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## **How is Brand Loyalty Influenced by Brand Association of Reference Groups and Advertisement Informativeness Through Self-Brand Connection?**

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### **Abstract**

Consumers' loyalty to a brand has become a big challenge for organizations worldwide. The challenge lies in understanding how consumers form self-connection with brands. Brand association of reference groups and advertisement informativeness are among the various ways through which self-brand connection is formed. This empirical study investigates first the relationship between brand association of reference groups and advertisement informativeness with self-brand connection, and second the mediational role of self-brand connection in relationships of brand association of reference groups and advertisement informativeness with brand loyalty. The study's population comprised all car brand owners residing in the Kingdom of Saudi Arabia. The sampling method employed is snowball sampling through which 339 responses were collected from car owners residing in two regions of Saudi Arabia. structural equation modeling was employed to test the study hypotheses. Results of the study showed both brand association of reference groups and advertisement informativeness holding statistically significant positive relationships with the self-brand connection. The self-brand connection was also reported as significantly and positively related to brand loyalty. Full mediation of self-brand connection was reported in the relationship of brand association of reference groups and advertisement informativeness with brand loyalty.

**Keywords:** Brand Association of Reference Groups, Advertisement Informativeness, Brand Loyalty, and Self-Brand Connection.

### **1. Introduction**

Keeping consumers loyal to a brand sustainably has become a big challenge for brand organizations worldwide (Hemsley-Brown, 2022; Ibrahim & Aljarah, 2023). One such example can be given from automobile brands operating in the Middle East region, particularly Saudi Arabia. Toyota car brand held major dominance in the Saudi auto market for more than four decades (Klabi, 2020; Saleh, 2022). The major reason why Toyota was famous among Saudi consumers was the deep societal association of the Toyota brand with Saudi citizens (Klabi, 2020). This association of a brand with a certain social group is called a brand association of a

reference group in consumer behaviour terminology (Khalifa & Shukla, 2021; Siahaan et al., 2023).

Several consumer reports (Ebrahim, 2022; Saleh, 2022) suggest that Chinese car brands are eating up the market share and challenging the market dominance of the Toyota car brand by growing at an exponentially increasing rate in the last three years in the Kingdom of Saudi Arabia. Gasnier (2022) reported one of the Chinese car brand manufacturers namely Changan Motors held the top 3<sup>rd</sup> position in market share of Saudi Arabia in 2022. The marketing manager of Changan Motors in an interview credited the increased sales to advertisement informativeness of their advertisement on social media (McGinley et al., 2021). Advertisement informativeness refers to advertising with truthful, relevant, timely, and reliable information without any element of deceit (Hussain et al., 2023).

Why then Toyota is losing market share or staunch loyalty of its consumers to other car brands especially to Chinese car brands in Saudi Arabia? This can be better understood by understanding how consumers form sustainable relationships with brands through the lens of the important yet ignored concept of self-brand connection in marketing (Hemsley-Brown, 2022). Nothing better than the concept of self-brand connection explains how the relationship is cemented between consumers and brands (Hemsley-Brown, 2022; McManus et al., 2022). Even for a better understanding of brand loyalty, it's very important to understand first the formation of self-brand connection, the process through which a brand becomes an important part of a consumer's self-identity (Revaldi et al., 2022). Several studies (Revaldi et al., 2022; Ibrahim & Aljarah, 2023; Siahaan et al., 2023) have reported a strong association of self-brand connection with brand loyalty.

Among the various ways suggested by scholars (Seminari et al., 2022; Hemsley-Brown, 2022; Ferreira et al. 2022) through which self-brand connections can be formed, such as the brand association of reference groups and informative advertising. The majority of the studies (Khalifa & Shukla, 2021; Loh et al., 2021; Fazli-Salehi et al., 2022, Hemsley-Brown, 2022; Seminari et al., 2022) are seen to be concentrated on investigating the relationship between brand association of reference groups and the self-brand connection. Fewer studies (Ferreira et al. 2021) are seen in marketing literature investigating the relationship of advertisement informativeness with self-brand connection despite numerous research calls given by scholars.

More importantly, the explicit mediational role that self-brand connection plays in the relationships of brand association of reference groups and advertisement informativeness with brand loyalty has gone majorly unnoticed in marketing literature. For example, several studies (Loh et al., 2021; Ferreira et al., 2021; De Keyzer et al., 2022) have reported positive relationships between brand association of reference groups and advertisement informativeness with self-brand connection. Many studies (Revaldi et al., 2022; Ibrahim & Aljarah, 2023; Siahaan et al., 2023) are also seen reporting positive relationships of self-brand connection with brand loyalty. This explicit mediational role which is inferred from the above studies has majorly gone unnoticed in the literature and presents itself as a research gap that this study seeks to cover.

Therefore, this study aims to achieve three research objectives. The first objective is to investigate the relationship between brand association of reference groups and advertisement

informativeness with self-brand connection. The second objective is to investigate the relationship of self-brand connection with brand loyalty. The third and last objective is to investigate the mediation effect of self-brand connection in the relationships of brand association of reference groups and advertisement informativeness with brand loyalty.

## **2. Literature review and research model**

### *2.1 Self-brand connection*

Possessions have always played the role of building blocks in forming an individual's self-identity (Seminari et al., 2022; Rosendo-Rios & Shukla, 2023). In the past, a mere number of material possessions like cars, houses, etc. helped in forming a consumer's identity (McCarthy, 1984; Belk 1988). McCarthy (1984) found consumers defined themselves in terms of their number of possessions held. Belk (1988) reported that the identity of a consumer resides more in material possessions than in himself. With the advent of time, consumers started using brands instead of materials for expressing themselves and building their self-identities (Seminari et al., 2022; Hemsley-Brown, 2022). The concept of self-brand connection gives an excellent understanding of how brands become part of a consumer's self-identity (Escalas & Bettman, 2005; Seminari et al., 2022; Rosendo-Rios & Shukla, 2023). Escalas & Bettman (2003) gave the concept of self-brand connection which is defined as "The extent to which individuals incorporate brands into their self-concepts." (Escalas & Bettman, 2003 page 340).

Self-brand connection is an amalgamation of two theories namely McCracken model of meaning transfer and Sirgy's self-congruency theory (Escalas & Bettman, 2003; Escalas & Bettman, 2005; Seminari et al., 2022). McCracken's model of meaning transfer is used to understand how the meaning travels through various sources like the brand association of reference groups, advertisements, word of mouth, etc., and forms brand image in the consumer's mind (McCracken, 1986; Escalas & Bettman, 2005; Seminari et al., 2022). Self-congruency theory of Sirgy suggests that once the brand image is formed the consumer actively starts engaging in matching his self-image with the brand image till congruency is achieved (Sirgy, 1982; Escalas & Bettman, 2005; Seminari et al., 2022). Based on consumer's brand choices once congruency is achieved between self-image and brand image, the brand then becomes a part of consumers' self-identity, and a self-brand connection is said to be formed (Escalas & Bettman, 2005; Seminari et al., 2022).

