



The Impacts of Corporate-Brand Credibility, Corporate-Brand Origin, and Self-Image Congruence on Purchase Intention: The Case of Pt Mustika Ratu TBK Indonesia

Andrea Chandra¹ and *Mochammad Riyadh Rizky Adam²

^{1,2} Swiss German University, Tangerang, Indonesia

rizky.adam@sgu.ac.id

Abstract. Companies have historically used corporate branding to establish and maintain their uniqueness, stakeholder preferences, and other characteristics of their business. Marketers also encourage the use of corporate branding to influence consumers' positive perceptions of existing and new products. This study involves a quantitative approach (i.e., multiple regression analysis). SPSS software is required for data analysis. The purpose of this study is to investigate the effects of corporate-brand credibility, corporate-brand origin, and self-image congruence on the intention to purchase products of PT Mustika Ratu Tbk., a well-established and popular herbal and cosmetic company in Indonesia. The results of this study show that corporate-brand credibility does not affect purchase intentions, except for the other two variables.

Keywords: *Corporate-Brand Credibility, Corporate-Brand Origin, Self-Image Congruence, Purchase Intention*

1 Introduction

1.1 Background

Corporate branding is the process of identifying and rewarding stakeholders [1], [2] and other aspects of a company (such as product and service reputation, identity and corporate culture, sponsorships and applications) [3]. Corporate rebranding is usually the result of a marketing campaign. Some market researchers have found that a strong corporate brand has a significant impact on consumers' positive perceptions of existing products and product developments [4]. Corporate branding has shown that a company's vision and culture can be explicitly leveraged as part of its unique selling point [5] or, as Knox and Maklan [6] suggest, as part of its unique organizational value proposition. In recent years, organizations have used corporate brands to manage their identity and reputation [7]. Beyond implementation, it is important to develop a corporate brand. Companies need to recognize the value of a sustainable competitive advantage because competitors cannot easily replicate it. Many companies use corporate brands, including Procter & Gamble (P&G), The Coca-Cola Company, Disney, Bayerische Motoren Werke (BMW), and Apple. Corporate branding is very common in Indonesia. One of these companies is PT Mustika Ratu Tbk.

* Correspondence author

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Fig. 1. PT Mustika Ratu Tbk.

Mustika Ratu is a renowned Indonesian brand specializing in herbal and cosmetic products, with a long-standing history and reputation. Being the oldest herbal and cosmetic company in the highly competitive and diverse sector of Indonesia, it is essential to prioritize the maintenance of brand relevance. Continuing study on the variables that drive consumer brand loyalty is crucial. This study examines the potential influence of the credibility and origin of the corporate brand on purchase intention. The primary objective of this study on self-image congruence is to determine the precise visual representations that Mustika Ratu uses to convey information about their products. Additionally, it aims to investigate the influence of self-image congruence on the intention of customers to make purchases from the company. According to Herbig and Milewicz [8], corporate-brand credibility is connected to how consumers and stakeholders perceive its reliability and performance. Corporate-brand credibility is often described as the level of success and accomplishments that a firm can attain. Fombrun [9] suggests that corporate-brand credibility might serve as a metric for assessing the quality of a company's products and services. Hsieh et al. [10] proposed that customers' purchasing intentions are influenced by their views of a product's provenance. Hanzaee and Taghipourian [11] discovered that the country of origin of a corporate brand has a substantial influence on customers' perceptions of products and brands associated with that country. The alignment between a consumer's self-image and the image of a product or brand might impact their preference for the brand, their choice of the brand, their satisfaction as a customer, and their intentions to make a purchase [12]. Kressman et al. [13] contend that self-image congruence can prompt customers to scrutinize information pertaining to products and brands, perhaps heightening their dedication to the product or brand.

2 Literature Review

2.1 Corporate-Brand Credibility

Credibility means being able to convince people that something will happen or be successful. Credibility is defined as the ability to inspire trust and belief in others. Research has shown that the more "trustworthy" a source is, the more effective it is at attracting attention and enhancing memory [14]. Corporate brand credibility itself is the consumer and stakeholder perception of a company's trustworthiness and competence [8]. In general, corporate credibility refers to a company's ability to deliver on its promises. It is very important for businesses to take their credibility seriously as it has a major impact on their marketing and branding strategies. If a business lacks credibility, consumers will question its reliability and subsequently be less likely to purchase the company's products.

