

CONSUMER'S PERSONALITY AND BRAND LOYALTY: AN EMPIRICAL STUDY

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ABSTRACT

This is the abstract of our paper entitled "Consumer's Personality and Brand Loyalty: An Empirical Study". Similar work was done by us by taking a sample size and result was 'there is an association between self-monitoring personality trait of consumer and his/her brand loyalty towards a particular brand'. To study the same subject in more detail & in-depth, in this paper we developed two more hypotheses by using the same theoretical concept. To test these hypotheses in this study we are using analysis of variance (ANOVA), z-test and probable error for the significance testing of correlation and assuming that new, more interesting and useful results will come. Therefore, the purpose of this paper is to explore the relationship between high self-monitoring personality trait and low self-monitoring personality trait with brand loyalty. Data on personality factor (Self monitoring) and brand loyalty was collected from 116 graduate people to measure correlation between them.

Keywords High self monitor consumer, Low self-monitor consumer, Brand loyalty

INTRODUCTION

Customer shows loyalty towards the brand by maintaining differentiation. One useful way to differentiate was on the basis of quality or on the other hand loyalty may also influence by the personality of the consumer. An objective of this research is to construct a whole and more realistic conception of brand loyalty and self-monitoring personality trait. A personality trait is a strong factor in the prevention of brand switching. In this study Self-Monitoring is taken as one of the personality trait. Self-Monitoring refers to an individual's ability to adjust his/her behavior to external situational factors.

An individual is motivated by several physiological drives. There are drives of hunger, social recognition, affiliation, power, achievement and personality traits. The divergence in brand loyalty is very often due to the differences in personality, as individuals differ from one another when responding to the various environmental factors. There are many changes occurring in the consumer expectations and the sharp competitions at the market place resulting in many brands available in the same product category. No two individuals are alike and this is visible in the way they express themselves, their attitudes interest, and mode of behavior, acting, ability to adapt to the social features of their environment and so on. Thus there are so many personal qualities or traits which may vary from person to person. Though each individual's personality will include a unique combination of traits (diff. from others), it is possible to find individuals having a single personality characteristic. In the external environment, there are stimuli – these stimuli are in the form of cues such as a brand, an ad or word-of-mouth. An individual with a specific drive or need is seeking a cue which could satisfy him. After spotting the cue his response is to buy the product or brand.

Snyder argued that the population, generally speaking, can be divided into two groups: High self-monitors (HSM's), who use the behavior of others as guided to how they should conduct themselves, and low self-monitors (LSM's), who use their inner beliefs values, attitudes and other personal attributes as guided to behavior. It has been suggested that HSM's are particularly concerned with the image of themselves that they present to others, and tend to use situational and interpersonal specifications to ascertain how they should behave in given situations. They therefore adopt different behaviors for different situations, depending upon the social cues evident in each context. It follows from this that HSM's are likely to show noticeable situation-to-situation changes in behavior (Snyder, 1974, 1987). Research findings tend to support this idea, with HSM's showing marked changes in behavior, relative to situational cues of appropriateness (Snyder, 1991).

In contrast to this, LSM's tend to use their values, belief and attitudes as guides for behavior, and place considerable less emphasis on situational cues. They are not concerned with altering their behavior to 'fit in' to any situation. That is, they are concerned to act in accordance with their inner beliefs and dispositions, and will therefore show strong consistency in behavior. These individuals should therefore show strong consistency between inner states and behavior, and research finding have tended to support this claim (Syander, 1987).

As stated above, the present research is focused upon consumer behavior, and the role that self monitoring plays in this context. In this respect, Snyder suggests that LSM's will focus on quality-based characteristics in order to express inner values and attitudes. HSM'S, on the other hand, wishing to present a particular image to others, will focus on image-related product characters tics when evaluating a product. In other words, LSM's will choose consumer items based upon purported quality characteristics inherent in these products, while HSM's will focus on image, or value-expressive characteristics when evaluating consumer items. They are highly sensitive to external

cues and can behave differently in different situations. High self-monitors are capable of presenting striking contradictions between their public persona and their private self, high self-monitor is capable to putting on different "choices" for different brands. Low self-monitors cannot disguise themselves in that way. They tend to display their true disposition and attitudes in every situation; hence, there is high behavioral consistency between who they are and what they do.

