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Amin Ayed Albashabsheh

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How brand authenticity influences purchase intention in mobile banking applications: the mediating effects of cognitive and behavioural engagement

Amin Ayed Albashabsheh

Marketing Department,
School of Business,
Mutah University,
Alkarak, Jordan
Email: amin_basha71@mutah.edu.jo

Abstract: This study explores how brand authenticity affects purchase intention in the case of mobile banking applications in Jordan and discusses the facilitating effects of cognitive and behavioural engagement. Structural equation modelling (SEM) of SPSS and AMOS was used to analyse the proposed research model. The findings demonstrate that brand authenticity promotes cognitive engagement, behavioural engagement, and purchase intention. In addition to this, both cognitive engagement and behavioural engagement have a positive impact on behavioural engagement and purchase intention, respectively. The results also indicate that cognitive engagement as well as behavioural engagement moderately mediate the relationship between brand authenticity and purchase intention. This research fuses the notions of authenticity and engagement to further the existing body of literature on the relationships of consumers and brands within the digital banking space, and offers empirical evidence on how an authentic branding approach relates to consumer behaviour.

Keywords: brand authenticity; purchase intention; cognitive engagement; behavioural engagement; mobile banking applications.

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Biographical notes: Amin Ayed Albashabsheh is an Associate Professor of Marketing in the Department of Marketing, School of Business, Mutah University, Alkarak, Jordan. His academic and research interests focus on digital marketing, brand management, consumer behaviour, social media marketing, and emerging digital technologies in marketing. He has extensive teaching and research experience in marketing and related fields and has contributed to academic research addressing contemporary issues in digital consumer behaviour and marketing practices.

1 Introduction

Brand authenticity (as mentioned to be a crucial strategic asset in contemporary markets, where consumer skepticism and information saturation are on the rise, in particular, in the digital service setting) is one of the current topics of branding literature (Chen et al.,

2025; Kokkoris and Kamleitner, 2026; Waseem et al., 2025). Brand authenticity refers to consumer perceptions about the genuineness, integrity, and consistency between communicated values and actual practices as experienced through digital interfaces and mobile banking applications (Campagna et al., 2023; Dananjoyo et al., 2025). As consumers become more dependent on mobile banking applications for financial transactions and engagement with services, legitimacy has become a determining factor in positive brand perception and long-lasting relationships (Mhaka et al., 2026). Authentic brands of digital banking accessed through mobile applications are perceived to be more credible and reliable, which increases consumers' confidence throughout application-based brand interaction (Tran and Nguyen, 2022). As a result, brand authenticity has attracted considerable scholarly interest as a characterising factor of consumer response in technology-enabled and service-oriented branding situations (Kanchi et al., 2026; Wulandari, 2016).

Alongside authenticity has come the phenomenon of evolving cognitive engagement as an important phenomenon affecting the current trajectory of consumer-brands interactions in the context of mobile banking application environments (Ashraf and Himel, 2023; Dovaliene et al., 2016; Prasetyaningrum et al., 2024). Cognitive engagement is the consumers' mental involvement, attention, and depth of information processing when engaging in mobile banking applications and digital financial services (Dang et al., 2025). The most recent changes in the dynamics of the digital marketplace and the intensity of the process of communication have had an influence on the manner in which consumers cognitively engage with brands, and the importance of secure, evident, and coherent digital brand cues than ever (Levy, 2022). In this changing context, authentic brand signals embedded in mobile banking applications are an integral part of influencing consumers' cognitive response by increasing clarity, perceived security, and credibility. These changes point to the increasing relevance of cognitive engagement as a mechanism through which mobile banking brand meanings are being processed and assessed (Dovaliene et al., 2015; Tarute et al., 2017).

Beyond the realm of cognitive processes, behavioural engagement is consumers' observable behaviour towards the brands of mobile banking services, including the use of applications, interaction with digital features, and advocacy-style behavioural expression (Bajaba et al., 2026; Fischer, 2026). Behavioural engagement refers to the willingness of consumers to exert time and effort for mobile-based interactions with brands and is increasingly seen as a form of strong consumer-brand relationships in digital services (Izogo and Mpinganjira, 2022). Authentic mobile banking brands are more likely to induce such behaviours by inspiring trust and emotional reassurance in the context of technology-mediated financial interaction (Soelasih et al., 2025). As financial services have become more application-centred, behavioural engagement has become more important as a gauge of consumers' active engagement and relationship commitment (Rani and Gienardy, 2024). Therefore, the understanding of the engagement behaviours is necessary in order to demonstrate the effectiveness of the authenticity-driven branding in translating into meaningful consumer behaviours in the context of mobile banking applications (Khan et al., 2026; Torkzadeh et al., 2022).

Purchase intention is an important outcome variable in marketing research, representing the readiness and willingness to keep using and adopt services provided via mobile banking applications (Sharma, 2024). In the digital banking spaces of authenticity, purchase intention is determined not only by the functional factors but also by psychological and relational factors embedded in the mobile application experience

(Andyani and Halim, 2025). Brand authenticity, along with consumer cognitive and behavioural engagement in mobile banking transactions, is an important factor in setting purchase-related evaluations and confidence (Al Mawahreh et al., 2025). As consumers process true forms of digital banking cues and consumer brand interaction, mentally and behaviourally, through mobile applications, the purchase probability is higher (Yasin et al., 2025a). Accordingly, an analysis of the purchase intention from an authenticity and engagement perspective offers valuable insights into consumer decision-making processes in mobile banking application settings (Singh et al., 2026; Trang and Hung, 2025).

