

Effect of Brand Personality Congruence on Brand Loyalty in CCD Outlets – A Structural Equation Modelling Approach

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Abstract

India is witnessing a rapid growth of urban population, increased disposable income and an increase in the youth population has created an ever increasing demand for fast food restaurant otherwise known as quick service retailing. Quick service retailing like Café Coffee Day (CCD) is one of the most important emerging sectors in India. In the modern era where different brands are offering the same benefits it is very difficult to differentiate different brands on their functional benefits. The present study aims at examining the effect brand personality congruence on brand loyalty and the mediating role of consumer brand relationship dimensions of partner quality and Interdependence. One well tested survey instrument was used to collect primary data by administering in different CCD outlets of Bhubaneswar city of India. Data were analyzed by using confirmatory factor analysis and structural equation modeling. The findings of the study have implications for the practitioners to formulate their marketing strategies for organizational success and ultimately gain sustaining competitive advantage.

Keywords: Quick service retailing, Experiential brand, Brand personality Congruence, Confirmatory factor analysis, Structural equation modeling

1. Introduction

In the modern era where different brands are offering the same benefits it is very difficult to differentiate different brands on their functional benefits. Cut throat competition among different business organization has raised a question mark on their survivability in Indian consumer market. Previous studies have revealed that different dimensions of competitive advantage can be replicated by competitors and hence can raise a question mark on the sustainability of the competitive advantage of the organization. Travis (2000) has emphasized on the emotional aspect of a brand. Aggarwal (2004) in his study outlined the importance of brand based differentiation as a means get advantage in the market. Aaker (1997) in her study mentioned that brand personality can be an important tool for attaining competitive advantage. Changing lifestyle, demographics has evolved different new formats of business like quick service retailing. Quick service retailing industry is growing at a very fast pace because people are out of their home for a longer period of time and they are very busy in their professional world. In this context the present study focuses on brand personality congruence its application in the QSR (Quick service retailing) and its effect on brand loyalty in Quick service retailing (QSR) sector

2. Review of Literature

Brand is at centre stage in marketing. In our day to day life, we are surrounded by many brands (Kapferer, 2007) and we use them everywhere. But what is a brand? Different authors have defined brands from different perspectives such as legal, management, functional, symbolic, and emotional and the customer. According to the American Marketing

