FACTORS AFFECTING OVERALL BRAND EQUITY: THE CASE OF SHAHRVAND CHAIN STORE

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Abstract:
In recent years the role of chain stores in distribution system of Iran has been paid more attention. Managers of these stores are seeking to increase the stores’ brand equity. This study develops a model of factors affecting overall brand equity in SHAHRVAND chain store as a case study. The Sample of 167 customers in Tehran city using convenience sampling method was selected. Data was gathered by the 44-items questionnaire in self-reporting way. Path analysis was applied using Lisrel 8.80 to test the conceptual model which includes six hypotheses. Results showed that brand-customer personality congruency affects brand identification positively. The positive impact of brand identification on brand loyalty and trust was confirmed. Analysis also revealed that brand trust impact brand loyalty positively. Results also indicated the positive impact of brand loyalty and trust on the overall brand equity.

Keywords: Brand-Customer Personality Congruency, Brand Identification, Brand Loyalty, Brand Trust, Overall Brand Equity.

1. Introduction
Brand equity is likely to be one of the most significant research subjects in the marketing literature over the past few years. Besides, there is growing literature about brand-consumer personality congruence and its consequence. Hence researching about the relationship between these two construct is interesting for marketers. Brand personality is a key factor in brand identification. Consumers make a connection and attachment with their favorite type of brand (Dolich, 1969; Hamm and Cundiff, 1969; Vitz and Johnsent, 1965). Nevertheless, lonely to create a powerful brand personality is not of high importance but the relationship of these features with those of the consumers’ is also significantly important. In other words, the designed personality of the brand needs to be congruent and homogeneous with the personality of the target customers. Generally speaking, consumers are willing to use brands compatible with their own idiosyncrasies (self-imagination) (Belk, 1988). So, it is an obsession to managers to probe the fact that to what extent the brand personality is adjusted to and compatible with their consumers’ idiosyncrasies. Having achieved this matter, brand turnover can be improved.

Considering the government’s perspective upon improving consumption and distribution models, the chain retailing industry has been drawn into consideration in Iran, and it is on the way to dispersion rapidly. On the website to the Ministry of Industry, Mining and Trade of Iran (2012), it has been pointed out that drawing the importance of developing chain stores into account, “numbers, frequency and high variety of cast unites and tiny
retailers in the country have paved the way for increasing costs concerned with product distribution network and finally its lamination. As an example, the distance between the prices of produced or imported products and the sale price of the same stuff, in a range of products, reaches over 25 percent. At the country's current distribution system, trading style and product circulation is very traditional, and it's very non-transparent action has led to extraordinary costs for the government in terms of controlling and supervising intervening factors. The aim of making chain stores, both large stores and retail ones, is as following: going together with economical changes in the contemporary world, increasing and making clear the utility of service and product network, crossing extra mediators out, decreasing production costs, distributing the products, protecting producers', importers', distribution factors', and consumers' rights and finally modernizing and improving distribution style, regularizing the market specially that of basic products and modifying consumption model. So, there is a harsh competition in the market because of new corporations. Augmenting brand equity is the key factor in marketing and financial success for managers. Influential factors need to be recognized in order to have a plan for improving brand equity. Having investigated the previous models and their weak points, a semantic model will be organized and tested.

One of the well-known chain stores brand in Iran is "SHAHRVAND" which is affiliated to Tehran municipality. This brand is facing an increasing rivalry in order to develop its share in the market. If this store manages improve its brand equity, it will be able to achieve and keep a position in the Iranian industry of chain retail. So, the aim of the present study is to formulate and test a model to find out factors influencing brand equity.

At first, the present study investigates theoretical bases. Then, a review of literature, proportionate with theoretical framework, is regulated and a model is presented. Next, research methodology and data-analysis results are put forward. Finally, discussion and results are dealt with.

