

## BRAND LOYALTY IN MODEST FASHION INDUSTRY AMONG GEN Y FEMALE EMPLOYEES IN MALAYSIA: A CONCEPTUAL FRAMEWORK

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**Abstract:** The paper aims to determine Gen Y female employees' brand loyalty in the modest fashion industry in Malaysia by considering the role of brand personality, brand love, and brand equity. This cohort of employees is the subject of the research because they are of particular value to the Malaysian market due to their size and increased buying power in this industry. Theory of Planned Behaviour (TPB) of Ajzen (1991) that has been used to clarify and forecast human behaviour and link to their beliefs is adopted in explaining the conceptual framework of the study. Literature review from previous studies on brand loyalty in various industries such as telecommunications, luxury fashion, accommodation, cosmetics, and beverages from many countries suggests that there are many factors influencing brand loyalty among the Gen Y cohort. Previous studies suggested that brand personality and brand love have a significant relationship with brand loyalty although some studies suggested the two variables reveal a non-significant relationship to brand loyalty. In support of the past literature, the conceptual framework of the current study establishes that brand equity mediates the relationships between brand personality and brand love towards brand loyalty.

**Keywords:** Brand personality, Brand love, Brand equity, Brand loyalty, Modest Fashion, Gen Y

### 1. Introduction

Small and medium-sized enterprises (SME) statistics showed that Malaysia's contribution to gross domestic product (GDP) rose from 38.3 percent in 2018 by 0.4 percent to 38.9 percent in 2019, driven by expansion in the services and manufacturing sectors and as SME exports rose. GDP for small and medium-sized companies stood at RM552.3 billion compared to the total RM1.42 trillion GDP in 2019. Exports from SMEs also show rising trends, rising in 2018 from RM171.9 billion compared to RM176.3 billion in 2019. According to the Malaysian Investment Development Authority (MIDA) in 2018 the textile and apparel industry became the 11<sup>th</sup> largest contributor to the country's economy with more than RM15 billion in exports, a 10 percent increase from the previous year. The fashion industry, among others, such as the modest fashion industry and fast fashion industry are the sub-sectors of the textile and apparel industry. In August 2019, the Industrial Production Index (IPI), of Malaysia announced that the major sub-sectors contributing to the increase in IPI were textile, wearing apparel, leather & footwear (6 percent). Therefore, fashion retailers get a major key role in and development of SMEs as well as the Malaysian economy. The fashion industry in Malaysia came into the limelight in the early 2000s and the Kuala Lumpur Fashion Week was first conceptualized in 2013 and has positioned the country as a strong emerging fashion capital in Asia. The typical Western-style fashion is becoming too ordinary, making more designers

looking to inject their brands with more uniqueness that can help them stand out in the crowded fashion market. One route many fashion brands are taking is one that Malaysia modestly has an advantage in its modest fashion.

One of the most important markets for modest fashion retailers is the Gen Y consumers, born between 1981 to 1996 (Dimock, 2019). The fact that Gen Y grew up in an environment where shopping was seen more as a form particularly with regards to fashion shopping as compared to earlier generations (Ladhari, Gonthier, & Lajante, 2019). Gen Y is more fashion-conscious, relates themselves to the fashion brands they wear (Samala & Singh, 2019). This changing trend of spending towards fashion shopping has a positive effect on industries. Brand love has appeared as an important relationship between customer and company (Bıçakcıoğlu, İpek, & Bayraktaroğlu, 2018). Brand love shows a strong link to business success in various industries such as clothing (Briliana, 2017), cosmetics (Shanti, Sunaryo, & Rofiq, 2019), and hotels (Mazzucchelli, Chierici, Ceruti, Chiacchierini, Godey, & Pederzoli, 2018). Fashion brands attract the attention of young consumers by stimulating the urge of customers to embody fashion (Ismail & Spinelli, 2012), which leads young fans of the brand to support brands and display loyal behaviours (Liu, Wang, Chiu, & Chen, 2018). Young consumers show loyalty to valued brands (Mazzucchelli et al., 2018; Huang, 2017; Loureiro, Sarmento, & Le Bellego, 2017; Yeh, Wang, & Yieh, 2016). Brand love's abstract idea is vibrant and needs to be explored on a large scale however, it is still less investigated (Briliana, 2017).

