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IMPACT OF SELF-CONGRUITY AND BRAND IMAGE CONGRUITY ON BRAND LOYALTY: MEDIATING ROLE OF BRAND ATTITUDE

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Abstract--- *The objective of this research paper was to investigate the impact of Self-Congruity (SC) and Brand Image Congruity (BIC) on Behavioural Loyalty (BL); to probe the mediation of Brand Attitude (BA) between Self Congruity and Brand Image Congruity and Behavioural Loyalty; to find out moderation effect of Reference Group (RG) on Brand Attitude and Behavioural Loyalty relationship. The data collected from 213 respondents through convenience sampling. Hypotheses were tested using regression analysis (SPSS 20). The result of the study indicated that all three types of Self-Congruity and Brand Image Congruity dimensions positively and significantly affected brand attitude. Brand Personality Congruity was the stronger predictor of a brand attitude than other tested predictors. The findings of the study provided several useful managerial implications. Manager more focused on self-congruity because customers focused on the brand personality and match it with their personalities and find resemblance with the particular brand. This research study contributed to the literature by examining the Brand Attitude as a mediator and Reference Group as a moderator.*

Keywords--- *Self-Congruity, Brand Attitude, Social Factors, Reference Group, Behavioural Loyalty, Brand Image Congruity.*

I. INTRODUCTION

In today's competitive environment, expansion of multinational brands competing in various geographic market places has raised the serious issue how globally and nationally brands should be managed (Uslu, Durmuş, & Kolivar, 2013). It is very essential to know the significance and management of brands from every perspective because they are the most important assets of the organizations (Aghaei, Vahedi, Kahreh, & Pirooz, 2014). According to Fournier (1998), the way customers recognize brands is an important factor for long-term corporate customer association. Self-Congruity theory gains the growing attention of researchers and marketing professionals (Kressmann et al., 2006). SC entails the willingness of comparing oneself with other things and stimuli. To understand the perception and purchasing behaviour of customers this theory got the wide acceptance of both practitioners and researchers (Christodoulides & Veloutsou, 2009). SC has three important types Brand Personality Congruity (BPC), Brand User Imagery Congruity (BUIC) and Brand Usage Imagery Congruity (BUSIC). According to Keller (1998), BIC is perceptions about a specific brand as revealed by the brand associations held in customer insight. This study focuses on SC, its types, BIC and its dimension relationship with BA and BL.

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The previous studies focused on the relationship between SC and FC with attitudinal loyalty (Kang, Tang & Lee 2013); SC and attitudinal loyalty (Liu et al., 2012); SC and FC with brand preferences (Hu, Liu, Wang, & Yang 2012); FC and brand satisfaction (Hohenstein, Sirgy, Herrmann, & Heithmann, 2007). However, limited research is conduct on SC and BIC with BL (Kang, Liang & Lee, 2013). It suggests that that due to high symbolic attributes connect with luxury brands, the influence of SC dimensions for luxury products may be more essential than non-luxury products (Liu et al., 2012). BA is an important concept and will be essential for marketers to understand the mediating role of BA which can play a vital role for shifting perception of the brand into a differential disposition towards a brand (Shamim & Butt, 2013) This study fulfills this gap by examining the impact of SC and BIC on BL; to probe the mediation of BA between SC and BIC. Moreover, find out the moderation effect of RG on BA and BL relationship.

The objectives of this study are;

To empirically examine the impact of SC, BIC on BL.

To probe the mediating role of BA between SC, BIC, and BL.

To find out the moderation effect of RG on BA and BL relationship.

This study contributes to the existing literature in many ways; first, this study examines the mediating role of BA between SC, BIC, and BL. This study gives new insight to managers and marketers to develop SC and BIC among customers which in turn are expected to result in BL. The finding of the study gives implications to marketing managers in investigating the perception of customers toward the brand. Second, the academic significance of the study is that it explores the knowledge of BL and less studied dimensions of SC such as BPC, BUIC and BUSIC; and BIC like FC and SIC. Thus, this study adds value in literature by taking into account these dimensions simultaneously. Finally, this study provides insights into the moderating role of RG on BA and BL.

