

## DOES VISUAL APPEAL MODERATES THE IMPACT OF ATTITUDE TOWARDS ADVERTISING ON BRAND ATTITUDE, ATTACHMENT AND LOYALTY?

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**Purpose** – The aim of this study is to investigate the influence of consumers' attitude towards advertising on brand attitude, brand loyalty and brand attachment. The study delineates two pathways; the first is an indirect link of attitude towards advertising on brand attachment and brand loyalty through brand attitude, while the second pathway focuses on the moderating role of visual appeal of stock photography on the relationship between attitude towards advertising, brand attitude, brand loyalty and brand attachment.

**Design/methodology/approach** – The data of study were gathered in two-time lags from 431 customers of Islamic banks in Pakistan. The proposed hypotheses were examined using structural equation modeling.

**Findings** – The finding of the study revealed that attitude towards is indirectly related to brand loyalty and brand attachment through brand attitude. The study also found that attitude towards advertising is positively related to brand attitude, brand loyalty and brand attachment and these paths also moderated by visual appeal of stock photography.

**Practical implications-** The paper provides guidelines to the advertiser and management of Islamic banks to decide to attract more customers with low cost by focusing on visual appeal of stock photography.

**Originality/value** – Previous studies have overlooked the potential influence of attitude towards advertising on brand loyalty and brand attachment through brand attitude. The current study addresses this gap by examining brand attitude as a mediator between these relationships. The study also explored the moderating role of visual appeal in explaining the consumers' attitude towards advertising and brand.

**Keywords:** Attitude towards advertising. Visual appeal. Brand attitude. Brand loyalty. Brand attachment.

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## Introduction

Advertiser are continuously seeking opportunities and developing different advertising strategies to attract the consideration of the consumers towards their brand (Singh and Banerjee, 2018). Attitude towards advertising is considered an important element while developing specific advertisement and has been of much interest to both past and contemporary researchers (Boateng and Okoe, 2015; Lutz, 1985; Tan and Chia, 2007) which influences the thinking of consumer towards particular brand (Mehta, 2000). Attitude towards advertising is described as a favorable and unfavorable response towards advertisement (MacKenzie and Lutz, 1989). Researching consumer' attitude towards particular advertisement, several studies has claimed that images in advertisements help to convey the intended message to the audience (Kim, Choi, *et al.*, 2019; Messaris, 1997). Image, as compared to other modes such as audio or video, is an important medium of communication. In view of its importance, images are used in advertisements, websites, and brochures (Glückler, 2010).

The images for advertisements are acquired through custom shoot photographs (images are taken by professional photographer) and stock photography (online bank of different forms of images) (Glückler, 2010; Kotsev, 2019). The custom shoot photographs also known as “advertising photography” is expensive as compared to stock photography because it requires professional photographer, tools and other equipments (Kotsev, 2019). The review of literature shows that studies have mainly discussed custom photo-shoot as a stimulus (Heller, 2008; Ramish *et al.*, 2019).. Conversely there is lack of evidences while examining the impact of stock image on customers' attitude towards advertising and brand equity (Kotsev, 2019). In addition, stock images are generic (Heller, 2008; Sugget, 2019), therefore, they can be used by different sectors.

Both custom photo-shoot and stock images are visually appealing (Heller, 2008; Sugget, 2019). However, this does not mean that it will be effective as well because if a wrong image is selected for an advertisement then the brand investment gets wasted. Advertisers should select stock images that are relevant to their advertising strategy and enhance their brand equity (Sugget, 2019; Walker, 2018). Selecting an appropriate stock image has become more important for an integrated advertising campaign (Heller, 2008; Sugget, 2019). Several brands are spending considerable resources on their advertising campaigns but they do not use appropriate visual appeal. In fact, the effectiveness of the advertisement suffers in terms of creativity, credibility, and visual appeal which also adversely affects attitude towards advertising (Ramish *et al.*, 2019; Sugget, 2019).

The prior studies also indicated that consumer attitude towards advertising also influences the brand attitude, loyalty and attachment. For example, Park et al., (2018) stated that brand attitude which refers to strength of the consumers' perception towards brand is influenced by the attributes and benefits of brand which an individual gets through advertisement and experience. Han (2019) concluded that loyal customers are the assets for organizations as they buy more items, bring in new customers, create a positive image, and spread favorable word-of-mouth advertising. On the other hand brand attachment refers to the strength of the emotional link and feelings towards brand (Malär *et al.*, 2011) and is directly influenced through brand attitude and advertisement (Hwang *et al.*, 2021).

The objective of this research is to extend the current knowledge by examining the effects of attitude towards advertising on brand attitude, brand loyalty and brand attachment with moderating role of visual appeal of stock photography. In this way, the study has contributed limited pool of empirical studies on attitude towards advertising in three ways. First, the study investigates the linkage between attitude towards advertising, brand attitude, brand loyalty and brand attachment. To the best of our knowledge, this is the first study that has investigated these relationships simultaneously. Second, previous studies have explored the usage of stock photographs in advertising and found it influences the attitude and behavior (Frosh, 2001; Sugget, 2019); however, literature has not adequately explored that how it can act as moderator in different relationships. This study examines the moderating role of visual appeal of stock photography which was previously ignored. Third, the study also examined the mediating role of brand attitude between attitude towards advertising-brand loyalty and attitude towards advertising-brand attachment. The prior studies also lacking about mediating role of brand attitude between these relationships and it is urged that the effect of brand attitude in influencing the consumer behavior is available both directly and indirectly (Hwang *et al.*, 2021).