According to Keller and Swaminathan [15], there are three factors that contribute to corporate brand credibility: (1) expertise refers to a company's possession of relevant knowledge and skills; (2) trustworthiness refers to a company's honesty regarding its products, services, and other aspects; and (3) likeability refers to the degree to which customers rate a likeability, consistency, and other favorable characteristics of a company.

2.2 Corporate-Brand Origin

Consumers often consider a company's brand origin, also known as country of origin, when deciding whether to purchase its products [16]. The influence of a product or service's country of manufacture on consumers' perceptions can be considered as its corporate-brand origin [17]. According to Anwar et al. [18], consumers view the country of origin in a similar way to different brands from different countries.

Research conducted by Parkvithee and Miranda [19] revealed that consumers place importance on the country of origin when considering a product. Similarly, a separate study by Rezvani et al. [20] found a clear link between the origin of a corporate brand and consumers' intention to make a purchase. Consumer attitudes, preferences, and decision-making can be significantly influenced by brand awareness in various countries. Research has shown that there is a correlation between product awareness and the country of origin, indicating that consumers often consider the country of origin when making purchasing decisions. Country of origin can have different interpretations, including its impact on purchase intention [21], [22]. Research studies have consistently found that the impact of brand origin on purchase intention is becoming more significant compared to the manufacturer. According to Zhou and Belk [23], consumers in emerging markets tend to favor imported brands over local brands due to the positive symbolic meanings associated with them, such as modernity and high social status. It has been discovered by researchers that consumers' perceptions of products and brands from a specific country are greatly influenced by the image of that country [11]. Past research has indicated that consumers place importance on the origin and manufacturing location of products.

2.3 Self-Image Congruence

Self-image congruence is rooted in self-concept, where an individual's emotions and thoughts are intertwined with their perception of themselves as an entity [24], [25]. Self-image congruence refers to the alignment between how a consumer sees themselves and the image or personality associated with a specific product, brand, or store. Understanding consumer decision-making is greatly enhanced by considering the alignment between self-concept and brand image. Consumers might opt out of buying a product or visiting a specific store if they believe that these choices do not align with their own perception. According to Erickson (26), people will always seek products that align with their self-perception in order to express their social identity.

Within the consumer behavior literature, the concepts of "self-image congruence," "self-congruence," and "image congruence" are frequently used interchangeably. Extensive research has revealed that self-image congruence is a key factor in predicting a range of consumer behaviors, including product preferences (such as clothing design), brand preferences, brand choice, consumer satisfaction, and store loyalty [24]. Consumers have a tendency to purchase products and brands that they believe match their self-image, aiming for image congruence [27]. The congruence of self-image can differ based on an individual's personal experiences. People's experiences with levels can differ. An individual's self-concept is composed of four domains. One aspect to consider is the individual's perception of themselves, known as the actual self-concept. The second concept is the ideal self-concept, which reflects a person's aspirations for self-perception. The third aspect is the social self-concept, which relates to how consumers view themselves from the perspective of others. Lastly, there is the concept of the ideal social self, which represents how a consumer wants to be seen by others. The sources for this information can be found in references [24], [28], [29], and [30].

Within these four contexts, self-image congruence encompasses the overall product image, brand image, store image, and target image. As per the research conducted by Sirgy et al. [31], self-image congruence encompasses all four areas. Several studies have been conducted by Ericksen and Sirgy [32], Sirgy et al. [31], and Sirgy and Johar [33], which highlight the potential influence of enhancing self-image congruence on product evaluations, satisfaction, and purchase intentions. Consumer purchasing motivation is influenced by self-image consistency, as individuals tend to align their behavior with their self-perception. Put simply, consumers gravitate towards products that align with their self-image.

2.4 Purchase Intention

Consumer purchase intention is driven by their personal experiences with a product, including consumption, selection, and usage. Ferdinand [34] identifies four indicators of purchase intention: Customers often exhibit a propensity to buy a particular product, continuously seeking out information about it, expressing a preference for it, and possessing the means to make the purchase. Understanding a customer's likelihood to purchase a brand or product goes beyond just their opinion of that specific brand. It also

involves their perception of other brands and products they are contemplating. According to Schiffman and Kanuk [35], purchase intention is believed to reflect a consumer's capacity to buy a specific product, and they suggest that there is a direct relationship between purchase intention and actual purchase.