Low self-monitors tend to exert relatively little control over their expressive behavior. They project towards others a stable self in diverse setting of social interaction and their behavior is guided predominantly by inner beliefs and attitudes rather than social influences. This concept of self-monitoring (HSM & LSM) which have been used as an independent variable and brand loyalty as a dependent variable in this research rest all variable which may influence brand loyalty are controlled by researchers which is also mentioned in research methodology of this paper..

In the present research, the relationship between the psychological construct of self-monitoring (Snyder, 1974) and consumer behavior is investigated. Furthermore, the result of this study demonstrate a relationship between two sub-disciplines of psychology, namely self-monitoring (Snyder, 1974) and decision-making (Damasio, 1994, Epstein, 1997; Hammond, 1996). A habitual buying masks two possibilities. A habitual buyer may be a loyalist or may just be buying due to inertia.

Brand loyalty is not a dichotomous construct. It may operate at different levels. Five levels of brand loyalty can be distinguished, extending from committed buyer at one extreme to switcher or indifferent buyer at the other extreme. The other three are in – between states.

Each state implies a different type of brand equity asset and different types of marketing challenges. At the lowest level, the indifferent buyer does not attach any importance to the brand. The buying is done on a basis other than brand, like availability or price. These buyers are switchers and are indifferent to the brand. The second category of buyers comprises the ones satisfied with the brand (absence of dissatisfaction). The buyers have no reason to switch but may actually switch given the stimulations from the competitors. These can be called 'habitual buyers'. They are vulnerable and can succumb to benefits offered by the competition. The third category of buyers is satisfied with the brand, though they have switching costs in term of time, money, and risk. This category is somewhat safe because they would switch only when competition able to overcome 'switching-cost loyal' customers. In all these categories of customers, a virtually negligible element of attitudinal commitment to the brand is visible. They all signify different shades of behavioral loyalty.

The fourth category of loyalty implies that the buyers like the brand. They tend to have some sort of emotional attachment to the brand. This attachment may get development as the result of prolonged relationship (usage over a long period of time) or use experience or perceived high quality. People in this category consider a brand as a friend. It is an effect driven loyalty. At the next level of loyalty, the customers tend to be committed to the brand. The committed is "an enduring desire to continue the relationship and to work to ensure it continuance. Customers get committed to a brand

when the brand achieves personal significance for them. It happens when buyers perceive it to be a part of them. They identify with the brand. It becomes a vehicle of self expression. The strong identification may be based on functionality or images/symbolism that is signifies.

The present investigation is based on above five categories of brand loyalty and we are assuming that people who comes under categories one, two and three are high-self monitors and people who comes under four and five are low-self monitors, we are taking above based assumption in our later part of the study.

Brand loyalty is more than simple repurchasing. However, Customers may repurchase a brand due to situational constraints, a lack of viable alternatives, or out of convenience (Jones, Mothersbaugh, and Beatty 2002).

Variety seeking behavior occurs when brands are perceived to be differentiated and the product falls into the low involvement category. This means the product category does not matter in terms of functional or symbolic satisfaction. The variety seeking is encouraged by 'why not try it' attitude this attitude reflects in high self-monitoring personalities. The trial is not done by the buyer after deliberation; rather, the consumer sticks to shortcut decision making, jumping straight away from need recognition to purchase. This type of buying is exhibited by high self monitors.

REVIEW OF LITERATURE

Since the concept of brand loyalty emerged over three decades ago, there has been a burgeoning interest in the subject among marketing academicians and practitioners (Aaker, 1997; carr et al, 1996). Brand loyalty is central aspect in brand management (choudhary and holdbrook, 2001). It has been shown that brands are valuable intangible assets (Rao et al, 2004; Shrivantave et al, 1998). Brand loyalty is more than simple repurchasing; however customers may repurchase a brand due to situational constraints, a lack of viable alternatives, or out of convenience (Jones, Mothersbaugh, and Beatty 2002). Despite massive attention being paid to brand management the last two decades, few brand management concepts explicitly how the value of a brand arises. This is not a specific brand management weakness: scholars like Doyle (2001), Srivastava, et al. (1998), Moorman & Rust (1999), Mattsson et al. (2006) and Brodie et al. (2002) have aimed similar criticism towards the entire marketing discipline. Much research tend to treat the question of how brands are perceived, but focus solely on intangible aspects and is unclear or how external perceptions are transformed into value for the brand-owing firm. Brand personality is also key concern for marketers. Brand personality is the set of human characteristics associated with a brand (Aaker, 1997, p. 347). Brand personality does matter, and it matters more than we thought it did (Freling and forbes, 2005). Brand personality helps (at least in the consumer's mind) to define the consumer's image as consumer we take the view that the desired personality "rubs off" on us or fits closely with the type of person we are (Freling and forbes, 2005).

