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The Impact of Self-Brand Congruence on Consumer Brand Engagement. Evidence from Retail Apparel Brands in Pakistan

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ABSTRACT

This research aims to understand how well a brand reflects a customer's identity known as self-brand congruence (SBC) and how this connection influences the way people engage with that brand, especially in Pakistan's retail apparel industry. The study focuses on three aspects of consumer brand engagement (CBE): how much people think about the brand (cognitive processing), how they feel emotionally connected (affection), and how active they are with it (activation). The purpose is to see whether people are more engaged with brands that feel like a true reflection of themselves. To investigate this, we used a quantitative research approach and collected primary data through an online survey. The survey was distributed to people who actively engage with fashion brand pages on social media platforms like Facebook and Instagram. A total of 255 responses were collected and analyzed using SPSS and AMOS software. The study followed a positivist philosophy and applied techniques such as Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) to validate the model and test our hypotheses. The results showed strong, positive relationships between self-brand congruence and all three types of engagement—thinking, feeling, and acting. The data also showed high reliability and validity, meaning the tools and measurements we used were solid. These findings suggest that when people feel a brand represents who they are, they are more likely to connect with it emotionally, think about it more, and stay involved with it. This study helps brands understand the importance of matching their image with their customers' sense of self.

***Keywords**: Self-Brand, Congruence, Consumer Brand Engagement, Retail Apparel Brands, and Pakistan.*

Introduction

In recent decades, brands have shifted their focus from mere transactional exchanges to nurturing long-term relationships with customers by offering immersive and emotionally resonant experiences. In particular, the concept of Customer Brand Engagement (CBE) has emerged as a

cornerstone of modern brand strategy, where brands aim to develop deeper consumer connections that reflect individual identity and self-concept (Coelho, Bairrada, Peres, & Management, 2019; Roy & Rabbanee, 2015). CBE is defined as a multidimensional construct that includes cognitive processing, emotional affection, and behavioral activation during brand interactions (L. D. Hollebeek, Glynn, & Brodie, 2014). These dimensions shape how consumers think about, feel toward, and act upon their relationship with a brand (Calder, Isaac, & Malthouse, 2013). The alignment between a consumer's self-image and brand personality referred to as Self-Brand Congruency (SBC) plays a pivotal role in this dynamic. According to congruency theory, when a brand aligns with a consumer's self-concept, it fosters greater emotional resonance and influences consumer attitudes and behaviors (Tucker, 1967; Kressmann et al., 2006). The foundational idea that brands possess human-like characteristics supports the belief that such congruency strengthens emotional bonds and enhances engagement (M. J. J. J. o. c. r. Sirgy, 1982; M. J. Sirgy, Grewal, & Mangleburg, 2000; Elbedweihy et al., 2016).

The relevance of this relationship is especially critical in the context of the fashion apparel industry, where clothing is not only functional but also symbolic of identity, status, and social affiliation. As observed in literature, fashion choices mirror personality, preferences, and aspirations, serving as visible markers of individual and social identity (Piamphongsant, Mandhachitara, & Journal, 2008; Khare & planning, 2014; Islam & Rahman, 2016). Particularly in Pakistan, the fashion retail sector has undergone a significant transformation due to growing disposable incomes and consumer interest in stitched branded apparel (Saqib et al., 2015). Pakistan now ranks as the 8th largest textile exporter in Asia, contributing 60% to the nation's trade, with its fashion brands catering to both international and domestic markets (Pakistan, 2019; Sethi et al., 2019). Surveys such as those conducted by "Aurora Magazine" indicate that professional women and students are the primary consumers of ready-to-wear (PRET) fashion, with this segment expected to grow between 25% to 40% (Andrew, 2015). These consumers, particularly in the 16–40 age range, seek apparel that not only aligns with their personality but also serves their desire for uniqueness and expression (McNeill & Journal, 2018; Solomon & Rabolt, 2004). As consumers use branded apparel to reflect both self-image and belonging, fashion becomes a natural domain for studying the influence of SBC on CBE.

Despite growing interest in this field, several research gaps remain. While studies such as Sair, Sohail, and Rafiq (2023) have demonstrated the mediating role of brand trust between SBC and consumer engagement in fashion, limited empirical work has explored the direct causal relationship between SBC and CBE especially within Pakistan's dynamic retail apparel sector. Moreover, the role of brand coolness a perceived trait that contributes to a brand's appeal has yet to be sufficiently understood in this context (Butt, 2024). Furthermore, while consumers tend to prefer brands that reinforce their personal and social image (Cross, Gore, & Morris, 2003; Klipfel et al., 2014), there is still a need to investigate how these perceptions influence the cognitive, emotional, and behavioral components of engagement. The modern consumer's pressure to select products that embody their values and personality has increased the significance of congruity-based branding (Abrar, Baig, & Hussain, 2020; Islam, Rahman, & Hollebeek, 2018). Therefore, this study aims to empirically explore the effect of self-brand congruency on customer brand engagement in Pakistan's fashion retail sector, contributing both conceptually and practically to the fields of brand management and consumer behavior.

