The Role of Brand Personality Congruity (BPC) on Brand Loyalty Mediated by Customer Value and Brand Trust (Study on Blackberry Smartphone Users)

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Abstract
Building strong brand loyalty in the tight competitive business world is critical. Yet, when the competitiveness of a firm only focuses on product performance, particularly for products which have similar attributes, due to technology advancement and human resource development it makes brand performance is more difficult to be distinguished. Strong brand is built based on psychological values of the customers; however, research on this topic is still few, particularly in Indonesia context. Motivation is encouraged by the willingness to self-express so that a brand has symbolic function. Strong brand personality is not yet sufficient to build brand loyalty; thus, it needs a congruity between brand personality and consumer personality. This research aims to develop the relationship between *brand personality congruity* (BPC) and brand loyalty through customer value and brand trust as the mediating variables. It takes 307 college students who have Blackberry smart phone in Malang as the research sample. The sampling technique used non-probability, particularly purposive sampling technique. The data are then analyzed by using GSCA analysis method. The results show that Brand Personality Congruity(BPC) do not have significant effect on brand loyalty; but, BPC has significant effect if it is mediated by customer value and brand trust . The practical implication of this research is as the source of information for marketing managers in implementing marketing strategy, especially segmentation and positioning strategies to build brand loyalty through symbolic value of the brand on the psychological aspects.
Keywords: Brand personality congruity, value, trust, GSCA

1.   Introduction

Tight competition in recent business environment also takes place on cell phone market, particularly smart phone. It requires swift innovation which delivers best value toward customers to win the competition. However, due to the technology advancement and resource development, brand performance is more difficult to be distinguished as stated by Passikof (2006) when products are more or less alike, goods are easily got in competitive price, and consumers are able to control information (promotion) that affects them, and thus, customer retention is vulnerable to switch to other products. This condition also occurs in cell phone market particularly for smart phone product. Hence, it is crucial for an organization to retain the existing customers because loyal customers will recommend its brand to their friends and other people using words-of-mouth. Consequently, an organization will be able to improve its market share in lesser cost (Chien and Su, 2003; Schiffman & Kanuk, 2007; Lau & Lee, 1999).

Prior research related to building brand loyalty often focuses on the performance of product and service functions (Selnes, 1993; Deng & Zang, 2009; Forgas, et.al., 2010; Mohammad Amin, 2012). Meanwhile, there is only a few research which shapes brand loyalty based on the psychological values, particularly in Indonesia. Yet, it is important to build brand loyalty considering that brand is a unique product attribute which differentiates one product to other products; besides, brand also has personal bond which makes a brand is able to build loyalty.

In creating a brand, an organization attempts to make the brand different from its competitor's brand by embedding psychological contents in the brand through brand personality. However, merely building strong brand personality is not yet enough, it still needs a congruity between brand personality and consumer personality (BPC) because consumers use brand which is congruent with his/her personality (Huang & Elliot, 2012). Motivation to self express often encourages consumers to purchase goods and service (Sirgy, 1996).

Based on empirical research, Liu (2012) finds that BPC does not influence brand loyalty; whereas, Asperin (2007) concludes that BPC affects brand loyalty. Asperin (2007) even finds that the role of BPC on brand loyalty is greater when it is mediated by trust. Those two findings indicates inconsistency role of BPC on brand loyalty. Besides, in some researches which focus on non-psychological aspects, it is found that brand loyalty is influenced by perceived value and trust (Mohammad, 2012; Suliyanto, 2012; Sahin, et.al. 2011). Thus, this research takes customer value and brand trust as the mediating variables of the relationship between BPC and brand loyalty.

To comprehend the role of psychological aspect in shaping brand loyalty, this research aims to examine and explain the mediation role of customer value and brand trust on the relationship between brand personality

congruity (BPC) and brand loyalty.