Individuals differ in the extent to which they monitor (observe and control) their expressive behavior and self-presentation (Snyder, 1974, p.536). Low self-monitors tend to exert relatively little control over their expressive behavior. They project towards others a stable self in diverse settings of social interaction and their behavior is guided predominantly by inner beliefs and attitudes rather than social influences. In contrast, high self-monitors exert more expressive control over their social behavior and tend to adapt their appearance and acts to specific situations. During the last three decades, a substantial body of research has been accumulated on self-monitoring in social psychology in general (Gangestad & Snyder, 2000) and in consumer psychology in particular (DeBono, 1987; DeBono, 2000; DeBono & Harnish, 1988; Shavitt, Lowrey & Han, 1992; Snyder & DeBono, 1985). High self-monitors produce word association responses that suggest selective activation of an experiential, personally meaningful system, while Low self-monitors produce responses indicative of a factual, intellectual system (Epstein 1991, 1994, 1997., Hammond 1996., Loewenstein 1996., Bechara et al. 1997) HSM always focused on product quality, and LSM focused on product image (Sue-Ellen Kjeldal 2003)

METHODOLOGY

Nature of the study

The Present study is basically empirical in nature. Survey method was used with the help of standardized questionnaire for collecting primary data. This study aims to investigate the relationship between brand loyalty and self-monitoring personality trait. Around 180 questionnaires were distributed to randomly selected people but only 132 completed questionnaires were received out of which 16 incomplete responses were eliminated and the final usable sample size was 116 which become the part of this study. The response rate was thus 64.4%. Prior to delivering the questionnaires to participants, a definition of brand loyalty and self-monitoring was given, so that participants were able to understand these terms when filling in the questionnaire.

Table-1 Other Variables Describing the Respondent Profile

Variables	Frequency	Percentage	Cumulative percentage
<i>Age group (in years)</i>			
20-30	32	28	28
31-40	34	29	57
41-50	22	19	76
51 and above	28	24	100
Total	116	100	

Variables	Frequency	Percentage	Cumulative percentage
<i>Education Level</i>	Frequency	Percentage	Cumulative percentage
Graduates	32	28	28
Post graduates	84	72	100
Total	116	100	
<i>Education discipline</i>	Frequency	Percentage	Cumulative percentage
Arts	31	27	27
Commerce	38	33	60
Science	21	18	78
Engineering	17	14	92
Medicine & Law	9	08	100
Total	116	100	
<i>Gender</i>	Frequency	Percentage	Cumulative percentage
Male	92	79	21
Female	24	21	100
Total	116	100	
<i>Income</i>	Frequency	Percentage	Cumulative percentage
Less than 2,00,000	17	15	15
2,00,001-3,00,000	24	21	36
3,00,001-4,00,000	22	19	55
4,00,001 and above	56	45	100
Total	116	100	
<i>Brand Categories with scores (As mentioned in introductory part)</i>	Frequency	Percentage	Cumulative percentage

Variables	Frequency	Percentage	Cumulative percentage
Category 1 (00-08)	00	00	00
Category 2 (09-16)	13	11	11
Category 3 (17-24)	39	34	45
Category 4 (25-32)	55	47	92
Category 5 (33-40)	09	08	100
Total	116	100	
<i>Personality Trait</i>	Frequency	Percentage	Cumulative percentage
High Self-monitors	53	45	45
Low Self-monitors	63	55	100
Total	116	100	

