

## How Self-Congruity Affects Patronage Behaviors in Fashion Retailing: Mediating Roles of Satisfaction and Loyalty

*The purpose of this study was to examine how congruity between self-image and store image affects a customer's satisfaction with the retailer, loyalty towards that retailer, and patronage behavior toward that retailer in a fashion retailing context. In addition to the direct effects of self-congruity on consumer responses, the mediating roles of satisfaction and retailer loyalty were also examined. A convenience sample of 137 college students participated in an online survey. Path analysis showed that self-congruity had a direct effect on satisfaction, but not on retailer loyalty and patronage behavior. However, the effect of self-congruity on retailer loyalty and patronage behavior was fully mediated by satisfaction. Satisfaction had a positive effect on both retailer loyalty and patronage behavior. The effect of satisfaction on patronage behavior was partially mediated by retailer loyalty. As supported in the study, self-congruity can induce retailer loyalty. Given that retailers have direct control over developing a certain store image that affects perceptions of self-congruity of their target market, the findings of the study provide useful information for fashion retailers. The findings of the study add to current self-congruity literature by extending to fashion retailing and also by examining the mediating roles of satisfaction and retailer loyalty on the effects of self-congruity.*

In an increasingly competitive retail environment many retailers are becoming more and more concerned about attracting new customers and, more importantly, about maintaining a loyal

customer base. After all, customer loyalty is positively related to a firm's profitability (Hallowell, 1996). Industry experts argue that customer loyalty is the single most important factor related to a firm's long-term financial performance (Jones & Sassar, 1995). Loyal customers ensure a steady future cash flow and require less marketing attention (Oliver, 1997). One study by *Fortune* magazine found that a 5% increase in customer loyalty results in an average 73% increase in lifetime profit per customer (Sellers, 1993). Thus, it is critical to build customer loyalty for the success of a retail business.

Loyalty has been tied to a number of factors related to both the retailer and the consumer. One factor that relates to both is self-congruity, or simply put the relationship between a retailer's image and a consumer's self-image (Sirgy & Samli, 1985). Research on self-congruity has usually focused on evaluations of products, not retailers, through concepts such as brand loyalty, product evaluation, and purchase motivation. Such research has found that self-congruity increases brand loyalty, is a predictor of product involvement (Kressmann *et al.*, 2006), is positively related to brand evaluation (Graeff, 1996), and influences purchase motivation in terms of both attitude and purchase intention (Sirgy, 1985).

While the relationship between self-congruity and retailer loyalty has not received much scholarly attention, there is evidence that such a relationship exists. Early work by Bellenger *et al.* (1976) found preliminary evidence for a relationship between retailer loyalty and the congruence of self-image and store image. In a model of store loyalty proposed by Sirgy and Samli (1985) it is suggested that functional

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Corresponding author, Dept. of Design and Human Environment, Oregon State University, Corvallis, OR, USA  
(Minjeong.Kim@oregonstate.edu)

\* Coldwater Creek Company, USA

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store image, which results from congruity between symbolic store image and self-image, is one element that contributes to retailer loyalty. Symbolic store image refers to the stereotypical personality-image which shoppers have of a specific retail store (e.g., high status vs. low status), while functional store image refers to functional evaluation of store image based on tangible characteristics (e.g., quiet vs. noisy) (Sirgy & Samli, 1985, p. 268). Birtwistle *et al.* (1999) also found a link between store image perception and the financial performance of a retailer, a connection they suggest might indicate a relationship between store image, retailer loyalty, and ultimately retailer performance.

This potential connection between self-congruity and loyalty is especially relevant to retailers because of the role of store image in self-congruity. Extant literature on dress and identity provides strong support for a role of clothing as reflection of self (Belk, 1998; Roach-Higgins & Eicher, 1992; Solomon, 1986). Thus, especially for retailers selling fashion products, self-congruity as result of a comparison between an image of self and that of retail store is likely to play an even greater role in influencing consumer patronage behaviors.

