

ISSN 2809-8501 (Online)  
**UTSAHA: Journal of Entrepreneurship**

<https://journal.ifpublisher.com/index.php/joe>

Vol. 3, Issue. 2, April 2024

[doi.org/10.56943/joe.v3i2.596](https://doi.org/10.56943/joe.v3i2.596)

---

## **The Effect of Self-Congruity and Brand Credibility on Purchase Decisions with Purchase Intention as a Mediating Variable: An Empirical Study on Apple MacBook Pro Products in Surabaya**

**Immanuel Kurniawan Hondo**

[immanuelkurniawanh@gmail.com](mailto:immanuelkurniawanh@gmail.com)

Doctoral Program in Management, Faculty of Business, Universitas Katolik Widya  
Mandala Surabaya

### **ABSTRACT**

*Purchasing decisions are individual activities directly involved in making decisions to make purchases of products offered by sellers. Purchase intention is an essential factor in the consumer decision-making process. In order for consumers to have interest in making purchases, strong branding is needed from the company. A strong brand can be obtained from the brand credibility that can be trusted, as well as information regarding the product position in a brand. Apart from a strong brand, companies nowadays also strive to create strong relational bonds with their consumers. This strong relational bond creates self-congruity as consumers decide to purchase and consume goods and services with an image that matches consumers' self-image. This research aims to examine the effect of brand credibility and self-congruity on purchase decisions for Apple MacBook Pro consumers in Surabaya through purchase intention as a mediating variable. This is a quantitative research with a survey method by distributing questionnaires to 150 respondents in Surabaya with a minimum age of 17 years, who were selected through purposive sampling technique. The data collected was analyzed with the Structural Equation Model (SEM). The findings of this research indicate that brand credibility and self-congruity directly influence the purchase intention of MacBook Pro users in Surabaya. Brand credibility and self-congruity were also found to directly influence purchase decision and indirectly through purchase intention of Apple MacBook Pro users in Surabaya.*

**Keywords:** *Brand Credibility, Purchase Decision, Purchase Intention, Self-Congruity*

## INTRODUCTION

As human mobility increases and technology advances, the demand for laptops to be used as mobile devices increases. Diverse consumer demands encourage electronics companies to continuously develop product features and specifications, creating competition between various laptop brands such as Apple, Asus, Acer, and Lenovo. Within the laptop market, Apple is best recognized for its MacBook products that offer advanced technology and elegant design, with relatively high prices. Despite the high price limiting the quantity of users, MacBook sales are increasing, especially with the advent of the M1 and M2 chips (Elfira & Julianto, 2023).

Apple has built a brand image as a premium product, especially among professionals and younger people who perceive it as a symbol of social status and prestige (Anggrianto et al., 2017). A survey conducted by Top Brand Index in 2023 indicated that Apple's MacBook ranked fourth as the most recognized laptop brand by consumers in Indonesia, coming in behind Lenovo, HP, and Dell. Lenovo ranked first with a market share of 23.65%, followed by HP with 22.15%, and Dell with 17.35% (Adebisi, 2023). Apple's MacBook came in fourth place with 8.8% market share in the period. Despite the MacBook being ranked fourth in brand recognition in Indonesia, its sales have significantly increased. Previous research suggests that consumer purchase intentions affect purchase decisions, and an understanding of purchase intentions and the factors that influence them is essential for marketers (Kotler et al., 2019; Syarifuddin et al., 2021).

Brand credibility, which includes competence, trustworthiness, and attractiveness, plays an important role in influencing purchase intentions and purchase decisions (Coutinho et al., 2023). Self-congruity theory states that consumers tend to choose products that match their self-image (Sirgy, 1982). Nevertheless, the results of research regarding the effect of brand credibility and self-congruity on purchase intentions and purchase decisions are varied (Firmansyah & Julianti, 2015; Sani & Nurtjahjanti, 2016).

This research aims to complement the research gap by examining the effect of brand credibility and self-congruity on purchase intention and purchase decision of MacBook Pro products in Surabaya. In addition, this research will evaluate the role of purchase intention as a mediator in the relationship between brand credibility and self-congruity with purchasing decisions. The findings of this research are expected to provide insights for marketers in improving consumer purchasing decisions and enriching the literature regarding the relationship between brand credibility, self-congruity, and purchase intention.

## **LITERATURE REVIEW**

### **Self-Congruity Theory**

Self-congruity refers to the extent to which the brand matches the consumer's personality and self-concept (Johar & Sirgy, 1991; Sirgy, 1982). This theory states that consumers tend to choose goods and services that reflect their self-image to strengthen personal identity and achieve self-consistency. Purchasing brands that match their self-concept, consumers feel more compatible and consistent with their own self-view. Research indicates that self-congruity is measured through the congruence between consumers' self-image and brand or product image (Moharana et al., 2023).

In general, this theory assumes that individuals favor products that reflect their self-concept to maintain self-esteem and personal consistency. Self-congruity is measured on the basis of similarities or differences between the consumer's self-image and the brand representation. In a business-to-consumer (B2C) perspective, brands can be personalized with human characteristics, where certain brands are perceived as elite and prestigious, while others are considered middle or lower class (He et al., 2018).

### **Brand Credibility**

Brand credibility is the extent to which consumers trust the product information conveyed by the brand, which depends on perceptions regarding the brand's ability and willingness to fulfill promises (Lee et al., 2016). Brand credibility involves two major aspects: expertise (the brand's ability to fulfill promises) and trust (the brand's willingness to fulfill promises) (Erdem & Swait, 2004). High brand credibility can improve consumer perceptions and influence purchasing decisions (Gain et al., 2024).

Kotler & Armstrong (2020) emphasize the importance of continuous innovation in product quality, features, and design to build and maintain brand credibility. Brand credibility is built through consistency in meeting consumer expectations and can be diminished when the brand violates trust (Erdem & Swait, 2004). Brand signaling theory explains that brands serve as signals in markets with imperfect information, conveying clarity and credibility regarding the product to consumers (Grigoriou et al., 2016).

### **Self-Congruity**

Self-congruity refers to the congruity between consumers' self-image and brand image. Consumers' self-concept comprises four major aspects: actual self-image (how consumers perceive themselves currently), social self-image (how consumers feel others perceive them), ideal self-image (how consumers want to be perceived by others), and ideal social self-image (how consumers want to perceive themselves in the eyes of others). Self-congruity plays an important role in post-purchase behavior, influencing consumer satisfaction because they tend to choose

brands that match their self-concept (Sirgy et al., 2005). Self-congruity measurement, according to Wu et al. (2020), can be measured by assessing the extent to which the brand represents the consumer's self, the compatibility of the brand user with the consumer's self, the compatibility of the brand system with the consumer, and the consistency of the brand image with the way consumers perceive themselves.