According to Ferdinand [34], there are several indicators that can help identify purchase interest. These indicators include transactional interest, which shows a person's inclination to buy a product; referential interest, which indicates a person's likelihood to recommend the product to others; priority interest, which describes someone who prioritizes a particular product above others; and exploratory interest, which is characterized by a person's continuous search for information and evidence about the product's positive qualities. Understanding purchase intent involves assessing the probability of a customer making a purchase. Having a greater interest in buying a product can make it more likely for someone to make a purchase, even if the product is not necessary. According to his statement, "purchase intent" is when a customer is inclined to buy a product because they find it intriguing and unique.

2.5 Hypothesis Development

As per the research conducted by Herbig and Milewicz [8], corporate credibility refers to the way in which consumers and stakeholders perceive a company's trustworthiness and capabilities. Corporate credibility is essentially the company's capacity to fulfill its commitments. According to Fombrun [9], consumers tend to evaluate a company's products and services based on the credibility of its corporate brand, which can have an impact on their purchase decisions. In a study conducted by Li et al. [36], it was found that there is a direct correlation between corporate-brand credibility and consumers' likelihood of purchasing. So, let us formulate hypothesis 1 as follows:

It is hypothesized that there exists a direct and positive correlation between the credibility of a corporate brand and the intention of consumers to make a purchase.

According to Hsieh et al. [10], there is a correlation between customers' perception of a product's origin and their likelihood to make a purchase. It has been discovered that consumers' views on products and brands from a particular country are greatly influenced by their perceptions of the country of origin [11]. According to Martin and Eroglu [37], the total amount of inferable descriptive information can uncover a country's image and offer valuable insights into that country. In a study conducted by Li et al. [36], it was discovered that the origin of a corporate brand has a direct impact on purchase intention. Thus, we can formulate hypothesis 2 in the following manner:

It is hypothesized that there exists a direct and positive correlation between the origin of a corporate brand and the intention of consumers to make a purchase.

According to Sirgy et al. [12], the alignment between a person's self-image and the image of a product or brand can have an impact on their preference, choice, satisfaction, and intention to purchase. According to Kressmann et al. [13], self-image congruence

has the potential to drive consumers to actively engage with product- and brand-related information, leading to increased product and brand engagement. In a study conducted by Li et al. [36], it was discovered that there is a direct correlation between self-image congruence and purchase intention. So, let us formulate hypothesis 3 as follows:

It is hypothesized that there exists a direct and positive correlation between self-image congruence and the intention of consumers to make a purchase.

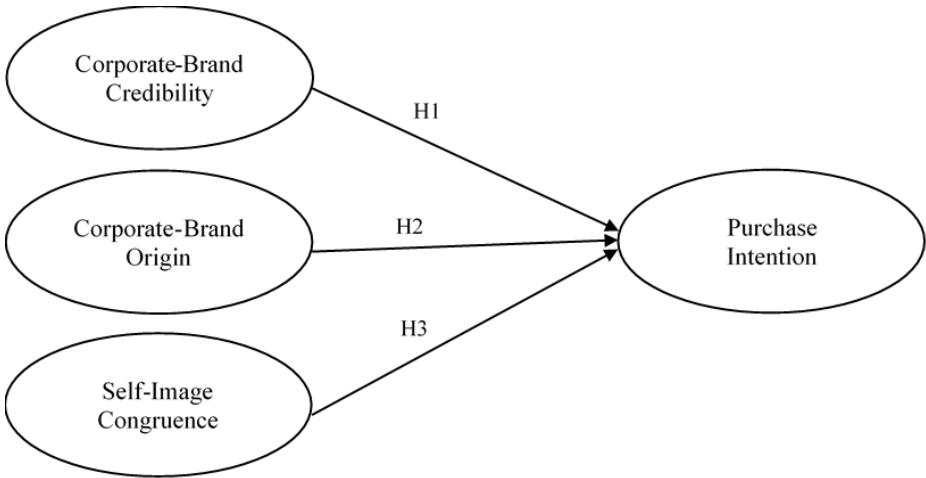


Fig. 2. Research Model

3 Methodology

Data was collected through surveys in the study. The target population included individuals who were familiar with the Mustika Ratu brand but had yet to make a purchase or try their products. Various non-probability sampling methods were employed, including purposive sampling and snowball sampling. The electronic questionnaire was widely distributed through social networks.

The measurement items were carefully selected based on their proven validity and reliability in previous studies. We utilized a seven-point Likert scale for our assessment. The assessment of corporate-brand credibility involved the use of six items that were adapted from Newell and Goldsmith [38]. We evaluated the origins of corporate brands by considering five factors that were adapted from Roth and Romeo [39]. The measurement of self-image congruence was conducted using five measurement items that were adapted from Sirgy et al. [39], [12]. Measurement items adapted from Dodds et al. [40] were used to assess purchase intention. Several analytical methods were employed, including factor analysis to evaluate validity, Cronbach alpha coefficient to measure reliability, and multiple regression to examine hypotheses.

