MY CAR HAS MY PERSONALITY! BRAND-CUSTOMER PERSONALITIES’ CONGRUENCE IMPACT ON BRAND TRUST

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ABSTRACT:
This paper examines how the brand personality and the customer personality impact separately the brand trust and investigate the role of the congruence between these two personalities on the same variable. The Big five model is used to measure both personalities. The absolute differential model was chosen to measure congruence, and a multidimensional scale of trust was adopted. A convenience sample of 500 drivers and car owners answered a questionnaire. The hypothesis test using the structural equation modelling approved the positive impacts of both of the personalities: the car owner and the car’s brand personality of premium positioned brands (Mercedes, Audi, Jaguar and BMW) on the brand trust, the impact of the congruence between the two personalities on the same variable was rejected in our study.

Key words: Brand personality, congruence, brand trust, premium brands of the automotive industry
I. INTRODUCTION
In the field of consumer behaviour studies, the impact of human personality on various behaviours, including consumer behaviour, varies from one study to another. This instability does not allow us to decide on the direct relationship between human personality and marketing behaviour. Researchers are trying to better identify and define the links that may exist between the consumer's self-concept and the image of the product or brand, and to understand the effect of this relationship on purchasing behaviour. This relationship is called "congruence". It refers to a simple idea that states that people behave and buy according to their self-image. They will seek to consume products or brands that are consistent with their value system, according to their self-esteem, while respecting the objectives they have set for themselves and that they intend to achieve through this consumption (Pinson and Jolibert, 1997). Products and brands fulfil more than their initial functions and functional roles, which are purely functional in nature. In addition to their traditional function, many products achieve a symbolic function. Congruence according to Levy (1959) explains the reason why people buy products, which has become meaningful instead of functional. Cars represent a good example of the expression of the self through the possession and consumption of material goods, the well-known adage: “tell me what car you drive, I'll tell you who you are” is used to show how individuals use their car’s image to express their self-image.

In a very competitive business sector such as the automotive industry, managers are concerned about their customer’s loyalty. The challenge is to get their clients to build a strong brand-customer relationship based on attachment, trust, engagement and love. (Golossenko, Pillai, Aroean, 2020). As individuals readily humanise other entities including brands, using their human forms, ability to speak, imagine, and feel and use their personality (Aggarwal & McGill, 2012). Brand anthropomorphism is used as a very important strategy in marketing.

II. THEORETICAL BACKGROUND AND RESEARCH HYPOTHESIS

2.1. SYMBOLIC CONSUMPTION TO LEGITIMIZE THE ROLE OF CUSTOMER AND BRAND PERSONALITIES
The symbolic role of products and brands strengthening the self is an end sought by consumers in their buying and / or consuming behaviour. This symbolic consumption gives new or more meaning to this consumption, which influences the value of products or brands as well as the perceptions that individuals attribute to them.
Before starting the analysis of the process and the logic behind symbolic consumption, we consider it very necessary to first present the psychological path of the consumer by putting forward his concept of self as proposed by Grubb and Grathwohl in 1967. According to the authors, this is an obligatory passage through the seven stages, which we quote:

- Each individual has his own concept of the “self”.
- The individual gives importance to his “self”.
- The individual is always trying to strengthen and improve his “self”.
- Self-concept is the result of interactions with those around it, including parents, friends, peers and any other important person in the eyes of the individual.
- Thanks to social symbols, the person can communicate about their “self”; these social symbols are sent through the consumption of products / brands that most closely match the self of the individual.
- The use of symbolic products / brands carries meaning for the individual as well as for those around him. Intra-action and / or interaction processes are impacted by this sense and therefore affect the self of the individual.
- In the end, symbolic consumption will then be the effective means to strengthen and improve one's own self-concept. These are the motivations behind an individual's consumption behaviours.

Self-concept is considered to be a subjective representation of personality (Zouaghi and Darpy, 2003). The individual seeks stability and consistency that he tries to apply in all of his behaviors. He is in continuous search of strengthening his self-emanating from an internal will but which the pressure of others also motivates. "We are the sum of our possessions" is the formulation of James in 1890 (James, 1890 quoted by Belk, 1988).

