### CUSTOMER SELF-CONGRUITY AND BRAND IMAGE ON PURCHASE DECISION: THE ROLE OF GENDER AND AGE AS CONTROL VARIABLES

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### Abstract

The impetus for this research is Generation Z's lack of understanding of social media marketing and brand image in relation to buying local products, because local brands are generally less successful. Self-congruence is new to assess consumer alignment with brands, which ultimately influences purchase decisions. The study's gap focuses on brand image, highlighting challenges consumers face in identifying with brands via social media. This study aims to show the impact of social media marketing on customer self-alignment, brand image, and purchase decision. The research data was collected by distributing questionnaires using a purposive sampling method to 217 gen Z participants who use local skincare and analyzed using SEM. The results show that all hypotheses influence each other by applying the self-expansion theory, where consumers will align themselves with brands from local products so that consumers will expand their self-concept and culminate in purchasing decisions. This study will also examine customer characteristics by gender and age as control variables that can be fully predicted. The findings of this study indicate a difference in gender, where women are more easily attracted to try than men. Younger consumers were found to prefer shopping online rather than physically, in contrast to older consumers.

Keywords: Self-Congruity; Social Media Marketing; Brand Image; Purchase Decision; Self-Expansion Theory

### JEL Classification: M30, M31, M39

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### **INTRODUCTION**

Internet, social media, mobile applications, and other digital communication technologies have become indispensable to the daily lives of billions of people across the globe (Dwivedi et al., 2021). Social media marketing is the use of social media to build a two-way conversation between companies and customers, and the activities associated with this technique are known as social media marketing activities (Kumar et al., 2022). The use of social media in marketing strategies has led to a paradigm shift in this industry. As mentioned, social media marketing has increased over the last five years and is expected to increase rapidly (Jami Pour et al., 2021). Businesses feel social media marketing is essential for interacting with clients, and social media marketing may give the flexibility and sensitivity that are essential for entrepreneurial marketing but difficult to accomplish via conventional marketing efforts. While selecting social media apps, businesses must connect marketing objectives with social media features (Chen et al., 2021). Text-centric platforms (such as Instagram) now allow users to include more photos in their contributions as businesses champion customer feedback, such as engagement or likes, and in social media, photos play an increasing role in brand building and marketing (Kostyk & Huhmann, 2021).

Consumers who rely on social media need information and opinions from others to increase consumer awareness of certain brands (Park et al., 2021). Social media marketing activities influence purchase intentions most but not actual purchases (Hanaysha, 2022). In the period of globalization, the retail industry is becoming more competitive as many local brands from many nations have transformed into global brands in order to compete on the global market; thus, brand provenance is a crucial indicator of customer buy intentions (Teng, 2020). Local brands are becoming more popular, and people in developing countries have more choices of

local brands to choose from, and the reason for choosing a product or brand is that they want to get practical and emotional benefits from it (Turjo et al., 2023).

Domestic brands or brands sold only within one country (often referred to as local brands when compared to their global counterparts) are generally less successful (Hoskins et al., 2021). Based on the previous explanation, this study uses the self-expansion theory, which self-expansion theory is a theory that applies in the context of branding; when consumers consume brands that can function as signals to connect themselves with other entities that consumers find attractive and desirable, consumers will incorporate the brand into the self-concept to expand "Self" (Fazli-Salehi et al., 2021). Selfexpansion theory postulates that consumers are intrinsically driven to extend their selfconcept by including others into it (Chieng et al., 2022). Self-expansion theory shows that a person's sense of self needs to continue to grow over time to get satisfaction with life, which means that consumers must integrate with local products (Su et al., 2022).

Social media marketing activities can have a strong influence on a brand image because when consumers engage in brandrelated activities through social media platforms, consumers become very familiar with the product and effortlessly recognize the product among other competing brands (Guha et al., 2021). Other studies say different things in which various levels of psychological benefits from social media can affect individuals based on specific contexts, and the perception of a favorable image is not formed solely based on the feeling of perceiving social media sites as fun (Barreda et al., 2020). In self-congruity towards the brand image, Consumers have a tendency to establish relationships with brands that reflect how they want to be seen by important people (Chieng et al., 2022). The different results explain that it is not always common for consumers to achieve true self-alignment with the product, and true self-image conformity only stimulates limited brand awareness (Liu et al., 2020). Theoretically, it is proven that social media interaction can improve brand image and convince consumers about the brand so that it can increase purchase intention, and it is essential for a brand that targets consumers to have a good image as a first impression before consumers evaluate other attributes (Fachrurazi et al., 2023). Another explanation says that brand image will only influence consumers initially but does not end up buying (Li et al., 2021). Different results with different explanations among researchers are still being debated regarding brand image, so this will be tested in this study.

