

CONGRUENCE BETWEEN SELF-CONCEPT AND BRAND PERSONALITY, ITS EFFECT ON BRAND EMOTIONAL ATTACHMENT

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ABSTRACT

Nowadays, companies and organizations are increasingly looking for ways to create strong emotional attachment through their brand with consumers. One way to accomplish this is to match the brand personality with the consumer's self. In this regard, the first purpose of this research is to measure the effect of brand personality congruity with customer's self-concept and to further clarify the impact of ideal and actual-self on emotional brand attachment of customers and how variables such as self-esteem, service engagement and public self-awareness affect the emotional attachment to the brand of Parsian bank in Tehran, Iran. To do this, a questionnaire was designed and distributed among the customers of Parsian Bank and 380 usable questionnaires were returned. The research method in this study is descriptive-correlation. To test the hypotheses and to answer the research questions, the "Structural Equation Modeling" test has been used. In line with the research hypotheses, the study has shown that the brand personality's consistency with the self-image of individuals (customers) has a positive effect on emotional attachment to the brand and the effect of actual self-congruity is greater than ideal self-congruence. According to the results, it's necessary to match the marketing and advertising activities of organizations with the self-concept of audiences. This research aims to make an advance on the marketing territory and moreover, seeks to be of utility to scholars and practitioners of corporate marketing, organizations and companies. Although several studies have been conducted to understand the factors influencing consumer's emotional brand attachment, this study has been trying to expand on both consumer psychology and marketing perspective, besides, it has been carried out in the service (banking) sector.

Keywords: Emotional Brand Attachment, Brand Personality, Self-Congruity, Actual-Self, Ideal-Self, Service Engagement, Self-Esteem, Public Self-Awareness.

INTRODUCTION

Over the past two decades, the attention of many researchers in the field of consumer behavior has been drawn to how individuals choose brands in order to describe their ideal personality. Brand personality is considered as the core variable in customer decision making. In many markets, brand creates a special identity for products and links them to specific groups of the community. Therefore, the customer is ready to pay a different price for it and organizations will be able to guarantee their profitability and survival in today's competitive world by identifying loyal customers and building a solid and sustainable relationship with them. Today, recognizing and anticipating customer needs for an enterprise is essential for gaining competitive advantage and market segmentation. Since the customer is a key factor in strengthening the

agility of the organization and orienting all goals, strategies and resources around customer acquisition and maintenance, are as a strategic challenge in the marketplace. According to Park et al. (1986), many brands offer a mixture of symbolic, functional and experiential benefits. Functional needs are defined as those that motivate the search for products that solve consumption related problems (e.g. solve a current problem, resolve conflict, restructure a frustrating situation). A brand with a functional concept is defined as one designed to solve externally generated consumption needs. Symbolic needs are defined as desires for products that fulfill internally generated needs for self-enhancement, role position, group membership, or ego identification. A brand with a symbolic concept is one designed to associate the individual with a desired group, role, or self-image. Experiential needs are defined as desires for products that provide sensory pleasure, variety, and/or cognitive stimulation. A brand with an experiential concept is designed to fulfill these internally generated needs for stimulation and/or variety.

Meanwhile, researchers such as Wysong et al. (2002) and Moon (2007) believe that brands as consumer symbols in today's postmodern era, depending on their capacity, can have certain personality aspect. They can take on their own personal features and even characterize their customers. Consequently, if the character of the brand is different from what the customer feels for himself, he can end the success of a brand. In connection with the character of the brand and the different dimensions of it, there are prominent researches. Aaker (1997) considers the brand as a set of human features that can be attributed to a brand. As one of the theorists of this field, he posited the brand personality in 5 dimensions, including sincerity, excitement, competence, sophistication and ruggedness. In his studies, he came to the conclusion that brands would attract customers of the same personality. However, theoretical views on this behavioral consistency, in which customers with a specific character, choose brands with the most personality similarities, was raised years ago by Sirgy (1982). The research of the thinker, emphasizing "*the importance of the customer's self-image in his behavior*", showed that if customers fit into what they consider to be personally relevant to what the brand offers them personally, they will buy that particular brand. In fact, Sirgy suggested that the matching of the image of the brand personality, which forms in the customer's mind, with the customer's own idea, could have a great effect on customer preference, purchase intention, product profitability and ultimately, brand loyalty. According to his studies, consumer self-congruency is associated with the brand and creating emotional dependence, which is complex and influenced by the three factors of product (service) participation, individual consumer features and the type of self-congruity (the congruity of brand personality with the actual or ideal self of consumer). In this research, we intend to find out which congruity of ideal and actual self will have the greatest impact on the customer's emotional attachment.

THEORETICAL FOUNDATIONS AND HYPOTHESES

Self-concept is a collection of individual thoughts and feelings that one refers to himself (Rosenberg, 1979). According to Grubb & Grathwohl (1967), self-image is a value that a customer perceives for his or her own person and the behaviors that are made in the purchasing process are of value to maintain or increase it. In fact, the practice of buying and displaying a brand by a customer is a symbolic tool in which one shows to others how valuable he is and to what extent he is committed to this. The self-concept is also defined as the cognitive and affective understanding of who and what we are and can take two forms: the "*actual self*" and the "*ideal self*". The actual self is based on the perceived reality of oneself (i.e., who and what I