Association, a brand is a "name, term, sign, symbol, or design, or a combination of them, intended to identify the goods and services of one seller or group of sellers and to differentiate them from competitors" (AMA, 2010) but for Kapferer (2007) brands are a set of perceptions. In another study Keller(2008) mentioned that the trade mark which is a legal term for a branded products or service, is a means of product identification, differentiation as well as a legal shield for the brand. From the business organizations stand point branded products are a means to influence the consumers about the advantage of the products and services which ultimately create a competitive advantage for the business organization. Sometimes customers buy products or services when there is a match between brand-user image and self concept (Sigry 1982, 1986) which is known as self congruity. Studies by Malhotra (1981) and Sirgy & Samli (1985) have revealed that there is a positive relationship between self congruity and brand loyalty. Aaker (1996) on his seminal article M revealed that customers buy goods or services to enhance their identity The concept of personification of brands has not been a very new concept but in the era of cut throat competition among different brands it has drawn the attention of academicians and marketing practitioners as well. Brand personality scales were developed heavily from the field of psychology. Branding professionals have long recognized the importance of personifying brands. Aaker (1997) defined brand personality as "the set of human characteristics associated with a brand" and provided a valid, reliable and generalizable brand personality scale and suggested its relevance across a wide spectrum of industries and product categories. Brakus et al. (2009) in their study outlined that "Brand experiences" evolves when customers purchase branded products or services, and also when they consume brands. F. Kressmann et al. (2006) in their study revealed the importance of self congruity and functional congruity on brand loyalty. Sven Kuenzel et.al (2010) in their study clearly mentioned that brand identification is an important factor, although its importance has not been addressed in previous studies. The authors clearly outlined that brand identification is an important factor to explore the behavior of rationale consumers. The study further indicated that higher the reputation of a brand, then higher is the level of brand identification and ultimately loyalty. The study further stressed on the importance of advertising campaign, which should be designed to match the personality of the brand with that of the target customers ideal self. Long -Yi Lin (2010) from the response of 387 respondents in Tapei city Mall made a study to explore the relationship between consumer personality trait, brand personality and brand loyalty and outlined the positive relationship between these constructs. The author however cautioned that as the study was restricted to toy and video game industry, so further study was required to know whether the findings of the study can be made generalized. Sirgy et al (2012) in their meta-analysis study re emphasized the importance of self congruity in predicting consumer behavior. So from the review of literature we came to this point that although many studies relating to congruence between self image or self concept and brand image or brand personality were carried out but a very few studies has are done on the concept of brand personality congruence. Achouri.M Ali (2010) outlined the importance of importance of congruence between brand personality and self-image which is very crucial for a brand to succeed. Asperin (2007) mentioned that brand personality congruence is the match between a brand's personality and a consumer's personality and developed a valid and reliable scale based on Aaker's (1997) brand personality scale. She further empirically proved the applicability of the scale to capture the brand personality congruence dimensions. She further mentioned that there is merit in studying the congruence between brand personality and consumer personality instead of studying the congruence between brand image or brand personality with self concept or self image. To prove her point she mentioned that brand image was temporary association that consumers hold in their mind and can change over time, similarly self concept can also vary from ideal self to real self. So we come to the conclusion that there is merit in studying brand personality congruence. Temporal (2001) revealed that when brand personality congruence is maximum, there is a maximum chance for the brand to succeed which will in fact lead to brand loyalty. Oliver (1997) defined brand loyalty as a "a deeply held commitment to rebuy or repatronize a preferred brand consistently in the future, thereby causing repetitive same brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" . Asperin (2007) in her study revealed that brand personality congruence can have a positive effect on brand loyalty and satisfaction positively mediates the relationship. So if brand personality congruence has a positive effect on brand loyalty and from previous studies we hypothesize that consumers develop a relationship with the brand. Guse (2011) found that several authors in their study have revealed the different dimensions of consumer brand relationship but partner quality dimension evolved in most of the studies. (Fournier, 1998) defined partner quality as "consumers perception of how well behaved a brand is as a partner". She further mentioned that partner quality implies how a brand behaves to the consumer. Similarly as the present study is focuses on experiential brand so there is an advantage in studying partner quality along with another important dimension of consumer brand relationship i.e. interdependence, (Fournier, 1998) and it is the degree to which the brand is irreplaceable. Shay & Sharma (2000) in their study found that "interdependence" is the routine interaction with a brand and making consumption as an important activity of daily life. Tybout & Carpenter (2000) in their study underlined the importance of experience at the time of consumption; simultaneously it is also very difficult to maintain that

experience on a continuous basis. So there is benefit in studying the mediating effect of consumer brand relationship dimensions – partner quality and interdependence on the effect of brand personality congruence on brand loyalty and for this purpose, Café Coffee Day (CCD) brand was chosen, which is a typical example of an experiential brand.

3. Objective of the Study

From the foregoing discussions on literature review, inference and research outcome, this study intends to investigate the application of brand personality congruence scale in Quick service retailing and the effect of brand personality congruence on brand loyalty and the mediating role of interdependence and partner quality. To know the effects of brand personality congruence on brand loyalty and the mediating role of Partner quality and Interdependence, the following hypotheses have been formulated:

Hypothesis H1: Brand personality congruence has significant effect on brand loyalty.

Hypothesis H2: Brand personality congruence has significant effect on partner quality.

Hypothesis H3: Brand personality congruence has significant effect on interdependence.

Hypothesis H4: Partner quality has significant effect on brand loyalty.

Hypothesis H5: Interdependence has significant effect on brand loyalty.