Nonetheless, with the increased adoption of mobile banking apps among more individuals, it is true that issues of understanding the mobile financial landscape and consumer buying habits still exist. Digital banking brands may not be as credible, transparent, or trustworthy as consumers would like, potentially undermining their engagement and their inclination to utilise banking services. While previous research has focused on analysing the dimensions of authenticity and consumer behaviour individually, limited research has explored how brand authenticity affects purchase intentions via cognitive engagement and behavioural engagement in the mobile banking context, especially in developing countries like Jordan. The need to fill this gap is the main motivation for the present study.

There are some important contributions of this study to the literature. First, it builds upon the literature in brand authenticity, studying its impact on purchase intention within a setting of mobile banking applications, which has been sparsely researched to date. Second, the study combines the cognitive engagement and behavioural engagement in one model, thus deepening the understanding of what is the mechanism by which brand authenticity influences the consumer's behavioural intentions. Third, it provides certain empirical evidence in Jordan and expands the limited literature on consumer behaviour in new digital banking markets. Finally, the paper offers practical recommendations to banks seeking to create a significant brand and to enhance mobile banking usage.

This paper is organised in the following way. In Section 2, based on relevant literature, the conceptual framework and research hypotheses are presented. Section 3 describes the research methodology, which embraced research design, measurement tools, data collection process, and data analysis method. Section 4 presents the empirical findings, and Section 5 discusses the findings. The limitations and future research directions are provided in Section 6. A summary of the study is provided in Section 7. Finally, Sections 8, 9 and 10 discuss the theoretical implications, managerial implications, and practical advantages of the study, respectively.

2 Literature review

2.1 Brand authenticity

Brand authenticity has been conceptualised as the perception of consumers towards how genuine or real a brand is, how integral or how true, how consistent a brand is in terms of its claims and its actions (Morhart et al., 2015; Södergren, 2021). Authentic brands are seen as honest, reliable, and true to who they are, which builds consumer trust and creates an emotional connection with a brand (Osorio et al., 2023). Recent research has led to the suggestion that brand authenticity is a growing issue as consumers seek meaningful and

value-led brand experiences in response to market saturation and over-inflation of brand claims (Ali et al., 2025; Deng et al., 2025). The empirical results give a positive indication that brand authenticity positively influences consumer attitudes, trust, and quality of relationship by developing credibility and transparency (Bulmer et al., 2024; Fatma and Khan, 2026). When it comes to digital financial services like mobile banking apps, authenticity is a valuable cue on which customers can form their opinion about the credibility and reliability of technology-mediated brand experiences (Kanchi et al., 2026; Mhaka et al., 2026; Waseem et al., 2025).

The significance of brand authenticity has risen considerably in the era of digital services and online communication, according to recent research (De Luca et al., 2025). While previous studies have mainly focused on authenticity in traditional retail and services contexts, recent studies have explored how authenticity can be extended to digital platforms, mobile apps, and technology-enabled services (Kaur et al., 2026). Authentic brands, as suggested by the literature, have a greater potential to build trust, credibility, and long-term relationships with customers, especially in contexts where there is high uncertainty and minimal face-to-face interaction (Iliashenko et al., 2026). With digital banking growing, there is a greater need to learn about the role of authenticity in explaining consumer responses and the consequences of behaviour.

2.2 *Cognitive engagement*

The level of cognitive engagement is how the consumers are mentally occupied, focused, and preoccupied with the information about the brand (Kim and Kim, 2026). It is a mirror of how much consumers put into using cognitive resources in evaluating brand meanings and messages (Shin and Back, 2020). Cognitive engagement has also become relevant in the current scenario of branding, as consumers are becoming more and more coherent and value-aligned (Yunishafira et al., 2025). In the context of a mobile banking application, cognitive engagement is more applicable due to the complexity of digital financial information and service features, which should be thoroughly considered (Huang et al., 2022). Brand authenticity offers a credible cognitive anchor that serves to support deeper information processing and to heighten the clarity of the interpretation process (Tazkia and Ariyanti, 2025). Consequently, cognitive engagement is one of the most important psychological mechanisms that consumers use to make sense of genuine brand communications (Liu et al., 2023; Pitardi and Acuti, 2026).

The term cognitive engagement has become more than a psychological state of attention and involvement over the past few years, but rather a key factor in digital consumer behaviour (Choura and Jemai, 2025). Previous research concentrated on the information processing and cognitive effort of the consumers when making their decisions, and in more recent research, greater attention has been given to cognitive engagement in the online and mobile context. For the service scenarios, in particular for digital services, consumers have to deal with a large volume of information, and cognitive engagement has become one of the mechanisms that shape perceptions, evaluations, and behavioural intentions (Ningthoujam et al., 2020). This has led to the emergence of cognitive engagement as a concept to understand consumer engagement with digital banking services.

2.3 Behavioural engagement

Behavioural engagement is an observable action of consumers towards a brand and includes participation, interaction, and voluntary brand-related behaviour (Khan et al., 2026; Sohaib et al., 2025). It is the outward expression of the consumer involvement over and above the internal states of thinking. In the context of authenticity-based branding environments, it is often behavioural engagement that is stimulated by trust and emotional resonance (Leckie et al., 2018). In the context of mobile banking applications, such engagement is manifested through users' active interaction with the digital features, continued application use, and advocacy-related behaviours (Fischer, 2026). Authentic brands inspire consumers to actively participate in brand-related interactions, advocacy, and contributions. Thus, behavioural engagement is an important factor in driving the authenticity perception into tangible consumer actions (Bajaba et al., 2026).

