The Chain of Effects from Brand Personality and Functional Congruity to Stages of Brand Loyalty: The Moderating Role of Gender

Abstract

Purpose - The main purpose of this study is to identify the impacts of brand personality and functional congruity on various components of brand loyalty (i.e., cognitive, affective and conative) by examining the moderating role of gender.

Design/methodology/approach - The proposed model is examined by considering a car as a product brand stimulus. Using a self-structured questionnaire, 263 usable responses are considered for data analysis by applying the structural equation modelling method.

Findings - The findings indicate that all hypotheses on the relationships between brand personality, functional congruity, and stages of brand loyalty are supported except for the relationship between brand personality and conative loyalty, whereby brand personality indirectly have impacts on conative brand loyalty via functional congruity. The outcome of the multi-group analysis shows that the impact of brand personality and functional congruity on cognitive, affective and conative brand loyalty varies across gender groups.

Practical implications - The results indicate that if marketing managers are willing to create cognitive, affective as well as conative brand loyalty among consumers, they ought to tally their consumers' purchasing and evaluation criteria with the functional and symbolic attributes. If the target consumers were motivated to purchase the product based on the symbolic attributes (as preferred by females in the present study), more attention should be focused on communicating and delivering the symbolic attributes during their marketing campaign; on the other hand, if the consumers were inclined to buy product based on the utilitarian functions (as preferred by males in the current study), more emphasis should be placed on the functional values and attributes.

Originality/value - This study is the first to utilize self-congruity and the ELM (Elaboration Likelihood Model) model to explain the influence of brand personality and functional congruity on each component of brand loyalty within the Automobile industry's context. This study on the moderating role of gender shows that the effect of brand personality and functional congruity is different across gender groups. The findings can help marketers to design an effective brand positioning and marketing strategies in order to stay competitive.

Keywords: Brand personality; functional congruity; cognitive brand loyalty; affective brand loyalty; conative brand loyalty; gender

Introduction

For decades, creating good brand relationship with consumers has been the ultimate goal of many businesses especially in the context of marketing and brand management. One of the common strategic approaches in promoting a brand is through the media in order to keep reminding the target consumers about the brand. Even though this approach is still practiced in many emerging economies such as Malaysia, it is less valued by consumers and they keep on switching brands. Therefore, the term "consumer brand loyalty" has been a central attention in

marketing, consumer behaviour, and brand management studies as consumer loyalty (i.e., retention) is considered as the currency of the market place (Gopal Das, 2014). However, researchers believe that consumer retention, which is a result of loyalty, can cost five times less than acquiring a new one (Delgado-Ballester & Luis Munuera-Alemán, 2001). Consequently, creating customer brand loyalty by getting the support of branding strategy has gathered momentum among researchers. Previous studies highlighted numerous benefits of building customer brand loyalty with existing customers. For instance, brand loyal customers are inclined to pay premium price, therefore they are less price sensitive (Schiffman, O'Cass, Paladino, & Carlson, 2013) and more engaged in positive word of mouth communication (Schiffman et al., 2013). Furthermore, studies showed that a small increase in customer brand loyalty's rates can result in a tremendous increase in the firm's profitability (Gopal Das, 2014).

The marketing and consumer behaviour literature has demonstrated that the evaluation of the brand as well as brand attitude is not only a result of the functional facets of the brand but can also be from the symbolic criteria of the brand (Kressmann et al., 2006). According to Oliver (1999), loyalty is engendered through three sequential phases: cognitive loyalty, affective loyalty, and conative loyalty which are all the outcomes of information processing. Each stage of these loyalty facets is effected by different attitudinal factors such as self-image (Kressmann et al., 2006) and self-congruity (Sirgy, Johar, Samli, & Claiborne, 1991). Recently, a small number of researchers investigated and confirmed the impacts of self-image on consumer brand loyalty with most of them considering brand loyalty as a single construct (e.g., Gopal Das, 2014; Kressmann et al., 2006). In order for researchers and brand managers to attain deep insights into how consumer's brand loyalty is structured and developed, all stages of brand loyalty and its relationships with brand personality and functional congruity should be examined. Moreover, to the best of our knowledge, no research has hypothesized the relationship between brand personality and functional congruity and literature lacks in demonstrating the impacts of brand personality and functional congruity on cognitive, affective, and conative loyalties. Furthermore, numerous studies argued that the buying behaviour of consumers vary across genders (Bakewell & Mitchell, 2006), and research also revealed that consumer perception towards the symbolic benefits of brand differ across gender groups, for instance, the symbolic benefits of brand personality between males and females (Gopal Das, 2014; Grohmann, 2009). Therefore, the role of gender requires more investigation in relation to branded products.

Hence, this gap motivates us to identify the following objectives:

- to investigate the effect of brand personality on various stages of customer brand loyalty
- to explore the impacts of functional congruity on stages of consumer brand loyalty
- to explore whether gender moderates the impacts of brand personality and functional congruity on various stages of brand loyalty.

Finally, this study provides a greater understanding of the association between brand personality, functional congruity, and brand loyalty across gender groups. The findings enable brand managers and marketers to predict consumer behaviours, thus assisting them to provide better guidance to improve their branding strategy and promotional effectiveness. Moreover, Since South-East Asian countries share similar cultures to a large extent (Warner, 2014), the multi-cultural facet of the Malaysian context helps in extending the findings of this research to other countries in the region as well. The following part of the manuscript discusses the

conceptual and hypothesis development, followed by the methodology, findings, discussion, implication, and conclusion and limitation.

Literature Review and Hypothesis Development

Brand Personality and Functional Congruity

Many scholars of marketing and consumer behaviour believe that individuals assess and evaluate products from user image and product attributes (Sirgy 1991). Product-user image refers to the symbolic meaning and feature of a product which is a result of an overall impression of the consumer towards the product/store (i.e., modern, prestige, young, honest and so on) (Kang, Tang, & Lee, 2013), whereas product attributes emphasis on the utilitarian facets of a product (e.g., Quality, Cost) (Kressmann et al., 2006). Both functional and self-congruity were developed from the congruity theory, which attempts to demonstrate the degree of resemblance and dissemblance of product brand/store brand image with consumers' self-concept (Sirgy, Grewal, & Mangleburg, 2000).

Self-congruity is defined as the comparison between product-user image and consumer self-concept (Sirgy et al., 1991), whereas, functional congruity refers to consumers' congruity and incongruity perception towards product attributes afore and after purchase (Sirgy et al., 2000). Self-congruity theory is a theory which is very much applicable in brand personality concept. The notion of brand personality resembles self-congruity where, instead of user image, brand personality (personality traits) is used in order to evaluate brand image (Parker, 2009; Tuškej, Golob, & Podnar, 2013). Moreover, studies conducted in retail branding have used self-congruity and brand personality as an interchangeable concept (Gopal Das, 2014). Therefore, the current study uses the brand personality concept instead of self-congruity, which can provide more insights into branding strategy. As suggested by Parker (2009), if the firms understand the concept of brand personality, its application, and utilization as a key branding strategy, it can effect on their consumer perception far more enduring than any other communication strategies.

Even though the concept of brand personality has been around since the last three decades, marketing academics and practitioners still show tremendous interest in this concept (Freling, Crosno, & Henard, 2011). For instance, consumer researchers have studied how brand personality might result in consumer's self-expression as well as association (Freling et al., 2011), and practitioners have given close attention to the utility of brand personality from product differentiation point of view (Freling & Forbes, 2005a). Moreover, scholars believe that if the consumer knows and likes the given brand personality, the process of purchasing will be less complex and also there will be high possibility of spending less time for information search (Freling & Forbes, 2005b). Such a gain might accrue due to the strong brand personality that makes the brand standout and be differentiated from its competitors, which finally can create brand value in the minds of consumers (Freling et al., 2011).

According to Aaker (1997), "human characteristics associated with the brand form brand personality". Aaker (1997) developed a brand personality scale (BPS) that consists of five dimensions i.e., sincerity, competence, excitement, sophistication, and ruggedness.