Research Questions

This research adopts 15 items from (L. D. Hollebeek et al., 2014) to construct questions along two variables: self-brand congruence (independent variable) and consumer brand engagement (dependent variable). We adopted 10 items for consumer brand engagement (CBE 1-10) and 5 items for self-brand congruence (SBC 11-15).

This study is solely based on the following questions:

i. How does SBC affect cognitive processing?
ii. How does SBC influence affection?
iii. How does SBC influence activation?

Research Objectives

i. To investigate the impact of SBC on Cognitive Processing.
ii. To investigate the impact of SBC on Affection.
iii. To investigate the impact of SBC on Activation.

Literature Review

Marketing literature has increasingly emphasized the role of brands in reflecting and reinforcing consumers' self-identities. Consumers often select brands that symbolize their self-image and personality (Kastanakis & Balabanis, 2012), a concept captured by self-congruence the degree to which a consumer's self-concept aligns with a brand's image (M. J. J. J. o. c. r. Sirgy, 1982). Sirgy (1985, 2018) describes self-congruity as a psychological process in which consumers compare their actual, ideal, social, and ideal social selves with a brand's perceived personality. Rosenberg (1988) characterized self-concept as the totality of one's thoughts and feelings about oneself, and various theoretical frameworks from cognitive theory to symbolic interactionism have interpreted self-concept as an integral influence on consumer preferences. Research has shown that consumers gravitate toward brands that match their gender identity (Grohmann, 2009), personal values (Malär et al., 2011), and cultural background (Torelli et al., 2012). This preference leads to stronger brand identification and loyalty (Gilchrist et al., 2020). Self-brand congruence thus captures the psychological affinity between a consumer and a brand, based on how closely the brand reflects the consumer's personal identity and social aspirations.

The goal of self-congruent branding is to forge emotional ties by enabling consumers to express their individuality and achieve their desired image through brand consumption (Sheeraz et al., 2020). Studies have shown that when consumers perceive alignment with a brand's personality whether it aligns with their actual self, ideal self, or how they wish to be seen socially it leads to more favorable attitudes and brand preferences (Sirgy, 1986; Kressmann et al., 2006). These forms of self-congruence are powerful drivers of purchase intent, satisfaction, and post-purchase behaviors like brand loyalty and word-of-mouth (M. J. J. J. o. G. S. o. M. S. Sirgy, 2018; Krishen, Sirgy, & Advertising, 2016). Furthermore, SBC is linked with status consumption, self-expression, hedonic usage, and consumer-brand attachment (Roy & Rabbanee, 2015; Rabbanee et al., 2020; Tan et al., 2019). It also impacts behaviors such as brand evaluation, purchase intention, impulsive and compulsive buying, and social media sharing (Koo et al., 2014; Japutra et al., 2018; Japutra et al., 2019). In essence, when a brand reflects a consumer's self-image, it not only enhances emotional engagement but also drives behavioral loyalty, making self-brand congruence a foundational element in understanding and predicting consumer brand engagement (Malär et al., 2011). This study aims to explore whether SBC positively influences brand loyalty through its impact on cognitive, emotional, and behavioral dimensions of Consumer Brand Engagement (CBE).

Theoretical Model and Hypotheses Development

This section presents the theoretical foundation of the study and provides a rationale for the development of hypotheses based on established literature. The underpinning framework guiding this research is Self-Congruity Theory (SCT), which posits that the alignment between a consumer's self-concept and a brand's image significantly shapes attitudes, preferences, and behaviors (M. J. Sirgy, 1986; Kressmann et al., 2006). This theory emphasizes that consumers are attracted to brands not only for their utility but also for their symbolic value (Grubb & Grathwohl, 1967), and they tend to develop stronger emotional and behavioral connections with brands that reflect their self-identity (M. J. Sirgy et al., 1997). When brand image aligns with self-concept whether actual, ideal, or social it enhances self-esteem and fosters brand commitment (Islam et al., 2018; Tuškej, Golob, & Podnar, 2013). As such, congruity becomes a key driver of long-term customer-brand relationships (Zhang & Bloemer, 2011). Grounded in this theoretical perspective, the present study investigates the impact of Self-Brand Congruency (SBC) on the three dimensions of Consumer Brand Engagement (CBE): cognitive processing, affection, and activation.

