EFFECT OF BRAND PERSONALITY ON CONSUMER BUYING DECISION OF SWAN BOTTLE WATER IN NORTH-CENTRAL, NIGERIA.

[1]JIBRIN, Abdulazeez Musa, [2]ZUWAIRA Salihu Aduwa & [3]TSADO, Pius Paul
[1&2]Department of Business Administration, Nasarawa State University, Keffi
[3]Ibrahim Badamasi Babagida University Lapai, Niger State
Abdoulazeez11@gmail.com, salihuzuwaira93@gmail.com & tsadopius@gmail.com

Abstract
The consumer goods sector plays a crucial role in the economic development of Nigeria, contributing to job creation, economic diversification, exports and GDP. However, the performance of Swan bottle water in Nigeria has been inconsistent, with consumers showing continued preference for competing brands which has made Swan bottle water to loose its place as once a market leader. The objective of this study was to examine the effect of brand personality on consumer buying decision of Swan bottle water in North Central, Nigeria. This study adopted a survey research design with a sample size of 384 which was determined using Cochran sample size formula and purposive sampling technique was used to select the respondents. The study employed questionnaire as the instrument for data collection. Partial least square structural equation modeling was employed to analyze the data obtained. The study found that brand competence has negative and insignificant effect on consumer buying decision of Swan bottle water in North Central, Nigeria. while brand sophistication has positive and significant effect on consumer buying decision of Swan bottle water in North Central, Nigeria. The study therefore recommended that SWAN table water should utilize social media and digital marketing to showcase the brand's sophisticated image, sharing high-quality visuals and engaging content that resonates with target consumers. They should also focus marketing efforts on demographics that value sophistication, such as higher-income groups or urban consumers, to align the brand with their lifestyle and preferences.
Keywords: *Brand Personality, Brand Competence, Brand Sophistication, Consumer Buying Decision*

INTRODUCTION
The intensity of competition in the global business atmosphere has increased significantly orchestrated by the availability of multiple brands and goods aided by globalization and cross-border information flow, competing for attention and patronage of a single customer who most of the time, make abundant decisions relating to every feature of the product or service available to him/her (Attor et al., 2022; Jibril et al., 2019). This has forced businesses to make a shift from product-oriented approach to consumer-oriented strategies, emphasizing the importance of meeting consumers' needs and preferences. Consequently, understanding consumer decision-making in today's global marketplace is crucial for businesses navigating diverse cultural, economic, and social landscapes.

In Nigeria, consumer goods firms have witnessed intense competition for competitive advantage and market share which has been made challenging and complex given the high level of diversity among the populace. Consumer decisions are influenced by traditional values, socio-economic conditions, and technological integration as such, businesses ought to adapt strategies to balance tradition with modern trends (Ajayi et al., 2022). To navigate this challenging track of complex consumer decision making, companies ought to apply modern consumer-oriented marketing concepts that prioritizes consumers demands while overriding the influence of traditional values as well as socio-economic conditions on the buying decisions towards their brands.

According to Ekawati et al. (2021), brand personality entails the symbolic consumption and emotional connection that customers establish with a brand. This crucial intangible asset, goes beyond distinguishing the products and services provided by a company to establishing a psychological connection between products and consumers. Brand personality also functions as a medium for the representation of symbolism and self-expression.

Brand competence is the ability to influence customer intentions, with successful brands perceived as competent and unsuccessful ones as incompetent (Wu et al., 2017). It is assessed through quality, dependability, durability, and consistency and linked to brand warmth, suggesting that while warmth reflects good intentions, competence signifies the capability to fulfill them (Portal, et al., 2018). Businesses focus on key areas of competence to maintain customer trust, as any doubts about brand competency can be detrimental since brand competence reflects competitiveness, intelligence, and skill (Martin & Nasib, 2021).

Brand sophistication outlines the level of elegance, fashionable, delightful, passionate and charm with which a brand is gifted (Lin, 2010). However, Lima (2017) argued that whether a rise in complexity is beneficial to a brand or not depends on how the brand wishes to be seen by the customer, and whether this is a positive or negative influence. Additionally, Niros et al. (2017) held that brand sophistication serves as a fundamental guide to perceived quality, particularly in services, and it also serves to stimulate innovation and excitement in the marketplace which influences decision to buy.

