

Self-Congruence and Referral Intention: Serial Multiple Mediation of Product Involvement and Functional congruity

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Abstract

Background/Objectives: This study investigated the effects of serial multiple mediation of Product Involvement and functional congruity on Referral Intention by hypothesizing a serial mediating link between brand self-congruence (with Actual and Social self) and Referral Intention .Ownership time is taken as a moderator to include the temporal nature of the mediators.

Methods/Statistical analysis: The study participants were 500 adult passenger car users (up to segment C) in Delhi NCR Region of India. Data were collected through online questionnaires about the 4-wheeler passenger car owned by respondents and the relationships between variables examined using PLS SEM. Subsequently, indirect effects were tested through bootstrapping.

Findings: This study revealed a comprehensive relationship between the antecedents that influence the referral intention of the product user. The results indicated a higher level of self-congruence leads to higher product involvement, which in turn fuels the functional congruity to influence the referral intention of the consumer. Product involvement also mediates the relationship at individual level. These relationship get strengthened over a period of time with the product.

Improvements/Applications: Our Study Contributes to study that how with higher product involvement of user over time with their product, the consumer starts having positive assessment of the product parameters and makes him more vocal about talking positively about the product among his/her social circle.

Key Words: Product Involvement, Functional Congruity, Self-Congruence, Word of Mouth, Referral Intention, Serial Mediation.

Introduction

With the proliferation of social networks , referrals or WOM (word of mouth) as a source of enquiry is firmly established as the most potent source of enquiries among its rivals (like Website enquiries). ("Referrals Fuel Highest," 2015; Baber et al. 2016; Jeong and Koo 2015; Lee et al. 2011; Mauri and Minazzi 2013). The independence of this channel from the manufacturer makes this communication channels as more dependable and credible in nature. (Arndt, 1967; Lee and Youn, 2009).The enquires received from referral source are also found to be more warmer in nature i.e. their conversion rates are higher.(Referrals Fuel Highest," 2015).Despite these visible statistics , one fundamental problem is attached to most of the referral programs. This shortcoming is related to the fact that not everybody will have same propensity to refer the product/service they are using currently to their circle of friends and family, even when they do like the product. A study by Texas Tech University proved that although 83% users are willing to promote or refer their product or service, but only 29% of them end up giving a valuable referral for the business. (Kazinik ,2017). The association of motives like altruism (Tong et al. 2013; Zhang and Lee 2012), self-enhancement (Wang et al. 2014; Yap et al. 2013), venting feelings (Yen and Tang 2015), social and economic incentives (Ahrens et al. 2013) led to a model given by Ron Shevlin (2011). He proposed a theory which identifies various factors which triggers a Positive WOM generation

from a consumer. He identifies two sets of factors; Intrinsic and experiential, which adds up in a human experience and make him/her cross the threshold level at which the chance of referring the product is maximum. See Figure 1.

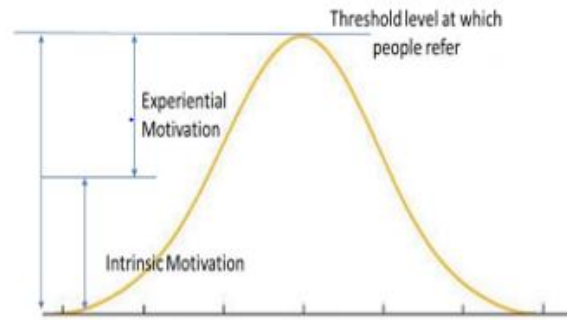


Figure 1 Referral Motivation Model

Self-congruity studies were widely used to study consumers behavior through various constructs. (Hosany & Martin 2012). Sirgy and his colleagues (Sirgy, 1982; Sirgy et al., 2000) argue that enhancement-type Self-Congruity (SC) (i.e., ideal, and ideal social SC) is more likely to affect the preference-judgement-type decision (e.g., brand attitude) than the choice-type decision (e.g., behavior intention), whereas consistency-type SC (i.e., actual and social SC) is more likely to affect the choice-type decision than the preference judgement-type decision. We believe that Self congruity and related concepts like product involvement forms the core of intrinsic motivation , as far as referral intention is concerned.