Lacking consensus, there is a need to consider the function underlying the theory of self-congruity in generating a brand image, particularly the psychological fulfillment that arises when an individual pursues the effect of self-harmony (Wang et al., 2022). This study uses self-congruity as a novelty because most image alignment studies revolve around positive information conducive to positive image alignment (Tong et al., 2023). Self-congruity is an essential factor that can directly affect brand image. In particular, when an individual perceives a self-concept to match the brand image, self-congruence occurs regarding compatibility or incompatibility as an indicator of how consumers receive satisfaction from a brand and will be more motivated in purchasing decisions (Meeprom & Dansiri, 2021).

Competition in the modern economy is characterized by increasing globalization, technological advances, and rapidly changing consumer demands which consumers demand additional features and personalized and sustainable products, making it incumbent on companies to position the uniqueness of their offerings (Manansala et al., 2022). This is important for a company to improve the brand image of its products. For local products, the first and widest level conveys customers' overall impressions of a nation and is known as the fundamental country image. The second level is a smaller notion that concentrates on the perception of items from a certain nation, and is hence known as the brand image of local products (Magnusson et al., 2022). The main objective of this study is to investigate the brand image antecedents of local products, which are the focus of this research with the suitability felt by consumers, especially the suitability of the brand to oneself and also the influence of social media, which ultimately influences purchasing decisions. This study concentrates on Generation Z, a group that exhibits superior proficiency with emerging technologies, particularly in navigating online shopping through social media and e-commerce platforms. Consequently, businesses within the information and technology industry prioritize this demographic due to its unique qualities present ample prospects that for enterprises.

# LITERATURE REVIEW Self-Expansion Theory

Self-expansion theory suggests that people have a natural inclination to include others (such as brands) into their own selfidentity (A. Aron et al., 2004; E. N. Aron Aron, 1996). Marketing research & frequently suggests that the self-expansion of consumers towards brands is manifested in the alignment between the consumer's identity and the brand's image (Malär et al., 2011; Sirgy, 2021). The closer a brand is incorporated into an individual's selfdefinition, the stronger the emotional connection becomes (Malär et al., 2011). Conversely, within the framework of global marketing through social media marketing, if the self-expansion theory holds true, consumers who feel а connection to a specific country are likely to adopt the brands from that country into their self-identity as a means of selfenrichment (Fazli-Salehi et al., 2021). This occurs as consumers favor brands from a country they admire, utilizing these brands as a bridge to connect with an entity they find attractive and wish to associate with (Fazli-Salehi et al., 2021). In the context of local products from one's own country, using self-expansion theory, consumers can feel a connection with local products and then decide to buy them and adopt local brands into the consumer's selfidentity. Hence, in the scope of this study, we suggest that self-expansion theory elucidates the process linking brand image, self-congruity, social media marketing, and the decision to purchase.

## **Social Media Marketing**

Social media marketing, also known as digital marketing or online marketing, refers to the use of social media platforms and other digital strategies to promote products, brands or services to a wider audience. In social media marketing, visual elements play a very important role. Visual elements include images, graphics, videos, and graphic designs that are used to reinforce messages and create an engaging visual experience for viewers. It is important for marketers to strategically design and utilize visual elements in order to capture the interest, desire and action of their viewers (Chan et al., 2023). Profitable firms have extended their marketing efforts to incorporate digital channels through social media, therefore bringing players closer together and eliminating time, location, and media boundaries (S. Hasan et al., 2023). Social media is an onlinebased application program that makes it easy to interact and share information content (Hamid et al., 2022). Selfcongruity theory combines two essential ideas, namely self-concept and brand personality concept, which are believed to have a role in assisting businesses in building brand attachment and loyalty (Chieng et al., 2022). In social media, users display self-congruence through sharing, posting, liking, and commenting on other members (Burnasheva & Suh, 2021). The results of other studies also support this, explaining that consumers will find similarities with social media marketing which can strengthen self-concept (Hermanda et al., 2019).