Behavioural engagement has gained interest in brand engagement in the last few years because of the interest of organisations to learn about consumer involvement in brand-related activities (Dikčius et al., 2026; Kour et al., 2025). Whereas previous studies primarily concentrated on purchase behaviour and loyalty, more recent studies investigate a broader range of engagement behaviours like application usage, interaction, content sharing, and advocacy (Patel et al., 2024). In the digital service context, behavioural involvement is considered a direct measure of the relationship between consumers and the brand (Sahaf and Siddiqi, 2025). This change suggests that examining behavioural engagement as a critical indicator of consumer-brand relationship strength in digital service environments is important.

2.4 Purchase intention

Purchase intention is one of the core constructs of consumer behaviour research, and it attests to the conscious willingness and readiness of consumers to purchase a specific brand or product (Hurrah et al., 2024; Otopah et al., 2024). It is widely believed that it is a good predictor of the real purchase behaviour since it is based on the evaluative judgment of the consumers that they make based on the cognitive and affective processes (Dogra and Kaushal, 2023). When considering mobile banking applications, purchase intention is usually presented in the form of consumers' desire to further accept the digital financial services and other application-based services (Jayasingh et al., 2025). Credibility, trustworthiness, and perceived authenticity represent intangible brand attributes as ingrained in the current branding scenario, where their power over purchase intention is increasingly gaining prominence (Cao et al., 2025; Zeqiri et al., 2025). Consequently, the purchase intention becomes a dynamic product of the engagement experiences of the consumers and the perceptions of the actual indicators of a brand (Agnihotri et al., 2025; Yasin et al., 2025b).

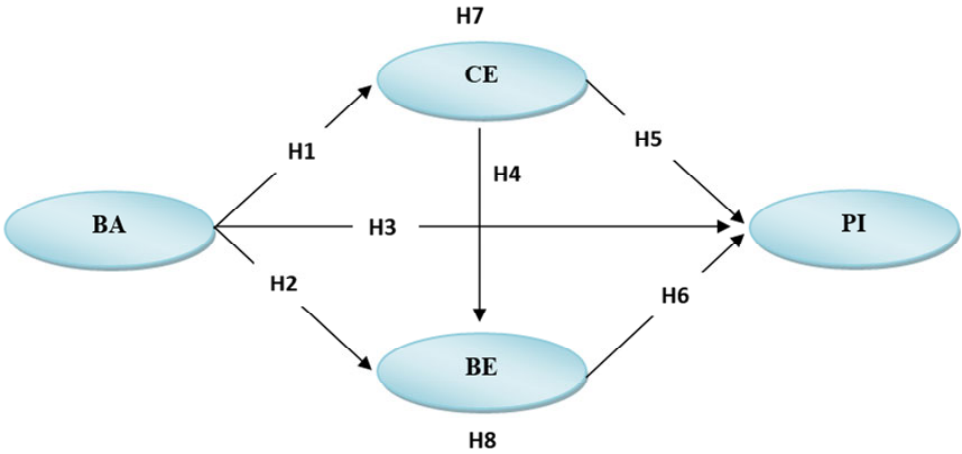
The study of purchase intention has undergone significant advancement over the years and shifted from the classic product purchasing context to digital services, the online platform, and mobile applications (Weber et al., 2024). This is because recent research has indicated that, aside from functional attributes, relational and experiential attributes have been increasingly influencing purchase intention (Boateng, 2026; Shah et al., 2023). In relation to digital banking, besides evaluating the utility of the services, consumers evaluate the credibility and authenticity of the online service and the quality of their interactions with the service provider (Price, 2010). The purchase intention is

therefore a critical concept to explain the decisions made by consumers in technology-based services (Amarullah, 2023).

2.5 Conceptual framework

The present digital banking landscape requires genuine branding approaches that will address the increasing customer distrust and support the customers' relationships in the long term. This paper explores how brand authenticity leads to purchase intention in the case of mobile banking applications and suggests the mediators of cognitive engagement and behavioural engagement. The framework assumes that authentic brands of mobile banking increase the cognitive involvement of consumers, which in turn leads to the stimulation of behavioural involvement and the development of stronger purchase intention. In addition, brand authenticity is expected to exert a direct influence on purchase intention in addition to its indirect influences via engagement dimensions. The proposed research model is shown in Figure 1.

Figure 1 Conceptual framework (see online version for colours)



2.6 Research hypotheses development

2.6.1 The effect of brand authenticity on cognitive engagement

Brand authenticity has been found to be an important antecedent of cognitive engagement by motivating consumers to invest more mental effort into the evaluation of the brand (Hollebeek et al., 2014; Kumar and Kaushik, 2022). Authentic brand signals help to improve message clarity and perceived sincerity, which stimulates the mind's reflective thinking (Morhart et al., 2015). Consumers who are exposed to authentic brands tend to process the information more deeply and attentively. And this cognitive involvement informs evaluations and interpretations of a brand in a meaningful way (Rather et al., 2019). Therefore, the authenticity of the brand is a key factor in the activation of cognitive involvement by consumers (Kumar and Kaushik, 2020). Therefore, the following hypothesis is proposed:

H1 Brand authenticity has a positive effect on cognitive engagement.