Yet extant literature on self-congruity lacks empirical evidence to explain how self-congruity affects patronage behaviors. Much attention has been given to the conceptual development of self-congruity (e.g., Sirgy *et al.*, 1989, 1991, 1997) and examinations of the direct relationship between self-congruity and patronage intention (Sirgy, 1985) or between self-congruity and loyalty (Sirgy *et al.*, 1985). To fill a gap in the literature, the purpose of this study was to examine the effects of self-congruity on consumer patronage behaviors by investigating mediating roles of satisfaction and loyalty. The findings of the study are expected to add to the extant literature by examining the process by which self-congruity influences actual patronage behaviors with a specific emphasis on mediating roles of a customer's satisfaction with the retailer and loyalty towards that retailer and to provide useful information for fashion retailers who wish to identify, attract, and retain loyal customers and eventually have profitable retail businesses.

## THEORETICAL BACKGROUND

### *Self-Congruity*

Self-congruity is the culmination of two concepts. The first is self-image. Self-image refers to how an individual perceives themselves (Sirgy *et al.*, 1989). When it comes to store choice many researchers agree that consumers patronize stores that they perceive as having images similar to their own self-image (Onkvisit & Shaw, 1987; Sirgy *et al.*, 1997). Self-image can be further categorized into three types: ideal self-image, social self-image, and ideal social self-image. Ideal self-image is the way a person would like to be. Social self-image is how a person believes others perceive them. Ideal social self-image is the way a person would like to be perceived by others. The congruency between actual self-image and store image (a retail patron image as operationalized in the study) is referred to as "self-congruity" which was the focus of this study. The congruency between ideal self-image and store image was referred to as "ideal congruity" and between ideal social self-image and store image as "social congruity" (Sirgy, 1982).

Store image is the second construct that contributes to self-congruity. Martineau (1958) is acknowledged as one of the first researchers to explore the concept of store image. He declared that store image is the reason why consumers will choose one store over another. Store personality, as he called store image, consists of both functional and psychological characteristics. He argued that, while no store can create an image that will appeal to all consumers, a store without a distinct image will become an alternative choice in the consumer's mind. Martineau described four elements of store image: layout and architecture, symbols and colors, advertising, and sales personnel, all of which are aspects that retailers have direct control over.

Since Martineau's initial exploration, the elements of store image have been more extensively categorized and defined. A study by Mazursky and Jacoby (1986) found that the number of salespeople, the number of cashiers, return policies, and the number of fitting rooms all contribute to impressions of service quality. Brand names, interior

design, merchandise materials, and prices contribute to impressions of merchandise quality. Interior design, location, number of salespeople, and number of cashiers contribute to impressions of shopping pleasantness. These factors combined form store image. Furthermore, consumers without extensive experience with a retailer may use only a few of these cues to extrapolate and create inferences regarding store image. Lindquist (1974) categorized the elements of store image differently when identifying nine groups of store image attributes that contribute to store image formation by consumers. After a review of literature, Lindquist determined that merchandise, service, clientele, physical facilities, convenience, promotions, store atmosphere, institutional factors, and post-transaction satisfaction all contribute to store image. While these definitions of store image have varied to a degree, all include factors that contribute to the physical appearance and atmosphere, as well as customer service aspects, of a retailer.

Store images, based on these factors, are learned (Kunkel & Berry, 1968). Consumers develop an image of a retail store based on their overall experience with that store, which ultimately influences their behavior. Babin and Attaway (2000) found that atmospheric conditions, such as those that contribute to store image, lead to either positive or negative affect in consumers which respectively helps build or reduce consumer share. Martineau (1958), in his early exploration, alluded to the fact that consumers seek out stores that they feel have images that match with the image they have of themselves. He argued that, while economic factors always have an influence, price will not matter unless the consumer first finds the store's image satisfactory. These findings suggest that the retail atmosphere, or store image, can be used to help retailers build and maintain lasting relationships with consumers.

This relationship between a retail patron image and self-image is referred to as self-congruity in this study. In the context of retailing, self-congruity refers to a match between a consumer's self-image and a retail patron image (Sirgy *et al.*, 1989). The store's image is used by the customer to create a referent image of that retailer's typical customer, which is referred to as a retail patron image in the study.