### Conceptual framework

The conceptual framework of this study was developed on the basis of Theory of Reasoned action (TRA) (Fishbein *et al.*, 1975; Fishbein and Ajzen, 1980). TRA has been used in diversified domains for understanding customers' attitude and behavior. This theory has four components which are: actual behavior, behavioral intentions, attitude and subjective norms (Ajzen, 1991; Fishbein *et al.*, 1975; Fishbein and Ajzen, 1980). The attitude of customer is linked with behavioral intentions and research has indicated that the predictors of behavioral intentions are customers' attitude and subjective norms (Ajzen, 1991; Doll and Orth, 1993;

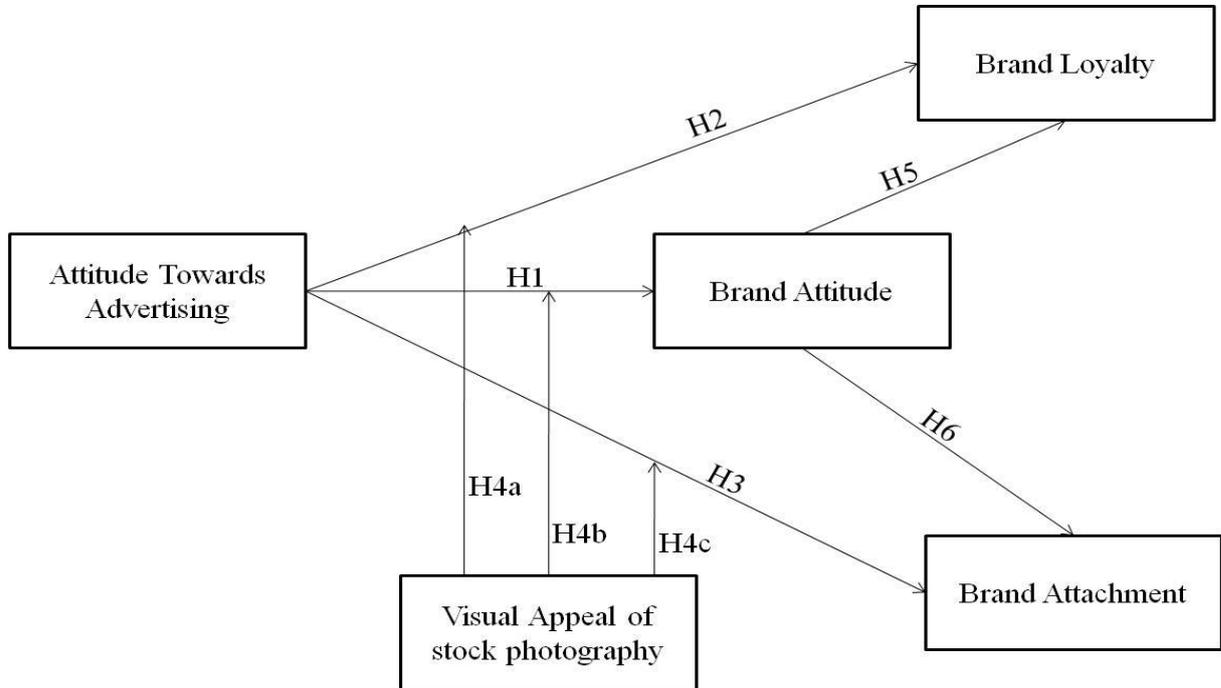
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Noor *et al.*, 2013; Xie *et al.*, 2015). Theory of Reasoned Action has been used extensively in earlier studies to understand factors such as information, hedonics, customer manipulation, social integration, materialism, social image, truthfulness, and attitude towards advertising (Ting and de Run, 2015; Eze and Lee, 2012). Similarly, the past studies based on the Theory of Reasoned Action found that determinants like entertainment, irritation, information, and credibility significantly predicted the customers' attitude towards advertising (Ansari *et al.*, 2017). This study used the TRA in understanding the association of customer attitude towards advertising, brand, brand loyalty and brand attachment.

Drawing on the TRA, Fig. 1 displays the conceptual framework linking attitude towards advertising with brand attitude, brand loyalty and brand attachment with moderating role of visual appeal of stock photography. As shown in conceptual framework, attitude towards advertising is positively linked to brand attitude (H<sub>1</sub>), brand loyalty (H<sub>2</sub>) and brand attachment (H<sub>3</sub>). Further, brand attitude is positively related to brand loyalty (H<sub>5</sub>) and brand attachment (H<sub>6</sub>). Hence the conceptual framework states that brand attitude mediates the relationships between attitude towards advertising, brand loyalty (H<sub>7</sub>) and brand attachment (H<sub>8</sub>). Also the research model in Fig. 1 proposed that visual appeal of stock photography moderates the linkage of attitude towards advertising, brand attitude, brand loyalty and brand attachment (H<sub>4a</sub>-H<sub>4c</sub>).