II. Literature Review

2.1 Self-Congruity (SC)

SC can be perceived as a key concept in marketing literature as an extension of self-concept. Scholars are keen to understand the concept of SC and examine their connection between self-concept and brand image because of customers' attempt to gain maximum congruity between their personality and brand image that they currently evaluate by using it (Todd, 2001). According to Sirgy (1985) customers' self-concept when interacts with a corresponding brand image in terms of generalizing consumers of the specific brand as a result, the interaction between them creates a subjective experience. Thus subjective experience refers to new concepts such as SC. Moreover, the effect and consequences of SC are clearly defined by the self-congruity theory (SCT). SCT explains that the behaviour of the customer has been determining in parts, between self-concept of customer and product self-identified attributes or traits (Sirgy et al, 1991). This theory proposes that higher the congruity between customers' self-concept and brand image, as a result, a positive attitude develops towards that brand. On the basis of this notion, many scholars conduct research to discuss the concept of congruence between customers' self-concept and brand image to evaluate the various aspects of customers' behaviour like brand attitude, purchase intentions, behaviour and loyalty (Sirgy et al., 1991; Sirgy et al., 1997). The key type of SC has

been evaluated multi-dimensionally (Sirgy, 1982). All these types strengthen marketing literature. The discussion on the SC and BIC can be studied and trace back to the 1950s.

Gardner & Levy (1955) are the pioneers of discussion on SC and BIC (Sirgy, 1982). According to Levy (1959), customers use the brand for functional and symbolic utility. Levy's arguments have not been constituting a theory but get the attraction of researchers on SC and its impact on the behaviour of customers (Sirgy 1982). SC significantly impacts the brand attitude (Sirgy et al., 2008). SC significantly affects brand loyalty (Sirgy et al., 2008). BPC states the association of the customer's own personality perception and brand personality perception (Wee, 2004). A prospective customer would be important and anticipated to judge if their personality is outward and aggressive to match with observing the personality of the specific brand or not. Customers use products or brands to form and improve their appearance (Veblen, 1899). According to Aaker (1996), the brand image provides a self-expressive benefit where customers can use visually consumed brands to express their personalities. The capacity of the brand to describe one's personality or self-image can be described by the self-congruity theory (SCT) (Sirgy et al., 1997). This theory derived from psychology. This theory recommends that customers equate themselves with a particular product and see either it matches their own image or personality (Sirgy, 1986). In the previous research of Sirgy (1986) has proposed that customers have the best choice or attitude toward a brand that apparently perceive a favourable human characteristic that matches his or her personality. Through many studies, it is proved that BPC positively and significantly impacts on BA (Harris and Fleming, 2005; Liu et al., 2012). BPC has a positive and significant impact on BL (Kim et al., 2001; Erdogmus & Büdeyri-Turan, 2012).

According to Sirgy et al., (1997) BUIC states that degree and scope of perceived similarity a potential customer perceives of the particular user of a product with himself or herself. BUIC define as the association between a customer's self-image and the user perceive the image about a brand (Sirgy et al., 1997). According to Liu et al., (2008) the customer is more prospective to buy a specific product or brand if he or she recognize it to be continuous and consistent with their self-images. The target market of the customer contains more desirable choices, preferences and intent to purchase toward a brand that depict an image of the user that is consistent with the perceived image of the specific brand. BUIC has been positively and significantly impacting the brand attitude. BUIC establish a base on customers' opinion about the user of a specific brand (Parker, 2005). BPC and BUIC have two unique concepts (Helgeson & Supphellen, 2004). BUIC has a significant impact on Brand Attitude (Sirgy et al., 1997; Liu et al., 2008; Liu et al., 2012).