think I am now), whereas the ideal self is shaped by imagination of ideals and goals related to what a person believes that he or she would like to be or aspire to become (Lazzari et al., 1978). Either way, the consumer can achieve self-congruence by consuming a brand with a personality that he or she regards as similar to either the actual or ideal self. Actual self-congruence reflects the consumer's perception of the fit between the actual self and the brand's personality, whereas ideal self-congruence is the perceived fit of the brand personality with the consumer's ideal self (Aaker, 1997). An actually self-congruent brand reflects who the consumer actually is ("*this brand's personality is like who I really am*"), whereas an ideally self-congruent brand reflects who the consumer would like to be ("*this brand's personality is like who I would like to be*"). Brunel (1990), conceived the notion of self as a "*multidimensional variable*" term, which simultaneously includes three dimensions: 1) Cognitive dimension, including ideas, images and beliefs that the individual has about himself; 2) Sensation, including feelings and emotions that the individual has of himself; 3) Social dimension, includes all the perceptions and ideas that one thinks that others have on him. The point is what kind of idea can help brand managers and how they understand what benefits they bring. Self-image, which according to Gutheim & Tarnovskaya (2008), can theoretically replace the concept of human personality, can predict future behaviors. Self-image has the ability to shape behavioral motives and direct them to specific products. Hence, awareness of the customer self-concept can be effective in determining their behavioral motivations, increasing purchase intention, loyalty and satisfaction. Grubb & Grathwohl (1967) found that consumer's different self-perceptions are associated with varying patterns of consumer behavior. They claimed that self-concept is a meaningful mode of market segmentation. Grubb found that beer drinkers perceived themselves as more confident, social, extroverted, forward, sophisticated, impulsive and temperamental than their non-beer-drinking brethren. However, the comparison of self-concept and beer brand profiles revealed inconclusive results: drinkers and nondrinkers perceived brands similarly. Dolich further tested the congruence relationship between self-images and product brands and concluded that there is a greater similarity between one's self-concept and images of his most preferred brands than images of least preferred brands. Dolich (1969) claimed that favored brands are consistent with and reinforce self-concept. Finally, Hamm & Cundiff (1969) related product perception to what they call self-actualization, that is, the discrepancy between the self and ideal self. Those with a small discrepancy were called low self-actualizers, a definition which does not seem consistent with Maslow's work on the hierarchy of needs. High self-actualizers describe themselves in terms of products differently from low self-actualizers and in turn perceive products differently. For both groups, some products such as house, dress, automatic dishwasher and art prints tend to represent an ideal-self, wife, or mother, while others such as cigarettes, TV dinners, or a mop do not.

Brand personality is a collection of human behavioral patterns that become habitual over time and are the basis for identification and prediction of individuals (Rezaeian, 2004). The personality is not exclusive to humans and is often based on the theory of imaginative thinking, which based on that, each individual object can be given a personality, independent of the body, the brands also have an independent character. According to Keller (1993), the brand personality is a blend of the human characteristics that are in the reality, brand performance and the customer's minds about their brand. The question that follows from the definition of Aaker (1997) and also Geuens et al. (2009) is why brand identity is so important. Keller (1993) believes that the desirable brand personality gives the customer the opportunity to introduce himself in a more acceptable way, either in terms of himself or in terms of society, in the community and to

better express his feelings and values. Maehle & Shneor (2010) also argue that customers can acquire a part of their desirable personality by purchasing a brand with particular personality characteristics and sometimes repairing their lost personality aspects through this method. Of course, brand personality has other benefits as well. In this regard, research indicates the effect of brand personality on brand preferences (Stephens Balakrishnan, 2009).

In regard to self-concept congruity, Sirgy (1982) proposed four types of congruencies based on four types of customer self-concept; actual, ideal, social and ideal-social. Actual-congruency means that the customer perceives brand features in line with reality and his expectations. Ideal-congruency is the idea that the brand has, in terms of the customer, features that can help him achieve his or her ideals. Social congruency also means that the customer thinks using a particular brand consolidates and strengthens her current social status, while in the ideal-social congruity, the brand has the characteristics that the customer can buy, so he can achieve what he likes in society. Sirgy (1986) believes that, despite some exceptions, the second-to-last (ideal, social and ideal-social) level of congruency is often applied to brands that have a luxurious look and the customer tries to buy these brands, focusing on ideals, social and ideal-social congruencies. However, for essential brands such as the branding of the banking service provider, more actual congruency is needed. The general arguments we have discussed apply to both actual and ideal self-congruence. What differentiates them is the underlying motive. In terms of actual self-congruence, self-verification theory (Swann and William, 1983) indicates that people are motivated to verify, validate and sustain their existing self-concepts. They search for experiences that affirm their sense of self and avoid those experiences that threaten their sense of self (the self-verification motive; Swann et al., 1992). Self-verification leads to positive self-evaluations and positive evaluations of others that facilitate attachment to others (Burke & Stets, 1999). In addition, the self-verification motive leads people to behave in ways consistent with how they see themselves (i.e., their actual self; Lecky, 1945). One way to accomplish this is to consume a brand with a personality that is congruent with the actual self, which results in positive reinforcement for the consumer and leads to positive feelings about the brand and greater emotional brand attachment.

H1: Perceived actual self-congruity has a positive impact on emotional attachment to the brand.

In terms of ideal self-congruence, self-enhancement has been identified as people's underlying tendency to seek information that increases their self-esteem (Ditto et al., 1992). Self-enhancement theory assumes that people are motivated to increase their feelings of personal worth (the self-enhancement motive; Sedikides & Strube, 1997). This motive drives people to approach their aspirations (i.e., their ideal self) to enhance their self-esteem (Higgins 1987). A brand with a personality that reflects consumer's ideal selves can support them in their self-enhancement activities by giving them the feeling of getting closer to their ideal self (Grubb & Grathwohl, 1967). Thus, if the consumer sees his or her aspirations and dreams embodied in a brand (i.e., ideal self-congruence), he or she will be attracted to that brand (Boldero & Francis, 2002) and become emotionally attached to it.

H2: Perceived Ideal self-congruity has a positive impact on emotional attachment to the brand.

Several researchers have confirmed the effect of consistency between customer self-concept and brand personality on customer behavior. Cheung & Lau (2001) believe that the greater the congruity of self-image with the brand personality, the customer is more likely to

choose the brand with his information and perceptions in his purchasing decisions. So, if there's a high level of alignment between the customer's self-concept and the brand personality, then the customer will likely buy the brand with a higher intention. Kim et al. (2005) point to the effects of this congruence on the emotional attachment of the customer to the brand; Park & Lee (2005) argue that this correspondence affects the quality of brand communication with the client. Referring to the effects of this synchronicity from another perspective, Mishra et al. (2008) argues that if the congruency is at a weak, moderate and high level, it leads to the separation of the customer from the brand, the risk of brand change and increased loyalty, respectively. According to Wang et al. (2009), the congruency between the brand and customers personality affects customers intent of buying.

Emotional Attachment to brand: Attachment Theory, first was introduced in psychology by Bowlby (1992). He defines emotional attachment, as a purposeful emotional relationship between an individual and an object or an existing one and this relationship meets a basic human need. It entails from the dependence of a newborn to his mother to the need for relationships and love in an adult. Based on this theory, the degree of emotional attachment to an object or an entity predicts the nature of personal interactions with it and accordingly, individuals who deeply sympathize with another person tend to commit more to him, to work more closely with him, save him, sacrifice him and if he fails, they are unhappy and painful (Bowlby, 1978). Brand research has shown that the consumer can also depend on the brands and the brand's attachment is defined as the degree of communication that connects the brand to the person. In fact, the attachment between the brand and consumer is an emotional relationship which goes beyond the brand's attitude and appears with a sense of desire and pleasure. Accordingly, the consumer is associated with the brand on the subconscious level, he engages with the brand, so that he does not want to disconnect from it (Mickulincer & Shaver, 2013).

