# The Customers' Self-centered Brand Relationship Model: A Study in the Fast Fashion Industry in Developing Countries

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# ABSTRACT

Based on the consumer-psychology model, this paper developed a model of self-centered brand engagement with the brand by examining the interplay between image, brand attachment, customer-brand relationship, and brand loyalty. The moderating effect of self-brand connection and positive word-of-mouth (WOM) on the relationship between three antecedents and brand loyalty was also investigated. CB-SEM was used to analyze the data collected online from 210 customers of fast fashion brands in Vietnam. The results show positive relationships between constructs in the model, except for the effect of image on brand loyalty. Moreover, the self-brand connection can moderate the effect of the customer-brand relationship on brand loyalty, whereas positive WOM significantly moderates the effect of image and brand attachment on brand loyalty. Managerial implications were suggested to show fast fashion brands how to build up a long-term relationship with their customers based on brand factors.

Keywords: Relationship quality, trust, emerging countries, Vietnam customers.

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# **1. INTRODUCTION**

Shopping has currently become a form of entertainment and the demand for clothes is rapidly increasing, hence, fashion plays an indispensable role in each person's life; hence, the fast fashion industry has emerged to catch up with the continuous and increasing demand of this market. As a result, the fast fashion industry appears inevitable due to the continuous change in customer demand. The fast fashion industry allows firms to produce fast, save every source, and optimize the supply chain so that products can reach consumers quickly with reasonable prices and help retailers avoid discounts and cut profits (Choi, 2014). After decades of growing and being a wise idea for the retailing industry, the concept of fast fashion has been adopted as a vital form of key players in the global fashion market (Caro and Martínez-de-Albéniz, 2015; Su and Chang, 2018). Fast fashion business models are finding a way to grow sustainably with customers (e.g. environmental impacts) (Long and Nasiry, 2022). Therefore, the consumer-brand relationship is considered to contribute a vital role to fast fashion brands as a sustainable competitive advantage (Nyaga and Whipple, 2011). Moreover, many international fast fashion brands have penetrated Asian emerging markets in recent years, including Zara, Uniqlo, and Mango and with the constant introduction of new collections and fashion-led styles, fast fashion in Vietnam has become a phenomenon (Nguyen and Ha, 2020)

Millions of dollars from retailing management have been invested in computer systems for collecting and analyzing data about customers because building and managing relationships with customers allows the retailer to encourage increased loyalty. Therefore, the quality of relationships should be noticed and nurtured to ensure effectiveness and sustainability. Relationship quality describes the overall relationship in an abstract manner including various factors such as trust, satisfaction, commitment, and so on rather than a specific dimension of the relationship (Nyaga and Whipple, 2011). Despite the availability of many studies on the relationship quality topic, most of them focus on separate effects of each component of the relationship (Albert and Merunka, 2013; Carlson et al., 2009; Park and Kim, 2014). Furthermore, in the context of fast fashion, there are no consistent definitions or mechanisms for what attributes a qualified customer-brand relationship consists of (Holmlund, 2008; Čater and Čater, 2010; Ulaga and Eggert, 2006; Rauyruen and Miller, 2007); hence, it is essential to investigate attributes of customer-brand relationship quality as a unidimensional construct and its holistic effects on the crucial outcome of fast fashion brands - brand loyalty. In addition, the self-brand connection is necessary for understanding the network that relates to certain principles, such as laws of nature, which are neither logically necessary nor theoretically explicable. Despite the importance of self-brand connection in the relationship between consumers and brands, little literature deeply examines this relationship in the context of customer-brand relationship quality. Only the study of Dwivedi (2014) indicated that for purely intangible service brands, consumers' post-purchased evaluations associated with self-concept implication lead to increased relationship quality. However, only three components of relationship quality were mentioned in the model: brand trust, commitment, and social benefits while relationship quality should be conceptualized in a larger manner. Besides, the experience in stores is another essential factor in creating value and improving satisfaction and purchase intentions (Alexander and Kent, 2020; Hur'e et al., 2017; Molinillo et al., 2020), which can differentiate a brand from others. Furthermore, the effect of misfit was also recognized with two contrasting brand effects: counterfactual thinking about the brand, which leads to a decreased consumer-brand relationship, and a strategical part of a repositioning strategy (Beverland et al., 2006). Therefore, the activities and experiences in stores also contribute to a successful relationship with customers. Consequently, the image of a fast fashion system should include both concepts of brand and store.

According to the consumer psychology model (Schmitt, 2012), after experiencing the brand through sensory perceptions of the brands, consumers will move to the integrating step in which they will integrate brand information and summarize it in a general brand concept. Therefore, the role of self-brand connection measures the strength of the link between the self and a particular brand (Escalas, 2004). However, the moderating role of self-brand connection was omitted on the relationship between customer-brand relationship and its antecedents. Furthermore, word-of-mouth (WOM) also plays an essential role in the customer-brand relationship because the more WOM a consumer reaches, the more possible they are affected by WOM (Bansal and Voyer, 2000). Even an already-established transaction relationship may be influenced by WOM under the following conditions: the experience with the source of WOM, the source's credibility, and the speed of response from the source. Therefore, a positive WOM can affect relationships between constructs in the self-centered brand relationship model. To fill this gap, this paper proposes a model to fully understand how customers develop

To fill this gap, this paper proposes a model to fully understand how customers develop their relationships with brands based on brand factors extended from the consumer psychology model of Schmitt (2012). Particularly, this paper aims to (1) validate one certain measurement of customer-brand relationship in the context of the fast fashion system, (2) examine the interplay between image, brand attachment, and customer-brand relationship, (3) to investigate the effect of the customer-brand relationship on brand loyalty toward fast fashion brands, and (4) to examine the moderating effects of self-brand connection and positive WOM on the relationship between customer-brand relationship brand loyalty toward fast fashion brands.

