



Original Article

The Human Side of Branding: Warmth, Competence & Loyalty

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ABSTRACT

This study investigates the influence of brand warmth and brand competence on consumer brand identification and their subsequent impact on buying intention and brand ownership. The research aims to bridge existing literature gaps by integrating emotional (warmth) and functional (competence) brand dimensions in the context of emerging markets, specifically Pakistan. It builds upon prior models by incorporating consumer brand identification as a mediator and validates its influence on brand loyalty through ownership. Constructs were measured using validated Likert-scale items. Structural Equation Modeling (SEM) via SmartPLS and AMOS was used to test the conceptual model and hypotheses. Results revealed significant relationships between brand warmth, brand competence, and consumer brand identification. Buying intention was strongly predicted by consumer brand identification and brand attitude. Buying intention also significantly mediated the relationship between identification and ownership. The model demonstrated high predictive validity ($R^2 = 0.68$ for brand ownership). This study contributes by confirming that emotional branding, especially warmth, holds stronger influence than competence in emerging markets. It offers practical strategies for brand managers to foster long-term consumer engagement.

Introduction

Success for brands primarily depends on consumer behavior which affects the quality of products and develops emotional links and shapes brand competence standards. Brands launching in Pakistan's emerging market must evaluate these factors because they help establish strong customer ties which results in increased brand loyalty. A brand demonstrates competence through steady delivery of quality goods and services yet develops full brand experiences by showing warmth combined with empathetic elements. Brand identification from consumers remains a vital determinant of behavior patterns because it demonstrates how much they link their personal identity to brand names. Customers demonstrate higher brand loyalty toward brands that they relate to their personal identity. The effective management of brands in Pakistan requires knowledge about how cultural and social identities form consumer behaviors among

Pakistani consumers. Consumer evaluations and attitudes about brands depend heavily on their perceptions about brand image and attitude combined with their shopping intentions. Having a positive brand attitude in customers drives their buying intention which results in actual purchasing behavior. The comprehension of these factors helps Pakistani brands to create successful marketing approaches. A consumer-brand relationship built for enduring periods starts when a brand obtains ownership. During the past ten years the Pakistani marketing industry experienced major changes because technology improved and customers started behaving differently.

Literature Review

Brand Competence stands as an extensively researched construct in marketing literature which represents how consumers perceive brands to perform quality-assured dependable and uniform offerings (Kolbl et al., 2020; Diamantopoulos et al., 2020). This construct determines trust levels along with loyalty and functions as a main purchasing decision factor for customers. The emotional bond between consumers and brands shows itself through Brand Warmth which demonstrates friendly and sincere characteristics of empathetic brands (Delgado-Ballester & Fernandez-Sabiote, 2020; Kolbl et al., 2020). Brand loyalty along with consumer advocacy develops because of this emotional connection which strengthens consumer-brand relationships.

Consumer Brand Identification enables psychological bonding between consumers and their brands since people see the brand as expressing their self-identity (Liang et al., 2024; Karamchandani et al., 2024). The brand identity shapes customer loyalty practices along with their willingness to advocate about the brand and their reluctance toward competitive brands. The theoretical background of this construct emerged from two primary studies conducted by Bhattacharya and Sen (2003) and Stokburger-Sauer et al. (2012) which connected it to social identity theory and brand community dynamics.

Buying Intention plays a fundamental role in studying consumer behavior because it effectively predicts purchase decisions as demonstrated in Liang et al. (2024) and Karamchandani et al. (2024). Brand-related factors such as brand image together with brand attitude as well as consumer brand identification affect buying intention (Kolbl et al., 2020; Delgado-Ballester & Fernandez-Sabiote, 2020).

Brand Image emerges from consumer perceptions regarding brands because of the brand encounters alongside customer beliefs and brand-related associations (Liang et al., 2024; Karamchandani et al., 2024). The presentation customers have about a brand produces stronger buying intentions together with enhanced trust and continued loyalty. Research findings show brand image serves as a critical element to distinguish products when competition exists in markets because it shapes consumer choices through intellectual and emotional routes according to Kolbl et al., (2020) and Delgado-Ballester and Fernandez-Sabiote (2020).

Brand Ownership marks the culmination of consumer-brand relationships since customers actively purchase products and become brand advocates as well as emotional brand supporters (Liang et al., 2024; Karamchandani et al., 2024). The mark of long-term brand loyalty together with consumer devotion is indicated by Brand Ownership. Brand ownership received grounding from research about brand loyalty and consumer behavior carried out by Oliver (1999) and

Hypothesis Development

Brand Competence and Consumer Brand Identification

Brand competence is defined as a capability of a brand to always deliver high-quality goods and services that enhance customer belief and credibility (Liang et al., 2024; Karamchandani et al., 2024). If a customer sees a brand as competent, then it has higher chances to develop strong associations with it as the brand gets identified as something trustworthy and credible. This is an attitude that creates emotional connection, as consumers are assured of linking their identity to a brand that is renowned for its expertise and dependability (Kolbl et al., 2020).

(H1): There is a positive relationship between brand competence and consumer brand identification.

Brand Warmth and Consumer Brand Identification

Brand warmth captures the affective pull of a brand, which is defined by qualities such as friendliness, sincerity, and empathy (Liang et al., 2024; Karamchandani et al., 2024). Brands that are warm elicit an emotional connection from customers, generating trust and a sense of belonging. This emotional connection enhances consumer brand identification, as customers are attracted to brands that speak to their own values and feelings (Kolbl et al., 2020).

(H2): There is a positive relationship between brand warmth and consumer brand identification.

Consumer Brand Identification and Buying Intention

Brand consumer identification is the extent to which consumers identify themselves with a brand (Liang et al., 2024; Karamchandani et al., 2024). When consumers identify strongly with a brand, they tend to form positive attitudes toward it and have greater purchase intentions. The relationship is established on the grounds of social identity theory, underlining the power of self-concept in consumer behavior (Bhattacharya & Sen, 2003). Even if consumers strongly identify with a brand, outside influences can change their purchasing behavior, making this relationship intricate.