The self-brand connection has also been found to be closely associated with brand loyalty (Revaldi et al., 2022). Several studies (Mostafa & Kasamani 2020; Loh et al., 2021; Revaldi et al., 2022; Ibrahim & Aljarah, 2023) have reported that consumers who are found to be having self-brand connections are also found to exhibit brand loyalty for those brands. Hence, self-brand connection is a very important concept for understanding the mechanism through which brand loyalty is achieved (Ibrahim & Aljarah, 2023). However, studies dedicated in literature to developing an understanding of self-brand connection are majorly seen to be concentrated on investigating the relationship of brand association of reference group with self-brand connection (Keller, 2020; Seminari et al., 2022; Hemsley-Brown, 2022). Several scholars have critically argued that the brand association of reference groups poses a weak relationship with the self-brand connection (Hammerl et al., 2016; Lee et al., 2020; Rosendo-Rios & Shukla, 2023). These

scholars argue that it does not stand necessary that just based on the identification of a consumer with a particular reference group, the consumer will form a self-brand connection with the brand associated with that reference group.

Numerous studies (McManus et al., 2022; Rosendo-Rios & Shukla, 2023) have reported that consumers despite strong identification with their reference group did not form a self-brand connection with the brand associated with their reference group. Several scholars (Nemati et al., 2018; Lee et al., 2020; Rosendo-Rios & Shukla, 2023) have given a call on researchers to investigate other suggested constructs that can lead to the formation of self-brand connections such as advertisement informativeness.

Many studies (Lee et al., 2020; Ferreira et al., 2021; De Keyzer et al., 2022) lately have reported advertisement informativeness to be positively related to both self-brand connection and brand loyalty. The potential of self-brand connection in mediating the relationship of informativeness with brand loyalty has gone largely unnoticed in the literature (Keller, 2020; Seminari et al., 2022). Rarely studies are found that have investigated the relationship of both brand association of reference group and advertisement informativeness with self-brand connection simultaneously and investigated how the relationship of both with brand loyalty is mediated by self-brand connection. This study will thus investigate the brand association of reference group and advertisement informativeness simultaneously and will expose how self-brand connection mediates the relationships of both constructs with brand loyalty. The study thus proceeds first by highlighting the literature on various constructs of the study starting with brand association of reference group and its relationship with self-brand connection.

### *2.2 Brand associations of reference groups and self-brand connection*

In consumer behaviour terminology, a brand association of reference groups is referred to as the identification or deep association of a brand with a certain reference group (Escalas & Bettman, 2005). Reference groups are like-minded social groups that provide a standard for consumers upon which they compare themselves and shape their behaviours by the given standard (Shin et al., 2022). Several studies (Escalas & Bettman, 2005; Khalifa & Shukla, 2021; Fazli-Salehi et al., 2022; Shin et al., 2022) have reported a strong congruency in brand usage and identification of the brand user with a reference group. For example, Rolls Royce has been associated with the ultra-rich segment of society for showcasing and flaunting high-status symbols (Klaus et al., 2022; Mrad et al., 2022). In a recent study by Mrad et al. (2022) on expensive luxury car brands, it was revealed that the major reason for purchases of high-end luxury car brands by consumers is to showcase their self-identity and get identified among the elite section of society.

When a brand gets associated with a particular reference group, it forms a brand image for the consumers who identify or wish to identify with that reference group (Escalas & Bettman, 2005; Khalifa & Shukla, 2021). When congruency is achieved between the consumer's self-image with the brand image, the brand becomes a part of the consumer's self-identity and a self-brand connection is formed (Escalas & Bettman, 2005; Khalifa & Shukla, 2021). Escalas & Bettman (2005) who gave the concept of self-brand connection suggested that brand association of a reference group helps in the quick formation of self-brand connection among consumers who strongly identify with that reference group. However, many scholars (Hammerl et al., 2016; Lee et al., 2020) have reported quite contrary to what Escalas & Bettman (2005) suggested. Several

studies (Hammerl et al., 2016; Lee et al., 2020) have reported an insignificant relationship between brand association of reference group with self-brand connection. They found that despite consumer's strong identification with their reference group, nothing helped in the formation of a self-brand connection with the brand associated with that reference group.

Several scholars (Hammerl et al., 2016; Lee et al., 2020; McManus et al., 2022; Rosendo-Rios & Shukla, 2023) argue that self-brand connection can also be formed without any necessary affiliation of a consumer with any reference group. A consumer can develop a self-brand connection through advertisements or any other source without necessarily identifying with literally any reference group (McManus et al., 2022; Rosendo-Rios & Shukla, 2023). For example, Lee et al. (2020) suggest a consumer can be a luxury brand owner without any association with elites and vice versa, the consumer belonging to elites might choose brands that might be far from brands associated with the elites.

Nevertheless, a brand association of reference groups remains to date an important source to consider when the question of forming self-brand connections with consumers arises (Seminari et al., 2022). The majority of studies (Escalas & Bettman, 2005; Khalifa & Shukla, 2021; Loh et al., 2021; Fazli-Salehi et al., 2021) since the inception of the concept of self-brand connection have reported a positive relationship between the brand association of reference group and the self-brand connection. For example, Khalif & Shukla (2021) in their study conducted in the United Kingdom on the self-brand connection of consumers of luxury brands reported a positive relationship between brand association of reference group and self-brand connection. They found that consumers only formed self-brand connections with the brand associated with their reference group if the brand was cherished by the reference group. Once the reference group decided to disassociate from the brand because of negative reasons, the consumers were also found not forming a self-brand connection with that brand thereafter.

Thus, Khalif & Shukla (2021) concluded in their study that brand association of reference groups can play both good and bad roles in the formation of self-brand connections. In another study conducted in Malaysia by Loh et al. (2021) on the self-brand connection of auto brands, a brand association of reference group was reported to be exhibiting a positive relationship with the self-brand connection. The authors reported that Malaysian car brands such as Proton were found closely associated with Malaysian nationals' reference groups and the consumers who identified with this reference group were also found to be exhibiting a self-brand connection for the associated brand.

Fazeli-Salehi et al. (2021) suggest that different ethnicities living in a country can form different reference groups and can have different brands associated with them. In Saudi Arabia, different ethnicities are found mostly Saudis and non-Saudis (Klabi, 2020). Saudi society, in general, is a collectivistic society and is very closely knitted because of culture, religion, dressing sense, and dialect (Klabi, 2020; Klabi & Binzafrah, 2023). Many studies (Klabi, 2020; Alotaibi et al., 2022; Alharbi & Boling, 2022) have reported Saudi nationals to be associated with Toyota and major luxury car brands. Similarly, various studies (Klabi, 2020; Alsubaei, 2022; Alsghan et al., 2022) have reported non-Saudis to differ in dress, culture, language, and many aspects from Saudis and are generally overall seen to be associated with Korean, Chinese, and other car brands.