### 2. THEORETICAL BACKGROUND

#### 2.1 Customer-brand relationships in the fashion industry

The term relationship quality is mentioned as "an indicator of the health and wellbeing" of relationships (Crosby et al., 1990, p.76). It represents the overall relationship in an abstract manner including various factors such as trust, satisfaction, commitment, and so on rather than a specific dimension of the relationship. The concept of relationship quality varies across studies, and it still lacks a formal definition of the relationship between customer and brand in the context of fast fashion and a consistent mechanism of what attributes a customer-brand relationship constitutes. In particular, the mechanism varies largely across contexts including opportunism; customer orientation; seller expertise; conflict; willingness to invest; expectation to continue, cooperation; adaption; knowledge transfer; perceived quality; commitment; and satisfaction (Holmlund, 2008; Čater and Čater, 2010; Ulaga and Eggert, 2006; Rauyruen and Miller, 2007). For instance, Dwivedi (2014) indicated that a brand relationship quality should include Brand trust, commitment, and social benefits and consider satisfaction a separate factor. However, Kim et al. (2005) developed a measurement for brand relationship quality including five components such as self-connective attachment, satisfaction, behavioral commitment, trust, and emotional intimacy in the scope of telecom services in India. Moreover, brand relationship is considered a unidimensional construct including six aspects including function, love, commitment, attachment, connection, and partner quality in a study of coffee chain stores in China and Taiwan (Chang and Chieng, 2006). In addition, three common components of customer-brand relationships in previous research comprise trust, satisfaction, and commitment (Athanasopoulou, 2009; Holmlund, 2008; Woo and Ennew, 2004). Therefore, depending on the context of the study, the concept of customer-brand relationships will be formed accordingly.

Although the popularity of various measurements of the customer-brand relationship, the market and customers' perceptions have also been continuously changing over time; therefore, a specific measurement of the consumer-brand relationship in the context of fast fashion should be validated. Moreover, due to the similarity in a chain of stores to the context of the Chang and Chieng's study (2006), this paper defines customer-brand relationships in the fast fashion industry as a unidimensional construct including various attributes such as satisfaction, trust, commitment, and intimacy. In other words, a customer-brand relationship is viewed as the tie between a customer and a brand that is voluntary and interdependent.

#### 2.2 The consumer-psychology of brand model

The consumer psychology of brand model was built by Schmitt (2012), which differentiates three levels of consumer engagement (object-centered, self-centered, and social) and five processes (identifying, experiencing, integrating, signifying, and

connecting). In addition, this model also presents key psychological factors underlying brand effects and closes the gap between theory to business practice through empirical research and the applications in practice. Particularly, for the identifying step, consumers will participate in some actions, such as searching for and collecting information about the brand as well as its category and alternative brands, relating to inter-brand relations, brand associations, and brand categorization. Next, consumers will join in experiencing activities, such as sensory perceptions of the brand, brand affect, and participatory experiences. After the experience process, they will combine all information about the brand and summarize it into their own concept, driving brand concept, brand personality, and brand relationships. As a result, brands have become signifiers that transfer the meaning to consumers as informational cues, identity signals, and symbolism. The philosophy of the consumer-psychology of brand model has been extensively applied in various research exploring relationships among brand factors and developing creative brand marketing strategies (Kaufmann et al., 2016; Ashley and Tuten; 2015). Therefore, due to the important role of the brand concept in the fast fashion system, this paper relies on the philosophy of Schmitt (2012) to establish the process of customer-brand relationship formation toward fast fashion brands. Figure 1 illustrates the network relationships between examining constructs in the conceptual model of the customers' self-centered brand relationship.

# **3. HYPOTHESES DEVELOPMENT**

#### 3.1 The effect of image on brand attachment and customer-brand relationship

Brand image is considered an integrated consumer's impression from different sources such as actual experience and hearsay about the brand itself, packaging, name, the manufacturer, other customers, the advertising content, etc. (Britt, 1966). Moreover, contextual elements in the store have been demonstrated to play an important role in the image of a manufacturer brand (Joachimsthaler and Aaker, 1997). More and more foreign brands are entering the Vietnam market and gradually dominating it (e.g. fast fashion brands such as H&M, Zara, Uniqlo, etc.) with more than 200 foreign fashion brands that locate official stores in Vietnam (VIRAC Research, 2021). In this context, store experience is one of the most important differentiated features which provide substantial benefits for retailers. It was defined as the complicated perception of a consumer on various attributes of a store (Bloemer and de Ruyter, 1998). The experience formation derives from an integration of retailer attributes (e.g. shopping environment, store services, product assortment, merchandise quality, store atmosphere, and store personnel) (Ailawadi and Keller, 2004; Grewal et al., 1998; Zimmer and Golden, 1988). Moreover, Roswinanto (2011) also revealed that a nice brand name and colorful store can cause a pleasurable and memorable experience. Furthermore, customers and their shared experience go through brand image to form a customer-brand relationship (Chang and Chieng, 2006). Therefore, based on the available image of the brand, customers will have more knowledge about the brand as well as the products or services that it provides, so brand image is expected as an informational cue for customers to connect with the brand for experiencing the products and services offered. As a result, this paper defines image as a general concept including both brand image and store image of the brand toward the fast fashion system. The following hypotheses were posited:

H1. Image has a positive impact on customer-brand relationship.

H2. Image has a positive impact on brand attachment.