Construal-Level Theory (CLT) states that the time interval, the perceived proximity of an event in time, can affect the reaction of individuals to future events by altering their mental representations of events. The longer the interval is, the greater the event happens to be understood by its abstract characteristics (high-level interpretation), if given by its tangible characteristics, a low-level interpretation takes place (Liberman & Trope, 1998). This theory suggests that people find something that does not directly experience reality, in a psychological far way. For example, by moving from representing an object as a "*cellular phone*" to representing it as "*a communication device*," we omit information about size; moving from representing an activity as "*playing ball*" to representing it as "*having fun*", we omit the ball. Concrete representations typically lend themselves to multiple abstractions. For example, a cellular phone could be construed also as a "*small object*," and "*playing ball*" could be construed as "*exercising*". An abstract representation is selected according to its relevance to one's goals. With this in mind, the actual-self is defined on the basis of the reality of an individual; and ideal-self is an ideal of the person's perceptions and goals of himself. In fact, the actual-self of one is mentally and psychologically close to her and the ideal-self is thought to be far-fetched, this theory plays an important role in the congruency of the actual versus ideal-self with the brand and also shaping the emotional attachment toward the brand (Liberman & Trope, 1998). The construal-level theory has generated significant research in consumer behavior, including studies on brand extensions (Kim & John, 2008). It may also play a role in the relative importance of actual versus ideal self-congruence for emotional brand attachment. Specifically, the actual and ideal selves are associated with certain levels of psychological distance, which then affect the construal level and the degree of emotional brand attachment (Malär et al., 2011).

The theory of self-verification states that individuals tend to maintain their existence and to validate it; they seek out experiences that confirm their self and avoid threats. Confirmation of self leads to a positive self-assessment that facilitates the attachment to others (Burke & Stets, 1999); In addition, this causes individuals to behave consistently with their actual-self. One way to achieve this is to use a brand with a personality that is in congruence with real-self, which will enhance the consumer's positive feelings and creates a pleasant feeling in him and ultimately affects the brand's attachment.

Self-reinforcement theory (self-enhancement) is a type of stimulus whose purpose is to create a good sense in relation to oneself and to increase self-esteem. This motivation becomes more prominent in the condition of threat, failure or shock. Self-enhancement means the information preference that increases the self-esteem of people. A brand with a personality that protects individuals ideal, increases self-help activities in the individual and makes them feel ideal (Grubb & Grathwohl, 1967). So when she sees her own ideal person in a brand, her attention is attracted to that brand and this will create an emotional attachment with the person (Grubb & Grathwohl, 1967). In the case of ideal self-congruence, self-enhancement strategies become central. In particular, people with low self-esteem are more likely to have a gap between their actual and ideal selves (Higgins, 1987). Self-enhancement is a way to reduce this discrepancy (e.g., Markus & Wurf, 1987).

Our first two hypotheses refer to the impact of actual and ideal self-congruity on emotional brand attachment. On a general level, we can state that the brand's personality provides the basis for the consumer's affection toward the brand by animating and humanizing the underlying brand (Fournier, 1998). It is important to note that the hypothesized effects in *H1* and *H2* may not be equally pronounced for all people. In other words, these effects may be stronger for those with certain characteristics or predispositions. Thus, we further explore three key variables that might moderate the relationship between self-congruence and emotional brand attachment.

Service engagement: The consumer engagement is defined by the degree to which he interferes with an object, situation, or action and is related to the degree to which he perceives the relation from the concept (Celsi & Olson, 1988). In order to understand the roles of customers in the production process and the provision of services, customer engagement in the service (product) must be addressed first. In general, three types of engagement in the service (product) provision process can be addressed to customers: 1) Customer interaction with the service provider; 2) Customer interaction with service environment; 3) Customer interaction with other customers (Moore & Capella, 2005). When involvement is low, consumers may not be willing to process deeply and therefore do not engage in the cognitive elaboration required to engage in self-verification. In this case, the product is not important enough for consumers to invest the effort of choosing the brand as a self-verifying brand relationship partner. As a result, these consumers are less likely to make the connection between the brand and their actual self and therefore are less likely to form an emotional brand attachment (Malär et al., 2011), which leads to the following hypothesis:

H3 (a): Service engagement strengthens the relationship between actual self-congruity and emotional attachment to the brand.

According to MacInnis & De Mello (2005), brands or products that envision ideals can be sources of hope and promote status, desires, symbolic self-completion and enhanced self-

esteem. When involvement is low, consumers can simply experience the positive emotions (such as hope) associated with the brand, thereby increasing their emotional brand attachment (Malär et al., 2011). These arguments lead us to the following hypothesis:

H3 (b): Service engagement weakens the relationship between ideal self-congruity and emotional attachment to the brand.

Self-esteem: Self-esteem is a sense of worthiness. This feeling comes from the sum of our thoughts, feelings, emotions and experiences throughout life; we feel that we are loved or disliked; we love ourselves or not. The collection of thousands of impressions, assessments and experiences we have about ourselves makes us feel unpleasant about ourselves, or vice versa (Aminah and Harris, 1990). Self-esteem differs from self-concept; self-concept is the set of features that a person uses to describe himself (in terms of physical, rational, social, etc.). For example, a person may consider himself a good footballer or a fairly good person, which is the content of self-concept, but self-esteem is the value of information within the self-concept for a person and results from the individual's beliefs about all traits and characteristics that are in him (Esmail Byabangard, 1999). Self-esteem can be considered as the value we consider for ourselves; we see ourselves as we think others see us (Sheehan, 2007). In the case of ideal self-congruence, self-enhancement strategies become central. In particular, people with low self-esteem are more likely to have a gap between their actual and ideal selves (Higgins, 1987).

H4 (a): Self-esteem strengthens the relationship between actual self-congruity and emotional attachment to the brand.

People with high self-esteem rarely attempt to bolster their feelings of worth because their actual-ideal self-discrepancy tends to be low (Higgins, 1987). As a consequence, they are less likely to engage in self-enhancement strategies and therefore do not experience the positive emotions that result from such a symbolic self-improvement. Thus, they are less likely to develop a strong emotional attachment with self-enhancing brands (Malär et al., 2011).