Several empirical studies suggest that SBC has a direct influence on each dimension of CBE. First, in terms of cognitive processing, consumers engage more deeply with brands that reflect their personal identity, as this alignment supports self-expression and minimizes cognitive dissonance (Verma, Kainth, & Gupta, 2012; S. A. Lee & Jeong, 2014; Islam et al., 2018). The motivation to preserve congruence between beliefs and perceptions leads to positive cognitive evaluations of brands (Jensen Schau & Gilly, 2003), suggesting the following hypothesis:

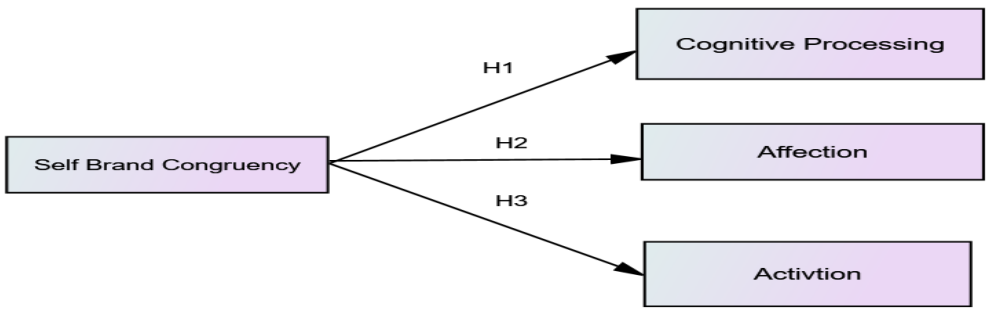
H1: Self-brand congruency has a significant effect on cognitive processing.

Second, the affective aspect of CBE is also significantly influenced by SBC, as emotional attachment grows stronger when a brand becomes a vessel for personal meaning and identity (Leckie, Nyadzayo, & Johnson, 2016; S.-H. Lee, Workman, & Complexity, 2015). Consumers develop affection toward brands that help them express their true or ideal selves (Algharabat, 2017; Sprott et al., 2009), leading to the next hypothesis:

H2: Self-brand congruency has a significant effect on affection.

Finally, in terms of activation, literature points to SBC as a key factor that stimulates customer energy, involvement, and behavioral engagement (Wallace, Buil, De Chernatony, & Management, 2014; Algharabat, 2017). Social media research also highlights SBC's influence on brand experience and behavioral activation (Keng & Ting, 2009; Van der Westhuizen & Management, 2018). Therefore, it is hypothesized that:

H3: Self-brand congruency has a significant effect on activation.



Research Methodology

This study use the systematic approach to conduct the research, covering research philosophy, design, sampling, data collection, and analysis techniques.

Research Philosophy, Approach, and Design

This study adopts a positivist philosophy, emphasizing objectivity and quantifiable data (Collins, 2018). A deductive approach was used, testing pre-established hypotheses through theory-driven methods (Wilson, 2014). A quantitative research design was employed, focusing on measurable relationships between constructs.

Strategy, Interference, Setting, Unit of Analysis, and Time Horizon

A structured questionnaire survey was distributed among brand-engaged individuals on Facebook and Instagram. The research setting was non-contrived, with minimal interference from the researcher. The unit of analysis is individual social media users. The cross-sectional time horizon captured data at a single point.

Data Collection Method

Data was collected through a closed-ended online survey using a 5-point Likert scale. Participants were social media users familiar with fashion brand pages.

Table 1 – Synthesis of Scales Used in the Study

Constructs	Placement	Sources	Items	Extent	Polar Ends
SBC	Independent Variable	Hohenstein et al. (2007)	5	1–5	Strongly Disagree to Strongly Agree
CBE	Dependent Variable	Hollebeek et al. (2014)	10	1–5	Strongly Disagree to Strongly Agree

Population and Sampling

The target population was Pakistani social media users. Due to limitations, non-probability sampling was applied. Questionnaires were distributed via Google Forms to Facebook/Instagram users engaged with fashion brand pages.

Measurement and Operationalization of Variables

Measurement items were adapted from previous studies (Abrar et al., 2020; Escobar-Rodríguez et al., 2017; Zhu et al., 2019; Molinillo et al., 2017).