2.6.2 The effect of brand authenticity on behavioural engagement

There is empirical evidence that brand authenticity boosts behavioural engagement by encouraging consumers to interact with brands that they trust through voluntary engagement (Alimamy and Nadeem, 2022; Rather et al., 2023). Authentic brands invite participation, advocacy, and repeat interaction through evoking emotional security and relational commitment (Hollebeek et al., 2022). These behaviours are associated with the willingness of consumers to invest time and effort in brand-related activities (Kautish et al., 2025). As a result, authenticity-based branding strategies improve active engagement behaviours of consumers (Rather et al., 2022; Rao et al., 2025). Therefore, the following hypothesis is proposed:

H2 Brand authenticity has a positive effect on behavioural engagement.

2.6.3 The effect of brand authenticity on purchase intention

Prior studies have shown consistently that a brand's authenticity leads to an increase in purchase intention by building trust, mitigating the perceived risk, and increasing value perceptions (Al-Meshal et al., 2020; Wulanda and Hasan, 2022). Consumers are more willing to buy from brands that they see as authentic and value consistent. Authentic brands give reassurance about credibility and long-term reliability, which is especially important in high involvement decisions (Anubha and Roy, 2026; Lee et al., 2023; Mahmood et al., 2025). This perception builds consumer confidence in their purchasing judgment. As a result, the authenticity of the brand acts as a direct determinant of favourable purchase-related intentions (Papadopoulou et al., 2023; Thao et al., 2025; Zafar et al., 2025). Therefore, the following hypothesis is proposed:

H3 Brand authenticity has a positive effect on purchase intention.

2.6.4 The effect of cognitive engagement on behavioural engagement

Research indicates that cognitive engagement is the predecessor of behavioural engagement by influencing consumers' willingness to act based on their evaluation (Pitardi and Acuti, 2026). When consumers are mentally consumed and part of their attention, they are more likely to be involved in observable behaviours related to the brand (Kim and Kim, 2026). Cognitive involvement makes it easier to motivate and intentionally bring about consumer behaviour (Ahn and Back, 2018; Ma et al., 2022). Thus, cognitive engagement is a psychological basis for behaviour engagement (Park and Yun, 2018; Yang et al., 2021). Therefore, the following hypothesis is proposed:

H4 Cognitive engagement has a positive effect on behavioural engagement.

2.6.5 The effect of cognitive engagement on purchase intention

Cognitive engagement has been found to be an important determinant of purchase intention by increasing evaluative judgments and decision confidence (Kleilat et al., 2026; Shammout et al., 2025). Consumers who are cognitively engaged are more likely to make favourable and deliberate evaluations of a purchase (Chandra, 2023). Deeper information processing helps increase value perception and decrease uncertainty (Ao et al., 2023). As a result, the cognitive engagement aids in backing stronger and more

stable purchase intentions (Prentice et al., 2019; Zheng et al., 2022). Therefore, the following hypothesis is proposed:

H5 Cognitive engagement has a positive effect on purchase intention.

2.6.6 The effect of behavioural engagement on purchase intention

Behavioural engagement has been widely linked to a stronger purchase intention owing to a stronger relationship and commitment (Gong et al., 2023; Liu et al., 2025). Customers who engage in interactions with brands develop more emotional connections and loyalty preferences (Septiano et al., 2025). Such actions reinforce positive attitudes and influence users to make a purchase decision (Habib et al., 2022). Consequently, the behavioural engagement is a significant behavioural channel impacting the purchase intention (Hefzifard et al., 2023; Yoong and Lian, 2019). Therefore, the following hypothesis is proposed:

H6 Behavioural engagement positively impacts purchase intention.

2.6.7 The effect of brand authenticity on purchase intention through cognitive engagement

It has been proposed that there is a significant mediating role of cognitive engagement between brand authenticity and purchase intention (Hollebeek et al., 2022; Rather et al., 2023). Authentic brands enhance cognitive engagement among consumers, and this assists in generating a higher degree of assessing clarity and trust (Shin and Back, 2020). This deeper processing transforms the perceptions of authenticity into positive intentions to purchase. In this way, it is possible to say that the construct of authenticity affects consumer decision-making via the cognitive engagement pathway (Kautish et al., 2025). Therefore, the following hypothesis is proposed:

H7 Cognitive engagement mediates the relationship between brand authenticity and purchase intention

2.7 The effect of brand authenticity on purchase intention through behavioural engagement

Behavioural engagement also acts as a mediating mechanism between the authenticity of a brand and the intention of purchase by converting trust-based perceptions into behaviours that are more action-oriented (Astuti and Suratman, 2025). Authentic brands encourage consumers to interact on active levels, which are the foundation of relational attachment and brand loyalty (AlQahtani, 2025). These behaviours go on to promote readiness on the consumer's part to purchase (Jiang et al., 2022). According to that, behavioural engagement is an important indirect route between brand authenticity and purchase intention (Cardoso et al., 2026; Deng et al., 2025). Therefore, the following hypothesis is proposed:

H8 Behavioural engagement mediates the relationship between brand authenticity and purchase intention.

3 Research methodology

3.1 Research design

This study adapted a quantitative research design to empirically investigate the relationships among the variables in the context of mobile banking applications in Jordan. The unit of analysis of this study is the individual consumer. The study will target Jordanian customers who are active mobile banking application users, as these platforms can serve as a significant digital interface where consumers can engage with banking brands.

