



## Research of the Influence of Self-Congruity on Consumption Intention

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### Abstract

From the outbreak of COVID-19 to the present, the Chinese market has been facing the dilemma of sluggish consumption. How to stimulate Chinese consumers' consumption intentions has become one of the topics that scholars focus on. This research starts from the perspective of symbolic consumption, introduces self-congruity as an independent variable in the TPB model, and uses attitude, subjective norm, and perceived behavioral control (PBC) as mediating variables to study Chinese consumers' consumption intentions for the iPhone. This research selected the questionnaire survey as the data collection method. The main target group of the sample survey was ordinary Chinese consumers aged 20 - 40 with a monthly disposable income between RMB 1,000 and RMB 8,000. This research distributed questionnaires through Questionnaire Star to construct a model of factors influencing consumption intention and tests it through confirmatory factor analysis (CFA), correlation analysis, and mediating effect analysis. According to the results, in the case of Chinese consumers' consumption intention towards the iPhone, self-congruity can directly influence consumption intention and is a determining factor. Attitude, subjective norm, and PBC can partially mediate this effect, with the mediation effects being 9.884%, 12.728%, and 9.411%, respectively.

**Keywords:** *Self-Congruity, Consumption Intention, TPB, Chinese Consumers, iPhone*

### 1. Introduction

The COVID-19 has caused changes in the daily lives of Chinese consumers, which have subsequently reduced their consumption frequency, and their consumption has become more cautious (Wang, 2022). How to stimulate Chinese consumers' consumption intentions has become one of the topics that scholars focus on. From the perspective of internal circulation, some scholars analyze the impact of government spending and consumption upgrades on expanding domestic demand (Xu, and Xue, 2023); a scholar starts from the perspective of Internet development to explore the factors influencing Chinese consumers' consumption intentions (Ma, 2023), and many other scholars have also put forward views from different perspectives (Luo et al., 2023; Yi, 2023; Fu, 2023). Bulk consumption such as automobiles, electronic products, and home furnishings is currently the focus of China's expansion of consumption (Tan, 2023). In recent years, the iPhone, a mobile phone product sold by Apple Inc., has occupied a large share of the smartphone market in China and has a large and growing Chinese consumer base. According to survey data released by BCI, a market research firm, the cumulative sales share of China's mobile phone market from the first week to the 50<sup>th</sup> week of 2023 (until December 17), of which Apple ranked first with 17.1%.

Nowadays, consumers are no longer limited to the satisfaction of material needs, but are increasingly beginning to regard consumption itself as a symbolic behavior, a way to obtain, express, and construct self-identity. Consumers are beginning to pay more and more attention to the relationship between brand image and self-image. In other words, the effect of self-congruity in the consumption process has become increasingly important (Lay, 2021). In the eyes of consumers, the iPhone was not only a functional product in the traditional sense but also a symbol of consumers' identity, status, and values (Yang, 2013). Consumers would be more sensitive to conspicuous brands and products (Bourne, 1957). Smartphones were frequently used by people in daily life, and the iPhone was a well-known brand. Therefore, in the process of forming consumption intentions, consumers would be more cautious and more susceptible to external factors. Sometimes, what Chinese consumers consider when forming the intention to purchase an iPhone may have had nothing to do with the performance or usage experience but rather to consolidate and highlight their self-

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image. In short, if we want to explore how to stimulate Chinese consumers' consumption intentions more comprehensively, we need to consider the impact of self-congruity. The theory of planned behavior (TPB) was a commonly used theoretical basis in past research on consumption intention. This theory showed that when consumers consider rationally, attitude, subjective norm, and perceived behavioral control (PBC) would have direct impacts on consumption intention (Ajzen, 2020). This research takes Chinese consumers' consumption of the iPhone as a context, based on the TPB model, introducing self-congruity as the independent variable and using consumption intention as the dependent variable, attitude, subjective norm and PBC as mediating variables to construct a research model to explore the factors influencing consumption intention.

