

The Power of Personality Congruence in Crafting Brand Love and Loyalty: An Investigation of Retail Fashion Brands in Pakistan

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Abstract

This study evaluates the impact of brand personality dimensions i.e., sincerity, excitement, competence, sophistication, and ruggedness on brand love and subsequently assesses the mediating role of brand love in transmitting the absorbed effect to brand loyalty for the fashion clothing retail brands in Pakistan. Empirical data were gathered through a self-administered questionnaire from 350 randomly selected consumers within the age group of 18-42 years, who comprise a major portion of the retail fashion clothing retail brands' market. The proposed conceptual model was assessed through Structural Equation Model, utilizing Smart PLS V. 3.2.8 to test the hypothesized relationships. All the dimensions of the brand personality that consumers perceived as congruent, proved to have a significantly positive effect on brand love except for ruggedness. Brand love was found to have a significantly positive effect on brand loyalty. Besides direct relationships, brand love strongly mediates the relationship between brand personality dimensions and brand loyalty except for ruggedness. This study contributes to the brand management literature by empirically testing the relationships underpinned by congruency theory, between brand personality dimensions namely, excitement, ruggedness, sophistication, competence, sincerity, and brand love. Besides, utilizing support of the attachment theory, it empirically established a significantly positive relationship between brand love and brand loyalty in the specific context of fashion clothing brands available in Pakistan. Practically it presents interesting insights to the brand managers to articulate the brand communication messages that are not only relevant but also portray congruent brand personality and trigger their love into active brand loyalty.

Keywords: Brand Personality, Brand Love, Brand Loyalty, Fashion Brands, Congruence

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1. Introduction

Pakistani consumers are becoming more brand conscious and prefer to wear locally available apparel brands like Junaid Jamshed, Khadi, Ideas by Gul Ahmad, Limelight, Alkaram Studio, Sana Safinaz, etc., (Andrew, 2017; Siddiqui & Zuberi, 2019). Pakistan's revenue from the fashion industry is also bulging i.e., US\$1,439m in 2023, and is expected to attain a market volume of US\$1,670m by 2025, an annual growth rate of 5.09% (Statista, 2023). To exploit such opportunities, marketers must thoughtfully design their brands and related strategies to grab a larger market share. Practically, the ever-high consumption of Pakistani consumers (Dev, Podoshen, & Shahzad, 2018), specifically among urban Pakistan's middle and upper classes (Andrew, 2017) necessitates investigating such consumer-brand relationships in the context of fashion clothing brands.

Such consumer-brand relationships become more challenging endeavors when consumers utilize brands as socio-economic symbols (Dev et al., 2018). The consumer preference for fashion apparel brands is mostly based on the self-image to portray social status (Kashif, Korkmaz Devrani, Rehman, & Samad, 2021), self-expression, and self-construction emotions which are socially and personally connected with self-enhancement motives (Kim, Jang, & Adler, 2015). Fashion-related brands are usually conceptualized as symbols of exclusiveness, uniqueness, and nobleness (Siddiqui & Zuberi, 2019; Sung & Kim, 2010). Fashion-related brands hold a strong symbiotic meaning due to their ability to self-expression of a person's uniqueness, social status, and self-identity (O'Neal & Lapitsky, 1991). Consumers depict their self-identity and self-concept through brands that have human-like traits (Escalas & Bettman, 2003; Sirgy, 1986).

Thereupon, consumers are likely to be more emotionally connected with those brands that are more aligned with consumers selves (Malär, Krohmer, Hoyer, & Nyffenegger, 2011; Salimi & Khanlari, 2018). A mutually strong connection is formed when consumer personality traits are congruent with the brand personality traits (Escalas & Bettman, 2003), where consumers perceive brands as an extension of their self-image and self-expressive benefits (Bahri Ammari, 2012; Park, MacInnis, & Priester, 2008) & Priester, 2008. Such connection and/or attachment creates a positive impact on consumer behavior in which consumers who are self-oriented, often develop their self-image through the purchase of fashion apparel-related products (Yan, Diddi, & Bloodhart, 2021). As a way of expression, fashion clothing marketers serve self-expressive value in their brands which reflect the consumer personality (Kashif et al., 2021; Sander, Föhl, Walter, & Demmer, 2021; Yan et al., 2021).

By getting attached and/or falling in love, consumers even invest themselves into

the relationship to experience higher intensity and passion during the interaction with the brands (Barelds & Barelds-Dijkstra, 2007). Consumers who are passionate about their favorable brands, establish an emotional connection with the brands and will experience delight but also feel anxiety and feeling of loss in the absence of these brands (Matzler, Pichler, & Hemetsberger, 2007), as they motivate consumers to focus more on “who I am” rather than “what I have” (Shetty & Fitzsimmons, 2022).

Consequently, such passionate feelings and emotional bonds significantly affect the consumers’ psychological commitments toward the brands which motivate consumers to repurchase behaviors (Hart, Jones, & Royne, 2013; Hollebeek, Leventhal, & Chen, 2014; Shetty & Fitzsimmons, 2022). Consumers’ willingness to repurchase the brands depicts love for a brand which shows a positive relationship between brand love and brand loyalty (Roy, Khandeparkar, & Motiani, 2016).

