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The Impact of Founder's Perceived Credibility in Social Media on Customer-Brand Engagement to Improve Customer Satisfaction and Brand Loyalty in Indonesian Fashion SMEs

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Abstract

This research aims to examine the impact of brand owner's perceived credibility in social media on customer-brand engagement to increase brand loyalty in Indonesian fashion small and medium-sized enterprises (SMEs). A questionnaire-based online survey was utilized to collect the data from 140 customers of Indonesian fashion SMEs and the data was analyzed with the SME-PLS model. The results show the relations between four variables, perceived credibility, customer-brand engagement, customer satisfaction, and brand loyalty. The findings provide valuable insights for academics and fashion industry practitioners in determining the role of brand owners to improve customer satisfaction through customer-brand engagement as an attempt to increase brand loyalty.

Keywords
Perceived credibility; customer-brand engagement; satisfaction; loyalty

I. Introduction

Fashion is a growing industry in Indonesia that continues to increase with an annual growth rate of 10.3% and the revenue amounts to US$14,026m in 2020 with apparel as its largest segment which was projected to have a market volume of US$10,092m in 2021 (Statista.com, 2021). In 2018, the apparel industry was also the second-largest contributor to employment in the manufacturing sector (13.69%) (Ministry of Industry, 2019). Apparel industry as a part of the Textile and Textile Product (TPT) industry has a value chain spreading out from upstream to downstream. The growth of apparel products downstream will influence all the upstream industries such as fiber, spinning and yarn industry, knitting and printing (Salim and Ernawati, 2015). The importance of the fashion industry is not only about their contribution to the economy, but also to the development of small and medium enterprises (SMEs) in Indonesia.

Fashion SMEs have a significant contribution to national GDP (Ministry of Industry Indonesia, 2020) and absorbed 60% of the total workers in the fashion industry sector (Ministry of Industry, 2019). Although the fashion industry in general shows good growth and has been well developed, the survival rate of the new fashion business is considered low (Andriani, Samadhi, Siswanto, and Suryadi, 2018). According to the U.S. Bureau of Labor Statistics, about 20% of small businesses fail during the first year while 50% of them fail by the fifth year. The most common problems faced by SMEs in Indonesia are about creating designs that follow the market, creating an interesting packaging to attract consumers, capital problems, access to the market, and brand building (Farras, 2019). This statement has been supported by several literatures that mentioned one of the reasons behind the failure is that SMEs fail to see the importance of branding for the business growth and presume branding merely as an act of advertising (Hashim and Tan, 2015).

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Social media with its ability to connect people has now become an effective tool in building a brand (Ahmad, Salman, and Ashiq, 2015). Supported by the growth and accessibility of the Internet, it has given people access to start a business at a low cost (Finkle, 2019). Fashion is the largest contributor in Indonesia e-commerce with a projected market value of US$9,813m in 2020 and 25% of most purchased product categories are fashion and beauty, according to the Indonesian Internet Service Providers Association (APJII) Q2 2019 report.

Social media is an example of a relatively recent development of information technology (Marbun et al, 2020). Communication through social media promises a comfortable state of communication, where someone who cannot compose words can be someone who is very poetic, with a very relaxed appearance and state, someone can carry out communication activities with others, lecturers, or someone when we communicate with it must take care of all things, appearance and style of language, but communicating through social media do not have to pay attention to it, sit back with a cup of coffee and use casual clothes a person can carry out communication activities (Marlina, 2020).

Social media has also specifically benefited the fashion industry by allowing the brands to connect with the customers (Martín-Consuegra, Faraoni, Díaz and Ranfagni, 2018). Since the barrier level to enter the fashion industry is considerably low, there is a significant increase in the market competition that forces companies to search for new ways in communicating the brand (Andriani et al, 2018). Hence, the competition in fashion SMEs is not merely about the products that the brands offer, but also on how the brands present themselves on social media through its content (Chan and Astari, 2017).