Table 1 Measurement and Instrumentations

<i>Items</i>		<i>References</i>
Brand authenticity		Morhart et al. (2015)
BA1	This mobile banking brand is genuine in its communications	
BA2	This mobile banking brand acts in line with its stated values	
BA3	This mobile banking brand is true to what it promises	
BA4	This mobile banking brand behaves honestly toward its customers	
BA5	This mobile banking brand consistently delivers what it claims	
Cognitive engagement		Shin and Back (2020)
CE1	Using this mobile banking application makes me think carefully about the services offered	
CE2	I pay a lot of attention to the information provided by this mobile banking application	
CE3	I concentrate deeply when interacting with this mobile banking application	
CE4	This mobile banking application stimulates my interest to learn more about its services	
CE5	I invest mental effort when using this mobile banking application	
Behavioural engagement		Leckie et al. (2018)
BE1	I frequently use this mobile banking application	
BE2	I actively interact with features of this mobile banking application	
BE3	I am willing to spend time using this mobile banking application	
BE4	I engage with updates or new features of this mobile banking application	
BE5	I recommend this mobile banking application to others	
Purchase intention		Agnihotri et al. (2025)
PI1	I intend to continue using this mobile banking application in the future	
PI2	I am willing to use additional services offered through this mobile banking application.	
PI3	I consider this mobile banking application to be my first choice for banking services	
PI4	I would choose this mobile banking application over other alternatives	

3.2 Measurement of the constructs

In order to design the questionnaire items, this study used measurement scales that were adapted from previous validated studies, and minor wording modifications were made to ensure that the items were appropriate to the mobile banking application context. All the items were measured on a seven-point Likert scale with 1 = strongly disagree and 7 = strongly agree. The study was devoted to the four constructs, such as brand authenticity, cognitive engagement, behavioural engagement, and purchase intention. Five items (modified versions of Morhart et al., 2015) were used to measure brand authenticity. The measure of cognitive engagement was 5, as shown by Shin and Back (2020). The engagement of behaviour was measured using five items according to Leckie et al. (2018). Lastly, 4 items that were based on Agnihotri et al. (2025) were used to measure purchase intention.

3.3 Data collection

The questionnaire was distributed to respondents online by social media platforms. A purposive sampling technique was employed, and only respondents who actively used mobile banking applications were included in the study. This was deemed suitable with the digital nature of the research environment and extensive use of mobile banking applications. Subsequently, after the end of the data collection process, 297 valid responses were identified and statistically analysed.

3.4 Data analysis

To test the hypotheses and the proposed research model, the data that were collected were analysed with structural equation modelling (SEM). Data analysis was performed using SPSS and AMOS (Version 23). The analysis was done in two steps. Confirmatory factor analysis (CFA) was conducted first to assess the measurement model via factor loadings, internal reliability, composite reliability (CR), and average variance extracted (AVE). Secondly, the structural model was used to evaluate the hypotheses presented, and the direct and indirect relationships between the study variables were evaluated. Moreover, to test the mediating role of cognitive engagement and behavioural engagement in the brand authenticity versus purchase intent relationship, bootstrapping procedures were used to assess the mediating role of the respective engagement. With this methodology, strong approximations of the indirect effects are obtained and are highly suggested in mediation analysis.

4 Results

According to the findings of the factor analysis that was carried out on the collection of variables, it was found that each of the four conceptual constructs exhibited a satisfactory level of factor loading. These results indicate that every component appropriately portrayed the variable to which it was allocated. With an AVE of 0.879, a CR of 0.973, and an internal reliability (Cronbach's alpha) of 0.968, all of the factor loading values for the five-element variable BA ranged from 0.804 to 0.954. Additionally, the CR was

0.973. These results suggest that the variable in question possesses a high degree of reliability and the capacity to produce precise measurements of the theoretical dimension.

Table 2 Internal reliability and convergent validity

<i>Construct</i>	<i>Item number</i>	<i>Factor loading range</i>	<i>Average variance extracted (AVE)</i>	<i>Composite reliability (CR)</i>	<i>Internal reliability Cronbach alpha</i>
BA	5	954-804	0.879	0.973	0.968
CE	5	956-553	0.719	0.926	0.657
BE	5	819-646	0.698	0.918	0.667
PI	4	936-674	0.799	0.9410	.639

The loading values for the five-item CE variable ranged from 0.553 to 0.956, with an AVE of 0.719, a CR of 0.926, and a Cronbach's alpha of 0.657. In addition, the AVE was 0.719. These findings suggest that the reliability is satisfactory, despite the fact that it is lower than the reliability of the BA variable. This may be a consequence of the fact that the responses that the participants gave to particular questions were varied.

The findings revealed that the loadings for the BE variable varied from 0.646 to 0.819. Additionally, the AVE was found to be 0.698, the CR was found to be 0.918, and the Cronbach's alpha was found to be 0.667. This indicates that the dimension has a sufficient level of reliability and that it is able to effectively portray the experience that is connected with the brand. This is the case despite the fact that some items showed comparatively lower loadings than others.

In regard to the PI variable, which was comprised of four items, exhibited loads that varied from 0.674 to 0.936, an AVE of 0.799, a CR of 0.941, and a Cronbach's alpha of 0.639. All of these values were considered to be statistically significant. In spite of the fact that the Cronbach's alpha value is marginally lower than the values for the other variables, this indicates that the instrument demonstrates acceptable level of reliability and that it is able to reliably measure the participants' desire to make a purchase.

