# The Effect of Self-Congruency on Customer Behavior and Involvement

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# Abstract

Extending the personality of human being to the commercial brands is the subject that researchers have focused on the recent decades. On the other hands Self-congruity is the subject that can have major role in creating brand loyalty. The purpose of this study is to inspect the Effect of Self-congruity on brand loyalty in the mobile industry. We did this by using structural equation modeling (SEM) and PLS software. The main hypothesis of the study was to evaluate the effect of Self-congruity on brand loyalty which deals with the relationship between customer involvement as a mediator variable considered. Research data through 443 questionnaires distributed among Tehran residents between august till October 2014 were collected. Results indicated a significant and Positive relationship between Self-congruity with brand loyalty in the mobile industry. Also, the results indicated the role of the mediation for involvement variable in this relation.

Keywords: self-congruity, involvement, brand loyalty

## 1. Introduction

Consumers do not merely use goods for their usefulness. In some cases the main cause of consumption is the symbolic meanings formed in customer mind (Elliott, 1997). The relationship between the perceived image of the brand (product) and customer's image of himself are the most crucial factor in determining the iconic and symbolic value of the product. Self-congruency refers to the appropriateness between the personal image of the customer (the actual and ideal self) and the mental image of the customer about the product, brand or store (Sirgy & Su, 2000). Consumers sometimes decide to purchase something just because they feel that product will promote their personal concept (Zinkhan & Hung, 1991). The high level of Self-congruency will increase the customer satisfaction with symbolic use of goods and therefore the customer and marketing behavior, the Self-congruency is one the variables affecting the behavior of customers in the field of customer satisfaction, loyalty and brand preference (O'Cass & Grace, 2008; Sirgy et al., 1997). Sirgy et al. (1985) have addressed four aspects of the concept of self concept including: Actual self, actual social, ideal social.

One of the variables that have been addressed in previous studies on the effect of Self-congruency on customer brand loyalty is the customer involvement (Kressmann et al., 2006; Sirgy et al., 2008; Xue et al., 2008). Product involvement is a variable that impacts consumer perception and brand loyalty. Therefore, the aim of this study was to evaluate the effect of actual and ideal self-congruency on customer loyalty in mobile phone brand. Also in this regard the customer involvement is studied as a mediator variable. This article starts with the analysis of theoretical bases and research background and then develops the hypotheses and conceptual model; after describing the research project, the results are presented.

# 2. Literature review

The theoretical framework of this study focuses on customer involvement, self-congruency and customer brand loyalty. The conceptual model which consists of research hypotheses is presented below. This study investigates the impact of actual and ideal self -congruency on customer loyalty and the customer involvement. Also, the relationship between customer involvement and brand loyalty is examined.

## 2.1 Self-Congruency

Customers personify the brands when they give the personality, and the marketers create or reinforce these perceptions using positioning. Brand personality provides a symbolic concept or emotional value that can lead to the customer's perception of the brand and become more permanent than functional characteristics (Rajagopal, 2008).

One of the most comprehensive and reliable definitions that have been presented so far about the brand personality is presented by Professor of Marketing at the University of California, Jennifer Aaker (1997), that describes it as "a set of human characteristics associated with the brand". For the first time Aaker provides a conceptual framework based on the five human personality in terms of five dimensions and expands it in to 42 properties that are: sincerity (dometic, honet genuine, cheerful), excitement (daring, spirited, imaginative, up to date), competence (reliable, responsible, dependable, efficient), sophisticayion (glamorous, pretentious, charming, romantic) ruggedness (tough, strong, outdoorsy, rugged).

When a brand with personality id used, the consumer is involved with the process of identifying brands which are consistent with his self mental image. In this process is called the congruency between brand and self (Sirgy, 1985). Sirgy et al. (1982, 1985 and 1986) have identified four dimensions of self-concept, including:

Actual self: how consumers actually see themselves

Ideal self: how consumers would like to see themselves.

Actual-social self: how consumers think others see theem

Ideal-social self: how consumers would like others to see themselves

Usually in many previous studies actual and ideal self-congruency is taken into consideration (Sirgy, 1982; Sirgy et al., 1997; Kressmann et al., 2006; Kwak et al., 2009) so the focus of this research is on aspects of actual and ideal self.

Self-congruency plays an important role on influencing consumer behavior (Kressmann et al., 2006; Sirgy & Samli, 1985; Sirgy et al., 1991). Studies show a consistent relationship between self-congruency affects consumer choice (Quester et al., 2000), tendencies (Ibrahim & Najjar, 2008), perceived quality (Kwak & Kang, 2009) and brand loyalty (Kressmann et al., 2006). The existing researches also indicate a strong relationship between self-congruency and customer satisfaction (Jamal & Al-Marri, 2007; Sirgy et al., 1997).

