

The Connection between Self concept (Actual Self Congruence & Ideal Self congruence) on Brand Preferences

Dr. Nischay K. Upamannyu¹, Dr. Garima Mathur², Dr. S.S Bhakar³

Assistant Professor, Prestige Institute of Management, Gwalior

nischay.upamannyu@gmail.com

Associate Professor, Prestige Institute of Management Gwalior

garimanmathur@gmail.com

Director of Prestige Institute of Management, Gwalior

ssb1958@gmail.com

Abstract- Self concept has been a very important concept in consumer behavior and it gives the central idea to the Marketing people in the market place, Academician and business student to understand the bases to evaluate the self concept. The extensive previous research work gave very important conceptual answer to implement new marketing strategy. A different class of customer can be shot in the marketplace. These customers who buy product while evaluating the product self-image, product/brand image and their congruity and then they set their minds to buy the products in the market. The purpose of the research is to explore the self concept dimensions to examine the self congruity relationship with brand preference. Relationships between constructs (actual self congruity, ideal self congruity and brand preference) were hypothesized and data were collected through survey Method. The perceptions of 400 respondents about their self congruity with brand preference were obtained for two types of product usage ('Mobile phone' as conspicuous and 'Bathing soaps' as inconspicuous) with Seven brands in each type. The moderating role of 'type of product usage (Conspicuous and inconspicuous)' was examined in the relationship between actual/ideal self congruity and brand preference.

Key words- *Actual Self Congruen; Ideal self congruence; and brand preference*

1. INTRODUCTION

Self concept is a very crucial concept in the subject of consumer behavior, therefore it has been center point of Marketing in the context of consumer behavior and brand preference is also an important concept in the study of consumer behavior. Our study is an attempt to identify conceptually and empirically testing the relationship between self concept and brand preference and role of product usage conspicuously and inconspicuously. Selfconcept refers to self-evaluation or self perception, and it represents the sum of an individual's beliefs about his or her own attributes. Self concept is kind of concept of marketing which is used to develop self image and that image is matched with the brand preference consciously and unconsciously. Therefore, this concept in the marketing becomes a subject of debate. Marketer always tries to understand the different classes of brand which are treated by customer differently while buying the product. Brand preference refers to a measure of brand loyalty in which a consumer will choose a particular brand in presence of competing brands, but will accept substitutes if that brand is not available. In the current study, the relationship between the self concept and brand preference will be established.

1.1. CONCEPTUAL BACKGROUND OF THE USED CONSTRUCT IN THE CURRENT STUDY

Self Concept-The self-concept is significant and appropriate to the study of consumer behavior because most of the purchases made by consumers are directly influenced by the image an individual has of himself. According to well known definition that self concept is "the totality of the individual's thought and feelings having reference to himself as an object" (Rosenberg, 1979, p.9). Baumeister (1999) given the following self concept definition: "the individual's belief about himself or herself, including the person's attributes and who and what the self is". The term self-concept is a general term used to refer to how someone thinks about or perceives themselves. The self concept is how we think about and evaluate ourselves. To be aware of oneself is to have a concept of oneself. Self-concept or self-identity is the mental and conceptual awareness and persistent regard that sentient beings hold with regard their own being. Brand Preference - Measure of brand loyalty in which a consumer will choose a particular brand in presence of competing brands, but will accept substitutes if that brand is not available. People begin to develop preferences at a very early age. Within any product category, most consumers have a group of brands that comprise their preferred set. These are the four



or five up market brands the consumer will consider when making a purchase. When building preference, the goal is to first get on the consumer's preference sets, and then to move up the set's hierarchy to become the brand consumers prefer the most – their upmarket brand. Gaining and maintaining consumer preference is a battle that is never really won. Definitions of brand preference are as follows:-

- Selective demand for a company's brand rather than a product; the degree to which consumers prefer one brand over another
- The percentage of people who claim that a particular brand is their first choice.

2. REVIEW OF LITERATURE

2.1 SELF CONCEPT

Lewis (1990) suggested that development of a concept of self has two aspects one is The Existential Self which is the most basic part of the self-scheme or self-concept; the sense of being separate and distinct from others and the awareness of the constancy of the self" (Bee 1992). The second is The Categorical Self which is that he or she exists as a separate experiencing being, The self too can be kept in to various category such as age, gender, size or skill, Marital status, Income, Education etc. Grubb and Grathwohl (1967) found in their study that self-concept is the outcome of an interaction process between an individual and others, and that the individual will strive for self-enhancement in the interaction process. Sirgy et al. (1997, 2000) also distinguished self concept in four manners which are as Actual self ("defined as how people see themselves"), Ideal self ("defined as how people would like to see themselves"), Actual-social self ("defined as how people believe they are seen by significant others"), Ideal-social self ("defined as how people would like to be seen by significant others"). Hong & Zinkhan (1995) described that two major forces work in the self-concept aspect and self-congruity which Individuals try to preserve self-concept via self consistency motivation or enhance self concept via self-esteem motivation. Aaker, (1997) and Sirgy et al., (1997) explored that Traditional self-congruity measurement consisted of a two-step procedure. First, respondents rated a brand with respect to a set of specified image characteristics for a typical user of the brand. This is called the product-user image. Next, the self-concepts of respondents were rated with respect to the same characteristics. Congruity is estimated by computing a discrepancy ratio for each characteristic, and then summing across all characteristics. The examination of self-concept versus brand personality measures and measurement procedures identifies some important differences. Levy (1959) suggested that consumers are not functionally vigilant towards the identifiable goods in the market place; it was also found that the customer behavior is significantly affected by the symbols in the marketplace. Because of This, concept academicians and researchers to probe into the idea that consumers may purchase goods in

