THE IMPACTS OF SELF-BRAND CONGRUENCE ON BRAND LOYALTY: A STUDY ON CELLULAR PHONE USERS

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—Abstract—
In this study, hypothesized that congruence or incongruence of consumer image and brand image leads positive or negative attitudes towards brand and these attitudes affect consumer decision process as mediators, formation of brand loyalty process is approached from an image congruence perspective. A preformed questionnaire form was used as data collection tool and pure data was analyzed with Structural Equation Modeling in order to demonstrate how observed variables fit the theoretical model. Analysis results show that consumer image and brand image congruence affect love/passion and commitment, and love/passion and commitment affect brand loyalty positively. Other attitudes and satisfaction are found statistically insignificant relation with brand loyalty.

Key Words: Brand Loyalty, Brand Image, Image Congruity

JEL Classification: M31, M30, M39

1. INTRODUCTION
The increase of competition has made loyalty an important aspect for researchers and practitioners, as the cost of keeping existing customers is smaller than acquiring new ones. In addition loyal consumers support advertisement, and they are willing to pay premium because of inelastic price sensitiveness (Miller, 2004). The total population of consumers is somewhat constant, so firms should sell to a consumer more than once, and as loyal consumers form a consumer base (Aaker, 1991), expected firm goals can be achieved.
Researchers approaching brand loyalty as an output examined whether or not consumer is showing loyal behavior meanwhile advocates of attitudinal loyalty focus on the attitudes leading consumer to purchase, not the purchase transaction itself. Fournier (1998, p. 343) approaches loyalty within the relationship domain opposing that “operationalizations relying on sequence or proportion of purchase perhaps better reflect a notion of inertia than loyalty with its full relational significance”. As brand loyalty is recognized to be a construct more complex than repeat purchase behavior (or inertia), authors have began to look for underlying facets and researched formation of brand loyalty.

One of the most accepted view in the literature is that; consumers choose brands congruent with their own images. Image congruence theory suggests that image congruity has an important role in purchase decision making by building a connection between the consumer and the brand. Recent study, relying on consumer-brand relationship theory, approaches brand loyalty as a consequence of BRQ dimensions; love, commitment, satisfaction, interdependence, partner quality, and intimacy (Fournier, 1998), and using image congruence theory as an antecedent effecting BRQ dimensions.

2. CONCEPTUAL MODEL AND HYPOTHESIS

Conceptual model posits that congruity between consumer image and brand image effects brand attitudes formation and thus brand loyalty is a result of brand relationship quality (BRQ).

2.1. Image Congruence

Researches show that consumers choose brands whose images are congruent with their own images. The more brand gains meaning for the consumer, the more it becomes identical with the self. Self-image congruity can also generate attachment to a specific brand. Consumers attribute human qualities to brands, and then they develop attitudes towards symbolic concepts assumed to be carried by the brands, because consumers perceive brand not only as a commercial meta, but also as a friend, a partner, or even a lover (Fournier, 1998).

2.1.1. Consumer image and self concept

Self is the feelings and thoughts a person holds for himself. In other words, self is what a person thinks who s/he is. People define themselves with what they possess instead of what they achieve; moreover possessions are used to extend self. Products and brands possessed and consumed are a way to define whom a person wants to be or wants to be seen as by others (Sirgy, 1982), to himself and
people whose thoughts are important. Self concept is defined by self image which is of four sub-selves called actual self, social self, ideal self and ideal social self (Sirgy, 1982). Actual self is how a person sees himself, whereas social self is how he thinks he is seen by other people. Ideal self is how a person wants to see himself and ideal social self is how he wants to be seen by others.

2.1.2. Brand Image

From a consumer point of view, brands are interpretations used to define themselves and themselves to other people. Consumers use brands’ image which they consume and possess to deliver their own image. Consumers give their buying decisions accounting for symbolic meanings which enhance consumers statue and self worth (Palumbo and Herbig, 2000), thus consumers choose brands projecting congruent images with their own actual, ideal, social, and ideal social images (Sirgy, 1985), called self image-brand image congruence or image congruity.

2.2. Brand Relationship Quality (BRQ)

Fournier (1998) claimed that there are relationships between brands and consumers. Fournier claims that these relational meanings are love/passion, self-connection, commitment, interdependence, intimacy, and brand partner quality. Veloutsou (2007) also suggested consumer-brand relationship to be presented similar to inter-personal relations.