Statement of the Problem
The consumer goods sector plays a crucial role in the economic development of Nigeria, contributing to job creation, economic diversification, exports and GDP. However, the performance of Swan bottle water in Nigeria has been inconsistent, with consumers showing continued preference for competing brands which has made Swan bottle water to loose its place as once a market leader. Over the years Swan bottle water contribution to the consumer goods sector has not been stable as shown by the UAC of Nigeria PLC – Audited results in 2020 – (-12%), 2021 – (+3.0%), 2022 – (-1.7%), 2023 – (n/m). This situation could be attributed to various government efforts at encouraging and protecting home grown food companies such as enforcing consumer protection laws and promoting fair competition through the Federal competition and consumer protection commission (FCCPC), promoting local industries, establishing free trade zones, introducing a new visa policy, replacing the expatriate quota and encouraging research and development. As this situation persist, Swan bottle water is confronted with intense competition from local firms and may witness more consumers showing preference for other brands which will be detrimental to their growth. Therefore, it becomes pertinent for Swan bottle water to look inward for solutions to this pitiable situation and hence this study seeks to examine the effect of brand personality on consumer buying decision of Swan bottle water in Nigeria and in particular the North Central Zone of Nigeria.

Extant studies have been researched on the effect of brand personality on consumer buying decision; such as Bharat (2021) who focused his study on smartphones in India, Attor et al. (2022) focused on telecommunication providers in Ghana, while Locally in Nigeria, Ladipo et al. (2021) focused on mobile telecom operators, Adindu and Aniuga (2022) focused on smartphone users in Umuahia, Abia State. While a study conducted by Harcourt (2023) used marketing performance to measure brand personality in Rivers State. Thus, numerous studies have investigated this topic across sectors and economies however, there is still paucity of studies that attempted to link brand personality to consumer buying decision in the consumer goods sector of Nigeria while being specific to UAC foods and hence the gap this study seeks to fill by examining the effect of brand personality on consumer buying decision of Swan bottle water in North Central, Nigeria.

The specific objectives of the study are to:
i. examine the effect of brand competence on consumer buying decision of Swan bottle water in North Central, Nigeria;
ii. determine the effect of brand sophistication on consumer buying decision of Swan bottle water in North Central, Nigeria;

LITERATURE REVIEW
Brand Personality
Brand personality has been described as a collection of meanings describing the "inner" features of a brand. These meanings are based on the behaviour of consumers with personified brands (Davies et al., 2018). Measures of brand personality are frequently used to operationalize intangible brand connections, and the method has proven beneficial to both academics and practitioners in understanding the implications of such associations with a brand (Japutra & Molinillo, 2019). The personality of the brand is defined as the human properties of a brand that make it unique in comparison to other brands (Bairrada et al., 2019). According to Kumar (2018), brand personality is a combination of characteristics that apply and are significant both to brands.

Brand Competence
According to Wu et al., (2017), brand competence is seen as the capacity to elicit intents from customers and prospects. Brands that are successful in stimulating intents are viewed as competent, whereas brands that are unsuccessful in stimulating intentions are perceived as incompetent. Portal et al., (2018) emphasize that brand competence is assessed based on quality, dependability, durability, and consistency as evidenced by their study findings. To further develop the notion of brand competence, Portal et al. (2018) relates brand competence to brand warmth, stating that the two concepts work together to make businesses more approachable to customers. Brand warmth may be felt if the brand is viewed to have good intentions; brand competence can be felt if the brand is believed to have the capacity and skills to carry out those aims, according to the research of (Portal et al., 2018). Firms strive to develop their competence in a small number of essential sectors while also dealing with their brand in this sphere of influence.

Brand Sophistication
According to Davies and Philpott (2017). Sophistication is a characteristic related to exclusivity which is formed by superior prestige, brand image and a dazzling level of attractiveness. This dimension refers more to how a brand provides value to its users who are identified by traits such as upper class, glamorous, attractive, charming, feminine and smooth. It extends beyond mere material possessions or outward appearances to encompass a cultivated sense of taste, discernment, and cultural awareness. Sophisticated individuals possess a depth of understanding and appreciation for art, literature, cuisine, fashion, and other aspects of high culture. They exhibit a gracefulness and poise in their demeanor, coupled with an ability to engage in insightful conversations and navigate social situations with ease and tact.