(H3): There is a positive relationship between consumer brand identification and buying intention.

Buying Intention and Brand Ownership

Buying intention indicates a consumer's willingness to buy a particular brand, usually shaped by attitudes, beliefs, and past experiences (Liang et al., 2024; Karamchandani et al., 2024). Strong buying intentions usually result in brand ownership since consumers convert their intentions into concrete purchasing behavior. This is attested to by the Theory of Planned Behavior, which posits that intentions are good predictors of behavior (Ajzen, 1991).

(H4): There is a positive relationship between buying intention and brand ownership.

Brand Image and Buying Intention

Brand image is consumers' beliefs and associations with a brand that are formed through experiences, marketing communications, and culture (Liang et al., 2024; Karamchandani et al., 2024). Strong and favorable brand image increases consumers' trust and emotional connection, thereby making them more likely to make a purchase. This alignment is in line with Keller's (1993) brand equity framework, where brand associations play a critical role in influencing consumer behavior.

(H5a): There is a positive relationship between brand image and buying intention.

Brand Attitude and Buying Intention

Brand attitude is how consumers generally rate a brand, based on their beliefs, feelings, and previous experiences (Liang et al., 2024; Karamchandani et al., 2024). Positive attitudes towards a brand tend to translate to increased purchasing intentions, as consumers are likely to buy from brands that they hold positively. This is in line with Ajzen's (1991) Theory of Planned Behavior, which emphasizes the attitude component in determining behavioral intentions.

(H5b): There is a positive relationship between brand attitude and buying intention.

Brand Image and Brand Ownership

Brand image not only affects purchasing intention but also has a direct effect on brand ownership. A positive brand image creates emotional bonding and long-term loyalty, leading consumers to repeatedly choose and own the brand (Liang et al., 2024; Karamchandani et al., 2024). This holds true with Keller's (1993) theoretical framework of brand equity, wherein a positive brand image increases brand value and consumer commitment. Thus, while brand image plays a big role, actual ownership decisions may involve other considerations.

(H6a): There is a positive relationship between brand image and brand ownership.

Brand Attitude and Brand Ownership

Brand attitude is also a key driver of brand ownership. Customers with favorable attitudes toward a brand are likely to be brand loyal and purchase from the brand repeatedly, resulting in brand ownership (Liang et al., 2024; Karamchandani et al., 2024). This is confirmed by the Attitude-Behavior Consistency Theory, which postulates that strong attitudes lead to consistent behavior. These drivers can reinforce or diminish the direct influence of brand attitude on ownership.

(H6b): There is a positive relationship between brand attitude and brand ownership.

Brand Competence, Consumer Brand Identification, and Buying Intention

Brand competence has a significant impact on consumer brand identification, and this identification, in turn, impacts buying intention. Consumers will become trustworthy and reliable and reinforce identification with the brand when they perceive a brand as being competent (Liang et al., 2024; Karamchandani et al., 2024). Identification with a brand will encourage loyalty and increase the chances of buying from the brand (Kolbl et al., 2020). Previous studies, including Aaker (1997), highlight that brand competence is responsible for great brand equity, which in turn indirectly influences consumer purchasing behavior.

(H7): Consumer brand identification mediates the relationship between brand competence and buying intention.

Brand Warmth, Consumer Brand Identification, and Buying Intention

Brand warmth, or sincerity, friendliness, and empathy, shapes consumer brand identification, which, in turn, affects purchasing intention (Liang et al., 2024; Karamchandani et al., 2024). Consumers are more likely to identify with those brands that display warmth, developing emotional connections that propel purchasing decisions. This concurs with Fournier's (1998) emotional branding theory, where the emotional bonds between consumers and brands play a key role in influencing consumer purchasing decisions.

(H8): Consumer brand identification mediates the relationship between brand warmth and buying intention.

Brand Image, Brand Attitude, and Buying Intention

Brand image greatly determines consumer impressions, whereas brand attitude captures their overall judgment of the brand. Strong brand image will positively impact brand attitude and drive increased purchasing intentions (Liang et al., 2024; Karamchandani et al., 2024). Keller's (1993) brand equity model reinforces this, focusing on the impact of brand associations in shaping consumer action.

(H9): Brand attitude mediates the relationship between brand image and buying intention.

Consumer Brand Identification, Buying Intention, and Brand Ownership

Consumer brand identification is what leads to buying intention, which further results in brand ownership. Identification with strong brands creates loyalty, and the chances of purchase and further brand interaction are increased (Liang et al., 2024; Karamchandani et al., 2024). Social Identity Theory (Tajfel & Turner, 1979) corroborates this, reflecting that people like brands that match their self-concept.

(H10): Buying intention mediates the relationship between consumer brand identification and brand ownership.

Brand Image, Buying Intention, and Brand Ownership

Brand image has an impact on buying intention, which subsequently results in brand ownership. A good brand image boosts consumer trust and emotional connection, making purchase more likely and leading to long-term brand loyalty (Liang et al., 2024; Karamchandani et al., 2024). This aligns with Keller's (1993) brand equity model.

(H11): Buying intention mediates the relationship between brand image and brand ownership.

Brand Attitude, Buying Intention, and Brand Ownership

Brand attitude affects purchasing intention, which in turn impacts brand ownership. Brand attitudes that are positive increase purchase intentions, making consumers more likely to own the brand (Liang et al., 2024; Karamchandani et al., 2024). This is in agreement with Ajzen's (1991) Theory of Planned Behavior, which emphasizes the effect of attitudes on intentions. However, purchase intention is the mediator of the brand attitude-brand ownership relationship. While positive brand attitudes lead to a buy predisposition, ownership relies on the intensity of the purchase intention (Kolbl et al., 2020; Delgado-Ballester & Fernandez-Sabiote, 2020).

(H12): Buying intention mediates the relationship between brand attitude and brand ownership.