2. Conceptual framework

Although brand equity is one of the most controversial subjects in marketing but the final aim of marketing managers is to create high brand equity. High brand equity results in: brand preference, purchase intention (Chang, Hsu and Chang, 2008), Price sensitivity, Market Share, Profitability Trend, Brand commitment and loyalty (Walker, 2002). Brand equity possesses various definitions and models to be measured. As Aaker (1991) suggests brand equity is: a collection of possessions and debts connected with a brand's name and a sign in a way that it results in an increase or decrease in the value presented by the product/service to a company or its customers. In Keller's point of view brand equity is the distinctive influence of brand knowledge upon the reaction on customers' side to the brand marketing (Keller, 1998). Brand personality, one of the original components of brand image, makes the brand image by means of the other physical constituents, adjectives, practical features and profits of brand usage (Maehle and Shneor, 2010); as a result, it will have an impact on the brand equity. Martineau (1957) is one of the first researchers who discussed brand personality. Aaker (1997) defined brand personality as "a collection of human features connected with the brand". She categorized brand personality dimensions in five categories as following: sincerity, excitement, competence, sophistication and ruggedness. Considering the criticism on Aaker's brand personality scale, Geuens et.al, (2009) came to find
a new scale for measuring brand personality after analyzing 193 brands among 12789 consumers in Belgium. The afore-mentioned scale consists of five dimensions resembling Five Big dimensions of the human being. Brand personality scale of Geuens et al. includes the following components: responsibility, emotionality, aggressiveness, simplicity and activity. Unlike the previous scales, scale of Geuens et al. have a good reliability and validity in terms of comparing brands and product levels and in terms of comparing viewpoints of different individuals while being reliable in terms of intercultural comparisons. Although brands are not animated, consumers see them as having human characteristics most of the times. These characteristics can be things such as: freshness, activeness and being energetic, etc. (Maehle and Shneor, 2010). Customers may apply adjectives like "cool" for non-alcoholic Coca Cola, while "young" is used for Pepsi, "male or masculine" for Marlboro Cigarettes, "high class" for BMW. The fact that brands can have human characteristics with the process of ascribing human characteristics to non-animated stuffs are in parallel (Zentes et al., 2008).

Brand personality, in comparison to characteristics related to products having a profitable role for consumers, involves a symbolic and self-expressive role for consumers (Keller, 1993). Hosany and Martin (2011) express that human beings purchase products, services and brands for practical and symbolic value. The consumption and use of symbolic products are derived from the personality and life style of the consumers and they are a tool for self-expressiveness (Maehla and Shneor, 2010). Humans demonstrate or improve a part of their personality through the products they buy (Sirgy et al., 1991). Conceptualization of a person towards his own personality results in three different types of personalities: actual self, what really exists), ideal self (the personality which is ideal and the one a person really likes to be) and social self (the personality that the person likes the others to see him as). Consumers prefer products and brands resembling the state they see themselves as or like to see themselves as (Malhotra, 1988). So it can be imagined that the buyers select brands and products compatible with their own personality characteristics. According to Levy (1959) products the consumers purchase consist of personal and social concepts leading to improving the style that consumers think of themselves.

Huang, Mitchell and Rosenaum-Elliott (2012) applied the definition of personality to brand personality, and test the idea using a peer-rating methodology that focuses on each individual's perception of a brand (the brand × subject structure). The results reveal that consumers reflect their personalities by the brands they use and they finally announced that consumers choose brands with similar personalities to theirs across various products. Also Branaghan and Hildebrand (2011) revealed that Self-congruity, the number of links between the self and each brand, was predictive of preference and ideal brand. Because brand personality and self-image are knowledge structures, and facets of brand personality also describe the self.

Brand personality in the postmodern marketplace encompasses a variety of anthropomorphized attributes associated with a brand, reflecting on a wide spectrum of social, cultural, and psychological associations capturing various aspects in everyday life stories of consumers (Lee, 2013).
3. Developing Hypotheses and Conceptual Framework

3.1. Brand-Customer Personality Congruency and Brand Identification

The more congruency the consumer finds between his personality and the brand, the more he will find himself attached to the brand community. Yi and La, (2002) found that the brand personality affects the brand identification and brand identification, in turn, will affect the loyalty to the brand. Chang et.al (2001) also believe if the consumer identifies his personality is congruent with that of brand, he will have positive attitudes toward the brand. Park and Lee (2005) also investigated the same relationship. So, if the consumer identifies his personality with that of brand, he will find himself as the member of the brand community and would have brand identification with the brand. Also, Kim, Ha and Park (2001) investigated the effect of brand personality on brand asset management by using the concept of consumers' identification with a brand. They develop a conceptual framework to explain the effect of brand identification on brand loyalty and confirmed it.

