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VALUE CONGRUENCE IN THE SERVICES CONTEXT

DEVELOPING AND MAINTAINING CONSUMER-BRAND RELATIONSHIPS

JING ZHANG

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VALUE CONGRUENCE IN THE SERVICES CONTEXT
DEVELOPING AND MAINTAINING CONSUMER-BRAND RELATIONSHIPS

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aan de Radboud Universiteit Nijmegen
op gezag van de Rector Magnificus prof. mr. S.C.J.J. Kortmann,
volgens besluit van het College van Decanen
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献给我敬爱的父母

for my parents

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“书山有路勤为径，学海无涯苦作舟。”

中国唐代著名文学家、哲学家韩愈的一句治学名联

*“Diligence is the path through the mountains of books,
hard work with a heavy feeling is the ship to sail through the endless ocean of learning.”*

– Yu Han, Chinese schrijver en filosoof uit de Tang dynastie

Ooit had ik gedacht “vier jaar moet ruim genoeg tijd zijn om één onderzoek te doen!” In de eerste jaren ging het ook best soepel, maar in het laatste jaar... De berg werd steeds steiler, het pad steeds vager. Hoe ver was ik nog van die bergtop? De oceaan werd steeds woeliger, het schip schommelde steeds meer, wanneer kwam dat vaste en veilige land in zicht? Gelukkig waren er in deze zware tijd veel lieve mensen om me heen. Ze zorgden ervoor dat het licht bleef schijnen, ze boden me een warme beschutting en ze gaven mij plezier, energie, motivatie en moed. Nu ligt hier mijn proefschrift, dat niet mogelijk was geweest zonder deze mensen, en ik ben hen daar zeer dankbaar voor.

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Jing Zhang

November 2007

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CHAPTER 1

Introduction

In this chapter we briefly introduce the central topic of this dissertation and its relevance. First, we offer a short description of the main constructs used in this dissertation and provide a short theoretical background with the motivations for our study. Following that, we present three main research questions. We then discuss the theoretical and managerial relevance of this dissertation. Finally, we conclude with an outline of this dissertation.

1.1 General objective

The ability of service providers to establish, develop and maintain enduring relationships with their consumers represents a key capability according to both marketing literature and marketing managers (Lam et al., 2004; Morgan & Hunt, 1994; Oliver, 1999). In the field of relationship marketing, considerable effort has been devoted to identifying and examining the interrelationships between relationship quality (e.g. satisfaction, trust and commitment) and relationship marketing outcomes (e.g. switching behaviour and loyalty) (e.g. Chiou & Droge, 2006; Garbarino & Johnson, 1999; Hennig-Thurau, Gwinner, & Gremler, 2002; Lam et al., 2004). Yet, *value congruence* (which refers to the similarity between a consumer's own personal values and his or her perceptions of the service brand values) remains largely ignored as an antecedent of relationship quality and relationship marketing outcomes. Very few relationship marketing studies recognize the effects of value congruence on trust and commitment (MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994). Moreover, existing value congruence research in relationship marketing literature is only focused on the relations between buyers and suppliers (MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994). This is surprising because value congruence represents a powerful human motivator for developing and maintaining relationships, according to the similarity-attraction theory in social psychology literature (Gaunt, 2006). Similarly, various organizational studies demonstrate that value congruence represents one of the most important antecedents of employee job satisfaction, commitment, trust, intention to stay with the organization, and employee performance (Arthur et al., 2006; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006). The main goal of this dissertation is therefore to enhance the understanding of value congruence by identifying and examining its effects on enduring relationships between consumers and brands in the context of services.

1.2 Definitions of key constructs in this dissertation

1.2.1 Service brands

The service sector has become a dominant force in the economy of many Western countries and has created a wealth of new jobs (McDonald, Chernatony, & Harris, 2001). Most of these countries can be defined as “service economies”, because the contribution of the service sector to the gross national product is considerably greater than that of the manufacturing and agricultural sectors combined (Lovelock & Wright, 2002; Bateson, 1995).

Services are performances or actions rather than objects, and therefore their characteristics (such as intangibility, perishability, inseparability and heterogeneity) are different from those of physical products (Lovelock & Wright, 2002). A service is an act or performance offered by one party to another. Although this process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production (Lovelock & Wright, 2002). According to Zeithaml and Bitner (2003) intangibility is the key to determining whether or not an offering is a service or a physical product.

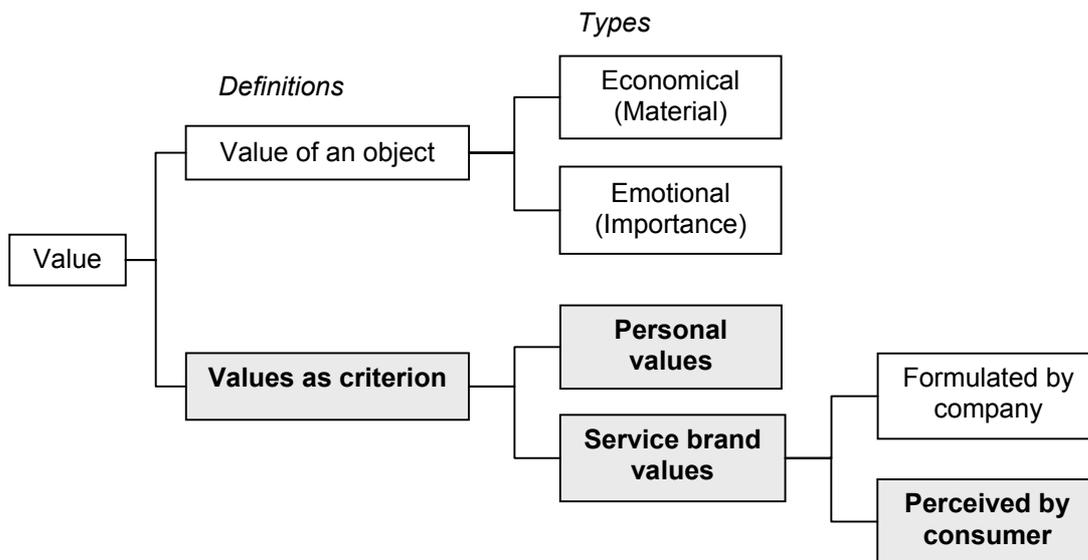
In line with the general definition of a brand (Keller, 2003; Aaker, 1996), the term *service brand*, as used in this dissertation, refers to a name, term, sign, symbol or design, or a combination of those, intended to identify physical goods and services delivered by a service provider and to differentiate them from those of the competition.

1.2.2 Personal values and service-brand values

Researchers have started studying values most noticeably since the 1960s (Oppenhuisen, 2002). Different definitions have been given to the term value. According to Rokeach (1973) the value concept has been used in two different ways. In one way the value concept is used to describe the ‘value of an object’. The ‘value of an object’ can be separated in the economical (as in worth for which an

object can be exchanged) and the emotional value (importance expressed in feelings and sentiments) (see Figure 1.1).

FIGURE 1.1
Value concepts



Note: the focus of this dissertation is marked with bold text.

In another way values are viewed as ‘values as criterion’, which refer to personal values, as in guiding principles. Rokeach (1973) provided a well-known social scientific definition for ‘value as criterion’. He (Rokeach, 1973, p.5) viewed a *personal value* as ‘an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence’. In this dissertation we adopt this definition of value. Values are therefore a motivational construct. They represent broad goals that apply across contexts and time (Bardi & Schwartz, 2003), though they can change over time. Values form the psychological core of “self” (Finegan, 2000; Wade-Benzoni, Hoffman, & Moore, 2002). They have been proven to be very useful in measuring product choice, since they play a central role in consumers’ cognitive structures and because of their supposed relative stability (Brangule-Vlagsma, Pieters, & Wedel, 2002). Moreover, Gutman (1982) states that consumers purchase

products to attain their value-related goals. It is generally agreed upon that comprehending consumers' values is one of the most powerful ways to understand consumers (Durgee, O'connor, & Veryzer, 1996). In many studies, values are employed as antecedents of consumer attitudes and behaviour (e.g. Homer & Kahle, 1988).

Service brand values are defined in our research as personal values relevant and applicable to a service brand, in analogy with the definition of brand personality (Aaker, 1997) and product personality (Govers & Schoormans, 2002). Service brand values can either be formulated by a service provider or perceived by consumers (see Figure 1). In this dissertation we will focus on the service brand values as consumers perceive them from service providers, and not the values that a service provider wants to propagate. This subjective perception of an individual consumer is more important, because perception is in the eye of the beholder, and it is likely to determine his or her attitude and behaviour (Finegan, 2000).

1.2.3 Relationship quality and outcomes

In the last two decades, it has been suggested that the marketing discipline is undergoing a paradigm shift from a transactional to a relational perspective (Hennig-Thurau, Gwinner & Gremler, 2002; Sheth & Parvatiyar, 2002). Relationship quality (e.g. satisfaction, trust, commitment) and relationship outcomes (e.g. loyalty) are frequently deemed as the key components of relationship marketing (Chiou & Droge, 2006; Garbarino & Johnson, 1999; Hennig-Thurau, Gwinner & Gremler, 2002; Lam et al., 2004), and therefore are considered as relevant dependent variables in this dissertation.

We define consumer *satisfaction* with a service brand in this dissertation as an overall evaluation based on the consumer's total purchase and consumption experience with physical goods or services offered by the service brand over time (Anderson, Fornell, & Lehmann, 1994; Anderson, Fornell, & Mazvancheryl, 2004; Fornell, 1992; Luo & Bhattacharya, 2006).

In line with several researchers (Garbarino & Johnson, 1999; Morgan & Hunt, 1994; Moorman, Zaltman, & Deshpandé, 1992), we define service brand *trust* as the willingness of the consumer to rely on a service brand because he or she has confidence in the reliability and integrity of that brand.

Similar to trust, commitment represents an essential ingredient for successful long-term relationships (Fullerton, 2003; Morgan & Hunt, 1994). We define *commitment* toward a service brand as a consumer's enduring desire to maintain a relationship with a service brand based on psychological attachment to that brand (Bansal, Irving, & Taylor, 2004; Moorman, Zaltman, & Deshpandé, 1992; Morgan & Hunt, 1994).

Following Evanschitzky and Wunderlich (2006), we define service brand *loyalty* as a consumer's behavioural intention to continue buying or using a service brand in the future, accompanied by a deep commitment to that service brand.

1.3 Theoretical background

In marketing, organizational and social psychology literature, a considerable amount of research, that is based on the similarity-attraction theory, indicates that symbolic congruencies such as self congruence (Kressmann et al., 2006; Sirgy, 1982, Sirgy et al., 1997), personality congruence (Govers & Schoormans, 2005; Harris & Fleming, 2005), and value congruence (Kristof-Brown, Zimmerman, & Johnson, 2005; MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994) have positive effects on consumer attitudes, relationship quality and outcomes. A summary of past symbolic congruence research and their applications are shown in Table 1.1.

The similarity-attraction theory from social psychology forms the basis of these studies on symbolic congruencies (see Chapter 3 for more information). This theory states that individuals are more attracted to others that are perceived as similar to themselves than to those viewed as dissimilar, because of reduced cognitive dissonance, improved communication, and increased predictability in social interactions (Cable & Judge, 1997).

TABLE 1.1
Symbolic congruencies from various disciplines

Congruence research	Congruence of	Predict	Context
<i>In marketing studies</i>			
Self congruity	Self-concept & Product image	Mainly pre-purchase behaviour (e.g. preference, satisfaction & purchase intention)	Mainly products, but also services
Personality congruence	Personal personality & Product / brand personality	Consumer purchase behaviour	Products and brands
Shared values*	Buyers values & Suppliers values	Commitment/ trust	Buyers and suppliers
<i>In organizational studies</i>			
Person-Organization & Person-Job fit	Employee values & Organizational values	Employee & organizational attitudes and behaviours (e.g. Job satisfaction, organizational commitment, intent to quit & performance)	Organization
	Employee personality & Organizational personality		
<i>In social psychology studies</i>			
Similarity-attraction	Personal values & personal values	Relationship quality and outcomes (e.g. partner liking, marital satisfaction, relationship commitment & stability)	Personal or partner relationship
	Person-person personality		
<i>Our research</i>			
Consumer-brand value congruence	Consumer values & Brand values	Consumer attitudes, relationship quality and outcomes (i.e. brand preference, satisfaction, trust, commitment & loyalty)	Services

*: Our research differs from research on shared values as suggested by Morgen and Hunt (1994) in various ways. First, in their case congruence has been measured with direct methods without using specific values items, while we have employed indirect measurement. Second, their study context concerns B-B, rather than the consumer-brand relationship in our study. Third, their research is focused on commitment and trust as such, not on the contributions of value congruence to the key components of relationship marketing.

Until now, in marketing literature, the concept of symbolic congruence has mainly devoted to self-concept of the consumer (Ekinci & Riley, 2002; Ericksen, 1996; Malhotra, 1981; Sirgy et al., 1997) and personality (Govers & Schoormans, 2005; Harris & Gleming, 2005), rather than values. Contrary to the lack of value congruence research in marketing literature, the organizational literature shows a

growing body of evidence illustrating that congruence between organizational and employee in terms of values is the most consistent and effective predictor of employee attitudes and behaviour (Finegan, 2000; Verplanken, 2004).

Given that values are a part of the central core of “self” (Hitlin & Piliavin, 2004), and values are even more closely related to attitudes and behaviour than are personality traits (Kamakura & Novak, 1992), it is remarkable that the limited value congruence research in marketing literature has only been conducted to predict trust and commitment. In this dissertation we therefore focus on the effect of value congruence on consumer-brand relationships in the services context. We will provide a more detailed theoretical background in Chapter 2 to 5.

1.4 Motivations for this dissertation

Although the importance of symbolic congruencies on consumer attitudes and behaviours has been acknowledged by theoretical and empirical research across various disciplines, several limitations exist in current congruence research. These limitations form the motivations for this dissertation.

First, in most cases symbolic congruence research has developed relatively independently along parallel lines without comparison of the multiple types of congruencies, i.e. self-, personality- and value congruence. Several researchers emphasized the importance to clarify the similarities and differences between these congruencies, and further called for research initiatives to examine the relative role of multiple symbolic congruencies on attitudes and behaviours (Arthur, Bell, Villado, & Doverspike, 2006; Govers & Schoormans, 2005; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006; Westerman & Cyr, 2004). However, to the best of our knowledge, to date no study has been carried out to identify the similarities and distinctions among these three types of symbolic congruencies simultaneously. This limits our understanding of these symbolic congruencies and their effects on consumer attitudes and behaviours.

Second, although congruence theory has been tested on many physical products to predict consumer behaviour, it has hardly been tested on services.

Moreover, previous value congruence research is focused on the relationship between the buyers and suppliers, rather than between consumers and service brands. In the context of services with its less tangible measures (i.e., functional attributes), values congruence become especially important; because by default they fill the evaluation void created by the absence of more tangible functional attributes (Berry, 1995; Bitner, 1995; Haytko, 2004). Furthermore, because services are performances, the heterogeneity connected with them results largely from the human interaction between employees and consumers (Zeithaml, Bitner, & Gremler, 2006). When consumers and employees of a service brand hold similar values, they share common aspects of cognitive processing, which should lead to similar expectations about performance and common methods of interpreting events. Common interpretations reduce uncertainty and information overload and thus can improve interpersonal relationships between consumers and service providers (Cable & Judge, 1997). Moreover, De Chernatony and colleagues (De Chernatony, Drury, & Segal-Horn, 2004; De Chernatony & Segal-Horn, 2003) recently have tried to find factors critical to the success of a service brand. Their exploratory study features a review of services management and services branding literature, as well as in-depth interviews with leading consultants, and shows that values represent the third most apparent theme for successful service brands (behind a focused position and consistency). Additionally, similar to Zeithaml (1988), Lages and Fernandes (2005) highlighted the importance of studying service brand values because consumers use services to achieve their personal values. Taking these various aspects into consideration, we argue that understanding the effects of value congruence on consumer-brand relationship quality and outcomes is particularly important in the services context.

Third, the moderating effects of person-related characteristics, e.g. consumers' psychological, situational and demographic characteristics, have been a relatively unstudied phenomenon in value congruence research. With the continued growth of value congruence research there is a general support for the positive effect of value congruence on the key components of relationship marketing across various disciplines. However, Ostroff, Shin and Kinicki (2005)

observed there is very little study done on identifying and examining factors that influence the relationship between value congruence and the key components of relationship marketing. Several other researchers also acknowledge this limitation and indicate that further research on value congruence should include moderating effects (Adkins, Ravilin & Meglino, 1996). For example, Kristof-Brown, Zimmerman and Johnson (2005) highlighted the need for future research using personal and situational characteristics as moderators in the relationship between congruence and attitudes or behaviours.

1.5 Research questions and framework

We formulate the central research question of this dissertation as:

Which role does value congruence play in the relationship between consumers and brands in the services context?

This central question will be answered through the following research questions:

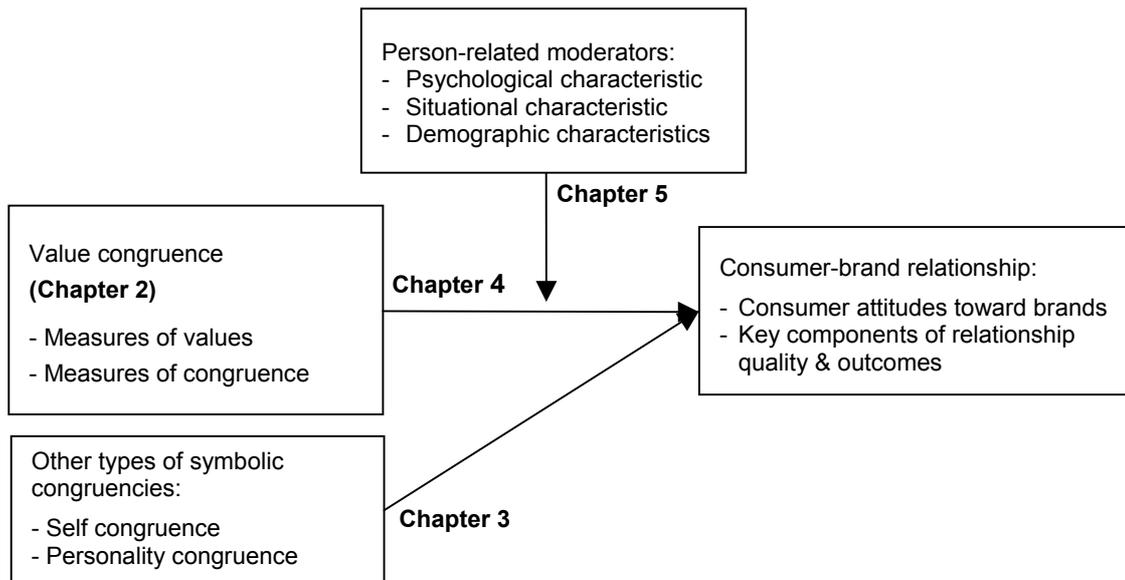
- 1. Does value congruence differ from the other two types of symbolic congruencies (i.e. self- and personality congruence) in predicting consumer attitudes toward brands? If so, how? (Chapter 3)*
- 2. How does value congruence influence the key components of relationship quality and outcomes in the services context? (Chapter 4)*
- 3. How do consumer psychological, situational and demographic characteristics influence the effect of value congruence on relationship quality? (Chapter 5)*

These research questions closely follow the research framework presented in Figure 1.2, which are discussed in three inter-related studies across Chapter 3 to 5.

The first research question refers to the comparisons between related symbolic congruencies (Chapter 3). The second research question refers to the main flow chart of the figure, where the effects of value congruence on key components

of consumer and brand relationship quality and outcomes are investigated (Chapter 4), and the third addresses the moderating effects (Chapter 5). Due to these different focuses, chapters 3 to 5 can also be read separately.

FIGURE 1.2
Framework of the dissertation



Next to these main studies, we also conducted three pre-studies to answer the following questions (Chapter 2):

- A) *How to measure values? In other words, which value list suits our research best? (Paragraph 2.2 & 2.3)*
- B) *How to measure congruence? In other words, which method of measuring congruence suits our study best? (Paragraph 2.4)*

The answers to these questions, i.e. the choice of the measures of value list and congruence will be applied to our main studies.

1.6 Theoretical and managerial relevance

Aimed at the services sector, the findings of this dissertation are relevant for both academics and practitioners.

1.6.1 Theoretical relevance

From a theoretical perspective, we provide the following contributions to the research on value congruence:

First, in contrast to promoting the development of context specific service brand values list, we recommend using a general personal values list, instead of using context specific values, as an initial items pool to adequately capture personal values which are relevant and applicable to various service brands. Furthermore, we offer an overview of value lists. In addition, we compared direct and indirect methods for measuring congruence. The consequences for our main studies are given in Chapter 2.

Second, by comparing multiple types of symbolic congruencies (i.e. self-, personality- and value congruence) simultaneously in a single study, we present a more extensive view on symbolic congruencies and their different effects on brand preference, satisfaction and purchase intention (Chapter 3).

Third, we extend the current value congruence research with a new perspective by examining effects of value congruence on the key components of consumer-brand relationships in the services context. Our findings emphasize the importance of value congruence on satisfaction, trust, commitment and loyalty in this context (Chapter 4).

Fourth, we provide a comprehensive understanding of the impact of value congruence on affective commitment and the moderating effects of person-related characteristics, including preference for consistency, switching costs, gender, age and education level (Chapter 5).

1.6.2 Managerial relevance

In addition, this dissertation provides several managerial insights.

First, the value lists used in our study could be used to identify market segments consisting of consumers with different value profiles. Furthermore, brand managers can use the value lists to develop and maintain distinct brand values to differentiate themselves from competitors in the marketplace (Chapter 2).

Second, we identify the differences of the effects of self-, personality- and value congruence simultaneously on consumers' attitudes toward brands. This enables managers to increase consumers' brand preference, satisfaction and purchase intention by developing and maintaining the relevant and appropriate types of symbolic congruencies, such as personality and value congruence (Chapter 3).

Third, by demonstrating the direct and indirect effects of value congruence on satisfaction, trust, commitment and loyalty we provide a way to help brand managers create, develop and sustain strong enduring relationships with their consumers (Chapter 4).

Fourth, we show for which types of consumers and under which conditions the effect of value congruence on affective commitment is greatest, and as a result we provide managerial insights on which consumer segments, according to their psychological, situational and demographic characteristics are relevant to maximize the effect of value congruence on affective commitment (Chapter 5).

1.7 Outline

The next chapters of this dissertation are organized as follows. Chapter 2 describes the pre-studies for our main goal. Chapter 3 to 5 provide answers to our main research questions.

In Chapter 2, we present three pre-studies, carried out to determine how to measure values and congruence for our main studies.

In Chapter 3, we investigate the investigation of value congruence and its effect on consumer attitudes toward brands, i.e. brand preference, satisfaction and purchase intention. Special attention is given to the identification and examination of the different effects of value congruence and two other frequently used types of symbolic congruencies in the marketing literature, i.e. self- and personality congruence, on consumer attitudes toward brands.

In Chapter 4, we continue investigate the direct and indirect effects of value congruence on key components of consumer-brand relationship quality and outcomes in the services context, including satisfaction, trust, commitment, and loyalty.

In Chapter 5, we extend our investigation of the effect of value congruence on affective commitment. Attention is now focused on determining to which extent this effect is moderated by several person-related psychological (i.e. preference for consistence), situational (i.e. switching costs) and demographic (i.e. gender, age, education) characteristics.

Finally, in Chapter 6, we summarize the main findings of this dissertation. We also present an overview along with a discussion of the implications of our findings for marketing researchers and managers. In conclusion, we point out certain limitations and offer several suggestions for further research on value congruence.

CHAPTER 2

Pre-studies for measures of values and congruence

This chapter describes three pre-studies we used to determine how to measure values and value congruence in our main studies as presented in Chapter 3 and 5. The first two pre-studies refer to the measures of values, and in the last pre-study we discuss the issue of measuring congruence.

2.1 Introduction

In this chapter we present three pre-studies subsequently in paragraphs 2.2 to 2.4.

In our first pre-study (paragraph 2.2), we explore the importance of developing a context specific values scale and describe our development of such a context specific values scale, more specifically a service brand values scale. Our second pre-study (paragraph 2.3) focuses in greater detail the need for developing a context specific values scale. In this regard we comment on a recently published scale for context specific values, i.e. the SERPVAL scale developed by Lages and Fernandes (2005), and compare different personal and context specific values. These two pre-studies together provide answers to our pre-research question of how to measure values.

In our third pre-study (paragraph 2.4), we compare direct and indirect methods for measuring congruence by investigating the predictive power of both methods on consumer satisfaction, brand preference and purchase intention. This pre-study provides answers to our pre-research question of how to measure value congruence.

Finally, based on the conclusions and discussion from these three pre-studies, we discuss in paragraph 2.5 the consequences of the pre-studies for our main studies in terms of measuring values and value congruence.

2.2 Developing and validating a multidimensional service brand values scale

2.2.1 Introduction

The service sector has become a dominant force in the economy of many Western countries and has created a wealth of new jobs (Lovelock & Wright, 2002; McDonald, Chernatony, & Harris, 2001). Services are performances or actions rather than objects, and therefore their characteristics (such as intangibility, perishability, inseparability and heterogeneity) are different from those of physical

products (Lovelock & Wright, 2002). Due to these differences between physical products and services, the brand concept of goods cannot always be directly applied to services (Chernatony & Dall'Olmo Riley, 1999). According to the general definition of a 'brand' (Keller, 2003; Aaker, 1996), the term *service brand* as used in our research refers to a name, term, sign, symbol or design, or a combination of those, intended to identify physical goods and services delivered by a service provider and to differentiate them from those of the competition.

In analogy with the definition of brand personality (Aaker, 1997) and product personality (Gover, 2004; Govers & Schoormans, 2005), we define *service brand values* as personal values relevant and applicable to a service brand. Several studies have already noted how important it is for service providers to understand service brand values. For example, De Chernatony and Segal-horn (2003) have shown that values are the third most apparent theme for successful service brand management. Furthermore, De Chernatony, Drury and Segal-Horn (2004) state that identifying and sustaining the values of a services brand is vitally important for brand success. However, until now, no research has been done on measuring service brand values. Therefore, the goal of this research is to develop a service brand values scale.

This paragraph is divided into three parts. First, we provide a literature review on personal values, followed by a review on domain specific values (i.e. organizational and service brand values). The research objective will be given. In the second part we will describe the research design. The results will be shown. Finally, we will discuss both theoretical and managerial implications. The research limitations and directions for further research will be given in the last part of this paragraph.

2.2.2 Literature review

Values are a motivational construct. They represent broad goals that apply across contexts and time (Bardi & Schwartz, 2003), though they can change over time. Values are standards, from which beliefs, attitudes, and consequently, behaviours

are formulated (Posner, 1987; Madrigal, 1994; Carlson, 2000). Values form the psychological core of “self” (Wade-Benzoni, Hoffman, & Moore, 2002; Finegan, 2000). They have been proven to be very useful in measuring product choice, since they play a central role in consumers’ cognitive structures and because of their supposed relative stability (Brangule-Vlagsma, Pieters, & Wedel, 2002). Moreover, Gutman (1982) states that consumers purchase products to attain their value-related goals. In many research projects, values are employed as antecedents to other measures such as attitudes and behaviour (Homer & Kahle, 1988). It is understood that understanding consumers’ values and systems of values is one of the most powerful ways to understand and reach consumers (Durgee, O’Connor, & Veryzer, 1996).

In this paragraph we will first give an overview of personal values, followed by the concept of domain-specific values, i.e. organizational values and service brand values. Finally, the research objective will be presented.

Personal values

Researchers have started studying values most noticeably since the 1960s (Oppenhuisen, 2000). Different definitions have been given to the term value. According to Rokeach (1973) the value concept has been used in two different ways. In one way the value concept is used to describe the ‘value of an object’. The ‘value of an object’ can be separated in two types, the economical (as in worth for which an object can be exchanged) and emotional value (importance expressed in feelings and sentiments).

In another way values are viewed as ‘values as criterion’, which refer to personal values, as in guiding principles. Rokeach (1973, p.5) provided a well-known social scientific definition for ‘value as criterion’. He viewed a *value* as ‘an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence’. He also observed that differences in values could exist among individuals. However, such differences may not be in the absence or

presence of particular values, but in the arrangement of values and their hierarchies. In our research the 'values as criterion' approach will be used and the according definition by Rokeach for value will be adopted.

To measure different aspects of human values, several instruments have been developed, like the Rokeach Values Survey (Rokeach, 1973), the List of Values of Kahle (Kahle, Beatty, & Homer, 1986; Kahle, 1983), the Schwartz Value Survey (Schwartz, 1994; Schwartz, Roccas, & Sagiv, 1992), and the Dutch values developed by Oppenhuisen (Oppenhuisen & Sikkel, 2002; Oppenhuisen, 2000).

Domain specific values: organizational values

Certain values can only be acquired through experiences in specific situations or domains of activity, resulting in behaviour that can only be understood or efficiently predicted in the context of a specific environment (Vinson, Scott, & Lamont, 1977). These are named *domain specific values*. For instance, values such as 'world peace' and 'mature love' in the Rokeach Values Survey, may well be relevant to humans, but are not fully relevant in the organizational context (Finegan, 2000; McDonald & Gandz, 1992). With this in mind, McDonald and Gandz (1992) developed a list of *organizational shared values* specifically for use in an organization based on the Rokeach Values Survey (McDonald & Gandz, 1992). This study shows the importance of the domain specific approach to value research.

Domain specific values: service brand values

However, until now no domain specific values have been developed specifically for products or services, and certainly not for service brands, so called service brand values.

De Chernatony and his colleagues (De Chernatony & Segal-horn, 2003; De Chernatony, Drury, & Segal-Horn, 2004) tried to show factors critical to the success of a service brand. They undertook an exploratory study, a review of the services management and service branding literature, followed by in depth interviews with leading consultants. They have shown that service brand values are the third most

apparent theme about successful service brands, behind having a focused position and consistency. However, their approach is from a company's perspective, and not from a consumer's. Furthermore, De Chernatony and his colleagues gave no specific indications about which values to be important and relevant to service brands.

The research objective

The purpose of this research is to develop a service brand values scale, which provides an answer to the following question: which values are relevant to service brands?

2.2.3 The service brand values scale development process

Although a considerable amount of research in psychology has been done to conceptualize and operationalize personal values and to explore the meaning of each item or dimension, no domain specific values research has been conducted in brand management on service brand values. Consequently, values of existing personal values lists were used in brand management research, instead of domain-specific service brand values. However, we expect that domain specific service brand values will be more relevant and suitable to service brands as compared to personal values.

In this section the methodological aspects of this scale development are discussed. First, the item-generation process will be described. Second, the pilot study will be addressed. Thirdly, we will focus on the main study. Finally, we will also discuss the validity and reliability of the service brand values scale. These procedures are consonant with Churchill's (1979) paradigm.

Step 1: Items generation

To develop a service brand values scale first it is important to generate an item pool; with careful thought to what the source of the items should be and how many items should serve as an initial pool (Netemeyer, Bearden, & Sharma, 2003).

Several instruments have been developed to operationalize personal values and could be used as a starting point in our research. However, those instruments have some major limitations. First, most value research in the past, such as Rokeach Values Survey (Rokeach, 1973) and the List of Values (Kahle, Beatty, & Homer, 1986), has been conducted and value lists were developed using consumers in the United States. Moreover, the values list developed by Oppenhuisen (Oppenhuisen & Sikkel, 2002; Oppenhuisen, 2000) was based on Dutch consumers and shows some difference in the items compared to the Rokeach Values Survey and the list of Values. Since the above mentioned value lists were developed only in one culture, this limits the generalizability to other cultures. Second, values have been changing over the past 50 years, a phenomenon that attracts growing attention from different disciplines in social sciences. Therefore the Rokeach Values Survey, developed over 30 years ago, is less suitable for the present study. Third, the List of Values of Kahle includes only nine items, which are too few to use as an item pool (DeVellis, 2003). Therefore, in summary, the Rokeach Values Survey, the List of Values and the values list of Oppenhuisen are not suitable to be used as an item pool for developing a valid service brand values scale.