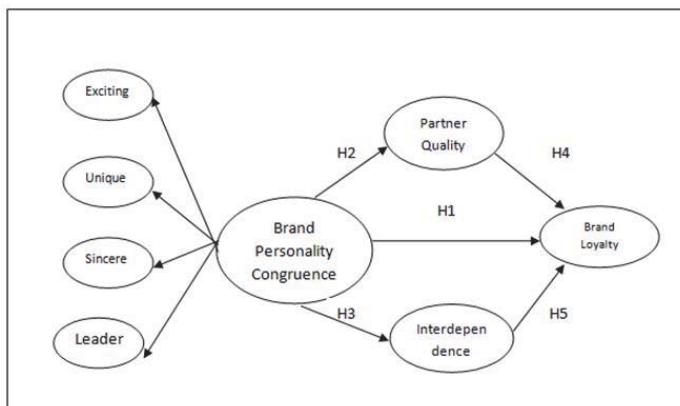


Figure 1: Conceptual Model

4. Study Design and Methodology

As the study was based on quick service retailing and to fit the concept an experiential brand like Café Coffee Day (CCD) was chosen because it has a number of outlets in Bhubaneswar city and it is a very popular brand. Café Coffee Day one of the largest retail café chain in the country which is a part of Amalgated Bean Coffee trading company limited. Café Coffee Day is strategically located near Colleges, malls, airport, railway stations etc with an aim to serving coffee and snacks to customers and mainly targeting the youth or the “Young at heart”. Today Café Coffee Day (CCD) has become the hot destination of the Youth mass. For the purpose of the study, convenience sampling approach was adopted for the study. Survey questionnaires were distributed usually between 5 Pm to 8 Pm as most of the customers visit the Café Coffee Day (CCD) outlets during this time. Respondents were randomly selected and requested to fill up the questionnaire. Although no incentives were given to the respondents to take part in the study but more efforts were put to convince the respondents for giving their valuable inputs related to the study. As most people visit Café Coffee Day (CCD) outlets to spend their leisure time, some customers hesitated to participate in the study. The data for the study were collected through a structured questionnaire from 739 number of CCD customers, selected on the basis of convenience sampling. Questionnaire was distributed to customers in Café Coffee Day (CCD) Bhubaneswar city. Data were collected from CCD consumers through personal contact approach. Although 739 filled in questionnaires were received, 219 questionnaires were discarded as those were either incompletely filled or were biased. Hence only 520 filled in questionnaires were analyzed for the study. The questionnaire was divided in to two parts – the first part contained questions relating to the demographic profile of the respondents where as the second part contained 30

questions related to the effect of different dimensions of brand personality congruence on brand loyalty and the mediating role of Partner Quality and interdependence. All the measurement scale items used in the study were adapted from previous studies. Brand personality congruence as second order construct was adapted from (Asperin, 2007) which displayed appropriate validity as well as reliability results. Similarly, interdependence and partner quality are unidimensional constructs adapted from (Fournier, 2000) which has already been empirically validated and also have displayed good reliability results. Similarly, brand loyalty which is also a tested unidimensional concept was adapted from (Oliver, 1997). All the questions were anchored on likert scale the study is descriptive as well as empirical in nature, where softwares like SPSS -20 and Amos 4 version were used for data analysis. Data was normally distributed and there was no serious cross loading and multi co linearity problem. The study was based on a two step approach (Anderson and Gerbing, 1988)- first, measurement model where confirmatory factor analysis was applied to test the validity of the measure and simultaneously composite reliability is also calculated – Similarly to test the formulated hypotheses of the conceptual model, structural equation modeling technique was applied. Both confirmatory factor analysis and structural equation modeling were done with the help of Amos software.