H1: brand-customer personality congruency has a positive effect on brand identification.

3.2 Brand Identification and Brand Trust

When a customer sees himself as a member of a group, he considers the membership established on the basis of some similarities between himself and group members; as a result, he trust group members. The more brand identification, the more trust. If the customer has brand identification, he will have prolonged relationships with the brand (Kim and Kim, et al, 2001). Um (2008) as a researcher investigated the relationship between brand identification and brand trust, coming to the conclusion that there was a positive relationship. Stokburger-Sauer (2011) conducted a study examining the effect of a person's characteristics and his country characteristics on national brand identification. In the study, he confirmed the positive effect of person characteristics and country brand on the national brand identification.

H2: brand identification influences brand trust in a positive way.

3.3 Brand Identification and Brand Loyalty

Panjaisri et.al (2009) confirmed the effect of brand identification on brand loyalty with mediation role of brand trust. Stokburger-Sauer (2011) states that brand identification improves brand loyalty and the brand purchase intention. If the customer has high brand identification to a specific type of brand, he embarks upon strengthening his relationship with the brand. This strengthening of relationship is the same as loyalty. Kuezel and Hallidy (2008) examined and confirmed the positive effect of brand identification on brand loyalty. In the same vein, Kim et.al (2001) analyzed the impact of brand identification on brand loyalty and approved the positiveness of the relationship. Achouri and Bouslama (2010) analyzed the consumer's satisfaction and loyalty as the consequences of congruence between brand personality and self-image and confirmed the impact of brand-customer personality congruency on three dimensions of loyalty (cognitive, emotional and conative)

H4: brand identification has a positive effect on brand loyalty.

3.4 Brand Trust and Brand Loyalty

As Barbalet (1996) suggests, all humans' activities arise in terms of time. These activities are on the basis of the past not being able to be changed and looking forward to facing a future unknown. Behavior resistance on part of a person in transactions with his
counterpart results in decreasing the counterpart's lack of trust towards future behaviors. This causes reliance and trust. This rationale exists in the relationship between brand and customer. If the brand turnover in the past had fluctuation, downfall and rise, it would be suspicious to believe in brand's future behavior (quality, prestige and …). This suspicion, in turn, causes the reduction of the relationship between customer and brand and decreasing brand loyalty. Conversely, the belief in forecasting brand's future behavior and its improvement according to its past process is strengthened if the brand's turnover and its past behavior are reliable with no palpable fluctuation. So, customer's loyalty to brand is increased. Zaltman, and Deshpande (1992), Morgan and Hunt (1994), Mohammad (2012) and Chaudhuri, & Holbrook (2001) referred to a positive relationship between brand trust and brand loyalty in their studies. Lau and Lee (1999) also examined and approved the positive effect of brand trust on brand loyalty in their studies. Brand trust causes the customer to rely on the brand satisfying his expectations. So he will keep his relationship with the brand; as a result, brand loyalty and purchase repetition is created.

H₄: brand trust has a positive effect on brand loyalty.

3.5 Brand Trust and Overall Brand Equity

Brand equity is deemed as a market-oriented, relational asset connected with brand and located in the relationship between brand and customer (Srivastava et.al, 1998). Brand trust is a decisive factor in accepting brand equity (Ambler, 1997). Brand trust has a positive influence on accepting developed brands (Alex, 2011) and this, in turn, stabilizes brand equity more than ever. Chen (2010) examined and confirmed the positive effect of brand trust on green brand equity. Jevons & Gabbott (2000) and Kim et.al (2008) approved the positive effect of the customer brand trust on brand equity in their studies. It is expected the higher brand equity, the more positive conceptualizations of brand in customer's mind is created. So brand loyalty is improved and these variables lead to increase brand equity.

H₅: brand trust has a positive effect on brand equity.