order to develop a particular self-image (self-concept). Keller (1998) described that the congruence between user imagery and brand personality in building the brand image. The study revealed that the congruence is particularly concerned with the more extrinsic benefits associated with symbolic brands. Consumers prefer the brands with images that are congruent with their self-image and the quantification of these images indicates that it is not just the image of a brand, or product that is important in consumer decision making, but the relationship between the self image of the consumer and the respective image (Birdwell 1964, Dolich 1969, Dornoff and Tatham 1972, Grubb 1965, Grubb and Grathwohl 1967, Grubb and Hupp 1968, Landon 1974, O.Brien and Sanchez 1976, Vitz and Johnson 1965). Sirgy (1982) suggested that consumers compare their self-concept with the product-user image of a product. People are expected to prefer a product with a product user image that is congruent with their self concept. That is people prefer a specific product because they see themselves as similar to the kind of people that they generally thought to use this product. This user image congruence effect has a lot of support in studies (Dolich, 1969; Ericksen and Sirgy, 1989, 1992; Grubb and Hupp, 1968; Heath and Scot, 1998; Hong and Zinkhan, 1995; Landon, 1974; Malhotra, 1988). Bracken (1992) found that self-concept as "a multidimensional and contextdependent learned behavioral pattern that reflects an individual's evaluation of past behaviors and experiences. influences an individual's current behaviors, and predicts an individual's future behaviors" (Waugh, 2001). Marsh (1990) explored that self-concept is a person's perceptions regarding himself or herself (quoted in Waugh, 2001, p. 86). Zinkhan and Hong (1991, p. 348) noted that 'Instead the term denotes individuals'. Unlike other attitudes which are perceptual products of an external object, self-concept is an image shaped by the very person holding the image. Sirgy (1982) explained that single self dimension consists of actual self, real self, and basic self, it was described as the perception of oneself. While, the multiple self concept dimensions this consists of the actual self-concept and the ideal self concept. The ideal self-concept has been labeled as "ideal self," "idealized self," and "desired self," and has been defined as "the image of oneself as one would like to be". Waugh, (2001) ideal versus actual selfconcept. Zinkhan and Hong (1991) pointed out, ideal selfconcept is the ideal state of the imaginative self and therefore it is different from actual self-concept. While actual self-concept reflects the perceptual reality of oneself, ideal self-concept is shaped by imagination of the ideal self state. Grubb and Grathwohl (1967) emphasized that the average person, self-concept and self-ideal overlap to a large extent, although in specific circumstances one or the other could be the chief motivator of behavior."

2.2 BRAND PREFERENCE

Singh, Ehrenberg, & Goodhardt (2008) found that the Brand preference refers to the consumer's hierarchical Priority of the brand among available competitors brand as a result of their patronage and cognitive comprehension of



the brand. Terpstra & Sarathy (1997) explored in his studies that Customer merchandise carries much more meaning than their utilitarian, functional, and commercial significance. Schiffman & Kanuk (2000) explored that customers are more likely to buy brands whose personalities intimately match their own self images and self expression (Jamal &Goode, 2001). Moreover, Aaker, (1999) concluded that the consumers express themselves by selecting brands whose personalities are consistent with their own personalities. It also found that evidence for a brand personality congruence effect. She suggested that people prefer those brands with which they share personality characteristics. Mehta, (1999) explored in his research that product preference can be influenced by the Self image or self expression which also affects purchase intentions. Ericksen (1996) found a strong positive relationship between self image and intention to buy an American brand automobile (Ford Escort). In other words, Jamal & Goode (2001) explored that individuals prefer brands that have images compatible with their perceptions of self'. Sirgy, et al.(1997) narrated that This self image consistency strengthens positive attitude toward products and brands. Specifically, Graeff (1996) noted that 'the more similar a consumer's self-image is to the brand's image, the more favorable their evaluations of that brand should be'. Dinlersoz & Pereira (2007) abbreviated their finding that consumers have a brand preference toward an established brand during the firm's long presence in the market and also tend to show little brand preference toward a particular brand when they are exposed to a new or unfamiliar product category. Grubb and Hupp (1968) found that "customer of a particular brand of a product would hold self-concepts similar to brand image and try to evaluate the attribute to other consumers of the same brand. Moreover, consumers of a specific brand would hold self-concept significantly different from self-concept of a competing brand." Aaker (1997) narrated that brand associations that make brands distinctive and strong are of nonfunctional nature; they go beyond the perceived quality of the brand on functional product and service criteria and deal instead with 'intangible' properties of the brand (e.g. Coca-Cola is "All American", Mercedes is "prestigious", etc). Brand is a distinguishing feature of a product and is often important to customers purchasing the product. For example, although customers may be satisfied with the functional value of the product. Hellier et al. (2003, p. 1765) explored that Brand preference is the extent to which the customer favors the designated service provided by a certain company, in comparison to the designated service provided by other companies in his or her consideration set. Gensch, (1987) found that Customers from brand preferences to reduce the complexity of the purchase decision process. The process of forming a brand preference involves, first, being exposed to many brands, followed by a complex purchase decision process. Roberts & Lattin, (1991) found that Customers often delete some product brands from their memory; then, among remaining brands of products, customers memorize the brands of

products they would consider purchasing in the future. Rundle-Thiele & Mackay (2001) explained that Brand preference is important for business as a component of brand loyalty. Mathur, Moschis, & Lee (2003) exposed to a variety of attractive brands. That is, customers tend to seek better brands of products or services, so their brand preference can change. For businesses reduce that risk, they must identify what affects brand preference and how to build brand preference.

2.3 THE RELATIONSHIP BETWEEN SELF CONCEPT AND BRAND PREFERENCE

Sirgy et al. (1980) proposed that the consuming behavior of an individual may be directed toward furthering and enhancing his self concept through the consumption of goods as symbols. Zinkham and Hong (1991) explored that the significance of self-concept lies. Even in many cases what a consumer buys can be affected by the image that the consumer has of him/herself. That is, consumers use brands or products to demonstrate their self-concepts to themselves (Sirgy, 1982; Wallendorf and Arnould, 1988). Also, by purchasing or by using of products, consumers define, maintain and enhance their self-concept (Zinkham and Hong, 1991). Graeff (1996) narrated that As purchase and consumption are good vehicles for self-expression, consumers often buy products or brands that are perceived to be similar to their own self-concept. This result of this congruence between self image and product or brand image is described as self-image product image congruity or in short 'self-image congruity' (Sirgy et al., 1997; Sirgy et al., 1991; Sirgy, 1982). Sirgy et al. (2000) defined actual self congruence as the degree of match between a customer's actual self-image and a brand image. Similarly, the ideal self congruence was defined as the degree of match between a customer's ideal self image and a brand image. Past research indicates that the self-image congruity can affect consumer product preferences and their purchase intentions (Ericksen, 1996; Mehta, 1999). The self-image congruity facilitates positive behavior and attitudes toward products and brands (Ericksen, 1996; Sirgy, 1982, 1985, 1991; Sirgy et al., 1997). Graeff, (1996) suggested that the congruence between self-image and product image is also positively related to consumer product evaluations. Such that "the more similar a consumer's self-image is in the brand's image, the more favorable their evaluations of that brand should be.

