Exploring the Effects of Self-Image Congruity and Religiosity on Brand Equity of Grocery Stores

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Abstract: *Although brand equity is a largely discussed concept in the marketing literature, the studies have mainly been subjected the marketing activities as the antecedents of brand equity. After a vast literature review, it is seen that, consumer-based antecedents of brand equity are neglected at a certain level. This study aims to fill that gap and explores the effects of consumers' religiosity and self-image congruity on the brand equity of grocery stores operating in an emerging economy. The universe of the study is determined as people above the age of 18 who do the most of their grocery shopping from one of the two retailers included in the scope of this study. The data were collected via a survey of 822 customers of two large grocery retailers in Turkey. The results show that both religiosity and self-image congruity have significant effects on the dimensions of retailers' brand equity except retailer awareness. This study contributes to the literature by enhancing the understanding regarding the effects of consumer-based antecedents on retailer brand equity in emerging markets.*

1. Introduction

Retail brands increasingly aim to position their chains positively on the minds of consumers (Ailawadi & Keller, 2004). One of the most important elements in positioning is creating strong brand equity (BE) for the retailer (Blackwell et al., 2006). For retailers, growing BE is a key objective achieved through gaining more favorable associations and feelings among consumers (Falkenberg, 1996). With high BE, it is easier for a retailer to preserve their customers (Christodoulides & Chernatony, 2010). The importance of preserving existing customers can be better understood when the high costs of attracting new customers are taken into account (Blattberg & Deighton, 1996).

In efforts to preserve customers through BE, retailers must understand the drivers of BE[1] in their effort to create and manage it. However, the literature does not provide clarity in this regard. To date, the studies in the related literature have focused heavily on marketing efforts as antecedents of BE (Yoo et al., 2000; Villarejo-Ramos & Sanchez-Franco, 2005; Kim & Hyun, 2010; Buil et al., 2013 etc.). Considering that BE largely resides on the mind of the customer (Keller, 1993), specific characteristics (e.g. lifestyle, beliefs) have the potential to affect how brands are perceived and thus BE is created. However, at present, the literature focusing on antecedents of retailer's BE, apart from marketing efforts, is limited. Few studies address the

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effects of consumer based features of BE, especially for retailers BE (Swimberghe et al., 2009; Suki et al., 2014; Saeed & Azmi, 2014-2015).

Through the purchase of specific products or visiting certain retailers, consumers define, maintain, and enhance their self-concept (Zinkhan & Hong, 1991). This issue is encapsulated through self-image congruity theory (Sirgy, 1986). Accordingly, self-image congruity (SIC) has the potential to play a key role in retailer BE. However, self-concept research addressing this issue has been limited. Even though there are studies addressing the relationship between SIC and dimensions of retailer' BE, (e.g., Ekinci & Riley, 2003; Sirgy et al., 2000; O'Cass & Grace, 2008) unpacking BE drivers in terms of self-image and religious characteristics has not been attempted. This is especially salient in the countries where religion plays a key role in daily lives of consumers.

According to shopping preferences theory, religiosity has a significant impact on consumers' shopping preferences and retailer choice (Sheth, 1981). While being highlighted as important (Bailey & Sood, 1993), the research in this field remains scant (Swimberghe et al., 2009). There is limited research addressing the effects of religiosity on retailer' BE (see. Hirschman, 1981, 1982; Swimberghe et al., 2009; Yousaf & Malik, 2012; Suki et al., 2014; Saeed & Azmi, 2014) leading some to suggest that this topic needs more attention. Notably, the research addressing the role of the Islam has been neglected. Mostly other religious groups (e.g. Catholics and Jews) have been the primary focus of the previous studies (Ghorbani et al., 2002) and less attention has been paid to Muslim-dominated countries (O'Cass, et al., 2013). This study contributes to the literature by investigating the role of SIC and religiosity on creating BE for retailers operating in Turkey which is a Muslim-dominated country. Therefore, the effects of religiosity and self-image congruity on BE of grocery stores are examined in the current research. Correspondingly, the research question addressed in this study is: To what extent does the self-image congruity and consumer religiosity influence BE for retailers in emerging Islamic markets?

