



A study on the relationship between «brand relationship quality» and «personality congruence» across generation X and Y

Un estudio sobre la relación entre la "calidad de la relación de marca" y la "congruencia de la personalidad" en la generación X e Y

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ABSTRACT:

This study explores the relationship between 'consumer-brand personality congruence' and 'brand relationship quality' in the Indian apparel sector and its variation across generation X and Y, in formal and fashion wear. Using quantitative and qualitative approaches with a structured questionnaire, it engages two separate regression models, drawn from 500 individuals born between (1965-1978) and (1977-1994). Findings reveal that consumer-brand personality congruence is important for perceived relationship quality among Generation Y. Thus marketing firms should focus more on accentuating the personality attributes of the collections for generation Y.

Keywords: Sustainability, Consumer-Brand Personality Congruence, Brand Relationship Quality, Generation X and Y, Apparels.

RESUMEN:

Este estudio explora la relación entre "congruencia de personalidad de marca del consumidor" y "calidad de relación de marca" en el sector de indumentaria de la India y su variación en la generación X e Y, en ropa formal y de moda. Utilizando enfoques cuantitativos y cualitativos con un cuestionario estructurado, se aplican dos modelos de regresión separados, extraídos de 500 individuos nacidos entre (1965-1978) y (1977-1994). Los hallazgos revelan que la congruencia de la personalidad de la marca del consumidor es importante para la calidad de la relación percibida entre la Generación Y. Por lo tanto, las firmas de mercadotecnia deben centrarse más en acentuar los atributos de personalidad de las colecciones para la generación Y.

Palabras clave: sustentabilidad, congruencia de personalidad de marca del consumidor, calidad de relación de marca, Generación X e Y, Aparatos.

1. Introduction

Self-identity has been often blended with interpersonal relationships. Yet the linkage between the brand relationship quality and the congruence of consumer and brand personality remains unexplored. As per the interpersonal theories, sameness or similarity is the key reason behind likeliness (Rodin, 1978) which in turn is the central element in interpersonal relationships. Our 'Self' is a continuously building process and it becomes more similar to the relationship partner during the process of interaction (Zajonc et al., 1987). Therefore a person's perception of his general self is often shaped by relationships. There are reasons stating why relationships help in framing self-identity of a person. Behavioural confirmation is the key instrument by which relationship seems to affect the self. In a number of experiments Berk et al. (2000) proved that interaction with relationship partner can be used for presenting behavioural confirmation effect which in turn is able to shape an individual's behavior followed by the self-identity.

Though the brand is unable to get "behavioural confirmation", its owner obtains such confirmation from their social interactions. Relationship is also said to be affecting the self since in a close-knit relationship, the other is included in the self. Consciousness and self-knowledge are determinants of self-identity. The 'self' which comprises of what an individual perceives of himself and his relationship partner also share the element of knowledge. Consumers interact with brands during their consumption and usage process and also when they receive formal information from the organization and also during their social interaction with various formal and informal groups. The causes and issues that the brand emphasizes and endorses may also be incorporated by its users into their knowledge structure. This incorporation and association is possible only when a person is in a close knit relationship with the brand.

Brand relationship reflects interpersonal relationship but does not reciprocate which is a necessity in interpersonal relationship. Since similarity is required for a relationship to be close which is a resultant of behavioral confirmation and overlapping identities and a positive relationship can be therefore proposed between the congruence of consumer and brand personality and the quality of relationship a consumer shares with the brand.

Brand relationship reflects the interpersonal relationship between the consumer and the brand. Perception of relationship and its standard varies from one individual to another. A relationship is said to be valuable when it is a reflection of the self-identity of its other relationship partner and adds to the values of the other party.

The term brand-consumer personality congruence indicates to the similarity between the perception of the consumers own personality and that of the brand. Consumers often identify brands with themselves in order to build their own self-identity. Attributes of the products and brands can be used to enhance users values. Brands can be used to present the self-identity of their owners. The greater is the perception of congruence between the two, the better would be the brand relationship. The study addresses the gap in the proposed relationship across Generation X and Y consumers by exploring their consumer behavior and uses the concept of personality to measure consumer and their brands and establish consumer-brand congruence.

