EFFECT OF BRAND TRUST AND CONSUMER-BRAND CONGRUENCE ON CONSUMERS' INTERPRETATION OF BRAND PERSONALITY IN PURCHASE OF BRANDED APPARELS

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ABSTRACT--This paper aims to illuminate the effect of brand trust and user-image congruence as decisive factors affecting brand personality while purchasing branded apparels. The relationship between Brand trust and Brand personality, the impact of consumer-brand congruence on brand personality attributes and the effect of brand personality on purchase intention towards branded apparel, are empirically tested. The findings from the consumers' perspective suggest that brand trust and consumer-brand congruence have a significant impact on brand personality. It is also proved that brand personality as interpreted by consumer is a predominant determinant of purchase intention.

Key Words--Brand Trust, User-Image Congruence, Apparel Branding.

I. INTRODUCTION

In this era of digitalization, the abundance of choices awaiting a consumer in any product or service offering hinders visibility and growth of brands in the market. In the competitive scenario where offerings within a product or service category are similar, brand trust emerges as one of the most crucial elements for the brand's survival. Both global and national apparel brands vie for consumers' attention with a variety of competitive strategies. Thus, developing and maintaining a strong relationship between the consumer and brand becomes a challenge in itself.

II. LITERATURE REVIEW

The formation of relationship among a consumer and a brand takes place in the same way it take for two individuals to relate in a social context (Aggarwal, 2004). A study examining the emotional process involved in the formation of consumer-brand relationship found that congruity between brand personality and consumer self-concept leads to development of emotions such as love, pride, joy, etc. It results in consumer-brand relationship of longer duration due to brand attachment or self-esteem building process (Kim et.al., 2005). The congruence between brand personality and self-image improves the quality of consumer-brand relationship (Sahour and Dragomir, 2018).

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More stronger the brands, more distinct and unique the brand and its offerings are perceived to be, by the customer, resulting in increased price sensitivity and loyalty (Kabadayi and Alan, 2012)
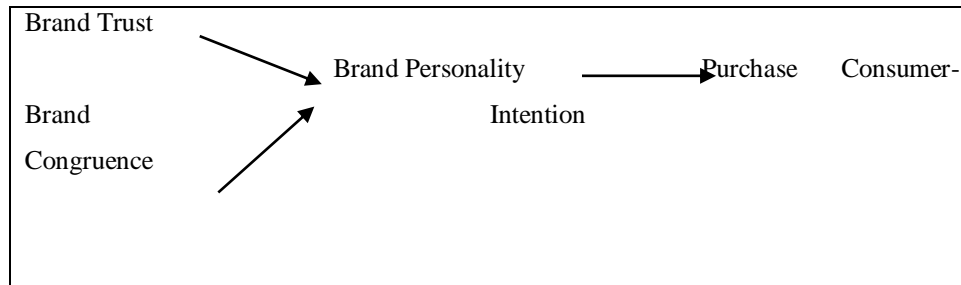
2.1. CONCEPTUAL FRAMEWORK

Figure 2.1: brand and its offerings are perceived

2.1.a) Brand Trust

Delgado et.al.(2003) defines brand trust as "The confident expectation of the brand's reliability and intentions".

Brand trust refers to the consumer's expectation for positive outcome from the brand, which is based on qualities such as consistency, competence, honesty, responsibility etc attributed by the consumer to the brand. According to the two-dimensional aspect of brand trust developed by Delgado et.al. (2003), the first dimension of brand trust is Reliability, which refers to the ability and willingness to keep promises and satisfy consumers' needs. This dimension has a competence based nature. The second dimension is Intention, and refers to attribution of good intentions to the brand in relation to consumers' interest and welfare. Brand trust is derived from the consumer's knowledge and experiences with the brand.

In this era of digitalization, brand trust is one of the most crucial elements for a brand's survival, due to the multitude of options awaiting a consumer in any product or service offering. According to Hulsbosch(2018), "brand trust creates loyalty and results in formation of traits that legitimize a brand". Good examples of those who've successfully marketed from a strong position of trust are Johnson & Johnson's Band-Aid line and oral hygiene conglomerate, Colgate.

According to Edelman Brand Trust Survey (2019), "Trust is almost as important to consumers as quality and value". The studies found that consumers ranked brand trust as one of the top factors in purchase consideration.