Consumer Buying Decision
According to Stankevich (2017), the consumer decision-making process is a step-by-step procedure that customers employ while purchasing goods or services. The steps that buyers go through before and after completing a purchase are considered in consumer buying behaviour. According to Qazzafi (2019), decision making, and psychological activity are involved while assessing, purchasing, consuming, or ordering products and services. The consumer buying decision process is the decision-making process that begins with the consumer purchasing products or services in the market in exchange for money before, during, and after the purchase of goods or services (Kotler & Armstrong, 2017). It helps the seller or marketer sell their goods or services in the market. If a marketer is effective in understanding customer behaviour as it relates to the consumer purchasing decision process for products or services, the marketer may be successful in selling its goods or services.

Brand Competence and Consumer Buying Decision
Zaki and Elseidi (2024) examined the influence of brand personality on purchase intention in the apparel industry in Egypt. The research adopted a quantitative research method to provide insights relating to relationships between variables. The research data were collected through a conducted survey of Muslim females in Egypt. A convenience nonprobability sampling technique was used for data collection. To achieve the research purposes, confirmatory factor analyses, reliability and validity tests and structural

equation modeling were adopted. The research result showed that there is a positive relationship between brand personality and purchase intention. The study was conducted in the consumer clothing industry and may be applicable in the consumer goods industry.

A study conducted by Jalaludin et al. (2024) examined the impact of brand personality customer brand identification on brand loyalty. This research used the hypotheco deductive research method and the focus of this research was ZARA fashion brand customers in Jakarta. Because the majority of ZARA customers are in big cities like Jakarta. To test the conceptual model in this research the study designed an online questionnaire. The sampling technique in this research uses purposive sampling technique, namely the sample in this research is ZARA customers who meet the criteria including at least more than 3 years as a ZARA customer, domiciled in Jakarta. The Likert scale has five points for rating the study's items. The result states that brand personality has a positive and remarkable effect on brand loyalty. The study was conducted in the fashion industry and may not be applicable in other industries.

Rai et al., (2023) examined the impact of brand personality dimensions on consumer behavior for laptop purchases in Nepal. The study included descriptive and explanatory research designs. A structured questionnaire with a purposive sampling method was employed to gather the necessary information for the study. The survey data were analyzed using a quantitative approach. The study used descriptive statistics to characterize the response conditions. Correlation analysis was used to investigate the relationship between brand personality dimensions and consumer behavior. Regression path analysis was employed to identify the effect of brand personality dimensions and consumer behavior. The result of regression path analysis showed that brand competence has a significant effect on consumer behavior for laptop purchases in Nepal. The study is limited to the laptop industry and the results may not be applicable in the consumer goods industry.

Brand Sophistication and Consumer Buying Decision

Mutsikiwa and Eniola (2024) examined the influence of brand personality on customer satisfaction. The population of this study consisted of customers of SMEs with specific references to hardware brands. The data employed in this study was collected from SMEs customers between March and April 2023 during weekends because the research assistants used in this study were free at weekends. Convenience sampling was preferred as a sampling method for this study. The study employed a self-administered and structured questionnaire consisting of two parts namely the demographic and variable sections. Data were gathered from 240 customers of Small and Medium Enterprises (SMEs) products and services through the use of a cross-sectional survey. Partial Least Squares Structural Equation Modelling (PLS-SEM) technique using Smart PLS-3 was used to test the hypotheses of the study. The result of the study revealed that brand personality has a significant effect on customer satisfaction. The study was conducted on SMEs and may not be applicable to the consumer goods industry.

Jalaludin et al (2024) examined the effect of brand sophistication on brand loyalty. The study used the hypotheco deductive research method and the focus of this research was on ZARA fashion brand customers in Jakarta. To test the conceptual model in this research an online questionnaire was designed. The sampling technique used in the study was purposive sampling technique, namely the sample in this research is ZARA customers who meet the criteria including at least more than 3 years as a ZARA customer, domiciled in Jakarta. The Likert scale has five points for rating the study's items. The data was analyzed using SPSS. The result of the study showed that brand sophistication has a positive significant effect on brand loyalty. The study was conducted in the fashion industry and may not be applicable in the manufacturing industry.