OBJECTIVES

- To measure the relationship between Self-Monitoring personality trait of the consumer and his/her Brand loyalty by using a testable hypothesis
- To understand the personality of a consumer who are brand switchers
- To gain familiarity with phenomenon and to achieve new insights with brand loyalty and self monitoring personality trait.
- To find out whether the High self-monitors are less brand loyal and Low self-monitors are high brand loyal
- To examine which type of personality of consumer is more useful for the company to make its brand more popular

Data Analysis Work Has Been Carried Out By Using The Following Variables:

Independent Variable : High Self-Monitor
Low Self-Monitor

Dependent Variable : Brand Loyalty

Control Variable : There are many other variables which may influence

the brand loyalty of consumer which we have already discussed in previous section of this paper. In the present study we are assuming that all those variables are not influencing the brand loyalty or we can say they are controlled by the researchers through giving them instruction in the beginning of each part of questionnaire.

QUESTIONNAIRE AND MEASURES

Questionnaire consists of three separate sections. Part I of the questionnaire contains general information about the respondents such as age group, their educational level, work experience and annually income. Part II of the questionnaire of measuring brand loyalty of consumer which is referred from Sharma & Mishra (2009, PBR, Udaipur) whose validity and reliability was already tested. Part III of the questionnaire determines self-monitoring behavior of the respondents with the help of an instrument developed by R D Lennox and R N Wolfe.

To measure the part II of the questionnaire following scores was used:

Questionnaire Score	Consider as
0-23	Less Brand Loyal
24-40	Brand Loyal

To measure the part III of the questionnaire following scores was used:

Questionnaire Score	Consider as
0-44	Low Self-Monitor
45-65	High Self-Monitor

HYPOTHESIS

Following hypotheses were formulated for testing them in the present study:

Null Hypothesis Ho1: There is no association between the self-monitoring personality trait of consumer and his/her brand loyalty towards a particular brand.

H02: There is no association between the high self monitoring personality trait of consumer and his/her brand loyalty towards a particular brand.

Ho3: There is no association between the low self-monitoring personality trait of consumer and his/her brand loyalty towards a particular brand.

The hypotheses taken in this study is basically null hypotheses which significance level will be tested at 5% confidence level.

The next part of this research presents 'results and discussion' of the study. Various data analysis procedure and statistical procedures were employed to analyze data. For the purpose of this research correlation, ANOVA (Analysis of Variance) and z-test were used as a tool to analysis the hypotheses.

RESULTS & DISCUSSION

Section I -Result

Testing of Hypothesis H01: To test H01(There is no association between the self-monitoring personality trait consumer and his/her brand loyalty towards a particular brand.), we analyzed data using one way (simple) analyses of variance (ANOVA) taking the scores of Self-monitoring personality trait and Brand Loyalty at a given significance level of 0.05.

$$\text{Grand sum } (\sum X_1 + \sum X_2): 2828+5204= 8032$$

$$\text{Grand sum of squares } (\sum X_1^2 + \sum X_2^2): 73398+239102= 312500$$

$$\text{Step 1: Correction (C): } \frac{(\sum X_1 + \sum X_2)^2}{N_1 + N_2} = \frac{(8032)^2}{232} = 278073$$

$$\begin{aligned} \text{Step 2: Total sum of squares (TSS): } & (\sum X_1^2 + \sum X_2^2) - C \\ & = 312500 - 278073 = 34427 \end{aligned}$$

$$\begin{aligned} \text{Step 3: Between (or) sum of squares (BSS): } & \frac{(\sum X_1)^2}{N_1} + \frac{(\sum X_2)^2}{N_2} - C \\ & = \frac{(2828)^2}{116} + \frac{(5204)^2}{116} - 278073 \\ & = (68944 + 233462) - 278073 = 24333 \end{aligned}$$

Step 4: Within sum of squares: $TSS - BSS = 34427 - 24333 = 10094$

$$\text{Step 5: } F \text{ test} = F = \frac{\text{Between group variance}}{\text{Within group variance}} = \frac{24333}{88.54} = 274.82$$

Here

$$X_1 = \text{Brand Loyalty}$$

$$X_2 = \text{Self-monitoring}$$

N = Numbers of the pairs of observations

Summary analysis of variance(ANOVA) (One-way)			
Source of Variation	Sum of Squares	Degree of Freedom (df)	Mean Square or variance
Between-Groups	24333	2-1=1	$\frac{24333}{1} = 24333$
Within-Group	10094	116-2=114	$\frac{10094}{114} = 88.54$
Total	344.2663	116-1=115	
$F = \frac{\text{Between group variance}}{\text{Within group variance}} = \frac{24333}{88.54} = 274.82$			