In the study context, it will thus be interesting to test whether consumers will form self-brand connections based on the brand associated with their reference groups. Based on the above body of literature appositive relationship is expected. It is thus hypothesized;

H1: There is a statistically significant positive relationship between the brand association of the reference group and self-brand connection

### *2.3 Advertising informativeness and self-brand Connection*

Advertisements serve as the basic tool that stands indispensable in the hands of an organization for communicating with consumers (Xiao et al., 2023). The advent of social media technologies has provided a new vent to advertising (Zhu & Choi, 2022; Hussain et al., 2023). The ease of wide reach and low cost of advertising on social media have helped in making a dramatic shift from print to social media advertising (Zhu & Choi, 2022). Globally, the number of social media users has been observed increasing exponentially because of the ease in availability of cheaper smart phones and affordable access to social media technologies (Zhu & Choi, 2022; Hussain et al., 2023). Advertising on social media has been found very important when it comes to projecting or influencing the brand image of a product or a service (Zhu & Choi, 2022; Putra, & Arimbawa, 2023). However, not all kinds of advertisement son social media are seen as effective in presenting or influencing a brand image (Li & Shen, 2023). The majority of scholars (Rehman & Zeb, 2022; Cabigting et al., 2022; Hanaysha, 2022; Li & Shen, 2023) have reported that it is only when advertisements are informative and free from any kind of deceit, are seen to help in forming a brand image in consumer's minds.

Advertisement informativeness refers to advertising the information in a truthful, timely, relevant, and reliable manner to consumers (Li & Shen, 2023). Advertisement informativeness has been observed as a helpful tool both in presenting or influencing brand image for both new and old products (Hanaysha, 2022; Li & Shen, 2023). Several studies (Rehman & Zeb, 2022; Hanaysha, 2022; Li & Shen, 2023) on social media advertising have reported positive a relationship of advertisement informativeness with brand image. However, several scholars (Nemati et al., 2018; Lee et al., 2020; Ma & Li, 2023; Rosendo-Rios & Shukla, 2023) have argued that the relationship of advertisement informativeness with brand image presents an inadequate understanding of the underlying important concept of self-brand connection. It's when the brand image gets congruent with the self-image of the consumer, the brand becomes a part of the consumer's self-identity, forming a self-brand connection (Escalas & Bettman, 2005; Seminari et al., 2022; Rosendo-Rios & Shukla, 2023).

Many scholars (Lee et al., 2020; Seminari et al., 2022; Rosendo-Rios & Shukla, 2023) have called on research to investigate the relationship of advertisement informativeness with self-brand connection. Despite repeated calls from time to time by scholars (Nemati et al., 2018; Lee et al., 2020; Seminari et al., 2022; Rosendo-Rios & Shukla, 2023) on investigating the relationship of advertisement informativeness with self-brand connection, very slow progress has been made in the literature in terms of the number of studies conducted in this direction. One of the reasons scholars (Taylor & Carlson, 2021; Niu et al., 2021; Alqaysi & Zahari, 2022; McManus et al., 2022) have suggested is the general bad name brought by deceptive advertising to all kinds of advertisement including genuine advertisements. Once a consumer gets defrauded by deceptive advertisements, he loses trust in all kinds of advertisements (Niu et al., 2021;

Alqaysi & Zahari, 2022; Sands et al., 2022). The consumer thereafter sees advertisements as befooling consumers for their commercial self-interests (Taylor & Carlson, 2021; McManus et al., 2022).

Nevertheless, many studies (Tran et al., 2020; Ferreira et al., 2021; De Keyzer et al., 2022) have reported advertisement informativeness is effective in the formation of self-brand connections and the nurturement of self-identities of consumers. For example, De Keyzer et al. (2022) in a study conducted in Belgium on brands advertised on social media, the authors found advertisement informativeness of the advertised brand significantly leads to the formation of self-brand connections in consumers. Interesting reports were presented in another study by Ferreira et al., (2021) on the relationship of advertisement informativeness with self-brand connection in the context of social media advertising. A significant positive relationship between advertisement informativeness and self-brand connection was reported in their study. The authors commented that truthful, timely, relevant, and reliable advertisements of a brand on social media help greatly in playing an effective role in the formation of self-brand connections. Tran et al. (2020) conducted a study in the United States investigating the relationship of advertisement informativeness with the self-brand connection of auto brands advertised on Facebook. They reported a significant positive relationship between advertisement informativeness and the self-brand connection. The authors reported that when consumers found advertisements as informative on social media about the advertised auto brand, they started to engage in the self-brand image congruency process and eventually formed a self-brand connection.

In the study context for the consumers residing in Saudi Arabia, it can be assumed when consumers find advertisements as informative on social media about automotive brands, they will then engage in a self-brand image congruency process and form a self-brand connection. It is thus hypothesized;

H2: There is a statistically significant positive relationship between advertisement informativeness and self-brand connection

#### *2.4 Self-brand connection and brand loyalty*

Brand loyalty is referred to the deep internal commitment of consumers towards a brand for repurchases and its consistent usage despite of ready availability of alternatives (Guo & Wang, 2023). Brand-loyal consumers are even seen to go out of their way if it is required for the acquisition of products from their cherished brand (Kim et al., 2020; Mel et al., 2022; Ibrahim & Aljarah, 2023). For example, each time a smart phone is launched in the US from Apple brand, a large number of brand-loyal consumers are seen inline waiting hours together outside Apple stores for purchases (Kim et al., 2020; Mel et al., 2022). In today's competitive market space where the monopoly of brands and products has become things of the past, brand loyalty serves as the only alternative to survive in fierce competition (Khandai et al., 2022; Ibrahim & Aljarah, 2023). Brand loyalty helps in ensuring a sustainable consumer base from which branded organizations can reap steady profits (Khandai et al., 2022; Guo & Wang, 2023).

Brand loyalty is core to marketing because through brand loyalty it can be ascertained whether the needs and wants of the consumers have been successfully met or not (Khandai et al., 2022;

Ibrahim & Aljarah, 2023). Only when the consumers' needs and wants are satisfied, they will engage in repurchases and consistent brand usage (Khandai et al., 2022; Ibrahim & Aljarah, 2023). Several scholars (Van der Westhuizen, 2018; Mostafa & Kasamani 2020; Siahaan et al., 2023; Ibrahim & Aljarah, 2023) have suggested it is fruitful to understand the process through which brand loyalty is attained in consumers, especially through the lens of self-brand connection. When the self-brand connection is formed in a consumer, the brand gets incorporated into his self-identity, and then, remaining loyal to the brand means remaining loyal to one's own identity (Van der Westhuizen, 2018; Mostafa & Kasamani, 2020; Siahaan et al., 2023). Remaining brand loyal helps consumers thereafter maintain their self-identities (Siahaan et al., 2023; Ibrahim & Aljarah, 2023).