In the current study , the impact of self-congruity with brand image on referral intentions of users is studied with the serial mediation construct involving product involvement and functional congruity. We have incorporated the time variable in mediation analysis to further understand the impact of closeness with product on referral intention over the prolonged usage of the product. As per our understanding the temporal nature of mediation involving customer involvement constructs and the serial mediation of product involvement and functional congruity were not studied in terms of referral intentions in literature.

Self-Congruity and Consumer Behavior :

Self-congruence is defined as a parallel between consumer self-concept and personality of the brand that consumers is exposed to, in the course of forming a consumer-brand relationship (Kastanakis & Balabanis,2012). This verification of personalities (self and brands’) forms the basis of Self congruity theory. (Rosenberg,1979; Sirgy et.al ,1997).With time this overlap leads to the extension of consumer personality with brands and consumers start developing strong positive attitude towards the brand related behaviours (Kressmann et al., 2006; Sirgy & Samli, 1985; Sirgy et al., 1991).Literature shows a consistent relationship between self-congruence affects consumer choice (Quester et al., 2000), tendencies (Ibrahim & Najjar, 2008), perceived quality (Kwak & Kang, 2009) and brand loyalty (Kressmann et al., 2006). The existing research also indicate a strong relationship between self-congruence and customer satisfaction (Jamal & Al-Marri, 2007; Sirgy et al., 1997. Talking positively about the brand or referral communication is also linked to self-congruity in literature, as it effects the information flow. (Anderson,1998; Yerang Kim & Byunghwa Yang,2018).

Mediation literature

Self-congruity Studies related to either preference-judgement-type decision or choice-type decision in consumer behavior , are mostly studied with several other intermediary constructs known as mediators and moderators. This primarily depict a close relationship with variables related to various customer emotions and his/her Pre and Post purchase behavior. For example, a variable like customer involvement mediates in many consumers behavior such as Brand loyalty and customer satisfaction. (Mahjoub et al, , 2015 , Kressmann 2006). In many studies these mediating variables were studied in serial mediation model for example in 2018 , Kim & Yang studied Self-Congruence and Word of Mouth (WOM) relationship with serial multiple mediation of Brand Tribalism and Brand Relationship. The decision to study mediators in parallel, serial, or moderated mediation is based on some theoretical background. This can go wrong as, Paths in both directions may work, but you have to decide which path you would find more plausible. Many studies in self-congruity literature studied mediation impacts of various consumer behaviour constructs (Kim & Yang, 2018; Kressmann et al.2006; Mahjoub et al.,2015; Cheng Xi aw et al. 2020) Another issue related to mediation study in consumer behavior models is the design of the experiment. Most of the mediation studies in consumer behaviour uses the casual step approach of either Baron and Kenny’s (1986) or by testing the indirect path effects in a structural equation model (SEM). Higher power of the analyses is recorded in the SEM approach (MacKinnon, Lockwood, Hoffman, West, & Sheets, 2002). This approach is also associated with the easy accommodation of suppression effects along with multiple and moderated mediations. As an alternate to this approach, we have followed the multiple cross section experimental design, where the multiple data points were collected at different times, to accommodate the temporal nature of the involved constructs.

Selection for mediators

Wirtz and colleagues in 2019, summarized the marketing literature, highlighted five key antecedents of a successful consumer participation in referral schemes. He mentioned (1) customer-firm relationship quality, (2) attractiveness of the reward, (3) customer's meta perception about the referral (i.e., inductor's impression management concerns), (4) customer's opportunism, and (5) customer involvement. Researchers in this paper are interested to study consumer involvement with the product (captured through construct of product involvement and functional congruity) as a mediation variable between the brand self-congruity and referral intentions. Given that the sector we are exploring is passenger vehicle segment, the functional aspect of the automobile has a positive role in the consumer behavior. (Kressmen et al, 2006).

