

**Brand and programme loyalty consequences towards preference, intention
and purchase behaviour outcomes among low-income consumers in
emerging markets**

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I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

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Cover Letter

30 November 2020

Dear GIBS Project Publish Committee,

Re: Journal selection strategy – Journal of Consumer Behaviour

The Journal of Consumer Behaviour is published by Wiley (John Wiley & Sons, Inc) and is categorized as a Marketing Journal by the Association of Business Schools Academic Journal Guide 2018 with a 2-star ranking. In 2019, the journal holds an impact factor score of 1.708 (Clarivate Analytics, 2019 Journal Citation Reports) and is indexed by SCOPUS (Elsevier), EBSCO Publishing, ProQuest, Clarivate Analytics, CABI, KG Saur and APA.

The Journal of Consumer Behaviour is targeted towards the promotion of consumer behaviour, consumer research and consumption research that are both theoretical and empirical and are anchored in social sciences understanding. The journal adopts a widespread view on topics related to consumer behaviour and research that are either at the leading edge of innovation and contest extant literature.

The research article proposed constitutes original empirical research and investigates the effects of brand loyalty and programme loyalty in low-income consumer groups. This research fundamentally replicates a European study within the low-income consumer base and contests the previous findings to prove that low-income consumers exhibit differences in behavioural and attitudinal characteristics on the outcome metrics related to preference, intention and purchase behaviour. By finding that the outcomes of Sales, Price Premiums, Share of wallet and Share of visits are mostly impacted by Brand loyalty, this research contributes to the body of knowledge that influences both academics and practitioners alike. Thus, the article was well matched with the Journal of Consumer Behaviour. The article follows the journal's author guidelines with a plan for possible publishing in early January 2021

Yours sincerely,

Sagar Sen, MBA Student 2020

Chapter 2: Literature Review

2.1 Introduction

This chapter details the relationships and findings, both convergent and divergent, in the literature that highlight the ability of brand loyalty and loyalty programmes to influence preference, intention and purchase behavioural outcomes in low-income consumers. The detailed review of the effectiveness of brand loyalty and loyalty programmes in low-income consumers is constructed in four sections: low-income consumer behaviour; understanding loyalty; antecedents of loyalty as key constructs; and behavioural and attitudinal elements. This chapter concludes by evaluating and emphasising the hypothetical model and moderating constructs.

Loyalty programmes and their effectiveness to drive repetitive purchase behaviour has been researched in great depth in extant literature. However, their ability to produce outcomes related to preference, intention and purchase behaviour in low-income consumers remains inconclusive, particularly for firms in emerging markets having to decide between investing in brand loyalty or and loyalty programmes. Although the debate on the effectiveness of brand loyalty versus loyalty programmes has been thoroughly exhausted (Evanschitzky *et al.*, 2012), this research aims to consider the consequences of behavioural and attitudinal loyalty derived from low-income consumers in emerging markets. The extant literature and research conducted in Europe (Evanschitzky *et al.*, 2012) concludes that brand and programme loyalty exert various effects on the consumer loyalty outcomes above. By fundamentally repositioning this research, there exists a gambit of postulating new outcomes through a re-examination of the brand loyalty that inherently exists in the purchasing decisions of low-income consumers (Barki & Parente, 2007).

The low-income segment in South Africa provides a unique lens through which to examine the effectiveness of well-established loyalty programmes within the large retailer sector, where uptake within the low-income segment is on the increase (Cromhout & Netto, 2020). When considering investments in loyalty programmes for low-income consumers, firms in emerging markets must understand the underlying drivers of preference, intention and purchase behaviour by differentiating between brand loyalty and programme loyalty to maximise returns on marketing spend (Evanschitzky *et al.*, 2012). This research will consider the attitudinal and

behavioural loyalty factors that contribute to the body of knowledge on the effectiveness of loyalty programmes in low-income consumers.

2.2 Low-income consumer behaviour

The purchasing behaviour of low-income consumers in emerging markets is fundamentally different to the purchasing behaviour of consumers in more developed nations (Barki & Parente, 2007). This segment comprises an estimated 4 billion people worldwide, defined by a few characteristics adjusted for local market conditions, earning incomes of less than US\$20 per day that usually supports multiple family members (Gupta & Srivastav, 2016). These consumers are generally described as highly price sensitive (Barki & Parente, 2007; Devpersadh-Oodith, 2018), particularly in sub-Saharan Africa, where 80% of their income is spent on basic consumption (King & Lynghjem, 2016). However, this notion is contested, as brand loyalty constitutes 65% of their purchase decisions (Allan, 2013) because of factors such as compensation of dignity, personalised relationships, aspirational elements of social acceptance, value elements such as consistent quality, and an avoidance of the risk of failure (Allan, 2013; Barki & Parente, 2007).

Another key consideration that differentiates attitudinal and behavioural loyalty outcomes for low-income consumers in emerging markets is the socioeconomic lexicon. These subsistence or transition marketplaces are characterised by limited governmental and societal support, uneven infrastructure, weak formal support structures and institutions for workers' rights (Chipp *et al.*, 2019), and pending burdens such as healthcare that curtail spending on other basic consumptions (Devpersadh-Oodith, 2018).

The cautious, brand-loyal behaviour of low-income consumers highlighted above provides the argument for the differentiation of this segment. With generally low levels of education and literacy, these consumers distinguish between brands through packaging sizes, colours, trademarks and logos to leverage visual cues in determining high-quality products (Devpersadh-Oodith, 2018). Thus, the development and implementation of loyalty programme for the low-income market cannot be premised on the data and outcomes of intention, preference and purchase behaviour of extant literature from Europe or the United States.

2.3 Understanding loyalty

To investigate the drivers of intention, preference and purchase behaviour in low-income consumers, these outcomes are classified as overall customer loyalty (Evanschitzky *et al.*, 2012). Customer loyalty is the cornerstone of marketing scholarship, and enables practitioners to differentiate and build long-term relationships (Sarkar Sengupta *et al.*, 2014). The definition of customer loyalty outlined in this research demonstrates both behavioural and attitudinal components: “Customer loyalty is viewed as the strength of the relationship between an individual’s relative attitude and repeat patronage” (Dick & Basu, 1994, p. 99). Yi *et al.* (2003) explore the concept of consumer loyalty as an amalgamation of two theoretical constructs in brand loyalty and programme loyalty that affect a firm’s performance. The authors define brand loyalty as possessing a positive feelings towards the company brand, and program loyalty as possessing a positive feeling towards the overall benefits that the loyalty programme provides (Yi & Jeon, 2003). However, the key question of the importance of each in determining overall consumer loyalty – and hence the outcomes of intention, preference and purchase behaviour in low-income consumers – remains to be answered.

As customer loyalty is the ultimate objective of both constructs, each represents either the attitudinal and behaviour elements as key in achieving customer loyalty (Kumar *et al.*, 2013; Kumar & Shah, 2004) in actual purchase behaviour (Evanschitzky *et al.*, 2012). However, the extent of the effects of loyalty programmes in building customer loyalty is mixed (McCall & Voorhees, 2010). Cant & Du Toit (2012) observed little evidence to support increased consumer loyalty behaviour as a result of loyalty programmes in the South African market. This observation, particularly as it relates to the behavioural aspects of decision-making in purchasing, directly contradicts the outcomes of European study on the effectiveness of retail loyalty programmes (Evanschitzky *et al.*, 2012). It supports the claim that low-income consumers in emerging markets have different behavioural and attitudinal characteristics that must be accounted for when researching the effectiveness of loyalty programmes and comparing them to the outcomes of brand loyalty, and considering how they each influence long-term consumer loyalty (Chinomona & Sandada, 2013; Evanschitzky *et al.*, 2012; Verhoef, 2003).

To further investigate the consequences of programme and brand loyalty on

customer loyalty, we must consider these constructs within the paradigms of attitudinal and behavioural loyalty. Attitudinal loyalty is complex. It has an impact on a customer's commitment to and perception of the brand with regards to self-identity through social equity theory (Kang *et al.*, 2015). These favourable attitudes have roots in the customer's emotional and psychological states, which regulates the relationship between the customer and the provider, and is the basis for brand loyalty (Gundlach *et al.*, 1995; Kumar *et al.*, 1995). In contrast, behavioural loyalty is defined in terms of repetitive purchase behaviour (Dorotic *et al.*, 2012), and is economically motivated through incentives and rewards (Evanschitzky *et al.*, 2012). Customers who are loyal to programmes might not exhibit favourable attitudes towards a particular provider. Their purchase behaviour is governed by the economic benefits they receive (Evanschitzky *et al.*, 2012), and is devoid of any emotional attachment, which is often referred to as spurious loyalty (Dick & Basu, 1994). Evanschitzky *et al.* (2012) enhance the contributions of attitudinal loyalty to represent brand loyalty, whereas the repetitive nature of behavioural loyalty is seen to represent programme loyalty.

Extant literature fully supports the direct influence of brand loyalty on long-term customer loyalty (Chinomona & Sandada, 2013; Evanschitzky *et al.*, 2012; Verhoef, 2003). This literature posits that brand loyalty governs elements such as intention, preference and long-term purchasing habits, while questioning the effectiveness of loyalty programmes to generate customer loyalty (Cant & Du Toit, 2012; McCall & Voorhees, 2010). However, the effectiveness of loyalty programmes has been evidenced through empirical research (Kim *et al.*, 2013; Lewis, 2004; Liao *et al.*, 2014; Meyer-Waarden, 2008), with Uncles *et al.* (2003) arguing that attractive loyalty programmes may encourage customers to build relationships with the programme rather than a specific brand. Some academic literature has even argued that loyalty programmes play a significant role as a mediating variable to profitable customer loyalty (Kang *et al.*, 2015; Kim *et al.*, 2013; Kumar *et al.*, 2013). The implication is that loyalty programmes have both significant and insignificant correlations with consumer loyalty based on the market environment, consumer preferences for polygamous loyalty (multiple loyalty cards), and the design of such programmes (Cant & Du Toit, 2012; Noel *et al.*, 2012).

The benefits of loyalty programmes clearly have a positive effect on repurchasing behaviour. However, if there is no emotional attachment to the brand or there is an overdependence on programme relationship, competitors in the same multivendor loyalty programme face the prospect of programme substitution or transfer to another loyalty programme offering similar benefits (Evanschitzky *et al.*, 2012; Meyer-Waarden, 2008). One school of thought suggests that loyalty programmes merely reward existing loyalty rather than creating additional customer loyalty (Berman, 2006), whereas another school considers them to be too costly to be profitable (Dowling & Uncles, 1997). Ultimately, it is evident that both constructs have important roles to play in building customer loyalty, particularly among low-income consumers.

Based on the differentiating nature of these constructs, it is expected that their antecedents would be markedly different. To gain a deeper insight into the two types of loyalty, a conceptual model is derived from literature that explains the constructs in terms of social exchange theory, equity theory and relationship marketing theory (Evanschitzky *et al.*, 2012).

To understand the emotional connections that some brands have with customers, social exchange theory between a firm as the provider and the customer explains the affective bonds (Evanschitzky *et al.*, 2012). The key mediating variable model in relationship marketing explains how trust and commitment are key constructs, from an emotional standpoint, in driving customer acquisition and propensity to leave, as well as in reducing uncertainty (Morgan & Hunt, 1994). Dick & Basu (1994) propose a framework for attitudinal loyalty in which factors such as post-purchase satisfaction contribute significantly to repeat purchase behaviour and positive consumer emotional responses.

In contrast to the above, programme loyalty is underpinned by economic considerations. Equity theory explains the logical, value-based trade-offs and cost-benefit analysis that customers undertake (Evanschitzky *et al.*, 2012). Kim *et al.* (2013) find that monetary savings, entertainment, recognition (special treatment) and social benefits are significant predictors of programme loyalty, and more fundamentally, from a behavioural perspective, that programme loyalty strongly mediates the effects of these elements on customer loyalty. According to this

behavioural perspective, monetary benefits directly predict customer loyalty in terms of purchase behavioural outcomes (Dowling & Uncles, 1997; Kim *et al.*, 2013). However, many loyalty programmes have failed in recent years due to a lack of focus on perceived customer benefits (Mimouni-Chaabane & Volle, 2010). Successful loyalty programmes have produced improved relationships and improved purchase behaviours in the retail sector (De Wulf *et al.*, 2001). Although programme loyalty is economic in nature, the perception of a benefit seems to be just as effective. The following section outlines the key elements of loyalty programmes so that we may understand their effectiveness, design and development in a more meaningful way.

2.4 Effectiveness and understanding of Loyalty programmes

The American Marketing Association defines loyalty programmes as “continuity incentive programmes offered by retailers to reward customers and encourage repeat business” (Dorotic *et al.*, 2012, p. 218). Although, traditionally, research into loyalty programmes and their effectiveness has focused largely on their design (Bijmolt *et al.*, 2010; Dorotic *et al.*, 2012; McCall & Voorhees, 2010), recent studies have demonstrated their contribution to customer loyalty (Chaudhuri *et al.*, 2019; Liao *et al.*, 2014). Evidence suggests that firms with loyalty programmes have managed to improve capabilities that govern customer relationships and as such show better sales and gross profits (Chaudhuri *et al.*, 2019). Building customer loyalty and improving the competitive positions of firms by attracting new customers, promoting repetitive purchasing behaviour and increasing transaction sizes tends to be the primary objective of loyalty programmes (Breugelmans *et al.*, 2015; Liu, 2007; Voorhees *et al.*, 2015). But Dowling & Uncles (1997) find that high costs might hamper the profitability and strategic effectiveness of programmes (Liu, 2007). As a consequence, firms must consider reward design factors such as type and timing of rewards (Dowling & Uncles, 1997) when developing their loyalty programmes. This further enables them to counter the threat of substitution from polygamous loyalty (Cant & Du Toit, 2012).