The significant involvement of brand owners in the company is the main factor that differentiates SMEs and large firms (Razeghi, Roosta, Gharache, and Alemtabriz, 2016). SMEs in most of the time are strongly associated with the brand owner or brand manager in terms of brand personality, tastes and preferences, abilities and knowledge, and personal values (Centeno, Cambra-Fierro, Vazquez-Carrasco, Hart, and Dinnie, 2019). Adding to this, the reputation of professionals in a particular company and the reputation of this company are closely related and both influence the company's performance (Kurchaska, 2019)

Perceived credibility as one of the elements to build personal branding indicates how the customers view and trust the firm in order to have a mutual relationship (Zabojnik, 2018). Based on this, trust can be considered as a driver of customer and brand engagement as it engenders cooperation and interactions, which is vital in nurturing an ongoing relationship with customers (Agyei, Sun, Abrokwah, Penney, and Ofori-Boafo, 2020). Building a deep relationship with customers is critical to the brand as it stimulates brand loyalty (Sahin, Zehir, and Kitapçı, 2011).

Referring to social media's impact on the rise of Indonesian fashion SMEs, the objective of this study is to investigate the effect of brand owner's perceived credibility on social media in building customer-brand engagement to obtain brand loyalty in Indonesian fashion SMEs. In the local context, there are limited numbers of studies that focus on building local fashion SMEs, particularly regarding the role of brand owner and maintaining customer-brand engagement. One relevant journal that discusses the role of personal branding in SMEs mentions about maintaining the good image of a public figure through the use of reputation marketing (Citra, 2018), and yet this is not in the fashion industry. Centeno et al (2019) mention the role of the brand's owner-manager in SMEs, but they do not investigate its effect on customer engagement.

Therefore, this research would like to fill the gap by emphasizing the role of SMEs brand owner's personal branding in increasing brand loyalty. Through this research, the

authors would like to identify the necessity to build a prominent perceived value of the brand owner for the whole image of the brand itself. This research also aims to analyze the factors to increase the customer brand engagement and customer satisfaction which may generate the brand loyalty.

II. Review of Literature

2.1 Social Media

Social media is media utilized by society to communicate, engage, and share information with other users through online technology (Simangunsong and Handoko, 2020). According to Statista.com (2022), Facebook, YouTube, Whatsapp and Instagram are four of today's most used social media platforms in the world. The role of social media keeps increasing as the result of technological advancement and the increased users' adaptation in the digital era as social media can today be utilized for business purposes (Rahbi and Abdullah, 2017).

In addition to the selling and purchasing activity, social media allows brands and customers to connect which makes it a good platform for relationship and word-of-mouth marketing if utilized properly (He, Wang, Chen, and Zha, 2015). There are five ways to convey brand image through social media which can be listed as choosing the right network, using visual branding effects, developing the personal voice, maintaining strong communication with the followers and sharing useful content (Nanayakkara and Dissanayake, 2020). This turned out to be more important as social influence has always played a major role in consumer buying decisions (Taprial and Kanwar, 2017).

2.2 Perceived Credibility

Credibility is the positive judgment by the customers on the communicators' characteristics which increase the value of the information or message conveyed by the communicators (Rusdiana, Suroso, and Suwandari, 2019). In general, customers perceive brands as credible when they can believe in the source of information. Previous research agreed on Ohanian's credibility model in 1990 with the three components of credibility, which includes attractiveness, trustworthiness and expertise, hence it is important for a brand and its brand owner to be perceived as attractive, trustworthy, and expert by the customers (Cuong, 2020).

The advancement of the Internet with social media allows customers to have greater access to discover more about the top management level of one company or brand, which in SMEs is the brand owner itself who usually acts as the chief executive officer (CEO). Previous studies have shown how CEO branding can be a valuable asset to the company (Cottan-Nir and Lehman-Wilzig, 2018). The CEO is seen as the internal endorser of the company and is able to convey a better message about the company compared to the external endorser, such as the corporate or personal vision to every stakeholder including the customers (Bendisch, Larsen, and Trueman, 2013). Customers who positively perceive the CEO may also positively evaluate the brand as a whole along with its products and services offered (Agnihotri and Bhattacharya, 2019).