BUSIC states that the association between customers' perception of the particular brand and it is judge appropriately with the situation of use (Sotiropoulos, 2003). Further, BUSIC explained that the perceived stereotype of the positions in which a particular brand is commonly used (Biel, 1992). BUIC and BUSIC are two main constructs. According to Keller (1998), BUSIC is formed either with the help of direct contact with the particular brand or through user imagery congruity, usage imagery congruity which is typically created either through direct contact with the brand or with the help of secondary means like positive word-of-mouth. BUSIC refers to the association that exists between customers' beliefs about specific circumstances that a particular product would be used by them and the overall insights about the brand's usage situations. Research has found that customer tends to depend on peripheral nods if they lack adequate self-schemas which closely associated with the image of a brand (Aaker, 1999). The likeness of product or brand would be high in such a condition when the customer is offered some brand usage imagery congruity instead of the high self-congruity situation (Sotiropoulos, 2003). BUSIC has a positive and significant impact on BA and BL (Sirgy, Lee, Johar, & Tidwell, 2008).

2.2 Brand Image Congruity (BIC), Functional Congruity (FC) and Symbolic Congruity (SIC)

BIC has been playing an essential role in developing customers' brand behaviour (Czellar, 2003). Brand Image is defined as customers' insights about the brand. Keller (1993) Congruity is basically cognitive variances between the real state of image of brand and customer desire state of brand image. When the perception developed, this would affect the positioning of the brand in the market. BIC has been dividing into two dimensions, FC and SC. FC takes place at that point in time when a brand satisfies utilitarian standards that customers wish. Customers highly inspire from a particular brand when it meets their expectations and express a positive attitude (Ryu et al., 2008). The chances to repurchase the same brand in the future increase when a specific brand satisfactory meets the utilitarian need of customers (Jamal & Al-Marri, 2007). The higher the FC, the higher will be the perception of customers and generated a positive image of the brand (Hung & Petrick, 2011; Sirgy & Johar 1999). FC also positively and significantly affect on BL (Sirgy et al., 2008). Symbolic requirements have been creating internally for individual self-expression. The symbolic image of brands considers status symbol which appeals the society. Symbolic Congruity takes place in a situation when the enactment of the brand on symbolic attributes associated with the desired level of customers (Park et al., 1986). BIC has a positive and significant effect on BA (Faircloth et al., 2001; Low & Lamb, 2000). BIC has been significantly effecting BL (Keller, 1993).

2.3 Reference Group

Reference Group concept evolve from 1956 by Francis Bourne and has significantly influenced the marketing studies. Reference Group define as a group that affects the individual attitude who prefer to use reference at the time of their own purchases since the reference group concept has since been dominantly and significantly embracing the marketing researchers. Reference Group is important to construct of customer choice in the marketing context, especially in the selection and purchase of brand (Bearden, & Etzel 1982), valuation of brand and choice (Witt & Bruce 1972), an individual's perceptions about the superior quality of the product (Pincus & Waters 1977). The nature and scope of influence applied through different kinds of groups on individual preferences have also been exerting and observing (Hawkins et al., 1995).

2.4 Brand Attitude

Brand Attitude is defined as an overall good or bad assessment of customers' about brand (Kotler & Keller, 2008; Mitchell & Olson 1981). Customers' attitude toward brand depends on an individual's perceptions about the brand, and it is considered to be the best evaluator of customers' behaviour toward the choice of brands (Shimp, 2010). According to Hawkins et al., (2007) attitude is a consistent response (either positive or negative) towards certain objects through learning. The probability of using a brand has been increasing due to the positive attitude of the customer towards a particular product (Kotler & Keller, 2008).

2.5 Behavioural Loyalty

Behavioural loyalty is the outcome of the customers' decision-making process (Jacoby & Chestnut, 1978). Brand loyalty is a commitment to repurchase a specific brand continuously instead of situational impacts and promotional efforts having the potential to cause switching behaviour (Oliver, 1997). There are two perspectives to measure brand loyalty, attitudinal and behavioural (Back, 2005; Dick & Basu, 1994). Brand loyalty is an attitudinal and behavioural function of psychological processes and suggests that it is described by the strength and nature of the association between attitudes and repurchase behavior (Dick & Basu, 1994). Behavioural means repurchase of products and services (LaBarbera & Mazursky, 1983). Loyal consumers frequently repurchase a specific brand and do not look for product relating information

(Newman & Werbel 1973). According to Liu et. al., (2012) positive relationship between attitude and Behaviour exist (Liu et al., 2012; Low & Lamb 2000).

2.6 Hypotheses

H1: SC effect on BA positively.

