

The Impact of Value Congruence on Consumer-Service Brand Relationships

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By integrating results from literature pertaining to social psychology, organizational behavior, and relationship marketing, the authors develop and test a model that explains how value congruence affects the key components of consumer-brand relationship quality and outcomes, including satisfaction, trust, affective commitment, and loyalty. Using structural equation modeling, they test the model with data from a survey of 1,037 consumers of clothing stores and banks in the Netherlands. The results show that value congruence has significant direct, positive effects on satisfaction, trust, affective commitment, and loyalty. Furthermore, value congruence indirectly influences loyalty through satisfaction, trust, and affective commitment. The authors discuss the implications of these findings for marketing theory and practice.

Keywords: *consumer-brand value congruence; affective commitment; loyalty; satisfaction; service brand; trust*

The ability of service providers to establish, develop, and maintain enduring relationships with their consumers represents a key capability according to both marketing literature and marketing managers (Lam et al. 2004; Morgan and Hunt 1994). In the field of relationship marketing, considerable effort has been devoted to identifying and examining the antecedents and consequences of relationship outcomes, though most of it attempts to identify the interrelationships between relationship quality (e.g., satisfaction, trust, commitment) and relationship marketing outcomes (e.g., switching behavior, loyalty; e.g., Chiou and Droge 2006; Garbarino and Johnson 1999; Hennig-Thurau, Gwinner, and Gremler 2002; Lam et al. 2004). Several researchers have tried to improve the robustness of these interrelationships by adding moderators, such as general situational and personal characteristics (Coil et al. 2007; Nijssen et al. 2003; Seiders et al. 2005). Yet, *value congruence* (i.e., the similarity between a consumer's own personal values and perceptions of service brand values) remains largely ignored as an antecedent of relationship quality and relationship marketing outcomes. Very few relationship marketing studies recognize the effects of value congruence on trust and affective commitment (e.g., MacMillan et al. 2005; Morgan and Hunt 1994), which is surprising because value congruence represents a powerful human motivator for developing and maintaining relationships, according to social psychology

literature (Gaunt 2006). Similarly, various organizational studies demonstrate that value congruence represents one of the most important antecedents of employee job satisfaction, commitment, trust, intention to stay with the organization, and employee performance (Arthur et al. 2006; Kristof-Brown, Zimmerman, and Johnson 2005; Piasentin and Chapman 2006).

The goal of this study, therefore, is to explore how value congruence influences consumer-brand relationship quality and outcomes, including satisfaction, trust, affective commitment, and loyalty. Because of the unique nature of the service industry, particularly with regard to intangibility and heterogeneity (Lovell and Wright 2002; Zeithaml, Bitner, and Gremler 2006), value congruence likely is especially important for service providers in their efforts to build and sustain strong relationships with consumers. Several researchers have suggested that identifying and sustaining the values of a service brand is vitally important for brand success (De Chernatony, Drury, and Segal-Horn 2004; Lages and Fernandes 2005).

By integrating conclusions from social psychology, organizational behavior, and relationship marketing

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research, we develop and test a model that explores the direct and indirect effects of value congruence on consumer-brand relationship quality and outcomes. Moreover, we propose that value congruence affects satisfaction, trust, affective commitment, and loyalty both positively and directly. Value congruence also may influence loyalty indirectly through satisfaction, trust, and affective commitment.

The findings of our study are relevant for both academics and practitioners. From a theoretical perspective, we shed light on the concept of value congruence and its effects on key components of consumer-brand relationships in the context of services, which has not been done before. In terms of practical implications, our findings should help brand managers create and sustain strong relationships with their consumers if they use value congruence as a consumer loyalty enhancement strategy.

The remainder of this article is organized as follows. First, we highlight the importance of value congruence in the context of services by reviewing the research on value congruence from the organizational, social psychology, and relationship marketing literatures. Second, we provide an overview of the model and detailed development of the hypotheses. Third, we describe our empirical study and present the results. We then discuss our findings and provide managerial implications. Finally, we conclude with some limitations and suggestions for further research.

Theoretical Background

Rokeach (1973, p. 5) provided a well-known social scientific definition of “value as criterion” in which he described a *personal value* as “an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence.” Values therefore represent a motivational construct and form the psychological core of the “self” (Wade-Benzoni et al. 2002). Furthermore, values can be useful for measuring product choice, because they play central roles in consumers’ cognitive structures (Brangule-Vlagsma, Pieters, and Wedel 2002). Moreover, Gutman (1982) claimed that consumers purchase products to attain their value-related goals, and many research projects employ values as antecedents of attitudes and behavior (Homer and Kahle 1988). For example, Durgee, O’Connor, and Veryzer (1996) argued that understanding consumers’ values provides one of the most powerful ways to understand and reach consumers.

Value Congruence in Organizational Literature

Values, from a congruence perspective, often appear in organizational behavior studies to predict employee and organizational attitudes and behavioral outcomes. Considerable organizational value congruence research indicates that when organizational values match employees’ values, those employees are more satisfied and committed to the organization; moreover, employees perform better and have lesser intentions to leave the organization (e.g., Cable and Judge 1997; Kristof-Brown, Zimmerman, and Johnson 2005).

Cable and Edwards (2004) argued that value congruence affects employees’ attitudes and behaviors because people are more attracted to and trusting toward those who are similar to them. The similarity-attraction theory in social psychology, which forms the basis for organizational value congruence research (Kristof-Brown, Zimmerman, and Johnson 2005), indicates further that people have greater intentions to create and retain their relationships with those who are similar to themselves (Byrne 1997; Gaunt 2006).

(Value) Congruence in Social Psychology Literature

Social psychology researchers remain interested in the effects of similarity as a construct to predict various relationship quality and its outcomes, such as partner liking, marital satisfaction, relationship affective commitment, relationship stability, and relationship-maintaining behaviors (Aron et al. 2006; Arthur et al. 2006; Byrne 1997; Gaunt 2006). In this arena, the terms *similarity*, *congruence*, *fit*, *overlap*, *alignment*, *share*, and *match* often appear to be used interchangeably.

Aron and colleagues (2006) stated that support for the similarity-attraction theory goes back at least to the pioneering field study by Newcomb (1956) and the extensive experiments of Byrne (1971). An overall consensus holds that the similarity effect is well established; tests of the idea that opposites attract generally have been unsuccessful (Aron et al. 2006; Byrne 1997).

Smith (1998) also argued that people are more attracted to, prefer, and support relationships with similar others to reinforce their self-esteem and maintain balance in their self-identity. Cable and Judge (1997) stated that similarity attraction results from the reduced cognitive dissonance, improved communication, and increased predictability involved in social interactions. People who hold similar values share common aspects of cognitive processing and a common way of interpreting events and therefore experience reduced uncertainty and better interpersonal relationships (Cable and Edwards

2004; Kalliath, Bluedorn, and Strube 1999). Moreover, several researchers (e.g., Arthur et al. 2006) have stated that people find it desirable to interact with others who have similar psychological characteristics, because the interaction verifies and reinforces their own beliefs, expressed behaviors, and affect. Thus, a high level of similarity provides people with opportunities to interact with similar others, which results in favorable attitudes.