Once the brand is accepted based on its symbolic attributes, the consumer becomes highly involved with the product (O'Cass, 2000; Zaichkowsky, 1985). Consumer involvement with the product becomes more evident under self-congruity condition with the brand which in turns motivates the consumer to process the functional characteristics of the brand more positively. The degree of attachment of the consumer varies with consumers, as the product and brands typify different meanings to different individuals. Usually, an individual's attachments with the product such as automobile, may be entirely different from their family or friends on parameters like intensity and depth. Understanding consumer attachments in terms of influence they impart on various consumer decisions, is of interest to academicians and marketers alike.

To study the consumer behavior influenced by possessions, researchers have often invoked the construct of involvement (Laurent and Kapferer, 1985; Mittal and Lee, 1989; Ohanian, 1990; Slama and Tashchian, 1985; Zaichkowsky, 1986). Involvement is defined as "the perceived relationship of an object based on internal needs, values and interests" (Zaichkowsky (1985). Mowen and Minor (1998) define consumer involvement as "the understood personal importance or the interest related to acquisition, use and withdrawal of goods, service or idea." Whereas Laurent and Kapferer (1985) argue that involvement should be considered as a multidimensional concept. Product Involvement has been shown to be an important driver of organic WOM in number of empirical studies (e.g., Neumann, 2015; v. Wangenheim and Bayon, 2004).

A concept closely related to product involvement is Functional congruity. Mittal in 1990, construed brand knowledge in terms of functional and symbolic brand associations. The former concept refers to attributes that reflect concrete performance aspects of the product, i.e., functional, or utilitarian evaluative criteria. Consistent with the research conducted by Sirgy et al. (1991), this aspect of brand evaluation is referred as functional congruity. Specifically, it is defined as an assessment of the brand by focusing on the extent to which functional attributes of the brand matches the consumer's ideal or desired performance levels. Performance specifications are consumer expectations regarding how the product should perform to accomplish the focal or central goal of the product. In literature, functional congruity is often being analyzed along with self-congruity, many studies posit the effect of functional congruity on consumer behavior and its relationship with self-congruity. (Sirgy and Su, 2000).

Furthermore, various studies in literature points that self-congruity along with functional congruity have a direct impact on various customer behaviours (Hung and Petrick, 2011; Kumar and Nayak, 2014; Kang et al., 2015; Sirgy et al., 2005; Beerli et al., 2007). Studies done by Sirgy et.al during 1980-2000 proved that functional congruity is significantly influenced by self- congruity. Kressmann in 2006 also proved the relation with respect to automobile sector.. In the paper researchers, highlight the consumer involvement construct as a mediator as a serial mediation link involving product involvement and functional congruity.

In previous studies involving product involvement and functional congruity, the involvement of the consumer with product as an antecedent to the functional congruity (Kressmann et al, 2006 ; Sirgy & Johar ,1999) is proved. Furthermore the serial mediation is adopted with an acceptance that there is an additional common cause for both product involvement and functional congruity other than self-congruity.