Consumption intention refers to consumers' tendency and desire to purchase a certain product or service (Yang et al., 2023). Self-congruity refers to the degree to which consumers identify with a certain brand image or user image, or the congruity between consumers' self-image and the brand image or user image (Sirgy, 2018). Consumers would be more inclined to select brands or products that match their self-image. In other words, positive self-congruity could lead to strong consumption intentions (Rao et al., 2022). In past studies, scholars found that self-identity could stimulate consumers' intention to consume dietary products (Aungatichart et al., 2020; Gravelines et al., 2022). Self-identity was a subset of self-congruity, so it could be inferred that self-congruity could stimulate consumption intention. Attitude refers to consumers' evaluation of their likes and dislikes for consuming a certain brand or product (Ajzen, 2020; Rao et al., 2022). Self-congruity was an important factor in predicting consumers' attitudes towards a certain brand or product (Krishen, & Sirgy, 2016). Many past studies have proven that self-congruity has an impact on attitude (Manokhina, & Melpignano, 2018; Kristiningsih et al., 2020; Roh et al., 2023; Vinh, 2023). A large number of past studies have proven that consumers' attitudes were closely and positively related to consumption intention (Ajzen, 2020). Subjective norm refers to the perceptions of social pressure to engage in a certain consumption (Ajzen, 2020; Zhuoma, L., & Panyagometh,). There have been studies that have verified this view in terms of bank accounts (Al Umar, & Setyono, 2023), online literature (Zhuoma & Panyagometh, 2023), etc. Perceived behavioral control (PBC) refers to the consumers' ability and confidence in implementing and controlling a certain consumption (Ajzen, 2020; Setiawan et al., 2023). Emens et al. (2014) proved that self-congruity could have a direct impact on self-efficacy. Shin et al.'s (2016) research showed that self-congruity directly influences PBC. In recent years, more and more studies have verified that PBC could positively and directly influence consumption intention (Rao et al., 2022; Setiawan et al., 2023; Sutanto, & Wulandari, 2023).

Previous research has significantly contributed to exploring the relationship between self-congruity and consumption intention, offering valuable theoretical foundations. However, upon scrutinizing the existing literature, certain gaps emerge. There remains contention regarding the direct influence of self-congruity on consumption intention, and a more nuanced examination of the intermediary processes is warranted. Furthermore, studies integrating self-congruity, consumption intention, and the TPB model are notably scarce, particularly within the context of the Chinese market. This research, centered on Chinese consumers' iPhone consumption, seeks to deepen theoretical insights and furnish empirical substantiation for the impact of self-congruity on consumption intention.

## 2. Objectives

The main purpose of this research was to explore the influencing factors of consumption intention, adding the additional consideration of self-congruity based on the TPB model. The specific study objectives were provided as follows:

- 2.1) To test whether self-congruity directly affects the consumption intention towards the iPhone.
- 2.2) To test whether attitude plays a mediator in the effect of self-congruity on consumption intention towards the iPhone.
- 2.3) To test whether subjective norm plays a mediator in the effect of self-congruity on consumption intention towards the iPhone.
- 2.4) To test whether perceived behavioral control plays a mediator in the effect of self-congruity on consumption intention towards the iPhone.

## 3. Materials and Methods

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This research selected the questionnaire survey as the data collection method and SPSSAU as the data analysis tool. The main target group of the sample survey was ordinary Chinese consumers aged 20 - 40 with a monthly disposable income between RMB 1,000 and RMB 8,000. At the same time, it avoids people in special occupations, such as military personnel and so on, whose mobile phone brands are strictly restricted. The stratified random sampling method was mainly used to extract samples. The target group was stratified using the city level where these people live as the dividing standard, and then samples were selected in equal proportions from each target group in the same stratum for summing to get the final sample. The classification of "city level" in this study mainly refers to an article on the website of the National Bureau of Statistics of China (National Bureau of Statistics of China, 2023). According to the article, seventy cities in China are classified into level 1, level 2, and level 3 cities, while other cities are considered non-level cities. The questionnaire would be presented in the form of a structured questionnaire, with the content set as a closed questionnaire, and would be published online through Questionnaire Star, a professional survey website in China. In addition, before officially conducting a large-scale questionnaire survey, the researcher first released the questionnaire on a small scale for pre-survey and conducted a reliability and validity test on the survey results to determine whether the quality of the questionnaire needed to be optimized and improved.

The questionnaire consists of three parts: the first part was the basic information of respondents, including gender, age, education, occupation, and other items; the second part was the self-congruity measurement scale, including four dimensions and a total of twelve measurement items; and the third part was the TPB variable measurement scale, which included four variables and a total of seventeen items. All items in the second and third parts adopted the seven-point Likert scale, in which "1" meant strongly disagree and "7" meant strongly agree (Shin et al., 2016).

## 4. Results

### 4.1 Sample Distribution Statistical

This study distributed questionnaires through Questionnaire Star and collected a total of 351 questionnaires and 304 valid questionnaires. The distribution of valid samples was statistically analyzed, and the results are shown in Table 1:

**Table 1** Sample Distribution Statistical Results

Characteristics	Options	Frequency	Valid percent (%)
Gender	Male	154	50.66
	Female	150	49.34
Age	20-25	80	26.32
	26-30	121	39.8
	31-35	54	17.76
	36-40	49	16.12
Education	High School and Less	88	28.95
	Undergraduate / Associate	117	38.49
	Master and Beyond	99	32.57
Occupation	Public Institution / Civil Servant	58	19.08
	Freelancer	41	13.49
	Corporate Employee	106	34.87
	Student	51	16.78
	Other	48	15.79
Monthly Disposable Income (RMB)	1000-1999 ¥	61	20.07
	2000-2999 ¥	15	4.93
	3000-3999 ¥	22	7.24
	4000-4999 ¥	49	16.12
	5000-5999 ¥	61	20.07
	6000-6999 ¥	71	23.36
	7000-8000 ¥	25	8.22
City Level	First-tier City	42	13.82
	Second-tier City	107	35.2
	Third-tier City	50	16.45

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Characteristics	Options	Frequency	Valid percent (%)
	Non-tier City	105	34.54
Total		304	100

Overall, the distribution of samples collected in this survey was relatively balanced, proving that the sample data was relatively universal and representative.