Value Congruence Research in Relationship Marketing Literature

Given the importance of value congruence in organizational and social psychology contexts, it stands to reason that value congruence should also play an important role in exploring the key components of relationship marketing, such as satisfaction, trust, affective commitment, and loyalty. Yet, surprisingly, our review of the marketing literature shows that very few researchers study value congruence empirically, focusing on the relationships between the firm and supplier (MacMillan et al. 2005; Morgan and Hunt 1994), salesperson and manager (Brashear et al. 2003), or buyer and seller (Nicholson, Compeau, and Sethi 2001). To the best of our knowledge, no value congruence research explores the relationships between consumers and brands—and certainly not in the services context.

Value Congruence in the Service Brand Context

In addition to the aforementioned role of value congruence in organizational and social psychology literature and the growing interest in marketing literature, several reasons make us believe that value congruence has important implications for services as well.

First, existing consumer behavior literature states that consumer purchase behavior is influenced not only by functional (or utilitarian) attributes of physical goods or services but also by symbolic meanings such as values (Johar and Sirgy 1991; Sirgy et al. 1997; Sirgy, Grewal, and Mangleburg 2000). In a services context, with its less tangible measures (i.e., functional attributes), values become especially important because by default they fill the evaluation void created by the absence of more tangible functional attributes (Berry 1995; Bitner 1995; Haytko 2004).

Second, because services are performances, the heterogeneity associated with them results largely from the human interaction between employees and consumers (Zeithaml, Bitner, and Gremler 2006). In line with organizational behavior studies (Kalliath, Bluedorn, and Strube 1999), we argue that when consumers and

employees of a service brand hold similar values, they share common aspects of cognitive processing, which should lead to similar expectations about performance and common methods of interpreting events. Common interpretations reduce uncertainty and information overload and thus can improve interpersonal relationships between consumers and service providers (Cable and Judge 1997).

Third, De Chernatony and colleagues (De Chernatony, Drury, and Segal-Horn 2004) recently have tried to find factors critical to the success of a service brand. Their exploratory study features a review of the services management and services branding literature, as well as in-depth interviews with leading consultants, and shows that values represent the third most apparent theme for successful service brands (behind a focused position and consistency).

We define *service brand values* as personal values relevant and applicable to a service brand. *Consumer-brand value congruence* (or value congruence for short) thus refers to the similarity between a consumer's own personal values and his or her perceptions of the service brand's values. Taking these various aspects into consideration, we argue that understanding the effects of value congruence on consumer-brand relationship quality and outcomes is particularly important in the services context.

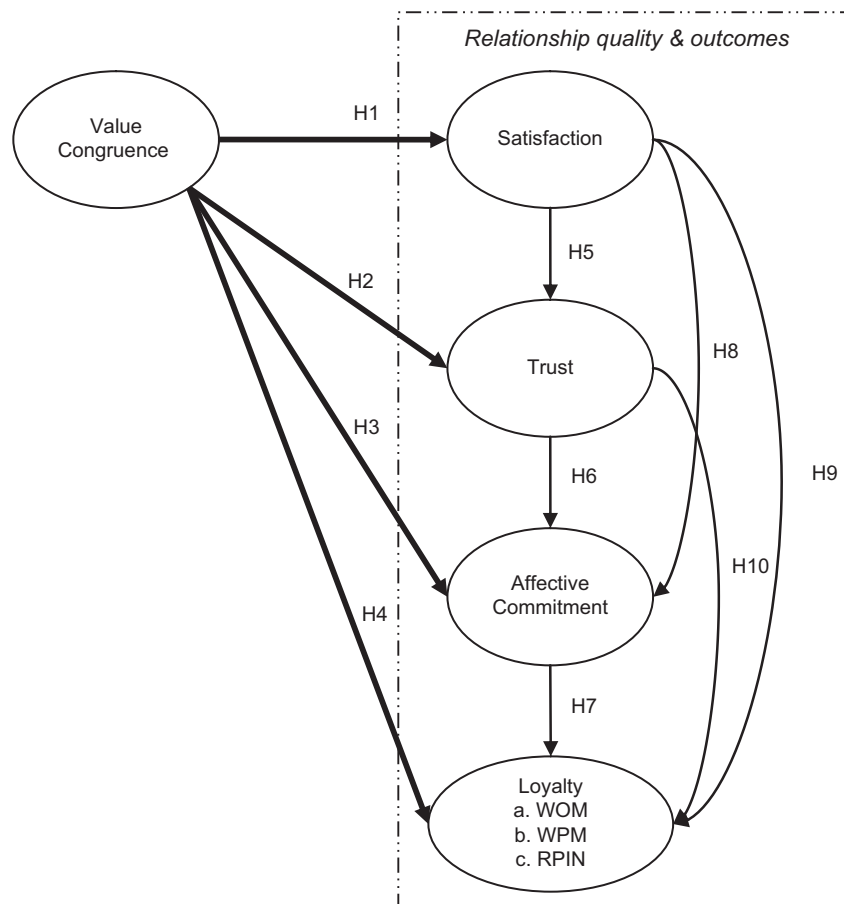
Conceptual Framework and Research Hypotheses

The theoretical model in Figure 1 reflects the influences of value congruence on relationship quality (i.e., satisfaction, trust, affective commitment) and relationship outcomes (i.e., loyalty). To provide a better understanding of the model, we first explain the direct effects of value congruence on satisfaction, trust, affective commitment, and loyalty on the basis of conclusions from social psychology, organizational, and relationship marketing studies (Hypotheses 1-4). Next, we discuss the indirect effects of value congruence on loyalty by integrating conclusions from relationship marketing and organizational studies (Hypotheses 5-10).

Direct Effects of Value Congruence (Hypotheses 1-4)

We define consumer *satisfaction* with a service brand as an overall evaluation based on the consumer's total purchase and consumption experience with the offerings of the service brand over time (Anderson, Fornell, and Mazvancheryl 2004; Luo and Bhattacharya 2006).

Figure 1
A Conceptual Framework of the Impact of Value Congruence



Note: WOM = positive word of mouth; WPM = willingness to pay more; RPIN = repurchase intention.