Numerous scholars (Van der Westhuizen, 2018; Loh et al., 2021; Siahaan et al., 2023; Ibrahim & Aljarah, 2023) have suggested that consumers use brands to construct their self-identities, these brands then become a necessity for consumers to satisfy their inherent drive of maintaining constructed self-identity. Several studies (Loh et al., 2021; Siahaan et al., 2023; Ibrahim & Aljarah, 2023) have reported brand loyalty as a positive outcome of self-brand connection and being closely associated with self-brand connection. The reason behind this close association as suggested by scholars in these studies was that once consumers develop a self-brand connection then remaining loyal to brands simply means remaining loyal to themselves. For example, in a study conducted in Indonesia on cosmetic brands by Siahaan et al. (2023), the authors reported consumers who had developed self-brand connections with cosmetic brands were also found to exhibit brand loyalty for those cosmetic brands. In another study conducted in Turkey by Ibrahim & Aljarah (2023) on restaurant brands, the authors reported a positive relationship between self-brand connection with brand loyalty. The authors reported that once consumers formed a self-brand connection with the restaurant brand, they were also found exhibiting brand loyalty by dining again and again at the same branded restaurant despite several alternative as available. In the context of auto brands, a study conducted in Malaysia by Loh et al. (2021) reported a significant positive relationship between self-brand connection and brand loyalty. The authors found consumers who had self-brand connections to car brands were also found to hold brand loyalty for those car brands.

In the study context, it can be assumed that once consumers form a self-brand connection with an automotive brand, they are also thereafter expected to be brand loyal. It is thus hypothesized;

H3: There is a statistically significant positive relationship between self-brand connection and brand loyalty

### *2.5 Self-brand connection as a mediator*

Despite of explicit mediational nature of self-brand connection inferred from different studies, investigating the mediational role of self-brand connection has been majorly ignored in the marketing literature (Keller, 2020; Seminari et al., 2022). For example, some studies (Loh et al., 2021; Fazli-Salehi et al., 2022; Tran et al., 2020; Ferreira et al., 2021; De Keyzer et al., 2022) have reported a positive relationship between brand association of reference groups and advertisement informativeness with self-brand connection. Many studies (Van der Westhuizen, 2018; Siahaan et al., 2023; Ibrahim & Aljarah, 2023) have also reported a positive relationship between self-brand connection with brand loyalty. The possibility of a self-brand connection as a



mediator in the relationships leading to brand loyalty can be inferred from the above-mentioned studies.

Several marketing scholars (Keller, 2020; Seminari et al., 2022) have given repeated calls to investigate the mediational role of self-brand connections in various relationships. However, few studies (Loh et al., 2021; Fazli-Salehi et al., 2022) are dedicated to literature investigating the mediational role of self-brand connection and that too only among relationships of brand association of reference groups with brand loyalty. For example, Fazli-Salehi et al. (2022) conducted a study investigating the mediation of self-brand connections in the southwestern states on auto and other brands in the United States. They found consumers who identified with their community reference group also exhibited self-brand connections for the car brand deeply associated with their reference group. At the same time, consumers were also found exhibiting brand loyalty for the reference group associated with the auto brand. The authors reported full mediation of self-brand connection in the relationship of brand association of reference group with brand loyalty. In another study conducted in the context of auto brands in Malaysia by Loh et al. (2021) a full mediation of self-brand connection was reported in relationships of brand association of reference groups and brand loyalty. The authors reported consumers only exhibited brand loyalty when self-brand connection mediated the relationship with reference group associated brand. The authors reported that consumers who identified with Malaysian nationals' reference groups developed self-brand connections with the local auto brands associated with this reference group. Similarly, consumers who identified with the non-Malaysian national reference group formed a self-brand connection with foreign auto brands associated with this reference group. In both cases, the self-brand connection mediated the relationship between the brand association of the reference group and brand loyalty.

In the study context, it can be assumed that once consumers form a self-brand connection with the auto brand associated with their reference group, they are likely to turn into brand loyalists thereafter. Self-brand connection is expected to be mediating in the relationship of brand association of reference group with brand loyalty. It can be thus hypothesized;

**H4: Self-brand connection mediates the relationship between the brand association of reference group and brand loyalty**

In the context of advertisement informativeness, the mediational role played by self-brand connection in leading to brand loyalty has largely gone unnoticed in the marketing literature. Numerous studies (e.g. Rahimi et al., 2019; Hanaysha & Momani, 2021; Lang et al., 2022) have reported a positive relationship of advertisement informativeness with brand loyalty. For example, Rahimi et al. (2019) conducted a study in Malaysia investigating the relationship of advertisement informativeness of auto brands on social media with brand loyalty. The authors investigated the advertisement informativeness of the Honda car brand on social media platforms and they reported a positive relationship of advertisement informativeness with brand loyalty. The authors commented that truthfulness, reliability, relevance, and timely aspects of Honda car brand advertisements played their part in leading to brand loyalty among Honda consumers.

Hanaysha & Momani (2021) conducted a study in the United Arab Emirates on advertisement informativeness and brand loyalty for various fast food brands advertised on social media. In their study advertisement informativeness of the advertised fast food brands was reported to

share a positive relationship with brand loyalty. The authors commented that advertisement informativeness helps in legitimizing advertisements in the eyes of consumers and greatly influences brand loyalty. Similarly, in another study conducted by Lang et al. (2022) in Vietnam on advertisements of global soft drink brands on social media. The authors found only the relationship between advertisement informativeness with brand loyalty as statistically significant. The authors concluded that advertisement informativeness is a powerful and straightforward tool that can sustainably help in achieving brand loyalty among customers.

Although, on one hand, several studies (Tran et al., 2020; Ferreira et al., 2021; De Keyzer et al., 2022) have reported a positive relationship between advertisement informativeness and the self-brand connection. On the other hand, many studies (Revaldi et al., 2022; Ibrahim & Aljarah, 2023; Siahaan et al., 2023) have also reported a positive relationship between self-brand connection and brand loyalty. Despite explicitly the mediational nature of self-brand connections observed above-mentioned studies, investigating the mediational role of self-brand connection has been majorly ignored in the marketing literature. In the context of automotive brands, rarely have studies investigated the mediation of self-brand connection in the relationship of advertisement informativeness with brand loyalty.

In this study context, it can be assumed that when consumers of auto brands find advertisements of auto brands on social media as informative, it would help in forming self-brand connections. Self-brand connection is expected to mediate the relationship between advertisement informativeness and brand loyalty. It is thus hypothesized;

H5: Self-brand connection mediates the relationship between advertisement informativeness and brand loyalty

2.6 Conceptual model

Figure 1. displays the study’s constructs along with their hypothesized relationship.

