The Differential Roles Of Product Brand Image And Store Brand Image In Retail Loyalty: A Self-Concept Image Congruity Perspective

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ABSTRACT

The effects of self-concept congruity constructs on retail loyalty have received various attentions in the marketing literature. However, to date, few studies have simultaneously investigated the differential roles of product brand image congruity and store brand image congruity in the creation of retail loyalty between different retail store types. To address this gap, two empirical models are proposed and tested to assess the differential effects of these congruity constructs under the context of two different types of retail stores (i.e., The Gap, Macy's). Results show that, for retailers who predominately carry merely their own store-brand named products (i.e., The Gap), product brand image congruity plays a central role in the creation of retail loyalty. However, for retailers that offer a wide array of manufacturer named products (i.e., Macy's), findings indicate that both congruity constructs, particularly store brand image congruity, serve significant roles in the creation of retail loyalty. Theoretical and managerial implications are discussed.

Keywords: Self-Concept/Brand Image Congruity; Retail Store Type; Retail Loyalty

INTRODUCTION

*S*elf-concept congruity constructs have received varied and sporadic attention among marketing researchers over the past few decades. Accordingly, researchers have investigated brand-image congruity effects on brand loyalty (Belk 1988); store-image congruity influences on store loyalty (Bellenger et al. 1976; Sirgy and Samli 1985); the impact of prospect-salesperson perceived congruity (Dion et al. 1995), and the effectiveness of advertisement content that is congruent with the self-concept of the audience (Hong and Zinkhan 1995). However, research in this area still remains paramount to advance our knowledge of marketing phenomenon due to the important manner in which perceived similarities between consumers and external objects influence consumer attitude and behavior.

The linkage between self-concept store brand image congruity and retail loyalty has been intermittently investigated (Bellenger et al. 1976; Sirgy and Samli 1985). Past research has focused on the link between self-image and store image (Bellenger et al. 1976); the effects of self-concept congruity, store image, geographic loyalty, and socioeconomic status (Sirgy and Samli 1985); and the degree to which a customer's perception of store image matched the store image of management's perception of customer perception of the store image (Osman 1993). However, retail store loyalty is multidimensional in nature, and types of retail stores vary widely, ranging from large "category killers" that carry multiple manufacturer named brands, to more specialized retail stores that primarily carry a single brand name that is identical to its store brand name. An important implication of the significant differences in the product assortments which these two types of retail stores carry is the potential differential impact of two types of congruity constructs on customer retail loyalty: a) product brand image congruity and b) store brand image congruity.

A fundamental issue at hand deals with the creation of self-concept congruity constructs. Since such congruity constructs are fundamentally derived from the perceived similarities between a consumer's own self concept and the image of an external object(s) (e.g., product brand images, store brand images), it is important to explore the manner in which these congruity constructs may influence retail loyalty among different types of retail stores. What is particularly relevant to the effects of these constructs among different types of retail stores is a consideration of the external focal point to which a consumer is assessing the similarity of its image to that of one's own self-concept. It is expected that for retail stores who carry a single brand name, particularly if the brand name of the products which they carry is identical to the store brand name (The Gap in this study), then consumers may tend to perceive the images of the product brands that are carried and the image of the store brand as being synonymous. Since consumers experience more frequent and ongoing interactions with the product brands which they purchase than actual visits to a retail store, it is likely that, in these cases, the assessment of the degree of self-concept congruity towards these retail stores will be based upon the image of a single external element – the product brand image of the brand which the store carries.

However, in cases wherein a retail store carries many different manufacturer brand named products (Macy's in this study), such a complete transference of store brand image to product brand image is less likely to occur. Therefore, in these instances, consumers are likely to be aware of and have an assessment of the store brand image as well as the overall product brand image of the brands which the store carries. Thus, the effects of self-concept congruities on retail loyalty among these types of retail stores are likely to be based upon the perceived similarities of one's own self-concept and the images of two external elements - store brand image and product brand image.

In summary, the major focus of this study is three-fold: (1) to explore the differential roles that self-concept congruity constructs serve in the creation of retail loyalty within two different types of retail stores (i.e., brand-specific retail stores, multi-brand retail stores), (2) to assess potential antecedents to self-concept congruity constructs, and (3) to investigate various consequences of self-concept congruity constructs at the retail level. Two empirical studies are conducted to test the surrounding mechanism of self-concept brand image congruity under these contexts. Study 1 looks at a brand-specific retail store (i.e., The Gap), whereas Study 2 utilizes a multi-brand retail store (i.e., Macy's).

Self-Concept Image Congruity

A multitude of researchers have investigated the notion that individuals strive to create and sustain a self-identity (Ball and Tasaki 1992; Belk 1988; Grubb and Grathwohl 1967; James, 1890; Kleine et al. 1995; Sirgy and Samli 1985; Underwood, 2003; Wallendorf and Arnould 1988). These researchers have investigated the prospect that it is paramount for human beings to possess a sense of who they are as individuals. This assumption has guided the conceptualization of self-concept theory. Various definitions of one's self-concept have been suggested. James (1890) first introduced self-concept theory. James proposes that (1890, 291), "… a man's self is a sum of all that he can call his, not only his body and psychic powers, but his clothes and his house…". This implies that one's view of one's self extends beyond his/her personal being and includes possessions and other external elements.

Grubb and Grathwohl (1967, 24) conceptualize self-concept as it relates to the self as, "The self is what one is aware of, one's attitudes, feelings, perceptions, and evaluations of one's self as an object". The authors contend that one's self-concept is extremely valuable to an individual and must be "safe-guarded" and to be made "still more valuable". Malhotra (1988) provides a similar view of the conceptualization of self-concept. The author defines self-concept as being (Malhotra 1998, 7) "… the totality of individuals' thoughts and feelings having reference to themselves as subjects as well as objects". Thus, one's self-concept is an individual's perception of themselves both as a "subject" as well as an "object". Researchers argue that an individual's self-concept is extremely valued, and that one will undertake considerable effort in maintaining and strengthening one's self-concept (Belk 1988; Grubb and Grathwohl 1967).