Table 2 – Coding and Processing of Data

Research Variables	Survey Questions	Final Scale	Initial Data Calculation
SBC	SBC1–SBC5	5	Converted to scale
CBE	CBE1–CBE10	10	Converted to scale
Gender	Male, Female	2	Nominal scale
Age	18–25 to 42+	4	Nominal scale
Education	Bachelor to Others	4	Nominal scale
Financial Status	Independent, Dependent	2	Nominal scale
Salary/Allowance	PKR 15K to 46K+	4	Nominal scale

Data Analysis Tools and Techniques

Data analysis included Confirmatory Factor Analysis (CFA) for construct validity and Structural Equation Modeling (SEM) to test hypotheses. The analysis also assessed normality, reliability, and validity (CR, AVE, DV). Tools used were SPSS 25.0 and AMOS 22.0.

Table 3 – Methodological Details of the Study

Aspect	Details
Philosophy	Positivism
Approach	Deductive
Strategy	Questionnaire survey
Research Method	Quantitative
Time Horizon	Cross-sectional
Interference	Minimum
Study Setting	Non-Contrived
Unit of Analysis	Individuals
Sampling Method	Non-probability
Respondents	Facebook & Instagram users
Analysis Tools	SPSS 25.0, AMOS 22.0
Data Techniques	Normality checks, CFA, SEM, path analysis, CR, AVE, DV

Results and Analysis

The previous chapter goes into great detail about the research methodology used in this study. It thoroughly covers a number of important facets of data analysis, such as sampling methods, operationalization of constructs, normality assessment, descriptive analysis of demographic variables, data collection processes, and the analytical methodologies used. The chapter also explores the use of Structural Equation Modeling (SEM) to assess confirmatory factors and overall model fitness. It describes the procedures used to evaluate the finished structural model, including general SEM application, hypothesis testing, and establishing relationships between constructs. A summary of the results obtained from hypothesis testing closes out the chapter.

Demographics Descriptive

For the study's demographic component, a group of people with a number of shared traits was selected and examined. The demographic analysis was done only for marketing and research purposes. Participants who were active on social media and specifically in one industry sector the beauty industry provided the data for this study. Five demographic factors were included in the survey questionnaire: age, gender, financial status, education level, and monthly income or allowance.

Table-4 Demographic Attributes of Respondents (N=255)

Characteristics	Sample (Percentage)	Sample (numbers)
Gender		
Male	55.7%	142
Female	44.3%	113
Age		
18 – 25	40%	102
26 – 33	29%	74
34 – 41	20.4%	52
42 and above	10.6%	27
Education		
Bachelors	36.1%	92
Masters	23.9%	61
Ph. D	16.5%	42
Others	23.5%	60
Financial Status		
Independent	47.5%	121
Dependent	52.5%	134
Monthly Salary/Allowance		
Rs. 15,000 -- Rs.25,000	31%	79
Rs. 26,000 -- Rs. 35,000	18%	46
Rs. 36,000 -- Rs. 45,000	25.5%	65
Rs. 46,000 – Above	25.5%	65

Assessment of Reflective Measurement Model

The measurement model was assessed using Confirmatory Factor Analysis (CFA), which concentrated on the validity and reliability of the constructs. Cronbach's Alpha (α) and Composite Reliability (CR) were used to evaluate internal consistency. Factor Loadings (FL) and Average Variance Extracted (AVE) were used to assess convergent validity. Conversely, the Fornell-Larcker criterion, cross-loadings, and Heterotrait-Monotrait (HTMT) ratios were used to analyze discriminant validity. Before examining the structural relationships in the model, these steps were taken to guarantee the precision and reliability of the measurements.

Internal Consistency Reliability

The Internal consistency of the model was measured through composite reliability (CR), Dijkstra-Henseler's rho (pA), and Cronbach alpha (α).

Composite reliability

Each construct's internal consistency reliability was evaluated using Composite Reliability (CR). All of the values in this study fell between 0.896 and 0.947, exceeding the acceptable threshold for CR of 0.7.

Cronbach alpha (α)

An additional metric for evaluating the model's internal consistency is Cronbach's Alpha. 0.7 is the acceptable threshold for α. All values surpassed this cutoff, as indicated in Table 5.4, suggesting that there are no errors in the items within the constructs. As a result, the constructs showed excellent internal consistency reliability.

Convergent Validity

According to (Hair Jr, Black, Babin, & Anderson, 2010), convergent validity is "the degree to which indicators of a specific construct converge or share a high proportion of variance." Factor loadings (FL) and Average Variance Extracted (AVE) were used to evaluate this.

Factor Loadings

The reliability of the constructs was evaluated based on the item loadings in Partial Least Squares (PLS) as outlined by (Hulland, 1999). Higher loadings indicate that a greater portion of the variance in the construct is explained by the measurement, while lower loadings suggest that the model's explanatory power is weak, reducing the accuracy of the relationships between the constructs (Hulland, 1999).