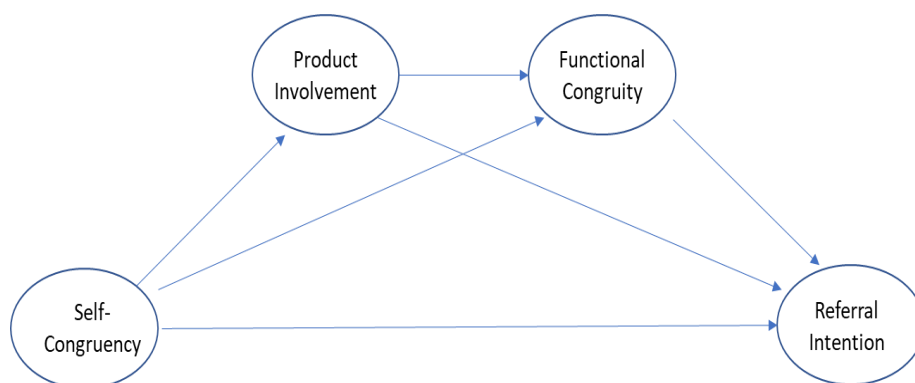


Figure 2: Model of the study

Temporal nature of mediators

The mediators selected for the study namely: product involvement and functional congruity both have a temporal nature i.e., the strength of involvement depends upon the time spent with the product (Richins & Bloch, 1986). In case of products like Automobile the consumer have initial involvement called situational involvement (SI) which wears off after some time of initial purchase, but another component called Enduring Involvement (EI) is a more stable component. which is the function of time. Hence the complete model is studied with multiple cross section approach.

Adopted methodology :

More recently, longitudinal mediation models, which use multiple time points to allow time to elapse between cause and effect and cater to time varying indirect effects, have been proposed in place of cross-sectional models that use only one cross section data point in mediation studies. With mediators construct like product involvement and functional congruity having time-based effects, we have also adopted multi cross sectional approach in our study. For our current research, we simulated data under a multilevel cross-sectional mediation model popularly known as moderation mediation , where we included age of the car as a moderator and studied the direct and indirect effects at two cross sections representing sets of homogeneous customers with time elapsed variable explained through age of the car as variable (Group 1 : Car age -0-3 yrs., and Group 2: Car age more than three years) This approach will help us to understand the temporal movement of the model and will help the marketers to further narrow down their efforts for successful referral scheme by segmentation approach.

Materials and instrument

We have conducted this study on Indian passenger car industry. A questionnaire was circulated through an external agency using question PRO software for collecting the data points. We have restricted the segment of car till C- segment (up to 12 lac price cap), given the aspirational nature of car purchase in that category. Five hundred valid samples were collected with 35% female respondents as compared to 55% men (10% didn't prefer to comment on their gender). with average age of 40 years. (Std. Deviation 4.478). Respondents were asked about the car they are currently using, which is followed by question related to brand personality and self-congruity statements. At an average 7 minutes were used for filling up the questionnaire. Car age is noted as per the two categories representing the variable time spend with the car, which is known to be affecting the product involvement and functional congruity with the car.

Measures

The survey instrument is used to capture four variables in total. Brand Self-congruency (Independent variable), Functional congruity & Product Involvement (Mediating Variable) and Referral intention as dependent variable. To measure the self-congruency with the brand of automobiles a global measure is used. Many a times the usage of global measure, which is more holistic in nature suits better the situation (Sirgy ,1996; **Aguirre-Rodriguez,2012**). First the brand personality of the brand is incited in consumer by using the Aaker 1997 scale for brand personality, it uses 5-point Likert scale. Immediately after the brand personality measure, we asked respondent about their level of agreement with statements highlighting actual congruity using a 5 -point Likert scale used by Kressmen in 2006.

- Actual Congruity: I would like to have such personality and I am like this only

For Product involvement, Zaichkowsky (1985) proposed a scale to capture product involvement. That measure was changed and modified several times and is considered long (Bloch, 1981; McQuarrie and Munson, 1987). Instead, for our current study we have used another four-item measure given by Bruner and Hensel, 1994. This measure consisted of 5-Point Likert scale, capturing intensity of use of cars, personal connection to cars, expertise with cars, and relative knowledge about cars. The item pertaining to the expertise of car was eliminated due to a low item-total correlation (0.248), which led to an exactly identified measurement model. Cronbach Alpha for the remaining three item measure was satisfactory. (Cronbach's alpha, $\alpha = .777$).