#### 2.2 Customer Involvement

The concept of involvement is rooted in social psychology. Krugman (1965) used the concept of involvement in marketing. After measuring advertising involvement, Krugman linked this concept with marketing and consumer behavior. Since then specially at the time of increased research on consumer behavior in 1980s more attention was focused on the concept and measuring involvement with things such as a product, message, shopping, advertising or activities (Lin & Chen 2006). Kapferer and Laurent (1985), Zaichkowsky (1985) and other pioneers of this area used "the concept of involvement" to understand the reason and types of interests, special interests of the consumers to different levels of products including cars, music, books and soccer teams (Michaelidou & Dibb 2006).

Zaichkowsky (1985) defines involvement as "the perceived relationship of an object based on internal needs, values and interests". Mowen and Minor (1998) define consumer involvement as the understood personal importance or the interest related to acquisition, use and withdrawal of goods, service or idea. Laurent and Kapferer (1985) argue that involvement should be considered as a multidimensional concept. The structure provided by them includes five different dimensions namely: relevance (importance of product category), pleasure (the hedonic value of product category), sign-value (symbolic meaning of the product), risk importance (perceived importance of negative consequences) and risk probability (perceived probability of making mispurchase) associated with it.

#### 2.3 Brand Loyalty

The concept of brand loyalty is analyzed extensively in marketing literature (Dick & Basu, 1994; Evanschitzky et al., 2006, Harris & Goodeet, 2004). Although there are many definitions in terms of brand loyalty, the best definition of loyalty has been provided by Oliver (1999). Based on the definition of Oliver customer loyalty means "A strong commitment to repurchase a product permanently in future despite the environmental impact of various marketing efforts to create potential shift towards other brands". Recent studies in this field have shown that the experts have adopted two main approaches to loyalty including: Behavioral loyalty and attitudinal loyalty (Dick & Basu, 1994; Bandyopadhyay et al., 2007). It should be noted in order to measure loyalty in terms of

behavior; researchers use variables such as the possibility of repurchase and the possibility of choosing the brand for a long period (Clottey et al., 2008) while the attitudinal loyalty is activated by preferring a brand over the others and through emotional commitment so through the "intention to repurchase" the resistance against other brands is replaced and the intention of marketing is measure with word of mouth (Anisimova et al., 2007).

#### 3. Developing Hypotheses and Conceptual Model

Kressmann et al. (2006) in a model including customer involvement analyzed direct and indirect effect of self-congruency on brand loyalty. The findings indicate a stronger relationship between the variables of self-congruency and customers loyalty with high involvement. Other studies also confirm a significant relationship between self-congruency and customer involvement (Sirgy et al., 2000, 2008; Xue, 2008; Bosnjak & Rudolph, 2008). Accordingly given the dimensions of brand-customer actual and ideal self-congruency (Sirgy, 1985), the first and second research hypotheses are defined.

H1: Actual self- congruency has a positive and significant effect on customer involvement.

H2: Ideal self- congruency has a positive and significant effect on customer involvement.

Several studies have been done on the effect of product involvement on commitment and loyalty to the brand. For example Quester and Lim (2003) in their research proved the positive effects of product involvement on brand loyalty, which consists of cognitive, emotional and behavioral components. In another study Malar et al. (2011) analyzed the role of product involvement as a mediator variable in creating emotional involvement to the brand and concluded that the product involvement has an important role in this field.

The research results of Bin Ismail et al. (2006), in Malaysia indicate that all dimensions of product involvement (Interest in the product, enjoyment-based value, symbolic value and the perceived risk) play an important and significant role on brand loyalty and perceived risk in this respect is more important than the other variables. In other words, the higher risk the consumer feels when using a product, his loyalty to the brand is reduced as well. Iwasaki and Havitz (2004) in their study found that the product involvement results in psychological involvement of the individual to a product and this psychological involvement is followed by brand loyalty. Generally, it is believed that higher levels of involvement can act as an amplifier of loyalty. Other studies have also confirmed the effect of customer involvement on the customers' behavior, such as shopping intention, brand choice, satisfaction and customer loyalty (Chen et al., 2013; Kim et al., 2012; Fátima et al., 2013). Thereby the third hypothesis is defined:

H3: Involvement influences brand loyalty.

Ibrahim and Najjar (2008) in their study analyzed the effect of actual and ideal self-congrurncy on customer attitude and satisfaction in their purchases from retail stores. The results confirmed a significant positive correlation between the dimensions of self-congruency (actual and ideal self) on their attitude and satisfaction. Other studies have also demonstrated a significant positive impact of actual and ideal self-congrurncy on customer behaviors including brand attitude, brand choice, customer satisfaction and loyalty (Han & Back, 2008; Kressmann, 2006; Ahn et al., 2013; Rhee et al., 2012). Also the conducted studies on self-congruency regardless of its dimensions confirm the relationship between self-congruency and brand loyalty (Sirgy & Su, 2000; Sirgy et al., 2008; Ahn et al., 2013; Kwak et al., 2009; Ibrahim & Najjar, 2008). Accordingly the fourth and fifth hypotheses are defined:

H4: Brand-self personality consistency has a positive and significant effect on brand loyalty.