**Figure 1**

*The Study Model*



H7: Attitude towards advertising → brand attitude → brand loyalty

H8: Attitude towards advertising → brand attitude → brand attachment

**Literature Review**

*Attitude towards Advertising and Brand Attitude*

Attitude towards advertising is described as a favorable and unfavorable response towards advertisement (MacKenzie and Lutz, 1989). The review of existing studies shows that attitude towards advertisement is highly correlated with brand attitude (Feiz *et al.*, 2013; Jun and Lee, 2007; Raza *et al.*, 2019). Customers’ attitude towards advertisement has a positive association with the brand, therefore, it is important to develop and implement an efficient and effective advertising strategy. Advertising strategy should be aligned with the product life cycle (PLC) as each stage of PLC demands different advertising strategies (Sallam and Algammash, 2016; Sallam and Wahid, 2012).

The market is cluttered with several brands, due to which customers may face difficulties in selecting a brand. Therefore, it has been acknowledged that brands should create differentiation in their product and should also communicate the same through appropriate advertising strategies (Aydm, 2016; Schivinski *et al.*, 2019; Schivinski and Dabrowski, 2016).

These aspects may positively influence attitude towards advertising and brand (Mitchell, 1986). Advertisements that are able to attract customers' attention and increase the retention level will be more effective in changing customers' attitudes towards the brand (Goldsmith *et al.*, 2000; Mansour and Diab, 2016; Sallam and Algammash, 2016).

Theoretically, attitude towards advertising is linked with brand attitude as attitude is based on behavioral intentions and these intentions are highly influenced by expected outcome (TRA). Empirically, Feiz *et al.*, (2013) examined the impact of attitude towards advertising on brand attitude and found a positive effect. Despite the fact that, these two are theoretically connected, yet empirical studies are lacking in providing the evidence about the relationship of attitude towards advertising and brand attitude. Thus it is posited that

***H<sub>1</sub>: Attitude towards advertising is positively related to brand attitude.***

#### *Effect of attitude towards advertising on brand loyalty and brand attachment*

The advertising is basically a tool which communicates brand features and emotions to consumer (Mortimer, 2008) while brand loyalty and brand attachment are two form of brand equity which refers to consumer confidence, valuation and strength of brand in consumers' mind (Hazée *et al.*, 2017). The brand equity is a valuable asset of the brand that is based on customers' loyalty, association, identity, perceived quality, and their positive response towards the brand (Cho, 2011). The findings of existing studies provided the evidences that individuals' positive attitude towards advertisements influences the brand equity (e.g., Buil *et al.*, 2013; Herrmann *et al.*, 2007; Keller and Lehmann, 2003). It is believed that advertising strategy more or less likely is an important technique to capture consumers' attention. Attitude towards advertising is an emerging research area as it is considered an important factor that directly and indirectly influences brand equity (Lieven and Hildebrand, 2016).

The favorable attention towards advertising can generate a positive attitude towards the advertisements, which in turn modifies or reinforces associations in consumers' minds and so favorably influences brand awareness/associations and perceived quality (Aaker, 2009; Keller and Lehmann, 2003; Kerem *et al.*, 2013). In this connection, Buil *et al.*, (2013) examined the effect of attitude towards advertising on brand equity and suggested that it had a positive influence. Similarly, Koslow *et al.*, (2006) found a positive effect of advertising on increasing brand image, while Nagar (2015) examined the effect of attitude towards advertising on brands and found a positive and significant effect. In other words, advertising can shape consumers' brand associations and perceptions of quality. Therefore, the following hypothesis is proposed.

*H<sub>2</sub>: Attitude towards advertising is positively related to brand loyalty.*

*H<sub>3</sub>: Attitude towards advertising is positively related to brand attachment.*

#### *Moderating role of visual appeal of stock photography*

Visual appeal refers to the text and visuals used in an advertisement that makes it more attractive for the target audience (Perez, 2011). The visual appeal of an advertisement is an important aspect of getting customers' attention. Subsequently, the customer decodes the conveyed message and draw inference about it. This subsequently helps in forming a positive or negative attitude advertisement (Murphy, 2007). It has also been acknowledged that the positive attitude towards an advertisement positively affects attitude towards the brands (Hall, 2007; Moshagen and Thielsch, 2010). Customers' attitude towards advertisements depends on the visual appeal of an advertisement (Ramish *et al.*, 2019). It has been acknowledged that the images, texts and the intended message should be aligned to make the advertisements more effective.

Similarly, studies have also validated that the advertisements in which the visual appeal and intended messages are aligned will have a positive effect on customers' attitude towards the advertisements as compared to those in which these factors are not aligned (Abbasi *et al.*, 2011; Cox and Cox, 2002; Perez, 2011; Taylor *et al.*, 2010). It has been recommended in several studies that visual appeal not only attracts customers towards the advertisements but also stimulates a positive attitude towards the advertisements (Ramish *et al.*, 2019).