2.   Literature Review
2.1.   Brand Loyalty

Brand loyalty has become an attention and focus of study in marketing literature since Coplean's article was published in 1923 (Mellens, *et.al.*, 1996). The definition of brand loyalty concept initially was stated by Jacoby and Chesnut (1978) as "the biased behavioral responses, expressed over time, by some decision making unit, with respect to one or more alternative brands out of a set of such brand and is a function of psychological (decision making evaluative)." Zaltman (1979) said that each customer has different level of loyalty and commitment. Next, it is mentioned that consumers who have preferences and consistently buy particular brand are called as consumers who have brand loyalty. Consumers who buy a brand not due to brand preference but due to the brand available only in a certain place are consumers who do not have high loyalty. Researcher should not only consider one single measurement of brand loyalty behavior but also attitude toward brand loyalty.

Oliver (1999) says that the deep commitment causes consumer to repurchase or become a loyal customer for a product that he prefers in the next buying behavior. Commitment sets off repeat purchase of a similar brand even though situational determinant and marketing effort have a potential to cause behavioral change. Thiele and Bennet (2001) classify brand loyalty based on the different market types. Brand loyalty is distinguished based on consumer goods (disposable), durable goods, and service market. Consumer goods with low involvement and high brand switching behavior is recommended to use loyal behavior measure to determine purchase proportion and loyalty or how long consumers use the product. For durable market, such as washing machine and furniture, which has high involvement and use the product in long time, is recommended to use attitudinal measure. For service market, attitudinal measure is better than behavioral measure to predict loyal behavior in the future.

Prior research on brand loyalty often focuses on the aspect of non-psychological values. For instance, building brand loyalty in prior research mostly emphasizes on product and service performance functions (Selnes,1993; Deng, 2009; Forgas, 2010; Mohammad Amin, 2012). Meanwhile, research which builds brand loyalty based on psychological values is still a few, particularly in Indonesia. Previous research about the role of brand personality congruity (BPC) on brand loyalty was conducted by Liu (2012) who observed luxury brand Calvin Klein (CK). The result demonstrates that BPC affects luxury brand loyalty such CK though the support is still weak. Asperin (2007) concludes that BPC influences brand loyalty; and, the role of BPC on brand loyalty is even greater when it is mediated by trust.

2.2.   Motivation Theory and Self Congruity Theory

As described in psychology theory, it is mentioned that there are consumer's needs to express themselves (Mowen & Minor 1998; Schiffman & Kanuk, 2007; and Zaltman (1979). Consumers sometime choose a brand which is able to deliver a massage about themselves to other people. Tucker in Sirgy (1982) mentioned that consumers' trait (personality) can be reflected on the product/brand that they use. Consumers, when they make purchase decision, are not only oriented to the functional value of the brand but also affected by the symbolic value of the brand (Levy, 1959; Aaker, 1997; and Sirgy, 1982).

Plentiful offered products with several brands cause consumers to choose brand based on their personality. Phau (2001) observes the role of brand as self-expression. The finding demonstrates that consumer personality affects consumer perception on brand personality.

There are three conditions that distinguish products/brands which are communicated to consumers: visibility and variability on its use as well as personalization. Personalization of a product/brand is found in the embedded attributes related to personal characteristic image (stereotype) of consumers in general (Holman, 1981). Sirgy (1982) uses personal characteristics by taking self-concept variable.

Self congruity study is a study which links the resemblance between consumer's self-concept and brand image. Self congruity study has been started in a long time. There are some researches that observe self congruity which associate consumer self concept and brand image congruity, brand choice, purchase intention, and loyalty (Birdwell, 1968, Dolich, 1969; Sirgy, 1980a). Self congruity theory is then developed and expanded in Sirgy's articles (1981a, 1982a, and 1982b in Sirgy, 1986). The idea proposed by Sirgy is that between self concept and brand image, there is a congruity among both. The essence of self congruity, according to Sirgy (1996), is consumers associate brand image with their self concept.

2.3.   Brand Personality Congruity (BPC).

Adopting self congruity theory which commonly uses self-concept construct and brand image, researcher develops the concept by using personality congruity characteristic between brand image and individual personality. Previous research regarding this construct is still a few. Research on self-congruity which used brand personality as the form of self-expression and consumer personality at first was performed by Aaker (1997). Next, the similar research is done by Yeon Park and Lee (2005). Yeon Park and Lee (2005) focus on the human personality trait associated with self-concept and human personality trait associated with brand. Other research from Asperin (2007) and Liu (2012) utilize consumer personality trait and brand personality.