Social media users who examine items are more likely to indirectly promote them to customers who do not use social media; consequently, the more the usage of social media, the greater the likelihood that a product will be discussed by the public (Savitri et al., 2021). Social media has proven to be a successful tool for improving marketing because consumers trust the information obtained on social media and in line with social media marketing, which is shown by brand image as a stimulus and response in terms of consumer buying behavior (Baber & Baber, 2023). Perceived social media marketing activity refers to how consumers perceive brand involvement in various social media marketing activities (Koay et al., 2021).

- H1: Social Media Marketing has a positive impact on Self-Congruity.
- H2: Social Media Marketing has a positive impact on Brand Image.

## **Self-Congruity**

Self-concept refers to an individual's perception and understanding of themselves, including the beliefs, values, characteristics, and roles they identify as part of their identity. Self-concept forms an important foundation in shaping one's behavior, as what we think about ourselves has a strong influence on how we act and react to situations and the environment (Boley et al., 2022). Based on psychological ownership theory, customer connections with brands may be represented by self-brand alignment. If customers see that their identity is compatible with a brand, they are more likely to feel ownership over the product of that brand (Tseng, 2020). Consumers with high selfcongruence tend to be more consistent in brand personality, and consumers will describe the original brand image well so that consumer behavior will be more apparent. Conversely, consumers with low self-congruence do not have a strong demand for the level of compatibility of the consumer's personality and brand (Zhang, 2021). The alignment of consumer self-perception influences consumer attitudes toward brand image (Wong & Hung, 2022).

**H3:** Self- Congruity has a positive impact on Brand Image.

## **Brand Image**

To date, most research on brand image has focused on product and service images (Balmer et al., 2020). Brand image is the perceptions, impressions, and associations formed by consumers about a brand. It includes everything related to how consumers see, feel, and interpret the brand as a whole. Brand image plays an important role in shaping consumer perceptions of brand value, quality, reliability, and identity. The result of marketing activities aimed at brand perceptions that consumers form and maintain in their minds (Mariano et al., 2022). Improved brand image, combined with high risk-taking, indicates a positive consumer intention to purchase; however, lower risk-taking decreases purchase intention (Patel et al., 2023). Other research also supports this relationship by explaining that consumers of online products will respond positively if they believe in the company's brand image (Rosmayani & Mardhatillah. 2020). Alignment between the elements and functions of the product/brand image will produce a sense of "satisfaction" and "truth," thereby stimulating further positive reactions from consumers, namely purchasing decisions (Shi & Jiang, 2022).

**H4:** Brand Image has a positive impact on Purchase Decision.

### **Purchase Intention**

Purchasing decisions refer to the mental processes and actions taken by consumers in selecting and purchasing products or services. It involves a series of steps taken by individuals before, during, and after the buying process. Consumer purchasing decisions can be influenced by both internal and external marketing factors. Internal factors include beliefs and attitudes, knowledge, personality, perceptions, lifestyle, role and status. On the other hand, external factors include culture, group membership, and social class (Hanaysha, 2022).

# Consumer Segmentation by Gender and Age

The trending culture is that consumers plan to make purchases using online shopping channels to get reviews, support, and suggestions from relatives who can easily influence their decision to shop online, so it is discovered that online shopping anxiety regarding behavioral intentions is greater for women than for men (Dewi et al., 2020). The roles of men and women have different perceptions of service benefits, risks, ease of use, or complexity of innovations. They may process information differently, leading to different levels of intention to use, so that already have principles, men who especially beliefs or perceptions, create real intentions, different results for women who are more passive in this regard (Marsasi & Barqiah, 2023).

For young consumers and new technology, a high degree of usability and few observed issues or impediments would encourage them to utilize and consume more technology than adults, particularly with respect to social media (Herzallah et al., 2022). Younger consumers have maximum online purchase intention while older consumers have minimum purchase intention; however, online purchase intentions gradually decline with age, so these results suggest a general pattern of attitudes toward technology and its impact on buying behavior (Fatima et al., 2022).

- **H5:** Gender moderates the interaction between self-congruity, social media marketing, brand image, and purchase decision
- **H6:** Age moderates the interaction between self-congruity, social media

marketing, brand image, and purchase decision

Figure  $\underline{1}$  depicts the conceptual framework. This study aims to determine which demographic variables have the potential to impact the intention to purchase items. As previously described, the authors derived the hypotheses H1 through H6 from the preceding description.