However, the Aaker (1997)'s brand personality dimensions are recently criticised, as the aforementioned dimensions of brand personality fall short from the perspective of psychological theory due to the lack of correspondence with human personality model (Ha & Janda, 2014). Moreover, the study conducted by Milas and Mlačić (2007) revealed that culture play a pivotal role in brand personality concept. Geuens, Weijters, and De Wulf (2009) argued that brand personality dimensions have a wide variation cross culturally and the brand personality dimensions are not generalizable. For instance, J. L. Aaker, Benet-Martinez, and Garolera (2001) found that the three dimensions of the big five brand personality factors can be applied in a Spain case. Geuens et al. (2009) identified that the Aaker (1997)'s brand personality framework might not be applicable and effective, where further analysis is mandatory at the individual brand level or in circumstances where consumers are considered as a key factor of differentiations. Therefore, based on the aforementioned criticism of brand personality, a new measure of brand personality (responsibility, simplicity, activity, aggressiveness and emotionality) proposed by Geuens et al. (2009) is utilized in this study.

Consumers identify the brand that is very impressive and appealing while they realise that there is a strong match between their personality and the brand (Malär, Krohmer, Hoyer, & Nyffenegger, 2011). To illustrate, BMW can be described as a sophisticated and glamorous brand, whereas Marlboro can be associated with ruggedness and outdoorsy or, according to Aaker (1997), Vodka is associated with a cool brand, contemporary, 25-year-old (Young) while Stoli is considered as an old man's brand. Therefore, consumers might have positive evaluation and perception towards the functional attributes of the product if they find the brand personality of the product that they intend to buy is the one they want to be associated with. Therefore, based on the above argument, the following hypothesis is proposed:

H1: There is a positive association between brand personality and functional congruity

Brand Loyalty

Customer brand loyalty is a vital goal for companies (Kuenzel & Halliday, 2008; Nikhashemi, Paim, Osman, & Sidin, 2015) through which both companies and customers can benefit. Additionally, it is observed that an only five per cent in retention of customers can increase the companies' profits by 25 to 85 per cent (Reichheld & Sasser, 1990). Moreover, acquiring a new customer is five times more costly than retaining the existing ones (Wills, 2009). Company profits can be maximized through loyal customers because of their willingness to (1) make frequent purchase, (2) try new products or services and pay by cash, (3) suggest products and services to others, and (4) provide truthful recommendations to companies or stores (Fung, King, Sparks, & Wang, 2013; Reichheld & Sasser, 1990). Hence, customer loyalty is regarded as an indicator of the success and prosperity of a company (Eakuru & Mat, 2008).

Oliver (1999) defined loyalty as "a deeply held commitment to repurchase or re-patronage a preferred product consistently in the future, despite situational influences" (p.392). However, the term "brand loyalty" has been assessed from both attitude and behavioural perspectives (Kang et al., 2013). Behavioural Loyalty refers to frequently repurchasing of products by customers (Härtel & Russell-Bennett, 2010); this type of loyalty is very much applicable to fast moving customer products such as those in supermarkets and hypermarkets

which can be measured using ready access information at the check-out points, but such a measure of behavioural loyalty might not be able to give a clear picture with regards to consumers' attitude towards the brand. Consumers might keep repeating their purchase of the product while at the same time might dislike the product brand. On the contrary, attitudinal loyalty refers to the attitudes of consumers specifically towards the brand (Ajzen, 2001). Some scholars call attitudinal loyalty as a commitment loyalty which incorporates attitudinal preference and commitment towards the brand as well as the intention to purchase the brand (Ajzen, 2001; Härtel & Russell-Bennett, 2010). Therefore, we define attitudinal brand loyalty as the consumer's cognitive, effective and conative evaluation of repurchasing the brand.

Many studies which have been conducted in the marketing area suggested three phases of brand loyalty, which are explicitly interdependent i.e., each phase relies upon achieving the previous phase (Kang et al., 2013; Yuksel, Yuksel, & Bilim, 2010). The first phase is cognitive, where the consumer is attracted to informational elements that impacts on their perception towards the product attributes (i.e., Cost, quality and so on), in which case such elements have impact on consumer preference over substitute brand (Oliver, 1999). More importantly, in this stage, the consumer's expectations should be met. The second phase is affective loyalty which refers to emotional connection and attachment between consumer and brand that is a result of the positive attitude and experience of the consumer's satisfaction towards the product brand (Härtel & Russell-Bennett, 2010; Oliver, 1999). Repeated satisfaction from purchasing the brand leads to the third phase (conative loyalty) in which customers have reached to a behavioural intention, trust, and commitment to brand (Kang et al., 2013).

Based on previous literature findings, all cognitive, effective, and conative loyalty evolves consequently and loyalty starts off with cognitive, followed by affective and finally, with conative sense, which supports and confirms the above aforementioned sequence using the information processing theory (e.g., Härtel & Russell-Bennett, 2010; Kang et al., 2013). Therefore, it is hypothesized that:

H2: There is a positive association between conative brand loyalty and affective brand loyalty
H3: There is a positive relationship between affective brand loyalty and conative brand loyalty

The Impact of Brand Personality on Cognitive, Affective and Conative Loyalty

Cognitive loyalty refers to opinions and beliefs of individuals towards products, stores or brands (Louis & Lombart, 2010). Cognitive loyalty in most circumstances is influenced by information which is available about the product brand (Sirgy et al., 1991). Several studies have identified the important roles of brand personality on consumer behavioural outcomes, such as purchase intention (Wang, Yang, & Liu, 2009), perceived quality (Ha & Janda, 2014), commitment (Louis & Lombart, 2010; Urška Tuškej 2013), attitude towards a brand (Louis & Lombart, 2010), and brand trust (Ha & Janda, 2014). Oliver (1999) argued that cognitive loyalty is the result of customer's cost-benefit analysis. When customers perceive that the benefit of the product exceeds the cost, consumers would tend to choose to purchase the product, which finally ends up as cognitive loyalty (Kang et al., 2013). Therefore, based on the above argument, we can rationalize that if the personality of the product is congruent to the potential customers' personality, it may result in positive opinion and belief formation which are prerequisites of attitude formation (Härtel & Russell-Bennett, 2010). Consequently, consumer's perception regarding the benefits of the products will exceed from the cost perception, which makes them

less inclined to go for alternative choices resulting in cognitive loyalty. Accordingly, it is hypothesized that:

H4: There is a positive association between brand personality and cognitive brand loyalty.

The notion of brand affect is related to the emotion part of brand, which is provoked as a result of feelings and emotional attachment towards the brand. However, this concept in marketing and consumer behavioural studies is used interchangeably as an affective loyalty (Härtel & Russell-Bennett, 2010). As discussed earlier, effective loyalty refers to feelings of liking part of the brand (i.e., pleasant, favourable, classy, prestige, etc.), and this emotion and feelings towards the brand is the consequence of the connection between consumer and brand preference (Grohmann, 2009). According to the self-congruity theory, the high degree of self-congruence between consumer and brand can result in the enhancement of affective, attitudinal, and positive behavioural outcomes of consumer response towards the brand (Malär et al., 2011), for instance, a congruity between customers' self and brand personality. As suggested by Malär et al. (2011), the emotional attachment towards a brand will occur once self-congruity between consumer and brand is met. To add on, based on the theory of self-expression (Aron et al., 2005), individuals possess an inherent motivation to incorporate others (such as automobile brands in the context of this study) into their conception of self. The more the brand seems part of self-definition, the closer the affective or emotional attachment would be. In consumer behaviour and marketing studies, emotional attachment has been inherently tied to self-concept (Malär et al., 2011). Therefore, based on the above argument, we can justify that if the personality of brand fits the personality of consumer, the emotional attachment towards the brand can occur. Therefore the following hypothesis is proposed based on the above argument:

H5: There is a positive association between Brand Personality and affective brand loyalty.

Conative loyalty is associated with future behavioural intention towards the product brand (Parker, 2009). It has already been confirmed by self-congruity theory that consumers trigger positive behavioural outcomes once they find a connection or have much in common with the brands they are interested in, which can fulfil their self-definitional needs (Govers & Schoormans, 2005). Consumers might have a positive evaluation towards the brand once they apply a set of brand personality attributes and relating those attributes to their own personality and self-image; therefore, the consumers would be inclined to consider the chosen brand for their future purchase. Hence, if the personality of the brand fits the personality of the consumer, the likelihood of conative brand loyalty is enhanced. Thus, the following hypothesis is proposed:

H6: There is positive association between brand personality and conative brand loyalty.