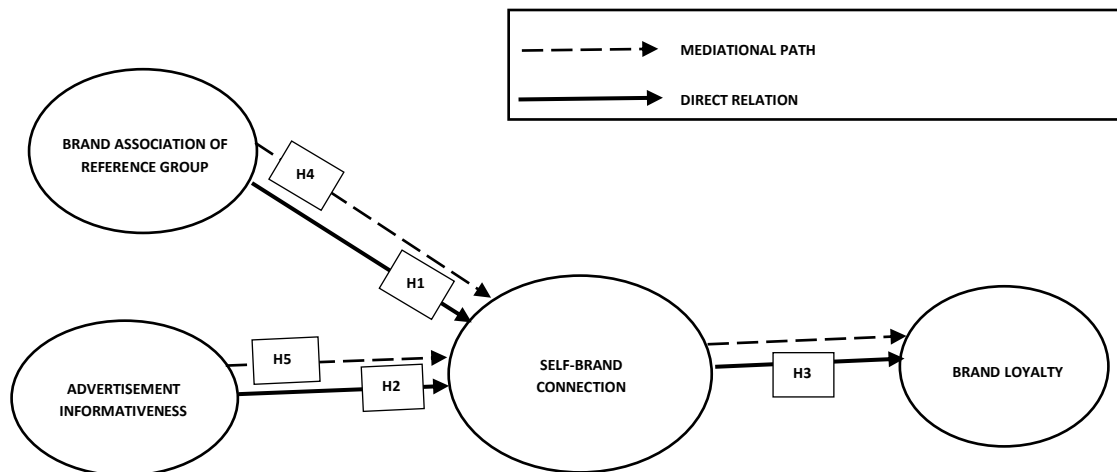


FIGURE 1. CONCEPTUAL REPRESENTATION OF THE RESEARCH MODEL

### **3. Research methodology**

#### *3.1 Measures*

The research questionnaire first begins with a filter question inquiring about whether the respondent owns a car or not. The respondent is allowed to proceed only if he owns a car. After the affirmation of car ownership from the respondent. The respondent is asked to mark his car brand from the range of auto brands available in Saudi Arabia. Twenty-one car brands are listed in the questionnaire ranging from popular brands like Toyota, Ford, Hyundai, Lexus, and BMW, to less popular brands like Ssang Yong, Renault, Geely, and Changan Motors. The option of “Others” is also provided in the questionnaire in case the auto brand owned by the consumer is not present in the list. After the selection of the auto brand by the respondent, the respondent is next asked to identify with the social group he best identifies with and feels a part of. Two social groups namely Saudi Nationals and Non-Saudi nationals’ groups are provided for identification of the respondent’s reference group. Then, the respondent is asked to respond to the set of questions for the constructs related to the car brand he owns.

All the measures for the constructs are adopted from prior studies and adapted to the study context. The scale for constructing of brand association of reference group is adopted from two studies namely Sasmita & Suki (2015) and Escalas & Bettman (2005). The scale for advertisement informativeness is adopted by Lee et al. (2020). Scales for self-brand connection and brand loyalty are adopted from Escalas & Bettman (2005) and Van der Westhuizen (2018). All of the scales are adjusted to the study’s auto-brand context. All the constructs are measured on a 5-point Likert scale ranging from Strongly Disagree to Strongly Agree. Lastly, at the end of the questionnaire, the respondent is prompted for responses for various demographic variables.

#### *3.2 Sampling method*

The population for this study comprises all auto brand users residing in the Kingdom of Saudi Arabia. The sample for this study is taken from car owners of two different regions of Saudi Arabia namely Riyadh and Dammam. The sampling method employed in this study is the snowball sampling method. The snowball sampling method is a form of non-probability sampling method in which respondents keep on forwarding the questionnaire to other similar respondents (Parker et al., 2019). The responses to the questionnaire from the respondents were recorded both through printed and online questionnaires in 9 months from June 2022. Google Forms was used to record responses for the online version of the questionnaire. The respondents after giving their responses were encouraged to forward the link of the questionnaire to other auto brand owners. A total of 339 responses were collected. We did not hire sample subjects, they all participated voluntarily.

#### *3.3 Statistical analysis*

This study employs Structural Equation Modeling for statistical analysis which is a robust statistical technique that measures the relationships of latent constructs with each other simultaneously (Dimitrov, 2008). This study employs both SPSS software and Mplus software for the complete statistical analysis of the study. The statistical analysis of this study proceeds first with the reporting of sample and descriptive statistics using SPSS statistical software. The validity and reliability of the constructs will be thoroughly investigated.

The validity of the constructs will be ensured through assurance of content, convergent, and discriminant validity. The content validity is ensured through the inspection and approval of the questionnaire by two marketing professors. Construct validity is ensured through the assurance of convergent and discriminant validity. The convergent validity is assessed by values of average variance extracted (AVE) and composite reliability (CR) to be above .5 and .6. as suggested by Fornell & Larcker (1981). As suggested by John and Benet-Martinez (2014) discriminant validity will be ensured by investigating the square root of average variance extracted (AVE) being greater than the correlations of constructs.

The reliability of the items is assessed by the computation of Cronbach alpha for each construct of the study. Only constructs with a Cronbach alpha of more than .7 will be accepted, which is the acceptable threshold limit suggested by DeVillis (2003) and Kline (2005).

Hypotheses of the study, including mediational hypotheses, will be tested through Structural Equation Modeling (SEM) using Mplus software.

#### **4. Findings**

##### *4.1 Sample characteristics*

The study sample comprises 339 respondents from different regions of Saudi Arabia. All of the 339 respondents were car owners who owned cars of different auto brands. Table 1. reports the complete sample characteristics of this study starting with the percentage of different auto brands recorded in the study sample. The composition of auto brands in this sample comprises Toyota (19.5%), Ford (10.0%), Honda (8.6%), Nissan (4.7%), Hyundai (13.0%), Lexus (0.6%), BMW (16.2%), Changan Motors (22.7%), and Haval (4.7%).

The majority of respondents of the auto brand owners were formed by Toyota, BMW, and Changan Motors brands. While Nissan, Haval, and Lexus represented the minority in the sample. It can be seen from Table 1, that the majority of the respondents identified with the social group of Saudi nationals (77.0%), while a minority of the respondents comprised the social group identifying with non-Saudi nationals (23.0%). The non-Saudi national reference group comprised Indians (79.7%) and Pakistanis (20.3%). The age of the respondents ranged from 21 to 50 years of age. Table 1 reports, more than 80% of the respondents constituted from two age groups 21-30 (42.5%) and 31-40 (45.4%). 41-50 age group only constituted 12.1% of the sample. Males formed the overwhelming majority in the sample (81.4%) in comparison with females (18.6%). The respondents were mostly single (59.9%) and married (40.1%) in the study sample.

All of the 339 respondents used social media daily. Table 1 reports that the most used social media platform was found to be YouTube (55.5%) which was followed by Instagram (26.5%), Twitter (11.8%), and Facebook (6.2%). The average time spent daily on social media by respondents is reported, 15% of the respondents used social media less than 1 hour, 56.3% for 1-2 hours, 27.4% for 3-4 hours and 1.2% used social media less than 1 hour daily. The monthly income of the respondents in Saudi Arabian riyals of the respondents of this study sample, in which the maximum of the respondents falls in the income range of 12001-35000 (52.5%) followed by 8001-12000 (28.0%), 35001- ABOVE (9.1%), 5001-8000 (6.5%) and 3000-5000 (3.5%).