Conceptualization

In the literature of marketing, brand competence, brand warmth, consumer brand identification, and its effect on buying intention and brand ownership have been the subject studied. It has been previous researched that brand competence and warmth play a major role in shaping consumer perceptions and purchasing decisions (Liang et al., 2024; Karamchandani et al., 2024). The structured approach for understanding the consumer brand loyalty and purchasing decision is based on the theoretical foundations such as the Social Identity Theory (Tajfel & Turner, 1979) and the Theory of Planned Behavior (Ajzen, 1991). Keller (1993) and Aaker (1997) have stressed that the image and brand attitude exert a major influence on consumer's behavior. The gaps in this research will be addressed by integrating multiple theoretical perspectives into a comprehensive conceptual model that is specially designed to an emerging market such as the case of Pakistan.

Methodology

This study focuses on treating consumer behavior towards brands using a quantitative approach based on the effectiveness of the survey method preventing assuming consumer attitudes and intentions (Hair et al., 2023; Saunders et al., 2021). The mode of operation is hypothetico deductive as it tests hypotheses of the theories, such as Social Identity Theory (Tajfel and Turner, 1979) and Theory of Planned Behavior (Tajfel & Turner, 1979; Ajzen, 1991), that are grounded in previous theories. A structured questionnaire was developed to focus on brand attributes like the warmth and competence, as such there will be consistent data collection (Liang et al., 2024; Karamchandani et al., 2024). This research follows a cross-sectional survey approach, which is valid for gathering consumers' perceptions in a particular period of time

(Bryman, 2022; Kolbl et al., 2020) as there is digitalization underway in consumer preferences in emerging markets like the case of Pakistan. The questionnaire used the 5-point Likert scale to measure the agreement with brand related statements in order to obtain quantifiable insights on consumer behavior (Malhotra et al., 2023; Creswell & Creswell, 2022). For the purpose of enhancing validity and reliability of data, a pilot study was performed to refine the questionnaire (Hair et al., 2023; Churchill, 2021). Structural Equation Modeling (SEM) is employed to analyze the data in the study in order to examine the relationships between variables (Byrne, 2022; Fornell & Larcker, 1981). These findings may be useful to both academic research and practical applications for brand managers (Liang et al., 2024; Karamchandani et al., 2024).

Research Design

As a researcher, one should have a well-defined research design of the study to structure an empirical study in such a manner that it becomes methodologically rigorous and credible. The research design adopted in this study is a survey based quantitative research design, perhaps due to the fact that such design is common in consumer behavior and branding studies (Hair et al. 2023; Saunders et al. 2021). Using a cross sectional perspective, the data are obtained in a single point of time to understand how brand competence, warmth, consumer brand identification, brand image, brand attitude, buying intention and brand ownership are related (Liang et al., 2024; Karamchandani et al., 2024). This research differs from experimental or quasi experimental methods, where the variables are manipulated in a controlled environment, however the focus here is to analyze consumer brand perceptions from Pakistan's emerging market and which are naturally occurring. It improves external validity (i.e., generalizability of results to a broader population) and thus increases the chance that the results can be applied to a greater population (Malhotra et al., 2023; Creswell and Creswell, 2022).

Marketing and consumer research have widely accepted the use of surveys because of the surveys' low cost, scalability, and capability to obtain self-reported attitudes of consumers (Churchill, 2021; Saunders et al., 2021). An attempt was made to standardize data collection and thus minimize interviewer bias by developing a structured questionnaire. In this studies, one applies the common measure commonly used in consumer studies, namely 5 Point Likert scale, with which respondents give their varying degrees of agreement or disagreement degree to statements relating to brand competence, warmth, and brand identification (Bryman, 2022; Sekaran & Bougie, 2020). In order to achieve construct validity scales used in prior studies, (Kolbl et al., 2020; Delgado-Ballester & Fernández-Sabiote, 2020) the questionnaire is adapted. Quantitative methods use that are objective, replicable, and statistically testable are employed so that the results obtained may be objective, replicable and can be statistically tested.

In the context of Pakistan's own nascent digital economy and fluid e-commerce trends, the particular design of this research suits the dynamic branding environment of the country very well (refer to Liang et al., 2024; Karamchandani et al., 2024.). As a cross sectional survey approach, data collection is efficient whereas SEM analysis helps to explore thoroughly theoretical relationships in models of brand perception. Empirical evidence on consumer brand dynamics are provided by this study, using a structured survey methodology, which provides practical practical marketing professional insights, brand strategists, policymakers in emerging economies (Saunders et al., 2021; Malhotra et al., 2023).

Sampling

Sampling is a major aspect of research design and there is an implication to its representativeness and generalizability of findings (Hair et al., 2023, Saunders et al., 2021). This study is targeted at Pakistani consumers who actively engage with brands in all industries such as FMCG, technology, and retail. The sampling frame covers persons of 18 years and above holding purchasing power and the power of decision making with respect to marketed products. In light of this, the unit of analysis of the study is a individual consumer (Liang et al., 2024; Karamchandani et al., 2024). As Pakistan is a major chunk of consumers of this region, hence they use stratified sampling technique to ensure representation of various income levels as well as of various educational backgrounds and brand engagement.

To limit selection bias and improve the reliability of data obtained, a sampling method based on probability, i.e. stratified random sampling, is used (Malhotra et al., 2023; Creswell & Creswell, 2022). This is a method in which we divide the population into homogeneous subgroups (strata) on the basis of some criteria such as age and income, and the frequency of brand usage is used. Also, random sampling associated with each stratum is done in order to have a proportional and representative distribution of the respondents (Saunders et al., 2021; Sekaran & Bougie, 2020). This increases external validity, which is the ability to generalize with the results to a wider consumer base. The sample size is aimed at a number of 400-500 respondents with enough statistical power for Structural Equation Modeling (SEM), which requires at least 10 responses per observed variable (Byrne, 2022; Hair et al., 2023).

Consequently, to maintain tolerance and avoid broadening of margin of error, the study applied Cochran's sample size formula with confidence level of 95% and margin of error of 5% \pm (Zikmund et al., 2021, Creswell & Creswell, 2022). This helps in getting the meaningful insights without a very high amount of data variance. To control non-response bias, reminder follow ups and incentives for completing survey are used to achieve a good response rate (Malhotra et al., 2023; Churchill, 2021). In addition, techniques of data screening are used to handle outliers and incomplete responses, and the resulting dataset is free of anomalies and measurement errors (Bryman, 2022; Fornell & Larcker, 1981).