2.3 Customer-Brand Engagement

Customer-brand engagement (CBE) has become a commonly discussed concept in relationship marketing (Şahin and Şahin, 2017). Due to the rise of social media, brands seek ways to engage with customers as the platforms allow for two-ways communication (Yan, 2011; Jahn and Kunz, 2012; Şahin and Şahin, 2017). CBE helps brands to build and

manage a deep emotional relationship with the customers in the online community (Dessart, Veloutsou, and Morgan-Thomas, 2015), which may lead to strong connection with the brand and positively impact the brand loyalty (Carvalho and Fernandes, 2018).

2.4 Customer Satisfaction

Customer satisfaction is a positive affective response as an evaluation of a prior experience with a product or service of a brand which may exceed the customer's pre-purchase expectations (Hasfar, Militina, and Achmad, 2020). Satisfied customers are more likely to repurchase the products or services offered by the brand (Haeruddin and Haeruddin, 2020). It has also been found that satisfied customers will not only stay with the brand but also generate positive words of mouth for the brand (Kim, Kim & Lee, 2016). Previous studies have also supported that customer satisfaction has a significant influence on brand loyalty (Fernandes and Moreira, 2018).

2.5 Brand Loyalty

Brand loyalty is defined as a characteristic of customers who are strongly committed to a brand, hence there is a strong connection between the brand and customers (Kwan, Amenuvor, Basilisco, and Owusu-Antwi, 2019). Previous research has revealed the positive influence of customer-brand engagement on brand loyalty as customers who engage well with the brand tend to show positive attitude towards the brand (Hollebeek, 2018). In addition to the repeat purchase behavior, brand loyalty has several advantages such as having customers who are less price sensitive and have a high level of patronage (Rather, Tehseen, and Parrey, 2018). Due to this characteristic, customers who display brand loyalty have the tendency to repurchase and promote the brand and the products or services it offers (Thanh et al., 2020). According to the definitions stated above, hence the following hypotheses are suggested:

2.6 Theoretical Framework

The framework in this research is as follows:

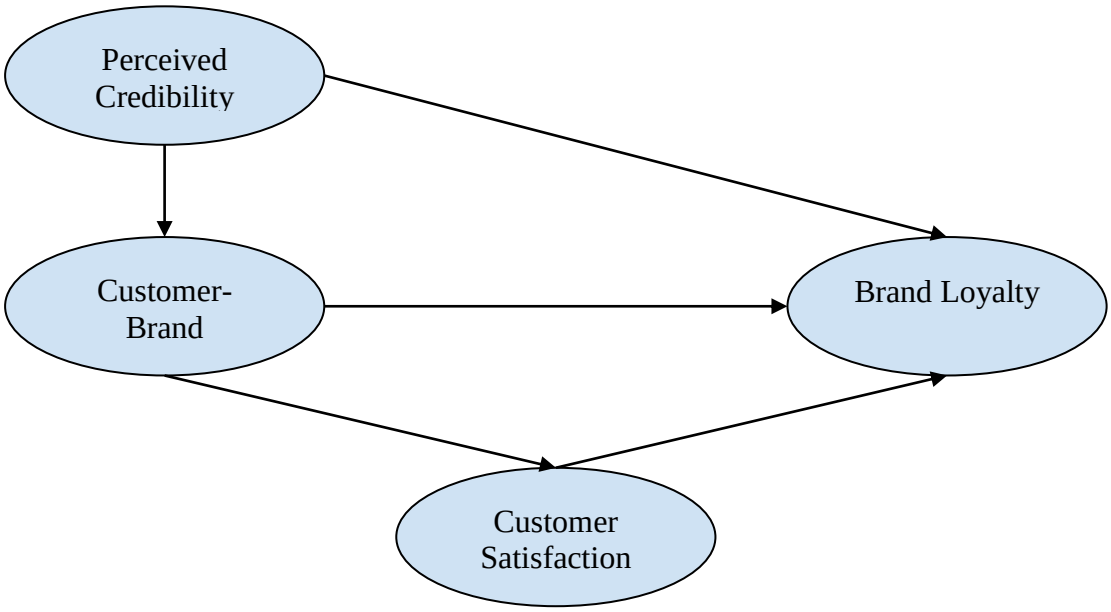

Figure 1. *Theoretical Framework*

2.7 Hypothesis

The research hypothesis is as follows:

1. Perceived credibility has a positive impact on customer-brand engagement.
2. Customer-brand engagement has a positive impact on brand loyalty.
3. Customer satisfaction has a positive impact on brand loyalty.
4. Perceived credibility has a positive impact on brand loyalty.
5. Customer-brand engagement mediates the relation between perceived credibility and brand loyalty.

III. Research Method

The research uses a quantitative method using questionnaires that is distributed to the consumers of local Indonesian Fashion SMEs. The criteria for the respondents is both male and female who has experiences in purchasing from local Indonesian Fashion SMEs through social media platforms, such as Facebook and Instagram. Data was collected through an online survey using the convenience sampling method. The number of respondents who reply are 151 respondents, but only 140 respondents are valid for data processing. The data are analyzed using the PLS-SEM.

IV. Results and Discussion

4.1 Measurement Model

Measurement model reveals the convergent validity and reliability (shown in table 1) and discriminant validity (shown in table 2). The measured construct can be regarded as reliable and valid if it is more than 0.70 (Hair, Black, Babin, and Anderson, 2010). Referring to table 2, all items have loading factors above 0.70, except five items which are CBE1 (*I think a lot about the brand*), CBE3 (*When I use (brand) I forget everything*), CBE4 (*Time flies when I interact with (brand)*), CBE5 (*(Brand) inspires me*), and CBE14 (*I'd like to stick with (brand) despite some problems with it*).

Convergent validity is also assessed based on AVE (Average Variance Extracted). Hair (2010) stated that if a model has an AVE (Average Variance Extracted) value above 0.5, then the model is categorized as having high convergent validity. All variables' AVE (Average Variance Extracted) value are above 0.5 (shown in table 2), therefore, it is valid and has met the requirements for convergent validity so that it is eligible to be continued to the discriminant validity test. For a reliability test, Composite Reliability (CR) value should be above 0.7. Table 2 shows that all variables' Composite Reliability (CR) are above 0.7 which indicates that all variables meet the criteria for Discriminant Validity (DV).

Table 1. Convergent Validity and Reliability

Variable	Item	Description	Loading Factor	Average Variance Extracted (AVE)	Composite Reliability
Brand Loyalty (BL)	BL 1	I would recommend (brand) to friends	0.850	0.698	0.920
	BL 2	I will buy (brand) again	0.841		
	BL 3	I will not buy another brand if (brand) is present in the store	0.732		

	BL 4	I am faithful to (brand)	0.877		
	BL 5	I am committed to (brand)	0.868		
Customer Brand Engagement (CBE)	CBE 2	(Brand) stimulates my interest	0.714	0.664	0.947
	CBE 6	I am proud using (brand)	0.841		
	CBE 7	I use (brand) with total dedication	0.762		
	CBE 8	Using (brand) makes me happy	0.831		
	CBE 9	I feel enthusiastic about (brand)	0.852		
	CBE 10	I spend a lot of time using (brand)	0.854		
	CBE 11	(Brand) is one I often use in (category)	0.824		
	CBE 12	Within (category) I always use (brand)	0.789		
	CBE 13	I feel like using (brand)	0.854		
Customer Satisfaction (CS)	CS 1	I am satisfied with the shopping experience of this brand	0.854	0.724	0.959
	CS 2	This brand offers an online channel that I enjoy shopping	0.835		
	CS 3	In general, the service of this brand is much better than I expected	0.893		
	CS 4	In general, this brand is much better than the other brands	0.778		
	CS 5	I am satisfied with the products provided by this brand	0.901		
	CS 6	This brand has provided consistent product quality	0.892		
	CS 7	The products provided by this brand make want to buy them	0.878		