According to Sirgy *et al.* (2000) retail atmospherics, location, merchandise, price, and promotion, elements which parallel those of store image, are factors that combine to form this retail patron image in the consumer's mind. Stemming from store image, this retail patron image tells the consumer who the retailer's typical customer is and becomes a referent image to determine the match with self-image. Self-congruity is important in retail environments because consumers tend to patronize stores they see as reflective of themselves in order to protect their own self-concepts (Sirgy *et al.*, 2000).

### *Satisfaction*

Satisfaction is the consumer's response to a product, service, or retailer (Oliver, 1997). The use of the term satisfaction implies a judgment on behalf of the consumer resulting in a pleasurable outcome. It is generally accepted that this judgment, and resulting satisfaction, can only take place if a goal, reference, or standard exists. In short, consumers judge products, services, and retailers against some expectation in order to determine whether or not they are satisfied.

Therefore, satisfaction is the result of both consumer expectations and the level of disconfirmation between those expectations and the actual shopping experience (Oliver, 1980). Disconfirmation refers to this relationship between performance and expectations. If a product, service, or retailer's performance does not match with a customer's expectations, either positively or negatively, psychological discomfort, or dissonance occurs and dissatisfaction will result. While Oliver (1980, 1997) has dominated research in this area, his findings have been confirmed by Swan and Trawick (1981) and Cadotte *et al.* (1987).

While the disconfirmation approach to satisfaction has been most widely explored, assimilation-contrast theory, another approach to satisfaction, relates more closely to the concept of self-congruity and provides evidence that a relationship with satisfaction may exist. This theory emphasizes the similarity or differences between the message communicator and observer (Oliver, 1997). If an individual is more similar to a communicator, that individual will perceive that message as being closer to their

expectations. If an individual contrasts more with that communicator, the message will be perceived as farther away from their expectations. Overall, under conditions of assimilation an individual will perceive a product, service, or retailer's performance as being closer to their expectations. However, under conditions of contrast that performance will be perceived as farther away from those expectations. This provides support for a link between self-congruity and satisfaction. When a consumer perceives that a retailer's image is similar to their own self-image, and high levels of self-congruity result, that retailer should be perceived more positively, and satisfaction will result. The opposite should be true if a consumer perceives a retailer's image as very different from their own self-image and consequently self-congruity is low.

In a meta-analysis of satisfaction research, Szymanski and Henard (2001) examined the antecedents and consequences of customer satisfaction. Antecedents of satisfaction that have been explored in previous research include the expectations and disconfirmation of expectations identified earlier by Oliver (1980, 1997), along with performance, affect, and equity or fairness. The analysis revealed that, in general, equity and disconfirmation are the strongest predictors of satisfaction. In addition, complaining behavior, negative word-of-mouth, and repeat purchasing were identified as consequences of satisfaction and dissatisfaction. The analysis showed that repeat purchase behavior was strongly related to satisfaction, while satisfaction was negatively related to negative word-of-mouth and complaining behavior.

#### *Retailer Loyalty*

While satisfaction is a temporary state, loyalty involves a long-term commitment (Oliver, 1999). Oliver (1999) describes loyalty as "a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (p. 34). In the case of retailer loyalty, the "brand" Oliver refers to is the store. Keng and Ehrenberg (1984) have established that brand

choice and store choice are very similar and can be predicted using the same models. Therefore, concepts of brand loyalty can be generalized to include retailer loyalty. Other definitions of loyalty have also been used to supplement Oliver's definition as well. The share of a consumer's total purchases in a given category that are made at a specific store is another common definition of retailer loyalty (Sivadas & Baker-Prewitt, 2000).

Oliver (1999) further described four phases of loyalty. In the first stage, cognitive loyalty, a consumer prefers one brand to another based on attribute information about the brands. In the second stage, affective loyalty, satisfying experiences with the brand cause the consumer to develop a positive attitude toward the brand. With conative loyalty, the third stage, the consumer develops a commitment to the brand. As the consumer reaches the highest level of loyalty, action loyalty, they are so committed to a brand that they are willing to overcome obstacles to buy the brand. By defining different levels of loyalty, Oliver was able to address concerns raised by other researchers (Henry, 2000) regarding the distinction between loyalty and repeat purchasing behavior.