Based on Schwartz and his colleagues' earlier work (Schwartz, 1994; Schwartz, Roccas, & Sagiv, 1992), Schwartz and Boehnke (2004) performed the first international statistical test on the theory of the structure of human values. They employed a confirmatory factor analysis on their initial 57 items scale by using data from 10,857 respondents from 27 countries. The results of their research showed 10 basic values: universalism, benevolence, tradition, conformity, security, power, achievement, hedonism, stimulation and self-direction. The final values scale of Schwartz and Boehnke (2004) is found to be valid and reliable, and consists of 46 items. However in our opinion, the initial 57 items scale of Schwartz and his

colleagues (Schwartz, 1994; Schwartz, Roccas, & Sagiv, 1992) is more complete compared to the value lists rejected earlier.

Therefore based on all the abovementioned reasons, we used the 57 value-items from Schwartz and his colleagues' research (Schwartz, 1994; Schwartz, Roccas, & Sagiv, 1992; Schwartz & Boehnke, 2004) as a starting point for the development of our service brand values scale.

Step 2: The pilot study

To verify if the respondents understood the concept of service brand values, a pilot sample was composed of 20 undergraduate university students. In the pilot study, banks and hairdressing salons were used as stimuli. Because the goal of this research is to develop a values scale which is relevant to service brands in general, we have chosen to measure the service brand values on the service categories levels, instead of brand levels.

The questionnaire consisted of all 57 items of the Schwartz Value Survey. We suppose that some of those values are more relevant to the service brand than others. The 57 values were evaluated with seven-point Likert scales ranging from 1 meaning 'not at all descriptive' to 7 meaning 'extremely descriptive'.

The questionnaires were handed out in a university's café to the respondents. Two researchers were there to provide help when the respondents had problems filling out the questionnaire. When finished, the researchers asked the respondents to evaluate the questionnaire. The respondents were also asked to indicate any unclear wording in the questions. There seemed to be no problems with the understanding of the concept of service brand values. Most respondents understood that a service brand can be described in terms of personal values. It seemed that all items were applicable to a certain extent for service-brands. Therefore all 57 items were included in the main study.

Step 3: Data collection and measures: the main study

In the main study we distributed the questionnaire to service consumers in the Netherlands. Our goal was to identify a final set of service brand values with acceptable validity and internal consistency.

Sample

The sample consists of 207 randomly chosen consumers. This group of consumers has been approached in various ways, for example at train stations, in shopping areas, etc. Elimination of incompletely filled out questionnaires resulted in 204 useable surveys, of which 103 were filled out by men and 101 by women.

Stimuli

According to Lovelock, Vandermerwe and Lewis (1999) services are classified in four categories: tangible or intangible actions, people or possessions. Nine stimuli services out of those four service categories were selected: hairdressing salons, family doctor practices, clothing stores that sell their own branded clothes, libraries, housing corporations, educational institutions, travel agencies, banks and district councils.

These four service categories, and not just one, were chosen to increase the external validity of the proposed scale. Furthermore, in all categories there was at least one profit and one no-profit service available.

Procedure and measure

Because the questionnaire of the pilot study proved to be well formulated, and the items seem applicable to service brands, the same questionnaire was used in the main study. The questionnaires were given to the respondents, who randomly received one of the nine services. The participants were told that the purpose of the study was to provide more insight about service brand management.

Analysis and results

Only items that were evaluated on average as at least “somewhat descriptive” (a score of 4 or more), were retained for further analysis. This reduced the number of items to 14 items. Exploratory, principal components analysis with a varimax rotation is used to identify the service brand values. A four-factor solution (Table 2.1) after deleted the unloaded and cross-loaded items is reported in Table 2.1, resulted on the basis of the following criteria:

1. All four factors had eigen values greater than one.
2. A significant dip in the Scree plot followed the fourth factor.
3. Variables that do don't loaded on any factor, or with several high loadings, can be considered for deletion (Hair, Anderson, Tatham & Black, 1998).
4. The four-factor solution explained a reasonably high level of variance (55%) in service brand values.

TABLE 2.1
Factor structure

Items	Socially orientation	Self- direction	Achievement	Hedonism
Responsible	.655			
Helpful	.777			
Politeness	.517			
Equality	.693			
Obedient	.683			
Intelligent		.584		
Curious		.700		
Choosing own goals		.742		
Broadminded		.587		
Wealth			.781	
Clean			.526	
Successful			.558	
Pleasure				.819
Freedom				.598

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Validity, reliability and generalizability

Since our service brand values scale is based on a valid and reliable scale of Schwartz (Schwartz, 1994; Schwartz, Roccas, & Sagiv, 1992; Schwartz & Boehnke, 2004) and the respondents from our pilot and main study were able to use the given

items to describe relevant service brand values, our service brand values scale has a reasonable face validity.

To determine the degree to which the four service brand values dimensions will yield internal consistency, reliability was assessed with Cronbach's alpha. Cronbach's alphas were calculated for each of the four dimensions using the 14 items scale. The resulting scores are: Socially oriented = .761, Self direction = .724, Achievement = .602, and Hedonism = .645. Malhotra (2003) suggests that a reliable measurement model should present a Cronbach's alpha over .6. The levels of internal consistency for all four dimensions are therefore high enough.

We expect our service brand values scale to be generalizable for all service-brands, because our scale has been developed using nine different profit and non-profit services from four service categories.

2.2.4 Summary and conclusions

Summary

The goal of this pre-study is to develop a multi-dimensional scale of service brand values, based on personal values. Our research gives a clear indication that not all personal values are relevant to service brands. The four dimensions with their items of service brand values found to be relevant in this study are shown in the Table 2.2.

TABLE 2.2

Dimensions of service brand values

Socially orientation	Self-direction	Achievement	Hedonism
Responsible	Intelligent	Wealth	Pleasure
Helpful	Curious	Clean	Freedom
Politeness	Choosing own goals	Successful	
Equality	Broadminded		
Obedient			

Theoretical and managerial implications

This research has both theoretical and practical implications. Theoretically, the service brand values scale developed in this pre-study shows that it is important to look at domain specific values, because not all personal values are relevant to service brands.

Managerial implications are important mainly in terms of brand positioning and communication strategies. As service brands have traditionally been managed using the product-branding model, less attention has been paid to identify and sustain brand values (De Chernatony, Drury, & Segal-Horn, 2004). By clearly and coherently identifying and sustaining relevant brand values from our service brand values scale, service brands can be better recognized by their consumers. Moreover, the service brands can create more brand equity by using their own unique service brand values to distinguish themselves from other brands.

Limitations and future research

We suggest four main directions for further research.

First, we encourage retesting of our service brand values scale in order to be able to determine the definitive factors of the service brand values scale by using confirmatory factor analysis in different contexts.

Second, despite the reasonable face validity of our service brand values scale, a study to verify the criterion-related validity and the nomological validity will give us more insight into this scale.

Furthermore, our research context involves only one country, which may limit the generalizability of the results to some degree. Therefore, we recommend using our research method to perform the same research in other countries.

Finally, research is needed to explore the direction and the magnitude of how service brand values help to explain consumer satisfaction and brand loyalty. A goal for our further research is to measure the effect of values congruence between service brands and consumers on issues such as consumer satisfaction and brand loyalty etc., by using the service brand values scale which we have developed.

2.3 Comments on the SERPVAL scale: a multi-item instrument for measuring Service Personal Values

Although research on personal values has been performed in a wide range of social disciplines, values have never been operationalized in the service-marketing context (Lages & Fernandes, 2005). To fill this research gap, Lages and Fernandes (2005) developed the Service Personal Values (SERPVAL) scale based on pre-selected existing personal values scales. As described in their recent article, the SERPVAL scale is 'a multi-item instrument for measuring personal values that are associated with using a service'. Through the development and test of the SERPVAL scale, their research provides a substantial contribution to both values and service marketing literature. The authors suggest that by using the SERPVAL scale, service providers will understand consumers' purchase behaviour better and realize consumer's expectations easier, so that firms' performances might be improved.

However, the values literature reviews and scale development process done by the authors lead to the following issues and questions, which still need to be clarified in order to better understand the importance of the SERPVAL scale: 1) What is the advantage of the SERPVAL scale as compared to existing personal values scales? 2) How to measure service personal values across different service types?

The purpose of this pre-study is therefore: first, to provide additional theoretical and empirical arguments from psychology, sociology, consumer, marketing and organizational behaviour literature, in which the importance of using context-specific values is shown compared to general personal values; second, to demonstrate how the SERPVAL scale can be assessed across different service types.

2.3.1 Are Service Personal Values different than personal values?

Service Personal Values (SERPVAL) are defined by Lages and Fernandes (2005, p1564) as “a customer’s overall assessment of the use of a service based on the perception of what is achieved in terms of his own personal values”. This definition is in line with the means-end chain approach (Zeithaml, 1988). According to Lages and Fernandes (2005) ‘values have never been operationalized in the service marketing context, although research on values has been performed in a wide range of social disciplines’. However, they did not provide any further theoretical or empirical arguments from the existing literature to explain the advantage of the SERPVAL scale over general personal values scales. The question therefore remains: Why do we need context-specific SERPVAL instead of general personal values? In other words, what is the difference between personal values and SERPVAL?

Our review of current literature on values in psychology, sociology, consumer and organizational behaviour studies provides theoretical arguments for using values within a context, instead of using general personal values in order to better understand, explain and predict consumer behaviour. For example, Vinson, Scott and Lamont (1977) state that certain values can only be acquired through experiences in specific situations or domains of activity, resulting in behaviour that can only be understood or efficiently predicted in the context of a specific environment. According to Seligman and Katz (1996), individuals may construct value systems in the context of specific issues and not simply apply some general value system. Seligman and Katz (1996) view value systems as ‘dynamic rather than static, creatively applied in situations rather than rule-bound’. Also, Schwartz and colleagues (Ros, Schwartz, & Surkiss, 1999; Schwartz & Bilsky, 1990) realize that it is ‘doubtless interesting’ to study values in contexts, and suggest that more study should be conducted on values in different settings.

However, until now the most commonly used value systems, e.g. the Rokeach Values Survey (RVS, Rokeach, 1973) and the Schwartz Value Survey (SVS;

Schwartz, 1994; Schwartz, Roccas, & Sagiv, 1992), are empirically measured by asking individuals to rank or rate the importance of values according to how important they are as guiding principles 'in their lives', instead of 'in specific contexts'. Therefore, value systems are not elicited from individuals in the context of any particular situation (Hitlin & Piliavin, 2004; Seligman & Katz; 1996).

An exception has been made by a few researchers in consumer and marketing research. They argue that not all personal values in the RVS are relevant in a consumer behaviour context (Beatty et al., 1985; Kamakura & Novak, 1992; Madrigal & Kahle, 1994). To address this limitation, the List of Values (LOV, Beatty et al., 1985) scale was developed as a smaller subset of the RVS. The LOV is designed to more directly relate to individuals' daily lives and marketing applications than the RVS (Watkins & Gnoth, 2005; Kahle, Beatty, & Homer, 1986; Beatty et al., 1985; Kahle, 1983). In subsequent research the LOV has explained, better than the RVS, many specific consumer behaviours, including gift giving (Beatty, Kahle, & Homer, 1991; Beatty, Kahle, Utsey, & Keown, 1993), natural food shopping (Homer & Kahle, 1988), and advertising preferences (Kennedy, Best, Kahle, 1988).

Several researchers in organizational values studies also support the use of context-specific organizational values instead of general personal values. Meglino and Ravlin (1998) argue that the use of irrelevant values to measure organizational processes may lead to erroneous conclusions about the process, and suggest that only a relatively narrow subset of general values is relevant to organizations. Based on existing personal values scales, such as the SVS and the RVS, several values scales were developed for use in the organizational context. For example, Cable and Edwards (2004) argue that the SVS deals with many dimensions that are not applicable to work organizations. Based on the SVS, they developed the Work Values Survey (Edwards & Cable, 2002), as a subset of the SVS. These Work Values have been used to predict employee attitudes (Cable & Edwards, 2004).

Similarly, McDonald and Gandz (1991) argue that 'lists of taxonomies of values currently in the literature are not framed in the common language of contemporary business'. They state that, for instance, values such as 'world peace'

and 'mature love' in the RVS, may well be relevant to humans, but are not fully relevant in the organizational context (Finegan, 2000; McDonald & Gandz, 1991, 1992). Therefore, they developed a list of organizational shared values specifically for use in an organization, based on the RVS (McDonald & Gandz, 1991, 1992). Finegan's study used this organizational shared values scale, and its results show that commitment can be predicted by the employees' perception of organizational values (Finegan, 2000).

Based on our literature review on context specific values, we argue that not all personal values are relevant and applicable to services. To be able to better understand, explain, and predict consumer behaviour in a service context, it is more appropriate to study personal values within a specific service context, instead of using general personal values.

Furthermore, it is important to emphasize that, although three commonly used context-specific values, e.g. the LOV, the organizational shared values (McDonald & Gandz, 1991, 1992) and Work Values (Cable & Edwards, 2004) were developed independently for different contexts, they all have strong overlaps with values reported in general personal values lists such as the RVS and the SVS. Appendix A gives a complete overview of all values items used in different contexts. Of particular note is the fact that most values items from specific contexts are similar to items presented in the RVS or the SVS. In other words, the LOV and organizational shared values are both subsets of the RVS, while the Work Values are a subset of the SVS. We therefore also argue that all kinds of context-specific personal values, such as work values, organizational values, consumer values, service personal values and all other personal values for various contexts are subsets of personal values. We thereby propose that context-specific SERPVAL are also a subset of personal values. Within the context of a service we furthermore propose that Service Personal Values will also depend on the type of service, meaning that different service types will have different (sets of) Service Personal Values. Both statements have also been supported, as the results of Lages and Fernandes' (2005) study show that all items from the SERPVAL scale are based on existing personal

values scales, and not all personal values seem relevant and applicable to the mobile phone service.

2.3.2 How to measure Service Personal Values across different service types?

In developing the SERPVAL scale, Lages and Fernandes used existing personal values scales, i.e. the RVS, the LOV and the SVS, as their basis. However, in their final SERPVAL scale they concluded that the items adapted from the SVS were excluded. The reason given by the authors is that dimensions of the SVS 'might be especially focused on analysing societal values, instead of individual values'.

By reviewing existing personal values lists, e.g. the RVS, the LOV and the SVS, we come up with a number of different conclusions.

First, our literature review shows that several values items from the SVS are certainly included in the SERPVAL scale, rather than excluded as Lages and Fernandes (2005) claimed. Table 2.3 provides all items used in the SERPVAL scale development process and their sources according to our literature review, compared with Lages and Fernandes' suggestions (2005).

Secondly, according to our literature review, the SVS studied values on an individual level across different cultures (Schwartz, 1994; Schwartz & Boehnke, 2004; Spini, 2003), rather than only on a societal level as Lages and Fernandes (2005) suggested. Furthermore, we argue that groups, organizations or societies are made up by individuals, which implies that it is not possible to know societal values without knowing the individual values. It is possible that groups, organizations or societies can have different values than an individual (person) in the group. But the individual, being the smallest element of the group, decides which values a group will have. In other words, a society cannot contain more values than all individuals of that society combined.

TABLE 2.3

The items used in the SERPVAL scale development process and their sources

The use of mobile services will allow me to achieve:

	Adapted from: According to Lages & Fernandes (2005)	Adapted from: According to our literature review		
		Rokeach, 1973	Kahle, 1983	Schwartz & Bilsky, 1990, 2004
Items from the SERPVAL scale				
SVPL: Peaceful Life				
...more Tranquillity	Rokeach, 1973	N	N	N
...more Family security	Rokeach, 1973	A	A (Security)	A
...more Harmony & stability in life	Rokeach, 1973	A	N	A
...a more Pleasurable life	Rokeach, 1973	A	N	A
SVSR: Social Recognition				
...more Respect from others	Kahle, 1983	A	N	N
...the Feeling that the world is more agreeable	Rokeach, 1973	N	A	N
...more Social recognition	Rokeach, 1973	A	N	A
...more Status	Rokeach, 1973	N	N	N
...a more Stimulating and adventurous life	Rokeach, 1973	A	N	A
SVSI: Social Integration				
...a higher Integration in my group	Kahle, 1983	N	A	A
...better Relationships (e.g. social, professional & family)	Kahle, 1983	N	A	N
...to Strengthen my friendship relationship	Rokeach, 1973	A	N	A
Items excluded from the SERPVAL scale after confirmatory factor analysis				
...more fun	Kahle, 1983	A	A	A
...more freedom to act	Rokeach, 1973	A	N	A
...a better communication with others	Rokeach, 1973	N	N	N
...more enthusiasm in daily life	Rokeach, 1973	N	N	N
...the feeling that the world is more pleasant	Rokeach, 1973	World of beauty	N	World of beauty
...the feeling that more equality exists	Rokeach, 1973	A	N	A
...more success	Schwartz & Bilsky, 1990	N	N	A
...more power to influence others	Schwartz & Bilsky, 1990	N	N	A
...more self-esteem	Rokeach, 1973	Self-respect	Self-respect	Self-respect
...more knowledge	Rokeach, 1973	N	N	N
...more personal and professional fulfillment	Rokeach, 1973	Sense of accomplishment	Sense of accomplishment	N
...more national security	Rokeach, 1973	A	N	A
...more comfort in my life	Rokeach, 1973	A	N	N
...more conditions to help others	Schwartz & Bilsky, 1990	Helpful	N	Helpful
...more balance in my emotional life	Rokeach, 1973	A / Inner harmony	N	A / Inner harmony
...more latitude in decision-making	Schwartz & Bilsky, 1990	N	N	N

Note:

A: Items are available in the mentioned scale according to our literature review;

N: Items are not found in the mentioned scale

To increase the generalizability of the SERPVAL scale, Lages and Fernandes (2005) suggest that the SERPVAL scale should be modified in different service types, rather than use it only in the mobile phone services. Thereby they encourage researchers to add new items and factors applicable to a certain service type.

As we mentioned earlier, the SVS and the RVS are frequently used as basis for developing context-specific values. Our literature review suggests, firstly that the SVS contains a more comprehensive list of items compared to the RVS (see Appendix A). Secondly, the RVS is developed in one culture only, in contrast with the SVS where more than 27 countries were involved in the development process, thereby improving its generalizability to other cultures (Schwartz et al., 2001; Schwartz & Boehnke, 2004; Spini, 2003). Thirdly, values have been changing over the past 50 years, a phenomenon that attracts growing attention from different disciplines in social sciences (Abramson & Inglehart, 1995; Kahle, 1983). This means that the RVS, developed over 30 years ago, is less suitable for the present study. Therefore the SVS is the most suitable initial items pool for developing SERPVAL across different service types.

2.3.3 Conclusions

The research of Lages and Fernandes (2005) provides a substantial contribution to both values and service marketing literature through the development and testing of the SERPVAL scale. Their ideas establish a rich agenda for future research of context-specific service personal values. However, the authors present a limited discussion about the advantages of the SERPVAL scale over existing personal values scales, e.g. the SVS, the RVS and the LOV. Also, several concerns about the literature review and development process of the SERPVAL scale need to be clarified.

Based on our literature review on context-specific values, we argue that not all personal values are relevant and applicable to services, and that Service Personal Values are a subset of personal values. Furthermore, we recommend using the SVS as an initial items pool to develop Service Personal Values scales for other service types, because of its comprehensiveness and generalizability over the RVS.

2.4 The effect of service brand value congruence on consumer behaviour in the services market: Direct or indirect value congruence?

2.4.1 Introduction

Both in marketing and in organizational research, personal values have long been considered one of the most important variables in understanding and determining consumers' and employees' attitudes and behaviour. While most value studies in marketing and consumer research use the values-attitudes-behaviour approach, the value congruence theory has frequently been used in organizational research to predict employees' behaviours, e.g. job satisfaction and organizational commitment.

From a service perspective, the study of value congruence is particularly important, especially given the intangible nature of most service offerings and the important role of the symbolic meaning of services, such as its values, in consumer behaviour. To date, however, no research has been carried out on the effect of value congruence on consumer purchase behaviour, although identifying and sustaining the values of a service brand is vitally important for brand success (De Chernatony, Drury & Segal-Horn, 2004).

Using the organizational value congruence theory framework, the present study will focus on determining the effect of the congruence between consumer-perceived service brand values and consumer personal values on consumer satisfaction, brand preference and purchase intention in a service context. This match is further referred to as *service brand value congruence*. In addition we investigate the predictive power of direct and indirect value congruence measuring methods on consumer satisfaction, brand preference and purchase intention.

This paragraph is organised as follows. We will first briefly review the literature on (value) congruence and generate hypotheses. Also the direct and indirect measurement of value congruence will be discussed. Data collection and data

analysis will be reported. We then present the results of our study. We will conclude with a discussion of the implications of our research. Limitations and suggestions for further research will also be given.

2.4.2 Conceptual framework and hypotheses

Services are performances or actions rather than objects, and therefore their characteristics (such as intangibility, perishability, inseparability and heterogeneity) are different from those of physical products (Lovell & Wright, 2002). Due to these differences, the brand concept of goods cannot always be directly applied to services (De Chernatony & Dall'Olmo Riley, 1999). According to the general definition of 'brand' (Keller, 2003; Aaker, 1996), the term *service brand* as used in our research refers to a name, term, sign, symbol or design, or a combination of those, intended to identify physical goods and services delivered by a service provider and to differentiate them from those of the competition.

Current consumer behaviour literature states that consumer purchase behaviour is not only influenced by functional (or utilitarian) meanings of products or services, but also by symbolic meanings (Jamal & Goode, 2001; Sirgy, Grewal, & Mangleburg, 2000; Sirgy et al, 1997; Chon & Olsen, 1991; Johar & Sirgy, 1991). Values are one type of symbolic meanings especially important to service brands, due to specific characteristics of services (Ekinici & Riley, 2003; Stern, Zinkhan, & Jaju, 2001; Shavitt, Sirgy, & Johar, 1992).

In this paragraph we will first describe the importance of personal values to consumer behaviour. The definition of personal values and service brand values will be given. Following this we will briefly review the literature on (value) congruence. Issues on measurement of congruence will be discussed. The hypotheses will also be proposed based on our theoretical framework.

Definition and importance of personal values and service-brand values

Rokeach (1973, p.5) provided a well-known social scientific definition for 'value as criterion'. He described a personal value as 'an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence'. Values are therefore a motivational construct. They represent broad goals that apply across contexts and time (Bardi & Schwartz, 2003), though they can change over time. Values form the psychological core of "self" (Wade-Benzoni, Hoffman, & Moore, 2002; Finegan, 2000). They have been proven to be very useful in measuring product choice, since they play a central role in consumers' cognitive structures and because of their supposed relative stability (Brangule-Vlagsma, Pieters, & Wedel, 2002). Furthermore, Gutman (1982) states that consumers purchase products to attain their value-related goals. This values-attitudes-behaviour approach has been frequently used in consumer and marketing research to assess the importance of personal values, whereby values are used as antecedents of attitudes and behaviour (Homer and Kahle, 1988). Moreover, it is generally agreed upon that understanding consumers' values and systems of values is one of the most powerful ways to understand and reach consumers (Durgee, O'connor, & Veryzer, 1996).

Service brand values used in our research are defined as personal values associated with a service brand, and are relevant and applicable to service-brands. Research has shown that values are the third most apparent theme for successful service brand management, behind having a focused position and consistency (De Chernatony, & Segal-horn, 2003). Furthermore, De Chernatony, Drury and Segal-Horn (2004) state that identifying and sustaining the values of a service brand is vitally important for brand success. According to them, the issue of gaps between service brand values identified by service providers and perceived by consumers cannot be ignored. We argue that service providers should first identify their consumers' values, before they state their brand values, in order to fill up these gaps.

(Value) congruence research

One of the most established findings in social psychology is that individuals are more attracted to others that are perceived as similar to themselves than to those viewed as dissimilar because of reduced cognitive dissonance, improved communication, and increased predictability in social interactions (Cable & Judge, 1997). This idea forms the basis of congruence research. A summary of past congruence research and their applications are shown in Table 1.1.

Until now, in the marketing and consumer behaviour literature, the concept of congruence has only been tested with the self-concept of the consumer (Ekinci & Riley, 2002; Sirgy et al., 1997; Ericksen, 1996; Malhotra, 1981) and personality (Govers & Schoormans, 2005; Harris & Gleming, 2005), but not with consumer values. Previous research indicates that the match between product image and the consumer's self-concept (self-congruity), or between product/brand personality and consumer's personality (product/brand-personality congruence) will positive affect consumer behaviour, such as a higher preference for the product, a higher purchase intention and more favourable attitudes toward products or services (Sirgy et al., 1997; Ekinci & Riley, 2002; Govers & Schoormans, 2005; Harris & Gleming, 2005).

Given that values are a part of the central core of "self" (Hitlin & Piliavin, 2004), and values are even more closely related to behaviour than are personality traits (Kamakura & Novak, 1992), it is remarkable that no value congruence research has been conducted in the past to predict consumer purchase behaviour, especially in the service context.

In contrast to the lack of value congruence research in marketing and consumer studies, value congruence research has been conducted in organizational research. Ugboro (1993), Finegan, (2000), Chatman and others (Chatman, 1991; O'Reilly, Chatman & Caldwell, 1991; Caldwell & O'Reilly, 1990) found that value congruence between the person and the organization had a positive relationship with organizational affective commitment. The results of organizational value congruence research (Westerman & Cyr, 2004; Kristof-Brown, Zimmerman &

Johnson, 2005) show that the more organizational values match with employees' values, the more satisfied and committed to the organization the employee will be; he will perform better, and will have less intention to leave the organization.

Furthermore, organizational value congruence studies clearly show that value congruence was the most consistent and effective predictor of employee attitudes and behaviour compared to other variables (Finegan, 2000; Verplanken, 2004) e.g. personality traits. For example, a recent study of Berings, Fruyt and Bouwen (2003) shows that work values have incremental validity, over and above the personality traits, to predict enterprising and social vocational interests. Moreover, Kristof-Brown, Zimmerman and Johnson (2005) state that value congruence has a stronger effect on job satisfaction and organizational commitment than personality traits congruence.

Extending the findings in an organizational context, we propose in a service-related consumer behaviour setting that:

Hypothesis 1: Service brand value congruence will have a significant positive influence on consumer satisfaction, brand preference and purchase intention.

Measurement of congruence

In consumer and marketing research two main approaches to measure congruence are considered; the indirect versus the direct measurement of congruence. However, there is a discussion going on with regard to the predictive validity of each approach. In the indirect method both consumer perceived service-brand values and consumer personal values are measured first, and then the congruence score is mathematically computed. In direct congruence, consumers are asked directly to indicate their agreement or disagreement to statements like: "This (brand X) is consistent with my own values".

The most frequently used measurement in indirect congruence research is the sum of absolute discrepancy scores. The indirect method is based on the measurement

of both consumers perceived service-brand values and consumer's personal values, mathematically computing a discrepancy score of each value dimension, and then summing the discrepancy scores across all value dimensions. The following mathematical index is often used for this purpose:

$$\sum_{i=1}^n |P_i - O_i|$$

Where P_i = Rating of consumer perceived service brand values along values items i , and

O_i = Rating of consumer own values along values items i .

Due to limited predictive power and other problems using the indirect measurement, a direct measurement was proposed as an alternative approach (See Sirgy et al. (1997) for a complete overview). In the direct measurement approach, respondents are asked to indicate their agreement or disagreement to statements like: "This (brand X) is consistent with my own values". This measurement procedure captures congruence directly (not by measuring service brand values and consumer own values separately) and globally (not by asking subjects to indicate their perception of congruity with the predetermined values). Furthermore, the direct score has the advantage of allowing consumers to combine their thoughts as they wish rather than have an arbitrary combination rule forced on them (Peter, Churchill, & Brown, 1993). Despite that Sirgy et al. (1997) have done six different studies to demonstrate that the predictive validity of the direct method is better than the indirect method, many studies in the consumer and marketing research are currently still using indirect methods (Ekinci & Riley, 2002; Kleijnen, de Ruyter, & Andreassen, 2005). According to Kristof-Brown, Zimmerman and Johnson (2005) the reason for this phenomenon is that the direct measurement sheds no light on the characteristics that underlie congruence perceptions.

Since, until now no the impact of value congruence on purchase behaviour has been tested in a service context, we will measure the value congruence with both the indirect and the direct methods. In line with the results of Sirgy et al. (1997) studies, we propose that:

Hypothesis2: Direct measurement of value congruence will have higher predictive validity than indirect measurement of value congruence, when assessing the impact of value congruence on consumer satisfaction, brand preference and purchase intention.

2.4.3 Method

Data were collected from a randomly selected sample of 343 customers of four different well known clothing stores exclusively selling their own brands, in a mid-sized town in the eastern part of the Netherlands. The sample consisted in 69% female and 31% male respondents.

Values were measured with 14 items (see Table 2.3) adopted from the Schwartz Value Survey (Schwartz, 1994; Schwartz, Roccas, & Sagiv, 1992; Schwartz & Boehnke, 2004). According to our pre-test these 14 items are both relevant and applicable to clothing stores exclusively selling their own brands. This list was used twice in the questionnaire in order to indirectly measure value congruence. First, with respect to how important a given value was to the respondent as a guiding principle in their life on a 7-point scale from 1 (“Not important”) to 7 (“Most important”). Second, in terms of how this value was perceived as descriptive of a given clothing store brand, a 7-point scale (varying from 1 meaning “Not at all” to 7 meaning “Best description”) was used for this purpose.

TABLE 2.3

Values are relevant and applicable to clothing stores

1	Pleasure (gratification of desires)
2	Politeness(courtesy, good manners)
3	Wealth (material possessions, money)
4	Helpful (working for the welfare of others)
5	Successful (achieving goals)
6	Clean (neat, tidy)
7	Self-indulgence (enjoying)
8	Independent (self-reliant, self-sufficient)
9	Preserving my public image (preserving my "face")
10	Creativity (uniqueness, imagination)
11	Social recognition (respect, approval by others)
12	Enjoying life (enjoying food, sex, leisure, etc.)
13	Sense of belonging (feeling that others care about me)
14	Self-respect (belief in one's own worth)

In order to measure direct value congruence, brand satisfaction, purchase intention and brand preference multiple-item measurement scales were used, that have been validated and found to be reliable in previous research (Jamal & Goode, 2001; Sirgy et al., 1997). All constructs were measured on seven-point Likert scales ranging from completely disagree to completely agree. Table 2.4 provides an overview of these measures together with its mean scores, standard deviation and reliability.

TABLE 2.4

Terms of the constructs with Mean Scores, Standard Deviation and Reliability

Constructs with items	M	SD	Cronbach alpha
<i>Direct congruence</i>	3.60	1.30	.88
1. Using products and service of Mexx fit my own values.			
2. The values of Mexx are consistent with my own values.			
3. People who use products and service of Mexx are similar to me.			
4. Using products and service of Mexx shows what my values are.			
<i>Satisfaction</i>	4.40	1.33	.88
1. After considering everything I am extremely satisfied with Mexx.			
2. The overall quality of Mexx is excellent.			
3. If anyone asked me I would strongly recommend Mexx to him/her.			
<i>Brand preference</i>	3.20	1.55	.96
1. I like Mexx better than any other brands of clothing stores.			
2. I would use Mexx more than I would use any other brand of clothing stores.			
3. Mexx is my preferred brand over any other brand of clothing stores.			
4. I would be inclined to buy Mexx over any other brand clothing stores.			
<i>Purchase intention</i>	3.84	1.65	.86
1. If I had a free choice, I would extremely likely return to MEXX shops in the next 6 months.			
2. I would extremely like to recommend MEXX to my friends.			