To be successful among low-income consumers in an emerging market, loyalty programmes need to link this design to the considerations of low-income consumers. Alongside income levels, to segment consumers for market targeting so that

aspirational and motivational factors are considered, Dahana, Kobayashi & Ebisuya (2018) propose that firms should consider factors such as psychographics, living standards, consumption and buying behaviours. Although the majority of low-income consumers prefer direct, immediate rewards (Cromhout & Netto, 2020; Radder, Van Eyk & Swiegelaar, 2015), the type of reward can be direct or indirect (cash or points), and the timing immediate or delayed (Dowling & Uncles, 1997). However, Montoya & Flores (2019) argue that instant promotion or redemption in loyalty programmes should be avoided as the effects on purchasing behaviour and quantity increases are only short term (Zhang & Breugelmans, 2012). This explains why many low-income consumers in South Africa are not attracted to points-based retail loyalty programme offerings that target medium- to high-income groups with high barriers to entry. These programmes are fundamentally misaligned with the low-income segment in that they lack viable rewards outcomes; provide irrelevant, impersonal offers; and don't ensure that points remain valid for an extended period (Cromhout & Netto, 2020).

Design factors such as membership requirements can assist the uptake of loyalty programmes (Bijmolt *et al.*, 2010). Although membership requirements with associated fees have shown to increase sales and gross profit as a result of creating vested interest in the programme (Chaudhuri *et al.*, 2019), these also serve as a barrier to entry for low-income consumers (Cromhout & Netto, 2020). Local consumer preferences and cultural dynamics play a pivotal role in the success of loyalty programmes. Gender (Cromhout & Netto, 2020) and cultural power-distance (Thompson & Chmura, 2015), for example, demonstrate that consumer preferences for rewards – particularly exclusive treatment in high power-distance markets – align with low-income aspirational tendencies (Barki & Parente, 2007). The design and continual measurement of the effectiveness of loyalty programmes alongside an alignment with the attitudinal behaviours of consumers provides a competitive advantage (Breugelmans *et al.*, 2015). Steinhoff & Palmatier (2016) emphasise that clarity of benefits, exclusive and tangible rewards are key mediating variables in determining the performance of loyalty programmes.

From the understanding of brand loyalty, programme loyalty and the theoretical deductions of each construct discussed above, we can conceptualise a model of the driving forces of each construct. Relationship and emotional factors such as trust,

satisfaction and company commitment are posited as the driving forces of brand loyalty, whereas social benefits, special treatment and overall programme value are the driving forces behind programme loyalty. The theoretical model below unpacks these driving forces in the context of low-income consumers and hypothesises and assesses the differential impact these two constructs have on consumer loyalty, particularly aspects of consumer preference, intention and purchase behaviour.

2.5 Conceptual model and research hypotheses

2.5.1 Brand loyalty as a construct

Brand loyalty can be thought of as a hybrid construct, a mediating variable that allows the attitudinal loyalty of consumers to translate into intention, preference and purchase behaviour. Evanschitzky *et al.* (2012) argue that antecedent drivers of brand loyalty include emotional, psychological and relationship factors such as company commitment (psychological attachment) (Chinomona, 2016; Kang *et al.*, 2015; Morgan & Hunt, 1994), company trust (Chinomona & Sandada, 2013; Morgan & Hunt, 1994) and company satisfaction (Matthews *et al.*, 2014). However, frequent use and interaction play an important role, with heavy purchase consumers tending to be more brand loyal (Sheth & Koschmann, 2019). In South Africa, brand communication and image has positive effects on brand trust with consumers, serving as a mediator to brand loyalty across various income groups (Chinomona, 2016). In effect, brand loyalty is a composite construct that measures the consumer's relationship and attitudinal responses to the brand, and positively influences consumer loyalty.

2.5.2 Drivers of brand loyalty

Brand commitment

Commitment is defined as “the enduring desire to maintain a valued relationship” (Moorman *et al.*, 1992, p. 316). It is a key antecedent for brand loyalty (Chinomona, 2016; Evanschitzky *et al.*, 2012; Kang *et al.*, 2015), and is a key construct in the relationship marketing theory (Morgan & Hunt, 1994) that has evolved from social exchange theory (Emerson, 1976). Because commitment also plays an important role

in consumer behaviour as the foundation to psychological attachment (Verhoef, 2003) and personal identification with the firm (Kang *et al.*, 2015), it leads to additional attitudinal loyalty benefits such as price tolerance and share of visits (Delgado-Ballester *et al.*, 2001). If a customer has the commitment and desire to maintain a relationship with a provider, they will inherently be loyal to that provider's brand. We can thus hypothesise that:

H1: Company commitment has a positive effect on company loyalty.

Brand trust

Trust is defined as "willingness to rely on an exchange partner in whom one has confidence" (Moorman *et al.*, 1992, p. 315). Similar to commitment, the construct of trust is derived from the key mediating variable model in relationship marketing (Morgan & Hunt, 1994) that has evolved from social exchange theory (Emerson, 1976). In the retail environment specifically, trust is viewed as the basis for customer loyalty (Zeithaml *et al.*, 1993). Although the relationship effects between trust and brand loyalty has been well established even in the South African retail context (Chinomona & Sandada, 2013), it has further positive relationships with customer loyalty (Delgado-Ballester *et al.*, 2001), and is a fundamental foundation for both attitudinal and behavioural loyalty (Harris & Goode, 2004). Trust in a brand will ultimately lead to long-term brand loyalty. We can thus hypothesise that:

H2: Company trust has a positive effect on company loyalty.

Brand satisfaction

Satisfaction is defined as the post-purchase evaluation driven by the purchase experience and consumption feedback (Anderson *et al.*, 1994). The causal relationship between satisfaction and loyalty has been explored by many academics (Matthews *et al.*, 2014). Brand satisfaction is asymmetrically linked with brand loyalty, but is a strong predictor of consumer loyalty, particularly preference and purchase behaviour based on past experience (Oliver, 1999). Harris & Goode (2004) define post-purchase brand satisfaction as a key antecedent for brand

loyalty. Post-purchase satisfaction is a strong predictor of future purchase behaviour and loyalty towards a brand or firm. We can thus hypothesise that:

H3: Brand satisfaction has a positive effect on company loyalty.

2.5.3 Programme loyalty as a construct

Programme loyalty can be thought of as an overarching construct that acts as a mediator between customer loyalty and the various programme elements and benefits. The relationship between programme loyalty and a firm's profitability is developed through social benefits, special treatment and the perceived value of the programme (Evanschitzky et al., 2012; Kim et al., 2013). When designing loyalty programmes, a firm must consider its perspective on customer participation rates, as well as the customer's perspective on perceived benefits (Voorhees *et al.*, 2015). These perceived benefits can be in the form of utilitarian benefits (monetary savings), hedonic benefits (entertainment) and symbolic benefits (special treatment and social benefits) (Mimouni-Chaabane & Volle, 2010). In essence, the construct of programme loyalty comprises the behavioural responses of consumers based on their affiliation and relationship with the programme, leading to long-term consumer loyalty.

2.5.4 Drivers of programme loyalty

Social benefits

Social benefits promote a sense of belonging for certain groups that share similar values or gain similar privileges (Meyer-Waarden, 2008; Mimouni-Chaabane & Volle, 2010). They are psychological in nature. Mimouni-Chaabane & Volle (2010) classify social benefits as symbolic, fulfilling consumers' underlying need for social approval and personal expression (Keller, 1993). Social benefits positively relate to the level of relationship commitment (Goodwin, 1996) by enabling a sense of community and social structure through shared rewards and incentives (Dowling & Uncles, 1997; Liao *et al.*, 2014), ultimately leading to overall consumer loyalty (Evanschitzky *et al.*, 2012; Kim *et al.*, 2013). As social bonds are difficult to duplicate, social benefits that bridge the relationship between customers and firms

provide those firms that are able to develop them a significant competitive advantage (De Wulf *et al.*, 2001). In low-income consumers, this is related to their aspirational tendencies and the desire for social acceptance (Allan, 2013; Barki & Parente, 2007). We can thus hypothesise that:

H4: Social benefits have a positive effect on programme loyalty among low-income consumers.

Special treatment

To avoid the underlying costs associated with cash-related discounts, loyalty programmes seek to provide non-cash rewards to members on special occasions (Evanschitzky *et al.*, 2012). This special treatment provides a platform for strong relations (Mimouni-Chaabane & Volle, 2010) and is the basis for improved customer loyalty (Gwinner *et al.*, 1998), as well as the overall attractiveness (Wirtz *et al.*, 2007) and commitment towards the loyalty programme (Hennig-Thurau *et al.*, 2002). However, competitor offers (Evanschitzky *et al.*, 2012) may undermine the effects of special treatment and recognition, resulting in tiered retail programmes having little effect on the feeling of exclusivity (Arbore & Estes, 2013). Overall, special treatment improves the commitment, relationship and customer loyalty towards the programme, compensating for dignity deficits and low self-esteem in low-income groups (Barki & Parente, 2007). We can thus hypothesise that:

H5: Special treatment has a positive effect on programme loyalty among low-income consumers.

Perceived value

Perceived programme value is based on equity theory, and is defined as the overall assessment of costs and benefits related to the programme (Evanschitzky *et al.*, 2012). Although loyalty programmes provide various types of benefits, including cash rewards, free services and free products, these come at a high cost (Teng *et al.*, 2012). For low-income consumers, perceptions of value are linked to instant cash-based rewards (Cromhout & Netto, 2020). However, this price-sensitive response and

comparison to competitors (Evanschitzky *et al.*, 2012) could also have an impact on the effectiveness of loyalty programmes (Cedrola & Memmo, 2010). Yang & Peterson (2004) argue that perceived customer value differentiates loyalty programmes from competitor programmes, and contributes positively towards the intention and purchase behaviour of customers, and programme success (Dowling & Uncles, 1997). In evaluating the type and timing of rewards and their relative impact on the value perceptions and overall customer loyalty, Yi *et al.* (2003) suggest the significance is casual. The underlying proposition this yields, based on their preferences, is that the value perceptions of low-income consumers will yield greater levels of loyalty programme. We can thus hypothesise that:

H6: Value perception has a positive effect on programme loyalty among low-income consumers.

2.6 Attitudinal and behavioural consequences of loyalty

The constructs of brand loyalty and programme loyalty, as well as their antecedents, have been well defined through the above discussion. To hypothesise the model of this research and determine the constructs' influence on intentions, preferences and purchase behaviour, we must define how these outcomes will be measured. Intentions and preferences are measured through three dependant causal variables: price premiums, share of wallet, and share of visits. The variable of price premiums demonstrates both intentions and shopping preferences as it measures a firm's brand loyalty and programme loyalty against competitors offering similar products (Kim *et al.*, 2013). Share of wallet is a measure of intention that indicates the split between competitor stores as a percentage of the overall spend on the basket of goods (Evanschitzky *et al.*, 2012), whereas share of visits is correlated with consumer preference for a particular provider. Unlike share of wallet, which is concerned with spend, share of visits measures the ratio of trips to a particular firm versus the total number of similar trips undertaken for similar purposes (Evanschitzky *et al.*, 2012; Kim *et al.*, 2013). Actual purchase behaviour, however, cannot be measured with preferences or intentions; actual sales data are required to predict future sales. In developing the model, we are merely attempting to justify and attach these outcomes as a result of either brand loyalty or programme loyalty.

Because behavioural loyalty focuses on actual purchase behaviour and repeated patronage (Dowling & Uncles, 1997; Meyer-Waarden, 2008), it lacks emotional attachment with the brand or service provider (Breugelmans & Liu-Thompkins, 2017). From a behavioural loyalty perspective, the effect of loyalty programmes has a positive correlation on share of wallet (Meyer-Waarden, 2008), and also significantly contributes to a firm's profit and future sales (Evanschitzky *et al.*, 2012; Kim *et al.*, 2013).

Attitudinal elements of loyalty focus on the emotional and psychological impact of loyalty on customers (Oliver, 1999). Loyalty programmes can influence psychological attachment of consumers to a firm, and increase share of wallet through increased purchase frequency and overall basket sizes (Liu, 2007; Wirtz *et al.*, 2007). The impact of this loyalty tends to be long term and directly affect the relationship customers have with providers (Kim *et al.*, 2013).

The two key constructs of brand loyalty and programme loyalty relate directly to a firm's long-term performance and economic profitability. Through the personalised treatment of customers – answering not just the 'what' but also the 'how' – loyalty programmes engage and form relationships with customers to maximise a firm's profitability (Steinhoff & Palmatier, 2016). Developing emotional attachments to the brand through the use of loyalty programmes can also make loyalty programmes financially successful (McCall & Voorhees, 2010). Based on the above discussion of the extant literature, both brand loyalty and programme loyalty contribute positively towards overall customer loyalty and its related outcomes. We can thus hypothesise, regardless of income, that:

H7: Brand loyalty has a positive effect on price premium, share of visits, share of wallet and purchase behaviour for low-income consumers.