In a study conducted by Heleta Švrakić & Arslanagić-Kalajdžić (2023) conducted a study in Bosnia and Herzegovina (BiH) on how brand sophistication shape consumer loyalty. The cosmetic brand Labeffective was chosen as the target brand, and the company representatives provided their consumer database for this research. The brand has been active for five years in Bosnia and Herzegovina (BiH), from where the research was conducted, and worldwide. The final sample for the analysis consisted of

340 users of the Labeffective brand who had purchased the brand at least once before filling in the survey. The data was analyzed using structural equation modeling (SEM) in the Lisrel program. The results show that brand sophistication has a significant positive impact on customer loyalty. The study was conducted in Bosnia and may not be applicable in Nigeria.

Personality Trait Theory

This study is based on personality trait theory which was propounded by an American psychologist and educator Gordon Allport in 1937. Personality trait theory emphasizes the uniqueness of individuals and the internal cognitive and motivational processes that influence behavior. The theory proposes that personality is biologically determined at birth and shaped by environment and experience. A Person's behavior in terms of thoughts and feelings are determined by their personality (Allport, 1961). Different researchers have different views about personality traits, some believe that personality traits are generated naturally and are stable while others believe that personality traits will continue to evolve (Sternberg, 2000).

METHODOLOGY

The study adopted a Survey research design, using primary data in the form of a structured questionnaire to examine the effect of brand personality on consumer buying decision of Swan bottle water in North central, Nigeria. The population of the study will consist of all consumers of Swan bottle water in North Central, Nigeria. Since there is no available data on the exact number of consumers of Swan bottle water in the region, the study declares the population to be infinite and as such, the Cochran sample size determination formula was employed to arrive at 384. However, the sample size used for the study will be four hundred and three (403) consumers of Swan bottle water in North Central Nigeria including a five percent (5%) provision for un-responded and/or unreturned questionnaires. The study will adopt purposive sampling technique where Swan water consumers who have consumed the product more than three (3) times will be chosen.

(PLS-SEM). The model is specified bellow:
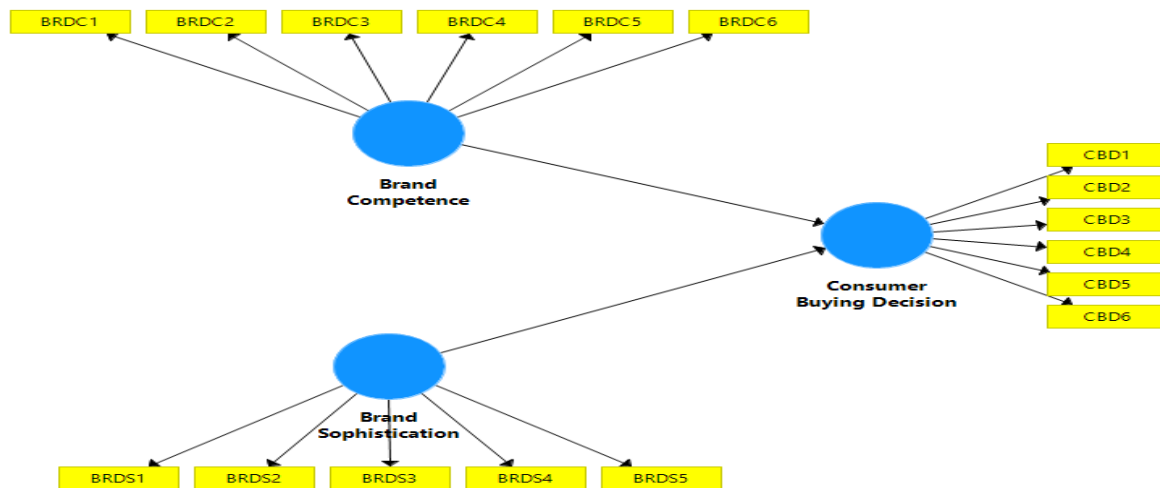
Source: SMART, PLS Output, 2025

Result and discussion

Table 1: Descriptive Statistics

	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
BRDC	2.30	2.53	1	5	0.66	1.41	-1.38
BRDS	4.47	4.64	1	5	0.65	-0.17	-0.87
CBD	2.42	2.66	1	5	0.61	-0.01	-0.79

Source: SMART PLS Output, 2025

Table1 provided statistical description of the variables as expressed in the data collected in terms of the mean, minimum, maximum, standard deviation, skewness and kurtosis values, Brand competence (BRDC) showed minimum and maximum values of 1 and 5 respectively with an average value of 2.3 and a standard deviation value of 0.66. Brand sophistication (BRDS) had minimum and maximum values of 1 and 5 respectively however, it showed an average of 4.4 along with a standard deviation of 0.65. Consumer buying decision (CBD) had a mean value of 2.4 along with a standard deviation value 0.61.