For a successful branding and business stability today, there is a need to develop a strong interrelationship between consumers and their brands. Various tools like the integrated marketing communication mix can be used for communicating with generation Y and for the purpose of enhancing the congruence between the consumers and their brands.

The purpose of the study is therefore to understand the intricate relationship that exists amidst brand and consumer personality congruence and brand relationship quality. In the context of the Indian apparel sector it is further interesting to observe how this relationship vary across the consumers of different generational cohorts namely Generation X and Y consumers. Also if the trends exhibit discrepancies across formal and fashion wear segment. This would give the marketers a better direction so that they can address the needs of both the generations. For the purpose of the study, individuals born between 1965-1978 and are 40-53 years of age as of 201 have been used to define generation X whereas generation Y

refers to the individuals born between 1977-1994 and are 24-41 years of age as of 2018. An understanding of the age cohorts is important for the marketers to segment the market to be able to use different targeting and segmentation strategies and be able to communicate and appeal to specific target audience. People belonging to a specific generation have common interests and influences which in turn is reflected in their behavior and buying patterns. An understanding of the generational cohorts makes marketing more effective since marketers know what appeals to these customers. This also helps in gaining trust and building relationships with consumers in the long run.

2. Literature Review

Generation Y is an important segment in the market today because of their volume, significant present and futuristic spending power (Wolburg and Pokrywczynski, 2001). Generation Y also referred to as Millennials are the demographic cohorts following generation X. They comprise of the people falling in the years 1977-1994 (Sullivan and Heitmeyer, 2008) making this cohort as one of the highest percentage of the population in the country of India today and a highly valued target segment for marketers. Generation X is the demographic cohort that precedes the millennials or generation Y. Individuals born between 1965-1978 have been used to define generation X. They are often referred to as the bridge between Millennials and baby boomers.

Generation Y consists of young, socially active, educated, ethnically diversified and trendy people who are full of life with high purchasing power (Erdoğan and BüdeyriTuran, 2012). They are more fashion conscious as compared to generation X and are therefore gaining a lot of attention from the corporate sector. Generation X are more loyal and committed towards brands as compared to generation Y who show resistance to traditional marketing efforts and can rarely be categorized into ardent consumers. (Bush *et al.*, 2004; Megehee *et al.*, 2003; Wolburg and Pokrywczynski, 2001; Lazarevic, 2012). Generation Y consumers are given the title of innovators and like experimenting with new products, which may be a reason for them to switch over the brands quickly; adopt anything new and reflect a disloyal behavior (Morton, 2002). This behavior can be reduced by adopting innovation and new product lines within the brand close to the consumers perception of self and which satisfies their novelty needs (Moore and Carpenter, 2008). This means that the brand also needs to update and change with time. Being the most dominant segment of the market, this group needs attention from business houses for their business functioning and stability and therefore an understanding of the approach that this generation has is important for brand building.

Generation Y also believes in the existence of a much materialistic consumption oriented society as compared to their previous generation X (O'Donnell, 2006) and uses consumption to reflect personal characteristics, attitude and virtues.

Generation Y consumers are exposed to products and services that are branded and reflect a higher degree of brand consciousness as compared to their previous generation X. Consumer-Brand personality congruence holds an important position for Generation Y since they consider brands as a physical extension of themselves and their identity. However the concept still remains under-researched (Phau and Cheong, 2009).

In order to further throw light on the importance of consumer brand congruence for the two generational cohorts, Noble *et al.* (2009) explored the driving factors of college age generation Y consumers and added to the literature that generation Y consumers prefer purchasing products whose image fits well with their self image. This fit helps to satisfy their image aligned issues which are often reflected in their purchase behavior and their selection of the brands. Due to their need for a popular and a trendy societal image (Twenge and Campbell, 2008) and their subsequent association with various social groups and communities, generation Y consumers are very concerned about their social self image (Markow, 2005) and are therefore highly involved with their purchases as compared to generation X. They are rather more conscious of the social consequences of their wrong purchases (Fernandez, 2009). They use brands to express themselves and so the congruency between their own sense of self and the brand is important for their purchases.