The similarity and complementarity between brands / products and their owners, the stores they frequent, the objects they own or the touristic destinations they visit, allow individuals to be able to express what they think they are or wish to be for themselves to impress the others.

The consumer in his purchasing process and in relation to particular purchases wants to feel that the product and / or the brand that he is going to buy is made especially and exclusively for him, and manages to reflect his personality.

The relational marketing stream has emphasized that the functional utility of consumption is not the only reason and motivation for buying. Modern products become, thanks to their symbolic value which can easily exceed their utilitarian value, objects and psychological elements. These physical and mental objects allow individuals to express their own identity as well as interact with those around them. In addition to the symbolic value felt by the
consumer himself, these brands or products also have a capacity to transform them into social symbols. This logic means that the symbol only has meaning if integration in a social context is carried out. The symbol can then gain a conventional meaning, which contributes to the construction of identity and allows it to be exteriorized (Levy, 1959; Solomon, 1983; Elliott and Wattanasuwan, 1998; Reed, 2002).

2.2. BRAND AND CUSTOMER PERSONALITIES SEEN THROUGH THE BIG FIVE MODEL

If the literature offers us a rich and varied basis to understand the concept of personality, it makes the task of proposing a precise and complete definition difficult. We retain fundamental elements of the concept of personality, which are: wholeness, individuality, stability, evolution and also the non-cognitive aspect of personality and to understand the concept as:

"A stable unit, made up of a set of thoughts, behaviors and emotions of an individual, in a lasting, individualized and dynamic perspective."

We then need descriptive elements of the personality. This is what trait theory easily offers. Starting from the simple principle that the trait refers to a constancy of individual response to a variety of situations, and corresponds to a kind of allegory that uninitiated people use to describe people while facilitating measurement, at a specific point in time of the personality of the consumer. The aim is to understand the potential relationships that exist between these personality traits and consumer behavior in general (Pervin, 2001). As for the measure of personality, the Big-Five model has generated a great debate. The criticisms made are not limited to just the universality of its five-facet structure. This number varies between two "supra-factors" and sixteen factors. We also add limitations noted by authors such as the absence of a robust theoretical foundation (Bloch, 1995; Revelle, 1987; cited by Digman, 1990) the temporal stability of the model (Ozer and Reise, 1994), the heaviness of proposed scales (Saucier, 1994) or even semantic differences (Ferrandi and Valette Florence, 2002; Lévy-Boyer, 1994; Digan, 1990; De Raad and Szirmak, 1994).

Critics of the Big-five model nonetheless find answers confirming its validity. It is a model of efficient taxonomy and prioritization that groups and classifies the elements of personality. It is a descriptive “a-theoretical” model which has no explanatory vocation, far from being a theory in itself. The temporal stability of the model was also confirmed thanks to studies carried out by Costa and McCrae in 1988 and by Schuerger a year later (Schuerger et al. 1989). They respectively, over periods of 6 years and ranging from 5 to 20 years, found that
there is a temporal stability of the personality traits with small variations, as well as a stability of the personality structure of the individual, regardless of the lived experiences.

As for the heaviness of the scales, the search for parsimony was one of the major concerns of researchers, in the field of the construction of personality scales. Certainly, the traits, by default, require an almost exhaustive inventory, something that must allow a database rich in information to be able to describe the personality, but the composition of these instruments makes the administration of the questionnaires as well as the collection of data very difficult. Goldberg (1990) and Saucier (1994) tried to reduce the number of items, to group them together in order to better identify these traits by using factorial analyzes in principal components. This allowed a better understanding of the items by the respondents as well as an easy observation of the correlations existing between the items.

The Big-five model is considered as the most parsimonious model because it provides a relatively comprehensive and complete description of the human personality. According to Rolland (2001), it is just impressive to note this convergence between the various researches on the concept of the personality in relation to the number of five dimensions and this since the research of Fiske in 1949. Goldberg was the first to use the term “Big-Five” in 1981 to denote a personality pattern structured around five factors. This structure is confirmed more and more, through the various works, that it is of a practical nature, in particular within the framework of a study developed for the American Air Force, for which Tupes and Christal announced the discovery of a five-factor model of personality traits. In addition to managerial purposes we find the theoretical ones, with the work of Goldberg (1990, 1992) Costa and McCrae (1983) Rolland (1993), Caprapa et al., (1994) Ostendorf and Angleitner (1994) Digman (1994), etc.

