

## The Impact of Customer Electronic Payment Practices on Customer Engagement With Brand: the Mediating Role of Brand Familiarity

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**Abstract:** The current research aims to identify the effect of customer electronic payment practices, represented by (Rapid E-Transformation, Electronic Customer Trust, Electronic Customer Satisfaction), on customer engagement with the brand through its dimensions (Cognitive Engagement, Emotional Engagement, Active Engagement), with the mediating role of brand familiarity among a sample of customers of financial intermediation companies (Al-Shatrah, As-Sudd, Al-Aqad, Al-Koufeh, Al-Jihad, Al-Ayhab, Noor Al-Iraq). Based on this, the research problem is formulated in the question (To what extent does the effect of customer electronic payment practices on customer engagement with the brand exist, with the mediating role of brand familiarity among a sample of customers of financial intermediation companies?), and the research adopted a descriptive analytical approach by relying on the questionnaire, and customers of financial intermediation companies in Muthanna Midan were selected for the study to test its hypotheses. The questionnaire was adopted as the main tool for collecting data related to the field aspect of the study, and the sample size reached (268) customers. Data were analyzed using the statistical program (SPSS&AMOS.V.29), and several results were reached, the most important of which is the existence of a meaningful correlation between customer electronic payment practices, customer engagement with the brand, and brand familiarity, which indicates that the customer's practices in using electronic payment have a significant impact on His level of engagement with the brand, where the ease and flexibility of payment methods contribute to enhancing the desire for continuous interaction and loyalty to the brand. Additionally, the mediating role of brand familiarity highlights the importance of the emotional and familiar relationship between the customer and the brand. The research also provided several recommendations, including the need for intermediaries to focus on improving the security of electronic payment practices, by providing a secure environment for financial transactions that strengthens customer trust. This, in turn, requires providing mechanisms and adopting advanced security protocols such as encryption, which contributes to increasing customer loyalty and engagement with the brand.

**Keywords:** Customer Electronic Payment Practices, Customer Engagement With Brand, Brand Familiarity.



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## Introduction

Electronic payment is one of the increasing phenomena that have become an integral part of consumer behavior in the digital world (Ghaith & Ghaith, 2022: 3816), as it offers advantages related to convenience, speed, and security during purchasing and financial transactions. With technological advancements, electronic payment practices have become significantly influential in shaping customer experiences and their attitudes toward brands (Alzoubi & Ghazal, 2022: 1371). The importance of understanding the impact of these practices on customer engagement with the brand is growing, especially in a competitive environment that requires strategies to enhance loyalty and continuous communication (Bapat & Hollebeek, 2023: 839). Electronic payment practices are among the most significant technological developments witnessed by the world in the modern era, as they have contributed to changing the way customers interact with brands, leading to the emergence of new concepts related to engagement and loyalty (Putrevu & Mertzanis, 2024: 477). In the Al Muthanna province, where the popularity of financial intermediaries is increasing, this has contributed to the growing importance of these companies, requiring an understanding of how these customer electronic payment practices impact the relationship between customers and brands. This allows companies to develop effective strategies that enhance customer interaction and increase their loyalty (Muhail & Abdullah, 2024: 428).

As academic studies indicate, electronic payment is not limited to facilitating transactions but also expands to building stronger relationships between customers and their brands (Haider et al., 2024: 6645), as customers feel comfortable and confident when using these modern methods. This suggests the need to achieve affinity with the brand for the company to create significant support and connection between electronic payment practices and customer engagement (Nasution & Surya, 2025: 23), as the emotional relationship and prior knowledge of the brand contribute to fostering trust and creating a sense of belonging (Jiang et al., 2023: 1320).

On the other hand, the current research highlights its importance through an analysis of a sample of customers from financial mediation companies in the province, showing how customer experiences with electronic payment can affect their perception of the brands and their services (Mujahed et al., 2022: 571). Through this analysis, it becomes possible to understand how positive impressions and negative aspects can affect customers' purchasing decisions, opening new horizons for companies to develop marketing strategies that align with customer needs (Purohit et al., 2022: 529).

## Part One: Research Methodology

### First: The problem of research

Under the rapid technological advancement that has increasingly imposed reliance on digital payment methods on consumer behavior, and despite the importance of electronic payment in facilitating processes, the extent of the impact of these practices on interaction and loyalty remains insufficiently clear, especially in specific market contexts such as the Al Muthanna Province. On the other hand, another issue arises regarding the role of brand familiarity as an intermediary that either strengthens or weakens this relationship, as the extent of the customer's connection to the brand may directly affect their response to electronic payment practices. Thus, there is a need for an analytical study of opinions from a sample of customers of financial intermediation companies

in the Al Muthanna Province, aimed at determining the extent to which payment practices impact customer engagement and evaluating the mediating role of familiarity in that relationship. This contributes to providing scientific insights that help improve digital marketing strategies and strengthen the relationship between customers and brands through the adoption of effective and familiarity-enhancing electronic payment practices. **From here, the research problem is reflected in the fundamental question (to what extent do customer electronic payment practices impact customer engagement with the brand, with the mediating role of brand familiarity among a sample of customers of financial intermediation companies?), and from this question arise several important ones:**

1. Are customer electronic payment practices available to the clients of the surveyed financial brokerage companies? And what is the level of their availability?
2. To what extent are the clients of the surveyed financial brokerage companies interested in customer engagement with the brand?
3. To what extent are the clients of the surveyed financial brokerage companies interested in brand familiarity?
4. What is the nature of the relationship between customer electronic payment practices for the clients of financial brokerage companies and customer engagement with the brand in the presence of brand familiarity?

### **Second: The importance of research**

The importance of the current research is highlighted through providing in-depth insights into the impact of electronic payment practices on customer engagement with brands, as well as focusing on the importance of brand familiarity as a mediating factor. Additionally, the importance of the current research can be identified and described in a number of key points, the most prominent of which are:

1. The importance of the study is evident in light of the variables being researched, as customer electronic payment practices represent characteristics that must be provided in modern organizations, in addition to the increased importance of customer engagement with the brand in recent times due to its connection to the nature of the organization's decision.
2. The study is considered both scientifically and practically important because it contributes to understanding the relationship between electronic payment practices and customer engagement with the brand, which helps improve and strengthen relationships with customers.
3. It contributes to identifying the extent to which electronic payment practices impact enhancing or reducing the level of customer interaction, thereby enabling institutions to develop tools and services that meet customer needs more effectively.
4. Highlight the mediating role of affinity with the brand, explaining how emotional relationships and prior knowledge affect customer behavior, and strengthening the sustainability of the relationship between customers and brands.
5. Guide corporate policies and technological directions in the field of electronic payment, ensuring improved user experience and increasing loyalty and trust in the brand.