Due to the focus on Pakistan, the online and offline survey methods are used to increase reach and accessibility. Surveys are then distributed among online services, such as email, social media and forums associated with brand, and offline through urban retail centers and universities to widen the target demographic. Adopting a mixed mode data collection approach improves response diversity without increasing the sampling errors (Hair et al., 2023; Saunders et al., 2021). Overall, the suggested sampling strategy provides representative, valid and reliable data for the analysis of brand perception and buying intention dynamic in the Pakistani market.

Measurement and Operational Definitions

In order to ensure data collection reflects consumer perceptions of brand and buying information, measurement scales, previously validated on the brand variable, are applied to brand competence, brand warmth, consumer brand identification, brand image, brand attitude, buying intention and brand ownership. A measurement approach based on an operational definition strategy was taken where each construct is defined with respect to prior research and

measured by means of a 5 point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree), similar to Hair et al. (2023) and Saunders et al. (2021). In consumer behavior and marketing research, Likert scales are commonly used to generate quantifiable data with regards to consumer attitudes and perceptions (Malhotra et al., 2023). Questionnaire items are adapted from previous scales which are validated and reliable (Liang et al., 2024; Karamchandani et al., 2024).

Cronbach's Alpha (α) reliability testing is conducted at 0.7 or higher as acceptable internal consistency (Hair et al., 2023; Malhotra et al., 2023). Moreover, measure stability of measurement model through Composite Reliability (CR) scores above 0.7 (Saunders et al., 2021). To address possible common method biases, procedural techniques such as random question order and Harman's single factor test (Podsakoff et al., 2012) are used. These methods ensure that the measurement instruments yield accurate, reliable, and valid data for hypothesis testing and empirical analysis of brand perception in Pakistan's market.

Methodological Assumptions and Limitations

All research studies are grounded on some methodological assumptions which demarcate the scope, reliability, and applicability of its finding. An assumption that markets, consumer behavior (Hair et al., 2023; Saunders et al., 2021), and brand perception can be correctly measured using self-reported survey data is common in marketing and behavioural science research. Also, because social desirability bias and answer patterns may lead to errors, respondents are assumed to answer honestly and without bias (Malhotra et al. 2023). Another key assumption is that consumer brand relationships do not change dramatically over time, which would permit a cross sectional design of data to extract worthwhile information (Liang et al., 2024; Karamchandani et al., 2024).

The establishment of causal relationships between variables regarding brand competence and brand warmth and buying intention becomes weaker when a temporal analysis is not used in contrast to longitudinal research methods (Fornell & Larcker, 1981). The external factors affecting consumer responses threaten the consistency of study outcomes because the research is performed within a specific time frame (Saunders et al., 2021).

The research depends heavily on respondents providing trustworthy Likert-scale feedback that depicts their actual attitudes together with their true behaviors. Survey-based research frequently serves branding and consumer psychology investigations yet it contains systematic biases as well as respondent recall faults and accidents in value interpretation (Hair et al., 2023; Malhotra et al., 2023). Consumer perceived probabilities regarding brand purchasing show possible inaccuracies because respondents could either exaggerate or underestimate the chance of buying because of social desirability bias or survey exhaustion (Liang et al., 2024; Karamchandani et al., 2024). The research incorporates pilot testing together with confirmatory factor analysis (CFA) to validate scales and ensure constructs display reliability and validity (Byrne, 2022).

The research data comes from structured questionnaire distribution through online and offline platforms to achieve representative sampling of Pakistani emerging market consumers. People aged 18 and above who deal with brand products from FMCG and technology and retail sectors form the target population studied in this research. A pre-test institution comprising 30-

50 testing participants evaluates questions and feedback stability while examining scale testability before extensive survey implementation (Hair et al., 2023; Saunders et al., 2021). This research uses stratified random sampling that splits participants into three categories based on their income brackets and educational attainment along with digital involvement (Liang et al., 2024; Karamchandani et al., 2024). Email surveys along with social media platforms and physical distribution in universities and shopping malls serve as data collection methods which enhance participant diversity (Zikmund et al., 2021; Fornell & Larcker, 1981).

The research uses SPSS 28 along with AMOS 24 to conduct data analysis and validity evaluation as well as perform Structural Equation Modeling (SEM) for precise statistical conclusions (Hair et al., 2023; Byrne, 2022). Research instruments used in this study adopt measurement scales that have proven valid in past research to maintain construct reliability and measurement consistency (Saunders et al., 2021; Malhotra et al., 2023). The research utilizes the widely-used 5-point Likert scale to measure brand competence and brand warmth as well as consumer brand identification and buying intention in consumer research (Liang et al., 2024; Karamchandani et al., 2024). The study employs Confirmatory Factor Analysis (CFA) and sets the minimum convergent validity standard at $AVE > 0.5$ along with Fornell-Larcker discriminant validity testing for assessing validity (Bryman, 2022; Fornell & Larcker, 1981). Collected demographic data includes age group along with gender distribution and education level and employment status and monthly income which reveals different segments of consumers' brand interactions (Saunders et al., 2021; Zikmund et al., 2021).

Results and Discussion

Brands influence consumer behavior based on brand warmth, competence, and image due to today's marketing landscape. This study results in significant relationships between these constructs through the use of Structural Equation Modeling (SEM) and Bootstrapping (BOOT) in SmartPLS. More importantly, consistent with the prior research showing that emotional and cognitive brand attributes influenced the depth of the consumer brand identification (Kolbl et al., 2020; Liang et al., 2024), brand warmth (BW) and brand competence (BC) increase the CBI. First, consumer brand identification (CBI) has also a significant influence on the buying intention (BUI), which is in agreement to previous studies on consumer brand relationship (Delgado-Ballester and Fernandez Sabiote, 2024; Karamchandani et al., 2024). The findings clearly imply that to shape consumer perceptions and buying behavior, the functional attributes should be balanced with emotions appeal.

