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### Brand Attitude as a Mediator in the Relationship Between Quality and Self-Congruity with Purchase Intention of Local Fashion

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#### **ARTICLE INFO**

#### **ABSTRACT**

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Indonesia has significant market potential with a high level of purchase intention in the fashion industry. Ironically, this high consumer purchase intention for clothing in general is not accompanied by a strong intention to purchase local fashion brands. The low purchase intention toward local fashion is reflected in the purchase intention for local casual wear, the most frequently purchased clothing type by Indonesian consumers which accounts for 90% of total fashion product sales in the country. Therefore, this study aims to examine the influence of perceived quality and self-congruity, which are believed to be key factors affecting purchase intention in the fashion and local brand industry. This research also investigates the mediating role of brand attitude in this relationship, considering that brand attitude is one of the factors influencing purchase intention, according to the Theory of Planned Behavior. The study was conducted by collecting 245 samples of Generation Z, aged 18-28 years, residing in Jakarta, Surabaya, and Bandung, who are familiar with but have never purchased from Erigo, 3Second, and Roughneck brand. The data were analyzed using PLS-SEM. The findings show that self-congruity and brand attitude have a significant direct influence on purchase intention, whereas perceived quality does not have a significant direct effect. The study also confirms that brand attitude plays a significant mediating role in the influence of perceived quality and selfcongruity on purchase intention towards local casual clothing brands.

Keywords: Percived Quality, Self-Congruity, Purchase Intention, Brand Attitude, Local Casual Clothing Brands

#### 1. INTRODUCTION

Globalization has expanded cross-border connectivity in various fields, from trade, economy, culture, technology, to information, which in turn increases consumer access to various fashion brands and impacts purchase intention (Al-Emran & Griffy-Brown, 2023; Elfaki & Ahmed, 2024; M. T. Liu et al., 2017; Zuliarni et al., 2023). The growth of the global fashion industry continues to increase, as seen from consumer spending reaching US\$2.07 trillion in 2021, rising to US\$2.3 trillion in 2024, and projected to increase by 22% in the next five years (Pekar & Binner, 2017). Indonesia ranks 30th with spending of US\$13.15 billion in 2024, confirming its potential as a large fashion market. This fact is reinforced by the high purchase intention of Indonesian consumers, especially Generation Z in urban areas, who make fashion the second highest shopping category after basic needs, both through online and offline platforms (Ahdiat, 2025; Zarawaki, 2024).

However, the high purchase intention for fashion in general is not in line with Indonesian consumers' intention to buy local brands. Surveys show that only 33.3% of respondents choose Indonesian-made fashion products, while 60% prefer foreign brands (Respati et al., 2024; Yulistara, 2018). Generation Z even recorded a relatively low interest, with only about 25.95% interested in local brands, with a greater preference directed towards popular global brands such as H&M, Zara, Uniqlo, and Pull & Bear (Heriyati et al., 2024; Suzianti et al., 2023; Zarawaki, 2024). This low purchase intention is also evident in casual wear, the category that dominates 90% of national fashion sales, where only 40% of young people choose local casual brands (Heriyati et al., 2024; Hidayah, 2023). This condition poses a serious challenge for the Indonesian apparel industry,



reflected in the closure of 30 textile and garment factories and the termination of employment of more than 11 thousand workers since 2022 (Emeria, 2025; Nurdifa, 2024; Yulistara, 2018).

Based on previous research in the fashion industry, purchase intention is influenced by various factors such as brand image (Haque & Rimadias, 2024; Heriyati et al., 2024; Suci et al., 2023; Waworuntu et al., 2022), perceived quality (Calvo-Porral & Lévy-Mangin, 2017; Das, 2015; Moraga et al., 2024), social value (Campos Dieguez et al., 2024; Helinski et al., 2025; Pop et al., 2023), attitude ((Pop et al., 2023; Prisco et al., 2025), and brand awareness (Dieguez et al., 2024). In this study, purchase intention for local clothing brands is suspected to be influenced by perceived quality, which is the perception of the overall quality or superiority of a product compared to its alternatives (Aaker, 2000; Ardhia & Mayangsari, 2020; Barber et al., 2021; Heriyati et al., 2024; Ratnasari & Kesumahati, 2024). Perceived quality plays an important role in the purchase intention of local clothing, especially local casual wear, considering that such clothing is used daily, so consumers will pay attention to the quality of the product. Based on previous research findings, individuals tend to have low perceived quality towards brands from developing countries or non-superior countries because they are perceived as still unable to create products with high quality according to global market standards (Steenkamp, 2019). A country will be considered to have good product quality, especially if that country has presented a large number of highly reputable brands widely known by the global community, as well as the image possessed by the country itself (Lie & Bernarto, 2019; Waworuntu et al., 2022). Thus, when intending to make a purchase and wanting to compare local and foreign brands, they will rely on the perceived quality of the product from a brand, which can be influenced by its country of origin (Cladio & Wardani, 2024; Heriyati et al., 2024).