# **RESEARCH METHODS** Sample

Quantitative primary data is used for research purposes. The quantitative approach seeks to test objective hypotheses and the relationship between variables

measured by devices so that statistical processes can be used to analyze data (Creswell & Creswell, 2018). Purposive sampling is a sampling strategy that correlates with the data to be collected by researchers (Creswell & Creswell, 2018). samples collected were The 217respondents. The criteria used are customers of local skin care companies, generation Z, aged 17 to 25 years, and residents of Central Java. The population has variable properties that can be adjusted to the research objectives. Further details regarding the demographics of the respondents are presented in Table 1.

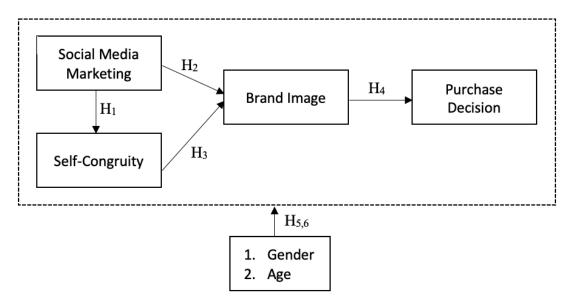


Figure	1.	Conceptual	Framework
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Characteristics	Categories	Ν	%
Gender	Female	189	87.1
	Male	27	12.9
Age	17-21	139	64.1
-	22-25	78	35.9
Occupation	Freelance	1	0.5
-	Officer / Employee	24	11.1
	Student / Student	176	81.1
	Profession	6	2.8
	Entrepreneur	10	4.6
Domicile	Klaten	8	3.7
	Magelang	24	11.1
	Also	5	2.3
	Purwokerto	13	6
	Semarang	44	20.3
	Surakarta	21	9.7
	Yogyakarta	102	47

## Table 1. Descriptive statistics of respondents

### Measure

The participants of this research were members of Generation Z residing in Central Java who utilize the products of local cosmetics enterprises. The method of data collection employed was through the administration of a survey or questionnaire. This research uses a 5-point Likert scale in distributing surveys, which on social media marketing variables comes from (Ananda et al., 2019; Ardiansyah & Sarwoko, 2020; Koay et al., 2021; Mishra, 2019; Sun & Wang, 2020)). The selfcongruity variable is referred from (Nyadzayo et al., 2020) ; (Chieng et al., 2022). Then the brand image is sourced from (Chaudhry et al., 2021; Kaur & Kaur, 2019; Lin et al., 2021; Xiong et al., 2021), and the purchase decision variable is sourced from (Ardiansyah & Sarwoko, 2020; A. R. Hasan, 2021; Kala & Chaubey, 2018; Khwaja et al., 2020; Prentice et al., 2019).

## **Data Analysis**

The method of data collection consists of survey or questionnaire completion. The opinions of the participants regarding the subject of the study are evaluated utilizing a Likert Scale. This is performed in order to acquire simultaneous results from the model investigating the influence of one variable on other variables. In order to obtain a reliable model for research purposes, the test must satisfy the prerequisite procedures as determined by the Goodness of Fit criteria. The model analysis is conducted in a sequential fashion. Multiple group analysis comes last, followed by the measurement model (measurement model) and the structural model (structural model). The AMOS 24 application is utilized for Structural Equation Modeling (SEM), whereas the IBM SPSS Statistics 26 software is employed for the purpose of study analysis.

### **RESULT AND DISCUSSION Result**

The data is approved if the Pearson correlation is greater than or equal to 0.5,

which means the variable indicator is acceptable or valid (Hair et al., 2018). The results of the validity test reveal that all indicators are valid (Table <u>2</u>). Reliability test results if the Cronbach alpha score is 0.70, then the data can be considered credible (Hair et al., 2018). The findings show that Cronbach's alpha value for promotion (via) social media, brand awareness, brand image, and purchase intention is more than 0.70, indicating that the variable can be considered trustworthy (Table <u>3</u>).

The goodness of fit test results state that the structural model with CMIN/DF has a value of 2.668, so the structural model can be said to be a good fit because the results match the criteria, namely  $\leq 0.3$ . RMSEA has a value of 0.088, so the structural model is said to be a good fit after this modification because the results are  $\leq 0.08$ . GFI has a value of 0.880, TLI has a value of 0.886, and CFI has a value of 0.879, so it is declared a marginal fit because the results match the criteria of 0.8-0.9 (Figure 2). Table 4 shows that H1, H2, H3, and H4 have supported results because each hypothesis has a P value  $\leq 0.1$  (Hair et al., 2018).