H5: Brand-self personality consistency has a positive and significant effect on brand loyalty.

In order to present the relationship between research variables of the conceptual model using the previous research and the researchers' analyses and based on the research hypotheses figure 1 is presented.



Figure 1. Conceptual model

#### 4. Method

The present research is applied research. This study in terms of the nature of the research problem, objectives and research questions is a correlation descriptive study. The research population is the mobile phone owners in Tehran. Among 470 distributed questionnaires, 443 completed questionnaires were returned which is the basis for the study. The study constructs were operationalized using items from previous empirical studies. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire included the 18 items. The construct of actual and ideal self-congruity was derived from previous research by 'Sirgy and Su (2000), 4 items were used to measure actual self-congruity and 4 items were used to measure ideal self-congruity. 6 items adapted from Kapferer and Laurent (1985) to capture involvement. Brand loyalty was measured by 4 items noted by Oliver (1999). Confirmatory factor analysis (CFA) was performed to assess overall measurement reliability and validity. Table 1 shows the details of the measurement properties

| Variable                 | Item loading | t-statistic | Cronbach's alpha | AVE  | CR   |
|--------------------------|--------------|-------------|------------------|------|------|
|                          |              |             | coefficients     |      |      |
| Actual Self-congruency : |              |             | 0.74             | 0.56 | 0.83 |
| ASC1                     | 0.63         | 12.82       |                  |      |      |
| ASC2                     | 0.70         | 16.93       |                  |      |      |
| ASC3                     | 0.83         | 40.21       |                  |      |      |
| ASC4                     | 0.80         | 34.83       |                  |      |      |
| Ideal self-congruity:    |              |             | 0.78             | 0.60 | 0.85 |
| ISC1                     | 0.71         | 17.80       |                  |      |      |
| ISC2                     | 0.70         | 15.02       |                  |      |      |
| ISC3                     | 0.83         | 44.70       |                  |      |      |
| _ISC4                    | 0.84         | 44.96       |                  |      |      |
| involvement:             |              |             | 0.73             | 0.42 | 0.81 |
| IN1                      | 0.74         | 28.11       |                  |      |      |
| IN2                      | 0.70         | 18.90       |                  |      |      |
| IN3                      | 0.69         | 21.19       |                  |      |      |
| IN4                      | 0.58         | 12.13       |                  |      |      |
| IN5                      | 0.58         | 12.06       |                  |      |      |
| IN6                      | 0.60         | 10.65       |                  |      |      |
| Brand loyalty :          |              |             | 0.80             | 0.62 | 0.87 |
| BL1                      | 0.76         | 32.83       |                  |      |      |
| BL2                      | 0.84         | 51.01       |                  |      |      |
| BL3                      | 0.75         | 23.68       |                  |      |      |
| BL4                      | 0.79         | 30.98       |                  |      |      |

Table 1. Reliability and validity tests

Using the ideas of the experts in the field of marketing as well as applying standard scales, the validity of research was estimated to be satisfactory, also convergent validity of the study was analyzed using average variance

extracted and construct validity was evaluated using factor analysis. Fornell and Larcker (1981) consider the value above 0.5 appropriate for AVE. Also Hulland (1999) considers the value above 0.4 appropriate for factor loadings of the questions.

Research questions' reliability was analyzed by two standard criteria Cronbach alpha (Cronbach, 1951), and composite reliability (Werts et al., 1974). Cronbach's alpha values above 0.7 (Cronbach 1951) indicate acceptable reliability. Also if the value of CR for each structure is above 0.7 (Nunnally, 1967), it indicates appropriate internal consistency for measuring models and the value below 0.6 indicated tha lack of reliability (Nunnally & Bernstein, 1994). In Table 1, the amounts of reliability and validity of the study are provided. According to the standards of reliability and validity of the questions and research variables with all listed criteria their value is appropriate.

## 5. Result

50% of 443 questionnaires were distributed among make subjects. In terms of age distribution the research population is young and middle age citizens because 42 percent of the population were under 30 and about 32% of the samples were subjects between 31-40 and 19% were people between 41-51 years old. In the study of educational status, the highest percent belonged to the level of people with bachelor's degree who formed 43% of the population. Also in terms of mobile phone brand, Samsung with 26% is in the first place and Nokia. Sonv and Apple fall the following ranks.