H1a: BPC effect on BA positively and significantly.

H1b: BUIC positively and significantly affect on BA.

H1c: BUSIC positively and significantly effects on BA.

H2: BIC has a significant effect on BA.

H2a: FC positively and significantly effects on BA.

H2b: SIC positively and significantly effects on BA.

H3: SC positively and significantly affects BL.

H4: BIC has a positive effect on BL.

H5: BA positively and significantly effects on BL.

H6: There is a mediating effect of BA between SC and BL relationship.

H7: There is a mediating effect of BA between BIC and BL relationship.

H8: There is a moderating impact of RG between BA and BL.

III. RESEARCH METHODOLOGY

The research design of the study is the cross-sectional; data collected from the user of Apple Brand at a particular point in time universities, schools, organizations and shopping malls. The respondents belong to Islamabad and Rawalpindi. Convenience sampling used for this research study. The sample size for this study consists of 213 respondents. The Data analyze with the help of SPSS 20. To measure the constructs well establish scale is adapted from literature.

Table 1: ***Instrument of the Study***

Variables	Dimensions	No of items	Adapted from study
SC	BPC	11	(Aaker, 1997)
	BUIC	3	(Sirgy et al., 1997) (Sirgy et al., 1997)
	BUSIC	3	(Lacoeuilhe, 2000)
BIC	FC	7	(Ryu et al., 2008)
	SIC	13	(Hu, Jing et al., 2012)
RG		7	(Bearden et al., 1989; Park & Lessig, 1977)

BA	3	(MacKenzie & Lutz, 1989)
BL	3	(Renolds & Arnold, 2000)

Table 2: ***Reliability***

Name of Variable	Cronbach Alpha	No of Items
BPC	11	.872
BUIC	3	.711
BUSIC	3	.686
FC	7	.780
SIC	13	.854
RG	7	.825
BA	3	.655
BL	3	.810

IV. Data Analysis

The data analyzed through various methods, like demographics, descriptive, correlation and hypothesis testing through Regression analysis.

Table 3*: Descriptive Stat*

	N	Min	Max	Mean	Std. Devi	Skew		Kurt	
	Stat	Stat	Stat	Stat	Stat	Stat	Std. Err	Stat	Std. Er
BPC	213	1.18	4.55	3.6057	.799	-1.42	.167	1.43	.332
BUIC	213	1.27	5	3.4515	.970	.010	.167	-1.16	.332
BUSIC	213	1.27	5	4.1070	.911	-1.29	.167	1.22	.332
FC	213	1.55	5	3.6635	.688	-.264	.167	.209	.332
SIC	213	1.82	4.73	3.5760	.598	-1.02	.167	1.035	.332
RG	213	1.29	4.86	3.6638	.706	-1.25	.167	1.803	.332
BA	213	1.00	5	3.4931	.780	-.584	.167	.080	.332
BL	213	1.00	5	3.4851	.729	-.257	.167	-.018	.332

The table of descriptive statistics shows the mean and standard deviation values of responses with variables of the study along with skewness and kurtosis.

Table 4: ***Correlation Analysis of Constructs (N=213)***

	BPC	*BUIC*	*BUSIC*	*FC*	*SIC*	*RG*	*BA*	*BL*
BPC	1							
BUIC	.119	1						
BUSIC	.169*	.177**	1					

FC	.144*	.142*	.111	1				
SIC	.135*	.093	.019	.074	1			
RG	.152*	-.031	.073	.206**	.093	1		
BA	.321**	.302**	.286**	.233**	.210**	.197**	1	
BL	.382**	.276**	.362**	.306**	.277**	.204**	.626**	1

**Significance, p < .01

*Significant, p < 0.05

The correlation table shows the association among variables. All variables are positively correlated. A high correlation found between Brand Attitude and Behavioural Loyalty (.62). To test the proposed hypothesis multiple regression estimation has been adopted. However, prior to running the regression various assumptions are also check.