Brand-Specific Retail Store And Product Brand Image Congruity: Study 1

Due to the importance and value that an individual places on one's self-concept, researchers have concluded that individuals will exert considerable effort in preserving and enhancing one's self-concept (Ball and Tasaki 1992; Belk 1988; Fournier 1998; Grubb and Grathwohl 1967; Kleine et al. 1995; Underwood 2003; Wallendorf and Arnould 1988). Specifically, these authors contend that consumer attitudes and behaviors will be directed toward protecting and enhancing one's self-concept (Grubb and Grathwohl 1967; Underwood 2003; Wallendorf and Arnould 1988). The underlying conclusion is that consumers will seek to surround themselves with objects (i.e. brands) that are congruent with their own self-concepts in an effort to bolster their self-concepts (Ball and Tasaki 1992; Belk 1988; Grubb and Grathwohl 1967). The result is that consumers will choose to purchase brands with which they can identify. The basis of this identification is the level of perceived congruency between elements of a brand's image and one's own self-concept. Therefore, consumers may attach themselves to brands in their efforts to preserve their self-concepts.

Relationship theory provides additional theoretical support for the role that consumer self-concept serves in brand loyalty. Fournier (1998) proposes that brands can and do serve as objects with which consumers form relationships. She suggests that one cannot discuss customer loyalty without considering the role that these consumer-brand relationships play. Specifically, the author argues that (Fournier 1998, 344), "… (1) brands can and do serve as viable relationship partners; (2) consumer-brand relationships are valid at the level of lived experience; and (3) consumer-brand relationships can be specified in many ways using a rich conceptual vocabulary that is both theoretically and managerial useful".

Much of the basis of the formation of consumer-brand relationships is based upon one's self-concept. The author proposes that meaningful relationships can reinforce one's self-concept through mechanisms of self-esteem, self-worth, and self-definition. In interviewing subjects concerning their relationships with products, respondents mentioned their attachments to be based upon their "core identities", "sense of self", and "self-(re)definition and ego enhancement" (Fournier 1998).

Antecedents to Brand-Specific Retail Store Product Brand Image Congruity: Study 1

A major focus of Study 1 is to investigate the role of self-congruity constructs in the creation of retail loyalty for a brand-specific retail store, as well as to identify potential antecedents and consequences to pertinent self-concept congruity constructs. Hypotheses H1 through H7 utilize a retail store type that predominately only carries one product brand name as its setting and uses its store brand name for its product brands. Such brand-specific retail stores are numerous in the marketplace today (e.g., The Gap, Victoria Secret). An assumption regarding brand-specific retail stores (an assumption which would not apply to other types of retail stores) is that since these retail stores only carry their own product brands, then the store brand image is likely to be perceived by consumers as being synonymous with the product brand image of the single product brand that these retail stores carry. Since consumers generally have a greater number of interactions with the actual products that they purchase than with the retail store, itself, it is expected that the predominant external image to which consumers will assess the degree of similarity with their own self-concept will be the product brand image of the brands which these types of stores carry.

Brand-Specific Retail Store Trust

The rationale for assessing consumer trust toward a brand-specific retail store as an antecedent to product brand image congruity regarding the brands which such a store carries relies on the notion that consumers possess meaningful relationships with particular brands that they purchase (Fournier 1998). The fact that consumers do have relationships with particular brands that they purchase strongly suggests that trust may play a key role in such relationships. There is a long stream of marketing research that has examined the crucial role that trust serves in relationships between buyers and sellers, modeling trust as both a direct antecedent to positive relationship outcomes, as well as a mediator in creating such positive relationship outcomes (Anderson and Narus 1990; Moorman et al. 1992; Morgan and Hunt 1994). While these studies focused on the importance of trust within the context of human relationships, the work of Fournier (1998), which suggests that similar types of relationships occur within the consumer-brand context, warrants the investigation of the role that trust serves in such relationships.

Based upon the suggestion that consumers can and do have relationships with brands (Fournier 1998), the important role that trust serves in human relationships (Anderson and Narus 1990; Moorman et al. 1992; Morgan and Hunt 1994), and the correlation between the perception of similarities among people and positive assessments of one another, it is expected that consumers who perceive high levels of trust with a retail store whose name is synonymous with the product brands it carries will also perceive the product brands that such a store carries as being similar to their own self-concepts. Since brand-specific retail stores only carry their own store product brands, it is likely that consumers' perceptions of the brand-specific retail store brand image will extend to the product brand image of the brands the retail store carries. Thus, it is expected that consumer trust in a brand-specific retail store will influence the level of perceived congruity between one's own self concept and the product brand image of the brands the retail store carries.

H1:   Trust in a brand-specific retail store is positively related with product brand image congruity of the brand that store carries.

Brand-Specific Retail Store Affect

Previous research has studied the relationship between product brand image congruity and affect (Kleine et al. 1995; Wallendorf and Arnould 1988). Researchers generally agree that products whose brand images are congruent with a consumer's self-concept result in attachment to that brand (Ball and Tasaki 1992; Belk 1988; Wallendorf and Arnould 1988). Specifically, possessions of strong attachment are more affectively charged since they are held to the proximal self (Kleine et al. 1995).

Given this association between product brand image congruity and affect, it is important to study whether consumers who possess affective responses towards a brand-specific retail store will be more prone to view the brand image of the products carried by such a retail store as being similar to their own self-concept. Specifically, the phenomenon to be studied is the degree to which emotional attachment to a retail store influences the assessment of similarities between one's own self-concept and the image of the product brands carried by the retail store. A high level of emotional attachment toward the retail store is likely to be associated with a high level of perceived congruity between one's own self-concept and the product brand images of such products.

H2:   Positive affect towards a brand-specific retail store is positively related with product brand image congruity of the brand that store carries.

Consequences of Brand-Specific Retail Store Product Brand Image Congruity: Study 1

Past research has shown that consumers tend to be loyal towards those brands which most closely mirror aspects of their own self-concepts (Ball and Tasaki 1992; Grubb and Grathwohl 1967). The investigation regarding consequences of this self-concept congruity construct within the setting of a brand-specific retail store is to assess the degree to which such product brand image congruity regarding the brand which this retail store carries will impact retail store loyalty towards those brands and the retail store, itself.