2.1.b) Consumer-Brand Congruence

It refers to a consumer's personal connection with a brand. Consumer-brand congruence describes how physical products contribute to a consumer's psychological definition of self-concept. Consumers seek congruence

between their actions and their self-concept, which can materialize in purchase of products congruent with their self-concept and personality (Elliott, 1997).

- *Product-Personality Congruence*

Product-personality congruence, also known as product-user image congruence, refers to congruence between a consumer's personality and a brand's personality (Bajac et.al.(2018)) .

- *User-Image Congruence*

Also known as self-image congruence, user-image congruence refers to congruence between the personality of a typical user of a product and the personality of the product (Govers and Schoormans, 2005; Sirgy et al., 1997).

2.1.c) Brand Personality

Brand personality (BP) is defined as the identification of the brand meaning with personality attributes (Aaker, BenetMartínez, & Garolera, 2001). A distinctive BP contributes to create a set of favorable associations in consumer memory and thus positively affect favorable outcomes (Freling & Forbes, 2005; Ramaseshan & Stein, 2014). As a result, personifying brands is considered a powerful activity that is essential for brands' success. A brand's success is measured by consumer-brand relationships, brand associations, preference and choice (Aaker, Fournier, & Brasel, 2004; Brakus et al., 2009; Chaudhuri & Holbrook, 2001; Clemenz et al., 2012; Eisend & Stokburger-Sauer, 2013; Freling & Forbes, 2005; Gordon et al., 2016; Nysveen et al., 2013).

- *Brand Personality Traits*

Several studies suggest that Brand Personality plays an important role in influencing consumer attitudes and behaviours (Sirgy, 1982). Based on the big five personality traits framework of openness, conscientiousness, extraversion, agreeableness and neuroticism (Tupes and Christal, 1961), Aaker (1997) developed a five-factor model of Brand Personality, that are measurable using a generalizable scale, i.e. sincerity, excitement, competence, sophistication and ruggedness

This model faced several criticisms with respect to construct validity, cross-cultural replicability etc calling for development of better brand Personality framework. Guens et.al. (2009) developed a more reliable Brand Personality scale comprising of dimensions such as Responsibility, Activity, Aggressiveness, Simplicity and Emotionality.

Dimensions	Attributes
Responsibility	Down-to-earth Stable Responsible
Activity	Active Dynamic Innovative
Aggressiveness	Aggressive

	Bold
Simplicity	Ordinary
	Simple
Emotionality	Romantic
	Sentimental

III.   METHODOLOGY

The research is primarily descriptive in nature. The population of the study comprised consumers of branded apparels. Samples were selected through convenience sampling technique, on a non-random basis. This ensured that response was received from every contacted sample elements (Foroudi, 2014). The accuracy of the questions was tested using a pilot study. The data was collected using self-administered questionnaires during October-December 2019 in Kerala. Besides, online survey was sent across to respondents over social media. Apart from demographic questions, 5 point Likert scale questions were also used. A total of 53 valid responses resulted. The collected data was analyzed using SPSS (Version 26), statistical analysis software. Statistical measures such as Correlation Analysis and Regression Analysis were used to test the hypotheses.

IV.   ANALYSIS

The results of the study are organized in the lines of the research objectives set for the study, which are as follows:

- To evaluate the relationship between Brand Trust and Brand Personality.

- To identify and analyze the influence of Consumer-Brand Congruence on formation of Brand personality.

- To analyze the effect of consumers' interpretation of Brand Personality on the purchase intention towards branded apparels.

The hypotheses set for the study, in accordance with the research objectives, are as follows:

H1: The level of brand trust and consumers' interpretations of brand personality are directly related.

H2: Consumers' interpretation of brand personality is influenced by the level of consumer-brand congruence.

H3: Consumers' interpretation of brand personality and purchase intention are directly related.

Thus, in the first part, the demographic characteristics of the respondents are presented. A total of 53 respondents gave valid responses to the questionnaire.

In the second part, Brand familiarity with respect to an equal number of selected Indian and global brands was assessed and presented.

In the next part, questions pertaining to the variables of the study were analyzed and the conceptual framework presented in Fig.2.1 verified using statistical tools and presented.