In social psychology literature, value congruence has been frequently used to predict satisfaction in a relationship between two individuals (Byrne 1997; Gaunt 2006). For example, Gaunt (2006) concluded that greater congruence between partners' values leads to higher levels of marital satisfaction and lower levels of negative affect. In organizational literature, considerable research indicates that value congruence leads to satisfaction, as demonstrated in studies covering, among others, job satisfaction (Arthur et al. 2006; Ostroff, Shin, and Kinicki 2005) and supervisor and coworker satisfaction (Beehr et al. 2006; Kristof-Brown, Zimmerman, and Johnson 2005). Finally, several researchers in the marketing literature highlighted the importance of values by arguing that consumers purchase and use physical goods and services to achieve their personal values (means-end chain; Gutman 1982; Homer and Kahle 1988; Lages and Fernandes 2005; Zeithaml 1988). Westbrook and Reilly (1983) further argued that satisfaction arises when service values fulfill consumers' personal

values. However, most satisfaction research confirms congruence based on functional attributes or desires rather than on values (Spreng, MacKenzie, and Olshavsky 1996). Consistent with the suggestions from existing literature, we propose:

Hypothesis 1: Value congruence has a positive influence on consumer satisfaction.

We define service brand *trust* as the willingness of the consumer to rely on a service brand because he or she has confidence in the reliability and integrity of that brand (Garbarino and Johnson 1999; Morgan and Hunt 1994).

Various existing studies suggest a positive relationship between value congruence and trust; according to social psychology, higher value congruence within groups causes people to associate positive beliefs and feelings with the groups to which they belong, which contributes to their own self-esteem (Williams 2001). People within

their group (in-group) seem more trustworthy, honest, and cooperative compared with members of dissimilar groups (out-groups; Williams 2001). Likewise, empirical evidence in the organizational context suggests that value congruence between employees and the organization positively influence employees' trust in managers (Brashear et al. 2003; Cable and Edwards 2004). Finally, in marketing research, Smith (1998) found that sellers perceived as similar to consumers are more likely to succeed and be viewed as trustworthy. Research by Nicholson, Compeau, and Sethi (2001) also showed that when values of the individual buyer and seller are similar, it becomes easier to understand behavior and make attributions, so the buyer exhibits higher levels of trust. Furthermore, Brashear and colleagues (2003) indicated that value congruence relates positively to trust, such that trust emerges in relationships in which one party identifies with the other party's desires and intention. Moreover, several other researchers noted value congruence as an important determinant of trust in marketing relationships (MacMillan et al. 2005; Morgan and Hunt 1994). In line with these findings, we propose:

Hypothesis 2: Value congruence has a positive influence on trust.

Similar to trust, affective commitment represents an essential ingredient for successful long-term relationships (Fullerton 2003; Morgan and Hunt 1994). We define *affective commitment* toward a service brand as consumers' enduring desire to maintain a valued relationship with a service brand, based on psychological attachment to that brand (Bansal, Irving, and Taylor 2004; Fullerton 2003; Morgan and Hunt 1994).

Despite that affective commitment is partly rooted in value congruence, both value congruence and affective commitment are distinct constructs, and are conceptualized and operationalized in different ways. More specifically, contrary to affective commitment, the value congruence gives no indication about whether a consumer desires to maintain a relationship with a service brand, or whether a consumer feels attachment to a service brand. In the current literature, value congruence has been considered as one of the important antecedences of affective commitment. Several extant studies demonstrate the clear positive effect of value congruence on affective commitment. For example, social psychology studies state that if two persons are similar, they will become strongly attached and more likely be committed to, invest in, and make sacrifices for the other (Aron et al. 2006; Amodio and Showers 2005; Byrne 1997). In an organizational context, considerable research demonstrates the positive

effect of congruence between employees' and organizational values on organizational commitment (Arthur et al. 2006; Cable and Edwards 2004; Ostroff, Shin, and Kinicki 2005). Porter and colleagues (1974) highlighted the importance of value congruence for commitment, arguing that commitment represents a strong belief in and acceptance of the organization's goals and values. Furthermore, Kalliath, Bluedorn, and Strube (1999) stated that congruence among members' values generates clearer role expectations because of their greater ability to predict one another's behavior, which leads to less role ambiguity and conflict and therefore more commitment. Finally, MacMillan and colleagues (2005) extended the work of Morgan and Hunt (1994) on relationship marketing to provide empirical evidence of the positive effect of value congruence on affective commitment. Because value congruence plays such an important role in exploring commitment in the various disciplines, we propose:

Hypothesis 3: Value congruence has a positive influence on affective commitment.

Similar to Evanschitzky and Wunderlich (2006), we define service brand *loyalty* as a consumer's behavioral intention to continue buying or using a service brand in the future, accompanied by a deep commitment to that service brand. However, though loyalty is a central construct in relationship marketing, little agreement exists regarding its conceptualization and operationalization. In line with Bell, Auh, and Smalley (2005), we take a behavioral intention perspective of loyalty rather than a behavioral loyalty perspective. Specifically, similar to Fullerton (2003), we conceptualized and operationalized the behavioral intention loyalty construct with three frequently used dimensions: positive word-of-mouth communication (WOM), willingness to pay more (WPM), and repurchase intention (RPIN).

Previous research in both social psychology and organizational literature confirms the positive relationship between value congruence and people's intention to stay with their partner (Aron et al. 2006) or the firm (Arthur et al. 2006; Cable and Edwards 2004; Kristof-Brown, Zimmerman, and Johnson 2005; Ostroff, Shin, and Kinicki 2005). Although no research in relationship marketing examines the effect of value congruence on loyalty intentions, we argue that value congruence likely plays as a critical role in encouraging consumers to maintain relationships with a brand. For example, using data obtained from consumers of a retailer that offers both services and physical goods, Brown and colleagues (2005) revealed that when people perceive greater congruence between dealership identity and their own identity, their positive

WOM behaviors increase. We further argue that the greater the degree of congruence between the service brand and the consumer in terms of values, the more likely the consumer is to say positive things about the service brand to others; furthermore, this consumer should have a higher WPM and purchase the given service brand again. Thus, consistent with the suggestions from existing literature, we propose the following hypothesis:

Hypothesis 4: Value congruence has a positive influence on loyalty in the form of (a) WOM, (b) WPM, and (c) RPIN.

Indirect Effect of Value Congruence (Hypotheses 5-10)

The relationship marketing literature contains a significant debate regarding the relationship among key components of relationship marketing, such as satisfaction, trust, commitment, and loyalty (Chiou and Droge 2006; Garbarino and Johnson 1999; Hennig-Thurau, Gwinner, and Gremler 2002; Lam et al. 2004). Some researchers argue that trust and affective commitment mediate the relationship between satisfaction and loyalty (e.g., Bansal, Irving, and Taylor 2004; Fullerton 2003; Garbarino and Johnson 1999; Morgan and Hunt 1994), whereas others consider satisfaction a direct antecedent of affective commitment (Garbarino and Johnson 1999) or loyalty (Chiou and Droge 2006; Lam et al. 2004). Chaudhuri and Holbrook (2001) argued that brand trust relates directly and positively to loyalty without commitment as a mediator. We do not discuss the details of these relationships, because our goal instead is to address the effects of value congruence on satisfaction, trust, affective commitment, and loyalty rather than the interrelationships among those factors. Therefore, in accordance with several researchers (e.g., Chaudhuri and Holbrook 2001; Garbarino and Johnson 1999; Lam et al. 2004; Morgan and Hunt 1994), we use the interrelationships between satisfaction, trust, commitment, and loyalty as proposed by Nijssen et al. (2003) as starting points to describe the relationships of these key components in relationship marketing, and propose the following hypotheses:¹

Hypothesis 5: Satisfaction has a positive influence on trust.