Local clothing brands are not only influenced by perceived quality but also by self-congruity, which is the match between self-image (an individual's self-image) and brand-image (the image of a brand) (Belanche et al., 2021; Holmes, 2021; F. Li et al., 2022; Sirgy, 2018; Sudhana et al., 2021). This is because clothing not only has functional meaning in terms of protection and comfort but also symbolic meaning to reflect the image of the wearer, whether it symbolizes wealth, modernization, fashion taste, career field, and much more (Rahman & Mannan, 2018; Shafee, 2019). Therefore, it is not uncommon for a person to refer to their clothing style as a reflection of their identity/self-image, and ultimately tend to purchase from clothing brands that are perceived to match their self-image. This is important for Generation Z due to their concern for the image they want to display, especially in casual wear given that such clothing is used daily (Waworuntu et al., 2022). Furthermore, research by Guo et al. (2022) states that self-congruity also plays an important role in influencing purchase intention for local products. For example, the image of local clothing brands is often closely associated with reflecting local culture, traditional values, distinctiveness, and uniqueness (Steenkamp, 2019). Meanwhile, foreign brands are perceived to contain prestige, modernity, success, and a high level of someone's social status (Bartikowski et al., 2019; Steenkamp, 2019). Thus, consumers will be perceived as having the same image as the brand; for instance, by buying products from local brands, a person will be seen as having a high spirit of nationalism or love for local culture.

A number of previous studies reveal the mediating role of brand attitude, which is an overall evaluation of a brand, on the influence of perceived quality and self-congruity on purchase intention. In the research of Belanche et al. (2021), brand attitude had a partial mediation role, where self-congruity could still have a direct influence on purchase intention without the mediating role of brand attitude, because brand attitude only explains part of the influence of self-congruity on purchase intention. Meanwhile, Tseng & Wang (2023) found a full mediation role of brand attitude on the influence of self-congruity on purchase intention, so that selfcongruity would not have a significant influence on purchase intention without going through brand attitude. Brand attitude was also found to have a significant mediating role on the influence of self-congruity on purchase intention in the research of Bawack et al. (2023), without further analysis regarding the type of mediation. Besides self-congruity, brand attitude was also stated to have a mediating role on the influence of perceived quality on purchase intention in the research of Liu et al. (2017) as partial mediation, and in the research of Maalouf et al. (2025) without further analysis regarding the type of mediation. The mediating role of brand attitude can occur because when potential consumers have a good perceived quality of a brand or feel a high match between their self-image and the brand image, they will tend to have a positive brand attitude (Belanche et al., 2021; Foroudi et al., 2021; Sudhana et al., 2021). Brand attitude then influences purchase intention (Charton-Vachet et al., 2020; F. Li et al., 2022), so perceived quality and self-congruity

indirectly influence purchase intention through brand attitude (Bawack et al., 2023; Belanche et al., 2021; Liu et al., 2017; Maalouf et al., 2025; Tseng & Wang, 2023).

In recent years, research on the relationship between perceived quality, self-congruity, brand attitude, and purchase intention has been conducted in various industries. Several studies show that perceived quality has a positive significant effect on purchase intention, as found by Hati et al. (2025) in the halal cosmetics industry in Indonesia, Santos et al. (2021) in marketing & sports in Russia, Wang et al. (2020) in food certification in China, and Liu et al. (2017) in the hospitality industry in China. However, different results were shown by Sudhana et al. (2020) in the education industry in Indonesia, which stated that the dimensions of brand equity, including perceived quality, did not have a significant effect on purchase intention. In addition, research also links purchase intention with self-congruity. Positive significant results were found by Holmes (2021), Li et al. (2022), Belanche et al. (2021), and Sudhana et al. (2020), while Tseng & Wang (2023) found that self-congruity did not have a significant effect on purchase intention.

Self-congruity has also been proven to positively influence brand attitude, as shown by research from Bawack et al. (2023), Tseng & Wang (2023), Holmes (2021), Belanche et al. (2021), Foroudi et al. (2021), and Sudhana et al. (2020). Brand attitude itself is influenced not only by self-congruity but also by perceived quality. Positive findings regarding this were obtained from research by Maalouf et al. (2025), Foroudi et al. (2021), Barber et al. (2020), Blazquez et al. (2020), Santos et al. (2020), Sudhana et al. (2020), and Liu et al. (2017), although Hati et al. (2025) stated the opposite result. Finally, brand attitude is stated to have a significant effect on purchase intention by various studies (Hati et al., 2025; Maalouf et al., 2025; Bawack et al., 2023; Tseng & Wang, 2023; Li et al., 2022; Belanche et al., 2021; Blazquez et al., 2020; Santos et al., 2020; Sudhana et al., 2020; Wang et al., 2020), but the findings of Barber et al. (2020) showed different results. Furthermore, several studies also confirm the significant mediating role of brand attitude on the influence of both perceived quality and self-congruity on purchase intention (Maalouf et al., 2025; M. T. Liu et al., 2017; Bawack et al., 2023; Tseng & Wang, 2023; Belanche et al., 2021), although not entirely consistent with the results of Hati et al. (2025).