The findings of existing research show that advertising appeals can affect customers' attitude towards the advertising (Hornik and Miniero, 2010; Liu *et al.*, 2009), brand attitude (Kim and Lee, 2012; Wang *et al.*, 2000) and brand equity (Ailawadi *et al.*, 2003; Wong and Haque, 2021). Chi (2018) reported a positive influence of website visual appeal on attitudes (i.e. satisfaction) and behaviors (i.e. intentions to use m-commerce), while Harris and Goode (2010) validated the positive effect of online visual appeal on consumers' trust in a website.

However, it is intriguing that there is little published research indicating the interactive relationships among different types of advertising appeals, attitude towards advertising, brand attitude and brand equity in an integrated model. Our objective is to illustrate how attitude toward advertising, brand attitude and brand equity are affected by the visual appeal of stock photography. The main contribution of this paper lies in the analysis of the interactive relationships among these factors. In view of the aforementioned discussions can be said that

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visual appeal (stock photography) moderates attitude towards advertising, brand attitude and brand equity (Yoon and Park, 2012; Zhang *et al.*, 2011).

*H<sub>4a</sub>*: Visual appeal moderates the relationship between attitude towards advertising and brand loyalty.

*H<sub>4b</sub>*: Visual appeal moderates the relationship between attitude towards advertising and brand attitude.

*H<sub>4c</sub>*: Visual appeal moderates the relationship between attitude towards advertising and brand attachment.

#### *Brand attitude, Brand loyalty and brand attachment*

Brand attitude or attitude towards a brand is customers' overall evaluation of a brand and comprises of behavioral, affective and cognitive aspects (Keller, 1993). A cognitive component is based on customers' beliefs and knowledge (Yalçin *et al.*, 2009). An emotional attachment with a brand promotes a favorable brand attitude and enhances brand equity. As concern for the relationship of brand attitude with dimensions of brand equity (loyalty, attachment), the literature supports this relationship and that brand attitude is highly correlated with brand attachment and brand loyalty. For example, Suh and Youjae (2006) explored that how brand attitude related cosmetic product was positively related to brand loyalty from the sample of both large and small South Korean cities. Further, Rajumesh (2014) also found a positive relationship between brand attitude and brand loyalty from a sample of 232 valid responses about soft drink beverage brands. Similarly, Liu *et al.*, (2012) also provided evidences about positive linkage of brand attitude and brand loyalty. Kim *et al.*, (2019) while examining the role of tourists' brand attitude toward their shopping experience found that brand attitude generated customers' preferences and positive intentions toward a specific brand. Recently, Hwang *et al.*, (2021) while investigating the human-human interactions and robot-human interactions from customer of coffee shop found that brand attitude is influences by brand satisfaction and has a positive impact on brand loyalty and brand attachment. Based on these findings, the following was hypothesized:

*H<sub>5</sub>*: Brand attitude is positively related to brand loyalty.

*H<sub>6</sub>*: Brand attitude is positively related to brand attachment.

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### The mediating role of brand attitude

This study postulates that attitude towards advertising is also indirectly related to two forms of brand equity (i.e. brand loyalty and attachment). Brand attitude is proposed as the mediating component that increases consumers' behavior towards brand loyalty and brand attachment due to reasons. First, past experience and attitude towards advertisement are important determinants of brand attitude which results in shape of brand loyalty and attachment. This relationship is also supported by theory of reasoned action which explains that brand attitudes are a function of beliefs that a brand has desirable or undesirable attributes and evaluations of these attributes (Fishbein and Ajzen, 1980). Extant research considers that brand attitude is also good mediator (Liu *et al.*, 2017; Ramesh *et al.*, 2019; Sarkar *et al.*, 2019).