4 Findings and Discussions

The study collected 148 responses. However, 43 responses did not meet the criteria for the target population and had to be excluded from the study. A detailed profile of the respondents can be found below.

Table 1. Respondent Profiles

Demographics	Frequencies	Percentage (Approx.)
Gender		
Male	14	13%
Female	91	87%
Age		
< 17 yo	2	2%
17 – 23 yo	95	90%
24 – 30 yo	5	5%
31 – 44 yo	1	1%
> 44 yo	2	2%
Domicile		
Jakarta	43	41%
Bogor	0	0%
Depok	2	2%
Tangerang	18	17%
Bekasi	38	36%
Other	4	4%
Last finished education		
Junior High School	2	2%
Senior High School	61	58%
Diploma	1	1%
Bachelor	38	36%
Master	3	3%
Occupation		
Student	2	2%
College students	50	48%
Professional	3	3%
Private employee	40	38%
Entrepreneur	1	1%
Civil servant	9	9%
Monthly Income		

< Rp 4.000.000	40	38%
Rp 4.000.000 – Rp 6.000.000	12	11%
Rp 6.000.001 – Rp 8.000.000	21	20%
Rp 8.000.001 – Rp 10.000.000	27	26%
> Rp 10.000.000	5	5%
Source of information about the brand		
Parents	2	2%
Friends	3	3%
Mall	4	4%
Mini outlet of Mustika Ratu	3	3%
Outdoor Media	13	12%
Electronic Media	70	67%
Printed Media	10	10%

All of the measuring items were double-checked for validity and reliability by pre-testing and final sample analysis. The validity and reliability of all items were found to be satisfactory. Additionally, to make sure the data was suitable, classical assumptions testing analysis was run.

The hypothesis was tested using SPSS multiple regression analysis. The degree to which the model matches the data provides one interpretation. In order to learn about the goodness-of-fit of the regression model, one can examine the model summary results and examine the values of R, R-squared, and adjusted R Squared. The R-score provides a numerical representation of the multiple correlation coefficient, R. R, which stands for the correlation coefficient, is defined in the following way by reference [41]. Here we can see the nature of the relationship between the dependent and independent variables in the forecast. R values range from 0 to plus one. A stronger relationship and more precise forecast are indicated by a higher correlation value. The closer the R-value gets to 1, the stronger the linear relationship. A non-linear relationship between the dependent and independent variables is shown by an R-value of zero [42]. The correlation between the study models is statistically significant ($R=0.731$), as seen in Table 2.

The R-Square column displays the R^2 value, which is commonly referred to as the coefficient of determination. This value indicates the extent to which the independent variables can account for the variance in the dependent variable. It quantifies the level of variability that the regression model accounts for beyond what the average model accounts for. The coefficient ranges from 0 to 1 and signifies the level of predictive accuracy. A value of 0 indicates no prediction, while a value of 1 represents perfect prediction [42]. Applying and estimating a regression model correctly enhances the regression equation's capacity to account for the variation in the dependent variable, leading to more accurate predictions. With a value of 0.534, it is evident from Table 2

that the independent variables (corporate-brand credibility, corporate-brand origin, and self-image congruence) explain 53.4 percent of the variability in the dependent variable (purchase intention). The remaining factors are accounted for by the other independent variables.

Table 2. Model Summary

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 ^a	.534	.520	2.573

a. Predictors: (Constant), SICTot, CBOTot, CBCTot

b. Dependent Variable: PITot

The R-Square column now shows an updated value that takes into consideration the number of predictors in the model. When a new term or independent variable improves the model's performance beyond what would be expected by chance, the Adjusted R-Square value increases. If a predictor's contribution to the model's improvement is lower than what would be expected by chance, it is considered to decrease. Compare models with different numbers of predictors using Adjusted R-Square. With a coefficient of determination of 0.520, it is clear that the independent factors (corporate-brand credibility, corporate-brand origin, and self-image congruence) account for 52% of the variation in the dependent variable (purchase intention). The remaining variation can be attributed to other independent variables.