Through a study on the levels of expenditure on fashion purchases Pentecost and Andrews (2010) suggested that factors like gender and fashion fan ship were important influencers for weekly and monthly expenditure while *gender* and *impulse buying* played significant roles in yearly expenditures . *When compared with any other generational cohort, generation Y is relatively higher on purchase frequency, fashion fan ship, attitudes and impulse buying.*

Further Strutton et al. (2011) came up with a new concept and suggested that, although there are structural differences in the media used to spread e-WOM – with Gen Y more heavily engaged with social networking media and Gen X more reliant on email. Smith (2012) supported the study and elaborated that since generation Y enjoys being on social media and are active internet users, therefore marketers in their effort to tap this generation must work towards building a strong online relationship so as to influence their buying behavior to which Lazarevic, (2012) added that a strong online relationship will also result in the formation of brand loyalty.

Erdoğan and Büdeyri-Turan (2012) gave an entirely new dimension to the scholars and found through his study that the perception of the quality has a direct positive effect on brand loyalty. It reveals that the appearance and the perception of the Quality is important for generation Y, while personality congruence and brand prestige show an indirect positive effect on the loyalty that generation Y shows towards brands. Thus drawing the attention of the marketing managers towards the appearance of the product along with its quality; and a highly respectable brand image along with the personality traits of sincerity, competence and excitement.

Casidy (2012) also made a study in context of fashion brands and established a relationship between the personality traits of Generation Y consumers, their extent of fashion consciousness, and the degree to which they are prestige sensitive. The results revealed the existence of a statistically significant positive relationship between certain personality traits and fashion consciousness. Further in the relationship between personality traits and prestige sensitivity, fashion consciousness was found to play a mediating role. Personality traits were also found to impact people's attitude towards prestigious fashion brands. Saver Stokburger and SankarSen (2012) studied the antecedents of Consumer Brand Identification and suggested 6 drivers namely brand-self similarity, brand distinctiveness, brand social benefit, brand warmth and memorable brand experience, which act as drivers of Consumer-Brand Identification. The study found these antecedents to have a strong causal relationships with Consumer-Brand Identification, when consumers show a high involvement with the product or brand.

Additionally studies conducted by Ruane and Wallace (2013) explored that social networks are drivers of brand consumption amongst women of Generation Y and highlighted the importance of social network as a medium of information and assistance in making brand choices. For building a strong brand relationship which would also result in an increased brand loyalty (Lazarevic, 2012) marketing tools such as optimum promotional mix of 4 P's and branding strategies can be used in an innovative manner to augment the perceived level of congruence between generation Y consumers and the brand.

The results of the study conducted by Tuškej et al. (2013) showed that Consumer's identification is positively influenced by the congruity of consumer and brand values. Consumers tend to have a stronger commitment towards a brand and generate a positive word of mouth if they happen to identify with it.

Yet another study was conducted by Giovannini et al. (2015) on the subject of luxury fashion consumption by generation Y consumers. The compatibility of brand image with the status of the consumers was found to have a significant influence on generation Y consumers. Their brand consciousness, luxury consumption motivations and brand loyalty were effected by factors such as public self-consciousness and self-esteem.

