Winning the Battle for Customers in the Age of New Banking with Brand Personality Congruence

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Abstract: Brand personality has been viewed as a very efficient means for an organization to develop a firms' competitive advantage and brand based differentiation has proven to be a very strategic tool for organisations to improve their advertising and marketing communication. The studies done in this area has proven that consumers prefer to choose brands that have personalities very closely associated to their own personalities. Previous researches also revealed that there is congruence between dimensions of human personality and brand personality. However, the influence of Brand Personality Congruence on post purchase evaluation remains unanswered. Therefore, this study conceptualizes and investigates the impact of brand personality congruence Brand Loyalty, Satisfaction and Trust among Indian customers towards Banks.The overall findings indicate that

Key Words: Brand Personality Congruence, Post-Purchase evaluation, Indian Banking, Multiple Regression Analysis

INTRODUCTION

Few industries were left unscathed by the global financial crisis, but the banking sector was among the worst hit and is still nursing the wounds nearly a decade later. As a consequence, consumer trust in the sector plunged. Public and private sector banks in India are now at something of crossroad. With very little product differentiations and with new players emerging in the space seemingly by the week, and with high costs of finding new customers, banks and credit unions are figuring out how they should retain the current customers.

The biggest opportunity for Indian banks today is the Indian consumer. A new fabric of the Indian consumer is emerging with massive change in demographic trends with soaring income levels and a shift in the cultural trends with a change in lifestyle aspirations. This changing trend could become a driving force

for economic growth. The young Indian consumer seeks to fulfil his newly acquired lifestyle aspirations with an optimal combination of equity and debt to finance consumption and asset creation. This in turn is creating a huge demand for extremely sophisticated, cutting edge and competitive Banking strategies (Kamath K.V., et al., 2003).

The performance of an organization is greatly boosted when they invest in crafting a strong and differentiated brand (Madden, Fehle, & Fournier, 2006; Colucci, Montaguti, & Lago, 2008; Warlop, Ratneshwar, & van Osselaer, 2005). Therefore, in this paper we focus on brand personality, which is 'the set of human characteristics that are applicable and relevant for brands'(Azoulay & Kapferer, 2003, pp. 151). There are studies that have suggested brand personality as a very strong contributing factor to brand equity (Plummer, 2000). Given the intangible nature of the service industry, where the quality of the service is considered an unstated need and given that the features of the service could be easily replicated, crafting a strong brand personality and brand identity are fundamental in building brand equity (van Rekom, Jacobs, & Verlegh, 2006).

Several past studies have showed that a well- established brand personality could give a brand a competitive edge, generate brand loyalty (Aaker, 1991; Kim & Ahn, 2000; Kleine III et al., 1993; Malhotra, 1988) and could be strategic in brand development. However, merely creating a brand personality is not enough; it should be able to give the consumer something they can relate to in relation to their own personality. This was supported by the studies conducted by Kotler and Keller (2008) who found that consumers pick up brands that possess their self-concept congruence. Despite a few studies in the area of Brand Personality Congruence there is still a lack of empirical evidence establishing the relationship between brand personality and post-purchase evaluations. Moreover, most of the studies that have been conducted focus on brand personality of products. There is very sparse literature studying the brand personality of services and its outcome. Therefore, one of the main motives of this paper is to cover these two inherent gaps.

In the light of the discussions, the main objective of this paper was, to determine the impact of Brand Personality Congruence on Brand Loyalty, Trust and Customer Satisfaction for Indian Banks and the second was to put forward some possible recommendation to improve post purchase evaluation of Indian Banking Customers.

2. THEORETICAL BACKGROUND

2.1. Brand Personality Congruence

Aaker (1997) defines brand personality "as a set of human characteristics associated with the brand". Brand personality helps in the creation of a strong brand, developing strong bond with the consumer and also helps the consumer in self-expression (Aaker, 2011). Brand Personality Congruence (BPC) refers to the phenomena when consumers pick brands that have personalities that are very similar to their own personalities. It is defined as the gap between the customer's own personality and a restaurant's brand personality as perceived by the customer.