The number as well as the nature of the central elements of the personality traits finally allowed a consensus between the researchers in relation to a breakdown into 5 major factors. Confirmation of this structure, regardless of extraction methods or factor rotation methods or even trait evaluation methods, reinforces this finding. However, unanimity on the items is not achieved on all five factors. We recognize a notable agreement on the first four factors of the model, namely: “Extraversion”, “Approval”, “Conscientiousness” and “Neuroticism” or “Neuroticism”. The fifth factor isn’t stable. Saucier (1992) called it“Creativity / Imagination, “Culture” by Christal and Tupes (1985) and Norman (1963), designated by “Openness to experience” by McCrae and Costa and by “Intellect” by Borgatta (1964), Goldberg (1981) and Digman (1990b).
To understand these five dimensions, the table below lists all five factors with more details and explanations:

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Explanations</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Extraversion-Introversion</td>
<td>Refers to the predisposition of individuals to perceive reality as threatening and problematic or even painful. The traits that make it possible to detect this dimension are, among others: sociability, activity, impulsiveness or even adaptation and discretion.</td>
</tr>
<tr>
<td>2. Friendliness / Convenience</td>
<td>In a relational context, this dimension refers to positive social orientation or hostility in the individual's social environment. The person is then either benevolent, altruistic and modest or suspicious, harsh and hostile towards others. Among the traits of this dimension are tolerance, benevolence, indulgence and a cooperative spirit against rudeness, mistrust and irritability.</td>
</tr>
<tr>
<td>3. Conscientious</td>
<td>It is the ability to control impulses. It has dynamic and inhibitory components. Some traits contributing to this factor: reliability, perseverance and organization or even the scrupulous and meticulous character versus the careless, reckless or lazy character.</td>
</tr>
<tr>
<td>4. Neurotism / Nervosism</td>
<td>The character of subjects who often enter a state of anxiety. They find it difficult to regain their balance after a difficult emotional ordeal. The traits that can be cited to illustrate this dimension are for example: irritability, insecurity or the tendency to focus on the negative side of the current situation, in parallel with the calm, tranquil and satisfied character by example.</td>
</tr>
<tr>
<td>5. Openness to new experiences</td>
<td>This factor highlights a difficulty in its definition and interpretation because it is primarily independent of cognitive skills. It refers to the ability to live new experiences without Neurotism and the fact that it covers a set of aspects belonging to different fields and spheres of human activity. We can give examples of the following traits: liveliness of mind, imagination, curiosity or even originality versus conformity, exclusivity and poor analytical skills.</td>
</tr>
</tbody>
</table>

Table 1: Explanations and details concerning the five fundamental dimensions of the Big-Five (by the authors)
The Big-Five model makes it possible via the factorial structure of the personality to visualize not only the taxonomy but also these co-occurrences between behaviors. The number of authors who have worked on the link between consumer personality and behavior is not modest. It is its predictive power over consumption behavior that remains little exploited in relation to these theoretical but also managerial contributions (Rolland, 1994).

Literature review in psychology makes it easy to establish a direct link between the personality of the individual and all of his acts and behaviors. Marketing researches followed the same logic and were more ambitious to develop predictive links between the consumer's personality and his purchasing or consumption behaviors. The contribution of such research seems very attractive. From a managerial point of view, this amounts to better anticipating and responding to the specific needs of the individual by taking into consideration the peculiarities that emanate from his personality in order to meet his needs and win his loyalty. The consumer sends signals through his acts of consumption, whether consciously or unconsciously. In order to strengthen their self-concept, the search for consumers to preserve and maintain stability and consistency, through consumption is a permanent process (Wee, 2004 cited by Ambroise, 2005).

Evans (1959) tried to verify whether consumer personality traits varied from brand to brand in the automotive sector. Certainly studies have been able to demonstrate the existence of personality-behavior relationships except that their contribution in terms of explanatory power is qualified as weak. This is due to the approach by which the concept of personality has been measured, which is considered to be very globalist. This limit has been overcome, a multitude of works have been interested in the personality of the brand while integrating antecedents to the symbolic relationship with the possessions illustrated by the products or brands.