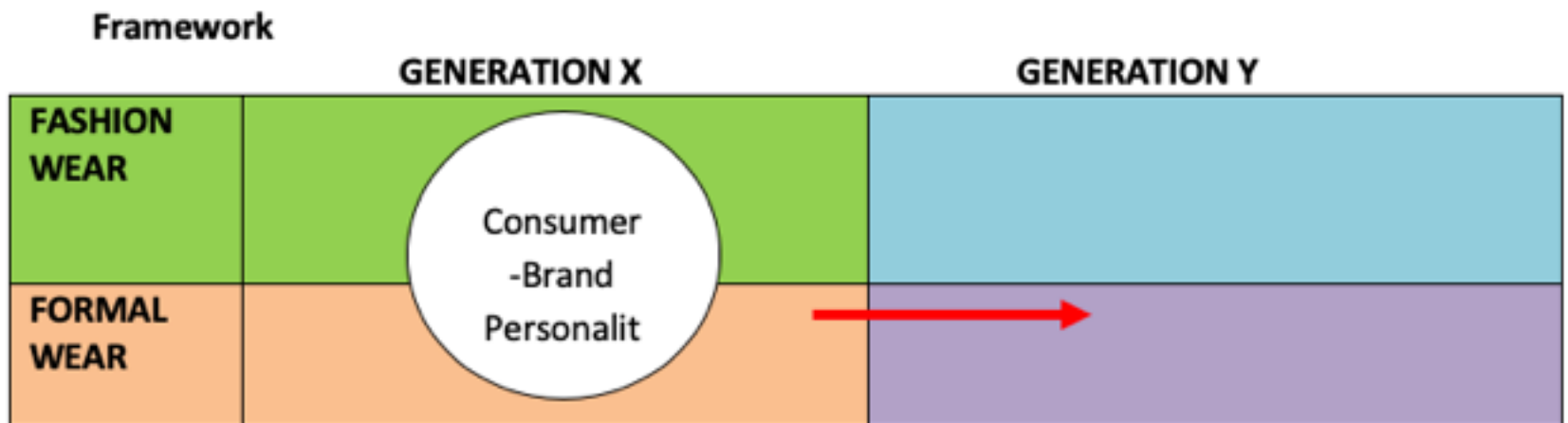
Further examining the concept of brand personality, Gözükar and Çolakoğlu (2016) demonstrated that brand innovation has a significantly positive impact on brand trust, and brand trust has a significantly positive impact on brand loyalty amongst generation Y.

Valaei and Nikhashemi (2017) indicated from their study that Generation Y consumers' attitudes towards fashion apparels is shaped by brand and self-identity. Factors like brand, style, price, and social identity are most influential in building generation Y consumers purchase intentions for fashion apparels.

A study was also conducted by Ramayah and Ai Leen Yeap (2017) on factors influencing the quality of relationship in the context of retail clothing store settings and the most important variables came out to be physical aspects, personal interaction and policy.

3. Objectives and Hypothesis

1. To examine the interrelationship between Consumer-Brand Personality Congruence and Brand Relationship Quality across generation X and Y.
2. To examine the interrelationship between Consumer-Brand Personality Congruence and Brand Relationship Quality across generation X and Y in formal and fashion wear segment.



The conceptual framework used in the study primarily aims to explore the direct linkage between the consumer and brand personality congruence and the perception of brand relationship quality. However in order to understand the distinction amidst the behavior of generation X and generation Y consumers, the framework is analyzed separately for the two generational cohorts. To aid the marketers in the apparel industry, who would be further interested to assess the disparities in the possible trends for the two segments of apparels i.e. formal wear and fashion wear, the study also demarcates the trends across these two categories of garments too. Thus the total number of subjects was distributed across the two generational cohorts on the basis of their year of birth and thereafter a representative random sample of 250 participants was selected from this pool.

The participants in each age group were recruited in two sub-groups on random basis and one of these groups answered the study questions with respect to fashion wear whereas the other group was asked to answer the questions with respect to the formal wear segment. This was done so as to ensure that there is no intermingling of the responses in the respondent's mind.

3.1 Hypothesis formulation

The study addresses the gap in the relationship between the two constructs brand relationship quality and personality congruence across Generation X and Y consumers in fashion and formal wear and explore their consumer behavior by the formation of the following hypotheses.

Hypotheses

Hypothesis 1: There is a positive relationship between Consumer-Brand Personality Congruence and Brand Relationship Quality in Generation X consumers.

Hypothesis 2: There is a positive relationship between Consumer-Brand Personality Congruence and Brand Relationship Quality in Generation Y consumers.

Hypothesis 3: There is no difference between the relationship across Consumer-Brand Personality Congruence and Brand relationship quality amongst Generation X Consumers

across Formal-wear and Fashion-wear segments.