2.2. Brand Loyalty

In the current Indian Banking Sector, Brand Loyalty has become a quintessential factor that can help generate revenues and also facilitate the increase in the margin of safety (Dehdashti et al., 2012; Matzler

et al., 2008). Kotler(2002)defined Brand Loyalty as, 'Repeated Purchase Behavior; sticking to a brand irrespective of the alternatives available .' However, gaining and sustaining this brand loyalty in these increasingly competitive markets is extremely challenging (Brexendorf et al., 2010), especially in markets of high volatility and very minimal product differentiation (Fournier & Yao, 1997; Nawaz & Usman, 2011). Hence, banks have to craft new strategies for the creation and maintenance brand loyalty (Doyle, 2012).

2.3. Customer Satisfaction

Anderson, Fornell, & Lehmann (1994) defined customer satisfaction as, 'Overall evaluation based on the total purchase and consumption experience with a good or service over time.' Scholars such as Cheng et al. (2011) argue that customer satisfaction precedes profit making. And the argument they post is that a satisfied customer will also bring in business which in turn will lead to profit making. Therefore, customer satisfaction has been attributed as a key business performance indicator (Sandada 2013).

2.4. Brand Trust

Chaudhuri & Holbrook (2002) defined Brand Trust as, 'The willingness of the average consumer to rely on the ability of the brand to perform its stated function.' With a strong trust in the brand people resolve the volatility and uncertainty that they have about the brand. Studies have also supported that when a consumer has trust in a brand it reduces the legal contract costs and gives an opportunity for business to save transaction costs and reduce efforts (Fortin et al., 2002).

2.5. Relationship between brand Personality Congruence and Brand Loyalty, Customer Satisfaction and Trust

Brand Personality is one of the most fundamental and reliable indicators of loyalty (Anisimova, 2007). A lot of researchers have studied the effects of Brand Personality on consumer purchase decisions. The results of some studies that claim a strong brand personality leads to consumer preference and eventually brand loyalty (Mengxia, 2007; Abbasi et al., 2011; Lin, 2010), a few studies have found that a well-established brand personality is able to build a strong brand identity which eventually leads to brand loyalty (Sirgy, 1982; Biel, 1993; Aaker,1997)and a few other studies have revealed an insignificant relationship (Liu et al., 2012). However, there seems to be sparse literature on the effects of Brand Personality on Brand Loyalty (Keller & Lehmann, 2006). Research has suggested for future studies to be conducted to predict the effects of Brand Personality Congruence on the consequences of loyalty (Louis and Lombart, 2010).

H1: There is a significant relationship between Brand Personality Congruence and Loyalty

Brand Personality can predict customer satisfaction. The results of a study conducted by Park and Lee (2005) found that brand personality congruence can be a very strong predictor of customer satisfaction. Furthermore the findings of a few more studies (Ouwersloot and Tudorica, 2001; Achouri & Bouslama, 2010; Ekinci & Dawes, 2009)is ls also compatible with the assertions that a strong brand personality which helps the consumer in self-expression leads to customer satisfaction. Similar findings were reported by Nelloh, et al. (2011), who conducted a similar study in the hospitality sector in Indonesia, Yong-Ki, Back,

and Kim (2009) in the restaurant sector and Rhui et al., (2016) who examined this relationship for the vehicle exhaust sounds of automobiles. However, in contrast the studies conducted by Nysveen et al. (2013) found that the relationship between brand personality and satisfaction is statistically insignificant. Owning to the mixed nature of these results , Louis and Lombart (2010) have proposed the importance of further research to study the effect of Brand Personality Congruence on Customer Satisfaction.

H2: There is a significant relationship between Brand Personality Congruence and Satisfaction

Studies conducted on the effects of Brand Personality on trust have showed that there is a greater inclination of the consumer to trust the brand when it has a strong brand personality and matches the consumers own personality. The studies conducted by Lau and Lee (1999) revealed a very strong tendency for the consumer to trust a brand which reflected his own personality for high involvement products like automobiles. Similar results were revealed by Diamantopoulos, Smith, and Grime (2005) who investigated the effects of brand personality congruence on trust and found that consumers had a tendency to better trust a brand when their personality traits was resonated with that of a brand.