Table 5: ***Regression Analysis***

Model		UnStd B	Std. Er	Std B	t	Sig.
	(Constant)	.191			.442	.659
	BPC	.218	.432	.223	3.598	.000
	BUIC	.167	.061	.207	3.350	.001
	BUSIC	.166	.050	.194	3.128	.002
	FC	.157	.053	.138	2.253	.025
	SIC	.191	.070	.146	2.405	.017

N = 213, R = .503, R2 = .253, Adj R2 = .235; F= 13.99 (p < 0.00);

**Significance, p < .01

Dependent Variable: BA

Predictors: BPC, BUIC, BUSIC, SIC, FC

Multiple and linear regressions were used to analyse the hypotheses. The results are shown in Table. The result supported hypothesis H1a; H1b; H1c; H2a and H2b.

Table 6:***Regression Analysis***

Model		UnStd B	Std. Er	Std B	T	Sig.
	(Constant)	1.442	.180		8.027	.000**
	BA	.585	.050	.626	11.650	.000**

N = 213, R = .626, R2 = .391, Adj R2 = .389; F= 135.72 (p < 0.00); **Significance, p < .01

Dependent Variable: BL; Predictors: BA

The result support hypothesis (H3) that Brand Attitude has a positive and significant effect on Behavioural Loyalty. This shows that a high perception of Customers about a particular product or brand enhances its importance and then attitude shift toward repurchase behavior. The results are depicted in Table 6.

Table 7: ***Regression Analysis***

Model	UnStd B	Std. Er	Std B	T	Sig.

(Constant)	-.212	.369		-.575	.566
SC	.544	.071	.441	7.693	.000**
BIC	.462	.089	.299	5.208	.000**

N = 213, R = .586, R2 = .343, Adj R2 = .337; F= 54.853 (p < 0.00); **Significance, p < .01

Dependent Variable: BL; Predictors: SC, BIC

In this step, H4 and H5 hypotheses were analysed through multiple regression analysis. The result supported hypothesis (H4) that Self-Congruity has a significant effect on Behavioural Loyalty.

Table 8: ***Regression Analysis***

Model		UnStd B	Std. Er	Std B	t	Sig.
	(Constant)	.229	.422		.542	.589
	SC	.540	.081	.409	6.673	.000**
	BIC	.347	.101	.210	3.423	.001**

N = 213, R = .50, R2 = .250, adj R2 = .243; F= 34.978 (p < 0.00); **Significance, p < .01

Dependent Variable: BA; Predictors: SC, BIC

In this step, H1 and H2 hypotheses were analysed through multiple regression analysis. The result supported the hypothesis (H1). The result supported hypothesis (H2) that Brand Image Congruity has a positive and significant effect on Brand Attitude.

Table 9: ***Mediation- Regression Analysis of SC, BA and BL***

	IV	DV	R^2	F Stat	B	Beta	t
1	SC	BL	0.25	73.48	0.62	.508	8.57**
2	SC	BA	0.20	55.42	0.60	.456	7.445**
3	BA	BL	0.39	135.7	0.58	.626	11.65**
4	SC	BL	0.45	87.37	0.34	.28	4.192**
	BA		0.45	87.37	0.46	.497	8.681**

** Significance level p < 0.01

In order to check the mediation effect, four steps were applied according to Barron and Kenny's (1986).

Table 10: ***Mediation- Regression Result of Brand image congruity Brand Attitude and Behavioural Loyalty***

	IV	DV	R^2	F Stat	B	Beta	t-stat
1	BIC	BL	0.15	39.60	0.651	.398	6.29**
2	BIC	BA	0.09	21.07	0.498	.301	4.59**
3	BA	BL	0.39	135.7	0.585	.626	11.65**
4	BIC	BL	0.43	82.32	0.355	.230	4.24**
	BA		0.43	82.32	0.520	.556	10.26**

** Significance level p < 0.01

Table 11: ***Moderation- Regression Analysis of Brand Attitude*Reference Group and Behavioural Loyalty***

IV	DV	R^2	F Stat	B	Beta	t –Stat

1	BA	BL	0.39	135.72	.585	.626	11.65**
2	BA	RG	0.034	8.497	.178	.197	2.91**
3	RG	BL	0.037	9.165	.211	.204	3.02**
4	FC*BA	BL	0.290	85.51	.099	.54	9.33**

