

# “My Favorite Brand and I”: Self-Congruity and Brand Loyalty of Fast Fashion Product

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## ABSTRACT

This study aims to identify the role of self-congruity in the brand loyalty of Fast fashion products among students at one of the Indonesian tertiary institutions. The sampling technique is a quantitative method with non-opportunity sampling using convenience sampling and obtaining 214 respondents who are Fast fashion consumers among students at an Indonesian university. The data was processed using the Windows application analysis software Software Statistical Packages for Social Sciences (SPSS) v23. The results of this study indicate that self-congruity plays a role of 40.8% in driving Fast fashion product brand loyalty, with an actual self-congruity role of 41.2% and an ideal self-congruity role of 27.3% towards Fast fashion product brand loyalty. Tracing the role of self-congruity in brand loyalty for low-involvement product types among students. This research will have a practical impact on product development by considering the characteristics of target consumers to match the type of product and image built on a brand.

Submitted: August 15, 2023

Published: January 04, 2024

 10.24018/ejsocial.2024.4.1.491

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**Keywords:** Brand loyalty, fast fashion, self-congruity, students.

## 1. INTRODUCTION

The fashion industry in Indonesia has developed rapidly with changes in technology, economy, and market situations that are significant in following the flow of modernization in recent decades (Solihah, 2008). One of the causes of the development of the fashion industry is the increased market demand from year to year (Palm *et al.*, 2021). Data from the Central Statistics Agency (BPS) shows that the production of the clothing industry in Indonesia has experienced a significant growth of 15.29% (BPS, 2019). Based on the percentage increase, it can be seen that the high market needs are a reason for business people to open their businesses in this sector (Cornell, 2019).

Designers in the fashion field constantly develop ideas for fashion collections by referring to trend developments that change every season. One of the fashion products that is quickly designed to keep up with dynamic trends in each season is fast fashion products. These products were produced by retailers with a mass production system, which was a trend that emerged in the United Kingdom in 1980–1990 (Muthu, 2019). This product then developed rapidly globally with various brands such as Mango, H&M, Uniqlo, Bershka, and so on. Through fast fashion products, these brand retailers can bring the latest fashion trends into affordable products for various groups.

The new average era of the COVID-19 pandemic has changed activities that affect consumer needs and consumption patterns because the pandemic has impacted consumers' financial condition. Data from the Creative Economy Agency (Bekraf) and the Central Statistics Agency (BPS) in 2021 show that one of the sectors that made the most significant contribution was the fashion sector, with a contribution of 17.7%, which took second place in the culinary sector. Consumers tend to reconsider the fashion products they will consume; therefore, fast fashion retailers are implementing strategies for developing and marketing products to consumers with the latest digital technology trends.

Google Data explains that 55% of the millennial generation buy unique items that still follow their idealistic personal style that represents themselves based on self-conformity, which is called self-congruity (Sugianto & Brahmana, 2018). Personal characteristics and self-concept influence clothing styles and the need for self-actualization by the millennial generation. Ekinici and Riley (2003)



explained that self-congruity significantly predicts post-purchase consumer behavior. Consumers who know the importance of fashion for themselves tend to be strongly motivated to engage with a brand (Casidy *et al.*, 2015). More robust engagement will increase consumers' loyalty because consumers tend to be loyal to brands they perceive as convenient (Fernandes & Moreira, 2019).

Sun *et al.* (2014) show that consumers tend to regard clothing as a tool to express a state of well-being and status in society. Among consumers of different age groups, it has been found that millennials are highly oriented towards their status in the social environment. They show it through their clothes (Valaei & Nikhashemi, 2017). This means that the millennial generation cares about the types of fashion products they wear to match the self-image they want to present in their environment.

Likewise, the fast fashion industry, Fast fashion, has made the millennial generation its target market (Taylor, 2020). These college students, who are part of Fast fashion's target market, feel known and acknowledged in their social environment because they use a fashion style that has characteristics about themselves (Pane *et al.*, 2018). Based on the results of an initial survey conducted by researchers on students in one of the Indonesian tertiary institutions, it was found that respondents made repeated purchases of fashion products because they felt there was a match between themselves when wearing the products from Fast fashion. This is because students feel that wearing these products can reflect the characteristics of a college student who is simple, sociable, and confident. Consumers tend to evaluate products or services positively when the product or service is regarded as having characteristics that are similar to their personality (Nikhashemi *et al.*, 2017). The satisfaction obtained from consuming purchased products could form customers' loyalty to a brand (Kotler & Armstrong, 2010). If consumers are loyal to a brand, a deep commitment will be formed, resulting in repurchasing a product or service consistently in the future, regardless of situations and factors that can potentially cause brand-switching behavior (Kaur & Soch, 2018).