2.4.4 Analysis and results

First we performed three separate linear regressions, in which the dependent variable consumer satisfaction, brand preference and purchase intention are predicted based on the independent variable the direct measurement of value congruence. The resulting regression weights and proportion of explained variance are shown in the first row of Table 2.5. The results indicate that value congruence determines a significant part of consumer satisfaction ($R^2=.479$, $\beta=.692$), brand preference ($R^2=.453$, $\beta=.673$) and purchase intention ($R^2=.369$, $\beta=.608$).

In order to measure the impact of the indirect measurement of value congruence on the dependent variables, we first calculated the sum of the absolute discrepancy between consumer values and consumer-perceived service-brand values. This means the lower the absolute discrepancy score, the higher the value congruence. We then performed three linear regressions to predict consumer purchase behaviour using the sum scores of values congruence as independent variables. Our results show that indirect value congruence also has a positive significant influence on consumer satisfaction ($R^2=.206$, $\beta=.454$), brand preference ($R^2=.158$, $\beta=.398$) and purchase intention ($R^2=.108$, $\beta=.329$) (see Table 2.5). The negative correlation between indirect congruence and consumer purchase behaviour in this case actually implies that if congruence increases, satisfaction, preference and purchase intention increase as well.

In conclusion, both results from direct and indirect measurement of value congruence confirm Hypothesis 1. So, Service-brand value congruence has a significant positive influence on consumer satisfaction, brand preference and purchase intention.

TABLE 2.5
Regression results

Variables/Constructs	<i>Consumer satisfaction</i>		<i>Brand preference</i>		<i>Purchase intention</i>	
	β	R^2	β	R^2	β	R^2
Direct value congruence direct	.692**	.479	.673**	.453	.608**	.369
Indirect value congruence with all items	-.454**	.206	-.398**	.158	-.329**	.108

** Significant at $p < 0.01$ (2-tailed)

Consistent with results from prior congruence research, our results show that the direct measurement of value congruence has the highest predictive validity with regard to consumer purchase behaviour ($R^2_{\text{direct}} > R^2_{\text{indirect}}$). The findings suggest that direct measurement of value congruence was a better predictor of consumer satisfaction, brand preference and purchase intention than indirect measurement of value congruence. Hypothesis 2 could therefore also be confirmed.

2.4.5 Theoretical implications

Using an organizational value congruence framework, the service-brand value congruence theory developed and tested in our research provides added value to previous self-congruity, personality congruence and organizational values congruence theories. This was done by showing effect of congruence between consumer-perceived service-brand values and consumer personal values on consumer purchase behaviour in the services market. Furthermore, compared to organizational value congruence research where value congruence is mainly used to explain employee behaviour within an organization, our research aims to study the impact of value congruence between consumers and service brands on consumer post purchase behaviour. Our results clearly show the positive impact of value congruence on consumer satisfaction, brand preference and purchase intention. Moreover, our research shows that the direct measurement of value congruence is a better predictor of consumer behaviour than the indirect measurement of value congruence. This confirms previous congruence research in other settings.

2.4.6 Managerial implications

Our results suggest that consumers prefer a service-brand with the same values as they find important for themselves over one with different values. The higher the

value congruence, the more consumers will be satisfied, and the higher the intention of the consumer to buy this service brand.

Given that value congruence significantly influence consumer purchase behaviour, service companies should strive to match their brand values to their customers' values. Services companies should use surveys to investigate what values customers find important and therefore need to be matched. Aimed at the services sector, this research intends to enable service providers to significantly improve the effectiveness of their brand positioning, market communication and market segmentation to better meet their business goals (e.g. more profit), by creating value congruence.

2.4.7 Limitations and future research

While this research has produced interesting results, there are some limitations of this research which at the same time offer opportunities for future research. First, we only tested our hypotheses in the service context of four clothing stores. This limits the generalizability of our results across service industries. Whether or not the results of this research will or can be generalized across service industries is a question that remains to be explored. Further research in others service contexts need to be undertaken. Second, the present study is not a description of reality with respect to the determinants of consumer purchase behaviour. The focus of this pre-study is only on value congruence. However, this does not imply that functional attributes, such as price, are not important. Further research should include other variables that explain purchase behaviour in order to address the relative importance of value congruence. Third, we only used the values congruence to model the relationship between congruence and consumer purchase behaviour. It will yield more insight if similarities and differences between related congruence constructs, such as self-congruity and personality congruence, are specified by measuring these three congruence concepts at the same time.

2.5 Consequences for our main studies

2.5.1 How to measure values?

Based on both our own efforts to develop a service brand values scale (paragraph 2.2); and our literature review on existing a) personal values lists, e.g. the Rokeach Values Survey (RVS, Rokeach, 1973) and the Schwartz Value Survey (SVS; Schwartz, 1994; Schwartz & Boehnke, 2004), b) context specific values lists, e.g. the List of Values (LOV, Beatty et al., 1985), the organizational shared values (McDonald & Gandz, 1991, 1992), Work Values (Cable & Edwards, 2004), Service Personal Values (SERPVAL; Lages & Fernandes, 2005) (paragraph 2.3), we present several conclusions. First, we argue that not all personal values are relevant and applicable to service brands. Second, we argue that all kinds of context specific values, including service brand values, are a subset of personal values. Furthermore, we recommend using a general personal values scale (more specifically, the SVS), instead of using context specific values (such as SERPVAL), as an initial items pool to adequately capture personal values which are relevant and applicable to various service brands, because of its comprehensiveness and generalizability over the RVS.

Therefore, in our main studies (Chapters 3 to 5) we have used the SVS to measure both consumers' own personal values, and their perceived service brand values.

2.5.2 How to measure congruence?

Measurement of congruence is another problem we are facing. Following the suggestions from Sirgy and others (1997) in the marketing literature, and our results presented in paragraph 2.4, one should choose for direct measurement of congruence rather than indirect measurement, because of the greater predictive power of direct above indirect measurement. However, a closer reading of symbolic congruence literature indicates that many criticisms about difference scores are based on algebraic differences of two concepts. These criticisms, such as

those of Page and Spreng (2002) in the marketing literature, are therefore not applicable to the absolute discrepancy scores. Furthermore, it is interesting to note that early congruence research in marketing literature moved away from using difference scores fairly quickly. This was primarily due to the rather weak effects¹ of difference scores on consumer attitudes and behaviours, compared with those of direct measurement (Sirgy et al., 1997). Moreover, in the organizational literature researchers continue to use difference scores (Hoffman & Woehr, 2006; Verquer, Beehr, & Wagner, 2003). According to Kristof-Brown, Zimmerman and Johnson (2005), one explanation of this phenomenon is that the direct measurement sheds no light on the characteristics that underlie congruence perceptions. Recent marketing literature shows that researchers continue to use difference scores (e.g. Kleijnen, Ruyter, & Andreassen, 2005), including researchers who have criticized the use of difference scores, (e.g. Kressmann et al., 2006) in the past. In line with organizational congruence research, we conclude that it is more appropriate to measure value congruence using specific values items (indirect measurement), since this method allows for a better understanding of the underlying value structure than an overall measure (direct measurement).

Therefore, in our main studies (Chapter 3 to 5) we have used the absolute discrepancy scores to calculate the congruence.

¹ However, these weak effects can also partly exist because of the fact that most congruence research in marketing literature use self-concept, rather than values as the underlying dimension of congruence. The results of one of our main studies show that value congruence is a better predictor of all three measured attitudes, since value congruence proves to have significant effects on brand preference, satisfaction, and purchase intention, while self congruence does not have any significant effects (more discussion in Chapter 3).

CHAPTER 3

The importance of symbolic congruencies for consumer attitudes toward brands: An examination of self-, personality- and value congruence

Symbolic congruencies, in terms of self, personality and values, have been argued to have significant positive effects on consumer attitudes and behaviours. However, until now no research compares these three types of symbolic congruencies simultaneously, which limits our understanding of symbolic congruencies and their effects on consumer attitudes and behaviours. This study makes the first effort to explore the similarities and differences of self-, personality- and value congruence, and to identify and examine their effects on consumer attitudes toward brands, including brand preference, satisfaction and purchase intention. Using self-, personality- and value congruence as independent variables simultaneously, our results show that self congruence does not have any significant effect on consumer attitudes toward brands. Our results further indicate that personality congruence has a positive effect on both brand preference and satisfaction, but not on purchase intention. Additionally, value congruence has positive effects on brand preference and satisfaction, as well as on purchase intention. These findings suggest that: (1) self-, personality-, and value congruence have different effects on predicting brand preference, satisfaction and purchase intention, and (2) value congruence is the most consistent predictor of all three measured attitudes, compared with self- and personality congruence. Theoretical and managerial implications of this research are discussed. Directions for further research on symbolic congruencies are also proposed.

Parts of this chapter have been presented as:

Zhang, J. & Bloemer, J. J. M. (2005). Developing and validating a multidimensional Service-Brand Values scale. 34th EMAC Conference, Milan, May 24-27.

3.1 Introduction

Marketing research increasingly indicates that symbolic congruencies, including self congruence (Kleijnen, Ruyter, & Andreassen, 2005; Kressmann et al., 2006; Sirgy, 1982, Sirgy et al., 1997), personality congruence (Govers & Schoormans, 2005; Harris & Fleming, 2005) and value congruence (MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994) have positive effects on consumer attitudes and behaviours, such as preference, satisfaction, commitment, and loyalty. Recently, a number of researchers noted that, in most cases, symbolic congruence research has developed relatively independently along parallel lines without comparison of the multiple types of congruencies. They emphasized the importance to clarify the similarities and differences between these congruencies, and further called for research initiatives to examine the relative role of multiple symbolic congruencies on attitudes and behaviours (Arthur, Bell, Villado & Doverspike, 2006; Govers & Schoormans, 2005; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006; Westerman & Cyr, 2004). However, to the best of our knowledge, to date no study has been carried out to identify the similarities and differences among these self-, personality- and value congruence simultaneously. This limits our understanding of these three types of symbolic congruencies as such, and their effects on consumer attitudes and behaviours. Our study therefore seeks to address this issue by exploring the similarities and differences of self-, personality- and value congruence, and identifying and examining their effects simultaneously on brand preference, satisfaction and purchase intention.

In doing so, the findings of our study are relevant for both academics and practitioners. From a theoretical perspective, through examination of multiple constructs underlying symbolic congruencies in a single study, a more comprehensive view on symbolic congruencies and their effects on brand preference, satisfaction and purchase intention will be attained. In terms of practical implications, our findings should help managers to increase the positive attitudes

of consumers to their brands by developing and maintaining relevant and appropriate type(s) of symbolic congruencies.

The rest of this article is organized as follows. We first provide a theoretical background of our study and review the relevant literature on self-, personality- and value congruence research. Several hypotheses are developed to demonstrate the similarities and distinctiveness of self-, personality- and value congruence by relating them to brand preference, satisfaction and repurchase intention. We then describe our empirical study and present the results. Following that, we provide both theoretical and managerial implications. Finally, limitations and directions for future research on symbolic congruencies are proposed.

3.2 Theoretical background

The consumer behaviour and marketing literature has increasingly shown that brand attitudes or behaviours are not only determined by functional aspects of the brand, but also by symbolic criteria (Park, Jaworski, & MacInnis, 1986; Sirgy, 1982; Kressmann et al., 2006). As the symbolic aspects of brands become increasingly important due to for example the ease of copying functional aspects of brands (Park, Jaworski, & MacInnis, 1986; Sirgy, 1982; Kressmann et al., 2006), there is a strong need to improve our understanding of the effects of symbolic congruencies on the relationships between consumers and brands. To this end, it would be highly appropriate to more precisely define the conceptualization, measurements and relationships of the three most widely used symbolic congruencies, i.e. self congruence, personality congruence and value congruence. The presented study is a step in that direction.

3.2.1 Similarity-attraction theory

In marketing and organizational literature, a considerable amount of research that is based on the similarity-attraction theory, indicates that symbolic congruencies² in terms of self-concept, personality and values have positive effects on various attitudes and behaviour. According to the similarity-attraction theory, people are more attracted to, prefer, and support relationships with others who have similar psychological characteristics to reinforce their self-esteem and maintain balance in their self-identity (Aron et al., 2006; Arthur et al., 2006; Byrne, 1997; Gaunt, 2006; Smith, 1998). Cable and Judge (1997) stated that similarity-attraction results from a reduced cognitive dissonance, improved communication, and increased predictability involved in social interactions. People who hold similar values share common aspects of cognitive processing and a common way of interpreting events and therefore experience reduced uncertainty and better interpersonal relationships (Cable & Edwards 2004; Kalliath, Bluedorn, & Strube, 1999). Moreover, several researchers (e.g., Arthur et al., 2006) stated that people find it desirable to interact with others who have similar psychological characteristics, because the interaction verifies and reinforces their own beliefs, expressed behaviours, and affect, which results in favourable attitudes and behaviours toward similar others.

3.2.2 Consumer attitudes toward brands

We consider consumer attitudes toward brands, specifically brand preference, satisfaction and repurchase intention as relevant dependent variables in our research because of the following reasons. First, using meta-analyses, Arthur et al. (2006) concluded that symbolic congruence is a direct predictor of attitudes (such as job satisfaction, commitment and turnover intention), but the effect of congruence on behaviours is mainly partially mediated by attitudes (such as job performance

² Congruence refers to the degree of similarity between two concepts. The terms congruence, congruity, fit, similarity, shared, and match are often used interchangeably in congruence research literature.

and turnover). Second, according to several researchers (e.g. Chiou & Droge, 2006; Hennig-Thurau, Gwinner, & Gremler, 2002; Lam et al., 2004), consumers who have positive attitudes toward a brand are expected to more likely recommend their consumption experience to other persons, and have more intention to be loyal to the given brand.

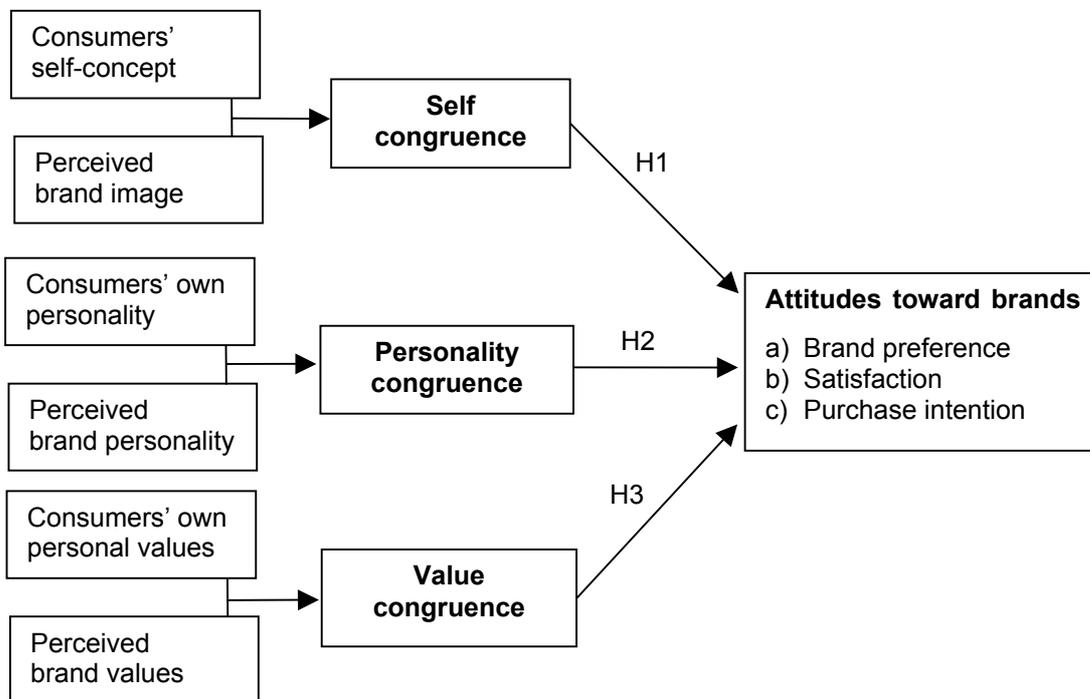
In line with Dibb, Simkin, Pride and Ferrell (2000), *brand preference* is defined as the degree in which a customer prefers one brand over competitive offerings. Consumer *satisfaction* with a brand is defined here as an overall evaluation based on the consumer's total purchase and consumption experience with physical goods or services offered by a brand over time (Anderson, Fornell, & Lehmann, 1994; Anderson, Fornell, & Mazvancheryl, 2004; Fornell, 1992; Luo & Bhattacharya, 2006). *Purchase intention* is defined as the consumer's decision and efforts to purchase the particular brand (Dibb, Simkin, Pride, & Ferrell, 2000).

3.3 Conceptual framework and hypotheses

Our conceptual framework is presented in Figure 3.1. To provide a better understanding of the model, we first explain the direct effects of self-, personality- and value congruence on brand preference, satisfaction, and purchase intention (H1-H3). Next, we discuss the similarities and differences between these three types of symbolic congruencies by reviewing literature from psychology, marketing and organizational studies (H4).

FIGURE 3.1

The effects of symbolic congruencies on attitudes toward brands



3.3.1 Effects of self-, personality- and value congruence on consumer attitudes

Self congruence and its effects

Throughout this article we will refer to self congruence as the similarity between consumers' perceived brand image and consumers' own self-concepts. A commonly used definition of self-concept has been given by Rosenberg (1979). He defined self-concept as the totality of the individual's thoughts and feelings having reference to himself or herself as an object (Rosenberg, 1979; Mehta, 1999). Here, brand self-concept refers to brand image, and is defined as an attitudinal concept consisting of the sum of beliefs, ideas and impressions that a consumers holds of a brand (Crompton, 1979; Hosany, Ekinci, & Uysal, 2006).

In previous self congruence research, a consumer's own self-concept is compared to the image of e.g. a brand or users of a product (Kleijnen, Ruyter, & Andreassen, 2005; Sirgy et al., 1997; Sirgy & Samli, 1985). The self congruence has

been tested in various contexts to predict consumer attitudes or behaviours. Regarding physical goods, several studies have been undertaken in contexts such as shoes (Graeff, 1996), denim jeans (Quester, Karunaratna, & Goh, 2000), automobiles (Hong & Zinkhan, 1995; Heath & Scott, 1998), alcoholic soft drinks (Hogg, Cox, & Keeling 2000), shampoos (Hong & Zinkhan, 1995) and so on. Recently, the focus of self congruence research moves from physical goods to services context, e.g. innovative mobile services (Kleijnen, Ruyter, & Andreassen, 2005), the precious jewellery market (Jamal & Goode, 2001), the travel destination market (Sirgy & Su, 2000; Sirgy, Grewal, & Mangleburg, 2000), restaurants and hotels (Ekinci & Riley, 2003). In general, these studies confirm the positive effects of self congruence on consumers' attitudes, e.g. preference, satisfaction, purchase intention, and loyalty (Ekinci & Riley, 2003; Kleijnen, Ruyter, & Andreassen, 2005; Kressmann et al., 2006; Sirgy et al., 1997; Sirgy, Grewal, & Mangleburg, 2000; Sirgy & Samli, 1985). Extending these findings from marketing literature, we propose:

Hypothesis 1: Self congruence has a positive influence on consumer attitudes toward brands in the form of (a) brand preference, (b) satisfaction, and (c) purchase intention.

Personality congruence and its effects

Throughout this article we will use the term *personality congruence* to refer to the match between the perceived personality of brands and those of consumers. By *personality traits* (in short, *personality*), as used by psychologists, we refer to the relatively enduring and consistent aspects of the individual which cause us to resemble each other in some ways and to be totally different and unique in others (Lindgren & Harvey, 1981, p.256). In line with Aaker (1997), *brand personality* is defined here as a set of human personality which are relevant and applicable to a brand.

Despite the fact that the concept of personality has often been used in psychology studies, this personal characteristic has not been applied frequently for the marketing context yet. This stands in contrast with organizational congruence

research, where personality congruence has been widely used to predict workplace outcomes (see overview in e.g. Piasentin & Chapman, 2006). In this organizational context, studies show that personality congruence has a positive effect on job satisfaction and performance, but a negative effect on the intention to quit (Verquer, Beehr, & Wagner, 2003). Recently, after the introduction of brand- and product personality, researchers in marketing literature start to determine the effect of personality congruence on consumer attitudes and purchase behaviours. A recent study of Harris and Fleming (2005) showed that perceived congruence between consumers' personality and banks' personality influences service performance perceptions positively and directly. Using ordinary products, such as coffeemakers and soap-dispensers, as their context of study, Govers and Schoormans (2005) found a significant positive effect of personality congruence on consumer preference toward products. In line with previous results from the congruence research using personality as an underlying construct, we propose:

Hypothesis 2: Personality congruence has a positive influence on consumer attitudes toward brands in the form of (a) brand preference, (b) satisfaction, and (c) purchase intention.

Value congruence and its effects

Consumer-brand value congruence ('*value congruence*' for short) is defined in this paper as the similarity between a consumer's own personal values and his or her perceptions of the brand's values. Rokeach (1973, p.5) provided a well-known social scientific definition for 'value as criterion'. He described a *personal value* as 'an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence'. *Brand values*, thereby, are defined as personal values which are relevant and applicable to a brand.

Until now, the value congruence research in marketing literature has been focused on the relationships between firm and supplier (MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994), between salesperson and

manager (Brashear, Boles, Bellenger, & Brooks, 2003), and between buyer and seller (Nicholson, Compeau, & Sethi, 2001). For example, Morgan and Hunt (1994) suggested the positive impact of value congruence on firms' trust and commitment to their suppliers. Also, recently the study of Becker-Olsen and Hill (2006) demonstrated that the strategic match between sponsoring firms and sponsored non-profit service providers in terms of mission, target audience and values, will positively influence a consumer's intention to engage and develop relationships with those brands, and positive responses related to trust and sincerity of those brands. However, to the best of our knowledge, no value congruence research has been done on the relationships between consumers and brands.

In contrast with the limited value congruence research in marketing literature, the organizational literature shows a growing body of evidence illustrating that congruence between organizational and employee in terms of values is a useful concept for explaining a variety of employee and organizational attitudes and behaviours. For example, Ugboro (1993), Finegan, (2000), Chatman and others (Caldwell & O'Reilly, 1990; Chatman, 1991; O'Reilly, Chatman, & Caldwell, 1991) found that value congruence between the employee and the organization had a positive relationship with organizational affective commitment. Results of organizational value congruence research further show that the more organizational values match with their employees' values, the more satisfied to the organization the employees will be; they will perform better, and will have less intention to leave the organization (Kristof-Brown, Zimmerman, & Johnson, 2005; Verplanken, 2004; Westerman & Cyr, 2004). Given the significantly positive effects of value congruence on various attitudes and behaviours in both marketing and organizational literature, we propose:

Hypothesis 3: Value congruence has a positive influence on consumer attitudes toward brands in the form of (a) brand preference, (b) satisfaction, and (c) purchase intention.

3.3.2 The differences between self-, personality-, and value congruence

Although all self-, personality-, and value congruence are argued to have positive effects on the same consumer attitudes, and even have been used interchangeably by a few researchers (Kressmann et al., 2006; Graeff, 1996), results from other studies indicate that these three types of symbolic congruencies are nevertheless different concepts. For example, Helgeson and Supphellen (2004) argued that personality- and self congruence should not be discussed or measured interchangeably, because they are separate constructs, and as such give unique insights into the symbolic aspects of brands. Govers and Schoormans (2005) noted that self- and personality congruence are not the same concept and have different effects on consumer behaviour. They further suggested that personality congruence can be seen as an extension of the self congruence theory. Meanwhile, Brown, Barry, Dacin and Gunst (2005) suggested that more research is needed to investigate the relationship between self- and value congruence and their effects on positive word-of-mouth intention and behaviours. Furthermore, in organizational context, a considerable amount of research acknowledges the existence of both personality- and value congruence (e.g. Westerman & Cyr, 2004). Using a meta-analysis, several researchers conclude that value congruence is the most frequently assessed construct in organizational congruence research up till now, while personality congruence is second (Hoffman & Woehr, 2006; Piasentin & Chapman, 2006; Verquer, Beehr, & Wagner, 2003). Organizational value congruence studies further clearly show that value congruence is the most consistent and effective predictor of employee and organization attitudes and behaviours compared to other variables, e.g. personality congruence (Finegan, 2000; Verplanken, 2004; Westerman & Cyr, 2004). Moreover, Kristof-Brown, Zimmerman and Johnson (2005) stated that value congruence has a stronger effect on job satisfaction and organizational commitment than personality congruence, because congruence on values is believed to be universally desirable (Meglino & Ravlin, 1998). However, sometimes personality dissimilarity may be preferable (Carson, 1969; Kristof-Brown, Zimmerman, & Johnson, 2005).

The differences between self-, personality- and value congruence can also be derived from research on their respective underlying constructs, i.e. self-concept, personality and values. Although these constructs are all used to describe broad categories of personal or brand differences, distinctions are made by several researchers. For example, Hosany, Ekinici and Uysal (2006) stated that brand image is an encompassing term with brand personality as one of its components. They further argued that brand personality is more related to the affective (softer) side of brand image. Furthermore, in psychology literature, Hitlin and Piliavin (2004) argued that the relationship between self-concept and values is obviously an open question. They suggested that much work should be done to specify the relationship between self and values. Several other researchers claimed that values form the psychological core of one's self-concept (Finegan, 2000; Hitlin, 2003; Knippenberg, Knippenberg, De Cremer, & Hogg, 2004; Wade-Benzoni et al., 2002). Finally, research from both psychology and organizational literature notes the importance to distinguish personality and values theoretically and empirically (Berings, De Fruyt, & Bouwen, 2004; Dollinger, Leong, & Ulicni, 1996; Hitlin & Piliavin, 2004; Olver & Mooradian, 2003; Roccas, Sagiv, Schwartz, & Knafo, 2002; Yik & Tang, 1996). Bilsky and Schwartz (1994, p.165) stated that values differ from personality traits in three ways: (1) 'personality traits are typically seen as descriptions of observed patterns of behaviour, whereas values are criteria individuals use to judge the desirability of behaviour, people, and events; (2) personality traits vary in terms of how much of a characteristic individuals exhibit, whereas values vary in terms of the importance that individuals attribute to particular goals; (3) personality traits describe actions presumed to flow from what persons are like regardless of their intentions, whereas values refer to the individual's intentional goals that are available to consciousness.' Several other researchers suggested (e.g. Olver & Mooradian, 2003; Roccas et al., 2002) the following differences between values and personality. Personality traits are enduring dispositions; values are enduring goals. Personality traits may be positive or negative; values are considered primarily positive. People refer to values when justifying behaviour as legitimate. Values, but not personality traits, serve as

standards for judging others' (and one's own) behaviour. They concluded that values and personality are conceptually and empirically distinct, yet related psychological constructs. Neither can assimilate nor subsume the other. Personality traits refer to what people are like, values to what people consider important. For example, one may have a disposition toward being aggressive (a personality trait), but may not value aggression highly (Hitlin & Piliavin, 2004). Furthermore, Kamakura and Novak (1992) stated that values are more closely related to attitude and behaviour than personality traits are, because values are central in the individual's cognitive structure (Pitts & Woodside, 1991). Moreover, a recent study of Berings, De Fruyt and Bouwen (2004) showed that work values have incremental validity, over and above the personality traits, to predict enterprising and social vocational interests.

Given the differences between self-concept, personality and values, and their respective congruencies (i.e. self-, personality-, and value congruence), we argue that:

Hypothesis 4: Self-, personality- and value congruence have different effects on predicting consumer attitudes toward brands in the form of (a) brand preference, (b) satisfaction, and (c) purchase intention.

3.4 Research design and method

The study was divided into two stages. In the first stage the specific self-concepts, personality and values were determined, which are supposed to be relevant and applicable to clothing stores. In the second stage the effects of the symbolic congruencies on consumers' brand preference, satisfaction and purchase intention to clothing store brands were investigated.

We have chosen clothing stores as our study context, because most consumers have a free choice of many different clothing brands with low switching costs. Thus, consumers' attitudes toward clothing brands are not only based on

functional and price criteria, but can be assumed to be also based on symbolic meanings of clothing brands. Moreover, several researchers indicate that symbolic meanings, such as personality and values, are important to clothing brands, since consumers use them to express themselves (e.g. Sirgy et al., 1997; Aaker, 1997).

3.4.1 Stage 1: Relevant self, personality traits and values for clothing stores

Despite self, personality and values being widely used to indicate consumers' individual differences, several researchers argued to use modified context-specific lists of self (Sirgy et al., 1997), personality (Aaker, 1997) and values (Beatty, Kahle, Homer, & Misra, 1985; Kahle, 1983; Kahle, Beatty, & Homer, 1986; McDonald & Gandz, 1991, 1992) to determine specific attitudes or behaviours. For example, Sirgy (1982) proposed that only images found to be highly related to the product's image should be included, rather than the standardized self-concept scale. Therefore, Sirgy et al. (1997) provided several image scales for diverse contexts. Based on the Big-Five of human personality, Aaker (1997) developed a brand personality scale. McDonald and Gandz (1991) argued that taxonomy lists of values currently in the literature are not framed in the common language of contemporary business, and stated that, for instance, values such as 'world peace' and 'mature love' in the Rokeach Value Survey (Rokeach, 1973) may well be relevant to human individuals, but are not fully relevant in the organizational context (Finegan, 2000; McDonald & Gandz, 1991, 1992). Therefore, based on the Rokeach Value Survey, they developed a list of values specifically for use in the organizational context. Moreover, in a mobile service context, Lages and Fernandes's (2005) developed a so called 'service personal values' scale, based on pre-selected existing personal values scales. They further suggested that the use of this scale will enable service providers to better understand consumer purchase behaviour and realize consumer expectations easier, so that the service providers' performances can be improved.

In line with these arguments on context-specific self-concept, personality and values, we argue that not all of these personal characteristics are relevant and applicable to clothing stores. To better understand, explain, and predict consumer

attitudes in the context of clothing stores, it is more appropriate to study self-concept, personality and values related and relevant to clothing stores, instead of using general lists.

Consistent with the procedures used in Sirgy's (Sirgy et al., 1997), Lages and Fernandes's (2005) studies, our questionnaire included 28 items of self-concept (Campbell, 1990), 30 items of personality from the Five-Factor Model (Costa & McCrea, 1992; Hoekstra, Ormel, & De Fruyt, 1996; McCrea & Costa, 1996; McCrea & Costa, 1997), and 46 items of the Schwartz Value Survey (Schwartz, 1992; Schwartz, 1994; Schwartz & Boehnke, 2004). The questionnaire was handed out in a university's café to 20 undergraduate university students. All items were evaluated on their relevance and applicability for clothing stores in general with seven-point Likert scales ranging from 1 meaning 'not at all descriptive' to 7 meaning 'extremely descriptive'. Two researchers were available to provide help when respondents had problems filling out the questionnaire. When finished, the researchers asked the respondents to evaluate the questionnaire itself. The respondents were also asked to point out any unclear wording in the questions. Items that have at least 4 as their mean score, and thus seem to be most relevant and applicable to the clothing stores are retained. The resulting items of self-concept, personality and values that are relevant and applicable to clothing stores are provided in the Table 3.1.

TABLE 3.1

The relevant self-concept, personality traits and values to clothing stores

<i>Self-concept</i>	<i>Personality traits</i>	<i>Values</i>
Modern	Reliability	Pleasure (gratification of desires)
Ambitious	Aesthetics	Politeness(courtesy, good manners)
Risky	Fantasy	Wealth (material possessions, money)
Relaxed	Trust	Helpful (working for the welfare of others)
Assertive	Order	Successful (achieving goals)
Complaint	Gregariousness	Clean (neat, tidy)
Extravagant	Postitive emotions	Self-indulgence (enjoying)
Cooperative	Warmth	Independent (self-reliant, self-sufficient)
	Efficiency	Preserving my public image (preserving my "face")
	Achievement striving	Creativity (uniqueness, imagination)
	Altruism	Social recognition (respect, approval by others)
	Excitement seeking	Enjoying life (enjoying food, sex, leisure, etc.)
		Sense of belonging (feeling that others care about me)
		Self-respect (belief in one's own worth)

3.4.2 Stage 2: The impact of symbolic congruencies on consumer attitudes

In the main study we distributed a questionnaire to consumers in the Netherlands. Our goal is to examine the differential effects of self-, personality- and value congruence on consumer attitudes toward brands.