#### *The Effects of Self-Congruity on Consumer Responses*

Sirgy *et al.* (1997) provided a support for a link between self-congruity and satisfaction. They explored the concept of satisfaction in relation to self-congruity as part of their exploration of a new method of measurement. They identified this area as one in which further research is needed, as most self-congruity research focuses on pre-purchase behavior.

Research also suggests that there is a relationship between self-congruity and retailer loyalty (Bellenger *et al.*, 1976). In a model of store loyalty proposed by Sirgy and Samli (1985) it is suggested that functional store image and shopping complex loyalty both contribute to store loyalty. Functional store image results from congruity, which is comprised of symbolic store image and self-concept.

While the relationship between self-congruity and retailer loyalty has been examined, albeit to a limited degree, the possibility that the relationship is

mediated by satisfaction has not. Prior research supports the positive role of satisfaction on loyalty (Skogland & Siguaw, 2004) and patronage behaviors (Cronin *et al.*, 2000; Deveraj *et al.*, 2002). Oliver (1997) suggested that retailers need to increase customer satisfaction to build loyalty. Given the established relationship between satisfaction and loyalty, lack of empirical research examining mediating roles of satisfaction is surprising, especially since using models of satisfaction related to assimilation and contrast, a relationship between self-congruity, satisfaction, and loyalty is likely to exist. Therefore, the following hypotheses were developed:

- H1a.* Self-congruity will have a positive influence on satisfaction with the retailer.
- H1b.* Self-congruity will have a positive influence on retailer loyalty.
- H1c.* Self-congruity will have a positive influence on patronage behavior.
- H2a.* Satisfaction with the retailer will mediate the relationship between self-congruity and retailer loyalty.
- H2b.* Satisfaction with the retailer will mediate the relationship between self-congruity and patronage behavior.

#### *Satisfaction, Loyalty, and Actual Patronage Behaviors*

The relationship between satisfaction and loyalty is one that is generally accepted and well documented (Cooil *et al.*, 2007; Dixon *et al.*, 2005; Hallowell, 1996; Jones & Reynolds, 2006; Oliver, 1999; Sivadas & Baker-Prewitt, 2000). Sivadas and Baker-Prewitt (2000) contend that satisfaction leads to favorable attitudes toward a retailer, which then translates into store loyalty. Terblanche and Boshoff (2006) also found that satisfaction with a retail shopping experience positively influences loyalty, as both an attitude and an action. That is, satisfied customers tend to have stronger repatronage intention and willingness to buy larger quantities, pay higher prices, and recommend the product or service to others (Zeithaml *et al.*, 1996). Therefore, the following hypotheses were developed:

- H3.* Satisfaction with the retailer will have a positive influence on retailer loyalty.

- H4.* Satisfaction with the retailer will have a positive influence on patronage behavior.
- H5.* Retailer loyalty will have a positive influence on patronage behavior.
- H6.* Retailer loyalty will mediate the effect of satisfaction on patronage behavior.

## METHOD

This study employed an online survey to collect the data. During spring 2008, email invitations were sent to college students in selected classes to recruit participants. The email invitation included information about the purpose of the study and a URL link to a survey website. Prospective participants were asked to click on the URL link given in the invitation email to participate in the online survey.

### *Sample*

A convenience sample of college students was recruited from a large US university. College students are a key target customer group for the two fashion retailers (Nordstrom and Kohl's) used for the study, based on a pretest asking 150 potential participants about local fashion retailers they shop frequently. During the pretest, participants were asked to list three local fashion retailers they shop frequently. From the retailers ranked within the top 10 most frequently shopped by college students in the research location, Nordstrom and Kohl's were the two department stores with distinct upscale or downscale images. Macy's was another department store ranked high by pretest participants, but its image did not significantly differ from Nordstrom (Levy & Weitz, 2007). Pretest participants did not overlap participants in a main study. Research evidence supports that college students do not differ from the general population in terms of their beliefs and attitudes (Durvasual *et al.*, 1997). Thus, the use of college students was deemed appropriate for the purposes of this study.