### **Purchase Intention**

Purchase intention is an influential factor in a consumer's decision to purchase a product, appearing in response to a positive stimulus that encourages future buying motivation. Consumer purchase intentions reflect purchase plans and are influenced by attitudes and beliefs regarding product quality. According to Chen et al. (2023), purchase intention is the result of post-purchase evaluation. Interest describes the desire to purchase and can be predicted through responses to objects. Purchase intentions develop from the learning and perception process, which ultimately motivates the purchase. The measurement of purchase intention includes: transactional intention (tendency to buy), referential intention (recommending the product), preferential intention (main preference for the product), and exploratory intention (seeking information on the product) (Henny Setyawan et al., 2020).

### **Purchase Decision**

A purchase decision is a complex process that includes several stages: awareness of needs, information search, evaluation of alternatives, purchase, consumption, and post-purchase evaluation (Kotler & Armstrong, 2020). Engel's model mentions six stages in decision-making, while Kotler adds factors such as age, occupation, and lifestyle. These decisions are influenced by marketing stimuli, environmental variables, and individual factors such as motivation and attitudes. This process involves the selection of products, brands, payment methods, and distribution channels, as well as the influence of external and internal factors (Darmmesta & Handoko, 2014; Kotler, P., & Keller, 2016).

## **RESEARCH METHODOLOGY**

This research adopts a quantitative explanatory approach with hypothesis testing and applies self-congruity theory. This theory explains how the congruence between a consumer's self-image and the image of a product, brand, or store influences purchasing decisions. This congruity occurs when consumers choose products that have an image similar to their own self-image (Sirgy, 1982; Stern et al., 1977). This research examines the effect of brand credibility and self-congruity on purchase intention and purchase decision of Apple MacBook Pro in Surabaya, with purchase intention as a mediating variable, using Structural Equation Model (SEM) analysis.

This research is categorized as explanatory research and causal comparative, which focuses on the cause-and-effect relationship between variables (Rully et al., 2023). The target population is MacBook Pro users in Surabaya, with the criteria of at least 17 years old and having their own income. The sampling technique used purposive sampling, with a sample size of 150 respondents, considered an adequate sample size according to Kline (2016).

## RESULT AND DISCUSSION

### Statistical Description

The statistical description explains the average value of respondents for each research variable statement. The average answer value is categorized into five assessment categories, which are presented in Table 1 as follows:

**Table 1.** Average Interval of Research Variables

| Average Score Interval | Value                        |
|------------------------|------------------------------|
| 1.00 – < 1.80          | Strongly Disagree / Very Low |
| 1.80 – < 2.60          | Disagree / Low               |
| 2.60 – < 3.40          | Neutral                      |
| 3.40 – < 4.20          | Agree / High                 |
| 4.20 – ≤ 5.00          | Strongly Agree / Very High   |

Source: Sugiyono (2019)

Furthermore, using these assessment criteria, an evaluation of respondents' answers for each variable is carried out, which is explained in Table 2 to Table 5.

**Table 2.** Descriptive Statistics of Brand Credibility Variables

| Item                     | Statement  | Mean   | SD      | Result  |
|--------------------------|--|--------|---------|---------|
| BC1                      | I feel that Apple's MacBook Pro provides (or will provide) the benefits promised | 3.6800 | 0.81364 | High    |
| BC2                      | I feel that Apple's MacBook Pro has trustworthy claims                           | 3.5800 | 0.70730 | High    |
| BC3                      | Based on my experience, Apple's MacBook Pro can deliver what it promises         | 3.5067 | 0.80890 | High    |
| BC4                      | I feel that Apple's MacBook Pro is committed to delivering what it promises      | 3.3733 | 0.68097 | Neutral |
| BC5                      | I feel that the Apple's MacBook Pro is a trusted brand                           | 3.7067 | 0.81551 | High    |
| BC6                      | I feel that Apple's MacBook Pro has the ability to deliver what it promises      | 3.6867 | 0.78695 | High    |
| <b>Brand Credibility</b> |  | 3.5885 | 0.59401 | High    |

Source: Processed Data by Researchers

According to Table 2, the brand credibility variable ( $X_1$ ) is measured by six statements and has a total average value of 3.5885, indicating that respondents in Surabaya rated Apple's MacBook Pro brand credibility as "High". The statement "I feel that Apple's MacBook Pro has a trusted name" has the highest average value of 3.7067, while the statement "I feel that Apple's MacBook Pro is committed to delivering what is promised" has the lowest average value of 3.3733. Table 2 indicates that the highest standard deviation is found in the fifth statement, indicating the most heterogeneous answers, while the lowest standard deviation is found in the fourth statement, indicating the most homogeneous answers.

**Table 3.** Descriptive Statistics of Self-Congruity Variable

| Item                  | Statement   | Mean   | SD      | Result |
|-----------------------|---|--------|---------|--------|
| SC1                   | The MacBook Pro brand represents me                             | 3.6333 | 0.77214 | High   |
| SC2                   | Brand users are people who represent myself                     | 3.5400 | 0.83248 | High   |
| SC3                   | The system that the MacBook Pro brand has suits me well         | 3.5533 | 0.74669 | High   |
| SC4                   | The MacBook Pro brand image is consistent with how I see myself | 3.6667 | 0.80824 | High   |
| <b>Self-Congruity</b> |   | 3.5983 | 0.63318 | High   |

Source: Processed Data by Researchers

According to Table 3, the self-congruity variable ( $X_2$ ) is measured by four statements and has a total average value of 3.5983, indicating that most respondents in Surabaya rated the self-congruity of the MacBook Pro as "High". The statement "The MacBook Pro brand image is consistent with how I see myself" has the highest mean value of 3.6667, while the statement "Brand users are people who represent myself" has the lowest mean value of 3.5400. Table 3 indicates that the highest standard deviation is found in the second statement, indicating the most heterogeneous answers, while the lowest standard deviation is found in the third statement, indicating the most homogeneous answers.