H4 (b): Self-esteem weakens the relationship between ideal self-congruity and emotional attachment to the brand.

Public self-awareness: Self-awareness or the nature of the mind is the knowledge and perception that one has of himself. In other words, self-awareness involves our knowledge of ourselves and its increase means that a person has a clear picture of his qualities, values, attitudes, interests and needs; and his sense of consciousness is the ability to consciously think about himself, including features that are unique to one (Leary & Buttermore, 2003). Publicly self-conscious persons are especially concerned about the impression they make on others. People who are high rather than low in public self-consciousness are more concerned about physical appearances and fashions (Ryckman et al., 1991); are more likely to use self-presentation strategies to gain approval from others (Doherty, 1991); are more compliant with normative standards in social contexts (Froming & Carver, 1981); are more likely to distance themselves from negative reference groups (Carver & Humphries, 1981); and are more sensitive to interpersonal rejection (Fenigstein et al., 1975). Publicly self-conscious consumers will appreciate authentic self-expression because they can feel more in control of the social interaction (Doherty & Schlenker, 1991). By consuming an actually self-congruent brand, they create a public impression that generates expectations they feel they can meet (Baumeister et al., 1985), which leads to a closer emotional bond with the brand. Less publicly self-conscious

consumers, however, are much less concerned about others impressions and therefore care less about expressing themselves in an accurate way (Fenigstein, 1987). They do not gain the same positive emotions that result from self-expression through brands that are congruent with the actual self. Thus, we hypothesize the following:

H5 (a): Public self-awareness strengthens the relationship between actual self-congruity and emotional attachment to the brand.

Consumers with high public self-consciousness are aware of the need to fulfill social expectations and worry about the negative public impression they make in the case of not meeting these expectations. This perceived risk of reputational damage and the associated lack of control of public image can result in negative emotions toward the source of that risk: the ideally self-congruent brand, which leads to a lower emotional attachment toward such a brand among consumers with high public self-consciousness. In contrast, consumers with low public self-consciousness care less about their public perception. Consequently, they should be less concerned about the risk of overpromising and failing to meet these promises. They also would take less risks and care less about their failure to live up to high expectations because they are less concerned with regard to their public impression on others (Tunnel, 1984). Therefore, negative emotions toward the underlying brand evoked by risky self-exposure should not play an important role. Thus, negative emotions do not interfere with the positive emotions the consumer has because of the self-enhancement potential of an ideally self-congruent brand. These positive emotions should then increase the consumer's emotional brand attachment (Malär et al., 2011).

H5 (b). Public self-awareness weakens the relationship between ideal self-congruity and emotional attachment to the brand.

RESEARCH BACKGROUND

Malär et al. (2011) in a research studied the ideal and actual self-congruency, emotional brand attachment, brand personality and self-image. The results showed that the consistency of the brand's personality with the self-image of consumers creates an emotional brand attachment. Fournier (1998) concluded in a paper that consumers who are brand-like feel more attracted to it, thus, they also search for their power in this regard. Maehle & Shneor (2010) in a study examined the relationship between these two variables in Norway and on several industries, such as clothing, home furnishings and supermarkets; according to the results in this research, customers prefer brands which match with their personality. Lee (2009) selected and studied five brand names in South Korea in a research, according to the results obtained in this study, there is a meaningful relationship between "customer personality" and their perception of "brand personality".

CONCEPTUAL MODEL OF RESEARCH

In this model, both the ideal and actual self-concept will affect consumer's emotional brand attachment. However, the effect of these two variables may differ depending on the level of consumer service engagement, self-esteem and their public self-awareness. Given the shape, the perceived actual and ideal self-congruities are the independent variables and emotional brand

attachment is the dependable variable. Engagement in service, self-esteem and public self-awareness are moderator variables. Figure 1 displays the conceptual framework.

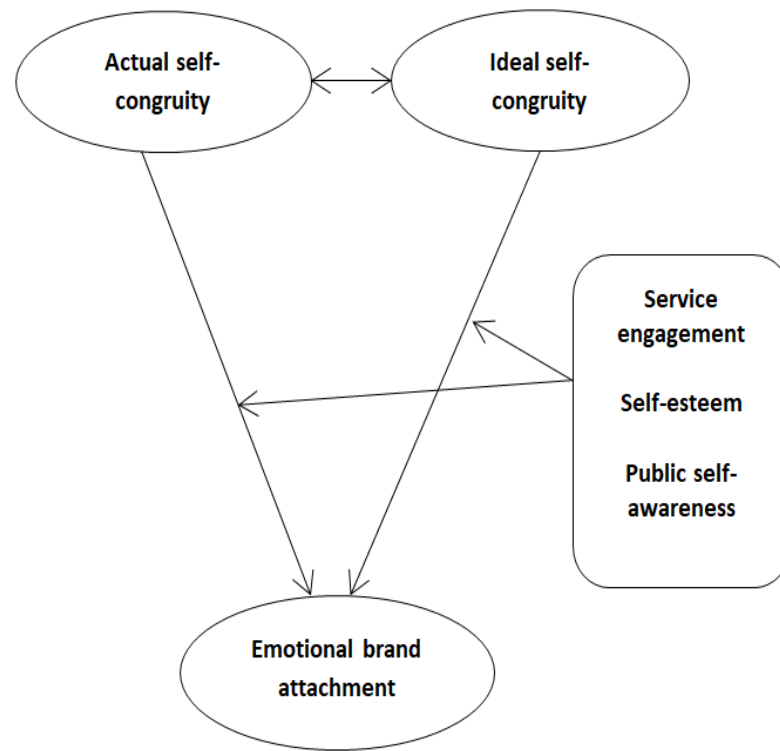


FIGURE 1
CONCEPTUAL FRAMEWORK OF RESEARCH

RESEARCH METHODOLOGY

This is an applied research and the method of data collection is descriptive and based on structural equation modeling. The statistical population of this research are customers of Parsian Bank in Tehran, Iran and the time of the study was between January and July of 2018. To determine the sample size, the Cochran formula is used. The sampling takes place in two steps; selection of branches is done in a multistage method (in each area of the city one branch is chosen randomly) and we use available sampling to select customers. Since the present study is descriptive-correlational, the main tool for data collection is a questionnaire. The questionnaire used, consists of four parts; in the first part, the items are related to the brand personality of the Parsian Bank, second part is related to the actual self-concept and the third part asks items on ideal self-concept variable, each of which containing 12 items; The John's (McCrae & John, 1992) personality questionnaire was used in all three cases. In the next stage, respondents answered to variables of emotional attachment to the brand, self-esteem, public self-awareness and engagement in service; with 3, 4, 4, 4 items respectively. To measure these variables, questionnaires of Thomson et al. (2005), Rosenberg (1965), Fenigstein et al. (1975), Trijp et al. (1996) were used.