Marketing literature e.g., (Bairrada, Coelho, & Lizanets, 2019; Bandaranayake & Wickramasinghe, 2020; Keni & Esmeralda, 2021; Roy et al., 2016; Shetty & Fitzsimmons, 2022 etc.), on consumer-brand relationships is witnessing the importance of brand personality resulting in consumer behavioral outcomes like word of mouth, willingness to pay more, brand attachment, brand trust, brand love, and brand loyalty. Moreover, prior research especially for self-expressive brands e.g., fashion brands demonstrate that such behavioral outcomes are driven by their self-esteem motive (Han, Nunes, & Drèze, 2010; Husic & Cicic, 2009). However, a thought-provoking question arises when a consumer(s) does not desire a certain brand personality trait e.g., ‘competence’, or give more preference to another personality trait. Then, the resultant outcomes of such traits may create doubt and hence prove to be wrong. Thus, besides such desirable traits of brand personality, alignment between consumer and brand personalities (Malär et al., 2011) and identity centrality (Feng, Xu, & Wang, 2023), is highly important to obtain favorable marketing outcomes.

Though, the relationship between brand personality dimensions and several outcomes like brand love, brand loyalty and word-of-mouth have been investigated by Roy et al. (2016), however, incorporating only sincerity and excitement in the context of online retailers. Keni and Esmeralda (2021) examined the impact of sincerity, excitement, and ruggedness on brand love and brand loyalty in the context of soft drink consumers. Shetty and Fitzsimmons (2022) examined the effect of brand personality congruence on brand love and brand loyalty in the context of luxury brands. (Bairrada et al., 2019) also found to have a direct and positive impact of brand personality (second order factor) on brand love and loyalty. However, the effect of other dimensions of brand personality on brand love, and its subsequent outcome of brand loyalty is either missing or scarce in the fashion marketing literature.

Moreover, brand personality dimensions and its subsequent outcomes on consumer-brand relationships have been studied with the help of several theories e.g., relationship theory (Fournier, 1998), theory of love (Rosenberg, 1986), etc. However, the congruity theory can prove suitable to assess 'congruence' between customer and brand personality traits, its impact on brand love and resultant attachment in the form of brand loyalty for retail fashion brands.

Thus, the proposed theoretical model underpinned by congruency and attachment theories, considers all the brand personality dimensions operationalized by Aaker (1997), and specifically aims; (1) whether brand personality traits i.e., sincerity, excitement, competence, sophistication, and ruggedness will create brand love (2) to assess the impact of brand love on brand loyalty; (3) to assess the mediation effect of brand love between brand personality dimensions and brand loyalty. Theoretically, the findings will substantiate the self-congruency theory by empirically establishing the effect of personality traits and self-congruence on brand love and subsequently, brand loyalty in the context of self-expressive fashion clothing brands. In addition, the empirical results will provide valuable insights to the managers to design the communication messages to communicate a desired brand personality that is congruent to the target market that consequently creating love for the brands.

2. Literature review

2.1.Brand personality

Consumers use brand personality for self-expression (Kuenzel & Halliday, 2010; Maehle & Shneor, 2010) in which the probability of consumers getting psychologically engaged greater become higher with the brands due to a higher level of congruence between brand identity and consumer self-image (Aaker, 1997; Huang, 2017; MacInnis & Folkes, 2017; Molinillo, Japutra, Nguyen, & Chen, 2017; Roy et al., 2016; Sander et al., 2021). The brand association acts as an important driver of brand personality (Plummer, 1985) which creates an emotional consumer-brand connection, and describes the symbolic consumption of the consumers (Aaker, 1997; Aaker, Fournier, & Brasel, 2004; Carroll & Ahuvia, 2006). This study borrows the brand personality definition from Aaker (1997) who defined it as "a set of human characteristics associated with the brand" namely sincerity, excitement, competence, sophistication, and ruggedness. Sincerity includes down-to-earth, traditionalism, morality, warmth, acceptance, honesty, wholesome, trustworthiness, family orientation, nurturance, and cheerfulness; excitement with sociability, daring, energy, daring, spirited, imagination, and up-to-date; competence dimension refers to brand traits like reliability, intelligence, and success; sophistication includes the upper-class and charming (Aaker, 1997). The characteristics of sophisticated brands include uniqueness, aesthetics,

elegant simplicity, and high class (Maehle, Otnes, & Supphellen, 2011). Moreover, sophistication also expresses somehow feminism and good looks (Aaker, 1997). Ruggedness is linked with traits i.e., outdoorsy and tough (Aaker, 1997) which has been associated with masculinity.

2.2. Brand love

Love is conceptualized as “an attitude held by a person toward a particular person, involving predispositions to think, feel, and behave in certain ways toward the other person” (Rubin, 1973). Love has been extensively discussed in the case of consumer-brand relationships (Batra, Ahuvia, & Bagozzi, 2012; Carroll & Ahuvia, 2006; Kashif et al., 2021; Palusuk, Koles, & Hasan, 2019). Several researchers (e.g., Carroll & Ahuvia, 2006; Gumparthi & Patra, 2020) associate love for brands with brand delight which revolves around the strong love-like emotions of consumers for any brand.

From the perspective of the consumer-brand relationship, Carroll and Ahuvia (2006) refer to brand love as an intense passionate emotional attachment that consumers experience during interaction with the brands. Carroll and Ahuvia (2006) emphasize two components; passionate feelings and emotional attachment where passion is the consumer’s desire for brands that involves strong arousal emotions (Batra, Ramaswamy, Alden, Steenkamp, & Ramachander, 2014). Consumers’ passionate feelings increase the level of love for fashion-related brands (Ismail, Rageh, & Gabriella, 2012). Emotional attachment is a strong bonding and psychological proximity between consumers and brands (Thomson, MacInnis, & Park, 2005).