Based on the phenomenon and gap found, this study aims to examine how the influence of self-congruity and perceived quality on purchase intention through brand attitude in the local casual clothing industry, focusing on Erigo, 3Second, and Roughneck brands as the most popular local casual clothing brands among Indonesian people, especially Generation Z (Hidayah, 2023; Salsabilla, 2024; Sinaga, 2023; Zarawaki, 2024). This research will be conducted among Generation Z. This generation constitutes a large part of the population in Indonesia, approximately 74.93 million people or equivalent to 27.94% of the total population (IDN Research Institute, 2024; Raine, 2023; Siringoringo & Thaeras, 2018) and is predicted to be a potential target market that will dominate 75% of shopping activities in Asia by 2030 (Adams et al., 2024), has the highest purchase interest in clothing after basic needs (Ahdiat, 2025), which is driven by awareness and openness to global trends and concern for clothing style, especially in urban areas (Frederick et al., 2022; Wahyuni et al., 2020). In addition, Generation Z interprets wearing clothes not only as fulfilling personal needs in terms of comfort but also as a form of self-identity/personal branding to express themselves (Zarawaki, 2024). However, this study does not take the entire Generation Z aged 13-28 years and only focuses on ages 18-28 years. This is because individuals in this age range already have adequate cognitive thinking abilities and the freedom to determine their own clothing purchase decisions (Duh & Iyiola, 2020; Palmiero et al., 2017).

This research will be conducted in three major cities that are fashion centers in Indonesia: Jakarta, Bandung, and Surabaya. Their position as economic corridors in the realization of clothing imports and local clothing production in Indonesia facilitates easy accessibility to a variety of clothing brands (Badan Pusat Statistik, 2024; Datanesia, 2022; Kementerian Perdagangan Republik Indonesia, 2025). Furthermore, these three cities were chosen considering that Generation Z, who are more exposed to global information/trends, reside in large urban areas, and these three cities have the largest per capita monthly expenditure on clothing products in Java, indicating a high level of purchasing power, concern for clothing, and a strong fashion culture environment, thus suitable for observing their purchase intention (Badan Pusat Statistik, 2025).

#### 2. LITERATURE REVIEW

Perceived quality reflects the reputation of a brand and its competitiveness, closely related to trust between the brand and consumers (Akoglu & Özbek, 2022). Good perceived quality often influences consumers to have purchase intention for a brand and differentiates it from other alternative brands, because the premium/superior quality aspect of a brand's product will attract the attention of potential consumers (Hati et al., 2025; Liu et al., 2017; Santos et al., 2021). Therefore, perceived quality often becomes a key element in determining consumer purchase intention for a brand, and subsequently impacts purchasing decisions (Maalouf et al., 2025; Wang et al., 2020).

Purchase intention is also often influenced by self-congruity (Belanche et al., 2021; Holmes, 2021; Li et al., 2022; Sirgy, 2018; Sudhana et al., 2020). If consumers find a brand whose image matches their self-image, they will tend to buy products from that brand to avoid discomfort/mental pressure, especially if buying and using products from that brand can reflect their true self-image, make them feel closer to their ideal self, or be accepted into a certain social group (Belanche et al., 2021; Holmes, 2021; Sirgy, 2018; Prasetyo, 2024).

Self-congruity is also often found to influence consumer brand attitude, not just purchase intention (Bawack et al., 2023; Belanche et al., 2021; Holmes, 2021; Tseng & Wang, 2023). Individuals tend to like things consistent with their beliefs. Based on congruity theory, mental discomfort causes a person not to hold conflicting thoughts and attitudes. They are driven to align their attitude with their thoughts/views (Sirgy, 2018). In the context of self-congruity, if an individual finds a mismatch between brand image and self-image, they will form an attitude that shows this, by giving a negative evaluation of a brand (Belanche et al., 2021). That is why, conversely, a high level of self-congruity will encourage consumers to evaluate the brand more positively (Breves et al., 2019).

Brand attitude is also influenced by the perceived quality of a brand (Barber et al., 2020; Blazquez et al., 2020; Foroudi et al., 2021; Maalouf et al., 2025). Maalouf et al. (2025) state that perceived quality is a factor that can influence the formation of brand attitude. The stronger the perception related to the quality of a brand, which can be enhanced through individual involvement with a brand (e.g., often paying attention to advertisements and listening to/reading reviews of a particular brand), will clarify the individual's attitude towards the brand, whether positive or negative (Santos et al., 2021). This is because the high perceived quality of a product by potential consumers can be easily distinguished from alternatives due to its superiority and builds the consumer's feeling of liking and choosing the brand (Liu et al., 2017). Therefore, positive brand attitude stems from positive perceived quality, and vice versa (Barber et al., 2020).