Data collection and sampling

We collected data from a sample offered by a provider of web-based surveys in the Netherlands. People who wanted to participate clicked on a URL address that led them to our web-based survey. For this survey we selected four well-known clothing brands that exclusively sell their own brands in their stores. Respondents were free to choose one of four questionnaires, each pertaining to one of these clothing brands, on the condition that they purchased at least one item in the past six months. The final number of usable sample was 181, of which 83% were students. Eighty percent of the respondents were women. The ages of the respondents were as follows: 28% younger than 18, 20% 18-20, 37% 21-30, and 5% older than 31 years of age.

Measurements of the constructs

The resulting items from the first stage were used to measure self-concept, personality traits and values of the respondent, and to measure self-concept, personality traits and values of a clothing store brand chosen by the respondent. For the first measurement the respondent was asked to indicate how much a given self-concept described the respondent's own self-concept. For the second measurement, the respondent was asked to indicate how descriptive the self-concept was for the chosen clothing store brand. Both measurements varied from 1 meaning 'Not at all' to 7 meaning 'Best description'. The same procedures were applied to assess personality and values of both consumers and brands.

To obtain a measure of self congruence, we calculated absolute discrepancy scores between the consumers' perceptions of service brand image and their own self-concept, and then averaged all values for each respondent (Sirgy, 1982; Sirgy et al., 1997). Therefore, the lower the absolute discrepancy score, the higher is the self congruence. The same procedures were also applied to assess personality- and value congruence.

Brand preference, satisfaction, and purchase intention were all measured using multi-item scales that have been proven valid and reliable in previous research (Jamal & Goode, 2001; Sirgy et al., 1997). In Table 3.2, we provide the details of these measurements. For all items, the seven-point Likert scales were anchored by 1 (strongly disagree) and 7 (strongly agree).

TABLE 3.2
Measurements of consumer attitudes toward brands

<i>Constructs and scale items</i>	<i>Factor loading</i>	<i>CR</i>	<i>AVE</i>	<i>α</i>
Brand preference		.964	.871	.963
1. I like X better than any other brands of clothing stores.	.911			
2. I would use X more than I would use any other brand of clothing stores.	.922			
3. X is my preferred brand over any other brand of clothing stores.	.946			
4. I would be inclined to buy X over any other brand of clothing stores.	.953			
Satisfaction		.846	.733	.846
1. After considering everything I am extremely satisfied with X.	.856			
2. The overall quality of X is excellent.	.856			
Purchase intention		.867	.776	.867
1. If I had a free choice, I would extremely likely return to X shops in the next 6 months.	.875			
2. I would extremely like to recommend X to my friends.	.875			

a. X substitutes for the real clothing store brand.
b. CR= Composite Reliability, AVE= Average Variance Extracted, α=Cronbach's alpha.

In Table 3.3, we provide the summary descriptive statistics for means, standard deviations, and correlations among the constructs used in the study according to their final operationalization.

TABLE 3.3
Means, standard deviations and correlation matrix of constructs

<i>Constructs</i>	<i>M</i>	<i>SD</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
1. Self congruence	1.187	0.664	1					
2. Personality congruence	1.111	0.555	.39 **	1				
3. Value congruence	1.093	0.660	.37 **	.47 **	1			
4. Brand preference	3.997	1.695	.22 **	.30 **	.29 **	1		
5. Satisfaction	5.181	1.306	.13	.32 **	.32 **	.65 **	1	
6. Purchase intention	4.930	1.665	.16 *	.27 **	.32 **	.71 **	.78 **	1

Note: N = 181

* Significant at $p < 0.05$, ** Significant at $p < 0.01$ (2-tailed)

3.5 Analysis and results

3.5.1 Measurement model testing and results

We assessed the validity, reliability, and discriminant validity of the measures. As we show in Table 3.2, the results lend strong support to the convergent validity of all measures, because all estimated loadings of the indicators for the underlying constructs are greater than the recommended .6 cut-off and are statistically significant at the .05 level (Bagozzi & Yi, 1988). The Cronbach's alpha (α) values of all constructs are higher than the .7 threshold (Nunnally & Bernstein, 1994), and the minimum reliability (α) of the measures is .85.

To examine the internal validity of the measurement model, we calculated the composite reliability (CR) and average variance extracted (AVE) (Fornell & Larcker, 1981). All the CRs are above the recommended .7 level (Nunnally & Bernstein, 1994). The AVEs, which represent the amount of variance captured by the construct's measures relative to measurement error and the correlations among the latent variables, are higher than the .5 cut-off recommended by Fornell and Larcker (1981; see also Bagozzi & Yi, 1988) for each construct. The internal validity of the measurement model appears adequate.

Furthermore, we conducted Fornell and Larcker's (1981) test for discriminant validity by comparing the AVE estimate for each construct with the squared correlation between any two constructs. The AVEs are higher than the squared correlations, confirming the discriminant validity of the constructs (see Table 3.2 and 3.3).

Therefore, the measurement model meets all psychometric property requirements.

3.5.2 Effects of self-, personality- and value congruence on consumer attitudes

To examine the effects of self-, personality- and value congruence to predict consumer attitudes toward brands simultaneously, we used multiple regressions three times (Tabachnick & Fidell, 2001). A standard multiple regression analysis was

first performed using self congruence, personality congruence and value congruence simultaneously as independent variables, with brand preference as the dependent variable (see the first column of Table 3.4). Similarly, in the second and third standard multiple regression analyses, we used satisfaction (see the second column of Table 3.4) and purchase intention (see the third column of Table 3.4) respectively as the dependent variable.

TABLE 3.4
Multiple regressions results

<i>Constructs</i>	<i>Brand preference</i>	<i>Satisfaction</i>	<i>Purchase intention</i>
	β	β	β
Self congruence	.082	.051	.013
Personality congruence	.182 *	.239 **	.149
Value congruence	.176 *	.224 **	.247 **
Total R²	.123 **	.142 **	.122 **

* Significant at $p < 0.05$, ** Significant at $p < 0.01$ (2-tailed)

The standardized regression coefficients show that the effect of self congruence on brand preference ($\beta = .082, p > .05$), satisfaction ($\beta = .051, p > .05$), and purchase intention ($\beta = .013, p > .05$) are positive, but statistically insignificant. Thus, hypotheses 1a, 1b and 1c can not be supported.

Furthermore, our data show that personality congruence has positive and significant effects on both brand preference ($\beta = .182, p < .05$) and consumer satisfaction ($\beta = .239, p < .01$). Therefore, our hypotheses 2a and 2b are confirmed. However, no significant effect of personality congruence on purchase intention is found ($\beta = .149, p > .05$). Hypothesis 2c can therefore not be supported.

Finally, we find that value congruence significantly and positively affects brand preference ($\beta = .176, p < .05$), satisfaction ($\beta = .224, p < .01$) and purchase intention ($\beta = .247, p < .01$). Therefore hypotheses 3a, 3b and 3c are supported by our data.

3.5.3 The differences between self-, personality- and value congruence

Regarding the differences between self-, personality- and value congruence, the results shown in Table 3.4 reveal the following findings. First, self congruence does not have any significant effect on consumer attitudes toward brands, including brand preference, satisfaction and purchase intention. Second, personality congruence has a positive effect on both brand preference and satisfaction, but not on purchase intention. Third, value congruence has a positive effect on brand preference, satisfaction and purchase intention. These findings suggest that self-, personality- and value congruence have different effects on predicting brand preference, satisfaction and purchase intention. Therefore, our hypothesis 4 is supported. Additionally, we can conclude from these findings that value congruence is the most consistent predictor of all three measured attitudes compared with self- and personality congruence, given value congruence positively affects all measured consumer attitudes toward brands, while self- and personality congruence do not.

Additional analysis

Given both personality- and value congruence have positive effects on consumer brand preference and satisfaction, we assessed additional analyses to examine whether simultaneous use of personality- and value congruence increases the predictiveness of symbolic congruencies on consumer brand preference or satisfaction.

Hierarchical regression analysis was performed (see Table 3.5). The significant increases in of R^2 following the entries of personality congruence in the first step³, and both personality- and value congruence in the second step (for brand preference: F change = 5.767, $p < .05$; for satisfaction: F change = 6.906, $p < .01$), indicate that consumer brand preference and satisfaction are better explained by including both personality- and value congruence simultaneously.

³ Similar results are obtained when value congruence is used in the first step.

TABLE 3.5
Effects of personality- and value congruence on brand preference and satisfaction

<i>Constructs</i>	<i>Brand preference</i>	<i>Satisfaction</i>
	β	β
Step 1		
Personality congruence	.296 *	.324 **
R ²	.088 **	.105 **
Adjusted R ²	.082 **	.100 **
F-value	16,373 **	20,040 **
Step 2		
Personality congruence	.205 *	.225 **
Value congruence	.196 *	.211 **
R ²	.118 *	.140 **
Adjusted R ²	.108 *	.130 **
F-value	11,300 *	13,819 **
Incremental R ²	.030 *	.035 **
F-value for incremental ΔR^2	5,767 *	6,906 **

* Significant at $p < 0.05$, ** Significant at $p < 0.01$ (2-tailed)

3.6 Discussion

3.6.1 Theoretical implications

Given that research on self-, personality- and value congruence draw from the same paradigm (i.e. the similarity-attraction theory), and that they are all used to predict the same types of attitudes and behaviours, the lack of integration and distinction represented an important omission. Our study makes the first effort to explore the similarities and differences of self-, personality- and value congruence, and to theoretically and empirically identify and examine the effects of self-, personality- and value congruence simultaneously on consumers' attitudes toward brands. This extends current congruence research in marketing literature where self-, personality- and value congruence have been examined separately.

Our results show that self-, personality-, and value congruence are related but different constructs (1) having distinct definitions, (2) involving different

underlying constructs, respectively self-concept, personality and values, (3) with unique measures, and (4) influencing consumer attitudes toward brands differently. The constructs of self-, personality- and value congruence must therefore not be conceptualized or measured interchangeably. This finding is consistent with several studies where the importance to clarify the similarities and distinctions of these three symbolic congruencies has been highlighted or examined (e.g. Arthur et al., 2006; Govers & Schoormans, 2005; Piasentin & Chapman, 2006). Marketing researchers must therefore pay more attention to distinguish self-, personality- and value congruence, since failing to do so, will limit our understanding of the symbolic congruencies and result in poor conceptual development, operationalization and empirical testing (Kristof-Brown, Zimmerman, & Johnson, 2005; Shin & Holland, 2004).

Contrary to our expectations, our results suggest that self congruence has no significant effect on consumer attitudes toward brands. An explanation for this result might be that values form the psychological core of one's self-concept (Finegan, 2000; Hitlin, 2003; Knippenberg, Knippenberg, De Cremer, & Hogg, 2004; Wade-Benzoni et al., 2002), and value congruence might therefore be more related to attitudes than self congruence does. In the same vein, the results of Govers and Schoormans's (2005) study showed, by using a two-step linear regression analysis, that personality congruence has a stronger effect on consumer preference than self congruence. They argued that personality congruence is more individual and product-specific than self congruence, and therefore more relevant for privately consumed products (e.g. coffeemakers and soap-dispensers) than self congruence. In addition to this explanation, we observed that, while self congruence is the most frequently studied type in congruence research in marketing literature, to the best of our knowledge no self congruence research has been conducted in the organizational context. Moreover, empirical findings about the effect of self congruence on consumer attitudes and behaviours show mixed results in existing marketing literature. For example, Kressmann et al. (2006) concluded, that for car owners self congruence affects brand loyalty positively and significantly. Similarly, in the precious jewellery market, Jamal and Goode's study (2001) showed that self

congruence is a strong predictor of brand preferences and a good predictor of consumer satisfaction. In contrast, Sirgy et al. (1997) did not find a significant effect of self congruence on consumer satisfaction with travel destinations. However, a comparison of these studies is difficult, because different measurements and operationalizations of self concept are used across various self congruence studies (Sirgy, 1982; Sirgy et al., 1997). Additional research on self congruence is therefore required to further clarify whether self congruence affects consumer attitudes, and to establish the exact boundaries of the applicability of the self congruence theory.

Results from our study further indicate that congruencies in terms of personality and values have positive and independent effects on brand preference and satisfaction, and thus demonstrate the importance of creating and maintaining both personality- and value congruence. These findings are consistent with a study by Gaunt (2006) that found congruence between partners in terms of personality and values to be positively and strongly associated with marital satisfaction, whereas congruence in terms of role attitudes and religion showed weaker and inconsistent patterns of associations with relationship quality.

The results of our additional analysis further suggest that the combined use of personality- and value congruence will significantly increase the predictiveness of brand preference and satisfaction. Other researchers have obtained similar findings. For example, Westerman and Cyr (2004), and Kristof-Brown, Zimmerman, and Johnson (2005) concluded that congruence including personality and values simultaneously, rather than a single type of congruence, yields a better prediction of organization and employee attitudes and behaviours.

In addition, our results indicate that, compared with self- and personality congruence, value congruence is the most consistent predictor of all three measured attitudes, since value congruence proves to have significant effects on not only brand preference and satisfaction, but also on purchase intention, while self- and personality congruence do not. These findings are consistent with results from organizational congruence studies, where researchers expressed growing interest in value congruence, mainly due to its predictive power on employee attitudes and behaviour intention (Arthur et al., 2006; Giberson, Resick, & Dickson, 2005; Kristof-

Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006; Verplanken, 2004).

3.6.2 Managerial implications

The results of our research also have implications for management practices.

From a managerial perspective our findings offer important implications for developing brand marketing strategies. Given the significantly positive effects of personality- and value congruence on consumer preference and satisfactions toward brands, brand managers should create and maintain distinct personality and values of their brand, and keep them congruent with the personality and values of their consumers. More specifically, first, the personality- and value scales used in our study could be used to identify market segments consisting of consumers with different values and personality profiles. Next, marketing strategies can be developed based on the characteristics of their target consumers. For example, advertising messages should contain the relevant personality and values in order to develop consumers' positive attitudes toward a brand. Alternatively, brand managers should concentrate on developing promotional campaigns that emphasize the match between the personality and values of their brand and those of their target consumers to increase consumer preference and satisfaction. Moreover, brand managers can use the personality- and value scales to develop and maintain distinct brand personality and brand values to differentiate themselves from competitors in the marketplace.

We present conclusive evidence that symbolic congruence is a concept with multiple types of underlying constructs. Our results show that the simultaneous use of personality- and value congruence increases the predictiveness of symbolic congruencies on consumer brand preference or satisfaction. Therefore, managers wishing to maximize the benefits of congruence on consumer brand preference and satisfaction are encouraged to establish integrative symbolic congruencies by combining personality- and value congruence, instead of using them separately.

More importantly, given that value congruence is the most consistent predictor of all three measured attitudes compared with self- and personality congruence, it is essential for brand managers to strive specifically for a high value congruence to increase consumer brand preference, satisfaction and purchase intention.

3.6.3 Limitations and further research

This article makes important contributions to our understanding of the relationships between self, personality- and value congruence and their effects on brand preference, satisfaction, and purchase intention. Nevertheless, it entails the following limitations, which also provide opportunities for the further research.

First, we only tested our hypotheses in the context of four clothing store brands. This limits the generalizability of our results to the other physical goods categories and to the service industries. Whether the results of this research can be generalized across various contexts, is a question that remains to be explored. More research is therefore needed to investigate the effects of self-, personality- and value congruence on consumer attitudes toward brands using various products of different industries.

Second, our results are derived from a convenience sample of university students, and as such are not representative for all consumers. It may therefore not be appropriate to generalize our findings to other samples. Future efforts should address this issue by collecting data from broader consumer participants.

Third, although our study is focused on symbolic congruency, we do not suggest that the symbolic congruency is the best or the only predictor of brand preference, satisfaction and (re)purchase intention. Rather, we argue that it is useful to consider it together with other antecedents of consumer attitudes toward brands, such as functional congruency as suggested by other researchers (e.g. Sirgy, Grewal, & Mangleburg, 2000; Sirgy & Su, 2000).

Fourth, the dependent variables in this study are focused only on attitudes, i.e. brand preference, satisfaction and purchase intention. Additional investigation

of the effects of the symbolic congruencies on long-term relationships between consumers and brands, such as commitment and loyalty, is therefore needed.

Fifth, similar to conclusions from organizational congruence research, our results show that value congruence positively affects all three measured consumer attitudes toward brands, while self- and personality congruence do not. Further congruence research using values as its underlying construct is therefore highly recommended.

Sixth, although all three types of congruence are suggested to have positive impact on consumer attitudes, they may not be uniformly important for consumers with different personal characteristics, such as a preference for consistency (Cialdini, Trost, & Newsom 1995). For example, the effect of symbolic congruencies on consumer attitudes toward brands might be stronger if consumers have a greater preference for consistency. Research into the moderating effects of personal characteristics would give more insight into the question of when and how the influences of symbolic congruencies on consumer attitudes toward brands differ.

Finally, according to their definitions it is possible to conceptually distinguish self-concept, personality and values. However, due to the abstract definitions of these constructs, it is still difficult to distinguish these three constructs without perceiving the underlying measurement items. Another problem is that some items, for instance 'ambition', can refer to either a value or a personality, or both (Campbell, 1990; Schwartz & Boehnke, 2004). We look forward to apply the knowledge of future psychological research, wherein similarities and distinctions between self-, personality and values receive requisite attention.

Despite these limitations, it seems beyond doubt that this study makes important theoretical and empirical contributions to our understanding of the similarities and differences between self-, personality-, and value congruence, and their effects on brand preference, satisfaction and (re)purchase intention.

CHAPTER 4

The effects of consumer-brand value congruence on satisfaction, trust, commitment and loyalty in the services context

By integrating results from literature pertaining to social psychology, organizational behaviour, and relationship marketing, we develop and test a model that explains how value congruence affects the key components of consumer-brand relationship quality and outcomes, including satisfaction, trust, commitment, and loyalty. Using structural equation modelling, we test the model with data from a survey of 1,037 consumers of clothing stores and banks in the Netherlands. The results show that value congruence has significant direct, positive effects on satisfaction, trust, commitment, and loyalty. Furthermore, value congruence indirectly influences loyalty through satisfaction, trust, and commitment. We discuss the implications of these findings for marketing theory and practice.

Parts of this chapter have been presented as:

Zhang, J. & Bloemer, J. M. M. (2006). The effect of service-brand value congruence on consumer behaviour in the services market. 35th EMAC Conference, Athens, May 23-26.

4.1 Introduction

The ability of service providers to establish, develop and maintain enduring relationships with their consumers represents a key capability according to both marketing literature and marketing managers (Lam et al., 2004; Morgan & Hunt, 1994; Oliver, 1999). In the field of relationship marketing, considerable effort has been devoted to identifying and examining the interrelationships between relationship quality (e.g. satisfaction, trust, commitment) and relationship marketing outcomes (e.g. switching behaviour, loyalty) (e.g. Chiou & Droge, 2006; Garbarino & Johnson, 1999; Hennig-Thurau, Gwinner, & Gremler, 2002; Lam et al., 2004). Yet, *value congruence* (i.e., the similarity between a consumer's own personal values and his or her perceptions of the service brand values) remains largely ignored as an antecedent of relationship quality and relationship marketing outcomes. Very few relationship marketing studies recognize the effects of value congruence on trust and commitment (e.g. MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994), which is surprising because value congruence represents a powerful human motivator for developing and maintaining relationships, according to social psychology literature (Gaunt, 2006). Similarly, various organizational studies demonstrate that value congruence represents one of the most important antecedents of employee job satisfaction, commitment, trust, intention to stay with the organization, and employee performance (Arthur et al., 2006; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006).

The goal of this study therefore, is to explore how value congruence influences consumer-brand relationship quality and outcomes, including satisfaction, trust, commitment, and loyalty. Because of the unique nature of the service industry, particularly with regard to intangibility and heterogeneity (Lovelock & Wright, 2002; Zeithaml, Bitner, & Gremler, 2006), value congruence is especially important for service providers in their efforts to build and sustain strong relationships with consumers. Several researchers stated that identifying and sustaining the values of a service brand is vitally important for brand success

(De Chernatony & Dall'Olmo Riley, 1999; De Chernatony, Drury, & Segal-Horn, 2004; De Chernatony & Segal-Horn, 2003; Lages & Fernandes, 2005).

By integrating conclusions from social psychology, organizational behavior, and relationship marketing research, we develop and test a model that explores the direct and indirect effects of value congruence on consumer–brand relationship quality and outcomes. Moreover, we propose that value congruence affects satisfaction, trust, commitment, and loyalty both positively and directly. Value congruence also may influence loyalty indirectly through satisfaction, trust, and commitment.

Therefore, the findings of our study are relevant for both academics and practitioners. From a theoretical perspective, we shed light on the concept of value congruence and its effects on key components of consumer–brand relationships in the context of services, which has not been done before. In terms of practical implications, our findings should help brand managers create and sustain strong relationships with their consumers if they use value congruence as a consumer loyalty enhancement strategy.

The remainder of this article is organized as follows. First, we highlight the importance of value congruence in the context of services by reviewing the research on value congruence from organizational, social psychology, and relationship marketing literature. Second, we provide an overview of the model and detailed development of the hypotheses. Third, we describe our empirical study and present the results, then offer a discussion of our findings for both researchers and marketing managers. Fourth, we conclude with some limitations and suggestions for further research.

4.2 Theoretical background

Rokeach (1973, p.5) provided a well-known social scientific definition of “value as criterion,” in which he described a *personal value* as “an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence.”

Values therefore represent a motivational construct and form the psychological core of the “self” (Finegan, 2000; Wade-Benzoni et al., 2002). Furthermore, values can be useful for measuring product choice, because they play central roles in consumers’ cognitive structures (Brangule-Vlagsma, Pieters, & Wedel, 2002). Moreover, Gutman (1982) claimed that consumers purchase products to attain their value-related goals, and many research projects employ values as antecedents of attitudes and behaviour (Homer & Kahle, 1988). For example, Durgee, O’Connor, and Veryzer (1996) argued that comprehending consumers’ values is one of the most powerful ways to understand consumers.

4.2.1 Value congruence in organizational literature

Values, from a congruence perspective, often appear in organizational behaviour studies to predict employee and organizational attitudes and behavioural outcomes. Considerable organizational value congruence research indicates that when organizational values match employees’ values, those employees are more satisfied (Cable & Judge, 1997) and committed to the organization (Finegan, 2000); moreover, employees perform better and have lesser intentions to leave the organization (Kristof-Brown, Zimmerman, & Johnson, 2005; O’Reilly, Chatman & Caldwell, 1991; Westerman & Cyr, 2004). Research on the relationship between a supervisor and a subordinate also suggests that similarities between their values relate positively to the supervisor’s liking of the subordinate and the subordinate’s job satisfaction (Beehr et al., 2006). A study examining university faculties shows that the congruence between employees’ and organizational values has a strong negative link to burnout (Maslach, Schaufeli & Leiter, 2001; Siegall & McDonald, 2004).

Cable and Edwards (2004) argued that value congruence affects employees’ attitudes and behaviours because people are more attracted to and trusting toward those who are similar to them. The similarity-attraction theory in social psychology, which forms the basis for organizational value congruence research (Kristof-Brown, Zimmerman, & Johnson, 2005), indicates further that people have greater intentions

to create and retain their relationships with those who are similar to themselves (Byrne, 1997; Gaunt, 2006).

4.2.2 (Value) Congruence in social psychology literature

Social psychology researchers remain interested in the effects of similarity as a construct to predict various relationship quality and outcomes, such as partner liking, marital satisfaction, relationship commitment, relationship stability, and relationship-maintaining behaviours (Aron et al., 2006; Arthur et al., 2006; Byrne, 1997; Gaunt, 2006). In this arena, the terms similarity, congruence, fit, overlap, alignment, share, and match often appear to be used interchangeably.

Aron and colleagues (2006) stated that support for the similarity-attraction theory goes back at least to the pioneering field study by Newcomb (1956) and the extensive experiments of Byrne (1971). An overall consensus holds that the similarity effect is well established; tests of the idea that opposites attract generally have been unsuccessful (Aron et al., 2006; Byrne, 1997).

Smith (1998) also argued that people are more attracted to, prefer, and support relationships with similar others to reinforce their self-esteem and maintain balance in their self-identity. Cable and Judge (1997) stated that similarity-attraction results from the reduced cognitive dissonance, improved communication, and increased predictability involved in social interactions. People who hold similar values share common aspects of cognitive processing and a common way of interpreting events and therefore experience reduced uncertainty and better interpersonal relationships (Kalliath, Bluedorn, & Strube, 1999; Cable & Edwards, 2004). Moreover, several researchers (e.g. Arthur et al., 2006) stated that people find it desirable to interact with others who have similar psychological characteristics, because the interaction verifies and reinforces their own beliefs, expressed behaviours, and affect. Thus, a high level of similarity provides people with opportunities to interact with similar others, which results in favourable attitudes.

4.2.3 Value congruence in relationship marketing literature

Given the importance of value congruence in organizational and social psychology contexts, it stands to reason that value congruence should also play an important role in exploring the key components of relationship marketing, such as satisfaction, trust, commitment, and loyalty. Yet, surprisingly, our review of the literature shows that very few researchers study value congruence empirically. Moreover, previous research focuses on the relationships between the firm and supplier (MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994), salesperson and manager (Brashear et al., 2003), or buyer and seller (Nicholson, Compeau, & Sethi, 2001). For example, Morgan and Hunt (1994) suggested the positive impact of value congruence on firms' trust and commitment to their suppliers, and Becker-Olsen and Hill (2006) demonstrated that the strategic match between sponsoring firms and sponsored non-profit service providers, in terms of their mission, target audience, and values, will both positively influence consumer intentions to engage and develop relationships with a brand, and create positive responses related to trust and sincerity of the brand. However, to the best of our knowledge, no value congruence research explores the relationships between consumers and brands—and certainly not in the services context.

4.2.4 Value congruence in the service brand context

In addition to the important role of value congruence on relationship quality and outcomes (i.e., satisfaction, trust, commitment, loyalty) in organizational and social psychology literature and the growing interest in marketing literature, several reasons make us believe that value congruence has important implications for services as well.

First, existing consumer behaviour literature states that consumer purchase behaviour is influenced not only by functional (or utilitarian) attributes of physical goods or services but also by symbolic meanings such as values (Chon & Olsen, 1991; Jamal & Goode, 2001a, 2001b; Johar & Sirgy, 1991; Sirgy, Grewal, &

Mangleburg, 2000; Sirgy et al., 1997). In a services context, with its less tangible measures (i.e., functional attributes), values become especially important because by default they fill the evaluation void created by the absence of more tangible functional attributes (Berry, 1995; Bitner, 1995; Haytko, 2004).

Second, because services are performances, the heterogeneity connected with them results largely from the human interaction between employees and consumers (Zeithaml, Bitner, & Gremler, 2006). In line with organizational behaviour studies (Kalliath, Bluedorn, & Strube, 1999), we argue that when consumers and employees of a service brand hold similar values, they share common aspects of cognitive processing, which should lead to similar expectations about performance and common methods of interpreting events. Common interpretations reduce uncertainty and information overload and thus can improve interpersonal relationships between consumers and service providers (Cable & Judge, 1997).

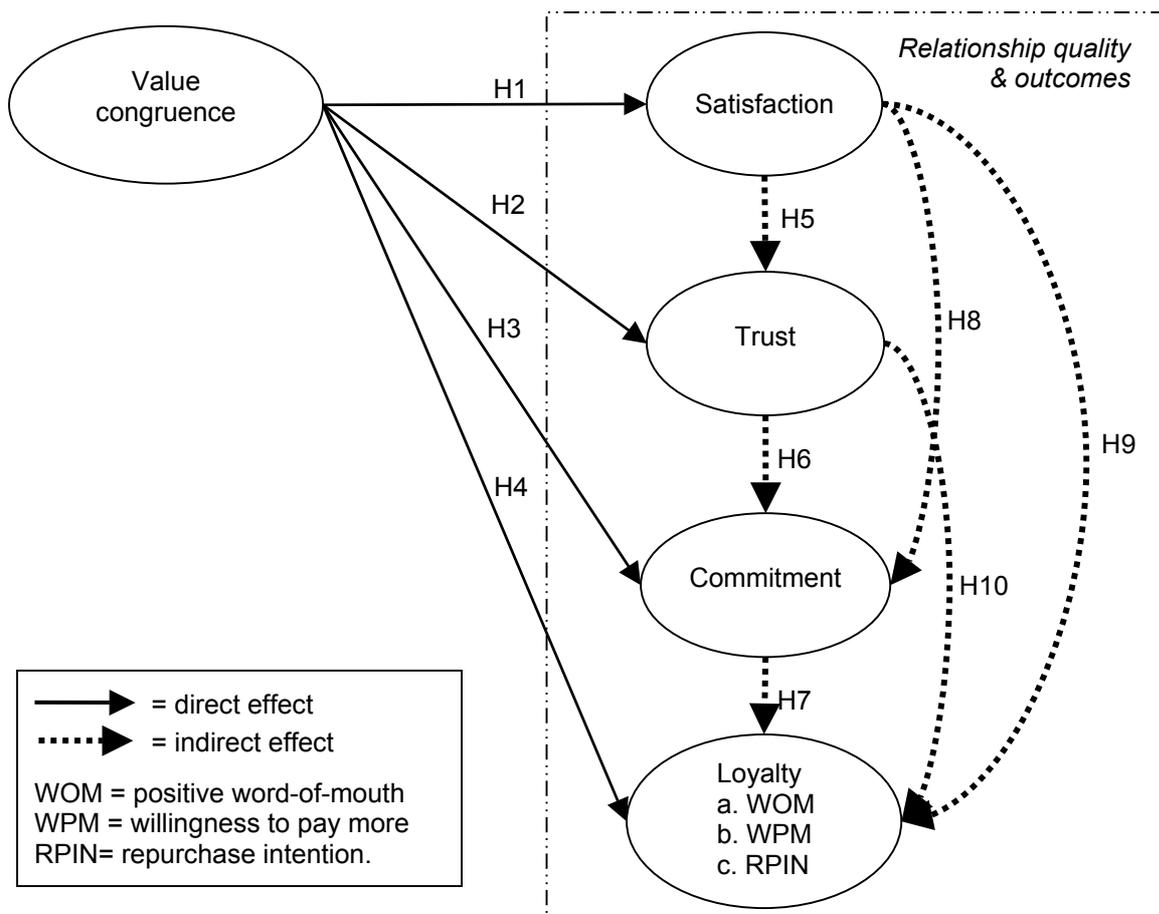
Third, De Chernatony and colleagues (De Chernatony, Drury, & Segal-Horn, 2004; De Chernatony & Segal-Horn, 2003) recently have tried to find factors critical to the success of a service brand. Their exploratory study features a review of services management and services branding literature, as well as in-depth interviews with leading consultants, and shows that values represent the third most apparent theme for successful service brands (behind a focused position and consistency). Similar to Zeithaml (1988), Lages and Fernandes (2005) highlighted the importance of studying service brand values because consumers use services to achieve their personal values.

We define *service brand values* as personal values relevant and applicable to a service brand. *Consumer-brand value congruence* (or value congruence for short) thus refers to the similarity between a consumer's own personal values and his or her perceptions of the service brand's values. Taking these various aspects into consideration, we argue that understanding the effects of value congruence on consumer-brand relationship quality and outcomes is particularly important in the services context.

4.3 Conceptual framework and hypotheses

The theoretical model in Figure 4.1 reflects the influences of value congruence on relationship quality (i.e., satisfaction, trust, commitment) and relationship outcomes (i.e., loyalty). To provide a better understanding of the model, we first explain the direct effects of value congruence on satisfaction, trust, commitment, and loyalty on the basis of conclusions from social psychology, organizational, and relationship marketing studies (H1–H4). Next, we discuss the indirect effects of value congruence on loyalty by integrating conclusions from relationship marketing and organizational studies (H5–H10).