2. Theoretical Background: Brand Equity, Self-Image Congruity and Religiosity

There are two perspectives of BE which are financial and consumer based. In this research, the consumer based perspective of BE, defined as the value that consumers associate with a brand, is adapted (Aaker, 1991). Accordingly, retailer BE can be defined as a set of brand assets and liabilities linked to a store brand (Arnett et al., 2003). Retailers' BE is a multidimensional concept that contains the dimensions loyalty to the retailer, retailer brand awareness, retailers' brand associations and retailers' perceived quality (Pappu & Quester, 2006a; 2006b). Brand loyalty is a measure of the attachment that a customer has to a brand (Aaker, 1991). Brand awareness is the customers' ability to recall and recognize the brand as reflected by their ability to identify the brand under different conditions and to link the brand name, logo, symbol, and so forth to certain associations in memory (Keller, 2003). Brand associations consist of all brand-related thoughts, feelings, perceptions, images, experiences, and beliefs, attitudes (Kotler & Keller 2016). Perceived quality is the customer's judgement about a product's overall excellence or superiority that is different from objective quality (Zeithaml, 1988). Further, retailer perceived quality proposed by Pappu & Quester (2006a, b) comprises a broader concept and refers to the quality of goods and service together (Jinfeng & Zhilong, 2009).

SIC and shopping preferences theories offer an important grounding to understand the effect of SIC and religiosity on retailers' BE. SIC refers to a match/mismatch between the brand/brand user image and the consumer self-image (Johar & Sirgy, 1991). The self-image and product image are described through shared constructs and, as such, there is a degree of congruence between self-concept and product concept (Ekinci & Riley, 2003). In this regard, high self-congruity occurs when the identified brand-user image is perceived to match the consumer's self-image, while low self-congruity occurs when the consumer perceives a minimal match between the brand–user image and the consumer's self-image (O'Cass & Lim, 2002). Religiosity is the degree to which beliefs in specific religious values and ideals are held and practiced by an individual (Delener, 1990) which is not only a belief in the spiritual nature of man, but also a cultural element that determines the norms of society (Muhamad & Mizerski, 2010). One of the most important aspects of religion is its effects on people's daily life (Glock & Stark, 1965). This aspect of religion comprises the effects of religion on the

individual's daily routines (Hökelekli, 1993). An individual may believe in god and pray, but may not reflect his / her beliefs in daily routines.

One of the most comprehensive frameworks of shopping preferences is shopping preferences theory, which is a part of Sheth's (1981) integrative theory of retail store patronage preference and behavior. Sheth (1981) identifies four determinants of shopping preferences which are; market determinants, company determinants, personal determinants and product determinants. One particular determinant of personal values identified by Sheth (1981) is religiosity which is especially focused in this study. According to the theory, shopping motives are determined by personal determinants. These personal determinants refer to customer-specific factors that influence and determine a customer's shopping motives. An individual's personal values and beliefs about what to look for while shopping for various products reflect that a shopper's personality maybe determined by such personal traits as religiosity.

3. Hypothesis Development

3.1. The Effect of Self-Image Congruity on Retailers' Brand Equity

According to self-image congruity theory, consumers have favorable perceptions of products and brands perceived to be congruent with their self-image because they seek self-consistency (Sirgy, 1982). Consumers' need for self-consistency in the case of retailing is the underlying source of motivation linking self-congruity with brand attitude and loyalty (e.g., Kressman et al., 2006; Sirgy & Samli 1985; Sirgy et al., 1991). To reach self-consistency, people are motivated to hold a set of beliefs about themselves and act in ways (e.g., use goods and services) to reinforce their self-concepts (Sirgy et al., 2008). To satisfy the consumer's need for self-consistency, consumers tend to evaluate their own brand positively. Consumers' need for self-consistency also motivates brand loyalty (Kressman et al., 2006).