### *Instrument Development*

In order to manipulate store image, and consequently retail patron image, two retailers who sell

fashion merchandise were selected to serve as the focus of the questionnaire. One upscale department store and one downscale department store were chosen to generate enough variances in self-congruency measures. Each respondent answered questions regarding only one of these two retailers.

The two retailers utilized in the study were Nordstrom and Kohl's because of their prevalence and popularity among college students in the US, especially in the research location, which has limited shopping outlets. Nordstrom, with its headquarters in US Northwest, has strong presence in the research location (Nordstrom, Inc., 2007). Also, as one of the fastest growing downscale departments, Kohl's has been gaining significant presence nationwide with growing apparel sales (Scardino, 2003).

Nordstrom is an upscale U.S. department store (Levy & Weitz, 2007). With a presence on mainly the west and east coasts, Nordstrom sells men's, women's, and children's apparel, accessories, cosmetics, and home décor items. Known for its emphasis on customer service, Nordstrom sells both private label and national brands and offers extensive junior brands (Nordstrom, Inc., 2007). The second department store utilized in the study, Kohl's, is a more value and family-oriented retailer (Levy & Weitz, 2007). Kohl's has a larger U.S. presence than Nordstrom and also has a more diverse product offering that includes kitchen electronics and luggage. Like Nordstrom, Kohl's offers both private label and national brands (Kohl's Corporation, 2007). Both stores offer a large collection of fashion brands targeting college students.

Manipulation checks revealed that these retailers were perceived by participants as intended. On a 7-point scale, with 1 anchored as downscale and 7 anchored as upscale, participants were asked to rate how they perceive the assigned store. ANOVA confirmed a significant difference between the two retailers in terms of consumer perception,  $F(1, 135) = 125.0, p < 0.001$ . Nordstrom received an average rating of 5.76 ( $SD = 1.04$ ), and Kohl's received an average rating of 3.57 ( $SD = 1.25$ ), indicating that Nordstrom was perceived as a more upscale retailer than Kohl's.

The questionnaire consisted of five sections. The

first two sections were designed to assess self-congruity. In the first section, respondents were asked to consider one of the two retailers (Nordstrom or Kohl's) and were asked to picture the given retailer's typical customer. They were then asked to describe that person using 20 seven-point semantic differential scales adopted from Bellenger *et al.* (1976) in order to gauge retail patron image. The same 20 semantic differential scales were then used in the second section to assess self-image. In the third and fourth sections respondents were asked items regarding satisfaction with the retailer and retailer loyalty. Satisfaction was measured using four items adopted from Spreng, MacKenzie, and Olshavsky (1996). Retailer loyalty was measured using three items adopted from Terblanche and Boshoff (2006). All measures used a seven-point scale.

In the final section, respondents were asked several demographic questions and questions regarding patronage behavior. Operationalized as purchase frequency, actual patronage behavior was measured by self-report of actual purchase frequency. Respondents were also asked to indicate whether or not they had been employed by the retailer they answered questions about. This question was used as a screening question as it is likely that those who have been employed by a company will have different perceptions about that company than other customers. Furthermore, only females were included in the final data analysis as the majority of shoppers at the two stores are female and it is also likely that males and females may perceive retailers differently.

## RESULTS

### *Sample Description*

After eliminating male participants and those with an employment history with the company in question, there were a total of 137 usable responses. The mean age of the final sample was 21.80 ( $SD = 5.26$ ). Approximately 85% of the participants were Caucasian Americans. A majority of participants were college juniors (39.4%) and seniors (44.5%).