Factor loadings represent the extent to which the variation in an observed variable is accounted for by the construct. In this analysis, all loadings for reflective constructs were assessed to ensure they met the minimum threshold of 0.5, as recommended by (J. Hair, Joe F, Sarstedt, Matthews, & Ringle, 2016). As shown in Table 4, all items loaded onto their respective constructs. While the factor loading for item BL10 was 0.453, which is slightly below the threshold, it still made a meaningful contribution to the model, so it was retained. This indicates that the items are strongly correlated and are influenced by the same underlying construct (J. Hair, Joe F et al., 2016). Consequently, the results of this study confirm that all constructs fall within an acceptable range, demonstrating adequate internal consistency.

Average Variance Extract

Convergent validity was evaluated using Average Variance Extracted (AVE), with a threshold of 0.5 for AVE. All of the AVE values were higher than this acceptable limit, as indicated in Table 4. Furthermore, values greater than 0.5 indicate that more than half of the variance in the measures is explained by the latent construct. As a result, the model's constructs showed adequate convergent validity.

All constructs—self-brand congruency, cognition, affection, activation, and brand love—were valid indicators of their respective latent variables, according to Table 5, which summarizes the overall findings of the reflective measurement model. According to their statistical significance and parameter estimates, these constructs were assessed (Chow, Chan, & management, 2008).

Table 5 *Results Summary for Reliability and Validity of the Constructs*

Construct	Item	(α)	CR	Factor Loadings	AVE
Self-Brand Congruency	SBC 1 SBC 2 SBC 3 SBC 4 SBC 5	0.883	0.928	0.792 0.960 0.916 0.888 0.841	**0.810**
Cognitive Processing	CP 1 CP 2 CP 3			0.856 0.857 0.823	**0.856**
Affective	AF1 AF2 AF3 AF4				
Activation	**ACT 1** **ACT2** **ACT3** **ACT4**				

***Note**: α= Cronbach alpha; CR= Composite Reliability; AVE= Average Variance Extract, SBC – Self-Brand Congruency; CP – Cognitive Processing; AFF; Affective; ACT; Activation*

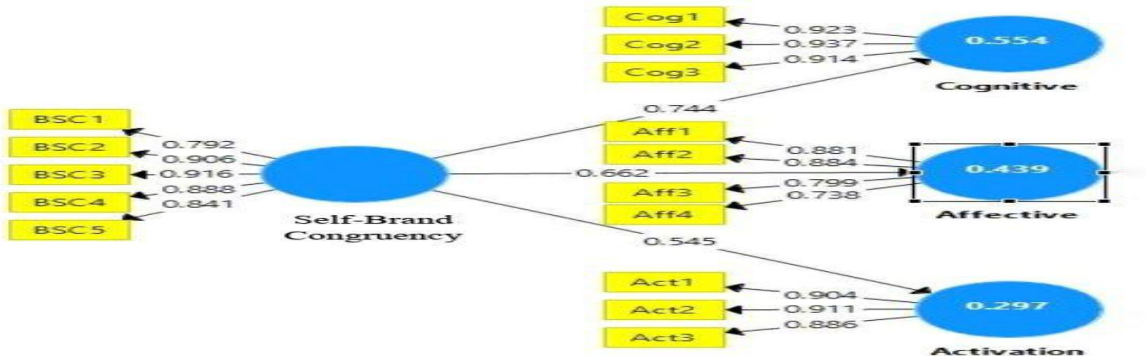


Figure 5. Measurement Model of Construct

Discriminant Validity

Indicators must load more strongly on their respective constructs than on any other constructs in the model in order to be considered for discriminant validity evaluation. Three techniques were used to evaluate discriminant validity: the Heterotrait-Monotrait (HTMT) ratio, the Fornell-Larcker criterion, and cross-loadings.

Fornell-Larcker Criterion

According to the Fornell-Larcker criterion (Fornell & Larcker, 1981), a latent construct should explain more variance with its own indicators than with those of any other construct in the model.

To satisfy this criterion, the square root of the Average Variance Extracted (AVE) for each construct (presented in the diagonal values) should be higher than the correlations between that construct and other constructs (shown in the off-diagonal values) (J. Hair, Joe F et al., 2016). As shown in Table 5,

Table 6: *Fornell-Larcker Criterion Analysis for Checking Discriminant Validity*

	ACT	AFF	SBC	CP
ACT	**0.900**			
AFF	0.675	**0.828**		
SBC	0.545	0.662	**0.870**	
CP	**0.640**	**0.789**	**0.744**	**0.925**

Note: *SBC – Self-Brand Congruency; CP – Cognitive Processing; AFF – Affection; ACT – Activation;*