**Table 4.** Descriptive Statistics of Purchase Intention Variables

| Item | Statement  | Mean   | SD      | Result |
|------|--|--------|---------|--------|
| PI1  | I have the intention to buy MacBook Pro products from Apple                        | 3.7200 | 0.83642 | High   |
| PI2  | I would recommend buying a MacBook Pro from Apple to others                        | 3.5533 | 0.83173 | High   |
| PI3  | I would buy a MacBook Pro from Apple rather than any other brand of laptop product | 3.4933 | 0.83342 | High   |

|                           |   |        |         |      |
|---------------------------|---|--------|---------|------|
| PI4                       | I searched for relevant information on Apple's MacBook Pro because I have an interest in this product | 3.5867 | 0.77880 | High |
| <b>Purchase Intention</b> |   | 3.5883 | 0.66311 | High |

Source: Processed Data by Researchers

Based on Table 4, the purchase intention variable ( $Y_1$ ) is measured by four statements and has a total average value of 3.5883, indicating that most respondents in Surabaya “Agree” to the purchase intention of the MacBook Pro. The statement “I have the intention to buy MacBook Pro products from Apple” has the highest average value of 3.7200, while the statement “I would buy a MacBook Pro from Apple rather than any other brand of laptop product” has the lowest average value of 3.4933. This indicates that the purchase intention of the MacBook Pro is quite high. The highest standard deviation is found in the first statement, indicating the most heterogeneous answers, while the lowest standard deviation is found in the fourth statement, indicating the most homogeneous answers.

**Table 5.** Descriptive Statistics of Purchase Decision Variables

| Item                     | Statement   | Mean   | SD      | Result |
|--------------------------|---|--------|---------|--------|
| PD1                      | Apple's MacBook Pro is my first choice  | 3.6400 | 0.81331 | High   |
| PD2                      | The information provided from Apple's MacBook Pro heavily influenced me           | 3.7400 | 0.87032 | High   |
| PD3                      | Compared to laptops from other brands, Apple's MacBook Pro is better              | 3.6667 | 0.85661 | High   |
| PD4                      | I am more likely to consider buying a MacBook Pro from Apple                      | 3.6933 | 0.81879 | High   |
| PD5                      | I made a repeat purchase because I was satisfied with Apple's MacBook Pro product | 3.7667 | 0.82264 | High   |
| <b>Purchase Decision</b> |   | 3.7013 | 0.66383 | High   |

Source: Processed Data by Researchers

Based on Table 5, the purchase decision variable ( $Y_2$ ) is measured using five statements, with a total average value of 3.7013, indicating that most respondents in Surabaya agree with the MacBook Pro purchase decision. The strongest statement is “I made a repeat purchase because I was satisfied with Apple's MacBook Pro product” with an average value of 3.7667, while the weakest statement is “Apple's MacBook Pro is my first choice” with an average value of 3.6400. This shows that respondents on average rate the purchase decision of the Apple brand MacBook Pro quite high. The highest standard deviation value is found in the second statement, indicating the most heterogeneous answers, while the



lowest standard deviation value is found in the first statement, indicating the most homogeneous answers.

### Normality Test

The results of testing univariate normality and multivariate normality are visible in the following table:

**Table 6.** Univariate Normality Result

| Statement | Skewness | Kurtosis | Skewness and Kurtosis | Result |
|-----------|----------|----------|-----------------------|--------|
|           | P-Value  | P-Value  | P-Value               |        |
| BC1       | 0.929    | 0.188    | 0.419                 | Normal |
| BC2       | 0.973    | 0.995    | 0.999                 | Normal |
| BC3       | 0.976    | 0.380    | 0.680                 | Normal |
| BC4       | 0.942    | 0.891    | 0.988                 | Normal |
| BC5       | 0.758    | 0.194    | 0.411                 | Normal |
| BC6       | 0.872    | 0.332    | 0.617                 | Normal |
| SC1       | 0.757    | 0.629    | 0.848                 | Normal |
| SC2       | 0.893    | 0.258    | 0.523                 | Normal |
| SC3       | 0.811    | 0.824    | 0.948                 | Normal |
| SC4       | 0.886    | 0.247    | 0.507                 | Normal |
| PI1       | 0.599    | 0.179    | 0.353                 | Normal |
| PI2       | 0.893    | 0.254    | 0.516                 | Normal |
| PI3       | 0.956    | 0.251    | 0.516                 | Normal |
| PI4       | 0.941    | 0.531    | 0.819                 | Normal |
| PD1       | 0.819    | 0.287    | 0.552                 | Normal |
| PD2       | 0.565    | 0.064    | 0.152                 | Normal |
| PD3       | 0.635    | 0.151    | 0.319                 | Normal |
| PD4       | 0.682    | 0.162    | 0.346                 | Normal |
| PD5       | 0.722    | 0.165    | 0.357                 | Normal |

Source: Processed Data by Researchers

Based on Table 6, it appears that univariately, the assumption of normality is met because the  $p_{value}$  is more than the set cut off of 0.05.

**Table 7.** Multivariate Normality Result

| Skewness |         |        | Kurtosis |         |        | Skewness and Kurtosis |        |
|----------|---------|--------|----------|---------|--------|-----------------------|--------|
| Value    | Z-score | pvalue | Value    | Z-score | pvalue | Chi-Square            | pvalue |
| 50.898   | -1.119  | 0.263  | 391.343  | -0.479  | 0.632  | 1.482                 | 0.477  |

Source: Processed Data by Researchers

Table 7 explains that the data is declared multivariate normal if the pvalue of chi-square skewness and kurtosis  $> 0.05$ . The pvalue and chi-square value are 0.05 thus it can be explained that the data is multivariately normal, therefore the assumption of normality is met multivariately and the research may proceed.



**Validity Test**

In principle, the standardized loading factor (SLF) represents the correlation between a statement and its latent variable. The higher the SLF of a statement, the greater the contribution of the statement in explaining the latent variable. The minimum SLF value that is still acceptable for a sample size of at least 150 pieces is 0.5 (Ghasemi & Valmohammadi, 2018; Hair et al., 2014). The validity of the variable statement value is confirmed by a  $t_{\text{value}}$  greater than 1.96 ( $t_{\text{value}} > 1.96$ ) on all variable statements. The results of the validity test for each research variable are as follows:

1. **Validity Test of Brand Credibility**

The results of confirmatory factor analysis (CFA) with the help of LISREL 8.80 software on the ability of the latent exogenous variable brand credibility are as follows:

**Table 8.** Validity of Brand Credibility Variable

| Statement   | Critical Value | Research Findings | Result |
|---|----------------|-------------------|--------|
| I feel that Apple's MacBook Pro provide (or will provide) the benefits promised (BC <sub>1</sub> ). | 0.5            | 0.71              | Valid  |
| I feel that Apple's MacBook Pro has trustworthy claims (BC <sub>2</sub> ).                          | 0.5            | 0.72              | Valid  |
| Based on my experience, Apple's MacBook Pro can deliver what it promises (BC <sub>3</sub> ).        | 0.5            | 0.72              | Valid  |
| I feel that Apple's MacBook Pro is committed to delivering what it promises (BC <sub>4</sub> ).     | 0.5            | 0.71              | Valid  |
| I feel that Apple's MacBook Pro has a trustworthy name (BC <sub>5</sub> ).                          | 0.5            | 0.73              | Valid  |
| I feel Apple's MacBook Pro has the ability to deliver what it promises (BC <sub>6</sub> ).          | 0.5            | 0.72              | Valid  |

Source: Processed Data by Researchers

2. **Validity Test of Self-Congruity**

The results of confirmatory factor analysis (CFA) with the help of LISREL 8.80 software on the ability of the latent exogenous variable self-congruity are as follows:

**Table 9.** Validity of Self-Congruity Variable

| Statement   | Critical Value | Research Findings | Result |
|---|----------------|-------------------|--------|
| The MacBook Pro brand represents me (SC <sub>1</sub> ).                                 | 0.5            | 0.72              | Valid  |
| Brand users are the people who represent me (SC <sub>2</sub> ).                         | 0.5            | 0.72              | Valid  |
| The system that the MacBook Pro brand has suits me well (SC <sub>3</sub> ).             | 0.5            | 0.71              | Valid  |
| The MacBook Pro brand image is consistent with how I perceive myself (SC <sub>4</sub> ) | 0.5            | 0.74              | Valid  |

Source: Processed Data by Researchers

### 3. Validity Test of Purchase Intention

The results of confirmatory factor analysis (CFA) with the assistance of LISREL 8.80 software on the ability of the latent exogenous variable purchase intention are as follows:

**Table 10.** Validity of Purchase Intention Variable

| Statement   | Critical Value | Research Findings | Result |
|---|----------------|-------------------|--------|
| I have the intention to purchase this product MacBook Pro from Apple (PI <sub>1</sub> ).                            | 0.5            | 0.74              | Valid  |
| I would recommend buying a MacBook Pro from Apple to others (PI <sub>2</sub> ).                                     | 0.5            | 0.72              | Valid  |
| I would buy a MacBook Pro from Apple rather than another brand of laptop product (PI <sub>3</sub> ).                | 0.5            | 0.72              | Valid  |
| I searched for relevant information on Apple's MacBook Pro as I have an interest in this product (PI <sub>4</sub> ) | 0.5            | 0.75              | Valid  |

Source: Processed Data by Researchers

### 4. Validity Test of Purchase Decision

The results of confirmatory factor analysis (CFA) with the assistance of LISREL 8.80 software on the ability of latent exogenous variables of purchase decision are as follows:

**Table 11.** Validity of Purchase Decision Variable

| Statement  | Critical Value | Research Findings | Result |
|--|----------------|-------------------|--------|
| Apple's MacBook Pro is my first choice (PD <sub>1</sub> ).                                     | 0.5            | 0.71              | Valid  |
| The information provided from Apple's MacBook Pro influenced me greatly (PD <sub>2</sub> ).    | 0.5            | 0.72              | Valid  |
| When compared to laptops from other brands, Apple's MacBook Pro is better (PD <sub>3</sub> ).  | 0.5            | 0.72              | Valid  |
| I would be more likely to consider buying a MacBook Pro from Apple (PD <sub>4</sub> ).         | 0.5            | 0.74              | Valid  |
| I will repurchase because I am satisfied with Apple's MacBook Pro products (PD <sub>5</sub> ). | 0.5            | 0.71              | Valid  |

Source: Processed Data by Researchers

**Reliability Test**

Reliability is closely related to the consistency of manifest variables in measuring latent constructs. Construct reliability is considered good if: (1) the construct reliability value > 0.7 and (2) the variance extracted value > 0.5.

**Table 12.** Reliability Test Calculation Results

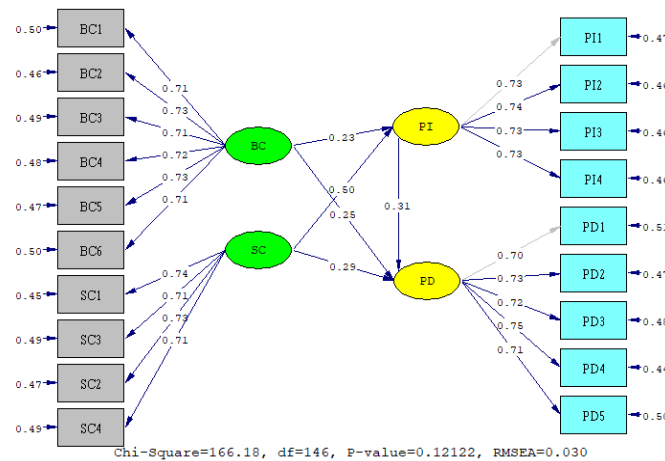
| Variable           | CR   | Condition | VE   | Condition | Result   |
|--------------------|------|-----------|------|-----------|----------|
| Brand Credibility  | 0.86 | > 0.7     | 0.52 | > 0.5     | Reliable |
| Self-Congruity     | 0.81 | > 0.7     | 0.52 | > 0.5     | Reliable |
| Purchase Intention | 0.82 | > 0.7     | 0.54 | > 0.5     | Reliable |
| Purchase Decision  | 0.84 | > 0.7     | 0.52 | > 0.5     | Reliable |

Source: Processed Data by Researchers

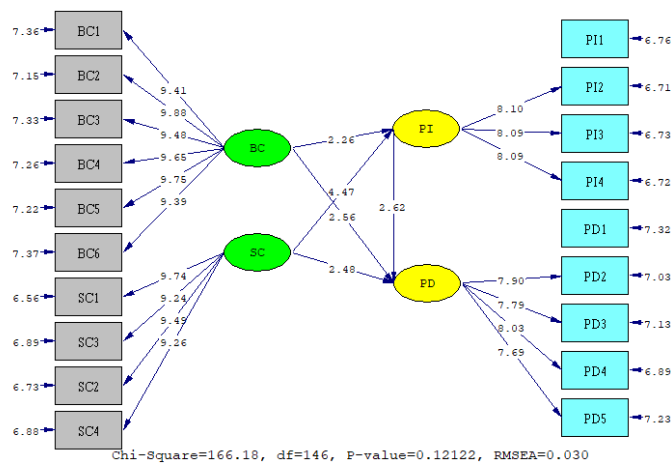
From the calculation of construct reliability and variance extracted variables, the results indicate that the CR value is greater than 0.7 and the VE value is greater than 0.5 and therefore it can be concluded that the variables in this research have met the reliability requirements.