The Impact of Functional Congruity on Cognitive, Affective and Conative Brand Loyalty

The ELM theory which was proposed by Petty and Cacioppo (1986) is pertinent to the current study as it discussed the interrelationships between self-congruity, functional congruity and its outcome. This theory which is rooted in social psychology has recently been used in marketing studies (Xue, 2008). According to this theory, there are two routes of persuasion, the peripheral and the central route. Central route of persuasion refers to a very thoughtful process of information, which is available for the product that consumers intend to purchase. Normally, the

consumers would go through this route when the involvement of product is high, in which case they need to go through careful internal or external search to evaluate the product or brand in order to make their final decision (Xue, 2008). Peripheral route refers to consumers who are influenced by superficial information cues available about the product or brand (Engel, Blackwell, & Miniard, 2012), which normally involves low involvement products. However, the selection of the route depends on the consumer's motivation and ability to scrutinize the available information related to the product, store or brand (Kang et al., 2013; Petty & Cacioppo, 1986). Consumers need both motivation and ability to make their own internal argument which is required by the central route of persuasion. According to ELM theory, the attitude which shapes and forms as a results of the central route of persuasion is supposed to be lasting and less vulnerable compared to the peripheral route of persuasion when it comes to alternative choice (Engel et al., 2012).

Functional congruity is the outcome of the elaboration process in the central route of persuasion when the functional attributes of product, brand or store are evaluated by consumers (Sirgy et al., 2000). For instance, in the current study, the functional attributes of the car, such as petrol consumption, quality, price and safety will be assessed by consumers through the central route of persuasion, as there is high degree of product involvement. Moreover, this route of persuasion needs a greater level of cognitive effort and belief which demonstrates customers' preference (affection and emotion) over the competing available brands within the market (Härtel & Russell-Bennett, 2010). Therefore, positive belief and preference towards the brand will enhance the high possibility of forming future purchase intention (Conative). Hence, the following hypotheses are proposed:

H7: There is a positive association between functional congruity and cognitive brand loyalty
H8: There is a positive association between functional congruity and effective brand loyalty
H9: There is a positive association between functional congruity and conative brand loyalty

Moderating Role of Gender

The current study gives closer attention to the critical role of gender differences. The impact of gender differences in consumer studies and marketing has gathered a momentum among researchers. The substantial role of gender in consumer purchasing behaviour, attitude formation and product evaluation has attracted numerous research interests (G Das, 2014; Homburg & Giering, 2001; Jin, Line, & Goh, 2013). Females buying behaviour is influenced more by personal interaction compared to male consumers (Jin et al., 2013). According to Homburg and Giering (2001), men tend to shop quickly compared to females. Females are willing to allow substantial amount of time for purchasing their product or services (G Das, 2014). The study conducted in the automobile industry by Homburg and Giering (2001) revealed that satisfied female customers are more willing to engage in repurchase of products compared to males. Prior researches have revealed that the symbolic attributes of the brand varies across genders, since the evaluation of brand personality's dimensions vary between men and women (Grohmann, 2009). These findings clearly demonstrate that there are unique differences between males and females' consumers' behaviour which might moderate the influence of brand personality and functional congruity on various stages of brand loyalty in the automobile industry. Hence, the following hypotheses are developed and proposed as follows:

H10a: Gender moderates the relationship between brand personality and cognitive brand loyalty
H10b: Gender moderates the relationship between brand personality and affective brand loyalty
H10c: Gender moderates the relationship between brand personality and conative brand loyalty

H11a: Gender moderates the relationship between functional congruity and cognitive brand loyalty
H11b: Gender moderates the relationship between functional congruity and affective brand loyalty
H11c: Gender moderates the relationship between functional congruity and conative brand loyalty

Based on the aforementioned hypotheses the following conceptual framework is proposed

Figure 1: Conceptual Framework (Insert Here)

Method and Instrument Development

Product Stimulus

The research interest of the current study is in the automobile industry. The automobile industry was selected due to a number of reasons. First of all, automobiles are highly conspicuous, as a result of which the symbolic attributes of product brand are most likely evaluated by consumers. Second of all, a car is considered as a high involvement product as it is a high cost product, which requires consumers to go through deep purchasing decision process. It can be assumed that most likely consumers will evaluate different automobile brands before they reach their purchasing decision point.

Sampling and Data Collection procedures

The quantitative approach was adopted in the current study. Data was collected through self-administered questionnaires. Convenience sampling method was administered and the questionnaire was sent to 420 Malaysian car brand users who have purchased their cars during the last 5-year period. The 5-year time frame is necessary for the survey because of two reasons: first of all, to ensure that the consumers have enough experience with their own car brand. Secondly, we assume that there is high possibility that those who have had their cars for at least 5 years are thinking about purchasing a brand new car. Therefore, it could enable researchers to capture the data which can truly demonstrate the role of brand personality and functional congruity on various loyalty stages. Since there are three main communities in Malaysia (Malay, Chinese, and Indian), the questionnaires were translated from English to Malay, which is the national language of Malaysia. However, the option to answer in either English or Malay is given to qualified respondents. Considering that there is a need to conduct correct translations, two important methods of translation, which was recommended by Adler (1983), were considered. The first option is to have a back-translation, by which the English version of the questionnaire is translated into the Malay language and then translated back into the original language, while the second option is to have the translation done by an expert who is proficient in both languages and in the subject matter; in this study, we employed the second method. A

total of 263 usable responses were collected from the respondents yielding 63% of response rate. Table 1 represents the sample and demographic profile of the respondents.

Sample sizes between 30 to 500 can be considered as effective (Hair, Ringle, & Sarstedt, 2011; Sekaran, 2006). Hair Jr, Hult, Ringle, and Sarstedt (2016); Malhotra, Patil, and Kim (2007) assumed that the consideration of sample size must be guided by resource constraints.

However, Hair Jr et al. (2016) suggested determining the sample size via power analysis before applying any SEM models. The present study also used the prior-sample size calculator for structural equation modelling which was initiated by Soper (2017). In order to use this calculator, the numbers of parameters should be taken into consideration as input data, such as the number of all measurement items, the numbers of exogenous as well as endogenous variables within the theoretical framework, and the desired effect size (Westland, 2010). The required information keyed in is: number of observed variables = 31, anticipated statistical power of 95%, and probability level of 0.05. Running the calculator, these elements recommend the sample size of 148. Therefore, since the proposed sample size of the present study falls within the aforesaid justifications, the requirement of the sample size is met.

Constructs

As demonstrated in Table 2, all five main constructs of the study (brand personality, functional congruity, cognitive brand loyalty, affective brand loyalty, conative brand loyalty), were measured with the five point Likert scale, varying from strongly disagree to strongly agree, except for functional congruity which was measured with using semantic differential scale. All measurement models were adopted from prior established studies.

As shown in Table 2, brand personality including its five dimensions (responsibility, extraversion, emotionality, aggressiveness, simplicity) with 20 items were adopted from Geuens et al. (2009), functional congruity with six functional attributes adopted from Kressmann et al. (2006), and finally brand loyalty constructs of cognitive, affective as well as conative were adopted from Oliver (1999).

Structural Equation Modelling (SEM)

PLS-SEM is also considered as an appropriate method to assess the path coefficient in causal models (Goodhue, Lewis, & Thompson, 2012). Furthermore, the PLS-SEM is a rich approach in conducting research in marketing, management and consumer behavioural studies and it is a good technique for theory testing (Hair Jr et al., 2016). PLS-SEM is also considered as one of the greatest techniques for identifying the hypotheses and theoretical relationships among the variables within complex models (Hair Jr et al., 2016; Valaei, Rezaei, & Ismail, 2017). The present study uses PLS-SEM for analysis due to the fact that the proposed model is complex i.e., 15 paths and three dependent variables (Ringle, Sarstedt, & Straub, 2012); therefore, PLS-SEM approach is considered as the most appropriate approach.