Brand Commitment

Previous studies have investigated the impact of one's self-concept on brands to which they are most loyal (Belk 1988; Grubb and Grathwohl 1967; Kleine et al. 1995; Richins 1994a, 1994b; Wallendorf and Arnould 1988). These studies have provided evidence supporting the notion that consumers tend to be most loyal to brands that are congruent with their own self-concept, which was earlier conceptualized as being based upon what one is aware of, one's attitudes, feelings, perceptions, and evaluations of oneself as an object (Grubb and Grathwohl 1967). Important elements of the image of the brand that can be examined by consumers in order to assess the congruency of the brand and their own self-concept include product symbolism (Grubb and Grathwohl 1967; Wallendorf and Arnould 1988) and product meaning (Belk, 1988; Richins 1994a, 1994b; Wallendorf and Arnould 1988), that can lead to relationships between consumers and products (Richins 1994a, 1994b). If a particular brand symbolizes aspects of one's self, and the meaning of the product is consistent with important elements of one's self, then consumers may form special relationships with that brand and may become highly loyal towards that brand.

Various researchers have suggested that consumers are loyal to certain brands because they bolster their self-concept and because they communicate their self-concept to others (Grubb and Grathwohl 1967). Thus, it is important for consumers to support their own self-concepts through owning brands that are congruent with their self-concepts (Belk 1988; Wallendorf and Arnould 1988).

H3:   Product brand image congruity of the brand that a brand-specific retail store carries is positively related with brand commitment towards the brand.

Store Commitment

In regards to product brands offered by brand-specific retail stores, it is often times the case that these product brands are not readily available in other retail stores. Therefore, if a consumer perceives a high level of congruity between the product brands that such a retail store carries and his or her own self-concept, then the consumer's shopping behavior regarding these product brands is likely to be directed towards the retail store that carries such product brands. Given the level of consumer attachment to brands whose images are congruent with one's self-concept (Belk 1988; Grubb and Grathwohl 1967; Wallendorf and Arnould 1988), it is likely that these consumers will be committed to the specific retail store that carries these product brands, based upon the level of product-brand image congruity.

H4:   Product brand image congruity of the brand that a brand-specific retail store carries is positively related with store commitment towards the retail store.

Retail Store Word of Mouth

Customer loyalty has been viewed as an essential ingredient for long-term business success (Dick and Basu 1994; Oliver 1999; Reichheld 1996; Srinivasan et al. 2002). Customers who are loyal to particular products, brands or stores may be willing to engage in positive word of mouth (WOM) (Srinivasan et al. 2002; Zeithaml et al. 1996). Researchers suggest, however, that in order for a brand or store to realize the benefits of positive word of mouth, such loyalty must be embedded in consumer attitude (Dick and Basu 1994; Oliver 1997). Importantly, these authors (Dick and Basu 1994; Oliver 1997) stress that such loyalty must penetrate the affective state of a consumer's attitude. Therefore, positive word of mouth is expected to be a result of such attitudinally-based loyalty.

H5:   Product brand image congruity regarding the brand that a brand-specific retail store carries is positively related with positive word of mouth on behalf of that retail store.

Previous research has provided evidence that, among consumers who exhibit high levels of customer loyalty, positive word of mouth may be associated with other customer loyalty behaviors (Zeithaml et al. 1996). Therefore, it is likely that for consumers who are committed to both the product brands which a brand-specific retail store carries and to the brand-specific retail store, itself, they will also engage in positive word of mouth on behalf of the retail store.

H6:   Brand commitment towards the brand that a brand-specific retail store carries is positively related with positive word of mouth on behalf of that retail store.

H7:   Store commitment towards a brand-specific retail store is positively related with positive word of mouth on behalf of that retail store.

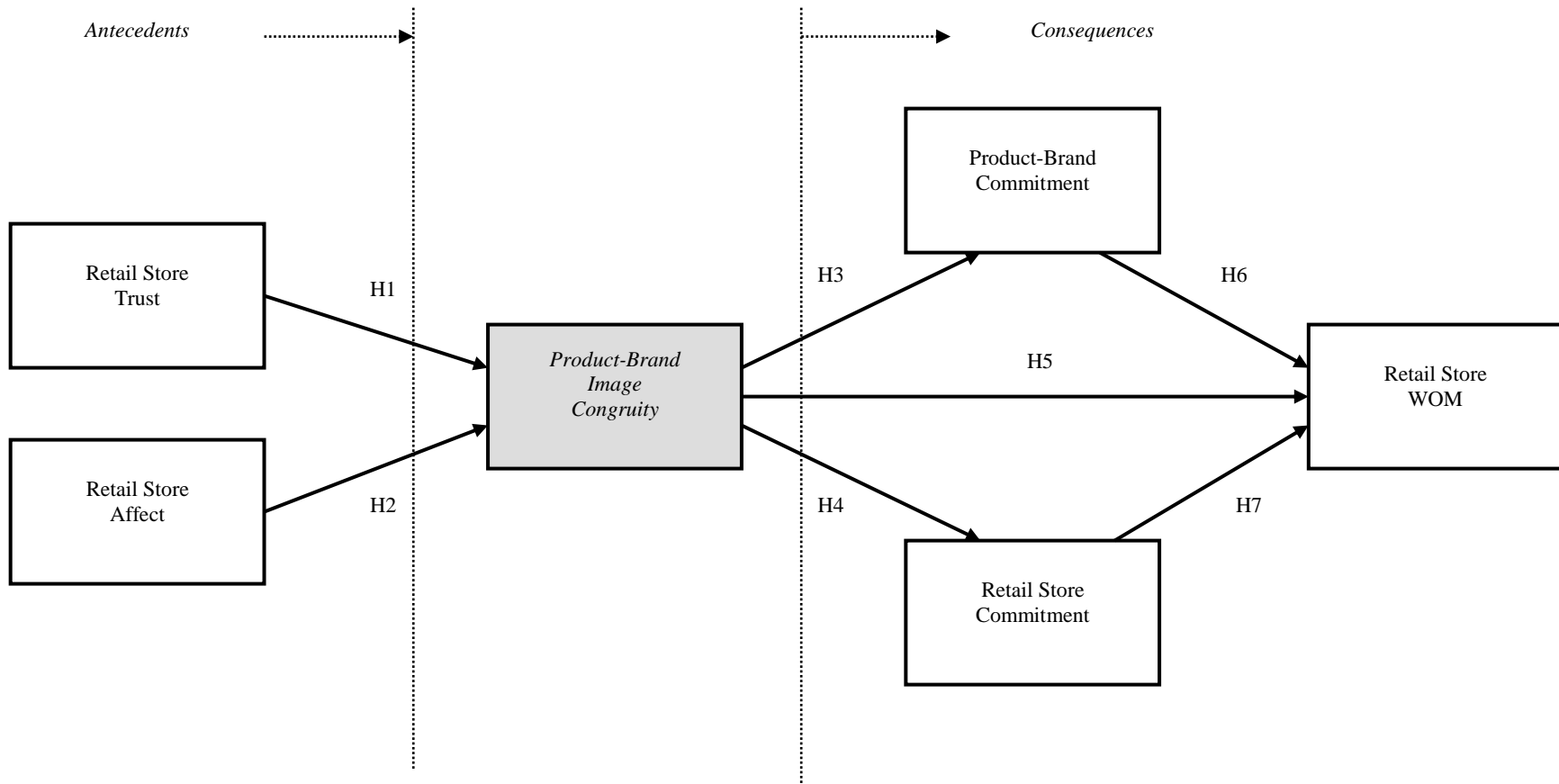The overall conceptual model for Study 1 is presented in Figure 1.