In the designed questionnaire, since the questions were of relative scales, we used the Likert spectrum and for the very low, low, moderate, high and very high options, the coefficients of 5, 4, 3, 2, 1 were considered respectively. In this way, the indicators were interpreted quantitatively and numerically and the criteria were determined in the calculations. We pre-tested our questionnaire and further refined it on the basis of the comments of business administration graduate students and respondents. It should be noted that in this research, a total of 410 questionnaires were distributed in person among the customers of the bank in 5 different branches in the city of Tehran, with 380 returning questionnaires being usable.

RESULTS

Research Model Test

The Partial Least Squares approach is chosen because the distribution of data is not normal; as one of the reasons for using the PLS method is the non-normal distribution of data. Fortunately, PLS-SEM is less stringent when working with non-normal data because the PLS algorithm transforms non-normal data in accordance with the central limit theorem (Beebe et al., 1998; Cassel et al., 1999). When applying PLS-SEM, researchers need to follow a multi-stage process which involves the specification of the inner and outer models, data collection and examination, the actual model estimation and the evaluation of results. In the following, this study centers around the three most salient steps: (1) model specification; (2) outer model evaluation; and (3) inner model evaluation.

First of all, it is necessary to show the results of the model implementation displaying standard coefficients and significant coefficients. These coefficients are shown in Figures 2 and 3.