Indicator Reliability

When evaluating the measurement model, we initiate the process by examining the item outer loadings. Generally, it is recommended to consider loadings above 0.708, as they signify that the construct accounts for more than 50 percent of the variance in the indicator, ensuring acceptable item reliability (Hair et al., 2019). However, Hair et al. (2019) also suggest that low but statistically significant indicator loadings (below 0.50) may be included. Conversely, outer loadings below 0.4 should be eliminated, and in exploratory research, loadings between 0.4 and 0.7 may be retained if the average variance extracted is satisfactory (Hair et al., 2014). This justifies the decision not to exclude indicators with loadings below 0.70 and above 0.40 from the model.

Assessment of Measurement Model

In assessing the measurement model, the researcher began by assessing the item outer loadings. As a rule, loadings above 0.708 are recommended, as they indicate that the construct explains more than 50 percent of the indicator's variance, thus providing acceptable item reliability (Hair, et al., 2019). However, Hair, et al., (2019) posited that low but significant indicator loading of 0.50 can be included hence justifying why indicators with loadings less than 0.708 and above 0.50 were not deleted from the model as seen in figure 2 below.
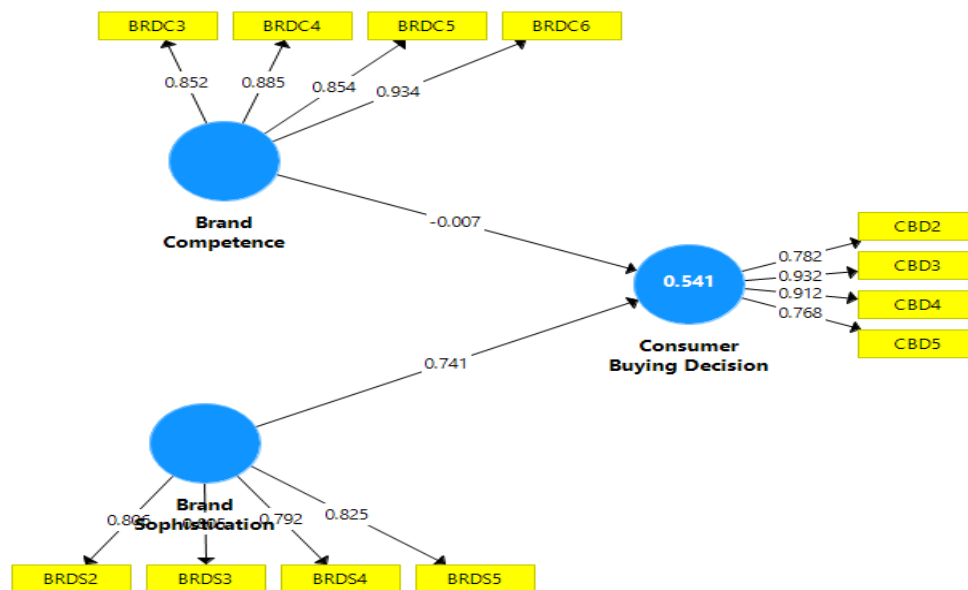
Fig 2: Indicator Loadings.
Source: SMART, PLS Output, 2025

Table 2: Reliability of study scale

S/N	Variables		Factor Loadings	Cronbach Alpha	Composite Reliability	Average Variance Extracted (AVE)	No of Items
1	**Brand Competence (BRDC)**	BRDC3	0.852	0.905	0.933	0.778	4
		BRDC4	0.885				
		BRDC5	0.854				
		BRDC6	0.934				