Figure 1. Conceptual framework of study 1: a brand-specific retail store

METHOD AND RESULTS: STUDY 1

Sample

A total of 174 undergraduate business students at a university located in the Northeastern United States agreed to participate in the study. The questionnaire was administered to students during their normal class time. The mean age for the sample was 22 years old and 55% of the respondents were male.

To identify a brand-specific retail store, a pretest was administered to assess the appropriateness of this sample for the study. A sample consisting of 35 subjects who are representative of the main sample for this study was given a description of a brand-specific retail store type and asked to name five brand-specific retail stores. Brand-specific retail stores were described as, "those stores that concentrate on carrying primarily one (or very few) brands". Provided with this description, the retail store that was most frequently mentioned by the sample was The Gap. Therefore, The Gap retail store was chosen as the setting for this study.

Measures

Product Brand Image Congruity A pretest was conducted to identify a set of adjective product brand images. To accomplish this, 18 subjects were asked to provide as many personality traits that they could think of in five minutes which they may associate with a particular product brand that they purchase often. The most commonly mentioned attributes were then matched up with bipolar adjectives and served to measure product brand image. In the end, the semantic differential scale was comprised of the following items: comfortable/uncomfortable, cool/uncool, rugged/delicate, excitable/calm, thrifty/indulgent, modern/traditional, trendy/original, and youthful/mature.

Following Sirgy and Samli (1985), the identical attributes which were used to measure the image of an external object were used to measure aspects of one's own self-concept. Therefore, the same set of bipolar adjectives used to measure product brand image was used to measure one's self-concept. In an effort to minimize halo bias, which can be common in studies using distance measures, eight additional sets of bipolar adjectives were added to the self-concept scale to bring the total number of items in the scale to nineteen. These additional scale items were taken from self-concept scales used by Malhotra (1981) as well as items used by Campbell (1990).

In order to compute the scores for product brand image congruity an absolute difference calculation was used. The absolute difference calculation has been shown to be the most predictive of consumer attitudes and behaviors in the area of consumer self-concept (Sirgy and Samli 1985). Thus, to calculate scores for product brand image congruity measures, respondent's scores from corresponding bipolar adjective items measuring one's self-concept and product brand image were subtracted from each other and the absolute difference was retained. The higher the scores of the scale, the higher product brand image congruity.

Affect Affect was measured through a 4-item 7-point Likert-type scale anchored from "strongly disagree" to "strongly agree" (i.e., "I feel comfortable shopping at The Gap"; "The Gap is a pleasant place to shop"). The measures were adopted from Chowdhury, Reardon, and Srivastava (1998). The scale exhibited a good reliability coefficient of .87. Higher scores indicated greater levels of affect.

Trust Trust was measured through a 3-item 7-point Likert-type scale anchored from "strongly disagree" to "strongly agree" (i.e., "There are no limits to how far The Gap will go to solve a service problem I may have"; "Most of what The Gap says about its products are true"). The measures were adopted from Harris and Goode (2004) and Doney and Cannon (1997) to fit the current retail store setting. The scale showed an acceptable reliability coefficient of .83. Higher scale scores reflected increased trust.

Brand Commitment Brand commitment was measured through a 4-item 7-point Likert-type scale anchored from "strongly disagree" to "strongly agree" (i.e., "I've been buying brands from The Gap for a long time"; "I always buy brands from The Gap"). The measures were adopted from Odin, Odin, and Valette-Florence (2001) and Fullerton (2005) to more accurately fit the study setting. The scale showed a good reliability coefficient of .92. Higher scale scores reflected stronger levels of brand commitment.

Store Commitment A single item was used to assess store commitment through a 7-point Likert-type scale anchored from "strongly disagree" to "strongly agree". This item was posed to respondents as, "I am committed to maintaining my purchasing at The Gap." Subjects who responded high on this item revealed greater levels of store commitment.

Word of Mouth A single item was used to measure word of mouth through a 7-point Likert-type scale anchored by "strongly disagree" to "strongly agree". This item was posed to respondents as, "I am likely to recommend The Gap to a friend". Higher scores on this item indicated stronger intentions to engage in positive word of mouth. Construct correlations, means, standard deviations, and reliabilities are reported in Table 1.

Table 1. Construct Correlations, Means, Standard Deviations, and Reliabilities: Study 1

		1	2	3	4	5	6
1.	Affect	1.00					
2.	Trust	0.59	1.00				
3.	Product-Brand Image Congruity	0.30	0.28	1.00			
4.	Brand Commitment	0.39	0.26	0.40	1.00		
5.	Store Commitment	0.44	0.39	0.40	0.71	1.00	
6.	Word of Mouth	0.49	0.41	0.45	0.70	0.72	1.00
	Mean	4.40	3.86	5.24	2.20	3.06	3.01
	S.D.	1.27	1.06	0.73	1.39	1.53	1.67
	Alpha	0.88	0.83	N/A	0.92	N/A	N/A

Analysis and Results: Study 1

Structural equation modeling (SEM) was used with a covariance matrix to test the hypotheses. Factor loadings, standard errors, and t-values for each of the indicators are reported in Table 2 to show the appropriateness of the measurement model.