Strong emotional connection is linked with strong affection, passion, and love (Ugalde, Vila-Lopez, & Kuster-Boluda, 2022). This emotional attachment has a strong association with consumers’ self-concept as they build an attachment to brands because brands reflect certain personality traits that create congruency with consumers’ ideal or actual self-concept (Malär et al., 2011). Consumers exhibit certain intense and passionate emotions toward brands when they fall in love at first sight (Amaro, Barroco, & Antunes, 2020; Palusuk et al., 2019). Love for brands motivates consumers to be positively engaged with brands and remain loyal (Carroll & Ahuvia, 2006; Palusuk et al., 2019).

2.3. Brand loyalty

Brand loyalty is a strong commitment (Oliver, 1999), and an amicable attitude toward a particular brand (Ballantyne, Warren, & Nobbs, 2006). Brand loyalty has been discussed from two perspectives: attitudinal and behavioral (Bandyopadhyay

& Martell, 2007). Attitudinal loyalty explains the brand preference and emotional brand association of a consumer (Thomson et al., 2005). Behavioral loyalty refers to the consumer's commitment to repurchase the preferred brands despite situational factors (Reichheld & Teal, 1996). Loyal consumers spend more, have high brand recalls, and recommend their preferred brand (Roberts, 2015).

3. Hypotheses development

3.1. Relationship between brand personality dimensions and brand love

Batra et al. (2012) have examined that brand personality acts as an experiential or/and symbolic attribute, which brings brand association and brand relevancy to consumers' lives to ensure that they have selected the right choice of brand. Rodrigues and Rodrigues (2019) investigated the significance of brand love on consumer-brand relationships and brand image. Marketers create brand differentiation drive consumer preference through brand personality and support consumers in self-expression (Aji & Muslichah, 2023; Halliday, 1996). Consumers develop strong passionate feelings for those brands that create congruence between their personality traits and brand personality traits (Aaker, 1997; Shetty & Fitzsimmons, 2022; Sirgy, 1986). Based on this, brand personality is a significant antecedent for strengthening the consumer-brand relationship like individuals establishing a relationship with one another (Bouhleb, Mzoughi, Hadiji, & Slimane, 2011) and ultimately evoking brand love (Roy et al., 2016). The following discussion includes the relationships between sincerity, excitement, competence, sophistication, ruggedness, and brand love.

3.1.1. Sincerity and brand love

Sincere brands enhance the degree of brand effect through emotional values (Sung & Kim, 2010). Brand personality traits like sincere, honest, credible, and reliable lead to brand love (Kim, Kwon, & Kim, 2018; Sung & Kim, 2010). Several scholars (Bandaranayake & Wickramasinghe, 2020; Keni & Esmeralda, 2021) have found that there is a positive relationship between sincerity and brand love. The higher the sincerity of the brand, the more relevant the outcome is likely to be love (Alic & Mujkic, 2022; Gómez Aguilar, Yagüe Guillén, & Villaseñor Roman, 2016). However, perceived congruence also has a strong influence on consumer "liking" behaviors (Wallace, Buil, & de Chernatony, 2017). When consumers perceive a brand similar to their self-image, they will likely develop an emotional attachment (Alic & Mujkic, 2022), and this may be very true for the brands that are used as self-enhancing involving consumers' selves. Thus, self-expressive brands like fashion clothing bearing trustworthiness, honesty, credibility, and wholesomeness as well as perceived congruent to consumers' selves, are more likely to create passionate feelings and/or

brand love. We contend that to be loved requires not only to be sincere rather to be congruent as well. Hence, we hypothesize this relationship as below:

H1: Sincerity has a significantly positive effect on brand love.

3.1.2. *Excitement and brand love*

As implied to daring, spirited, imaginative, and up-to-date (Aaker, 1997), excitement is an active consumer feeling that can yield warmth and passion for a brand (Ahmad, 2015; Razali & Othman, 2021). Brands create sensations of joy or “being alive” which result in the consumer feeling cool, attractive, and so on (Ismail, 2015; Keller, 2001). Several research studies (Bandaranayake & Wickramasinghe, 2020; Keni & Esmeralda, 2021; Roy et al., 2016), witness the positive effect of excitement on brand love. This implies that brands with exciting traits make consumers feel motivated and provide exciting experiences (Ismail, 2015; Maehle et al., 2011), which results in love-like emotions. However, the same may not prove to be true if there is incongruency between the consumer and the brand/product resultant love may not be yielded if the brand/product is not perceived as congruent (Govers & Mugge, 2004; Malär et al., 2011) In other words, this resultant outcome i.e., love, may be more strengthened when consumers perceive the brands as congruent to their selves (Malär et al., 2011). Hence, self-expressive brands e.g., fashion clothing, that are daring, spirited, imaginative, up-to-date, and perceived to be congruent to consumers’ personalities must create stronger passionate feelings like love. Hence, it can be hypothesized as:

H2: Excitement has a significantly positive effect on brand love.

