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THE MEDIATING ROLE OF CONGRUITY AND CUSTOMER SATISFACTION IN THE EFFECT OF THE PERSONALITY TRAITS ON BRAND LOYALTY IN THE COFFEE SHOP INDUSTRY IN BALI

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ABSTRACT: This study aims to examine the mediating role of congruity and customer satisfaction in the effect of personality traits on loyalty in the coffee shop industry in Bali. The number of respondents in this study were 175 respondents, all respondents were coffee shop customers in Bali. This research uses a non-purposive sampling technique. To analyze the research model, the Partial Least Square (PLS) method was used with the SmartPLS 3.0 M3 program. Based on the results of the analysis in this study, the results obtained include: (1) personality traits do not directly influence brand loyalty; (2) personality traits have positive and significant effects on customer satisfaction; (3) personality trait has significant positive effect on congruity; (4) congruity has a significant positive effect on brand loyalty; (5) customer satisfaction has a significant positive effect on brand loyalty; (6) congruity has a significant positive effect on customer satisfaction; (7) congruity is able to mediate fully (full mediated) on the influence of personality traits on brand loyalty; and (8) customer satisfaction is able to mediate fully (full mediated) on the influence of personality traits on brand loyalty. Future research is needed to deepen the influence of the personality traits of customers on brand loyalty by using different mediating variables to see the different effect. This research is limited to the coffee shop industry. Therefore, further research can be developed by discussing other industries. Coffee shop industry activists and management are expected to be able to evaluate and take corrective actions on aspects that are deemed unable to create customer loyalty to the coffee shop.

Keywords: personality traits, congruity, customer satisfaction, brand loyalty, coffee shop industry

I.   INTRODUCTION

With the increasingly diverse needs and desires of everyone, business activists can make this a kind of wetlands to open a business to meet the needs and desires of the community, and of course reap profits, for example a coffee shop. Since the well-known coffee brand from America, Starbucks, has become popular in Indonesia, many other business people have looked at similar coffee shop businesses when they see a relatively prospective market, even many other outside brands that are expanding into Indonesia. Then came a prospective local coffee shop like Excelso. Until finally, coffee shop is currently becoming a favorite business in Indonesia. So many coffee shops that can be foundmoreover in big cities in Indonesia. Coffee, which was once only favored by the adult community, is now also favored by the teenagers and young adults, even many people make drinking coffee being a lifestyle.

The world's leading coffee shop, Starbucks, which started its business in 1971, is a coffee company and global coffee shop network from the United States that is now spread in more than 300 different locations in all major cities in Indonesia. In Bali, Starbucks has spread to various cities and regencies such as Denpasar, Badung, Gianyar, andTabanan with a total of 30 shops in Bali. This proves that the enthusiasm of the people in Bali is fairly high towards the Starbucks brand. Although spread in various regions, Starbucks always has a characteristic in each store. The impression of luxury and modern wood with the majority of the interior, Starbucks always uses the dominant color of green, brown and black in every shop. However, the rise of local coffee shops that have just emerged and are able to adapt well lead to quite fierce competition in the coffee shop industry in Indonesia. Local brands such as Kulo, *Kenangan*, *JanjiJiwa*, Fore Coffee to *KedaiKopi Tuku* are now ready to challenge Starbucks in the national coffee shop industry.

Coffee shop entrepreneurs have their own concepts for their coffee shops. With the number of coffee shops scattered throughout Indonesia, the concepts used by the entrepreneurs are certainly diverse. The diversity of concepts in each coffee shop is certainly with the aim to lure customers to come to the coffee shop. With the

increasing number of coffee shops, it will certainly affect the sales of coffee shops that already existed before, because consumers have been given many choices of coffee shops. Based on a previous study by Nemati and Vazirzanjani (2015), in the present, a brand can lead to customer loyalty in a competitive market. Here, the personality function is not neglected. Personality can be both the customer and the brand. Customer personality traits can be understood as characteristics that predict individual behavior. However, in a study that was conducted previously in coffee shops in South Korea, it was proven that customer personality traits cannot directly affect brand loyalty (Kim et al., 2016). According to Graeff's research (1996), "the more similar a consumer's self image is to a brand image, the better their assessment of the brand". Therefore, consumers are more loyal to brands that have images that are compatible with their own perception.