3. OBJECTIVES OF THE STUDY

- To design and re-standardize measures for evaluating Self Concept (Ideal self Image & Actual Self Image) and Brand Preference.
- To identify underlying factors of Self Concept (Ideal Self Image & Actual Self Image) and Brand preference.
- To evaluate the effect of a self concept (Ideal self image & Actual Self Image), Gender, Income and Marital status as a fixed factor on Brand preference in the context of Role of product usage (conspicuousness).

Ö



- To evaluate the effect of a self concept (Ideal self image & Actual Self Image), Gender, Income and Marital status as a fixed factor on Brand Preference in context of Role of Product usage (Inconspicuousness).
- To establish cause & effect relationship between Self concept (Ideal self image & Actual self image) on brand preference in context of Role of Product usage (Conspicuousness).
- To establish cause & effect relationship between Self concept (Ideal self image & Actual self image) on brand preference in context of Role of product usage (Inconspicuousness).

4. HYPOTHESIS FRAMED

H01- There is no effect of Actual self congruence on brand preference in context of Role of product usage (Conspicuous & Inconspicuous)

H02- There is no effect of Ideal self congruence on brand preference in context of Role of product usage (Conspicuous & Inconspicuous)

H03- There is no effect Gender as Fixed factor on Brand preference in context of Role of product usage (Conspicuous & Inconspicuous).

H04- There is no effect of Age as fixed factor on Brand preference in context of Role of product usage (Conspicuous & Inconspicuous)

H05- There is no effect of Marital status on Brand preference in context of role product usage (Conspicuous and inconspicuous).

H06 – There is no effect of marital status on Brand preference in context of role of product usage (Conspicuous & Inconspicuous)

H07- There is no interaction effect of Gender*Age on brand preference in context of Role of product usage (Conspicuous & Inconspicuous).

H08- There is no interaction effect of Age* Income on brand preference in context of Role of product usage (Conspicuous & Inconspicuous)

H09- There is no interaction effect of Income and marital status on brand preference in context of Role of product usage (Conspicuous & Inconspicuous)

H010- There is no iteration effect of Gender*Marital status on brand preference in context of Role of product usage (Conspicuous & Inconspicuous).

H011- There is no cause & effect relationship between Actual self congruence & Ideal self congruence on brand preference in context of Role of product usage (Conspicuous & Inconspicuous).

H012- There is no cause & effect relationship between Ideal self congruence on brand preference in context of Role of product usage (Conspicuous & Inconspicuous).

5. RESEARCH METHODOLOGY

5.1 The Study: The study was Causal in nature and the survey method was used for data collection. Sample design consists of the size of population, sample element, sampling size and sampling techniques. The population of

the current study was all the customers who consume a product conspicuously and inconspicuously using their own actual self image and ideal self image.

5.2 Product Selection: The products were selected with a view that the respondents are familiar with them and these are accessible and affordable to all social classes and also used by all Gender, ages, marital status and education levels. Two types of products on the basis of usage were selected. Product Conspicuousness, The extent to which a specific product is consumed in public, i.e., the extent of high social visibility or high conspicuousness was referred as product conspicuousness. Seven Brand of the Mobile (Samsung, Apple, Micromax, Sony, L.G, Spice, and Lava) was taken as conspicuously used brands. Whereas, *Product Inconspicuousness*, The extent to which a specific product is consumed in private, i.e., the extent of low social visibility or low conspicuousness was referred as product inconspicuousness. Seven brands of bathing soaps (Lux, Dove, Pears, Dettol, Lifebuoy, Santoor and Camay) were taken as inconspicuously used brands.

5.3 Measures: The responses were collected on a Likert type scale of 1 to 7 for all the construct used in the current study. The measures were tested for reliability and validity. Content validity of measures was established through a panel of judges before using the measure for collecting data for the study.

Self concept was assessed through the seven item scale adopted from the research of The scales for measuring the actual self-congruence and ideal self-congruence (Sirgy et al, 1997). The constructs of actual self-congruence and ideal self-congruence were measured on 3-items scale for each. Whereas the construct 'brand preference' was measured on 4-item scale adopted from Sirgy et al (1997), the value of reliability for Actual self congruence scale was reported as 0.855 in the previous research and for the current study the value Cronbach's alpha was reported as 0.830 (see table 1). The value of reliability for the Ideal Self congruence scale was reported as 0.827 and in the current study the value of Cronbach's alpha was reported as 0.812. The, the value of reliability for Brand preference scale was reported as 0.877 in the previous research and for the current study the value Cronbach's alpha was reported as 0.872. The items were used in the questionnaire of Actual self congruence as: "The typical person who uses this brand is very much like me", "Having this brand is consistent with how I see myself", "The image of the typical customer of this brand is similar with how I see myself". The items were used in the questionnaire of Ideal self image congruence as: "The typical person who uses this brand is very much like the person I would like to become", "Having this brand is consistent with how I would like see myself", "The image of the typical customer of this brand is similar with how I would like to see myself". The items were used in the questionnaire of Brand Preference as: "I like this brand better than any other brand", "This brand is my preferred brand over all other brands", "I would be inclined to buy



this brand over any other brand", and "I would be inclined to buy this brand over any other brand".

5.4 Sample of the current study

Total four hundred customers of varying age group from the Gwalior City in Madhya Pradesh participated in this study. Same questionnaire with two different product categories (conspicuous and inconspicuous) were given to the respondents (200*2=400). 20 responses were eliminated from the data set due to incomplete or improper responses, leaving 380 participants. (Examples of improper responses include misusing the name of the brand before answering the questions). Out of them 210 (56%) were male and 164 (54%) were female. There were 280 (75%) respondents below 25 years of age, 60 (16%) were from 26 to 40 years, 34 (0.91%) were from 41 to and above years of age. In our sample 294 (78.6%) were unmarried and married were 80 (21%). Data was also collected for their total family income and in our sample 142 (37.9%) respondents whose family income was below RS. 1,00,000; 58 (15.6%) were between Rs. 101,000 to 2,00,000; 46 (12%) were between Rs. 2,00,000 to 3,00,000 and 30 (0.80%) were above Rs. 3001,000.

6. RESULTS AND DISCUSSION

6.1 Reliability Test of Actual self congruence, Ideal self congruence and Brand Preference.

Nunnally (1978) recommended that instruments used in basic research have a reliability of about 0.70 or better. The reliability was computed by using PASW 18 software. The Croanbach's Alpha reliability test was applied to compute reliability coefficients for all the items in the questionnaire. It is considered that the reliability value more than 0.7 is considered good enough. The Cronbach's Alpha reliability value of Actual self congruence, Ideal Self Congruence, and Brand preference were found to be 0.830, 0.812, and 0.872 which values are higher than the standard value 0.7. Therefore, all the measure can be treated as reliable in the current study. Therefore it was treated as a good measure for the current study.