## 2. Research Problem

The estimated population statistic conducted by the Demographic Statistic, Malaysia for the second quarter of 2019, reported that around 70 percent of the total population contributed by the working-age group range between 15 to 64 years of age whereas the other two-segmented groups aged between 0 to 14 years old (23.3 percent) and above 65 years old (6.7 percent) (DOSM, 2019). It is also reported that the live births were recorded in the third quarter of 2019, decreased by 3.0 percent as compared to the third quarter of 2018 (127,956). About 41,722 deaths were also recorded in the third quarter of 2019, which decreased by 0.9 percent as compared to the third quarter of 2018 (42,156). Fertility and mortality rates decline to drive the demographic transition to an aging global population (Phua, Kennedy, Trinh, Page, & Hartnett, 2020). Consequently, the changing potential financial profits from sales to the Gen Y generation to the older segment captured marketers' attention (Phua et al., 2020).

There is a growing emphasis in the literature on characterising Gen Y members (Bilgihan, 2016). This market group seems to have a strong market capacity and huge spending power. Gen Y is therefore viewed as a potential market that cannot be easily ignored by business managers and must be reached out and expand vigorously (Soares, Zhang, Proenca, & Kandampully, 2017). It is therefore imperative to invest the antecedents (such as brand equity, brand personality, brand love, and brand experience) of brand loyalty by following sound marketing strategies. Past studies suggested that there are consumer brand loyalty studies in the fashion industry among Gen Y in Asian countries, but there is very limited study in the context of the roles of work and gender in the fashion industry (Fernando, Kumara, Mendis, Wettawa, & Samarasinghe, 2018; Pant & Venkateswaran, 2019).

Therefore, the present study intends to investigate and analyse the relationships and reflections on brand personality, brand love, and brand equity towards brand loyalty from a specific gender perspective, i.e. the female employed persons who have adopted a modest dressing approach. Gen Y is a valuable segment of the market in general, the behaviour of which is often discussed yet not completely understood (Drake-Bridges & Burgess, 2010). Past studies reveal that this cohort shares similar tastes and reacts homogeneously (Ladhari et al., 2019). As a common basis for segmentation of the market, this assumption is used (Ladhari et al., 2019). While Gen Y members will become the world's biggest consumer segment (Bilgihan, 2016), Gen Y brand loyalty is rapidly changing due to the brand's fashion, trends, and popularity, focusing mostly on overall quality than on price. They are emotional and currently making decisions and less loyal customers than any other generation (Bilgihan, 2016).

Mazzucchelli et al. (2018) suggest that socioeconomic status (such as income and educational attainment) also impacts the preference for brand loyalty among the Gen Y cohort. It is therefore anticipated that, in the same cohort, the findings of this research on the brand loyalty among consumer behaviour of Gen Y female employees with other socio-economic backgrounds such as semi-skilled workers, laborers, or students, assuming that these two groups may have little common characteristics. Both will have different changing and mutual brand loyalty percentages. Mazzucchelli et al. (2018) also indicated that for medium-value items (e.g., clothing, shoes, televisions, mobile phones, CD players, etc.), the exclusive and divided brand loyalty on Gen Y is in contrast to the value of Gen Y students or Gen Y unemployed.

Past empirical studies suggested that the Gen Y cohort is not loyal to a single product or brand as loyal as the previous generations (Yasri, Susanto, Enamul Hoque, & Gusti, 2020; Soares, et al., 2017) While brand personality has been studied in various consumer brands, there have been limited studies of Muslim brands, especially modest fashion clothing (Zainudin, Haji Hasan, & Othman, 2019). However, since this study will be carried out in Malaysia and modest fashion is considered to be Muslim items in Malaysia, this analysis intended to fill a literature gap by analysing the brand personality associated with Gen Y; a field where there is a limited number of studies (Priporas, Stylos, & Kamenidou, 2019), in particular. Studies suggest that Gen Y does not put up with bad encounters with the brand, which could result in immediate loss of confidence and sponsorship. Growing market dynamics together with Gen Y's unique nature and impact makes it relevant to take into account this critical generation's consumer behaviour (Drake-Bridges & Burgess, 2010). Engaging and promoting brand loyalty among Gen Y customers are the primary concern for brand marketers in research (Kandampully, Zhang, & Bilgihan, 2015).