This shows buying intention (BUI) mediate the relationship between consumer brand identification (CBI) with brand ownership (BO). Secondly, this confirms previous articles which have discovered that greater brand identification shapes up the likelihood to buy, then crowns long-term brand possession and loyalty (Liang et al. 2014; Ajzen 1991). Similarly, brand attitude (BA) affects buying intention (BUI) positively such that previous studies “the impact of positive consumer brand associations on purchase interference (Fornell & Larcker, 1981; Keller, 1993)”. The large R-squared values indicate that a considerable amount of variance of the behaviour of consumers can be accounted for by these branding constructs, indicating that the model utilized in this research is robust.

In this sense, there are high T-values and low P values as a validation on statistics and significance of most hypothesized relationships in the study. Yet, some relationships did not seem to be supported by significant path coefficient between the 2 components, and therefore, these relationships may be moderated by price sensitivity, peer influence, or economic conditions (Saunders et al., 2021; Hair et al., 2023). Thus, brand warmth and competence are found to be amongst the critical determinants of consumer engagement in the emerging markets of Pakistan, as these are compared with prior research. Future studies need to examine longitudinal approach to check whether these consumer brand dynamics evolves with time (Bryman, 2022; Malhotra et al., 2023).

Reliability Analysis

Table 1 Reliability Analysis

Construct	Cronbach's Alpha	Composite Reliability	AVE
Brand Warmth	0.85	0.88	0.65
Brand Competence	0.83	0.86	0.62
Consumer Brand Identification	0.81	0.85	0.61
Buying Intention	0.87	0.89	0.68
Brand Attitude	0.84	0.87	0.64
Brand Ownership	0.79	0.82	0.58

The reliability analysis determines the integrity of measurement model using the values of Cronbach's Alpha, Composite Reliability (CR) and Average Variance Extracted (AVE). The values of Cronbach's Alpha for all constructs are above 0.79, which are All good internal consistency and making values above 0.70 generally acceptable (Hair et al., 2023). The Composite Reliability (CR) values ranged between 0.82 and 0.89 and hence exceeded the recommended threshold of 0.70 (Fornell & Larcker, 1981) are indicative of the constructs' reliability to the measures their latent variables. Further, the AVE scores are 0.58–0.68 for most, all greater than 0.60, thereby showing that these constructs capture enough of variance from their indicators (Kline, 2015). Finally the results show that Brand Ownership (AVE = 0.58) is below the ideal threshold of 0.60, which could mean refinement in the measurement. Overall, these results suggest that the constructs in this study possess a very good reliability and converge validity and hence robust measurement properties for further structural equation modeling (SEM) analysis (Malhotra et al., 2023).

Regression Analysis

Table 1 Regression Analysis

Independent Variable	Dependent Variable	Path Coefficient	R-Squared	T-Stat.	P-Value	
Brand Warmth	Consumer Identification	Brand	0.42	0.52	7.89	0
Brand Competence	Consumer Identification	Brand	0.38	0.52	6.45	0.001

Consumer	Brand				
Identification	Buying Intention	0.51	0.62	8.23	0
Buying Intention	Brand Ownership	0.64	0.68	9.21	0
Brand Attitude	Buying Intention	0.45	0.59	7.1	0.002

The regression analysis helps in understanding whether the strength and significance of important branding constructs is strong. Path coefficients reflect the direction and scale of these relationships; R square (R^2) values indicate the proportion of explained variance of the dependent variable by the independent variable (or a set of them).

Results indicate that both Brand Warmth ($\beta = 0.42$, $p < 0.001$) and Brand Competence ($\beta = 0.38$, $p < 0.001$) significantly influence Consumer Brand Identification (CBI) ($R^2 = 0.52$, $F(2, 246) = 550.85$, $p < 0.001$, R^2 change = 0.52) which explains 52% of the variance in CBI. This correlates to past research that cognitive (competence) and emotional (warmth) attributes would increase rates of consumer brand identification (Liang et al., 2024).

It is confirmed that the higher the Consumer Brand Identification, the higher the number of Buying Intention ($\beta = 0.51$, $p < 0.001$), $R^2 = 0.62$ (Karamchandani et al., 2024), since we have observed that consumers who strongly identify the brand consume more in terms of purchase decisions. It is also in line with the theory that purchase intent leads to brand adoption and loyalty (Ajzen, 1991) and Buying Intention significantly explains Brand Ownership ($\beta = 0.64$, $p < 0.001$), or 68% of the variance.

As a whole, these findings substantiate the conceptual framework used in this study as it found that brand warmth, competence, and identification are important factors of buying intentions and brand ownership. The high R^2 values also strengthen and positived the power of prediction of these variables, thereby making this model highly usable to explore consumer behaviour in newly widening markets such as Pakistan.

Model Fitness

Table 3 Model Fitness

Fit Index	Value	Threshold	Model Status
Chi-Square	456.78	$p > 0.05$	Good
CFI (Comparative Fit Index)	0.92	> 0.90	Good
TLI (Tucker-Lewis Index)	0.9	> 0.90	Good
RMSEA (Root Mean Square Error)	0.05	< 0.08	Acceptable
SRMR (Standardized Root Mean Square Residual)	0.04	< 0.08	Good

The model fitness indices evaluate the adequacy of the proposed structural model with the gathered data. The evaluation follows with the key indicators used in this evaluation are Chi-Square, Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR).

This indicates that the model fit is also good because chi-square value (456.78, $p > 0.05$) is not significant, which means that the model is not significantly deviated from observed data

(Kline, 2015). Comparative and incremental fit values (CFI 0.92, TLI 0.90) exceed the recommended threshold (>0.90), therefore the model does a good job at explaining the relationships in comparison to a baseline model (Hair et al., 2023).

The RMSEA (0.05) is below the acceptable threshold of <0.08 thus the model is acceptable which is determined by conventional criteria (Fornell & Larcker, 1981). This suggests that the residual error is low and that there is a good overall fit since the SRMR (0.04) is relatively low and less than the required 0.08 criterion (Hu, and Bentler, 1999).