#### 3.2 The effect of brand attachment on customer-brand relationship

Brand attachment plays an important role in the connection between a brand and customers, which is defined as "the strength of the bond connecting the brand with the self" (Park et al., 2010, p. 2), and the brand and its relationship to the customer is epitomized by a rich memorable presentation (Mikulincer and Shaver, 2007). Therefore, although some papers presented brand attachment as a component of customer-brand relationship (Kim et al., 2005), this paper considers brand attachment an independent construct of customer-brand relationship to examine its vital influence on customer-brand relationship. In addition, recent previous brand research emphasized the importance of brand attachment as a separate variable rather than a component of customer-brand relationship (Hwang et al., 2021; Shetty and Fitzsimmons, 2022). Besides, this paper defines customer-brand relationship in terms of relationship quality with three aspects: satisfaction, trust, commitment, and intimacy. However, recently, there is no research examining the relationship between brand attachment and customer-brand relationship, this paper is the first to propose that a connection between a brand and the self may improve the quality of a relationship between that brand and the customer to encourage him/her to stick with the existing relationship in the long-term. This study hypothesizes: H3. Brand attachment has a positive impact on customer-brand relationship.

#### 3.3 The determinants of brand loyalty

Brand loyalty is a significant source of sustainable advantages for companies and has been examined extensively in marketing research for decades across industries and sectors (Hwang *et al.* 2021; Lu *et al.*, 2023; Rizka and Widji, 2013; Shetty and Fitzsimmons, 2022). The concept of brand loyalty refers to two distinct perspectives: behavioral, which relates to the commitment to rebuy a particular brand, and attitudinal, which relates to a preference for a favorite brand and an emotional bond with a brand (Reichheld, 1996; Thomson *et al.*, 2005). Keller (2002) indicated that the relationship between a consumer and a brand is the final stage of the brand asset establishment. Customers derive loyalty behaviors at this stage for processing the brand (Jin *et al.* 2019). In addition, relationship quality contributes to sustaining and developing existing strong relationships and transforming parties in the relationship into loyalty (Berry and Parasuraman, 1991). Previous research asserted that the consumer-brand relationship enhances brand loyalty (Francisco-Maffezzolli *et al.*, 2014; Jin *et al.*, 2019).

Moreover, owing to the higher control over points of purchase, there are better management of brand perceptions from customers (Vescovi, 1995) and a higher level of brand-perceived quality (Yoo *et al.*, 2000). Therefore, the image of brands was also essential in making the choice of purchase. In line with this thought, Bao *et al.* (2011) establish a set of repurchase intention's antecedents in the context of the electronic sector based on the philosophy of the cue utilization theory including tangible extrinsic cues (store image and product signatureness) and intangible intrinsic cues (customers' evaluation on private brands' quality). Furthermore, generating an emotional bond between the brand and the customer is a challenge for companies, as a strong brand-customer connection is assumed to create customer loyalty to the brand with repeated purchases over time for the same brand (Thomson *et al.*, 2005). Brand attachment is one of the key factors creating a strong emotional and cognitive bond between the customer and the brand, driving positive behaviors toward a particular brand (Yu, 2020). Similarly, prior studies also support this argument (Hwang *et al.*, 2021). Therefore, this paper posits:

- H4. Image has a positive impact on brand loyalty.
- H5. Brand attachment has a positive impact on brand loyalty.
- H6. Customer-brand relationship has a positive impact on brand loyalty.

### 3.4 The moderating effect of self-brand connection

The correlation between consumers' actions and their attachment to self-brand has been an active topic in the marketing field. Self-brand connection was defined as the degree to which a consumer integrates a brand into his or her self-concept and were expected to generate enduring positive brand attitudes and brand loyalty (Escalas and Bettman, 2003). It is expected that the fit between a fashion brand's characteristics and the self may have essential implications. For instance, through a purchase of a fashion brand that is similar to the consumer's actual personality, that person is communicating something about him/herself with that brand (Keller, 1993). As consumers develop a stronger connection between themselves and a brand, they will be able to use it to express themselves, which is likely to lead to more favorable behaviors toward the brand (De Angelis *et al.*, 2012). Based on the self-verification theory, van der Westhuizen (2018) verifies the function of self-brand connection in improving brand loyalty, accordingly, if a person with a favorable emotional bond or a highly qualified relationship with that brand associated with this connection, it is more likely to have improved brand loyalty. Therefore, this paper proposes:

H7a. Self-brand connection positively moderates the impact of image on brand loyalty.

H7b. Self-brand connection positively moderates the impact of brand attachment on brand loyalty.

H7c. Self-brand connection positively moderates the impact of customer-brand relationship on brand loyalty.

# 3.5 The moderating effect of positive WOM

Positive WOM is explained as informal communication between customers and other people regarding the quality of goods and services. It also relates to pleasant, vivid, or novel experiences; recommendations to others; and even conspicuous displays (Anderson, 1998). Therefore, it is viewed as one of the most determinants for marketing literature on the impact of future buying decisions (Bansal and Voyer, 2000). Furthermore, marketers consider the outcome of consumer choice due to the success spread out by WOM as a more formal and organizational media than other advertising channels (Bansal and Voyer, 2000). Zeithaml and Bitner (1996) also described personal communication like WOM as a more reliable source than non-personal media. Non-benefits prove this that consumers can gain when they take action to spread out the information for a product or service (Bednall and Kanuk, 1997). Therefore, they become a more objective and trustworthy source of information for other customers (Kozinets, 2002). As a result, the source of information as positive WOM significantly affects the success of images of companies and brands. Positive WOM is defined as a part of attitudinal loyalty, one of three main streams of research on loyalty (Bennett and Rundle-Thiele, 2002). Therefore, it contributes an important part in building and maintaining relationships with consumers. Under the era of the internet explosion, the speed and breadth of information diffusion have been proportionally increased and also encourage more consumers to simultaneously share their reviews of their experience with a product or service. In light of that, these positive or negative comments are considered more reliable sources than recommendations from providers; consequently, they become an essential reference

during purchase decisions. Yavas and Shemwell (1996) claimed that WOM is one of the main sources of image formation. Based on these characteristics of positive WOM, it is rational to propose:

H8a. Positive WOM positively moderates the impact of image on brand loyalty.