Hypothesis 6: Trust has a positive influence on affective commitment.

Hypothesis 7: Affective commitment has a positive influence on loyalty in the form of (a) WOM, (b) WPM, and (c) RPIN.

Hypothesis 8: Satisfaction has a positive influence on affective commitment.

Hypothesis 9: Satisfaction has a positive influence on loyalty in the form of (a) WOM, (b) WPM, and (c) RPIN.

Hypothesis 10: Trust has a positive influence on loyalty in the form of (a) WOM, (b) WPM, and (c) RPIN.

Note that Hypotheses 5 through 10 in combination state that value congruence has an indirect effect on loyalty, mediated by satisfaction, trust, and affective commitment. To date, relationship marketing research indicates that the effect of satisfaction on loyalty is positively mediated by trust and affective commitment (Morgan and Hunt 1994), which implies that the influence of value congruence on loyalty should be at least partially mediated by satisfaction, trust, and affective commitment. That is, we must also examine the extent to which satisfaction, trust, and affective commitment mediate the effect of value congruence on loyalty.

Research Design and Method

To generalize our results across services contexts, we adopted eight service brands, including four well-known clothing store brands and four major bank brands in the Netherlands. The clothing stores differ from the banks on several dimensions. First, financial services are considered “pure” services, in the sense that transactions involve very few tangibles; in contrast, clothing stores offer tangible components (e.g., clothing, shoes, accessories; Lovelock and Wright 2002). Second, banks target people and are characterized by more consumer contact with individually customized service solutions, whereas clothing stores are directed toward a person’s property with moderate to minimal consumer contact as the norm (Lovelock and Wright 2002). Third, when a consumer is a client of a particular bank, he or she generally needs time and effort to switch to another bank (higher switching costs), but consumers can switch easily among different clothing stores (Zeithaml, Bitner, and Gremler 2006). Therefore, we believe that testing our hypotheses with both samples provides a strong test of the generalizability of our results.

To ensure the clothing stores in our study represent service brands, not just physical goods brands, we took several actions. First, we formulated the survey questions to force respondents to evaluate simultaneously the physical goods and the services delivered by the clothing stores. Second, we included clothing stores that sell their own brands exclusively, which increases the likelihood

that they possess clear, more consistent values compared with clothing stores that sell various brands or clothing brands offered in various clothing and department stores.

Sampling and Data Collection

We collected data from a sample offered by one of the largest panel providers in the Netherlands. An invitation sent via e-mail to 1,618 panel members randomly selected by that panel provider described the general research information and invited each member to participate in the survey. Panel members who wanted to participate clicked on a URL address that led them to our Web-based survey. A total of 1,360 panel members returned their questionnaires.

As Yoo, Donthu, and Lee (2000) indicated, only if respondents know about and have experienced particular services can they provide reliable and valid responses about the services in the questionnaire. Therefore, we used primary screening questions to ensure the respondents were familiar with at least one of the eight mentioned brands. For clothing stores, the respondents needed to have bought something from at least one of the featured stores in the past 6 months; for the banks, they had to be customers of one or more given banks at the time of the survey.

Furthermore, to minimize the possibility that respondents might fill out the questionnaire just to receive the regular fee paid by the panel provider, we added more brands to the list without disclosing the actual brands used in the study. Thus, we could exclude those respondents who were consumers of brands not included in our study. This screening was performed automatically by computer and eliminated 323 respondents from further participation.

Respondents that met these selection criteria were then randomly linked to one of the questionnaires pertaining to a brand of which they were customers. The questionnaire required that the respondents fully answer each section of the questionnaire before they could proceed to the next section.

The final number of usable samples was 1,037, including 529 responses pertaining to clothing stores and 508 for banks. Sixty percent of the respondents were women. The age of all respondents ranged from 18 to 65 years, with an average age of 38 years.

Measurements of Constructs

We adopted the 46 value items (see the appendix) from the Schwartz Value Survey (Schwartz 1992; Schwartz and Boehnke 2004) in the questionnaire to measure both consumers' personal values and their perceptions of service

brand values. Similar to a recent study by Gaunt (2006), we used the Schwartz Value Survey for its validity and reliability. We measured personal values by asking respondents to indicate how important a given value is to them as a guiding principle in their life on a 7-point scale, from 1 (*not important*) to 7 (*most important*). For their perceptions of the service brand values, we asked respondents to indicate to what extent this value characterizes a given clothing store or bank brand on a 7-point scale (1 = *not at all* to 7 = *extremely*).

To obtain a measure of value congruence, we calculated absolute discrepancy scores² between the consumers' perceptions of service brand values and their personal values, and then averaged all values for each respondent (Sirgy et al. 1997; Sirgy, Grewal, and Mangleburg 2000). Therefore, the lower the absolute discrepancy score, the higher is the value congruence.

Our measures of satisfaction, trust, affective commitment, and loyalty relied on existing scales that have been proven valid and reliable in previous research. In Table 1, we provide the details of these measurements. For all items, the 7-point Likert-type scales were anchored by 1 (*strongly disagree*) and 7 (*strongly agree*).

Satisfaction was measured with four items adapted from the overall satisfaction scale used by Bettencourt (1997). Similarly, we adapted the five-item scale of trust (Bansal, Irving, and Taylor 2004; Bansal, Taylor, and James 2005; Morgan and Hunt 1994) to the current context. We measured affective commitment with four items adopted from Bansal, Taylor, and James (2005) and Fullerton (2003). Guided by prior studies, we assessed loyalty intentions with measures of positive WOM (Fullerton 2003; Zeithmal, Berry, and Parsuraman 1996), WPM (Fullerton 2003; Zeithmal, Berry, and Parsuraman 1996), and RPIN (Lam et al. 2004; Zeithmal, Berry, and Parsuraman 1996).

Table 2 provides summary descriptive statistics for and correlations among the measured constructs.

Analysis and Results

We employed the two-step procedure proposed by Anderson and Gerbing (1988) to ensure an adequate measurement and structural model.