3.6 Brand Loyalty and Overall Brand Equity

Customers’ loyalty to the brand pays a considerable worth to the brand because it creates a collection of customary buyers for a long period of time (Aaker, 1991). Loyal customers do not easily abandon the brand and resist against competitors’ marketing activities. These customers are of importance to the corporation for the fact that not only do they repeat purchases and create profits for the corporation but they also advise other customers to buy their favorite type of brand. Loyal customers have a more positive picture of the brand in their minds. They have stronger conceptualizations of the brand and possess a higher domain of knowledge in respect to their brand. All of these are various dimensions of brand equity. Tang and Hawley (2009) examined and approved the positive correlation between brand loyalty and brand equity.

H₆: brand loyalty affects brand equity in a positive way.

Consequently due to developed hypothesis and conceptual model of research could be presented as figure 1.
4. Research Methodology

In order to collect the data, a questionnaire comprising 44 questions was designed. Out of 44 questions, 39 questions were designed for measuring the variables and 5 questions for measuring demographic features of the sample. To answer the questions, five point Likert scale (strongly agree=1 to strongly disagree=5) was used. The questionnaire was filled in through direct recourse and in a self-report way. Out of 190 distributed questionnaires by the way of convenience sampling, 167 questionnaires were comprehensive and usable; however, 23 questionnaires, having default answers, were crossed out.

Content validity is known as suitable due to using standard scales and consulting experts. Cronbach’s Alpha for latent variables shows a great reliability for questionnaire, that are reported in table 1.

Table 1

<table>
<thead>
<tr>
<th>Variables</th>
<th>ABB</th>
<th>Number of Questions</th>
<th>Alpha Coefficient</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand-Customer Personality Congruency</td>
<td>ASC</td>
<td>24 (12+12)</td>
<td>0.70</td>
<td>Sirgy et.al, 1991</td>
</tr>
<tr>
<td>Brand Identification</td>
<td>BI</td>
<td>4</td>
<td>0.86</td>
<td>Punjaisri et.al, 2009</td>
</tr>
<tr>
<td>Brand Loyalty</td>
<td>BL</td>
<td>3</td>
<td>0.82</td>
<td>Washburn and Plank, 2002</td>
</tr>
<tr>
<td>Brand Trust</td>
<td>TRU</td>
<td>4</td>
<td>0.80</td>
<td></td>
</tr>
<tr>
<td>Overall Brand Equity</td>
<td>OBE</td>
<td>4</td>
<td>0.84</td>
<td>Yoo and Donthu, 2001</td>
</tr>
</tbody>
</table>

In order to examine the congruency between customer personality and brand, formula assigned to Sirgy et.al (1991) was used.

\[ ASC_{ik} = \frac{\sum_{i=1}^{n} (BPI_{ik} - ASI_{ik})}{n} \]

n: the number of person characteristics (n=12); i: characteristic of person i (i=1...n)

ASC<sub>ik</sub>: actual self-congruency for person k;

ASI<sub>ik</sub>: actual self-image index for characteristic of person k;
**BP_{ik}**: the amount of brand index for personality characteristic k of person I.

The above-mentioned formula is multiplied by (-1). The higher the specific amount, the higher self-congruency with the brand, and vice versa (the less the difference between the two scales, the higher the congruency) (Kressmann et. al, 2006).

### 5. Data Analysis

#### 5.1 The Sample

Statistical description of 167 answerers is as the following: 57 percent males and 43 percent females. 50 people were below 30, 64 people between 30-40, 39 people between 40-50 and 14 people above 50 in terms of age. It is worth mentioning that 22 people were single and 145 people married. In terms of education level, there were 43 people having diploma, 20 people above diploma, 78 people Bachelor of Arts and 26 people having high education. In terms of the number of resorts to the chain store, there were 125 persons once or two times a month, 34 persons 3-5 times a month and 8 people above 8 times.

#### 5.2 Testing The Model and Hypotheses

Before testing conceptual model, it necessitates to draw attention to Mean, Standard deviation and correlation of the variables. As indicates in table 2 the highest amount of mean is involved in brand trust and the least amount in correlation. The highest standard deviation is in brand identification and the least amount is seen in brand-customer personality congruency. The highest correlation of brand equity as the final indigenous variable is orderly as following: brand loyalty (r=0.754), brand trust (r=0.650), brand identification (r=0.598) and finally brand-customer personality congruency (r=0.198).