H8b. Positive WOM positively moderates the impact of brand attachment on brand loyalty.

H8c. Positive WOM positively moderates the impact of customer-brand relationship on brand loyalty.

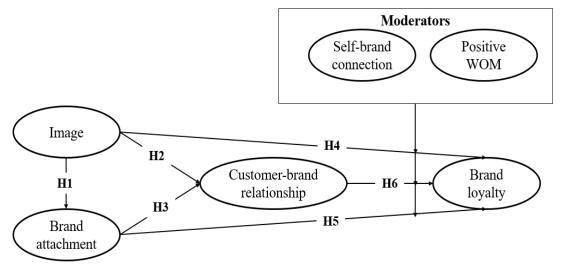


Figure 1. The conceptual framework of the customers' self-centered brand relationship process and outcomes

# 4. METHODOLOGY

# 4.1 Data collection

Vietnam was chosen for data collection because it is likely to be the top performing-Asian economy in 2020 without any economic contraction during the coronavirus pandemic while other developed countries and its regional peers suffer heavily (Lee, 2021). Therefore, it is a potential market for global brands to invest in the future. Online survey is the main method to deliver the Google link of the questionnaire on social media to Vietnamese respondents data owing to advantages compared with traditional communication (phone, mailing, or face-to-face) such as fast and wide reach, convenience for respondents, better data management, or absence of interviewer bias (Van Selm and Jankowski, 2006). Snowball sampling was selected to distribute the questionnaire by posting the survey link on the interviewers' social media networks. A filtering question was asked at the beginning of the questionnaire to ensure the target respondents who are current customers of fast fashion brands. The automatic random order of answers was applied in the questionnaire to ensure no bias due to the order of answers. A small gift was given as an incentive to encourage respondents to participate in the survey. Finally, a sample of 210 respondents out of 248 samples collected from Oct 2021 to Nov 2021 was used for data analysis after eliminating invalid ones, which is an acceptable sample size because Hoyle (1995) has suggested that 100 to 200 is usually a good starting point in carrying out path modeling for Structural Equation Modeling

### (SEM).

### 4.2 Sample characteristics

Among respondents, there were 30% of males and 70% of females, presenting a dominance of female customers in the fast fashion industry. Respondents come from different age groups from 18 to 55 years old; particularly, the age ranged from 26 to 35 years old accounts for the largest portion (81.5%), and the age group of 18 to 25 accounts for 15.2%. Although other age groups also participated in the questionnaire, the proportion is very small, only 0.5% for the group of 45 to 55 years old and 2.9% for the group of 36 to 45 years old. In addition, the education level is also diversified including below high school (0.5%), high school (5.2%), college and intermediate degree (1.9%), bachelor (63.3%), master (21.4%), Ph.D. (5.7%), and postgraduates (1%). Moreover, there were 152 customers making purchases with their favorite brands from 1 to 3 times per month accounting for 72.4%, the highest group of purchase frequency. The length of relationship with the favorite brand was also asked to see how strong the relationship they have with the brand, which ranged from less than one year up to a 10-year relationship. There were 14 participants who have a more than 9-year relationship with their favorite brand, accounting for 6.7%. Furthermore, Uniqlo, Yame (a local brand), Zara, and H&M were the four most favorite fast fashion brands in the Vietnam market, accounting for 30.5%, 17.6%, 16.7%, and 147.8, respectively. Table 1 summarizes all the descriptive information of the sample.

Dimensions	Items	Frequency	Percentage
Gender	Male	63	30.0
	Female	147	70.0
Age	18-25	32	15.2
-	26-35	171	81.4
	36-45	6	2.9
	45-55	1	0.5
<b>Education level</b>	Below High school	1	0.5
	High school	11	5.2
	College and	4	1.0
	Intermediate degree	4	1.9
	Bachelor	133	63.3
	Master	45	21.4
	Ph.D	12	5.7
	Postgraduate	2	1.0
	Others	2	1.0
<b>Relationship time</b>	Less than 1 year	10	4.8
-	$1 \rightarrow $ under $3 $ years	51	24.3
	3 -> under 6 years	123	58.6
	6 -> under 9 years	12	5.7
	Over 9 years	14	6.7
<b>Purchase frequency</b>	1-3 times/month	152	72.4
	4-6 times/month	7	3.3
	Over 6 times/month	10	4.8
	Sometimes	41	19.5

Table 1.	Sample	characteristics (	(n=210)
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<b>Favorite brand</b>	Uniala	61	30.5
ravorite brand	Uniqlo	64	
	YAME	37	17.6
	ZARA	35	16.7
	H&M	31	14.8
	Mango	13	6.2
	Ninomax	11	5.2
	Others	19	9.0

### 4.3 Measure development

The measurement of examining constructs was adapted from previous studies with modifications to fit with the context of this study. The measure of customer-brand relationship quality was adapted from the finding of Kim *et al.* (2005). Then, the measure of image was learned from Bao *et al.* (2011) and Suki and Sasmita (2015). Next, the measures of positive WOM and self-brand connection were adapted from the studies of Kuo *et al.* (2013) and van der Westhuizen (2018), respectively.