Table1. Sample Characteristics

	Frequency	Percent	Valid Percent	Cumulative Percent
<b>The car brand of the vehicle owned</b>				
Toyota	66	19.5	19.5	19.5
Ford	34	10.0	10.0	29.5
Honda	29	8.6	8.6	38.1
Nissan	16	4.7	4.7	42.8
Hyundai	44	13.0	13.0	55.8
Lexus	2	.6	.6	56.3
BMW	55	16.2	16.2	72.6
Changan Motors	77	22.7	22.7	95.3
Haval	16	4.7	4.7	100.0
<b>Name of the associated social group</b>				
Saudi National Reference Group	261	77.0	77.0	77.0
Non-Saudi National Reference Group	78	23.0	23.0	100.0
<b>Age</b>				
21-30	144	42.5	42.5	42.5
31-40	154	45.4	45.4	87.9
41-50	41	12.1	12.1	100.0
<b>Gender</b>				
Male	276	81.4	81.4	81.4
Female	63	18.6	18.6	100.0
<b>If Non-Saudi please specify your nationality</b>				
Indian	63	18.6	79.7	79.7
Pakistani	16	4.7	20.3	100.0
<b>Marital status</b>				
Single	203	59.9	59.9	59.9
Married	136	40.1	40.1	100.0
<b>Do you use Social media?</b>				
Yes	339	100.0	100.0	100.0
<b>Which social media platform do you use the most?</b>				
Facebook	21	6.2	6.2	6.2
Twitter	40	11.8	11.8	18.0
Instagram	90	26.5	26.5	44.5
YouTube	188	55.5	55.5	100.0
<b>How much time do you spend on social media?</b>				

Less than 1 hour	51	15.0	15.0	15.0
1-2 hours	191	56.3	56.3	71.4
3-4 hours	93	27.4	27.4	98.8
5-6 hours	4	1.2	1.2	100.0
<b>Income (SAR-Monthly)</b>				
3000-5000 SAR	12	3.5	3.5	3.5
5001-8000 SAR	22	6.5	6.5	10.0
8001-12000 SAR	95	28.0	28.0	38.1
12001-35000 SAR	179	52.8	52.8	90.9
35001- ABOVE SAR	31	9.1	9.1	100.0

#### *4.2 Validity*

The content validity for the items of the constructs was reviewed and approved by two marketing professors who are faculty members in the Department of Marketing in the College of Business Administration at King Saud University.

Construct validity is ascertained through ascertainment of convergent and discriminant validity (Westen, & Rosenthal, 2003).

Convergent validity is ascertained by examination of two critical values namely average variance extracted (AVE) and composite reliability (CR). Standardized factor loadings are important prerequisites required for the calculation of average variance extracted and composite reliability (Westen, & Rosenthal, 2003). Since the measures of this study are adapted from prior studies it warrants confirmatory factor analysis. The confirmatory factor analysis is carried out using Mplus software and all the standardized factor loadings for all four constructs are reported in Table 2. As can be seen from Table 2 all the factor loadings for the respective four constructs of the study are above “.30”. Factor loadings above “.30” denote the scales measuring their respective latent constructs very well (Dimitrov, 2008). For the assurance of non-violation of convergent validity, Fornell & Larcker (1981) suggested the acceptable value for average variance extracted (AVE) and composite reliability (CR) is “.50” and “.60” respectively. Table 2 reports that all AVE and CR values of the constructs are above the thresholds. Thus, convergent validity can be said to be assured.

Table 2. Standardized factor loadings AVE & CR

Constructs	Items	Factor Loadings	AVE	CR
Brand Association of Reference Group	The automobiles of my car brand are trusted by my social group members	.884	.64	.87
	My car brand is familiar with my social group members	.806		
	There are reasons for my social group members to prefer automobiles from my car brand over other competing brands	.624		
Advertisement Informativeness	My car brand used by my social group members is different in comparison with other competing brands	.868	.52	.81
	Advertisements on social media about my car's brand are a good source of authentic information	.724		
	Advertisements on social media about my car's brand provide relevant information	.696		
	Advertisements on social media about my car's brand provide timely information	.772		
Self-Brand Connection	Advertisements on social media about my car's brand supply complete product information	.681	.62	.86
	My car's brand reflects who I am	.862		
	I can identify with my car's brand	.838		
	I feel a personal connection to my car's brand	.870		
	I use my car's brand to communicate who I am to other people	.544		
Brand Loyalty	I consider myself loyal to my car's brand	.735	.72	.91
	This is the one brand I would always prefer to buy/use	.931		
	If my car's brand was not available, it would make a big difference to me to use a car of another brand	.777		
	I would go out of my way to buy the car from this brand	.931		

Discriminant validity is ensured by comparison of the square root of the average variance extracted (AVE) of constructs with the correlations of constructs of the study. For assurance of discriminant validity square root of the average variance extracted (AVE) of individual constructs should be greater than correlations of constructs in rows and columns (Westen, & Rosenthal, 2003). Table 3. reports square roots of AVE in bold letters greater than individual correlations of constructs presented in rows and columns assuring discriminant validity.

Table 3. Discriminant validity

Constructs	1	2	3	4
1 Brand Association of Reference Group	<b>.80</b>			
2 Advertisement Informativeness	.32	<b>.72</b>		
3 Self-Brand Connection	.30	.43	<b>.79</b>	
4 Brand Loyalty	.24	.27	.44	<b>.85</b>

4.3 Reliability

The reliability of the main constructs of the study is measured in terms of the Cronbach alpha. Cronbach Alpha measures the internal consistency of the items and reports whether the measures are reliably measuring the construct or not. Devellis (1991) has suggested any value of Cronbach alpha above ".70" to be suitably acceptable for ensuring the reliability of measures. Table 4. reports all values of the Cronbach alpha are above the threshold for all constructs. Thus, assuring the reliability of measures.

Table 4. Reliability

	Scale items	Cronbach's Alpha
Brand Association of Reference	4	.83
Advertisement Informativeness	4	.75
Self-Brand Connection	4	.84
Brand Loyalty	4	.90

4.4 Hypotheses testing

All of the hypotheses of the study, including mediational hypotheses, will be tested through Structural Equation Modeling (SEM) using Mplus software. To proceed with SEM, a model fit is necessary which implies how well the data fits the model (Dimitrov, 2008). The model fit is inspected through the goodness of fit indices of the study's model. For attaining a model fit, the chi-square should be insignificant, CFI >.9, RMSEA <.08, and SRMR <.05 (Dimitrov, 2008). Table 5 reports the goodness of fit indices of the study's model. It can be inferred from Table 5. that there is an excellent model fit as a model fit the  $\chi^2 = 420.618$  (p-value >.05) is insignificant, CFI >.9 (.92 >.9), RMSEA <.08 (.071 < .08) and SRMR is <.05 (.046 <.05). Presence of model fit warrants safe proceeding to SEM for hypotheses testing.