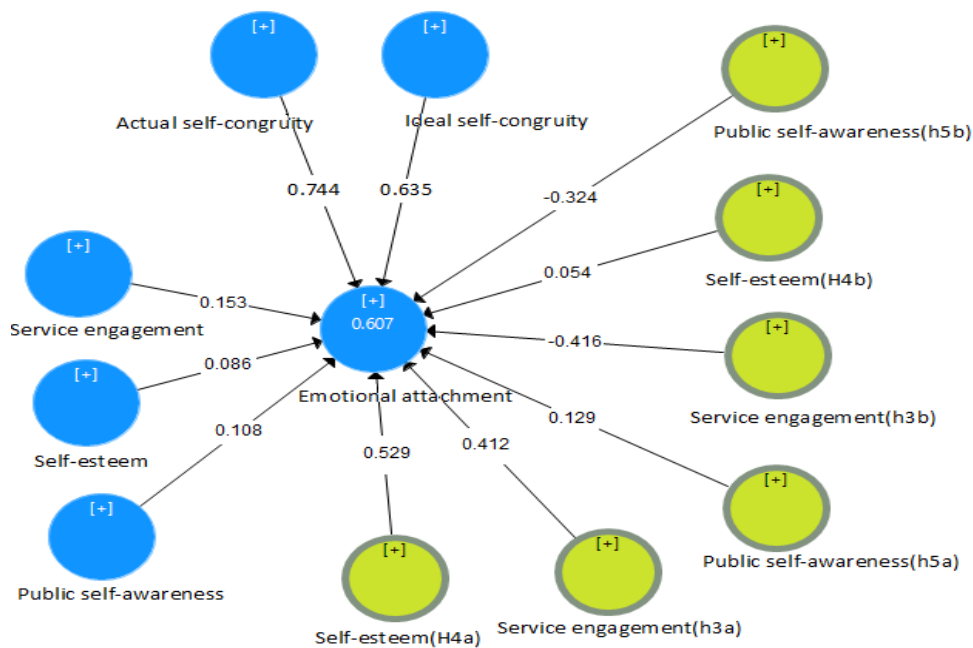


FIGURE 2
RESEARCH MODEL DISPLAYING THE STANDARD COEFFICIENTS

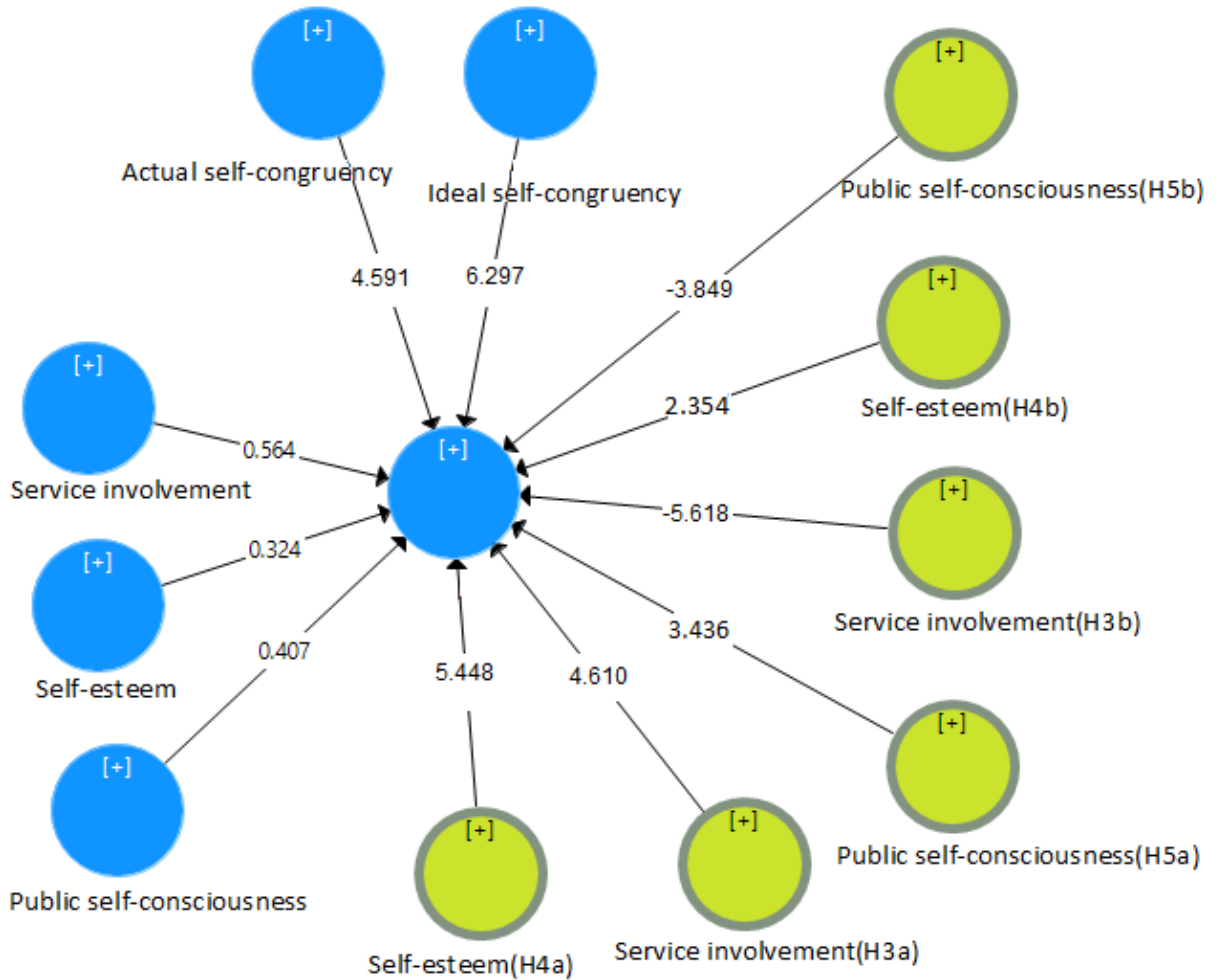


FIGURE3
RESEARCH MODEL DISPLAYING THE SIGNIFICANT COEFFICIENTS.

Examining the Fit of Measurement Models (Outer Model Evaluation)

When assessing reflective outer models, researchers should verify both the reliability and validity. The first step is using composite reliability to evaluate the construct measures internal consistency reliability. While traditionally assessed using Cronbach’s α (Cronbach & Meehl, 1955), composite reliability provides a more appropriate measure of internal consistency reliability for at least two reasons. First, unlike Cronbach’s α , composite reliability does not assume that all indicator loadings are equal in the population, which is in line with the working principle of the PLS-SEM algorithm that prioritizes the indicators based on their individual reliabilities during model estimation. Second, Cronbach’s α is also sensitive to the number of items in the scale and generally tends to underestimate internal consistency reliability. By using composite reliability, PLS-SEM is able to accommodate different indicator reliabilities (i.e. differences in the indicator loadings), while also avoiding the underestimation associated with Cronbach’s α .

In Table1, the Cronbach's alpha and the composite reliability coefficient are shown. The Cronbach's Alpha coefficient of all research structures is higher than 0.7 and the reliability of the structures is confirmed. The composite reliability coefficient of all research structures is higher than 0.708, so the combined reliability of the structures is also confirmed. The Cronbach's alpha and CR coefficients are displayed in Table1.

The second step in evaluating reflective indicators is the assessment of validity. Validity is examined by noting a construct's convergent validity and discriminant validity. Support is provided for convergent validity when each item has outer loadings above 0.70 and when each construct's Average Variance Extracted (AVE) is 0.50 or higher. The AVE is the grand mean value of the squared loadings of a set of indicators (Hair et al., 2014) and is equivalent to the communality of a construct. Put succinctly, an AVE of 0.50 shows that the construct explains more than half of the variance of its indicators.

The average coefficient of extracted variance for all research structures is higher than 0.5, so the convergent validity of the structures is confirmed. The AVE index is shown in Table1.

Table1			
CRONBACH'S ALPHA, CR AND AVE COEFFICIENT DISPLAYED			
Variable	Cronbach's alpha	CR	AVE
Emotional attachment to brand	0.748	0.756	0.623
Actual self-congruity	0.796	0.814	0.551
Ideal self-congruity	0.878	0.890	0.518
Service engagement	0.784	0.813	0.568
Self-esteem	0.826	0.845	0.608
Public self-awareness	0.793	0.836	0.542

Discriminant validity represents the extent to which the construct is empirically distinct from other constructs or, in other words, the construct measures what it is intended to measure. One method for assessing the existence of discriminant validity is the Fornell & Larcker (1981) criterion. This method states that the construct shares more variance with its indicators than with any other construct. To test this requirement, the AVE of each construct should be higher than the highest squared correlation with any other construct. Table 2 shows the Fornell-Larcker method.

According to Table 2, the second root of the AVE coefficient for each element is higher than the correlation values of that structure with other structures, so divergent validity exists for all components.

Table 2
FORNELL AND LARCKER MATRIX VALUES

	Emotional attachment to brand	Actual self-congruity	Ideal self-congruity	Service engagement	Self-esteem	Public self-awareness
Emotional attachment to brand	0.789					
Actual self-congruity	0.635	0.742				
Ideal self-congruity	0.107	0.048	0.719			
Service engagement	0.153	0.149	0.059	0.753		
Self-esteem	0.086	0.214	0.284	0.112	0.779	
Public self-awareness	0.108	0.094	0.093	0.158	0.203	0.736

INVESTIGATING THE FIT OF RESEARCH STRUCTURAL MODEL (INNER MODEL EVALUATION)

Once the reliability and validity of the outer models is established, several steps need to be taken to evaluate the hypothesized relationships within the inner model.

A. Structural Model Path Coefficients (significant coefficients)

In this section, all the paths shown in the model (hypotheses) and the relationships between the structures together or the relationships between each structure with its own measurements should be statistically significant. The PLS software tests the relationships by default at 95% confidence level and since the t-value of this confidence level is equal to 1.96, then each of the relationships whose t-value of it is outside the range of +1.96 to -1.96, is statistically approved at 95% confidence level. As shown in Fig.3, all the causal relations of the model are acceptable. The significance of relationships between variables indicates the appropriateness of the measurements and model structures.

B: Coefficient of Determination (R^2 value)

The R^2 is a measure of the model's predictive accuracy. Another way to view R^2 is that it represents the exogenous variable's combined effect on the endogenous variable(s). This effect ranges from 0 to 1 with 1 representing complete predictive accuracy. Because R^2 is embraced by a variety of disciplines, scholars must rely on a "rough" rule of thumb regarding an acceptable R^2 , with 0.75, 0.50, 0.25, respectively, describing substantial, moderate, or weak levels of predictive accuracy (Hair et al., 2014; Henseler et al., 2009). As shown in Table 3, the coefficient of determination for the endogenous structure of emotional attachment to brand is evaluated good and this result indicates the predictive power of the model. The values of the determination coefficient for the endogenous structure of the research model appears in Table 3.