6.2 Factor analysis of Actual Self Congruence

A Kaiser Meyer Olkin measure of sampling adequately indicated KMO value of 0.718 which indicated that the sample size was good enough to for current study. KMO values above 0.5 are considered to be good enough to consider the data as normally distributed and therefore suitable for exploratory Factor analysis. Bartlett's test sphericity which tested the null hypothesis that the item to correlation matrix based on the responses received from respondents for Actual Self Congruence was an identity matrix. The Bartlett's test was evaluated through chisquare test having Chi-Square value 431.462 which is significant at 0.000 level of significant, indicating that null hypothesis is rejected. Therefore it is clear that the item to item correlation matrix not an identity matrix and the data were normally distributed and data were suitable for factor analysis.

6.3 Principal component analysis of Actual Self Congruence: The Principal Component Analysis (PCA) was applied on the Actual Self Congruence data collected to identify the latent factors of Self concept. The PCA with Kaiser Normalization and Varimax Rotation converged in One factors after. The factor was named as Actual Self Congruence. A emerged factor was displayed in the table below.

6.4 Factor Analysis of Ideal Self Congruence- KMO Bartlett's Test of Ideal Self Congruence

A Kaiser Meyer Olkin measure of sampling adequately indicated KMO value of 0.704 which indicated that the sample size was good enough to for the current study. KMO values above 0.5 are considered to be good enough to consider the data as normally distributed and therefore suitable for exploratory Factor analysis. Bartlett's test sphericity which tested the null hypothesis that the item to correlation matrix based on the responses received from respondents for Ideal Self Congruence was an identity matrix. The Bartlett's test was evaluated through chisquare test having Chi-Square value 382.322 which is significant at 0.000 level of significance, indicating that null hypothesis is rejected. Therefore it is clear that the item to item correlation matrix not an identity matrix and the data were normally distributed and data were suitable for factor analysis.

6.5 Principal component analysis of Ideal Self Congruence

The Principal Component Analysis (PCA) was applied on the Actual Self Congruence data collected to identify the latent factors of Self concept. The PCA with Kaiser Normalization and Varimax Rotation converged in One factors after. The factor was named as Ideal Self Congruence. A emerged factor was displayed in the table below.

6.6 Univariate Ananylsis of Role of Product Usage (Conspicuous & Inconspicuous) on brand preference

Univariate ANCOVA was applied to evaluate the effect of Self Concept (Conspicuous & Inconspicuous) as covariate, Demographics variable (age, Gender, Marital status, Income) as fixed variable on Brand Preference as the dependent variable. To select appropriate post hoc test levene's test of equality of error variances was applied in context of Role of product usage (Conspicuous and Inconspicuous). The null hypothesis that the error variance of the dependent variable is equal across groups was tested using F test. The value of F was found to be 0.995 which is significant at 0.482 level of significance in context of Role of Product Usage (Conspicuous), indicating that null hypothesis is not rejected at 5% level of significance. The error variance the dependent variable was in any case likely to be unequal and post hoc tests that are available and suitable for equal variances across the group were used. The null hypothesis that the error variance of the dependent variable in equal across group was tested using F-test. The value of F was found to be 1.024 which is significant at 0.442 level of significance in context of Role of product usage (Inconspicuous), indicating that null



hypothesis is not rejected at 5% level of significance in context of Role of product usage (Inconspicuous), indicating that null hypothesis is not rejected at 5% level of significance. The error variance the dependent variable was in any case likely to be unequal and post hoc tests that available and suitable for equal variances across the group were used. The univariate ANCOVA model fit is indicated by adjusted R² which has the value of .373 for the current model which indicated that independent variable with demographic variable is having 37.3% variance on the dependent variable as brand preference in context of Role of product usage (Conspicuous). Corrected model has been tested for best fit using F test having value of 8.584 which is significant that at 0.000% level of significance indicating that the model with Independent variable as self concept (Ideal self image congruence & ideal self image congruence), Demographics variable (Gender, Age, Marital status, Income, Gender*Age, Age*Marital status and Marital status*Income and Gender* Income) as a covariate variable and brand preference as dependent variable has high fit. The univariate ANCOVA model fit is indicated by adjusting R² which has the value of .484 for the current model which indicated that independent variable with demographics variable is having 48.4% variance on dependent variable as brand preference in context of Role of Product usage (Inconspicuous). Corrected model has been tested for best fit using F test having value of 5.817 which is significant that at 0.000% level of significance indicating that the model with demographic variables as Independent variable self concept (Ideal self image congruence & ideal self image congruence) as a covariate variable, Demographics variable (Gender, Age, Marital status, Income, Gender*Age, Age*Marital status, Marital status*Income and Gender* Income) as fixed factors on brand preference as dependent variable has high fit.

H01- There is no effect of Actual Self Congruence on brand preference.

The effect of Actual Self congruence as Covariate on brand preference in context of Role of Product usage (Conspicuous) is significant as indicated by an F value of 1.321 which is significant at the 25.2% level of significance. Therefore the null hypothesis is not rejected at the 5% level of significance. Thus; there is no effect of Actual Self congruence as covariate factor on brand preference. The effect of Actual Self Congruence as Covariate on brand preference in context of Role of Product usage (Inconspicuous) is significant as indicated by an F value of 13.895 which is significant at the 0.000% level of significance. Thus; there is no effect of Ideal self congruence as Covariate on brand preference. The result of the current study was found similar and in line with finding of Muhammad Asif Khan & Cecile Bozzo (2012) Where in researcher found the similar result in respect of Actual self congruence has no positive impact on brand preference in the context of role of product usage (conspicuous) and also found the similar result in the context of role of product usage (Inconspicuous), where the positive result was found in respect of Actual self congruence on brand preference.

H02- There is no effect of Ideal Self Congruence on brand preference.