Brand attitude can directly influence purchase intention (Bawack et al., 2023; Belanche et al., 2021; Hati et al., 2025; Li et al., 2022; Maalouf et al., 2025; Sudhana et al., 2020; Tseng & Wang, 2023). When someone has a positive attitude towards purchasing a brand, for example, buying products from local brands is viewed as an effort to support the Indonesian economy, then they will tend to evaluate a brand as more valuable/worthy, and this can increase their purchase intention (Wang et al., 2020). This happens because a strong brand attitude will easily influence an individual's purchase intention when they receive positive information about the brand, such as marketing content. Thus, it can be said that consumers will choose a brand because they already have a feeling towards it. This brand attitude will be a predictor of their future behavior, especially whether they will eventually buy or not (Belanche et al., 2021; Liu et al., 2017).

This study not only tests the direct influence between variables but also the mediating role of brand attitude. Maalouf et al. (2025) and Liu et al. (2017) found that the influence of perceived quality on purchase intention is mediated by brand attitude. This occurs because positive subjective perceptions of a brand's product quality, obtained based on their experience/information, can increase positive attitude towards the brand, by providing a positive evaluation, which indirectly can influence the intention to make a purchase (Liu et al., 2017; Maalouf et al., 2025).

Brand attitude also plays a role in mediating the influence of self-congruity on purchase intention (Bawack et al., 2023; Belanche et al., 2021; Sirgy, 2018; Tseng & Wang, 2023). Consumers will be driven to have purchase intention after they have the view that the brand image matches the individual's personal values/image, which is reinforced by the overall evaluation of a brand based on their belief in the outcome (Li et al., 2022). With a high match between brand image and consumer self-image, it will foster positive feelings in the consumer, so they will develop a positive attitude, by giving a positive evaluation, towards the brand

that is considered to fulfill that match (Sirgy, 2018). This indirectly influences purchase intention for a brand with high self-congruity with potential consumers, in order to strengthen the potential consumer's self-image, fulfill self-esteem and expectations, and gain social recognition (Sirgy, 2018).

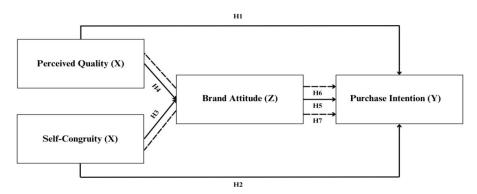


Figure 1. Research Paradigm

Based on the conceptual framework, the hypotheses of this study are as follows:

**H1**: Perceived quality has a significant positive influence on Generation Z's purchase intention for local casual clothing brands.

**H2**: Self-congruity has a significant positive influence on Generation Z's purchase intention for local casual clothing brands.

**H3**: Self-congruity has a significant positive influence on Generation Z's brand attitude towards local casual clothing brands.

**H4**: Perceived quality has a significant positive influence on Generation Z's brand attitude towards local casual clothing brands.

**H5**: Brand attitude has a significant positive influence on Generation Z's purchase intention for local casual clothing brands.

**H6**: Brand attitude plays a significant role in mediating the influence of perceived quality on Generation Z's purchase intention for local casual clothing brands.

**H7**: Brand attitude plays a significant role in mediating the influence of self-congruity on Generation Z's purchase intention for local casual clothing brands.

### 3. RESEARCH METHODS

### 3.1. Research Method

This study uses a quantitative approach, where the research data is numerical, the data collection and analysis methods are measurable and objective (data analysis uses statistical analysis), and there is a model for testing relationships between variables (Mat Roni et al., 2020). This research focuses on causality testing (cause-and-effect relationship) to see the influence of one variable (independent variable) on another variable (dependent variable) and to see the extent of its influence (Wunsch et al., 2020). This research is verificative, thus aiming to test previous findings/theories (Mat Roni et al., 2020). This research wants to test whether previous theories/research results can describe the influence of self-congruity and perceived quality on purchase intention through Generation Z's brand attitude towards local casual clothing brands.

#### 3.2. Data Collection Technique

Data collection in this research was conducted by survey. A survey is a tool for obtaining data from original sources with intervention from the researcher to provide guidance in its completion. This research conducts a survey by distributing questionnaires online with the hope of wide data distribution. The questionnaire will consist of several pre-designed measurement items and be equipped with written instructions from the researcher on how to fill it out at the beginning of the questionnaire. This research uses

a Likert scale. This scale is often used in measuring individual perceptions and behavioral patterns towards a phenomenon (Mat Roni et al., 2020). The Likert scale falls under the ordinal measurement scale. Data in this scale reflects certain rankings/levels, but the distance between levels is not always equal (Hair et al., 2017; Mat Roni et al., 2020). The higher the score obtained, the higher the level of agreement with a statement (Hair et al., 2017). The Likert scale used in this research consists of 5 levels: strongly disagree (1), disagree (2), neutral (3), agree (4), strongly agree (5).