Functional Congruity is defined as an assessment of the brand by focusing on the extent to which functional attributes of the brand matches the consumer's ideal or desired performance specifications. For the current study we have taken Mileage, Quality, Safety, Features and Appearance of the car as the four attributes to study the functional congruity. We have used scale from Kokkinaki and Lunt, 1997 and Myres and Alpert, 1977. It is 5-point Likert scale. We have asked respondent to rate the performance of your car on the selected parameters, keeping in mind the ideal performance expected from a car of comparable class. The Referral Intention was measured using a Three-item, five-point Likert-type scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The scale is adapted from the work of Brown et.al 2005. (Cronbach Alfa $\alpha = .674$). Therefore, before statistical validation, we performed specific calculations and prepared the data for analysis. The reported average values for each variable were used to validate the data.

Results and Discussions

Approach: CFA, Discriminant Analysis and Path Analysis was done to perform the best fit model for the complete set of samples Pooled CFA approach was used as it can give same result as in the individual CFA. (Eugenie Eugene Chong et.al.,2014) .The data was then separated into two different files as per the car age variable. (Including Sample 1 : 03 Yrs. And Sample 2: > 3 years).After That we executed the bootstrap analysis for the overall , samples to analyze the difference before and after the separation of the data is performed. To study the time variable nature of the model , we determine the sample size (200 respondents for 0-3 years bracket and 300 respondents for greater than 3 year),Sample mean (M) and sample standard error (STERR) of path coefficients for both the samples individually. Further in process the data obtained is fed into the t-statics formula given by Chin et al. ,2010. We have avoided Null hypothesis significance testing (NHST) as it has been criticized (e.g., Kline, 2004) and hence statical analysis using effect size and confidence is used (e.g., Cumming, 2012). In mediation literature too, moderation-specific effect size is discussed and proposed (e.g., Kraemer et al., 2008; Preacher and Kelley, 2011), As a prevailing standard we used bootstrapped confidence intervals for testing indirect effects (e.g., Shrout and Bolger, 2002; Hayes, 2013; Hayes and Scharkow, 2013).

Measurement Model:

Most of the partial quality criteria were satisfied for the measurement model, the constructs of product involvement, Functional Congruity, Referral intention and self-congruity met all the required quality criteria.

Construct	T Value	Composite Reliability	AVE	HTMT	Cronbac Alfa
Referral Intention	Significant(Greater than 1.96)	0.667	0.506	0.87	0.674
Product Involvement	Significant(Greater than 1.96)	0.856	0.603	0.89	0.777
Functional Congruity	Significant(Greater than 1.96)	0.707	0.511	0.743	0.755
Brand self congruity	Significant(Greater than 1.96)	0.539	0.57	0.937	0.633

Table 1: Measurement Model

As per table above, all constructs have achieved the minimum estimation required; 0.60 (CR) ,0.70(Cronbach Alpha), and 0.50 (AVE). Therefore, it can be said that Convergent Validity (AVE \geq 0.5), Internal Reliability (Cronbach Alpha \geq 0.6) and Construct Reliability (CR \geq 0.60) of all constructs. Besides that, all latent constructs are correlated with the correlation strength of less than 0.85. highlighting discriminant validity. The results of measurement model also indicate that the across-construct confirmatory factor analysis provided a good fit to the data (Satorra-Bentler $\chi^2 = 265.17$, $df=83$; GFI=0.94; AGFI = 0.92; IFI = 0.94; CFI = 0.94; SMSR = 0.06; RMSEA=0.06). All coefficients were significant (t-value \geq 1.96). All constructs showed high internal consistency/reliability coefficients and high average variance extracted. In all cases, the average variance extracted is greater than the highest squared correlation in the correlation matrix, providing evidence for discriminant validity.

Structural Model:

Model for overall sample

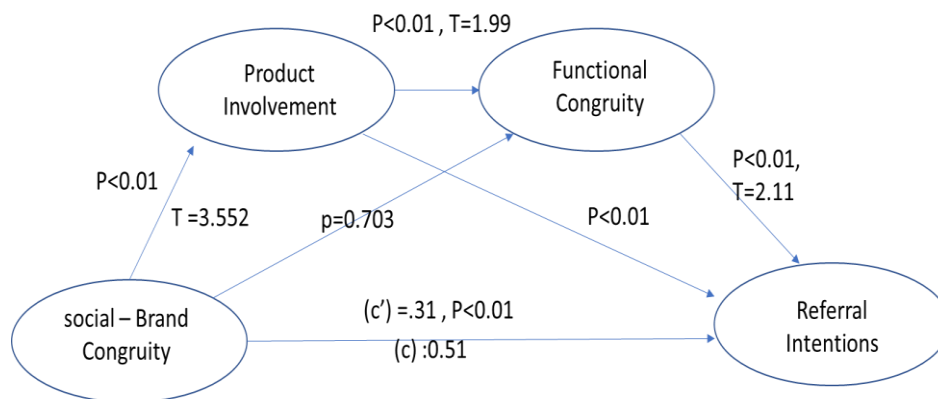


Figure 3: Overall Model of the study

Descriptive statistics and correlations between variables are presented in Table 1. R square value for actual brand congruity on referral intention is 0.37 (decrease from 0.51), depicting partial mediation effect and a good model predictiveness. The other results show statistically significant correlation between Actual self-congruency and Product Involvement ($T \text{ stat} = 3.552$ and $P < 0.01$), Between Actual Brand Congruity and Referral Intention ($T = 2.88, P < 0.01$), between product involvement and referral intention ($T = 2.66, p < 0.01$) and between Functional congruity and Referral Intention ($p < 0.01, t = 2.11$). we were not able to prove the correlation between actual self-congruency and function congruity ($p = 0.703$), the calculation were done with 99% CI.

We used bootstrapping to find out the serial mediation effect of Product involvement and functional congruity on the relationship between actual self-congruity and referral intention. The serial mediation is also significant.

IDV	Mediator Variables	DV	Std Deviation	T Stat	P Value
Brand Actual Congruity	Functional Congruity	Referral Intention	0.013	0.367	0.714
Brand Actual Congruity	Product Involvement	Referral Intention	0.021	3.552	0.001
Brand Actual Congruity	Product Involvement \rightarrow Functional Congruity	Referral Intention	0.008	2.997	0.001

Table 2: Statistical result for overall model

Although lot of studies proved the relationship between self-congruity and functional congruity construct , but with respect to referral intentions , we were not able to prove the correlation. Hence for further study we dropped the path between self-congruity and functional congruity.

Model for 0-3 years sample : First group

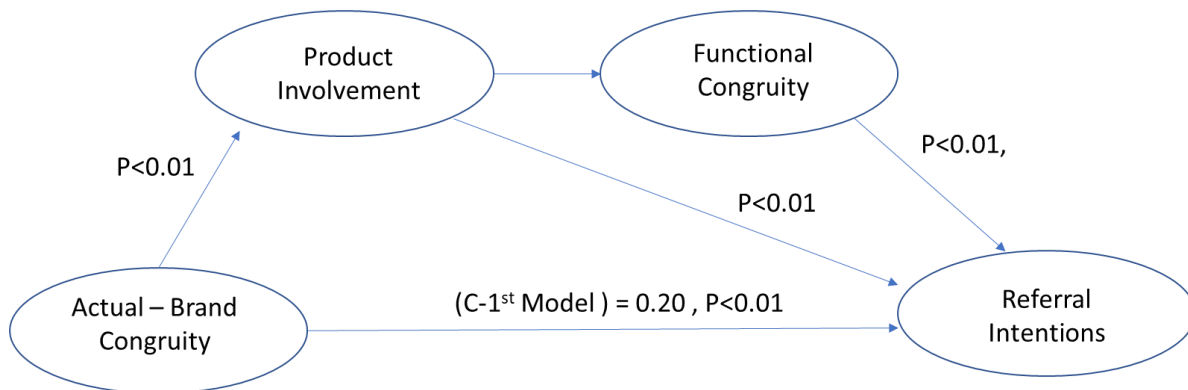


Figure 4: Model for Group 1

Total Effect for car owners (car age 0-3 years) : Apart from relationship between Brand actual congruity and functional congruity , all other paths are found to be significant with T value greater than 1.96.