FIGURE 4.1
A conceptual framework of value congruence



4.3.1 Direct effects of value congruence on satisfaction, trust, commitment, and loyalty (H1–H4)

We define consumer *satisfaction* with a service brand as an overall evaluation based on the consumer's total purchase and consumption experience with physical goods or services offered by the service brand over time (Anderson, Fornell, & Lehmann, 1994; Anderson, Fornell, & Mazvanchery, 2004; Fornell, 1992; Luo & Bhattacharya, 2006).

In social psychology, organizational behaviour, and relationship marketing literature, empirical evidence demonstrates the positive relationship between value congruence and satisfaction. For example, social psychology often uses value congruence to predict satisfaction in a relationship between two individuals (Byrne, 1997; Gaunt, 2006). Gaunt (2006) examined the role of couple congruence in spouses' marital satisfaction and affect and concluded that greater congruence between partners' values leads to higher levels of marital satisfaction and lower levels of negative affect. Social psychologists also state that people find it more desirable to interact with others with similar values, because such interaction verifies and reinforces their own beliefs, expressed behaviours, and affect. Thus, high levels of value congruence result in favourable attitudes, such as relationship satisfaction (Arthur et al., 2006; Swann, Stein-Seroussi, & Giesler, 1992).

In organizational literature, considerable research indicates that value congruence leads to satisfaction, as demonstrated in studies covering amongst others job satisfaction (Arthur et al., 2006; Ostroff, Shin, & Kinicki, 2005; Verplanken, 2004) and supervisor and co-worker satisfaction (Beehr et al., 2006; Kristof-Brown, Zimmerman, & Johnson, 2005).

Finally, marketing literature suggests that consumers purchase and use physical goods and services to achieve their personal values (means-end chain) (Gutman, 1982; Homer & Kahle, 1988, Lages & Fernandes, 2005; Zeithaml, 1988). Westbrook and Reilly (1983) further argued that satisfaction arises when service values fulfil consumers' personal values. However, most satisfaction research confirms functional attributes or desires rather than value-based congruence

(Spreng, MacKenzie, & Olshavsky, 1996). Consistent with the suggestions from existing literature, we propose:

Hypothesis 1: Value congruence has a positive influence on consumer satisfaction.

We define service brand *trust* as the willingness of the consumer to rely on a service brand because he or she has confidence in the reliability and integrity of that brand (Garbarino & Johnson, 1999; Morgan & Hunt, 1994; Moorman, Zaltman, & Deshpandé, 1992).

Various existing studies suggest a positive relationship between value congruence and trust; according to social psychology, higher value congruence within groups causes people to associate positive beliefs and feelings with the groups to which they belong, which contributes to their own self-esteem (Williams, 2001). People within their group (in-group) seem more trustworthy, honest, and cooperative compared with members of dissimilar groups (out-groups) (Williams, 2001). Likewise, empirical evidence in the organizational context suggests that value congruence between employees and the organization positively influence employees' trust in managers (Brashear et al., 2003; Cable & Edwards, 2004; Caldwell & O'Reilly, 1990; Chatman, 1991; O'Reilly, Chatman, & Caldwell, 1991). Finally, in marketing research, Smith (1998) found that sellers perceived as similar to consumers are more likely to succeed and be viewed as trustworthy. Research by Nicholson, Compeau, and Sethi (2001) also showed that when values of the individual buyer and seller are similar, it becomes easier to understand attitudes and behaviour, so the buyer exhibits higher levels of trust. Furthermore, Brashear and colleagues (2003) indicated that value congruence relates positively to trust, such that trust emerges in relationships in which one party identifies with the other party's desires and intention. Moreover, several other researchers noted value congruence as an important determinant of trust in marketing relationships (MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994). In line with these findings, we propose:

Hypothesis 2: Value congruence has a positive influence on trust.

Similar to trust, commitment represents an essential ingredient for successful long-term relationships (Fullerton, 2003; Morgan & Hunt, 1994). We define *commitment* toward a service brand as a consumer's enduring desire to maintain a relationship with a service brand based on psychological attachment to that brand (Bansal, Irving, & Taylor, 2004; Moorman, Zaltman, & Deshpandé, 1992; Morgan & Hunt, 1994). Several extant studies demonstrate the clear positive effect of value congruence on commitment.

Specifically, social psychology studies state that if two persons are similar, they will become strongly attached and more likely be committed to, invest in, and make sacrifices for the other (Amodio & Showers, 2005; Aron et al., 2006; Byrne, 1997). In an organizational context, considerable research demonstrates the positive effect of congruence between employees' and organizational values on organizational commitment (Arthur et al., 2006; Cable & Edwards, 2004; Caldwell & O'Reilly, 1990; Chatman, 1991; Finegan, 2000; O'Reilly, Chatman, & Caldwell, 1991; Ostroff, Shin, & Kinicki, 2005). Porter and colleagues (1974) highlighted the importance of value congruence for commitment, arguing that commitment represents a strong belief in and acceptance of the organization's goals and values. Furthermore, Kalliath, Bluedorn, and Strube (1999) stated that congruence among members' values generates clearer role expectations because of their greater ability to predict one another's behaviour, which leads to less role ambiguity and conflict and therefore more commitment. Finally, MacMillan and colleagues (2005) extended the work of Morgan and Hunt (1994) on relationship marketing to provide empirical evidence of the positive effect of value congruence on commitment. Because value congruence plays such an important role in exploring commitment in the various disciplines, we propose:

Hypothesis 3: Value congruence has a positive influence on commitment.

Similar to Evanschitzky and Wunderlich (2006), we define service brand *loyalty* as a consumer's behavioural intention to continue buying or using a service brand in the future, accompanied by a deep commitment to that service brand. However, though loyalty is a central construct in relationship marketing, little agreement exists regarding its conceptualization and operationalization. In line with Bell, Auh, and Smalley (2005), we take a behavioural intention perspective of loyalty rather than a behavioural loyalty perspective. Specifically, similar to Fullerton (2003), we conceptualized and operationalized the behavioural intention loyalty construct with three frequently used dimensions: positive word-of-mouth communication (WOM), willingness to pay more (WPM), and repurchase intention (RPIN).

Previous research in both social psychology and organizational literature confirms the positive relationship between value congruence and people's intention to stay with their partner (Aron et al., 2006) or the firm (Arthur et al., 2006; Cable & Edwards, 2004; Hoffman & Woehr, 2006; Kristof-Brown, Zimmerman, & Johnson, 2005; Ostroff, Shin, & Kinicki, 2005). Although no research in relationship marketing examines the effect of value congruence on loyalty intentions, we argue that value congruence likely plays as a critical role in encouraging consumers to maintain relationships with a brand. For example, using data obtained from consumers of a retailer that offers both services and physical goods, Brown and colleagues (2005) revealed that when people perceive greater congruence between dealership identity and their own identity, their positive WOM behaviours increase. We further argue that the greater the degree of congruence between the service brand and the consumer in terms of values, the more likely the consumer is to say positive things about the service brand to others; furthermore, this consumer should have a higher WPM and purchase the given service brand again. Thus, consistent with the suggestions from existing literature, we propose the following hypothesis:

Hypothesis 4: Value congruence has a positive influence on loyalty in the form of (a) WOM, (b) WPM, and (c) RPIN.

4.3.2 Indirect effect of value congruence on loyalty through satisfaction, trust, and commitment (H5–H10)

Relationship marketing literature contains a significant debate regarding the relationship among key components of relationship marketing, such as satisfaction, trust, commitment, and loyalty (Chiou & Droge, 2006; Garbarino & Johnson, 1999; Hennig-Thurau, Gwinner, & Gremler, 2002; Lam et al., 2004). Some researchers argue that trust and commitment mediate the relationship between satisfaction and loyalty (e.g. Bansal, Irving, & Taylor, 2004; Fullerton, 2003; Garbarino & Johnson, 1999; Morgan & Hunt, 1994), whereas others consider satisfaction a direct antecedent of commitment (Garbarino & Johnson, 1999) or loyalty (Chiou & Droge, 2006; Lam et al., 2004). Chaudhuri and Holbrook (2001) argued that brand trust relates directly and positively to loyalty without commitment as a mediator. We do not discuss the details of these relationships, because our goal instead is to address the effects of value congruence on satisfaction, trust, commitment, and loyalty rather than the interrelationships among those factors. Therefore, on the basis of existing literature and in accordance with several researchers (e.g. Chaudhuri & Holbrook, 2001; Garbarino & Johnson, 1999; Lam et al., 2004; Morgan & Hunt, 1994), we propose the following hypotheses:

Hypothesis 5: Satisfaction has a positive influence on trust.

Hypothesis 6: Trust has a positive influence on commitment.

Hypothesis 7: Commitment has a positive influence on loyalty in the form of (a) WOM, (b) WPM, and (c) RPIN.

Hypothesis 8: Satisfaction has a positive influence on commitment.

Hypothesis 9: Satisfaction has a positive influence on loyalty in the form of (a) WOM, (b) WPM, and (c) RPIN.

Hypothesis 10: Trust has a positive influence on loyalty in the form of (a) WOM, (b) WPM, and (c) RPIN.

Note that H5–H10 in combination state that value congruence has an indirect effect on loyalty, mediated by satisfaction, trust, and commitment. To date, relationship marketing research indicates that the effect of satisfaction on loyalty is positively mediated by trust and commitment (Morgan & Hunt, 1994), which implies that the influence of value congruence on loyalty should be at least partially mediated by satisfaction, trust, and commitment. That is, we must also examine the extent to which satisfaction, trust, and commitment mediate the effect of value congruence on loyalty.

4.4 Research design and method

To generalize our results across services contexts, we adopted eight service brands, including four well-known clothing store brands and four major bank brands in the Netherlands. The clothing stores differ from the banks on several dimensions. First, financial services are considered “pure” services, in the sense that transactions involve very few tangibles; in contrast, clothing stores offer tangible components (e.g. clothing, shoes, accessories) (Lovelock & Wright, 2002). Second, banks target people and are characterized by more consumer contact with individually customized service solutions, whereas clothing stores are directed toward a person’s property with moderate to minimal consumer contact as the norm (Bowen, 1990). Third, when a consumer is a client of a particular bank, he or she generally needs time and effort to switch to another bank (higher switching costs), but consumers can switch easily among different clothing stores (Zeithaml, Bitner, & Gremler, 2006). Therefore, we believe that testing our hypotheses with both samples provides a strong test of the generalizability of our results.

To ensure the clothing stores in our study represent service brands, not just physical goods brands, we took several actions. First, we formulated the survey questions to force respondents to evaluate simultaneously the psychical goods and the services delivered by the clothing stores. Second, we included clothing stores that sell their own brands exclusively, which increases the likelihood that they possess clear, more consistent values compared with clothing stores that sell

various brands or clothing brands offered in various clothing and department stores.

4.4.1 Data collection and sampling

We collected data from a sample offered by one of the largest panel providers in the Netherlands. An invitation sent via e-mail to 1,618 panel members randomly selected by that panel provider described the general research information and invited each member to participate in the survey. Panel members who wanted to participate clicked on a URL address that led them to our web-based survey. A total of 1,360 panel members returned their questionnaires (an example of the questionnaires can be found in Appendix C).

As Yoo, Donthu, and Lee (2000) indicated, only if respondents know about and have experienced particular services, can they provide reliable and valid responses about the services in the questionnaire. Therefore, we used primary screening questions to ensure the respondents were familiar with at least one of the eight mentioned brands. For clothing stores, the respondents needed to have bought something from at least one of the featured stores in the past six months; for the banks, they had to be customers of one or more given banks at the time of the survey.

Furthermore, to minimize the possibility that respondents might fill out the questionnaire just to receive the regular fee paid by the panel provider we added more brands to the list without disclosing the actual brands used in the study. Thus, we could exclude those respondents who were consumers of brands not included in our study. This screening was performed automatically by computer and eliminated 323 respondents from further participation.

Respondents that met these selection criteria were then randomly linked to one of the questionnaires pertaining to a brand of which they were customers. The questionnaire required that the respondents fully answer each section of the questionnaire before they could proceed to the next section.

The final number of usable samples was 1,037, including 529 responses pertaining to clothing stores and 508 for banks. Sixty percent of the respondents were women. The age of all respondents ranged from 18 to 65 years, with an average age of 38 years.

4.4.2 Measurements of the constructs

We adopted the 46 value items (see the Appendix B) from the Schwartz Value Survey (Schwartz, 1992, 1994; Schwartz & Boehnke, 2004) in the questionnaire to measure both consumers' personal values and their perceptions of service brand values. Similar to a recent study by Gaunt (2006), we used the Schwartz Value Survey for its validity and reliability. We measured personal values by asking respondents to indicate how important a given value is to them as a guiding principle in their life on a 7-point scale, from 1 ("Not important") to 7 ("Most important"). For their perceptions of the service brand values, we asked respondents to indicate to what extent this value characterizes a given clothing store or bank brand on a 7-point scale (1 "Not at all" to 7 "Extremely").

To obtain a measure of value congruence, we calculated absolute discrepancy scores between the consumers' perceptions of service brand values and their personal values, and then averaged all values for each respondent (Sirgy, 1982; Sirgy et al., 1997; Sirgy, Grewal, & Mangleburg, 2000). Therefore, the lower the absolute discrepancy score, the higher is the value congruence.

Our measures of satisfaction, trust, commitment, and loyalty relied on existing scales that have been proven valid and reliable in previous research. In Table 4.1, we provide the details of these measurements. For all items, the seven-point Likert scales were anchored by 1 (strongly disagree) and 7 (strongly agree).

Satisfaction consists of four items adapted from the overall satisfaction scale used by Bettencourt (1997). Similarly, we adapted the five-item scale of *trust* (Bansal, Irving, & Taylor, 2004; Bansal, Taylor, & James, 2005; Doney & Cannon, 1997; Eastlick, Lotz, & Warrington, 2006; Larzelere & Huston, 1980; Morgan & Hunt, 1994) to the current context. We measured *commitment* with four items

adopted from Bansal, Taylor, and James (2005) and Fullerton (2003). Guided by prior studies, we assessed *loyalty intentions* with measures of positive WOM (Fullerton, 2003; Zeithmal, Berry & Parsuraman, 1996), WPM (Fornell, 1992; Fullerton, 2003; Keh & Lee, 2006; Zeithmal, Berry, & Parsuraman, 1996), and RPIN (Cronin, Brady, & Hult, 2000; Lam et al., 2004; Zeithmal, Berry, & Parsuraman, 1996).

TABLE 4.1
Measurements of constructs and CFA results

<i>Constructs and scale items</i>	<i>Factor loading</i>	<i>CR</i>	<i>AVE</i>	<i>α</i>
Satisfaction		.95	.82	.95
SAT1. Compared to other banks, I am very satisfied with X.	.83			
SAT2. Based on all my experience with X, I am very satisfied.	.93			
SAT3. My experiences at X have always been pleasant.	.92			
SAT4. Overall, I am satisfied with X.	.95			
Trust		.94	.76	.94
TST1. I feel that I can trust X.	.89			
TST2. X is truly sincere in its promises.	.91			
TST3. X is honest and truthful with me.	.92			
TST4. X treats me fairly and justly.	.88			
TST5. I feel that X can be counted on when I need their help.	.73			
Commitment		.96	.84	.96
COM1. I feel emotionally attached to X.	.89			
COM2. I feel like part of the family of X.	.94			
COM3. I feel a strong sense of belonging with X.	.94			
COM4. X has a great personal meaning for me.	.90			
Positive Word-of-Mouth		.91	.76	.90
WOM1. I say positive things about X to other people.	.87			
WOM2. I recommend X to people who seek my advice.	.92			
WOM3. I encourage friends and relatives to do business with X.	.83			
Willingness to Pay More		.85	.74	.85
WPM1. I am willing to continue to do business with X, even if its prices increase.	.83			
WPM2. I am willing to pay a higher price than other banks, charge for the benefits I currently receive from X.	.89			
(Re)purchase intention		.80	.57	.79
RPIN1. I consider X as my first choice for banks.	.81			
RPIN2. I will do more business with X in the next few years.	.74			
RPIN3. If I had to do it over again, I would make the same choice.	.71			

a. X substitutes for the real service brand.

b. CR= Composite Reliability, AVE= Average Variance Extracted, α=Cronbach's alpha.

In Table 4.2, we provide the summary descriptive statistics for the means, standard deviations, and correlations among the constructs we use according to their final operationalization.

TABLE 4.2
Means, standard deviations, and correlation matrix of latent constructs

<i>Variables/Constructs</i>	<i>Means</i>	<i>SD</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
1 Satisfaction (SAT)	5.26	1.18	1					
2 Trust (TST)	5.07	1.19	0.80	1				
3 Commitment (COM)	2.98	1.62	0.29	0.38	1			
4 Word-of-mouth intention (WOM)	4.15	1.46	0.58	0.57	0.64	1		
5 Willingness to pay more (WPM)	3.22	1.47	0.31	0.35	0.64	0.60	1	
6 Repurchase intention (RPIN)	4.15	1.38	0.61	0.60	0.62	0.74	0.59	1

All correlations are significant at $p < 0.01$ (2-tailed)

4.5 Analysis and results

We employed the two-step procedure proposed by Anderson and Gerbing (1988) to ensure an adequate measurement and structural model.

4.5.1 Measurement model testing and results

The joint confirmatory factor analysis (CFA) (with all constructs included simultaneously) reveals that the chi-square for the overall model is 1538.21 ($df = 174, p < .01$). Other fit indices, including the comparative fit index (CFI = .939), root mean square error of approximation (RMSEA = .087), and standardized root mean square residual (SRMR = .070), are satisfactory, because they are equal to or better than recommended values. Thus, the proposed model provides a reasonable explanation of the observed covariance among the constructs.

In addition, we assessed the validity, reliability, and discriminant validity of the measures. As we show in Table 4.1, the CFA results lend strong support to the convergent validity of all measures, because all estimated loadings of the indicators for the underlying constructs are greater than the recommended .6 cut-off and are statistically significant at the .05 level (Bagozzi & Yi, 1988). The Cronbach's alpha (α) values of all constructs are higher than the .7 threshold (Nunnally & Bernstein, 1994), and the minimum reliability (α) of the measures is .79.

To examine the internal validity of the measurement model, we calculated the composite reliability (CR) and average variance extracted (AVE) (Fornell & Larcker, 1981). All the CRs are above the recommended .7 level (Nunnally & Bernstein, 1994). The AVEs of all constructs, which represent the amount of

variance captured by the construct's measures relative to measurement error and the correlations among the latent variables, are higher than the .5 cut-off recommended by Fornell and Larcker (1981; see also Bagozzi & Yi, 1988) for each construct. The internal validity of the measurement model appears adequate.

Furthermore, we conducted Fornell and Larcker's (1981) test for discriminant validity by comparing the AVE estimate for each construct with the squared correlation between any two constructs. The AVEs are higher than the squared correlations, confirming the discriminant validity of the constructs (see Table 4.1 and 4.2).

Therefore, the measurement model meets all psychometric property requirements.

4.5.2 Overall structural model: tests of the hypotheses

We tested the hypothesized relationships in the model using structural equation modelling. In particular, we estimated the structural model depicted in Figure 4.1 using Mplus Version 4.2.

In Table 4.3, we summarize the results obtained by estimating the hypothesized model in Figure 4.1. The global goodness-of-fit statistics indicate that the structural model represents the data structure well ($\chi^2 = 1,580.58$, $df = 189$, $p < .01$, CFI = .939, RMSEA = .084, SRMR = .068).

We tested each hypothesis by examining path significance, and as expected, all direct paths from value congruence to satisfaction, trust, commitment, and loyalty are positive and statistically significant, in support of H1–H4.

In addition, most paths describing the interrelationships among satisfaction, trust, commitment, and loyalty are significant, in support of H5, H6, H7 (a, b, and c), H9 (a, b, and c), and H10c. That is, satisfaction, trust, and commitment partially mediate the direct impact of value congruence on loyalty intention. However, three paths are not statistically significant ($p > .1$): the effects of satisfaction on commitment (H8), trust on WOM communication (H10a), and trust on WPM (H10b).

TABLE 4.3
SEM results for full and partial mediation models

<i>Hypothesis Path</i>	<i>Competing Model Full Mediation</i>		<i>Hypothesized Model Partial Mediation</i>	
	<i>Beta</i>	<i>t-value</i>	<i>Beta</i>	<i>t-value</i>
H1 Value congruence → Satisfaction	.14	4.54 ***	.13	4.24 ***
H2 Value congruence → Trust			.08	3.98 ***
H3 Value congruence → Commitment			.30	10.42 ***
H4a Value congruence → WOM			.05	2.00 **
H4b Value congruence → WPM			.10	3.80 ***
H4c Value congruence → RPIN			.04	1.60 *
H5 Satisfaction → Trust	.85	29.65 ***	.84	29.43 ***
H6 Trust → Commitment	.45	6.85 ***	.37	5.99 ***
H7a Commitment → WOM	.53	20.14 ***	.52	18.85 ***
H7b Commitment → WPM	.67	20.10 ***	.63	18.68 ***
H7c Commitment → RPIN	.56	19.73 ***	.54	18.57 ***
H8 Satisfaction → Commitment	.09	1.46	.07	1.21
H9a Satisfaction → WOM	.43	8.93 ***	.42	8.97 ***
H9b Satisfaction → WPM	.12	2.22 **	.13	2.31 **
H9c Satisfaction → RPIN	.42	8.41 ***	.42	8.43 ***
H10a Trust → WOM	.05	0.98	.04	0.91
H10b Trust → WPM	.00	0.05	.01	0.12
H10c Trust → RPIN	.11	2.08 **	.10	2.03 **
<i>Fit Indices</i>				
χ^2 (Chi-Square)		1725.36		1580.58
df (The Degrees of Freedom)		194		189
CFI (Bentler's normed Comparative Fit Index)	.93		.94	
RMSEA (Root mean squared error of approximation)	.09		.08	
SRMR (Standardized Root Mean Square Residual)	.09		.07	

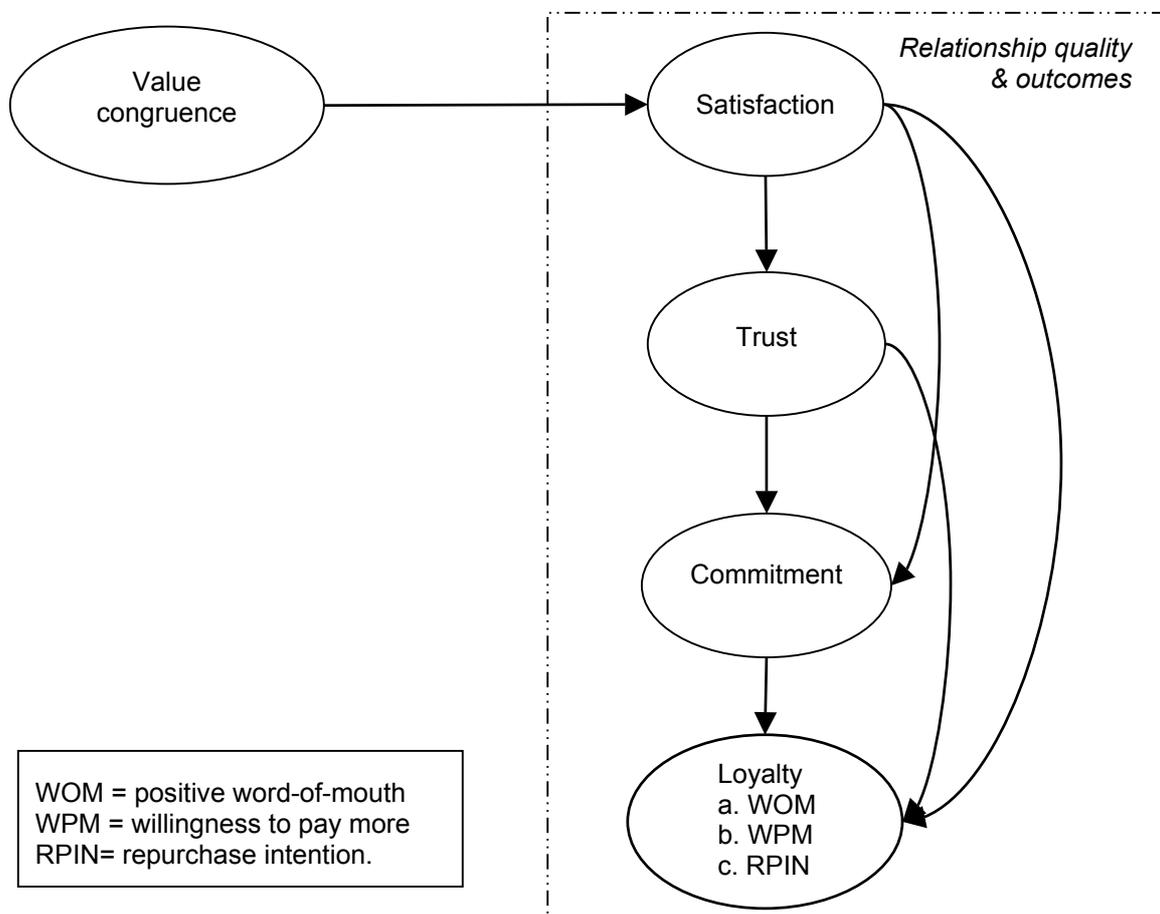
a. *** Significant at $p < .01$; ** $p < .05$; * $p < .1$.

b. WOM=Positive Word-of-Mouth, WPM= Willingness to Pay More, RPIN= Repurchase Intention.

Competing model with full mediation

To test the improvements in model fit when we include both direct and indirect effects of value congruence on trust, commitment, and loyalty, we estimated a competing model in which the effect of value congruence on loyalty is mediated fully by satisfaction, trust, and commitment (see Figure 4.2).

FIGURE 4.2
Competing model



The chi-square difference test, with which we compare the hypothesized model (partial mediation model) with the competing model (full mediation model), reveals that the overall model fit for the full mediation model achieves inferior fit statistics (see Table 4.3). The difference in χ^2 is significant ($\Delta\chi^2 = 144.784$, $\Delta df = 5$, $p < .01$), which indicates that value congruence has both direct and indirect effects on trust, commitment, and loyalty. This finding conflicts with most previous value congruence research in social psychology, organizational, and relationship marketing literature, which measures only the direct effects of value congruence on relationship quality and outcomes. The results of our study and existing research on the interrelationships among satisfaction, trust, commitment, and loyalty

highlight the need to examine both the direct and indirect effects of value congruence on loyalty. In addition, using meta-analytic procedures, Arthur and colleagues (2006) recently showed that the effect of congruence on job performance is mediated mainly by job satisfaction and organizational commitment.

4.5.3 Additional findings and explanations

The results of our study further show that value congruence has a greater effect on commitment ($\beta = .30$) than on satisfaction ($\beta = .13$), trust ($\beta = .08$), or loyalty ($\beta < .10$). This finding is consistent with the results of Arthur and colleagues (2006), who reported congruence has only a small direct effect on job performance compared with its effects on commitment and trust. Another recent study by Ostroff, Shin, and Kinicki (2005) provided similar results. Moreover, in extending the work of Morgan and Hunt (1994), MacMillan and colleagues (2005) offered empirical evidence of the positive and direct effect of value congruence on commitment in the contexts of the relationships between buyers and suppliers. An explanation for the strong impact of value congruence on commitment might be that we measure commitment from an affective perspective rather on the basis of calculative commitment. Following Allen and Meyer (1990), affective commitment refers to the consumer's emotional attachment to the brand based on his or her identification with that brand; therefore, value congruence plays an important role for affective commitment.

4.5.4 Summary of the findings

A key goal of relationship marketing theory is to identify and understand how managerially controllable antecedent variables influence important relationship marketing outcomes, such as loyalty intentions (Hennig-Thurau, Gwinner, & Gremler, 2002). Existing literature frequently uses satisfaction as the key driver of loyalty intentions and considers trust and commitment mediators in that relationship (Bansal, Irving, & Taylor, 2004; Fullerton 2003; Garbarino & Johnson

1999; Morgan & Hunt 1994). Less attention focuses on the role of value congruence and its effects on these key components of relationship marketing. By integrating value congruence theory with these key concepts, we develop and test a model to investigate how value congruence affects (1) satisfaction, trust, commitment, and loyalty directly, and (2) loyalty indirectly through satisfaction, trust, and commitment. The results of our analyses demonstrate support for most of our hypothesized relationships and indicate that value congruence serves as a significant indicator of relationship quality and marketing outcomes in the services context. More specifically, our results show that value congruence has significant, direct, positive effects on satisfaction, trust, commitment, and loyalty. Furthermore, value congruence indirectly influences loyalty through satisfaction, trust, and commitment. The results of our study further show that value congruence has a greater effect on commitment than on satisfaction, trust, or loyalty.

4.6 Discussion

4.6.1 Theoretical implications

At a theoretical level, our results add to the understanding of factors that influence relationship outcomes, drawing on conclusions from multidisciplinary literature. Previous research into the antecedents of loyalty has been limited to relationship quality (Chiou & Droge, 2006; Garbarino & Johnson, 1999; Hennig-Thurau, Gwinner, & Gremler, 2002; Lam et al., 2004). To the best of our knowledge, no study investigates consumer–brand value congruence in marketing literature. Therefore, the conceptual model we develop extends current thinking about the antecedents of consumer–brand relationship outcomes by introducing value congruence as an important direct and indirect antecedent of loyalty.

In line with results from previous research, we demonstrate that value congruence has significant, direct, positive effects on the key components of relationship quality and outcome (i.e., satisfaction, trust, commitment, and loyalty). That is, in terms of direct positive effects, a consumer's trust, commitment, and

loyalty toward a service brand might be enhanced by value congruence, in the absence of satisfaction. In other words, consumers who are not satisfied with a given service brand or who have never used it can still trust, be committed to, and have loyalty intentions toward this brand if its values are similar to their own.

Our model and findings further suggest that value congruence has an indirect effect on loyalty intentions, mediated through satisfaction, trust, and commitment, which supports a recent study by Arthur and colleagues (2006).

The positive and significant direct and indirect effects of value congruence on satisfaction, trust, commitment, and loyalty indicate that relationship marketing researchers must pay attention to value congruence. If they fail to consider its existence, they will likely fail to understand why consumers build, maintain, or end a relationship with a certain brand, regardless of their satisfaction levels.

4.6.2 Managerial implications

Developing brand values that match consumers' values might have drastic consequences for the relationship between consumers and service brands. In particular, service managers should recognize that value congruence helps ensure a long-term relationship between consumers and service brands, so they should make an effort to improve not only consumers' satisfaction, trust, and commitment, but also the level of value congruence before and during the time that consumers have relationships with the service provider. Such efforts can enhance the level of consumer-brand relationship quality and outcomes, including satisfaction, trust, commitment, and loyalty.

Brand managers, especially in service industries, should first identify which values are important to their target consumers, by using for example the Schwartz Value Survey (Schwartz, 1994; Schwartz & Boehnke, 2004; Schwartz, Roccas, & Lelach, 1992). Next, they should try to build clear brand values through promotions or WOM communication. Moreover, to ensure existing consumers continue to be willing to purchase their brands, even with negative influences such as increased

pricing, brand managers should invest to sustain and enhance their brand values to keep them congruent with the values of their consumers.

The intangibility and heterogeneity of service brands makes it increasingly important for service brand managers to create and maintain distinct brand values, which can be used to differentiate themselves from competitors in the marketplace.

4.6.3 Limitations and further research

This article explores the important role of value congruence in establishing, building, and maintaining consumer–brand relationships by developing and testing a model that considers both direct and indirect effects on satisfaction, trust, commitment, and loyalty. As the first study of its kind, and because of some limitations, this article provides a good starting point for further research on the linkage between value congruence and relationship quality and outcomes.

