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Role of Self- Congruity, Functional Congruity, Brand Attachment and Brand Attitude Strength in Determining Brand Loyalty- A Case of Automobiles and Sportswear

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Abstract: *Purpose of the Study:* This research paper aims to explore two parallel aspects affecting Brand Loyalty towards Automobile and Sportswear Brands .It is hypothesized that a rational route toward Brand Loyalty will emerge from Functional Congruity and emotional route will take its origin from Self Congruity. Further, it is proposed that brand attitude strength is direct outcome of Functional Congruity and Brand attachment emerges from Self- Congruity. Both Brand Attitude Strength and Brand Attachment are further studied to see their individual effects on Brand Loyalty. The study takes its roots from already conducted researches on Self Congruity and Functional Congruity, but has its novelty in presenting these concepts in relation to some newly introduced factors. *Method/Design and Sample:* Two independent studies were conducted to test the model in two different categories. The first study was on Automobiles, which is technologically evolved and has high levels of functional expectations from its consumers. 200 questionnaires in each product category were distributed. 144 complete questionnaires were analyzed to test the hypotheses developed using the conceptual model. The second study was Sportswear, a category with high level of hedonism and emotional engagement of its consumers. 113 complete questionnaires were analyzed to test the hypotheses for Sportswear Brand. SPSS 21 was utilized to test the results statistically. Correlation and Multiple Regression techniques were utilized to test the model. *Results:* The results concluded Brand Attitude Strength as the most important dimension in defining the Brand Loyalty in case of Automobiles and Brand Attachment in case of Sportswear. *Value to Marketing Educators:* The paper provides an understanding into the various identified dimensions affecting brand loyalty both in case of automobiles and sportswear. The study also tries to understand the relationship between the antecedents and their individual impact on brand loyalty

Keywords: *self-congruity, functional congruity, brand attitude strength, brand attachment brand loyalty*

1. INTRODUCTION

The relationship that an individual has with the self and through this self with the brand, has made many past researchers explore the concept of Self-Congruity. The congruity of self-concept, which has been well-defined as “the sum of person’s thoughts and feelings having reference to self as an object with brand” refers to self-congruity (Sirgy, 1985; Upakly & Baloglu, 2011). An investigation of self-idea is an intellectual examination of the characteristics around oneself (Hattie 1992, cited in Abe *et al.*, 1996). General public prefers brands whose psychological characteristics are congruent with their own characteristic (Opoku, 2009; Beerli *et al.*, 2007).

Functional and symbolic benefits define an individual’s purchase criteria (Belk, 1988; Lee & Hyman, 2008; Sirgy, Grzeskowiak, & Su, 2005; Solomon, 1983). Sirgy, Grewal, Mangleburg, Park, Chon, & Claiborne (1997) suggest that a good value is one which is categorized as being functional and symbolic. Self-congruence plays a key role in predicting various customer behaviour aspects (Bjerke & Polegato, 2006; Ekinici & Riley, 2003; He & Mukherjee, 2007; Kressmann *et al.*, 2006). The study finds its novelty in exploring the relationship of Self- congruity with Brand loyalty both in case of Automobile and Sportswear brands. Also, the study aims to explore brand attachment as a direct outcome of self-congruity. Brand attachment can be defined as the strength of the bond connecting self with a brand (Mikulincer & Shaver, 2002). Brand attachment can also be understood as a mental network that involves emotions and thoughts about a customer’s relationship with the brand. Therefore it is assumed to further explore that more an individual enjoys congruity with the brand, more is the connect and hence more the emotional attachment.

Functional congruence is customer’s perceived functional attributes related to customer’s expected performance attributes. Some past researches have suggested that functional congruence is a better indicator of customer’s satisfaction than self-congruity (Chon & Olsen, 1991; Sirgy and Su, 2000). A customer’s item useful compatibility is characterized by how well the item meets his/her desire level with respect to the item’s execution (Sirgy & Su, 2000). Product’s utilitarian attributes relate to the attractiveness of the automobile product, availability and quality, suitability of the price and attractiveness of ads, messages and media (Sirgy & Su, 2000).