#### 3.3. Population and Sample

The population of this study is Generation Z aged 18-28 years, in the cities of Jakarta, Bandung, and Surabaya. This is due to the position of Generation Z as a potential target market dominating Indonesia, their high purchase intention for fashion brands, their concern for fashion as a means of personal branding, and their high level of exposure to global trends. Meanwhile, Jakarta, Bandung, and Surabaya are Indonesian fashion centers that have accessibility to various clothing brands. The sampling in this study is based on one of the non-probability sampling techniques, which is a sampling technique where the probability of each population member to become a sample is not equal and unknown (Makwana et al., 2023). This technique is purposive sampling.

The criteria for the research sample are Indonesian citizens who are classified as Generation Z (aged 18-28 years) residing in Jakarta, Bandung, and Surabaya (considering that Generation Z exposed to global information/trends and ease of accessibility to various fashion brands are in large urban areas), and who are familiar with but have never made a purchase from the Erigo, 3Second, or Roughneck brands. This study is aimed at those who are familiar with but have never purchased these brands with the expectation that respondents can answer each measurement item in the questionnaire accurately, as there will be several items related to the match between self-image and brand image and also perceptions regarding clothing quality, thus requiring basic knowledge and also pure perception of the brand that has not been influenced by actual post-purchase experience related to these local casual clothing brands, in order to provide results more relevant to the aim of this study in measuring purchase intention. The number of samples for this study was determined using the Hair et al. (2017) formula. This is because the research population is too broad and uncertain. Hair et al. (2017) suggest that the minimum number of samples should be 10 times the number of indicators in a study. This study has 20 indicators, so the minimum number of samples for this study is 200 samples.

### 3.4. Data Analysis Technique

The data obtained from the survey were processed using PLS-SEM (Partial Least Square-Structural Equation Model) analysis technique with SMART PLS 4.0 software. PLS-SEM is an analysis method for predictive models with complex relationships, whether consisting of several latent variables, including independent variables, dependent variables, or the presence of mediation roles (Hair et al., 2017). This method is often used for social science research, due to its ability to analyze latent variables (variables that cannot be measured directly but through indicators), data does not have to be normally distributed, and can handle data with a relatively limited sample size (Monecke & Leisch, 2012).

### 4. RESULTS AND DISCUSSION

### 4.1. Inner Model/Structural Model Evaluation (PLS-SEM)

### 4.1.1. Inner Collinearity

**Table 1. Inner Collinearity Results** 

	VIF
Brand attitude (BA) → purchase intention (PI)	3,005
Perceived quality (PQ) → brand attitude (BA)	2,373
Perceived quality (PQ) → purchase intention (PI)	2,813
Self-congruity (SC) → brand attitude (BA)	2,373
Self-congruity (SC) → purchase intention (PI)	3,085

Table 1 shows that all predictors in this study have VIF values below 5, so it can be stated that this research model has good inner collinearity and is fulfilled, without essential problems in the model. This indicates that the model can clearly distinguish the influence of each predictor on its dependent variable without difficulty.

#### 4.1.2. Model Explanatory Power (R-Square)

**Table 2. R-Square Results** 

Variable	R-Square	R-Square Adjusted
Brand Attitude	0,667	0,664
Purchase Intention	0,707	0,704

Table 2 shows that each dependent variable in this study has an r-square value in the range of 0.5-0.75. Thus, it can be stated that this research model has moderate strength in explaining the variation of its dependent variables, where 66.7% of the variation in brand attitude and 70.7% of the variation in purchase intention can be explained by all independent variables connected to it, while the remainder is explained by other variables not examined in this study.

#### 4.1.3. Model Explanatory Power (F-Square)

**Table 3. F-Square Results** 

Relationship	F-Square
Brand attitude (BA) → purchase intention (PI)	0,259
Perceived quality (PQ) → brand attitude (BA)	0,186
Perceived quality (PQ) → purchase intention (PI)	0,001
Self-congruity (SC) → brand attitude (BA)	0,300
Self-congruity (SC) → purchase intention (PI)	0,168

The f-square value provides an overview of the magnitude of the contribution of each independent variable to the r-square value of its dependent variable. F-square values can be categorized as no measurable effect (<0.02), small (0.02), medium (0.15), and large (0.35). Based on the f-square values, it is indicated that brand attitude has a medium effect on the model's ability to explain purchase intention variation, perceived quality has a medium effect in explaining brand attitude, and self-congruity has a medium effect in explaining brand attitude and purchase intention. On the other hand, only perceived quality has no measurable effect on the model's ability to explain purchase intention.

### 4.2. Significance and Relevance Test (Bootstrapping)

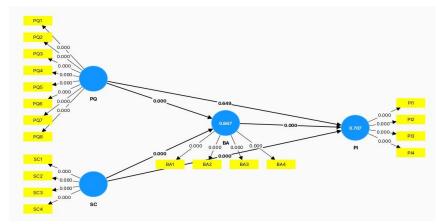


Figure 2. PLS-SEM Results

The results of the hypothesis testing for this study using PLS-SEM can be seen in Figure 4.12. The results show that each exogenous variable has a significant influence on its endogenous variable, except for the direct influence of perceived quality on purchase intention in the context of local casual clothing brands, which in this study refers to the Erigo, 3Second, Roughneck brands.