First, following the congruence research tradition, we consider value congruence an antecedent of consumer–brand relationship outcomes instead of a consequence. Therefore, we measure value congruence and the consumer's relationship with the service brand simultaneously. However, a reverse process may occur as well, such that once a consumer likes a brand and is satisfied with it, he or she may adopt values relevant to that brand, and his or her values may become more similar with those of the brand. Value congruence therefore might develop during the time the consumer gradually becomes loyal to a service-brand. In a similar vein, Gaunt (2006) stated that satisfied couples might become increasingly similar through time, so that couple similarity is the result, not the cause, of marital satisfaction. Support for the current rationale regarding the causal direction comes from studies that use congruence as an antecedent of attitude or behaviour (Arthur et al., 2006; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006). However, additional research could replicate the present findings using a longitudinal design to determine the directionality of causal relationships between value congruence and consumer–brand relationship quality or outcomes. This longitudinal study might include a measure of similarity

at the beginning of the relationship and a measure of relationship outcomes several years later, which would address the issue of the causal relationships.

Second, service type might moderate the relationships of value congruence with relationship quality and outcomes. For example, the impact of value congruence on relationship quality and outcomes might be stronger for intangible than for tangible brands. In line with Haytko (2004), we argue that in a pure service environment, without tangible measures of performance (i.e., no physical goods to evaluate), value congruence may become more important than it would be in a physical goods environment. By default, value congruence fills the evaluation void created by the absence of more objective measures (Berry, 1995; Bitner, 1995; Haytko, 2004). However, we do not find different results for two different services⁴, despite Lovelock and Wright's (2002) claim that clothing brands are more tangible and banks less tangible. An explanation here might be that the clothing stores may have more emotional, hedonistic, or symbolic meanings for consumers (whereas banks have more utilitarian or functional meanings), and consequently, value congruence may be just as important in clothing stores. More research across various service contexts is needed to determine whether the effects of value congruence on relationships between consumers and brands in some contexts will be more important than in others.

Second, we believe personal characteristics, such as a preference for consistency, product involvement, and subjective brand knowledge, could influence the effects of value congruence on key components of relationship marketing. For example, the effect of value congruence on satisfaction might be stronger if consumers have a greater preference for consistency (Cialdini, Trost & Newsom, 1995). Research into the moderating effects of personal characteristics would give more insight into the question of when and how the influences of value congruence on consumer–brand relationship quality and outcomes differ.

Third, several concepts that are conceptually similar to value congruence appear in marketing and consumer behaviour literature, such as self-image

⁴ In Chapter 5 we explicitly address this issue by pooling our data.

congruence (Sirgy et al., 1997; Sirgy & Samli, 1985), consumer identification (Bhattacharya, Rao, & Glynn, 1995; Brown et al., 2005; Sen & Bhattacharya, 2001), and personality congruence (Aaker, 1997, 1999; Govers & Schoormans, 2005). Each of these concepts has been associated both theoretically and empirically with positive consumer outcomes, including satisfaction and loyalty (Brown et al., 2005; Govers & Schoormans, 2005; Kressmann et al., 2006; Sirgy et al., 1997; Sirgy & Samli, 1985). Although we do not measure these concepts, we argue that value congruence may have a related but differential effect on consumer-brand relationship outcomes compared with self-image congruence, identification, and personality congruence. More research is needed to investigate these relationships and their effects on consumer-brand relationship outcomes. However, given the relative importance of congruence in terms of value rather than personality traits (Kristof-Brown, Zimmerman, & Johnson, 2005), and because values represent the core of the consumer self-concept (Hitlin & Piliavin, 2004; Verplanken & Holland, 2002), we argue that studying the effects of value congruence on the key components of relationship marketing is crucial. Several organizational congruence researchers noted that value congruence is the most common source of fit, with the most consistent and effective effect on a variety of employee attitudes and behaviour (e.g. job satisfaction, organizational commitment, turnover), compared with other types of congruence, such as personality (Finegan, 2000; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006; Verplanken, 2004).

Despite these limitations, our research demonstrates that adding value congruence clarifies the relationships among satisfaction, trust, commitment, and loyalty compared with previous studies. More specifically, the results of our study show that value congruence has significant, direct, positive effects on satisfaction, trust, commitment, and loyalty. Furthermore, value congruence indirectly influences loyalty through satisfaction, trust, and commitment.

CHAPTER 5

The impact of value congruence on affective commitment: Examining the moderating effects of preference for consistency, switching costs, and demographic characteristics

Value congruence has hardly been studied in the relationship between consumers and brands, and certainly not in the services context, despite that the importance of value congruence on affective commitment has been acknowledged by theoretical and empirical research. Furthermore, previous research on the relationship between value congruence and affective commitment largely neglects the issues of moderator variables. This study explores the impact of value congruence on affective commitment to service brand and examines the moderating effects of selected psychological, situational and demographic characteristics in two services contexts. The empirical findings, which are based on hierarchical regression analysis, show that the positive impact of value congruence on affective commitment is stronger when the levels of preference for consistency and switching costs are higher. Demographic characteristics of consumers, i.e. gender, age and education, do not moderate the effect of value congruence on affective commitment. Theoretical and managerial implications of this research are discussed. Directions for future research on value congruence and affective commitment are also proposed.

Parts of this chapter have been presented as:

Zhang, J. & Bloemer J. M. M. (2006). The effect of service-brand value congruence on consumer behaviour in the services market. 35th EMAC Conference, Athens, May 23-26.

5.1 Introduction

Commitment is a central construct in the development and maintenance of marketing relationships, because it is a key psychological force that links consumers to selling organizations (Fullerton, 2005; Garbarino & Johnson, 1999; Morgan & Hunt, 1994; Pritchard, Havitz, & Howard, 1999). In both psychology and organizational literature, a considerable amount of research based on the similarity-attraction theory indicates that value congruence has a direct and positive effect on commitment (Arthur, Bell, Villado, & Doverspike, 2006; Cable & Edwards, 2004; Chatman, 1991; Caldwell & O'Reilly, 1990; Finegan, 2000; O'Reilly, Chatman, & Caldwell, 1991; Ostroff, Shin, & Kinicki, 2005). This stands in contrast with relationship marketing literature, where only a few attempts can be found to link value congruence with affective commitment (MacMillan, Money, Money & Downing, 2005; Morgan & Hunt, 1994). Moreover, existing value congruence research in relationship marketing literature is focused on the context of the relationships between buyers and suppliers (MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994). To the best of our knowledge, no value congruence research explores the relationships between consumers and brands, and certainly not in the services context, even though identifying and sustaining the values of a brand is vitally important for a service brand's success (De Chernatony, Drury, & Segal-Horn, 2004). In addition, the moderating effects of consumers' psychological, situational and demographic characteristics have been a relatively unstudied phenomenon in value congruence research. Hence, two questions arise that drive this study. First, is the positive and direct effect of value congruence on affective commitment also applicable to the context of the relations between consumers and service brands? Second, to which extent do consumers' psychological, situational and demographic characteristics influence the effect of value congruence on affective commitment?

To address these questions this study focuses on the following two objectives. Starting from the similarity-attraction theory and organizational value congruence framework, this study determines the effect of the similarity between a

consumer's own personal values and his or her perceptions of the service brand's values on consumer affective commitment toward the service brand. This similarity is further referred to as *consumer-brand value congruence*⁵ (hereinafter called '*value congruence*'). Furthermore and more importantly, this study examines the moderating effects of preference for consistency, switching costs, gender, age, and education on the relationship between value congruence and affective commitment.

The findings of our study are relevant for both academics and practitioners. From a theoretical perspective, we provide a comprehensive understanding of the impact of value congruence on affective commitment and its moderators in the services context. In terms of practical implications, our findings should help brand managers develop and maintain the greatest impact of value congruence on affective commitment by focusing on consumers with specific psychological, situational or demographic characteristics.

The remainder of this paper is organized as follows. We first briefly discuss the literature on commitment and value congruence. The hypotheses are presented following our theoretical framework. Data collection and analysis are reported next. We conclude with a discussion about the implications of our research for both theorists and practitioners. Limitations and suggestions for further research are also given.

5.2 Theoretical background

Commitment is recognized as an essential ingredient for successful long-term relationships (Morgan & Hunt, 1994; Fullerton, 2003) and is considered as a very important driver of consumer loyalty in services industries (Evanschitzky, Iyer, Plassmann, Niessing & Meffert, 2006; Fullerton, 2005; Morgan & Hunt, 1994). Recently researchers acknowledge two distinct types of commitment, i.e. calculative or continuance commitment and attitudinal or affective commitment

⁵ Congruence refers to the degree of similarity between two concepts. The terms congruence, congruity, fit, similarity, shared, and match are often used interchangeably in congruence research.

(Fullerton, 2003, Gruen, Summers, & Acito, 2000; Pritchard et al., 1999). Calculative or continuance commitment is the intent to continue the relationship motivated by high switching costs and scarcity of alternatives (Bendapudi & Berry, 1997; Evanschitzky et al., 2006). *Affective commitment* refers to an enduring desire to maintain a relationship with a brand based on psychological attachment to the brand (Bansal, Irving, & Taylor, 2004; Moorman, Zaltman, & Deshpandé, 1992; Morgan & Hunt, 1994).

In this article, we focus on affective commitment instead of calculative commitment for the following reasons. First, in contrast to calculative or continuance commitment, several researchers stated that affective commitment is rooted in shared values, identification and attachment (Bansal, Irving, & Taylor, 2004; Fullerton, 2003; Fullerton, 2005; Gruen, Summers, & Acito, 2000). Second, Fullerton (2003) concluded that affective commitment is a more powerful determinant of consumer retention than continuance commitment. Similarly, using meta-analyses, Meyer, Stanley, Herscovitch and Topolnytsky (2002) found that affective commitment had the strongest and most favourable correlations with organization-relevant (such as organizational citizenship behaviour, attendance and performance) and employee-relevant (such as stress and work-family conflict) outcomes, compared with continuance commitment.

Personal values and service brand values

Rokeach (1973, p.5) provided a well-known social scientific definition of “value as criterion,” in which he described a *personal value* as “an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence.” Values therefore represent a motivational construct (Finegan, 2000; Wade-Benzoni et al., 2002). Furthermore, values can be useful for measuring product choice, because they play central roles in consumers’ cognitive structures (Brangule-Vlagsma, Pieters, & Wedel 2002). Moreover, Gutman (1982) claimed that consumers purchase products to attain their value-related goals, and many research projects employ values as antecedents of attitudes and behaviour (Homer & Kahle, 1988).

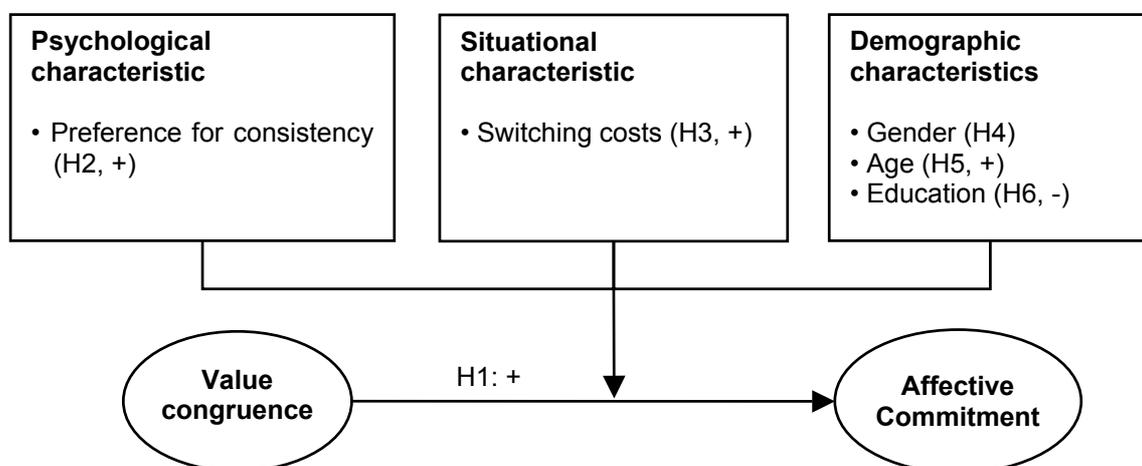
For example, Durgee, O'Connor, and Veryzer (1996) argued that understanding consumers' values provides one of the most powerful ways to understand and reach consumers. In this paper, service brand values are thereby defined as personal values relevant and applicable to a service brand.

5.3 Conceptual framework and hypotheses

Our overall framework is presented in Figure 5.1. To provide a better understanding of the model, we first explain the direct effect of value congruence on commitment (H1). Following that, we discuss the moderating effects of one psychological, one situational and three demographic characteristics on the influence of value congruence on commitment (H2–H6).

FIGURE 5.1

Effect of value congruence on affective commitment and its moderators



5.3.1 The impact of value congruence on affective commitment

Over many years extensive social psychology and organizational research based on similarity-attraction theory demonstrate that value congruence positively and

directly effects affective commitment. Specifically, social psychology studies state that if two persons are similar, they will become strongly attached and more likely be committed to, invest in, and make sacrifices for the other (Amodio & Showers 2005; Aron et al., 2006; Byrne, 1997). In an organizational context, considerable research demonstrates the positive effect of congruence between employees' and organizational values on organizational affective commitment (Arthur et al., 2006; Cable & Edwards, 2004; Caldwell & O'Reilly, 1990; Chatman, 1991; Finegan, 2000; O'Reilly, Chatman, & Caldwell, 1991; Ostroff, Shin, & Kinicki, 2005). Porter and colleagues (1974) highlighted the importance of value congruence for affective commitment, arguing that affective commitment represents a strong belief in and acceptance of the organization's goals and values. Furthermore, Kalliath, Bluedorn, and Strube (1999) stated that congruence among members' values generates clearer role expectations because of their greater ability to predict one another's behaviour, which leads to less role ambiguity and conflict and therefore more affective commitment.

Despite significant attention in psychology and organizational research, the study of value congruence in the marketing literature is severely limited. Recently, there is a growing interest in relationship marketing to determine affective commitment using value congruence. For example, using data from automobile tire retailers, Morgan and Hunt (1994) concluded that buyers are more committed to suppliers, if their values are congruent, rather than if their values are incongruent. Extending the work of Morgan and Hunt (1994), MacMillan, Money, Money, and Downing (2005) provided more empirical evidence for the positive and direct effect of value congruence on affective commitment in a not-for-profit organizational setting. However, both studies were focused on the contexts of the relationships between buyers and suppliers. To the best of our knowledge, no value congruence studies have been conducted in the context of consumer and brand relationship, and certainly not in the services setting.

From a services perspective, the study of the effect of value congruence on affective commitment is particular important, especially given the intangible nature of most service offerings and the important role of the symbolic meaning of

services, such as its values (Ekinici & Riley, 2003; Stern, Zinkhan, & Jaju, 2001; Shavitt, Sirgy, & Johar, 1992). Furthermore, two recent studies by De Chernatony and his colleagues (De Chernatony, Drury, & Segal-Horn, 2004; De Chernatony & Segal-horn; 2003) have shown that service brand values are the third most important factor for successful service brands, behind having a focused position and consistency. Additionally, in line with Zeithaml (1988), Lages and Fernandes (2005) highlighted the importance to study service brand values, given that consumers use services to achieve their personal values.

Based on the similarity-attraction theory and the results from previous research, we propose, in a service brand context:

Hypothesis 1: Value congruence influences affective commitment positively.

5.3.2 Moderators of the value congruence-affective commitment relationship

With the continued growth of value congruence research there is a general support for the positive effect of value congruence on affective commitment across various disciplines. However, Ostroff, Shin, and Kinicki (2005) observed there is very little study done on identifying and examining factors that influence the relationship between value congruence and affective commitment. Several other researchers also acknowledge this limitation and indicate that further research on value congruence should include moderating effects (Adkins, Ravilin & Meglino, 1996). For example, Kristof-Brown, Zimmerman, and Johnson (2005) highlighted the need for future research using personal and situational characteristics as moderators in the relationship between congruence and attitudes or behaviours. In an industrial setting, research by Adkins, Ravilin, and Meglino (1996) showed that situational characteristic, such as jobs requiring individuals to work closely with others, positively moderate the effect of value congruence on performance.

We address this issue by focusing on consumers' psychological, situational and demographic characteristics as the moderators on the effect of value congruence on affective commitment. Based on a review of literature related to personal and situational determinants of consumer-brand relationship quality and

outcomes, we expect that one psychological (i.e. preference for consistency), one situational (i.e. switching costs) and three demographic (i.e. gender, age and education) characteristics have moderating effects on the linkage between value congruence and affective commitment. Each of these moderators has been found to be useful moderators in the context of consumer–brand relationship quality and outcomes from previous studies (e.g. Homburg & Giering, 2001; Yang & Peterson, 2004). In line with these studies, we further argue that not all consumers in the same situation and experience a certain value congruence with a given brand hold a similar level of affective commitment. A brief discussion of each of these five moderators is described hereafter.

Preference for consistency

Preference for consistency refers to the value a person places on human characteristics such as stability, predictability and reliability (Nail et al., 2001). Although there is a long-standing assumption in social psychology that people generally prefer to be consistent with their previous behaviours and attitudes, people may vary in their levels of preference for consistency (Guadagno, Asher, Demaine, & Cialdini, 2001). Cialdini, Trost and Newsom (1995) therefore developed and validated a scale to assess individual differences in preference for consistency. The preference for consistency scale measures variation in the desire to be and to be seen as consistent (Guadagno et al., 2001).

People who score low on the preference for consistency scale appear to prefer spontaneity, change and unpredictability in their responding rather than congruency with their prior responses. Those who score high on the preference for consistency scale are more susceptible to cognitive dissonance and balance (Cialdini, Trost, & Newsom, 1995; Guadagno et al., 2001; Nail et al., 2001). Because of these differences in preference for consistency scores, we argue that consumers with the same value congruence rating but with different levels in preference for consistency have different levels of affective commitment to a certain service brand. More specifically, value congruence is supposed to have a stronger effect on affective commitment for consumers who exhibit a high degree of preference for

consistency than for consumers with low preference for consistency. The higher consumers score on preference for consistency, the more likely their behaviour aligns with their personal values, and the stronger the value congruence will influence their affective commitment, compared to those with a low preference for consistency. We therefore propose:

Hypothesis 2: The effect of value congruence on affective commitment is greater for consumers with higher preference for consistency than for consumers with less preference for consistency.

Switching costs

Switching costs can be defined as the costs involved in changing from one supplier to another (Heide & Weiss, 1995). The domain of switching costs encompasses both monetary expenses and non-monetary costs, e.g., time spent and psychological effort (Dick & Basu, 1994). Conceptually, switching costs may also reflect a buyer's dependence on a vendor, which refers to a buyer's need to maintain his or her relationship with a supplier to achieve desired goals (Frazier, 1983; Lam, Shankar, Erramilli, & Murthy, 2004).

Most previous research shows the direct relationship between switching costs and repurchase intentions (e.g., Jones, Reynolds, Mothersbaugh, & Beatty, 2007; Ping, 1993). In addition to serving as a direct influence, switching costs may also act as a moderator. More recently, researchers explored the moderating effect of switching costs on the linkage between the key components of relationship marketing, such as satisfaction, trust, commitment, and loyalty (Burnham, Frels, & Mahajan, 2003; Lam, Shankar, Erramilli, & Murthy, 2004; Patterson & Smith, 2003; Sharma & Patterson, 2000; Yang & Peterson, 2004). For instance, Sharma and Patterson (2000) examined the moderating effect of switching costs in a personal financial planning service context, and found that switching costs positively moderate the effect of trust on relationship commitment. In the same vein, Yang and Peterson (2004) indicated that the higher the level of switching costs, the

greater the likelihood that consumer satisfaction leads to consumer loyalty in the internet market, but only when the level of consumer satisfaction is above average.

In line with these findings, we argue that consumers with the same value congruence rating, but under different situational conditions in terms of switching costs, may have different levels of affective commitment to a certain service-brand. When switching costs are higher, consumers are more likely to feel emotionally attached to and have greater desire to maintain their relationship with a service brand under the same level of value congruence, because it takes more effort for consumers to switch to another service brand and to try something new (Lam et al., 2004). Conversely, we expect that, when switching costs are lower, consumers with the same level of value congruence will less likely maintain their relationship with a service brand. The condition of low switching costs makes it easier for consumers to break away from their current relationships with a service brand, and to search for alternative brands. Therefore, we propose:

Hypothesis 3: The effect of value congruence on affective commitment is greater when switching costs are higher than when switching costs are lower.

Demographic characteristics

Gender. The purchasing behaviour of women is found to be, more strongly than men, influenced by their evaluation of personal interaction processes. Compared to men, women are also more involved in purchasing activities (Slama & Tshlian, 1985; Homburg & Giering, 2001), and tend to value goods or services for symbolic and emotional reasons (Dittmar, Beattie, & Friese, 1995; Gitelson & Kerstetter, 1990; Hsieh, Pan, & Setiono, 2004), while men value goods or service for functional and activity-related reasons. Personal values are therefore supposed to have more impact on consumer behaviour for female than for male consumers, and consequently we expect that female consumers are more aware of the level of value congruence. This leads to the following hypothesis:

Hypothesis 4: The effect of value congruence on affective commitment is greater for female than for male consumers.

Age. Evanschitzky and Wunderlich (2006) argued that age should not only be treated as a predictor variable for key components of relationship marketing (e.g. satisfaction, trust, commitment, and loyalty), but also as a moderator. However, empirical findings about the moderating effect of age show mixed results in existing literature. For example, in the banking industry, a study indicated that older consumers are more loyal to a particular brand than younger consumers (Baumann, Burton & Elliott, 2005). Using a sample of customers of a large do-it-yourself retailer, Evanschitzky and Wunderlich (2006) found the link from cognitive loyalty to affective loyalty is significantly higher for older consumers than for young consumers. Conversely, a recent study by Cooil, Keiningham, Aksoy, and Hsu (2007) indicated that age does not moderate the relationship between satisfaction and share of wallet. Mittal and Kamakura (2001) found that changes in satisfaction are less likely to affect consumer retention when consumers are older.

Despite inconsistent findings regarding the moderating effects of age, the results of Baumann, Burton and Elliott's study (2005) lead us to expect a positive moderating effect of age on the relationship between value congruence and affective commitment. More specifically, we expect the relationship between value congruence and affective commitment to be stronger for older consumers than for younger consumers. Psychology literature offers several reasons for our expectation. According to several researchers (e.g. Homburg & Giering, 2001; Lambert-Pandraud, Laurent, & Lapersonne, 2005), results in cognitive psychology studies suggest that older consumers have a reduced ability to evaluate information and complex options, which leads to less knowledge about other brands compared to brands they frequently use. Younger consumers, on the other hand, are at a stage in their life cycle that requires investments in consumer-specific knowledge. They may be more likely to search for both functional and emotional information of brands than older consumers. Furthermore, Lambert-Pandraud, Laurent, and Lapersonne (2005) argued that older consumers find feelings and emotions more

important than younger consumers, meaning that they are more interested in the emotional experience with a brand. As a result, a brand with similar values to a consumer's own personal values will be more preferred by older consumers, and consequently older consumers will be more inclined to continue their relationship with the given brand. Based on these findings, we expect age to affect the strength of the link between congruence and affective commitment. Hence, the following hypothesis can be formulated:

Hypothesis 5: The effect of value congruence on affective commitment is greater for older consumers than for younger consumers.

Education. Previous research tends to show that higher levels of education are associated with lower levels of consumer loyalty (Cooil et al., 2007, Mittal & Kamakura, 2001). Furthermore, it is generally acknowledged that people with higher levels of education usually engage more in information gathering and processing (Cooil et al., 2007). People with a higher level of education base their evaluation and decision-making on more information sources than only on the symbolic aspect of a brand, such as e.g. values (Homburg & Giering, 2001). In contrast, less educated consumers are less able to search for information about new brands (Evanschitzky & Wunderlich, 2006; Mittal & Kamarkura, 2001). They might therefore desire to maintain a relationship with a brand, based mainly on their evaluation of congruence between the brand's values and their own personal values, rather than on functional aspects of this brand. Hence, we expect that a higher education level will decrease the effect of value congruence on affective commitment. Thus, we hypothesize the following:

Hypothesis 6: The effect of value congruence on affective commitment is greater for consumers with less education than for consumers with high education.

5.4 Research design and method

To generalize our results across services contexts, we adopted eight service brands, including four well-known clothing store brands and four major bank brands in the Netherlands for our empirical research. The clothing stores differ from the banks on several dimensions. First, financial services are considered “pure” services, in the sense that transactions involve very few tangibles; in contrast, clothing stores offer tangible components (e.g., clothing, shoes, accessories) (Lovelock & Wright 2002). Second, banks target people and are characterized by more consumer contact with individually customized service solutions, whereas clothing stores are directed toward a person’s property with moderate to minimal consumer contact as the norm (Bowen 1990).

To ensure the clothing stores in our study represent service brands, not just physical goods brands, we took several actions. First, we included clothing stores that sell their own brands exclusively, which increases the likelihood that they possess clear, more consistent values compared with clothing stores that sell various brands or clothing brands offered in various clothing and department stores. Second, we formulated the survey questions in such a way to force respondents to simultaneously evaluate the physical goods and the services delivered by the clothing stores.

5.4.1 Data collection and sampling

We collected data from a sample offered by one of the largest panel providers in the Netherlands. An invitation sent via e-mail to 1,618 panel members randomly selected by that panel provider described the general research information and invited each member to participate in the survey. Panel members who wanted to participate clicked on a URL address that led them to our web-based survey. A total of 1,360 panel members returned their questionnaires.

As Yoo, Donthu, and Lee (2000) indicated, only if respondents know about and have experienced particular services, can they provide reliable and valid

responses about the services in the questionnaire. Therefore, we used primary screening questions to ensure the respondents were familiar with at least one of the eight mentioned brands. For clothing stores, the respondents needed to have bought something from at least one of the featured stores in the past six months; for the banks, they had to be customers of one or more given banks at the time of the survey.

Furthermore, to minimize the possibility that respondents might fill out the questionnaire just to receive the regular fee paid by the panel provider we added more brands to the list without disclosing the actual brands used in the study. Thus, we could exclude those respondents who were consumers of brands not included in our study. This screening performed automatically by computer, eliminated 323 respondents from further participation.

Respondents that met the selection criteria were then randomly linked to one of the questionnaires pertaining to a brand of which they were customers. The questionnaire required that the respondents fully answer each section of the questionnaire before they could proceed to the next section.

The final number of usable samples was 1,037, including 529 responses pertaining to clothing stores and 508 for banks. Sixty percent of the respondents were women. The age of all respondents ranged from 18 to 65 years, with an average age of 38 years. All education levels were represented, with 69% having attended no higher than secondary education, 29% having attended tertiary education, and the remaining 2% having attended only primary education.

5.4.2 Measurements of the constructs

We used 46 value items (see the Appendix B) adopted from the Schwartz Value Survey (Schwartz, 1992; Schwartz, 1994; Schwartz & Boehnke, 2004) in the questionnaire to measure both consumers' personal values and their perceptions of service brand values. Similar to a recent study by Gaunt (2006), we used the Schwartz Value Survey for its validity and reliability. We measured personal values by asking respondents to indicate how important a given value is to them as a

guiding principle in their life on a 7-point scale, from 1 (“Not important”) to 7 (“Most important”). For their perceptions of the service brand values, we asked respondents to indicate to what extent this value characterizes a given clothing store or bank brand on a 7-point scale (1 meaning “Not at all characterizing” to 7 meaning “Extremely characterizing”).

To obtain a measure of value congruence, we calculated absolute discrepancy scores between the consumers’ perceptions of service brand values and their personal values, and then averaged across all values for each respondent (Sirgy, 1982; Sirgy et al., 1997). Therefore, the lower the absolute discrepancy score, the higher is the value congruence.

The measurements of preference for consistency, switching costs and affective commitment involved the use of existing scales which have been proven to be valid and reliable. The preference for consistency was measured with nine items⁶ by adapting the scale used by Cialdini, Trost and Newsom (1995). A three-item scale used by several researchers (Bansal, Irving, & Taylor, 2004; Bansal, Taylor, & James, 2005; Lam et al., 2004; Ping, 1993) was chosen to measure switching costs. We assessed affective commitment with four items adopted from the scale used by Bansal, Taylor, James (2005), and Fullerton (2003). In Table 5.1, we provide the details of our final measurements. For all items, the seven-point Likert scales were anchored by 1 (strongly disagree) and 7 (strongly agree).

At the end of the questionnaires the respondents were required to give information about their age, gender and highest educational level.

Because our study focuses on self-reported data, we took several measures to minimize the effect of common method bias. In designing the survey instrument, we followed Feldman and Lynch’s (1988) recommendations for countering self-generated validity, by careful placement of survey questions and extensive pre-

⁶ Factor analysis for preference for consistency, switching costs and commitment showed that the constructs were completely distinct. One item for preference for consistency had a low factor loading, and was dropped from further analysis.

testing with consumers. We also ensured that our constructs did not appear exactly in the hypothesized order.

TABLE 5.1
Measurements of Constructs and Results of the CFA

<i>Constructs and scale items</i>	<i>Factor loading</i>	<i>CR</i>	<i>AVE</i>	<i>α</i>
Preference for Consistency		.89	.51	.89
PFC1. It is important to me that those who know me can predict what I do.	.60			
PFC2. I want to be described by others as a stable, predicatable person.	.74			
PFC3. The appearance of consistency is an important part of the image I present to the world.	.74			
PFC4. An important requirement for any friend of mine is personal consistency.	.71			
PFC5. I typically prefer to do things the same way.	.63			
PFC6. I want my close friends to be predictable.	.73			
PFC7. It is important to me that others view me as a stable person.	.73			
PFC8. I make an effort to appear consistent to others.	.80			
Switching costs		.77	.55	.74
SC1. It would take me a lot of effort to switch from X to another clothing store.	.81			
SC2. It would take me a lot of time to switch from X to another clothing store.	.90			
SC3. It would take me a lot of money to switch from X to another clothing store.	.43			
Affective commitment		.97	.89	.96
COM1. I feel emotionally attached to X.	.89			
COM2. I feel like part of the family of X.	.95			
COM3. I feel a strong sense of belonging with X.	.94			
COM4. X has a great personal meaning for me.	.99			

a. X substitutes for the real service brand.

b. CR = Composite Reliability, AVE = Average Variance Extracted, α = Cronbach's alpha.

In Table 5.2, we provide the summary descriptive statistics for means, standard deviations, and correlations among the constructs used in the study according to their final operationalization.

TABLE 5.2
Means, Standard Deviations and Correlation Matrix of Latent Constructs

<i>Constructs</i>	<i>Means</i>	<i>SD</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
1 Value congruence	1.67	1.05	1			
2 Affective commitment	2.98	1.62	.37	1		
3 Preference for Consistency	4.34	1.06	.16	.27	1	
4 Switching costs	3.41	1.51	.25	.45	.20	1

All correlations are significant at $p < 0.01$ (2-tailed)

Pooling data

To determine if our model can be estimated by pooling the data of bank and clothing store brands together, we used the services context (i.e. banks and clothing stores) as a moderator on the effect of value congruence on commitment. The results show that the services context is an insignificant ($\beta = .167$, $t = 1.746$, $P = .081$) moderator, indicating that pooling the data from bank and clothing store brands together is appropriate.

5.5 Analysis and results

5.5.1 Measurement model testing and results

We assessed the validity, reliability, and discriminant validity of the measures. As we show in Table 5.1, the results lend strong support to the convergent validity of all measures, because all estimated loadings of the indicators for the underlying constructs are greater than the recommended .4 cut-off, and are statistically significant at the .05 level (Hair et al., 1998; Nunnally & Bernstein, 1994). The Cronbach's alpha (α) values of all constructs are higher than the .7 threshold (Nunnally & Bernstein, 1994), and the minimum reliability (α) of the measures is .74.

To examine the internal validity of the measurement model, we calculated the composite reliability (CR) and average variance extracted (AVE) (Fornell & Larcker, 1981). All the CRs are above the recommended .7 level (Nunnally & Bernstein, 1994). The AVEs, which represent the amount of variance captured by the construct's measures relative to measurement error and the correlations among

the latent variables, are higher than the .5 cut-off recommended by Fornell and Larcker (1981; see also Bagozzi & Yi 1988) for each construct. The internal validity of the measurement model appears adequate.