Functional congruity is explored to further understand its effect in determining brand loyalty in case of both the chosen product categories. Also it is conceptualized that functional congruity will lead to positive brand attitude strength. Brand attitude strength is defined as the positivity or the negativity of an attitude to an extent to where it is considered as valid (Petty, Brinol & De Marree, 2007). Strong attitudes are a result of strong thoughts and feelings about the objects of attitude (Petty & Cacioppo, 1986). Past researches have shown the role of brand attitude strength in predicting the behavioural outcomes like purchase intention, brand consideration and purchase choice (Fazio and Petty, 2007; Petty, Haugtvedt and Smith, 1995).

2. CONCEPTUAL DEVELOPMENT, MODEL AND HYPOTHESES

The conceptual model of this research is shown below (Figure 1.1). The model defines two parallel routes to achieve Brand Loyalty. The first being completely rational emerging from Functional Congruity leading Brand Attitude Strength and finally Brand Loyalty. The other route finds its origin in Self- Congruity which leads into Brand Attachment and finally Brand Loyalty. Product Involvement has been introduced a

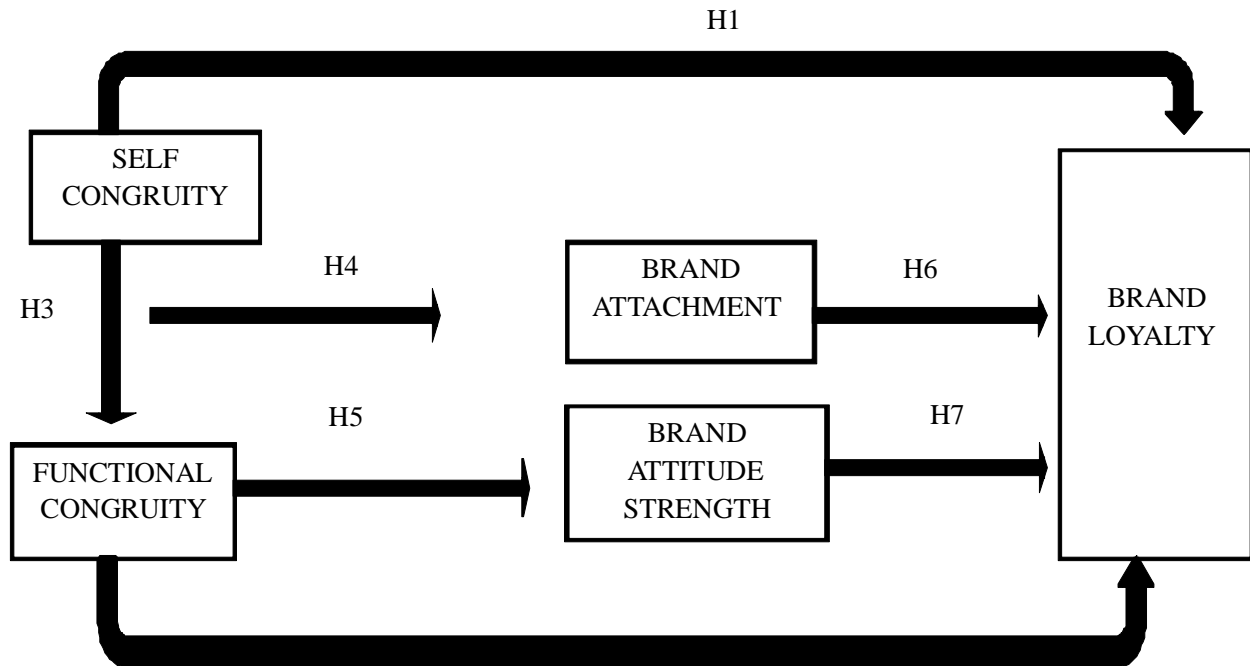


Figure 1.1: Conceptual Model of the antecedents and their impact on brand loyalty

moderator or link between the two routes. It is assumed that because of high product involvement individual will assess the Brand at a deeper level and outcomes will be more salient.