Cross-Loadings

An indicator's loading on the designated latent variable in a cross-loading analysis should be greater than its loadings on any other latent variables. According to Wynne W. Chin (W. W. J. M. m. f. b. r. Chin, 1998) and Joseph F. Hair et al. (Hair Jr et al., 2010), the ideal value for cross-loadings is 0.7 or greater, but 0.5 is the recommended threshold. It is recommended that items with cross-loadings less than 0.4 be eliminated from the model (Joe F Hair, Ringle, Sarstedt, & Practice, 2011); (J. Hair, Joe F et al., 2016). Strong loading of each indicator onto its corresponding construct is equally important. All of the items in this study had outer loadings higher than 0.5, exceeding the cross-loading threshold. Except for item BL10, which had a loading of 0.5, all cross-loadings were higher than the 0.5 threshold, as indicated in Table 6.

Table 7: *Loadings and Cross loadings*

Items	ACT	AFF	SBC	CP
Act1	**0.904**	0.587	0.476	**0.563**
Act2	**0.911**	0.640	0.495	**0.582**
Act3	**0.886**	0.595	0.499	**0.581**
Aff1	0.521	**0.881**	0.584	**0.718**
Aff2	0.494	**0.884**	0.594	**0.666**
Aff3	0.502	**0.799**	0.489	**0.614**
Aff4	0.718	**0.738**	0.514	**0.606**
SBC1	0.434	0.529	**0.792**	**0.593**
SBC2	0.474	0.599	**0.906**	**0.658**
SBC3	0.488	0.598	**0.916**	**0.682**
SBC4	0.437	0.542	**0.888**	**0.608**
SBC5	0.528	0.603	**0.841**	**0.683**
CP1	0.585	0.732	0.694	**0.923**
CP2	0.591	0.733	0.690	**0.937**
CP3	**0.601**	**0.726**	**0.680**	**0.914**

Note: *SBC – Self-Brand Congruency; CP – Cognitive Processing; AFF – Affection; ACT – Activation; SD – Standard Deviation.*

Heterotrait-Monotrait (HTMT) Ratio

By contrasting the correlation within and between constructs, the Heterotrait-Monotrait (HTMT) ratio is used to evaluate discriminant validity. The ratio is compared to a predetermined threshold

in order to assess HTMT. If the HTMT value exceeds 0.85, it indicates a lack of discriminant validity (Kline & Psychology, 2015). As shown in Table 5, all HTMT values were within the acceptable range, except for the correlation between CP and AFF, which was 0.897. In conclusion, the results demonstrate that adequate discriminant validity is present among the constructs in the measurement model.

Table 8 *Heterotrait-Monotrait HTMT*

	ACT	AFF	SBC
AFF	0.783		
SBC	0.602	0.749	
CP	**0.711**	**0.897**	**0.810**

Note: *SBC – Self-Brand Congruency; CP – Cognitive Processing; AFF – Affection; ACT – Activation*

Assessment of Structural Model

After Testing the hypotheses came next after the reflective measurement model was established. The PLS-SEM reflective approach and bootstrapping techniques were used to analyze the structural model (W. W. Chin, Henseler, & Wang, 2010)

Coefficient of Determination Score (R2).

Firstly, coefficient of determination (R2) was initially used to evaluate the structural model's predictive accuracy. The combined impact of the exogenous and endogenous constructs is reflected in this metric. Greater predictive accuracy is indicated by higher R2 values, which range from 0 to 1. (Cohen, 2013) states that significant, moderate, and weak levels of predictive accuracy are represented by R2 values of 0.26, 0.13, and 0.02 respectively. The R2 values for the study's latent endogenous variables are shown in Table 9.

Table 9: *R-square of Endogenous Latent Constructs*

Construct	R2	Result
Cognitive Processing	0.554	**Substantial**
Affection	0.439	**Substantial**
Activation	**0.297**	**Substantial**

Note*: CP – Cognitive Processing; AFF – Affection; ACT – Activation*

Table 9. Illustrates that the exogenous construct contributes 55.4%,43.9%, and 29.7% to the variance of CP, AFF, and ACT respectively.

Effect Size of q2

The study also calculated the effect size of q2, which assessed the contribution of the exogenous variable to the endogenous variable. The values of 0.02 for small effect, 0.15 for medium effect, and 0.35 for large effect are used to quantify the predictive relevance of an exogenous variable on an endogenous variable (J. Hair, Joe F et al., 2016)

Table 10: *Effect size* q^2

Construct	q2	Results
Cognitive Processing	0.423	**Substantial**
Affection	0.266	**Moderate**
Activation	**0.216**	**Moderate**

Note: q^2 *= Effect size; SBC – Self-Brand Congruency; CP – Cognitive Processing; AFF – Affection; ACT – Activation*

Direct Relationships

While significant paths offer empirical support for the suggested causal relationships, non-significant paths display directions that are opposite to the hypothesized ones and do not support earlier theories (Joseph F Hair, Ringle, & Sarstedt, 2013). In order to determine the t-value and evaluate the significance of the direct connections, bootstrapping was also done. As seen in Figure 5.1, the path coefficients were calculated. The bootstrapping results are shown in Figure 5.2 and Table 11, with the specific conclusions described below:

Hypothesis 1: Self-brand congruency has a significantly positive effect on cognitive processing.