H8: Programme loyalty has a positive effect on price premium, share of visits, share of wallet and purchase behaviour for low-income consumers.

We have established the outcomes of our two key constructs and the expected positive impact of brand loyalty and programme loyalty on overall consumer loyalty. But we still have to answer our fundamental question: which of these has a greater

impact on individual outcomes? For low-income consumers, brand loyalty is a strong predictor of purchase behaviour due to their avoidance of the risk of failure (Barki & Parente, 2007). Furthermore, we can assume that the attitudinal components of brand loyalty influence relationship-led factors such as price premiums, share of wallet and share of visits (Dick & Basu, 1994; Evanschitzky *et al.*, 2012; Kim *et al.*, 2013; Liu, 2007). South African loyalty programme data, however, contradicts this, placing programme loyalty as a major driver in store visits even without purchases (Cromhout & Netto, 2020). We can thus hypothesise that:

H9: The relative differential effect of brand loyalty on price premium, share of wallet and purchase behaviours is stronger than the effects of programme loyalty on these behaviours for low-income consumers.

H10: The relative differential effects of brand loyalty on share of visits behaviour is weaker than the effects of programme loyalty on this behaviour for low-income consumers.

Conceptual model

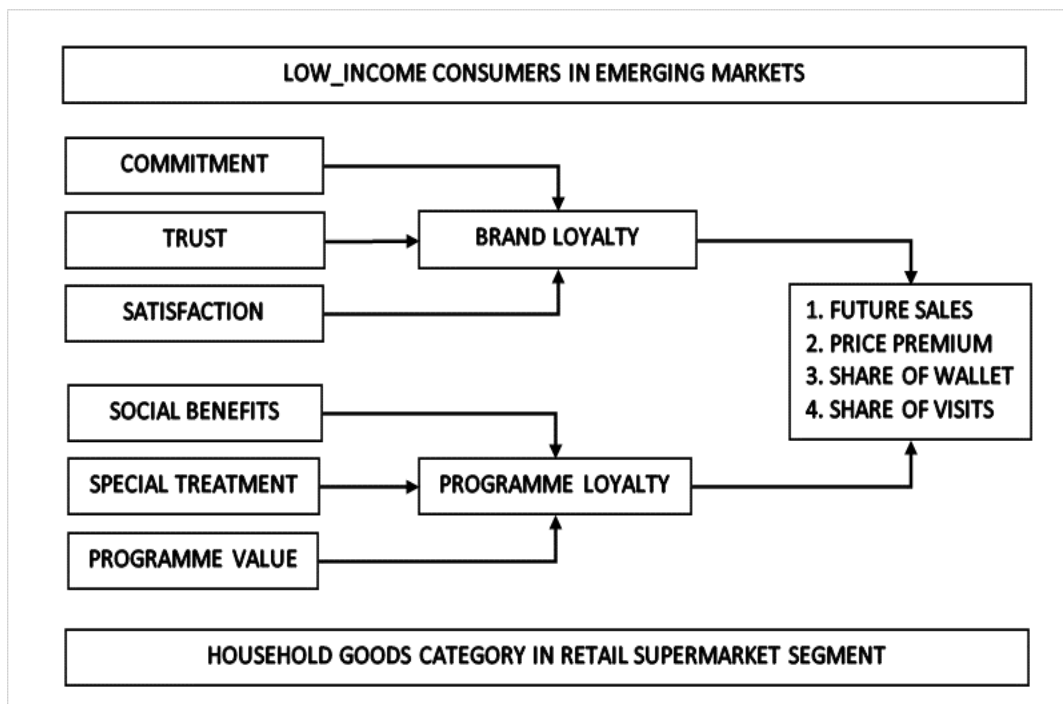


Figure 1: Conceptual model of customer loyalty outcomes

Chapter 4: Proposed methodology and design

The following chapter outlines the methodology and design of the research study conducted. A full description of methodological choices is provided including the justifications for various rationale. The research design elements, the population, unit of analysis, sampling method and size, measurement instruments, data gathering procedure, analysis approach and the limitations of the research are detailed extensively in this chapter.

4.1 Research design

This research study was intended to measure the effectiveness of behavioural and attitudinal loyalty constructs in preference, intentions and purchase behaviour outcomes within the segment of low-income consumers. When assessing the effectiveness of programme loyalty versus brand loyalty as mediators for overall customer loyalty and firm performance, four dependant variables alongside the antecedents of programme and brand loyalty were considered (Evanschitzky et al., 2012). As such, the researcher adopted a positivist philosophy for the study with the aim of discerning relationships been observed and measured variables of cause and effect, and supporting a prior causal scheme discussed in the literature review (Evanschitzky et al., 2012; Saunders & Lewis, 2012; Zikmund, Babin, Carr, & Griffin, 2010).

A deductive approach was adopted as the researcher was seeking to answer research questions and hypotheses based on existing consumer behaviour and loyalty models. Furthermore, the research seeks to question the application of the theory in low-income consumers and investigate the causal outcomes linked to brand loyalty and programme loyalty. Deductive reasoning is the process of drawing conclusions from first principles via the use of a logical process (Zikmund et al., 2010).

For the purposes of this study, a similar conceptual model from a European study was adapted from extant literature but modified for the use in low-income environments based on both existing literature and practitioner reports. The

hypotheses were logically derived from existing literature like Evanschitzky et al., (2012) and Kim et al. (2013).

This study leveraged a mono-method quantitative approach (Saunders & Lewis, 2012) that supported objective measurement via a single data collection method face-to-face questionnaire survey. This was fundamentally different to the European studies by Evanschitzky et al., (2012) and Kim et al. (2013) where a mixed method approach for data collection was used. This research leveraged no secondary data sources (Zikmund et al., 2010)

The quantitative approach was chosen to enhance the validity, reliability and generalisability of the study (Bryman et al., 2008) as well as to statistically test the theories presented in the literature review reflecting behavioural and attitudinal loyalty measures and their impacts on program loyalty, brand loyalty and the outcomes of consumer loyalty including firm performance.

The research purpose is considered explanatory as it seeks to understand the casual relationships between variables (Zikmund et al., 2010). As primary data was collected through face-to-face questionnaires, statistical tests are required to reinforce the use of explanatory power required in the research design (Zikmund et al., 2010). Furthermore, the research seeks to leverage an existing theoretical model to explain its application in the environment of low-income consumers.

A survey strategy will be used to evaluate the loyalty constructs and their antecedents both individually and collectively in relation to their mediating effects and dependant outcome variables. The majority of studies in this field have used questionnaire surveys to collect data (Chinomona & Sandada, 2013; Evanschitzky et al., 2012; Kim et al., 2013; Radder et al., 2015). In order to support the data collection effort and target a large sample size within a short space of time during face-to-face data collection interviews, structured survey questions were used to measure existing defined constructs developed from literature (Zikmund et al., 2010).

As the purpose of this research was to evaluate the impacts of loyalty drivers on consumer intentions, preferences and purchase behaviours at a relevant point in

time (Saunders & Lewis, 2012; Zikmund et al., 2010), a cross-sectional study is proposed (Evanschitzky et al., 2012; Kim et al., 2013).

The questionnaire survey was administered physically on a tablet device outside of a large retail supermarket store belonging to a large chain well known for administering the largest membership loyalty programme in South Africa. To remain anonymous, the surveys were self-completed by the consumers similar to extant literature (Evanschitzky et al., 2012), although always under supervision to assist with comprehension, language or technology issues that respondents faced. The constructs and the items relevant to each construct in the survey were adapted directly from extant literature as the sole measurement instrument (Evanschitzky et al., 2012; Kim et al., 2013) The selected store was Pick n Pay in the low-income neighbourhood of Orange Farm, Soweto. The physical interactions with respondents occurred outside the store within public areas.

4.2 Population

The population for the proposed research is defined as low-income consumers (Barki & Parente, 2007) who are enrolled in a multi-partner loyalty programme of a large retail supermarket chain (Evanschitzky et al., 2012). With the population size of the loyalty programme already known to be approximately 8 million consumers, living standard measurements (LSM) was applied based on monthly income reported to distinguish low-income groups. This was found to be inconsequential as almost 98% of respondents were low-income consumers. The sample population was thus represented by the average consumer base of a typical supermarket store which was found to be approximately 350,000-400,00 consumers per month (MSCI Inc, 2019; *Pick 'n Pay*, 2020) .This was effectively the qualifying criteria for the research and income level thresholds reported were compared with the consumer data on monthly spend at the retailer such to ensure accuracy (Evanschitzky et al., 2012; Kim et al., 2013; Radder et al., 2015). The research did not classify gender or race for ethical and standardization purposes. The population of the low-income consumer group was further reduced to a specific store in a low-income neighbourhood to ensure the best probability of interacting with low-income consumers when sampling. The grocery retail context is defined by low-to-medium levels of involvement particularly

around household consumer goods that served as the reference category (Evanschitzky et al., 2012).

4.3 Unit of analysis

This research seeks to investigate the constructs related to the drivers of behavioural and attitudinal loyalty among low-income consumers. The independent variables will be analysed at an individual level of aggregation. These include the antecedent constructs of brand commitment, brand trust, brand satisfaction, programme social benefits, programme value and programme special treatment, as well as intention, preference and purchase behavioural outcome impacts such as willingness to pay a premium, share of wallet and share of visits (Evanschitzky et al., 2012). An important point to note on the unit of analysis is the basis of loyalty measurement, either towards a loyalty programme or company brand, is broadly based on the psyche of the individual consumer. However, it should be noted that individual-level inferences on consumer behaviour have firm-level implications (Evanschitzky et al., 2012)

4.4 Sampling Method and Size

The sampling frame for this research was consumers at a retail store (Pick n Pay) in a low-income neighbourhood. This store is part of a larger Pick 'n Pay chain that has with the Smart Shopper loyalty programme. The non-probability purposive sampling technique was used, as per Zikmund et al. (2010) as the study leveraged judgement to select a sample based on specific reasons. Only consumers who met the low-income threshold of ZAR 10,000 per month maximum income were selected as viable datapoints and the study was conducted in a fixed pre-determined low-income neighbourhood (Orange Farm, Soweto) to increase the probability of ensuring the criterion was met. Since the researchers had no previous interactions with respondents, an opportunistic convenient sampling technique was used (Zikmund et al., 2010). This was also fundamentally due to the low-cost of interactions and providing questionnaires to footfall at the store (Zikmund et al., 2010)

After ensuring that the population adheres to the criterion of low-income consumers in an active loyalty programme, the representative sampling technique was applied together with quota sampling to ensure that income level, average monthly spend, and age quotas are met. This purposive sampling ensured that the data collected on the subgroup of low-income consumers reflects minimum skewness, making differences and similarities in behavioural characteristics more apparent (Bell, Bryman & Harley, 2018).

Sample size is an indication of overall “statistical power” (Hair et al., 2018) and in order to perform the Structural Equation Modelling analysis detailed below in Section 4.7, the overall sample size to be used according to Hair et al. (2018) and Pallant (2020) was $N = 50 + 8X$ (where N represents the sample size and X represents the number of survey questions or unique items). Since the measurement questionnaire described below had 34 unique questions as ‘items’, a sample size of 322 respondents were required. However, to ensure the complete representation of the entire population at the 95% confidence level. After factoring in time and cost variables alongside precision and sampling error requirements, the researcher determined the desired sample size to be between 370 and 390 respondents to ensure statistical consistency in applying inference in the analysis phase (Bell, Bryman & Harley, 2018). In total 384 samples were collected but approximately 10 samples had to be removed due to various errors. Evanschitzky et al. (2012) had a significantly larger sample size of 5 189, and Liu (2007) had a sample of 1 000 randomly selected loyalty programme members.

To reduce the overall sampling error, the degree of variance, the degree of precision and the tolerable margin of error was used to determine the sample size (Saunders & Lewis, 2012; Zikmund et al., 2010). However since sampling occurred within a specific low-income consumer base, issues of construct discriminant validity will occur due to the nature of both the construct relationships and the similar profile of respondents that low the degree of variance (Hair et al., 2018; Zikmund et al., 2010).

4.5 Measurement instrument

A questionnaire survey acted as the measurement instrument for the key constructs and relevant individual items (questions) of the research. The development of the

questions asked relevant to each construct were adapted from Evanschitzky et al. (2012) with full permission of the researchers. These researchers tested the initial item pool in qualitative interviews, focus group discussions, and a pre-test among 500 store customers to ascertain the validity and consistency of the questionnaire in relation to the key constructs. A key assumption of this research was that the questions (Individual items) that developed the constructs based on extant literature in European consumers at a supermarket retailer were consistent with and appropriate for South African low-income consumers within a similar retail context (Evanschitzky et al., 2012). The survey questionnaire used a multi-item, seven-point Likert scale, with 1 reflecting strongly disagree (very unsatisfied/poorest value) and 7 reflecting strongly agree (very satisfied/best value). The questionnaire additionally included an introductory clarification question aimed at understanding the respondent's validity as a low-income consumer based on estimated monthly gross income developed from Living Standard Measurement (LSM) questionnaires (Radder et al., 2015).