### Preliminary Data Analysis

A congruity score for each respondent was calculated using the results from the 20 items measuring store patron image and the 20 items measuring self-image. Following the procedures used by Helgeson and Supphellen (2004), Kressmann *et al.* (2006), and Sirgy *et al.* (1991) the generalized absolute difference congruity model was used to calculate self-congruity scores for each respondent. For the purposes of this study, it was deemed appropriate to use average congruity scores, similar to the method used by Kressman *et al.* (2006). Accordingly, the following mathematical formula was used to calculate a congruity score for each respondent.

$$D_k = \frac{\sum_{i=1}^n |ST_{ik} - SF_{ik}|}{n}$$

Where  $D_k$  = Dimension congruity score for respondent  $k$

$ST_{ik}$  = Retailer patron image score for item  $i$ , respondent  $k$

$SF_{ik}$  = Self image score for item  $i$ , respondent  $k$

$n$  = Number of items in congruity dimension

Next, as a respondent who ranks their own self-image nearer to the retailer patron image will have a low score according to this formula, the self-congruity scores were reverse-coded so that a higher self-congruity score indicates a higher level of congruence between self-image and retailer patron image.

All scales utilized in the questionnaire were then checked for reliability. While Bellenger *et al.* (1976) suggested two dimensions of self-congruity in the

development of their scale, exploratory factor analysis revealed that these dimensions were not present in this sample. Therefore self-congruity was measured with only a single dimension, which yielded a Cronbach's Alpha of 0.83. The four items measuring satisfaction yielded a Cronbach's Alpha of 0.94, and the 3 items measuring retailer loyalty yielded a Cronbach's Alpha of 0.90. All reliability coefficients were deemed appropriate to proceed with further analysis.

### Hypothesis Testing

Path analysis provides a simultaneous evaluation of the set of relationships among multiple variables (Hair *et al.*, 1998). Path analysis was used to test the six hypotheses proposed in the conceptual model investigating the relationships among self-congruity, satisfaction with the retailer, retailer loyalty, and patronage behavior (see Figure 1). After checking the reliability of the multiple items within each construct, the items for each construct were averaged to create a single variable for each. Path analysis was conducted using a maximum likelihood estimation procedure (AMOS 6.0).

Maximum-likelihood estimation of the proposed model indicated an acceptable model fit ( $\chi^2 = 3.89$ ,  $df = 3$ ,  $p = .27$ , NFI = .98, CFI = .99, TLI = .99, and RMSEA = .047). Parameter estimates and t values for the path model are given in Table 1. The decomposition of direct and indirect effects is given in Table 2.

The proposed positive relationship between self-congruity and satisfaction with the retailer was supported, thus supporting H1a ( $\beta = .63$ ,  $t = 9.21$ ,  $p < .001$ ). However, self-congruity did not have a direct influence on retailer loyalty ( $p = .10$ ) or

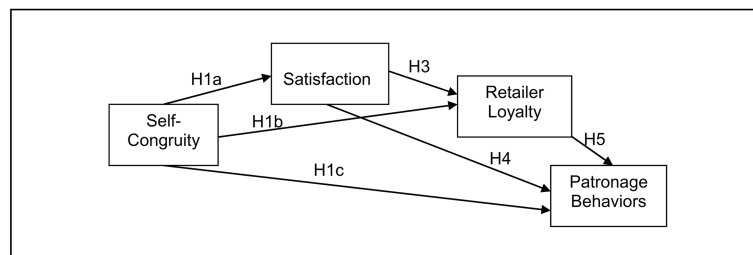


Figure 1. Proposed Conceptual Model

Note: H2 and H6 Predicting Mediating Effects are not Shown on the Figure.

Table 1. Standardized Coefficients and Fit Statistics for the Structural Model

	Hypothesized Paths	Structural Coefficients	t-value
H1a	Self-congruity → Satisfaction	.63	9.53***
H1b	Self-congruity → Retailer Loyalty	.14	1.63 (ns)
H1c	Self-congruity → Patronage Behavior	.04	.51 (ns)
H3	Satisfaction → Retailer Loyalty	.52	6.00***
H4	Satisfaction → Patronage Behavior	.33	3.67***
H5	Retailer loyalty → Patronage Behavior	.40	4.98***

Note: For H2 and H6, see Table 2 Illustrating Decomposition of Effects. \* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$ .