Thus, the greater the degree of self-congruity with a particular retailer is, the greater the possibility, which the customer creates positive associations and becomes loyal to that retailer to reach self-consistency, occurs. Also, the more similar a consumer's self-image is to the brand's image, the more favorable their evaluations of that brand should be (Graeff, 1996). Besides, the more closely consumers perceive themselves with the stereotypical image of a brand user, the more likely they will possess favorable evaluative judgments about the brand's quality (Das, 2015). Furthermore, in another study, Sotiropoulos (2003) concluded that liking the brand is expected to be higher in the case of high self-congruity situation. To this end, we can expect from a customer of a specific retailer to have high awareness, to be loyal, to have positive associations and to better evaluate its product quality. Therefore, it can be stated as follows:

H1a: Self-image congruity has a significant effect on brand loyalty towards the retailer.

H1b: Self-image congruity has a significant effect on brand associations towards the retailer.

H1c: Self-image congruity has a significant effect on retailer's perceived quality.

H1d: Self-image congruity has a significant effect on brand awareness of the retailer.

3.2. The effect of Consumers' Religiosity on Retailers' Brand Equity

From the consumer behavior perspective, religion, as a fundamental cultural value, greatly influences attitudes and other behavioral outcomes (Delener, 1994; Koc, 2012). According to the shopping preferences theory, a consumer's religion has the potential to shape his / her shopping motives (Sheth, 1981) and also brand choices (Khan, et al., 2013). Choosing specific brands or the products used by the members of the group is one of the basic characteristics of religious social groups (Odabasi & Baris, 2007).

Religiosity is considered as an important store evaluation criterion and influences customers' decisions whether to be loyal or not towards the store. When marketing activities seem to contradict consumer's religious beliefs, this may lead to a biased interpretation of store evaluation criteria, ultimately resulting in a decrease in store loyalty (Swimberhe et al., 2009). When marketing and retailing activities contradict customers' religious values, there might be consequences for the retailer such as creating bad

attitudes in consumers' mind or harming their BE. For instance, after Danish newspaper "Jyllends-Posten" published cartoons of Prophet Muhammad on September 2005, Muslims all over the world staged demonstrations and were urged to boycott Danish goods in protest (Browne, 2006). During the boycott, Europe's the second largest dairy company named "Arla Foods" (Danish retailer) claimed that the supermarkets in Muslim countries removed their products because the consumers did not want to buy those products. The boycott of Arla's products in the Middle East, cost them around 54 million Euros (Al-Hyari, et al., 2012). As it is seen, for Muslim consumers, Islam as being their religion has a great importance and also strongly influences their behaviors that can severely hurt the brand equity of business organizations in Muslim countries (Saeed & Azmi, 2015). Further, religiosity serves as a lens through which individuals perceive themselves (Kadic-Maglajlic et al., 2014). Because consumer based brand equity is also a perception that a consumer holds for a particular brand, we believe that a consumer's religiosity and retailer' brand equity must be interrelated. Therefore religiosity is expected to have an impact on our focal dimensions of BE. For this reason, we propose,

H2a: Consumer religiosity has a significant effect on brand loyalty towards a retailer.

H2b: Consumer religiosity has a significant effect on brand associations towards a retailer.

H2c: Consumer religiosity has a significant effect on a retailer's perceived quality.

H2d: Consumer religiosity has a significant effect on brand awareness of a retailer.

4. Method

4.1. Research Design

The research context of grocery retailing in Turkey was selected to test the research model as shown in Figure 1. The retailers BİM and Migros were selected as brand stimuli considering their relative importance in the market. BİM is the 24th and Migros is the 37th fastest growing retailer in the world between the periods 2011-2016. They are also the biggest retailers in Turkey in terms of annual income (Deloitte-Global Powers of Retailing, 2017). The research conducted empirically by analyzing the data obtained via structural equation modeling.