**Table 4. Direct Effect Results** 

Variable Relationship	Path Coefficient	T-Value	P-Value	Results
H1: Perceived quality → purchase intention	0,029	0,455	0,649	Rejected
H2: Self-congruity → purchase intention	0,389	4,444	0,000	Accepted
H3: Self-congruity → brand attitude	0,487	7,017	0,000	Accepted
H4: Perceived quality → brand attitude	0,383	5,263	0,000	Accepted
H5: Brand attitude → purchase intention	0,477	5,982	0,000	Accepted

# 4.2.1. The Influence of Perceived Quality on Generation Z's Purchase Intention for Local Casual Clothing Brands

Perceived quality does not have a significant positive influence on purchase intention, so H1 is rejected. Based on a path coefficient value of less than 0.10, the strength of this influence is classified as very weak. In other words, the higher the perceived quality of a product, there is a tendency that purchase intention also increases, but this influence is not strong and meaningful enough, so perceived quality cannot be the sole determining factor driving purchase intention. This is relevant in the context of clothing, where its purchase process involves emotional elements and more complex multi-sensory experiences, especially when consumer interaction with the product only occurs online (J. Liu & Chelliah, 2025). In this study, local casual clothing brands have good perceived quality (average value= 4.1), but the majority of information about the brands is obtained through online media. As a result, the perceived quality formed in this study tends to be weak. In such conditions, perceived quality is only formed through single sensory stimuli, namely through visual stimuli (sense of sight) only. Perception formed through this stimulus is not strong enough to significantly influence purchase intention, because the information received is limited and abstract (high-level construal). Conversely, perception formed through multi-sensory stimuli, namely a combination of visual and touch stimuli (optic and haptic sensory), can provide more concrete and real information (low-level construal), thus can significantly influence purchase intention (S.-F. Liu et al., 2021).

These findings are supported by research by Moraga et al. (2024) in the fashion industry in the Philippines, S. F. Liu et al. (2021) in the fashion industry in Taiwan, Sudhana et al. (2020) in the education industry in Indonesia, and research by Ma et al. (2017) in the electronic remanufacturing industry in China, which stated that perceived quality does not have a significant positive influence on purchase intention. In these four studies, although the products were perceived to have good quality, perceived quality could not directly influence purchase intention without the support of emotional factors (Moraga et al, 2024; Sudhana et al., 2020) or access to the actual condition of the product (S. F. Liu et al., 2021; Ma et al., 2017). On the other hand, the results of this study contradict the findings of Das (2015) in the fashion industry in India, Calvo-Porral & Lévy-Mangin (2017) in the fashion industry in Spain, Hati et al. (2025) in the halal cosmetics industry in Indonesia, Wang et al. (2020) in the food certification industry in China, who found that perceived quality has a significant positive influence on purchase intention. In the studies by Das (2015) and Calvo-Porral & Lévy-Mangin (2017), consumers had direct experience in physical stores, allowing them to have multi-sensory perception of clothing quality. Meanwhile, in the studies by Hati et al. (2025) and Wang et al. (2020), there were quality guarantees in the form of halal logos and food certifications that strengthened perceived quality in the eyes of consumers. Thus, these results confirm that the influence of perceived quality on purchase intention is contextual and highly dependent on industry characteristics and how consumers form their perceptions.

# 4.2.2. The Influence of Self-Congruity on Generation Z's Purchase Intention for Local Casual Clothing Brands

Self-congruity has a significant positive influence on purchase intention, so H2 is accepted. Based on a path coefficient value in the range of 0.30-0.49, the strength of this influence is classified as medium. In other words, the higher the level of match between self-image and brand image, the higher the purchase intention individuals have towards local casual clothing brands. This is relevant to clothing as the focus of this study, considering that clothing directly represents the wearer's image, so a match between the wearer's image and the brand is necessary to avoid mental discomfort that arises when individuals feel misaligned with what they are wearing (Belanche et al., 2021; Holmes, 2021; Sirgy, 2018). Thus, when local casual clothing brands are highly congruent with the casual nature of Generation Z (which can be seen visibly through clothing design,

branding, and reviews), targeted at young people who like to express themselves, reflect attention to trends visible from their product catalogs, have customer types similar to Generation Z as potential consumers, then the drive, likelihood, plans, and willingness of Generation Z to make purchases from the brand will increase. Therefore, the high purchase intention value obtained in this study is influenced by the high value of self-congruity of local casual clothing brands. These findings are supported by research by Li et al. (2022) in the luxury goods industry in China, Belanche et al. (2021) in the digital marketing industry in the UK, Holmes (2021) in the digital marketing industry in the United States, Sudhana et al. (2020) in the education industry in Indonesia, which stated that self-congruity has a significant positive influence on purchase intention.