Cognitive processing is markedly improved by self-brand congruency.

SBC and CP have a strong and positive relationship, according to the PLS-SEM measurement model and bootstrapping results (β = 0.744, t = 23.795, p < 0.05). Hypothesis 1 is thus validated.

Hypothesis 2: Self-brand congruency has a significant positive effect on affection.

Since SBC and AFF possess a correlation that is favorable (β = 0.662, t = 17.591, p < 0.05), Hypothesis 2 is also supported.

Hypothesis 3: Self-brand congruency has a significant effect on activation.

The hypothesis was supported by a significant positive relationship between SBC and ACT (β = 0.545, t = 11.048, p < 0.05).

Table 11: *Results of Direct Relationship*

p-value								
Hypotheses	Relationships	**β**	**SD**	**t-value**	**2.5%**	**97.5%**	**Decision**	***f2***
H1	SBC → CP	0.744	0.031	23.795	0.677	0.800	Supported	**1.241**
H2	SBC → AFF	0.662	0.038	17.591	0.583	0.732	Supported	**0.782**
H3	**SBC → ACT**	**0.545**	**0.049**	**11.048**	**0.440**	**0.636**	**Supported**	**0.423**

Note: *Two-Tailed (t >1.96); p < 0.05; SBC – Self-Brand Congruency; CP – Cognitive Processing; AFF –Affection; ACT – Activation; SD – Standard Deviation.*

Discussion and Conclusions

This part of the paper provides a detailed discussion of the study's findings, which were predicated on the research model and the hypotheses put forth. The pertinent implications for academic research and managerial practice are examined in this chapter. It ends by discussing the limitations of the study and making suggestions for more research. The outcomes of the data analysis are examined and discussed in this chapter. The objectives and research questions are reviewed, conclusions are reached, and the main findings are supported by arguments. Theoretical and empirical contributions to the literature are also emphasized, along with managerial implications. The chapter also discusses the study's shortcomings and offers possible directions for further investigation. Lastly, the chapter concludes with a summary of the key points discussed.

Recapitulation of the Study

The purpose of the study was to investigate the relationship between brand love (BL) and self-brand congruency (SBC), as well as the mediating function of the self-congruency theory (SCT)-based customer brand engagement (CBE) dimensions of cognitive processing, affection, and activation. Data was gathered from Pakistani consumers of prêt-à-porter and ready-to-wear (RTW)

brands in order to accomplish these goals. PLS-SEM and SPSS were used to analyze 336 of the 490 usable questionnaire responses. A significance level of 0.05 was used for the hypothesis test. The research model included nine hypotheses, six of which focused on direct relationships and three on mediation. All hypotheses were supported. The findings indicate that self-congruency theory holds, with SBC having a significant impact on BL through the mediation of cognitive processing (CP), activation (ACT), and (AFF). The results are discussed in detail in the sections that follow. While the second section looks at the model's mediation effects, the first section concentrates on the direct relationships between SBC, CP, AFF, and ACT and how they affect BL.

Discussion

The Relationship between SBC and Cognitive Processing

The results of this study empirically supported the study's hypothesis that self-brand congruency (SBC) and cognitive processing (CP) have a positive relationship. This result is consistent with the "self-congruency theory," which postulates that when a consumer's self-concept is similar to that of a brand, they feel a connection (M. J. J. J. o. c. r. Sirgy, 1982). According to the study, consumers are more likely to engage in cognitive processing related to a brand if their self-concept and that brand are more aligned. These results are consistent with previous research (Algharabat, 2017); (Jensen Schau & Gilly, 2003); (Leckie et al., 2016); (Verma et al., 2012). In marketing terms, this means that when consumers identify with a brand, it enhances their engagement, suggesting that they believe that the brand is a continuation of who they are (Algharabat, 2017). Because it converts a consumer's favorable opinion of a brand into real consideration when making a purchase, this finding highlights the importance of SBC as a cognitive processing driver.