- *Demographic Analysis:*

There are an almost equal proportion of both genders in the sample- 49% respondents are female and 51% are males. The average age of respondents is 20-40 years, and accounted for 55 %, below 20 years accounted for 19%, 40-60 years accounted for 15%, and above 60 years old accounted for 11%. The highest Income level is Above one lakh and only 8% of the respondents belong to that category. The highest proportion of respondents (42%)

earn monthly income below Rs.25000, followed by 23% respondents in Rs. 25,000-50,000 income category, 19% respondents with income in the range of 50,000-75,000 and 9% respondents with an income of Rs. 75000-1 lakh. Respondents working in Private sector accounted for 32.1%, Government employees and Self-employed accounted for 17% each and Others (home-makers and retired personnel) accounted for 9.4%.

4.1. BRAND LOGO FAMILIARITY
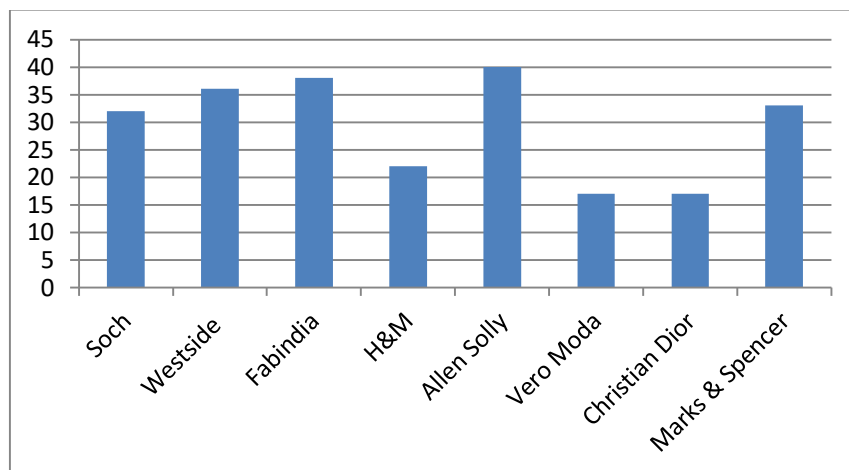
Figure 4.1: global brands

An equal number of Indian and global brands were selected to assess brand familiarity. It is evident from Fig.4.1 that the respondents are more familiar with selected Indian brands as compared to its global counterparts.

4.2. BRAND TRUST AND BRAND PERSONALITY

H1: The level of brand trust and consumers' interpretations of brand personality are directly related.

		Brand_Personality	Brand_Trust
Brand_Personality	Pearson Correlation	1	.680
	Sig. (2-tailed)		.320
	N	53	53
Brand_Trust	Pearson Correlation	.680	1
	Sig. (2-tailed)	.320	
	N	53	53

It is found that there is positive correlation between Brand Trust and Brand Personality.

Figure 4.2: Correlation

4.3. CONSUMER-BRAND CONGRUENCE AND BRAND PERSONALITY

H2: Consumers' interpretation of brand personality is influenced by the level of consumer-brand congruence.

		Consumer_Brand_Congruence	Brand_Personality
Consumer_Brand_Congruence	Pearson Correlation	1	.622
	Sig. (2-tailed)		.378
	N	54	53
Brand_Personality	Pearson Correlation	.622	1
	Sig. (2-tailed)	.378	
	N	53	53

Figure 4.3. (a): Correlation

It is evident that there is moderately positive correlation between Consumer Brand Congruence and Brand Personality.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.622[a]	.500	-.019	1.175139

a. Predictors: (Constant), Consumer_Brand_Congruence
b. Dependent Variable: Brand_Personality

Figure 4.3.(b) : Model Summary

Fig. 4.3(b) provided R and R^2 values. The R value represents the simple correlation and is 0.622, which indicates a high degree of correlation. The R^2 value indicates how much of the total variation in the dependent variable, Brand Personality, can be explained by the independent variable, Consumer-Brand Congruence. In this case, 50% can be explained.

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.034	1	.034	.024	.876[b]
	Residual	70.429	51	1.381		
	Total	70.462	52			

a. Dependent Variable: Brand_Personality

Predictors: (Constant), Consumer_Brand_Congruence

Figure 4.3. (c): ANOVA[a]

The statistical significance of the regression model, that is, $p < 0.026$, which is less than 0.05. Therefore the regression model statistically significantly predicts the outcome variables.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	
1	(Constant)	3.517	.440		7.987	
	Consumer_Brand_Congruence	0.819	.119	-.022	-.156	

   a.   Dependent Variable: Brand_Personality

Figure 4.3. (d): Coefficients[a]

In Fig.4.3(d), the significance was found to be 0.000. Thus it can be interpreted that the relationship between Consumer Brand Congruence and Brand Personality is significant.