** Significance level $p < 0.01$

The result shows that all hypotheses significantly support and results are consistent with previous results. SC found to be a stronger predictor of BL toward the brand than BIC. BPC, BUIC and BUSIC have a significant impact on BA (Sirgy et al., 2008; Liu et al., 2012). SC has a positive and significant effect on both BA and BL and the results are consistent with previous research (Kang et al., 2013). BUIC has a significant effect on BA and findings are consistent with prior study (Liu et al., 2008). Further, BUSIC positively and significantly impact on brand attitude and results are consistent with previous studies (Sotiropoulos, 2003; Sirgy et al., 2008; Liu et al., 2012). The finding of the study shows that BIC has a positive and significant effect on BL and the result is similar to the previous research (Keller, 1993; Faircloth et al., 2001). FC positively and significantly affect on BA and result are consistence with previous research (Ryu et al. 2008). SC has a positive and significant effect on BA and the results are consistent with prior research (Park et al., 1986). The result also shows that BA partially mediates the relationship between SC, BIC and BL. In the purchase of brand Customer purchase decision influenced by various RG. So, the result shows that RG moderates the relationship between BA and BL.

The findings of the study are several managerial implications. There is less difference found in brands in terms of features, how to create a strong image of the brand via on products attributes gain importance of marketing managers. Apple is a strong and unique brand in terms of its feature, quality and durability. The finding of the study shows that Brand Personality Congruity create positive customer's attitude, and after that attitude with the influence of reference, group convert into behavioural loyalty. The marketing managers keep in mind that the Apple brand is dominant in the market due to its strong image. Thus, these three Self-Congruity types and Brand Image Congruity dimensions are key elements in creating and maintaining the customer's long term relationship with the brand. Marketing management keeps in mind while designing a strategy that the personality of the brand is a very useful area. Another important implication is that Self-Congruity and Brand Image Congruity appear to play an important role in creating Behavioural Loyalty. Because customer's perception towards Apple Brand is high and it creates a positive attitude, which becomes a source of developing Behavioural Loyalty. A marketing manager should not ignore the user and usage imagery aspect of the brand.

Brand managers promote their services and formulate advertising strategies that unleash the feelings of customers and arouse interest along with the desire for attaining the product. These are purely psychological measures adopting by marketing managers while designing and drafting advertising contents. Self-Congruity and Brand Image Congruity is a complex phenomenon having overlapping domains interestingly still needs much intention from brand managers. Brand managers also take care of customer choices because it will lead to developing the image of a brand. If marketing managers are well aware of their customer choice it's easy for them to serve the market and gain a competitive edge.

The results of this study contribute to the literature in many ways; by investigating the mediating role of BA. This study examines the combined effect of SC and BIC on BA and BL. Both congruity attributes show a significant impact in developing loyalty in Apple Brand context. The study more fully explains the social aspect, RG moderate the relationship between BA and BL.

V. LIMITATIONS AND RECOMMENDATIONS

Although a keen attempt is made to be prudent and to attain the purpose of this survey, this research has some limitations, such as sample size is relatively small for the evaluation of Pakistani consumer insight about Apple Brand. Similarly, the only Apple Brand is considered for this research. The time constraint is also an important limitation. This study offers future directions. The data collected from Apple Brand users and a major chunk of respondents are students. This study is a cross-sectional study; the longitudinal study can be conducted in the future. Moreover, further studies can be conducted to check the effect of demographic effects on variables. Besides, this is a quantitative study; qualitative research can be conduct in the future.

VI. CONCLUSION

This research empirically investigates the effect of SC, BIC, BIC and its dimension on BA and BL. BPC is the stronger predictor of a brand attitude than other test predictors. Moreover, this study concludes partial mediation of BA between SC, BIC and BL. Further, this study concludes that RG significantly mediates the relationship between BA and BL. The study limits to Apple brand and data collected from Islamabad and Rawalpindi. Hypotheses tested by using regression analysis. Future research includes more rational respondents and brands. The research highlights the significance of managerial inventions to focus on SC to develop BL to achieve a competitive advantage over a competitor in the market. The manager more focuses on SC because today's customers are more focused on brand attributes and match it with their own personality and fined resemblance with the brand.

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