Self congruity contributes to the research which is based on the self-concept theory. The main study of self-congruity theory is to know how congruent and incongruent between self-concept and an image of an object or person based on cognitive, evaluation, and information of a particular phenomenon (Sirgy, 1996). Helgeson & Supplehen (2004) mention that there are two basic principles to function self-concept on self congruity: first, an individual tries to retain his self-concept through self consistency motivation for actual self-concept; second, an individual improves his self-concept through self-esteem motivation for ideal self-concept. Also, there are two research mainstreams in literature: (1) self congruity research, such as Sirgy (1982), Sirgy *et.al.* (1991) and (2) brand personality research, such as Plummer (1985) and Aaker (1997).

Sirgy (1992) stated that an individual chooses to purchase product or service which has congruent image with his image; in other words, there is a congruity between individual's self-concept perception on brand/product and individual's perception on himself. Consumers typically express themselves through brand which is based on the self-image and self-concept (Sirgy, 1982; Malhotra, 1981). Self-image congruity refers to the congruity between consumers' self-concept (actual self, ideal self, etc) and consumer image (or 'personality) that is given by the product, brand, store, etc.

2.4. Customer Value

In 1988, Zeithaml proposed customer perceived value concept. The author of this research defines customer value concept as the overall valuation of customers based on the product utility from "what is given and what is received". What is received is related to what consumer wants such as quality and comfort; meanwhile, what is given consists of the cost that is paid and the time that is dedicated by consumers. Kotler and Armstrong (2008) state that consumers choose among the abundant product and service offerings through expectation and satisfaction that will be delivered by the market offerings and buy based on their expectation.

Value reflects a number of benefits, both tangible and intangible, including the cost perceived by the consumers (Kotler and Keller, 2009). Heskett *et.al.* (1994) defined value as the weight in comparing "to get" attributes and "to receive" attributes. Peter and Olson (1999) said that consumers do not only have knowledge on two product consequences (functional consequences and psycho-social consequences) but also knowledge on personal and symbolic values that can be met or satisfied by a product or service.

2.5. Brand Trust

From consumer perspective, brand trust is a psychological variable which reflects an accumulation of a number of initial assumptions which involves credibility, integrity, and benevolence embedded to particular brand (Gurviez & Krochia, 2003). Trust is the key variable to develop long term willingness in retaining long term relationship with particular brand, called as reliability (Morgan and Hunt, 1994). Doney and Cannon (1997) state that trust involves benevolence which reflects that act taken by a firm to deliver the best for fulfilling consumers needs and trust on reliability, safety, and honesty which those three aspects are actually the important elements of trust.

In integration process, consumer combines some knowledge, trust on particular brand or product to build comprehensive evaluation (Peter & Olson, 1999). Through experience, consumers attain trust on product and other objects in particular environment. Mowen and Minor (1998) define trust as all of the knowledge owned by consumers and all of the conclusions made by consumers related to objects, attributes, and benefits. According to Luarn and Lin (2003), trust is a number of specific beliefs on integrity (honesty of the trusted party and the ability to keep the promise), benevolence (attention and motivation the trusted party to act based on the interest of the trusting party), competency (ability of the trusted party to fulfill the needs of trusting party), and predictability (behavioral consistency of the trusted party). Delgado, et.al., (2003) defines trust as safe feeling that is owned by consumers due to their interaction with a brand, based on the perception that the brand is reliable and responsible for consumers' interest and safety.

Prior research conducted by Mohammad (2012) finds that perceived value and trust influence brand loyalty; besides, Suliyanto (2012) concludes that perceived value affects trust; next, trust and value influence brand loyalty.