2	Brand Sophistication (BRDS)	BRDS2	0.806	0.823	0.882	0.651	4
		BRDS3	0.805				
		BRDS4	0.792				
		BRDS5	0.825				
3	Consumer Buying Decision (CBD)	CBD2	0.782	0.872	0.913	0.726	4
		CBD3	0.932				
		CBD4	0.912				
		CBD5	0.768				

Source: SmartPLS Output, 2025

Composite reliability of Jöreskog's (1971) was applied to test for internal consistency of the study. All the values fall within the Hair, et al., (2019) rating of good consistency. The Cronbach alpha value was above 0.60 which is the minimum threshold as recommended by Sekaran (2010). To test for the convergent validity, the average variance extracted (AVE) was used. All the latent variables showed values greater than 0.50 which indicates that the constructs explain at least 50 percent of the variance of its items. According to Henseler, et al., (2015) the Fornell-Larcker criterion does not perform well when explaining discriminant validity, particularly when the indicator loadings on a construct differ only slightly. As a replacement, they proposed the Heterotrait-Monotrait (HTMT) ratio of the correlations which is the mean value of the item correlations across constructs relative to the (geometric) mean of the average correlations for the items measuring the same construct (Voorhees et al., 2016). Discriminant validity problems are present when HTMT values are high than 0.90 for structural models (Henseler, et al., 2015).

Table 3: Heterotrait-Monotrait Ratio (HTMT)

	Brand Competence	Brand Sophistication	Consumer Buying Decision
Brand Competence	1.000		
Brand Sophistication	0.634	1.000	
Consumer Buying Decision	0.432	0.313	1.000

Source: SmartPLS Output, 2025

The variance inflation factor (VIF) was used to evaluate collinearity of the formative indicators. All the VIF values were less than 5 indicate the absence of critical collinearity issues among the indicators of formatively measured constructs (Hair, et al., 2019).

Model Goodness of Fit (GoF)
Sequel to the need to validate the PLS model, there is a need to assess the goodness of fit of the model as Hair, et al. (2017) suggested. This study used the standardised root mean square residual's (SRMR). The choice of this index was based on the fact that the SRMR provides the absolute fit measure where a value of zero indicates a perfect fit. The study adopted Hu & Bentler (1998) suggestion that a value of less than 0.08 represents a good fit while applying SRMR for model goodness of fit. The study result indicates an SRMR value of 0.030. This indicates the model is fit.

Assessing the Structural Model
Having satisfied the measurement model assessment, the next step in evaluating PLS-SEM results is to assess the structural model. Standard assessment criteria, which was considered include the path coefficient, t-values, p-values and coefficient of determination (R^2). The bootstrapping procedure was conducted using a resample of 5000.
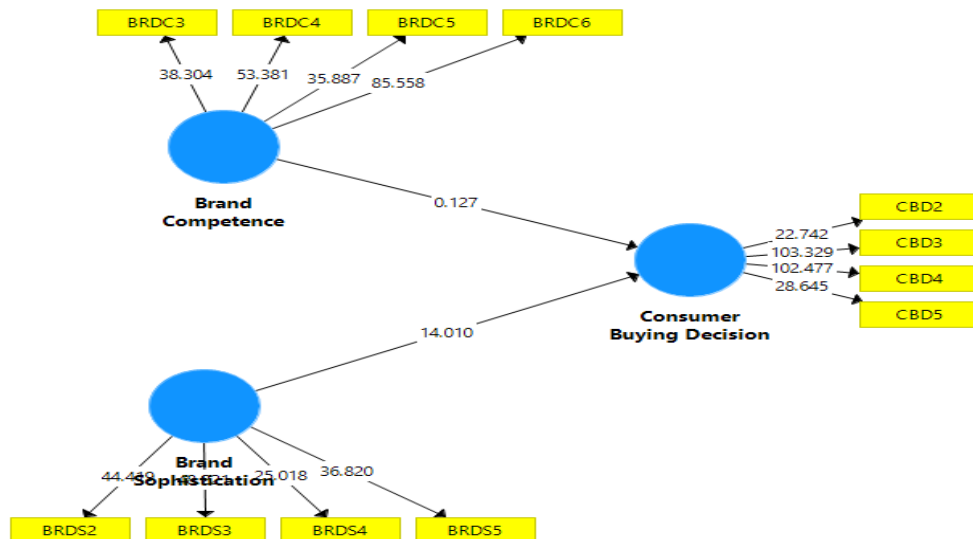
Fig. 3: Path Coefficients of the Regression Model.
Source: SMART, PLS Output, 2025