Given the value of brand personality, brand love, and brand loyalty, but, unusual marketing research explored these intermediate mechanisms on Independent Variables–Dependent Variable Constructs relationships (Huang, 2017). Therefore, this study fills this void and shows the powerful brand equity mediator on the relationships between independent variables and brand loyalty. Therefore, this research provides a more detailed model of how and to what degree consumers build brand loyalty. Nonetheless, by viewing them as a single structure, the nuances of previous research continue to be overlooked on

brand experience and brand loyalty (Brakus, Schmitt, & Zarantonello, 2009). Thus, this research leaves its preceding research and tests its unique dimensions, namely, brand personality, brand love, and brand loyalty. Therefore, the whole paper provides a more thorough review of the independent variables and the dimensions of brand loyalty than previous studies.

### 3. Literature Review

Past research by Menon, Hashim, & Hasim (2020) suggests that the suitability of both the personality of a client on a product becomes imperative as one of Gen Y's determining factors to remain loyal. They are driven by status and lifestyle, so it depends heavily on how the personality of the brand is viewed to choose which product to follow. The results also suggested that they will communicate positively or in some cases negatively to their peers about the brands for the Gen Y cohorts that have been involved or engaged with the brands. The same author also indicates a significant relationship between brand personality and brand loyalty. A brand that can create and maintain its unique human-like characteristics or personality in its product or services will be given high credibility by customers.

Consumers of Gen Y are aware of fashion, trends, and brands, and has been an important segment to many promoters and marketers (Briliana, 2017; Fernando et al., 2018). Brand love shows a strong link to business clothing industry success and it is one of the important factors influencing brand loyalty among the Gen Y cohort (Fernando et al., 2018). Fashion brands attract the attention of young consumers by stimulating the urge of customers to embody fashion (Ismail & Spinelli, 2012), which leads young fans of the brand to support brands and display loyal behaviours (Liu et al., 2018). Young consumers who seemed to be crazy about brands will go after brands to be the latest in the friends' arena and this cohort is said to be the most loyal generation to high-value items (Choi & Han, 2019). Customer brand loyalty establishes brand relationships and maintains long-term relationships with these brands. Brand love's abstract idea is vibrant and needs to be explored on a large scale, but it is still less investigated (Briliana, 2017). Though brand love has revealed to become an important relationship between customer and firms, there is still little awareness of what triggers the bond between customer and brand love and what its behavioural implications can be, such as brand loyalty, word-of-mouth, and resilience to negative information (Biçakcıoğlu et al., 2018; Drennan, Bianchi, Cacho-Elizondo, Louriero, Guibert, & Proud, 2015).

Gen Y is one of the most diverse generations and one cannot assume they will have similar expectations (Pant & Venkateswaran, 2019). Every generation in Malaysia has diverse work values, which pose a challenge. Gen X has a global orientation, multi-tasking skills, and prefers opportunities at the workplace suggested by the same scholars. Gen Y is a quick learners, questions every rule, and is not interested in the corporate hierarchy, and desires valuable work and recognition (Pant & Venkateswaran, 2019). Managers need to understand the expectations and orientations of each generation to prevent conflicts and design marketing strategies that define Gen Y's characteristics. According to previous studies, although there is no clear agreement in the literature on the start and finish of the group of Gen Y or Gen Y female employees, the researcher identified Gen Y female employees as those between 24 to 40 years old (Dimock, 2019; Hassanzeh and Namdar, 2018; Naumovska, 2017;

Naim & Lenka, 2018). Clarke's previous empirical study (2015) indicated that Gen Y professionals between the ages of 23 and 34, while Ladhari, Gonthier, & Lajante (2019) proposed that this segmented cohort be the population born between 1981 and 2000.