3.1.3. *Competence and brand love*

As discussed by Aaker (1997), competence encapsulates dependability, security, and responsibility. In comparison to the sincerity dimension of brand personality, competence explicates the quality dimension of a brand (Ling, Ariff, Zakuan, Tajudin, Ishak, & Ismail, 2014; Prakosa, 2019). Brands having highly competent personality characteristics i.e., reliable, confident, hard-working, and knowledgeable are positively associated with the level of brand trust (Sung & Kim, 2010). Competence is related to consumers’ perceptions of a brand’s knowledge, expertise, and performance to complete a job and satisfy the consumers’ needs (Coulter & Coulter, 2002). Consumer personality that reflects intelligence, success, and reliability, creates motivation in consumer choices (Aaker, 1997; Maehle & Shneor, 2010). On the farther side of consumer-brand relationships, congruence between the consumer and brand personalities (Wallace et al., 2017) is vital for strengthening these relationships. For instance, for stronger interpersonal relationships, a certain brand needs to create personality traits in such a way that consumer perceives the brand as an extended self and hence,

create brand love and other outcomes (Song & Kim, 2022). Self-expressive brands i.e., fashion clothing that are perceived as competent by consumers and create links with those consumers who seek self-congruence, high levels of expertise and performance will tend to create more love feelings. Based on this, it has been hypothesized that:

H3: Competence has a significantly positive effect on brand love.

3.1.4. Sophistication and brand love

Luxury consumption implies self-enhancement motives like success and prestige which relate to sophisticated brand features such as elegant, upper class, and glamorous (Aaker, 1997; Costa Pinto, Herter, Gonçalves, & Sayin, 2019). Maehle and Shneor (2010), also opined that sophistication tends to increase the level of consumer emotions toward a brand. The consumer is more likely to be more emotionally engaged with a brand that has a high level of sophistication trait. Such engagement or consumer response to a brand encompasses consequences like brand love (Bandaranayake & Wickramasinghe, 2020; Batra et al., 2012; Fournier, 1998; Thomson et al., 2005). Consumers display distinct attitudes toward the brand which shapes their self-concept (Sprott, Czellar, & Spangenberg, 2009). A brand that shapes consumers' identity, results in more strong emotional responses (Carroll & Ahuvia, 2006). However, consumers may perceive the definition of sophistication based on their understanding or self-concept. Thus, it is crucial to evaluate the consumer self-concept or self-image which creates congruency with brand personality traits (Wallace et al., 2017). Thus, self-expressive brands that are used as status symbols in terms of upper class and charm could strengthen love-like emotions among Pakistani consumers who have or seek similar personality traits. Based on this, it has been hypothesized that:

H4: Sophistication has a significantly positive effect on brand love.

3.1.5. Ruggedness and brand love

Ruggedness trait is related to the affective aspects of brand traits rather than the cognitive aspects (Aaker, 1997). Both masculine and feminine brand personalities are distinct concepts (Aaker, 1997). However, the nature of rugged brands is linked with masculinity which is why those brands that are associated with women are perceived as non-rugged in personality (Maehle et al., 2011). The literature review considers masculinity as one of the indicators of being rugged (Jakupcak, Salters, Gratz, & Roemer, 2003; Sung & Kim, 2010). If there is a higher level of similarity between consumers' personality traits and brand personality traits, the level of brand love will also be higher (Bambang, Lubis, & Darsono, 2017). Moreover, It has also been investigated that ruggedness tends to create a positive influence on brand love (Bambang et al., 2017; Bandaranayake & Wickramasinghe, 2020; Keni & Esmeralda, 2021), and brand

loyalty (Brakus, Schmitt, & Zarantonello, 2009). Pakistani consumers may form ties in terms of congruency with their preferred apparel brands that depict self-expression attributes with their personality traits like outdoorsy, tough, and masculine. Based on these arguments and findings of the studies in a different context, we hypothesize that.

H5: Ruggedness has a significantly positive effect on brand love.

3.2. Relationship between brand Love and brand loyalty

Literature has demonstrated that brand love has a positive connection with brand loyalty (Bairrada, Coelho, & Lizanets, 2019; Batra et al., 2012; Bıçakcıoğlu, İpek, & Bayraktaroglu, 2018; Carroll & Ahuvia, 2006; Shetty & Fitzsimmons, 2022). Brand love strengthens consumer loyalty toward the brand (Albert & Merunka, 2013). Brand love acts as a stronger driver of brand loyalty (Bairrada et al., 2019), than any other traditional attitude variable (Batra et al., 2012) which means, consumers are more loyal to those brands in which they have a passionate feeling like love (Thomson et al., 2005). Therefore, those consumers who are in love with a brand, are more willing to re-purchase (Nikhashemi, Jebarajakirthy, & Nusair, 2019) and recommend the brand to others, which depicts a sign of loyalty (Shetty & Fitzsimmons, 2022). In the context of fashion clothing brands who have self-expressive traits may lead to consumers' willingness to have emotional and cognitive relationships with brands and consequently repurchase the brands. Hence, this relationship is hypothesized as below.

H6: Brand love has a significantly positive effect on brand loyalty.

3.3. Brand personality and brand loyalty - the mediating role of brand love

The consumer-brand relationship strengthens when the brands fulfill their promises to consumers (Bouhleb et al., 2011; Fournier, 1998), and more focus on creating congruency between brand personality traits and consumer personality traits which evokes strong emotional attachment i.e., love that ultimately establishes consumer retention for a brand in the long-run (Albert & Merunka, 2013; Huber, Meyer, & Schmid, 2015). Lin (2010) witnessed that brand personality has a direct association with brand loyalty. Some scholars (e.g., Roy et al., 2016), advocated that brand personality has a positive connection with brand love, followed by a positive impact of brand love on store brand loyalty. Some studies e.g., (Ismail et al., 2012), have found that some dimensions like excitement, enhance brand love. Several scholars (e.g., Ekinci & Hosany, 2006), while discussing consumer-brand relationships, the positive perception of brand personality traits like excitement and competence, increase brand loyalty. (Bairrada et al., 2019) also found the influence of brand personality

on brand love and brand loyalty. However, several scholars (Batra et al., 2012; Carroll & Ahuvia, 2006), are of the view that consumer loves a certain brand, which might create a high willingness to be more involved, and loyal to a brand.