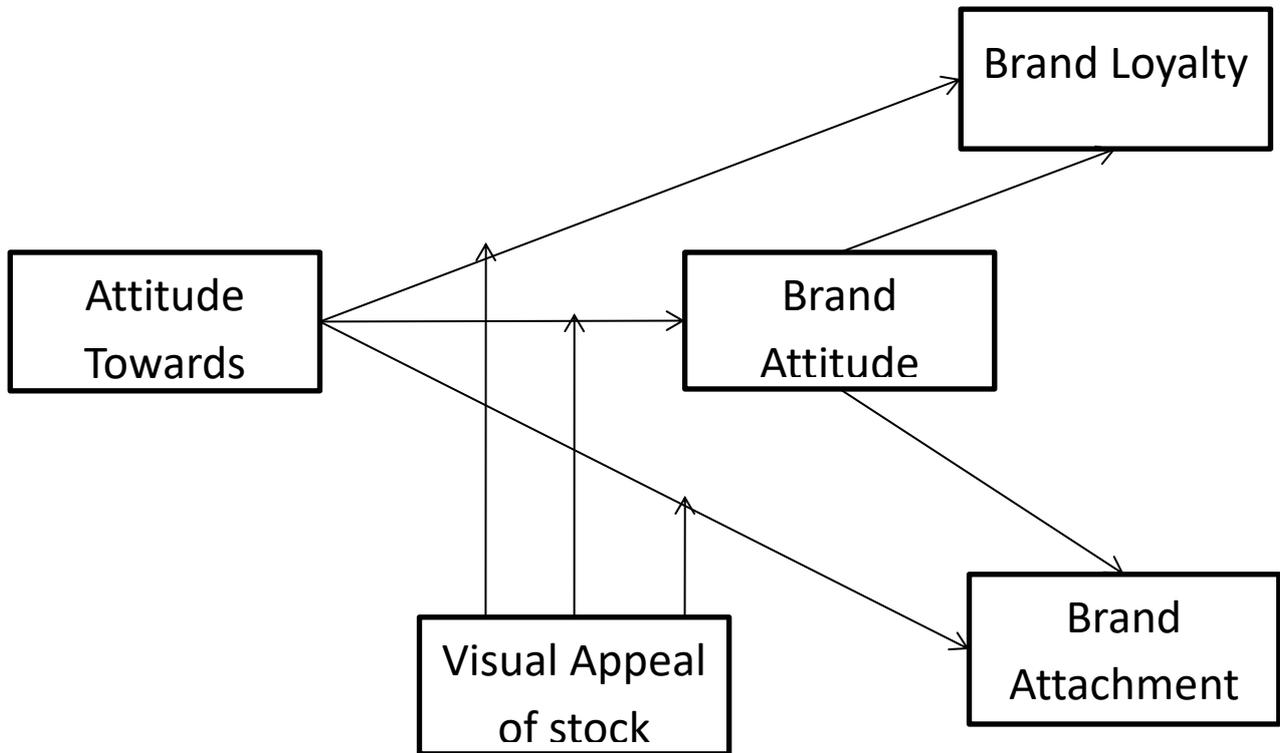
Second, in advertising and brand equity literature, brand attitude is regarded as playing prominent role (Sarkar *et al.*, 2019). Although literature is scant about the mediating role of brand attitude between attitude towards advertising and forms of brand equity but it can be case as Vanwesenbeeck *et al.*, (2017) found that brand attitude mediates the relationship between a child's critical attitude towards advertising and purchase intention. Van Reijmersdal *et al.*, (2012) stated that brand attitude can be good mediator as it is directly linked to both advertising and brand loyalty. Literature also provided evidences that both brand attitude and image are important measures of advertising effectiveness (Te'eni-Harari, 2014)). Previous research has established that brand attitude is positively related to both brand attachment and loyalty (Hwang *et al.*, 2021). In present study, we are interested whether brand attitude affects the relationship between advertising attitude, brand loyalty and attachment. This leads to the following hypothesis;

*H<sub>7</sub>: Brand attitude mediates the relationship between attitude towards advertisement and brand loyalty.*

*H<sub>8</sub>: Brand attitude mediates the relationship between attitude towards advertisement and brand attachment.*

**Figure 2**

*Structural model*



H7: Attitude towards advertising → brand attitude →

**Methodology**

*Research contexto*

The Islamic banking system is different from conventional or commercial banks as these banks perform banking activities according to principles of Islamic law (Sharia). In general, these banks works on the rule of profit and loss sharing and classified banking activities as Mudarabah (trustee profit-sharing and loss-bearing), Wadiah (savings with guarantee), Musyarakah (joint venture), Murabahah (cost plus sales) and Ijara (leasing) concepts (Khaki and Sangmi, 2011). The first Islamic bank was established in 1963 by Egypt and this was big breakthrough in Islamic banking because Islamic banks branches have been reached up to 60 countries (Domat, 2018). Further, Islamic banks oversee their business based on Quranic norms in terms of transactions and has become need of the future as Islam presents one third of population. The Islamic banking system not only draws attention to Islamic people but also non Muslims are participating in it (Ahmed et al., 2013). In 2017, there were 505 Islamic banks, including 207 Islamic banking windows all over the world (Mordor Intelligence, 2019). The

Islamic banking of Pakistan has appeared growing during the last few decades, and the network of these banks has increased swiftly (Zafar and Sulaiman, 2020). The Islamic bank of Pakistan is one of the nine core markets of international banking (Ernst and Young, 2016), which comply with *Shariah* and provides ethical guidelines (Dusuki and Abdullah, 2007).

### *Sample*

The sample of the study was collected from customers of Islamic banks in Pakistan through purposive sampling. The data was gathered from the customers who have account in Islamic bank, the age of customer was 18 to 60 years and minimum education was graduation. We gathered the data from five big cities of Pakistan as they have largest network of the banking sector both Islamic and conventional.

To avoid the data of common method bias, the study's data were gathered in two waves with an interval of two weeks. In the first wave, customers were asked to provide demographic profile and their rating about attitude towards advertising and brand. In the second wave, the same respondents were again contacted and they were asked to provide rating about visual appeal, brand loyalty and attachment. Only willing customers were contacted to fill the questionnaire and after receiving their contact numbers and email address, the questionnaires were delivered and received by keeping them confidential. A covering letter was attached with questionnaire which clarified the purpose, scope of the study and explanation of the questionnaire.