Table 5. Goodness of Fit Indices

CFA model	Chi-square	Df	CFI	SRMR	RMSEA	90% CI for RMSEA	
	$\chi^2$					LL	UL
Model	420.618	100	.92	.046	.071	.066	.092
	(p-value =.18)						

Figure 2 represents the SEM results of the study's model. The standardized point estimates of the constructs are shown in bold figures along with their p-value at a 99% confidence level. As can be seen from Figure 2 the point estimate of ".21" significant at 99% confidence level denotes the statistically significant positive relationship between brand association of the reference group and self-brand connection. Hence, **H1 is supported.**

Similarly, the point estimate of ".42" is significant at 99% at the confidence level in Figure 2 representing the statistically significant positive relationship between advertisement informativeness and self-brand connection. Thus, hypothesis **H2 is supported.**



From Figure 2, it can also be seen a statistically significant positive relationship between self-brand connection and brand loyalty is upheld, because the “.38” point estimate stands significant at a 99% confidence level. Thus, hypothesis **H3 is supported**.

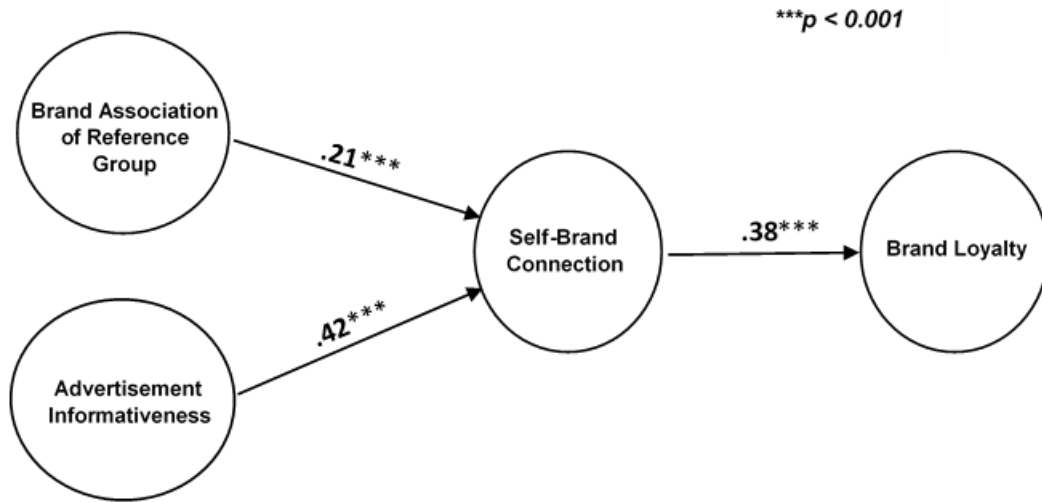


FIGURE 2. STRUCTURAL MODEL RESULTS

For testing of mediation of self-brand connection in relationships of brand association of reference group, advertisement informativeness with brand loyalty, mediational analysis was carried out using Mplus software using the bootstrapping method provided in MPlus. Table 6. reports the direct effect of the Brand Association of Reference Group on Brand Loyalty as insignificant (.343 > .05) and the indirect effect through Self-Brand connection as statically significant (p < .01). The total effect is also seen as significant (p < .01) thus confirming full mediation of Self-Brand connection the in relationship of Brand Association of Reference Group with Brand Loyalty. Hence hypothesis **H4 is supported**.

Table 6. Mediational analysis of Self-Brand connection in the relationship of Brand Association of Reference Group with Brand Loyalty

Effect	Path	Estimate	S.E.	P-Value	Mediation effect
Direct effect	Brand association of reference group → Brand Loyalty	.058	.061	0.343	FULL
Indirect effect	Brand association of reference group → SBC → Brand loyalty	.119	.029	0.000	MEDIATION
Total effect		.176	.067	0.008	

\*Self-Brand Connection (SBC)

Similarly, Table 7. reports the direct effect of Advertisement Informativeness on Brand Loyalty as insignificant (.122 > .05) and the indirect effect through self-brand connection as statically significant (p < .01). The total effect is also seen as significant (p < .01) ascertaining

confirmation of full mediation of self-brand connection in the relationship of Advertisement Informativeness with Brand Loyalty. Hence, hypothesis **H5 is supported**.

Table7. Mediational analysis of Self-Brand connection in the relationship of Advertisement Informativeness with Brand Loyalty

Effect	Path	<i>Estimate</i>	S.E.	P-Value	Mediation effect
Direct effect	Ad Informativeness → Brand Loyalty	.127	.082	0.122	
Indirect effect	Ad Informativeness → SBC → Brand loyalty	.155	.042	0.000	FULL
Total effect		.282	.066	0.000	MEDIATION

\*Self-Brand Connection (SBC)

### 5. Discussion

The relationship of brand association of reference groups with self-brand connection was reported as statistically significant in this study. The result sides with studies (Escalas & Bettman, 2005; Khalifa & Shukla, 2021; Loh et al., 2021; Fazli-Salehi et al., 2021) that have reported a significant positive relationship between brand association of reference group with self-brand connection in the past. The result of this study greatly explains how consumers readily form self-brand connections with auto brands via reference groups. The auto brand associated with a particular reference group forms a brand image for the consumers who identify with that reference group and engage in the self-brand image congruency process. When congruency is attained between the consumer's self and brand image the brand becomes a part of the consumer's self-identity and a self-brand connection is formed.

The relationship of advertisement informativeness with self-brand connection was also reported as positive and statistically significant in this study. The results agree with studies (Tran et al., 2020; Ferreira et al., 2021; De Keyzer et al., 2022) that have previously reported a significant positive relationship between advertisement informativeness and self-brand connection. When consumers find advertisements informative on social media about automotive brands, they start engaging in the self-brand image congruency process. Once this congruency is attained self-brand connection is formed. Truthful, timely, relevant, and reliable advertisements of an auto brand on social media immensely help in playing an effective role in the formation of self-brand connection.

The significant positive relationship of self-brand connection with brand loyalty reported in this study adds to the literature of studies (Van der Westhuizen, 2018; Mostafa & Kasamani, 2020; Siahaan et al., 2023) that have previously reported a significant positive relationship between self-brand connection with brand loyalty.

Remaining loyal to the auto brand by consumers means remaining loyal to their self-identity once a self-brand connection is formed. Self-brand connection is an implication that brand is incorporated into self-identity and thereafter it becomes a necessity for consumers to satisfy their inherent drive to maintain their self-identity.