**Analysis Structural Equation Model**

The following are the results of processing the structural equation model test using LISREL 8.80 software:



**Figure 1.** Results of Standardized Loading Factor Research Model  
Source: Processed Data by Researchers



**Figure 2.** Result of  $t_{\text{value}}$  of Research Model  
Source: Processed Data by Researchers

The next step after processing the data that shows the results of the research model is to conduct testing by assessing the overall fit of the research model, checking the structural equations, and testing the research hypotheses.

### Hypothesis Testing

Based on the results of the model fit test that has been carried out previously, it is evident that the proposed research model has been accepted. This means that the research model can be used to explain consumer behavior in purchasing Apple Macbook Pro brand products. The next step in this research is to test whether the research hypothesis is accepted. In hypothesis testing, the coefficients of the structural equation are tested by specifying a certain level of significance. In this study,  $\alpha = 0.05$  was used, thus the critical ratio of the structural equation must be  $\leq -1.96$  or  $\geq 1.96$ . The results of hypothesis testing are as follows:

**Table 13.** Hypothesis Testing

| Hypothesis | Variable Relationship                                      | Loading | t <sub>value</sub> | Result   |
|------------|--|---------|--------------------|----------|
| 1          | Brand Credibility → Purchase Intention                     | 0.232   | 2.255              | Accepted |
| 2          | Self-Congruity → Purchase Intention                        | 0.502   | 4.469              | Accepted |
| 3          | Brand Credibility → Purchase Decision                      | 0.325   | 3.186              | Accepted |
| 4          | Self-Congruity → Purchase Decision                         | 0.449   | 4.156              | Accepted |
| 5          | Purchase Intention → Purchase Decision                     | 0.309   | 2.620              | Accepted |
| 6          | Brand Credibility → Purchase Intention → Purchase Decision | 0.072   | 3.188              | Accepted |
| 7          | Self-Congruity → Purchase Intention → Purchase Decision    | 0.155   | 2.379              | Accepted |

Source: Processed Data by Researchers

From Table 13 above, the results of hypothesis testing can be explained as follows. Brand credibility affects the purchase intention of MacBook Pro in Surabaya, as evidenced by the  $t_{\text{value}}$  of 2.116 ( $t_{\text{value}} > 1.96$ ), making the first hypothesis accepted. Self-congruity also affects the purchase intention of MacBook Pro in Surabaya, as evidenced by the  $t_{\text{value}}$  of 4.291 ( $t_{\text{value}} > 1.96$ ), hence the second hypothesis is accepted. Brand credibility affects the purchase decision of MacBook Pro in Surabaya, as evidenced by the  $t_{\text{value}}$  of 2.613 ( $t_{\text{value}} > 1.96$ ), thus the third hypothesis is accepted. Self-congruity also affects the purchase decision of MacBook Pro in Surabaya, as evidenced by the  $t_{\text{value}}$  of 2.304 ( $t_{\text{value}} > 1.96$ ), therefore the fourth hypothesis is accepted. Purchase intention affects the purchase decision of MacBook Pro in Surabaya, as evidenced by the  $t_{\text{value}}$  of 2.629 ( $t_{\text{value}} > 1.96$ ), making the fifth hypothesis accepted. Brand credibility affects the purchase decision of MacBook Pro in Surabaya with purchase intention as the mediating variable, as evidenced by the  $t_{\text{value}}$  of 3.188 ( $t_{\text{value}} > 1.96$ ), therefore the sixth hypothesis is accepted. Self-congruity affects the purchase decision of MacBook Pro in Surabaya with purchase intention as the mediating variable, as evidenced by the  $t_{\text{value}}$  of 3.894 ( $t_{\text{value}} > 1.96$ ), thus the seventh hypothesis is accepted.

### **Brand Credibility towards Purchase Intention**

The results of hypothesis testing indicate that brand credibility has a positive and significant effect on purchase intention, resulting in the first hypothesis being accepted. This means that increasing brand credibility can increase the purchase intention of Apple MacBook Pro users in Surabaya. Brand credibility is measured by six indicators, where the indicator with the highest average value is a brand that has a trustworthy name. This finding is in line with the views of Molinillo et al.,

(2022) which state that brand credibility includes expertise and trust. This research reveals that a high assessment of brand trust can encourage purchase intentions.

The results of this research are consistent with the studies of Jeng (2016) and Nilasari & Handayani (2021) which suggest that brand credibility has a positive influence on purchase intention in various sectors and countries. In order to increase purchase intention on MacBook Pro products in Surabaya, it is recommended that Apple strengthen its commitment to fulfilling the promises made, such as providing a more accessible product warranty, considering that currently Apple has no official store in Indonesia.

### **Self-Congruity towards Purchase Intention**

The results of hypothesis testing indicate that self-congruity has a positive and significant effect on purchase intention, hence the second hypothesis is accepted. This means that increasing self-congruity can increase the purchase intention of Apple MacBook Pro users in Surabaya. Self-congruity is measured by four indicators, where the highest indicator is a brand image that is consistent with how you see yourself. This is in accordance with the views of Tecalu et al. (2021) who state that consumers would like to be perceived in accordance with the brands they use. This research shows that the MacBook Pro is considered a symbol of social status that supports the user's personal image, encouraging them to purchase the MacBook Pro.

This finding is consistent with the study of L. Chen et al. (2021) which shows a positive impact of self-congruity on purchase intention, as well as Wu et al. (2020) who found a positive relationship between self-image congruity and app intention. This research also supports the results of Anggrila & Tunjungsari (2021) which highlight the significant effect of self-congruity on purchase intention. Therefore, to increase the purchase intention of MacBook Pro consumers in Surabaya, promotions that emphasize the product as a luxury and high-quality item can be carried out, using sophisticated and innovative advertisements to attract suitable target consumers.

### **The Effect of Brand Credibility on Purchase Decision**

The results of hypothesis testing indicate that brand credibility has a positive and significant effect on purchase decision, resulting in the third hypothesis in this research being accepted. Thus, by increasing brand credibility, the purchase decision of Apple MacBook Pro users in Surabaya can be increased. Brand credibility is measured using six indicators, with the highest value in the fifth indicator, "this brand has a trustworthy name". In the words of Wiedmann & von Mettenheim (2021), brand credibility consists of expertise and trustworthiness that can meet user expectations. This research indicates that MacBook Pro users rate high trust in the brand because it fulfills the promises made during promotions, thus encouraging purchasing decisions.