Total Effect and Specific Indirect effects :

Car Age 0-3 Years	al Samp	Sample Mean (M)	Standard Error (STERR)	P value
Self Congruity --> Referral Intention	0.2157	0.2138	0.0477	p< 0.01
Self Congruity -->Product Involvement---> Referral Intention	0.183	0.184	0.04	p< 0.01
Self Congruity -->Product Involvement--->Functional Congruity ---> Referral Intention	0.126	0.123	0.039	p< 0.01

Table 3: Statistical result for group 1

The direct effect size in case of group 1 (0-3 years) is significant , but the effect size is reduce as compared to the overall sample values. The indirect effect of brand loyalty and the serial mediation effect is also found to be significant.

Model for > 3yrs: Second Sample Apart from relationship between Brand actual congruity and functional congruity , all other paths are found to be significant with T value greater than 1.96.

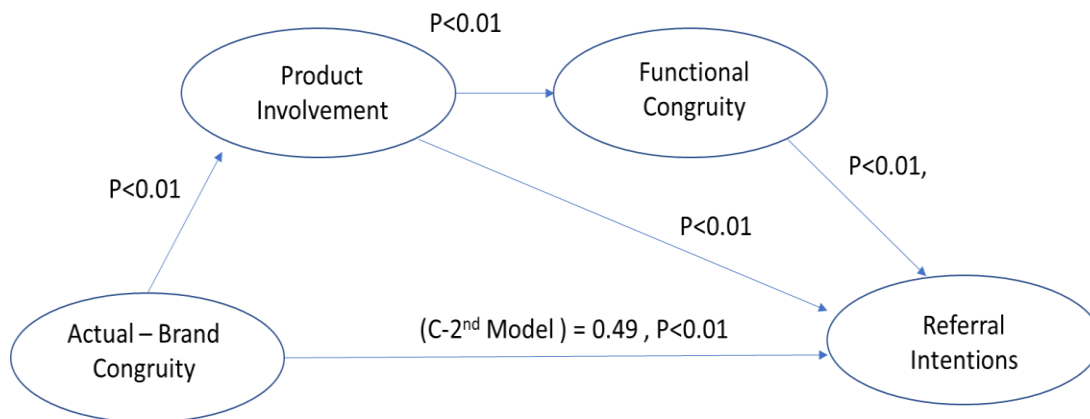


Figure 5: Model for Group 2

Total Effect and Indirect Effect:

Car Age > 3 Years	al Samp	Sample Mean (M)	Standard Error (STERR)	P value
Self Congruity --> Referral Intention	0.488	0.494	0.0413	p< 0.01
Self Congruity -->Product Involvement---> Referral Intention	0.3044	0.42	0.051	p< 0.01
Self Congruity -->Product Involvement--->Functional Congruity ---> Referral Intention	0.307	0.31	0.055	p< 0.01

Table 4: Statistical result for group 2

Moderated Mediation

By obtaining Sample Mean (M) and Standard Error (STERR) of Total Effects/specific indirect for both samples, insert the values into following formula:

$$t = \frac{\bar{Path}_{sample1} - \bar{Path}_{sample2}}{\sqrt{\left[\frac{(m-1)^2}{(m+n-2)} * STERR_{sample1}^2 + \frac{(n-1)^2}{(m+n-2)} * STERR_{sample2}^2 \right]} * \left[\sqrt{\frac{1}{m} + \frac{1}{n}} \right]}$$

Figure 5: Index of moderation mediation

Through above calculation , we are assessing first the total effect of all variables (including latent) on referral intention .this means effectively that how the mediation impact of product involvement alone and in serial mediation with functional congruity is different in case of two groups with variable ownership time. Further the strength of multiple indirect effects were compared from the two path namely SC → PI → RI and SC → PI → FC → RI.