<table>
<thead>
<tr>
<th>1. Brand-Customer Personality Congruency</th>
<th>Mean</th>
<th>S.D</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Brand-Customer Personality Congruency</td>
<td>-0.91</td>
<td>0.45</td>
<td>---</td>
<td>.198**</td>
<td>.179**</td>
<td>.205**</td>
<td>.150*</td>
</tr>
<tr>
<td>2. Brand Equity</td>
<td>3.49</td>
<td>0.91</td>
<td>---</td>
<td>---</td>
<td>.598***</td>
<td>.650***</td>
<td>.754***</td>
</tr>
<tr>
<td>3. Brand Identification</td>
<td>3.20</td>
<td>0.92</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>.671***</td>
<td>.696***</td>
</tr>
<tr>
<td>4. Brand Trust</td>
<td>3.93</td>
<td>0.61</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>.657***</td>
</tr>
<tr>
<td>5. Brand Loyalty</td>
<td>3.51</td>
<td>0.90</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
</tbody>
</table>

*p<0.1; **p<0.05; ***p<0.01

Drawing the number of samples into account, path analysis method with the contribution of Lisrel software volume 8.8 was used for model testing. Two output models are presented. In the first model the amount of t-value compatible with the multiplication of each path coefficient presented. In the second model, standard coefficient of each path demonstrating the effect of exogenous variables on the indigenous and the exogenous is presented. First we need to know whether calculated path coefficient is significant or not? If it is significant, then path coefficient can be analyzed. After presenting output models, fitness scale are analyzed.

According to the T-values presented in figure 2, the significance of all research hypotheses is approved. Based on the presented output, the largest amount of t₁ –in the path of
brand identification $\Rightarrow$ brand trust equals 11.61 and the lowest amount –in the way of brand-customer personality congruency $\Rightarrow$ brand identification is demonstrated as 2.33.

![Figure 2. Model of Significance](image)

Approving all hypotheses of the study, one can confirm way multifications in the standard model. Based upon this model as figure 3 presents, brand-customer personality congruency has an effect on brand identification by 0.18 in a positive manner. It means an increment in brand-customer personality congruency improves brand identification. Brand identification influences brand loyalty by 0.46 in a positive way. Indeed, an increase in brand identification leads to a brand loyalty; moreover, brand identification also has an impact on brand trust by 0.67 positively. So an improvement in brand identification results in an increase in brand trust. Brand trust effects brand loyalty by 0.35. As a result of this, the more brand trust, the more brand loyalty will arise. Brand trust and brand loyalty will have an effect on brand equity by 0.27 and 0.58 orderly. So, improving brand trust and brand loyalty would increase brand equity.

![Figure 3. Standard Coefficient Model](image)

Chi-Square=3.74, df=4, P-value=0.44275, RMSEA=0.000
A result drawn from the investigation of fitness indices on model demonstrates the model enjoys a considerable fitness. In table 3 fitness indices of the model, alongside with acceptable thresholds, is presented.

One of the indispensable components of path analysis is to calculate direct effects, indirect ones and the total among research variables, which is called decomposition of effects. This table is of a management application and results in recognizing the most significant model variables. The mentioned effects are presented in table 4.

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Dependent Variable</th>
<th>Direct Effect</th>
<th>Indirect Effect</th>
<th>Total Effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>brand-customer</td>
<td>Brand Identification</td>
<td>0.18</td>
<td>--</td>
<td>0.18</td>
</tr>
<tr>
<td>Personality Congruency</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand Identification</td>
<td>Brand Trust</td>
<td>0.67</td>
<td>--</td>
<td>0.67</td>
</tr>
<tr>
<td></td>
<td>Brand Loyalty</td>
<td>0.46</td>
<td>0.2345</td>
<td>0.694</td>
</tr>
<tr>
<td>Brand Trust</td>
<td>Brand Loyalty</td>
<td>0.35</td>
<td>--</td>
<td>0.35</td>
</tr>
<tr>
<td>Brand Equity</td>
<td>brand-customer</td>
<td></td>
<td>0.105</td>
<td>0.105</td>
</tr>
<tr>
<td></td>
<td>Personality Congruency</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Brand Identification</td>
<td></td>
<td>0.524</td>
<td>0.524</td>
</tr>
<tr>
<td></td>
<td>Brand Trust</td>
<td>0.27</td>
<td>0.203</td>
<td>0.473</td>
</tr>
<tr>
<td></td>
<td>Brand Loyalty</td>
<td>--</td>
<td>0.58</td>
<td></td>
</tr>
</tbody>
</table>

According to this table, the largest effect on brand equity derives from the following in order: brand loyalty, brand identification, brand trust and brand-customer personality congruency. According to the decomposition effects table, brand identification has the highest effect on brand equity.