Hypothesis 4: There is no difference between the relationship across Consumer-Brand Personality Congruence and Brand relationship quality amongst Generation Y Consumers across Formal-wear and Fashion-wear segments.

4. Methodology

Research Design

Sample Unit

500 individuals were initially contacted in the targeted age group encompassing people from diverse educational and professional domains. These participants were made aware about the study objectives and their e-mail ids were procured after taking their consent for being the study participants. A quota of 250 participants was prefixed for each of the two generational cohorts. Across each group of 250 participants, 170 participants were required to answer the questions with respect to the fashion wear segment whereas the remaining 80 participants were interviewed with respect to the formal wear segment.

Sample Size

The initial sample chosen for the study was 500 but after the omission of the incomplete and unreturned forms the final sample comprised of 370 participants. The overall response rate was found to be fairly good for an electronic survey with about 74% percent participants returning the completely filled form.

Collection of Data

The 500 participants of the study were initially recruited using quota sampling technique wherein an equal number of subjects from generation X and generation Y (as defined above) were selected and the list of their email ids was procured. The data for the study was collected using a structured data collection instrument using an electronic survey form which was shared with the study participants via email. The participants were required to return the completely filled in form by a stipulated date; intermittent reminders were sent periodically to ensure maximum response.

This instrument enumerated the congruence between brand and consumer personality using 40 items, perception of Relationship Quality with the help of 42 items as well as the demographic profile of all the consumers from both the generational cohorts was procured using 500 items.

Data Analysis

The data from the instrument was compiled in a spreadsheet and it was analyzed using SPSS 19.0 version. The congruence between the personality of brand and personality of consumers was computed as the negative of the gap between the two i.e. the cases where the gap between the personality of brand and personality of consumers was high were assigned low scores on congruence whereas the cases where the gap between the personality of brand and personality of consumers was low were assigned the high scores on congruence. The total score on each study construct was evaluated as the cumulative score on all the items enumerating it, which was further averaged over the number of items comprising the construct.

Tools Used

The tools of Descriptive Statistics such as Mean and Standard Deviation has been used to summarize the scores on the three constructs.

The Correlation analysis has been used to assess the extent of correlation between the dependent variable (Brand Relationship Quality) and the independent variable congruence of brand personality and consumer Personality.

The quantitative technique of regression analysis is used to examine the proposed relationships separately for the different groups and in the two apparel segments. The study

5. Analysis and Results

The data exhibits that the average score on perceived brand relationship quality for the generation Y consumers with respect to formal wear apparels is 3.58 which is lesser than the average score on perceived brand relationship quality of 3.62 for the generation Y consumers with respect to fashion wear apparels. Also the average score on perceived brand relationship quality for the generation X consumers with respect to formal wear apparels is 3.59 which is lesser than the average score on perceived brand relationship quality of 3.61 for the generation X consumers with respect to fashion wear apparels. The analysis of these results reveal that for both the generation X as well as generation Y consumers average score on perceived brand relationship quality with respect to formal wear apparels is lesser than the corresponding score of fashion wear apparels. For the formal wear segment as well as the fashion wear segment, as the comparison is drawn between the average scores of generation X and generation Y consumers it is seen that the average scores of the perceived brand relationship quality in both the generational cohorts are almost coinciding.

Table 1
Descriptive Statistics

| Age | | Mean | Std. Deviation | N |
|----------------|--------------------|--------|----------------|-----|
| Y-Formal Wear | Brand relationship | 3.5842 | .23766 | 60 |
| | Congruence | .3233 | .16402 | 60 |
| Y-Fashion Wear | Brand relationship | 3.6185 | .24943 | 130 |
| | Congruence | .3338 | .16309 | 130 |
| X-Formal Wear | Brand relationship | 3.5930 | .24682 | 50 |
| | Congruence | .3620 | .16149 | 50 |
| X-Fashion Wear | Brand relationship | 3.6119 | .24199 | 130 |
| | Congruence | .3315 | .15899 | 130 |