Because brands have their own special personalities, consumers tend to treat brands like humans and tend to use brands according to their own personality traits (Lin, 2010). Some coffee shops have used personality traits as targets for marketing research (Kim et al., 2016). Therefore, the influence of personality traits on brand loyalty must be examined based on consumers who have direct experience with coffee shops. Given the recent incorporation of personality traits in the field of marketing, and the lack of agreement on the exact relationship between personality traits and consumer behavior (Kim et al., 2010; Carrasco and Foxall, 2006), this study considers it is important to explain this phenomenon. Starbucks in its business activities relies on the following three things: the taste of coffee with premium quality, superior service quality, and the experience gained by customers when visiting Starbucks stores (Honack and Waikar, 2017). Starbucks Korea has adjusted its services to retain loyal customers (Lee, 2013).

When managers and coffee shop business people understand the function of personality traits, their coffee shop can maximize the effect of this personality to maintain and develop relationships with customers (Kim et al., 2016). Consumers who feel their personality matches the personality of a product or brand, they will begin to develop positive (cognitive) beliefs and show preference or emotional responses (affective) with the results of these consumers being customers who benefit from the product (Nikhashemi and Valaei, 2017) . The relationship between self-congruity and brand personality is a widely studied aspect of conformity theory and is an important concept for marketers to understand in order to get the most out of their brand (Klipfel et al., 2014).

II.   DEVELOPMENT OF HYPOTHESES AND RESEARCH CONCEPT FRAMEWORK

Personality traits are long-lasting patterns of thinking, feeling, and behavior that apply to most customers (Roberts et al., 2006). Because brands have their own special personality, customers tend to treat brands like humans and tend to use brands according to their own personality traits (Lin, 2010). Customers who feel their personality matches the personality of a product or brand, they will begin to develop positive (cognitive) beliefs and show preference or emotional responses (affective) with the customer's results being customers who benefit from the product (Nikhashemi and Valaei, 2017) .

H1   : Personality traits have a positive and significant effect on brand loyalty.

Because brands have their own special personality, customers tend to treat brands like humans and tend to use brands according to their own personality traits (Lin, 2010). In another study, Bujisic et al. (2015), which examines the relationship between personality traits, experience and satisfaction using a quasi-experimental design, shows that the nature of openness and extraversion personality plays an important role in satisfaction and loyalty.

H2   : Personality traits have a positive and significant effect on customer satisfaction.

Personality traits play an important role in influencing conformity that influences customer responses, such as customer satisfaction and brand loyalty. Therefore, coffee shop business activists must study the personality traits and suitability of their brands from the point of view of consumers to develop a brand image that is consistent with the ideal self-concept of coffee shop consumers (Kim et al., 2016). If brand managers can be better in understanding the role of personality traits, their coffee shop can maximize the effect of personality to maintain relationships with customers.

H3   : Personality traits have a positive and significant effect on congruity.

The impact of brand symbolism depends on the relationship between perceived brand image and customer self-image (Jamal and Goode, 2001). According to Graeff's research (1996), "the more similar a customer's self image is to a brand image, the better their assessment of the brand". Therefore, customers are more loyal to brands that have images that are compatible with their own perception. Although the theory of conformity has been tested in several products, such as soft drinks, beer and alcoholic soft drinks (Allen, Gupta, and Monner, 2008; Branaghan and Hildebrand, 2011; Hogg, Cox, and Keeling, 2000).

H4 : **Congruity have a positive and significant effect on brand loyalty.**

Brand satisfaction, which is determined by comparing what a customer needs and expects from a brand and what he actually receives from a brand, is considered a key factor in developing and maintaining brand loyalty (Eskafi et al., 2013).

H5 : **Customer satisfaction has a positive and significant effect on brand loyalty**

Congruity has an important role in consumption activities to satisfy their needs and desires, (Vigolo and Ugolini, 2016). High self-conformity occurs when consumers' self-image matches brand image. Therefore, the greater the fit between the actual and ideal self-image, coupled with the image of the coffee shop, the more likely that customers will be motivated to feel satisfied with the coffee shop (Beerli et al., 2007). Congruity greatly influences the customer's decision to choose the brand they will use or consume (Kim and Lee, 2017).