Since there are 116 cases in this present study we have $N-1 = 116-1 = 115$ degree of freedom (df) in all. df for between-groups is equal to the number of group (K) minus one. Since there are two groups, hence df for between groups is $K-1 = 2-1 = 1$. df for within-groups is equal to the number of cases minus number of groups (K). Hence, it is equal to $N-K = 116-2 = 114$. After putting the number of degree of freedom, the sum of squares for each of three sources of variations, we compute mean squares or variances, which are obtained by dividing each of the sum of squares by its respective number of degree of freedom. These two types of variance are the estimate of the population variance.

F ratio is interpreted by the use of the F Table (Guilford & Fruchter, 1978). In the F table the number of degree of freedom for greater mean square (df_1) is written at the top and the number of degree of freedom for smaller mean square (df_2) is written on the left hand side. For this problem $df_1=1$ and $df_2=114$. Locating at these dfs , we find that the required F ration at the 0.05 level is 1.96 and at 0.01 level is 2.58. Since the obtained value of F ratio is 274.86, which exceeds the table value.

Hence H₀₁ Rejected

We reject the null hypothesis and conclude that there is an overall association between self-monitoring personality trait consumer and his/her brand loyalty towards a particular brand.

Testing of Hypothesis H₀₂: To test H₀₂ (There is no association between the high self-monitoring personality trait consumer and his/her brand loyalty towards a particular brand.), I analyzed data using Z-test taking the scores of High Self-monitoring personality consumers and Brand Loyalty at a given significance level of 0.05

$$z = \frac{(\bar{x} - \bar{y})}{\sqrt{\frac{(\sigma_x)^2}{n} + \frac{(\sigma_y)^2}{n}}}$$

$$\sigma_x = \sqrt{\frac{\sum dx}{n}} = \sqrt{\frac{826.315}{53}} = 3.94$$

$$\sigma_y = \sqrt{\frac{\sum dy}{n}} = \sqrt{\frac{774.1}{53}} = 3.82$$

$$z = \frac{(51.4 - 19.1)}{\sqrt{\frac{(3.94)^2}{53} + \frac{(3.82)^2}{53}}}$$

$$z = \frac{32.3}{0.7538} = 42.84$$

Here

\bar{x} = mean of self-monitoring scores

\bar{y} = mean of Brand Loyalty

n = Numbers of the pairs of observations

Z = 43.64

Since there are 54 High Self-Monitor respondents in this present study, we have $N - 1 = 54 - 1 = 53$ degree of freedom and at 5% significance level. We find that the required Z-test table value at the 0.05 level is 1.96 and at 0.01 level is 2.58. Since the obtained value of Z-test is 43.64, which exceeds the table value.

Hence it is clear that the table value of the Z is less than the calculated value so with accordance to this the

Hence H₀₂ Rejected

There is an association between High Self-Monitoring Personality trait consumer and his/her Brand Loyalty towards a particular Brand

Testing of Hypothesis H₀₃: To test H₀₃ (There is no association between the low self-monitoring personality trait consumer and his/her brand loyalty towards a particular brand.), we analyzed data using Z-test taking the scores of Low Self-monitoring personality consumers and Brand Loyalty at a given significance level of 0.05.

$$z = \frac{(\bar{x} - \bar{y})}{\sqrt{\frac{(\sigma_x)^2}{n} + \frac{(\sigma_y)^2}{n}}}$$

$$\sigma_x = \sqrt{\frac{\sum dx}{n}} = \sqrt{\frac{558}{61}} = 3.02$$

$$\sigma_y = \sqrt{\frac{\sum dy}{n}} = \sqrt{\frac{1043.24}{61}} = 4.13$$

$$z = \frac{(39.2 - 28.43)}{\sqrt{\frac{(3.02)^2}{61} + \frac{(4.13)^2}{61}}}$$

$$Z = \frac{10.77}{0.655} = 16.44$$

Here

\bar{x} = mean of self-monitoring scores

\bar{y} = mean of Brand Loyalty

n = Numbers of the pairs of observations

Z = 16.44

Since there are 62 Low Self-Monitor respondents in this present study, we have $N - 1 = 62 - 1 = 61$ degree of freedom and at 5% significance level. We find that the required Z-test table value at the 0.05 level is 1.96 and at the 0.01 level is 2.58. Since the obtained value of Z-test is 16.44, which exceeds the table value.