H3: There is a significant relationship between Brand Personality Congruence and Trust

Studies have established that customer satisfaction is an important predictor of customer loyalty (Cheng, Chiu, Hu & Chang, 2011). This was also supported by the studies of Bansawl et al. (2004) who claimed that a satisfied customer was less likely to switch over to any competitors brands and would also spread positive word of mouth. Similar results were supported by the studies of Hamadi (2010) in the online Banking industry of Morocco.

H4: There is a significant relationship between Customer Satisfaction and Loyalty

Customer Trust positively impacts brand Loyalty. These results were supported by the results of similar studies conducted by Yee (2004) and Lin and Wang (2006) that saw a strong positive relationship between customer trust and Loyalty. A study (Avramakis, 2011) conducted in the Swiss Financial system reported that customers who trusted a brand had a tendency to be loyal to the brand.

H5: There is a significant relationship between Trust and Loyalty

Most studies in the past have shown bi-directional relationships between satisfaction and trust. For example certain studies have posited that trust precedes customer satisfaction Wang (2006) and Chang (2012). Conversely, the studies conducted by Dabholkar and Sheng (2012) showed results of satisfaction preceding trust. However, a lot of other studies have documented the influence of satisfaction on customer loyalty (e.g., Kim, Park, Jeong, 2004; Hallowell 1996; Anderson and Srinivasan, 2003).

H6: There is a significant relationship between Customer Satisfaction and Loyalty

3. RESEARCH FRAMEWORK

Since the main objective of the study is to identify the impact of Brand Personality Congruence on Brand Loyalty, Trust and Satisfaction the framework of this study is given below:
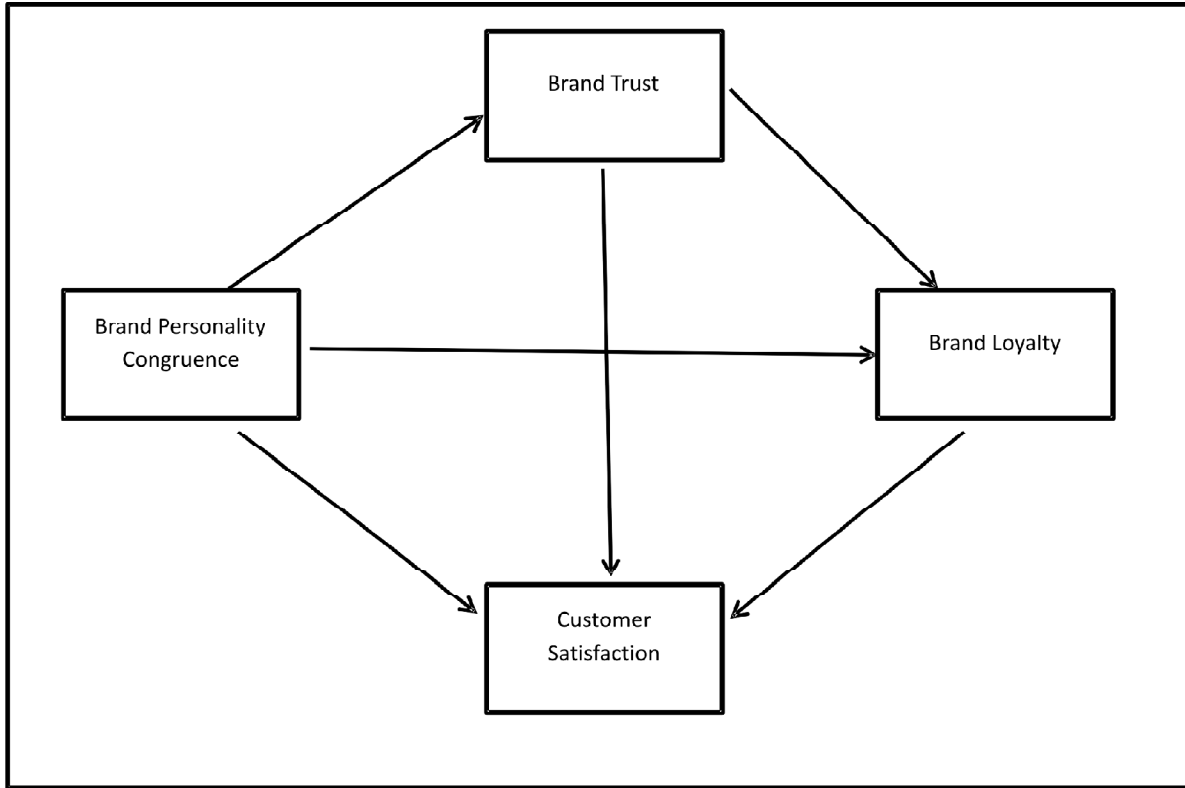
Figure 1: Conceptual Framework