## **Multigroup Analysis**

This study examines consumer characteristics based on gender and age as full control variables in purchasing decisions. Based on Tables <u>4</u> and <u>5</u> prove that age and gender indicate differences in behavior toward a purchase decision. The probability level value is (0.000) < 0.05. This proves that there is a difference in purchase intention behavior between the age groups 17-21 and 22-25, as well as between male and female consumers (H5 and H6).

The differences in characteristics between gender and age are shown in more detail in Tables <u>6</u> and <u>7</u>, where if they have a p-value <0.1, then they indicate support, and an estimated value indicates a positive or negative relationship.

Construct	Indicator	Loading	AVE	CR
Social Media Marketing	SM1	0.510	0.396	0.721
	SM2	0.678		
	SM3	0.670		
	SM4	0.644		
Self-Congruity	SC1	0.696	0.573	0.867
	SC2	0.826		
	SC3	0.875		
	SC4	0.806		
	SC5	0.530		
Brand Image	BI1	0.564	0.479	0.819
	BI2	0.739		
	BI3	0.752		
	BI4	0.763		
	BI5	0.620		
Purchase Decision	PD1	0.606	0.540	0.808
	PD2	0.721		
	PD3	0.722		
	PD4	0.730		
	Structu	ıral Test		GoF MODEL CMIN/DF=2.66 RMSEA=.088 GFI=.841 CFI=.879 TLI=.857
SM 2 93 20 1 SM 4 90 SM 5 80 SM 4 90 SM 4 90 SM 5 80 SM 7 80 SM 80 SM 80 SM 80 SM 80 SM 80 SM 80 SM 80 SM 80 SM	0 e37 1 54 BI 78 <sup>1</sup> 06 BI BI3 BI4 22 1.6 1.5	.99	.03 (1).07 (1).07 (1).07	00 PD3 1 03 PD4 1 1.07 PD4 1 1.07 PD5 1 PD7 1

Figure 2	Standardized	Amos Result

SC 4 SC 3

SC 1

SC

Table 3. Hypothesis Test						
Hypothesi	Path	CR	p-value	Notes		
S						
H1 (+)	SM - SC	4.644	***	Accepted		
H2 (+)	SM - BI	5.889	***	Accepted		
H3 (+)	SC - BI	3.993	***	Accepted		
H4 (+)	BI - PD	6.874	***	Accepted		

**Notes:** \*Significant at p < 0.1; \*\*significant at p < 0.05; \*\*\*significant at p < 0.01

Table 4. The Gender Output Notes				
Number of distinct sample moments				
Number of distinct parameters to be estimated				
Degrees of freedom (380 - 84)				
Minimum was achieved				
Chi-square =668.814				
Degrees of freedom $= 296$				
Probability level = .000				

80
34
96

Table 6. Gender Multigroup Analysis					
Hypothesis	Path	Men	Women	Notes	
H1	SM - SC	0.617 (***)	0.617 (***)	Accepted	
H2	SM - BI	0.524 (***)	0.524 (***)	Accepted	
H3	SC - BI	0.188 (***)	0.188 (***)	Accepted	
H4	BI - PD	0.996 (***)	0.996 (***)	Accepted	

Table	7 /	م ۱	Multi	aroun	Analy	veie
Table	1. f	Age	winn	group	Allar	VSIS

	Tuble 7. Age Wullgroup Analysis						
Hypothesis	Path	17-21	22-25	Notes			
H1	SM - SC	0.596 (***)	0.596 (***)	Accepted			
H2	SM - BI	0.541 (***)	0.541 (***)	Accepted			
Н3	SC - BI	0.200 (***)	0.200 (***)	Accepted			
H4	BI - PD	0.977 (***)	0.977 (***)	Accepted			

### Discussion

Based on Table <u>3</u>, social media marketing affects self-congruity. This means the more marketing activities through social media, the more consumers can find harmony with the product. When consumers view Instagram as a local product that offers information search according to consumer needs, the local product has a unique position regarding consumer choice. These results are consistent with previous research, which explains that users in the social media environment display self-alignment through sharing, posting, liking, and commenting on other members (Burnasheva & Suh, 2021). The results of other studies are also supportive,

explaining that consumers will find similarities with social media marketing which can strengthen self-concept (Hermanda et al., 2019).