This research was conducted because several previous studies found that self-congruity influences brand loyalty positively and significantly with the case study method for high-involvement products, namely products that have a high risk for consumers and require a longer time to think before making purchases, such as products that tend to be expensive and luxurious (Kumagai & Nagasawa, 2019; Stankevich, 2017; Wang *et al.*, 2022). Meanwhile, research on self-congruity, especially in Indonesia's fast fashion context, is still rare. Widjaja and Widjaja (2009) researched self-congruity towards brand loyalty in the category of mobile phone products in Indonesia. This shows that previous studies tend to focus on products that require high-involvement purchase decisions, such as in the research of Kressmann *et al.* (2006), which has proved a significant effect between self-congruity and brand loyalty of car products.

Meanwhile, research on consumer behavior related to clothing choices (low involvement) is still not widely discussed. Kaur and Anand's (2021) research shows that fashion self-congruence impacts consumption behavior based on social status. Even though this phenomenon is a vital business stimulus in the consumption of fashion items/products. Loyalty to a brand is a critical challenge in today's business growth.

Therefore, this research will examine the role of self-congruity in brand loyalty in daily necessities with low-involvement purchasing decisions, namely, products purchased without much consideration and spending much time. In addition, the types of products essential for the millennial generation are also considered status symbols in social relations in the environment. Based on the explanation above, the central hypothesis in this study is that self-congruity has a vital role in students' decisions to purchase fast fashion products in one of the Indonesian universities.

## 2. METHOD

This study uses a non-experimental research design, namely a descriptive research type that collects quantitative data to describe the variables. The population of this study was fast fashion product consumers among students in one of the Indonesian tertiary institutions, who were active students who had repeatedly purchased fast fashion products. The sampling technique in this study is convenience sampling, which is a non-probability sampling technique, and 214 respondents were found to have filled out informed consent forms to become the study sample.

The self-congruity measurement tool adapted from Sirgy and Su (2000), which consists of two dimensions: actual self-congruity and ideal self-congruity. The reliability of the measuring instrument using Cronbach's Alpha with a result of 0.896 is very high (Guilford, 1956). Evidence-based on test content S-CVI with the result 1 is a valid measurement tool that represents the intended construct. Calculation of construct validity using confirmatory factor analysis (CFA) obtained RMSEA = 0.048, CFI = 0.991, GFI = 0.992, TLI = 0.990, and SRMR = 0.069 and met the criteria Root Mean Squared Error of Approximation (RMSEA) < 0.08, Comparative Fit Index (CFI) > 0.90, Goodness-of-Fit Index (GFI) > 0.90, Tucker Lewis Index (TLI) > 0.90, and Standardized Root Mean Residual (SRMR)

$< 0.08$ , thus it will be referred to as fit measurement (Hair *et al.*, 2014). The brand loyalty measurement tool adopted in Shusmita’s research (2016) is based on the concepts of Chaudhuri and Holbrook (2001), Beatty and Kahle (1988), and Aaker (1996) that consists of two dimensions, namely attitudinal loyalty and behavioral loyalty. The reliability of the measuring instrument using Cronbach’s Alpha with a result of 0.837 is very high (Guilford, 1956).

Evidence-based on test content S-CVI with the result 1 is a valid measurement tool that represents the intended construct. Calculation of construct validity using confirmatory factor analysis (CFA) obtained RMSEA = 0.074, CFI = 0.972, GFI = 0.960, TLI = 0.954, and SRMR = 0.078 and meets the criteria Root Mean Squared Error of Approximation (RMSEA)  $< 0.08$ , Comparative Fit Index (CFI)  $> 0.90$ , Goodness-of-Fit Index (GFI)  $> 0.90$ , Tucker Lewis Index (TLI)  $> 0.90$ , and Standardized Root Mean Residual (SRMR)  $< 0.08$ , so it can be concluded that brand loyalty is a fit measuring tool (Hair *et al.*, 2014).

The self-congruity and brand loyalty measuring tools have been modified by researchers to be used as measuring tools in the form of an online questionnaire. The questionnaire contains informed consent, personal data, measurement tools, and supporting data. According to the statements provided, participants were asked to fill out the measuring tool by selecting the option that best describes their condition.