Table 2. Measurement Model: Study 1

Items	Factor Loadings (λ)	S.E.	τ-Value
Trust			
X_1	1.00	---	---
X_2	1.20	0.13	9.60
X_3	0.89	0.10	8.89
Affect			
X_4	1.00	---	---
X_5	1.15	0.15	7.84
X_6	1.21	0.14	8.78
X_7	1.23	0.14	8.69
Product-Brand Image Congruity			
Y_1	1.00	---	---
Brand Commitment			
Y_2	1.00	---	---
Y_3	0.80	0.05	15.16
Y_4	0.78	0.06	13.63
Y_5	0.83	0.05	15.72
Store Commitment			
Y_6	1.00	---	---
Word of Mouth			
Y_7	1.00	---	---

Note: All the gamma loadings are significant at p < .05

In evaluating structural model fit, the traditional measure of model fit, chi-square fit index, is typically used. However, due to the fact that the chi-square fit index is sensitive to multivariate normality and sufficiently large sample size, researchers have been advised to use other fit indices (Gerbing and Anderson 1993). Although the model could not be rejected based upon a chi-square of 332.34 (df = 73; p < 0.05), other indices support a good fit to the data (Normed Fit Index [NFI] = .90; Non-Normed Fit Index [NNFI] = .90; Comparative Fit Index [CFI] = .92; Incremental Fit Index [IFI] = .92). As anticipated, all of the seven hypothesized relationship are significant (p < .05). The results of the hypotheses testing are shown in Table 3.

Table 3. Summary Results of Hypothesis Testing: Study 1

Hypothesis	Key Relationship	Path Coefficient*
H1	Retail Store Trust → Product-Brand Image Congruity	0.15
H2	Retail Store Affect → Product-Brand Image Congruity	0.12
H3	Product-Brand Image Congruity → Brand Commitment	0.91
H4	Product-Brand Image Congruity → Store Commitment	0.85
H5	Product-Brand Image Congruity → Word of Mouth	0.31
H6	Brand Commitment → Word of Mouth	0.38
H7	Store Commitment → Word of Mouth	0.45

*significant at *p* < .05

Multi-Brand Retail Store and Store Brand Image Congruity: Study 2

Study 1 investigated the role of product brand image congruity in the context of a brand-specific retail store. In the case of such specialty stores, it has been argued that consumers will perceive the store brand image of these retail stores as being synonymous with the product brand images of the brands they carry since such brand-specific retail stores only carry their store product brands. However, additional investigation is warranted to assess the role of self-concept congruities among retail stores that carry multiple manufacturer product brands in addition to their own retail store brands. Such inquiry is important since it is expected that these multi-brand retail stores do not enjoy the same level of consumer perceived congruency between their store brand image and the product brand image of the brands they carry as do brand-specific retail stores. Therefore, it is expected that self-concept congruities will have different effects in the context of multi-brand retail stores than in the case of brand-specific retail stores. Specifically, consumers may perceive different levels of self-concept congruity between the multi-brand retail store image and the product brand image of the brands the store carries. Thus for these retail stores, each form of retail store-related image (i.e., store brand image, product brand image) is expected to have a significant impact on consumer self-concept congruities.

Accordingly, contrary to Study 1, Study 2 uses a retail store that carries a multitude of different manufacturer product brands which comprise its product mix as its setting to test hypotheses H8 through H14. Unlike brand-specific retail stores, these multi-brand retail stores (i.e. Macy's, Strawbridge's) cannot expect consumers to perceive their store brand image as being synonymous with the product brand image of the product brands that they carry. Furthermore, it is common in the marketplace that other multi-brand retail stores carry many of the same product brand items which any one multi-brand retail store carries. Therefore, it is increasingly important for these types of retail stores to create a meaningful, clear store brand image in an effort to differentiate themselves from their competitors. Due to this significant difference between brand-specific retail stores and multi-brand retail stores, self-concept congruity constructs are expected to serve different roles within the context of each store type setting.

Antecedents to Multi-Brand Retail Store Brand Image Congruity: Study 2

Multi-Brand Retail Store Trust

Trust has been shown to be a critical component to any buyer/seller relationship (Anderson and Narus 1990; Morgan and Hunt 1994). Morgan and Hunt (1994, 23) conceptualize trust as, "… existing when one party has

confidence in an exchange partner's reliability and integrity". Trust has been shown to (Morgan and Hunt 1994) decrease uncertainty among exchange partners, and to increase relationship commitment, cooperation, and functional conflict.

Further support of the importance of trust in buyer/seller relationships in the consumer market can be found in the work of Garbarino and Johnson (1999). Their study showed that consumer trust in a service provider positively influences future intentions related to that provider in the form of consumer commitment towards that provider. Due to the nature of multi-brand retail stores, and the manner in which they differ from brand-specific retail stores, a similar relationship between trust and store commitment is expected in this setting.

H8:   Trust in a multi-brand retail store is positively related with store commitment towards that retail store.

Multi-Brand Retail Store Affect

Proponents of attitudinal customer loyalty propose that such loyalty must be embedded in the affective and/or conative states of consumer attitude (Dick and Basu 1994; Oliver 1999). These researchers argue that customer loyalty behavior, alone, is not sufficient to identify loyal customers. The rationale behind this proposition is that consumer repurchasing behavior, which may appear to be symptomatic of underlying customer loyalty, may be due to other circumstances, such as ease of purchase or relative price differentials among competing brands. Therefore, in order for attitudinal customer loyalty to exist, consumers must have a favorable attitude towards one brand over others that drive their purchasing behavior.

The strength of attitudinal customer loyalty can be dependent upon the degree to which one's loyalty has penetrated the different states of one's attitude. Specifically, researchers argue that (Dick and Basu 1994; Oliver 1999) loyalty that has progressed beyond the cognitive state and has become embedded in the affective state of one's attitude leads to a general "liking" of one brand over another. Therefore, consumer loyalty that is embedded in the affective state of one's attitude is considered to be stronger than loyalty that is confined to the cognitive state.

H9:   Positive affect towards a multi-brand retail store is positively related with store commitment towards that retail store.

Store Commitment

At the heart of customer retail loyalty is the relationships that can be established between consumers and retail establishments (Fullerton 2005; Harris and Goode 2004; Hartman and Spiro 2005; Macintosh and Lockshin 1997). Similar to the importance of the creation of strong relationships between consumers and brands in order for the formation of customer brand loyalty to take place (Ball and Tasaki 2001; Fournier 1998), researchers suggest that such relationships must exist between consumers and retail establishments in order for customer retail loyalty to emerge (Macintosh and Lockshin 1997; Wong and Sohal 2003). Therefore, customers who are committed to a particular retail store are likely to have formed a special relationship with that retail store.