2.6. Proposition and Hypothesis

2.6.1.   Customer Value as the Mediation Variable of the Role of Brand Personality Congruity (BPC) on Brand Loyalty

Based on the empirical study, Liu (2012) finds that BPC influences brand loyalty even it has a weak support. Asperin (2007) demonstrates that BPC affects brand loyalty; and, the result is even greater when the role of BPC on brand loyalty is mediated by brand trust. Mohammad (2012) finds that perceived value and brand trust influence brand loyalty. Next, Suliyanto (2012) concludes that perceived value affects brand trust which in turn, brand trust and customer perceived value influence brand loyalty.

High BPC describes congruity between consumer personality and brand personality so that brand is capable of delivering symbolic value for consumers. If brand has deep emotional bond, it will influence loyal behavior. Gobe (2001) mentions that if strong emotional relationship between consumers and brand can be build it will create a sustainable and close relationship. Referring to Gobe's finding, building emotion can be achieved by

building strong personal relationship through high BPC; thus, it will create long term relationship between consumers and the brand.

High BPC should be able to provide value-added for consumers so that total perceived value received by the consumers will be high as well. Valuable brand is better than other brand. Southgate (in Rangkuty, 2009) says that differentiation among brands based on the functional attributes becomes harder to conduct, since almost all of the firms do the same things. To differentiate a product from competitor's product, firm embeds personality values on each brand. At this stage, the personality owned by consumers and brand is made closer; thus, the value of the brand becomes the self-reflection of the consumers. Based on the description above, the proposed hypothesis of this research is:

Proposition: Greater Brand Personality Congruity (BPC) causes greater customer value.

Hypothesis 1a: Greater Brand Personality Congruity results in better brand loyalty.

Hypothesis1b: Greater Brand Personality Congruity (BPC) results in greater brand loyalty mediated by customer value.

2.6.2.   Brand Trust as the Mediation Variable of the Role of Brand Personality Congruity (BPC) on Brand Loyalty

Prior research on the role of brand personality congruity (BPC) on brand loyalty was conducted by some of the researchers. Asperin (2007) shows that BPC influences loyalty mediated; the result is even greater when the role of BPC on loyalty is mediated by trust. Liu (2012) concludes that brand personality congruity (BPC) does not have significant effect on brand loyalty. Based on the Liu's (2012) research, it demonstrates inconsistency of the role of BPC on brand loyalty. Therefore, a firm should not only focus on high BPC to build brand loyalty but also consider other crucial variables. In this recent research, trust is taken as the mediation variable of the BPC's role on brand loyalty. Further, Mohammad (2012) finds that customer perceived value and trust affect brand loyalty. Trust influences brand loyalty. The role of trust on brand loyalty is also confirmed by other researchers (Sung, 2010; Sahin *et.al.* (2011). Suliyanto (2012) finds perceived value influences trust; and then, trust and perceived value affect brand loyalty. Based on the description above, the proposed hypothesis of this research is:

Hypothesis 2: greater Brand Personality Congruity (BPC) results in greater brand loyalty mediated by brand trust

2.6.3.   Customer Value as the Mediation of the Role of Brand Personality Congruity (BPC) on Brand Trust

This hypothesis is built based on the finding of Asperin, Melia Estepa (2007). The research shows that there is positive and significant effect of Brand Personality Congruity (BPC) on brand trust. Suliyanto (2012) finds that customer perceived value affects brand trust; and then, brand trust and customer value influence brand loyalty.

Kotler & Keller (2009) state that high customer trust occurs when the best product and service meet consumer expectation. Consumer expectation will be met when a firm is able to choose value proposition. Value proposition based on Kotler& Armstrong (2008) is a number of benefits or values that are promised by a firm to be delivered to consumers and satisfy their needs. Value proposition differentiates one brand to another. Kotler & Armstrong (2008) mention that to build mutual relationship with customers, a firm should be able to act as a superior service provider; in other words, a firm must have competitive advantage. Competitive advantage is an advantage offered to customers which provide greater value than what competitors offer. For instance, it offers lower price or deliver greater benefits as the price is higher. In this research, a firm may offer brand competitive advantage by differentiating the brand through several personality aspects such as through personality which reflects simplicity, or personality which reflects active and innovative person.