Table 2. Decomposition of Direct, Indirect, and Total Effects for the Hypothesized Model

Dependent Variables	Total Effects	Direct Effects	Indirect Effects
Predictor Variables			
Satisfaction (SMC = .40)	.63 (9.21)***	.63 (9.21)***	-
Self-congruity			
Retailer Loyalty (SMC = .39)			
Self-Congruity	.47 (6.27)***	.14 (1.46) <sup>ns</sup>	.33 (4.52)***
Satisfaction	.52 (4.87)***	.52 (4.87)***	-
Patronage Behaviors (SMC = .47)			
Self-Congruity	.44 (6.13)***	.04 (49) <sup>ns</sup>	.40 (6.12)***
Satisfaction	.54 (5.58)***	.33 (3.12)**	.21 (3.83)***
Retailer Loyalty	.40 (4.69)***	.40 (4.69)***	-

Note. Standardized path coefficients are reported with t-values in parentheses.

\* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$ .

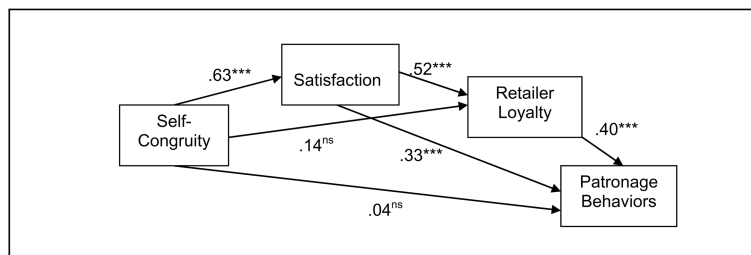


Figure 2. Path Coefficients for the Model

\* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$

patronage behavior ( $p = .61$ ), and thus the results failed to support H1b and H1c. Therefore, H1 was partially supported.

Decomposition of direct and indirect effects was further conducted to test H2 predicting the mediating effect of satisfaction. As shown in Table 2, the indirect effects of self-congruity on retailer loyalty ( $\beta = .33$ ,  $t = 4.52$ ,  $p < .001$ ) and patronage behavior ( $\beta = .40$ ,  $t = 6.12$ ,  $p < .001$ ) were significant,

providing support for H2. The effect of self-congruity on retailer loyalty and on patronage behavior was fully mediated by satisfaction with the retailer.

Path analysis further showed that satisfaction has a positive influence on retailer loyalty ( $\beta = .52$ ,  $t = 4.87$ ,  $p < .001$ ) and patronage behavior ( $\beta = .33$ ,  $t = 3.12$ ,  $p < .01$ ), supporting both H3 and H4. As hypothesized, retailer loyalty was found to have a positive influence on patronage behavior ( $\beta = .31$ ,  $t =$



4.98,  $p < .001$ ), supporting H5.

Decomposition of the effects further showed that satisfaction with the retailer had a significant indirect influence on patronage behavior via retailer loyalty ( $\beta = .21$ ,  $t = 3.83$ ,  $p < .001$ ), supporting H6. The effect of satisfaction on patronage behavior was partially mediated by retailer loyalty.

## DISCUSSION AND CONCLUSION

This study provides empirical support for relationships among self-congruity, satisfaction, retailer loyalty, and patronage behavior. More importantly, the findings of the study show the process by which self-congruity influences patronage behaviors. Self-congruity did not directly influence patronage behavior, but indirectly led to positive patronage behavior by affecting satisfaction and loyalty. Self-congruity has a positive influence on satisfaction with the retailer. Although self-congruity did not have a direct effect on retailer loyalty or patronage behavior, it had a significant indirect effect on retailer loyalty and patronage behavior through satisfaction with the retailer. Thus, when there is a higher level of congruency between a retail store's image and self-image, consumers' overall satisfaction was improved, which in turn encouraged retailer loyalty and patronage behavior. This finding is consistent with Sirgy *et al.* (1997) findings, which linked self-congruity and satisfaction, and Kressmann *et al.* (2006) findings, which more directly linked self-congruity and brand loyalty. The full mediating effect of satisfaction on the relationship between self-congruity and retailer loyalty emphasizes the importance of satisfaction in consumer behaviors. Retailers need to make sure that their customers are first satisfied in order to ultimately foster loyalty and patronage behavior.