4. MATERIALS AND METHOD

4.1. Research Design

This is essentially a correlation research that applies quantitative approach and uses the survey method to collect data. The focus of this research is on Indian Banking customers. A tested and validated survey instrument was used to collect primary data from 500 Indian banking customers who had multiple bank accounts. This study focuses on post purchase evaluation factors consisting of Brand Loyalty, Satisfaction and Trust as independent variables and their influence on Brand Personality Congruence as dependent variable.

4.2. Population and Sample

The population consisted of Indian Banking customers who had one or more bank accounts. Probability Random sampling method of Cluster Sampling was adopted for Quantitative study. At 95% confidence level and 4.5% confidence level and standard deviation of 0.5 and with population size being very large, the required sample size for the study was given by following formula

Sample Size $\quad$ = (Z score $_{@\,95\%}$)^2 x (Std Deviation) x (1- Std Deviation) / Confidence level

$\qquad$ = $((1.96)^2$ x $(0.5)^2$ x $(1 - 0.5)) / 0.045^2$

$\qquad$ = 484

$\qquad$ = (**Rounding off to 500**)

Hence as a totality the sample size of 500 is chosen for this study.

Approximately 52.8 % of the respondents were between the age groups of 25-40 years of age or younger and 35.5% was between 18-25 yrs of age. Approximately 56.4% of the groups were male respondents. 60.2% were respondents who held private sector jobs and majority of the respondents, accounting for 42.25 percent, single bank account. Meanwhile, approximately 60.75% had their primary account in Private Sector Bank.

4.3. Methodology

A survey was conducted in various public and private banks in India to collect primary data by using Multiple Regression Analysis. The data for this research was collected from customers of banks in India and was carried out in two stages.

The pilot study comprised of 45 responses. Most of the participants were quite knowledgeable to answer to the pilot study and offer initial feedbacks to improve the questionnaire. The test of reliability was conducted using Cronbach alpha on all the 5 parameters of Brand Personality Congruence. Since Cronbach's Alpha for all the 5 parameters were >0.70 it showed that there is internal consistency within the parameters and all the parameter pass the test of reliability.

5. RESULTS

1. Satisfaction

    The normal probability plot shows a relatively good fit for the response and the histogram depicts the normality. The influence of the exogenous variables on SAT is shown in the table and in the regression equation given.

    The regression equation is

    SAT = 1.67 + 0.103 BPC + 0.6592 TRS

    Satisfaction = 1.67 + 0.103 Brand Personality Congruence + 0.6592 Trust.