H6 : **Congruity has a positive and significant effect on customer satisfaction.**

Some coffee shops have used personality traits as targets for marketing research (Kim et al., 2016). Therefore, the influence of personality traits on brand loyalty must be checked based on customers who have direct experience with coffee shops. Given the recent incorporation of personality traits in the field of marketing, and the lack of agreement on the exact relationship between personality traits and customer behavior (Kim et al., 2010; Vazquez and Foxall, 2006). With the high level of compatibility between self-concept and the concept of a brand, customer satisfaction will increasingly enable customer loyalty to the brand (Jeong and Jang, 2016).

H7 : **Congruity mediates the effect of personality traits on brand loyalty.**

Customer satisfaction plays an important role in mediating the relationship between personality and brand loyalty (Ong et al., 2017).

H8 : **Customer satisfaction mediates the effect of personality traits on brand loyalty.**

Conceptual Framework

Based on the description of the theoretical and conceptual foundation, the conceptual framework can be arranged in this study as Figure 1.
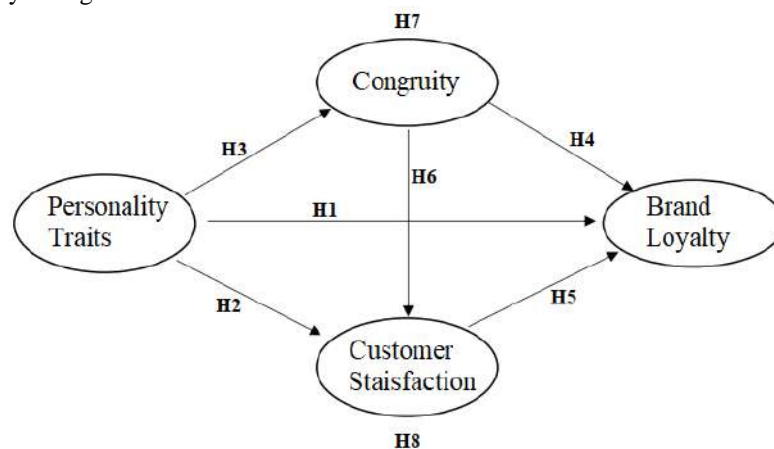
Figure 1. Research Conceptual Framework

The model illustrates that the dimensions of personality traits contribute to brand loyalty and that relationship is mediated by two variables: congruity and customer satisfaction. In this model, customers of certain brands who can identify with the brand personality tend to feel more loyal to the brand because they are emotionally connected and satisfied with the brand. The dimensions of personality traits are very closely related to emotions. Personality traits can be understood as dimensions of passion, which is a core aspect of human emotions and influence (Rampl and Kenning, 2014).

III.   METHOD

This study uses a quantitative research model, which is in accordance with the research objectives to be achieved, namely to explain the relationship between variables using the questionnaire method as a tool for primary data collection. The population in this study are customers of coffee shops in Bali. The sample is part of the number and characteristics possessed by the population. The sampling technique in this study is non-purposive sampling, so there are questions that serve as filters at the beginning of the questionnaire.

Because the amount of the population cannot be determined precisely, then to determine the number of samples needed, the calculation of Hair et al. (2014), where the sample size refers to the number of indicators multiplied by 5 to 10. The total number of indicator variables used in this study is 35 indicators, so the number of respondents is 175 obtained from the number of indicators multiplied by five. Then the questionnaires were distributed using Google forms. This research uses Partial Least Square (PLS), with the help of SmartPLS 3 software.

Personality traits consist of nineteen items adapted from Jani and Han (2013), congruity consisting of six items adapted from Kang et al. (2012), customer satisfaction consists of four items adapted from Kim et al. (2016), and brand loyalty consists of six items adapted from Kim et al. (2016). All statements are measured using a Likert Summated Rating scale with a score of "1" for strongly disagree to "5" for strongly agree.

IV.   RESULTS AND DISCUSSION
As shown in the following Table 1 (page 7), the majority of respondents were male (56%) with the most age being 17-27 years (43.4%), and the most recent education was D4 / S1 (67.4%). The majority of respondents have an income of more than eight million five hundred thousand rupiah (33.1%), and the most frequent arrivals to coffee shops are once in a month (40%).