According to Southgate in Rangkuty (2009), a good brand is not only able to perform its functional value but also provide particular value on the consumer's mind. Rangkuty (2009) says that differentiation among brands based on the functional attributes becomes harder to conduct since almost all of the firms do the same things. To differentiate one product from competitor's product, a firm should embed personality values on each brand. At this stage, the personality owned by consumers and brand are made closer so that the value of the brand becomes the self-reflection of the consumers.   Based on the description above, the hypothesis proposed in this research is:

Hypothesis 3: Greater brand personality congruity (BPC) results in greater brand trust mediated by customer value.

2.6.4.   Brand Trust as the Mediation Variable of the Role of Customer Value on Brand Loyalty

This hypothesis is built based on the Mohammad's (2012) research. Suliyanto (2012) finds that customer value affects brand trust and brand loyalty. Further, Mohammad (2012), Suliyanto (2012), Sahin (2011), and Sung (2010) show the role of brand trust on brand loyalty.

Kotler & Armstrong (2008) explain about how to build mutual relationship with customers; besides, they also describe the significance of competitive advantage. Kotler & Keller (2009) state that consumers make purchase decision based on their perception related to the value embedded in the offered product. A firm will be able to win the competition when it can deliver good value as well as choose, provide, and communicate superior value (Kotler & Keller, 2009). Peter Drucker in Kotler & Keller (2009) mentioned that customers choose marketing

offering which they believe that it will deliver the greatest value.

Trust and behavior are shaped by two different ways; one of the ways is through cognitive learning; meanwhile, the other way is through consumer experience. The formation of trust through cognitive learning is when consumers do information processing activities (such as from advertising) related to the benefit of the product. Next, consumers develop trust attitude. Finally, consumers buy the product. On the other hand, experience formation happens when consumers do the activities of purchasing a product and consuming the product; next, it shapes trust attitude toward the product (Mowen & Minor, 1998).

Based on the description above, the proposed hypothesis of this research is:

Hypothesis 4: Greater customer value results in greater brand loyalty mediated by trust

3.   Research Method

3.1.   Research Design

This is an explanatory research which aims to examine and explain the causal relationship among variables, consisting of the relationship between brand personality congruity (BPC) and brand loyalty mediated by customer value and brand trust. This research utilizes survey method. The population of this research is infinite; and, the sample unit of this research is individual. Besides, the sampling technique uses non probability sampling with purposive sampling method. It takes quota sampling technique based on the pre-determined criteria. Data collection runs simultaneously in one single stage or one stage cross-section method. The data analysis utilizes GSCA (Generalized Structure Components Analysis) analysis instrument.

3.2. Measurement

In this research, the construct is built by adopting from several former researches. The overall construct is measured by using Likert's scale ranging from strongly disagree (=1) to strongly agree (=5). The measurement of brand personality items and consumer personality items uses measurement technique developed by Geuens, Wejters, de Wulf (2009); meanwhile, brand personality congruity (BPC) is adopted from Sirgy (1982), Asperin (2007), and Kressman, et.al. (2006). Customer value is measured by using PERVALS (Perceived Value Scale). Customer perception is measured by using 19 items instrument developed by the author herself adopting from Sweeney and Soutar (in Tjiptono, 2003). Brand trust is measured by combining trust measurement developed by Delgado, et.al (2003) and Gurvies & Korchia (2003). Combining trust measurement is intended to complete the information of consumer perception related to brand trust.

3.3.   Data Collection

The population of this research is college students who use Blackberry smart phone in Malang City. The collected data are primary data gathered through survey by distributing questionnaire to 324 respondents; among those number, 17 respondents did not return the questionnaire. Thus, the total sample is 307 respondents which reflects 94.7% response rate. The sampling technique utilizes non probability sampling which uses purposive sampling method. It takes quota sampling technique based on the pre-defined criteria.