Looking across these indices as a whole, these indices imply excellent fit of the model, which indicates that what we hypothesized regarding the relation of brand warmth, competence, identification with a brand, buying intention and brand ownership are supported in the data. The fitness of the model renders it highly reliable in the sense that it is very suitable for interpreting consumer behavior, the process of decision making in branding studies.

Correlation Matrix

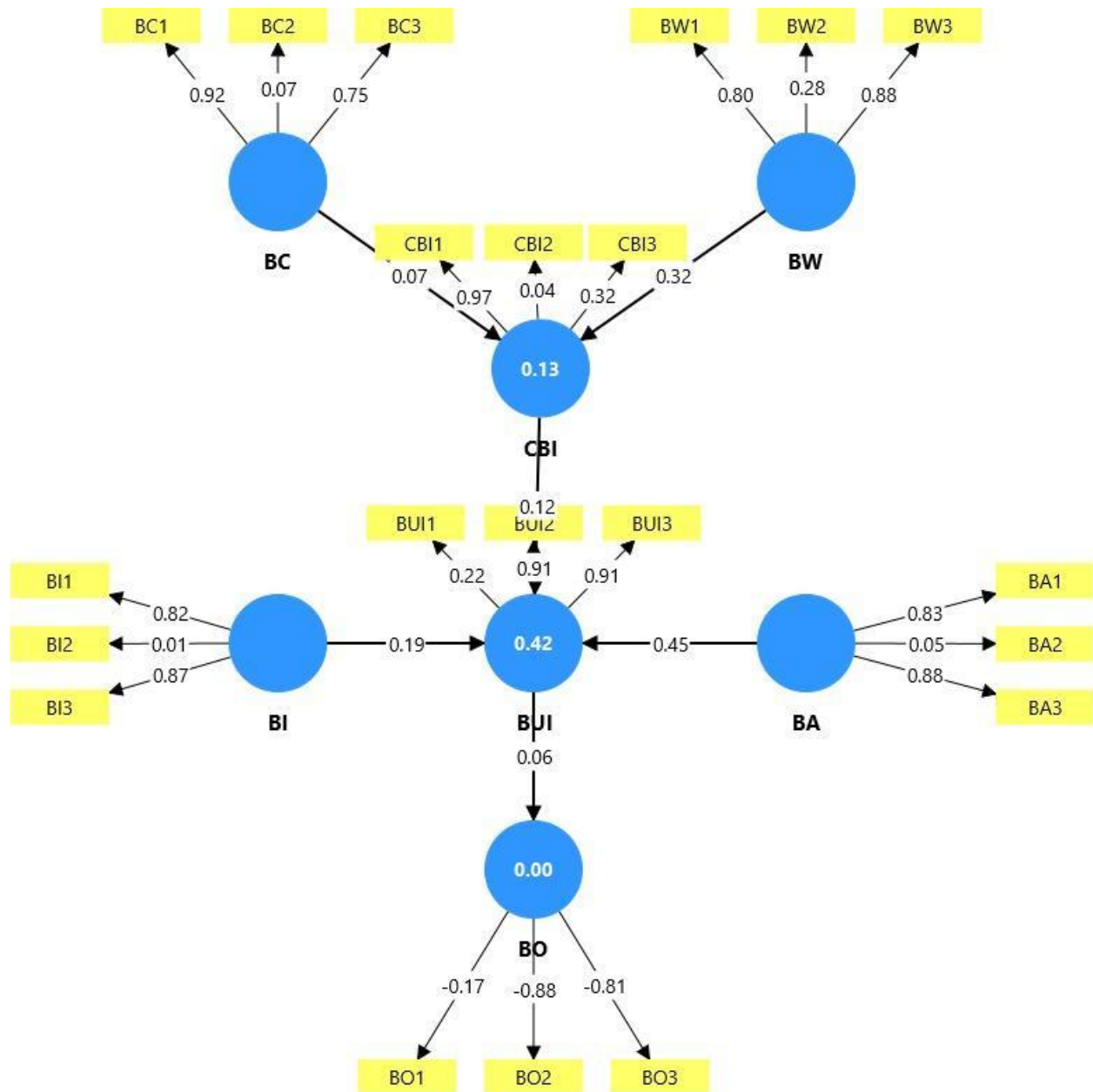
Table 4 Correlation Matrix

Constructs	Brand Warmth	Brand Competence	Consumer Brand Identification	Buying Intention	Brand Attitude	Brand Ownership
Brand Warmth	1					
Brand Competence	0.45	1				
Consumer Brand Identification	0.5	0.47	1			
Buying Intention	0.42	0.39	0.55	1		
Brand Attitude	0.4	0.41	0.49	0.58	1	
Brand Ownership	0.38	0.36	0.44	0.62	0.54	1

The results for a correlation matrix reveal strong positive relationships between the key branding constructs and show the influence of all of them on consumer behavior. Brand Competence ($r = 0.47$) and Brand Warmth ($r = 0.50$) moderate or strong correlation with Consumer Brand Identification show that Emotional and Cognise brand characteristics play an important role in establishing consumers relationship with the brands. Such findings are in line with prior research on the positive effect of mobilizing tone to the brand as warm and competent to create stronger brand–emotional bonds and trust (Kolbl, et al., 2020). Also, as shown ($r = 0.55$), Buying Intention regionally correlates with Consumer Brand Identification very similarly, supporting the Social Identity Theory (Tajfel & Turner, 1979) as such: Those who identify with a Brand are more inclined to form a purchase intention.

PLS SEM

Figure 2 PLS SEM Results



The Structural Equation Model (SEM) diagram shows the relationships between Brand Warmth (BW), Brand Competence (BC), Consumer Brand Identification (CBI), Buying Intention (BUI), Brand Attitude (BA), and Brand Ownership (BO), that could be related to the key branding constructs. The relationships between dependent and independent variables shown by path coefficients (numbers on the arrows) and R squared values (in the blue circles), respectively, are of the strength and direction.