This research is consistent with the findings of Crescentia & Nainggolan (2022), who discovered a positive relationship between brand credibility and purchasing decisions, as well as the research conducted by Mittal (2017) which suggests that brand credibility may significantly influence consumer purchasing decisions. Brand credibility influences purchase decisions with the lowest statement value on the brand credibility variable being “I feel that Apple's MacBook Pro is committed to delivering what it promises”. Therefore, to increase the purchase decision of MacBook Pro consumers in Surabaya, Apple can increase its commitment to fulfilling promises, such as offering a product warranty that is more easily accessible, especially since Apple has yet to establish its official store in Indonesia.

### **Self-Congruity towards Purchase Decision**

The results of hypothesis testing show that self-congruity has a positive and significant effect on purchase decision, thus the fourth hypothesis in this research is accepted. Therefore, by increasing self-congruity, the purchase decision of Apple MacBook Pro users in Surabaya can also be increased. Self-congruity is measured using four indicators, with the highest average value in the fourth indicator, the brand image is consistent with how users perceive themselves. Tecoalu et al. (2021) state that consumers would like to be perceived in accordance with the brands they use. This research indicates that Apple's MacBook Pro is considered a signifier of a certain social status, which drives users' purchase decisions.

This research is consistent with the findings of Raut et al. (2017), which show that self-congruity has an effect on purchasing decisions, as well as the research of Islamiyah & Ajizah (2023) which found a positive and significant relationship between self-congruity and purchasing decisions for beauty products. Self-congruity influences purchase decisions with the lowest indicator on the self-congruity variable being “Brand users are people who represent myself”. To increase the purchase intention of MacBook Pro consumers in Surabaya, promotions that emphasize high quality and product innovation can be carried out, thereby encouraging higher purchase decisions.

### **The Effect of Purchase Intention on Purchase Decision**

The results of hypothesis testing show that purchase intention has a positive and significant effect on purchase decision. By increasing purchase intention, the purchase decision of Apple brand MacBook Pro users in Surabaya will also increase. Purchase intention is measured using four indicators, with the highest average value in the fourth indicator, the consumer's intention to buy this product. This opinion is in line with Fitri & Wulandari (2020), which states that purchase intention is related to consumer plans to purchase a certain number of products in a certain period. Kotler et al. (2019) also adds that high purchase intentions may predict future consumer purchasing behavior.



This research is consistent with the findings of Rahmaningtyas et al. (2017) and Maghfiroh et al. (2016), which show that purchase intention has a significant effect on purchase decision. This finding confirms that the purchase intention that has been established with a high value will encourage users of the Apple MacBook Pro in Surabaya to ultimately make a purchase decision. Increasing purchase intention is expected to predict and encourage higher purchase decisions in the future.

### **The Effect of Brand Credibility on Purchase Decision through Purchase Intention**

The results of hypothesis testing show that brand credibility has a positive and significant effect on purchase decision through purchase intention as mediation. By increasing brand credibility, the purchase intention of Apple MacBook Pro users in Surabaya can be increased, which in turn has a positive impact on their purchase decision. Brand credibility is measured using six indicators, with the highest average value in the fifth indicator, which states that this brand has a trustworthy name. This is in accordance with the views of Wiedmann & von Mettenheim (2021), who state that brand credibility consists of two main aspects: expertise and trustworthiness. This research shows that Apple MacBook Pro users place a high value on trustworthiness since this brand fulfills the promised expectations, thus increasing purchase intention. Kotler et al. (2019) adds that high purchase intention can predict consumer purchasing decisions.

This research is consistent with the findings of Jeng (2016) which showed that brand credibility has a significant effect on purchase intention. In addition, these results also support the research of Rahmaningtyas et al. (2017) and Maghfiroh et al. (2016), which found that purchase intention has a significant effect on purchase decision. High brand credibility affects consumer purchase intention, with the lowest statement value on the brand credibility variable being “I feel that Apple's MacBook Pro is committed to delivering what it promises”. Increasing purchase intention is expected to have an impact on increasing Apple's MacBook Pro purchase decision in Surabaya, because the guaranteed warranty makes users feel more confident to buy MacBook Pro products in the future.

### **The Effect of Self-Congruity on Purchase Decision through Purchase Intention**

The results of hypothesis testing indicate that self-congruity has a positive and significant effect on purchase decision through purchase intention as mediation, thus the hypothesis is accepted. This research reveals that increasing self-congruity will increase the purchase intention of Apple MacBook Pro users in Surabaya, which in turn has a positive impact on their purchase decision. Self-congruity is measured by four indicators, with the highest average value in the fourth indicator, that is, the brand image is consistent with how users perceive themselves. This statement supports Tecalu et al. (2021) view that consumers desire to be perceived in accordance with the brands they use. This research also indicates that Apple's

MacBook Pro is perceived by users as a marker of high social status, driving their purchase intention.

This research is in line with the findings of Anggrila & Tunjungsari (2021) and Wu et al. (2020) which state that self-congruity has a significant effect on purchase intention. In addition, the research of Rahmaningtyas et al. (2017) and Maghfiroh et al. (2016) support that purchase intention affects purchase decision. In order to increase the purchase intention of MacBook Pro consumers in Surabaya, promotions that emphasize the appropriate target consumers, such as highlighting product innovation and quality, can be carried out. Increased purchase intention is expected to have an impact on higher purchase decisions, especially with exclusive products that are sold in limited quantities, giving the impression of exclusivity and encouraging purchasing decisions.

## CONCLUSION

This research discovers that brand credibility and self-congruity have a positive and significant influence on the purchase intention and purchase decision of Apple MacBook Pro consumers in Surabaya. An increase in brand credibility will increase consumer purchase intention, which in turn has an impact on purchase decision. Similarly, high self-congruity, where the customer's identity matches the brand image, will increase consumer purchase intention and purchase decision.

In addition, purchase intention also has a significant influence on purchase decision. This implies that in order to create stronger purchase decisions, companies should focus on increasing consumers' purchase intentions. The results of this research indicate that both brand credibility and self-congruity can improve purchasing decisions directly or through the mediation of purchase intention. Therefore, Apple MacBook Pro business players in Surabaya should pay attention to these two factors to increase their sales.