Consumer-brand relationship theory has concluded that people assign human characteristics to brands (Belk 1988) and that consumers are most loyal to brands whose images are most congruent with their own self-concept (Ball and Tasaki 1992). Research in the social sciences has also found that positive assessments of individuals are associated with perceived similarities between one another. Therefore, it is likely that consumers who are committed to a particular retail store have formed a close consumer-retail store relationship, and that this relationship will lead to perceived similarities between the store brand image and their own self-concepts.

H10:   Store commitment towards a multi-brand retail store is positively related with store brand image congruity.

Consequences of Multi-Brand Retail Store Brand Image Congruity: Study 2

Product Brand Image Congruity

While there is likely to be complete transference of the perceived store brand image of a brand-specific retail store to the product brand image of the product brands which it carries, this is unlikely in the case of multi-brand retail stores due to their wide product breadth. However, the store brand image of multi-brand retail stores is theoretically likely to influence consumer perceptions of the product brand images of the product brands which such a retail store carries. Store image research underscores this notion in that product merchandise is a ubiquitous component of most store image measurement scales (Manolis et al. 1994). Therefore, the product brand image of the brands which a multi-brand retail store carries is theoretically strongly associated with the store brand image of such a retail store.

Further evidence of the link between store brand image and product brand image can be witnessed from a managerial viewpoint. A major concern among retailers when deciding whether or not to add a new brand to their product portfolio is the degree to which the image of such a new product brand matches that of the intended image of the store brand. Therefore, while it is expected that consumers are able to differentiate between the store brand image of a multi-brand retail store and the product brand image of the brands which it carries, it is likely that perceived store brand congruity will influence perceived product brand image congruity of these brands.

H11: Store brand image congruity of a multi-brand retail store is positively related with product brand image congruity regarding the brands that store carries.

Brand Commitment and Word of Mouth

It is expected that product brand image congruity will have similar impacts on brand commitment and word of mouth in Study 2 as in the previous study. The differences between product mix breadth regarding the two types of retail stores is not expected to moderate these effects. Therefore, based upon the extant literature regarding the relationship between product brand image congruity and brand commitment (Belk 1988; Walendorf and Arnould 1988), and the expected outcomes of each construct regarding positive word of mouth (Zeithaml et al. 1996), the final hypotheses are formally stated as:

H12: Product brand image congruity regarding the brands that a multi-brand retail store carries is positively related with brand commitment towards those brands.

H13: Product brand image congruity regarding the brands that a multi-brand retail store carries is positively related with positive word of mouth on behalf of that retail store.

H14: Brand commitment towards the brands that a multi-brand retail store carries is positively related with positive word of mouth on behalf of that retail store.

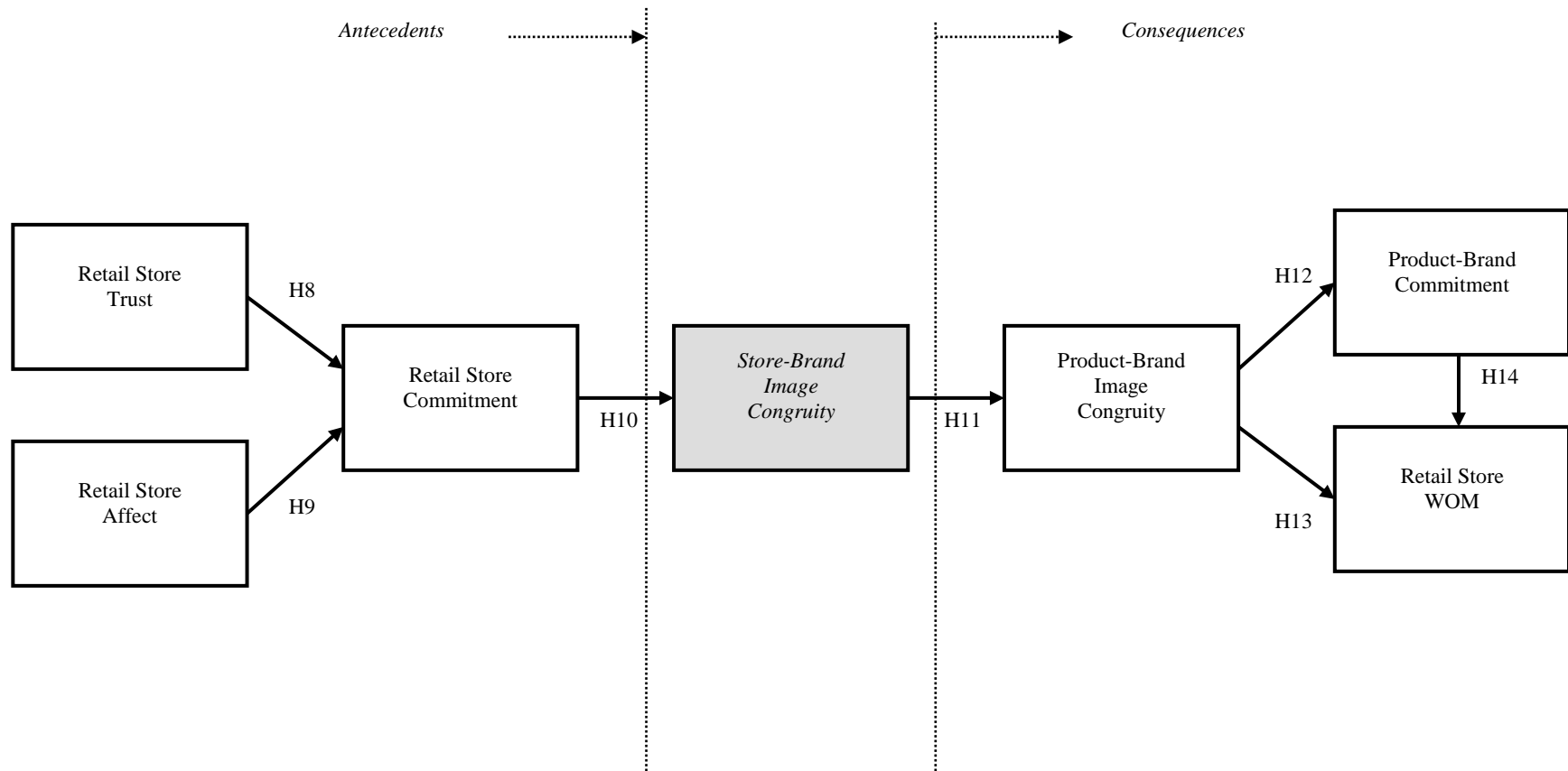The overall conceptual model for Study 2 is presented in Figure 2.