Table 4: R Square Table

	R Square	R Square Adjusted
Consumer Buying Decision	0.541	0.531

Source: SmartPLS Output, 2025

The R-square value stood at 63% indicating that brand personality proxied by brand competence and brand sophistication are responsible for 54% variation of consumer buying decision of Swan bottle water in North Central, Nigeria. The remaining 46% variation could be explained by other factors not included in the study. Based on Hair, et al., (2019), the r-square is considered substantial. The result of the path analysis is presented in the table below:

Table 5: Path Coefficients

Variables	Beta	T Statistics ($|O/STDEV|$)	P Values	Decision	f^2 Values
Brand Competence -> Consumer Buying Decision	-0.007	0.127	0.899	Accepted	0.000
Brand Sophistication -> Consumer Buying Decision	0.741	14.010	0.000	Rejected	0.656

Source: SmartPLS Output, 2025

The result from the analysis indicates that brand competence has negative and insignificant effect on consumer buying decision of Swan bottle water in North Central, Nigeria. The decision was reached based on the t-value of 0.127 which is less than 1.964 and a beta value of -0.007 with a p-value of 0.899. This implies that as perceptions of Brand Competence increase, consumer purchasing intentions may actually decrease. This could be counterintuitive, indicating that consumers might associate competence with aspects they find unappealing or irrelevant. This finding is in agreement with that of Zaki and Elseidi (2024) who found that brand competence has positive and significant effect on purchase intention in the apparel industry in Egypt.

The result from the analysis indicates that brand sophistication has positive and significant effect on consumer buying decision of Swan bottle water in North Central, Nigeria. The decision was reached based on the t-value of 14.010 which is greater than 1.964 and a beta value of 0.741 with a p-value of 0.000. This implies that as consumers perceive the brand as more sophisticated, their likelihood of

purchasing Swan bottled water increases. This perception may enhance the brand's appeal, suggesting that consumers value attributes associated with sophistication, such as quality, prestige, or luxury. This finding agrees with that of Jalaludin et al (2024) who made similar findings about brand sophistication on brand loyalty.

CONCLUSION AND RECOMMENDATIONS

The study concluded that the effect of brand personality on consumer buying decision of Swan bottle water in North Central, Nigeria. Based on the study's findings and conclusion the study recommended that:

i.   SWAN table water should develop targeted marketing campaigns that highlight the brand's strengths or address consumer concerns. Use testimonials or endorsements to build trust and credibility. Also, they should consider reevaluating how Swan water is positioned in the market. Focus on aspects that resonate more with consumers, such as quality, sustainability, or unique selling propositions.

ii. SWAN table water should utilize social media and digital marketing to showcase the brand's sophisticated image, sharing high-quality visuals and engaging content that resonates with target consumers. They should also focus marketing efforts on demographics that value sophistication, such as higher-income groups or urban consumers, to align the brand with their lifestyle and preferences.

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Questionnaire
Key: SA = Strongly Agree, A = Agree, U = Undecided, D = Disagree, SD = Strongly Disagree

	Brand Competence (BC)	SA	A	U	D	SD
BC1	Swan bottle water is very reliable					
BC2	Swan bottle water is very safe					
BC3	Swan bottle water is very brilliant					
BC4	Swan bottle water is very successful					
BC5	Swan bottle water is very technical					
BC6	Swan bottle water is very confident					
	Brand Sophistication (BSO)					
BSO1	Swan bottle water is very elite					
BSO2	Swan bottle water is very good-looking					
BSO3	Swan bottle water is very fancy					
BSO4	Swan bottle water is very appealing					
BSO5	Swan bottle water is very smooth					
	Consumer Buying Decision (CBD)					
CBD1	The quality of a product significantly influences my buying decision					
CBD2	My emotional response to a product affects my decision to purchase it					
CBD3	I consider the risks associated with a product before making a purchase					
CBD4	I am more likely to purchase products from brands I am loyal to					
CBD5	The ease of using a product influences my decision to buy it					
CBD6	Recommendations from friends and family influence my buying decisions.					