According to Ambroise (2005), “brands can be understood as instrumental variables of consumer behavior”. The author also adds that the brand's personality designates the heart of its meaning, it also helps predict consumer behavior, the latter also has the will and the need to express a certain personality. He then tries to achieve this goal through the possession and/or consumption of brands.

The role of the brand through its personality in creating links with consumers and maintaining them for a long time is proven. The personality of the brand has an impact on the quality of the relationship with the consumer and in particular its 'strength' (Gouteron, 2006). Thanks to the personality of the brand, individuals treat brands as personified entities or even partners in a dyadic relationship (Dall'Olmo Riley et al. 1997). Several studies have tried to highlight this particular relationship between the personality of the brand and the consumer; brand
personality has a positive impact on the brand-consumer relationship, whether at the affect or cognitive level (Valette-Florence, 2010). Other authors have opted for experiments to confirm the effect that exists between brand personality and consumer behavior (Ambroise, 2006; Louis and Lombard 2008; Valette-Florence, 2010; Hang Le, 2013).

Beyond the simple verification or the demonstration of the existence of a link between the personality of the brand and the behavior of the consumer, we want to see to what extent does this personality influence the trust between the consumer and the brand via the congruence between their two personalities.

2.3. PERSONNALITIES CONGRUENCE TO EXPLAIN CONSUMPTION BEHAVIORS AND BRAND TRUST

Congruence is a mental process whose purpose is to make a comparison between self-image and the image of a product or brand. From the results of this comparison, attitudes and decisions that will affect consumption behavior will be taken. The individual then seeks to identify the similarities and differences that exist between his perception of himself and his environment. This environment is made up of several elements, including products and brands that help to achieve or improve one's self-image. This explains why this congruence determines the choices and decisions of consumers (Sirgy, 1982a; Aaker, 1995b).

Of course, we proceed through consumption to satisfy functional needs but also to communicate about our self, to send signs, to express our belonging to a social category. The choice of these products or these brands should normally be positioned as a response to a functional or symbolic need. It has even been developed symbolically to be a 'stimulus generating behavior' (Reed, 2004; Solomon, 1983). From the study of Solomon, the use of products or brands corresponds to a means of expressing oneself, to express one's personality and to identify or belong to a group or to send messages to one's environment. These psychological benefits allow the reinforcement of the concept of self and the maintenance of a coherence to guarantee the desired social interaction while being based on logic of interpersonal attraction.

To understand consumer behaviour, marketing researchers have mobilized a set of elements belonging to the individual's environment as well as internal elements such as the self, with in particular studies on the similarities between the self of the individual and his possessions, what he buys or wishes to purchase.

Among the studies that have addressed the question of the congruence between the consumer's self-image and the image of the product he consumes, we can cite that of Birdwell (1968), concerning the automotive sector; congruence explains the choice of one car brand
among seven others. This study also ranked the owners of these car brands based on a convergence of their perception of the brand image of the car they drive. The limitations of this study are numerous, starting first with the consideration of purchasing behavior as the one and only translator of congruence and second with the simplistic view of the self as a one-dimensional concept. To remedy this situation, Landon (1974) separated in his research between the ideal self and the actual/real self. By dividing the participants into two groups, the realists and the perfectionists, the author found that the group of realists pay more attention to the congruence between their image of their real self and the image of the product they are buying, unlike perfectionists who mobilize congruence between their ideal self and the image of the product.

In one hand, there are many studies on the effect of congruence between self-image and different purchasing and consuming behaviors. On the other hand, it is the lack of consensus between the results that does not make it easy to conclude about this research subject. This can be explained by the existence of several variables that play a moderating role between congruence and consumer behaviour.