Hence it is clear that the table value of the Z is less than the calculated value so with accordance to this the

Hence H_0 is Rejected

There is an association between Low Self-Monitoring Personality trait consumer and his/her Brand Loyalty towards a particular Brand.

To find the degree of correlation we use the Karl Pearson's coefficient of Correlation in next section.

Section II-Calculation of Karl Pearson's coefficient of Correlation

According to Karl Pearson's coefficient of correlation the coefficient can be ascertained as follows:

$$r = \frac{\sum dxdy}{N \sigma_x \sigma_y}$$

Here

X = Brand loyalty score

Y = Self-monitoring score

r = Correlation coefficient

N = Numbers of the pairs of observations

\bar{x} = Mean of x

\bar{y} = Mean of y

σ_x = Standard deviation of series x

σ_y = Standard deviation of series y

$$\sigma_x = \sqrt{\frac{\sum dx^2}{N}} = \sqrt{\frac{4453.31}{116}} = 6.19$$

$$\sigma_y = \sqrt{\frac{\sum dy^2}{N}} = \sqrt{\frac{5639.79}{116}} = 6.97$$

$$r = \frac{-3384.93}{116 \times 6.19 \times 6.97}$$

$$r = -0.6763$$

The value of r is -0.67 which shows that there is moderate negative correlation between brand loyalty and self-monitoring personality trait.

Correlation Significance Testing:

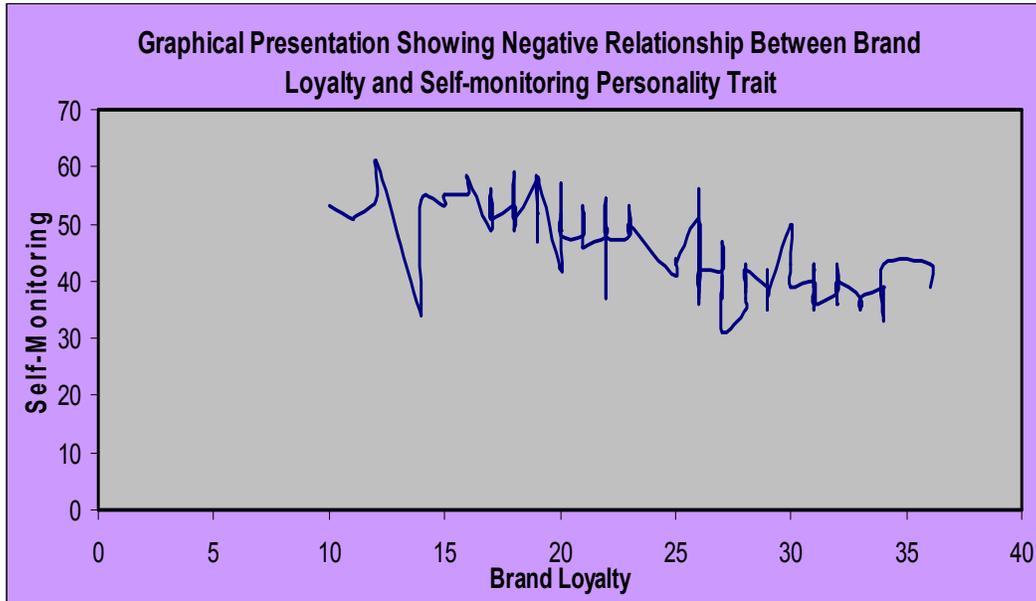
$$\begin{aligned} \text{Probable Error (P.E.)} &= \frac{2}{3} * \frac{1 - (r)^2}{\sqrt{n}} \\ &= \frac{2}{3} * \frac{1 - (-0.67)^2}{\sqrt{116}} \\ &= \frac{2}{3} * \frac{1 - 0.4489}{10.77} \\ &= \frac{2}{3} * \frac{0.511}{10.77} \end{aligned}$$

$$\text{Probable Error} = 0.03163$$

$$6 \text{ P.E.} = 0.03163 \times 6 = 0.1897$$

Coefficient of correlation (r) is more than 6 times of P.E. ($r > \text{P.E.}$) ($0.67 > 0.1897$) The correlation between the data (Self-monitoring personality trait and brand loyalty respondent) series exists definite and significant.