The approach used in this study is a quantitative approach, where the data gained from the data collection results are described numerically (Goodwin & Goodwin, 2017). The data was processed using the application analysis, namely Software Statistical Packages for Social Sciences (SPSS) v23 for Windows. This research was processed using descriptive statistical analysis techniques to see the distribution of demographic data from the respondents who are involved and continued by conducting assumption tests consisting of normality tests, linearity tests, and heteroscedasticity tests as prerequisites so that the estimation of parameter and regression coefficients are not biased. After all of the assumption tests were met, a regression test was performed to measure whether or not there was a correlation between variables. A simple linear regression test was carried out to determine the direction of the relationship between the independent variables and the dependent variable. In contrast, a multiple linear regression test was carried out to determine the direction of a positive or negative relationship and predict the value of each independent variable (Goodwin & Goodwin, 2017).

### 3. RESULTS

This study aims to identify the role of self-congruity toward brand loyalty among students in one of the Indonesian universities. In this study, data were obtained from 214 respondents who were fast fashion product consumers in the last six months.

Based on the demographic data in Table I, it is known that the majority of respondents in this study were women, with a total of 179 people (83.6%), and the rest were male, 35 people (16.4%). Based on age, most of the research respondents were 21 years old, consisting of 128 people (59.8%), and the least were research respondents who were 17 years old, consisting of 4 people (1.9%).

Respondent supporting data based on Table II shows that the range of pocket money that most respondents get is IDR 1,000,001–IDR 2,000,000, which is led by 88 respondents (41.12%), then IDR 2,000,001–IDR 3,000,000 by 61 respondents (28.50%),  $<$ IDR 1,000,000 by 52 respondents (24.30%), IDR 3,000,001–IDR 4,000,000 by 13 respondents (6.07%). Fast fashion product purchases within six months were 3–5 times purchases by 148 respondents (69.16%), then 1–2 times purchases by 52 respondents (24.30%), and more than five purchases by 14 respondents (6.54%).

TABLE I: DEMOGRAPHIC DATA

Category	Level	Statistics	
		n	%
Gender	Male	35	16.4
	Female	179	83.6
Age	17	4	1.9
	18	23	10.7
	19	21	9.8
	20	24	11.2
	21	128	59.8
	22	14	6.5

TABLE II: ADDITIONAL DATA

Characteristics	Level	n	Percentage
Pocket money	< Rp1.000.000	52	24.30
	Rp1.000.001–Rp2.000.000	88	41.12
	Rp2.000.001–Rp3.000.000	61	28.50
	Rp3.000.001–Rp4.000.000	13	6.07
Purhcase frequency	1–2 times	52	24.30
	3–5 times	148	69.16
	>5 times	14	6.54

TABLE III: DESCRIPTIVE STATISTICS

Dimension	Mean (SD)	Category					
		Low	%	Medium	%	High	%
<i>Self-congruity</i>	3.86 (0.61)	6	2.8	74	34.6	134	62.6
<i>Actual self congruity</i>	3.92 (0.64)	6	2.8	88	41.1	120	56.1
<i>Ideal self congruity</i>	3.74 (0.68)	8	3.7	104	48.6	102	47.7
<i>Brand loyalty</i>	3.36 (0.70)	12	5.6	153	71.5	49	22.9
<i>Attitudinal loyalty</i>	3.30 (0.72)	17	7.9	151	70.6	46	21.5
<i>Behavioral loyalty</i>	3.48 (0.90)	17	7.9	110	51.4	87	40.7

The self-congruity variable has an average value (M) of 3.86 and a standard deviation (SD) of 0.61 (see Table III). This study found that self-congruity is included in the high category, indicating the high compatibility of consumer perceptions about self-concept with the brand image of fast fashion products. The actual self-congruity dimension has the highest average value (M) of 3.92 with a standard deviation (SD) of 0.64. The ideal self-congruity dimension has an average value (M) of 3.74 with a standard deviation (SD) of 0.68.

The brand loyalty variable has an average value (M) of 3.36 with a standard deviation (SD) of 0.70. This study found that brand loyalty was included in the medium category, which indicated that respondents had enough loyalty and interest in interacting with fast fashion products that had appeared in their buying behavior. The behavioral loyalty dimension has the highest average value (M), with a value of 3.48 and a standard deviation (SD) of 0.90. In contrast, the attitudinal loyalty dimension has an average value (M) of 3.30 with a standard deviation (SD) of 0.72.