In an effort to link the reliability and validity of the questionnaire in developing the constructs, Evanschitzky et al. (2012) measures the constructs through an integrated theoretical lens that takes into account Cronbach alpha (inter-item reliability variance), construct reliability (across constructs variance known) and average variance extracted (testing convergent and discriminant validity) (Hair et al., 2018). As the constructs and items were replicated for this study with proven reliability and validity, there existed no rationale for a pilot testing process (Evanschitzky et al., 2012). The results of the confirmatory factor analysis suggested valid and reliable scales of measurement, and the discriminant validity of the constructs was reviewed by the average variance of each construct that exceeded the shared variance with all other constructs. In a quantitative study of this type, the proposed methodology is acceptable provided that the validated instrument of measure is statistically robust and the questionnaire was fit for use (Evanschitzky et al., 2012; Hair et al., 2018; Zikmund et al., 2010).

4.6 Data gathering

The researcher engaged with a large South African retailer that has a substantial national footprint and a loyalty programme that tracks sales and purchasing data. However due to company policy this data was not available for the research. The researcher then adapted the questionnaire to include specific monthly sales data directly from the respondent and measured their future spend habits through willingness to either increase, decrease or maintain spend. The researcher then received the final ethical clearance. The researcher additionally requested permission from a supermarket retail store in a low-income neighbourhood to conduct the survey over three (3) days outside of the store. As this was a free to use public area no concerns were raised.

Primary data was gathered through supervised self-completed surveys at the selected store (Saunders & Lewis, 2012; Zikmund et al., 2010). The questionnaire was fully electronic and loaded on multiple tablet devices through Google Forms for the ease of enablement.

Although the construct and content validity of the questions and questionnaire is assumed from the literature (Evanschitzky et al., 2012), the clarification questions and the questionnaire design were thought out carefully in order to be easily understood and interpreted by low-income consumers. The questionnaire was also optimised for a tablet screen, as well as the Likert scale selection functionality that had simple selection buttons and would not generate the next question until the current question was answered in order to prevent data collection errors (Saunders & Lewis, 2012; Zikmund et al., 2010)

The researcher performed a pilot test of questionnaire with ten (10) family members as potential respondents to ensure consistency in functionality, determine the average time taken and correct any misinterpretations from the original questionnaire, which was developed for respondents in Europe. An advantage of Google Forms is that it is cloud based and fully online and provides the survey answers in an electronic spreadsheet with basic data analytics.

4.7 Analysis

The categorical and original nature of the data from the survey, was first visually inspected for any errors, lack of consent and that all data was indeed as per the low-income criterion. The Google Data Analytics function provided a brief visual guide to the possible variance, skewness and normality issues that might be faced. The data was exported for analysis to the Statistical Package for the Social Sciences (SPSS) statistical tool. The survey data was then coded to ensure statistical tests can be completed across both categorical and continuous data. Descriptive statistics was created in an exploratory manner such that key variables, items and constructs could be analysed. To ensure the normality of data, both the skewness and kurtosis of the individual items were evaluated for sufficient normal distribution of the data (Hair et al., 2018; Pallant, 2010; Zikmund et al., 2010). Additionally, the Shapiro-Wilk and Kolmogorov-Smirnov tests for normality were performed.

Using the boxplot method, univariate outliers were removed from the dataset (Pallant, 2010). Furthermore, multivariate outliers were addressed using the Mahalanobis Distance and the p-value of the right-tale of the chi-square distribution (Hair et al., 2018). Construct Reliability was accessed with inter-item correlations that developed a Cronbach's Alpha co-efficient. To ensure good reliability, some items (questions) were deleted to improve the construct's Cronbach Alpha (Hair et al., 2018; Zikmund et al., 2010). In order to understand convergent and discriminant validity, both an Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis(CFA) was performed (Hair et al., 2018).

The EFA test is performed to explore possible immature variable structures and their interrelationships(Hair et al., 2018) and 2 key statistical tests and visual inspection was applied to understand the interaction of the variables loading on various unique factors (Hair et al., 2018; Pallant, 2010). The first statistical measure was the Kaiser-Meyer-Olkin (KMO) that tests appropriateness of data (adequacy) and the second was Bartlett's Test of Sphericity that tests-inter item correlations through an identity matrix hypothesis providing a p-value that should be significant to disprove the identity matrix hypothesis (Hair et al., 2018; Pallant, 2010). To ensure the convergent validity and discriminant validity of the data, a Principal Component Analysis (PCA) was applied as the dimension reduction technique such that maximum variance was

captured within a minimum number of factors (Hair et al., 2018). The PCA extraction method with Kaiser's criterion (eigen values greater than 1) leveraged the Oblique Direct Oblimin factor rotation method due to existing correlations between similar factors that are not independent due to the similar nature of the variables and factors in consumer loyalty literature (Hair et al., 2018). The recommended factor loading of minimum 0.3 per item (sample size greater than 350) for convergent validity was examined (Hair et al., 2018; Pallant, 2010). For discriminant validity, visual inspections of the pattern matrix was performed such that cross loading differentials between primary and secondary loadings should be greater than 0.2 and factor correlations should not exceed 0.7 such that shared variance does not exceed 50% (Hair et al., 2018). Finally the Harmon's single factor test (Zikmund et al., 2010) was performed to ensure Common Method Bias (CMB) in data collection was not present such that all loadings onto a single factor (usually the first factor) did not exceed 50% of the total variance explained (Hair et al., 2018; Pallant, 2010; Zikmund et al., 2010)

The CFA is generally used to confirm previously validated structure of a set of variables (Hair et al., 2018; Pallant, 2010). The IBM SPSS AMOS package was utilized to test the construct reliability, convergent validity and discriminant validity of the dataset. The construct reliability should be greater than 0.7 similar to Cronbach's Alpha, and the Average Variance Extracted(AVE) should be greater than 0.5 to dismiss convergent validity (Hair et al., 2018). To determine discriminant validity in the dataset, the square-root of the AVE should be greater than any inter-construct correlations (Hair et al., 2018; Pallant, 2010). Finally, model fit was assessed such that Comparative Fit Index (CFI) was greater than 0.9, Root Mean Square Error of Approximation (RMSEA) was less than 0.08, Standardized Root Mean Square Residual (SRMR) was less than 0.08, p-value for the model was greater than 0.05 to ensure and Chi-Squared divided by the Degrees of Freedom (DF). To capture the common variance in in the observed variables from CMB of face-to-face data collection, a Common Latent Factor was introduced to access the difference between the fully constrained and unconstrained models (Hair et al., 2018).

In line with Evanschitzky *et al.* (2012), the measurement of the research is based on the marginal effects. As such, both the Structural Equation Modelling(SEM) and the the three-stage least square (3SLS) regression model could be used as there existed negligible difference between the outcomes to test the hypothesis (Evanschitzky et

al., 2012; Hair et al., 2018). Likewise, the majority of existing literature that justifies the use of SEM results (Evanschitzky et al., 2012; Kim et al., 2013). Another rationale for analysing data in this manner, as per the literature, is to enablement of measuring standardized regression coefficients such that unit impacts can be analysed. The use of the SEM model requires the measurement of multicollinearity in order for Variance Inflation Factors to remain below 3 (Hair et al., 2018). Tests for Linearity in the data between dependant and independent variables was assessed as this an underlying assumption of some statistical tests like regressions and correlations (Pallant, 2010). Finally, a test for Homoscedasticity was performed to determine the homogeneity of variance in the dataset via scatter plots (Pallant, 2010; Zikmund et al., 2010).

4.8 Quality controls

Controlling the quality of the data was of the utmost importance. As previously stated, key actions for data quality measures are summarised as follows:

- The survey will be available in English and isiZulu versions with translators so that all respondents understand both the consent form and the questions. Supervised but self-completed surveys to ensure anonymity and support.
- Questionnaire development and testing to reduce ambiguity and enhance ease of understanding. Qualifying questions to determine income category.
- Validation of questions to ensure statistical rigour in the context of construct development.
- Location of store selected in line with low-income consumer base.
- Minimum quotas to ensure that age and other biases are filtered out.
- Clear sample frame and sampling techniques to ensure sufficient data points, and targeted and focused efforts.
- Large dataset of surveys to reduce margin of error and ensure 'statistical power'.

4.9 Limitations

A key limitation of this research is the focus on low-income groups that places limits on the insights of a broad spectrum of consumer groups in South Africa. Another limitation is that the research was conducted in a fixed location, fixed industry type with low customer involvement, short purchase cycles and a fixed data collection

method (Evanschitzky et al., 2012; Zikmund et al., 2010), which may cause skewness, variability and common method bias that limits general applicability. Since intra-programme competition is limited in Pick 'n Pay Smart Shopper, the differentiation between the two loyalty constructs could have been limited (Evanschitzky et al., 2012). As such, the impacts of brand loyalty and loyalty programmes on firm performance might differ based on competitive environments (Evanschitzky et al., 2012). This study does not consider marketing effects and business practices, and the attitudinal data is from a cross-sectional point in time – during the Covid-19 pandemic. It is possible that a more longitudinal view could yield more accurate results (Evanschitzky et al., 2012; Saunders & Lewis, 2012; Zikmund et al., 2010). By rationalising self-reported behavioural intentions as a proxy for actual future purchase behaviour, this study may introduce a degree of bias (Evanschitzky et al., 2012). Finally, no constraint has been placed on the interplay between the two mediators, brand and programme loyalty, as they correlate, even if it is in an insignificant way (Evanschitzky et al., 2012). Further research should consider additional behaviour indicators on the outcomes of preference, intention and purchase behaviour such as basket sizes, margins of each product purchased and customer lifetime value.

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Keywords

consumer behaviour, marketing, consumer attitudes, relationship marketing

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Employing autobiographical memory perspective to influence self-congruence and brand preference

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Abstract

This paper advances our understanding of consumer behavior by examining the influence of autobiographical memory perspective on consumer's self-congruence. While extant research has primarily restricted itself to the *consequences* of self-congruence, this work focuses on an *antecedent*, by examining the psychological processes associated with the consumer's autobiographical memory perspective and the resulting impact on self-congruence. Through three experiments, we demonstrate that visualizing autobiographical memories from a first-person versus a third-person perspective impacts consumers' self-brand congruence differently under varied circumstances. Specifically, differing degrees of self-brand congruence are experienced when consumers focus on differences (vs. similarities) between their present and recalled selves, combined with distinct autobiographical memory perspectives. The autobiographical memory perspective is identified as a key determinant of consumers' perceived change in self-image, which, in turn, has a cascading effect on their self-brand congruence. Thus, consumers' perceived change in self-image is identified as the mechanism underlying the main effect. Furthermore, as an important component of self-image, this research determines and examines a moderating influence of self-esteem in the relationship between autobiographical memory perspective and self-congruence. Collectively, these results facilitate our understanding of the autobiographical memory perspective as an antecedent of consumer's self-congruence, with implications for nostalgia advertising and retro branding.

KEYWORDS

autobiographical memory, first-person perspective, self-change, self-congruence, third-person perspective

1 | INTRODUCTION

Consumer brands benefit immensely from self-brand connections, defined as "the extent to which individuals have incorporated brands into their self-concept" (Escalas & Bettman, 2003, p. 340). Consumers, in turn, benefit from such self-brand connections as they provide self-definitional benefits by helping them achieve their identity goals (Aaker, 2012; Keller & Lehmann, 2006). Therefore, consumers often prefer brands associated with a set of personality traits that are congruent with their own (Aaker, 1999). In marketing literature, this psychological congruence helps forge a link between the brand and the self, known as self-congruence or self-brand congruence (Kassarjian, 1971; Sirgy, 1982).

The impact of self-congruence on brand preference, brand attitude, product evaluation, purchase intention, and overall satisfaction are well-known, given that extant research has focused primarily on consequences (Jamal & Al-Marri, 2007; Mazodier & Merunka, 2012; Usakli & Baloglu, 2011). Targeted research on understanding the antecedents of self-congruence, on the other hand, is limited (Aguirre-Rodriguez, Bosnjak, & Sirgy, 2012). Indeed, although the body of research on self-congruence is extensive, our understanding is not complete unless we examine the underlying psychological processes and behaviors. Consumers' current and future brand preferences and brand-switching behaviors are influenced by emotions, cognitions, and behaviors, which have

great relevance, both theoretically and practically, as it pertains to self-brand congruence.

In this article, we address this research gap and extend on prior work, examining how one specific factor, the autobiographical memory perspective, influences consumers' self-congruence. Autobiographical memories are reminiscences of past episodes from one's own life experiences (Brewer, 1986). As a contributor to the development of an individual's self-congruence, autobiographical memories demand closer consideration in our pursuit to better understand the underlying mechanisms that dictate brand preferences. Understanding this process has key implications for practice, providing practitioners not only with guidelines but also leverage in effectively applying temporal focus in brand communication strategies.

Marketing research on autobiographical memories has primarily explored autobiographical *brand* memories. That is, memories evoked only within the context of brand usage or brand experiences. Outside the context of brand experiences, the question of whether autobiographical memories are strong enough to trigger judgments in a brand-related domain remains unanswered. Is there a spill-over effect of autobiographical memories from a non-brand related context to a brand-related context? Our research aims to address the dearth of information in extant research.