This moderate negative correlation represent graphically below.



High self-monitors defined as those with scores of approximately 45 or higher. If respondents are a high self-monitor, they are probably adept reading market situations and adjusting their buying behavior accordingly. The result of coefficient of correlation reveals ($r = -0.67$) that as score of respondents of self-monitoring scale goes higher as score of brand loyalty goes lower and vice versa and this is also indicated in graph. Low self-monitor (whose self-monitoring score is lower than 45), because they tend to be ignore external cues (advertisement, sales promotion, substitute's price and market situation) and maintain buying behavior consistency even when market demand changes.

Section III-Discussion

The aim of the present study was to examine the effect of self-monitoring personality trait on the consumers' loyalty towards a product. We found that the high self-monitors were more likely to be brand switchers, further high self-monitors, seeking to promote a desired public image, are sensitive to situational and interpersonal cues and regulate their expressive self-presentation by jumping brands, while low self-monitors lack either the motivation or the ability to regulate their expressive behavior in this way and express Behavior that is consistent with their inner attitudes and beliefs that make them Brand loyal.

In addition to difference in monitoring expressive behavior and self-presentation in society, high and low self-monitors differ in their buying behavior. High self-monitors possibly use their behavior as a means for impression management (Gangestad & Snyder, 2000). They tend to be more pragmatic and utilitarian, investing less emotional less commitment to particular brand (Snyder & Simpson, 1984). On the contrary, low self-monitors tend to be driven by self-validation motives (Gangestad & Snyder, 2000). They tend to develop strong affective bond and maintain them for longer period of time.

A typical characteristic of high self-monitors which reflect from this study is their ability to impress and entertain and to play on others' expectation in order to get along and be liked.

CONCLUSION

The study proves that personality factors do have an impact on brand loyalty. This paper provides an important conclusion that persons who have high Self-Monitoring personality are less brand loyal. This also exhibits from this study that High Self-Monitor consumers are more calculative in selecting the brand rather than pursuing a particular brand High Self-Monitor consumers are sensitive enough while selecting any brand as per their behavior vary from situation to situation and analyzing which one is best for them, this quality make them brand switchers. In opposite of it the fact of this study is that Low Self-Monitor consumer as a brand switcher is very few, reason might be the quality of product or any other variable which may influence them to stay at a particular brand, hence this quality makes them brand loyal. No different result was found in this study after testing null hypothesis H01 i.e. there is an association between self-monitoring personality trait consumer and his/her brand loyalty towards a particular brand. we can strongly say that there is association between these two variable, this result was also proved in our previous study and this study also exhibits same results in case of null hypothesis H01.

The more depth result and the new fact we have received in this particular study was in case of null hypothesis H02 is there is an association between high self-monitoring personality trait consumer and his/her brand loyalty towards a particular brand. And in case of H03 it reveals that there is an association between low self-monitoring personality trait consumer and his/her brand loyalty towards a particular brand.

LIMITATIONS AND DIRECTION FOR THE FUTURE RESEARCH

Although it adds to our understanding of brand loyalty, this research has limitation that may be pursued in future research. The limitations of the study are many at this point of time, first and foremost of course, is the limited number of subjects, two we have no doubt that the results will improve with a larger number of sample pool. Many of the caveats typically associated with this research apply to present study as well. With respect to the research setting, it is important to note that most of the data was collected at a single point in time.

The educated (minimum graduate) population used in this study also deserves mention. Admittedly, this is a homogeneous group that presumably has greater than average cognitive capabilities. Hence there is an obvious need to replicate this study using sample with different demographic profile to extend generalizability of results.

While this study represents how self-monitoring personality trait affects brand loyalty, there appear to be several areas in need of future research. There is also need to test the relationship of the other personality trait which affects the brand loyalty.

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