Based on the above arguments, we contend that congruent brand personality dimensions will significantly strengthen love-like emotions among the consumers of fashion clothing brands. Consequently, such emotional attachment will significantly transmit this positive effect to consumers' attitudinal and behavioral responses i.e., brand loyalty. Thus, adopting the mediation approach of Preacher and Hayes (2004), these relationships are hypothesized as under:

H7: Brand love mediates the association between sincerity and brand loyalty.

H8: Brand love mediates the association between excitement and brand loyalty.

H9: Brand love mediates the association between competence and brand loyalty.

H10: Brand love mediates the association between sophistication and brand loyalty.

H11: Brand love mediates the association between ruggedness and brand loyalty.

4. Research Methodology

4.1. Data collection

Initially, a total of 12 top fashion clothing brands (Andrew, 2017), i.e., Khadi, J., Generations, Gul Ahmad, Sapphire, Ego, Al Karam, limelight, bonanza, ethnic by outfitters, and Nishat) with major shares of the fashion apparel market and a wider retail network in Pakistan, were selected. The convenience sampling technique was implied and a total of 350 usable (out of 450 filled) survey forms were obtained from the physically available customers in these retail outlets. A prior permission and willingness was sought for filling the questionnaire. To evaluate the content validity, consistency, and clarity, a pretesting survey was done based on 100 respondents. The respondents were aged between 18 – 42 years and above.

4.2. Measurement scales

The questionnaire was categorized into two sections; the first section contains demographic profile i.e., age, gender, and preferred clothing brands. The second section is comprised of a total of 29 items of measurement constructs. The items in the questionnaire were adopted from previous studies. The brand personality dimensions were measured with 15 items adopted from Aaker (1997) with sincerity being measured

by 4 items, excitement by 4, competence by 4, sophistication by 3, and ruggedness by 2. The 10 items of brand love were adopted from Carroll and Ahuvia (2006). Finally, 4 items of brand loyalty were adopted from Chaudhuri and Holbrook (2001). The “7 points Likert scale” was utilized with 1 for “strongly disagree” to 7 for “strongly agree”.

4.3. Data analysis

The Partial Least Square Structural Equation Modeling (PLS-SEM) technique was used by using Smart PLS (Ringle, Wende, & Becker, 2015). The analysis has been completed in two stages; the measurement model and the structural model (Hair, Matthews, Matthews, & Sarstedt, 2017). The first stage evaluated the measurement model in which convergent validity, internal consistency reliability, and discriminant validity. Further, Cronbach’s alphas (CA), Average Variance Extracted (AVE), β and t values, and level of effect size (f^2) were examined.

To avoid the risk of common method variance (Podsakoff et al., 2003), Harmon’s single-factor test was performed where a dominant single factor might appear if the CMV problem exists. Based on the analysis, the study is free from the CMV problem as the total variance extracted by one factor is recorded as 39.06% which is less than the threshold level of 50% (Lindell & Whitney, 2001). We have performed the Principle-Component analysis with Varimax Rotation which shows internal consistency among constructs.

5. Results

5.1. Demographic

Among the 350 respondents (Table I) comprised of 38.28% were male, and 61.71% were female which reflects the gender-wise usage (Andrew, 2017) of the retail fashion brands in Pakistan. Respondents with the highest proportion (31.42%) were in the age bracket of 23-28, followed by 29-34 (25.14%), 35-42 (22.57%), and 18-22 years old (20.85%).

Table 1: Descriptive Statistics

		Frequency	Percentage
Gender	Male	134	38.28
	Female	216	61.71
Age	17-22	73	20.85
	23-28	110	31.42
	29-34	88	25.14

	35-above	79	22.57
Fashion apparel brands	Khaadi	45	12.85
	J.	80	22.85
	Generations	13	3.71
	Ideas	22	6.28
	Sapphire	32	9.14
	Ego	6	1.71
	Al Karam	19	5.42
	Limelight	35	10
	Bonanza	21	6
	Ethnic by Outfitters	37	10.57
	Nishat	6	1.71
	Others	9	2.571
Total	350	100	Total

5.2. Measurement model

Table II exhibits convergent validity, average variance extracted (AVE), Cronbach alpha coefficient, and composite reliability values. Refer to Figure 2, factor loadings of the items were in acceptable range except for BL4 and BL7, which were deleted as per recommended removal procedure suggested by Hair, Ringle, and Sarstedt (2012). The Cronbach is in the acceptable range i.e., 0.75 to 0.85, showing a moderately good internal consistency. The threshold of average variance extracted (AVE) must be above 0.5, thus values are in acceptable ranges from (AVE: 0.5 to 0.8) as shown in the results. The values of composite reliability (CR) are between 0.85 to 0.89 which are in the acceptable ranges (Hair et al., 2017).