Each item is measured on a seven-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (7) and translated into Vietnamese following the translation-back translation method. First, a pre-test was conducted with five Ph.D. and Master students to check the understandability and familiarity language of the content translation. Ph.D. candidates were then asked to translate the Vietnamese questionnaire version to English to check whether the meaning of the initial statements was changed or not. Then, after the content meaning of the measurement was ensured, a pilot test was conducted with 30 fast fashion customers. The result of the pilot test through Exploratory factor analysis and reliability test separated brand attachment as an independent variable from the customerbrand relationship construct. The final measurement includes 44 items extracted from six dimensions. (see Appendix A)

# 4.4 Data analysis

SPSS 22.0 was used to describe the demographic information, employ reliability test and EFA, and conduct a median-split technique to separate positive WOM and self-brand connection into two groups of level: high vs. low. Next, AMOS was used for the measurement and structural assessment to test group comparisons and the strength and significance of relationships in a structural model (Hair *et al.*, 2006) including confirmatory factor analysis (CFA) and SEM. Multiple-group analysis (MGA) was used to test the moderating effect of positive WOM and self-brand connection.

# **5. RESULTS**

### 5.1 Measurement assessment

First, EFA was conducted to confirm the measurement model and its internal consistency. The KMO index is satisfied with a score of 0.952 (> 0.5), and Bartlett's test of sphericity is highly significant ( $\chi^2_{(351)} = 8177.963$ ; p < 0.001). Moreover, after removing two items from image and four items from customer-brand relationship, all factor loadings were larger than 0.5, and the difference between the absolute cross-factor loadings was higher than 0.3. The structure of the three independent dimensions including image, brand attachment, and customer-brand relationship can explain 79.674% of the total variance (> 50%), and all eigenvalues were larger than 1, with scores of 17.981, 2.672, and 1.446.

Brand loyalty and two moderators were excluded from the EFA because the important meaning of the outcome variable contributes to the whole measurement model, while moderators do not contribute directly to the conceptual model. Therefore, the final measurement of the 32 items extracted from the four constructs was ensured (Hair *et al.*, 2006).

Next, CFA was employed to ensure the measurement structure of the conceptual model. Table 2 shows values of factor loadings, which were all larger than 0.5 after eliminating two items of brand loyalty (Fornell and Larcker, 1981), mean, and standard deviation (SD). Mean scores of constructs were larger than 5, presenting an agreement from respondents on items. The reliability test was examined using Cronbach's alpha and composite reliability (CR) values, which were all in an acceptable range from 0.920 to 0.982 and from 0.922 to 0.981, respectively (Hair *et al.*, 2006). The average variance extracted values (AVE) values, which were higher than 0.5, were acceptable, hence, the convergence validity was confirmed. The square root of AVE values was all smaller than the correlation between every pair of latent variables (Fornell and Larcker, 1981), and all values of maximum shared variance (MSV) were smaller than each of AVE values, so the discriminant validity was ensured (Table 3).

In addition, the model fit indices were calculated [ $\chi^2 = 761.048$ ; df = 335;  $\chi^2/df = 2.272 < 3$ ; p < 0.001; GFI = 0.814 > 0.8; TLI = 0.940 > 0.9; CFI = 0.954 > 0.9; RMSEA = 0.078 < 0.08], which were all in the acceptable range (Hair *et al.*, 2006; Seyal *et al.*, 2002). Therefore, the data fit the measurement of the conceptual model well. After this round, the measurement includes 30 items used for SEM.

Constructs/Items	Factor loadings	Mean	SD	Cronbach's alpha
Image (IMA)		5.014	1.233	0.965
IMA1	0.880	5.280	1.438	
IMA2	0.853	5.130	1.476	
IMA3	0.811	4.560	1.414	
IMA4	0.915	5.320	1.447	
IMA5	0.799	5.070	1.466	
IMA6	0.858	4.680	1.341	
IMA7	0.897	5.140	1.402	
IMA8	0.896	5.030	1.395	
IMA9	0.839	4.940	1.394	
IMA10	0.895	5.000	1.332	
Brand attachment (RAT)		4.599	1.265	0.952
RAT1	0.880	4.010	1.487	
RAT2	0.951	3.810	1.742	
RAT3	0.934	3.710	1.719	
RAT4	0.872	4.010	1.610	
<b>Consumer-brand relationship</b>		4.895	1.287	0.982
(CBR)		4.095	1.207	0.982
RSA2	0.869	4.890	1.463	
RSA3	0.946	4.990	1.423	
RSA4	0.910	5.080	1.422	
RSA5	0.877	4.750	1.403	

Table 2. Factor loadings, Mean, Standard deviation (SD), Cronbach's alpha

RSA6	0.932	4.870	1.377	
RCO2	0.912	5.100	1.428	
RCO3	0.928	4.970	1.518	
RCO4	0.892	4.800	1.484	
RTR1	0.860	4.860	1.357	
RTR2	0.876	4.750	1.311	
RIN1	0.878	4.880	1.482	
RIN2	0.910	4.950	1.351	
RIN3	0.855	4.770	1.427	
Brand loyalty (BLO)		4.570	1.394	0.920
BLO1	0.849	4.490	1.608	
BLO2	0.915	4.430	1.546	
BLO3	0.913	4.800	1.338	
Self-brand connection (SB)		4.146	1.362	0.947
SB1		4.230	1.508	
SB2		4.000	1.456	
SB3		4.130	1.481	
SB4		4.210	1.495	
SB5		4.160	1.556	
Positive WOM (PW)		4.776	1.224	0.946
PW1		4.780	1.287	
PW2		4.890	1.304	
PW3		4.660	1.274	

Table 3. Validity and Reliability testing results
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Tuble et	Tuble of Validity and Renability testing result							
	CR	AVE	MSV	RAT	CBR	IMA	BLO	
ATT	0.951	0.828	0.490	0.910				
CBR	0.981	0.803	0.745	0.534	0.896			
IMA	0.967	0.748	0.734	0.435	0.857	0.865		
BLO	0.922	0.797	0.745	0.700	0.863	0.718	0.893	

Notes: Numbers on the diagonal (in bold) show the square root of AVE, numbers below the diagonal show construct correlations.