### 6. Conclusion

The presence of chain stores in Iran economics is on a rise. This has intensified competition and also necessitates attracting and maintaining the customers. Based on congruency theory, attracting and maintaining the customers can be facilitated by recognizing on the one hand target customers and their personality and on the other hand, creating a compatible personality with that of the customers'.

So, at the present study the following effects were examined: the effect of personality congruity of brand-customer on brand identification and, in turn, on brand trust and finally on brand equity in Shahrvand chain stores. The results of the study demonstrated personality congruency of brand-customer leads increasing brand equity. In other words, when finding a similarity between customer personality and that of the brand, the customers find a higher amount of brand identification. Brand identification, in turn, has a positive effect on brand trust and brand loyalty. When they have a higher amount of brand identification, the customers put reliance on brand, its turnovers and promises; meanwhile, they demonstrate a higher loyalty. Trust influences loyalty in a positive way either. In reality,
trusting the brand and its promises, the customer shows higher loyalty to the brand. At the end, both loyalty and trust have a positive effect on brand equity.

The present research approved the results of studies conducted by Yi and La, 2002 and Chang et al. 2001 based upon the positive effect of brand-customer personality congruency on brand identification. The results demonstrated that brand identification has a positive effect on brand loyalty. This finding is the result of studies conducted by Kim et al. 2001 and Um, 2008. The customer will trust promises and future turnovers of the brand when his brand identification is strengthened. It was also specified brand identification would have a positive effect on brand loyalty. This finding is in line with the results of studies conducted by Kuenzel and Halliday, 2008 and Kim et al. 2001 upon having a high brand identification, the customer will make a prolonged relationship with the brand and his loyalty will intensify; moreover, the other result the present study came to produce was the existence of positive effect of trust upon brand loyalty, compatible with studies conducted by Moorman and others 1992, Morgan and Hunt 1994, Mohammad 2012, Chaudhuri and Holbrook 2001 and Lau and Lee 1991. At the end, the positive impact of brand trust on brand loyalty was approved in the following studies: Ambler 1997, Chen 2010, Jevons and Gabbott 2000, Kim et al 2008, Aaker 1991 and Tang and Hawley 2009.

Like the study conducted by Tang and Hawley 2009, the present study confirmed the positive effect of brand trust on brand equity. In reality, it is to say that when customer's brand trust is improved, he will create a collection of positive connections in his mind concerning brand and keeps them all. Brand loyalty, on the other hand, will strengthen brand equity.

According to the findings of the research, the following points are suggested as applicable:

- Segmenting the market, appointing the target market and then identifying personality profile of target customers by the chain stores.
- Planning systems to improve identification to chain store brands like Shahrvand, for example establishing customers club, presenting loyalty card, etc.
- Preciseness in selecting desired brand of presented products in the shelves by product suppliers in a way that brand personality of suppliers become congruent and compatible with that of chain store brand and customers.
- Modifying physical environment of the store and things like: color and inside decoration of the store, clothing and speech of cashiers and supervisors of the store.

Here are some of the suggestions for further study: segmenting customers of chain store and identifying segments having the highest congruency with store brand, examining moderators such as experience, mental norms and population scale (age, gender and study level) in relation with congruency between brand-customer personality brand identification. Finally it is suggested to future scholars to seek more antecedents and precedents of brand-customer personality congruency.

Some of the limitations of the present study are: the absence of clarity in target market of Shahrvand brand for investigating precisely the congruency of brand-customer in the same specific market; the weakness of local studies in the effect of brand-customer congruency for comparative study of the results. The major limitation of this study is that a nonrepresentative sample was used; therefore, future researchers should consider replicating this study with a national representative sample.
REFERENCES