Convergent validity

Convergent validity with reflexive indicators can be seen from the correlation between the indicator score and the variable score. Individual indicators are considered reliable if they have a correlation value above 0.50. The results of the correlation between indicators and variables can be seen in Table 2.

The convergent validity test results in Table 2 show that all outer loading indicators of variable variables have values greater than 0.50. Thus, it can be concluded that all indicators have fulfilled the convergent validity requirements.

Discriminant Validity

Discriminant validity testing can be done by assessing the validity of the variables from the value of average variance extracted (AVE). The model is approved if the AVE of each variable's value is greater than 0.50.

Table 2. Convergent Validity Test Results

Variable	Indicators	Outer Loading
Personality Traits (X)	*Neuroticism*	0,925
	Extraversion	0,936
	Openness to experience	0,686
	Agreeableness	0,805
	Conscientiousness	0,934
Congruity (Y1)	Customers who come to my favorite coffee shop have an image similar to how I see myself (Y1.1)	0,878
	The overall atmosphere of my favorite coffee shop reflects who I am (Y1.2)	0,884
	Customers who come to my favorite coffee shop have an image similar to how others see me (Y1.3)	0,920
	Customers who come to my favorite coffee shop have an image similar to how I want others to see me (Y1.4)	0,874
	The drink menu at my favorite coffee shop reflects what I like (Y1.5)	0,824
	The design or layout of my favorite coffee shop reflects what I like (Y1.6)	0,737
Customer Staisfaction (Y2)	Overall, I feel satisfied with my favorite coffee shop (Y2.1)	0,830
	What I got when visiting my favorite coffee shop exceeded my expectations (Y2.2)	0,868
	I feel satisfied visiting my favorite coffee shop for the time I have invested (Y2.3)	0,913
	The price of the menu offered at my favorite coffee shop matches the quality obtained (Y2.4)	0,860
Brand Loyalty (Y3)	I consider myself a loyal customer at my favorite coffee shop (Y3.1)	0,917
	I will continue to enjoy drinks at my favorite coffee shop (Y3.2)	0,913
	I will give positive recommendations to others about my favorite coffee shop (Y3.3)	0,781
	Overall, I will continue to repurchase drinks at my favorite coffee shop (Y3.4)	0,931
	Overall, I will continue to maintain a valuable membership card if provided at my favorite coffee shop(Y3.5)	0,908
	I will not buy another coffee drink other than at my favorite coffee shop (Y3.6)	0,796

Table 3. Cross Loading

	Personality Traits (X_1)	Congruity (Y1)	Customer Satisfaction (Y2)	Brand Loyalty (Y3)
AVE	0,745	0,731	0,754	0,768

The output results in Table 3 show that the AVE value of all variables is greater than 0.50 so the model is approved.

Table 1. Demographic Data of Respondents

No.	Characteristics of Respondents	Frequency (f)	Percent (%)
1	Gender		
	Male	98	56
	Female	74	42.3
	Choose not to answer	3	1.7
2	Age		
	17 - 27	76	43.4
	28 - 38	56	32
	39 - 49	41	23.4
	50 - 60	2	1.1
3	Education Degree		
	High School	6	3.4
	Diploma	27	15.4
	Bachelor	118	67.4
	Master	22	12.6
	Doctorate	2	1.1
4	Monthly income		
	<Rp 500.000	1	0.6
	Rp 500.001 - Rp 2.500.000	1	0.6
	Rp 2.500.001 - Rp 4.500.000	42	24
	Rp 4.500.001 - Rp 6.500.000	45	25.7
	Rp 6.500.001 - Rp 8.500.000	28	16
	>Rp 8.500.000	58	33.1
5	Arrival Frequency		
	Several times a week	39	22.3
	Two to three times a month	34	19.4
	Once a month	70	40
	Once a day	15	8.6
	Once a week	17	9.7

Composite Reliability

The variable reliability test is measured by two criteria, namely composite reliability and Cronbach's alpha of the block of indicators that measure variables. Variables are declared reliable if the composite reliability and Cronbach's alpha values are above 0.70.