From Fig.4.3(d), the regression equation $y = b1x1 + A$ can be expressed as:

Brand Personality = 0.819(Consumer Brand Congruence) +3.517

This implies that Brand Personality will increase by 0.819 for every one unit increase in Consumer Brand Congruence. Hence the hypothesis H2 was proved to be significant.

4.4. BRAND PERSONALITY AND PURCHASE INTENTION TOWARDS BRANDED APPARELS

H3: Consumers' interpretation of brand personality and purchase intention are directly related.

		Brand_Personality	Purchase_Intention
Brand_Personality	Pearson Correlation	1	.762

	Sig. (2-tailed)		.657
	N	53	53
Purchase_Intention	Pearson Correlation	.762	1
	Sig. (2-tailed)	.657	
	N	53	54

Figure 4.4. (a): Correlations

There is high positive correlation between Brand Personality and Purchase Intention

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762[a]	.604	-.016	1.347554

a. Predictors: (Constant), Brand_Personality

b. Dependent Variable: Purchase_Intention

Figure 4.4.(b): Model Summary

Fig. 4.4(b) provided R and R^2 values. The R value represents the simple correlation and is 0.762, which indicates a high degree of correlation. The R^2 value indicates how much of the total variation in the dependent variable, Purchase Intention, can be explained by the independent variable, Brand Personality. In this case, 60.4% can be explained.

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.362	1	.362	.199	.657[b]
	Residual	92.611	51	1.816		
	Total	92.973	52			

a. Dependent Variable: Purchase_Intention

c. Predictors: (Constant), Brand_Personality

Figure 4.4.(c):ANOVA[a]

The statistical significance of the regression model, here p<0.007, which is less than 0.05. Therefore the regression model is statistically significantly predicts the outcome variables.

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.514	.584		6.012	.000
	Brand_Personality	.072	.161	.062	.446	.657

a. Dependent Variable: Purchase_Intention

Figure 4.4.(d): Coefficientsa

In Fig.4.4 (d), the significance was found to be 0.0005. Thus it can be interpreted that the relationship between Brand Personality and Purchase Intention is significant.

From Fig.4.4(d), the regression equation y = b1x1 + A can be expressed as:

Purchase Intention = 0.072(Brand Personality) +3.514

This implies that Purchase Intention will increase by 0.072 for every one unit increase in Brand Personality. Hence the hypothesis H3 was proved to be significant.

V. RESULTS

The outcomes of this research are as follows:

- An equal number of well known Indian and global apparel brands were selected for the study. Logos of Indian brands were more familiar to the respondents than global apparel brands.

- Presently, there are innumerous number of fashion brands in the market which are easily accessible to the average consumer. But consumers are loyal to those brands, which they feel reassured about. They may have had previous positive experiences being associated with a particular brand, which reinforce their belief in the genuineness of the brand. Often, the consumers associate these positive experiences to their innate sense of self. Thus development of brand trust leads to better interpretation of brand personality by consumers.

- While evaluating fashion brands, consumers opt for those brands, which they feel, suit and help to express themselves better. A typical consumer chooses to be loyal to a single brand because the person perceives an inherent connection with the brand. This close association may either be developed through brand communication or satisfaction derived from product usage. Consumers identify better with the brand when there is higher consumer- brand congruence.

- When the consumers identify themselves with the brand, they develop a personal bond with the brand similar to an affinity formed between individuals. They begin to associate the positive attributes of the brand with their self-perception. Thus, while purchasing apparels, they will always opt for their favorite brand. Thus favorable interpretation of brand personality leads the consumers to purchase more of the particular brand.

VI. CONCLUSION

In this competitive era of apparel branding, it is crucial for the marketers to know how to create and sustain brand loyalty, by relentlessly portraying a favorable image about brand among the consumers. This study elucidates the significance of developing a favorable relationship between brand and the consumer, and stresses on the significance of effective brand communication. The formation of trust with regard to a particular brand and development of congruence with the brand are predominant factors resulting in favorable perception of a brand's personality, which, in turn is converted into purchase.

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