## REFERENCES

- Adebisi, A. (2023). *Laptop Market Share by Brand 2023*. Gadget Advisor. <https://gadgetadvisor.com/computer-hardware/laptop-market-share-by-brand-2023/>
- Anggrianto, C., Shaari, N., & Abdul Hamid, N. B. (2017). Pengelolaan Strategi Branding Apple Inc. untuk Menciptakan Loyalitas Konsumen. *Desain Komunikasi Visual, Manajemen Desain Dan Periklanan (Demandia)*, 2(02), 216–228. <https://doi.org/10.25124/demandia.v2i02.936>
- Anggrila, S., & Tunjungsari, H. K. (2021). The Mediating Effect of Self-Congruity in The Influence of Country Image, Corporate Image, and Brand Image on Purchase Intention of Korean Cosmetic Products in Indonesia. *Proceedings of the International Conference on Economics, Business, Social, and Humanities (ICEBSH 2021)*, 1456–1460. <https://doi.org/10.2991/assehr.k.210805.229>
- Chen, L., Halepoto, H., Liu, C., Kumari, N., Yan, X., Du, Q., & Memon, H. (2021). Relationship Analysis among Apparel Brand Image, Self-Congruity, and

- Consumers' Purchase Intention. *Sustainability*, 13(22), 12770. <https://doi.org/10.3390/su132212770>
- Chen, W.-K., Chen, C.-W., & Lin, Y.-C. (2023). Understanding the Influence of Impulse Buying toward Consumers' Post-Purchase Dissonance and Return Intention: An Empirical Investigation of Apparel Websites. *Journal of Ambient Intelligence and Humanized Computing*, 14(11), 14453–14466. <https://doi.org/10.1007/s12652-020-02333-z>
- Coutinho, F., Dias, A., & F. Pereira, L. (2023). Credibility of Social Media Influencers: Impact on Purchase Intention. *Human Technology*, 19(2), 220–237. <https://doi.org/10.14254/1795-6889.2023.19-2.5>
- Crescentia, A., & Nainggolan, R. (2022). Pengaruh Kredibilitas dan Trustworthiness Beauty Influencer di Instagram Terhadap Keputusan Pembelian Produk Kosmetik Wardah. *PERFORMA: Jurnal Manajemen Dan Start-Up Bisnis*, 6(6), 526–535. <https://doi.org/10.37715/jp.v6i6.2156>
- Darmmesta, B. S., & Handoko, T. H. (2014). *Manajemen Pemasaran*. BPFE.
- Elfira, T. C., & Julianto, A. (2023). IDC Ungkap Permintaan PC Global di Q4 2022 Suram, Bisa Pulih Sepenuhnya di 2024. *VOI*. <https://voi.id/teknologi/244156/idc-ungkap-permintaan-pc-global-di-q4-2022-suram-bisa-pulih-sepenuhnya-di-2024>
- Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1995). *Consumer Behavior*. Dryden Press. <https://books.google.co.id/books?id=BWqfQgAACAAJ>
- Erdem, T., & Swait, J. (2004). Brand Credibility, Brand Consideration, and Choice. *Journal of Consumer Research*, 31(1), 191–198. <https://doi.org/10.1086/383434>
- Firmansyah, B. C., & Julianti, E. (2015). Pengaruh Kredibilitas Merek terhadap Niat Beli dengan Mediasi Kualitas yang Dirasa Konsumen Produk Batik Jetis di Sidoarjo. *Journal of Business and Banking*, 4(2), 165. <https://doi.org/10.14414/jbb.v4i2.369>
- Fitri, R. A., & Wulandari, R. (2020). Online Purchase Intention Factors in Indonesian Millennial. *International Review of Management and Marketing*, 10(3), 122–127. <https://doi.org/10.32479/irmm.9852>
- Gain, A. M., Coote, L. V., & Bonfrer, A. (2024). Conceptualising and Measuring Consumer Perceptions of Brand Wastefulness. *Journal of Brand Management*. <https://doi.org/10.1057/s41262-024-00360-1>
- Ghasemi, B., & Valmohammadi, C. (2018). Developing A Measurement Instrument of Knowledge Management Implementation in the Iranian Oil Industry. *Kybernetes*, 47(10), 1874–1905. <https://doi.org/10.1108/K-01-2018-0006>
- Grigoriou, N., Davcik, N., & Sharma, P. (2016). *Exploring the Influence of Brand Innovation on Marketing Performance Using Signaling Framework and Resource-Based Theory (RBT) Approach* (pp. 813–818). [https://doi.org/10.1007/978-3-319-11815-4\\_238](https://doi.org/10.1007/978-3-319-11815-4_238)
- Hair, J. ., Black, W. ., Babin, B. ., & Anderson, R. . (2014). *Multivariate Data Analysis* (7th Editio). Pearson Education.
- He, J., Huang, H., & Wu, W. (2018). Influence of Interfirm Brand Values Congruence on Relationship Qualities in B2B Contexts. *Industrial Marketing Management*, 72, 161–173. <https://doi.org/10.1016/j.indmarman.2018.02.015>
- Henny Setyawan, A., Ali, M., Atmaja, R. A., Triana, R., & Sfenrianto, S. (2020).