Furthermore, we conducted Fornell and Larcker's (1981) test for discriminant validity by comparing the AVE estimate for each construct with the squared correlation between any two constructs. The AVEs are higher than the squared correlations, confirming the discriminant validity of the constructs (see Table 5.1 and 5.2).

Therefore, the measurement model meets all psychometric property requirements.

5.5.2 Hierarchical regression analysis: tests of the hypotheses

Hierarchical multiple regression analysis was performed to test the hypotheses, using the procedure recommended by Cohen and Cohen (1983). The first step included value congruence, preference for consistency, switching costs and demographic characteristics to predict affective commitment (see Step 1 in Table 5.3). The interaction terms were entered in the second step (see Step 2 in Table 5.3).

To avoid the multicollinearity issue, we mean centred the scores of value congruence, commitment and moderators before creating the interaction term and used these in the regression analyses (Cronbach, 1987; Dunlap & Kemery, 1987; West, Aiken, & Krull, 1996). Results of collinearity statistics of interaction effect showed VIF values were below the multicollinearity-indicating value of 10; and tolerance values were all greater than .1 (Hair et al., 1998; Neter, Wassermann, & Kutner, 1989), indicating a negligible multicollinearity effect among the variables.

TABLE 5.3
Hierarchical multiple regression analysis

	<i>Hypothesis</i>	Affective commitment	
		<i>Step 1</i>	<i>Step 2</i>
		β	β
Independent variables			
Value congruence (VC)	H1	.26 **	.39 **
Preference for Consistency (PFC)		.16 **	.16 **
Switching costs (SC)		.35 **	.35 **
Gender		.04	.05
Age		.08 **	.08 **
Education		.02	.02
Interactions			
PFC x VC	H2		.07 *
Switching costs x VC	H3		.08 **
Gender x VC	H4		.06
Age x VC	H5		.01
Education x VC	H6		.04
R ²		.304	.321
Adjusted R ²		.300	.314
F-value		75.125	44.014
Incremental R ²			.016
F-value for incremental ΔR^2			4.952

* Significant at $p < 0.05$, ** Significant at $p < 0.01$ (2-tailed)

The main effect of value congruence on affective commitment

Regarding the main effect, our findings show that value congruence has a significant and positive influence on affective commitment toward service brands ($\beta = .39, p < .05$), in support of H1.

The moderating effects on the value congruence–affective commitment relationship

Regarding the moderating effects, the results shown in Table 5.3 reveal the following findings. First, a significant interaction between value congruence and preference for consistency ($\beta = .07, p < .05$), and a significant interaction between value congruence and switching costs ($\beta = .08, p < .01$), provide evidence for moderating effects of preference for consistency and switching costs. Hence, H2 and H3 are supported. Second, contrary to our expectation, we did not find any

moderating effects for the consumer demographic characteristics. As Table 5.3 shows, no significant interactions emerge between gender ($\beta = .06, p > .05$), age ($\beta = .01, p > .05$) or education ($\beta = .04, p > .05$) on one hand, and value congruence on the other hand, although age seems to have a significant direct effect on affective commitment ($\beta = .08, p < .01$). Therefore, our hypotheses 4, 5 and 6 cannot be supported. Finally, the increased R^2 following the entry of interaction terms in the second step is significant (F change = 4.952, $\alpha = .00$). This provides additional support for the importance of including preference for consistency and switching costs as moderators to explain the effect of value congruence on affective commitment toward service brand.

5.5.3 Summary of findings

Previous research on value congruence in the relationship marketing literature has (1) not yet tested the relationship between brands and their consumers in the service context, (2) and largely neglected the issue of moderating effects on the relationship between value congruence and affective commitment. Against this background, the moderating effects of selected psychological, situational and demographic characteristics on the value congruence–affective commitment link were analysed for two services contexts.

The results of our hierarchical regression analysis show that (1) the effect of value congruence on consumer affective commitment toward service brands is significant and positive, (2) the significant positive impact of value congruence on affective commitment is stronger when the levels of preference for consistency and switching costs are higher, (3) demographic characteristics (i.e. age, gender and education) appear not to moderate the relationship between value congruence and affective commitment.

5.6 Discussion

5.6.1 Theoretical implications

This research contributes to the literature on value congruence in several ways.

Our study made an initial effort to investigate the applicability of the effects of value congruence on relationship quality, specifically affective commitment, in the context of services. This helps researchers to establish the generalizability of the value congruence theory beyond the current studied contexts. The results clearly demonstrate the positive impact of value congruence on consumers' affective commitment toward service brands, which is consistent with studies of Morgan and Hunt (1994), and MacMillan, Money, Money, and Downing (2005), who found a significant association between value congruence and affective commitment in the context of buyers and suppliers.

More importantly, this study contributes to the existing literature by providing a theoretically grounded and empirically tested understanding of how consumers' preference for consistency, switching costs and demographic characteristics affect the relationship between value congruence and affective commitment, and therefore leads to a more comprehensive understanding of relationship between value congruence and affective commitment. In line with Cooil et al. (2007), we argue that simply treating all consumers as homogeneous and excluding preference for consistency and switching costs as moderating factors will potentially produce an overly simplistic understanding of the role of value congruence on affective commitment.

Specifically, our results first reveal that the preference for consistency is a psychological characteristic that helps to explain the relationship between value congruence and affective commitment; whereas demographic characteristics, such as gender, age and education, have no significant influence as moderators, although age does have a significant direct effect on affective commitment. This finding emphasizes the importance to study psychological characteristics as determinants of the effect of value congruence on affective commitment, instead of only studying demographic factors. This is consistent with research in many areas

of consumer behaviour, where most researchers agree that psychological constructs explain many of the individual level phenomena more adequately than general demographic factors (Dabholkar & Bagozzi, 2002). Similarly, Homburg and Giering (2001) noted that much of the more recent research on consumer behaviour has abandoned demographic factors and shifted attention to psychological constructs. Second, the overall lack of significant moderating effects for demographic characteristics may be explained, at least in part, by the conflicting roles of demographic characteristics. In fact, a few studies suggest that demographic characteristics do not play a role in the relationship between value congruence and affective commitment. For example, a recent study by Meyer et al. (2002) showed that age correlated positively with affective commitment, but weakly. Similarly, Mittal (1994) argued that demographic characteristics are poor predictors of coupon attitudes and use behaviour, because they are the farthest in the causal chain. Likewise, Posner (1992) examined the impact of demographic factors, such as age, gender, ethnic background, organizational level, management position, length of service, and functional area, on the effect of value congruence on work attitudes. Data were collected from over 1,600 professionals and managers from a large multinational manufacturing firm. The results of his study revealed that person-organization value congruence was directly related to positive work attitudes, but demographic factors did not moderate this relationship. Additionally, Hsieh, Pang and Setiono (2004) did not find any support for their hypothesis stating that the effect of symbolic image on brand purchase behaviour is greater among female respondents. Third, our results show that switching costs can also be considered as a moderator on the effect of value congruence on affective commitment. This clearly expands on previous research where switching costs play an important role as a moderator on the linkage between key components of relationship marketing, such as satisfaction, trust, commitment, and loyalty (Burnham, Frels, & Mahajan, 2003; Lam, Shankar, Erramilli, & Murthy, 2004; Patterson & Smith, 2003; Sharma & Patterson, 2000; Yang & Peterson, 2004).

5.6.2 Managerial implications

Psychological, situational and demographic differences add a significant degree of complexity to the impact of value congruence on affective commitment, and understanding their moderating effects could be important for several marketing activities.

Given that value congruence positively and significantly influences affective commitment, brand managers should create and maintain distinct values of their brand, and keep them congruent with the values of their consumers. Specifically, brand managers should first identify which values are important to their target consumers, by using for example the Schwartz Value Survey (Schwartz 1994; Schwartz & Boehnke 2004). Next, they should try to communicate clear brand values through advertising. Furthermore, to ensure that existing consumers continue their relationship with a brand, brand managers should invest in sustaining and enhancing their brand values to keep them congruent with the values of these consumers. Moreover, the intangibility and heterogeneity of service brands make creating and maintaining distinct brand values increasingly important for service brand managers to differentiate themselves from competitors in the marketplace.

More importantly, our results suggest that only increasing value congruence for all consumers may not be enough to secure consumer affective commitment. Instead, service providers should preferably focus both on targeting consumers with a high level of preference for consistency, and on creating a situation with high switching costs to provide the greatest impact of value congruence on affective commitment. For instance, service providers can identify consumers with higher levels of preference for consistency and then attempt to establish and maintain value congruence with these consumers. At the same time, service providers can create higher switching costs by promoting loyalty programmes.

The results of our study further provide no evidence for the moderating effects of demographic variables on the relationship between value congruence and affective commitment. We therefore might argue that improving consumer

affective commitment to attempt to select or segment consumers according to their demographic characteristics is less effective, compared to using their levels of preference for consistency and switching costs.

5.6.3 Limitations and further research

This research has several limitations which at the same time offer opportunities for further research.

First, given the significant influence of value congruence on affective commitment, we do not propose that value congruence is the best or only predictor of consumer affective commitment to a brand. Rather, we suggest that it is useful to consider it together with other antecedents of affective commitment, such as service quality, satisfaction and trust, relationship costs and benefits as suggested by other researchers (Fullerton, 2005; Evanschitzky et al., 2006; Garbarino & Johnson, 1999; Morgan & Hunt, 1994).

Second, although we did not observe differences between bank brands and clothing store brands, more research is needed to determine whether the relationships between value congruence on affective commitment in one context will be more important than in other contexts. For example, value congruence could be more important to service providers such as charities, where values play a more central role.

Third, in our research we only included preference for consistency as a psychological moderator and switching costs as a situational moderator. Additional investigation of other situational characteristics, such as relationship age and relational orientation as suggested by several researchers (Garbarino & Johnson, 1999), is therefore recommended.

Finally, we only used congruence in terms of values to model the relationship between congruence and affective commitment. Several concepts that are conceptually similar to value congruence appear in marketing and consumer behaviour literature, such as self-image congruence (Sirgy et al., 1997; Sirgy & Samli 1985), consumer identification (Bhattacharya, Rao, & Glynn 1995; Brown,

Barry, Dacin, & Gunst, 2005; Sen & Bhattacharya, 2001), and personality congruence (Aaker, 1997; Aaker, 1999; Govers & Schoormans, 2005). Each of these concepts has been associated both theoretically and empirically with positive consumer outcomes, including satisfaction and loyalty (Brown et al., 2005; Govers & Schoormans, 2005; Kressmann et al., 2006; Sirgy et al., 1997; Sirgy & Samli, 1985). Although we do not measure these concepts, we argue that value congruence may have a related but differential effect on affective commitment compared with self-image congruence, identification, and personality congruence. More research is needed to investigate these relationships and their effects on affective commitment. However, given the relative importance of congruence in terms of value rather than personality traits (Kristof-Brown, Zimmerman, & Johnson, 2005), and because values represent the core of the consumer self-concept (Hitlin & Piliavin, 2004; Verplanken & Holland, 2002), we argue that studying the effects of value congruence on affective commitment is crucial. Several organizational congruence researchers noted that value congruence is the most common source of fit, with the most consistent and effective effect on a variety of employee attitudes and behaviour (e.g., job satisfaction, organizational commitment and turnover), compared with other types of congruence, such as personality (Finegan, 2000; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006; Verplanken, 2004).

CHAPTER 6

Conclusions

In this chapter, we first provide the most important conclusions (paragraph 6.1). We then discuss the results of our three pre-studies and three main-studies regarding our central research question, and provide theoretical implications (paragraph 6.2). Next, we summarize managerial implications of this dissertation (paragraph 6.3). Finally, we consider limitations and suggest avenues for further research (paragraph 6.4).

6.1 Synopsis

The ability of service providers to establish, develop and maintain enduring relationships with their consumers represents a key capability according to both marketing literature and marketing managers (Lam et al., 2004; Morgan & Hunt, 1994; Oliver, 1999). In the field of relationship marketing considerable effort has been devoted to identify and examine the interrelationships between relationship quality (e.g. satisfaction, trust and commitment) and relationship marketing outcomes (e.g. switching behaviour and loyalty) (e.g. Chiou & Droge, 2006; Garbarino & Johnson, 1999; Hennig-Thurau, Gwinner, & Gremler, 2002; Lam et al., 2004). Yet, *value congruence* (which refers to the similarity between a consumer's own personal values and his or her perceptions of the service brand values) remains largely ignored as an antecedent of relationship quality and relationship marketing outcomes. To advance our insights with regard to value congruence, and the relationship between consumers and service brands in particular, the central research question of this dissertation was formulated as follows:

Which role does value congruence play in the relationship between consumers and brands in the services context?

Five related research questions have been developed to specify our central research question:

- A) *How to measure values? (Paragraph 2.1 & 2.2)*
- B) *How to measure congruence? (Paragraph 2.3)*
 - 1) *Does value congruence differ from the other two types of symbolic congruencies (i.e. self- and personality congruence) in predicting consumer attitudes toward brands? If so, how? (Chapter 3)*
 - 2) *How does value congruence influence the key components of relationship quality and outcomes in the services context? (Chapter 4)*
 - 3) *How do consumer psychological, situational and demographic characteristics influence the effect of value congruence on relationship quality? (Chapter 5)*

In order to address the aforementioned research questions, which were discussed in Chapters 2 through 5, we have carried out three pre-studies and three main studies.

In Chapter 2 we described three pre-studies that were used to determine how to measure values and value congruence in our main studies, which is presented in Chapter 3 and 5. More specifically, we recommended the use of SVS (Schwartz, 1994; Schwartz & Boehnke, 2004) to address both consumer personal values and consumer perceived service brand values. The indirect congruence method was chosen to measure congruence.

In Chapter 3 we explored the similarities and differences of self-, personality- and value congruence. We also identified and examined their effects on consumer attitudes toward brands simultaneously. Hereby, we recommended using values, rather than using self-concept or personality traits, as the underlying construct in further congruence research.

In Chapter 4 we examined the direct and indirect roles of value congruence in determining satisfaction, trust, commitment and loyalty.

In Chapter 5 we investigated how person-related characteristics, e.g. psychological, situational and demographic characteristics on the effect of value congruence on affective commitment.

6.2 Discussion

Most research in relationship marketing literature focuses on determining the interrelationships between the key components of relationship marketing (e.g. satisfaction, trust, commitment, and loyalty), while less attention is paid to value congruence as the antecedent of these components. Our results indicate that value congruence has a significant impact on the key components of relationship marketing and consumer attitudes toward brands in the services context. However, this impact of value congruence is not as simple as it seems. Its complex key outcomes and theoretical implications are discussed below.

6.2.1 Measuring values

Based on both our own efforts to develop a service brand values scale (paragraph 2.2); and our literature review on existing a) personal values lists, e.g. the Rokeach Values Survey (RVS, Rokeach, 1973) and the Schwartz Value Survey (SVS; Schwartz, 1994; Schwartz & Boehnke, 2004), b) context specific values lists, e.g. the List of Values (LOV, Beatty et al., 1985), the organizational shared values (McDonald & Gandz, 1991, 1992), Work Values (Cable & Edwards, 2004), Service Personal Values (SERPVAL; Lages & Fernandes, 2005) (paragraph 2.3), we draw the following conclusions. First, we argue that not all personal values are relevant and applicable to service brands. Second, we argue that all kinds of context specific values, including service brand values, are a subset of personal values. Furthermore, we recommend using a general personal values scale (more specifically, the SVS), instead of using context specific values (such as SERPVAL), as an initial items pool to adequately capture personal values which are relevant and applicable to various service brands, because of its comprehensiveness and generalizability over the RVS.

6.2.2 Measuring congruence

Measurement of congruence is another problem we are facing. Following the suggestions from Sirgy and others (1997) in the marketing literature, and our results presented in paragraph 2.4, one should choose for direct measurement of congruence rather than indirect measurement, because of the greater predictive power of direct above indirect measurement. However, a closer reading of symbolic congruence literature indicates that many criticisms about difference scores are based on algebraic differences of two concepts. These criticisms, such as those of Page and Spreng (2002) in the marketing literature, are therefore not applicable to the absolute discrepancy scores.

Furthermore, it is interesting to note that early congruence research in marketing literature moved away from using difference scores fairly quickly. This

was primarily due to the rather weak effects of difference scores on consumer attitudes and behaviours, compared with those of direct measurement (Sirgy et al., 1997). However, these weak effects can also partly exist because of the fact that most congruence research in marketing literature use self-concept, rather than values as the underlying dimension of congruence. The results of one of our main studies show that value congruence is a better predictor of all three measured attitudes, since value congruence proves to have significant effects on brand preference, satisfaction, and purchase intention, while self congruence does not have any significant effects (more discussion in Chapter 3).

Moreover, in the organizational literature researchers continue to use difference scores (Hoffman & Woehr, 2006; Verquer, Beehr, & Wagner, 2003). According to Kristof-Brown, Zimmerman and Johnson (2005), one explanation of this phenomenon is that the direct measurement sheds no light on the characteristics that underlie congruence perceptions. Recent marketing literature shows that researchers continue to use difference scores (e.g. Kleijnen, Ruyter, & Andreassen, 2005), including researchers who have criticized the use of difference scores, (e.g. Kressmann et al., 2006) in the past.

In line with organizational congruence research, we conclude that it is more appropriate to measure value congruence using specific values items (indirect measurement), since this method allows for a better understanding of the underlying value structure than an overall measure (direct measurement).

6.2.3 The differences between self-, personality- and value congruence

Given that research on self-, personality- and value congruence draw from the same paradigm (i.e. the similarity-attraction theory), and that they are all used to predict the same types of attitudes and behaviours, the lack of integration and distinction represents an important omission. Our study makes the first effort to explore the similarities and differences of self-, personality- and value congruence, and to theoretically and empirically identify and examine the effects of self-, personality- and value congruence simultaneously on consumers' attitudes toward

brands. This extends current congruence research in marketing literature where self-, personality- and value congruence have been examined separately.

Our results indicate that self-, personality-, and value congruence are different constructs (1) having distinct definitions, (2) involving different underlying constructs, respectively self-concept, personality and values, (3) with unique measures, and (4) influencing consumer attitudes toward brands differently. The constructs of self-, personality- and value congruence must therefore not be conceptualized or measured interchangeably. This finding is consistent with several studies where the importance to clarify the similarities and differences of these three symbolic congruencies has been emphasized or examined (e.g. Arthur et al., 2006; Govers & Schoormans, 2005; Piasentin, & Chapman, 2006). Researchers must therefore pay more attention to distinguish self-, personality- and value congruence, since failing to do so, will limit understanding of the symbolic congruencies and result in poor conceptual development, operationalization and empirical testing (Kristof-Brown, Zimmerman, & Johnson, 2005; Shin & Holland, 2004).

Contrary to our expectations, our results suggest that self congruence has no significant effect on consumer attitudes toward brands. An explanation for this result might be that values form the psychological core of one's self-concept (Finegan, 2000; Hitlin, 2003; Knippenberg, Knippenberg, De Cremer, & Hogg, 2004; Wade-Benzoni et al., 2002), and value congruence might therefore be more strongly related to attitudes than self congruence does. In addition to this explanation, we observed that, while self congruence is the most frequently studied type in congruence research in marketing literature, to the best of our knowledge no self congruence research has been conducted in the organizational context. Furthermore, empirical findings about the effect of self congruence on consumer attitudes and behaviours show mixed results in existing marketing literature. For example, Kressmann et al. (2006) concluded that for car owners self congruence affects brand loyalty positively and significantly. Similarly, in the precious jewellery market, Jamal and Goode's study (2001) showed that self congruence is a strong predictor of brand preferences and a good predictor of consumer

satisfaction. In contrast, Sirgy et al. (1997) did not find a significant effect of self congruence on consumer satisfaction with travel destinations. However, a comparison of these studies is difficult, because different measurements and operationalizations of self concept are used across various self congruence studies (Sirgy, 1982; Sirgy et al., 1997). Additional research on self congruence is therefore required to further clarify whether self congruence affects consumer attitudes, and to establish the exact boundaries of the applicability of the self congruence theory.

In addition, our results indicate that, compared with self- and personality congruence, value congruence is the most consistent predictor of brand preference, satisfaction and purchase intention, since value congruence positively affects all three measured attitudes, while self- and personality congruence do not. These findings are consistent with results from organizational congruence studies, where researchers express growing interest in value congruence due to its predictive power on employee attitudes and behaviour intentions (Arthur et al., 2006; Giberson, Resick, & Dickson, 2005; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006; Verplanken, 2004). It is therefore highly recommended to use values as the underlying construct in further congruence research.

6.2.4 The influences of value congruence on key components of relationship quality and outcomes in the services context

Using structural equation modelling, we demonstrated that value congruence has significant, direct and positive effects on the key components of relationship quality and outcomes in the services context, i.e. satisfaction, trust, commitment, and loyalty. This finding extends previous value congruence research in marketing literature that focuses on the relationships between firm and supplier (MacMillan, Money, Money, & Downing, 2005; Morgan & Hunt, 1994), rather than on the relations between consumers and service brands. The direct effects of value congruence on trust, commitment and loyalty further indicate that consumers who are not satisfied with a given service brand or who have never used it, can still trust, be committed to, and have loyalty intentions toward this brand if its values

are similar to their own. Our findings therefore imply that relationship marketing researchers need to pay attention to value congruence. If they fail to consider its existence or importance, they will likely fail to understand why consumers maintain, or end a relationship with a certain brand, regardless of their satisfaction levels.

In addition, the results of our study suggest that value congruence has an indirect effect on loyalty, mediated through satisfaction, trust, and commitment, supporting a recent study by Arthur and colleagues (2006), which showed that the effect of congruence on job performance is mediated mainly by job satisfaction and organizational commitment, rather than by direct effects.

6.2.5 The moderating influences of consumer psychological, situational and demographic characteristics on the effect of value congruence on affective commitment

In consecutive studies we accounted for the moderating effects of person-related characteristics, e.g. consumers' psychological, situational and demographic characteristics in order to comprehensively understand the positive influence of value congruence on affective commitment. As argued by several researchers these moderating effects have been a relatively unstudied phenomenon in value congruence research. For example, Ostroff, Shin and Kinicki (2005) observed there is little study done on identifying and examining factors that influence the relationship between value congruence and the key components of relationship marketing. Several other researchers also acknowledge this limitation and indicate that further research on value congruence should include moderating effects (Adkins, Ravilin & Meglino, 1996). In a similar vein, Kristof-Brown, Zimmerman and Johnson (2005) highlighted the need for future research using personal and situational characteristics as moderators in the relationship between congruence and attitudes or behaviours.

Using hierarchical regression analysis we have ascertained that the effect of value congruence on relationship quality, especially consumer affective

commitment toward service brands, is significant and positive. This finding is consistent with studies of Morgan and Hunt (1994), and MacMillan, Money, Money, and Downing (2005), who found a significant association between value congruence and affective commitment in the relations between buyers and suppliers.

Furthermore, our results reveal that the preference for consistency as a psychological characteristic helps explain the effect of value congruence on affective commitment; whereas demographic characteristics, i.e. gender, age and education, have no significant influence as moderators. This is consistent with research in many areas of consumer behaviour, where most researchers agree that psychological constructs explain many of the phenomena on an individual level more adequately than general demographic factors (Dabholkar & Bagozzi, 2002).

Finally, our results show that the significant positive impact of value congruence on affective commitment is stronger when switching costs are higher. This clearly expands on previous research findings where switching costs also played an important role as a moderator on the linkage between key components of relationship marketing, such as satisfaction, trust, commitment, and loyalty (Burnham, Frels, & Mahajan, 2003; Lam, Shankar, Erramilli, & Murthy, 2004; Patterson & Smith, 2003; Sharma & Patterson, 2000; Yang & Peterson, 2004).

In line with Cooil et al. (2007), we conclude that by simply treating all consumers as homogeneous and excluding preference for consistency and switching costs as moderating factors will potentially produce an overly simplistic understanding of the role of value congruence on affective commitment.

6.3 Managerial implications

Aimed at the services sector, our findings have clear implications for the managers of service brands, who want to develop and maintain long-term relationships with their consumers.

First, our results show that value congruence is the most consistent predictor of all three measured consumer attitudes toward brands compared with self- and

personality congruence. It is therefore essential for brand managers to strive specifically for a high value congruence to increase consumer brand preference, satisfaction and purchase intention.

Second, our findings offer important implications for developing brand marketing strategies. Given the significantly positive effects of value congruence on the key components of relationship quality and outcomes (i.e. satisfaction, trust, commitment and loyalty), and on consumer attitudes toward brands (i.e. brand preference, satisfaction and purchase intention), brand managers should create and maintain values of their brand, and keep them congruent with the values of their consumers. More specifically, the value scales used in our study could be used to identify market segments consisting of consumers with different value profiles. Next, marketing strategies can be developed based on these value profiles. More specifically, advertising messages should emphasize the similarity between the values of the brand and those of the target consumers to improve consumers brand preference, satisfaction, trust, commitment and loyalty. For example, with the promotional slogan "It starts with ambition", the ABN AMRO bank targets young professional consumers by emphasizing a matching value between the young professional consumers and the bank. Additionally, brand managers can use the value list used in this dissertation to develop and maintain distinct brand values to differentiate themselves from competitors in the marketplace⁷.

⁷Because the focus of this dissertation is on the effects of value congruence on relationships between consumers and brands, rather than focusing on the values of brands, we will not present the detailed differences of various brand values. Generally, our results clearly show that the four clothing brands (MEXX, WE, Zeeman and H&M) and the four bank brands (ABN AMRO, Rabobank, Postbank and SNS) have different values which according to their consumers are representative for their market segments, with a few common values for the selected clothing and bank brands. We therefore conclude that a value list can easily be used to differentiate brands. Further, we argue that a brand does not necessarily need to include all values to receive a more positive attitude from its consumers. Rather, we argue it is more effective to strive for unique values which are relevant to consumers of the brand's target group.

Last but not least, our results suggest that only increasing value congruence for all consumers may not be enough to secure consumer affective commitment. Instead, service providers should preferably focus both on targeting consumers with a high level of preference for consistency, and on creating a situation with high switching costs to provide the greatest impact of value congruence on affective commitment. For instance, service providers can identify consumers with higher levels of preference for consistency and then attempt to establish and maintain value congruence with these consumers. At the same time, service providers can create higher switching costs by promoting loyalty programmes. Notably, our study provides no evidence for the moderating effects of demographic variables on the relationship between value congruence and affective commitment. We therefore might argue that improving consumer-brand relationship quality, such as consumer affective commitment, by selecting or segmenting consumers according to their demographic characteristics (i.e. gender, age and education level) is less effective, compared to selection based on their levels of preference for consistency and switching costs.

6.4 A perspective on future research

We conclude this dissertation with several limitations and suggestions for further research.

First, in line with Ostroff and Rothausen (1997), we argue that congruence on important value dimensions (e.g. benevolence) may be essential to continue commitment, whereas on other dimensions (e.g. achievement) lack of congruence is more easily tolerated by consumers. More work is therefore needed to determine which dimensions are essential for different types of services or different target consumer segmentations.

Second, although our study is focused on symbolic congruencies, we certainly do not suggest that symbolic congruence is the best or the only predictor of consumer-brand relationship quality and outcomes, such as brand preference, satisfaction, trust, commitment and loyalty. Rather, it is our hope that this

dissertation helps to delineate gaps in relationship marketing literature where the influences of symbolic congruencies remain largely ignored, and serves to stimulate future research in the domain of symbolic congruencies. Additionally, we argue that it is useful to consider symbolic congruencies together with other antecedents, such as functional congruencies as suggested by other researchers (e.g. Sirgy, Grewal, & Mangleburg, 2000; Sirgy & Su, 2000). For example, in one of our pre-studies in the house-renting sector, we have found that both functional congruencies (e.g. the congruence between expected rent compared with the actual rent; the congruence between expected house size with the actual house size), and value congruence in terms of e.g. pleasure and responsibility have significant positive influence on consumer attitudes towards a house rental corporation. This study further shows that the simultaneous use of value and functional congruence increases the predictive power on consumer attitudes, although the relative importance of value congruence on consumer attitudes is lower compared with functional congruence. Moreover, past research has mainly focused on using functional aspects such as antecedents of consumer attitudes towards brands. The apparent relevance of symbolic congruencies on enduring consumers and brands relationships in the current study signals the need for research regarding symbolic congruencies that goes beyond functional relevance. However, the importance of functional or symbolic congruence may depend on culture. One can argue that our results are biased towards the importance of symbolic congruency, because our study has taken place in the Netherlands where consumers have the 'luxury' position of choosing from many service brands. In contrast, the functional aspect might be more important in cultures where consumers still need to fulfil their primary needs. More research is therefore needed to investigate the relative importance of symbolic to functional congruencies to long-term relationships between consumers and brands across various cultures.

Third, to the best of our knowledge, no study so far has examined the interactive relationships of value congruence with key components of the relationship marketing, e.g. satisfaction, trust and commitment. Even though there is no direct conceptual or empirical evidence of the interactive relationship of value

congruence and satisfaction, trust and commitment in the literature, we do believe that there is indirect evidence for this interactive relationship. This can account for some of the equivocal findings about the impact of satisfaction on loyalty in the literature. For example, imagine a person who uses a given service-brand once. This consumer can become satisfied with that service brand due to a relatively high quality or low price. But the question is, will this consumer trust, be committed to, and keep using the given service-brand? We argue that consumers with a low perceived value congruence may use the service once, but they will less likely maintain and enhance their relationship with the service provider to achieve their personal goals, compared to consumers with a high value congruence. As a result, the similarity of service brand values and consumer personal values would enhance the links between satisfaction and trust, trust and commitment, and the links between commitment and loyalty. We therefore suggest that value congruence might reinforce the impact of consumer satisfaction on loyalty. More specifically, we argue that higher value congruence will lead to stronger positive effects of satisfaction on trust, of trust on commitment, and of commitment on loyalty. Lower value congruence, on the other hand, is expected to diminish the effects of satisfaction on trust, of trust on commitment, and of commitment on loyalty. Further investigation is still needed to assess the reasonableness of our assumptions concerning the moderating effects of value congruence on the key components of relationship marketing, although we could only find a significant moderating effect of value congruence on the relationship between trust and commitment.

Fourth, service type might moderate the relationships of value congruence with relationship quality and outcomes. For example, the impact of value congruence on relationship quality and outcomes might be stronger for intangible than for tangible brands. In line with Haytko (2004), we argue that in a pure service environment, without tangible measures of performance (i.e., no physical goods to evaluate), value congruence may become more important than it would be in a physical goods environment. By default, value congruence fills the evaluation void created by the absence of more objective measures (Berry, 1995; Bitner, 1995;

Haytko, 2004). However, we do not find different results for banks and clothing stores, despite Lovelock and Wright's (2002) claim that clothing brands are more tangible and banks less tangible. An explanation here might be that the clothing stores may have more emotional, hedonistic, or symbolic meanings for consumers (whereas banks have more utilitarian or functional meanings), and consequently, value congruence may be just as important in clothing stores. Although we did not observe differences between bank brands and clothing store brands, more research is needed to determine whether the effects of value congruence on relationships between consumers and brands in one context will be more important than in other contexts. For example, value congruence could be more important to service providers such as charities, where values play a more central role.

Finally, following the congruence research tradition, we consider symbolic congruencies and value congruence in particular, as antecedents of consumer-brand relationship outcomes instead of a consequence. Therefore, we used primary screening questions to ensure the respondents have experience with at least one of our mentioned service brands. However, a reverse process may occur as well, namely that once a consumer likes a brand and is satisfied with it, he or she may adopt values relevant to that brand, and his or her own values may become more similar with the given brand's. Value congruence therefore might develop during the time the consumer gradually becomes loyal to a service brand. In a similar vein, Gaunt (2006) stated that satisfied couples might become increasingly similar through time, so that couple similarity is the result, not the cause, of marital satisfaction. Support for the current rationale regarding the causal direction comes from studies that use congruence as an antecedent of attitude or behaviour (Arthur et al., 2006; Kristof-Brown, Zimmerman, & Johnson, 2005; Piasentin & Chapman, 2006). Using a longitudinal design, additional research could replicate the present findings to determine the directionality of causal relationships between value congruence and consumer-brand relationship quality or outcomes. This longitudinal study might include a measure of similarity at the beginning of the relationship and a measure of relationship quality or outcomes several years later, and would therefore address the issue of the causal relationships.