Measurement Model Testing and Results

The joint confirmatory factor analysis (CFA; with all constructs included simultaneously) reveals that the chi-square for the overall model is 1538.21 ($df = 174$, $p < .01$). Other fit indices, including the comparative fit

Table 1
Construct Measures and Confirmatory Factor Analysis Results

Construct and Scale Item	Factor Loading	CR	AVE	α
Satisfaction (SAT)		.95	.82	.95
SAT1 Compared to other banks, I am very satisfied with X.	.83			
SAT2 Based on all my experience with X, I am very satisfied.	.93			
SAT3 My experiences at X have always been pleasant.	.92			
SAT4 Overall, I am satisfied with X.	.95			
Trust (TST)		.94	.76	.94
TST1 I feel that I can trust X.	.89			
TST2 X is truly sincere in its promises.	.91			
TST3 X is honest and truthful with me.	.92			
TST4 X treats me fairly and justly.	.88			
TST5 I feel that X can be counted on when I need their help.	.73			
Affective commitment (COM)		.96	.84	.96
COM1 I feel emotionally attached to X.	.89			
COM2 I feel like part of the family of X.	.94			
COM3 I feel a strong sense of belonging with X.	.94			
COM4 X has a great personal meaning for me.	.90			
Positive word-of-mouth (WOM)		.91	.76	.90
WOM1 I say positive things about X to other people.	.87			
WOM2 I recommend X to people who seek my advice.	.92			
WOM3 I encourage friends and relatives to do business with X.	.83			
Willingness to pay more (WPM)		.85	.74	.85
WPM1 I am willing to continue to do business with X, even if its prices increase.	.83			
WPM2 I am willing to pay a higher price than other banks charge for the benefits I currently receive from X.	.89			
(Re)purchase intention (RPIN)		.80	.57	.79
RPIN1 I consider X as my first choice for banks.	.81			
RPIN2 I will do more business with X in the next few years.	.74			
RPIN3 If I had to do it over again, I would make the same choice.	.71			

Note: CR = composite reliability; AVE = average variance extracted; α = Cronbach's alpha. X substitutes for the real service brand.

Table 2
Means, Standard Deviations, and Correlation Matrix of Latent Constructs

Variable/Construct	Mean	Standard Deviation	1	2	3	4	5	6
1 Satisfaction	5.26	1.18	1					
2 Trust	5.07	1.19	.80	1				
3 Affective commitment	2.98	1.62	.29	.38	1			
4 Word-of-mouth intention	4.15	1.46	.58	.57	.64	1		
5 Willingness to pay more	3.22	1.47	.31	.35	.64	.60	1	
6 Repurchase intention	4.15	1.38	.61	.60	.62	.74	.59	1

index (CFI = .939), root mean square error of approximation (RMSEA = .087), and standardized root mean square residual (SRMR = .070), are satisfactory because they are equal to or better than recommended values. Thus, the proposed model provides a reasonable explanation of the observed covariance among the constructs.

In addition, we assessed the validity, reliability, and discriminant validity of the measures. As we show in Table 1, the CFA results lend strong support to the convergent validity of all measures, because all estimated loadings of the indicators for the underlying constructs are greater than the recommended .6 cutoff and are statistically significant at

the .05 level (Bagozzi and Yi 1988). The Cronbach's alpha (α) values of all constructs are higher than the .7 threshold (Nunnally and Bernstein 1994), and the minimum reliability (α) of the measures is .79.

To examine the internal validity of the measurement model, we calculated the composite reliability (CR) and average variance extracted (AVE; Fornell and Larcker 1981). All the CRs are above the recommended .7 level (Nunnally and Bernstein 1994). The AVEs of all constructs, which represent the amount of variance captured by the construct's measures relative to measurement error and the correlations among the latent variables, are higher than the .5 cutoff recommended by Fornell and Larcker (1981; see also Bagozzi and Yi 1988) for each construct. The internal validity of the measurement model appears adequate.

Furthermore, we conducted Fornell and Larcker's (1981) test for discriminant validity by comparing the AVE estimate for each construct with the squared correlation between any two constructs. The AVEs are higher than the squared correlations, confirming the discriminant validity of the constructs (see Tables 1 and 2).

Therefore, the measurement model meets all psychometric property requirements.

Overall Structural Model: Tests of the Hypotheses

We tested the hypothesized relationships in the model using structural equation modeling (SEM). In particular, we estimated the structural model depicted in Figure 1 using Mplus Version 4.2.

In Table 3, we summarize the results obtained by estimating the hypothesized model in Figure 1. The global goodness-of-fit statistics indicate that the structural model represents the data structure well ($\chi^2 = 1,580.58$, $df = 189$, $p < .01$, CFI = .939, RMSEA = .084, SRMR = .068).

We tested each hypothesis by examining path significance, and as expected, all direct paths from value congruence to satisfaction, trust, affective commitment, and loyalty are positive and statistically significant, in support of Hypotheses 1 through 4.

In addition, most paths describing the interrelationships among satisfaction, trust, affective commitment, and loyalty are significant, in support of Hypotheses 5, 6, 7 (a, b, and c), Hypothesis 9 (a, b, and c), and Hypothesis 10c. That is, satisfaction, trust, and affective commitment partially mediate the direct impact of value congruence on loyalty intention. However, three paths are not statistically significant ($p > .1$): the effects of satisfaction on affective commitment (Hypothesis 8), trust on WOM communication (Hypothesis 10a), and trust on WPM (Hypothesis 10b).

Finally, the results of our study further show that value congruence has a greater effect on affective commitment (beta = .30) than on satisfaction (beta = .13), trust (beta = .08), or loyalty (beta < .10). This finding is consistent with the results of Arthur and colleagues (2006), who reported that congruence has only a small direct effect on job performance compared with its effects on commitment and trust. Another recent study by Ostroff, Shin, and Kinicki (2005) provided similar results. Moreover, in extending the work of Morgan and Hunt (1994), MacMillan and colleagues (2005) offered empirical evidence of the positive and direct effect of value congruence on affective commitment in the contexts of the relationships between buyers and suppliers. An explanation for the strong effect of value congruence on commitment might note that we measure commitment from an affective perspective rather than on the basis of calculative commitment. Following Allen and Meyer (1990), affective commitment refers to the consumer's emotional attachment to the brand based on his or her identification with that brand; therefore, value congruence plays an important role for affective commitment.

Additional Analysis

Competing Model With Full Mediation

To test the improvements in model fit when we include both direct and indirect effects of value congruence on trust, affective commitment, and loyalty, we estimated a competing model in which the effect of value congruence on loyalty is mediated fully by satisfaction, trust, and affective commitment (see Figure 2).