Table 2
Correlations

| Age | | Brand relationship | congruence |
|---------------------|--------------------|--------------------|------------|
| Pearson Correlation | Brand relationship | 1.000 | .199 |
| | Congruence | .199 | 1.000 |
| | | | |

| | | | | | |
|--------------------|---------------------|---------------------|--------------------|-------|-------|
| Y-Formal Wear | Sig. (1-tailed) | Brand relationship | . | .064 | |
| | | Congruence | .064 | . | |
| | N | Brand relationship | 60 | 60 | |
| | | Congruence | 60 | 60 | |
| Y-Fashion Wear | Pearson Correlation | Brand relationship | 1.000 | .282 | |
| | | Congruence | .282 | 1.000 | |
| | Sig. (1-tailed) | Brand relationship | . | .001 | |
| | | Congruence | .001 | . | |
| | N | Brand relationship | 130 | 130 | |
| | | Congruence | 130 | 130 | |
| | X- Formal Wear | Pearson Correlation | Brand relationship | 1.000 | .011 |
| | | | Congruence | .011 | 1.000 |
| Sig. (1-tailed) | | Brand relationship | . | .469 | |
| | | Congruence | .469 | . | |
| N | | Brand relationship | 50 | 50 | |
| | | Congruence | 50 | 50 | |
| X- Fashion Wear | | Pearson Correlation | Brand relationship | 1.000 | .226 |
| | | | Congruence | .226 | 1.000 |
| | Sig. (1-tailed) | Brand relationship | . | .005 | |
| | | Congruence | .005 | . | |
| | N | Brand relationship | 130 | 130 | |
| | | Congruence | 130 | 130 | |

The analysis of the correlations between the perceived brand relationship quality scores and the scores on the congruence of brand personality and consumer personality reveal that for the generation Y consumers, the correlation is 0.2 in the formal wear segment, however this correlation is found to be insignificant as the corresponding p-value is 0.064 (> 0.01). Similarly, the correlation coefficient for the perceived brand relationship quality scores and the scores on the congruence of brand personality and consumer personality for the same generation in the fashion wear segment reveal that the value is 0.28 and it is significant with p-value 0.001 (< 0.01). The analysis of the correlations for the generation X consumers depict that the correlation between the scores on perceived brand relationship quality and

the scores on the congruence of brand personality and consumer personality in the formal wear segment is 0.011 which is insignificant with p-value of 0.47 (> 0.01) whereas in the fashion wear segment the correlation is 0.226 which is significant as the corresponding p-value is 0.005 (< 0.01).

Thus it can be summarized that the correlations between the scores of the perceived brand relationship quality and the scores on the congruence of brand personality and consumer personality are observed to be significant in the fashion wear segment for both the generational cohorts.

Table 3
Model Summary-b

| Age | Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|----------------|-------|--------|----------|-------------------|----------------------------|---------------|
| Y-Formal Wear | 1 | .199-a | .040 | .023 | .23492 | 2.073 |
| Y-Fashion Wear | 1 | .282-a | .079 | .072 | .24025 | 1.938 |
| X-Formal Wear | 1 | .011-a | .000 | .021 | .24936 | 2.018 |
| X-Formal Wear | 1 | .226-a | .051 | .044 | .23665 | 2.143 |

a- Predictors: (Constant), congruence
b-Dependent Variable: brand relationship

The above table summarizes the values of the correlation coefficient (R), coefficient of determination (or R-square), adjusted R-square and the Durbin-Watson statistic for the four regression models analyzed in the study.