Table 4. Instrument Relability Research Results

Variable	Composite Reliability	Cronbachs Alpha	Results
Personality Traits (X_1)	0,935	0,745	Reliable
Congruity (Y1)	0,942	0,731	Reliable
Customer Satisfaction (Y2)	0,925	0,754	Reliable
Brand Loyaty (Y3)	0,952	0,768	Reliable

The results of composite reliability and Cronbach's alpha outputs on variables of personality traits, congruity, customer satisfaction, and brand loyalty are all above 0.70. Thus, it can be explained that all variables have good reliability.

Inner Model Test

In this structural model, there are two dependent variables, namely: customer satisfaction (Y2) and brand loyalty (Y3). The coefficient of determination (R^2) of each dependent variable can be presented in Table 5.

Table 5. Determination Coefficient Value

Variable	R-square	R-square Adjusted
Congruity (Y1)	0,419	0,415
Customer Satisfaction (Y2)	0,717	0,714
Brand Loyalty (Y3)	0,761	0,757

Based on Table 5, the model of the effect of personality traits on congruity gives an R-square value of 0.419 which can be interpreted that the variability of the congruity variables can be explained by the variability of personality traits by 41.9 percent, while 58.1 percent is explained by other variables outside the study. Furthermore, the effect of personality traits and congruity on customer satisfaction gives an R-square value of 0.717 which can be interpreted that the variability of customer satisfaction variables can be explained by the variability of personality and congruity variables by 71.7 percent, while 28.3 percent is explained by other variables beyond those researched. Then, the effect model of personality traits, congruity, and customer satisfaction on brand loyalty gives an R-square value of 0.761 which can be interpreted that the variability of brand loyalty variables can be explained by the variability of personality traits, congruity, and customer satisfaction variables by 76.1 percent, while 23.9 percent is explained by other variables outside of the study.

Hypothesis Testing Results
The following sections describe the results of the direct influence test and the mediation variable test, respectively.

Direct Effect Testing
This study uses a Partial Least Square (PLS) analysis approach to test the research hypotheses that have been stated previously. The results of the analysis of the empirical model of the study using this PLS analysis can be seen in Figure 1.

Hypothesis testing on the influence of personality traits on brand loyalty results in a correlation coefficient of 0.047. Thus, hypothesis 1 (H1) which states that personality traits have a significant positive effect on brand loyalty is not accepted. Hypothesis testing on the influence of personality traits on customer satisfaction produces a correlation coefficient of 0.427. Thus, hypothesis 2 (H2) which states that personality traits have a positive and significant effect on customer satisfaction is accepted. Hypothesis testing on the influence of personality traits on congruity produces a correlation coefficient of 0.647. Thus, hypothesis 3 (H3) which states that personality traits have a significant positive effect on congruity is accepted. Hypothesis testing on the influence of congruity on brand loyalty results in a correlation coefficient of 0.583. Thus, hypothesis 4 (H4) which states that congruity has a significant positive effect on brand loyalty is accepted. Hypothesis testing on the effect of customer satisfaction on brand loyalty produces a correlation coefficient of 0.299. Thus, hypothesis 5 (H5) which states that customer satisfaction has a significant positive effect on brand loyalty is accepted. Hypothesis testing on the influence of congruity on customer satisfaction produces a correlation coefficient of 0.505. Thus, hypothesis 6 (H6) which states that congruity has a significant positive effect on customer satisfaction is accepted.
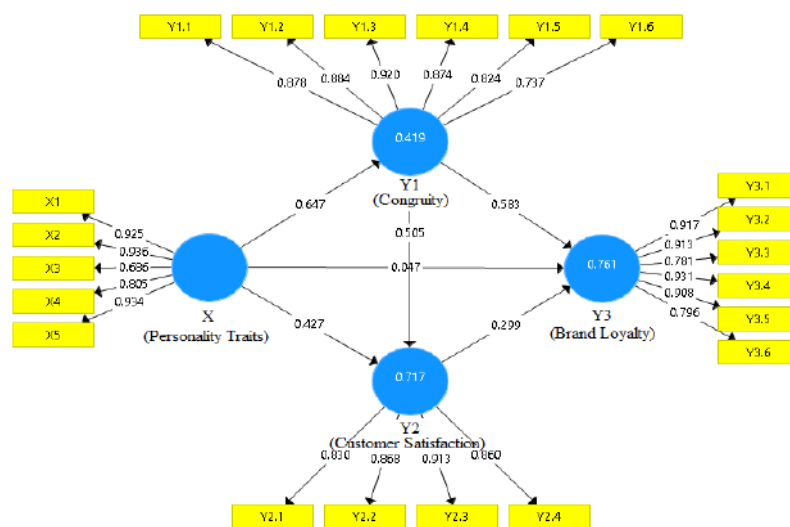