# 4.2.3. The Influence of Self-Congruity on Generation Z's Brand Attitude towards Local Casual Clothing Brands

Self-congruity has a significant positive influence on brand attitude, so H3 is accepted. Based on a path coefficient value in the range of 0.30-0.49, the strength of this influence is classified as medium. In other words, the higher the level of match between self-image and brand image, the more positive the overall evaluation individuals have towards local casual clothing brands, and vice versa. This is caused by the nature of individuals who tend to like and have positive judgments about things consistent with their beliefs (Belanche et al., 2021). Thus, when local casual clothing brands are very suitable for the casual Generation Z, aimed at young people who like to express themselves, reflect attention to trends, and have customer types similar to Generation Z, then the views, impressions, liking, and judgment of the brand will be more positive. Therefore, the high brand attitude value obtained in this study is influenced by the high self-congruity value of local casual clothing brands.

This study finds that self-congruity is a predictor that has a greater influence on brand attitude compared to perceived quality, as reflected in the path coefficient value. This is due to the focus of the research related to clothing, which is a symbolic product that reflects the user's self-image. In this context, the alignment between the brand image displayed through social media and the consumer's image becomes very important in forming an overall evaluation of the brand. Therefore, self-congruity is considered a more influential factor in forming brand attitude compared to perceived quality. This finding is supported by research from Bawack et al. (2023) in the e-commerce industry in France, Tseng & Wang (2023) in the digital marketing industry in Taiwan, Belanche et al. (2021) in the digital marketing industry in the UK, Foroudi et al. (2021) in the food & beverages industry in Pakistan, Holmes (2021) in the digital marketing industry in the United States, and Sudhana et al. (2020) in the education industry in Indonesia, which state that self-congruity has a significant positive influence on brand attitude.

# 4.2.4. The Influence of Perceived Quality on Generation Z's Brand Attitude towards Local Casual Clothing Brands

Perceived quality has a significant positive influence on brand attitude, therefore H4 is accepted. Based on the path coefficient value which falls within the range of 0.30-0.49, the strength of this influence is classified as moderate. In other words, the better an individual's perception of product quality, the more positive the overall evaluation the individual has towards the local casual clothing brand, and vice versa. This is caused by consumer behavior which tends to be based on perceived benefits and value (Maalouf et al., 2025). Thus, the perception of the local casual clothing brand being considered relevant to trends, visually attractive, comfortable to wear, durable even with frequent use, having neat stitching, easy to care for without special handling, free from defects, and supporting daily activities, contributes to the formation of positive views, impressions, liking, and evaluation of the brand. All perceptions of the clothing are formed from information obtained from marketplaces, social media advertisements, or acquaintances, which are then ultimately concluded in the form of an overall judgment and feeling towards the brand. Therefore, the high brand attitude value obtained in this study is influenced by the high value of perceived quality of the local casual clothing brand.

This finding is supported by research from Maalouf et al. (2025) in the food delivery industry in Lebanon, Foroudi et al. (2021) in the food & beverages industry in Pakistan, Barber et al. (2020) in the local wine industry in Australia, Blazquez et al. (2020) in the wearable technology industry in the UK, Santos et al. (2020) in the marketing & sports industry in Russia, Sudhana et al. (2020) in the education industry in Indonesia, and Liu et al. (2017) in the hospitality industry in China, which state that perceived quality has a significant positive influence on brand attitude.

# 4.2.5. The Influence of Brand Attitude on Generation Z's Purchase Intention for Local Casual Clothing Brands

Brand attitude has a significant positive influence on purchase intention, therefore H5 is accepted. Based on the path coefficient value which falls within the range of 0.30-0.49, the strength of this influence is classified as moderate. In other words, the more positive the overall evaluation of the brand, the higher the purchase intention towards the local casual clothing brand, and vice versa. This can occur because, when an individual already has a positive attitude towards a brand, they will consider that brand more valuable/worthwhile compared to alternatives, making it easier for purchase intention to form at this stage. Thus, the evaluation of the local casual clothing brand as impressive, positive, and worthy of consideration can encourage the formation of an individual's urge, likelihood, plan, and willingness to make a purchase. Therefore, the high purchase intention value obtained in this study is influenced by the high value of attitude towards the local casual clothing brand.

This study finds that brand attitude is the predictor with the greatest influence on purchase intention compared to perceived quality and self-congruity, as indicated by the path coefficient value. This is because brand attitude, as the endpoint of the overall evaluation of a brand, reflects the accumulation of cognitive, affective, and conative judgments before the creation of purchase intention, supported by the theory of planned behaviour, especially in the context of online interactions, where brand attitude formed through social media marketing highly determines purchase intention (Mukherjee & Banerjee, 2019). This finding is supported by a large number of studies conducted in various countries, namely Hati et al. (2025), Maalouf et al. (2025), Bawack et al. (2023), Tseng & Wang (2023), L. Li et al. (2022), Belanche et al. (2021), Blazquez et al. (2020), Santos et al. (2020), Sudhana et al. (2020), and Wang et al. (2020), which state that brand attitude has a significant positive influence on purchase intention.