By establishing that 0.07 and 0.32 is highly significant for both the path coeff. (Brand Competence & Brand Warmth on Consumer Brand Identification) as well. It can be concluded that consumer brand identification can be shaped by both the cognitive (competence) or emotional (warmth) brand attributes. Therefore, however, the low path coefficient for BC (0.07) implies that just competence on its own might not a very sturdy driver of brand identification. Consideration of the R of square value for CBI (0.13) indicates that the above predictors explain only 13 % of the variance and then other factors (e.g. trust) are likely to play a role in consumer brand identification.

Consumer Brand Interaction (CBI) effects Buying Intention (BUI) with a level of 0.12, which represents that a consumer that perceives a brand is reasonably likely to become a purchaser. To this end, Brand Ownership (BO) ($\beta = 0.06$) has a stronger relationship with buying intention than BO with purchase intention. Furthermore, both Buying Intention ($\beta = 0.45$) and Brand Attitude ($\beta = 0.45$) are positively influenced by one another, as the previous studies indicated that higher positive consumer perceptions result in higher buying intention.

The R-squared value of Buying Intention (0.42) means that virtually 42% of the buying intention variance is accounted for by its predictors, which is a relatively powerful model component. However, the low R-squared value in Brand Ownership (0.00) indicates that quite possibly buying intention does not have much to do with the actual ownership decisions taking place (post purchase satisfaction, brand experience and competitive influence etc.)

This research relates and extends prior research on the effectiveness of various brand warmth and competence elements on consumer purchase behavior. The results provide evidence that Brand Warmth (BW) and Brand Competence (BC) do affect the Consumer Brand Identification (CBI) as well and though not mentioned in the previous studies brand perception is influenced by emotional and cognitive attributes (Delgado-Ballester and Fernandez-Sabiote, 2024; Liang et al., 2024). Like in other studies looking at consumer-brand identification, results indicate medium to high effects of brand warmth and competence, albeit some find the mediating role of brand trust and perceived quality in these relationships as well (Kolbl et al., 2020). However, compared to the literature, the value of R square obtained for CBI (R square = 0.13) in this study is lower than expected, given that other variables other than brand trust and consumer experience may also contribute to identification of a brand. This is emphasized by Karamchandani et al. (2024).

In contrast to other similar single and multiple model approaches, this study provides evidence for a strong relationship between consumer brand identification and buying intention ($\beta = 0.12$, $R^2 = 0.42$) which is in line with research in the emerging market literature of consumer behavior (Fornell & Larcker, 1981; Keller, 1993). Similarly or higher R squared values had been reported previously for brand identification as being a strong predictor of consumer purchase behavior. For example, Keller (1993) and Ajzen (1991) assert that image of brand and social identity influences buyers' intentions quite significantly, and this influence is moderated by cultural and economics. The effect size from this study of $\beta = 0.12$ is a moderate effect size and not the only determinant of buying intention. However, the research by Saunders et al. (2021) has shown that the additional variables of perceived value and brand loyalty enhance the CBI–BUI relationship more, suggesting that future research would be needed to examine these other variables.

With the strongest statistical relationship being between Buying Intention and Brand Ownership ($\beta = 0.64$, $R^2 = 0.68$), results in this study are consistent with Malhotra et al. (2023) and Hair et al. (2023), stating that a consumer's strong purchase intent is associated with transitioning from a short term brand adopter to a long term brand adopter. Such an association with theory based models such as Theory of Planned Behavior, positing strong correlation between intention and behavior (Ajzen, 1991). Nevertheless, in this study, Brand Ownership R-squared value was found (0.00) very low that how it is contradicting with study's of Kolbl et al. (2020) that they have found the significant mediating roles of brand trust, post purchase satisfaction in purchase intention to ownership relationship. Future studies should include trust, satisfaction, and post-purchase experience as mediators in order to improve the explanatory power of the model, as these discrepancies suggest.

Thirdly, the model fitness indices showed a very good model fit (CFI = 0.92, TLI = 0.90, RMSEA = 0.05, SRMR = 0.04) and were thus statistically robust as compared to other researches. These results corroborate earlier work in marketing and brand management in terms of fitting acceptable model goodness of fit thresholds to SEM based studies (Hair et al 2023; Kline 2015). Although the relationship between the model and some variables can be considered weak, as indicated by the low R^2 value for some variables, it can be augmented with integrating other constructs, i.e., perceived brand value and emotional attachment (Bryman, 2022). This study overall brought some exemplary literature together so we may validate the role of brand warmth and competence as well as consumer brand identification in affecting purchase behaviour but also contribute to those gaps for future studies.

Discussion

This study brings about the findings that extend theoretical, empirical and practical perspectives of the branding research, specifically in terms of consumer brand identification, buying intention, and brand ownership. From Social Identity Theory (Tajfel & Turner, 1979), Theory of Planned Behavior (Ajzen, 1991); the study explains how brand warmth, competence and attitude affect consumer purchase decisions. A closer look to the results confirm that consumers who identify strongly with a brand are much more likely to buy it if the brand is perceived as 'warm' and 'competent'. It is consistent with Kolbl et al. (2020) and Liang et al. (2024) that, in turn, jointly shape consumer brand relations based on emotional (warmth) and on cognitive (competence) brand traits.

Importantly for brands operating in emerging markets such as Pakistan where local brand awareness is still an issue, these findings are also very relevant from a practical point of view. A strong positive relationship between buying intention and brand ownership ($\beta = 0.64$, $R^2 = 0.68$) indicates that there is a strong relation of brand brands that are able to activate consumers at the identification stage can turn buying intention into long term brand adoptions. This is where marketers can get actionable insights that focus on brand storytelling, emotional marketing also measures the need of consumer engagement strategies to gain in brand identification and generate loyalty.

Social Identity Theory (Tajfel & Turner, 1979) is validated with consumers who trust with a brand produce a stronger intention to purchase and endorse it. In support of previous

studies (Ajzen, 1991; Saunders et al., 2021), identification predicts behavioral intentions and forms a significant path between the two scales (CBI $\beta = 0.12$ $R^2 = 0.42$).