2.1. The effect of self-congruity on brand loyalty

Many researches have been the source of the result that consumers purchase goods which help them to express their identity (Aaker, 1996). Self- Congruity can also be defined as a process in which a consumer assesses a brand by matching self-concept with the brand user image (Sirgy, 1982, 1986). Self-congruity plays a vital role in motivating customers to purchase and hence, it affects brand loyalty (Sirgy, 1985; Sirgy & Samli, 1985; Malhotra, 1988). People have beliefs about their identities, lifestyle, values, and preferences. Self-congruity is supported by two self-concepts- self consistency and self-esteem (Aaker, 1997; Biel, 1997; Malhotra, 1981, 1988; Sirgy, 1982). The greater is the match between the brand user image and customer's ideal self, the customer is more likely to infer that the brand meets the customer's self-esteem needs (Rosenberg, 1979). Consumer's needs for self-consistency further motivates their purchase intention and brand loyalty (Ericksen & Sirgy, 1989,1992; Malhotra, 1981, 1988; Mangleburg *et al.*, 1998; Sirgy & Samli, 1985).

The previous studies clearly establishes a direct link between self-congruity and brand loyalty and it is proposed that there exists a positive relationship between self- congruity and brand loyalty both in case of Automobiles and Sportswear Brands. It is mainly because the automobile or Sportswear brand that one owns serves to satisfy consumer's needs for self-consistency allowing the consumer to evaluate and look at one's brand positively which leads to repurchase.

H₁. There exists a positive relationship between self-congruity with a brand and brand loyalty

2.2. The effect of functional-congruity on brand loyalty

Mittal *et al.* (1990) interpreted product knowledge in terms of functional and symbolic product relations. The study discusses characteristics that reflect real performance features of the brand, i.e., functional or utilitarian evaluative norms. Steady with the research led by Sirgy *et al.* (1991). This dimension of assessment is referred as functional congruity which is different as it specifically evaluates the brand by concentrating on the degree to which utilitarian attributes of the brand are in sync with the buyer's ideal/desired performance terms. Performance terms are customer hopes about how the product should work to achieve the focal or central reason for the use of the product. For example, functional attributes of a high end automobile/sportswear brand would include the design, technology, and quality. If sportswear brand is assessed firmly based on the buyer's wanted performance terms, then we infer that the assessment is directed by the functional motive. This functional motive defines the underlying reason to purchase the brands that serve their primary function to the best possible quality and at the most reasonable price (Markus & Sentis, 1982). If information handling of self-relevant features results in high self-congruity, then customers are to be expected to form an initial favourable inclination toward the company (Sirgy *et al.*, 1991). Founded on this notion that self-congruity partialities the assessment of the concrete-functional brand facets, we suggest the next hypotheses:

Functional congruity is an evaluation of the brand identifying the extent to which functional characteristics of the brand matches the consumer's ideal or desired performance expectations. In the event that data preparing of self-important ascribes prompts high self-congruity, then purchasers are prone to frame a great demeanour towards the brand. Self-congruity is liable to positively influence purchasers in their evaluation of the useful properties of the brand. A low self-congruity leads to consumers forming unfavourable attitude towards the brand, which finally leads to a biased assessment of the brand based on the functional attributes. This results in low brand loyalty (Sirgy *et al.*, 1991). Therefore the following hypotheses are proposed:

H2. *The greater the self-congruity with a brand, the greater the functional congruity with that brand*

H3. *The greater the functional congruity with a brand, the greater the brand loyalty*

2.3. The indirect effect of self-congruity on brand loyalty through brand attachment

Brand attachment is defined as the strength of the bond connecting the brand with the self. Mikulincer & Shaver, 2007, gave the attachment theory which states that the bond is governed by a memory network that involves emotions, thoughts as well as feelings about the brand. A basic part of connection includes the psychological and enthusiastic association between the brand and the self (Chaplin & John 2005; Escalas 2004; Escalas & Bettman 2003). Consumers are connected to a brand because it represents who they are or because it is prominent to as their goals, personal concerns, or life projects (Mittal, 2006).