	CS 8	This brand offers reasonable prices	0.738		
	CS 9	In general, I am satisfied with the products provided by this brand	0.874		
Perceived Credibility (PC)	PC 1	I see myself as a fan of (brand)'s owner	0.765	0.650	0.903
	PC 2	I feel very familiar with (brand)'s owner	0.833		
	PC 3	I feel that the (brand)'s owner personal branding is very strong	0.836		
	PC 4	I have a positive feeling towards the (brand)'s owner	0.786		
	PC 5	I believe in the (brand)'s owner	0.809		

Table 2. Discriminant Validity

Variable	Brand Loyalty	Customer-brand Engagement	Customer Satisfaction	Perceived credibility
BL	0.835			
CBE	0.816	0.815		
CS	0.814	0.812	0.851	
PC	0.587	0.630	0.596	0.806

4.2 Structural Model

The analysis reveals that all hypotheses except H4 (Perceived Credibility has a positive impact on Brand Loyalty) are supported. R square Brand Loyalty is 0.735, which indicates Perceived Credibility, Customer Brand Engagement, and Customer Satisfaction, can explain 73.5% of the study, while Brand Loyalty and consider a substantial model.

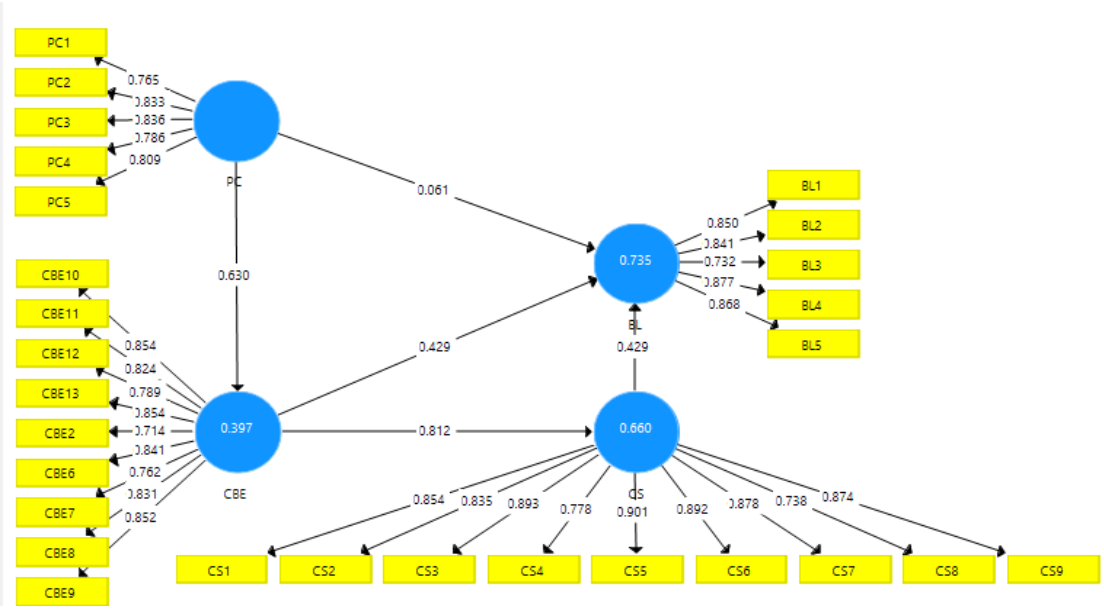

Figure 2. Structural Model

Table 3. Hypothesis Test

Hypothesis	Original Sample (O)	Average (M)	(STDEV)	t Statistics	P Value	Conclusion
Perceived Credibility → Customer-brand engagement	0.630	0.419	0.086	7.371	0.000	Supported
Customer-brand engagement→ Brand Loyalty	0.429	0.814	0.087	0.900	0.000	Supported
Customer Satisfaction → Brand Loyalty	0.429	0.424	0.084	5.088	0.000	Supported
Perceived Credibility → Brand Loyalty	0.061	0.077	0.068	0.068	0.369	Not Supported
Customer-brand engagement → Customer Satisfaction	0.812	0.637	0.087	4.920	0.000	Supported

Table 4. R Square

	R Square	R Square Adjusted
BL	0.735	0.729
CBE	0.397	0.393
CS	0.660	0.657

Based on table 4, it can be concluded that perceived credibility simultan effects on brand loyalty is 0.735 with adjusted value 0.729, this means the construct is strong with 72.9%. Moderate construct shown from perceived credibility simultan effect on customer satisfaction with 65,7%, while the weakest effect shown from simultant effect toward customer brand engagement with value adjusted 39.3%.

Table 5. Indirect Effect Table

Specific Indirect Effects	
PC → CBE → BL	0.270
PC → CBE → CS → BL	0.220
PC → CBE → CS	0.512
CBE → CS → BL	0.348

Referring to table 5 about indirect effect, it can be concluded that the p values are > 0.05, this means each variable isn't significant because there was no mediated impact. While based on table 3 we concluded that the customer-brand engagement can be reflected by how the brand stimulates the customer's interests (CBE 2), how proud the customer is for using the brand (CBE 6), how the customer uses the brand with total dedication (CBE 7), how using the brand makes the customer happy (CBE 8), how enthusiastic the customer feels about the brand (CBE 9), how the customer spends a lot