Results and Findings

Descriptive Analysis on Sample Profile

53.3% of the sample respondents were males while 46.7% were females. Furthermore, descriptive statistic shows that the majority of respondents' ages fall between 35 and 39 (35.4%), 27.3% were at the age between 39 and 49, 17.5% of age between 18-23, and only 9.2% of them were older than 50. In terms of educational qualification, the majority of the respondents (33.8%) were undergraduates, followed by 27.7% with SPM qualifications. Most of the respondents were Chinese (47.7%), followed by Malays (40.3%) and Indians (12.0%). The data on the percentage distribution of respondents shows that more than half of the respondents (56.0%) earn more than 6000RM, followed by between 3001 and 6000 (29.7%), and 12.5% earning less than RM3000 per month.

Table 1: Sample Profile (Insert Here)

Validity and Reliability of Constructs

To ensure the validity and reliability of the measurement model, both composite reliability and reliability test should be examined (Hair Jr et al., 2016; Sekaran, 2006). As demonstrated in Table 2, since the Cronbach's Alpha and composite reliability values are above the cut-off point (higher than 0.70), the reliability of measurement model is achieved. However, one measurement item of brand aggressiveness dimension of brand personality (BPd3) and one item from functional congruity construct (FC5) have values below the recommended cut-off-point, which makes them candidates for elimination (Hair Jr et al., 2016). The researchers can keep the items if they have valid reasons (Hair Jr et al., 2016). Since, the convergent and composite validities have been achieved and even by removing the aforesaid items the R^2 and composite reliability diminishes we decided to keep these items. To add on, no multi-collinearity was found as the VIF value of all the indicators are below the recommended threshold of 5.

Table 2: Construct reliability and Validity (Insert Here)

Finally, examining convergent and discriminant validities, the performance and validity of the constructs were verified. According to Byrne (2013); Hair Jr et al. (2016), the Average Variance Extracted (AVE) should be greater than 0.50 in order to achieve convergent validity. Shown in Table 3, Fornell-Larcker criterion clearly indicates that no discriminant validity issues were identified as the correlation among the variables do not exceed the cut-off-point of 0.90 (Byrne, 2013; Hair Jr et al., 2016). In addition, as shown in appendix A, the loadings of the items of each construct (bold values) are higher than the loadings of other constructs. Therefore, the required conditions for discriminant validation are met.

Table 3: Fornell-Larcker Criterion - Discriminant Validity (Insert Here)

Structural Model

PLS-SEM algorithm was run with Figure 2 representing all causal relationships among the variables (Refer to bootstrapping results in Appendix B for more illustration). To identify the quality of the structural model, a non-parametric examination technique was used, where a logical metric to judge the structural (inner) model is the endogenous variable's coefficient determination (R^2). R^2 determination is a great way to demonstrate and reflect the percentage variance explained by latent constructs; hence, it would be able to measure the function of regression (GoF) against the empirically obtained manifest items. The value of R^2 ranges from 0 to 1, of which the greater value demonstrates the higher value of variance explained as well as the positive relationship and vice versa (Hair Jr et al., 2016). Generally, R^2's value that is close to 0 is not statistically significant.

However, it is a very touchy issue when proposing a rule of thumb for an acceptable range level of R^2, as the acceptable level of R^2 can be dependent on the nature and complexity of the study. For instance, as suggested by Cohen (1977), in consumer behavioural research discipline R^2 ranged from 0.02, 0.13 and 0.26 which demonstrated weak, moderate, and strong values , whereas researchers in exploratory discipline (e.g., Explaining customer satisfaction drivers) expected greater R^2 values (Hair Jr et al., 2016; Ringle et al., 2012). As depicted in Figure 2, 19.5%, 39.9% and 44.8% of cognitive, effective and conative (respectively) brand loyalty variances are explained by brand personality and functional congruity perception. Moreover, 31.5% of variance of functional congruity is also explained by brand personality. To ensure predictive accuracy of the model, the predictive relevance value (Q^2), which is extracted using the blindfolding procedure, should be greater than 0 (Hair Jr et al., 2016). The predictive relevance of functional congruity (0.199), cognitive brand loyalty (0.181), affective brand loyalty (0.306) and conative brand loyalty (0.232) all surpassed the cut-off-point of 0.

The outcomes of the hypothesized relationships are also tabulated in table 4 (Model 1-Combined). It reveals that H1, H2, H3, H4, H5, H7, H8, and H9 are supported except for H6, thus rejecting the relationship between brand personality and conative brand loyalty. Hypothesis number 1 (H1) which proposes a positive relationship between brand personality and functional congruity, with a strong pass coefficient of 0.561, t-value (Value) of 10.565, as well as standard error of 0.053, is supported. Hypothesis 2, formulated to examine the positive relationship between cognitive brand loyalty and affective brand loyalty, with t-value of 5.441, coefficient of 0.342 and standard error of 0.063, is also supported. Hypothesis 3 is also proven in that there is a positive relationship between affective and conative brand loyalty, with t-value of 5.836, path coefficient of 0.375, and the standard error of 0.064. The hypothesized relationships among cognitive, affective and conative brand loyalty are also supported, being aligned with previous study (Kang et al., 2013) mentioning that cognitive brand loyalty, affective brand loyalty as well as conative brand loyalty happens in an order. Oliver (1999) also confirmed that the loyalty stages starts with cognitive, then flows into effective, and will end up as conative loyalty.

Hypothesis 4, as depicted in Figure 2 and table 4, states the positive relationship between brand personality and cognitive brand loyalty with the t-statistic of 2.997, path coefficients of 0.330, and standard error of 0.110. Hypothesis 5, which proposes the positive relationship between brand personality and affective brand loyalty, is supported as the t-value is above the

threshold of 1.96 (t-value 3.638, coefficient path, 0.252, standard error, 0.069). Hypothesis 6, which proposes the positive relationship between brand personality and conative brand loyalty, is surprisingly rejected (t-value 0.825, path coefficient 0.058, standard error, 0.070). Perhaps, the brand personality itself as single indicator factor cannot force the consumer to choose and consider the product for purchase as the automobile is considered as a high involvement product and consumers might consider some other related factors in order to choose their future car brand. The results also show that the indirect effect of brand personality; indirectly, its effects on conative brand loyalty is significant via functional congruity. Finally, Hypothesis 7, 8 and 9 proposing the positive relationships between functional congruity and cognitive, affective and conative brand loyalty are supported as the t-values of aforementioned hypotheses are above 1.96 (t-value of 2.011, 3.224, 5.744, and path coefficient of 0.161, 0.203, 0.364, respectively). These findings are very important for brand building, brand positioning, and in developing marketing strategies in the car industry to differentiate your brand from the competitor's brands in order to have sustainable competitive advantage in the automobile market.

Figure 2: PLS- Path Model (Model 1- Combined- Insert here)

Multi Group Analysis: Role of Gender

To examine whether gender moderates the impacts of brand personality and functional congruity on the various stages of brand loyalty, multi group analysis (PLS-MGA) was carried out.

The outcome of PLS-MGA reveals that the impact of brand personality on cognitive and affective brand loyalty is substantially different across the genders. The result shows that for females, brand personality directly impacts cognitive (pass coefficient, 0.543; t -value, 3.247) and affective brand loyalty (pass coefficient, 0.370; t value, 3.942) whereas for males, brand personality does not affect directly on cognitive (pass coefficient, 0.167, t- value, 1.272) and affective brand loyalty (pass coefficient, 0.016; t-value, 1.089) but indirectly impacts cognitive (supported at 10% probability; t- value1.65), effective, and conative brand loyalty through functional congruity. As a result, hypotheses 10a and 10b are supported. However, there is no positive relationship between brand personality and conative brand loyalty for both, male (pass coefficient, 0.074, t-value, 0.666) and female cases (pass coefficient, 0.092, t-value, 0.087), thus rejecting H10c.