### **Third: The objectives of the research**

The current research aims to identify the impact of customer electronic payment practices, represented by (Rapid E-Transformation, Electronic Customer Trust, Electronic Customer Satisfaction), on customer engagement with the brand through its dimensions (Cognitive Engagement, Emotional Engagement, Active Engagement), with the mediating role of brand familiarity. By analyzing how these practices contribute to building customer experiences and

increasing their loyalty, the research seeks to provide a deep understanding of how electronic payment options influence customers' overall perceptions of brands. This understanding is considered essential for developing effective marketing strategies that enhance positive interaction between customers and companies. Additionally, the research aims to achieve the following sub-objectives:

1. Determine the extent to which customer electronic payment practices are available to customers of the financial intermediaries being studied, and to identify the level of their availability.
2. Identify the extent to which customers of the financial intermediaries being studied are interested in customer engagement with the brand.
3. Clarify the extent to which customers of the financial intermediaries being studied are interested in brand familiarity.
4. Determining the nature of the relationship between customer electronic payment practices for financial mediation companies' customers and customer engagement with the brand due to brand familiarity.

#### Fourth: The Hypothetical Scheme and Development of Hypotheses

To address the research problem and achieve the specified objectives, as well as to determine the availability of research variables in brokerage firms, it is necessary to create a conceptual map that illustrates the relationship between these variables. This map aims to measure and test the strength of the relationship between them. Figure (1) shows the variables included in the research according to the following variables:

**Independent variable:** Includes customer electronic payment practices, measured in three dimensions: (Rapid E-Transformation, Electronic Customer Trust, and Electronic Customer Satisfaction).

**Mediating variable:** Includes brand familiarity, measured as a One-Dimensional variable.

**Dependent variable:** Represents customer engagement with the brand, measured in three dimensions: (Cognitive Engagement, Emotional Engagement, and Active Engagement).

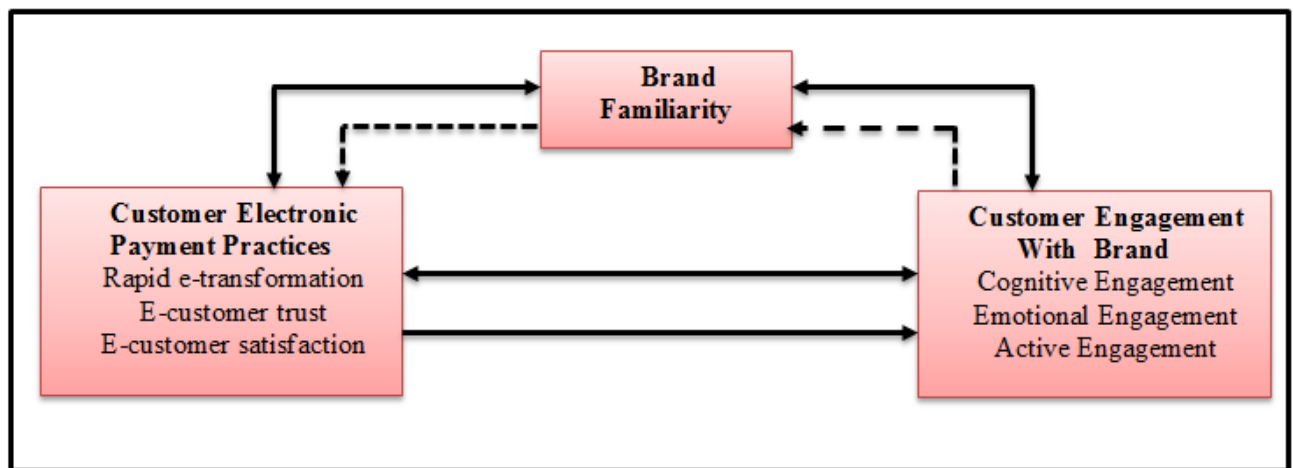


Figure (1) Hypothetical research plan

Source: Prepared by the researcher

**Based on Figure (1), several hypotheses can be developed:**

**H1: There is a relationship between customer electronic payment practices and brand familiarity, which branches out into:**

1. There is a relationship between Rapid E-Transformation and brand familiarity.
2. There is a relationship between Electronic Customer Trust and brand familiarity.
3. There is a relationship between Electronic Customer Satisfaction and brand familiarity.

**H2: There is a relationship between customer electronic payment practices and customer engagement with the brand, and it branches out into:**

1. There is a relationship between the Rapid E-Transformation dimension and customer engagement with the brand with its dimensions.
2. There is a relationship between the electronic customer trust dimension and customer engagement with the brand with its dimensions.
3. There is a relationship between the electronic customer satisfaction dimension and customer engagement with the brand with its dimensions.

**H3: There is a relationship between brand familiarity and customer engagement with the brand, which branches out into:**

1. There is a relationship between brand familiarity and cognitive engagement.
2. There is a relationship between brand familiarity and emotional engagement.
3. There is a relationship between brand familiarity and active engagement (physical).

**H4: There is an emotional effect of customer electronic payment practices on brand familiarity, which branches out into:**

1. There is an emotional effect of rapid digital transformation on brand familiarity.
2. There is an emotional effect of Electronic Customer Trust on brand familiarity.
3. There is an emotional effect of Electronic Customer Satisfaction on brand familiarity.

**H5: There is an emotional effect of brand familiarity on customer engagement with the brand, and it branches out into:**

1. There is an emotional effect of brand familiarity on cognitive engagement.
2. There is an emotional effect of brand familiarity on affective engagement.
3. There is an emotional effect of brand familiarity on active engagement (physical).