Overall, the findings indicate that the four variables have a reliability that ranges from good to high (with a CR greater than 0.9 for BA, CE, BE, and PI and an AVE greater than 0.5, which indicates that they are suitable for use in this study and for evaluating the interactions between the variables. In addition, the AVE is greater than 0.5. These findings show satisfactory validity and acceptable reliability, which improves the precision and consistency of the study's measurements.

Table 3 Goodness of fit

<i>Model</i>	<i>CMIN (χ^2)</i>	<i>df</i>	<i>p-value</i>	$\chi^2/df \leq 5.00$	<i>Ratio</i> ≤ 2.00	<i>NFI</i> ≥ 0.80	<i>CFI</i> ≥ 0.80	<i>TLI</i> ≥ 0.80	<i>IFI</i> ≥ 0.80	<i>RMSEA</i> ≤ 0.10
Measurement of the study model	541.348	193	0.000	2.80	0.834	0.841	0.872	0.826	0.876	0.093

After conducting an analysis of the findings of the Measurement of the Study Model via the lens of SEM, it was discovered that the model matches the data quite well overall. There were 193 degrees of freedom and a p-value of 0.000, and the CMIN (χ^2) value of the model was 541.348. This indicates that there was a difference between the model and the actual data that was statistically significant, which is typical for large samples. It was

observed that the χ^2/df ratio was 2.80, which is lower than the highest limit of acceptable fit, which is 5.00. What this indicates is that the model is a good fit. The values of the NFI, CFI, TLI, and IFI were all greater than 0.80, which indicates that the model had a strong relative fit at the time. The RMSEA index was calculated to be 0.093, which is lower than the maximum permissible fit (≤ 0.10). This indicates that the model's fit falls within a range of error that is considered acceptable. Based on these findings, it can be conclude that the measurement model utilised in the study is a good fit and is suitable for the application of structural analysis in order to evaluate the anticipated correlations between the variables utilised in the study.

Table 4 The direct impact hypotheses assessment results

<i>IV</i>	<i>DV</i>			
	<i>BA</i>	<i>CE</i>	<i>BE</i>	<i>PI</i>
BA	-----	0.753** (H1)	0.307** (H2)	0.377** (H3)
CE	-----	-----	0.462** (H4)	0.633** (H5)
BE	-----	-----	-----	0.798** (H6)
PI	-----	-----	-----	-----

Table 5 Regression analysis of the variable direct relationship (H1 to H6)

Direct relationship								
Model	Hypothesis	Unstandardised coefficients		Standardised coefficients	t	Sig.	R ²	Supported hypothesis
		B	Std. error	Beta				
IVs								
BA on CE	H1	0.545	0.028	0.753	19.632	0.001	0.566	Supported
BA on BE	H2	0.200	0.036	0.307	5.539	0.001	0.094	Supported
BA on PI	H3	0.267	0.038	0.377	6.998	0.001	0.142	Supported
CE on BE	H4	0.416	0.046	0.462	8.956	0.001	0.214	Supported
CE on PI	H5	0.618	0.044	0.633	14.044	0.001	0.401	Supported
BE on PI	H6	0.865	0.038	0.798	22.712	0.001	0.636	Supported

This table clearly shows that the key variables of the study are positively related to each other, which supports the investigation of the structural model. The patch analysis results indicated a significant correlation between the influence of BA on CE (H1), BE (H2), and PI (H3) and the impact of CE on BE (H4) and PI (H5), respectively. In the meanwhile, BE and PI are correlated (H6).

Table 5 lists the six hypotheses that looked at how BA, CE, and BE affected PI. To determine the direct and substantial effects of these factors. BA influenced CE ($\beta = 0.753$, $p < 0.001$) in (H1), indicating that BA had a significant effect on CE. H2 showed that BA significantly affected BE ($\beta = 0.307$, $p < 0.001$). In regard to H3, it was shown that BA significantly affected PI ($\beta = 0.377$, $p < 0.001$). H4 indicated a positive relationship between CE and BE ($\beta = 0.462$, $p < 0.001$). CE and PI had a positive relationship supporting H5 ($\beta = 0.633$, $p < 0.001$). Finally, BE had a significant effect on PI ($\beta = 0.798$, $p < 0.001$), supporting H6. Accordingly, this demonstrates the influence of these factors on PI. It also highlights how vital it is to establish plans to make BA, CE,

and BE more effective so that PI can be enhanced effectively and a company can stay in business for a long time.

Table 6 The variables' indirect relationship (H7): regression analysis

Indirect relationship								
Model	Hypothesis	Unstandardised coefficients		Standardised coefficients	<i>t</i>	Sig.	<i>R</i> ²	Supported hypothesis
		<i>B</i>	Std. error	<i>Beta</i>				
Mediation test								
BA*CE	H7	0.162	0.048	0.229	3.399	0.001	0.423	Supported

Note: H7. dependent variable: PI.

Table 7 The variables' indirect relationship (H8): regression analysis

Indirect relationship								
Model	Hypothesis	Unstandardised coefficients		Standardised coefficients	<i>t</i>	Sig.	<i>R</i> ²	Supported hypothesis
		<i>B</i>	Std. error	<i>Beta</i>				
Mediation test								
BA*BE	H8	0.103	0.025	0.146	4.068	0.001	0.656	Supported

Note: H8. Dependent variable: PI.

CE was used as a mediator in order to determine the indirect association between BA and PI, examining H7. The relationship between all of the BA and PI is mediated by CE ($\beta = 0.229$, $p < 0.001$). The R^2 value is .423 and the Sig. value is .001, indicating that the effect may reach 42.3%.