In Time 1, a total of 490 out of 570 surveys were received. After the interval of two weeks, the same 490 respondents were requested to fill the Time 2 survey and this time 448 completed surveys were returned. A coding scheme was used to match the surveys. A total of 17 items were eliminated due to outliers and multivariate normality issue. The multivariate normality was assessed through Mahalanobis ( $d^2$ ) tests. Thus remaining number of usable survey was 431 which yielded a response rate of 76%. In the final sample, 74.47% of employees were male; 46.63% were holding a Master degree, whereas 37% were graduate, and the subordinates' average age was 31.6 years and average experience was 9 years.

### *Study Measures*

The measurement of all variables in this research is adapted from previous studies. The four items for measuring attitude towards advertising were adapted from a previously conducted study by Jun and Lee (2007). This study used six-items to measure visual appeal taken from a previously conducted study (Cox and Cox, 2002). Brand attitude was measured using three

items that were adapted from Hwang and Hyun (2012). Brand attachment was measured using three items from Carroll and Ahuvia (2006). Finally, brand loyalty was measured using three items that were developed by Hwang *et al.*, (2021). All measurement items can be seen in Table 1 and their reliability score is presented in table II. A five-point Likert scale ranging from “1 = strongly disagree” to “5 = strongly agree” was used to measure each construct. The data processing uses SPSS and AMOS version 24.

**Data analyses**

*Descriptive statistics*

Table I contain the descriptive statistics and correlations for dependent and independent variables. Table I indicates that brand attachment ( $M = 3.54, SD = 0.75$ ) has the highest correlation ( $r = .56$ ) with attitude towards advertising ( $M = 3.63, SD = 0.70$ ). The lowest correlation ( $r = .34$ ) exists between brand loyalty ( $M = 3.460, SD = 0.88$ ) and visual appeal ( $M = 3.60, SD = 0.74$ ).

**Table I**

*Means, Standard Deviations, and Correlations of constructs*

Construct	Mean	SD	1	2	3	4	5
1. Attitude towards advertising	3.63	0.70	1				
2. Visual Appeal	3.60	0.74	.42**	1			
3. Brand Attitude	3.67	0.74	.55**	.41**	1		
4. Brand attachment	3.54	0.75	.56**	.43**	.51**	1	
5. Brand Loyalty	3.46	0.88	.43**	.34**	.38**	.38**	1

**Note:** \*\* Correlation is significant at the 0.01 level

*Measurement Model*

We examined the appropriateness of measurement model by testing construct reliability, convergent and discriminant validity through first-order confirmatory factor analysis (CFA). SPSS and AMOS 24 were used for statistical analysis. To ascertain inter-item consistency, composite reliability (CR) was computed for all the constructs which exceeded the minimum acceptable limit .70 (Hair *et al.*, 2010). Table II shows that the CR ranged from 0.78 to 0.87 (> 0.70). To establish convergent validity, average variance extracted (AVE) were gauged, which was more than the minimum acceptable value of 0.50 for all the constructs and factor loading was greater than 0.60 (Hair *et al.*, 2014). Finally, discriminant validity for the constructs was gauged through a series of CFAs. The Five-factor model included attitude towards



advertising, visual appeal, brand attitude, brand attachment, and brand loyalty. The hypothesized model demonstrated a good fit to the data,  $X^2/df= 1.43, p < .001$ , CFI = .98, TLI = .97, IFI = .98, RMESA = .032, SRMR = .033). Table II presents the hypothesized model, four-factor models, three-factor models, two-factor models, one one-factor model. The results show that our hypothesized model has good fit indices (chi-square statistics, RMSEA, and CFI) and fitted better than all alternative models, indicating support for discriminate validity of all measures.

**Table II**

*Overall Reliability of Constructs and Factor Loadings of Indicators*

Construct & Indicators	CR	AVE	Loading
<b>Attitude towards advertising</b>	0.808	0.513	
1. This ad is good			0.75
2. This ad is pleasant			0.71
3. This ad is favorable			0.69
4. This ad is likeable			0.71
<b>Visual Appeal</b>	0.876	0.542	
1. The visual appeal of this ad is good			0.80
2. The visual appeal of this ad is pleasant			0.72
3. The visual appeal of this ad is likable			0.71
4. The visual appeal of this ad is flattering			0.75
5. The visual appeal of this ad is attractive			0.70
6. The visual appeal of this ad is stylish			0.72
<b>Brand Attitude</b>	0.782	0.546	
1. This brand is good			0.76
2. This brand is pleasant			0.78
3. This brand is favorable			0.67
<b>Brand Attachment</b>	0.785	0.549	
1. I love using this brand			0.74
2. I am passionate about this brand			0.75
3. I would feel sorry if this brand ceased its operation			0.74
<b>Brand Loyalty</b>	0.802	0.575	
1. I say positive things about this brand to others			0.80
2. I would like to use this brand more often.			0.77
3. I would like to use this brand in the future.			0.70