5. Results and Discussion

The sample consists of 39.8 % male and 60.2 % female and 74.8 % of the respondents were unmarried, 16.2 % were married and the rest belonged to others (live in relationship, divorcee etc.) accordingly 67.9 % of the respondents belong to the age group of 15 years - 24 years, 19.2 % belong to 25 years - 34 years, 10 % belong to 35 years - 44 years and 2.9 % belong to 45 years of age and above. The respondents comprised 38.3 % students, 28.8 % corporate employees, 13.1 % Government employees, 9.6 % self employed and rest belongs to others (Professionals, businessman etc.). Similarly the education levels of the sample comprised of 1.5 % up to school level, 30.4 % intermediate level, 58.3 graduation level and 9.8 % of the respondents were post graduate and above. The sample comprised of 58.1 % of the respondents with an income level of Rs. 10,000 – 19,000, 9.6 % with an income level of Rs. 20,000 – 29,000, 10.8 % with an income level of Rs. 30,000 – 39,000 and 21.5 % of the respondents have an income of Rs. 40,000 & above.

Table – 1: Means, Standard Deviations, and Standardized Factor Loadings of Brand Personality Congruence, Partner Quality, Interdependence and Brand Loyalty. (N=520)

Item No	Items	Standardized Loadings* of BPC				M ± SD
		Factor 1 Exciting	Factor 2 Unique	Factor 3 Sincere	Factor 4 Leader	
1	Cool	.690				4.02 ± .602
2	Exciting	.614				4.06 ± .446
3	Trendy	.744				4.03 ± .647
4	Up to date	.685				4.06 ± .561
5	Contemporary	.663				4.05 ± .486
6	Young	.672				4.04 ± .576
7	Imaginative		.801			4.11 ± .820
8	Original		.767			4.18 ± .768
9	Unique		.858			4.11 ± .799
10	Daring		.844			4.11 ± .814
11	Independent		.789			4.13 ± .802
12	Sincere			.837		4.07 ± .855
13	Honest			.955		4.06 ± .892
14	Real			.923		4.03 ± .894
15	Confident				.862	4.02 ± .999
16	Leader				.923	3.93 ± .994
17	Successful				.897	3.93 ± .991
Partner Quality #						
ItemNo	Items.	Standardized Factor Loadings* of Partner quality		M ± SD		
18	CCD Brand takes care of me.	.970		4.07 ±1.275		
19	CCD Brand listens to me.	.843		4.30 ±1.352		

20	CCD Brand makes up for mistakes.	.960	4.26 ±1.283
21	I Count on CCD brand to do what's best for me.	.826	4.23 ±1.349
22	CCD Brand is responsive to my concerns.	.836	4.30 ±1.369
Interdependence #			
Item No	Items.	Standardized Factor Loadings * of Interdependence.	M ± SD
23	I Need CCD brand and rely on its benefits	.968	3.92 ±1.550
24	CCD Brand is an integral part of my daily life	.911	3.93 ±1.590
25	I am Dependent on CCD brand	.926	3.92 ±1.595
Brand loyalty ##			
Item No	Items.	Standardized Factor Loadings * of Brand Loyalty.##	M ± SD
26	CCD is superior to the other in its class.	.948	4.27 ±1.510
27	I have grown to CCD more so than other cafe in its class	.954	4.25 ±1.480
28	I intend to continue to visit CCD in the future.	.937	4.25 ±1.456
29	When I have a need to go to Coffee cafe then I will only visit CCD .	.949	4.23 ±1.464
30	Overall, I consider myself loyal to CCD.	.927	4.22 ±1.552

adapted from - Fournier, Susan (2000), "Dimensionalizing Brand Relationships through Brand Relationship Strength," presentation at the Association for Consumer Research Conference, Salt Lake City: UT.