Moreover, PLS- path analysis clearly reveals that, the impact of functional congruity also varies among males and females. Functional congruity directly impacts cognitive (at 10% probability, pass coefficient, 0.268; t-value 1.676), affective (pass coefficient, 0.368; t- value, 2.733) and conative brand loyalty (pass coefficient 0.391; t-value, 4.621) in the male category whereas, functional congruity for females does not have any relationship with cognitive (pass coefficient, 0.213 t-value, 1.291) and affective brand loyalty (pass coefficient, 0.137 t value, 1.507); therefore, hypotheses H11a and H11b are supported. However, hypothesis H11c is rejected as the relationship between functional congruity and conative brand loyalty are similar across the gender groups as shown in Table 4 (Refer to bootstrapping results in Appendix C and D for more illustration).

Even though the path coefficient and bootstrapping results provide a clear picture on the moderating roles of gender, the current study has also provided the t-value evidence based on the following equation (refer to formula1) in order to support the relationships statistically. Table 4 tabulated the results of PLS- Path analysis of the entire model (Combined- model-1), Male (Model 2) and female (Model 3) for better illustrations.

$$t = \frac{Ps\ 1 - Ps\ 2}{\left[\sqrt{\frac{(m-1)^2}{(m+n-2)} * S.E(s1)^2 + \frac{(n-1)^2}{(m+n-2)} * S.E(s2)^2}\right] * \left[\sqrt{\frac{1}{m} + \frac{1}{n}}\right]}$$

Notes: Ps (path sample); m (number of group one observations); n (group two observations); S.E (Standard Error); s1 (Sample one); s2 (Sample two), P (path coefficient).

Equation 1: t value difference test. Source (Hair et al., 2011)

Table 4: Structural Model Outcome and Moderation Test (Insert Here)

Conclusion & Discussion

The main objective of the current study is to identify the impact of brand personality and functional congruity on various brand loyalty stages namely cognitive, affective, and conative. The second objective of this study is to establish the effect of brand personality on functional congruity and, lastly, to address whether gender differences can influence the hypothesized relationships between brand personalities on various stages of brand loyalty as well as functional congruity on aforesaid brand loyalty stages in the context of the automobile industry. The outcome of the present research demonstrates that all dimensions of brand personality, namely responsibility, extraversion, emotionality, aggressiveness as well as simplicity, are suitable to form the brand personality construct in the Malaysian automobile market. However, the study adopted Geuens et al. (2009)'s contemporary brand personality measurement in order to avoid cross cultural measurement issues.

The results show that brand personality has a positive impact on cognitive and affective brand loyalty and the findings of the study can be supported by the self-congruity theory which indicated that consumers might form positive beliefs and perceptions towards brands which are congruent to their self-concept (Ha & Janda, 2014; Sirgy et al., 1991). To add on, consumers who find the personality of the car brand that they are interested in that matches their own personality traits would start to develop a positive belief (cognitive) and show emotional or preference response (Affective), which can result in perceiving benefit through product consumption (Ha & Janda, 2014; Kumar, Lee, & Kim, 2009). One of the strategies which marketers always attempt to apply in marketing campaigns is to highlight the value of their product brand as they want their target market to create a positive feeling, belief as well as emotional response based on the product consumption (Engel et al., 2012) in order to build brand loyalty (Härtel & Russell-Bennett, 2010). However, the hypothesized relationship between brand personality and conative brand loyalty is not supported, which is inconsistent with the findings of Kumar et al (Kumar et al., 2009), which found that positive attitude and evaluation towards product brand can result in consumer purchase intention. Purchase intention and continued purchase can also be associated with conative loyalty; consumers first form cognitive loyalty,

followed by affective and finally, conative loyalty (Härtel & Russell-Bennett, 2010; Oliver, 1999).

However, the study shows that, brand personality indirectly via functional congruity has effects on conative brand loyalty. The reason as to why brand personality does not impact directly on conative brand loyalty might be due to product involvement. A car is considered as a high involvement product. Therefore, consumers, before taking any action towards product purchase intention or selection and making the purchase, need to evaluate the product attributes such as quality, price, gas consumption, and the safety aspects of the automobile (Functional Congruity) in order to establish conative brand loyalty.

Moreover, the study reveals that functional congruity also has a positive impact on all brand loyalty stages (Cognitive conative and Conative brand loyalty). This finding is also consistent with Kressmann et al. (2006) finding which revealed that functional congruity affects brand loyalty. However, in the aforesaid author's finding, brand loyalty was considered as a single construct. Consumers who want to purchase a product, especially high involvement products, may carry out information search either internally or externally; such information obtained through the search can enhance their knowledge of the product attributes (Engel et al., 2012). As mentioned earlier, if the functional attributes of the product are pertinent to what the consumer wants and meets their expectations, positive belief, preference, and love towards the product brand over competitor's brand may form, which finally could result in choosing or continuing to purchase the product (conative brand loyalty).

Another key finding of this study is the significant role of gender. The study surprisingly found that the impact of brand personality and functional congruity on cognitive and affective brand loyalty vary across genders. Brand personality plays a major role in building cognitive and affective brand loyalty among women, whereas for men brand personality did not have much influence on cognitive and effective brand loyalty formation. More interestingly, functional congruity in male cases is shown to be a key factor of cognitive, affective, and conative brand loyalty formation, which is not the true for females. The finding is also supported by Engel et al. (2012), which mentioned that the behaviour of consumers vary between males and females. Moreover, as suggested by Jin et al. (2013), the symbolic value of the product is more valued by female consumers compared males; therefore, we can reach to this consensus that brand personality is related to the symbolic part of the brand that is valued more by females compare to males.

Theoretical Contributions

This present study, unlike previous researches on brand personality which was conducted in different context such the telecommunication industry (Klabi & Debabi, 2011), retailing (Gopal Das, 2014), and automobile industry (Ha & Janda, 2014), combined both brand personality as well as functional congruity to test how consumers build loyalty towards automobile brands. Both aforesaid constructs play a pivotal role in building brand loyalty in the car industry, and most importantly in developing different loyalty stages. Moreover, this study also demonstrates the relationship between brand personality and functional congruity and their impact on each loyalty components. From the theoretical implication aspect, this study is the first study to utilize

self-congruity and ELM theory to explain the influence of brand personality and functional congruity on each component of brand loyalty within the Automobile context.

This study also considered the moderating role of gender, the outcome of which surprisingly shows that the effect of brand personality and functional congruity is different across the genders; such findings can help marketers to design an effective brand positioning and marketing strategies in order to remain competitive within the car industry, especially in the Malaysian market.

Practical Implications

Brand managers in the automobile industry are suggested to imbue their brands with clear brand personality. Moreover, marketers and brand managers in this industry are advised to categorise or segment their target market into cognitive, affective, and conative stages as each stage and components of loyalty requires different levels of commitment towards the brand (because each segments response differently to our marketing strategy) (Fournier & Yao, 1997). The study also shows that cognitive loyalty is an important starting point of consumer brand loyalty. At this phase, consumers are involved with brand personality and functional attributes assessment and since in this stage consumers evaluate the value of the product based on the benefit and cost, marketers might be able to identify these consumers by understanding their intentions whether they want to switch brands or not. The higher quality of functional congruity and more brand personality congruity might result in higher commitment to the brand over the competing brand.

In contrast, consumers who are in the effective loyalty stage are inclined to effortlessly be influence by pleasant experiences. These consumers actually have self-expressive needs to meet their self-definitional need (Kressmann et al., 2006), therefore they tend to be influenced by psychological stimuli and some other internal factors such as emotional arousal as well as social significance (Kang et al., 2013). To maintain and strengthen such relationship with the consumers, marketers should place more emphasis on delivering hedonic experience and communicating the strong companionate, caring, and loving part of the car's brand personality through image advertising or marketing campaign.

Marketers finally will be able to identify in the conative loyalty stage once they identify the positive response of consumers toward the brand (Härtel & Russell-Bennett, 2010). The consumer who reach to this stage have a strong commitment and trust towards the brand (Oliver, 1999). Marketers should look at these groups of consumers as a special group and consider rewarding them.