**H6: There is an emotional effect of customer electronic payment practices on customer engagement with the brand through the mediating role of brand familiarity.**

#### **Fifth: Research Sample**

Represents the research community in financial brokerage companies in al-Muthanna Province, as these companies have contributed to the success and sustainability of banking and financial operations. The research sample consisted of clients in financial brokerage companies "Al-Shatrah, As-Sudd, Al-Aqad, Al-Koufeh, Al-Jihad, Al-Ihab, Nawaf al-Iraq ". Therefore, (300) questionnaires were distributed to clients of the concerned companies, of which (268) were retrieved, with (32) invalid questionnaires and (268) valid questionnaires for analysis. This indicates that the response rate of the sample reached (89.33%).

## Part Two: The Theoretical Aspect

### First: Customer Electronic Payment Practices

#### 1. Concept of Customer Electronic Payment Practices

Traditional payment methods, in all their types, are among the most important tools individuals interact with in society, and their widespread use has led to the emergence of many problems, such as counterfeiting, for example. However, with the ongoing technological advancement, economists have been forced to create new methods that align with technological progress and perform the same roles and functions as traditional methods. These are called electronic payment methods (Gupta & Yadav, 2017: 2396). They are defined as the means that enable the owner to perform direct remote payment transactions via public communication networks (Vinita & Vasantha, 2018: 132). They also refer to the set of electronic tools and transfers issued by banks and institutions as a payment method, including bank cards, electronic money, electronic checks, and smart cards (Teshome, 2019: 36). noted that (Visconti-Caparrós,2022: 3) these are the means that allow for the transfer of funds using electronic technology, which simplifies the exchange process in a secure, fast, and cost-effective manner.

In general, the term "electronic in electronic payment refers to a payment method that does not involve cash or physical money. In other words, it includes any forms of non-cash methods, such as paying bills using ATMs, credit cards, debit cards, and online payments (Pavithra & Geetha, 2021:1609). The term electronic payment system includes all aspects related to delivering electronic processes through multiple channels (Mainardes et al., 202:2). Its diverse usage increases the ambiguity in the definition of electronic payment in the literature, and electronic payment can be viewed through its functions such as mobile phone payments, electronic banking, electronic money, online banking, financial electronic services, and electronic mediation and others (Dzobenuku et al., 2022:115).

**From the above, it can be said that customer electronic** payment practices represent a set of activities, behaviors, and skills that customers perform to use digital payment methods, which include selecting an appropriate payment method, ensuring security, searching for offers, and evaluating products, reflecting their preferences and needs in the e-commerce environment.

#### 2. Importance of Customer Electronic Payment Practices

Customer payment practices in electronic payment are among the essential factors for the success of digital business operations, as they contribute to enhancing customer trust and comfort, which encourages them to use electronic payment services repeatedly (Etim et al., 2023: 1162). When following proper practices, such as securing personal data and transactions, reducing payment steps, and providing diverse payment options, the customer experience becomes smooth and secure (Xia et al., 2025: 129). On the other hand, providing effective technical support services reassures customers and encourages them to continue dealing with the company (Rastogi et al., 2024: 3). The importance of electronic payment is increasing with the growing reliance on e-commerce, and therefore, companies that are concerned with payment practices outperform their competitors and achieve higher conversion rates and increased sales. Both (Gupta & Yadav, 2017: 2396) and (Magatef et al., 2023: 3) pointed out the importance of customer electronic payment practices, which include the following:

- a) They are a trusted and acceptable payment method as an international payment means in all parts of the world, instead of the risks of carrying cash, and they are a personal means of payment so that no one can use them except the owner.
- b) They reduce the need to keep large amounts of cash in merchants' stores, as well as avoiding errors that may occur during the counting process, as their operations are completely automated.

- c) It is a source of additional income, consisting of the early utilization of funds that represent the value of this card through the issuance transfer, covering part of the issuance costs and the other part covering the re-shipping costs.

### 3. Dimensions of customer electronic payment practices

Customer electronic payment practices can be measured through several dimensions as identified by (Adhikari et al.,2025):

- a) **Rapid E-Transformation:** Refers to how new procedures, skills, and techniques are implemented to maintain competitiveness in the ever-changing world of technology (Allen et al., 2022:3). It is a process of rapid transition and adaptation for organizations and institutions to adopt and use modern electronic technologies and systems promptly and effectively, aiming to improve performance, enhance efficiency, and better serve customers (Stoumpos et al., 2023:3408). This transformation implies the shift from traditional methods to full reliance on digital technology in all aspects of work, such as data management, services, and business operations (Chen et al., 2022:3).
- b) **Electronic Customer Trust:** Electronic Customer Trust refers to the customer's belief and confidence that dealing with them through digital platforms and electronic services is safe and reliable, and that the personal and financial information they provide is protected from breaches or misuse (Adhikari et al., 2025:113). Trust is a critical element for the success of electronic payment practices, as it directly influences purchasing decisions and the frequency of interaction with the site or app (Agritika & Suharjo, 2024:205). Electronic Customer Trust is formed through factors such as transaction security, transparency, ease of use, service quality, and customer support availability. Additionally, increased trust contributes to building customer loyalty, reducing fraud risks, and enhancing the brand's image in the digital market (Marakanon & Panjakajornsak, 2017:25).
- c) **Electronic Customer Satisfaction:** Electronic Customer Satisfaction is defined as the psychological and emotional state that the customer feels after their experience with a digital platform or electronic service, which is expressed through satisfaction and comfort regarding service quality, ease of use, security, and transaction effectiveness (Adhikari et al., 2025:113). Electronic customer satisfaction is also determined by meeting their expectations and needs, such as response speed, information accuracy, product or service quality, and effective customer support (Al-Bashayreh et al., 2022:3).

## Second: brand familiarity

### 1. The concept of brand familiarity

Brand familiarity refers to the level of consumer awareness and knowledge of the brand, as well as their understanding of its features, values, and products or services (Bapat, 2017: 638). This concept reflects the extent of the customer's knowledge of the brand, whether through recognizing its name, feeling that it is reliable or distinctive, or the degree to which they associate with it and remember it when needing related products or services (Marke et al., 2019: 576). It is important because it affects purchase decisions, as consumers tend to choose the brand they know and trust more than those they are unfamiliar with. The more customers are familiar with the brand, the greater the opportunities for interaction and loyalty, and the broader the customer base (Acharya, 2021: 30). Therefore, companies use marketing strategies to enhance brand awareness and form a strong and sustained connection with consumers (Kim et al., 2022: 328).