Once the brand is acknowledged taking into account its typical traits, the customer turns out to be exceedingly included with the item (O'Cass, 2000; Zaichkowsky, 1985). Self-congruity elevates buyers' association with the item expanding the quality of brand connection. In this way, the biasing impact of self-congruity on brand connection is liable to be more obvious under high than low item association conditions. Strong brand attachments induce a devaluation of competing alternative brands (Johnson & Rusbult, 1989) and result in more willingness to stay in the relationship with the existing brand (Drigotas &

Rusbult, 1992). Strong brand attachments affect brand loyalty and willingness to promote a brand through word of mouth and other mediums. (Thomson, MacInnis and Park 2005).

Therefore, the study hypothesizes the following:

H₄: The greater the self-congruity with a brand, the higher the strength of Brand Attachment

H₅: The greater the strength of brand attachment, the higher the brand loyalty

2.4. The indirect effect of functional-congruity on brand loyalty through brand attitude strength

It has been discussed long that functional congruity is impacted by congruity of self (Mangleburg *et al.*, 1998; Sirgy *et al.*, 1991; Sirgy & Su, 2000). Self-congruity overtakes functional congruity. Consumers more likely evaluate their brands based on attributes which are symbolic first and then by functional attributes. Once a consumer accepts the brand based on symbolic attributes, he becomes very much involved with the product itself (O'Cass, 2000; Zaichkowsky, 1985). Self-congruity increases a consumer's involvement with the product. This motivates them to further evaluate functional attributes. As functional features of a brand require more cognitive thinking, therefore, a consumer becomes more actively involved with the product i.e. high product involvement.

Brand attitude strength captures mind of a consumer which results in behaviors such as purchase intention, product choice, brand preference and hence, brand loyalty. When consumers consider instrumental value of a product, for example: iMac is important as it gives entertainment value and fulfills work goals; attachment with the brand becomes stronger. And higher brand attachment results in higher brand loyalty.

Therefore, the study makes the following hypothesis based on the above literature:

H₆: Greater the functional congruity with the brand, the greater the positive brand attitude strength

H₇: Greater the brand attitude strength, the greater the brand loyalty

3. RESEARCH METHODOLOGY

3.1. Selection of the Product

The study has taken two set of product categories- automobiles and sportswear to test the model and see the effectiveness of identified dimensions on both. Automobiles have been chosen because cars are likely to be evaluated on symbolic criteria and functional attributes. They involve high product involvement and evaluation before buying. It is a high-cost purchasing decision. Many customers evaluate different automobiles on different criteria and basis. On the other hand Sportswear is considered to be more a hedonic and an emotional purchase. Moderately we can assume that functional aspects are also considered before making a purchase.

3.2. Measurement of the Antecedents

3.2.1. Self- Congruity

Jennifer Aaker's brand personality scale was utilized to measure the actual self, the ideal self; the brand-user image and perceived importance of each personality .The self-congruity scores were calculated using absolute

difference scores between each brand personality ratings for actual self and its corresponding self-image ratings of ideal self. The score thus obtained was averaged across all personality attributes for each respondent (Sirgy, 1982; Sirgy *et al.*, 1991, 1997).

The scores thus obtained were multiplied by -1 to arrive at final ideal and actual self-congruity scores. The statistical analysis conducted, established that there exists strong correlation between actual and ideal self-congruity.

3.2.2. Functional Congruity

The functional attributes used for studying the ideal functional attributes were: cost, safety, engine power, appearance, gas consumption and quality in case of automobiles (Kressmann *et al.* 2006) and design, technology, appearance, comfort and quality for Sportswear. Functional congruity was calculated by calculating the difference between score of ideal and actual performance of the product. The score thus obtained was multiplied by -1 to obtain the final score for Functional Congruity (Kressmann *et al.*, 2006)

3.2.3. Brand Loyalty

Brand loyalty can be divided into attitudinal and behavioural. With respect to the attitudinal measures, the focus of these measures is planned commitment (Bloemer & Kasper, 1995; Chaudhuri & Holbrook, 2001). It involves word of mouth; re-purchase (Narayandas, 1996; Sirdesmukh *et al.*, 2002). It can also include share of wallet, repurchase behavior, brand purchases in fast moving product category (De Kimpe *et al.*, 1997; Baldinger *et al.*, 2002; Sirdesmukh *et al.*, 2002).