4.2. Data Collection

The population of this study determined as the Turkish citizens living in Turkey and purchasing most of their groceries form the retailers BİM and Migros. The respondents were chosen from the cities of Kocaeli and Sakarya which are the cities that quite rich in terms of the population of the focal retailers. A questionnaire was administrated to collect the data and a mall intercept was used in the data collection process. Within 95% confidence level, 384 observations are enough to represent a population one million and more. However, it is known from the literature that the bigger the sample size, the less the possibility of making mistakes regarding generalizations of the results to the whole population (Coşkun et al., 2017: 143). Additionally, considering the big size of the population of the study, which is 82 million Turkish citizens, 1000 questionnaires were distributed. Professional help was provided for the implementation of the questionnaires nearby of the focal retailers, between the periods of November-December 2016. Each respondent completed the survey only for one retailer if they were to agree that they were doing most of their shopping from the focal grocery stores. Totally, 822 properly answered questionnaires were obtained using convenience sampling method. As the survey instrument was originally designed in English, it was necessary to translate the items into Turkish before administration. The process involved two rounds of translation, first from English into Turkish and then back translation from Turkish into English, to ensure that the original meanings of the scale items were captured (O'Cass et al., 2013).

4.3. Measures

The method of Ericksen & Sirgy (1992) was used in order to measure self-image congruity. The method is based on tapping the subject's perception of the product-user image, the subject's perception of

his or her self-image in relation to the product-user image, mathematically computing a discrepancy or ratio score with each image dimension, and then summing the discrepancy scores across all dimensions (Claiborne & Sirgy, 1990). Because of the recommendations in the literature (Osgood et al. 1975), a new scale suitable for the research purposes was created. Self-image congruity was measured with the help of the bipolar scale using the personality attributes obtained in the qualitative preliminary study. Both actual and ideal self-image congruity were measured using the same bipolar scale. Here, a similar method was used as in Zimmer & Golden (1988) during scale development process. An 8-step process was carried out to develop a new scale to measure self-image congruity within the scope of the current study:

Stage1: By giving an open ended form to 40 customers, the respondents were questioned, which personality items they would use to describe the typical customer of retailers BİM and Migros. Totally, 207 adjectives were gathered.

Stage 2: All adjectives were subjected to a classification for both retailers by three coders who are two authors of the study and an academic who is an expert in qualitative studies. Themes were created separately for two retailers.

Stage 3: A focus group interview with nine experts was conducted. The experts included in the process were all academic in the relevant research area especially competent in qualitative studies. The participants were asked to group the expressions obtained for two retailers. Thus, a number of themes were created separately for two retailers.

Stage 4: The similarities and differences in the groups were determined by comparing the categories obtained from the previous grouping process. Then, three experts identified the adjectives in the categories obtained from the focus group interview as codes and rearranged them according to their frequency.

Stage 5: In this stage, a literature review was carried out to obtain the personality expressions used in similar studies (Aaker, 1997; Somer, 1998; Goldberg & Somer, 2000; Aksoy & Özsomer, 2007; Geuens et al., 2009; Bacanlı, 2009).

Stage 6: The reason for using this method is to be able to develop a common bipolar scale instead of developing a separate scale for both retailers. The items obtained from the literature were also included in the analysis and the codes and categories matching each other were mapped by three experts.

Stage 7: The item pool was reduced to 66 items by three experts considering the usage frequency in the literature, in which theme the statements take place and the frequency values obtained in the first study are performed by the researchers.