**Note:** AVE represents the average variance extracted, CR represents composite reliability

**Table III**

*Results of Confirmatory Factor Analysis.*

Model	$X^2/df$	CFI	TLI	IFI	SRMR	RMESA
1.Full Model (ATA,VP, BA,BAT,BL)	1.43	0.98	0.97	0.98	0.033	0.032
3.Four-factor model (ATA+VP, BA,BAT,BL)	4.53	0.85	0.83	0.85	0.091	0.091
4.Three-factor model (ATA+VP, BA+BAT,BL)	5.37	0.81	0.78	0.81	0.094	0.101
5.Two-factor model (ATA+VP, BA+BAT+BL)	6.93	0.74	0.70	0.74	0.098	0.117
6.One-factor model (all variables combined)	8.38	0.67	0.63	0.67	0.101	0.131

**Note:** Attitude towards advertising (ATA), Visual Appeal (VP), Brand Attitude (BA), Brand.

*Structural Model*

The structural model tested both direct and indirect relation between the constructs. The first hypothesis, relating attitude towards advertising and brand attitude was supported ( $\beta = 0.59$ ;  $p < 0.001$ ). Similarly, the second hypothesis conjecturing a relationship between attitude towards advertising and brand loyalty was also found to be significant ( $\beta = 0.40$ ;  $p < 0.001$ ). The relation between attitude towards advertising and brand attachment, as proposed in hypothesis 3, was found significant ( $\beta = 0.43$ ;  $p < 0.001$ ). The relation between brand attitude and brand loyalty ( $\beta = 0.24$ ;  $p < 0.001$ ) and brand attitude and brand attachment ( $\beta = 0.28$ ;  $p < 0.001$ ) was also found significant supporting H4 and H5 (see figure 2). The study has also investigated the mediating mechanism of brand attitude between the relationship of attitude towards advertising, brand attachment and brand loyalty. The model proposed two mediating paths and first path relating attitude towards advertising and brand attachment through brand attitude was found significant ( $\beta = 0.16$ ;  $p < 0.001$ ; 95% CI [0.250, 0.114]) supporting H7. The second path relating attitude towards advertising and brand loyalty through brand attitude was also found significant ( $\beta = 0.12$ ;  $p < 0.001$ ; 95% CI [0.072, 0.236]) supporting H8 (Table IV).

**Table IV**  
*Summary of Indirect Effects*

Indirect Path	Estimate	LLCI	ULCI
Attitude advertising → Brand attitude → Brand attachment	0.157***	0.250	0.154
Attitude advertising → Brand attitude → Brand loyalty	0.115***	0.072	0.236

LLCI = lower level of the 95% confidence interval. UCLI = upper level of the 95% confidence interval \* $p < .05$ , \*\* $p < .01$

The testing of moderation or interaction effect of visual appeal was based on Baron and Kenny (1986) approach by creating one additional variable. AMOS 24 was used for the moderation effect and an additional variable (ATD X VA) was created in SPSS by multiplying the independent variable (attitude towards advertising) and moderating variable (visual appeal) (Zia *et al.*, 2021). The moderating effect was main contribution of the study thus it was conducted separately for each moderating effect. First of all the moderating effect of visual appeal between attitude towards advertising and brand attachment (H4a) was analysed. Second moderating analysis was effect of visual appeal between attitude towards advertising and brand attitude (H4b) and thirds was about attitude towards advertising and brand loyalty (H4c). The results illustrated in Table V depict that visual appeal significantly moderates the positive relationship between attitude towards advertising and brand attachment ( $\beta = 0.10, t = 3.03, p < 0.001$ ), supporting the H4a. In H4b, the study found a moderating effect of visual appeal between attitude towards advertising and brand attitude ( $\beta = 0.11, t = 3.44, p < 0.001$ ). Finally, the results supported that visual appeal has strengthened the relationship between attitude towards advertising and brand loyalty t ( $\beta = 0.13, t = 3.65, p < 0.001$ ), supporting H3c. The plotted representation of two-way interaction is available in Fig 3.

**Table V**

*Summary of Interaction Effects*

Structural relationship	Estimate	C.R.	R <sup>2</sup>
Attitude towards advertising → Brand attitude	0.449**	10.46	
H7 Visual appeal → Brand attitude	0.220**	5.16	0.36
Att Advertising X Visual appeal → Brand attitude	0.099*	3.03	
Attitude towards advertising → Brand attachment	0.444**	10.46	
H8 Visual appeal → Brand attachment	0.236**	5.61	0.37
Att Advertising X Visual appeal → Brand Attach	0.112**	3.44	
Attitude towards advertising → Brand loyalty	0.333**	7.14	
H8 Visual appeal → Brand loyalty	0.199**	4.29	0.24
Att Advertising X Visual appeal → Brand loyalty	0.130**	3.65	

