Role of Experience in Customer Self-Congruity to Maintaining Loyalty: A Study on Fashion Store

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A B S T R A C T
Objective: This study aims to understand the interrelationship between customer experience, self-congruity, and customer loyalty in the fashion industry. Previous studies have examined the direct effect of self-congruity on loyalty without taking into account the factor of customers' shopping experience, which may moderate customers' impression of a fashion.
Research Design & Methods: This study employed questionnaires distributed to 100 respondents. Collected data was processed using PLS-SEM. The target respondents were between 18-30 years old. Individuals in that age band have dynamic dressing styles, so interesting to study. In the present study, the data from the respondents was processed in order to determine the inner model, the outer model, and hypothesis testing.
Findings: The results of this study suggest that customer experience plays a significant role in moderating the effect of self-congruity on customer loyalty. This means that even though customers feel comfortable with a store's image, however if they have bad experience, such experience may cause these customers not to be loyal.
Implications & Recommendations: Research reveals that consumers are very concerned towards their experience when shopping. Stores should provide service that can make their customers feel comfortable and pleased.
Contribution & Value Added: This study provides new insights into attempts to maintain customer loyalty. Several research was studied on self-congruity and loyalty, yet this is the first study that depict how experience moderating self-congruity towards loyalty.

INTRODUCTION

Indonesian economic development encourages the continued growth in the various business sectors, one of which is fashion. The number of people from the middle-up level continues to grow in Indonesia. These people care very much about fashion as a reflection of a lifestyle, which functions as the symbol of prosperity (Li, Li & Kambele, 2012). The fashion business will continue to grow because fashion styles change over time. The growth of the fashion business is supported by customers who want to look different from others. This is an everlasting business because everyone wants to look attractive. One's appearance denotes who they are (Mazali & Rodrigues-Neto, 2013). The competition among fashion stores is very tight to seize market share. Maintaining customers is important, especially the loyal ones, because they do not only always buy but also help out promoting and maintaining the image of a fashion store if one day there is a stigma associated with the store (Cass & Carlson, 2012).

One of the most important issues in fashion customer experience is how to make customers feel comfortable in order that they will not move to other stores. Sirgy (1982) states that in 1979, Rosenberg proposed the term self-concept, defined as an individual perceives themselves. According to this concept, a store can win its customer loyalty if it can meet or be suitable with its self-concept (Joseph, 2007). The match be-tween the self-concept and the brand image of a product will form the so-called self-congruity (Aguirre-Rodriguez, Bosnjak, & Sirgy, 2012). This study will examine how self-congruity influences customer loyalty moderated by shop experience. Previous studies discuss how self-congruity influences loyalty (Das, 2014; Sirgy, Lee, Johar, & Tidwell, 2008) and the application of the congruity theory in relation to online customer experi-ence (Ally & Jeong, 2014). Loyalty is not created by itself, there must be the moderating variable and that is why the present study includes customer experience. What custom-ers perceive when shopping and the relation between such perceptions and loyalty may be potentially explained by customer experience. Self-reported data was collected using a survey questionnaire. This paper consist of three parts, namely literature review, material and methods and results and discussion.

LITERATURE REVIEW

Self-Congruity

Before discussing self-congruity, let's consider the brand image and the self-concept first. A brand image is defined as customers' perception of a brand (Zhang, 2015). A product's image depends on individuals' perception and everyone has a different perception of a brand. This study will conduct an investigation into fashion stores. Basically, each store also has its own image built in its customers' mind whether as a good or cheap store or a store with outstanding service quality. Building a decent brand image for a fashion store is vital because it is a milestone for achieving success (Nyadzayo & Khajehzadeh, 2016). More-over, the study conducted by Anggraeni (2015) reveals that customers who love a particular brand will promote it through the word of mouth. In addition to this brand image, custom-ers also have a self-concept, i.e. their viewpoint about themselves (Sirgy, 1982). There is a relationship between the brand image and the self-concept, namely the brand purchased

by customers will function as a symbol which shows who they are. The study undertaken by Pilarska (2016) discovers that this self-concept can be used as a reference to recognize one's personality. Self-congruity is defined as the match between the image perceived by customers and their self-concept (Sirgy, Grewal, & Mangleburg, 2000). It has positive influences on one's intention to buy, meaning that once customers find a product that suits their personality, they will have a strong intention to buy the product (Badrinarayanan, Becerra, & Madhavaram, 2014). Besides affecting the purchase intention, the study conducted by Yusof and Ariffin (2016) suggests that self-congruity has significant influences on loyalty. Das (2014) and Kumar (2016) also corroborate the significant effects of self-congruity on loyalty. Based on the foregoing, the following hypothesis is formulated:

H1:   Self-congruity has positive influence on customer loyalty.

Customer Experience

Before discussing customer experience, it is important to understand the definition of customer value. Value is created by the seller in delivering service to customer when purchasing a product (Lusch, Vargo, & O'Brien, 2007). Customers will regard whether the value provided by the seller is lower, equivalent, or higher than the amount of money that has been paid. The term "customer experience" is defined as customers' perception of the values received before, during and after the purchase (Csikszentmihalyi, 2000; Johnston & Kong, 2011; Kamaladevi, 2009). Customers' positive shopping experience will bring satisfaction (Yoshida & James, 2010). In addition to the satisfaction, in the long-term a positive shopping experience will manage to gain loyalty of these satisfied customers to buy the seller's products again (Fatma, 2014). Customer experience accompanied by the innovations made by the store will give a deep impression on customers, so they do not move to another brand (Foroudi, Jin, Gupta, Melewar, & Mahdi, 2016). The study undertaken by Bhatt (2015) reinforces the suggestion that customer loyalty is influenced by customer experience. Based on the previous explanation, the following hypotheses are formulated:

H2:   Customer experience has positive influence on customer loyalty.

H3:   Customer experience moderates the relationship between self-congruity and loyalty.
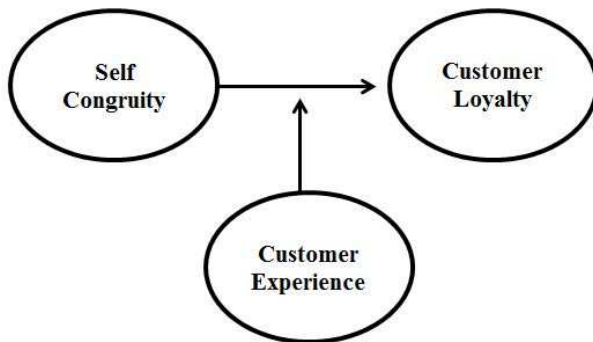

Figure 1. Hypothesized model of research
Source: summarized from hypotheses.

MATERIAL AND METHODS

This research objective is to examine relationship of self-congruity to customer loyalty through shopping experience as moderating variable. To obtain valid and reliable data, this study employed a sample of 100 respondents and a research instrument in the form of questionnaires to be filled out by those respondents. The target respondents were between 18-30 years old. Individuals in that age band have dynamic dressing styles, so interesting to study (Bertrandias & Goldsmith, 2006; Pookulangara & Shephard, 2013). Yogyakarta develops into a modern city center as well as a cultural tourism destination in Indonesia and therefore it can serve as a benchmark for research.

This study introduces three variables, namely self-congruity, customer experience, and customer loyalty. Self-congruity consists of actual, ideal, social and ideal-social indicators (Abdallat, 2012; Haj-salem, Charles, Michon, & Oliveira, 2016; Koo, Cho, & Kim, 2014; Sirgy & Su, 2000). Customer experience in this study was measured using four indicators: feeling, relating, sensing, and thinking (Klaus & Maklan, 2013; Srivastava & Kaul, 2016). Customer loyalty in this study incorporated attitudinal and behavioural loyalty in one variable and was adapted from previous studies (Bilgihan, Madanoglu, & Ricci, 2016; Bilgihan, 2016). A 5-point Likert scale was employed to measure the indicators of each variable obtained in this study. The respondents were visitors of fashion stores. Questionnaire is used in this study to obtain numerous respondent and closed answer as it is necessary for statistical analysis. Unlike qualitative, quantitative methods is deficient to understanding consumer behaviour completely.