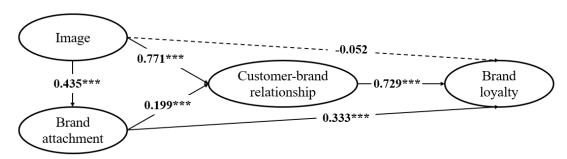
# 5.2. Structural model assessment

SEM was conducted to test the main effects of the conceptual model. First, the model fit indices were calculated [ $\chi^2 = 761.048$ ; df = 335;  $\chi^2/df = 2.272 < 3$ ; p < 0.001; GFI = 0.814 > 0.8; TLI = 0.940 > 0.9; CFI = 0.954 > 0.9; RMSEA = 0.078 < 0.08], which were all in the acceptable range (Hair *et al.*, 2006; Seyal *et al.*, 2002). Therefore, the data fit the structural model well. Regarding the main effects, five out of the six hypotheses were supported (Table 4). In particular, image significantly and positively affects brand attachment and customer-brand relationship with path coefficients of 0.435 and 0.771, respectively. Therefore, H1 and H2 were supported. Brand attachment also had a significant effect on customer-brand relationship ( $\beta = 0.199$ ), hence H3 was supported. In addition, the effects of brand attachment and customer-brand relationship influence brand loyalty; hence, H4 was rejected. In addition, the effects of brand attachment and customer-brand relationship on brand loyalty were significant, with path coefficients of 0.333 and 0.729, respectively. Consequently, H5 and H6 were supported (Figure 2).

Hypotheses	В	S.E.	t-value	Results
H1: Image> Brand attachment	.519***	.080	6.499	Supported
H2: Image> Customer-brand relationship	.703***	.047	14.918	Supported
H3: Brand attachment> Customer-brand relationship	.152***	.032	4.741	Supported
H4: Image> Brand loyalty	053	.076	694	Not Supported
H5: Brand attachment> Brand loyalty	.286***	.039	7.285	Supported
H6: Customer-brand relationship> Brand	.819***	.098	8.341	Supported

#### Table 4. The SEM testing result

Notes: B: Unstandardized path coefficient; S.E.: Standard error; \*\*\*p < 0.001



**Figure 2.** The SEM testing result of the customers' self-centered brand relationship model. Notes: \*\*\*p < .001; \* standardized coefficients are given on the paths; --- : significant path; --- : insignificant path

#### 5.3 Testing the moderating effect of self-brand connection and positive WOM

Finally, to test Hypothesis 7 and 8, MGA was conducted to identify whether self-brand connection and positive WOM can moderate the effects of image, customer-brand relationship, and brand attachment on brand loyalty (Table 5). Regarding self-brand connection, the result of the model invariance test shows that groups are different at the model level [Unconstrained model:  $\chi^2 = 1787.431$ , df = 670; Fully constrained model:  $\chi^2 = 1840.5$ , df =  $702 \Rightarrow \chi^2_{\text{Diff.}} = 53.069$ , df  $_{\text{Diff}} = 32 \Rightarrow p < 0.05$ ]. In particular, the effect of image on brand loyalty was insignificant in both high and low levels. Although brand attachment significantly influenced brand loyalty in both groups, there was no significant difference in the strength of the relationship. However, the positive effect of customerbrand relationship is much stronger in the high-level group ( $\beta = 0.762$ ) than in the low-level group ( $\beta = 0.696$ ). The path coefficient difference is significant with the z-score of -2.198 (p < 0.05), so, the self-brand connection can enhance the effect of customer-brand relationship on brand loyalty when its level is high and reversely. Hence, only H7c was supported.

Regarding positive WOM, the result of the model invariance test shows that groups are different at the model level [Unconstrained model:  $\chi^2 = 1683.231$ , df = 670; Fully constrained model:  $\chi^2 = 1752.278$ , df = 702 =>  $\chi^2_{\text{Diff.}} = 69.047$ , df <sub>Diff</sub> = 32 => p < 0.001]. In particular, the effect of image on brand loyalty was insignificant in both high and low levels at p < 0.05, however, there is a significant difference in the effect strength between the two groups. Although customer-brand relationship significantly influenced brand loyalty in both groups, there was no significant difference in the strength of the relationship. However, the positive effect of brand attachment is much stronger in the high-level group ( $\beta = 0.490$ ) than in the low-level group ( $\beta = 0.222$ ). The path coefficient difference is significant with the z-score of -1.876 (p < 0.1), so, the positive WOM can enhance the effect of brand attachment on brand loyalty when its level is high and reversely. Hence, only H8b was supported.