APPENDIX A
Personal Values Scales for different contexts

1. Personal values from psychological and social science studies		2. Personal values used in consumer and marketing research		3. Values used in organizational research	
Swartz Value Survey (SVS)	Rokeach Values Survey (RVS)	List of Values (LOV)	SERPVAL	Organizational Shared Values	Work values
<p>Schwartz, 1994 57 items, 10 dimensions</p> <p>Universalism</p> <ul style="list-style-type: none"> • Equality • World at peace • Unity with nature • Wisdom • World of beauty • Social justice • Broadminded • Protecting the environment 	<p>Rokeach, 1973 18 Instrumental</p> <p>18 Terminal</p> <ul style="list-style-type: none"> • Equality • World at peace • Wisdom • World of beauty • Broadminded 	<p>Kahle, 1983 9 items</p>	<p>Lages & Fernandes, 2005 12 items, 3 dimensions</p>	<p>McDonald & Gandz, 1991 24 items</p> <ul style="list-style-type: none"> • Social equality 	<p>Cable & Edwards, 2004 24 items, 8 dimensions</p> <ul style="list-style-type: none"> • Altruism
<p>Benevolence</p> <ul style="list-style-type: none"> • Loyal • Honest • Helpful • Responsible • Forgiving • Mature love • True friendship 	<ul style="list-style-type: none"> • Broadminded • Mature love • True friendship 	<ul style="list-style-type: none"> • Warm relationships with others 	<ul style="list-style-type: none"> • Better relationships (SI) 	<ul style="list-style-type: none"> • Broad-mindedness 	<ul style="list-style-type: none"> • Relationships with others
<p>Tradition</p> <ul style="list-style-type: none"> • Respect for tradition • Moderate • Humble • Accepting one's portion in life • Devout 			<ul style="list-style-type: none"> • To strengthen my friendship relationships (SI) 	<ul style="list-style-type: none"> • Moral integrity • Initiative • Forgiveness • Formality 	

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1. Personal values from psychological and social science studies		2. Personal values used in consumer and marketing research		3. Values used in organizational research	
Schwartz Value Survey (SVS)	Rokeach Values Survey (RVS)	List of Values (LOV)	SERPVAL	Organizational Shared Values	Work values
Conformity <ul style="list-style-type: none"> • Politeness • Self-discipline • Honouring parents and elders • Obedience 	<ul style="list-style-type: none"> • Polite • Self-controlled 			<ul style="list-style-type: none"> • Courtesy 	<ul style="list-style-type: none"> • Authority
Security <ul style="list-style-type: none"> • Social order • National security • Reciprocation of favours • Family security • Clean • Sense of belonging • Healthy 	<ul style="list-style-type: none"> • Obedient 	<ul style="list-style-type: none"> • National security • Family security 	<ul style="list-style-type: none"> • Security • Family security (PL) • A higher integration in my group (SI) 	<ul style="list-style-type: none"> • Obedience 	<ul style="list-style-type: none"> • Security
Power <ul style="list-style-type: none"> • Social power • Wealth • Authority • Preserving public image • Social recognition 			<ul style="list-style-type: none"> • Social recognition (SR) 		<ul style="list-style-type: none"> • Prestige
Achievement <ul style="list-style-type: none"> • Ambitious • Influential • Capable • Successful • Intelligent • Pleasure • Enjoying life • Self-indulgent 	<ul style="list-style-type: none"> • Ambitious • Capable • Intelligent/Logical • Cheerful 	<ul style="list-style-type: none"> • Sense of accomplishment 	<ul style="list-style-type: none"> • Sense of accomplishment 	<ul style="list-style-type: none"> • Diligence 	<ul style="list-style-type: none"> • Pay
Hedonism <ul style="list-style-type: none"> • Pleasure • Enjoying life • Self-indulgent 	<ul style="list-style-type: none"> • Happiness • Enjoying life (Pleasure) 	<ul style="list-style-type: none"> • A pleasurable life (PL) 	<ul style="list-style-type: none"> • Fun and enjoyment in life 	<ul style="list-style-type: none"> • Development/Logic • Humor 	

continued...

continued....

1. Personal values from psychological and social science studies		2. Personal values used in consumer and marketing research		3. Values used in organizational research	
Schwartz Value Survey (SVS)	Rokeach Values Survey (RVS)	List of Values (LOV)	SERPVAL	Organizational Shared Values	Work values
Stimulation <ul style="list-style-type: none"> • Exciting life • Varied life • Daring • Freedom • Creativity • Independent • Choosing own goals • Curious • Self-respect 	<ul style="list-style-type: none"> • Exciting life • Courageous • Freedom 	<ul style="list-style-type: none"> • Excitement 	<ul style="list-style-type: none"> • A stimulating and adventurous life (SR) 	<ul style="list-style-type: none"> • Cautiousness 	<ul style="list-style-type: none"> • Variety
Self-direction <ul style="list-style-type: none"> • Freedom • Creativity • Independent • Choosing own goals • Curious • Self-respect 	<ul style="list-style-type: none"> • Creative (Imaginative) • Independent 	<ul style="list-style-type: none"> • Self-respect 		<ul style="list-style-type: none"> • Autonomy • Creativity 	<ul style="list-style-type: none"> • Self-direction
Spirituality <ul style="list-style-type: none"> • A spiritual life • Meaning in life • Inner harmony • Detachment 	<ul style="list-style-type: none"> • Inner harmony • Being well-respected • Salvation • Comfortable life 	<ul style="list-style-type: none"> • Self-fulfilment 	<ul style="list-style-type: none"> • Harmony and stability in life (PL) • Respect from others (SR) • Tranquility (PL) • Feeling that the world is more agreeable (SR) • Status (SR) 	<ul style="list-style-type: none"> • Openness • Cooperation • Adaptability • Economy • Experimentation • Fairness 	

Note: 3 dimensions of SERPVAL scale: Peaceful life (PL); Social integration (SI) & Social recognition (SR)

APPENDIX B
The Schwartz Value Scale

The Schwartz Value Scale

Universalism	Equality (equal opportunity for all) World at peace (free of war and conflict) Unity with nature (fitting into nature) Wisdom (a mature understanding of life) World of beauty (beauty of nature and the arts) Social justice (correcting injustice, care for the weak) Broadminded (tolerant of different ideas and beliefs) Protecting the environment (preserving nature)
Benevolence	Loyal (faithful to my friends, group) Honest (genuine, sincere) Helpful (working for the welfare of others) Responsible Forgiving (willing to pardon others)
Tradition	Respect for tradition (preservation of time-honored customs) Moderate (avoiding extremes of feeling and action) Humble (modest, self-effacing) Accepting one's portion in life (submitting to life's circumstances) Devout (holding to religious faith and belief)
Conformity	Politeness (courtesy, good manners) Self-discipline (self-restraint, resistance to temptation) Honouring parents and elders (showing respect) Obedience (dutiful, meeting obligations)
Security	Social order (stability of society) National security (protection of my nation from my enemies) Reciprocation of favours (avoidance of indebtedness) Family security (safety for loved ones) Clean (neat, tidy)
Power	Social power (control over others, dominance) Wealth (material possessions, money) Authority (the right to lead or command) Preserving public image (preserving my "face")
Achievement	Ambitious (hard working, aspiring) Influential (having an impact on people and events) Capable (competent, effective, efficient) Successful (achieving goals)
Hedonism	Pleasure (gratification of desires) Enjoying life (enjoying food, sex, leisure, etc.) Self-indulgent (enjoying)
Stimulation	Exciting life (stimulating experiences) Varied life (life filled with challenge, novelty and change) Daring (seeking adventure, risk)
Self-direction	Freedom (freedom of action and thought) Creativity (uniqueness, imagination) Independent (self-reliant, self-sufficient) Choosing own goals (selecting own purposes) Curious (interested in everything, exploring)

Bron: Schwartz, 1992, 1994; Schwartz & Boehnke, 2004

APPENDIX C

Questionnaire example from the main study

Screening question

Bij welke van de onderstaande kledingwinkels heeft u in het afgelopen half jaar iets gekocht? [U mag hier meerdere antwoorden aanvinken]

- C&A
- ESPRIT
- H&M
- MEXX
- WE
- Zeeman
- Others

Main questionnaire

Geachte heer/mevrouw,

Deze vragenlijst vindt plaats in het kader van een wetenschappelijk onderzoek van de Radboud Universiteit Nijmegen.

De vragenlijst bestaat uit vijf delen. Leest u bij elk deel a.u.b. eerst de instructies aandachtig door, voordat u met het beantwoorden van de vragenlijst begint.

Het beantwoorden van de vragenlijst zal ongeveer vijftien minuten in beslag nemen.

We willen benadrukken dat er geen juiste of onjuiste antwoorden zijn. We zijn vooral geïnteresseerd in uw mening over zowel de producten als de diensten van het merk WE. Al uw antwoorden zullen vertrouwelijk en anoniem behandeld worden.

Bij voorbaat dank voor uw medewerking!

Ir. J. Zhang en Prof. Dr. J.M.M. Bloemer

Deel 1: Uw mening over WE

Hieronder volgt een aantal stellingen met betrekking tot WE.

Wilt u bij alle stellingen aangeven in hoeverre u het hiermee eens of oneens bent? Als u '1' aanvinkt betekent dit dat u het helemaal niet eens bent met de stelling. Als u '7' aanvinkt betekent dit dat u het helemaal eens bent met de stelling.

	Helemaal niet mee eens							Helemaal mee eens	
SC1. Het zou me veel moeite kosten om van WE over te stappen naar een andere kledingwinkel.	1	2	3	4	5	6	7		
SC2. Het zou me veel tijd kosten om van WE over te stappen naar een andere kledingwinkel.	1	2	3	4	5	6	7		
SC3. Het zou me veel geld kosten om van WE over te stappen naar een andere kledingwinkel.	1	2	3	4	5	6	7		
B1. In het algemeen ben ik geïnteresseerd in WE.	1	2	3	4	5	6	7		
B2. Vergeleken met andere kledingwinkels is WE belangrijk voor mij.	1	2	3	4	5	6	7		
B3. WE betekent veel voor mij.	1	2	3	4	5	6	7		
SS1. Vergeleken met andere kledingwinkels ben ik tevreden over WE.	1	2	3	4	5	6	7		
SS2. Uitgaande van mijn ervaring met WE ben ik tevreden over WE.	1	2	3	4	5	6	7		
SS3. Mijn ervaringen met WE zijn plezierig.	1	2	3	4	5	6	7		
SS4. In het algemeen ben ik tevreden over WE.	1	2	3	4	5	6	7		
T1. Ik heb het gevoel dat ik WE kan vertrouwen.	1	2	3	4	5	6	7		
T2. WE komt zijn afspraken na.	1	2	3	4	5	6	7		
T3. WE is eerlijk tegenover mij.	1	2	3	4	5	6	7		
T4. WE behandelt mij op een fatsoenlijke manier.	1	2	3	4	5	6	7		
T5. Ik heb het gevoel dat ik op WE kan rekenen als ik hun hulp nodig heb.	1	2	3	4	5	6	7		
C1. Ik heb een emotionele band met WE.	1	2	3	4	5	6	7		
C2. Het voelt alsof ik bij de "WE-familie" hoor.	1	2	3	4	5	6	7		
C3. Ik voel me verbonden met WE.	1	2	3	4	5	6	7		
C4. WE betekent persoonlijk veel voor mij.	1	2	3	4	5	6	7		
WOMI1. Ik zeg positieve dingen over WE tegen andere mensen.	1	2	3	4	5	6	7		
WOMI2. Ik raad WE aan bij iemand die mij om advies vraagt.	1	2	3	4	5	6	7		
WOMI3. Ik moedig vrienden en familieleden aan om kleding te kopen bij WE.	1	2	3	4	5	6	7		
P1. Ik ben bereid om bij WE blijven te kopen, ook als de prijs omhoog gaat.	1	2	3	4	5	6	7		
P2. Ik ben bereid meer te betalen voor WE's producten, dan voor vergelijkbare producten van andere kledingwinkels.	1	2	3	4	5	6	7		

APPENDIX C

P3. Ik ben bereid om naar een andere kledingwinkel dan WE te gaan die aantrekkelijkere prijzen biedt.	1	2	3	4	5	6	7
PI1. Ik beschouw WE als mijn eerste keus voor kleding.	1	2	3	4	5	6	7
PI2. Ik zal, meer dan nu, producten van WE kopen in de komende jaren.	1	2	3	4	5	6	7
PI3. Ik zal waarschijnlijk weer iets kopen bij WE.	1	2	3	4	5	6	7
PI4. Als ik het opnieuw zou moeten doen, dan zou ik weer bij WE kopen.	1	2	3	4	5	6	7

Deel 2: Uw eigen waarden

Hieronder volgt een aantal vragen met betrekking tot uw eigen waarden.

Wilt u per waarde aangeven in hoeverre deze waarde voor u persoonlijk van belang is? Als u '1' aanvinkt, betekent dit dat u de aangegeven waarde helemaal niet belangrijk vindt. Als u '7' aanvinkt, betekent dit dat u de aangegeven waarde uiterst belangrijk vindt.

Ik vind

	Helemaal niet belangrijk					Uiterst belangrijk	
	1	2	3	4	5	6	7
Gelijkheid (gelijke kansen voor iedereen)	1	2	3	4	5	6	7
Veiligheid van het gezin (bescherming naasten)	1	2	3	4	5	6	7
Sociale macht (controle over anderen, dominantie)	1	2	3	4	5	6	7
Plezier (bevrediging van wensen)	1	2	3	4	5	6	7
Vrijheid (vrijheid van gedachten en actie)	1	2	3	4	5	6	7
Een spiritueel leven (nadruk op geestelijke, niet op materiële zaken)	1	2	3	4	5	6	7
Het gevoel hebben ergens bij te horen (het idee dat anderen om mij geven)	1	2	3	4	5	6	7
Sociale orde (stabiliteit van de maatschappij)	1	2	3	4	5	6	7
Een spannend leven (stimulerende ervaringen)	1	2	3	4	5	6	7
Betekenis in het leven (doel in het leven)	1	2	3	4	5	6	7
Beleefdheid (fatsoen, goede manieren)	1	2	3	4	5	6	7
Welvaart (materiële bezittingen, geld)	1	2	3	4	5	6	7
Nationale veiligheid (bescherming van mijn land tegen vijanden)	1	2	3	4	5	6	7
Zelfrespect (geloof in eigenwaarde)	1	2	3	4	5	6	7

Dienst en wederdienst (niets schuldig zijn)	1	2	3	4	5	6	7
Creativiteit (uniekheid, verbeelding)	1	2	3	4	5	6	7
Een wereld in vrede (vrij van oorlog en conflict)	1	2	3	4	5	6	7
Respect voor traditie (behoud van oude gewoonten en gebruiken)	1	2	3	4	5	6	7
Volwaardige liefde (diepzinnige emotionele en spirituele intimiteit)	1	2	3	4	5	6	7
Zelfdiscipline (onthouding, weerstand kunnen bieden aan verleiding)	1	2	3	4	5	6	7
Afstand nemen (het vermogen afstand te nemen van wereldse zaken)	1	2	3	4	5	6	7
Innerlijke rust (tevredenheid met mijzelf)	1	2	3	4	5	6	7
Sociale erkenning (respect van en goedkeuring door anderen)	1	2	3	4	5	6	7
Eenheid met de natuur (zich thuis voelen in de natuur)	1	2	3	4	5	6	7
Een gevarieerd leven (een leven vol uitdagingen, nieuwe dingen en veranderingen)	1	2	3	4	5	6	7
Wijsheid (een volwassen begrip van het leven)	1	2	3	4	5	6	7
Autoriteit (het recht te leiden of te bevelen)	1	2	3	4	5	6	7
Echte vriendschap (dierbare vrienden door dik en dun)	1	2	3	4	5	6	7
Een wereld van pracht (de schoonheid van natuur en kunst)	1	2	3	4	5	6	7
Sociale rechtvaardigheid (onrechtvaardigheden corrigeren, belangstelling hebben voor de zwakken in de samenleving)	1	2	3	4	5	6	7
Onafhankelijkheid (zelfstandig, in eigen behoefte voorzien)	1	2	3	4	5	6	7
Matigheid (vermijden van extremen in gevoel en actie / doe maar gewoon, dan doe je al gek genoeg)	1	2	3	4	5	6	7
Loyaliteit (trouw zijn)	1	2	3	4	5	6	7
Ambitie (hardwerkend, eerezuchtig)	1	2	3	4	5	6	7
Ruimdenkend zijn (tolerant ten opzichte van andere ideeën en overtuigingen)	1	2	3	4	5	6	7
Nederigheid (bescheiden, zichzelf wegcijferen)	1	2	3	4	5	6	7
Durf (avontuur zoekend, risico 's)	1	2	3	4	5	6	7
Het milieu beschermen (behoud van de natuur)	1	2	3	4	5	6	7
Invloedrijk zijn (effect hebben op mensen en gebeurtenissen)	1	2	3	4	5	6	7
Eren van ouders en ouderen (respect tonen)	1	2	3	4	5	6	7
Een eigen (eind)bestemming kiezen (eigen doelen selecteren)	1	2	3	4	5	6	7
Gezondheid (niet geestelijk of lichamelijk ziek zijn)	1	2	3	4	5	6	7
Bekwaamheid (competent, effectief en efficiënt)	1	2	3	4	5	6	7

APPENDIX C

Acceptatie van het (aan)deel in het leven (overgeven aan levensomstandigheden)	1	2	3	4	5	6	7
Eerlijkheid (echt, oprecht)	1	2	3	4	5	6	7
Mijn imago behouden (mijn gezicht niet verliezen)	1	2	3	4	5	6	7
Gehoorzaamheid (plichtsgetrouw, verplichtingen nakomen)	1	2	3	4	5	6	7
Intelligentie (logisch denkend, dingen overwegen)	1	2	3	4	5	6	7
Behulpzaamheid (werken voor andermans welzijn)	1	2	3	4	5	6	7
Van het leven genieten (genieten van eten, vrije tijd, etc.)	1	2	3	4	5	6	7
Vroomheid (vasthoudend aan geloof en overtuiging)	1	2	3	4	5	6	7
Verantwoordelijkheid (betrouwbaar, iemand waarop men kan rekenen)	1	2	3	4	5	6	7
Nieuwsgierigheid (geïnteresseerd in alles, onderzoekend)	1	2	3	4	5	6	7
Vergevingsgezindheid (bereid anderen te vergeven)	1	2	3	4	5	6	7
Succes (doelen bereikend)	1	2	3	4	5	6	7
Netheid (keurig, schoon)	1	2	3	4	5	6	7
Genot(zucht) (genieten, jezelf verwennen)	1	2	3	4	5	6	7

Deel 3: De waarden van WE

Hieronder volgt een aantal stellingen over de waarden die WE karakteriseren.

Wilt u per stelling aangeven in hoeverre u vindt dat WE wordt gekarakteriseerd door de aangegeven waarde? Als u '1' aanvinkt, betekent dit dat u het helemaal niet eens bent met de stelling dat "WE wordt gekarakteriseerd door de aangegeven waarde". Als u '7' aanvinkt, betekent dit dat u het helemaal eens bent met de stelling dat "WE wordt gekarakteriseerd door de aangegeven waarde".

Ik vind dat WE wordt gekarakteriseerd door....

	Helemaal niet mee eens				Helemaal mee eens			
	1	2	3	4	5	6	7	
Gelijkheid (gelijke kansen voor iedereen)	1	2	3	4	5	6	7	
Veiligheid van het gezin (bescherming naasten)	1	2	3	4	5	6	7	
Sociale macht (controle over anderen, dominantie)	1	2	3	4	5	6	7	
Plezier (bevrediging van wensen)	1	2	3	4	5	6	7	
Vrijheid (vrijheid van gedachten en actie)	1	2	3	4	5	6	7	

Een spiritueel leven (nadruk op geestelijke, niet op materiële zaken)	1	2	3	4	5	6	7
Het gevoel hebben ergens bij te horen (het idee dat anderen om mij geven)	1	2	3	4	5	6	7
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Dienst en wederdienst (niets schuldig zijn)	1	2	3	4	5	6	7
Creativiteit (uniekheid, verbeelding)	1	2	3	4	5	6	7
Een wereld in vrede (vrij van oorlog en conflict)	1	2	3	4	5	6	7
Respect voor traditie (behoud van oude gewoonten en gebruiken)	1	2	3	4	5	6	7
Volwaardige liefde (diepzinnige emotionele en spirituele intimiteit)	1	2	3	4	5	6	7
Zelfdiscipline (onthouding, weerstand kunnen bieden aan verleiding)	1	2	3	4	5	6	7
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Onafhankelijkheid (zelfstandig, in eigen behoefte voorzien)	1	2	3	4	5	6	7
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Loyaliteit (trouw zijn)	1	2	3	4	5	6	7
Ambitie (hardwerkend, eerzuchtig)	1	2	3	4	5	6	7

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Ruimdenkend zijn (tolerant ten opzichte van andere ideeën en overtuigingen)	1	2	3	4	5	6	7
Nederigheid (bescheiden, zichzelf wegcijferen)	1	2	3	4	5	6	7
Durf (avontuur zoekend, risico 's)	1	2	3	4	5	6	7
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Gezondheid (niet geestelijk of lichamelijk ziek zijn)	1	2	3	4	5	6	7
Bekwaamheid (competent, effectief en efficiënt)	1	2	3	4	5	6	7
Acceptatie van het (aan)deel in het leven (overgeven aan levensomstandigheden)	1	2	3	4	5	6	7
Eerlijkheid (echt, oprecht)	1	2	3	4	5	6	7
Mijn imago behouden (mijn gezicht niet verliezen)	1	2	3	4	5	6	7
Gehoorzaamheid (plichtsgetrouw, verplichtingen nakomen)	1	2	3	4	5	6	7
Intelligentie (logisch denkend, dingen overwegen)	1	2	3	4	5	6	7
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Van het leven genieten (genieten van eten, vrije tijd, etc.)	1	2	3	4	5	6	7
Vroomheid (vasthoudend aan geloof en overtuiging)	1	2	3	4	5	6	7
Verantwoordelijkheid (betrouwbaar, iemand waarop men kan rekenen)	1	2	3	4	5	6	7
Nieuwsgierigheid (geïnteresseerd in alles, onderzoekend)	1	2	3	4	5	6	7
Vergevingsgezindheid (bereid anderen te vergeven)	1	2	3	4	5	6	7
Succes (doelen bereikend)	1	2	3	4	5	6	7
Netheid (keurig, schoon)	1	2	3	4	5	6	7
Genot(zucht) (genieten, jezelf verwennen)	1	2	3	4	5	6	7

Deel 4: Uw relatie met WE

Hieronder volgt een aantal vragen over uw relatie met WE.
U kunt bij elke vraag slechts één antwoord aanvinken.

Hoe vaak bezoekt u een winkel van WE?

- Wekelijks
- Maandelijks
- Halfjaarlijks
- Jaarlijks
- Minder dan een keer per jaar

Hoe vaak koopt u iets bij WE?

- Wekelijks
- Maandelijks
- Halfjaarlijks
- Jaarlijks
- Minder dan een keer per jaar

Hoeveel procent van uw kleding heeft u in het afgelopen jaar gekocht bij WE?

- Minder dan 25%
- Tussen 25% en 50%
- Tussen 50% en 75%
- Meer dan 75%

Deel 5: Algemene vragen

Hieronder volgt een aantal stellingen.

Wilt u per stelling aangeven in hoeverre u met deze stelling eens of oneens bent?

	Helemaal niet mee eens					Helemaal mee eens	
	1	2	3	4	5	6	7
PFC1. Ik vind het belangrijk dat mensen die me kennen, kunnen voorspellen wat ik doe.	1	2	3	4	5	6	7
PFC2. Ik wil door anderen beschouwd worden als een stabiel en voorspelbaar persoon.	1	2	3	4	5	6	7
PFC3. Ik presenteer mezelf als consistent.	1	2	3	4	5	6	7
PFC4. Een vereiste voor mijn vrienden is dat ze persoonlijk consistent zijn.	1	2	3	4	5	6	7
PFC5. Ik wil graag dingen op dezelfde manier doen.	1	2	3	4	5	6	7
PFC6. Ik wil dat mijn beste vrienden voorspelbaar zijn.	1	2	3	4	5	6	7
PFC7. Het is belangrijk voor me dat anderen mij zien als een stabiel persoon.	1	2	3	4	5	6	7
PFC8. Ik doe mijn best om consistent over te komen bij anderen.	1	2	3	4	5	6	7
PFC9. Het kan me niet schelen als mijn handelingen inconsistent zijn.	1	2	3	4	5	6	7

APPENDIX C

Tot slot nog een aantal algemene vragen. U kunt bij elke vraag slechts één antwoord aanvinken.

Wat is uw geslacht?

- Man
- Vrouw

Wat is uw leeftijd?

- 18-24 jaar
- 25-34 jaar
- 35-44 jaar
- 45-54 jaar
- 55-64 jaar
- 65 of ouder dan 65 jaar

Wat is de hoogste opleiding die u heeft voltooid?

- Basisonderwijs
- Voortgezet onderwijs: VMBO (voorheen MAVO en LTS/VBO), HAVO, VWO
- Middelbaar beroepsonderwijs (MBO)
- Hoger beroepsonderwijs (HBO)
- Universitair onderwijs (WO)

Welk antwoord is hoofdzakelijk van toepassing op uw situatie?

- Student(e)
- Werkend
- Huisman of huisvrouw
- Werkzoekend
- Arbeidsongeschikt
- Gepensioneerd

Einde van de vragenlijst

Wij danken u hartelijk voor uw deelname aan dit onderzoek!

SUMMARY IN DUTCH

Zowel marketingacademici als marketingmanagers erkennen het belang om een duurzame relatie tussen consument en merk te ontwikkelen en te handhaven. Vanuit dit aspect is het juist opvallend dat onderzoek naar het effect van waardecongruentie op (duurzame) relaties tussen consumenten en dienstmerken schaars is. Waardecongruentie definiëren we als de mate van gelijkheid tussen de persoonlijke waarden van de consument en die van een dienstmerk zoals de consument die waarneemt. De centrale doelstelling van dit proefschrift is dan ook te onderzoeken hoe symbolische congruenties, in het bijzonder waardecongruentie, de duurzame relaties tussen consumenten en dienstmerken kunnen beïnvloeden. Hiertoe formuleren we de volgende onderzoeksvragen:

1. Hoe verschilt de waardecongruentie van de andere twee soorten symbolische congruenties in het voorspellen van consumentattitudes tegenover merken? (Hoofdstuk 3)
2. Hoe beïnvloedt de waardecongruentie de belangrijkste componenten van relatiemarketing in de dienstencontext? (Hoofdstuk 4)
3. Hoe beïnvloeden psychologische, situationele en demografische kenmerken van de consument het effect van waardeovereenstemming op verhoudingskwaliteit? (Hoofdstuk 5)

Alvorens deze drie onderzoeksvragen te beantwoorden in onze drie hoofdstudies, hebben we drie vooronderzoeken verricht om te bepalen hoe waarden en congruentie te meten in onze hoofdstudies (Hoofdstuk 2).

Het effect van zelfcongruentie, persoonlijkheidscongruentie en waardecongruentie op consumentattitudes

In hoofdstuk 3 identificeren we de overeenkomsten en de verschillen tussen drie vaak gebruikte symbolische congruenties, namelijk zelfcongruentie, persoonlijkheidscongruentie en waardecongruentie. Onze resultaten tonen aan dat zelfcongruentie, persoonlijkheidscongruentie en waardecongruentie verschillende concepten zijn, die (1) verschillende definities hebben, (2) verschillende

onderliggende concepten impliceren, respectievelijk zelfconcept, persoonlijkheid en waarden, (3) unieke items bevatten, en (4) de consumentattitudes tegenover merken anders beïnvloeden. Als we er niet in slagen om waardecongruentie te onderscheiden van zelfcongruentie en persoonlijkheidscongruentie, zal ons begrip van symbolische congruenties beperkt zijn en zal dit leiden tot ondeugdelijke conceptontwikkeling, operationalisatie en empirische toetsing.

Bovendien wijzen onze resultaten erop, dat waardecongruentie de meest consistente voorspeller is van merkvoorkeur, tevredenheid en aankoopintentie, omdat waardecongruentie alle drie genoemde consumentattitudes significant beïnvloedt, terwijl zelfcongruentie en persoonlijkheidscongruentie dat niet doen. Daarom raden we aan om waarden als onderliggend concept in verder congruentieonderzoek te gebruiken.

De directe en indirecte gevolgen van waardecongruentie voor tevredenheid, vertrouwen, commitment en loyaliteit

In hoofdstuk 4 tonen wij aan dat de waardecongruentie significante, directe en positieve gevolgen heeft voor de belangrijkste componenten van relatiemarketing in de dienstencontext, waaronder tevredenheid, vertrouwen, commitment en loyaliteit. Het bestaan van directe gevolgen van waardecongruentie voor vertrouwen (trust), commitment en loyaliteit betekent, dat consumenten die niet tevreden zijn over een bepaald dienstmerk of die het nooit hebben gebruikt, nog steeds vertrouwen, commitment en intentie tot loyaliteit kunnen hebben voor het merk, als de waarden van het dienstmerk overeenkomen met hun eigen persoonlijke waarden. Deze bevinding wijst erop, dat de onderzoekers van relatiemarketing meer aandacht moeten besteden aan waardecongruentie. Als zij het bestaan en het belang van waardecongruentie niet kunnen onderkennen, zullen zij er waarschijnlijk niet in slagen om te begrijpen waarom consumenten soms een relatie met een bepaald merk willen handhaven in plaats van beëindigen, ongeacht de mate van hun tevredenheid. Onze bevindingen laten verder zien, dat waardecongruentie ook een indirect effect op loyaliteit heeft, via tevredenheid, vertrouwen en commitment.

De modererende effecten van psychologische, situationele en demografische kenmerken

In hoofdstuk 5 staat de rol van modererende effecten van een aantal persoonsgerelateerde karakteristieken op de invloed van waardecongruentie op de affectieve commitment van de consument centraal. Hiërarchische regressieanalyse laat zien, dat het effect van waardecongruentie op relatiekwaliteit, in het bijzonder de affectieve commitment van de consument tegenover dienstmerken, significant en positief is. Onze resultaten geven verder aan, dat de voorkeur voor consistentie als psychologisch kenmerk, het effect van waardecongruentie op affectieve commitment versterkt. Daarentegen hebben demografische kenmerken, in dit geval geslacht, leeftijd en opleidingsniveau, geen significante invloeden als moderatoren. Tot slot tonen onze resultaten aan, dat ook de situationele moderator, en in het bijzonder de overstapkosten (switching costs), een significante invloed heeft op het effect van waardecongruentie op affectieve commitment. We constateren hierbij dat hoe hoger de overstapkosten zijn, des sterker de invloed van waardecongruentie op affectieve commitment is.

Deze bevindingen benadrukken het belang van onderzoek naar psychologische kenmerken (met name voorkeur voor consistentie) en situationele factoren (met name overstapkosten), in plaats van demografische factoren, als moderatoren van het effect van waardecongruentie op affectieve commitment.

Conclusie

Dit onderzoek verschaft inzicht in de manier waarop waardecongruentie kan bijdragen tot het verklaren van relaties tussen consumenten en merken, en met name dienstmerken. De resultaten van drie gerelateerde maar afzonderlijke hoofdstudies laten zien, dat waardecongruentie significante effecten heeft op consumentattitudes tegenover merken en op de belangrijkste componenten van relatiemarketing (waaronder tevredenheid, vertrouwen, affectieve commitment en loyaliteit). Een beter begrip van waardecongruentie is dus van essentieel belang om duurzame relaties tussen consumenten en dienstmerken te ontwikkelen, versterken en handhaven.

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