Rempel et al., present customer trust as a multidimensional variable, composed of (1) predictability which corresponds to the component influenced by partner behavior, (2) reliability which reflects a higher level of abstraction and (3) faith which corresponds to the emotional component. It is about the security of taking advantage of the elements available to develop a sense of assurance. Trust is also defined by presumption, from a consumer perspective. It is an accumulation of presumptions related to the credibility, integrity and benevolence that a consumer attributes to a brand (Gurviez and Korchia, 2002). Even if trust is a central concept in marketing, it is still roughly delimited. Its structure, antecedents and consequences are also questionable. Despite the debates, there is a growing consensus regarding the view of trust as a sense of security resulting from a certainty about the behavior of the partner in the relationship, motivated by favorable intentions. By analogy, this trust corresponds to the consumer's certainty that the brand will honor all of its promises and meet all of its consumers' expectations (Delgado and Munuera, 2001). We consider the definition of Gurviez (1998) which corresponds in our sense exactly to the context of the application that we have chosen for this construct. According to the author, the customer trust is: "The presumption of the consumer that the brand, as a personified entity, is committed to taking a predictable action in accordance with its expectations and to maintain this orientation with benevolence over time". As for its structure, initially considered as a one-dimensional concept (Morgan and Hunt 1994), it is proposed as two-dimensional, integrating, on the one hand, the
competence and honesty of the brand and, on the other hand, the benevolent intentions of the brand. (Sirieix and Dubois, 1999, Gutierrez et al. 2004). In a more recent study by Gurviez and Korchia (2002), the structure of customer trust has seen the addition of "credibility" as a third dimension.

| H1: The brand personality has a significant impact on brand trust. |
| H2: The customer personality has a significant impact on brand trust. |
| H3: The congruence between brand personality and self-image increases brand trust. |

Figure 1: Research Hypothesis

III. RESEARCH METHODOLOGY

This study examines how the brand personality and customer personality influence brand trust in a direct way as well as through the mediating variable of consumer-brand personalities’ congruence. Figure 2 shows the research model of this study.

Figure 2: Conceptual Framework

3.1 Scales adaptation and measurements

3.1.1. Brand personality scale

Items that interfere with the analysis have been eliminated in order to make the analysis more efficient. For all the axes created, the total variance explained is satisfactory, it is clearly greater than 50%. Cronbach's Alpha coefficient is also satisfactory. The items kept with the exploratory factor analysis method are those that better explain the brand's personality. We report that the ‘smart’ item and the rigor ‘item have been eliminated. We therefore kept 21 items to measure the brand's personality.

3.1.2 Scale’s adaptation of brand personality to measure the customer personality

Based on the definition of the brand's personality that we have chosen, we speak exclusively of all the 'human' personality traits. Consequently, all the items used to describe the brand are qualifiers drawn from human personality and are therefore perfectly applicable. In addition, the use of brands by consumers is made with the objective of self-expression and in a quest to
transfer their personality traits through the possession and/or consumption of the brand. We can then deduce that the items used to measure the brand's personality also allow us to measure the consumer's personality. Thus we consider it legitimate to use the adapted barometer of the brand's personality to measure the consumer's personality. We now present the factorial analyses that allowed the purification of the adapted consumer personality scale.

<table>
<thead>
<tr>
<th>Axes</th>
<th>Variables</th>
<th>Relative Contribution</th>
<th>Eigenvalue</th>
<th>Total variance explained</th>
<th>Alpha of Cronbach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pleasant character</td>
<td>[I'm endearing]</td>
<td>.768</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>[I'm charming]</td>
<td>.833</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>[I am creative]</td>
<td>.758</td>
<td>3.073</td>
<td>61.467</td>
<td>.842</td>
</tr>
<tr>
<td></td>
<td>[I'm a seducer]</td>
<td>.768</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>[I'm friendly]</td>
<td>.792</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conscientiousness</td>
<td>[I am rigorous]</td>
<td>.894</td>
<td>1.597</td>
<td>79.853</td>
<td>.743</td>
</tr>
<tr>
<td></td>
<td>[I'm serious]</td>
<td>.894</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fallaciousness</td>
<td>[I'm a hypocrite]</td>
<td>.895</td>
<td>2.209</td>
<td>73.639</td>
<td>.815</td>
</tr>
<tr>
<td></td>
<td>[I'm a liar]</td>
<td>.880</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>[I am deceitful]</td>
<td>.797</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Introversion</td>
<td>[I am reserved]</td>
<td>.888</td>
<td>1.577</td>
<td>78.856</td>
<td>.731</td>
</tr>
<tr>
<td></td>
<td>[I'm shy]</td>
<td>.888</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sophistication</td>
<td>[I'm connected]</td>
<td>.797</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>[I'm classy]</td>
<td>.859</td>
<td>2.871</td>
<td>71.770</td>
<td>.869</td>
</tr>
<tr>
<td></td>
<td>[I am modern]</td>
<td>.850</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>[I am stylish]</td>
<td>.880</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Results of factor analyses with Varimax rotation for the validation of customer personality measurement items
The adaptation of the brand's personality measurement scale to measure customer personality generated the following results:

- For the pleasant character: elimination of 'pleasant', 'clever' and 'imaginative' items;
- The 'organized' item was also removed from the 'conscientiousness' factor;
- For the fallacious character, 3 items were removed, namely the item 'pushy', 'arrogant' and 'pretentious'.

A total of 16 items from a starting list of 23 items were retained to measure consumer personality.

3.1.3. Measuring congruence

Consumers tend to choose and select the brand that allows them to express themselves. The congruence between the consumer and the brand has made it possible to understand and analyze several consumer behaviors. Among the managerial practices facilitating the understanding and prediction of future consumer behavior, the use of personality analysis and emerging congruences. In the automotive sector, the expression "tell me what you drive (the brand of the car) I'll tell you who you are! " is a well-known an adage to determine their congruence.

Personality is a multifaceted concept, which makes it difficult to model the relationship between this concept and other dependent variables (Ozer and Reiser, 1994). Faced with this observation, two possibilities are open to us: either we will proceed by verifying each facet of the concept and its relationship with the endogenous variable, or we will test the model on the basis of the concept aggregated by scores of all the sub-elements. We are interested in verifying the impact of personality as a global entity and it is the congruence between personalities as a general construct that interests us.

To measure this congruence, several models exist in the literature, including differential models. We recall that we are interested in verifying the existence of congruence between personalities. For this, the absolute differential model seems to be adequate and meets the requirements of our research.
Brand customer personalities congruence

\[ \sum |M_{ij} - I_{ij}| \]

**Figure 3: Absolute differential model used to measure congruence between personalities**

Knowing that:

Mij: personality of brand i for individual j

Iij : perception of the individual j of his own personality i

Trust was apprehended according to dimensions that concern both parties involved in the relationship. The first dimension refers to the brand's ability to meet the terms of trade in terms of expected performance and corresponds to the level of expertise that the consumer attributes to it. The second component is rather related to the loyal motivations towards the brand because it honours its promises to remain honest throughout the relationship. The third dimension, on the other hand, is oriented towards the future and therefore aims at protecting the brand-consumer relationship by taking into account the interests of the consumer in order to guarantee fair conditions in this exchange relationship. From this conception, the authors have elaborated a scale to measure trust while distinguishing the 'integrity' component from 'benevolence', which were often confused. It is also important to come back to Gurviez' definition of trust, according to the author, it is a "presumption" rather than "belief", this distinction attributes to trust a cognitive but also an affective aspect:

<table>
<thead>
<tr>
<th>Trust Scale items (Gurviez and Korchia, 2002)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The products of this brand bring me security</td>
</tr>
<tr>
<td>I trust in the quality of the products of this brand.</td>
</tr>
<tr>
<td>Buying products of this brand is a guarantee</td>
</tr>
<tr>
<td>This brand is sincere with consumers</td>
</tr>
<tr>
<td>This brand is honest with its customers</td>
</tr>
<tr>
<td>This brand shows interest to its customers</td>
</tr>
<tr>
<td>I believe that this brand renews its products according to the scientific and technical progress of research.</td>
</tr>
<tr>
<td>I think that this brand is continually looking to improve its response to consumer needs.</td>
</tr>
</tbody>
</table>

**Figure 4: List of Trust Scale items (Gurviez and Korchia, 2002)**
Following the PCA performed, the item 'this brand's products make me feel safe' has been eliminated. All relative contributions are above 0.69. The selected items explain 63.89% of the studied concept, Cronbach alpha is higher than 0.9.