As our study shows that brand personality is a great indicator of cognitive loyalty formation as well as being very effective in female cases, marketers and brand managers are advised, through their marketing campaign and brand positioning, to focus more on symbolic attributes of the car brand compared to the functional attributes since female consumers show positive reaction and response towards the symbolic values (Gopal Das, 2014) rather than the functional attributes. Moreover, the functional attributes of the car brand should be highlighted throughout the brand positioning and marketing campaign for male segmentation as male consumers perceive more value and benefit once the functional attributes of the car brand meets their expectation. To add on, since South-East Asian countries share similar cultures to a large extent (Warner, 2014), the multi-cultural facet of the Malaysian context helps in extending the findings of this research to other countries in the region as well.

Limitation and Future Research Direction

Even though the study has made a number of contributions to the body of knowledge practically and theoretically, there are still some limitations which should be acknowledged and be addressed for future study. Firstly, to validate the outcome of this study, future research is encouraged to examine this hypothesized model in different cultural, as well as industrial, settings. Secondly, it will be very interesting for future studies to test the impacts of brand personality's dimensions on cognitive, affective, and conative brand loyalty. This examination can add value to the findings and provide more insights into identifying which component of brand personality can impact more on various stages of brand loyalty. Thirdly, the current study's focus is only on attitudinal components of brand loyalty; action loyalty was not considered due to the difficulties in measuring as well as observing action loyalty. Moreover, it will be useful if behavioural loyalty is also included in the model.

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Figure 1: Conceptual Framework

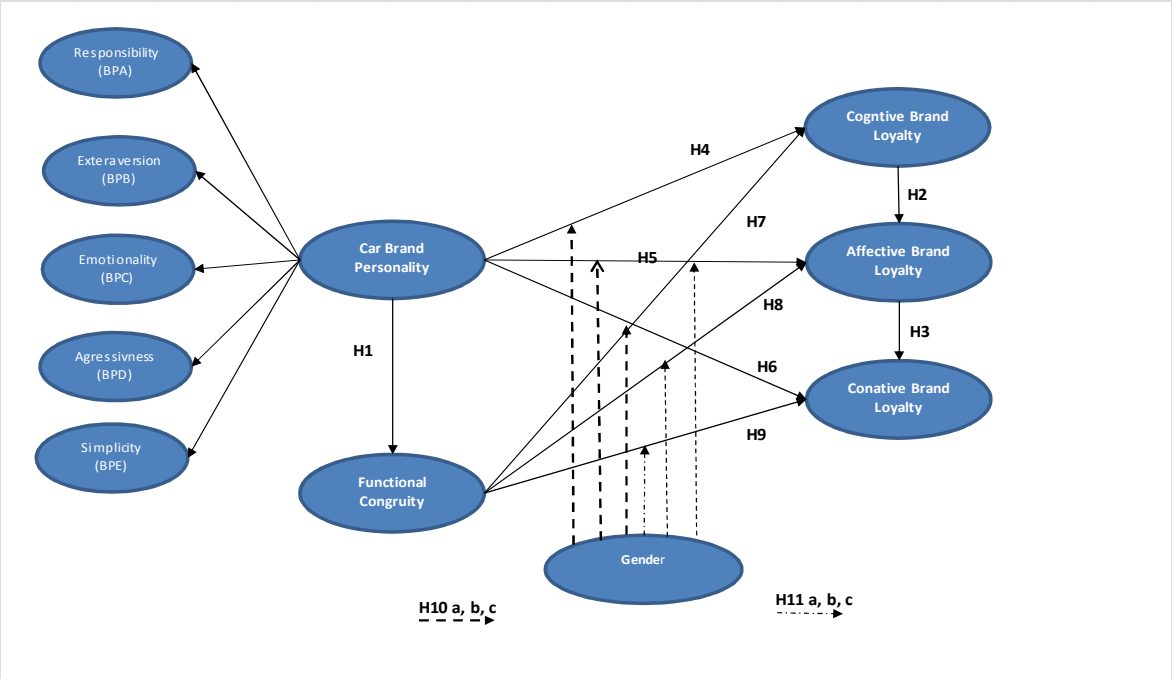
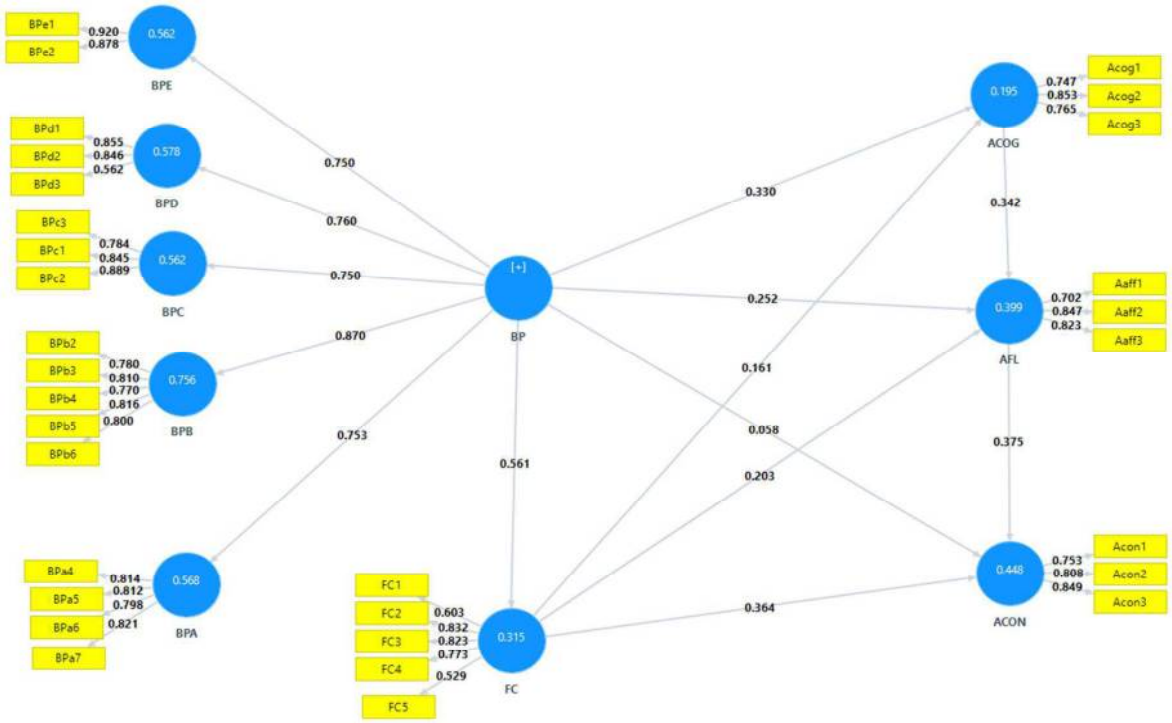
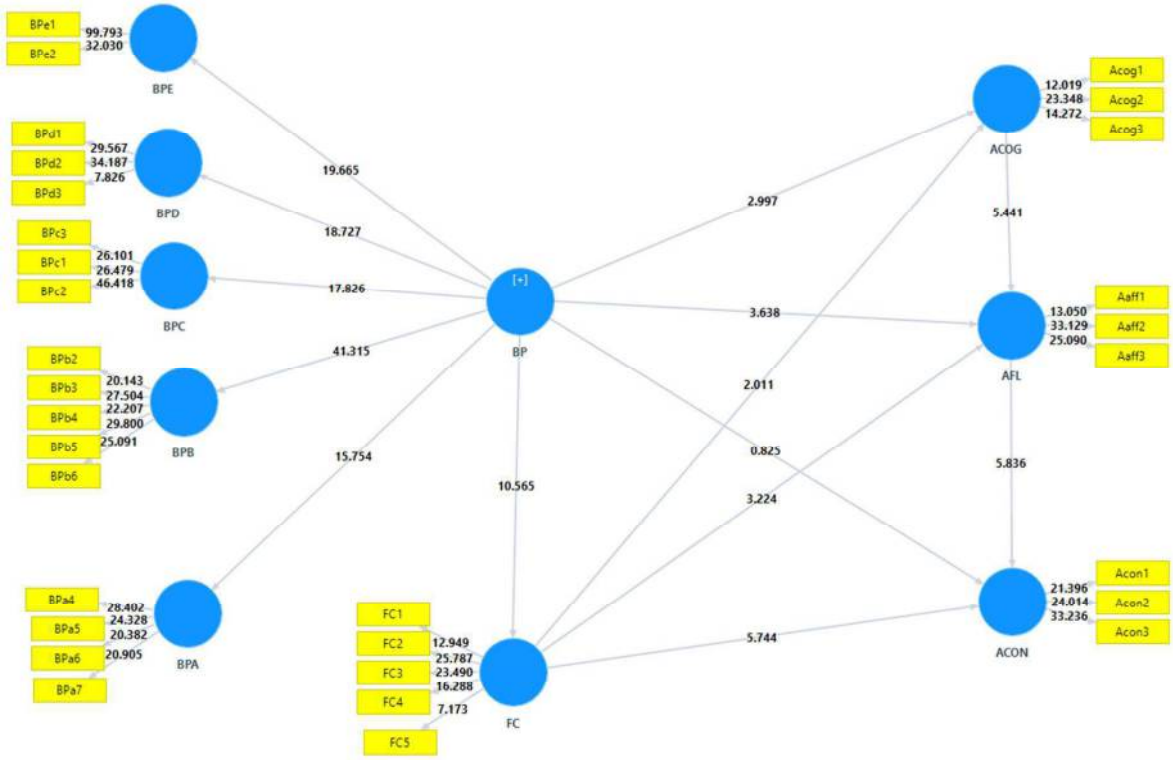