- An Effect Of Value Creation Brand Toward Purchase Intention Of E-Commerce Customers In Indonesia.*
- Jeng, S.-P. (2016). The Influences of Airline Brand Credibility on Consumer Purchase Intentions. *Journal of Air Transport Management*, 55, 1–8. <https://doi.org/10.1016/j.jairtraman.2016.04.005>
- Johar, J. S., & Sirgy, M. J. (1991). Value-Expressive versus Utilitarian Advertising Appeals: When and Why to Use Which Appeal. *Journal of Advertising*, 20(3), 23–33. <https://doi.org/10.1080/00913367.1991.10673345>
- Kline, R. B. (2016). Principles and Practice of Structural Equation Modeling, 4th ed. In *Principles and Practice of Structural Equation Modeling*, 2nd ed. Guilford Press.
- Kotler, P., & Keller, L. K. (2016). *Marketing Management*. Harlow, Essex Pearson Education Limited.
- Kotler, P., & Armstrong, G. (2020). *Principles of Marketing, Global Edition* (18th Ed). Pearson Education.
- Kotler, P., Keller, K., Brady, M., Goodman, M., & Hansen, T. (2019). *Marketing Management*. Pearson. [https://books.google.co.id/books?id=\\_-2hDwAAQBAJ](https://books.google.co.id/books?id=_-2hDwAAQBAJ)
- Lee, S.-H., Workman, J. E., & Jung, K. (2016). Brand Relationships and Risk: Influence of Risk Avoidance and Gender on Brand Consumption. *Journal of Open Innovation: Technology, Market, and Complexity*, 2(3), 1–15. <https://doi.org/10.1186/s40852-016-0041-0>
- Li, Y., Wang, X., & Yang, Z. (2011). The Effects of Corporate-Brand Credibility, Perceived Corporate-Brand Origin, and Self-Image Congruence on Purchase Intention: Evidence From China's Auto Industry. *Journal of Global Marketing*, 24(1), 58–68. <https://doi.org/10.1080/08911762.2011.545720>
- Maghfiroh, A., Arifin, Z., & Sunarti, S. (2016). Pengaruh Citra Merek Terhadap Niat beli dan Keputusan Pembelian (Survei pada Mahasiswa Program Studi Administrasi Bisnis Tahun Angkatan 2013/2014 Fakultas Ilmu Administrasi Universitas Brawijaya Malang Pembeli Indosat Ooredoo). *Jurnal Administrasi Bisnis*, 40(1). <https://administrasibisnis.studentjournal.ub.ac.id/index.php/jab/article/view/1592>
- Mittal, M. (2017). Impact of Celebrity Endorsements on Advertisement Effectiveness dan Purchase Decision Among Youths. *International Journal of Marketing and Business Communication*, 6(4), 17–27. <http://www.publishingindia.com/ijmbc/49/impact-of-celebrity-endorsements-on-adverteffectiveness-purchase-decision-among-youths/642/4529/>
- Moharana, T. R., Roy, D., & Saxena, G. (2023). Brand Sponsorship Effectiveness: How Self-Congruity, Event Attachment, and Subjective Event Knowledge Matters to sponsor brands. *Journal of Brand Management*, 30(5), 432–448. <https://doi.org/10.1057/s41262-023-00317-w>
- Molinillo, S., Japutra, A., & Ekinici, Y. (2022). Building Brand Credibility: The Role of Involvement, Identification, Reputation and Attachment. *Journal of Retailing and Consumer Services*, 64, 102819. <https://doi.org/10.1016/j.jretconser.2021.102819>
- Nilasari, I., & Handayani, R. (2021). The Effect of Country of Origin and Brand Credibility on Purchase Intention of Oppo Smartphone in Indonesia. *Turkish*

- Journal of Computer and Mathematics Education (TURCOMAT)*, 12, 881–888.
- Rahmaningtyas, A., Hartono, S., & Suryantini, A. (2017). Factors Affecting Online Purchasing Of Local Food. *Agro Ekonomi*, 28(2), 189. <https://doi.org/10.22146/jae.26129>
- Raut, U., Gyulavari, T., & Malota, E. (2017). *The Role of Self-Congruity and Other Associative Variables on Consumer Purchase Decision* (pp. 263–274). University of Primorska Press. <https://econpapers.repec.org/RePEc:prp:micp17:263-274>
- Rivita Nadiatul Islamiyah, & Nur Ajizah. (2023). Pengaruh Beauty Vlogger Review, Self Congruity Terhadap Purchase Decision Dan Repurchase Intention Pada Pengguna Scralett Whithening Di Kabupaten Pasuruan. *Jurnal Manuhara : Pusat Penelitian Ilmu Manajemen Dan Bisnis*, 1(4 SE-Articles), 156–167. <https://doi.org/10.61132/manuhara.v1i4.200>
- Rully, T., Moeins, A., & Muharram, H. (2023). Analyzing The Compensation and Its Effect on Lecturers' Job Satisfaction: A Case Study of Private Colleges in Bogor. *Journal of Entrepreneurship*, 29–40. <https://doi.org/10.56943/joe.v2i4.388>
- Sani, F., & Nurtjahjanti, H. (2016). Hubungan antara Citra Diri dengan Intensi Membeli Produk Fashion Bermerek Tiruan pada Mahasiswa Tahun Pertama Fakultas Ekonomika dan Bisnis Universitas Diponegoro. *Jurnal EMPATI*, 5(3), 472–477. <https://doi.org/10.14710/empati.2016.15380>
- Sirgy, M. J. (1982). Self-Concept in Consumer Behavior: A Critical Review. *Journal of Consumer Research*, 9(3), 287–300. <http://www.jstor.org/stable/2488624>
- Sirgy, M. J., Grzeskowiak, S., & Su, C. (2005). Explaining Housing Preference and Decline and Choice: The Role of Self-Congruity and Functional Congruity. *Journal of Housing and the Built Environment*, 20(4), 329–347. <https://doi.org/10.1007/s10901-005-9020-7>
- Stern, B. L., Bush, R. F., & Hair, J. F. (1977). The Self-Image/Store Image Matching Process: An Empirical Test. *The Journal of Business*, 50(1), 63–69. <http://www.jstor.org/stable/2352291>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D (2th Edition)*. CV. Alfabeta.
- Syarifuddin, A. D. I., Basalamah, S., Sinring, B., & Mas'ud, M. (2021). The Effect of Marketing Mix on Consumer Purchase Intention and Decisions on Frozen Food in Makassar, Indonesia. *American Journal of Humanities and Social Sciences Research (AJHSSR)*, 5(4), 32–40. <https://www.ajhssr.com/wp-content/uploads/2021/04/E21543240.pdf>
- Tecoalu, M., Tj, H. W., & Ferdian, F. (2021). Effect of Price Perception and Brand Awareness on Service Quality mediated by Purchasing Decisions. *Journal of Humanities, Social Science, Public Administration and Management (HUSOCPUMENT)*, 1(4), 183–195. <https://doi.org/10.51715/husocpument.v1i4.127>
- Wiedmann, K.-P., & von Mettenheim, W. (2021). Attractiveness, Trustworthiness and Expertise – Social Influencers' Winning Formula? *Journal of Product & Brand Management*, 30(5), 707–725. <https://doi.org/10.1108/JPBM-06-2019-2442>

- Wu, S., Ren, M., Pitafi, A. H., & Islam, T. (2020). Self-Image Congruence, Functional Congruence, and Mobile App Intention to Use. *Mobile Information Systems*, 2020, 1–17. <https://doi.org/10.1155/2020/5125238>
- Yu, C.-C., Lin, P.-J., & Chen, C.-S. (2013). How Brand Image, Country of Origin, and Self-Congruity Influence Internet Users' Purchase Intention. *Social Behavior and Personality: An International Journal*, 41(4), 599–611. <https://doi.org/10.2224/sbp.2013.41.4.599>