3.2 DATA COLLECTION
This study had a convenience sample of 500 people aged from 18s to 70s in Morocco. A total of 486 usable responses were obtained, and the sample size of users and drivers of cars of premium cars brand (Mercedes, Audi, BMW and Jaguar). We have used SPSSWIN v. 11.0 for reliability and validity tests and a latent-variable structural equation modelling was employed to examine the research model. Amos 4.0 was used for this analysis. The demographic profiles of the respondents are illustrated as follows: The sample consisted of 38% female and 62% male. In age distribution, 20s (14.7 %) and early 30s (21.3 %), the 40s category represents the majority of the sample. 35.5% of the respondents were undergraduate students and 60.9 % had at least a university degree. 85 % of the sample lives in big cities (Rabat, Casablanca, Tangier, Fes, Dakhla and Marrakech). 18% of the sample own 2 cars per household.

IV. RESULTS AND DISCUSSION
Hypothesis Testing
According to the indicators of the quality of fit of the model after the removal of insignificant links proposed in the table above, we can deduce that the model proves to be of acceptable quality; Chi-square=1988.151, RMR=0.15, GFI=0.682, AGFI=0.632, PGFI=0.589, NFI=0.654 and CFI=0.738, RMSEA=0.094. The majority of these indices are at a level considered acceptable compared to the standard.

<table>
<thead>
<tr>
<th></th>
<th>Brand personality</th>
<th>Customer personality</th>
<th>Brand personality-Customer personality Congruence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand trust</td>
<td>0.538</td>
<td>0.084</td>
<td>6.372 ***</td>
</tr>
<tr>
<td>Brand trust</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer trust</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand trust</td>
<td>0.244</td>
<td>0.098</td>
<td>2.494 0.013 Accepted</td>
</tr>
<tr>
<td>Brand trust</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer trust</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand trust</td>
<td>0.081</td>
<td>0.068</td>
<td>1.203 0.229 Rejected</td>
</tr>
</tbody>
</table>

The Analysis followed by individuals in deciphering advertising messages, as well as the order undertaken in the search for compatibility (or incompatibility) between their own personalities and those of the brand, seems to us to be very attractive. An answer was needed.
to this question: In the brand-consumer relationship, is it the brand, the customer or their personalities’ congruence that prevails?

The congruence of brand and consumer personalities has a positive and significant impact on brand attachment. Minh Hang Lee (2012). According to the author, brand-consumer personality congruence has an impact on attachment as well as brand trust, Ambroise (2006) tested the hypothesis that, congruence between consumer and brand personalities in the fragrance domain differs along personality dimensions. She confirmed the influence of this congruence according to gender, age, and the strength of brand loyalty on brand attachment, but the impact of this congruence on brand purchase intention according to the same moderating variables was only verified for gender.

The analysis of the brand personality perception also need to be considered, Our study shows how the cars brand owners attribute different scores to 4 brands of the premium standards, based on the followed factors:

V. Conclusion

The empirical findings of this paper show that the brand anthropomorphism using personality’s factors positively affect the brand trust. In the automotive industry, many studies have demonstrated that people feel that cars seem to have consistent personality traits associated with them (Slice,2008). However, this traits can be extracted from the physical structure (aggression, anger, masculinity, elegance, etc.), from the image of the celebrities that have endorsed the brand or from the personality traits of the typical user of that brand. The borders between the effective impacts of these stimuli on the perception of the brand
personality are not easy to achieve. This is why managers should be very careful about coherence between all their communication strategies.

This research has limitations as any other empirical study. The choices made by the authors for the measurements scales despite their scale validation and adaptation to the study scenario, The scale validation is a continuous process, additional researches in the measurement brand personality and brand trust are necessary. The absolute differential model used to measure the congruence or the matchup between the customer and his brand personalities is also limited to the fact that difference is always positive (absolute value) which exclude any interpretation to the negative congruence in the study. The choice of the premium range of cars brand was chosen as pledge to assure that the respondents have high brand sensitivity and are aware of its characteristics. An extension in the object study is recommended to cover all different categories of brands in the automotive industry.
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