Variable Relationship **Path Coefficient** T-Value P-Value Results H6: Perceived quality → brand attitude → 0,183 4,096 0,000 Accepted purchase intention H7: Self-congruity → brand attitude → 0,232 4,498 0,000 Accepted purchase intention

**Table 5. Indirect Effect Results** 

# 4.2.6. The Role of Brand Attitude in Mediating the Influence of Perceived Quality on Generation Z's Purchase Intention for Local Casual Clothing Brands

Brand attitude plays a significant role in mediating the influence of perceived quality on purchase intention, therefore H6 is accepted. In other words, a better perception of the product quality of the local casual clothing brand will not directly increase purchase intention, but that perception will first form a positive overall evaluation, and then this overall evaluation influences purchase intention. In this study, perceived quality does not have a significant direct influence on purchase intention, but proves to be significant when mediated by brand attitude, so it can be stated that brand attitude plays a full mediation role. This is caused by the condition where perceived quality is largely formed through online interactions, causing it to be unable to directly influence purchase intention, but still capable enough of forming brand attitude which includes views and liking, which then becomes a strong basis for encouraging consumer purchase intention towards the brand. However, this indirect influence remains classified as weak (seen from the path coefficient value in the range of 0.1-0.29), because in the context of clothing purchases, especially when product information is obtained online, perceived quality is not the primary consumer consideration. Purchase intention tends to be influenced by symbolic and emotional factors, so even though brand attitude is formed, its influence is not strong enough to channel the effect of perceived quality, which from the outset is very weak, on purchase intention. This finding is supported by research from Maalouf et al. (2025) in the online food delivery service industry in Lebanon and Liu et al. (2017) in the luxury hospitality industry in China, which state that brand attitude plays a significant role in mediating the influence of perceived quality on purchase intention.

# 4.2.7. The Role of Brand Attitude in Mediating the Influence of Self-Congruity on Generation Z's Purchase Intention for Local Casual Clothing Brands

Brand attitude plays a significant role in mediating the influence of self-congruity on purchase intention, therefore H7 is accepted. In other words, the higher the self-image congruence with the local casual clothing brand, the more positive the overall evaluation that is formed, and then this overall evaluation influences purchase intention. This study finds that self-congruity has a significant influence on purchase intention, both directly and through brand attitude, so it can be stated that brand attitude plays a partial mediation role. However, it is known that the direct influence of self-congruity on purchase intention is greater than the indirect influence through brand attitude, which is classified as weak (seen from the path coefficient value in the range of 0.1-0.29), indicating that most of the influence of self-congruity on purchase intention for local casual clothing brands occurs directly, without having to first go through the formation of a positive attitude towards the brand.

This finding can be explained by several psychological factors. First, the process of value transfer from the brand to the consumer allows for the occurrence of a direct emotional bond when an individual feels a congruence between their self-image and the brand image. Second, this congruence provides instant psychological satisfaction, which encourages the individual to set purchase intention without going through an overall evaluation process first. Third, in the context of symbolic products like clothing, purchase intention often functions as a means of expressing self-identity. Furthermore, the high visibility of the Erigo, 3Second, and Roughneck brands on social media also participates in the formation of self-congruity, as it allows consumers to form a clearer perception of the image of the brand's users. This condition makes it easier for individuals to associate the brand with their self-image (Sirgy, 2018), which then leads to purchase intention without having to go through brand attitude (Belanche et al., 2021).

This study also reveals that brand attitude plays a stronger mediating role in the influence of self-congruity on purchase intention, compared to its role in the influence of perceived quality on purchase intention (as seen from the path coefficient value), so it can be stated that brand attitude has a greater influence in bridging the effect of self-congruity on purchase intention. This condition occurs because self-congruity has a stronger direct influence on brand attitude compared to perceived quality in the context of local casual clothing brands. This finding is supported by research from Bawack et al. (2023) in the e-commerce industry in France, Tseng & Wang (2023) in the digital marketing industry in Taiwan, Belanche et al. (2021) in the digital marketing industry in the UK, which state that brand attitude plays a significant role in mediating the influence of self-congruity on purchase intention.

#### 5. CONCLUSIONS

This study concludes that Generation Z in Jakarta, Surabaya, and Bandung have a good perception of quality, high self-congruity, positive brand attitude, and strong purchase intention towards local casual clothing brands such as Erigo, 3Second, and Roughneck. Although perceived quality does not directly influence purchase intention, this variable significantly influences brand attitude, which then fully mediates its influence. Conversely, self-congruity significantly influences purchase intention both directly and through the partial mediation of brand attitude, showing the important role of self-image in forming purchase intention. Brand attitude is the strongest factor influencing purchase intention, while also functioning as a mediator in the relationship between perceived quality and self-congruity with purchase intention. Thus, Generation Z's purchase intention is more influenced by self-image congruence and positive attitude towards the brand compared to merely product quality perception. Therefore, local brand strategies need to emphasize building an image that aligns with young consumers' identities and strengthening brand attitude to increase purchase intention.

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