Uwnothegas	HIGH_	_SB	LOW_	SB	7 00000
Hypotheses	В	S.E.	В	S.E.	z-score
H7a: Image> Brand loyalty	-0.103	0.122	0.064	0.083	1.125
H7b: Brand attachment> Brand loyalty	0.277***	0.065	0.202**	0.074	-0.759
H7c: Customer-brand relationship > Brand loyalty	0.952***	0.155	0.533***	0.111	-2.198*
	HIGH_	PW	LOW_	PW	<b>7</b> 000 <b>0</b> 0
	HIGH_ B	PW S.E.	LOW_ B	PW S.E.	z-score
H8a: Image> Brand loyalty		-			<b>z-score</b> 2.233*
H8a: Image> Brand loyalty H8b: Brand attachment> Brand loyalty	B	S.E.	B	S.E.	

Table 5. The moderating effect of self-brand connection (SB) and positive WOM (PW)

Notes: \*\*\*p < 0.001; \*\*p < 0.01; \*p < 0.05; \*p < 0.1; B: Unstandardized path coefficient

# 6. CONCLUSION AND DISCUSSION

In summary, this paper validated the model of customers' self-centered brand relationship model and the moderating roles of self-brand connection and positive WOM on relationships in the model. In particular, both image and brand attachment are two predictors of customer-brand relationship, however, the effect of image is much stronger than that of brand attachment on customer-brand relationship. Image also has a moderate influence on brand attachment, which is slightly weaker than its effect on customer-brand relationship. Among the three proposed antecedents of brand loyalty, only brand attachment and customer-brand relationship significantly and positively affect brand loyalty, nevertheless, the effect of customer-brand relationship is quite stronger than that of brand attachment. In addition, while self-brand connection only positively moderates the effect of customer-brand relationship quality, positive WOM only positively moderates the effect of brand attachment on brand loyalty.

# 6.1 Theoretical implications

This paper contributes some novel insights to the literature. First, the self-centered brand relationship model based on the consumer psychology of brand model (Schmitt, 2012) was empirically and highly confirmed. In other words, at the self-centered engagement level, brand factors play significant roles in improved loyalty. The positive effects of brand attachment and customer-brand relationship on brand loyalty are consistent with the findings of Shetty and Fitzsimmons (2022) and Hwang *et al.* (2021) in the context of fast fashion brand. Moreover, the fast fashion system also demonstrates the validity of the

relationship between image and customer-brand relationship, which is in line with the philosophy of Chang and Chieng (2006).

Moreover, due to a significant role in the brand effect, brand attachment was considered a separate factor rather than a component of customer-brand relationship. Accordingly, its direct impact on customer-brand relationship was first examined in the customers' self-centered brand relationship model. Statistical evidence on the significant influence of brand attachment on customer-brand relationship supports this argument and affirm the important role of brand attachment in the fast fashion industry. However, unexpectedly, image did not influence brand loyalty. This insignificant effect may be because of holistic consideration of both store experience and brand on the dimension of image, which dismissed the significance of image effect on behavioral intentions. In addition. Brand loyalty encompasses both two perspectives: behavioral and attitudinal, hence, rather than only considering rebuy behaviors, it shows that an antecedent of brand loyalty also needs to relate to emotional bonds. In other words, in the context of fast fashion, image only is not enough to establish customer loyalty to the brand. Instead, customers need to build up a strong relationship with the brand first based on images from stores and the brand before a perception of loyalty is firmed.

Finally, the significant moderating effect of self-brand connection and positive WOM is another contribution of this paper. In particular, for a high level of self-brand connection, the effect of customer-brand relationship on brand loyalty is stronger, which supports the argument that when customers can express themselves through the brand, they are inclined to have favorable behaviors toward the brand such as WOM (De Angelis et al., 2012). However, it does not moderate the effect of image and brand attachment on brand loyalty. It perhaps is because of the absence of relationship formation with the brand to combine with the connection between the self and the brand creating a resonance effect in improved brand loyalty. In the same vein, for a high level of positive WOM, the effect of brand attachment on loyalty is enhanced, which supports the argument that customers may gain from distributing positive WOM as a reliable source to other customers (Bednall and Kanuk, 1997; Kozinets, 2002). Consequently, positive WOM accompanied by a selfconnective attachment increases the likelihood of improved brand loyalty. Nevertheless, this moderating effect does not occur with the impact of image or customer-brand relationship on loyalty. This may be because positive WOM in terms of behaviors requires an emotional bond from the brand to support an improved loyalty rather than an already formed relationship.

#### 6.2 Practical implications

Based on the results of this study, managers will know specific aspects to form a customer-brand relationship including satisfaction, trust, intimacy, and commitment. Establishing this strong relationship requires an investment in-store experience and brand image. For example, regarding store experience, key success factors including contextual elements in stores such as performance, service, quality, shopping environment, and frontline people should be paid close attention to when developing marketing strategies to enhance the image of the company. Therefore, the shopping experience contributes to differentiating brand stores from alternatives available in the market and helps maintain sustainable relationships with current customers as well as build up long-term relationships with new entrants. In terms of the brand image, three essential points should be made for the brand such as a differentiated brand, a clean image to the public, and well-established and invested from the company. Especially, a self-connective attachment

to the brand is another important aspect that requires cautious investments and considerations from managers. For instance, to establish this brand attachment, customers prefer a brand that fits their lifestyles, creates a special feeling for them compared with other customers, and presents a model who they want to become. To attain this, detailed research on target customers' lifestyles and personalities is necessary.

Moreover, the role of positive WOM from other customers also should be paid attention to, which can lower the effect of brand attachment on brand loyalty if the level is low. In other words, a low level of positive WOM can diminish the effectiveness of marketing strategies, which aim to build up a connective attachment for customers. Therefore, besides designing strategies to develop brand image and in-store experience, a considerable attention to controlling appropriate customers' WOM in the brand community is necessarily required.