Source: Oliver (1997)

###: Scale adapted from Asperin (2007)

* All factor loadings were significant at .001

Table- 1 shows the means, standard deviations, factor loadings. Standardized loadings ranged from .69 to .95 and were statistically significant. To test the measurement model, Confirmatory factor analysis was performed .The results (Table- 2) of the confirmatory factor analysis revealed that the measurement model, fit the data appropriately well [χ^2 (372, $N=520$) = 636.365; $RMSEA=.03$]. The root mean square error of approximation is also acceptable as suggested by Nunnally & Bernstein, (1994). A Goodness-of-Fit index (GFI) of .919 and Adjusted Goodness-of-Fit index (AGFI) of .902 clearly indicated that the items properly measured the factors. Table - 3 shows construct reliabilities, and average variances extracted (AVE) for all the latent variables. All factors exhibited adequate convergent validity. The average variance extracted (AVE) of Brand Personality Congruence was 0.576, which is a second order factor and its unit of variance was set to 1 (Byrne, 2001), comprising of latent variables namely exciting, unique, sincere and leader. All the first order factors of brand personality congruence - unique, sincere and leader displayed convergent validity(Kline, 1998)whereas the average variance extracted value of exciting was little less than the cut off value of 0.5 Similarly average variance extracted (AVE) of other first order factors namely partner Quality, Interdependence and Brand Loyalty are 0.791, 0.874 and 0.889 respectively. The AVE values of all the factors were much higher than the cut off value of 0.5 (Fornell and Larcker, 1981) and which ranged from .57 to .88. Similarly all the squared multiple correlation values among the different factors was less than the average variance extracted (Table – 4), hence it can be concluded that the construct displayed adequate divergent validity. To measure the reliability of the measure instead of Cronbach's alpha value, the construct reliability scores were calculated. (Hair et al, 2006) mentioned that "Construct Reliability (CR) is often used in conjunction with SEM models. It is computed from the squared sum factor loadings for each construct and the sum of the error variance terms for a construct" For all the factors, Construct reliability (CR) ranged from .70 to .90 which was much above the cutoff value of 0.7, indicating the existence of internal consistency. Therefore from the measurement model it can be concluded that all the measures used in the study were valid as well as reliable.

Table – 2: Fit indices for measurement model (N=520)

Fit indices	χ^2	df	GFI	AGFI	RMSEA	NFI	CFI	PNFI	PCFI
Values	636.365	372	.919	.902	0.038	.958	.982	.844	.864

Table – 3: Construct Reliability, and Average Variance Extracted (AVE) for Latent Variables (N=520)

	Brand Personality Congruence	Partner Quality	Interdependence	Brand loyalty
Construct Reliability	0.801	0.702	0.748	0.792
AVE	0.576	0.791	0.874	0.889

Table – 4: Standardized Correlations (Squared Correlation) for Latent Variables (N=520)

	Brand Personality Congruence.	Partner Quality	Interdependence	Brand loyalty
Brand Personality Congruence	1	.670(.449)	.566(.320)	.704(.495)
Partner Quality		1	.702(.493)	.709(.502)
Interdependence			1	.607(.368)
Brand loyalty				1

The hypothesized model showed a significant Chi-square [χ^2 (384, N=520) = 783.784, $p < .001$] and acceptable (Hu & Bentler, 1999) goodness of fit indices (GFI=.908; AGFI=0.889; RMSEA=0.045) (see table – 5). The hypothesized model proposed direct relationships from Brand Personality Congruence to Partner Quality, Interdependence and Brand Loyalty. The hypothesized model further proposed effects of Partner Quality and Interdependence, on Brand Loyalty. Parameter estimates (Table - 6) for the relationship of Brand Personality Congruence to Brand loyalty, Partner Quality and interdependence, all indicated strong positive relationships (Brand Personality Congruence to Brand Loyalty = 0.451, $t=5.777$; Brand Personality Congruence to Partner Quality = 0.744, $t=11.251$; BPC to Interdependence = 0.663, $t=10.304$). All hypothesized relationships were statistically significant at the .01 level, thus Hypotheses 1 to 3 were supported (Table-6). Results showed that Brand Personality Congruence had the greatest direct effect on Partner Quality thus providing empirical evidence that strengthening Brand Personality Congruence leads to higher levels of Partner Quality. Similarly it is also empirically proved that strengthening Brand Personality Congruence will lead to higher levels of Interdependence. Accordingly hypothesis-4 (Partner Quality to Brand Loyalty = 0.291, $t=5.481$) and hypothesis – 5 (Interdependence to Brand Loyalty = 0.129, $t=2.887$) were also significant at .01 levels.