The effect of Ideal self congruence as covariate on brand preference in context of Role of Product usage (conspicuous) is significant as indicated by the F - value of 13.186 which is significant at the 0.000% level of significance. Therefore the null hypothesis is rejected at the 5% level of significance. Thus; there is a significant effect of Ideal Self congruence on brand preference in context of Role of Product usage (Conspicuous). The effect of Ideal self congruence as covariate on brand preference in context of Role of Product usage (Inconspicuous) is significant as indicated by the F - value of 0.074 which is significant at the 78.6% level of significance. Thus; there is no significant effect of Ideal Self congruence on brand preference in the context of role of product usage (inconspicuous). The result of the current study was found similar and in line with finding of Mr Muhammad Asif Khan & Cecile Bozzo (2012) where in researcher found the similar result in respect of Ideal self congruence has a positive significant effect on brand preference in the context of role of product usage (conspicuous). The result of the current study was found also in line with the finding of the mention above the name of the researcher where research had found that there is no effect of Ideal self congruence on brand preference in the context of role of product usage (inconspicuous).

H03 – There is no effect of Gender as a fixed factor on brand preference.

The effect of Gender as a fixed factor in brand preference in context of Role of Product usage (Conspicuous) is significant as indicated by the F – value of 0.209 which is significant at the 64.9% level of significance. Therefore, the null hypothesis is not rejected at the 5% level of significance. Thus; there is no effect of Gender as a fixed factor on brand preference. The effect of Gender as a fixed factor on brand preference in context of Role of Product usage (Inconspicuous) is significant as indicated by the F-value of 0.263 which is significant at the 60.9% level of significance. Therefore, the null hypothesis is not rejected at the 5% level of significance. Therefore, the null hypothesis is not rejected at the 5% level of significance.

H04 – There is no effect of age as a fixed factor on brand preference.

The effect of Age as fixed factor on brand preference in context of Role of product usage (Conspicuous) is significant as indicated by F-value of 4.121 which is significant at 1.8% level of significance therefore the null hypothesis is rejected at 5% level of significance. Thus; there is no effect of Age as a fixed factor on brand preference. The effect of Age as fixed factor on brand preference in context of Role of product usage (Inconspicuous) is significant as indicated by F- value of 0.970 which is significant at 38.1% level of significance therefore the null hypothesis is not rejected at 5% level of significance. Thus; there is no effect of Age as fixed factor



on brand preference in context of Role of product usage (Inconspicuous).

H05- There is no effect of marital status as fixed factor on brand preference.

The effect of marital status on brand preference is significant as indicated by F-value of 0.072 which is significant at 78.9% level of significance therefore the null hypothesis is not rejected at 5% level of significance. Thus; there is no effect of marital status on brand preference in context of Role of product usage (Conspicuous). The effect of Marital Status on brand preference in context of Role of product usage (Inconspicuous) is significant as indicated by F- value 0.275 which is significant at 60.1% level of significance therefore the null hypothesis is not rejected at 5% level of significance. Thus; there is no effect of marital status on brand preference in context of Role of product usage (Inconspicuous).

H06 – There is no effect of Income as fixed factor on brand preference.

The effect of Income as fixed factor on brand preference in respect of Role of product usage (Conspicuous) is significant as indicated by F-value of 3.063 which is significant at 1.8% level of significance therefore the null hypothesis is rejected at 5% level of significance. Thus; there is significant effect of Income as fixed factor on brand preference in respect of Role of product usage (Conspicuous). The effect of Income as fixed factor on brand preference in context of role of product usage (Inconspicuous) is significant as indicated by F- value of 3.389 which is significant at 1.1% level of significance therefore the null hypothesis is rejected at 5% level of significance. Thus; there is significant effect of Income as fixed factor on brand preference in context of Role of product usage (Inconspicuous).

H07 – There is no interaction effect of Gender * Age on brand preference.

The interaction effect of Gender * Age on brand preference in context of Role of product usage (Conspicuous) is significant as indicated by F-value of 1.086 which is significant at 34% level of significance therefore the null hypothesis is not rejected at 5% level of significance. thus; there is no interaction effect of Gender * Age on brand preference in context of Role of product usage (Conspicuous). The interaction effect of Gender* Age on brand preference in context of Role of product usage (Inconspicuous) is significant as indicated by F-value of 3.069 which is significant at 4.9% level of significance therefore the null hypothesis is rejected at 5% level of significance.. Thus; there is no interaction effect of Gender*Age on brand preference in context of Role of product usage (Inconspicuous).

H08 – There is no interaction effect Age*Marital status on brand preference.

The interaction effect Age*Marital status on brand preference in context of Role of product usage (Conspicuous) is significant as indicated by F-value of 0.487 which is significant at 61.5% level of significance

therefore the null hypothesis is not rejected. Thus; there is no interaction effect of Age* Marital status on brand preference in context of Role of Product usage (Conspicuous). The interaction effect Age*Marital status on brand preference in context of Role of product usage (Inconspicuous) is significant as indicated by F-value of 0.342 which is significant at 71.1% level of significance therefore the null hypothesis is not rejected. Thus; there is no interaction effect of Age* Marital status on brand preference in context of Role of Product usage (Inconspicuous).

H09- There is no interaction effect Marital status*Income on brand preference.

The interaction effect Marital status*Income status on brand preference in context of Role of product usage (Conspicuous) is significant as indicated by F-value of 0.594 which is significant at 66.8% level of significance therefore the null hypothesis is not rejected. Thus; there is no interaction effect of Marital status*Income on brand preference in context of Role of Product usage (Conspicuous). The interaction effect Marital*Income status on brand preference in context of Role of product usage (Inconspicuous) is significant as indicated by Fvalue of 0.485 which is significant at 74.6% level of significance therefore the null hypothesis is not rejected. Thus; there is no interaction effect of Marital status*Income on brand preference in context of Role of Product usage (Inconspicuous).

H010 – There is no interaction effect Gender *Income on brand preference.

The interaction effect Gender *Income status on brand preference in context of Role of product usage (Conspicuous) is significant as indicated by F-value of 0.992 which is significant at 41.4% level of significance therefore the null hypothesis is not rejected. Thus; there is no interaction effect of Gender *Income on brand preference in context of Role of Product usage (Conspicuous). The interaction effect Gender*Income status on brand preference in context of Role of product usage (Inconspicuous) is significant as indicated by F-value of 0.877 which is significant at 47.9% level of significance therefore the null hypothesis is not rejected. Thus; there is no interaction effect of Marital status*Income on brand preference in context of Role of Product usage (Inconspicuous).

Multiple Regression Analysis based on Role of Product usage (Conspicuous)

H011- There is no relationship between Actual self congruence and Ideal self congruence (Self concept) on Brand preference.

