the concepts relating to forgiveness is notably sparse in Asia as compared to the Western literature.

From a practical point of view, this study is vital in helping service providers to develop appropriate strategies to cultivate customer forgiveness and behavioral intention following a brand transgression (Tsarenko et al., 2019). In other words, this study is expected to shed light on facilitating a firm's management to be more prepared for transgression (Tsarenko & Tojib, 2015). As a result, service transgression can be prevented in the first place or at least the effect can be minimized if it occurs. This is crucial especially in the service industry as it contributes to the largest growth of Gross

Domestic Product (GDP) in several countries worldwide (Salagrama et al., 2021). Poor management following a brand transgression is harmful as it may lead to destructive outcomes, including tarnishing the company's reputation and disruptions to customer–firm relationships (Tsarenko & Tojib, 2015).

Similar to other empirical research, the present study could have some limitations which may be overcome by future researchers. Firstly, this study is limited to one particular setting which is the Islamic banking sector in Malaysia. It is recommended that future studies replicate or enhance the current framework in other settings as it may yield different results. Given the notion that studies related to transgression and forgiveness are still scant in Southeast Asia, more studies in this area are needed to further understand its concept.

Secondly, the current research was conducted using retrospective experience sampling that requires the respondents to answer the questionnaire based on their first-hand or real negative experience with the bank. The future researcher is suggested to utilize an experimental-based design to overcome the issues of memory bias and common method bias (Nikbin et al., 2014). This technique does not require the respondents to recall the real incident as they will be given a vignette related to brand transgression. Although using real transgression experience should provide better insight (Nobi et al., 2021), experimentally based design has gained popularity and it is widely accepted in transgression related research (Kuo & Wu, 2012; Prasongsukarn & Patterson, 2012).

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