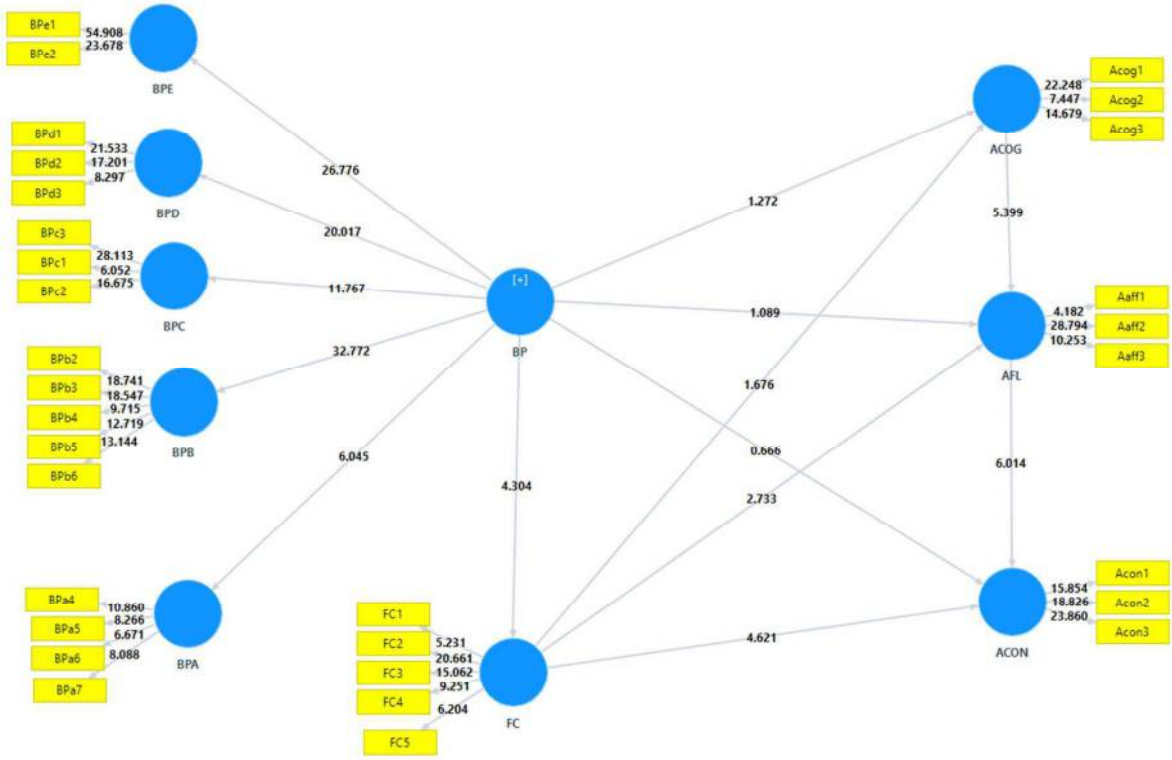
Figure 2: PLS- Path Model (Model 1- Combined)



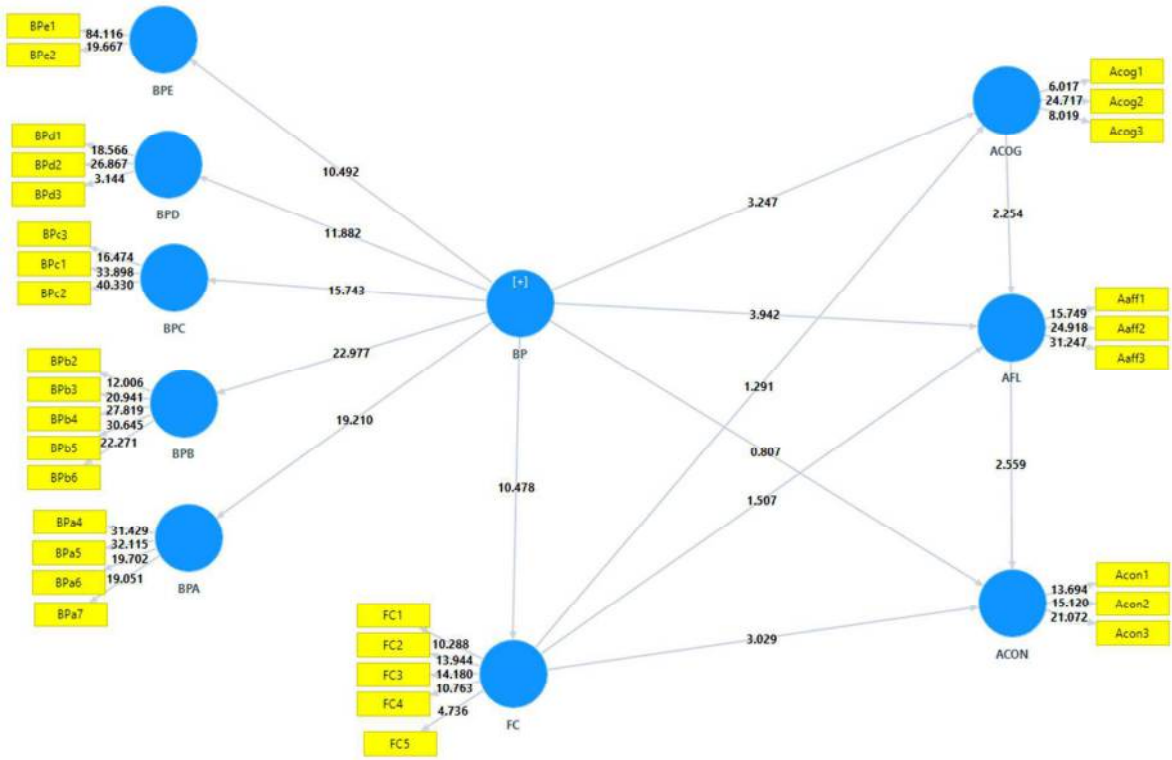
Appendix B: Bootstrapping Results (Model 1- Combined)



Appendix C: PLS Bootstrapping Result (Model 2 Male)



Appendix D: PLS Bootstrapping Result (Model 3 Female)



List of Tables

Table 1: Sample Profile

Variable	N	Percentage %
Gender		
Male	140	53.3
Female	123	46.7
	263	100
Age		
18-23	28	10.6
24-34	46	17.5
35-39	93	35.4
39-49	72	27.3
>50	24	9.2
Education Background		
Postgraduate	49	18.7
Under Graduate	89	33.8
A Level	52	19.8
SPM	73	27.7
	263	100
Ethnic Group		
Malay	106	40.3
Malaysian Chinese	126	47.7
Indian Malaysia	31	12.0
Others	0	0.0
	263	100
Income Level RM		
<3000	33	12.5
3001-6000	82	31.1
>6000	148	56.2
	263	100