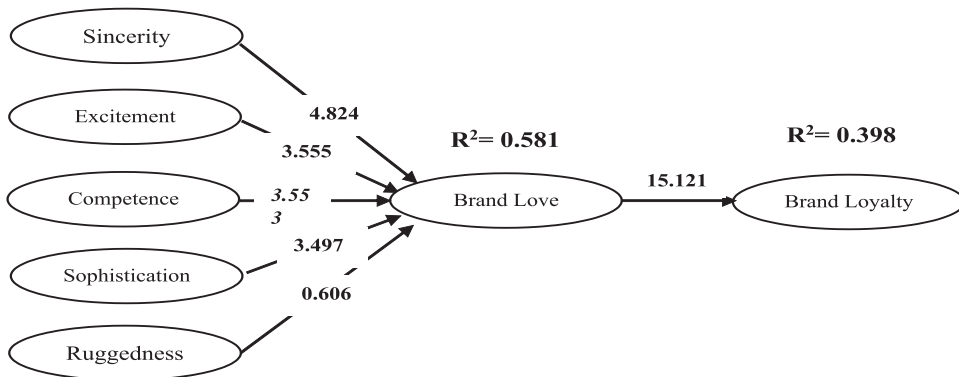


Figure 1: Research Model

Table 2: Reliability of the Constructs

Con-structs	Items	Mean	S. D	Loadings	A	CR	AVE
Brand Personality							
Sincerity	Sinc1	0.243	0.023	0.813	0.839	0.893	0.677
	Sinc2	0.359	0.020	0.872			
	Sinc3	0.313	0.019	0.858			
	Sinc4	0.293	0.019	0.837			
Excite-ment	Excit1	0.303	0.022	0.779	0.775	0.856	0.600
	Excit2	0.366	0.023	0.833			
	Excit3	0.316	0.025	0.792			
	Excit4	0.305	0.026	0.685			
Compe-tence	Comp1	0.399	0.018	0.902	0.830	0.898	0.747
	Comp2	0.390	0.021	0.843			
	Comp3	0.370	0.025	0.846			
Sophisti-cation	Soph1	0.537	0.033	0.887	0.756	0.891	0.803
	Soph2	0.580	0.030	0.905			
Rugged-ness	Rugg1	0.609	0.051	0.918	0.762	0.893	0.807
	Rugg2	0.502	0.048	0.878			
Brand Love	BL1	0.140	0.009	0.703	0.858	0.896	0.525
	BL2	0.156	0.008	0.761			
	BL3	0.147	0.010	0.673			
	BL5	0.173	0.008	0.819			
	BL6	0.176	0.007	0.842			
	BL8	0.147	0.008	0.773			
	BL9	0.182	0.008	0.829			
	BL10	0.176	0.010	0.730			
Brand Loyalty	BLY1	0.312	0.016	0.833	0.851	0.899	0.690
	BLY2	0.281	0.015	0.833			
	BLY3	0.282	0.016	0.821			
	BLY4	0.328	0.016	0.838			

This study also evaluated discriminant validity in which results showed that squared correlations between each pair of variables do not exceed the AVE of the single variable which proves the discriminant validity of the model. Referring to Table III, convergent validity was analyzed using the Fornell-Larcker criterion and HTMT in which our values are in acceptable ranges Therefore, the data has fulfilled the criteria of validity and reliability and is acceptable for further analysis.

Table 3: Discriminant Validity
Fornell-Larcker criterion

Con-structs	BL	BLY	Comp	Excit	Rugg	Sinc	Soph
BL	0.725						
BLY	0.631	0.831					
Comp	0.626	0.571	0.864				
Excit	0.653	0.630	0.638	0.774			
Rugg	0.353	0.412	0.382	0.512	0.898		
Sinc	0.630	0.555	0.518	0.638	0.315	0.823	
Soph	0.510	0.353	0.481	0.418	0.394	0.393	0.896
Heterotrait-Monotrait (HTMT) Ratio							
BL	0.718						
Comp	0.728	0.676					
Excit	0.780	0.775	0.798				
Rugg	0.446	0.514	0.477	0.660			
Sinc	0.724	0.651	0.604	0.788	0.394		
Soph	0.632	0.438	0.609	0.546	0.518	0.486	

Note BL-Brand Love; BLY-Brand Loyalty; Comp-Competence; Excit-Excitement; Rugg-Ruggedness; Sinc-Sincerity; Soph-Sophistication

As shown in Figure 2, all brand personality dimensions (Table IV) explained the values of 57.3% ($R^2 = 0.573$) of brand love and 39.7% of brand loyalty ($R^2 = 0.397$) which shows a strong explanatory power of brand loyalty (Hair et al., 2017). The predictor constructs evaluated the level of effect size (f^2) on an endogenous construct where values are 0.35, 0.15,