Social media marketing also affects brand image where when marketing activities on social media get positive responses, the better the brand image of local products in the minds of consumers. When consumers see Instagram of local provide information products that according to consumer needs, consumers will feel that these local products provide correct information to consumers. These results are consistent with previous research, which explains that perceived social media marketing activity refers to how consumers perceive brand

involvement in various social media marketing activities (Koay et al., 2021). Social Media, from a product that offers valuable information to consumers. consumers will have a good image of the brand. This explanation aligns with previous research because social media has proven to be a successful tool for improving marketing. After all, consumers trust the information obtained on social media, which is in line with social media marketing, which is indicated by brand image as a stimulus and response in the sense of consumer buying behavior (Baber & Baber, 2023).

The results show that self-congruity positively affects the brand image, which means that when local products occupy a unique position in consumer choice, consumers will feel that local products have good quality. This is because consumers already have self-congruence with local products. These results are also consistent with previous research, which explains that consumers with high selfcongruence tend to be more consistent in brand personality, and consumers will describe the original brand image well so that consumer behavior will be more apparent. In contrast, consumers with low self-congruence do not have a demand strong for the degree of match between the personality and the consumer brand itself (Zhang, 2021). Consumers who have aligned themselves with a brand and feel that the brand can reveal consumer identity will be one of the best brands they have ever known. This result is also supported by previous research, which explains that the alignment of consumer self-perceptions influences subsequent consumer attitudes toward brand image (Wong & Hung, 2022).

The relationship between brand image and purchase decision also produces a significant positive relationship, which means that when consumers feel that local products are one of the best brands in their field, consumers will buy local products when they need them compared to buying foreign products. These results are also by previous research, which explains that the alignment between the elements and functions of the product/brand image will produce a sense of "satisfaction" and "truth," thus stimulating further positive reactions from consumers. namely purchasing decisions (Shi & Jiang, 2022). Other research explains that consumers of online products will respond positively if they believe in the company's brand image (Rosmayani & Mardhatillah, 2020). When consumers feel that a brand is good, consumers will respond positively by being interested in the benefits and ending with a purchase decision.

Based on Tables 4 and 6, it can be said that there are differences in behavior/ characteristics of the male and female gender, which when female consumers already feel that one of the local brands is the best, female consumers will tend to be interested in feeling the benefits, whereas male consumers are not easily attracted. This is consistent with previous research, which explains that the roles of men and women have different perceptions of service benefits, risks, ease of use, or complexity of innovations and can process information differently, leading to different levels of intention to use, so that men who already have principles, especially beliefs or perceptions, create real intentions, different results for women who are more passive in this regard (Marsasi & Bargiah, 2023).

Tables 5 and 7 indicate a difference between consumers aged 17-21 years and those aged 22-25 years. These results explain that younger consumers tend to buy local products online rather than physically and will first look at Instagram to find information that suits their needs so that local products can occupy an important position in the minds of consumers, in contrast to older consumers who tend to buy local products physically or offline. These results are in line with previous research, which explains that younger consumers have full online

purchase intentions while those who are older have minimum purchase intentions; however, online purchase intentions gradually decline with age, so these results suggest a general pattern of attitudes toward technology and its impact on buying behavior (Fatima et al., 2022).

# CONCLUSION AND RECOMMEN-DATION

This study examines the effect of social media marketing on self-congruity. Then social media marketing and self-congruity influence brand image, leading to a purchase decision. The results show that all hypotheses influence each other by applying the self-expansion theory, where consumers will align themselves with brands from local products so that consumers will expand their self-concept and culminate in purchasing decisions. Consumers will pay more attention to local products that provide promotional content, such as pictures or videos about products offered on social media, so they can become consumers' favorite brands that can show their self-image. Companies need to be active in promotions through social media, such as creating content on Instagram and being active on TikTok Live and Shopee Live. To raise a local brand, they can use influential influencers, who always promote local products on social media. Promotion can be done by working with influencers, not only by promoting on his social media but when doing live with influencers, even if it is only for 1 minute, whether it is Instagram live, TikTok live, or during shopee live. If local products have become consumers' favorite brands that can show consumers' self-image, then these local product brands will become one of the best brands according to these consumers.

This study still has limitations which are limited to generation Z respondents, so that in future research, it can be expanded to target respondents to generation Y, who have different perceptions of online shopping through social media. The goodness of fit results in this study tends to be marginal fit. This can be improved by increasing the number of respondents above 300 and expanding the distribution area to big cities such as Surabaya, Jakarta, Bandung, and others.

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