Source: Provided by Author

Table 2: Construct reliability and Validity

Construct	Measurement Items	Items Loading	VIF	AVE	CR	α
Brand Personality (BP) Adopted from Geuens et al. (2009)					.915 (Overall)	.900 (Overall)
Responsibility (BP. A)				.658	.885	.827
	Trustworthy	.814	2.212			
	Responsible	.812	2.280			
	Down-to-Earth	.798	2.224			
	Honest	.821	2.210			
Extraversion (BP. B)				.633	. 896	.855
	Innovative	.780	2.049			
	Active	.810	2.538			
	Adventurous	.770	2.717			
	Creative	.816	2.566			
	Lively	.800	1.954			
Emotionality (BP. C)				.707	.878	.791
	Romantic	.784	2.984			
	Sentimental	.845	2.613			
	Emotional	.889	3.503			
Aggressiveness (BP. D)				.588	.806	.796
	Aggressive	.855	2.647			
	Pretentious	.846	2.337			
	Bold	.562	1.735			
Simplicity (BP. E)				.808	.894	.834
	Ordinary	.920	2.892			
	Simple	.878	2.208			
Functional Congruity (FC)				.522	.841	.860

Adopted from Kressmann et al. (2006)	Engine power	.603	1.180			
	Safety	.832	2.909			
	Quality	.823	2.814			
	Gas consumption	.773	3.553			
	cost	.529	1.610			
Cognitive Brand Loyalty (ACOG)				.624	.832	.796
Adopted from Oliver (1999)	Benefit	.747	1.276			
	Performance	.853	1.677			
	Quality	.765	1.434			
Affective Brand Loyalty (AFL)				.629	.835	.733
Adopted from Oliver (1999)	Like	.702	1.229			
	Feel	.847	1.568			
	Love	.823	1.510			
Conative Brand Loyalty (ACON)				.647	.846	.725
Adopted from Oliver (1999)	Continue	.753	1.312			
	Choice	.803	1.494			
	Continue	.849	1.633			

Notes : CR (Composite Reliability) ; AVE (Aaverage Variance Extracted), **α (**Cronbach's Alpha), VIF (Variance Inflation Factor)

Table 3: Fornell-Larcker Criterion - Discriminant Validity

	ACOG	ACON	AFL	BPA	BPB	BPC	BPD	BPE	FC
ACOG (Cognitive Brand Loyalty)	**0.790**								
ACON (Conative Brand Loyalty)	0.386	**0.804**							
AFL (Affective Brand Loyalty)	0.518	0.572	**0.793**						
BPA (Responsibility)	0.391	0.405	0.490	**0.811**					
BPB (Extraversion)	0.345	0.329	0.355	0.514	**0.795**				
BPC (Emotionality)	0.311	0.386	0.499	0.484	0.504	**0.841**			
BPD (Aggressiveness)	0.292	0.374	0.321	0.451	0.529	0.602	**0.767**		
BPE (Simplicity)	0.271	0.290	0.286	0.378	0.703	0.431	0.587	**0.899**	
FC (Functional Congruity)	0.346	0.570	0.462	0.518	0.435	0.351	0.419	0.411	**0.723**

Note: The off-diagonal values are the square roots of AVEs.

Table 4: Structural Model Outcome and Moderation Test

Hypothesized Path	Coefficient Model 1 (Entire model)	t- Value	Coefficient Model 2 Male	t- Value	Coefficient Model 3 Female	t-Value	Male vs Female t-Value	P value
ACOG -> AFL	0.342	5.441***	0.603	0.5399***	0.388	2.254**	1.074	0.142
AFL -> ACON	0.375	5.836***	0.667	6.014***	0.484	2.559***	0.851	0.198
BP -> ACOG	0.330	2.997**	0.167	1.272 (n.s.)	0.534	3.247***	**2.620*****	**0.009*****
BP -> AFL	0.252	3.638***	0.016	1.089 (n.s.)	0.370	3.942***	**2.395*****	**0.017****
BP -> ACON	0.058 (n.s.)	0.825 (n.s.)	0.074	0.666 (n.s.)	0.092	0.087 (n.s.)	0.471	0.638
BP -> FC	0.561	10.565***	0.560	4.403***	0.738	10.478***	1.443	0.150
FC -> ACOG	0.161	2.011**	0.268	1.676*	0.213	1.291 (n.s.)	0.261	0.794
FC -> AFL	0.203	3.224	0.368	2.733***	0.137	1.507	1.074	.248
FC -> ACON	0.364	5.744	0.391	4.621***	0.529	3.029***	0.942	0.347

**t*-values : 1.65 (10%) ; ***t*-values: 1.96 (5%); ****t*-values: 2.58 (1%)

Appendix A: Loading and Cross Loading

Items	ACOG	ACON	AFL	BPA	BPB	BPC	BPD	BPE	FC
Acog1	**0.747**	0.349	0.424	0.263	0.255	0.227	0.191	0.284	0.310
Acog2	**0.853**	0.203	0.379	0.336	0.337	0.304	0.287	0.212	0.286
Acog3	**0.765**	0.365	0.423	0.327	0.222	0.204	0.212	0.142	0.220
Acon1	0.313	**0.753**	0.432	0.291	0.125	0.271	0.283	0.107	0.450
Acon2	0.311	**0.808**	0.448	0.323	0.383	0.330	0.354	0.355	0.464
Acon3	0.308	**0.849**	0.499	0.361	0.278	0.327	0.266	0.231	0.461
Aaff1	0.345	0.304	**0.702**	0.441	0.376	0.426	0.281	0.307	0.410
Aaff2	0.420	0.551	**0.847**	0.399	0.274	0.362	0.197	0.165	0.362
Aaff3	0.460	0.484	**0.823**	0.339	0.215	0.410	0.296	0.228	0.340
BPa4	0.256	0.338	0.453	**0.814**	0.376	0.413	0.316	0.321	0.403
BPa5	0.268	0.360	0.357	**0.812**	0.498	0.419	0.465	0.406	0.410
BPa6	0.379	0.281	0.371	**0.798**	0.450	0.400	0.356	0.294	0.474
BPa7	0.374	0.333	0.419	**0.821**	0.321	0.326	0.307	0.176	0.389
BPb2	0.192	0.135	0.172	0.333	**0.780**	0.344	0.358	0.536	0.334
BPb3	0.354	0.312	0.360	0.448	**0.810**	0.403	0.358	0.643	0.288
BPb4	0.166	0.299	0.275	0.408	**0.770**	0.372	0.413	0.499	0.498
BPb5	0.288	0.276	0.317	0.438	**0.816**	0.425	0.418	0.514	0.277
BPb6	0.356	0.275	0.276	0.410	**0.800**	0.452	0.547	0.599	0.341
BPc3	0.254	0.294	0.423	0.409	0.529	**0.784**	0.536	0.449	0.324
BPc1	0.305	0.386	0.455	0.419	0.378	**0.845**	0.441	0.276	0.305
BPc2	0.225	0.293	0.374	0.387	0.344	**0.889**	0.528	0.345	0.250
BPd1	0.229	0.289	0.289	0.425	0.407	0.521	**0.855**	0.414	0.360
BPd2	0.281	0.349	0.259	0.397	0.371	0.481	**0.846**	0.400	0.363
BPd3	0.150	0.210	0.176	0.187	0.446	0.363	**0.562**	0.556	0.224
BPe1	0.221	0.346	0.307	0.421	0.695	0.415	0.540	**0.920**	0.487
BPe2	0.273	0.159	0.198	0.242	0.559	0.357	0.514	**0.878**	0.228
FC1	0.291	0.606	0.466	0.353	0.213	0.206	0.192	0.141	**0.603**
FC2	0.231	0.405	0.317	0.376	0.369	0.257	0.324	0.370	**0.832**
FC3	0.241	0.312	0.328	0.403	0.422	0.241	0.373	0.446	**0.823**
FC4	0.150	0.245	0.213	0.314	0.345	0.230	0.313	0.351	**0.773**
FC5	0.285	0.368	0.250	0.382	0.209	0.320	0.307	0.180	**0.529**