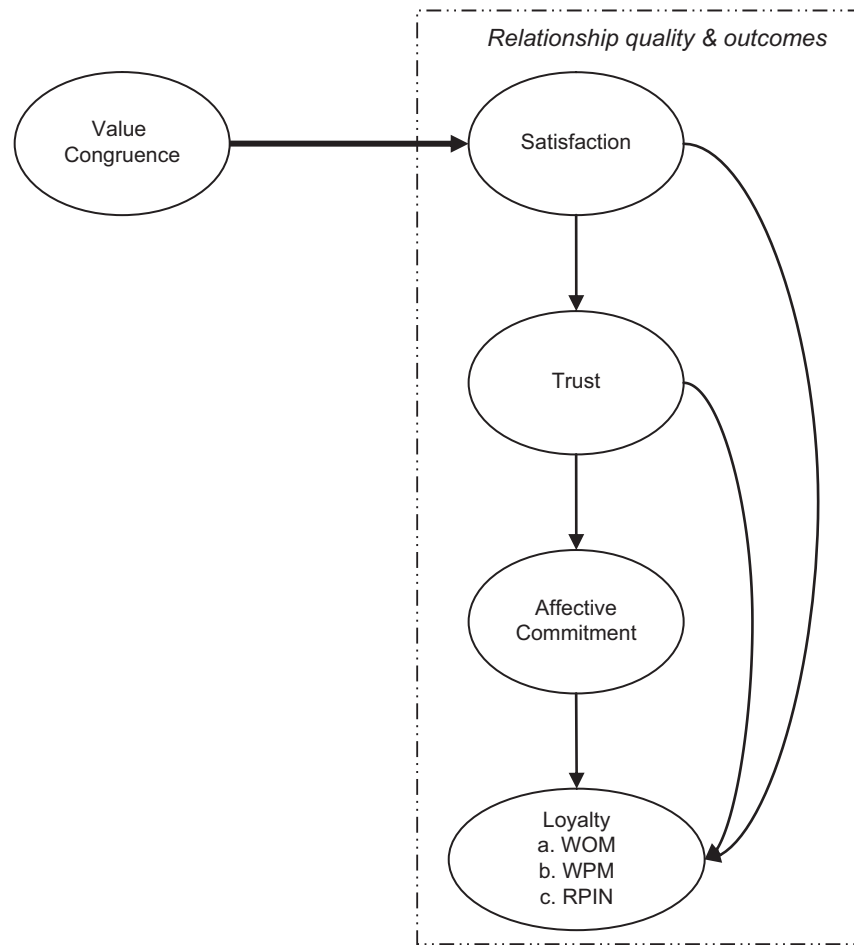
The chi-square difference test, with which we compare the hypothesized model (partial mediation model) with the competing model (full mediation model), reveals that the overall model fit for the full mediation model achieves inferior fit statistics (see Table 3). The difference in χ^2 is significant ($\Delta\chi^2 = 144.784$, $\Delta df = 5$, $p < .01$), which indicates that value congruence has both direct and indirect effects on trust, affective commitment, and loyalty. This result expands the findings from most previous value congruence research in social psychology, organizational, and relationship marketing literature, which measures only the direct effects of value congruence on relationship quality and outcomes. The results of our study and existing research on the interrelationships among satisfaction, trust, affective commitment, and loyalty highlight the need to examine both the direct and indirect effects of value congruence on loyalty. In addition, using meta-analytic procedures, Arthur and colleagues (2006) recently showed that the effect of

Table 3
Structural Equation Modeling Results for Full and Partial Mediation Models

Hypothesis No.	Path	Hypothesized Model Partial Mediation		Competing Model 1 Full Mediation		Competing Model 2		Competing Model 3		Competing Model 4	
		β	t Value	β	t Value	β	t Value	β	t Value	β	t Value
1	VC → Satisfaction	.13	4.24***	.14	4.54***	.13	4.24***	.02	1.12	.14	4.29***
2	VC → Trust	.08	3.98***	.19	5.90***	.19	5.94***	.19	5.92***		
3	VC → COM	.30	10.42***	.36	12.08***	.36	12.08***	.36	12.08***	.37	12.26***
4a	VC → WOM	.05	2.00**	.05	1.78**	.05	1.93**				
4b	VC → WPM	.10	3.80***	.10	3.65***	.11	3.71***				
4c	VC → RPIN	.04	1.60*	.04	1.40*	.04	1.53*				
5	Satisfaction → Trust	.84	29.43***	.85	29.65***						
6	Trust → COM	.37	5.99***	.45	6.85***						
7a	COM → WOM	.52	18.85***	.53	20.14***	.56	19.59***	.54	19.65***	.58	21.11***
7b	COM → WPM	.63	18.68***	.67	20.10***	.65	19.43***	.65	19.44***	.69	21.07***
7c	COM → RPIN	.54	18.57***	.56	19.73***	.61	19.07***	.58	19.25***	.63	20.39***
8	Satisfaction → COM	.07	1.21	.09	1.46						
9a	Satisfaction → WOM	.42	8.97***	.43	8.93***	.44	16.35***	.45	8.96***	.44	16.38***
9b	Satisfaction → WPM	.13	2.31**	.12	2.22**	.12	4.42***	.13	2.30**	.12	4.28***
9c	Satisfaction → RPIN	.42	8.43***	.42	8.41***	.46	15.51***	.45	8.41***	.46	15.56***
10a	Trust → WOM	.04	0.91	.05	0.98	.10	4.01***	.06	1.15	.10	4.26***
10b	Trust → WPM	.01	0.12	.00	0.05	.02	0.68	.01	0.10	.03	1.07
10c	Trust → RPIN	.10	2.03**	.11	2.08**	.16	6.00***	.12	2.28**	.17	6.23***
11	Trust → Satisfaction							.86	29.43***		
12	COM → Satisfaction					.01	0.47				
Fit Indices											
χ^2		1,580.58		1,725.36		2,761.52		1,684.80		2,776.41	
df		189		194		192		190		195	
CFI		.94		.93		.89		.93		.89	
RMSEA		.08		.09		.11		.09		.11	
SRMR		.07		.09		.26		.14		.26	

Note: VC = value congruence; COM = affective commitment; WOM = positive word of mouth; WPM = willingness to pay more; RPIN = repurchase intention; CFI = Bentler's normed Comparative Fit Index; RMSEA = root mean squared error of approximation; SRMR = standardized root mean square residual.
 * $p < .1$. ** $p < .05$. *** $p < .01$.

Figure 2
Competing Model



Note: WOM = positive word of mouth; WPM = willingness to pay more; RPIN = repurchase intention.

congruence on job performance is mediated mainly by job satisfaction and organizational commitment.

Interrelationships Between the Key Components of Relationship Marketing

As mentioned earlier, we originally used the interrelationships between satisfaction, trust, commitment, and loyalty as proposed by Nijssen et al. (2003) as starting points to describe the interrelationships between these key components in relationship marketing. However, the marketing literature suggests other possible interrelationships. For example, Chiou and Droge (2006) provided theoretical and empirical evidence for the relationship between trust and satisfaction. Other researchers proposed that commitment, trust, and satisfaction concurrently influence loyalty (e.g., Bansal, Taylor, and James 2005; Chiou and Droge, 2006; Garbarino and Johnson 1999). We therefore

conducted additional analyses to test several competing models and to compare these possible interrelationships. The following models are used as competing models to our model (see Table 3): (a) competing Model 2 in which commitment, trust, and satisfaction concurrently influence loyalty (Bansal, Taylor, and James 2005; Chiou and Droge 2006; Garbarino and Johnson 1999), and value congruence is a potential antecedent of all these four variables ($\Delta\chi^2 = 1180.84$, $\Delta df = 3$, $p < .01$); (b) competing Model 3 in which satisfaction is a result of trust and commitment (Chiou and Droge 2006; $\Delta\chi^2 = 104.22$, $\Delta df = 1$, $p < .01$); and (c) competing Model 4³ in which satisfaction, trust, and commitment directly influence loyalty, and value congruence is a potential antecedent of these three factors ($\Delta\chi^2 = 1,195.83$, $\Delta df = 6$, $p < .01$). A chi-square difference test reveals that our model has a significantly better fit than the competing models, suggesting again that our model provides a parsimonious explanation of the data.