**Figure 2 C**

*Interaction terms*



**Discussion and conclusion**

The objective of present research is to examine the impact of attitude towards advertising on brand attachment and loyalty through brand attitude with moderating effect of visual appeal of stock photography. This study theoretically contributes in three ways. First, based on the findings, the direct impact of attitude towards advertising on brand attitude, attachment and loyalty was found positive. The existing literature shows that impact of attitude towards advertising on these three constructs was not investigated simultaneously, particularly considering the stock photography based advertisements. The relationship of these constructs was supported by Theory of Reasoned Action (Ajzen, 2002) that has been empirically examined further. This implies that consumers’ attitude and behavior towards advertising positively influences consumer attitude towards brand, brand attachment and brand loyalty. These finding are consistent with (Buil *et al.*, 2013; Feiz *et al.*, 2013; Nagar, 2015) as they found these constructs are highly associated. Further analysis shows that consumers positive attitude

towards brand also enhances their attachment and loyalty towards brand. This is in line with the findings of (Hwang *et al.*, 2021; Kim, Kim, *et al.*, 2019) that when consumers are communicated about the positive image of the product, they are more likely to evaluate brand very favorably, loving the brand and more frequently uses these brands in future.

Second, the theoretical implication about mediating role of brand attitude explains a positive mediation between the relationship of attitude towards advertising-brand attachment and attitude towards advertising-brand loyalty. The mediating results clearly depicted that brand attitude is a good mediator while explaining the linkage between attitude towards advertising-brand attachment and attitude towards advertising-brand loyalty. This theoretical aspect can be explained with the help of Theory of reason action which provided support for this relationship that the attitude of customer is linked with behavioral intentions and these behavioral intentions leads to positive or negative image of brand. The empirical results supported the idea that brand attitude positively and significantly mediates between these constructs which explains that consumer attitude towards advertising influences brand attitude which ultimately leads to brand attachment and brand loyalty. These findings are similar to the results from the previous literature, which found that brand attitude mediates the relationship between advertising and positive outcomes (Vanwesenbeeck *et al.*, 2017). In short, this study contributes on the basis of TRA that attitude and behavior towards advertising is an important aspect which tends to increase brand attachment and loyalty through brand attitude. These findings are in line with (Hwang *et al.*, 2021) and (Sarkar *et al.*, 2019) that have done the study in other contexts.

Third, previous studies only regarded visual appeal as a general aspect for advertising (Abbasi *et al.*, 2011; Ramish *et al.*, 2019; Taylor *et al.*, 2010), leading to lack of investigation about its moderating role between the attitude towards advertising and various outcomes such as brand attitude, brand attachment and brand loyalty. The moderating role of visual appeal is explained with the help of TRA (Fishbein and Ajzen, 1980), this study regards that visual appeal is linked to changing the behavior and attitude of consumer towards particular brand. Accordingly, the current study explores the moderating impact of visual appeal of stock photography between the relationships, considering the gap that scarce research was conducted to investigate these interactions. The results of the moderating effect show that when a strong visual appeal is used in advertisements there is a significant moderating effect of visual effect in shaping attitude towards the brand, brand attachment and brand loyalty. The value of path coefficient shows (table iv) that visual appeal in advertisement has strong and significant

positive impact between the relationship of attitude towards advertising and brand loyalty whereas this effect is weak for the relationship of attitude towards advertising and brand attitude. This is consistent with (Ramish *et al.*, 2019) who have studied the moderating mediating effect of visual appeal of stock photography in Pakistani context. These statistical results contribute to the limited existing literature available regarding this subject.

### *Managerial implications*

The findings of this study serve as the guiding tool for marketing professionals; especially those are linked with advertising and promotional departments of brand. This study helps the managers in adopting the visual appeal to influence the consumer attitude towards advertising and brand which ultimately produces revenues for the companies as they achieve loyalty and attachment of their customers. In simple words, advertiser can change the attitude of their customer in positive direction with low cost by considering visually appealing stock photographs for their advertisements. The stock photography is already available and advertisers have not to waste the time and money in capturing new photos with expensive cameras and services of professional photographers. Thus, findings of this study helps advertiser in improving their advertising with low cost and efficient manner and that advertising phrases or promotional materials used by managers and companies must have an affective appeal to consumers. The findings prove that affective attitude towards advertising and brands are the most important factors to gain the attachment and loyalty of consumer.

### *Limitations and suggestions for future Research*

Even though the study has important theoretical and practical implications, it still has some limitations that need to be investigated in future research. For example, the sample of the study is collected from the customer of Islamic banks (service instead of product). These raised the issue of generalizability and it is suggested for future research to collect the data from different locations in order to generalize the findings. Further, the sample is also Muslims customer and it not diverse in terms of religion and this may cause bias in research. Thus it is recommended that data should be collected from all commercial and Islamic banks in order to avoid from biasness.

Finally, Pakistan is culturally rich and diversified. The customers' attitude and behavior may vary on cultural aspects such as individualism, collectivism, gender, power distance, and ethnicity. Future studies may incorporate these cultural factors in their studies. In most

industries, the attitude and purchase intentions have significant associations. However, there are exceptions as well. For example, it has been found that green brand equity is mediated by the trust and brand image (Chen, 2010). This aspect of brand equity in relation to the attitude and purchase intention was beyond the scope of this study, which future study may cover it.

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