A 7 point rating scale was used to capture this aspect with 1 being least likely and 7 being most likely (Kressmann *et al.*, 2006).

3.2.5. Brand Attachment

Brand attachment was studied using the scale developed by Park *et al.* (2010). The scale measures two important dimensions- brand prominence and brand self-connection. An 11-point scale to measure self-connection as well as brand prominence was used with “not at all” (0) and “completely” (10).

3.2.6. Brand Attitude strength

Brand Attitude strength was calculated as a multiplicative product of attitude valence weighted by the confidence/certainty with which the attitude is held (Park *et al.* 2010). An 11 point scale was used ranging from -5 to +5 to capture the intensity of the attitude.

3.3. Research Methodology

3.3.1. The Sample

The population of this study is consisted of individuals in the Delhi NCR region of India belonging to both the sexes. Individuals that belong to various walks of life and having different lifestyles have been taken into consideration. The sample is taken without replacement and by using non probability judgment

sampling and snowball sampling procedures. 400 questionnaires were distributed in totality where 200 measured loyalty towards automobiles and the other 200 towards sportswear. After the data validation check and deleting incomplete questionnaires, 144 questionnaires were considered for automobiles and 113 for sportswear.

3.3.2. Data Collection Method

Primary data was collected by using self-distributed surveys which were distributed physically and by the means of the web to the people who had been told about the purpose of this research and survey. The configuration of the survey is very simple and forthright so that the people filling it in may feel comfortable while answering it. The survey is prepared in the English language to tailor to only the targeted educated, urban population which is the primary target group of this analysis.

3.3.3. Data Analysis

To analyze the data, SPSS 21 was used. Both the use of both differential and inferential statistics has been employed. Pearson's Correlation has been used to determine the nature and the degree of the dependency of each attribute under study. Further, Multiple regression was utilized to test the developed model.

4. DISCUSSION OF RESULTS

Based on the responses captured from the questionnaire, brand attitude strength's correlation with functional congruity, product involvement and brand loyalty was calculated. Thereafter linear regression test was conducted to see the extent of impact of attitude strength on brand loyalty. It was found that it plays the most significant role in brand loyalty with highest correlation coefficient which is explained in data analysis part.

4.1. Self-Congruity and Brand Loyalty

Analysis of the conceptual model was done by using spearman's correlations. The results thus calculated deduced that in case of Automobile Purchase there exists a positive correlation between self-congruity and brand loyalty (hypothesis H1). Correlation existed for both actual self-congruity and brand loyalty ($r = 0.201$, $n = 144$, $p < .005$) and ideal self-congruity and brand loyalty ($r = 0.174$, $n = 144$, $p < .005$). This can be deduced as consumers start attaching their self-concepts with the brand they are using or they want to use, their attachment with the brand increases, leading to more brand loyalty. Since, automobile purchase involves individual to process information at a deeper level, a linkage of the brand with the overall satisfaction and ultimately loyalty can be established. The results could not be replicated for Sportswear and therefore Hypothesis H1 stands rejected. (Please refer to Table 4.1 below)

4.2. Functional Congruity and Brand Loyalty

Both in case of Automobiles and Sportswear Functional congruity and brand loyalty are positively related. The spearman correlation value for Automobiles is ($r = 0.152$, $n = 144$, $p < .005$) and for Sportswear is ($r = 0.107$, $n = 113$, $p < .005$). This establishes the fact that as functional congruity of a Brand increases, the brand loyalty towards that particular brand also increases. Consumers evaluate their brand with respect to

their ideal brand. A high functional congruity brings one's own brand closer to the ideal on established and important functional attributes leading to enhanced confidence in the brand and greater brand loyalty. Thus we accept hypothesis H2 in both the cases. (Please refer to Table 4.1 below)

4.3. Self- Congruity and Functional Congruity

The research fails to establish correlation between Self- Congruity and Functional Congruity and therefore H3 is rejected in both the cases. This shows that both dimensions work as independent entity in the researched audience and are not correlated. (Please refer to Table 4.1 below)