Autobiographical memories involve the recollections of an individual's personal experiences and are an important constituent of self-image (Brewer, 1986). Since these memories can be mentally visualized, imagery constitutes a significant element of autobiographical memory (Pillemer, 2009). Thus, autobiographical memories may be visualized from different perspectives—either a *first-person perspective* (i.e., through one's own eyes) or a *third-person perspective*, (i.e., "looking" at the self from an outside observer's perspective). Visual perspective in memory can, therefore, influence one's construction of self-image (Libby, Eibach, & Gilovich, 2005). Given that self-image plays a critical role in self-congruence, we ask: How do autobiographical memory perspectives impact a consumer's self-congruence? What is the underlying mechanism causing this effect? What are the circumstances in which this effect does not manifest? The answers to these questions are important, both theoretically and practically, because they could provide a deeper understanding of factors that shape the consumer-brand relationship.

In the sections that follow, we propose that the effect of the consumer's self-brand congruence may vary in different circumstances when we visualize autobiographical memories in the *first-person* versus *third-person* perspective. Specifically, when consumers focus on the *differences* between their present and recalled selves from distinct autobiographical memory perspectives, they experience varying degrees of self-congruence in relation to a particular brand. We identify autobiographical memory perspective as a key determinant of the consumer's perceived change in self-image, referred to in this article as "perceived self-change." This perceived self-change has a cascading effect on the consumer's self-brand congruence. Thus, we identify perceived self-change as the mechanism underlying the main effect and also demonstrate a boundary condition for the effect.

This study makes a series of developments in our understanding of consumer behavior. For the first time in marketing literature, we

demonstrate the spill-over effects of autobiographical memories from a non-brand related context to a brand-related context. We determine that even autobiographical memories unrelated to brand experiences are strong enough to trigger judgments in a brand-related domain. Also, for the first time, we examine autobiographical memory perspectives and memory focus, that is, the focus on *differences* (vs. *similarities*) between the present and recalled selves *jointly*, providing new insights on the antecedents of self-congruence. We propose a new mechanism—perceived self-change—through which autobiographical memory perspectives impact consumer's self-brand congruence and brand preferences. Finally, as one of the key motives for the construction and expression of self-image, we extend our findings, as well as prior work, on self-esteem by considering its moderating influence on self-congruence, an important dimension in consumer behavior. Our findings have practical applications for marketing managers and advertisers with implications for nostalgia advertising and retro branding. Our research offers advice on how to entice customers from rival brands by priming their memory perspectives and foci with meaningful triggers. The next section reviews the relevant literature before introducing the research hypotheses.

2 | CONCEPTUAL DEVELOPMENT

2.1 | Self-image, self-congruence, and branding

It is well-established in branding literature that consumers use brands for self-expressive purposes, and that self-expression is an important determinant of consumer preference and choice (Aaker, 1999; Belk, 1988). Brands with a distinctive personality facilitate consumers to express, affirm, or enhance their sense of self (Park & John, 2010). Scholars have used the term "self-concept" or "self-image" to conceptualize the consumer's sense of self, which essentially denotes the "totality of the individual's thoughts and feelings having reference to himself as an object" (Rosenberg, 1986, p. 7). Thus, one's self-concept constitutes the cognitive and affective comprehension of who and what one is. Throughout this article, we use the term self-image to refer to the consumer's self-concept.

Self-image has been interpreted from various perspectives (Rosenberg, 1986; Sirgy, 1982). While cognitive theory construes the self as a conceptual system that processes information, behavioral theory interprets the self as an aggregate of conditioned responses. Symbolic interactionism looks at the self as an outcome of interpersonal interactions, and phenomenology takes a more holistic view, characterized by the belief that parts of the self are intimately interconnected and explicable only by reference to the whole.

Consistent with different conceptualizations of the self in the social and behavioral sciences, treatment of self-image has ranged from a focus on a "unitary self" to "multiple selves" (Lecky, 1945; Markus & Nurius, 1986; Sirgy, 1982; Sirgy, Grewal, & Mangleburg, 2000). Consequently, there is ambiguity in the exact conceptualization of self-image in consumer behavior literature. However, with more recent psychology literature on self-image pointing to the possibility of "multiple selves," consumer researchers have started using four

dimensions of self-image in theorizing about consumer behavior (Sirgy et al., 2000). These are actual self-image, ideal self-image, social self-image, and ideal social self-image (Sirgy et al., 2000). "Actual self-image" signifies how consumers see themselves, "ideal self-image" indicates how consumers would like to see themselves, "social self-image" represents how consumers believe significant others see them, and "ideal social self-image" is how consumers would like to be seen by significant others. The actual self is an outcome of perceived reality, that is, "who and what I think I am now," whereas the ideal self is inferred from what a person believes he or she would like to be (Malär, Krohmer, Hoyer, & Nyffenegger, 2011, p. 36). Thus, while perceived self refers to the actual self, inferred self refers to the ideal self.

Individuals seek to align their "actual" self with their "ideal" self. Consequently, extant research suggests that self-esteem, self-consistency, and self-knowledge are critical for the construction and expression of self-image (Epstein, 1980; Sirgy, 1982). While individuals may seek to enhance their self-image, thus improve their self-esteem, self-consistency refers to an individual's desire to behave consistently with one's self-image. These "twin motives" of self-esteem and self-consistency can occur harmoniously (Sirgy, 1982). Through these pursuits, individuals evoke their actual and ideal self-images, and acquire greater self-knowledge. Therefore, the third motive, that is, self-knowledge occurs simultaneously with either self-esteem or self-consistency.

Consumer researchers argue that consumers' personalities are defined through brand use (Belk, 1988; Holman, 1981; Park & John, 2010). Accordingly, consumers exhibit a preference for brand personalities that are aligned with their own self-images (Sirgy, 1982, 2015; Sirgy & Danes, 1982). Sirgy et al. (2000, 1997) argue that any dimension of a consumer's self-image can interact with a brand-user image to generate a subjective experience of "fit" or "consistency" with the brand, referred to as self-congruence. Sirgy's (1986, p. 230) self-congruence theory proposes that "consumer behavior is determined, in part, by the congruence resulting from a psychological comparison involving the product-user image and the consumer's self-concept (e.g., actual self-image, ideal self-image, and social self-image)." Such a comparison engenders high (vs. low) self-congruence when the product-user image matches the consumer's self-image. Furthermore, self-congruence impacts consumer behavior through the twin motives of self-consistency and self-esteem (Sirgy et al., 1997).

Fundamental to the idea of self-congruence is the significance of self-image to consumer's brand preferences (Birdwell, 1968). Self-congruence indicates an individual's "inner need of matching external behaviors with internal beliefs;" the foundation of brand personality (Aaker & Fournier, 1995; Su & Reynolds, 2017, p. 4). Indeed, self-image theory posits that consumers try to maintain their self-image, partly through the products and brands they own, seek to own, or not seek to own (Graeff, 1996; Sirgy, 1982; Wallace, Buil, & de Chernatony, 2017). Consequently, any inconsistency between a brand image and the consumer's self-image could potentially result in a self-brand incongruence. As we explain next, different autobiographical

memory perspectives influence consumer's assessment of perceived self-change, that is, the consumer's perceived change in self-image, in distinct ways. In turn, the consumer's self-brand congruence is influenced.

2.2 | Autobiographical memory and perceived self-change

Autobiographical memories are reminiscences of past episodes from one's own life experiences (Brewer, 1986). Such memories have a significant influence on brand loyalty, consumption preferences, brand meaning, and the consumer's cognition and memory processes such as brand recognition (Braun-LaTour, LaTour, & Zinkhan, 2007; Muehling, Sprott, & Sprott, 2004). Research demonstrates that an increase in the intensity of autobiographical memories leads to a significant increase in brand loyalty and positive attitude toward the brand, including a significant increase in intention to purchase the brand (Marchegiani & Phau, 2010). Employing consumers' autobiographical brand memories, Braun-LaTour et al. (2007) show that consumers' earliest and defining brand memories significantly and predictably influence their current and future brand preferences across different life phases. Thus, autobiographical memories are an important constituent of the cognitive and memory processes underlying consumers' consumption preferences and how they assign meaning to brands, including their relationships with brands.

Extant research in marketing further suggests that autobiographical brand memory is an important indicator of brand attachment, defined as "the strength of the bond connecting the brand with the self" (Berman & Sperling, 1994; Mikulincer & Shaver, 2007; Park, MacInnis, Priester, Eisingerich, & Iacobucci, 2010, p. 2). Autobiographical memories in product usage and judgment contexts lead consumers to form more emotionally charged impressions, especially with respect to positive emotions. Consequently, evoking autobiographical memories impacts consumer's information processing with reduced focus on product information—signifying greater dependence on affect-based (vs. cognition-based) information processing (Baumgartner, Sujan, & Bettman, 1992; Sujan, Bettman, & Baumgartner, 1993).

Affect-based information processing involves inherent emotional feelings about a brand and influences brand attachment (Berman & Sperling, 1994; Mikulincer & Shaver, 2007). In addition, research demonstrates that consumer's self-image is an important constituent of emotional brand attachment, and autobiographical memories, in turn, are integral to self-image (Malär et al., 2011; Park et al., 2010). Thus, autobiographical memories concerning brand-self separation, brand-self proximity, and brand-self display impact brand attachment through feelings of sadness, happiness, and pride, respectively (Park et al., 2010).

To evoke emotions, individuals can visualize autobiographical memories from either a *first-person perspective* (i.e., through their own eyes) or a *third-person perspective* (i.e., "looking" at the self from an outside observer's perspective) (Cohen & Gunz, 2002; Frank &

Gilovich, 1989). Each perspective has a distinct impact on the level at which people construe their own actions, namely, low-level, (i.e., concrete construal) and high-level (i.e., abstract construal) (Libby et al., 2005). Whereas concrete construal entails an emphasis on the details and describes an action in isolation, abstract construal focuses on the broader meaning and implications of the same action (Trope & Liberman, 2003; Vallacher & Wegner, 2014). Thus, visualizing autobiographical memories from a third-person perspective functions like other forms of psychological distancing, such as temporal or spatial distancing. Individuals engage in abstract construal, thereby accentuating and decontextualizing the broader meaning of the recalled events (Libby et al., 2005; Libby & Eibach, 2004). Autobiographical memories from a first-person perspective, on the contrary, engender concrete construal, causing individuals to emphasize the finer details of the recalled event in isolation.

In addition to the perspectives employed in visualizing autobiographical memories, individuals may also retrospect about differences or similarities between one's past and present selves. When an individual's autobiographical memory focuses on the *differences* between one's past and present selves, a third-person perspective causes the differences to be construed at an abstract level. The differences between one's past and present selves are enhanced, thereby accentuating changes in the very nature of the self, perceived as a significant change in one's self-image. A first-person perspective causes the *differences* to be construed at a concrete level, only identifying changes in isolated events or actions (Libby et al., 2005). An individual, therefore, does not perceive a significant change in one's self-image. When an individual focuses on *similarities* between one's past and present selves, a third-person memory perspective causes the similarities to be accentuated, leading to perceptions of "greater continuity in the self over time" (Libby et al., 2005, p. 51). That is, an individual does not perceive a significant change in one's self-image. Conversely, a first-person perspective causes the *similarities* between one's past and present selves to be construed concretely only in isolation. Thus, similarities between one's past and present selves are not accentuated, creating a perception of significant change in one's self-image.

Perceptions of change in the consumer's self-image should impact the consumer's self-brand congruence. When perceived self-change is

significant, the need for self-consistency engenders a psychological incongruence between the self and a current brand. A preference for an alternative brand may be triggered, that resolves this incongruence. The conceptual model is illustrated in Figure 1. Formally:

H1 *Consumer's focus on differences between present and recalled self from a third-person memory perspective adversely impacts their self-congruence with a current brand, and triggers preference for an alternative brand.*

H2 *Consumer's focus on similarities between present and recalled self from a first-person memory perspective adversely impacts their self-congruence with a current brand, and triggers preference for an alternative brand.*

In addition to self-consistency, self-esteem is another motive for the construction and expression of self-image (Epstein, 1980). Individuals may try to enhance their self-esteem by demonstrating their positive characteristics through appropriate brand affiliation (Park & John, 2010). Research shows that when individuals focus on similarities between their past and present selves, they tend to focus on how they are similar to their *positive* past selves (Ross & Wilson, 2002). Furthermore, Ross and Wilson's (2002) research demonstrates that perceptions of continuity with one's positive past self are more predominant among individuals with high as opposed to low self-esteem. Thus, when high self-esteem individuals recall autobiographical memories from the third-person perspective, they do not perceive a significant change in their self-image, because they focus on similarities to their positive past selves.