The Relationship between SBC and Affection

Additionally, the study discovered a strong and positive correlation between affection and self-brand congruency (SBC), indicating that a consumer's emotional attachment to a brand increases with its level of alignment. Congruency theory states that affection is the enduring emotional bond a customer has with a brand (Calder et al., 2013), and this alignment represents how consumers identify with a brand (M. J. J. J. o. G. S. o. M. S. Sirgy, 2018). When consumers perceive a brand as reflective of their own identity, it fosters a deeper emotional connection, increasing the likelihood of developing affection for the brand. These findings align with previous research (Algharabat, 2017); (France et al., 2016); (Leckie et al., 2016). In marketing terms, the study highlights that SBC plays a crucial role in evoking affection, since it has the power to elicit the sentiments and emotions that motivate devoted customers. Therefore, the study finding indicates that SBC impels affection as it can trigger the feelings and emotions for a brand.

The Relationship between SBC and Activation

Self-brand congruency (SBC) and activation were found to be significantly and favorably correlated, which validated the hypothesis. Self-congruity theory, which contends that SBC can promote brand activation and consumer engagement, is consistent with this. Following Leventhal, (Wallace et al., 2014), the study indicates that higher consumer congruency with a brand is likely to increase activation, leading to greater consumer involvement and action. The results are consistent with prior research (Algharabat, 2017); (Keng & Ting, 2009); (Wallace et al., 2014). In marketing terms, this suggests that when consumers identify with a brand, viewing it as reflective of their own personality, it enhances brand activation ultimately driving actual purchases.

Managerial Implications

In today's competitive market, it's important for retail apparel brands in Pakistan to make customers feel that the brand matches who they are. Research shows that people prefer brands that reflect their own identity, and this emotional connection leads to stronger loyalty and engagement (Escalas & Bettman, 2005); (M. J. J. J. o. c. r. Sirgy, 1982). Instead of only focusing on basic things like age or income, brands should understand their customers' personalities, lifestyles, and values (Malär et al., 2011). Telling relatable stories in ads and on social media is another powerful way to build this bond (Escalas & Luce, 2004). When customers see themselves in a brand's story especially when it reflects local culture they are much more likely to stay connected to it. Using technology to personalize the shopping experience, like offering tailored recommendations and loyalty rewards, also helps make customers feel valued and understood (Krishen, Dwivedi, Bindu, & Kumar, 2021).

At the same time, brands must stay true to their roots. Pakistani consumers appreciate authenticity and cultural relevance, so clothing brands should mix modern trends with traditional elements like local fabrics and designs (Krishen et al., 2021). When launching new product lines, it's important to maintain the brand's original image, because big changes can confuse or push loyal customers away (Kressmann et al., 2006). Finally, working with the right influencers can strengthen the brand's image and reach but only if the influencer's lifestyle genuinely matches what the brand stands for (Phua, Jin, & Kim, 2020). Overall, the closer a brand feels to the customer's self-image, the stronger and longer-lasting the relationship will be.

Future Directions and Limitations

While this study adds valuable insights into how self-brand congruence affects consumer brand engagement in Pakistan's apparel sector, it also has some limitations. First, it focuses only on retail clothing brands, so the results might not apply to other industries like technology, food, or cosmetics (M. J. J. J. o. c. r. Sirgy, 1982); (J. L. J. J. o. m. r. Aaker, 1997). Second, because the study is cross-sectional (data collected at just one time), we can't be completely sure if self-brand congruence actually causes stronger engagement over time (Escalas & Bettman, 2005). Also, the research mainly covered urban consumers, meaning it may not fully capture how people from rural or less-developed areas connect with brands (Krishen et al., 2021). Another limitation is that the study used self-reported surveys, which can sometimes lead to biased answers, as people tend to respond in socially acceptable ways rather than being completely honest (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). Finally, this research focused mostly on general brand engagement, but did not explore deeper emotional factors like brand love or personal attachment, which could also be important (Malär et al., 2011).

In the future, researchers could expand this work in several ways. One direction would be to study different industries to see if the same effects of self-brand congruence apply (M. J. Sirgy et al., 1997). It would also be helpful to explore how people in rural areas or smaller towns in Pakistan connect with brands, since cultural values and lifestyle differences could change the results (Krishen et al., 2021). Another idea is to carry out longitudinal studies that follow customers over time, to better understand how brand engagement builds or fades (Escalas & Luce, 2004). Future studies could also separate emotional brand connections from more practical, functional ones to see which drives stronger loyalty (Malär et al., 2011); (Kressmann et al., 2006). Finally, researchers could use experiments or real-world brand campaigns including the use of influencers to test how self-brand congruence and engagement develop in more natural settings (Phua et al., 2020). This

would help create a deeper and more complete understanding of consumer behavior in Pakistan's growing retail market.

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