Satisfaction also had a direct effect on retailer loyalty and patronage behaviors and retailer loyalty also partially mediated the effect of satisfaction on patronage behavior. Satisfied customers are likely to be more loyal to the retailer, which in turn improves patronage behavior. The finding that satisfaction positively affects retailer loyalty also confirms prior research by Cooil *et al.* (2007), Dixon *et al.* (2005), Hollowell (1996), Jones and Reynolds (2006), Oliver

(1999), and Sivadas and Baker-Prewitt (2000). The mediating roles of satisfaction and loyalty on the effect of self-congruity on patronage behavior are important.

## IMPLICATIONS

A consumer's store choice is often a reflection of self-image (Sirgy *et al.*, 2000). Store image is influenced by many factors that are under a retailer's direct control. Thus retailers can develop a store image that is consistent with self-image of their identified target market in order to induce loyalty. Especially for retailers like Nordstrom or Macy's, who carry a vast number of fashion brands, self-congruity is even more critical because fashion products are highly related to self-image and self-concept (Belk, 1998; Stanforth & Lennon, 1998). Clothing is considered second skin in which others may see a person. People use personal possessions like clothing to define a sense of self (Solomon, 1986). Roach-Higgins and Eicher (1992) also posited that one key concept communicated by clothing is identity. Thus, a choice of fashion products or fashion retailers is often a reflection of who they are.

This may explain why Target's fashion-oriented trend merchandising has been successful, whereas Walmart's fashion strategy such as Metro 7 failed (Gogoi, 2006). Wal-Mart's core customers are low-income buyers looking for the everyday low prices. When Wal-Mart launched Metro 7 as fashion-forward apparel line, many of its core shoppers were confused and frightened by the upper scale offerings, resulting in decreased sales growth. Walmart's trial with upper scale offerings failed and adversely affected its revenues and thus made them to go back to basics, symbolizing their everyday low prices (Gogoi, 2007). Walmart's failure with upper scale offerings can be attributed to incongruity between a new retailer image promoted by Walmart and self-image of its core customers.

Given the critical role that retailer loyalty plays in a company's profitability and success, it is important for retailers to be able to foster this loyalty. As supported in this study, self-congruity can induce retailer loyalty through improving retailer satisfaction.

This self-congruity is a function of both a consumer's self-image and the perceived retail patron image. Retail patron image is something that retailers can manipulate through store image to affect customers' perceptions of self-congruity. Retailers have direct control over the atmospheric and service elements of a retail environment that contribute to store image and ultimately affect self-congruity. In this way, retailers are able to manipulate store image to appeal to their target customers. The results of this study suggest that retailers should consider the self-image characteristics of their target customers and create retail environments that promote similar retail patron images. While the self-image aspect of self-congruity is not something a retailer can control, it does point to how important it is for retailers to correctly identify and have knowledge of their target consumer. In order to have the ability to tailor store image to match the consumer's self-image, the retailer first must accurately identify who their consumer is and how that consumer perceives him or herself. This requires knowledge of the consumer beyond basic demographic information.

For example, one of the self-congruity items used in this study asked respondents to rate themselves and the retailer's typical patron from fun-loving to having a no-nonsense attitude. A retailer must first be able to accurately define their target market and gauge how their typical consumer would answer this question. A retailer who feels that their target market would rate themselves as more fun-loving might attempt to make their stores' atmospherics reflect this image through the use of up-tempo music, bright lighting, vibrant colors, and an upbeat sales staff. In this way, retailers are able to increase self-congruity and in turn influence both satisfaction and loyalty as well.

### LIMITATIONS

There are several potential limitations to this study. First is the limited nature of the convenience sample. Although college students comprise a significant portion of the two fashion retailers used in the study, especially in the research location, their client bases,

as well as merchandise assortments, differ depending on their location. Future study needs to use other demographic groups to improve the understanding of the role of self-congruity. The second limitation is the two stores used for the study. Although two primary fashion retailers (upscale vs. downscale) in the geographic location where research was conducted were utilized, generalization to other retailers requires caution.

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