Table 4
ANOVA-a

| Age | Model | Sum of Squares | Df | Mean Square | F | Sig | |
|----------------|-------|----------------|-------|-------------|------|--------|--------|
| Y- Formal Wear | 1 | Regression | .132 | 1 | .132 | 2.386 | .128-b |
| | 1 | Residual | 3.201 | 58 | .055 | | |
| | | Total | 3.332 | 59 | | | |
| Y-Fashion Wear | 1 | Regression | .637 | 1 | .637 | 11.042 | .001-b |
| | 1 | Residual | 7.388 | 128 | .058 | | |
| | | Total | 8.026 | 129 | | | |
| X-Formal Wear | 1 | Regression | .000 | 1 | .000 | .006 | .939-b |
| | 1 | Residual | 2.985 | 48 | .062 | | |
| | | Total | | | | | |

| | | | | | | | |
|---|---|------------|-------|-----|------|-------|--------|
| | | Total | 2.985 | 49 | | | |
| X- Fashion Wear | 1 | Regression | .385 | 1 | .385 | 6.883 | .010-b |
| | | Residual | 7.169 | 128 | .056 | | |
| | | Total | 7.554 | 129 | | | |
| <p>a. Dependent Variable: Brand Relationship</p> <p>b. Predictors: (Constant), Congruence</p> | | | | | | | |

The results of the regression analysis run on the four separate models in the study are shown in Table 4. The findings of the regression run between the proposed study variables yields the following insights. The impact of the consumer-brand personality congruence on the perceived quality of the brand relationship is found to be statistically insignificant for the generation X consumers for the formal wear segment as the value of the F-ratio was 0.006 with p- value much higher than 0.01. The results for the other regression model run between the two study variables for the generation X consumers in the fashion wear segment reveal that the impact of the consumer-brand personality congruence on the perceived quality of the brand relationship is insignificant as the corresponding F-ratio is 6.883 and its p-value is 0.01 (coinciding with the chosen level of significance). The analysis of the other two regression models for the consumers of generation Y depict that in the formal wear segment, the proposed regression between the consumer-brand personality congruence and the perceived quality of the brand relationship depict statistically insignificant relationship as the p-value (0.128) of the corresponding F-ratio (2.386) exceed the chosen level of significance (0.01). However the analysis of the regression run between the study variables in the fashion wear segment for the generation Y consumers exhibit a statistically significant relationship with the corresponding F-ratio (11.042) having p-value (0.001) less than 0.01. The results can be summarized as the regression model being significant in the fashion wear segment for the generational cohort of generation Y consumers whereas the other three regression models depict an insignificant relationship between the proposed variables. The low value of the R-square in the significant model can be further compensated by considering a model with other explanatory variables also such as the gender, income and education of the participants.

Table 5
Coefficients-a

| Age | Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|----------------|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | | B | Std. Error | Beta | | |
| Y-Formal Wear | 1 | (Constant) | 3.491 | .067 | | 51.730 | .000 |
| | | Congruence | .288 | .186 | .199 | 1.545 | .128 |
| Y-Fashion Wear | 1 | (Constant) | 3.475 | .048 | | 72.152 | .000 |
| | | Congruence | .431 | .130 | .282 | 3.323 | .001 |
| X-Formal Wear | 1 | (Constant) | 3.587 | .087 | | 41.089 | .000 |
| | | Congruence | .017 | .221 | .011 | .077 | .939 |

| | | | | | | | |
|--|---|------------|-------|------|------|--------|------|
| X-Fashion Wear | 1 | (Constant) | 3.498 | .048 | | 72.642 | .000 |
| | | Congruence | .344 | .131 | .226 | 2.624 | .010 |
| a-Dependent Variable: Brand Relationship | | | | | | | |

The analysis of the regression coefficient in the statistically significant regression model for the generation Y consumers with respect to fashion wear segment shows that the corresponding coefficient (0.431) is positive implying that as the congruence between the brand personality and consumer personality increases, the perception of the consumers in this generational cohort regarding the brand relationship quality is also likely to improve .

The above analysis leads to

The rejection of Hypothesis 1: There is a positive relationship between Consumer-Brand Personality Congruence and Brand Relationship Quality in Generation X consumers.

Acceptance of Hypothesis 2: There is a positive relationship between Consumer-Brand Personality Congruence and Brand Relationship Quality in Generation Y consumers.

A higher consumer and brand personality congruence in generation Y implies that the perception regarding the brand relationship quality is also likely to be better in the generation Y consumers.

Acceptance of Hypothesis 3: There is no difference between the relationship across Consumer-Brand Personality Congruence and Brand relationship quality amongst Generation X Consumers across Formal-wear and Fashion-wear segments.