The term "brand familiarity" also refers to the extent to which consumers are familiar with the brand, remember it, and understand it. It is a crucial step that goes beyond basic brand awareness, indicating a deeper connection and greater comfort with the brand (Saputri et al., 2024: 1885).

This familiarity influences purchase decisions, as consumers tend to prefer brands they know and trust (Pandowo & Mamuaya, 2024: 85).

Brand familiarity with services or products depends on the number of experiences associated with the brand that the consumer interacts with. In this context, defined (Yang et al., 2023:609) brand familiarity as a unidimensional aspect that is directly related to the amount of time an individual spends processing information related to the brand, regardless of its content or the type of processing involved. noted that Qing et al.,2024:466) brand familiarity is a broad term, not entirely unrelated, but associated with other key concepts such as prior knowledge, beliefs, and experience, and so on. It is also an important factor in developing capability and expertise during the use of the service or product. stated that (Piacentine,2024:99) if customers are familiar with the brand, their need to search for information decreases, and they are in a better position to make purchase decisions.

Based on the above, it can be said that brand familiarity refers to the extent of recognition and comfort the customer feels towards a particular brand, which leads to preference and loyalty to it through adopting products and services that carry this brand.

## **2. Importance of brand familiarity**

Brand familiarity affects its credibility at the same time, which creates a sense of trust in the consumer for the brand, and shows the cognitive aspect of consumers with the information they take into account to build their trust in the brand (Junior Ladeira et al., 2022: 1169). The importance of brand familiarity lies in enhancing the company's differentiation and building a strong relationship with customers, as it helps consumers recognize the brand easily (Verhellen et al., 2016: 463), which simplifies the purchasing decision process and increases trust in the products or services offered (Arohman et al., 2024: 11476). Additionally, a high level of brand awareness contributes to fostering loyalty, where customers choose the familiar brand over others, even in highly competitive situations (Jacob & Tan, 2021: 3). Furthermore, it helps in market differentiation, facilitates marketing and promotional activities, and strengthens the company's image and reputation (Salsabila et al., 2025: 46). Jian & Zhong (2025: 3) noted that consumers who are familiar with the brand will develop a good perceived quality of their products, meaning their perception of quality implies that they are able to compare what they will receive with what the consumer will spend. Washar (Piacentine, 2024:99) stated that an increased level of brand affinity adds a higher level of trust and satisfaction in consumers' minds, unless they have a negative perception of it. Therefore, brand affinity is equivalent to the number of experiences related to the product and brand, and thus, it is directly linked to the brand experience.

### **Third: Customer engagement with brand**

#### **1. Concept of customer engagement with brand**

Customer engagement is considered a crucial process in organizational design among the important actions that the organization must undertake to understand both customer and market requirements (Bag et al., 2022: 2075). It is believed by (Li & Gong, 2022: 799) that perceived engagement represents the extent of communication, interaction, participation, and collaboration between the customer and the organization for designing a new product. (Potla & Pottla, 2024: 1391) view customer engagement as the degree of interest and concern the customer feels when choosing a specific brand or product from competing products of the organization. conclude that (Bozkurt et al., 2022: 411) customer engagement indicates a psychological state that describes the design importance of the product or service to the customer and its significance to them.

Perceived customer engagement represents the degree to which the customer feels comfortable and well-being in recognizing and using new products (Tsaur et al., 2023: 4471). discuss (Gao et al., 2023: 318) customer engagement as representing the extent to which the product is suitable for

the customer, aligns with their requirements, and matches their value and interests. define (Hollebeek et al., 2022: 295) customer engagement as the interactive relationships in which the service provider collaborates with current and potential customers to develop new products for the organization. describes (Sriram, 2023: 4366) customer engagement as the level of an individual's interest and personal importance regarding the design of new products that aligns with the customer's value goals.

Understanding customer engagement from multiple perspectives, however, there is no consensus on the definition. Some approach it from a behavioral perspective, while (Doorn et al., 2010) defined customer engagement from the customers' psychological state perspective. Others adopted a slightly different approach, viewing corporate loyalty from the perspective of customer engagement and their connection to brand activities or offers (Brodie et al., 2011:253). noted that (Vivek et al., 2012:123) customer engagement is an interactive process where the customer connects with the brand, showing interest, participation, loyalty, and support for the brand through various means and platforms (Pansari & Kumar, 2017:295). Customer engagement can take multiple forms, such as content consumption, social media interaction, contributing to discussions, or even recommending the brand to others (Gupta et al., 2018:5).

It is known that customer engagement is the force of an individual's participation in the brand's offerings or activities and their connection to it, which is initiated by the customer or the company (de Oliveira et al., 2020: 1214). The concept of customer engagement with the brand refers to the level at which the customer is actively interactive and communicative with the brand. This engagement goes beyond the customer being just a consumer of goods or services, where they show interest, psychological connection, and effective participation with the brand at various levels (Cheung et al., 2021: 3). The concept of customer engagement can be envisioned as a gradient from a lower level of interaction, such as brand awareness and knowledge, to higher levels that include participation, loyalty, and strong support (Cheung et al., 2020: 695). defined it (Lourenco et al.,2022: 8) as the customer's interaction with the advertising content or the brand's social media platforms, as well as the customer's persistent desire to choose the brand's products and services over competitors.

From the above, it can be said that customer engagement with the brand refers to the sum of the skills, capabilities, tools, and activities that motivate the customer to engage in designing the company's products and services in a way that aligns with their tastes, opinions, needs, and desires.

## **2. Importance of customer engagement with brand**

Customer engagement is considered one of the key factors that affect marketing success, as it directly contributes to building long-term relationships and strengthening the brand's position in the market (de Oliveira et al., 2020: 1214).

That customer engagement is the key to building strong and sustainable relationships leads to long-term benefits for the brand and improves its competitive position (Jayasingh, 2019: 12). The importance of customer engagement with the brand can be summarized as follows (Rasmus, 2021: 4); (Ndhlovu & Maree, 2024: 945):

- a) Providing feedback and continuous development: Engaged customers share their opinions and experiences, giving the brand a chance for continuous improvement and adapting its offerings to meet their expectations.
- b) Supporting sustainable growth: Deep and long-term customer relationships help stabilize revenue and provide a steady base of customers.