### 3.1 Why Modest Fashion Industry?

Past studies have suggested that there is no standard definition of modest fashion. Modest fashion represents fundamental religious values, motivated by religious conviction (Indarti & Peng, 2017). Modest fashion is also appealing to non-Muslims who prefer comfortable clothes that do not excessively expose the face. Mary-Kate and Ashley Olsen, the American actresses, and fashion designers, tend to design conservative luxury clothes for their brand 'The Line'. The modest fashion industry, which receives a lot of support in terms of wearing and purchasing modest fashion apparel from non-Muslims, is therefore not an exclusive Muslim market.

The development of modest fashion around the world offers women great numbers of alternatives of products that fulfil Islamic Shari'ah (Waninger, 2015). Nestorovic (2016) mentioned general clothing guidelines in Islam which modest clothing means covering the head and body by following Shari'ah principles. First, the clothing should be loose enough that cannot describe the shape of a body. Second, the material should be thick enough to hide the shape of the body and the colour of the skin.

Muslims worldwide constitute 1.6 billion people or 25 percent of the population (Kessler, 2015), and will grow to 2.2 billion by 2030. Muslims are spread across many regions and countries (56 countries with Muslim majorities). This growing population is going to be a major challenge and influence on the economic scale of the planet. Islamic adherents all over the globe have switched from halal services and goods to lifestyle and clothing apparel for Islamic adherence to Islamic consumerism (Hassan & Harun, 2016). Consumer spending for Halal goods is projected to increase in line with Muslim population growth around the world, with Southeast Asia and West Asia being the largest market for Halal products (Latif, Mohamed, Sharifuddin, Abdullah, & Ismail, 2014). It seems that modest fashion is one of the sectors of the halal lifestyle that has so much potential to offer.

The same author also suggests that Islam is the fastest-growing religion and the fact that religion is mostly related to visual values and cultures correlated with a modest dress of Muslim women by concentrating on the modest clothing that reflects fashion trends (Bucar, 2016). It is always the case that specific actions are related to specific virtues, and these values are "imprinted" on you once you do something often enough. Wearing modest Islamic clothes, for example, is related to modesty, introversion, and compliance (Bucar, 2016). Therefore, it is assumed that these facts are compatible with the topic of study on the modest fashion industry in Malaysia that can contribute to the growth of Islamic economics, especially in Malaysia and the Islamic global market in general.

#### 4. Conceptual Framework

This study proposes a model, stimulated by brand personality and brand love, mediated by brand equity, and ending with a consequence of brand loyalty. This study specifically looks at three issues. Do brand love, brand experience, and brand equity vary in their effects on brand loyalty? Will brand equity and the relationship between brand personality and brand loyalty have mediating effects? Do brand equity and the relationship between brand love and brand loyalty have mediating effects? Hence, the conceptual research model presented in this analysis is shown in **Error! Reference source not found.** This research will use the theory of planned behaviour (TPB) frameworks to assess the effect of brand equity on brand loyalty. The planned behaviour theory (TPB) of Ajzen (1991) was widely adopted as one of the most powerful tools to evaluate the behavioural purpose of consumers (Ajzen, 2001).