Stage 8: The items were converted into a bipolar form by the researchers with 20 bipolar, a total of 40 adjectives. Bipolar scale was re-evaluated by the researchers following the recommendations of Birdwell (1968) and the final scale was formed. The last form of the scale consists of 28 adjectives in a bi-polar form.[2]

Religiosity was measured using the 8 item measure of Yapıcı (2006) who adapted the scale from Glock & Stark (1965) from the dimension of the effects/consequences. Also a control question was added to the scale to enhance the reliability. The items were rated on a five-point Likert-type in the scale. BE was measured following the approach of Pappu et al. (2005). Because measuring BE is context specific (Christodoulides & Chernatony, 2010) to have a better measurement for the BE of the retailers in question, major studies on this subject have also been examined in detail and some additions have also been made to the scale so as to have a better measurement for the notion (Taylor et al., 2004; Pappu & Quester, 2006-b; Jinfeng & Zhilong, 2009, Gil-Saura et al., 2013 and Choi & Huddleston, 2014). Finally, to measure the retailer's BE, 16 items were used, of which, four items each to measure brand loyalty & brand associations and three items for each perceived quality & brand awareness. Items were rated on a five-point Likert-type scale.

4.4. Common Method Bias

Several steps were taken in order to minimize the common method bias. First of all, the questionnaire design suggestions of MacKenzie & Podsakoff (2012) were followed. In this regard, a pre-test was conducted

on 30 university students to see if they would have problems understanding the items in the questionnaire. Minor changes were made according to the comments of the respondents. Different scale formats were also used in this study to avoid artifactual covariation produced by the use of the same scale format. Negative items corresponding to the positive ones were also added to the questionnaire to check consistency. To decrease the effect of social desirability, an introduction was added to the questionnaire to inform the respondents about the aim of the study. Secondly, a Harmon's single-factor test showing no single factor accounted for the majority of the variance (the first factor accounted for 23.28% of the 66.88% explained variance) was administrated.

5. Analysis and Findings

Structural equation modeling (SEM) was used in this study to test the proposed hypotheses illustrated in Fig. 1. Conforming to the accepted procedure (Bagozzi & Yi, 2012), firstly an exploratory factor analysis was carried out by using SPSS 22, then a confirmatory factor analysis and structural model analysis using AMOS 22 was done.

Figure 1. Research Model
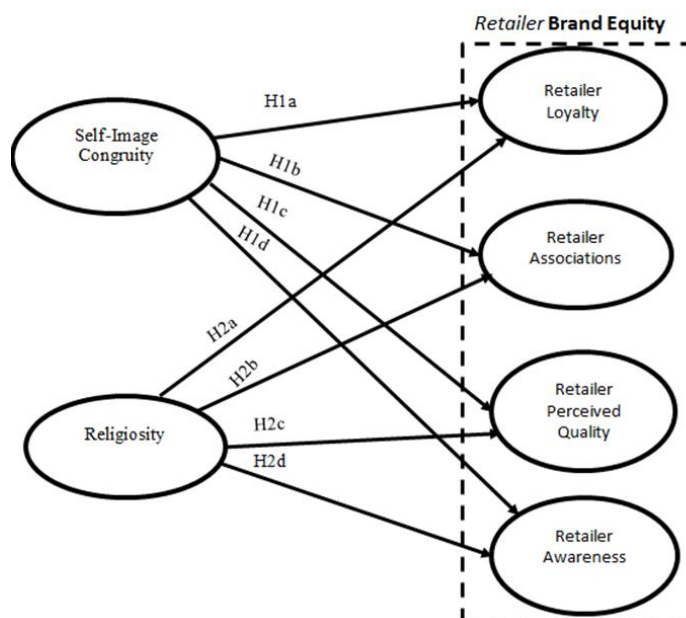
5.1. Sample Characteristics

The age range of the respondents was between 18 and 67, that is to say, 40.8% of the respondents 25 years or under, 22.5% between 26-35 years old, 19.1% aged 36-45 years old, 13.3% aged between 46-55 years old and 4.4% over 56 years of age; relatively evenly distributed across both education and income levels and the gender split (53.9% female, 46.1% male).

5.2. Measurement Estimation

The results of preliminary analysis are shown in Table 1. Factor loadings for all constructs were higher than the critical point 0.50 (Hair et al., 2006). The Cronbach's alpha levels ranged from 0.76 to 0.94, all exceeding the suggested critic level 0.70 (Bland & Altman, 1997) ensuring the internal consistency and reliability for the factor structure.