Multiple regression Analysis was applied to establish cause & affect relationship between Independent variable and dependent variable. Here, Actual self congruence and Ideal self congruence were taken as Independent variable and Brand preference in context of Role of product usage (Conspicuous). The result of Multiple regression Analysis indicated through Table of Model summary through Adjusted R square which was found to be 0.286. Which



indicates that both independent variable (Actual self congruence & Actual Self congruence) having 28.6% variance on brand preference in context of Role of product usage (Conspicuously). The results of Anova indicate the goodness of model which was tested through F value. Value of F was found to be 38.303 which is significant at 0.000 level of significance. Therefore, it can be proclaimed that model is highly fit. The results of coefficient indicate the contribution of Independent variable into dependent variable. Therefore it can be explained that the contribution of Independent variable as Actual self congruence is having Beta value which is -0.71 which show the sensitivity which is tested through a value of T. T-value was found to be -0.721 which is significant at 47.2% therefore the null hypothesis is not rejected at the 5% level of significance. Which indicate that there is no cause and effect relationship between Actual self image and Brand preference in context of Role of product usage (conspicuous) is not rejected. Thus; there is no cause and effect relationship between an Actual self image on brand preference in context of Role of Product usage (conspicuous). The same result was found through Univariate analysis which also indicates that there is no effect of Actual self image on Brand preference in context of Role of product usage (Conspicuous). The contribution of Independent variable into dependent variable Therefore, it can be predicted that Ideal self congruence as an independent variable into dependent variable which was tested through the sensitivity of Beta value which was found to be 0.596. This was tested through T-value. It was found to be 6.041 which is significance 0.000% level of significance therefore the null hypothesis is rejected at the 5% level of significance. Thus; there is strong cause and effect relationship between Ideal self image and Brand preference in context of Role of product usage (conspicuous). The result of the current study was would similar or in line with the findings of Muhammad Asif Khan & Cecile Bozzo (2012) wherein the researcher found the similar as the current study indicates in the context of role of product usage (Conspicuous). There was not found to be effect between Actual self congruence on brand preference in the context of role of product usage (conspicuous) and the effect was found to be between Ideal self image and brand preference in context of Role of product usage (conspicuous). In general, it has been seen that when a brand is consumed publicly, consumers are interested in impressing others by their act of consumption. Researchers have suggested that evaluations of publicly consumed products are more affected by ideal congruence. While, whereas there is no need of impressing others when the brand is consumed in relative privacy, whereas evaluations of privately consumed products are more affected by actual congruence (Hong and Zinkhan. 1995: Sirgy. 1982).

H012 - There is no cause and effect relationship between ASC, ISC and brand preference in context of Role of Product Usage (Inconspicuous) Multiple regression Analysis was applied to establish cause & affect relationship between Independent variable and dependent variable. Here, Actual self congruence and Ideal self congruence were taken as Independent variable and Brand preference in the context of Role of product usage (inconspicuous). The result of Multiple regression Analysis indicated through Table of Model summary through Adjusted R square which was found to be 0.470. Which indicates that both independent variable (Actual self congruence & Actual Self congruence) having 47.0% variance on brand preference in context of Role of product usage (inconspicuously). The ANOVA table indicates the goodness of the model which is tested through F value. The value of F was found to be 83.515 which is significant at 0.000 level of significance. Therefore, it can be explained that the model is showing highly fit. The coefficient table indicates the contribution of independent variable into dependent variable. Therefore it can be explained that the contribution of independent variable as Actual self congruence is having Beta value which was found to be 0.564. It showed the sensitivity of Independent variable on dependent variable which is tested through a value of T. The T - value was found to be 6.888 which is significant at 0.000%, therefore the null hypothesis is rejected at the 5% level of significance. Which indicates that there is strong significant cause and effect relationship between Actual self image and Brand preference in context of Role of product usage (inconspicuous), the same result was found through Univariate analysis which also indicates that there is a significant effect of Actual self image on Brand preference in context of Role of product usage (inconspicuous). The contributions of Independent variable into dependent variable. It can be explained in the same above mentioned manner that Ideal self congruence as an independent variable into dependent variable which was tested through the sensitivity of Beta value and it was found to be 0.164. It was tested through T-value. It was found to be 1.912 which is significance 5.9% level of significance therefore the null hypothesis is not rejected at the 5% level of significance. Thus; there is a little weak cause and effect relationship between Ideal self image on Brand preference in context of Role of product usage (inconspicuous). The result of the current study was found similar or in line with the finding of Muhammad Asif Khan & Cecile Bozzo (2012) wherein the researcher found the similar as the current study indicates in the context of role of product usage (inconspicuous). In previous studies, Researcher found that actual self congruence had positive effect of Actual self congruence on brand preference in context of Role of product usage (Inconspicuous) and researcher also found that there had a little weak effect of Ideal self congruence on brand preference in the context of role of product usage (Inconspicuous) which has not been found similar with the results of current study finding that indicate.

7. CONCLUSION

TechMind Research, Canada



The current study depicts mix results in context of demographics which were used in the current study such as Gender, Age, Income, the current study is concluded in the manner of mix results which were found in respect of demographics elements such as Gender, Age, Marital status and Income for role of product usage (conspicuous & Inconspicuous). Gender consists of Groups of Male & Female which did not have difference in the perception of role of product usage (conspicuous & inconspicuous). While the results of Age as demographics elements for conspicuous (Publically visible product) was found significant in contradiction of Inconspicuous (Private product). Marital status as demographic elements did not have variances on brand preference. Income as demographics elements had significant impact on brand preference for conspicuous and inconspicuous product category which indicates that those consumers have differences in context of income. Surely, they buy product having understood or analyzing or matching their image with the product (conspicuous and inconspicuous). The results of the current study can also be concluded in a positive manner because the results of the current study were found similar where the researcher found that Actual self congruence is not matched with customer in context of conspicuous product category and Actual self congruence is matched with product category (inconspicuous), where Ideal image is matched with product category (conspicuous) and Ideal self congruence did not match with product category (inconspicuous). Although, the similar results were also found in the current study therefore, the results can be treated as consistent. Whether the different product category should be used but it seems the similar results would be repeated.