The evaluation of H8 is carried out by investigating the role that BE plays as a mediator in the connection between BA and PI. According to the evidence presented, BE acts as a mediator in the interaction between BA and PI. The mediating effect was statistically significant ($\beta = 0.146$, $p < 0.001$). The R^2 value was 0.656, while the Sig. value is 0.000. This indicates that 65.6% of the variance in purchase intention can be explained by the model.

Table 8 ANOVA test assessing grouping values

ANOVA						
		Sum of squares	<i>df</i>	Mean square	<i>F</i>	Sig.
Age	Between groups	6.186	12	0.516	0.514	0.905
	Within groups	284.911	284	1.003		
	Total	291.098	296			
Qualifications	Between groups	2.456	12	0.205	0.896	0.552
	Within groups	64.884	284	0.228		
	Total	67.340	296			

Table 9 Gender group statistics

		<i>Independent samples test</i>								
		<i>Levene's test for equality of variances</i>		<i>t-test for equality of means</i>						
		<i>F</i>	<i>Sig.</i>	<i>t</i>	<i>df</i>	<i>Sig. (2-tailed)</i>	<i>Mean difference</i>	<i>Std. error difference</i>	<i>95% confidence interval of the difference</i>	
									<i>Lower</i>	<i>Upper</i>
PI	Equal variances assumed	8.906	0.003	-1.961	295	0.051	-0.127	0.065	-0.254	0.000
	Equal variances not assumed			-2.110	218.161	0.036	-0.127	0.060	-0.246	-0.008

The analysis of variance (ANOVA) test was used to look into statistically significant changes in the dependent variable that could be linked to age. The results showed that the level of significance was 0.905 and the F-value was .514 for both 12 and 284 degrees of freedom. Since the significance threshold is greater than 0.05, it may be said that the differences between age groups do not satisfy the requirements for statistical significance. As a result, it is feasible to conclude that participant age had no discernible impact on the dependent variable in this study. Additionally, the purpose of this ANOVA test was to examine the variations in the dependent variable that were based on educational background. With an F-value of .896 at 12 and 284 degrees of freedom, the results were determined to be related with a significant level of 0.552. Since the significance level is greater than 0.05, it can be said that the variations between educational qualification levels do not satisfy the requirements for statistical significance. Because of this, it is possible to conclude that an individual's educational background has no discernible effect on the dependent variable under study.

Gender differences were statistically significant, according to the PI Independent Samples t-test. The assumption of equal variances between the two groups was not met, as evidenced by the F value of 8.906 and the p value of 0.003 from Levene's test for equal variances. This indicates that the findings were predicated on the notion that the variances were not equal. With 218.161 degrees of freedom and a significance level of 0.036, the findings displayed a t value of -2.110. This implies that there was a statistically significant difference between the two groups' means. The 95% confidence interval ranged between -0.246 and -0.008, with the mean difference being -0.127. This indicates that females are far more likely to make a purchase than males.

5 Discussion

The main aim of the research was to investigate how brand authenticity influences the purchase intention of consumers based on the mediating roles of cognitive engagement and behavioural engagement. The empirical results provide strong support for the proposed research framework, according to which the authenticity perceptions play an

important role in the process of consumer response and consumer behavioural outcomes in the context of using digital banks.

First of all, it can be stated that the findings suggest that brand authenticity positively and significantly influences cognitive engagement. When a consumer believes that a banking brand is authentic, transparent, and consistent, he or she is more likely to devote more mental resources to the information processing and brand interaction. This finding is consistent with the previous research that states that authentic brands can prompt more intensive thinking because they increase credibility and decrease the level of perceived uncertainty (Kumar and Kaushik, 2020; Rather et al., 2019). When the consequences of the interaction are more technologically oriented, like in mobile banking, the cues of authenticity are especially valuable when it comes to informing consumer perceptions and judgments of the brand.

Second, the findings indicate that brand authenticity has a significant impact on behavioural engagement, implying that authentic brands make consumers more willing to interact with mobile banking applications and engage in brand-related activities. These findings confirm the claims of Rather et al. (2022) and Rao et al. (2025), who note that authenticity and trust are the major factors in consumer engagement behaviour in digital platforms. As users will feel that a banking brand is authentic, they will have a higher likelihood of engaging with application features, continuing with further use, and referring other users to the service.

Third, the research validates that brand authenticity has a direct relationship with purchase intention. It means that the perceptions of authenticity might influence the intentions of consumers to use mobile banking services further and embrace other financial products that are provided via digital platforms. This observation aligns with the prior studies that the authenticity of brands enhances consumer trust and confidence, which eventually results in positive intentions to behave (Papadopoulou et al., 2023; Thao et al., 2025; Zafar et al., 2025).

Besides direct effects, the findings emphasise the role of consumer engagement as the element that connects consumer brand authenticity with the intention to purchase. In particular, the cognitive engagement was established to have a positive effect on the behavioural engagement, indicating that a cognitive involvement with a brand makes consumers vulnerable to the transformation of the mental involvement into action. Such a sequential relation is in line with the engagement theory, which assumes that cognition is a common antecedent of consumer-brand behavioural responses (Park and Yun, 2018; Yang et al., 2021).