Initially, the measurement model was estimated. The resulting measurement model displays acceptable[3] goodness of fit statistics for the data, as indicated by p<0.001; χ2/df=2.610; RMSEA=0.044; GFI= 0.941; AGFI=0.924; CFI=0.964; TLI=0.957. Table 1 summarizes the results of the measurement model including the values to assess reliability and validity. Discriminant validity was assessed following Fornell & Larcker (1981).

Table 1. Preliminary Results for the Measurement Model

Items	VE	KMO	FL	α	CR	AVE	λ
BRAND EQUITY of FOCAL RETAILER	**0.70**	**0.87**					
Loyalty to the Retailer	**0.38**						
LOY2.A/B is my first choice for grocery shopping.			**0.84**				0.883
LOY4.When I need to go grocery shopping, I will think of Retailer A/B immediately.			**0.81**	0.87	0.875	0.638	0.776
LOY1.I consider myself to be loyal to A/B.			**0.81**				0.843
LOY3. I will not buy products from other retailers, if I can buy the same item at A/B stores.			**0.75**				0.679
Retailer Perceived Quality	**0.15**						
PQ6. The quality of the products of Retailer X is superior to other retailers.			**0.89**				0.794
PQ7. A/B stores offer products of consistent quality.			**0.80**	0.83	0.821	0.538	0.833
PQ1. A/B stores offer products of very good quality.			**0.74**				0.751
Retailer Associations	**0.10**						
AS5. A/B store merchandise offers value for money.			**0.75**				0.540
AS3.I trust A/B as a supplier of products.			**0.71**	0.79	0.794	0.502	0.742
AS1.I like A/B stores.			**0.69**				0.703
AS2.I would feel proud to shop at A/B.			**0.62**				0.807
Retailer Awareness	**0.07**						
AW3.I can quickly recall the symbol or logo of A/B. stores.			**0.84**				0.751
AW2.I can recognize A/B among other stores.			**0.81**	0.76	0.763	0.518	0.731
AW1.I am aware of A/B stores.			**0.81**				0.675
RELIGIOSITY	**0.65**	**0.93**					
RLG1. People should shape their daily lives in reference to their religion.			**0.82**				0.775
RLG 2. It is necessary to generate religious generations.			**0.89**				0.881
RLG 3. I would prefer / preferred that the person I marry/would marry is / be religious.			**0.87**				0.869
RLG 4. According to the Islam, women shouldn't shake hands with men.			**0.78**				0.741
RLG 5. I do not drink because it is haram (because it is against Islamic rules).			**0.85**	0.941	0.920	0.596	0.804
RLG 6. I would prefer my friends to be religious.			**0.81**				0.773
RLG 7. Because extramarital sexual experiences are forbidden in Islam, I do not approach these kinds of acts.			**0.61**				0.513
RLG 8. It is appealing to me being seen as a good Muslim by my social circle.			**0.80**				0.759

Notes: VE: Variance Explained; *FL: Factor Loading, AVE: Average Variance Explained, CR: Composite Reliability, **λ**: Standardized Regression weights; α: Cronbach's alpha*

As illustrated in Table 2, AVE values of each dimension are greater than the biggest values of latent variables squared correlations to each other, thus demonstrating satisfactory discriminant validity. All values met the criteria suggested by Schermelleh-Engel et al. (2003) also for convergent validity. All item loadings

were higher than 0.50, Composite Reliabilities were higher than 0.70 and all AVE values exceeded 0.50 as shown in Table 1.