Table – 5: Fit indices for structural model (N=520)

Structural model	χ^2	df	GFI	AGFI	RMSEA	NFI	CFI	PNFI	PCFI
Values	783.784	384	.908	.889	.045	.952	.975	.840	.860

Table – 6: Parameter Estimates of Hypothesized Model

Hypotheses	Regression Weights	t-value	p value
Hypothesis H1: Brand personality congruence has significant effect on brand loyalty.	.451	5.777	0.000
Hypothesis H2: Brand personality congruence has significant effect on partner Quality.	.744	11.251	0.000
Hypothesis H3: Brand personality congruence has significant effect on Interdependence.	.663	10.304	0.000
Hypothesis H4: Partner Quality has significant effect on brand loyalty.	.291	5.481	0.000
Hypothesis H5: Interdependence has significant effect on brand loyalty.	.129	2.887	0.004

The mediating variable Partner Quality and Interdependence met all the three conditions as mentioned by (Baron and Kenny, 1986). To test the mediating effects of interdependence and partner quality, the total and indirect effects values were analyzed (Table - 7). The study revealed that BPC had direct effect on brand loyalty and indirect effect on brand loyalty via Partner Quality and Interdependence. The effect of BPC on loyalty decreases in the presence of Partner Quality showing that the relationship is partially mediated. Accordingly the effect of Brand Personality Congruence on brand loyalty, decreases in the presence of Interdependence. So these results reinforce the importance of Partner Quality and Interdependence in building brand loyalty.

Table – 7: Standardized Indirect and Total Effects

	Partner Quality Indirect	Partner Quality Total	Interdependence. Indirect	Interdependence. Total	Brand loyalty Indirect	Brand loyalty Total
Brand personality congruence	-	.744	-	.663	.302	.753
Partner Quality.	-	-	-	-	-	.291
Interdependence.	-	-	-	-	-	.129

6. Conclusion

The results in the study indicated that Partner Quality and Interdependence are two important dimension of brand relationship quality .The study further reinforced that Brand personality congruence is an important construct which has positive effect on brand loyalty. Important to note is that Partner Quality and Interdependence play an important partially mediating role on brand loyalty. Another finding which is of strategic importance to practitioners is that if products and services are designed in congruent with customer's personality then it may lead to brand loyalty. This study also indicated that practioners should personify brands which can be easily identifiable by customers and should take appropriate measures to enhance the customer's relationship with brand. Brand Personality Congruence would be a strategic tool to manage customers, and partner quality and interdependence are the two important dimensions of brand relationship quality to enhance the relationship of brands with customers. Furthermore brand personality congruence scale used in this study might be an important tool to design brands for different customer groups. The present study also indicates that brand personality congruence has a powerful impact on quick service retailing like, CCD. The findings of the study suggests that studying different dimensions of brand relationship quality may be useful in understanding consumer behavior. As the quick service retailing is growing very rapidly and with an ever increasing disposable income of consumers, there is much scope and opportunities for retailers to tap the market. It is found from the study that mainly students and corporate employees visited CCD outlets, so CCD should devise some strategies to attract other segments as well.

7. Limitations and Future Research

The present study makes an empirical insight for single QSR brand like CCD, so it would be wise to test the model for other QSR brands. Further for the purpose of study respondents were selected only from one city, so further research can be carried out by studying different QSR brands and selecting respondents from different cities. In the present study only two dimensions of brand relationship quality were studied but future researchers are encouraged to study other facets of brand relationship quality in relation to brand personality congruence and brand loyalty.

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