The comparison test conducted on the self-congruity variable (see Table IV) with gender ( $p > 0.05$ ) shows that there is no difference because every consumer, both male and female, purchases items and services with a view that matches their self-image (Schiffman & Kanuk, 2010). In this study, differences were found in self-congruity with purchase frequency variables. The highest average belongs to respondents with more than five purchases, while the lowest average belongs to respondents with one to two purchases in the last six months.

TABLE IV: COMPARISON TEST RESULTS OF SELF-CONGRUITY

Self-congruity	p-value
Gender	0.077
Age	0.125
Pocket money	0.461
Purchase frequency	0.022

TABLE V: COMPARISON TEST RESULTS OF BRAND LOYALTY

Brand loyalty	p-value
Gender	0.041
Age	0.251
Pocket money	0.025
Purchase frequency	0.034

TABLE VI: ROLE OF SELF-CONGRUITY IN BRAND LOYALTY

Variable	B	SE	r	R <sup>2</sup>	p-value
Self-congruity	0.485	0.040	0.638	0.408	<0.001

TABLE VII: ROLE OF ACTUAL SELF-CONGRUITY AND IDEAL SELF-CONGRUITY

	Brand-loyalty				
	B	SE	Beta	t	p-value
Constant	3.333	1.419	–	2.348	0.020
Actual self congruity	0.450	0.084	0.412	5.350	<0.001
Ideal self congruity	0.557	0.157	0.273	3.538	<0.001

Brand loyalty has a significant difference in gender data (see [Table V](#)) where female respondents have a higher average brand loyalty than male respondents. This study also found there are significant differences based on consumer allowance and purchase frequency.

The results of statistical tests using simple linear regression with a 95% degree of confidence show that there is a significant role of self-congruity on brand loyalty of fast fashion products with a p value < 0.05 ([Table VI](#)) with a beta coefficient of 0.485 and a correlation coefficient of 0.638. In this test, the coefficient of determination (R<sup>2</sup>) is 0.408, which indicates that self-congruity contributes 40.8% of brand loyalty for fast fashion products.

Multiple linear regression results in [Table VII](#) testing shows a role of actual self-congruity in brand loyalty with a p-value below 0.05 and a beta of 0.412, which means that actual self-congruity plays a role of 41.2% of brand loyalty in this study. In addition, the ideal dimension of self-congruity also has a role in brand loyalty, with a value of p below 0.05 and a beta of 0.273, which means that ideal self-congruity plays a role of 27.3% in brand loyalty.

#### 4. DISCUSSION

This study aims to identify the role of self-congruity in fast fashion brand loyalty among Indonesian university students. Based on the findings, it can be interpreted that assessments related to self-characteristics that are appropriate to the type of product can improve customer attitudes and behavior toward brands ([Japutra et al., 2019](#)) and contribute to increasing customers' loyalty ([Hung et al., 2019](#)). When customers assess high self-alignment, they will trust the brand, commit to repurchasing it, and promote the brand to others ([Sirgy, 2018](#)). People tend to buy and wear products and services that match their self-image. Furthermore, in social identity theory, people classify themselves and others into various social categories that might allow individuals to place or define themselves in a particular social environment.

The interpretation results of the simple linear regression test show a 40.8% significant role between self-congruity and brand loyalty in Fast fashion products. Many consumers purchase products to express their identity, and perceptions of self-character are often related to purchasing products or services because consumers choose products that match their self-concept ([Tran et al., 2022](#)). This shows that there is a conformity between Fast fashion consumers regarding their self-concept with the brand image of Fast fashion products, where the characteristics of students in one Indonesian university are easygoing, simple, and confident, and they are matched with a casual, basic, colorful, and easy appearance that is presented by fast fashion products. Purchasing and wearing products from fast fashion brands can shape, maintain, and enhance consumers' self-concept, which can also be used to express themselves ([Aaker, 1996](#); [Grubb & Grathwol, 1967](#)). This is in line with the research of [Epstein \(1980\)](#), which shows that the form of consumers' consistency in purchasing products indicates a conformity of the product image with themselves. Purchasing is a good way to express themselves, so consumers who often buy Fast fashion products think the product's image is based on their self-concept.