Table 1
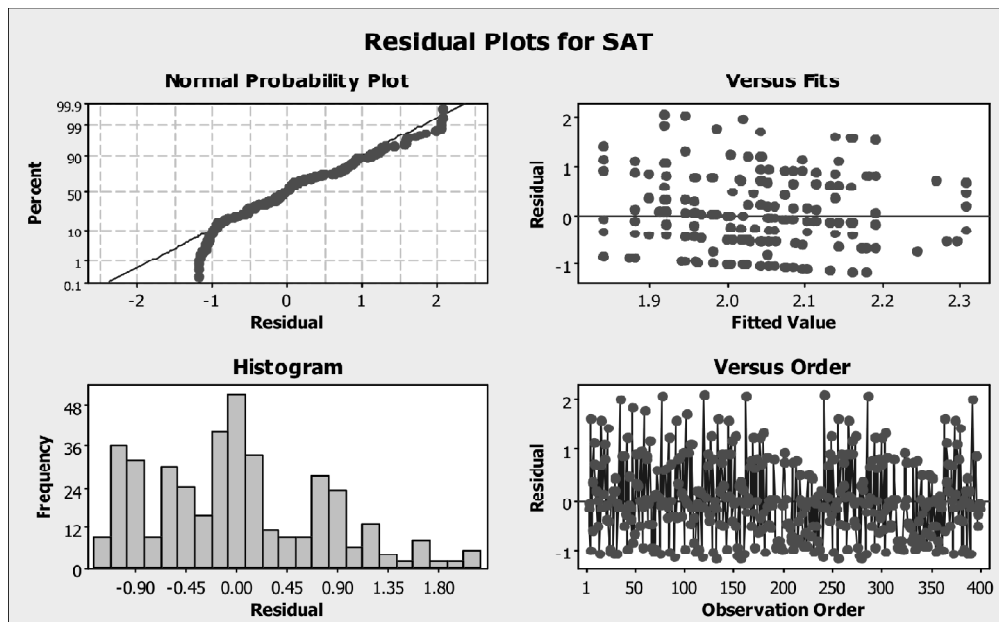**Analysis of Variance – Satisfaction**

| Source	DF	SS	MS	F	P
Regression	2	4.2181	2.1091	3.57	0.029
Residual Error	397	234.76	0.59		
Total	399	238.97			

On the overall basis BPC and TRS have significant influence on SAT. The regression analysis shows that there is a significant positive relationship between Satisfaction and Trust, where trust in the brand contributes to almost 65% in generating customer satisfaction and Brand Personality Congruence contributes to almost 10 % in Customer Satisfaction. Our Study validates H2 and H7.

Table 2
Regression Coefficients – Satisfaction

Predictor	Coef	SE Coef	T	P
Constant	1.6735	0.1376	12.16	0.000
BPC	0.10335	0.05378	1.92	0.055
TRS	0.65923	0.05196	1.98	0.045

S = 0.768977 R-Sq = 71.8%

Trust has influence on satisfaction and Brand Personality Congruence has no influence on Satisfaction (P>0.05)
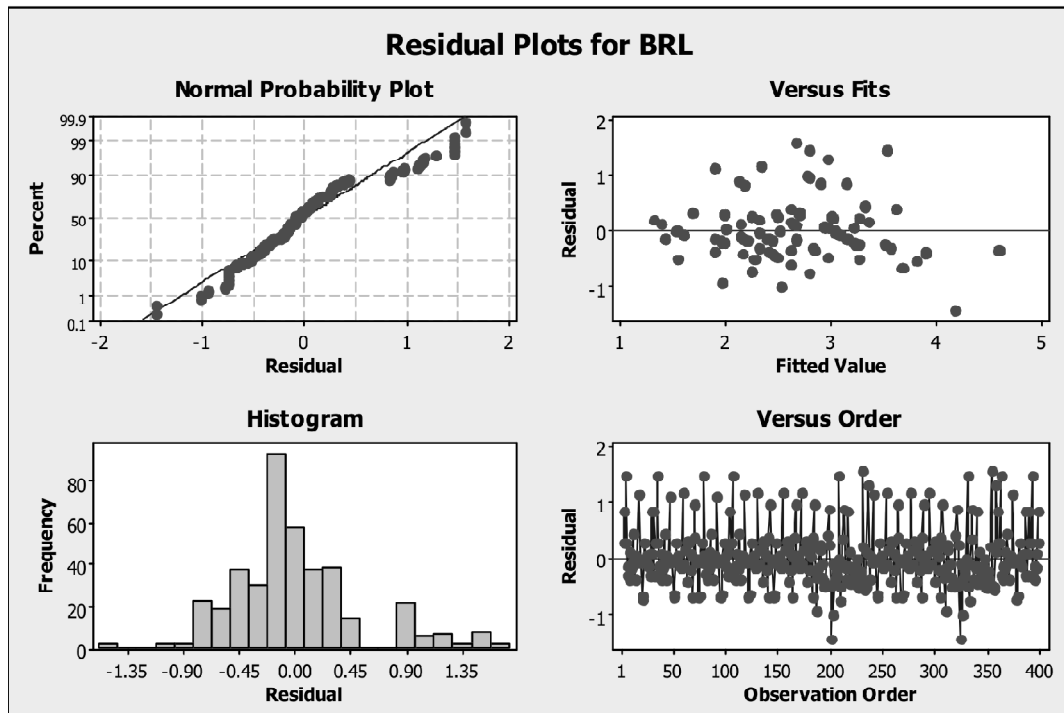
2. Brand Loyalty