Moderating Effects of Value Congruence

Furthermore, following the congruence research tradition, we have used value congruence as antecedence of key components of consumer-brand relationship quality and outcomes. To the best of our knowledge, there is no direct conceptual or empirical evidence for moderating effects of value congruence in the literature. However, we do believe there is indirect evidence for these moderating effects that can account for some of the equivocal findings about the impact of satisfaction on loyalty in the literature. For example, imagine a person who uses a given service brand once. This consumer can become satisfied with that service brand in part due to a relatively high quality or low price. The question is, will this consumer intend to continue buying or using the given service brand in the future, even if the price increases? We argue that consumers with a low perceived value congruence may use the service brand once, but they will less likely maintain and enhance their relationship with the service brand to achieve their personal values, as compared to consumers with a high value congruence. We therefore argue that value congruence enhances the impact of consumer satisfaction on loyalty. Accordingly, we suggest that a higher value congruence will lead to stronger positive relationships between trust and loyalty, and between affective commitment and loyalty. A lower value congruence, on the other hand, is expected to diminish these positive interrelationships. To examine the moderating effects of value congruence on the relationships between satisfaction and loyalty, between trust and loyalty, and between affective commitment and loyalty,⁴ we employed the well-established multigroup SEM analysis method. The analysis follows the procedures of multigroup SEM that Palmatier, Scheer, and Steenkamp (2007) used. A median split was first used to split the sample into high and low value congruence groups. We then used a chi-square difference test to compare a model in which all hypothesized paths were constrained to be equal across both groups with an unconstrained model in which we permitted the path hypothesized to be moderated to vary freely across the high and the low groups. If the unconstrained model has a significantly lower chi-square than the constrained model and if the effect is in the hypothesized direction, the moderating hypothesis is supported. Contrary to our expectation, we did not find any moderating effects for value congruence on the relationship between satisfaction and loyalty, between trust and loyalty, and between affective commitment and loyalty.⁵

Discussion

A key goal of relationship marketing theory is to identify and understand how managerially controllable antecedent variables influence important relationship marketing outcomes, such as loyalty intentions (Hennig-Thurau, Gwinner, and Gremler 2002). Existing literature frequently uses satisfaction as the key driver of loyalty intentions and considers trust and commitment mediators in that relationship (Bansal, Irving, and Taylor 2004; Fullerton 2003; Garbarino and Johnson 1999; Morgan and Hunt 1994). Less attention focuses on the role of value congruence and its effects on these key components of relationship marketing. Drawing on conclusions from multidisciplinary literature, the conceptual model we develop challenges current thinking about the antecedents of consumer-brand relationship outcomes by introducing value congruence as an important direct and indirect antecedent of the key components of relationship quality and outcome.

Our results demonstrate that value congruence has significant, direct, positive effects on the key components of relationship quality and outcome (i.e., satisfaction, trust, affective commitment, and loyalty). That is, in terms of direct positive effects, a consumer's trust, commitment, and loyalty toward a service brand might be enhanced by value congruence, in the absence of satisfaction. In other words, consumers who are not satisfied with a given service brand or who have never used it can still trust, be committed to, and have loyalty intentions toward this brand if its values are similar to their own. This result indicates that relationship marketing researchers should pay more attention to value congruence. If they fail to consider its existence, they will likely fail to understand why consumers build, maintain, or end a relationship with a certain brand, regardless of their satisfaction levels.

Our model and findings further suggest that value congruence has an indirect effect on loyalty intentions, mediated through satisfaction, trust, and affective commitment, which supports a recent study by Arthur and colleagues (2006).

Moreover, our findings show that value congruence has more impact on affective commitment, compared with the effects of value congruence on satisfaction, trust and loyalty. Fullerton (2003) noted in his study, "it is less clear how affective commitment is developed and nurtured" (p. 342). To fill this gap, our study identifies value congruence as an important means of developing and maintaining affective commitment, besides ensuring satisfaction and trust.

Managerial Implications

Developing brand values that match consumers' values might have important consequences for the relationship between consumers and service brands. In particular, service managers should recognize that value congruence helps ensure a long-term relationship between consumers and service brands, so they should make an effort to improve not only consumers' satisfaction but also the level of value congruence before and during the time that consumers have relationships with the service provider. Such efforts can enhance the level of consumer-brand relationship quality and outcomes, including trust, affective commitment, and loyalty.

This study shows the prominent and positive effect of value congruence on affective commitment, and significant influences of affective commitment on loyalty intention. Brand managers, especially in service industries, should therefore first identify which values are important to their target consumers, by using, for example, the Schwartz Value Survey (Schwartz 1992; Schwartz and Boehnke 2004). Next, they should try to build clear brand values through promotions or WOM communication. For example, with the promotional slogan "It starts with ambition," the ABN AMRO bank targets young professional consumers by emphasizing a matching value between young professional consumers and the bank. Moreover, to ensure existing consumers continue to be willing to purchase their brands, even with negative influences such as increased pricing, brand managers should invest to sustain and enhance their brand values to keep them congruent with the values of their consumers.

Additionally, the intangibility and heterogeneity of service brands makes it increasingly important for service brand managers to create and maintain distinct brand values, which at the same time can be used to differentiate themselves from competitors in the marketplace. Our results clearly show that the four clothing store brands and the four bank brands used in our study have different values, which, according to their consumers, are representative for their market segments, besides a few common values for the selected clothing and bank brands. We therefore suggest that a value list as described in our study can easily be used by service brand managers to differentiate brands with unique values that are relevant to consumers of the brand's target group.

Limitations and Further Research

This article explores the important role of value congruence in establishing, building, and maintaining consumer-brand relationships by developing and testing a model that considers both direct and indirect effects on satisfaction, trust, affective commitment, and loyalty. As the first study of its kind, and although with some limitations, this article provides a good starting point for further research on the linkage between value congruence and relationship quality and outcomes.