In this case, brand image has a role in a consumer's product valuation before purchasing. Consumers usually make purchases by associating their self-concept with the items or services they will buy ([Celica & Ferdinand, 2021](#)). In this study, it is proven through actual self-congruity, which impacts the purchasing decision of Fast fashion products where Fast fashion consumers see themselves with confidence when wearing these products. Fast fashion as a fashion product with casual characteristics can increase the confidence of consumers who perceive themselves as aligned with the concepts of the Fast fashion brand. The results are from previous studies by [Koo et al. \(2014\)](#), which explained that actual self-congruity has a relationship with consumers' perceptions of the good and the bad of



a product or brand. Ideal self-congruity also impacts purchasing decisions for Fast fashion products where Fast fashion consumers want to look confident when wearing these products. Conformity to a brand provides a sense of pleasure for consumers to be satisfied with the product or brand (El Hedhli *et al.*, 2013).

This study found that the dimensions of actual self-congruity and ideal self-congruity play a role in brand loyalty. The actual self-congruity dimension contributes 41.2% to the brand loyalty. This means that student consumers who are simple and elegant with a modest appearance feel in line with fast fashion's brand image, which is basic, casual, and easy to match, while student consumers who are cheerful and fun can be shown through the colorful look from fast fashion products. This proves that consumers can show their personalities and remain as themselves (Valaei & Nikhashemi, 2017), including when wearing Fast fashion products. The role of the actual self-congruity dimension is greater than the ideal self-congruity. This means that the consumers' view of the fast fashion brand is greater than the dimension of ideal self-congruity, which shows that fast fashion provides a sense of comfort in wearing the products, generating its own loyalty for its users (Haj-Salem *et al.*, 2016). The comfort felt by consumers is evidenced by the conformity of Fast fashion products with consumers' personalities that can help consumers express themselves.

The dimension of ideal self-congruity contributes 27.3% to brand loyalty. Based on this number, it can be concluded that brand loyalty will increase when Fast fashion consumers fulfill their desire to connect themselves with the fast fashion brand image successfully. The desire in question is when fast fashion products match the personality that consumers want to have and can be described ideally when other people see them. Hui and Yee (2015) explained that views are ideally able to form a separate mindset about a brand or product so that this tendency can show loyal attitudes with dimensions of repurchasing intention and positive expressions towards the brand. The attachment that Fast fashion consumers have to these products can generate an ego that can create a strong commitment to Fast fashion products properly (Haj-Salem *et al.*, 2016). Consumers want to look up-to-date, stylish, and comfortable with fast fashion products because they are popular among college students. Thus, they buy products to fulfill their ideals. This makes consumers feel that Fast fashion products can describe them ideally when they are seen by others and by the personality they want to own.

Based on supporting data, there are differences between men and women: the amount of pocket money and the purchase frequency on brand loyalty. In this case, female consumers feel more satisfied with Fast fashion products because Fast fashion always maintains the quality of its products. Thus, consumers feel comfortable and aware that Fast fashion can be trusted. This aligns with research conducted by Dong *et al.* (2011), who state that women have a significant satisfaction effect on loyalty because female consumers are more loyal than men. Research by Li and Green (2011) states that the range of brand loyalty can be differentiated based on the amount of consumer income. The bigger the budget someone has to shop for a product that suits them, the more loyal they will be to that product. There was also a significant difference in the purchase frequency in the last six months, where the group with three to five times purchases in the last six months has the highest average on brand loyalty. This aligns with previous research by Naeem and Sami (2020), which states that loyal consumers tend to make many purchases.

## 5. CONCLUSION

Based on the presentation of the research findings and discussion, this research has concluded that self-congruity plays a role in the brand loyalty of fast fashion products among students in one of the Indonesian tertiary institutions. Actual and ideal self-congruity also have a role in brand loyalty. This shows that the self-concept of Fast fashion student consumers in one of the Indonesian tertiary institutions follows the brand image of Fast fashion products. This conformity impacts consumers' purchasing decisions for fast fashion products so that consumers can show styles that match their characteristics and their desires to represent themselves. This gives consumers a sense of comfort and satisfaction in wearing these products, which can generate loyalty through commitment and consumer attachment to Fast fashion products. Thus, the more a product conforms to the consumer's self-concept/character, the higher the tendency to remain loyal as a buyer of these products. The development of product types, models, and brand images of a brand is necessary to consider the characteristics of target consumers. Thus, stronger loyalty between consumers and these products will be created.

## CONFLICT OF INTEREST

The authors declare that they do not have any conflict of interest.

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