Finally, to create a connection between the self and the brand, a marketing strategy must focus on a brand reflecting target customers' characteristics and identities; moreover, the brand must be a bridge to connect customers with their community as well as direct them to a type of person they aim for. Similarly, self-brand connection can influence the effectiveness of marketing strategies that aim to enhance brand loyalty through developing a strong customer-brand relationship. Therefore, a low level of this connection can weaken the relationship between customer-brand relationship and brand loyalty. Consequently, focusing on enhancing the connection between the customer's self and the brand is one useful method in improving brand loyalty through customer-brand relationship.

### 7. LIMITATIONS AND FURTHER RESEARCH DIRECTIONS

The findings of this paper should be applied with cautious considerations due to some reasons. First, the small sample size may cause the abnormality distribution of the data, in which there is an existence of outliers affecting statistical results. In addition, customerbrand relationship quality is frequently viewed as a multi-aspect concept, and to simplify the situation, this paper considers it a unidimensional construct to examine its holistic effect. Further research may examine the effect of customer-brand relationship as a second-order factor structure. Third, beyond brand loyalty, citizenship behavior emerges as a salient phenomenon in the marketing field, in which customers consider themselves as a member of a community and voluntarily contribute positive behaviors to sustain this community or dysfunctional behaviors, in which customers show actions against the community development (Yi and Gong, 2008), therefore, further research may examine whether a low or high level of customer-brand relationship may lead to these two types of actions. Lastly, although an online survey provides superior benefits for data collection, it presents disadvantages that may cause bias or distortion of the data such as the understanding of respondents on the content of the research topic, the quality of responses, and a possible selection bias from the non-probability sampling.

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ndix A. The testi	ng measurement scale		
Dimension	Items	Code	Reference
Image	The fashion brand that I am using is	IM1	Suki and
	well-established.		Sasmita,
	The fashion brand that I am using	IM2	2015;
	has a clean image.		Bao et al.,
	The fashion brand that I am using	IM3	2011
	has a differentiated image in		
	comparison with the other brand.		
	Overall, I have a favorable view of	IM4	
	this brand's stores.		
	Stores of this brand are high-	IM5	
	performing retailers.		
	Stores of this brand are close to my	IM6	
	'ideal' store.		
	Stores of this brand provide good	IM7	
	overall service.		
	Stores of this brand carry high-	IM8	
	quality merchandise.		
	Stores of this brand have helpful	IM9	
	and knowledgeable salespeople.		
	Stores of this brand provide an	IM10	

Appendix A. The testing measurement scale

7		Stores of this brand provide good	IM7	
		overall service.		
8		Stores of this brand carry high-	IM8	
		quality merchandise.		
9		Stores of this brand have helpful	IM9	
		and knowledgeable salespeople.		
10		Stores of this brand provide an	IM10	
		attractive shopping experience.		
11	Self-brand	This fashion brand reflects who I	SB1	van der
	connection	am.		Westhuizen,
12		I can identify with this fashion	SB2	2018
		brand.		
13		I feel a personal connection with	SB3	
		this fashion brand.		
14		I use this fashion brand to	SB4	
		communicate who I am to other		
		people.		
15		I consider this fashion brand to	SB5	
		reflect who I consider myself to be.		
16	Positive WOM	Other consumers think it is worth	PW1	Kuo <i>et al</i> .,
		purchasing products from this		2013
. –		brand.	DILLA	
17		Other consumers have positive	PW2	
10		comments about this brand.	DILIO	
18		Other consumers consider	PW3	
		purchasing products from this brand		
10	D	as a pleasant experience.	D ATT1	Vin (1
19	Brand	I am intrigued by this brand because	RAT1	Kim <i>et al.</i> , 2005
20	attachment	it shows who I want to be.	RAT2	2005
20		This brand goes so well with my	KAI2	
		lifestyle that I would feel empty without it.		
		without it.		

21		Since this brand shows who I am, I	RAT3	
		would feel empty without it.		
22		I like this brand because it makes	RAT4	
		me feel more special than other		
		people.		
23	<b>Customer-brand</b>	This is brand exactly what I want.*	RSA1	Kim et al.,
24	relationship	I don't regret choosing this brand.	RSA2	2005
25	quality	I really like this brand.	RSA3	
26	quality	Using this brand is s good	RSA4	
20		experience for me.	100711	
27		The performance of this brand is	RSA5	
21		better than I expected.	10/15	
28		I really enjoy using this brand.	RSA6	
20 29		I don't have to consider other	RCO1	
2)		brands because I have this one.*	KCOI	
30		I want to keep using this brand.	RCO2	
31		· ·	RCO2 RCO3	
51		I want to maintain a long-term	KCO3	
32		relationship with this brand.	RCO4	
32		I enjoy my relationship with this	KCO4	
22		brand, so I want to keep buying it.	DTD 1	
33		This brand always cares about the	RTR1	
24		consumers' needs.		
34		This brand keeps its promises.	RTR2	
35		Whatever happens, I believe that	RTR3	
		this brand would help me.*		
36		This brand works hard for my well-	RTR4	
<b>~</b> =		being.*	DDM	
37		I am familiar with this brand.	RIN1	
38		This brand makes me feel	RIN2	
		comfortable.		
39		This brand fits me naturally.	RIN3	
40	Brand Loyalty	This fashion brand is my first	BL1	Yoo and
		choice.		Donthu,
41		I consider myself to be loyal to this	BL2	2001
		fashion brand.		
42		Next time I will choose this fashion	BL3	
		brand.		
43		I am willing to recommend this	BL4	
		fashion brand to others.*		
44		I am willing to revisit this fashion	BL5	
		brand in the future.*		

Notes: \*items deleted

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