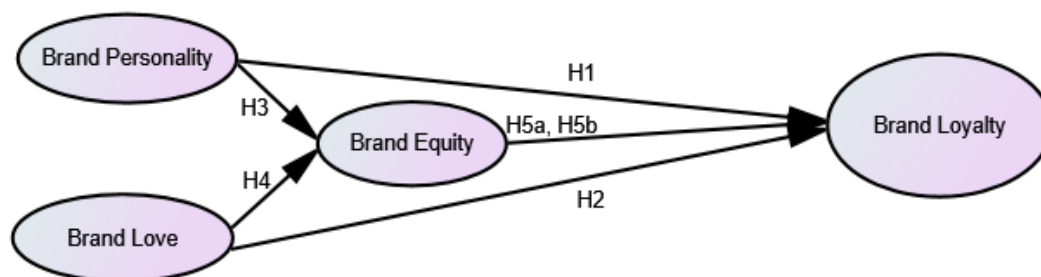


Figure 1. Conceptual framework

##### 4.1 Brand Personality

Brand personality is a set of human traits associated with a brand, especially distinctive, strong, and favourable, and it is beneficial to marketers and consumers alike and can build a bond between them, contributing to consumer brand loyalty (Brakus, et al., 2009), and brand equity (Giroux, Pons, & Maltese, 2017). According to the theory of animism, consumers tend to identify with a brand that represents their concept. Brand personality thus provides customers with a means of building an identity and providing a framework for communicating the real self, ideal self, and social self (Eisend & Stokburger-Sauer, 2013). Brand personality represents a brand's emotional identity that creates customer emotions and feelings towards the brand. The personality of the brand is the set of characteristics that people attribute to a product as an individual that is mostly affected by product or label design, colours, and advertising (Briliana, 2017). The relation between brand personality and brand equity can be seen when the brand's consumer expectations are formed, whereby the brand is also aware of its characteristics in the minds of consumers. Brand personality generally comes from three sources: the relationship between people and brand, the image brand, and the product characteristics.

The three brand personality outlets contribute to brand equity constituents such as brand association, brand image, and perceived quality (Qureshi, Qureshi & While, 2017). In addition, there have been contradictory findings in the relationship between brand personality and brand loyalty. While some studies have indicated a positive influence

(Nysveen, Pedersen, & Skard, 2013), others have not identified any significant effects (Liu, et al., 2018; Mabkhot, Hasnizam, & Salleh, 2017; Su & Chang, 2018). Brakus, et al., (2009) suggest in their analysis that brand personality increases satisfaction and loyalty due to the brand's ability to promote the self-expression of customers. Brand personality plays a dominant role in shaping the positive and negative emotions of customers predicting satisfaction and loyalty. Building on past literature on brand personality on brand equity and brand loyalty, this study suggests that the perception of consumers about brand personality will influence their judgment of a company's different product position and ultimately impact brand equity and brand loyalty levels. Hence, the hypotheses suggested are built as follows:

*H1.* Brand personality has a significant positive effect on consumer brand loyalty.

*H3.* Brand personality has a significant positive effect on consumer brand equity.

#### *4.2 Brand Love*

Fournier (1998) considers love as one of the key elements of the brand relationships between consumers. Brand love can be defined as the extent to which a satisfied consumer has a passionate emotional attachment to a brand (Carroll & Ahuvia, 2006). Recently, both practitioners and researchers are particularly interested in the concept of brand love (Véronique & Zarantonello, 2016) because it contributes to positive word-of-mouth (WOM), brand loyalty; these two are aspects of brand equity (Carroll & Ahuvia, 2006), and a desire to do so. Brand love comprises many forms of emotions, such as enthusiasm, good attitude, and assessment, loving, attachment, commitment, etc. The link between brand love to brand equity and brand loyalty can be illustrated as such, if customers love the brand, they more feel greater brand loyalty, willingness to use it, willingness to invest more resources to buy the brand, i.e., behavioral loyalty, more engagement, and spread positive WOM loyalty. Related studies also show significant effects on brand loyalty from these emotional factors, such as attachment. The Carroll and Ahuvia research (Carroll & Ahuvia, 2006) reveal that brand love has a positive relationship with brand loyalty, which is also one of the dimensions in brand equity, according to Ansary & Nik Hashim (2018), and WOM, two brand favorable outcomes.

Brand love predicts loyalty to brands (Batra, Ahuvia, & Bagozzi, 2012). In the consumer-brand relationship research source, brand love is still a relatively new concept, with a wide range of positive emotions and attitudes toward brands. This helps explain and forecast differences among satisfied consumers in desirable post-consumption behaviors (Carroll & Ahuvia, 2006). Brand love can lead to critical consumer responses with key corporate outcomes and is considered to be a consumer-brand relationship involving a long-lasting, deep-seated brand affection (Batra, Ahuvia, & Bagozzi, 2012). Product love is generally considered to be qualitatively distinct from liking and to be a more extreme affective reaction, but it is still synonymous with liking. The customer connection also applies to a brand's interactions with customers (Ansary & Nik Hashim, 2018). It improves customer retention, increases consumer forgiveness when faced with negative information, and evokes customer loyalty to the brand. Brand equity has a similar effect as it encourages the brand's loyalty behaviour, is viewed as a high-quality brand that makes the brand come first when thinking about the product category, and blends the brand with a great brand experience. On

that basis, this analysis thus extends the impact on brand loyalty and brand equity of these components of brand love and hypothesises that:

*H2.* Brand love has a significant positive effect on consumer brand loyalty.