The model coefficients provide an alternative explanation. Understanding the unstandardized coefficients helps us grasp the overall framework of the equation used to predict the dependent variable. These coefficients show how much the dependent variable changes when the independent variables change, while holding all other independent variables constant. The formula for predicting purchase intention, which takes into account factors such as corporate-brand credibility, corporate-brand origin, and self-image congruence, can be expressed in a simple equation:

$$\text{Predicted purchase intention} = 0.874 + (0.143 \times \text{Corporate-Brand Credibility}) + (0.265 \times \text{Corporate-Brand Origin}) + (0.573 \times \text{Self-Image Congruence})$$

The final analysis focuses on the statistical significance of the independent variables. This examination is widely recognized as hypothesis testing. There are two ways to assess the statistical significance of each independent variable: partial testing using the t-test, and simultaneous testing using the F-test. Our method involves using a t-test to determine the impact of each independent variable on the dependent variable, whether it is predictive or not. It is crucial to take into account two key measures: the t-score and the significance level (p-value). If the calculated t-score is greater than the critical value from the t-table, we will accept the provided hypothesis. If the p-value is less than 0.05, we will further validate the proposed hypothesis. To calculate the t-table score,

you need to determine the degrees of freedom. This can be done using the formula $n - k - 1$, where n is the total sample size and k is the number of variables. The calculation yields a confidence level of 95 percent, with $\alpha = 5\%$. Based on the given information, a degree of freedom of 100 is computed from $105 - 4 - 1$. Using a two-tailed test with a significance threshold of $\alpha = 5\%$, the value in the t-table is determined to be 1.984. The results displayed in Table 3 indicate that only the corporate-brand origin (2.134) and self-image congruence (7.541) have t-scores that surpass the critical value of the t-table (1.984). Based on the findings, it is evident that only the corporate-brand origin and self-image congruence variables have statistically significant values. This means that the results contradict the H1 hypothesis and provide support for the H2 and H3 hypotheses, as indicated in Table 5.

Table 3. T-test Results

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.874	1.734		.504	.616	-2.567	4.314
Corporate-Brand Credibility	.143	.160	.083	.895	.373	-.174	.460
Corporate-Brand Origin	.265	.124	.182	2.134	.035	.019	.511
Self-Image Congruence	.573	.076	.595	7.541	.000	.422	.723

a. Dependent Variable: PITot

After conducting the t-test, the next step is to perform the F-test. This test helps determine if each independent variable can predict the dependent variable at the same time. It is important to assess two metrics: the F-score and the significance level (p-value). When the F-score exceeds the F-table value or the p-value falls below 0.05, it can be concluded that the independent factors together have a significant predictive power for the dependent variable. To calculate the F-table score, use the following equation: with a confidence level of 95 percent or $\alpha = 5\%$, the interval $(k; n - k)$ captures the range of values for the entire independent variable (k) and the total sample (n). With k set to 3, we can calculate the F-table using the values 3; 102 and α set at 5 percent. The F-table value is 2.70. The F-score of 38.545 exceeds the F-table value of 2.70. Based on the data presented in Table 4, it can be observed that the significance level (p) is less than .05.

Table 4. F-test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	765.542	3	255.181	38.545	.000 ^b
Residual	668.648	101	6.620		
Total	1434.190	104			

a. Dependent Variable: PITot

b. Predictors: (Constant), SICTot, CBOTot, CBCTot

Table 5. Hypothesis Testing Results

Hypotheses	t-test (partial)	F-test (simultaneous)	Hypothesis Conclusion
	t-score > t-table (1.984)	F score > F table (2.70)	
H1: Corporate-Brand Credibility >>> Purchase Intention	0.895 < 1.984		Rejected
H2: Corporate-Brand Origin >>> Purchase Intention	2.134 > 1.984	38.545 > 2.70	Accepted
H3: Self-Image Congruence >>> Purchase Intention	7.541 > 1.984		Accepted

Surprisingly, this study discovered that there is no link between the credibility of a business brand and the inclination to make a purchase. Based on the analysis of the respondents' profile from Generation Z, it is evident that this generation lacks emotional attachment to the well-established brand, Mustika Ratu, which previous generations highly value. Gen Z customers do not take into account the legitimacy of Mustika Ratu's corporate brand. Gen Z consumers place a high value on the origin and identity of corporate brands, prioritizing how well the brand aligns with their own self-image rather than solely considering its legitimacy. In a study conducted by Li et al. [36], a clear link was discovered between the corporate brand and the likelihood of making a purchase. This aligns with the current findings. According to a study conducted by Sirgy et al. [12], there is a strong connection between an individual's self-image and their preference for a product or brand. When self-image aligns with the image of the brand, it can significantly impact the decision to purchase, satisfaction as a customer, and the likelihood of making future purchases.

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