Rejection of Hypothesis 4: There is no difference between the relationship across Consumer-Brand Personality Congruence and Brand relationship quality amongst Generation Y Consumers across Formal-wear and Fashion-wear segments.

Thus implying that marketers need to focus on generation Y for crafting strategies that indicate that brands reflect the personality of the targeted segment. They need to devise a different marketing strategies for improving the perception of brand relationship quality based on consumer-brand relationship congruence across the fashion and formal wear segments. Marketing managers need to design the strategies uniquely according to the specific apparel wear segment.

The residual statistics for the regression models are shown in table 6.

Table 6
Residuals Statistics-a

| Age | | Minimum | Maximum | Mean | Std. Deviation | N |
|----------------|----------------------|---------|---------|--------|----------------|-----|
| Y-Formal Wear | Predicted Value | 3.5198 | 3.6638 | 3.5842 | .04724 | 60 |
| | Residual | -.36385 | .41495 | .00000 | .23292 | 60 |
| | Std. Predicted Value | -1.362 | 1.687 | .000 | 1.000 | 60 |
| | Std. Residual | -1.549 | 1.766 | .000 | .991 | 60 |
| Y-Fashion Wear | Predicted Value | 3.5177 | 3.7332 | 3.6185 | .07029 | 130 |
| | Residual | -.43317 | .35993 | .00000 | .23932 | 130 |
| | Std. Predicted Value | -1.434 | 1.632 | .000 | 1.000 | 130 |
| | Std. Residual | | | | | |

| | | | | | | |
|----------------|----------------------|---------|--------|--------|--------|-----|
| | Std. Residual | -1.803 | 1.498 | .000 | .996 | 130 |
| X-Formal Wear | Predicted Value | 3.5886 | 3.5970 | 3.5930 | .00274 | 50 |
| | Residual | -.29704 | .45466 | .00000 | .24680 | 50 |
| | Std. Predicted Value | -1.622 | 1.474 | .000 | 1.000 | 50 |
| | Std. Residual | -1.191 | 1.823 | .000 | .990 | 50 |
| Y-Fashion Wear | Predicted Value | 3.5323 | 3.7042 | 3.6119 | .05466 | 130 |
| | Residual | -.40423 | .38016 | .00000 | .23573 | 130 |
| | Std. Predicted Value | -1.456 | 1.689 | .000 | 1.000 | 130 |
| | Std. Residual | -1.708 | 1.606 | .000 | .996 | 130 |

a-Dependent Variable: Brand Relationship

6. Discussion

The findings drawn from the present study not only identifies how the perception of brand quality varies with respect to the affinity between the personalities of the brand and the consumers but also determines the variations exhibited across the different apparel segments. The study is unique in this respect. The findings revealed from the study depict that the generation Y is more brand conscious and hence the marketers need to focus more on this generational cohort. The quantitative analysis of the data based on statistical tests of significance ensures the reliability of the study findings. The use of the pre-validated scales for enumerating the perception of brand relationship quality, the brand personality and consumer personality yield validity of measurement.

7. Research Implications

The post establishment of the study discerns that projecting the brand that gels with the targeted consumer group can enhance the perception of relationship quality and hence brand image must be construed in alignment with the personality traits of generational cohorts. Marketers through integrated marketing communication should strongly communicate the brand's image and equity. Further, the generation Y consumers seem to be more affected by the resemblance between their own personality and brand personality as they choose the fashion wears hence the marketing firms must focus more on accentuating the personality attributes of the collections they present to this generation.

8. Conclusion

The findings of the study reveal that Consumer-Brand Personality congruence is critical for the perceived Quality of the relationship among Generation Y consumers as indicated by a significant direct positive effect in contrast to the findings observed in the other generational cohort. Further within the Generation Y consumers the trends exhibit significant difference across fashion and formal wear segment too. The findings show that the relationship between the Consumer-Brand Personality congruence and the perceived Quality of the relationship is more pronounced in the fashion wear segment for the generation Y consumers.

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