- c) **Strengthening Loyalty:** When a customer feels an active engagement with the brand, their loyalty to it increases, making them more likely to continuously purchase its products and services.
- d) **Increasing Referrals and Positive Attention:** Since the engaged customer is more inclined to recommend the brand to others, this contributes to attracting new customers and building a strong reputation.

### 3. Dimensions of customer engagement with brand

Customer engagement with brand can be measured through several dimensions as stated by Algharabat et al.,2018:

- a) **Cognitive Engagement:** Cognitive Engagement is one of the dimensions of customer engagement with the brand, expressing the level of awareness and understanding that the customer has about the brand's products or services (Pansari & Kumar, 2017: 295). This dimension includes the extent of the customer's knowledge of the brand's features, values, and messages it carries, and how well they align with the customer's needs and expectations (Algharabat et al., 2018: 143). noted that (Vivek et al.,2012: 123) the higher the Cognitive Engagement, the greater the customer's trust in the brand, which enhances the likelihood of positive interaction and loyalty.
- b) **Emotional Engagement:** Emotional Engagement refers to the psychological connection that the customer feels towards the brand, manifested in the extent of the customer's love for the brand, emotional loyalty, and enthusiasm they feel when reminded of or interacting with it (Algharabat et al., 2018: 143). Emotional Engagement strengthens the sense of belonging and deep connection, which motivates the customer to continuously support and advocate for the brand even in the absence of products or services (Pansari & Kumar, 2017: 295). Emotional Engagement is the foundation for building long-term and sustainable relationships, leading to enhanced brand image in the customer's mind and creating strong emotional bonds that endure (Vivek et al., 2012: 123).
- c) **Active Engagement:** Refers to the active and tangible customer participation in activities related to the brand, such as engaging in promotional campaigns, attending events, or actively using products and services (Algharabat et al., 2018:143). It may also demonstrate the extent of customer interaction, reflecting their direct interest and effort to strengthen their relationship with the brand through practical engagement (Vivek et al., 2012:123). Additionally, Active Engagement enhances customer interaction, making the relationship more vibrant and realistic, which contributes to building a strong and sustainable connection that benefits the brand through supporting communication networks and direct interaction (Pansari & Kumar, 2017:295).

### Part Three: The Practical Aspect

#### First: Encoding Research Variables

This paragraph aims to clarify the concept of research variables and make them easier to understand for the reader by using specific symbols. These symbols are used to simplify the process of analysis and interpretation for the researcher, which enhances the reader's clear understanding of these symbols. As shown in Table (1), the variables are described and coded.

**Table (1) Description and Encoding of Variables**

Variables	The Dimensions	No.	The Code		Source
customer electronic payment practices	Rapid E-Transformation	3	CEPP	CERT	Adhikari et al.,2025
	Electronic Customer Trust	4		CECT	
	Electronic Customer Satisfaction	4		CECS	
brand familiarity	<b>One-Dimensional</b>	5	<b>BF</b>		Yunpeng& Khan,2023
customer engagement with brand	Cognitive Engagement	3	CEB	CEBC	Algharabat et al.,2018
	Emotional Engagement	4		CEBE	
	Active Engagement	3		CEBA	

**Second: Testing the Validity and Stability of the Measurement Tool**

The results presented in Table (2) show that the responses of customers of the studied brokerage firms are distributed in a way similar to the normal distribution for the study variables and dimensions. This indicates that customers of these companies have a broad knowledge about the subject under discussion.

As can be observed from Table (2), the paragraphs of the measurement tool exhibit stability and internal reliability of the construct model. This indicates that the internal consistency values of the research variables are suitable for determining the structural equation model. This indicates that the variable "customer electronic payment practices" has an internal consistency of (0.832), while the variable "brand familiarity" has an actual stability of (0.828), and the variable "customer engagement with brand" has a stability value of (0.825). This indicates that the standardized weights of the measurement tool's stability values should be higher than (0.70) to accept the Cronbach's alpha for each dimension and each paragraph.

**Table (2) Results of the validity and stability test of the measuring tool**

NO.		Kol-Smi Test			Sig.			Cronbach's Alpha		
Customer Electronic Payment Practices	Rapid E-Transformation	CERT 1	0.244	0.238	0.137	0.147	0.831	0.820	0.832	
		CERT 2	0.322		0.122		0.839			
		CERT 3	0.216		0.160		0.831			
	Electronic Customer Trust	CECT 1	0.254	0.278	0.154	0.132	0.837	0.822		
		CECT 2	0.262		0.175		0.834			
		CECT 3	0.221		0.198		0.836			

	Electronic Customer Satisfaction	CECT 4	0.285	0.234		0.185	0.167		0.836	0.825		
		CECS 1	0.216			0.103			0.839			
		CECS 2	0.288			0.112			0.835			
		CECS 3	0.241			0.200			0.836			
		CECS 4	0.253			0.153			0.838			
Brand Familiarity	One-Dimensional	BF1	0.289	0.304		0.198	0.103		0.843	0.828		
		BF2	0.266			0.166			0.833			
		BF3	0.262			0.162			0.835			
		BF4	0.268			0.149			0.848			
		BF5	0.295			0.195			0.833			
Customer Engagement With Brand	Cognitive Engagement	CEBC 1	0.281	0.258		0.162	0.152		0.833	0.827		
		CEBC 2	0.243			0.143			0.833			
		CEBC 3	0.348			0.148			0.842			
	Emotional Engagement	CEBE 1	0.376	0.268	0.295		0.176	0.159	0.124	0.846	0.831	0.825
		CEBE 2	0.273				0.154			0.842		
		CEBE 3	0.271				0.171			0.833		
		CEBE 4	0.405				0.105			0.841		
	Active (physical) engagement	CEBA 1	0.393	0.345			0.193	0.104		0.847	0.826	
		CEBA 2	0.335				0.155			0.829		
		CEBA 3	0.306				0.108			0.831		

### Third: Description of research variables

It is clear from Table (3) that the variable customer electronic payment practices CEPP achieved a positive conformity with an mean score of (3.51), a standard deviation of (0.800), and a variation coefficient of (0.228). This is due to the interest of financial intermediary companies' customers in the Electronic Customer Satisfaction CECS dimension, which achieved an mean score of (3.61), a standard deviation of (0.760), and a variation coefficient of (0.211). This indicates that customer satisfaction with electronic services is the most influential factor in promoting electronic payment practices. Meanwhile, the Rapid E-Transformation CERT dimension ranked last with an mean score of (3.45), a standard deviation of (0.890), and a variation coefficient of (0.258), which means there are challenges or differences in opinions about its effectiveness, requiring more focus to improve this dimension.