## 5.1 Testing Hypotheses

The conceptual model test using the partial least squares method was performed using SMART PLS Version 3 software and the outputs are presented in table (2) and Figure (2). In order to test the significance of the relationship the T-Values must be addressed. The value above absolute 1.96 indicates the significance of the relationships. So it can be concluded that all relations are significant at 5% error, therefore in order to analyzed the level of significance refer to correlation coefficient values in Figure (2). Also Figure (2) presents the  $R^2$  values of the dependant variables and t factors of the research.

| Hypothe | sis                                    | Path coefficient | t - value | Test result |
|---------|--|------------------|-----------|-------------|
| H1      | actual self -congruity involvement     | 0.292            | 4.866     | Supported   |
| H2      | ideal self -congruity involvement      | 0.282            | 4.799     | Supported   |
| Н3      | Involvement brand loyalty              | 0.183            | 4.037     | Supported   |
| H4      | actual self –congruity — brand loyalty | 0.283            | 5.751     | Supported   |
| Н5      | ideal self –congruity — brand loyalty  | 0.304            | 6.629     | Supported   |

| Table 2. | Hypotheses | and | results |
|----------|------------|-----|---------|
|----------|------------|-----|---------|

 $R^2$  values obtained for the variables of the study indicate that the brand-customer actual and ideal personality consistency explain 26.8% of the brand prestige variance. 41.4% of the loyalty variable can be predicted by independent and intermediate variables in this study. Falk and Miller (1992) have suggested that  $R^2$  should be higher than 0.1 so that it could measure the variance of the dependent variables within the desirable level. The lower level has lower level of prediction. The obtained results indicate the desired values of  $R^2$  for the dependent variables of involvement and brand loyalty.

According to the results presented in Table 2 it can be said that the actual and ideal self-congruency with the path coefficients  $\beta$ = 0.292, T=4.866 and  $\beta$ = 0.282 and t=4.799 have a positive and significant effect on involvement. Also the results revealed a positive and significant relationship between involvement and brand loyalty  $\beta = 0.183$ , T=4.037. Also the results revealed a positive and significant relationship between actual and ideal

self-congruency and brand loyalty with path coefficients  $\beta$ = 0.283, T=5.751 and  $\beta$ = 0.304, t=6.629.



Figure 2. Results for the hypothesized model

#### 6. Discussion and Conclusion

Brand is increasingly finding its place as a key source of the customer choice among other brands. Brand is not just merely a physical product, but also a unique property. It develops and improves through the time and obtains tangible and intangible assets. Brand causes a split between similar products over time. David Aaker says "brands with a human personality for themselves give their customers their words." This study examined the effect of actual and ideal self-congruency on customer loyalty in the mobile phone industry. Also the involvement variable was considered as a mediator variable in this respect.

The first and second hypotheses tests indicated a positive significant effect of actual  $\beta$ = 0.292 and ideal  $\beta$ = 0.282 self-congruency on customer involvement. This hypothesis have been previously approved by previous researchers including Xue (2008), Bsnjak and Rudolph (2008) and Sirgy (2000, 2008). Accordingly it is recommended that the companies try to make their brands consistent with customer personal image by focusing on actual and ideal self –ongruency so that they could affect customer behaviors such as brand loyalty.

The third hypothesis test suggests that involvement has a significant positive effect on brand loyalty ( $\beta$ =0.183) which indicated the relation between the two variables. The existence of a direct relationship means that as the customer involvement increases, brand loyalty is increased as well. This hypothesis is supported by previous researchers. The previous studies that indicate the effect of involvement on brand loyalty include Kressmann et al (2006), Quester and Lim (2003), Bin Ismail et al. (2006) and Dagger et al. (2012). According to the results, it seems that the product involvement factor and its maintenance must always be considered by the marketers who want to increase their profitability by creating loyalty.

Statistical hypothesis test results of the fourth and fifth hypotheses indicate the effect of the dimensions of actual ( $\beta$ =0.283) and ideal ( $\beta$ = 0.304) self-ongruency on brand loyalty. Many previous studies proved the significant positive correlation between self-congruency (without assume its dimensions) and brand loyalty including Kressmann et al. (2006), Ekinci et al. (2013) and Sirgy et al. (2008). So it is recommended that the companies in order to access loyal customers make their marking and adverstising activities including identifying market, segments, target market and positioning themselves in the market based on brand personality and actual and ideal self-ongruency.

It is recommended to the future researchers to use the model of this study to analyze other products as well and also measure the self-congruity on other variables including brand preference and intention to repurchase. Also previous research (Sirgy et al., 1991, 2000) confirm functional congruity on the behavior of customers. Functional congruity means the match between the ideal expectation of the customers about brand and product ideal characteristics with their perception about these characteristics. Therefore it is recommended that in addition to between self-congruency, future studies would also consider functional congruity.

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