The collected data was processed using PLS-SEM. A great number of behavioural studies, such as information systems and management and marketing use a PLS-SEM analysis (Lowry & Gaskin, 2014). Data is examined using SmartPLS which is adequate to compute small number of respondent (Wong, 2013). In the present study, the data from the respondents was processed in order to determine the inner model, the outer model, and hypothesis testing. The inner model analysis is aimed at ensuring that the developed model is robust and accurate by evaluating the coefficient of determination (R2), predictive relevance (Q2) and Goodness of Fit (GoF). The outer model analysis is aimed at determining the validity and reliability by measuring the convergent validity, discriminant validity, composite reliability, and Cronbach's alpha AVE. The hypotheses in the present study were examined using an alpha value at a 5% level of significance, where the hypotheses would be accepted if the t-statistic value was greater than 1.96.

RESULTS AND DISCUSSION

Descriptive Statistic

The researchers used established criteria to select the respondents to fill out the questionnaires. After the questionnaires had been completed by the respondents, they were processed to obtain descriptive statistics related to the background of the respondents. The respondents' descriptive statistics is presented in Table 1.

Table 1 shows fashion store visitors are mostly women which suggest that women are more concerned about their appearance than men. The respondents' age as shown in the Table 1 is relatively young, which indicates that customers of those fashion retail stores com-

prise of young people, although older people may also visit these stores. Most respondents were either employees or students. Employees have high purchasing power because they already have a source of income. However, students also have purchasing power which is equally strong because they want to indicate existence. Salaries affect the trading activities of retail fashion stores. Customers with a great salary can tolerate price increases and remain loyal. High price is still affordable especially for hedonistic customers.

Table 1. Respondents characteristic in Yogyakarta

Sex		Age		Occupation		Salary	
Male	45	18-22	36	Student	34	< Rp 2 000 000	9
		23-26	38	Worker	55	Rp 2 000 001-Rp 4 000 000	39
Female	55	27-30	26	Self-Employment	8	Rp 4 000 001-Rp 6 000 000	41
		–	–	Other	3	> Rp 6 000 000	11
Total	100	–	100	–	100	–	100

Source: own study based on survey result (n = 100).

Outer Models

Outer model testing must be done to determine the validity and reliability of the study. First, the validity of the study was viewed from the loading factor of each item. The value of the loading factor is accepted if it is higher than 0.70. According to Table 2, the value of the loading factor is greater than 0.70, meaning that the data in this study can be said to be valid. In addition to examining the loading factor, the validity of the study can also be seen from the cross-loading. In this study, the cross-loading value of each variable is greater than the constructs of other variables. Fornell-Larcker can also be used as a reference to view the validity of this study. To meet the validity, the construct value of all variables must be greater than the others, both vertical and horizontal ones (Fornell & Larcker, 1981). As in the Table 3, each variable has a larger construct.

Table 2. Variables result of Loading Factor, CR, Cronbach Alpha and AVE

Variable	Item	Loading Factor	CR	Cronbach Alpha	AVE
Self-Congruity	X1.1	0.880	0.906	0.862	0.707
	X1.2	0.865			
	X1.3	0.790			
	X1.4	0.826			
Customer Experience	M1.1	0.754	0.866	0.795	0.619
	M1.2	0.707			
	M1.3	0.871			
	M1.4	0.805			
Customer Loyalty	Y1.1	0,.783	0.84	0.716	0.636
	Y1.2	0.798			
	Y1.3	0.812			

Source: result of SmartPLS calculation (n = 100).

The reliability of the study can be examined using Cronbach's alpha, if the value is greater than 0.70, which means that the obtained data is reliable. The AVE and CR values can also be used as the indicator to determine the reliability of the study. The data are predicted reliable

if the Cronbach's alpha is greater than 0.70, the composite reliability is greater than 0.70 and AVE is greater than 0.50. As shown in the Table 2, all the variables in this study already meet the criteria required for the Cronbach's alpha, composite reliability and AVE.