Table 2. Discriminant Validity for the Latent Variables in the Research Model

	Loyalty	Awareness	Assoc.	Perceived Quality
Awareness	0.006			
Associations	0.335	0.012		
PQ	0.185	0.002	0.316	
Religiosity	0.007	0.003	0.007	0.008

5.3. Assessment of the Structural Model

Structural equation modeling (SEM) was used in this study to test the relationships in the research model illustrated in Fig. 1. Regarding model fit indices, it is seen that the model satisfied the cut off points and fits well (p<0.001; χ2/df=2.993; RMSEA=0.049; GFI=0.929; AGFI=0.912; CFI=0.953; TLI=0.947).

5.4. Results

Presented in Table 3 is a summary of the results obtained by testing the hypotheses. According to the results it is seen that SIC has a significant effect on all dimensions of BE, except for brand awareness. The effects on brand loyalty are (β=0.700, p<0.001), perceived quality (β=0.758, p<0.001), brand associations (β=0.929, p p<0.001) and brand awareness (β=.069, p=.123), respectively. Thus, while H1a, H1b, and H1c were supported, H1d was rejected.

Table 3. Results of the Hypotheses

	Std. Reg. Weig.	C.R*.	p	Results
SIC ⟶ Loyalty	0.700	10.128	***	H1a Accepted
SIC ⟶ PQ	0.758	10.159	***	H1b Accepted
SIC ⟶ Associations	0.929	10.062	***	H1c Accepted
SIC ⟶ Awareness	0.069	1.543	0.123	*H1d Rejected*
RLG ⟶ Loyalty	0.082	2.222	**0.026**	H2a Accepted
RLG ⟶ PQ	-0.98	-2.590	**0.010**	H2b Accepted
RLG ⟶ Associations	0.103	2.744	**0.006**	H2c Accepted
RLG ⟶ Awareness	0.023	0.560	0.575	*H2d Rejected*

*C.R.= Critic Ratio

The results also show that religiosity has an effect on all dimensions of BE except for brand awareness. The effects, respectively, are as follows: on brand loyalty (β=0.082, p=0.026), perceived quality (β=-0.98, p=0.010), brand associations (β=0.103, p=0.006) and on brand awareness (β=0.023, p=0.575). Thus, while H2a, H2b, H2c were supported, H2d was rejected.

6. Discussion and Implications

The focus of this study was to contribute to the BE literature by examining the effects of religiosity and SIC on retailers' BE in an emerging market. Accordingly, it was concluded in the current study that

consumer religiosity and self-image congruity are both valid antecedents of retailers' BE. As discussed earlier, a limited number of researches have been conducted assessing consumer based antecedents of BE and most of the researches consider only the marketing efforts as antecedents of BE. By focusing on consumer based antecedents in this study, it was aimed to contribute to the literature regarding the role of consumer religiosity and self-image congruity in relation to BE creation in an emerging market.

With the current empirical study, it was revealed that SIC positively affects brand equity dimensions besides awareness. According to the findings of this research, SIC is an important factor predicting retailers' brand loyalty. Besides, the higher level of SIC is, the more favorable associations the consumers may develop. Thus, it can be put forward that consumers develop loyalty and positive associations to the retailers that they identify with their typical customers. Also, as SIC with the retailer increases, the tendency of the focal retailer to be perceived as quality will increase. Although prior research discussed this issue (e.g. Kressmann et al., 2006; Liu et al., 2012; Lu, 2014; Das, 2015), the number of the studies remains scant. Hence, the present study contributes to the literature by enhancing the understanding the effects of SIC on BE for the retailers operating in an emerging market.

In the second case, this study specifies the role of religiosity on BE dimensions. According to the results, religiosity significantly affects BE dimensions besides awareness. First, it is seen that religiosity has a significant effect on loyalty to the retailer. However, prior research presents different findings about this issue. While some researchers concluded that religiosity has a negative effect on loyalty (Hirschman, 1981-1982; Swimberghe et al., 2009), Tiltay & Torlak (2011) could not find any significant effects. By finding a significant positive effect of religiosity on brand loyalty, this study contributes to the literature by understanding the effects of religiosity on creating brand loyalty. Religiosity also has a positive effect on brand associations. For this reason, it can be concluded that as the level of religiosity increases, the consumer will have more positive associations for the focal retailers. With this finding, the present research contributes to the literature by enhancing the understanding of the effects of religiosity on brand associations. Religiosity also has a significant effect on the retailer's perceive quality. Although previous studies (e.g., Kadic-Maglajlic et al., 2014) revealed this relationship, there is a lack of understanding about this finding in the retail sector. With this finding, this research also contributes to the literature by enhancing the understanding of the effects of religiosity on perceived quality.