4.   Result

4.1.   Respondent's Demographic Characteristics

	n	%			n	%
Sex			Semester			
Male	152	49	2		106	43
Female	155	51	4		62	25.2
Length of Use			6		38	15.4
Less than 1 year	90	29	8		38	15.4
1 – 2 years	93	30	10		2	0.8
More than 2 years	124	41	Blackberry Account Expenditure			
Age			Less than 50,000		125	40.7
18 – 20	191	62.4	50,000 – 100,000		168	54.7
21 – 23	108	35.2	105,000 – 150,000		8	2.6
24 – 26	8	2.6	More than 200,000		6	2.0
Food Expenses/day						
Less than 30,000	243	79				
Between 30,000– 50,000	54	18				
More than 30,000	10	3				

Respondent's gender is equal between male (49%) and female (51%); most of the respondents have use Blackberry device more than 2 years (41%), the age mostly is between 18 to 20 years old (62.4%). Typically, they are sitting in second semester (43%) and commonly have account expenditure for Blackberry device between 50,000 – 100, 000 Rupiah (54.7%).

4.2. Structural Model Goodness of Fit Evaluation

GSCA provides the goodness of fit structural model consisting of structural model fit and overall model fit which can be observed from the values of FIT, AFIT, GFI (Unweighted least-squares) and SRMR (Standardized Root Mean Square Residual). The fit model is presented in the table below:

Table 1.Goodness of Fit and Overall Model

Model Fit	
FIT	0.479
AFIT	0.474
GFI	0.988
SRMR	0.064
NPAR	38

Based on the Table 1 above, if we see thoroughly, the FIT is 0.479. It implies that the research model is able to explain 0.48 of the concept; meanwhile, the rest 0.52 is explained by other variables which are not observed in this research. In other words, 42% of the variability of BPC, customer value, and brand trust can be explained by the model; whereas, the rest 52% is explained by other variables.

GFI and SRMR are the measurement to determine overall model which involves structural model. The GFI-integrated measurement model scores 0.988 which is greater than its cut-off value of 0.90 ($0.988 \geq 0.90$); thus, the model is categorized as good model. The SRMR value is 0.064. The model has a good fit if the SRMR value is 0.05 to 0.08. Based on the structural model fit and overall model fit from the scores of FIT, AFIT, GFI, and SRMR tests, it concludes that the model has a good fit.

Table 2. Hypothesis Testing Result

Path Coefficients				
	Estimate	SE	CR	Conclusion
BPC->Brand Loyalty	-0.030	0.055	0.54	Not significant
BPC->Customer Value	0.274	0.055	4.98[*]	Significant
Customer Value->Brand Loyalty	0.208	0.059	3.53[*]	Significant
Customer Value->Brand Trust	0.648	0.045	14.35[*]	Significant
BPC->Brand Trust	0.171	0.044	3.91[*]	Significant
Brand Trust >Brand Loyalty	0.550	0.055	9.93[*]	Significant

CR* = significant at $\alpha = 0.05$

Source: GSCA analysis result, 2013

In Table 2, it demonstrates that the Proposition which says that BPC influences customer value (estimate: 0.274; CR: 4.98*) is accepted; yet, Hypothesis 1a which says that BPC influences brand loyalty (estimate-0.030;CR:0.54) is rejected.

Next, BPC affects customer value (estimate 0.274; CR4.98*) is proven to be significant; further, customer value affects brand loyalty (estimate 0.208; CR3.53*) is significant as well. Thus, Hypothesis 1b which says that BPC influences brand loyalty mediated by brand trust is accepted.

Subsequently, BPC affects brand trust (estimate 0171; CR3.91*) is found to be significant; and, brand trust significantly influences brand loyalty (estimate 0.550; CR9.93*). Hence, Hypothesis 2 which states that BPC influences brand loyalty mediated by brand trust is accepted.

BPC significantly affects customer value (estimate 0.274; CR4.98*); also, customer value significantly influences brand trust (estimate 0.648; CR 14.35*). BPC also affects brand trust significantly (estimate 0.171; CR 3.91*). Therefore, Hypothesis 3 which proposes that customer value influences brand trust (0.648; CR 14.35*).