**Love/Passion:** It may sound odd that a person can be in love with a commercial meta (brand), but relationship marketing literature supports rationale for the existence of brand love (Ahuvia, 2005). It is initiated empirical research and found that many consumers may have emotions to loved objects, and showed similarities between interpersonal love and consumer love towards brands.

**Commitment:** Commitment is assumed to be of affective and intention to continue dimensions (Gustafsson et al., 2005). Attitudinally or behaviorally, commitment as eagerness to continue the relationship with a brand makes the concept an appropriate dimension for brand loyalty studies (Fullerton, 2005). Existence of commitment is used in order to differentiate spurious and true loyalty. Committed customers are found to have more intention to repurchase and be more loyal (Fullerton, 2005).

**Intimacy:** Intimacy is defined as the perceived depth of consumer understanding exhibited by the brand, and consumers’ understanding of the brand (Aaker et al., 2004). Intimacy helps achieving feelings of bonding and in generating a sense of
connection. Intimacy is taken as brand-related communications knowledge with the brand and personal experiences with the brand. When feelings of connection and intimacy invoked a stronger bond and sense of loyalty is likely to follow (Mizerski and White, 1986).

**Brand Partner Quality:** Brand partner quality is a "person's evaluation of the brand's performance in its partnership role", and relates to the quality of the brand, the reliability of the brand's messages, and compliance with the relationship rules, and belief in acceptable future behavior of the partner (Kressman et al., 2006).

**Interdependence:** Interdependence concerns the "degree to which the actions and reactions of relationship partners are intertwined". Interdependence can be observed by frequent brand interactions, increased scope and diversity of brand-related activities, and heightened intensity of individual interaction events, and by all of these properties occurring over a relatively long duration of time (Monga, 2002).

**Self-connection:** Aaker et al. (2004) conceptualized self-connection as to indicate activation of the person’s identity system and to capture the degree to which the relationship is delivered on centrally held identity themes, or helped express real and collective selves. Self-connection directly reflects the degree to which the partner has been incorporated into one's concept of self. Kressman et al. (2006) excluded self-connection dimension of BRQ claiming that self-connection somewhat akin to self-congruence construct. But self-connection is included in this study as it is one of the indispensable dimensions of BRQ.

### 2.3. Brand Loyalty

Pioneers of the academicians studying loyalty approached the concept as purchasing of a single brand over time, which is called as behavioral brand loyalty. From a behaviouralists perspective “no consideration should be given to what the subject thinks or what goes on in his central nervous system; his behavior is the full statement of what brand loyalty is”. Proposing the necessity of consumer attitudes toward brand, attitudinal approach focused on purchase intentions of the consumers. While behaviouralists use cut-points to distinguish loyal-non loyal consumer, attitudinals propose different levels of loyalty and try to determine these loyalty levels.

Brand loyalty is related with feelings, mood and emotions (Sierra and McQuinty, 2005), commitment (Hawkes, 1994), involvement (Chaudhuri, 1998), trust, love (Ahuvia, 2005), preference, and satisfaction (Helgesen, 2006).
3. ANALYSIS AND RESULTS

3.1. Sampling and Data Collection

The population data, containing income levels and population distribution of the city, are supplied by Turkish Statistics Institute of Antalya. Antalya is divided into 130 sub-districts. Using proportional sampling procedures sample quota for every district is found. Totally 332 questionnaires are administered.

3.2. Questionery Items

Questionery form used within the study consists of three parts. The first part contains questions measuring BRQ dimensions from Aaker et al. (2004) (commitment, intimacy, self-connection, satisfaction and partner quality), and Kresman et al. (2006) (interdependence, partner quality, intimacy, love and passion), and attitudinal brand loyalty measure (Johnson et al., 2006). Second part contains items measuring actual self, social self, ideal self, and ideal-social self and items measuring brand image (Malhotra, 1981). Third part contains items questioning demographics. A total of 110 items were present in questionery form. Original 7 point semantic differential scale was used in pretests, but because of consumers having problems in defining themselves on seven points scale, the scale is reduced to 5 point Likert type scale.