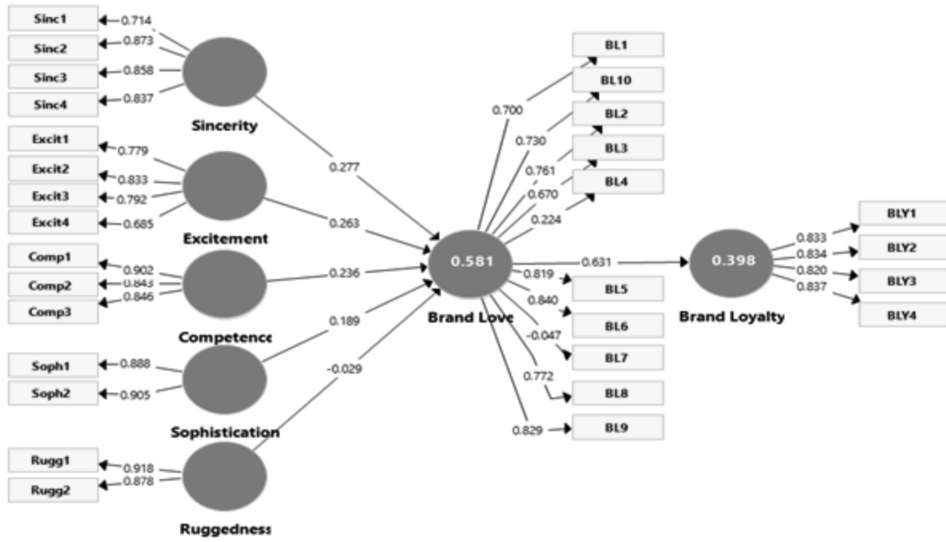


Figure 2: Measurement Model

and 0.02, indicating large medium, and small effect sizes (Cohen, 2013). From Table V, the findings showed that the level of effect size of sincerity on brand love is medium ($f^2 = 0.1000$), excitement on brand love is small ($f^2 = 0.068$), competence on brand love is small ($f^2 = 0.070$), sophistication on brand love is small ($f^2 = 0.060$), and brand love on brand loyalty is large ($f^2 = 0.663$) (Cohen, 2013).

Table 4: R-Square of Endogenous Latent Constructs

	R Square	R Square Adjusted	Results
Brand Love	0.579	0.573	Substantial
Brand Loyalty	0.398	0.397	Substantial

Table 5: Effect size evaluation (f^2)

Effect size evaluation (f^2)	Brand Love	Brand Loyalty
Brand Love		0.663
Competence	0.070	
Excitement	0.068	
Ruggedness	0.002	
Sincerity	0.100	
Sophistication	0.060	

5.3. Structural model

As hypothesized in H1 to H5, all the brand personality dimensions except ruggedness, were proven to have a statistically significant and positive impact on brand love i.e., sincerity (H1: $\beta = 0.274$ and $t = 4.429$, $p < 0.05$); excitement (H2: $\beta = 0.265$ and $t = 3.413$, $p < 0.05$); competence (H3: $\beta = 0.237$ and $t = 3.363$, $p < 0.05$); sophistication (H4: $\beta = 0.191$ and $t = 3.630$, $p < 0.05$), and ruggedness (H5: $\beta = -0.035$ and $t = 0.751$, $p < 0.05$).

Moreover, it is proved that brand love has a statistically significant and positive direct relationship with brand loyalty (H6: $\beta = 0.631$, $t = 13.970$, $p < 0.05$). The results in Table VI show that sincerity, excitement, sophistication, and competence are significantly important antecedents of brand love that create an attachment between consumers and brands.

Table 6: Direct Relationships

	β	Sample mean	S.D	t statistics	p values
BL \rightarrow BLY	0.631	0.635	0.045	13.970	0.000
Comp \rightarrow BL	0.237	0.232	0.070	3.363	0.001
Excit \rightarrow BL	0.265	0.269	0.078	3.413	0.001
Rugg \rightarrow BL	-0.035	-0.034	0.046	0.751	0.453
Sinc \rightarrow BL	0.274	0.276	0.062	4.429	0.000
Soph \rightarrow BL	0.191	0.193	0.053	3.630	0.000

Note BL-Brand Love; BLY-Brand Loyalty; Comp-Competence; Excit-Excitement; Rugg-Ruggedness; Sinc-Sincerity; Soph-Sophistication, β = Beta, Standard Deviation= S.D

Table 7: Indirect Relationships

	B	Sample mean	S.D	t statistics	p values
Excit \rightarrow BL \rightarrow BLY	0.167	0.172	0.054	3.113	0.002
Comp \rightarrow BL \rightarrow BLY	0.149	0.147	0.047	3.175	0.002
sinc \rightarrow BL \rightarrow BLY	0.120	0.122	0.034	3.593	0.000
Rugg \rightarrow BL \rightarrow BLY	-0.022	-0.021	0.029	0.754	0.451
Soph \rightarrow BL \rightarrow BLY	0.173	0.174	0.038	4.587	0.000

Note BL-Brand Love; BLY-Brand Loyalty; Comp-Competence; Excit-Excitement; Rugg-Ruggedness; Sinc-Sincerity; Soph-Sophistication, β = Beta, Standard deviation= S.D

The results showed the indirect effect, as it shows the mediation effect of brand love between brand personality dimensions i.e., sincerity (H7: $\beta = 0.120$, $t = 3.593$, $p < 0.05$); excitement (H8: $\beta = 0.167$, $t = 3.113$, $p < 0.05$); competence (H9: $\beta = 0.149$, $t = 3.175$, $p < 0.05$); sophistication (H10: $\beta = 0.173$, $t = 4.587$, $p < 0.05$) except ruggedness (H11: $\beta = -0.022$ and $t = 0.754$) and brand loyalty as shown in Table VII.

6. Discussion

Underpinned by the self-congruency theory, the findings of the empirical investigation delineate the congruency of the brand personality dimensions with that of the consumer which creates love-like emotions for those brands (Dev et al., 2018) that are used as self-expression, a symbol of exclusivity, and status. Moreover, such bonding results keep the customers loyal to the brands that they perceive to have personalities that express themselves. Concerning the congruency between brand personality traits and consumer personality traits, we found that brand personality dimensions; sincerity, excitement, sophistication, and competence have a significantly positive influence on brand love except for ruggedness. Somehow ruggedness could not positively and significantly influence brand love which may be because of the majority responses were females (61.7%). Females are perceived as non-rugged in personality (Maehle et al., 2011).