First, following the congruence research tradition, we consider value congruence an antecedent of consumer-brand relationship outcomes instead of a consequence. Therefore, we measure value congruence and the consumer's relationship with the service brand simultaneously. However, a reverse process may occur as well, such that once a consumer likes a brand and is satisfied with it, he or she may adopt values relevant to that brand, and those values may become more similar with the given brand's. Value congruence therefore might develop during the time the consumer gradually becomes loyal to a service brand. In a similar vein, Gaunt (2006) stated that satisfied couples might become increasingly similar through time, so that couple similarity is the result, not the cause, of marital satisfaction. Support for the current rationale regarding the causal direction comes from studies that use congruence as an antecedent of attitude or behavior (Arthur et al. 2006; Kristof-Brown, Zimmerman, and Johnson 2005; Piasentin and Chapman 2006). However, additional research could replicate the present findings using a longitudinal design to determine the directionality of causal relationships between value congruence and consumer-brand relationship quality or outcomes. This longitudinal study might include a measure of similarity at the beginning of the relationship and a measure of relationship outcomes several years later, which would address the issue of causal directions in the relationships.

Second, service type might moderate the relationships of value congruence with relationship quality and outcomes. For example, the impact of value congruence on relationship quality and outcomes might be stronger for intangible than for tangible brands. In line with Haytko (2004), we argue that in a pure service environment, without tangible measures of performance (i.e., no physical goods to evaluate), value congruence may become more important than it would be in a physical goods environment. By default, value congruence fills

the evaluation void created by the absence of more objective measures (Berry 1995; Bitner 1995; Haytko 2004). However, we do not find different results for two different services, despite Lovelock and Wright's (2002) claim that clothing brands are more tangible and banks less tangible. An explanation here might be that the clothing stores may have more emotional, hedonistic, or symbolic meanings for consumers (whereas banks have more utilitarian or functional meanings), and consequently, value congruence may be just as important in clothing stores.

Third, we believe personal characteristics, such as a preference for consistency, product involvement, and subjective brand knowledge, could influence the effects of value congruence on key components of relationship marketing. For example, the effect of value congruence on satisfaction might be stronger if consumers have a greater preference for consistency (Cialdini, Trost, and Newsom 1995). Research into the moderating effects of personal characteristics would give more insight into the question of when and how the influences of value congruence on consumer-brand relationship quality and outcomes differ.

Fourth, several concepts that are conceptually similar to value congruence appear in marketing and consumer behavior literature, such as self-image congruence (Kressmann et al. 2006; Sirgy et al. 1997), consumer identification (Brown et al. 2005; Sen and Bhattacharya 2001), and personality congruence (Aaker 1999). Each of these concepts has been associated both theoretically and empirically with positive consumer outcomes, including satisfaction and loyalty (Brown et al. 2005; Kressmann et al. 2006; Sirgy et al. 1997). Although we do not measure these concepts, we argue that value congruence may have a related but differential effect on consumer-brand relationship outcomes compared with self-image congruence, identification, and personality

congruence. More research is needed to investigate these relationships and their effects on consumer-brand relationship outcomes. However, given the relative importance of congruence in terms of value rather than personality traits (Kristof-Brown, Zimmerman, and Johnson 2005), and because values represent the core consumer self-concept (Hitlin and Piliavin, 2004; Verplanken and Holland, 2002), we argue that studying the effects of value congruence on the key components of relationship marketing is crucial. Several organizational congruence researchers noted that value congruence is the most common source of fit, with the most consistent and effective impact on a variety of employee attitudes and behavior (e.g., job satisfaction, organizational commitment, turnover) compared with other types of congruence, such as personality (Kristof-Brown, Zimmerman, and Johnson 2005; Piasentin and Chapman 2006).

Finally, our framework can be expanded with an investigation of the moderating effects of value congruence on the interrelationships between the key components of the relationship marketing. Although we could not find any significant moderating effect of value congruence on the relationship between satisfaction and loyalty, between trust and loyalty, and between affective commitment and loyalty, further investigation is needed to assess the reasonableness of our assumptions about these effects.

Despite these limitations, our research demonstrates that adding value congruence clarifies the relationships among satisfaction, trust, affective commitment, and loyalty compared with previous studies. More specifically, the results of our study show that value congruence has significant, direct, positive effects on satisfaction, trust, affective commitment, and loyalty. Furthermore, value congruence indirectly influences loyalty through satisfaction, trust, and affective commitment.

Appendix

The Schwartz Value Scale

Universalism	<ul style="list-style-type: none"> Equality (equal opportunity for all) World at peace (free of war and conflict) Unity with nature (fitting into nature) Wisdom (a mature understanding of life) World of beauty (beauty of nature and the arts) Social justice (correcting injustice, care for the weak) Broadminded (tolerant of different ideas and beliefs)
Benevolence	<ul style="list-style-type: none"> Protecting the environment (preserving nature) Loyal (faithful to my friends, group) Honest (genuine, sincere) Helpful (working for the welfare of others) Responsible
Tradition	<ul style="list-style-type: none"> Forgiving (willing to pardon others) Respect for tradition (preservation of time-honored customs) Moderate (avoiding extremes of feeling and action) Humble (modest, self-effacing) Accepting one's portion in life (submitting to life's circumstances)
Conformity	<ul style="list-style-type: none"> Devout (holding to religious faith and belief) Politeness (courtesy, good manners) Self-discipline (self-restraint, resistance to temptation) Honouring parents and elders (showing respect)
Security	<ul style="list-style-type: none"> Obedience (dutiful, meeting obligations) Social order (stability of society) National security (protection of my nation from my enemies) Reciprocation of favours (avoidance of indebtedness) Family security (safety for loved ones)
Power	<ul style="list-style-type: none"> Clean (neat, tidy) Social power (control over others, dominance) Wealth (material possessions, money) Authority (the right to lead or command)
Achievement	<ul style="list-style-type: none"> Preserving public image (preserving my "face") Ambitious (hard working, aspiring) Influential (having an impact on people and events) Capable (competent, effective, efficient)
Hedonism	<ul style="list-style-type: none"> Successful (achieving goals) Pleasure (gratification of desires) Enjoying life (enjoying food, sex, leisure, etc.)
Stimulation	<ul style="list-style-type: none"> Self-indulgent (enjoying) Exciting life (stimulating experiences) Varied life (life filled with challenge, novelty and change)
Self-direction	<ul style="list-style-type: none"> Daring (seeking adventure, risk) Freedom (freedom of action and thought) Creativity (uniqueness, imagination) Independent (self-reliant, self-sufficient) Choosing own goals (selecting own purposes) Curious (interested in everything, exploring)

Sources: Schwartz 1992, Schwartz and Boehnke 2004.

Notes

1. A reviewer and the editor suggested that a comparison of our model with several alternative models could lead to a more accurate and stronger conceptual model. However, the results of our analysis show that the data fit our proposed conceptual model best. More details on this issue are provided in the section Additional Analysis.

2. In line with several recent studies (e.g., Kressmann et al. 2006; Sirgy et al. 1997), we employed one of the most used difference scores, namely, the absolute discrepancy scores, to measure value congruence since this method allows us to better understand the underlying value structure (Kristof-Brown, Zimmerman, and Johnson 2005).

3. This interrelationship was suggested by a reviewer and the editor.

4. These moderating effects of value congruence were also suggested by a reviewer and the editor.

5. Details are available on request.

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