Conversely, when a consumer with high self-esteem recalls autobiographical memories from a first-person perspective, a significant change in their self-image is perceived, leading to psychological incongruence between the self and a current brand. The incongruence with their positive past self may trigger a preference for an alternative brand to resolve this issue. Given that low self-esteem individuals tend not to focus on similarities to their positive past selves, no significant effect of autobiographical memory perspective manifests for such individuals (Libby et al., 2005). Formally:

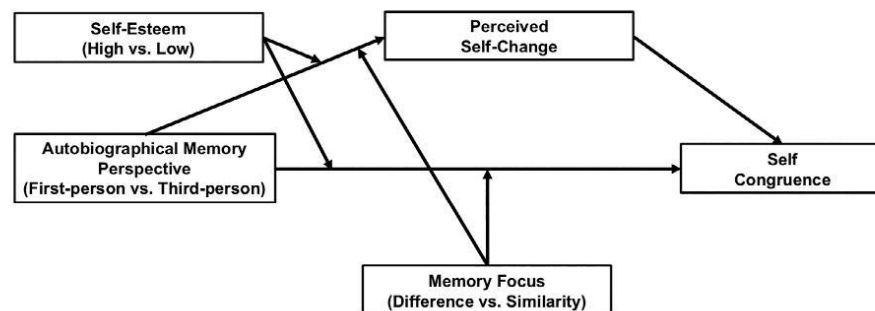


FIGURE 1 Conceptual model

H3 *Consumer's focus on similarities between their present and recalled self from a first-person memory perspective adversely impacts their self-congruence with a current brand, and triggers preference for an alternative brand in high self-esteem individuals.*

Fundamental to the idea of self-brand congruence is the significance of self-image to consumer's brand preferences (Birdwell, 1968). In our theorization, thus far, we identify the autobiographical memory perspective as a key determinant of perceived self-change. Our study argues that this has a cascading effect on consumer's self-brand congruence and resultant brand preference. Formally:

H4 *Consumer's self-brand congruence is impacted by autobiographical memory perspective, mediated by their assessment of perceived self-change.*

Next, we test these predictions in three studies.

3 | OVERVIEW OF EMPIRICAL STUDIES

We conducted three laboratory experiments to test our hypotheses. Study 1 tests hypotheses, H1 and H4, by manipulating participants' autobiographical memory perspectives (third-person vs. first-person) and by instructing participants to focus on differences between their present and recalled selves. Study 2 tests, primarily, hypotheses, H2 and H4, while also providing converging evidence for H1. Here, we manipulate participants' autobiographical memory perspectives (third-person vs. first-person) as well as their memory foci (*differences* vs. *similarities* between their present and recalled selves) jointly. Finally, Study 3 tests hypotheses, H3 and H4, by examining participants' dispositional self-esteem (high vs. low) and manipulating participants' autobiographical memory perspectives (third-person vs. first-person) jointly. Moreover, all three studies demonstrated process evidence by investigating the mediating role of perceived self-change.

4 | STUDY 1: FOCUSING ON DIFFERENCES BETWEEN THE PRESENT AND RECALLED SELVES

Study 1 tested hypotheses H1 and H4. We posit that third-person (vs. first-person) memory perspective adversely impacts consumers' self-congruence with a current brand and triggers preference for an alternative brand when the consumer focuses on the *differences* between their present and recalled self. This effect was mediated by the consumers' assessments of their perceived self-change.

4.1 | Method

We designed Study 1 as a single factor (memory perspective: first-person vs. third-person) between-subjects study, with memory

perspective as the independent variable, participants' perceived self-change as the mediating variable, and participants' self-congruence as the dependent variable. One hundred and eleven ($N = 111$) graduate students ($M_{\text{age}} = 24.71$ years; 41% females) from a large public university volunteered for the study.

We assigned participants randomly to one of the two memory perspective conditions. We administered the questionnaire in stages. First, we asked all participants to think of and write down the name of a brand with which their personality fits and reflects their actual or ideal self-image at that time. On the next page, consistent with Libby et al. (2005), we asked participants to recall a particular incident that they have had with their close friends in the last 6 years, to write down a cue word for that memory, along with an estimation of how many months ago the incident had occurred. Next, we gave the participants 7 min to provide a written description of how their personalities had changed since the occurrence of the incident they had just recalled. The specific instructions were adapted from Libby et al. (2005) as follows:

To interpret the memory data from this study more accurately it will help us to have some information on how your personality has changed over time. Take some time to think about the ways that you are different now from what you were like when the incident happened. In the space below, describe the things about you that have changed since the incident. Please continue to write and think until the experimenter asks you to stop. (p. 57)

After the 7 min, depending upon the treatment condition, we asked the participants to provide a written description of the memory with which they had identified either in the first-person or third-person memory perspective, consistent with Libby et al. (2005, p. 52). The instructions in the first-person condition were: "Please visualize the event FROM THE SAME VISUAL PERSPECTIVE THAT YOU ORIGINALLY HAD, in other words, LOOKING OUT AT YOUR FRIENDS AND SURROUNDINGS THROUGH YOUR OWN EYES. Please try to make your memory image as detailed as possible." The instructions in the third-person condition were: "Please visualize the event FROM AN OBSERVER'S VISUAL PERSPECTIVE; in other words, SO THAT YOU CAN SEE YOURSELF IN THE MEMORY, AS WELL AS YOUR FRIENDS AND SURROUNDINGS. Please try to make your memory image as detailed as possible."

Analogous to Libby et al. (2005), we then directed the participants to continue to hold their memory image in their mind while they responded to four questions measuring their assessments of perceived self-change: (a) How much have you changed from the time of the event you are recalling? (0 = *not at all*; 10 = *completely*). (b) Indicate the extent to which the behavior you are recalling is representative of the person you are today, (0 = *completely*; 10 = *not at all*). (c) How much have you changed since this recalled event occurred, into the person you are today? (0 = *not at all*; 10 = *completely*). Finally, (d), participants were presented with 11 Venn diagrams indicating a range of

"no overlap" to "complete overlap" between the self "now" and "then" (Aron, Aron, & Smollan, 1992). They were asked to circle the figure which best demonstrates the relationship between "you at the time of the event" and "you now" (0 = complete overlap between you then and now; 10 = no overlap between you then and now).

Finally, we measured participants' self-congruence in relation to the brand that they had indicated at the beginning of the study by adapting measures from Sirgy et al. (1997). We asked participants to recall the brand that they had indicated at the beginning of the study, and asked them to indicate their level of agreement (1 = strongly disagree; 7 = strongly agree) with the following three statements:

- 1 Consistent with how I see myself at the moment, I would prefer a different brand than the one I had indicated earlier.
- 2 To define myself and my identity currently, I would choose a different brand than the one I had thought of earlier.
- 3 Compared to the brand I had indicated earlier, I would prefer a different brand that reflects me and my personality now.

We debriefed participants after completing the questionnaire.

4.2 | Results and discussion

The length of time since the occurrence of an incident could potentially influence the extent of self-change one experiences, and confound the influence of memory perspective on perceived self-change and subsequent self-congruence. Consequently, for all of our studies, we used memory age as a covariate in our analyses of results.

Five participants were removed from the analysis because they had not responded to the questionnaire completely. We created a perceived self-change index by averaging the four items participants used to indicate their perceived self-change ($\alpha = .88$); and a self-congruence index by averaging the three items participants used to indicate their congruence with an alternative brand ($\alpha = .97$). Participants' perceived self-change and self-congruence were submitted to a one-way analysis of covariance (ANCOVA), with memory age as the covariate. Memory age had a significant effect, with participants perceiving greater self-change ($F(1, 103) = 109.79, p < .001$) and exhibiting greater congruence with an alternative brand ($F(1, 103) = 28.03, p < .001$) with increasing duration of time since the occurrence of the recalled event. Importantly, participants in the third-person perspective expressed significantly greater perceived self-change ($M_{\text{THIRDPERSON_SELFCHANGE}} = 7.07; M_{\text{FIRSTPERSON_SELFCHANGE}} = 4.85; F(1, 103) = 1,589.67, p < .001$); and greater congruence with an alternative brand ($M_{\text{THIRDPERSON_BRSWITCH}} = 5.53; M_{\text{FIRSTPERSON_BRSWITCH}} = 2.64; F(1, 103) = 639.70, p < .001$); compared to participants in the first-person perspective.

Finally, to test the role of perceived self-change as a mediator of participants' self-congruence, we ran a bootstrapping analysis with 5,000 resamples to test for mediation, by using SPSS PROCESS macro (model 4; Hayes, 2017). Results showed a significant overall indirect effect of perceived self-change (95% confidence interval = [2.36,

3.56]), indicating full mediation. Thus, the results of Study 1 validated both hypotheses, H1 and H4.

5 | STUDY 2: FOCUSING ON DIFFERENCES VERSUS SIMILARITIES BETWEEN THE PRESENT AND RECALLED SELVES

Study 2 primarily tests hypotheses, H2 and H4, while also providing convergent evidence for hypothesis, H1. We propose that first-person (vs. third-person) memory perspective adversely impacts consumers' self-congruence with a current brand, and triggers preference for an alternative brand when the consumer focuses on *similarities* between their present and recalled self. Consumers' assessments of perceived self-change mediated this effect.

5.1 | Method

We designed Study 2 as a 2 (memory perspective: first-person vs. third-person) \times 2 (memory focus: similarities vs. differences) between-subjects study. Memory perspective and memory focus were the independent variables, participants' perceived self-change was the mediating variable, and participants' self-congruence was the dependent variable. Undergraduates ($N = 220, M_{\text{age}} = 21.23, 47\%$ female) from a large public university volunteered for the study. Participants were randomly assigned to one of the four conditions.

For Study 2, we employed the context of overeating. The study was described to participants as one concerning their "eating habits and eating patterns." We administered the questionnaire in stages. First, we asked all participants to think of and write down the name of a brand with which their personality fits and reflects their actual or ideal self-image at that time. On the next page, we asked participants to recall a particular incident from the previous 12 months where they had indulged in overeating, that is, where they "ate an excessive amount of food." We asked them to write down a cue word for that memory, along with an estimation of how many months ago the incident had occurred. Next, we gave participants 7 min and asked half of the participants to write about how their eating habits and patterns had remained *consistent* since the occurrence of the recalled incident. We asked the other half to write about how their eating habits and patterns had *changed* since the occurrence of the recalled incident.

After the 7 min, depending upon the treatment condition, participants provided a written description of the memory they had identified either in the first-person or third-person memory perspective. The instructions in the first-person condition were: "Please visualize the incident FROM THE SAME VISUAL PERSPECTIVE THAT YOU ORIGINALLY HAD, in other words, LOOKING THROUGH YOUR OWN EYES AT THE FOOD THAT WAS ORDERED AND THAT YOU CONSUMED. Please try to make your memory image as detailed as possible." The instructions in the third-person condition were: "Please visualize the incident FROM AN OBSERVER'S VISUAL PERSPECTIVE; in other words, SO THAT YOU CAN SEE YOURSELF IN THE

MEMORY, ALONG WITH THE FOOD THAT WAS ORDERED AND THAT YOU CONSUMED. Please try to make your memory image as detailed as possible."

Consistent with the Libby et al. (2005, p. 56) study, participants were directed to continue to hold their memory image in mind while they responded to two questions measuring their assessments of perceived self-change: (a) "How much has your ability to control your eating changed since the episode you are recalling?" (0 = *not at all*; 10 = *completely*); (b) Rate your past ability to control your eating relative to your current ability (0 = *much better then than now*; 10 = *much worse then than now*). Finally, we measured participants' self-congruence in relation to the brand that they had indicated at the beginning of the study by adapting measures from Sirgy et al. (1997). After asking participants to recall the brand that they had indicated at the beginning of the study, we asked them to indicate their agreement (1 = *strongly disagree*; 7 = *strongly agree*) with the following three statements:

- 1 Consistent with how I see myself at the moment, I would prefer a different brand than the one I had indicated earlier.
- 2 To define myself and my current identity, I would choose a different brand than the one I had thought of earlier.
- 3 Compared to the brand I had indicated earlier, I would prefer a different brand that reflects me and my personality now.

We debriefed participants after completing the questionnaire.

5.2 | Results and discussion

We created a perceived self-change index by averaging the two items participants used to indicate their perceived self-change ($\alpha = .86$); and a self-congruence index by averaging the three items participants used to indicate their congruence with an alternative brand ($\alpha = .90$). We conducted a two-way ANCOVA with memory age as the

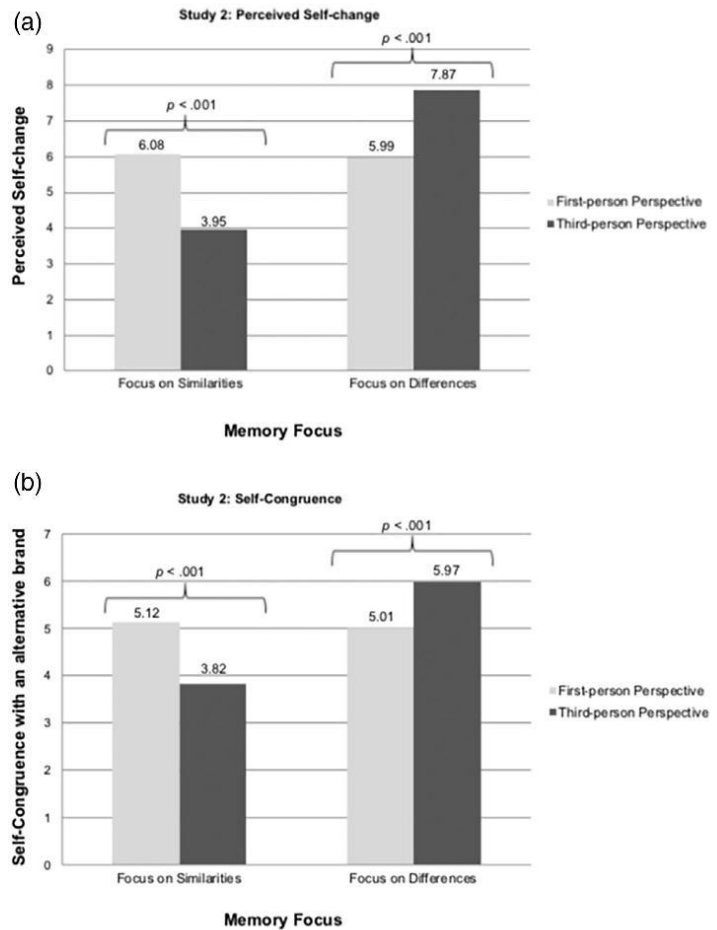


FIGURE 2 (a) Perceived self-change and (b) self-congruence by memory focus and autobiographical memory perspective (Study 2)

covariate, memory perspective, and memory focus as the predictor variables, and perceived self-change and self-congruence as the dependent variables of interest.