Brands that have down-to-earth, honest, wholesome, cheerful, trustworthy, and dependable traits can strengthen the consumer-brand relationship in terms of brand love. Those fashion apparel brands that have daring, spirited, imaginative, up-to-date, warm, and passionate traits also proved to enhance brand love. This result is similar to the previous research by (Roy et al., 2016). Moreover, brand traits like reliable, intelligence, successful, dependable, and responsible, have a positive influence on brand love among consumers who seek and align such personality traits in the quest for self-expression as found in the previous research e.g., (Goldsmith, Flynn, & Clark, 2012). Sophisticated brand traits such as elegant, upper class, charming, and glamorous could strengthen the love for the brands, especially in the context of fashion clothing brands as these brands act as self-enhancement and symbolic representations of the consumers. Moreover, this finding also substantiates the association found by (Goldsmith et al., 2012) when seen in the context of self-expression and congruence (Shetty & Fitzsimmons, 2022). The nature of rugged brands is associated with outdoorsy, tough, and masculine traits. Most of the respondents were female and were perceived as non-rugged in personality (Maehle et al., 2011). Hence, the findings could not prove the contended relationship.

Regarding the influence of brand love on brand loyalty, we found that the higher intensity of love for a brand increases the level of loyalty for a brand. Not surprising-

ly, when individuals are in love with a brand, it creates an attachment in terms of attitudinal and behavioral responses i.e., brand loyalty. Our findings are similar to literature studies that substantiate the association between emotions and brand loyalty (Aurier & de Lanauze, 2012; Davis-Sramek, Droge, Mentzer, & Myers, 2009; Fuchs, Schreier, & Van Osselaer, 2015; Johnson, Herrmann, & Huber, 2006). Carroll and Ahuvia (2006) also suggested that brand love is an important driver of brand loyalty.

Moreover, this research evaluated the mediation effect of brand love on all stated brand personality dimensions and brand loyalty except for ruggedness. Brand love evolves when there is an alignment between consumer personality traits and brand personality traits i.e., sincerity, excitement, competence, and sophistication, that leads to brand loyalty. The strong connection between consumers and brands indicates the strong attachment feelings of consumers to the brands. With a holistic view, the findings are in line with several studies e.g., (Akin, 2017; Ekinici & Hosany, 2006; Waller, Süß, & Bircher, 2006), which emphasized that the positive evaluation of brand personality traits enhances the level of loyalty caused by brand love. Therefore, the finding implies that sincerity, excitement, competence, and sophistication are important antecedents of brand love and thus create brand loyalty in fashion clothing brands by creating love-like emotions.

7. Theoretical and managerial implications

There are three objectives of the study. First, this study's finding substantiates the role of brand personality dimensions; sincerity, excitement, competence, sophistication, and ruggedness in originating brand love with resultant leads to brand loyalty. Second, this study evaluates brand love in the context of fashion-related brands, which shows that fashion clothing brands can generate strong emotional connections and create brand loyalty underpinning the theory of self-congruency. Third, this study has been conducted in the context of Pakistan fashion clothing brands which depicts the symbolic consumption patterns in Pakistani consumers.

The essence of this paper was about creating an intimate relationship through creating human-like connections between consumers and brands. This study provides managers with an in-depth understanding of how to spur brand love through symbolic attributes which can create congruency between consumer personality traits and brand personality traits like sincerity, excitement, sophistication, and competence. Passionate consumer evangelizes where passionate feelings like love are not inherently in the brand/object but rather influenced by different factors like consumer personality traits. The results persuade practitioners and brand managers that the higher the congruency between brand personality traits and consumer personality traits, the stronger passionate feelings will be evoked.

Moreover, brand love is associated with a unique consumption experience (Ahuvia, Batra, & Bagozzi, 2014) which is concerned with the self-expression, self-congruency, and self-enhancement motives of consumers. Thus, it shows that during product development and product innovation, it is crucial to deeply understand consumer needs and preferred consumer interests so that consumers can recall, spend, re-purchase, advocate, and remain loyal to the brands. Brand loyalty stimulates long-term consumer retention for any brand. This study emphasizes brand managers need to have strong market research where they can do consumer segmentation and fragmentation focusing on the brand personality so that relevant target consumers could be identified for developing and supporting the brands and creating brand value.

In addition, managers must carefully craft their brand promises to consumers so that they can systematically reinforce their brand credibility. The findings have opened many aspects that not only show how to develop brand love and brand loyalty through brand personality but also show how managers can communicate with consumers. It also helps IMC managers to articulate brand communication messages in congruence with consumer personality traits. Thus, it should be noted that brand managers need to evaluate those strategies where brands could hit the trigger point where consumers themselves are attracted to brands and are encouraged to establish relationships with brands.

8. Limitations and future directions

The research specifically targets Pakistani consumers of the major cities in the context of fashion clothing brands. Thus, the study could be reviewed from different cultural perspectives as well as diverse fashion-related brands like beauty, accessories, and footwear. Furthermore, it was found after data screening that most respondents were females which were 62% and male were 38% in the study sample. In the future, equal proportionate samples with categorical moderators may depict a clearer view of fashion clothing brands. Fashion clothing-related product attributes themselves, are representative of the brand personality traits, from the color patterns, quality, and product designs. Hence, other moderating and/or mediating factors like product involvement, product attributes, and product engagement may also be considered to assess the influence of brand personality dimensions on brand loyalty through brand love. In addition, we employed a convenient sample and customers were approached in the stores that could cause social desirability bias. Future studies may use probability sampling with an option to fill the questionnaires at their convenience and keeping their secrecy. This research is cross-sectional and thus, conducting a longitudinal study may support the researchers to understand the in-depth relationship between consumer and brand.

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