C: Effect Size Coefficient (f^2)

The effect size for each path model can be determined by calculating Cohen's f^2 . Based on the f^2 value, the effect size of the omitted construct for a particular endogenous construct can be determined such that 0.02, 0.15 and 0.35 represent small, medium and large effects,

respectively (Cohen, 1988). That is, if an exogenous construct strongly contributes to explaining an endogenous construct, the difference between R^2 included and R^2 excluded will be high, leading to a high f^2 value. According to Table 3, the magnitude of the effect on the endogenous variable of emotional attachment to the brand has a large amount, indicating a high fit of this structure. The effect size of the endogenous variables appears in Table 3.

D: Root Mean Square Of Approximation (RMSEA)

The RMSEA is an index of the difference between the observed covariance matrix per degree of freedom and the hypothesized covariance matrix which denotes the model (Chen, 2007). Hu & Bentler (1999) remarked that RMSEA index smaller than 0.06 would be a criterion that will suffice. This measure appears in Table 3.

E: Comparative Fit Index (CFI)

This index is incremental fit indices. CFI is a correlated version of the relative non-centrality index. The CFI produces values between 0-1 and high values are the indicators of a good fit (Schermelleh et al., 2003). This measure is shown in Table 3.

Table 3 COEFFICIENTS OF DETERMINATION, EFFECT SIZE COEFFICIENT, COMPARATIVE FIT INDEX, ROOT MEAN SQUARE OF APPROXIMATION				
Variable	R^2	F^2	CFI	RMSEA
Emotional attachment to brand	0.607	0.315	0.82	0.061

F: The Goodness of Fit (GOF)

Tenenhaus et al. (2004) proposed a fitting goodness index as an operational solution to this problem, which could mean an indicator of the overall validity of the PLS model. Finally, after the computation of all the fitting criteria of the measurement models and the structural model of the research, the overall fitness of the model must be calculated. This measure, which is shown with GOF, is a number between zero and one and the closer it is to one, the higher the overall fit. The GOF criterion is derived from the root of the product by the mean values of the average determination coefficient and the mean values of the redundancy for the intrinsic models of the model. The formula for this benchmark and its calculations are shown below.

$$GOF = \sqrt{\overline{Red} \times \overline{R^2}}$$

$$\overline{R^2} = 0/571$$

$$GOF = \sqrt{0/450 \times 0/607} = 0/546$$

REVIEW OF THE RESEARCH HYPOTHESES AND QUESTIONS

Hypothesis 1: The results indicate a positive and significant causal relationship between "perceived actual self-congruity" and "emotional attachment to the brand". Therefore, the original hypothesis is confirmed. The significance coefficient of the relationship between these

two variables is 4.591, the value of this coefficient is greater than 1.96 and at 95% confidence level.

Hypothesis 2: The results indicate a positive and significant causal relationship between "*perceived ideal self-congruity*" and "*emotional attachment to the brand*". Therefore, the second main hypothesis is confirmed. The significance coefficient of the relationship between these two variables is 6.297, the value of this coefficient is greater than 1.96 at 95% confidence level.

Hypothesis 3 (a): The results indicate a positive and significant causal relationship between "*service engagement*", "*perceived actual self-congruity*" and "*emotional attachment to the brand*". Therefore, the *hypothesis 3 (a)* is confirmed. The coefficient of this moderating relation is 4.610, the value of this coefficient is greater than 1.96 at 95% confidence level.

Hypothesis 3 (b): The results indicate a negative causal relationship between "*service engagement*", "*perceived ideal self-congruity*" and "*emotional brand attachment*". Thus, the hypothesis 3 (b) is confirmed. The significance of this moderating relation is -5.618, the value of this coefficient is less than -1.96; at 95% confidence level.

Hypothesis 4 (a): The results indicate a positive and significant causal relationship between "*self-esteem*", "*perceived actual self-congruity*" and "*emotional attachment to the brand*". Therefore, hypothesis 4 (a) is confirmed. The coefficient of this moderating relation is 5.448, the value of this coefficient is greater than 1.96 at 95% confidence level.

Hypothesis 4 (b): The results indicate that there is a negative causal relationship between "*self-esteem*", "*perceived ideal self-congruity*" and "*emotional attachment to the brand*". Hypothesis 4 (b) is confirmed. The coefficient of this moderating relation is 2.354, the value of this coefficient is greater than 1.96 at 95% confidence level.

Hypothesis 5 (a): The results indicate that there is a positive and significant causal relationship between "*public self-awareness*", "*perceived actual self-congruity*" and "*emotional attachment to the brand*". *Hypothesis 5 (a)* is confirmed. The coefficient of this moderating relation is 3.436, the value of this coefficient is more than 1.96 at 95% confidence level.

Hypothesis 5 (b): The results indicate a negative causal relationship between "*public self-awareness*", "*perceived ideal self-congruity*" and "*emotional attachment to the brand*". *Hypothesis 5 (b)* is confirmed. The coefficient of this moderating relation is -3.849, the value of this coefficient is less than -1.96 at 95% confidence level.

Does the consumer's self-congruity with a brand create an emotional brand attachment?

The results of the analysis of structural equations indicate that there is a significant relationship between the set of "*ideal-self*", "*real-self*" and "*emotional attachment to brand*" indices. Perceived consistency with the real-self has a positive and significant effect on the emotional attachment to the brand. The intensity of the relationship between the two variables of perceived actual self-congruity and the emotional attachment to the brand is 0.744, which is a relatively strong impact. The perceived congruity with the ideal-self has a positive and significant effect on the emotional attachment to the brand. The intensity of the relationship between the two actual and ideal self-congruency variables with the emotional attachment to the brand is 0.635, which is a strong impact estimate.

Which one has a stronger impact on creating emotional brand attachment, actual or ideal-self congruity? How do moderators affect the emotional attachment?

According to the standard coefficient of 0.744 for the real-self and the standard coefficient of 0.635 for the ideal-self, the intensity of the relationship between the two real-self and the emotional attachment to the brand variables is greater. Therefore, the effect of real-self congruity on creating emotional brand attachment is greater. Service engagement, self-esteem and public self-awareness increase the positive impact of actual self-congruence, but decrease the impact of ideal self-congruence on emotional brand attachment.

DISCUSSION

The main focus of our research was to develop a better understanding of whether marketers should consider audience's self-concept in marketing procedures and when should they stress brand personality related to aspirations (i.e., tailored to the consumer's ideal self) or the real (actual) consumer self to increase emotional brand attachment. Our findings support the view that self-congruence can increase emotional brand attachment; however, both the type of self-congruence and the context/consumer characteristics must be considered. In general, both actual and ideal self-congruity have positive effects on initiating emotional attachment to the brand, but to be specific we can say that actual self-congruence with brand generated higher levels of emotional brand attachment. This effect was even more pronounced when consumers were involved with the service or had a high level of self-esteem or public self-awareness. However, we found that aspirational (idealistic) branding may still work under certain conditions, specifically when involvement, self-esteem, or public self-consciousness is low.