Figure 2. Conceptual framework of study 2: a multi-brand retail store

METHOD AND RESULTS: STUDY 2

Sample

A total of 174 undergraduate business students at a university located in the Northeastern United States agreed to participate in the study. The questionnaire was administered to students during their normal class time. The mean age for the sample was 22 years old and 50% of the respondents were male.

A pretest was administered to assess the appropriateness of this sample for the study. A sample consisting of 36 subjects who are representative of the main sample for this study was given a description of a multi-brand retail store type and asked to name five multi-brand retail stores. Multi-brand retail stores were described as, "those stores that often carry many different national and local brands." Provided with this description, the retail store that was most frequently mentioned by the sample was Macy's. Therefore, Macy's retail store was selected as the setting for this study.

Measures

Store Brand Image Congruity In order to measure store brand image congruity, a list of attributes was compiled to measure multi-brand retail store image using a sample of 18 subjects who are representative of the main sample for Study 2. The respondents were asked to provide as many personality traits that they could think of in five minutes which they may associate with a particular retail store. The most common attributes were then matched up with bipolar adjectives and served as the scale to measure retail store image. These six bipolar adjectives include: modern/traditional, friendly/formal, classy/folksy, casual/sophisticated, thrifty/indulgent, and trendy/original. Following Sirgy and Samli (1985), the identical six measures were used to measure respondent's own self-concept. Store brand image congruity scores were calculated using the identical absolute distance calculation as were used to calculate product brand image congruity scores in the previous study.

The identical items used to measure product brand image congruity, affect, trust, brand commitment, store commitment, and word of mouth in Study 1 were used in the current study. Cronbach's alphas for each of the multi-item scales showed acceptable reliabilities (affect: $\alpha = .90$; trust: $\alpha = .79$; brand commitment: $\alpha = .87$). Construct correlations, means, standard deviations, and reliabilities are reported in Table 4.

Table 4. Construct Correlations, Means, Standard Deviations, and Reliabilities: Study 2

		1	2	3	4	5	6	7
1.	Affect	1.00						
2.	Trust	0.49	1.00					
3.	Store-Brand Image Congruity	0.07	-0.03	1.00				
4.	Product-Brand Image Congruity	0.12	0.09	0.62	1.00			
5.	Brand Commitment	0.37	0.15	0.14	0.17	1.00		
6.	Store Commitment	0.57	0.43	0.23	0.29	0.57	1.00	
7.	Word of Mouth	0.55	0.40	0.13	0.26	0.63	0.72	1.00
	Mean	4.54	3.88	5.40	5.48	2.82	3.43	3.61
	S.D.	1.12	1.00	0.75	0.61	1.45	1.51	1.64
	Alpha	0.90	0.79	N/A	N/A	0.87	N/A	N/A

Analysis and Results: Study 2

SEM analysis was performed using a covariance matrix. Factor loadings, standard errors, and t-values for each of the indicators showed evidence of an acceptable measurement model (see Table 5).

Table 5. Measurement Model: Study 2

Items	Factor Loadings (λ)	S.E.	τ-Value
Trust			
X_1	1.00	---	---
X_2	1.19	0.15	7.91
X_3	0.81	0.11	7.69
Affect			
X_4	1.00	---	---
X_5	1.38	0.16	8.86
X_6	1.50	0.16	9.36
X_7	1.36	0.15	9.20
Store-Brand Image Congruity			
Y_1	1.00	---	---
Product-Brand Image Congruity			
Y_2	1.00	---	---
Brand Commitment			
Y_3	1.00	---	---
Y_4	0.80	0.06	13.02
Y_5	0.73	0.06	11.67
Y_6	0.71	0.07	10.51
Store Commitment			
Y_7	1.00	---	---
Word of Mouth			
Y_8	1.00	---	---

Note: All the gamma loadings are significant at $p < .05$

Although the model could not be rejected based upon a chi-square of 342.41 (df = 86; $p < 0.05$), other indices support a good fit to the data (Normed Fit Index [NFI] = .87; Non-Normed Fit Index [NNFI] = .87; Comparative Fit Index [CFI] = .90; Incremental Fit Index [IFI] = .90). As anticipated, all of the seven hypothesized relationship are significant ($p < .05$). Table 6 provides summary results of Study 2.

Table 6. Summary Results of Hypothesis Testing: Study 2

Hypothesis	Key Relationship	Path Coefficient*
H8	Retail Store Trust → Store Commitment	0.42
H9	Retail Store Affect → Store Commitment	0.78
H10	Store Commitment → Store-Brand Image Congruity	0.11
H11	Store-Brand Image Congruity → Product-Brand Image Congruity	1.03
H12	Product-Brand Image Congruity → Brand Commitment	0.47
H13	Product-Brand Image Congruity → Word of Mouth	0.41
H14	Brand Commitment → Word of Mouth	0.64

*significant at *p* < .05

GENERAL DISCUSSION

A major focus of this paper was to investigate the differential roles that self-concept congruity constructs serve in the creation of retail loyalty within two different types of retail stores (i.e., brand-specific retail stores, multi-brand retail stores). It has been argued that, in the case of brand-specific retail stores which carry only their own store-brand named products (i.e., The Gap), that consumers tend to transfer the store brand image to the product brand image of the product brands which the retail store carries. The impact of such brand image transference on the formation of self-concept congruity constructs is that such a brand image transference results in a single image of an external element to which one may assess the degree of congruity with one's own self-concept. Therefore, in

these cases the role of self-concept congruity constructs on resulting retail loyalty is primarily based upon self-concept product brand image congruity regarding the brands which the retail store carries

Results of Study 2 reveal that self-concept congruity constructs serve differential roles in the creation of retail loyalty in the context of multi-brand retail stores (i.e., Macy's). It had been hypothesized that the transference of store brand image to product brand image, which would apply to brand-specific retail stores, is not likely to occur within the setting of retail stores which carry many different manufacturer product brands. While it is likely that consumers may tend to integrate the product brand images of the product brands which such a retail store carries into one overall product brand image, it is less likely that this overall product brand image would be perceived as being synonymous with the store brand image of multi-brand retail stores. This proposition is supported by the expectation that since these types of retail stores do not merely carry their own store-brand products, but, rather, carry many different manufacturer product brands, that consumers are less likely to view the store brand image of such a retail store as being synonymous with the product brand image of the product brands which it carries.