For perceived self-change, the results indicated a significant interaction between memory perspective and focus ($F(1, 215) = 303.56, p < .001$; Figure 2, Panel a). While the main effect of memory focus was significant ($F(1, 215) = 488.36, p < .001$), memory age was not a significant covariate ($F(1, 215) = .25, p = .62$). For self-congruence, the results indicated a significant interaction between memory perspective and focus ($F(1, 215) = 158.34, p < .001$; Figure 2, Panel b). While the main effects of memory focus ($F(1, 215) = 225.71, p < .001$) and memory perspective ($F(1, 215) = 6.42, p = .01$) were significant, memory age was not a significant covariate ($F(1, 215) = .06, p = .80$).

Planned contrasts indicated that when participants focused on similarities between their present and recalled eating habits from a first-person perspective, they perceived greater self-change ($M_{\text{SIM_FIRSTPERSON_SELFCHANGE}} = 6.08, M_{\text{SIM_THIRDPERSON_SELFCHANGE}} = 3.95, p < .001$; Figure 2, Panel a) and correspondingly greater congruence with an alternative brand ($M_{\text{SIM_FIRSTPERSON_BRSWITCH}} = 5.12, M_{\text{SIM_THIRDPERSON_BRSWITCH}} = 3.82, p < .001$; Figure 2, Panel b). In addition, when participants focused on differences between their present and recalled eating habits from a third-person perspective, they perceived greater self-change ($M_{\text{DIFF_THIRDPERSON_SELFCHANGE}} = 7.87, M_{\text{DIFF_FIRSTPERSON_SELFCHANGE}} = 5.99, p < .001$; Figure 2, Panel a) and correspondingly greater congruence with an alternative brand ($M_{\text{DIFF_THIRDPERSON_BRSWITCH}} = 5.97, M_{\text{DIFF_FIRSTPERSON_BRSWITCH}} = 5.01, p < .001$; Figure 2, Panel b).

Finally, to test the role of perceived self-change as a mediator of participants' self-congruence, we ran a bootstrapping analysis with 5,000 resamples to test for mediation, by using SPSS PROCESS macro (model 4; Hayes, 2017). Results showed a significant overall indirect effect of perceived self-change (95% confidence interval = [.06, .33]) indicating full mediation. The results provided converging empirical evidence for hypotheses, H1, H2, and H4.

6 | STUDY 3: EFFECTS OF HIGH AND LOW SELF-ESTEEM

Study 3 tested hypotheses, H3 and H4. We propose that consumer's focus on similarities between their present and recalled selves from a first-person memory perspective adversely impacts their self-congruence with the current brand, and triggers preference for an alternative brand in high self-esteem individuals. Consumers' assessments of perceived self-change mediated this effect.

6.1 | Method

We designed Study 3 as a 2 (memory perspective: first-person vs. third-person) \times 2 (self-esteem: high vs. low) between-subjects study. Memory perspective and self-esteem were the independent variables, participants' perceived self-change was the mediating variable, and participants' self-congruence was the dependent variable.

Participants were undergraduates ($N = 206, M_{\text{age}} = 21.57, 57\%$ female) from a large public university, in their second or later semester. Before the study commenced, participants completed the Rosenberg Self-Esteem Scale (Rosenberg, 2015). One hundred and five participants were classified as having high self-esteem ($M = 25.12$), while 101 were classified as having low self-esteem ($M = 15.17$). Half of the high and low self-esteem participants were randomly assigned to the first-person condition, while the other half were randomly assigned to the third-person condition.

The study was described to participants as one concerning their "university memories." We administered the questionnaire in stages. First, we asked all participants to think of and write down the name of a brand with which their personality fits and reflects their actual or ideal self-image at that time. On the next page, we adapted the Libby et al. (2005, p. 58) memory prompt and instructed the participants as follows: "Please think of something you did during your first semester at university that you are quite proud of. This memory might be a special achievement or something kind or intelligent you said or did or anything else you did that you are quite proud of." We asked participants to write down a cue word for that memory, along with an estimation of how many months ago the incident had occurred. On the next page, we manipulated the participants' memory perspective. The instructions in the first-person condition were: "Please visualize the incident FROM THE SAME VISUAL PERSPECTIVE THAT YOU ORIGINALLY HAD, in other words, LOOKING OUT THROUGH YOUR OWN EYES AT WHAT YOU SAID OR DID THAT MADE YOU PROUD. Please try to make your memory image as detailed as possible." The instructions in the third-person condition were: "Please visualize the incident FROM AN OBSERVER'S VISUAL PERSPECTIVE; in other words, SO THAT YOU CAN SEE YOURSELF IN THE MEMORY, ALONG WITH WHAT YOU SAID OR DID THAT MADE YOU PROUD. Please try to make your memory image as detailed as possible."

Next, we directed participants to continue to hold their memory image in mind while they responded to three questions, measuring their assessments of perceived self-change: (a) "How much have you changed since this recalled event you occurred?" (0 = *not at all*; 10 = *completely*); (b) "How much have you changed since this recalled event occurred, into the person you are today?" (0 = *not at all*; 10 = *completely*); and (c) participants were presented with 11 Venn diagrams indicating a range of "no overlap" to "complete overlap" between the self "now" and "then" (Aron et al., 1992). They were asked to circle the figure which best demonstrates the relationship between "you when the event occurred" and "you now" (0 = *complete overlap between you then and now*; 10 = *no overlap between you then and now*).

Finally, we measured participants' self-congruence in relation to the brand that they had indicated at the beginning of the study by adapting measures from Sirgy et al. (1997). We asked the participants to recall the brand that they had indicated at the beginning of the study, then asked them to indicate their agreement (1 = *strongly disagree*; 7 = *strongly agree*) with the following three statements:

- 1 Consistent with how I see myself at the moment, I would prefer a different brand than the one I had indicated earlier.
- 2 To define myself and my identity currently, I would choose a different brand than the one I had thought of earlier.
- 3 Compared to the brand I had indicated earlier, I would prefer a different brand that reflects me and my personality now.

We debriefed participants after completing the questionnaire.

6.2 | Results and discussion

We created a perceived self-change index by averaging the three items participants used to indicate their perceived self-change ($\alpha = .93$); and a self-congruence index by averaging the three items participants used to indicate their fit with an alternative brand

($\alpha = .91$). We conducted a two-way ANCOVA with memory age as the covariate, memory perspective, self-esteem as the predictor variables, and perceived self-change and self-congruence as the dependent variables of interest.

For perceived self-change, the results indicated a significant interaction between memory perspective and self-esteem ($F(1, 201) = 667.35, p < .001$; Figure 3, Panel a). While the main effect of memory perspective ($F(1, 201) = 568.68, p < .001$) and self-esteem ($F(1, 201) = 45.35, p < .001$) were significant, memory age was not a significant covariate ($F(1, 201) = .88, p = .35$). For self-congruence, the results indicated a significant interaction between memory perspective and self-esteem ($F(1, 201) = 74.75, p < .001$; Figure 3, Panel b). Furthermore, while the main effects of self-esteem ($F(1, 201) = 6.58, p = .01$) and memory perspective ($F(1, 201) = 45.67, p < .001$) were significant, memory age was not a significant covariate ($F(1, 201) = 2.04, p = .16$). Planned contrasts indicated that high self-

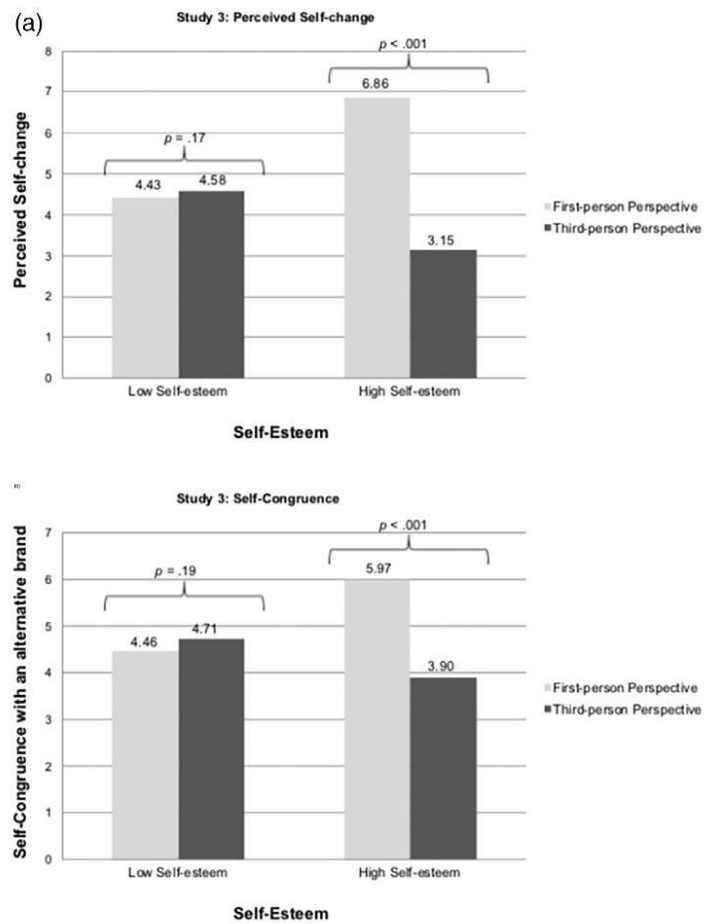


FIGURE 3 (a) Perceived self-change and (b) self-congruence by self-esteem and autobiographical memory perspective (Study 3)

esteem individuals who focused on *similarities* between their positive present and recalled selves from a first-person (vs. third-person) perspective perceived greater self-change ($M_{HSE_FIRSTPERSON_SELFCHANGE} = 6.86$, $M_{HSE_THIRDPERSON_SELFCHANGE} = 3.15$, $p < .001$; Figure 3, Panel a) and correspondingly greater congruence with an alternative brand ($M_{HSE_FIRSTPERSON_BRSWITCH} = 5.97$, $M_{HSE_THIRDPERSON_BRSWITCH} = 3.90$, $p < .001$; Figure 3, Panel b). However, for low self-esteem individuals who focused on *similarities* between their positive present and recalled selves from a first-person (vs. third-person) perspective, there was no significant difference between perceived self-change ($M_{LSE_FIRSTPERSON_SELFCHANGE} = 4.43$, $M_{LSE_THIRDPERSON_SELFCHANGE} = 4.58$, $p = .17$; Figure 3, Panel a) and correspondingly between their self-congruence with the current brand ($M_{LSE_FIRSTPERSON_BRSWITCH} = 4.46$, $M_{LSE_THIRDPERSON_BRSWITCH} = 4.71$, $p = .19$; Figure 3, Panel b).

Lastly, to test the role of perceived self-change as a mediator of participants' self-congruence, we ran a bootstrapping analysis with 5,000 resamples to test for mediation, by using SPSS PROCESS macro (model 4; Hayes, 2017). Results showed a significant overall indirect effect of perceived self-change [95% confidence interval = (-1.25, -.78)] indicating full mediation. The results support hypotheses H3 and H4.

7 | GENERAL DISCUSSION

External stakeholders (including researchers and marketers) endeavor to understand the dynamic nature of consumer behavior and the underlying factors that influence consumers' decision-making process and inevitable preferences. Current research identifies one such variable, the autobiographical memory perspective, as a key determinant of self-brand congruence and brand preference. This paper seeks to verify the moderating role of memory focus on the relationship between the autobiographical memory perspective and self-brand congruence. Secondly, this paper sought to refine our findings further and demonstrate a boundary condition for the main effect. We examined the moderating effect of high and low self-esteem to achieve this. Finally, we identified the mechanism underlying the observed effects; the consumer's perceived self-change leading to greater insight into consumer brand preference.

Results from the three experiments yielded the following conclusions. First, consumer's focus on differences between present and recalled self from a third-person memory perspective adversely impacts their self-congruence with a current brand, and triggers preference for an alternative brand (Study 1). Second, consumer's focus on similarities between present and recalled self from a first-person memory perspective adversely impacts their self-congruence with a current brand, and triggers preference for an alternative brand (Study 2). Third, a first-person memory perspective adversely impacts the consumer's self-congruence with a current brand. It triggers the consumer's preference for an alternative brand only for high (vs. low) self-esteem individuals focusing on similarities between their positive present and recalled selves (Study 3). Fourth, the effects of autobiographical memory perspective on consumers' self-brand congruence are

mediated by consumers' assessments of perceived self-change, that is, consumers' perceptions of change in self-image (Studies 1, 2, and 3).