Moreover, the results show that both cognitive and behavioural engagement affect the purchase intention positively, which supports the importance of engagement as an important channel where authenticity perceptions are transformed into reality and actual consumer behaviour. Cognitively attentive and behaviourally active consumers who are engaged in their interactions with mobile banking applications have more chances to develop stronger intentions to also use the service. The same findings are mentioned in previous research on the topic of digital customer engagement and its effect on consumer loyalty and purchasing behaviour (Prentice et al., 2019; Zheng et al., 2022; Hefzifard et al., 2023; Yoong and Lian, 2019).

The mediation analysis also confirms the study that cognitive engagement and behavioural engagement mediate the relationship between brand authenticity and purchase intention to some extent. This result indicates that not only does authenticity have a direct impact on the behavioural intentions of consumers, but it also impacts them

indirectly via engagement processes (Kautish et al., 2025; Shin and Back, 2020; Cardoso et al., 2026; Deng et al., 2025). That is, genuine mobile banking brands are more competent to make meaningful contact with the users, which in turn enhances their intentions to buy and the brand relationships over the long term.

6 Limitations and future research

Despite these contributions, several research gaps remain in the literature, providing opportunities for future investigation. Firstly, the research was performed among mobile banking customers in Jordan, and this might not be applicable to other countries and cultures. The research model can further be used in the future to conduct studies in other geographic areas to determine the potential of cross-cultural differences in consumer attitudes of brand authenticity and engagement.

Secondly, the study employed a form of research design known as cross-sectional, and it merely reflects the perceptions of the consumers at a particular point in time. In the future, the longitudinal approach could also be used to explore the dynamics of the perceptions of authenticity and the change in the behaviour of engagement over time, particularly as consumers encounter more of the mobile banking technology.

Third, the evaluation was performed on two types of engagement, i.e., cognitive engagement and behavioural engagement. The model can be extended to other dimensions of engagement in future studies, such as emotional engagement or other mediating or moderating variables, such as trust, perceived risk, or technology acceptance factors.

Finally, additional literature may be developed to identify the influence of the new financial technologies, such as artificial intelligence-based banking services or digital financial platforms, on the perceptions of brand authenticity and brand engagement among consumers. The study can contribute to the understanding of the transformation of consumer-brand relationships in digital banking environments by technological innovations even further

7 Conclusions

This paper has looked at how brand authenticity affects purchase intention when using mobile banking applications in Jordan, with the mediating factors being cognitive engagement and behavioural engagement. The results affirm the importance of brand authenticity in determining the engagement and behavioural intentions of consumers with regard to digital banking services. Authentic mobile banking brands arouse cognitive involvement and behavioural participation in a consumer, and this leads to purchase intention. Such findings underscore the relevance of genuine branding campaigns to build consumer relationships and motivate them to use mobile banking applications in digital financial settings.

8 Theoretical implications

The research is an addition to the existing literature regarding brand authenticity and consumer interaction within a digital service setting. To begin with, the results supplement the existing studies in branding by illustrating the fact that brand authenticity is the key factor influencing consumer behavioural intentions as part of the mobile banking application. Although the previous studies have analysed authenticity in the traditional context of branding, the study presents the empirical evidence of authenticity being a critical factor in consumer responses in technology-mediated services.

Second, the paper contributes to the research on customer engagement by revealing that cognitive engagement and behavioural engagement are the mechanisms by which brand authenticity affects purchase intention. The findings are in line with the engagement theory that reveals that behavioural engagement may be provoked by cognitive involvement, which eventually influences the choices consumers make when buying products. Combining both dimensions of engagement in one research framework, the research would be more detailed in understanding how the relationships between consumers and brands change in digital banking services.

Third, the research adds to the body of knowledge on digital banking and consumer behaviour by presenting the importance of genuine branding strategies in enhancing consumer trust and persuading them to use the services of mobile banking further. The results add to the theoretical discourse by establishing a connection between authenticity perceptions and engagement processes and behavioural outcomes when it comes to the realms of financial technology.

9 Managerial implications

The results of this research have a number of real-life implications for banking institutions and providers of digital services. To start with, the financial institutions ought to focus on the creation of genuine brand communication programs that focus on transparency, honesty, and consistency between the brand promises and service delivery. The use of authentic branding would help build the confidence of consumers in using mobile banking services and affect their intentions to purchase them positively.

Second, banks must develop mobile banking applications in such a way that they promote cognitive engagement of the user by delivering precise, informative, and significant information regarding their services. Individualised financial recommendations, transparent account transactions, and learning financial materials may arouse the interest and involvement of consumers with the application.

Third, companies ought to work on the improvement of the behavioural engagement by developing interactive and user-friendly digital experiences. As an example, additions of new features, enhancing the usability of the applications, and providing personalised suggestions can make consumers engage more with mobile banking applications. Such interaction may assist in the long-term relationships that would be long-term with the customers and will likely increase their use and adoption of other digital banking services.

Overall, the findings suggest that improving customer relationships and increasing competitive advantage through improving brand authenticity and facilitating consumer interaction may be effective solutions to the issue in the ever-digitised banking market.

10 Practical advantages

This study can be of some practical use to the banking institutions. By engaging in authentic branding and enhancing customer experience through mobile banking apps, banks will be able to gain customer trust, create adoption, increase customer retention, and encourage customers to continue using digital banking services. Moreover, the adoption of these approaches will enable financial institutions to simplify the process of moving to digital channels, improve interactions with the service, and preserve a unique position in the market in the face of increased competition in the industry.

Declarations

All authors declare that they have no conflicts of interest.

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