Table (3) shows that the variable brand familiarity (BF) achieved a positive agreement with a mean score of (3.90), a standard deviation of (0.850), and a variation coefficient of (0.218), which resulted from the interest of financial intermediation companies' customers in the first paragraph (BF1), which achieved a mean score of (4.18), a standard deviation of (0.560), and a variation coefficient of (0.134). Meanwhile, the second paragraph (BF2) ranked last with a mean score of (3.76), a standard deviation of (0.630), and a variation coefficient of (0.168), meaning that the brand affinity (BF) is generally positive, but there is a variation in customer satisfaction between the paragraphs. The first paragraph achieves greater agreement, which may indicate success in these aspects of the brand, while the second paragraph needs improvement to attract customers better.

Table (3) indicates that the customer engagement with brand CEB variable achieved a positive agreement with a mean score of (3.76), a standard deviation of (0.770), and a variation coefficient of (0.205), which resulted from the interest of financial intermediation companies' customers in the Active Engagement CEBA dimension, which achieved a mean score of (3.82), a standard deviation of (0.830), and a variation coefficient of (0.217), indicating that 0000, while the Emotional Engagement CEBE dimension ranked last with a mean score of (3.71), a standard deviation of (0.790), and a variation coefficient of (0.213), meaning that customers show positive engagement towards the brand, especially regarding the physical dimension, which indicates a strong interaction. However, Emotional Engagement indicates the presence of an area for improvement through strengthening the relationship between customers and the brand.

**Table (3) Statistical description of study variables**

No.	Mean	S.D	C.V	No.	Mean	S.D	C.V
<b>CERT1</b>	3.57	0.880	0.246	<b>BF4</b>	3.91	0.650	0.166
<b>CERT2</b>	3.22	0.680	0.211	<b>BF5</b>	3.86	0.640	0.166
<b>CERT3</b>	3.57	0.960	0.269	<b>BF</b>	<b>3.90</b>	<b>0.850</b>	<b>0.218</b>
<b><u>CERT</u></b>	<b><u>3.45</u></b>	<b><u>0.890</u></b>	<b><u>0.258</u></b>	<b>CEBC1</b>	3.91	0.650	0.166
<b>CECT1</b>	3.47	0.850	0.245	<b>CEBC2</b>	3.84	0.540	0.141
<b>CECT2</b>	3.72	0.940	0.253	<b>CEBC3</b>	3.49	0.450	0.129
<b>CECT3</b>	3.36	0.980	0.292	<b><u>CEBC</u></b>	<b><u>3.75</u></b>	<b><u>0.880</u></b>	<b><u>0.235</u></b>
<b>CECT4</b>	3.28	0.750	0.229	<b>CEBE1</b>	3.68	0.510	0.139
<b><u>CECT</u></b>	<b><u>3.46</u></b>	<b><u>0.920</u></b>	<b><u>0.266</u></b>	<b>CEBE2</b>	3.96	0.570	0.144
<b>CECS1</b>	3.36	0.920	0.274	<b>CEBE3</b>	3.72	0.620	0.167
<b>CECS2</b>	3.15	0.770	0.244	<b>CEBE4</b>	3.49	0.330	0.095
<b>CECS3</b>	4.03	0.480	0.119	<b><u>CEBE</u></b>	<b><u>3.71</u></b>	<b><u>0.790</u></b>	<b><u>0.213</u></b>
<b>CECS4</b>	3.89	0.460	0.118	<b>CEBA1</b>	3.62	0.530	0.146
<b><u>CECS</u></b>	<b><u>3.61</u></b>	<b><u>0.760</u></b>	<b><u>0.211</u></b>	<b>CEBA2</b>	3.65	0.420	0.115

<b>CEPP</b>	<b>3.51</b>	<b>0.800</b>	<b>0.228</b>	<b>CEBA3</b>	4.20	0.570	0.136
<b>BF1</b>	4.18	0.560	0.134	<b>CEBA</b>	<b>3.82</b>	<b>0.830</b>	<b>0.217</b>
<b>BF2</b>	3.76	0.630	0.168	<b>CEB</b>	<b>3.76</b>	<b>0.770</b>	<b>0.205</b>
<b>BF3</b>	3.77	0.550	0.146	<b>Standard Deviation (S.D), Coefficient of Variation (C.V)</b>			

#### Fourth: Testing research hypotheses

##### **H1: There is a significant correlation between customer electronic payment practices and brand familiarity.**

The results in Table (4) show a meaningful correlation between customer electronic payment practices and brand familiarity, with a value of (0.824), which justifies the interest of financial intermediary companies in improving the relationship between these variables. It is also evident that there is an internal correlation for customer electronic payment practices regarding brand familiarity, ranging from the lowest value of (0.618) between Rapid E-Transformation CERT and brand familiarity BF to the highest value of (0.806) between customer electronic satisfaction CECS and brand familiarity BF. This means that an increase in customers' reliance on electronic payment leads to strengthening their brand loyalty, indicating the importance of improving electronic payment experiences to enhance the relationship between companies and their customers.

##### **H2: There is a correlation between customer electronic payment practices and customer engagement with the brand.**

The results in Table (4) indicate a meaningful correlation between customer electronic payment practices and customer engagement with the brand, with a value of (0.793), which justifies the interest of financial intermediation companies' customers in improving the relationship between these variables. It is also evident that there is an internal correlation for customer electronic payment practices regarding customer engagement with the brand, ranging from the lowest value of (0.560) between Electronic Customer Trust CECT and Emotional Engagement CEBE to the highest value of (0.872) between Electronic Customer Satisfaction CECS and Active Engagement CEBA, meaning that enhancing electronic payment practices not only contributes to improving customer satisfaction but also increases their engagement with the brand. Therefore, companies must focus on improving electronic payment experiences as a means to strengthen their relationship with customers and increase their engagement.