Fundamental to the idea of self-brand congruence is the significance of self-image to consumer's brand preferences (Birdwell, 1968). We identify autobiographical memory perspective as a key determinant of consumer's perceived change in self-image. This research argues that perceived self-change has a cascading effect on consumer's self-brand congruence and resultant brand preference. In response to the research questions put forward, the findings show that each distinct autobiographical memory perspective, in conjunction with consumer's focus on *differences* (vs. *similarities*) between the present and recalled selves, lead to differing degrees of perceived self-change in the consumer. The consumer's self-brand congruence is affected, which, in turn, influences the resultant brand preference.

7.1 | Theoretical contribution

This research was inspired and based upon the need for a greater understanding of the antecedents of self-congruence. First, in this article, we integrate two distinct bodies of literature: one investigating self-congruence, and the other exploring the effects of autobiographical memory perspectives. In the process, our focus on the psychological processes and behaviors preceding consumer's self-congruence influence current and future brand preferences and brand-switching behaviors, thereby filling an apparent void in extant research.

Second, our study demonstrates the spill-over effects of autobiographical memories from a non-brand related context to a brand-related context, for the first time in marketing literature. Our research uncovers that even non-brand-related autobiographical memories are strong enough to trigger judgments in a brand-related domain. In all of our studies, we prime non-brand autobiographical memories to demonstrate the hypothesized effects.

Thirdly, we examine for the first time autobiographical memory perspective and memory focus, *jointly*, providing new insights regarding the interactive effect of these key memory components that help extend the literature on self-congruence by exploring the antecedents. Fourth, this research is the first to explore and propose a causal link between autobiographical memory perspective and consumers' self-brand congruence. We propose consumers' perceived self-change as the unique mediating variable underlying the impact of the autobiographical memory perspective on consumer's self-brand congruence and resultant brand preference. In doing so, we add another important variable to the much needed subject matter of the antecedents of self-congruence.

Fifth, as one of the key motives for the construction and expression of self-image *and* an important dimension in consumer behavior, our findings extend our understanding of self-esteem. We achieve this by demonstrating the moderating impact of self-esteem on the relationship between autobiographical memory perspective and self-congruence. Whereas research suggests that people, for self-enhancing reasons, are motivated to be psychologically closer to their positive

past selves, our findings are able to support such claims and further extend discussions on self-esteem.

7.2 | Managerial implications

In addition to theoretical contributions, our research has several important managerial implications. The results suggest that marketers, specifically brand communication managers and advertisers, can induce consumers to change their existing brand preference, potentially motivating a switch from rival brands. This change may be achieved by priming potential consumers with appropriate memory perspectives and memory foci, thereby increasing the target brand preference and appeal effectiveness.

The findings of this research have direct applications in the realm of nostalgia advertising. Advertisements that evoke nostalgia or an emotional yearning for one's past have been successfully employed by marketers to generate a positive affect toward the brand. Marketers' strategic use of nostalgic themes in their brand communications has been seen to enhance consumers' attitudes and purchase intentions toward a target brand. The findings of this research can be used to streamline their traditional "one-size-fits-all" generic approach. Placing a focus on *differences* between one's past and present selves as an effective advertising communication strategy would only work effectively provided the portrayed perspective is a third-person perspective. Likewise, focusing on *similarities* between one's past and present selves as an effective advertising communication strategy would only work effectively provided the portrayed perspective is a first-person perspective. Furthermore, if the advertising communication evokes self-esteem, then the dynamics involved are more subtle and nuanced.

Yet another domain where the findings of this research may be effectively employed is retro branding; where historical brands are relaunched with new and upgraded features. Retro brands have well-established identities, which consumers may consider an appealing option as it reinforces positive connections to their past. As such, brand managers can employ the findings of this study through strategically framed advertising appeals that invoke brand heritage and elicit consumers' autobiographical memories by adding a temporal component.

In summary, this research provides a nuanced understanding of factors that influence consumers' self-brand congruence. It provides practitioners not only with guidelines but also practical leverage through the effective use of temporal focus and consumers' self-esteem in their brand communication strategies.

7.3 | Limitations and future research

A limitation consistent throughout all the research in our study is the exclusive measure of consumer's self-congruence. We do not measure consumer behavior in terms of observing the consumer's actual brand switching behavior. Further studies should, therefore, include this variable and test the effects of autobiographical memory perspective on

consumer's actual brand switching behavior in addition to measuring their self-congruence. A worthwhile consideration for future studies is to use brands across different product categories, in order to generalize the findings. Our work, thus, opens the door for future research on autobiographical memory perspectives and consumer's brand switching behavior.

Second, self-brand congruence can have two dimensions: self-image congruence and functional congruence. Self-image congruence refers to the match between one's self-image and the brand's value-expressive features. Functional congruence refers to the match between the brand's utilitarian features and the consumer's evaluation criteria associated with these features. The measures of self-congruence that we adopt in this research do not differentiate between these two dimensions of self-congruence. Future research could, therefore, explicitly explore the impact of autobiographical memory perspectives on these two dimensions of self-congruence.

Finally, our research measures consumers' self-congruence and change in consumer's brand preferences, only momentarily. That is, we do not include a temporal component in this research. It would require an investigation in the duration of the "alternative brand" preference that remains in the mind of the consumer. Future research could incorporate a time component and test the temporal strength of this effect.

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Dr. Sudipta Mandal is an Assistant Professor of Marketing at the Indian Institute of Management, Indore. He received his PhD in Marketing from the Indian Institute of Management, Ahmedabad. His research focuses on consumer behavior and consumer judgment and decision making. Specifically, he explores the cognitive impact of consumer mindsets, brands, and price formats on information processing, decision making, and memory. In addition, Dr. Mandal explores factors such as emotions, congruence, fluency, and interactivity to identify biases in rational decision making.

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Research Questionnaire

Multi-item seven-point Likert scales anchored at 1 = strongly disagree (very unsatisfied/poorest value) and 7 = strongly agree (very satisfied/best value) is to be used.

Pre-Questions

Do you Agree to answer the Survey and provide consent? *

Are You Older than 18 years old?

Is your Monthly Income > R10,000?

Brand Satisfaction

I am satisfied with the relationship I have with this Pick 'n Pay

I am happy with the efforts this retailer is making toward customers like me

Brand Trust

I have trust in Pick 'n Pay

Pick 'n Pay gives me a feeling of trust

Brand Commitment

Even if Pick 'n Pay was more difficult to reach, I would still be keeping buying here

I feel committed towards Pick 'n Pay

I am willing "to go the extra mile" to remain a customer of Pick 'n Pay

Brand Loyalty

I would repurchase all my household products from Pick 'n Pay

I would recommend Pick 'n Pay to friends and family

Pick 'n Pay is my first choice when it comes to purchasing household-products

Programme Special Treatment

As I am a member of Smart Shopper Card, they do services for me that they don't do for most customers

As I am a member of Smart Shopper Card. I get discounts or special deals that most customers don't get

As I am a member of Smart Shopper Card, I get better prices than most customers*

As I am a member of Smart Shopper Card, I am usually placed higher on the priority list when there is a waiting list

Programme Social Benefits

I have developed a friendship with the staff at Pick 'n Pay store

I am familiar with the employees who at Pick 'n Pay store

I am recognized by certain employees

They know my name

I am glad to meet other shoppers (Friends & Family) at Pick 'n Pay

Programme Value

The proposed rewards have high cash value

The Smart Shopper card and points is easy to use

The Smart Shopper rewards are what I want

It is highly likely that I will get the Smart Shopper rewards

Programme Loyalty

I like Pick 'n Pay Smart Shopper loyalty programme more than other programs (e.g.: Checkers X-Save or Clicks)

I would recommend the Pick 'n Pay Smart Shopper to others

I have a strong preference for Smart Shopper programme

Willingness to Pay a Price Premium

I am willing to pay a higher price for brands at Pick 'n Pay than at other retailers

The price of Household goods would have to go up quite a bit before I would switch to another retailer

I am willing to pay a lot more for household-products at Pick 'n Pay

Future Sales (Proxy)

Approximately how much do you spend at Pick 'n Pay per Month?

Will you continue to spend the same at Pick 'n Pay in the next few months?

Will you increase your purchase at this retailer?

Share of Wallet

How often do you buy Household-products at retailer Pick 'n Pay compared to other retail stores? (%)

Share of Visits

Of each 10 times you go shopping. how many times do you select Pick 'n Pay?

Heiner's Gmail <evanschitzky@gmail.com>

Wed, 3 Jun, 20:30



to me ▾

Dear Sagar,

Yes, you're welcome to use our questionnaire for your research. It's still valid as it uses pretested scales that tend to be valid and reliable in many countries. Please make sure they also work in your setting by perhaps do a small pre-test of the scale?

Given your research focus on bottom of the pyramid consumers, it would be interesting to see whether loyalty programs even make sense in such a setting. I don't have an answer, but it would be interesting to know.

I wish you the best of luck with your work,

Best,

Heiner

Dr Heiner Evanschitzky
Professor of Marketing
Alliance Manchester Business School
The University of Manchester
Booth Street West
Manchester, M15 6PB
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Adapted from Evanschitzky et al., (2012) with full permission from the author

Plagiarism Declaration

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

Name: Sagar Sen


Student Number: 19387874

Signature: 

Date: 30/11/2020

Copyright Declaration Form

22.1 COPYRIGHT DECLARATION FORM

Student details			
Surname:	SEN	Initials:	S
Student number:	19387874		
Email:	sagarsen87@gmail.com		
Phone:	082 908 6100		
Qualification details			
Degree:	MBA	Year completed:	2020
Title of research:	Brand and programme loyalty consequences towards preference, intention and purchase behaviour outcomes among low-income consumers in emerging markets		
Supervisor:	Dr Kerry Chipp		
Supervisor email:	chippk@gibs.co.za		
Access			
A.	My research is not confidential and may be made available in the GIBS Information Centre and on UPSpace.		
I give permission to display my email address on the UPSpace website			
Yes	X	No	
B.	My research is confidential and may NOT be made available in the GIBS Information Centre nor on UPSpace.		
Please indicate embargo period requested			
Two years		Please attach a letter of motivation to substantiate your request. Without a letter embargo will not be granted.	
Permanent		Permission from the Vice-Principal: Research and Postgraduate Studies at UP is required for permanent embargo. Please attach a copy permission letter. Without a letter permanent embargo will not be granted.	
Copyright declaration			
I hereby declare that I have not used unethical research practices nor gained material dishonesty in this electronic version of my research submitted. Where appropriate, written permission statement(s) were obtained from the owner(s) of third-party copyrighted matter included in my research, allowing distribution as specified below.			
I hereby assign, transfer and make over to the University of Pretoria my rights of copyright in the submitted work to the extent that it has not already been affected in terms of the contract I entered into at registration. I understand that all rights with regard to the intellectual property of my research, vest in the University who has the right to reproduce, distribute and/or publish the work in any manner it may deem fit.			
Signature:			Date: 30-11-2020
Supervisor signature:	Kerry Chipp		Date: 30th November 2020

Certification of Additional Support

25. APPENDIX 6 CERTIFICATION OF ADDITIONAL SUPPORT

(Additional support retained or not - to be completed by all students)

Please note that failure to comply and report on this honestly will result in disciplinary action

I hereby certify that (please indicate which statement applies):

- *I DID NOT RECEIVE any additional/outside assistance (i.e. statistical, transcriptional, and/or editorial services) on my research report:*

.....

- *I RECEIVED additional/outside assistance (i.e. statistical, transcriptional, and/or editorial services) on my research report*

Yes

.....

If any additional services were retained– *please indicate below which:*

- Statistician*
- Transcriber*
- Editor*
- Other (please specify:.....)*

Please provide the name(s) and contact details of all retained:

NAME: *Ricky Hunt*

EMAIL ADDRESS: *ricky@mediameme.co.za*

CONTACT NUMBER: *083 627 1561*

TYPE OF SERVICE: *Editing of content*

NAME:

EMAIL ADDRESS:

CONTACT NUMBER:

TYPE OF SERVICE:

NAME:

EMAIL ADDRESS:

CONTACT NUMBER:

TYPE OF SERVICE:

I hereby declare that all *statistical write-ups and thematic interpretations of the results* for my study were completed by myself without outside assistance

NAME OF STUDENT: *Sagar Sen*
.....

SIGNATURE: 
.....

STUDENT NUMBER: *19387874*
.....

STUDENT EMAIL ADDRESS: *Sagarsen87@gmail.com*
.....

Ethics Clearance Approval

**Gordon Institute
of Business Science**
University of Pretoria

**Ethical Clearance
Approved**

Dear Sagar Sen,

Please be advised that your application for Ethical Clearance has been approved.

You are therefore allowed to continue collecting your data.

We wish you everything of the best for the rest of the project.

[Ethical Clearance Form](#)

Kind Regards

This email has been sent from an unmonitored email account. If you have any comments or concerns, please contact the GIBS Research Admin team.