The normal probability plot shows a relatively good fit for the response and the histogram depicts the normality. The influence of the exogenous variables on SAT is shown in the table and in the regression equation given.

The regression equation is

BRL = 0.751 - 0.4458 SAT + 0.897 BPC - 0.114 TRS

Brand Loyalty = 0.751 – 0.4458 Satisfaction + 0.897 Brand Personality Congruence

Table 3
Analysis of Variance – BRL

Source	DF	SS	MS	F	P
Regression	3	170.8	56.92	218.9	0.000
Residual Error	396	102.9	0.260		
Total	399	273.7			

On the overall basis BPC and TRS have significant influence on SAT

Table 4
Regression Coefficients - BRL

Predictor	Coef	SE Coef	T	P
Constant	0.751	0.1069	7.03	0.000
SAT	0.4458	0.03328	18.5	0.014
BPC	0.89661	0.03583	25.03	0.000
TRS	-0.11355	0.03451	0.38	0.533

S = 0.768977 R-Sq = 71.8%

Trust has influence on SAT and BPC have significant influence on BRL, but TRS has no influence.

6. DISCUSSION AND SUGGESTION

The main aim of this study is examine the relationship between Brand Personality Congruence and its effect on post purchase evaluation namely Satisfaction, Trust and Loyalty with specific context to the Indian Banking Organisations. Multiple Regression Analysis was used to analyze the data. Brand Personality Congruence was found to contribute a total of ……… to post purchase evaluation parameters of Loyalty, Trust and Satisfaction. This suggests that variables other than the factors studied could be attributed to Brand Personality Congruence.

Bearing in mind the intense competition in the banking sector in India ,the long due achievement of a bank is tremendously affected by the way it manages its branding and to what level it can craft and manage a grand branding image. Owing to the aggressive competition, it is difficult to distinguish between

brands solely on the premise of their functional qualities. The purpose of the study is to provide awareness to the banks on how they can improve their brand which will enhance the value for its customers. Banks must necessarily budget enough and more resources in order to create a robust brand personality which will eventually lead to greater trust, loyalty and satisfaction.

7. IMPLICATIONS AND CONCLUSIONS

Marketing Managers can utilize the results of this study as a diagnostic tool to re-examine if the established brand personality is in sync with the vision, mission and objectives. On the other hand, existing operations can craft strategies to align their market positioning to increase the congruence level between their consumer's personality and their brand personality with the ultimate aim of increasing their brand loyalty, trust and customer satisfaction. Comparing brand personalities against competing brands will hold a practical implication, in devising the differentiation strategies. Results of this study may provide Banks information on personality attributes as they relate to the brand personality they would like to project in the market. Additionally, the findings from this study can open up future research to address the gaps that may lead to deflated trust, customer satisfaction and loyalty.

Even though studies in the past have posited that brand personalities are a quintessential feature in the field of relationship marketing, there hasn't been any concrete evidence to the fact that brand personality has any effect on the post purchase evaluation. This invites a scope to add to body of the research. Furthermore, there has not been any clear demarcation in the difference between image & personality as both have been used interchangeably in various studies. Thus, there is no clear theoretical framework to work on the Brand Personality Congruence (BPC). Owing to this gap in the study, the marketing staff of the banking industry has shown interest in such a research. Due to the intense rivalry, pressures, market conditions & developing market, it is imperative for the banking brands to develop a strong affiliation with the customers and strategize to create brand personality congruence which will lead to a strong brand loyalty. This study will show a direct relation between BPC and brand loyalty, however it encourages further researchers to explore the application, antecedents & results of establishing and strengthening brand personality congruence.

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