Figure 2. Empirical Model Research

Table 6. Path Coefficient

Path Coefficient Between Variable	Path Coefficient	*t Statistics*	P Value	Results
Personality Traits (X$_1$) → Brand Loyalty (Y3)	0,047	0,750	0,454	Not Significant
Personality Traits (X$_1$) → Customer Satisfaction (Y2)	0,427	7,312	0,000	Significant
Personality Traits (X$_1$) →Congruity (Y1)	0,647	16,142	0,000	Significant
Congruity(Y1) → Brand Loyalty (Y3)	0,583	7,796	0,000	Significant
Customer Satisfaction (Y2) → Brand Loyalty (Y3)	0,299	3,679	0,000	Significant
Congruity(Y1) → Customer Satisfaction (Y2)	0,505	8,763	0,000	Significant

Testing for Indirect Effects (Examination of Mediation Variables)

The testing of mediating variables in this study will be tested regarding the mediating role of congruity variables on the indirect effect of personality traits and service quality perception on brand loyalty.

Based on Table 7, congruity is able to positively mediate the indirect effect of personality traits on brand loyalty. This result is shown from the mediation test conducted, which is the effect of A; C; and D has a significant positive value, while the effect of B which is the direct influence of the independent variable (personality traits) on the dependent variable (brand loyalty) has insignificant value. Thus congruity is able to mediate fully (full mediated) on the influence of personality traits on brand loyalty. Then hypothesis 7 (H¬7) is accepted. Customer satisfaction can positively mediate the indirect effect of personality traits on brand loyalty. This result is shown from the mediation test conducted, which is the effect of A; C; and D has a significant positive value, while the effect of B which is the direct influence of the independent variable (personality traits) on the dependent variable (brand loyalty) has insignificant value. Thus, customer satisfaction is able to mediate fully (full mediated) on the influence of personality traits on brand loyalty. Then hypothesis 8 (H8) is accepted.

Table 7. Recapitulation of Mediation Variable Testing Results

Variable Mediation	Effect				Results
	(A)	**(B)**	**(C)**	**(D)**	
Personality Traits (X) → Congruity (Y1) → Brand Loyalty (Y3)	0,378 *(Sig.)*	0,047 *(Non Sig.)*	0,647 *(Sig.)*	0,583 *(Sig.)*	*Full Mediation*
Personality Traits (X) → Customer Satisfaction (Y2) → Brand Loyalty (Y3)	0,128 *(Sig.)*	0,047 *(Non Sig.)*	0,427 *(Sig.)*	0,299 *(Sig.)*	*Full Mediation*

V. CONCLUSIONS AND RESEARCH IMPLICATIONS

Based on the results of the study, it can be seen that congruity and customer satisfaction are able to fully mediate the influence of personality traits on brand loyalty. Personality, congruity, and customer satisfaction are important things that can effect on customer loyalty in the coffee shop business. In this case at the coffee shop in Bali, the loyalty of its customers is significantly effected by the nature of the customer's personality where the customer feels their self image matches the brand image of the coffee shop itself, and of course the customer feels overall satisfied with the coffee shop.

The results of this study are expected to be empirical evidence for future research and are able to enrich the development of marketing management knowledge related to personality traits, congruity, customer satisfaction, and brand loyalty. The results of this study are also expected to improve previous studies that have discussed personality traits, congruity, customer satisfaction and brand loyalty, and contribute to a better understanding of how congruity and customer satisfaction mediate the relationship between personality traits and brand loyalty.

The results of this study are expected to contribute and understanding to the coffee shop industry activists in Bali about how congruity and customer satisfaction mediate the relationship between personality traits and brand loyalty, so that it can help the coffee shop management in making congruity or compatibility between customer self image and brand coffee shop to generate positive customer responses. Coffee shop

activists and management are also expected to be able to evaluate and take corrective actions on aspects that are deemed unable to create customer loyalty to the coffee shop.

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