##### **H3: Existence of a correlation between brand familiarity and customer engagement with the brand.**

Explain the results in Table (4) show a meaningful correlation between brand familiarity and customer engagement with the brand, in fact (0.865), which justifies the interest of customers of financial intermediation companies in improving the relationship between these variables. It is also clear that there is an internal correlation for brand familiarity towards customer engagement with the brand, ranging from the lowest value and amount (0.808) between brand familiarity BF and Emotional Engagement CEBE to the highest value and reached (0.821) between brand familiarity BF and Cognitive Engagement CEBC, which means that increasing customers' familiarity with the brand enhances their engagement with it in multiple ways, whether emotional or cognitive. Therefore, companies should focus on building and developing brand familiarity as a strategy to enhance customer engagement and achieve a more positive relationship with them.

**Table (4) Correlation Matrix**

	CERT	CECT	CECS	CEPP	BF	CEBC	CEBE	CEBA	CEB
CERT	1								
CECT	.802**	1							
CECS	.882**	.844**	1						
CEPP	.870**	.758**	.845**	1					
BF	.670**	.618**	.806**	.824**	1				
CEBC	.707**	.661**	.797**	.750**	.821**	1			
CEBE	.628**	.560**	.800**	.686**	.808**	.788**	1		
CEBA	.779**	.698**	.872**	.813**	.810**	.846**	.801**	1	
CEB	.745**	.677**	.869**	.793**	.865**	.830**	.844**	.866**	1

**H4: There is an emotional effect of customer electronic payment practices on brand familiarity.**

The results in Table (5) indicate that the use of customer electronic payment practices by customers of financial intermediation companies contributes to improving brand familiarity, as an increase in customer electronic payment practices by financial intermediation companies by a single unit leads to an improvement in these companies regarding brand familiarity by (0.756), with a standard error of (0.086). It is also evident that there is an emotional effect of the absence of customer electronic payment practices on brand familiarity, which indicates that enhancing electronic payment practices is not only strengthening brand familiarity but also points to the importance of these practices in building and supporting the customer experience. This requires financial intermediation companies to focus on developing and improving electronic payment alternatives to enhance their relationship with customers and increase their loyalty, which explains the acceptance of the main hypothesis fourth.

**H5: There is an emotional effect of brand familiarity on customer engagement with the brand.**

The results in Table (5) indicate that the use of brand familiarity among financial intermediation companies' customers has contributed to improving customer engagement with the brand. An increase in brand familiarity among financial intermediation companies by a single unit led to an improvement in these companies regarding customer engagement with the brand by an amount of (0.889), with a standard error of (0.106). It is also evident that there is a significant effect of brand familiarity on the distance of customer engagement with the brand, which indicates that enhancing brand familiarity is an effective strategy for developing and building customer engagement with the brand. This necessitates that financial intermediation companies focus on building a strong affinity with their customers to improve their engagement and increase their loyalty, which explains the acceptance of the fifth main hypothesis.

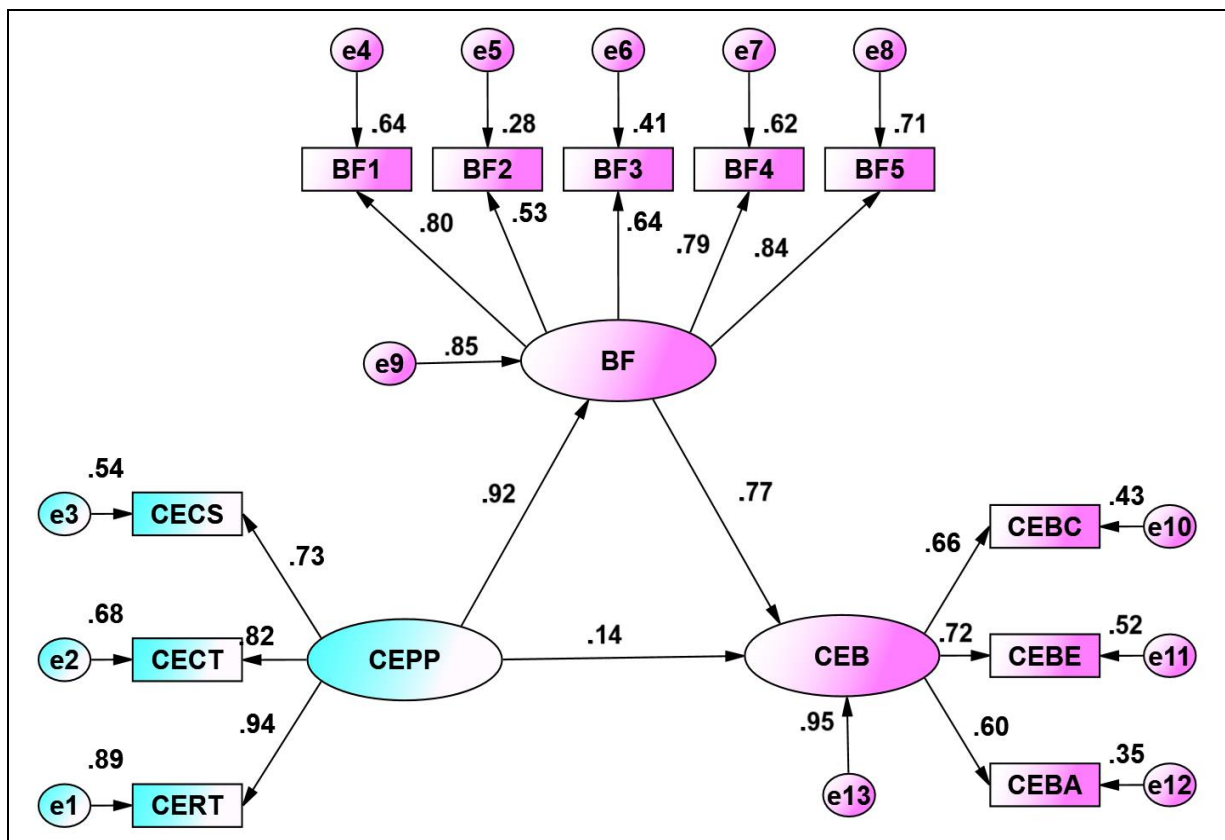
**Table (5) Standardized Results for Hypotheses 4, 5, and 6**