of time using the brand (CBE 10), how the brand is one the customer often uses in a particular category (CBE 11), how the customer always use the brand within a particular category (CBE 12), and how the customer feels like using the brand (CBE 13). These measurements were capable of supporting how customer brand-engagement impacts customer satisfaction and brand loyalty, even though the relation between customer brand-engagement and customer satisfaction does not mediate brand loyalty.

V. Conclusion

This study shows that perceived credibility of the brand owner, in order to create loyalty, should be mediated by customer-brand engagement. It is important for brand owners to be perceived as credible by the customers to improve the customer-brand engagement. The customer-brand engagement can be reflected by the cognitive, affective, behavioral aspects. Customer-brand engagement has become a prominent topic in relationship marketing as it helps brands to build a deep emotional relationship with the customers (Dessart et al., 2015) and influence the company's performance (Kurchaska, 2019).

This result also supports the previous literature which stated that customer satisfaction has a positive impact on brand loyalty (Fernandes and Moreira, 2018). Customer-brand engagement also has a positive impact on customer satisfaction, it means that satisfaction is not merely determined by the performance of a product or service, but also because of a deep relationship between a brand and its customers.

Perceived credibility of the brand owner has a positive impact on customer-brand engagement. Which means the brand owner should realize that his or her own personal branding, including personality, tastes, preferences, abilities, knowledge, and personal

values, may affect the relationship between the brand and customers. Since customer-brand engagement has a positive impact on customer satisfaction, brand owners and managers should realize that it is important to engage with the customers besides the great performance of the product.

This study has several limitations. First the relatively small sample used might hinder the ability of generalization of the model. Second, there might be differences across industries and countries that might limit the application of this study to general industries and countries. For future research, the suggestions besides are to get bigger samples and try different industries or countries, the antecedents of the brand owner's perceived credibility should be investigated further. For example, the factors that may or may not increase the perceived credibility of a brand owner from the consumers' perspectives. Consumers' perspectives will help brand owners in developing their personal brand image in order to be perceived as credible by the customers.

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