Although knowing that awareness is an important component of BE, it was concluded in this study that both antecedents SIC and religiosity did not have any significant effects on it. Knowing that awareness levels were quite high for both retailers (BİM = 4.60; Migros = 4.80 out of 5 point Likert scale), it is considered that it does not come from the effects of antecedents in the current research model. Because both retailers are well known in Turkey, it can be asserted that their high awareness level comes from their intense marketing activities which are also other important antecedents of BE.

The results indicate an insight for grocery retail brand managers operating in emerging economies. This study may also help practitioners to reposition themselves in the light of the findings by understanding these predictors of BE for a retailer. Considering the fact that people have higher BE levels towards the retailers that they identify with their typical customers, retailers should pay attention to the congruence between their target consumers' self-image and their brand image. By doing so, it becomes more likely that customers gain high levels of BE towards that retailer.

The Turkish FMCG sector as an emerging market has a highly competitive structure that also has the biggest growth potential in Europe. It is crucial for the retailers to have a high degree of BE so as to take the advantage of competing with other retailers. It is expected from the findings of this study to be a guiding light to the executives of Turkish FMCG sector with respect to the branding strategies they will develop. With this study, it is also aimed for the executives of Turkish FMCG sector to gain a consumer based perspective while designating their marketing strategies. Because it is clearly understood from the literature that the impact of religion on consumer behavior can differ from one country to another (Esso & Dibb, 2004; Mokhlis & Sparks, 2007), the current research also makes contribution to the literature by revealing the role of religion in BE creation in Turkish context. Considering religiosity is also a valid antecedent of BE, the managers

of Turkish grocery retailers should also pay attention to this phenomenon. Especially in the countries where Muslims are densely populated such as Turkey, ignoring religious beliefs of existing consumers may negatively affect the BE of the companies (Saeed & Azmi, 2015). Thus, it is suggested to the managers that they should care about their potential customers' religious sensitivity in all their marketing activities. Otherwise, it is always possible for those customers to boycott the retailer or at least develop a bad image about the retailer that will definitely harm the BE.

6.1. Limitations and Future Research

This study has several limitations. First, this research was conducted among customers of retailers BİM and Migros in the cities of Kocaeli and Sakarya from Turkey. Secondly, due to the financial restrictions and the absence of a sampling frame that shows all the BİM and Migros clients as a list, convenience sampling method was used as the sampling method. For these reasons, it can be concluded that the sampling method and the used sample is too limited to generalize the whole population in Turkey. Furthermore, because BE and its antecedents were studied in relation to two specific retailers, it is possible for the outcomes to be different. Hence, future research may extend the findings of this research by comparing the relationships between different kinds of retailers. Future research can also be carried out to have a better understanding about the effect of consumer based antecedents (e.g. consumer values, peer influence) on the BE of retailers.

End Notes

1. *In this study, brand equity is considered from the consumers' perspective.*
2. *See Appendix 1*
3. *See. Schermelleh-Engel et al. (2003).*

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Appendix

Appendix 1. The Scale Used to Measure Self-Image Congruity

	3	2	1	0	1	2	3	
Introvert								Extrovert
Strict								Flexible
Tradational								Modern
Ordinary								Original
Boring								Fun
Wasteful								Economical
Untidy								Tidy
Modest								Flashy
Religious								Secular
Unsatisfied								Satisfied
Extreme								Restrained
Anxious								Cool
Energetic								Calm
Conservative								Reformist