Hypothesis	Path			Estimate	S.E	C.R	R <sup>2</sup>	P
<b>H4</b>	<b>CEPP</b>	<b>---&gt;</b>	<b>BF</b>	<b>0.756</b>	<b>0.086</b>	<b>8.791</b>	<b>0.679</b>	<b>0.001</b>
<b>H4-1</b>	CEBC	--->	BF	0.840	0.086	9.767	0.663	0.001
<b>H4-2</b>	CEBE	--->	BF	0.771	0.057	13.526		0.001
<b>H4-3</b>	CEBA	--->	BF	0.631	0.055	11.473		0.001
<b>H5</b>	<b>BF</b>	<b>---&gt;</b>	<b>CEB</b>	<b>0.889</b>	<b>0.106</b>	<b>8.387</b>	<b>0.748</b>	<b>0.001</b>
<b>H5-1</b>	BF	--->	CEBC	0.942	0.047	20.043	0.729	0.001
<b>H5-2</b>	BF	--->	CEBE	0.864	0.073	11.836		0.001
<b>H5-3</b>	BF	--->	CEBA	0.693	0.076	9.118		0.001

Source: SPSS output

**H6:: There is an emotional effect of customer electronic payment practices on customer engagement with the brand through the mediating role of brand familiarity.**

The results of Table (6) indicated that the use of customer electronic payment practices by customers of financial intermediation companies contributed to improving customer engagement with the brand through the mediating role of brand familiarity. As an increase in customer electronic payment practices by financial intermediation companies by a single unit enhanced the ability of these companies to direct and encourage customer engagement with the brand through the mediating role of brand familiarity by a magnitude of (0.844), with a standard error of (0.033). This shows that improving electronic payment practices is an effective means of enhancing customer engagement with the brand by strengthening its factors, which necessitates financial intermediation companies to invest in developing electronic payment alternatives to improve the relationship between customers and the brand and increase their engagement, thus explaining the acceptance of the sixth main hypothesis.



**Figure (2) Standard Model of the Effect of Customer Electronic Payment Practices on Customer Engagement with Brand Through the Mediating Role of Brand Familiarity**

As is clear, customer electronic payment practices through brand familiarity contributed to an improvement of magnitude (0.949) from the variance in differences regarding customer engagement with the brand, while the remaining value falls outside the research boundaries.

**Table (6) Standardized Results for the Effect of Customer Electronic Payment Practices on Customer Engagement with Brand Through the Mediating Role of Brand Familiarity**

Hypothesis	Path				Estimate	S.E	C.R	R <sup>2</sup>	P
H6	CEPP	---	CEB		0.139	0.095	1.463	0.019	0.148
	CEPP	---	BF		0.921	0.038	24.237	0.848	0.001
	BF	---	CEB		<b>0.765</b>	<b>0.036</b>	<b>21.250</b>	<b>0.949</b>	<b>0.001</b>
	CEPP	---	BF	---	<b>0.844</b>	<b>0.033</b>	<b>25.576</b>		<b>0.001</b>

Source: AMOS output

## Part Four: Conclusions and Recommendations

### First: Conclusions

1. There is a semantic relationship between customer electronic payment practices, customer engagement with the brand, and brand familiarity, indicating that a customer's payment practices have a significant impact on their level of engagement with the brand. The ease and flexibility of payment methods contribute to fostering a desire for continuous interaction and loyalty to the brand. Additionally, the mediating role of brand familiarity highlights the importance of the emotional and familiar relationship between the customer and the brand.
2. Financial intermediaries strive to enhance brand trust by developing secure and reliable electronic payment practices. This, in turn, strengthens the customer's sense of security, leading to increased reliability and credibility toward the brand.
3. Financial intermediaries focus on electronic payment practices to facilitate the customer's shopping experience. This contributes to offering fast and easy payment options, making the customer feel comfortable and satisfied, which increases the likelihood of repeat purchases.
4. Financial intermediaries focus on increasing customer motivation to commit to the brand by providing a smooth and efficient payment process. This, in turn, makes customers more inclined to return to the same brand for purchases, strengthening customer loyalty and increasing customer lifetime value.
5. Financial intermediaries are keen to invest in brand familiarity as an intermediary factor to enhance customer engagement, ensuring an increased likelihood of using electronic payment practices. This, in turn, encourages the customer's desire to explore more products and services offered by the brand.
6. Financial intermediaries focus on guiding electronic payment practices to provide customized experiences for customers, which directly emphasizes customer data analysis, thereby offering payment options that align with their preferences and requirements, thereby enhancing their loyalty and increasing engagement levels.
7. Financial intermediaries strive to accelerate purchasing decisions by focusing on providing impactful and creative offerings that resonate with the customer's emotions, thereby enhancing customer engagement with the brand.

### Second: Recommendations

**To achieve the research objectives and address the issue at hand, several recommendations can be provided that may help financial intermediation companies to solve problems and face threats, which are as follows:**

1. Intermediary companies must focus on improving the security of electronic payment practices, by providing a secure financial transaction environment that enhances customer trust. This, in turn, requires providing mechanisms and adopting advanced security protocols such as encryption, which contributes to increasing customer loyalty and engagement with the brand.

2. It is necessary for intermediary companies to offer diverse electronic payment alternatives, such as credit cards, digital wallets, and mobile payments. This, in turn, requires providing a type of diversity that meets the needs of different customers, which enhances their experience and contributes to increasing their engagement with the brand.
3. Financial intermediary companies should focus on improving the payment interface to make it simple and easy to use. This, in turn, requires providing mechanisms to enhance the user experience during the payment process, which strengthens customer satisfaction and increases the likelihood of them returning to make purchases again, thereby contributing to improving affinity with the brand.
4. It is essential for companies to focus on collecting and analyzing customer payment behavior data related to electronic payments. This, in turn, requires providing appropriate mechanisms for using the data to understand customer preferences and improve marketing strategies, which contributes to strengthening affinity and engagement with the brand.
5. Intermediary companies must offer special offers or discounts to customers who use electronic payment practices, which in turn requires providing mechanisms and plans that encourage customers to use these methods, thereby strengthening their attachment to the brand and increasing their engagement.
6. Financial intermediary companies must invest in developing alternatives to electronic payment to improve the customer-brand relationship and increase engagement, which in turn requires focusing on building strong affinity with their customers to enhance engagement and increase loyalty.
7. Financial intermediary companies must focus on developing and improving electronic payment alternatives to strengthen the relationship with their customers and increase loyalty.

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