A second focus of this study was to identify potential antecedents to self-concept congruity constructs. The fact that self-concept congruity constructs are based largely upon consumer perceptions of an external element warrants investigations into potential antecedents to such constructs. Results of this study show that trust and affect positively influence product brand image congruity within a brand-specific retail store setting. Theoretically, this is not surprising. Both trust and positive affect can be viewed as desired characteristics from a human perspective – characteristics that most people undoubtedly would like to associate with themselves. Therefore, it is probable that if consumers' perceive these traits to be associated with the image of a brand (i.e., product brand image), then they may tend to perceive that image as being more congruent with their own self-concept.

Study 2 shows that in the context of a multi-brand retail store (i.e., Macy's) where consumers are less likely to transfer a retail store's store brand image to the product brand image of the product brands which it carries, store brand image congruity emerges as a dominant congruity construct. Study 2 reveals that, for such retail types, the creation of retail store commitment is a crucial antecedent to the formation of store brand image congruity. This is theoretically supported in that consumer commitment to a retail store implies that a consumer has forged an ongoing relationship with that retail store. Since relationships are affect-laden and necessitate a significant level of trust between parties, it is also likely that consumers will perceive a close fit between their own self-concept and the store brand image of a retail store to which they are most committed.

A final focus of this paper was to investigate various consequences of self-concept congruity constructs at the retail level. In the case of a brand-specific retail store (i.e., The Gap), this study reveals that product brand commitment, retail store commitment, and retail store word of mouth are direct consequences of product brand image congruity. Furthermore, product brand commitment and retail store brand commitment emerge as mediating variables in the product brand image congruity – retail store word of mouth linkage. While such consequences are relatively common outcomes of self-concept congruity constructs at the retail store level, an examination of the role which these constructs serve in the creation of retail store loyalty in the context of multi-brand retail stores reveals a different phenomenon regarding these constructs. Study 2 showed that, in a multi-brand retail store setting, retail store commitment emerges as a driving force to create store brand image congruity, rather than occurring as a consequence of self-concept congruity constructs. In this setting, once product brand image congruity is established, product brand commitment and retail store word of mouth emerge as direct consequences, with product brand commitment serving as a mediating construct in the product brand image – retail store word of mouth relationship.

Managerial Implications and Applications

From a managerial standpoint, this study provides a further understanding of the differential roles that store brand image congruity and product brand image congruity serve in the creation of retail loyalty among different types of retailers. For brand-specific retail stores, it is important to understand the tendency of consumers to transfer the images of their store brand to the images of their product brand regarding the products which they carry. Therefore, great care must be taken when considering broadening their product assortment by including different manufacturer brand names. Furthermore, these types of retailers can leverage such brand image transference by developing an integrated marketing communication program that more clearly communicates the overall images of

their store brand and product brand.

In the case of multi-brand retail stores, marketing managers must understand the consequences of the fact that consumers are likely to identify two distinct brand images of these retailers: store brand image and product brand image. While these brand images are likely to be similar and share particular characteristics, the fact that consumers are able to perceive them as somewhat separate and distinct of each other provides additional challenges to marketing managers of these retail store types. Specifically, store brand image emerges as a paramount element in creating retail store loyalty. This is likely due to the fact that many other multi-brand retail stores carry the identical manufacturer brand names as any particular multi-brand retail store carries. Therefore, the primary challenge from a brand image congruity perspective for these stores lies in creating a clear retail store brand image that is congruent with the overall self-concept of its target market.

Limitations and Future Research

While this paper advances the theoretical understanding of the differing roles of product brand image and store brand image in the creation of retail loyalty, care should be taken in regards to the generalizability of these results. While student samples have been shown to be useful in advancing theory, such samples are not random, and, therefore, limit the generalizability of the results. Furthermore, this paper limits its settings to two particular retail stores. Caution should be taken in extending these results to other types of retail establishments. In an effort to improve the generalizability of these findings, future research is recommended. Replications of this study, utilizing a random, non-student sample and incorporating a wider range of retail store types will serve to increase the practical significance of the results.

In conclusion, results of this study serve to advance the understanding of the differential roles of self-concept congruity constructs in a retail setting. Results show that product brand image congruity and store brand image congruity serve in different capacities in the creation of retail loyalty between brand-specific and multi-brand retail stores. We also introduce to the literature important antecedent to such congruity constructs, while providing extended evidence of consequences of such self-concept congruity constructs.

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APPENDIX

Product-Brand Image Scale Items (Study 1 and Study 2)

1. comfortable/uncomfortable
2. cool/uncool
3. rugged/delicate
4. excitable/calm
5. thrifty/indulgent
6. modern/traditional
7. trendy/original
8. youthful/mature

Store-Brand Image Scale Items (Study 2)

1. modern/traditional
2. friendly/formal
3. classy/folksy
4. casual/sophisticated
5. thrifty/indulgent
6. trendy/original

Affect Scale Items (Study 1 and Study 2)*: Strongly Disagree (1) – Strongly Agree (7)

1. I feel comfortable shopping at The Gap.
2. The Gap is appealing.
3. The Gap is a pleasant place to shop.
4. The Gap is a nice place.

Trust Scale Items (Study 1 and Study 2)*: Strongly Disagree (1) – Strongly Agree (7)

1. There are no limits to how far The Gap will go to solve a service problem I may have.
2. The Gap is genuinely committed to my satisfaction.
3. Most of what The Gap says about its products is true.

Brand Commitment Scale Items (Study 1 and Study 2)*: Strongly Disagree (1) – Strongly Agree (7)

1. I've been buying brands from The Gap for a long time.
2. I always buy brands from The Gap.
3. During my last purchases, I've always bought brands from The Gap.
4. Usually I buy the brands that The Gap carries.

Store Commitment Item (Study 1 and Study 2)*: Strongly Disagree (1) – Strongly Agree (7)

1. I am committed to maintaining my purchasing at The Gap.

Word of Mouth Scale Item (Study 1 and Study 2)*: Strongly Disagree (1) – Strongly Agree (7)

1. I am likely to recommend The Gap to a friend.

Note:

*For Study 2, "The Gap" was replaced with "Macy's" for each scale item.

NOTES