3.3. Analyzing Raw Data

SEM studies base on regression equations, thus requiring strict normal distribution patterns normality should be checked in order to determine appropriate method. There are two main qualitative criterions for normality, skewness and kurtosis values. All skewness and kurtosis values are seen to be less than absolute 2 (max 1.57) and 7 (max 2.358) (upper limits for normal distribution). But examination of graphs showed bimodal distribution (distribution with two vertexes), violating normality. In the study WLS (Weighted Least Squares) method is operationalized alternative for ML (Maximum likelihood) which works under non-normal distribution patterns.

3.4. Analysis

SEM analysis offer researchers to test many relationships between variables, thus offering more solutions. Researchers of SEM advice to represent the best model with Goodness of fit indices among alternative models, such as the model presented in this study. Analysis started with exploratory factor analysis a very common procedure used in SEM studies, excluding the self congruence index items. Principle extraction by varimax rotation showed a 5-factor structure.
analyzing factor loadings under adequate Bartlett’s’ test \( (X^2=680.3, \ df=351, \ sig=0.000) \) and KMO \((0.944)\) values.

### 3.5. Structural Model

Conceptually proposed model and empirically derived model are given in Figure-1 and Figure-2. Relationships between variables are given in Appendix-A as graphed. It is proposed that as people develop BRQ dimensions with the brands, whose images are congruent with themselves, leading loyalty towards brands. Results show that people develop deep emotional attachments, which is called love in this study, leading brand loyalty along with commitment. However, the empirical data does not support relationship between self-connection, satisfaction and intimacy \((t\)-values are not significant at \( p>0.05 \)). As all the paths are hypothesis, \( H_1 \) (Commitment leads to loyalty), \( H_6 \) (Love leads to loyalty), \( H_5 \) (Image congruence leads to love) are supported; \( H_2 \) (Self connection leads to loyalty), \( H_3 \) (Intimacy leads to loyalty), \( H_4 \) (Satisfaction leads to loyalty) are not supported by the data. Goodness-of-fit (GOF) indices represent a good model \((X^2 / df < 2; \ GFI=0.97; \ AGFI=0.97; \ IFI=0.98; \ CFI=0.98 \) and \( RMSEA=0.052)\).

#### Figure-1: Tested Conceptual Model.

![Tested Conceptual Model](image1)

#### Figure-2: Empirically Derived Model.

![Empirically Derived Model](image2)
4. CONCLUSION

The study is administered according to suggestions by Sirgy et al. (2008, p.1096). The results of this study indicate that self-congruity has a positive influence on brand loyalty moderated by love and commitment. Based on the assumption that consumers make their purchasing decisions regarding to their evaluation of self and brand congruence (Kressman, 2006; Sirgy et al., 2008), this study examines effects of consumer self evaluation and brand evaluation congruity on brand attitudes (Fournier, 1998) and on brand loyalty.

It is assumed that people fall in love with the brand whose image is congruent with themselves. As brands can be taken as a partner in a relationship between consumer and the brand (Fournier, 1998) then it is hypothesized that image congruence is the antecedent of BRQ dimensions, and BRQ dimensions lead to brand loyalty. Empirically derived model shows that people develop emotional attachment to brands congruent with their own images, leading brand loyalty.

Results also claim that satisfaction has no positive effect on brand loyalty. There are researchers claiming a positive relationship between satisfaction and loyalty. However other researchers (Jones and Sasser, 1995; Stauss and Neuhaus, 1997) found that many of the consumers defect the brand are satisfied indeed. It may be that loyal consumers are satisfied, but vice a versa is not true.

Model suggested in the study claims that the marketers should monitor consumer self evaluations (actual self, ideal self, social self, and ideal-social self) in order to manage their own brand’s image, and also, communication campaigns should aim to enhance image congruence (Sirgy et al., 2008). Target consumer groups should be segmented according to consumer self image, and appropriate brands catching image congruence be offered.

Image congruence is of four sub dimensions; actual self, ideal self, social self, and ideal-social self. In this study, all the image congruencies are weighted equally, but future studies should consider weighting these self congruencies as they may not be equally affecting consumer. It is logical that image congruence should be weighted according to consumer group targeted, situations involved, and product class.
BIBLIOGRAPHY


Appendix-A: Relationships between Variables as Graphed.

![Diagram showing relationships between variables]

Chi-Square=856.48, df=449, P-value=0.00000, RMSEA=0.052