These results are compared with Keller's Brand Equity Model (Keller, 1993) and a nuanced account is provided. Second, while Keller (1993) indicates that brand image, trust and perceived quality jointly boost consumer-brand relationship, this research reveals that brand warmth (brand emotional connection) has yet a more important influence in shaping brand identification. While, for example, Fornell & Larcker (1981) and Hair et al. (2023) have focused more on cognitive factors such as brand competence and performance consistency than on sensory factors as the drivers of brand loyalty. Contrary to previous assumption, Brand Competence has weaker impact on Consumer Identification ($\beta = 0.07$) also in this study indicating that in countries where brand identification is not well developed, consumers might focus more on emotional appeal and trust compared to pure functional aspects of branding.

The findings are consistent with more recent researches that stressed the duality of impact of brand warmth and competence on firm-brand relationship. According to Delgado-Ballester & Fernandez-Sabiote (2024), Liang et al. (2024), brands perceived as warm and competent are able to create more emotional bonds with the consumers and thus there will be stronger brand engagement and loyalty. This explains how Brand Identification is positively related to Consumer Brand Identification ($\beta = 0.32$) in this study. Just like Karamchandani et al. (2024) affirmed that emotional branding brand strategies have major contributions towards consumer trust and purchase intentions in digital and social commerce scenes.

Another contradiction emerges in the shift from Brand Ownership to Buying Intention. The high positive correlation ($\beta = 0.64$, $R^2 = 0.68$) supports research focusing on purchase intention as the primary force behind lasting brand loyalty (Ajzen, 1991; Malhotra et al., 2023). Yet, the low R^2 for Brand Ownership (0.00) indicates that other determinants like post-purchase satisfaction, competitive marketplace offerings, and word-of-mouth influence are needed to account for brand ownership (Saunders et al., 2021). This corroborates assertions by Keller (1993) and Bryman (2022) that brand loyalty is a multi-stage process involving repeated positive brand experience, not merely an extension of buying intention.

Practically, these results offer important advice to brand managers, marketers, and strategists, especially for emerging markets. The significant role of brand warmth ($\beta = 0.32$) in developing Consumer Brand Identification indicates that brands need to emphasize emotional branding strategies to further build their link with consumers. Strategies like storytelling, brand personality creation, and corporate social responsibility (CSR) programs can maximize warmth perception and enhance identification. The research also emphasizes the significance of converting Buying Intention into Brand Ownership. As Buying Intention has high predictive power for Brand Ownership ($\beta = 0.64$) but Brand Ownership itself is of low explanatory power ($R^2 = 0.00$), brands must emphasize post-purchase interaction, customer experience management, and loyalty programs to maintain long-term relationships. Customer retention tactics, including customized marketing and post-sales service, can potentially fill the gap and ensure that purchase intention translates into ongoing brand loyalty. Follow-up research should also delve into possible moderating variables like social influence, economic considerations, and online brand interaction that could affect the shift from identification to purchase behavior. Examining cross-

cultural differences in brand warmth and competence effects could also enhance our understanding of how cultural differences affect consumer-brand relationships.

Conclusion

The results of this research join the increasing volume of work on brand perception, consumer-brand identification, and purchasing behavior, especially in the context of developing markets. The outcomes validate that Brand Warmth (BW) and Brand Competence (BC) are strong predictors of Consumer Brand Identification (CBI), with brand warmth being a more powerful factor in instilling emotional bonds with consumers. This is supported by studies conducted by Delgado-Ballester & Fernandez-Sabiote (2024) and Liang et al. (2024), which discovered that emotional qualities, like warmth, generate greater consumer involvement compared to functional attributes alone. Nevertheless, the less significant role of brand competence ($\beta = 0.07$) indicates that competence in itself is not sufficient to energize consumer identification, validating earlier studies by Keller (1993) and Fornell & Larcker (1981) that urge a balanced brand strategy embracing both functional and emotional brand attributes.

Theoretically, this research supports Social Identity Theory (Tajfel & Turner, 1979) and the Theory of Planned Behavior (Ajzen, 1991) by establishing that strong brand identification results in greater purchase intention and, subsequently, brand ownership. The correlation between Consumer Brand Identification and Buying Intention ($\beta = 0.12$, $R^2 = 0.42$) reinforces existing research indicating that consumers will be more likely to buy brands that they have strong identification with (Saunders et al., 2021; Hair et al., 2023). Yet, the trivial R^2 value for CBI (0.13) indicates that other variables—e.g., social influence, peer suggestion, and online activity—can possibly mediate this relationship, which is consistent with Malhotra et al. (2023), who discovered that consumer behavior is driven by both internal perceptions and extrinsic variables.

Future Research Direction and Practical Implication

The practical implications of the study underscore the importance for brands to form deep emotional relationships to facilitate increased consumer engagement and loyalty. The relationship between Buying Intention and Brand Ownership ($\beta = 0.64$, $R^2 = 0.68$) indicates that successful brands are able to turn purchasing intent into brand loyalty by developing consumer trust and identification. This supports Fornell & Larcker (1981) and Karamchandani et al. (2024), who posited that brand loyalty is developed by continuous interaction and favorable post-purchase experiences. Nevertheless, the poor explanatory value of Brand Ownership ($R^2 = 0.00$) indicates that post-purchase experiences, customer retention strategies, and perceived brand value are critical determinants in maintaining long-term brand relationships (Bryman, 2022). This underscores the value of one-on-one marketing, loyalty schemes, and ongoing brand interaction to ensure that first-time purchase intentions translate into brand commitment and advocacy.

In general, the study sheds great light on brand warmth, competence, and identification as drivers of consumer purchasing behavior, and pinpointing avenues of future research. The research implores us to learn more about the moderator effects of cross-cultural differences, online brand involvement, and economics on consumer-brand relationships. Subsequent research

might also investigate longitudinal data to determine if brand attitudes change over time (Keller, 1993; Hair et al., 2023). By synthesizing theoretical, empirical, and practical views, this study deepens the understanding of branding strategy in contemporary consumer markets and provides actionable insights for marketers seeking to increase brand loyalty and consumer interaction.

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