8. REFERENCES

- [1] Aaker, D. A. (1996). *Building Strong Brands*. New York: The Free Press
- [2] Aaker, J.L. (1997). Dimensions of Brand Personality. *Journal of Marketing Research*, 34(3), 347-356.
- [3] Aaker, J.L. (1999), "The malleable self: the role of self expression in persuasion", *Journal of Marketing Research*, Vol. 36 No. 2, pp. 45-57.
- [4] Baumeister, R.F. (1998), "The self", in Gilbert, D.T., Fiske, S.F. and Lindzey, G. (Eds), *The Handbook of Social Psychology*, Oxford University Press, New York, NY, pp. 680-740.
- [5] Bergkvist, L., & Bech-Larsen, T. (2010). Two studies of consequences and actionable antecedents of brand love. *Journal of Brand Management*, 17(7), 504-518.
- [6] Berkman (1997). Assessing the Predictive Validity of Two Methods of Measuring Self-Image Congruence. Journal of the Academy of Marketing Science, 25(3), 229-241.
- [7] Birdwell, E. A., (1964), iInfluence of image congruence on consumer choiceî. In L. G. Smith (Ed.),

- Reflections on progress on marketing, American Marketing Association, Chicago, pp290-303.
- [8] Bracken, B. A.: 1992, Multidimensional Self-Concept Scale (Pro-Ed, Texas).
- [9] Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand experience: What is it? How do we measure it? And does it affect loyalty? *Journal of Marketing*, 73(3), 52-68.
- [10] Chang, P. L., & Chieng, M. H. (2006). Building consumer-brand relationship: A cross-cultural experiential view. *Psychology and Marketing*, 23(11), 927-959.
- [11] Chen, A. C. H. (2001). Using free association to examine the relationship between characteristics of brand associations and brand equity. *Journal of Product & Brand Management*, 10(7), 439-451.
- [12] Chu, S., & Keh, H. T. (2006). Brand value creation: Analysis of the interbrand-business week brand value rankings. *Marketing Letters*, 17(4), 323-331.
- [13] Coopersmith, S. (1967). Parental characteristics related to self-esteem. In, *The antecedents of self-esteem* (chap. 6, pp. 96-117). San Francisco: Freeman.
- [14] Dolich, I. J. (1969), Congruence relationships between self-images and product brands, Journal of Marketing Research, Vol. 6, pp.
- [15] Dornoff, R.J. and R.L.Tatham:1972, "Congruence Between Personal Image and Store Image", *Journal of the Market Research Society*, **14**, 45-52.
- [16] Ericksen, M.K. and Sirgy, M.J. (1989), "Achievement motivation and clothing behavior: a self image congruence analysis", *Journal of Social Behavior and Personality*, Vol. 4 No. 4, pp. 307-326.
- [17] Ericksen, M.K. and Sirgy, M.J. (1992), "Employed females' clothing preference, self-image congruence, and career anchorage", *Journal of Applied Social Psychology*, Vol. 22 No. 5, pp. 408-22.
- [18] Gensch, D. H. (1987). A two-stage disaggregate attribute choice model. *Marketing Science*, 6(3), 223-231
- [19] Graeff, T.R. (1996), "Using promotional messages to manage the effects of brand and self-image on brand evaluations", *Journal of Consumer Marketing*, Vol. 13 No. 3, pp. 4-18.
- [20] Grubb, E.L. and Grathwohl, H.L. (1967), "Consumer self-concept, symbolism and market behavior: a theoretical approach", *Journal of Marketing*, Vol. 31 No. 4, pp. 22-7.
- [21] Grubb, E. & Hupp, G. (1968), "Perceptions of self, generalised stereotypes, and brandselection", Journal of Marketing Research, Vol.5, pp.58-63.
- [22] Heath, A. P. and D. Scott: 1998, 'The Self-Concept and Image Congruence Hypothesis: An Empirical Evaluation in the Motor Vehicle Market', European Journal of Marketing 32(11/12), 1110–1123.
- [23] Hellier, P. K., Geursen, G. M., Carr, R. A., & Rickard, J. A. (2003). Customer repurchase intention: A general structural equation model. *European Journal of Marketing*, *37*(11/12), 1762-1800.
- [24] Hong, J.W. & G.M. Zinkhan (1995). Self-Concept and Advertising Effectiveness: The Influence of

Ö



- Congruency and Response Mode. Psychology & Marketing, 12 (1), 53-77.
- [25] Keller, K. L. (1993). Conceptualizing, measuring, and managing customer-based brand equity. *Journal of Marketing*, *57*(1), 1-22.
- [26] Keller, K.L. (1998), Strategic Brand Management: Building, Measuring, and Managing Brand Equity, Prentice-Hall, Upper Saddle River, NJ.
- [27] Kim, J., Morris, J. D., & Swait, J. (2008). Antecedents of true brand loyalty. *Journal of Advertising*, 37(2), 99-117.
- [28] Kressman, F., Sirgy, M. J., Herrman, A., Huber, F., Huber, S., & Lee, D. J. (2006). Direct and indirect effects of self-image congruence on brand loyalty. *Journal of Business Research*, 59(6), 955-964.
- [29] Kuenzel, S., & Halliday, S. V. (2008). Investigating antecedents and consequents of brand identification. *Journal of Product & Brand Management*, 17(5), 293-304.
- [30] Landon, E.L. (1974), "Self-concept, ideal self-concept, and consumer purchase intentions", *Journal of Consumer Research*, Vol. 1 No. 2, pp. 44-51.
- [31] Lee, J. S., & Back, K. J. (2010). Reexamination of attendee-based brand equity. *Tourism Management*, 31(3), 395-401.
- [32] Levy, S. J., 1959. Symbols for Sale. Harvard Business Review 34(4), 117-124.
- [33] Louis, D., & Lombart, C. (2010). Impact of brand personality on three major relational consequences (trust, attachment, and commitment to the brand). *Journal of Product & Brand Management*, 19(2), 114-130.
- [34] Malhotra, N.K. (1988), "Self-concept and product choice: an integrated perspective", *Journal of Economic Psychology*, Vol. 9 No. 1, pp. 1-28.
- [35] Marsh, H. W.: 1990, 'A Multidimensional, Hierarchical Self-Concept: Theoretical and Empirical Justification', Educational Psychology Review 2, 77–172
- [36] Martinez, E., Polo, Y., & Chernatony, L. D. (2008). Effect of brand extension strategies on brand image. *International Marketing Review*, 25(1), 107-137.
- [37] Mathur, A., Moschis, G. P., & Lee, E. (2003). Life events and brand. *Journal of Consumer Behaviour*, 3(2), 129-141
- [38] Meenaghan, T. (1995). The role of advertising in brand image development. *Journal of Product & Brand Management*, 4(4), 23-34.
- [39] Mehta, A. (1999), "Using self-concept to assess advertising effectiveness", *Journal of Advertising Research*, Vol. 39, January/ February, pp. 81-9
- [40] Miller, D. T., & Ross, M. (1975). Self-serving biases in the attribution of causality: Fact or fiction? *Psychological Bulletin*, **82**, 213–225.
- [41] Pitta, D. A., & Katsanis, L. P. (1995). Understanding brand equity for successful brand extension. *Journal of Consumer Marketing*, *12*(4), 51-64.
- [42] Roberts, J. H., & Lattin, J. M. (1991). Development and testing of a model of consideration set