Table 3. Result of discriminant validity by using Fornell-Larcker criterion

Category	Customer Loyalty	Customer Experience	Moderating Effect	Self-Congruity
Customer Loyalty	0.798	–	–	–
Customer Experience	0.421	0.787	–	–
Moderating Effect	0.086	-0.054	1000	–
Self-Congruity	0.581	0.319	-0.178	0.841

Source: result of SmartPLS calculation (n = 100).

Inner Model

The inner model was tested using R^2, Q^2 and Goodness of Fit (GoF). Referring to the result of the R^2 calculation, 43.6% of the customer loyalty was influenced by self-congruity and customer experience, meaning that the effect of both variables was quite significant on customer loyalty. The Q^2 value by 0.436 was obtained using the formula $Q^2 = 1- (1-R1^2) (1-R2^2) \dots (1-Rp^2)$. The GoF value obtained was equal to 0.533. According to Tenenhaus, Amato and Vinzi (2004) the GoF value by 0.38 is considered quite high, and confirm the proposed model.

Hypotheses Testing

The hypothesis testing was carried out by bootstrapping with a total of 2000 samples, the results are presented in the Table 4.

Table 4. Result of hypotheses testing

Category	Original Sample	Sample Mean	Standard Deviation	T Statistic
Customer Experience -> Consumer Loyalty	0.262	0.54	0.087	6.105
Moderating Effect -> Consumer Loyalty	0.155	0.262	0.093	2.800
Self-Congruity -> Consumer Loyalty	0.532	0.151	0.067	2.320

Source: result of SmartPLS calculation (n = 100).

Table 4 reveals self-congruity had a positive sample and the original value and the T-Statistic value were greater than 1.96, meaning that self-congruity had a significantly positive effect on customer loyalty. Similarly, customer experience generated a significantly positive value. The moderating variable in this study was customer experience. For this small sample the customer experience had a significantly positive influence in moderating the effect of self-congruity on customer loyalty.

CONCLUSIONS

Due to the increasingly competition between fashion stores, a strategy is necessary needed to retain loyal customers. It is absolutely necessary for fashion stores to understand their customers' personality to conceive their customers' fashion tastes. Customers have their own personality and continuously learn from the environment about the

latest fashion apparel and clothes stores need to understand these. Fashion stores also need to offer products from brands according to their customers' wishes, by considering the segment, targets and positioning of the store. If the target customers of a store come from the middle-up segment, the store should continue cooperating with well-known brands. The presence of well-known brands in the store develops customer interest in buying and maintains loyalty. However, in this study prove joyful experience moderating customer self-congruity towards loyalty. This study reveals that the atmosphere, service, and comfort of a store significantly affect its customers' loyalty.

Statistical result indicates self-congruity could directly influence customer loyalty, however this research also involved experience as a moderating variable and as shown in the Table 4, the loyalty of customers increased. Experience could influence to customer loyalty stronger than self-congruity and moderating effect of experience itself. Store manager should pay attention to it. The study conducted by Ipek, Aşkin and Ilter (2016) confirms that shopping experience is crucial for customers to assess the extent of the service provided by the store, it is of course related to customer loyalty. What is perceived by customers and attributed to the store prove to affect loyalty (Rajab, Kumar, & Singh, 2016).

Nowadays, fashion stores should be able to serve customers well, as customers do not only view fashion stores as a place which sells fashion items, but they also assess the service these places provide. In addition, stores can retain their customers through the so-called loyalty programs, such as collecting points that can be redeemed for gifts or other programs according to customers' taste. The study conducted by Stathopoulou and Balabanis (2016) suggests that their loyalty programs can strengthen customer loyalty, both utilitarian and hedonist. In addition to retaining customers, these programs also could be used to maintain costumers as well as to gain new potential customers. The study conducted by Nisar and Whitehead (2016) indicates that their program of managing relationships with customers has a significantly positive effect on loyalty. Manager should strengthen service to increase level of positive customer experience.

This study examines the effect of self-congruity on customer loyalty moderated by customers' shopping experience in a fashion store. Future studies can replicate or add other variables to test different products because customer behaviour in buying outfits may not be the same when buying another product. Future studies may expand their investigation to a wider age range.

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