T stats for total indirect effect

Constructs	T stats.	P value- Two tailed	Inference
Self-Congruity → Referral Intention	4.398	0.0001	There is a significant difference between two group of car owners in the effect of self-congruity towards referral intention
Self-Congruity → Product → Involvement Referral Intention	3.382	0.001	There is a significant difference between two group of car owners in the effect of self-congruity towards referral intention through product involvement
Self-Congruity → Product Involvement → Functional Congruity → Referral Intention	2.514	0.01	There is a significant difference between two group of car owners in the effect of self-congruity towards referral intention through product involvement and functional congruity

Table 4: Moderation Mediation Results

The serial mediation effect increases with the age of the car in all the three-path analysis.

As expected, product involvement and functional congruity have serial mediation effect on the relationship between actual brand self-congruity and the referral intention. Also, the mediation of product involvement holds significance individually too. This result implies the effect of mediation is partial in nature. In other words, consumer with higher self-congruity with the brand, gets more involved with the product, this involvement led to a more positive assessment of the parameters of the automobile. This positive assessment results in higher referral intention among the users. The higher the self-congruence, the more involved a consumer is with the product which increases the referral intention of the user. In other words, if consumers feel that their self-concept and a brand are similar, they becomes more involved with the product in terms of personal connection, expertise towards the product and feeling of being knowledgeable about the car, however these results were not clear in the previous studies (Kressman et al, 2006). Additionally, a more involved consumer is more prone to give positive recommendations to friend and family in their social circle. Further contrary to the work done by Sirgy and other authors, we do not find the direct mediation effect of Functional congruity on the relationship between self-congruity and referral Intention. The relationship when moderated with the age of the car following three conclusions are achieved:

1. As the ownership time (Age of the car) increases , the effect of self-congruity on referral intention enhances at a significant level.
2. There is a significant difference between two group of car owners in the effect of self-congruity towards referral intention through product involvement with higher effect noted for car owners having ownership time more than 3 years
3. There is a significant difference between two group of car owners in the effect of self-congruity towards referral intention through product involvement and functional congruity, with higher effect noted for car owners having ownership time more than 3 years

Conclusion

Current study investigated the effect of self-congruence on referral Intentions of the user and confirmed the serial mediating effect of brand involvement and functional congruity. Consequently, the individual mediation effect of mediating variables, were found to be statistically significant for the product involvement on self- congruence link with referral Intentions. The relationship among variable increases with the ownership time .This inference highlights the need of segmentation approach for the product owners having spent a reasonable time with the product. The results posit that promotions, such as Television/Digital advertising and public relations, should take into consideration the consumer's personality to form a unique personality for a particular brand. Additionally, if the consumer can be motivated to becomes more involved with the product/brand with activities targeting towards creating a deeper personal connection with the car (for e.g., Car rallies, product updates, car workshops etc.), he/she can be a potent source of creating enquires through referral generation process. Moreover, since consumers can share opinions about products through various communication methods, positive WOM can be created among their social networks . This Current study examined not only the direct effect of self-congruence and referral intentions, but also the indirect effect through the mediation of the relationship between the two variables is meaningful. Furthermore, this study is important since it focusses on both internal identification and the external involvement with the product at more personal level.

In Recent years with marketing communication boom through Digital mediums, the WOM communication has become one of the most influential factors for consumers using a brand. As such, brand managers need to identify the determinants of customers sharing positive information about the brand and engage in marketing efforts to create positive WOM. Therefore, businesses need to recognize the importance of Involving customers with the product and brand through various activities and form a personal bond between them also they need to strengthen associations with the brand and develop a brand personality consistent with a wide range of consumers. That is, marketing managers need to consider using the relationship value of consumers to promote brand involvement. Additionally, they should develop better CRM department to build a more lasting relationship with the consumers and brands.

This current study has several limitations. First, since the research sample comprised of car users from Metropolitan cities of India only, the inclusion of more inclusive population may add to the understanding of automobile manufacturers, who have started considering the interior (Tier-2 and 3) market as a potential source of their sales growth. Further year-wise analysis of the ownership can be done to understand the product involvement variation in more detailed manner.

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