- composition. Journal of Marketing Research, 28(4), 429-440.
- [43] Rosenberg, M. (1979), "Conceiving the Self", Basic Books, New York, NY.
- [44] Rundle-Thiele, S. R., & Mackay, M. M. (2001). Assessing the performance of brand loyalty measures. *Journal of Services Marketing*, *15*(7), 529-546.
- [45] Sirgy et al. (1997), "Assessing the predictive validity of two methods of measuring self-image congruence", *Journal of the Academy of Marketing Science*, Vol. 25 No. 3, pp. 229-241.
- [46] Sirgy, M.J. (1980), "The Self-concept in relation to product preference and purchase intention", *Development in Marketing Science*, Vol. 3, pp. 350-4.
- [47] Sirgy, M.J. (1982), "Self-concept in consumer behavior: a critical review", *Journal of Consumer Research*, Vol. 9 No. 3, pp. 287-300.
- [48] Sirgy, M.J. (1982), "Self-concept in consumer behavior: a critical review", *Journal of Consumer Research*, Vol. 9 No. 3, pp. 287-300.
- [49] Sirgy, M.J., D. Grewal, T.F. Mangleburg, J-O. Park, K-S. Chon, C.B. Claiborne, J.S. Johar & H.Vitz, P. C. and Johnston, D. (1965), "Masculinity of smokers and the masculinity of cigarette images", *Journal of Applied Psychology*, Vol. 49, pp. 155-159.
- [50] Steenkamp, J. B. E. M., Batra, R., & Alden, D. L. (2003). How perceived brand globalness creates brand value. *Journal of International Business Studies*, *34*, 53-65.
- [51] Suh, J. C., & Yi, Y. (2006). When brand attitudes affect the customer satisfaction-loyalty relation: The moderating role of product involvement. *Journal of Consumer Psychology*, 16(2), 145-155.
- [52] Wallendorf, M. and Arnould, E.J. (1988), "My favourite things: a cross cultural inquiry into object attachment, possessiveness, and social linkage", *Journal of Consumer Research*, Vol. 14, March, pp. 531-47.
- [53] Washburn, J. H., & Plank, R. E. (2002). Measuring brand equity: An evaluation of a consumerbased brand equity scale. *Journal of Marketing Theory and Practice*, 10(1), 46-62.
- [54] Waugh, R. F.: 2001, 'Measuring Ideal and Real Self-Concept on the Same Scale, Based on a Multifaceted, Hierarchical Model of Self-Concept', Educational and Psychological Measurement 61(1), 85–101.
- [55] Xu, J. B., & Chan, A. (2010). A conceptual framework of hotel experience and customer-based brand equity: Some research questions and implications. *International Journal of Contemporary Hospitality Management*, 22(2), 174-193.
- [56] Zinkham, G.M. and Hong, J.W. (1991), "Self concept and advertising effectiveness: a conceptual model of congruency, conspicuousness, and response mode", in Holman, R.H. and Solomon



ANNEXURE

Table 1 - Croanbach Alpha Reliability

No. of variable	Name of Variable	Croanbach Alpha	No. of Items
Construct 1	Actual Self Congruence	0.830	3
Construct 2	Ideal Self congruence	0.812	3
Construct 3	Brand Preference	0.872	4

Table 2-KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measu	.718	
Bartlett's Test of Sphericity	Bartlett's Test of Sphericity Approx. Chi-Square	
	Df	
	Sig.	.000

Table 3- Principal of Component Analysis

Variable	Eigen Value	Total	Variance	Statement	Loading value
Actual Self	2.248	2.248	74.947	Statement No. 2	.886
congruence				Statement No. 3	.858
				Statement No. 4	.852

Table 4- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measu	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.				
Bartlett's Test of Sphericity	Bartlett's Test of Sphericity Approx. Chi-Square				
	Df				
	Sig.	.000			

Table 5- Principal Component Analysis

Variable	Eigen Value	Total	Variance	Statement	Loading value
Ideal Self congruence	2.181	2.181	72.716	Statement No. 3 Statement No. 2 Statement No. 2	.881 .841 .835

Table 6 - Levene's Test of Equality of Error Variances^a

Role of product usage	F	df1	df2	Sig.	
Conspicuous	.995	30	156	.482	
Inconspicuous	1.024	31	155	.442	
The Null hypothesis	That the error variance of the dependent variable is equal across groups				

Table 7- Test of Between Subject effects

Dep- Brand Preference	Conspic	uous Product		Inconspicu	ous Product	
Source	Mean Square	F	Sig.	Mean Square	F	Sig.
Corrected Model	119.677	8.584	.000	93.173	5.817	.000
Intercept	33.602	2.410	.122	152.884	9.546	.002
Gender	2.907	.209	.649	4.217	.263	.609
Age	57.451	4.121	.018	15.528	.970	.381
Maritalstatus	1.003	.072	.789	4.406	.275	.601
Income	42.702	3.063	.018	54.281	3.389	.011
ASC	18.421	1.321	.252	222.540	13.895	.000
ISC	183.840	13.186	.000	1.188	.074	.786
Gender * Age	15.142	1.086	.340	49.160	3.069	.049
Age * Maritalstatus	6.789	.487	.615	5.479	.342	.711
Maritalstatus * Income	8.275	.594	.668	7.774	.485	.746
Gender * Income	13.830	.992	.414	14.045	.877	.479

Ö.



Error Total Corrected Total	13.942		16.016			
-----------------------------------	--------	--	--------	--	--	--

a. R Squared = .451Adjusted R Squared = .373), a. R Squared = .551 (Adjusted R Squared = .484)

Table 8- Multiple Regression Table (Conspicuous)

Constructs	Adjusted R Square	F	Sig.	Beta value	T	Sig
ASC	0.286	38.303	.000	071	721	.472
ISC				.596	6.041	.000

Table 9- Multiple Regression

Constructs	Adjusted R Square	F	Sig.	Beta value	T	Sig
ASC	0.470	85.515	.000	0.564	6.888	0.000
ISC				0.164	1.912	.059