Trust influences brand loyalty (0.550; CR9.93); and, customer value affects brand loyalty (estimate 0.208; CR 3.53). Thus, Hypothesis 4 which states that customer value influences brand trust is accepted.
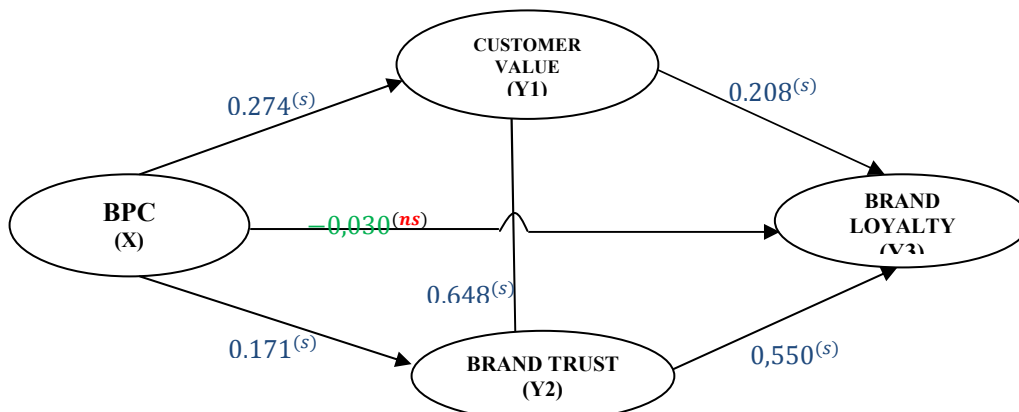
4.3. Path Coefficient Diagram

Figure 1. Path Coefficient Diagram

Based on the Fig. 1, the effective mediation variable is brand trust (0.094) compared to customer value (0.057) on the relationship between BPC and brand loyalty. Yet, brand trust will be greater if it is mediated by customer loyalty (0.178).

5. Conclusion and Discussion

The finding of this research proves the integrated-relationship model among Brand Personality Congruity (BPC) customer value, and brand trust toward brand loyalty. Prior research related to BPC which associates different variables relationship is still a few so that this research develops prior research.

This research informs that BPC can occur in different condition. High BPC can be built from both high and low congruity; also, BPC may take place between congruity and discrepancy which is quite high.

The analysis result on the relationship among BPC, customer value, brand trust, and brand loyalty finds that BPC does not provide significant direct effect on brand loyalty. It is not relevant with the result of their research (Sirgy, 1996; Gobe, 2001) as those previous research say that self-expression motivation often becomes an encouragement for consumers to purchase and to arrange sustainable and close relationship.

BPC will affect brand loyalty when it is mediated by customer value and brand trust variables. However, brand trust is more effective to mediate the relationship between BPC and brand loyalty than customer value. This finding supports the finding of Asperin (2007). Another interesting thing is that brand trust will be greater when it is mediated by customer value; thus, in the context of this research, a firm will be able to improve brand loyalty if the BPC is clearly able provide superior value perceived by the customers of Blackberry smart phone. It will shape and build trust which in turn guide to a commitment to have loyal behavior.

6. Limitation and Further Research

The measurement of Brand Personality Congruity (BPC) in this research is able to measure the congruity level between brand personality and consumer personality; yet, it is not able to detect which indicators that have high congruity between brand personality and consumer personality.

The data analysis of this research is based on cross sectional survey data in one particular time; meanwhile, brand performance experiences rapid change due to high innovation and competition. Therefore, it needs a re-examination on the relationship between variables whether it changes or not due to the rapid change on innovation and competition.

Research result would be better if we can obtain clear information related to the ownership status of the respondents on the Blackberry device; it is whether an original product or used-product. Yet, it is hard to reveal that kind of information since it may arise offended feeling.

Research model accuracy which is analyzed in this research is only 0.48. It means that the variability of BPC, brand loyalty, customer value, and brand trust is explained only 48% by the research model; whereas, the rest 52% is explained by other variables. Therefore, further research may develop the research model by adding satisfaction and brand usage imagery congruity variables. Further research is also suggested to use new model in measuring brand personality congruity.

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