MANAGERIAL IMPLICATIONS

Our results have important implications for marketing managers as well. Marketers are increasingly interested in finding ways to develop strong emotional brand attachments among their consumers, which can lead to stronger brand loyalty and brand performance (Park et al., 2010). Our findings indicate that there are four important issues for managers to consider when trying to increase emotional bonding between brand and customers: (1) Considering people's self-concept in branding and advertising activities, (2) Performing authentic branding, (3) Considering idealistic and realistic marketing (attention to ideal-self and actual-self), (4) Focusing on one-to-one marketing (personalized). Given the confirmation of the relationship between self-concept and brand personality and its impact on emotional attachment to the brand, we can offer general executive suggestions according to our findings.

Executive suggestions to strengthen the dimension of "*congruity between self-concept and brand personality*"

1. Paying attention to promotional strategies that are realistic (i.e., targeting the brand personality toward the customer's actual self), as well as those who pay attention to the idealistic ones (i.e., branding strategies that aim at ideal self-congruence).
2. Identifying the customer's personal-self strengths and weaknesses. For example, aspirational marketing can be used for individuals who are low with self-awareness. And realistic branding would be beneficial for consumers with high self-esteem and service involvement.
3. Involving the consumers in the marketing processes of the organization or company. According to our findings, engaging customers in building a brand personality can create a lot of consistency between their self-concept and brand personality (collaborative marketing).
4. Determining the personality aspects of the brand of Parsian Bank and trying to prove these aspects to the customers, observing this principle that brand advertisements are not raised as a single slogan. For example, if one of the personalities of the brand is innovation, then the definition of innovation should be

identified by customers and be developed in all activities of the organization, including service management, human resource management and etc. This way, more consistency is established between the customer's self and brand personality.

5. The personality analysis of the target community of the brand and that what do customers often expect from the use of the services; what kind of brand personality features they look for. In fact, these surveys should be in the form of field researches on the side of the company's management, asking customers which personality aspects of the brand (e.g., Parsian Bank) are most desirable for them? In fact, exploring the actual expectations of customers towards the bank services is a valuable guideline for building a proper brand personality and moreover, tightening the bonds between the organization and customers. After all, these procedures help the marketing managers to find the right direction for investment

Executive suggestions to strengthen the dimension of "*emotional attachment to the brand*"

1. To communicate emotionally between customers and brand, marketers should use a customer-oriented perspective in defining brand identity to target individuals.
2. Moving from a comprehensive marketing approach to a one-to-one marketing (Individualization of the marketing process); Advertising based on the characteristics of individuals can affect the emotional attachment of audiences to the brand. This is based on our findings that the impact of self-congruence on emotional brand attachment depends on the consumer-specific context, which is consistent with the current trend in the marketing of moving away from mass marketing to person-to-person marketing.
3. Managers and marketers are advised to make advertising and marketing activities tailored to their customer's information needs in order to move towards brand building and enhancement.
4. Self-enhancement activities can lead to a positive relationship between ideal self-congruence and emotional brand attachment (Sirgy, 1982). Though this seems to occur mainly for consumers with low levels of self-esteem, product engagement, or public self-awareness. In the case of consumers with low self-esteem, for example, a brand that comes close to the ideal self can help consumers to compensate their low self-esteem, get closer to their ideal self and increase their emotional attachment toward the brand. For those with low product involvement consumer can "*bask*" in the reflected ideals that the brand possesses (Malär et al., 2011). However, in the case of low self-consciousness, it is recommended to prime consumers for an increased awareness of themselves as individual persons. For instance, communication activities could concentrate more on the private and intimate dimensions of an individual's life.
5. Our results suggest that on a general level, the real-self is more important in forming the consumer's emotional brand attachment. So, authentic branding could have a meaningful impact on creating brand affection.
6. The construal level may have an impact on consumer's evaluations of emotional branding activities (Thompson and Rindfleisch, 2006). Considering activities such as service involvement can help the customer feel more psychologically closer to the brand which could result in a more concrete mindset about the brand.

ACADEMIC IMPLICATIONS AND FURTHER RESEARCH

The prior academic contribution is to provide knowledge regarding the issue of whether to focus on the self-concept in generating emotional brand bonding. The second contribution is to clarify and compare the magnitude of impact by the actual and ideal-congruence on forming the attachment. Our observation across this study suggests that consumers are more likely to form a strong emotional connection with a brand that validates who they are right now than a brand that promises them help achieving an ideal self. This finding is of significance because it can be linked to the concept of authenticity in the psychology literature (e.g., Erickson, 1995) and consumer research literature (e.g., Farrelly, 2010). A person's authenticity is reaffirmed when he or she acts in ways that reflect the "*real me*" or "*my true self*" and is discouraged when acting in ways that they feel are phony or artificial (Harter, 2002). However, the ideal-self has also shown a positive influence in creating an emotional attachment to brand in some contexts

too. This is an important finding regarding the theory of construal level and self-improvement, which have been explained in the literature review. Thus, our research provides a possible explanation for the success of first, authentic and then aspirational approach to branding, with due attention to the personality aspects of consumer, which recently has been gaining importance in academia and business practice.

According to the research, there are grounds for further research that are referred to below:

1. Future research could address a variety of personality characteristics, such as honesty, intelligence, introversion and extroversion.
2. In the current research, we have considered two dimensions of self, ideal and actual, further research could also address various dimensions such as social and ought-self. Psychological-terms such as construal-level and self-verification theory could have been studied more in the field of consumer satisfaction. Important questions would include the following: How do self-enhancement processes work?
3. Further studies may be done in the field of utilitarian products, pleasure products (luxuries) as well as products used in the public or private environment.
4. We suggest the future researcher to carry out their studies in different societies, including other cities and countries, in different cultures. Because the province of Tehran, due to the fact that it is the capital of Iran, has more advertising opportunities than other cities and provinces, which may affect the results of the research.
5. Future research can study the real self of individuals and the process of achieving the ideal one. In the current study, this distance (gap) was not measured, so this phenomenon and feelings with it require more research.
6. This research has been carried out in the field of services and in the banking sector, further studies are needed to generalize its results to the manufacturing, industry and product sectors.

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