*H4.* Brand love has a significant positive effect on consumer brand equity.

#### *4.3 Brand Equity*

From the viewpoint of both spiritual enlightenment and clinical psychology, the effects of mediation are well-known (Liao, Wu, Amaya, Adriana, Lin, & Ju, 2017). Venkatraman (1989) believed that the presence of a significant mechanism between an antecedent (or independent variable) and the consequence (or dependent variable) represents a mediation effect. Total mediation means that although a mediator has an (indirect) mediation effect, the result is not directly influenced by the context. Partial mediation means that both the direct effect and the (indirect) mediation effect through the mediator exist. Past empirical study also suggests that for low purchase involvement apparel products (i.e., products that carry the likelihood of less intense search as there is a lower monetary risk) with high brand equity is sourced from a country of origin of low perceived competence, the superior reputation of the brand encourages consumer partiality to the apparel's quality and purchase inclination (Parkvithee & Miranda, 2012).

The same authors also found that, for its higher-end fashion goods, a brand of modest equity sourced from the underdeveloped economy is capable of gaining greater market support than for its regular apparel. The same study also suggested branding studies have defined reputation, popularity, and quality as significant attributes in brand equity measurement of Aaker (1991). Few previous studies explored the relationship between brand loyalty and brand equity (e.g. Sallam, 2015) found that corporate brand equity has a positive effect on corporate brand loyalty. In addition, previous researches indicate the mediating factors of consumer brand equity, are in the positive responses of consumers, such as engagement, self-identity, and loyalty (Loureiro, et al., 2017). According to what has mentioned above, this study hypothesises that:

*H5a.* Brand equity has mediating effects on the relationship between brand personality on brand loyalty.

*H5b.* Brand equity has mediating effects on the relationship between brand love on brand loyalty.

## **5. Discussion**

Results from this paper provide positive news for marketers. While some empirical studies reveal that brand personality and brand love are insignificant factors towards customer brand loyalty among Gen Y, there is evidence from past empirical studies that suggested brand personality and brand love have positive significant relationships with brand loyalty among Gen Y consumers especially high-value items including fashion brands. Past studies also revealed that brand equity mediates the relationships between brand personality and brand love towards brand loyalty among Gen Y consumers. To explain the hypotheses



and uncover further issues relating to brand loyalty among Gen Y female employees, more studies, both empirical and non-empirical, must be conducted. According to SME Corp's chief in the 2017 Annual Report, Malaysia quoted the Department of Statistics Malaysia (DOSM) as saying that SMEs account for the largest share of Malaysian businesses and SMEs.

To bring Malaysia closer to its objective to become an established high-income nation by 2020, concerted efforts to develop sustainable SMEs are therefore crucial. In line with the goal declared by the Selangor State Government Selangor aims to be a regional hub for modest fashion in November 2019, centered on mixing fashion and trade and creating a sustainable ecosystem for talent in the modest fashion industry by engaging regional experiences. According to Selangor Menteri Besar Amirudin Shari to Bernama, this initiative is capable of generating and enhancing the economic growth of the state and Malaysia as a whole by realising the dream of the state to empower and create global champions. Malaysia's fashion industry is expanding at a steady pace of 12 percent per annum, with revenues expected to rise from RM3.5 billion in 2019 to RM5.5 billion by 2023 (Bernama 2019). This study will therefore have a significant impact on Malaysia's SMEs and will boost Malaysia's economy's growth.

## 6. Conclusion

The review from the literature led the researchers to conclude what factors affect brand loyalty among Gen Y female employee consumers toward the modest fashion industry. It is found that no single factor is responsible for the consumer to be loyal to a brand. Gen Y consumers are a valuable segment of the market. A company's marketing activities focus on developing, maintaining, and enhancing brand loyalty among consumers for their products or services. This is a demanding task, as this group is less loyal, most emotional, and least pleased of all groups. Given the increasing unpredictability, reduced product differentiation, and increased competitive pressure, brand loyalty has become even more important. The present research is therefore focused at identify the factors influencing brand loyalty among Gen Y female employed consumers Gen Y aged 24 to 40 years.

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