Full mediation of self-brand connection was reported in the relationship of brand association of reference groups with brand loyalty. The mediation of self-brand connection agrees with previous studies (Loh et al., 2021; Fazli-Salehi et al., 2022) that have reported full mediation of self-brand connection in the relationship of brand association of reference groups with brand loyalty. In this study, consumers who identified with either Saudi nationals' reference groups or non-Saudi national reference groups formed a self-brand connection with the auto brands associated with these reference groups. The same consumers were also found exhibiting brand loyalty for their reference group-associated auto brand. For both the Saudi nationals' reference group and the non-Saudi national reference group associated with auto brands, self-brand connection mediated the relationship between the brand association of the reference group and brand loyalty.

Full mediation of self-brand connection was also reported in the relationship of advertisement informativeness with brand loyalty. The suspicion of mediation of the self-brand connection relationship of advertisement informativeness with brand loyalty came true in this study. When consumers of auto brands find advertisements of auto brands on social media as informative, it projects a positive brand image which initiates a self-brand image congruency process. Once the consumer's self and brand image are congruent self-brand connection is formed. The self-brand connection then leads to brand loyalty for auto brands. Truthfulness, reliability, relevance, and timely aspects of any auto brand advertisements are indispensable in legitimizing advertisements in the eyes of consumers. From the results of this study, it can be inferred that advertisement informativeness presents itself as a powerful tool in sustainably achieving self-brand connection first and attainment of brand loyalty for auto brands after.

## **6. Conclusions and marketing implications**

The results showed that consumers identifying with their respective reference groups formed a self-brand connection with the car brands associated with those reference groups. The results also highlighted the importance of self-brand connection in achieving brand loyalty. Consumers in this study who formed self-brand connections with their car brands were also found to exhibit brand loyalty for those car brands. This can in part explain how the Toyota car brand enjoyed major dominance in the Saudi auto market for more than four decades because of Toyota's strong association with the self-identity of Saudi nationals.

Similarly, an association of major luxury auto brands like BMW with Saudi nationals also helps in understanding the steady increase in imports and market share of high-end luxury car brands like BMW in Saudi Arabia. For achieving self-brand connection in auto brands, the results of this study mandate consumers should be identifying with a reference group and the auto brand should be deeply associated with that reference group.

The results of this study also present the importance of advertisement informativeness in leading to the formation of self-brand connections and through it attaining brand loyalty in auto consumers. Advertising informatively of auto brands on social media is proving to be greatly effective in the formation of self-brand connections and the eventual pavement of brand loyalty. The results provide a good understanding of how advertising informativeness of the Chinese car brands in Saudi Arabia is helping to attract attention and loyalty from consumers. Their

advertising on social media primarily concentrates on informative aspects of advertising i.e. truthfulness, relevance, timeliness, and reliability of advertised information free from deceit.

The marketing manager of Changan Motors, one of the Chinese auto brands operating in Saudi Arabia, in an interview in 2021 credited the increased sales to advertisement informativeness of their advertisements on social media. This helps in understanding how Changan Motors steadily rose towards the top 3 positions in the auto market share of Saudi Arabia in 2022. Once the consumer is assured of the truthfulness of this advertised information his hesitancy informing a self-brand connection is greatly reduced. From the results of this study, it can be concluded that both brand association of reference groups and advertisement informativeness are indispensable for the formation of self-brand connections in consumers.

The key to keeping consumers loyal to an auto brand sustainably is hidden in reference group brand association and advertisement informativeness. Auto brands need to rethink the premise that their brand being associated with the majority of certain social groups would be sustainable in growing sales and brand loyalty. Such auto brands which are deeply associated with a certain reference group need to save their customers from preying competitors which compete on compelling genuine offers using advertisement informativeness on social media.

For auto brands that enjoy deep association with a majority of certain reference groups, they need to entail advertisement informativeness strictly in their advertisements, especially on social media. Such auto brands need to compete back with informative advertisements on a better value for money and compelling genuine offers to make their turf difficult for the competition. However, auto brands when advertising on social media must be careful with the information being relevant, truthful, timely, useful, and free from hidden deceit. The advancement in today's social media technologies has made it very easy for consumers to verify the advertised information in no time. Any discrepancy in the advertised information about the auto brand or false information could cause a negative brand image and loss of market share to competitors for auto brands.

Similarly, auto brands that don't enjoy deep association with a strong reference group and bet heavily on advertisement informativeness also need to work on developing exclusive reference group brand associations. For example, Changan Motors operating in Saudi Arabia does not enjoy the same reference group brand association as Toyota does. However, they informatively advertise on social media the providence of a comprehensive car warranty for 5 years and more features than competitors in the same car segment.

Such auto brands who deeply depend on advertisement informativeness should look into ways of getting associated with reference groups that command dominance in the market. Alone advertisement informativeness cannot help in uprooting strong reference group brand associations of competitor auto brands. To increase their market, share sustainably, auto brands have to dive into the causes of why their brand is not getting associated with an influential reference group. Upon revelation of causes, necessary steps should be taken in the direction that leads to a fruitful association with that reference group, like encouraging reference group members who command profound influence on society to use their auto brands and allaying any apprehensions that stand in the way of association for such reference groups. For auto brands,

both brand association of reference group and advertisement informativeness are in tandem very important and indispensable for the sustainable increase and sustainable holding of market share.

### **7. Limitations and future research**

This study entails some limitations. One of the limitations of the study is that the model cannot highlight the strength of self-brand connections in consumers. For example, consumers can be experiencing strong or weak self-brand connections for auto brands, the effect of strong or weak self-brand connections on other constructs of the study remains a limitation. The other limitation of the study is that it could not include major luxury brands like Mercedes, Range Rover, Lexus, GMC, etc. in the study sample. Only BMW among the luxury auto brands could be available in the study sample. So, the results cannot be generalized for other luxury brands with certainty.

One more limitation of this study was that the non-Saudi sample could not be adequately represented. Arab expatriates from neighboring Arab countries to Saudi Arabia which form the bulk of Saudi Arabia's expatriate population could not be sampled. Only Indians and Pakistanis formed the major part of the non-Saudi study sample. Lastly, the other limitation of this study is that it could not include more females and respondents above 50 years of age in the study. Only 18% of the study sample comprised of females and no respondents were found above 50 years. Generalizing the results on females above 50 years, consumers should be taken with caution.

Social media has become deeply ingrained in today's consumers' lives. The commonness of smart phones equipped with advanced social media platforms makes word of mouth more pronounced than ever. Let alone for car brands almost every product brander view, opinions, comments, experience of consumers, etc. are easily available and accessible on social media. Car performance reviews with six months of usage, 1 year of usage, maintenance and service costs incurred and best value for money in selecting cars from various brands are easily available on social media. All this information on social media presents itself in the concerted form of electronic word of mouth and forms a brand image of the brand in the consumer's mind. When a brand image is congruent with a consumer's self-image self-brand connection is said to be formed. So, future research should investigate the relationship of electronic word of mouth with self-brand connection alongside brand association of reference groups and advertisement informativeness. Moreover, the mediation of self-brand connection in the relationship of electronic word of mouth with brand loyalty can also be investigated in future research as the self-brand connection is also linked to brand loyalty.

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