4.4. Self- Congruity and Brand Attachment

The statistical analysis shows that a positive correlation between ideal self-congruity and brand attachment ($r = 0.163$, $n = 144$, $p < .005$) and actual self- congruity and brand attachment ($r = 0.162$, $n = 144$, $p < .005$) in case of automobiles. No relationship could be established for sportswear (Refer table no. below). Therefore we accept hypothesis H4 for automobiles and reject for sportswear. In case of automobiles since the purchase is high involvement and the evaluation does not stop after purchase. This constant post-purchase evaluation is done to reduce dissonance if any from the purchase made. During this process the evaluation is done to establish links between the self and the brand. High levels of congruity makes the individual identify with the brand more closely leading to attachment. The same phenomenon is not observed in case of sportswear as level of involvement and post purchase dissonance is comparatively limited. Further studies can introduce product involvement as one of the antecedents moderating the relationship between self- congruity and brand attachment. (Please refer to Table 4.1 below)

4.5. Functional Congruity and Brand Attitude Strength

The results were able to establish the relationship between Functional Congruity and Brand Attitude Strength both in case of automobiles ($r = 0.025$, $n = 144$, $p < .005$) and sportswear ($r = 0.134$, $n = 113$, $p < .005$). Thus Hypothesis H5 is accepted in both the cases. Indian Consumer is a value conscious consumer. A high functional congruity indicates the high value quotient of the said Brand leading to a favourable attitude. (Please refer to Table 4.1 below)

4.6. Brand Attachment and Brand Loyalty

The correlation analysis shows that there is a positive correlation between brand attachment and brand loyalty for both Automobile and Sportswear brand. In case of Automobile the correlation value ($r = 0.23$, $n = 144$, $p < .005$) and for Sportswear it is ($r = 0.568$, $n = 113$, $p < .005$). A very high correlation in case of Sportswear can be attributed to it being a more hedonic and emotional purchase in comparison to Automobiles. As one gets more attached to his/her brand, the brand loyalty towards that brand tends to increase. Thus hypothesis H6 is accepted in both the cases. (Please refer to Table 4.1 below)

4.7. Brand Attitude Strength and Brand Loyalty

Brand attitude strength and brand loyalty are related with the maximum correlation coefficient ($r = 0.339$, $n = 144$, $p < .005$) amongst all the factors under study. We are able to establish correlation in case of

Sportswear as well ($r = 0.568, n = 113, p < .005$). We can thus conclude that as a person's attitude towards his brand, i.e. attitude valence and attitude confidence increases, his/her loyalty towards brand becomes greater. H7 is accepted in both the cases. (Please refer to Table 4.1 below)

Table 4.1
Results of statistical tests on Impact of Identified Antecedents on Brand Loyalty in case of Automobiles and Sportswear

<i>Hypothesis</i>	<i>Relationships Measured</i>	<i>Correlation Coefficient (Automobile)</i>	<i>Hypothesis Accepted/Rejected</i>	<i>Correlation Coefficient (Sportswear)</i>	<i>Hypothesis Accepted/Rejected</i>
H1	Actual self-congruity and Brand Loyalty	0.201	Accepted	Not Significant	Rejected
	Ideal self-congruity and Brand Loyalty	0.174		Not Significant	
H2	Functional Congruity and Brand Loyalty	0.152	Accepted	.107	Accepted
H3	Actual Self- Congruity and Functional Congruity	Not Significant	Rejected	Not Significant	Rejected
	Ideal Self- Congruity and Functional Congruity	Not Significant		Not Significant	
H4	Actual Self- Congruity and Brand Attachment	0.163	Accepted	Not Significant	Rejected
	Ideal Self- Congruity and Brand Attachment	0.142	Accepted	Not Significant	
H5	Functional Congruity and Brand Attitude Strength	0.025	Accepted	.134	Accepted
H6	Brand Attachment and Brand Loyalty	0.23	Accepted	.568.	Accepted
H7	Brand Attitude Strength and Brand Loyalty	0.339	Accepted	.314	Accepted

4.8. Multiple Linear Regression

Multiple linear regression analysis was also performed on the same model. It was found that the most significant contributor of brand loyalty in case of automobile purchase is brand attitude strength with standardized beta value of 0.326 ($\hat{\alpha} = .326, n=144, p<0.05$). The adjusted R^2 value came out to be .108. The regression analysis concluded that other factors in the model were insignificant. Refer to the below Table 4.2:

In case of Sportswear multiple linear regression concluded, Brand Attachment as the most significant contributor of Brand Loyalty ($\beta = .516, n=113, p<0.05$). This so because, consumers today, find sports apparel as a casual wear category and there is less emphasis on the utility it provides and more about the symbolic value and how they feel wearing a particular brand. This is so because in this category products are assessed on the basis of past purchase experiences and the relationship a user fosters over a period of time, that is why big sportswear players are always trying to connect with audience on an emotional

Table 4.2
Regression table – Measuring Impact of Defined Antecedents on Brand Loyalty in case of Sportswear

	<i>B- Values</i>	<i>Standard Error</i>	<i>Beta</i>	<i>t-value</i>	<i>Sig.</i>
Brand Attachment	.067	.053	.126	1.256	.211
Brand Attitude Strength	.084	.023	.326	3.662	.000
Actual Self- Congruity	.010	.008	.167	1.212	.228
Ideal Self- Congruity	-.002	.008	-.031	-.222	.824
Functional Congruity	.083	.110	.065	.751	.454

level. For example use of taglines like, just does it or impossible is nothing. The R value signifies the simple correlation and is 0.581, which specifies a high degree of correlation. Adjusted R² is .300. The R² value shows how much of the total variation in the dependent variable, Brand Loyalty, can be explained by the independent variables. 33.8% can be explained, which is significant. There is also not much difference between R² and Adjusted R² which means that the independent variables in the model are not redundant. Please refer to the Table 4.3 below:

Table 4.3
Regression table – Measuring Impact of Defined Antecedents on Brand Loyalty in case of Sportswear

	<i>B- Values</i>	<i>Standard Error</i>	<i>Beta</i>	<i>t-value</i>	<i>Sig.</i>
Brand Attachment	.495	.085	.516	5.804	.000
Brand Attitude Strength	.058	.073	.075	.784	.435
Actual Self- Congruity	.009	.010	.084	.932	.353
Ideal Self- Congruity	-.004	.011	-.035	-.405	.686
Functional Congruity	.058	.175	.028	.334	.739

5. MARKETING IMPLICATIONS

It has been concluded through the research that in case of automobiles, brand attitude strength is the most significant factor in determining and influencing brand loyalty. The reason can be attributed to the fact that automobile purchase which is significantly affected by past experiences. Attitudes have degree, direction and Intensity and are relatively permanent in nature. Therefore, the automobile companies should lay more emphasis on improving customers' attitude toward their brand and turn customer's negative attitude into a positive one for brand loyalty. Marketers can also locate consumers with negative attitude for the competitors and use it for their company's benefit. Managing relationships with the existing customers at various levels and ensuring excellent interaction of the customer with the brand at various Customer Touch Points can bring significant returns to the brand in terms of repurchase loyalty.

The study establishes the role of emotional attachment as the most important determinant defining brand loyalty in case of Sportswear. The study has purchase is more emotional than functional, although, importance of rational involvement in purchase cannot be completely ruled out. The marketer should aim at creating long lasting emotional bonds. The utilization of celebrity endorsers, with whom the customers connect with, is a proven strategy. Nike manufacturing the Indian cricket team's kits is their attempt to

connect with every single Indian cricket enthusiast. Adidas's partnership with Spanish football giants Real Madrid, is efforts to connect with millions of madridistas all over the world.

6. LIMITATIONS OF THE STUDY

The proposed model in the study has not been able to establish high levels of correlations within the defined antecedents. The reason could be the small size of the sample. The study if conducted on a larger sample size could establish better relationships. Also in case of automobiles the impact of self- congruity can be more evidently established if the study specifically considers luxury car purchases. The level of engagement and connect is more and the relationship of the individual with the brand is at a deeper level making way to more anthropomorphic relationships between the individual and the brand.

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Our original manuscript or a similar or exact copy entitled "Role of Self- Congruity, Functional Congruity, Brand Attachment and Brand Attitude Strength in Determining Brand Loyalty- A Case of Automobiles and Sportswear" has not been published and is not being considered for publication elsewhere.

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