#### 4.2 Descriptive Statistics

**Table 2** Descriptive Statistics Results

Variables	Items	Min.	Max.	Ave.	Std.
Self-Congruity	Actual Self-Congruity	1	7	5.20	1.451
	Ideal Self-Congruity	1	7	4.86	1.651
	Actual Social Self-Congruity	1	7	5.41	1.465
	Ideal Social Self-Congruity	1	7	5.34	1.468
Attitude	B1	1	7	4.92	1.636
	B2	1	7	4.64	1.659
	B3	1	7	5.01	1.635
	B4	1	7	4.82	1.683
	B5	1	7	4.73	1.676
Subjective Norm	C1	1	7	5.16	1.536
	C2	1	7	4.77	1.565
	C3	1	7	4.96	1.602
PBC	D1	1	7	5.05	1.491
	D2	1	7	4.75	1.501
	D3	1	7	5.15	1.438
	D4	1	7	4.95	1.512
	D5	1	7	3.16	1.476
Consumption Intention	E1	1	7	5.14	1.511
	E2	1	7	4.87	1.486
	E3	1	7	5.26	1.461
	E4	1	7	5.00	1.450

According to Table 2, it could be seen as follows:

Each dimension of self-congruity was measured with three items using a seven-point Likert scale, and the average scores ranged from 4.86 to 5.34, which indicated that the self-congruity among the respondents' self-image and the brand image of the iPhone was relatively high.

Regarding the five items on attitude, the average scores ranged from 4.64 to 5.01, which indicated that the respondents had a relatively positive attitude towards the iPhone on a seven-point Likert scale.

Regarding the three items about subjective norm, the average scores ranged from 4.77 to 5.16, which indicated on the seven-point Likert scale that the respondents were more susceptible to being influenced by subjective norm in the process of forming the consumption intention of the iPhone.

Regarding the five items on PBC, although the average score of the 5th item was 3.16, the average scores of the remaining items ranged from 4.75 to 5.15, which indicated on the seven-point Likert scale that the respondents had relatively strong confidence and ability in the consumption of iPhone, and they would receive more support and few obstacles if they intended to purchase an iPhone.

Regarding the four items on consumption intention, the average scores ranged from 4.87 to 5.26, which indicated on the seven-point Likert scale that the respondents had relatively positive consumption intentions of the iPhone.

#### 4.3 Reliability Test

This research used SPSSAU to conduct a reliability test on the sample data, and the results are shown in Table 3.

**Table 3** Reliability Test Results

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Variable	Cronbach's Alpha
Self-Congruity	0.883
Attitude	0.966
Subjective Norm	0.931
PBC	0.950
Consumption Intention	0.941

All the values of Cronbach's alpha for each variable were greater than 0.8, so overall, the reliability of the sample data collected in this questionnaire survey was relatively ideal.

#### 4.3 Validity Test

##### 4.3.1) KMO and Bartlett's Test

This research used SPSSAU to conduct a KMO and Bartlett's test on the sample data, and the results are shown in Table 4.

KMO		0.918
	X	8878.236
	2	
Bartlett's Test	df	4206
	p	0.000

The KMO was greater than 0.8, and the value of p in the Bartlett's test result was less than 0.05, which proved that the sample data collected in this questionnaire survey had good validity, so the CFA could be performed.

##### 4.3.2) Confirmatory Factor Analysis (CFA)

This research used SPSSAU to conduct the CFA on the sample data, and the results are shown in Tables 5 and 6.

Table 5 Model Fit Index

Index	Judgment Criteria	Value
	Great (Acceptable)	
$\chi^2$	-	363.233
df	-	349
p	> 0.05	0.289
$\chi^2/df$	< 2 (< 3)	1.041
GFI	> 0.95 (> 0.90)	0.927
RMSEA	< 0.06 (< 0.10)	0.012
SRMR	< 0.05 (< 0.08)	0.022
CFI	> 0.95 (> 0.90)	0.998

Table 6 Standard Factor Loadings

Construct		Std. Factor Loadings
Self-Congruity		
1.	Actual Self-Congruity	0.904
2.	Ideal Self-Congruity	0.914
3.	Actual Social Self-Congruity	0.911
4.	Ideal Social Self-Congruity	0.891
Attitude		



	Construct	Std. Factor Loadings
1.	I like the iPhone.	0.936
2.	I think the iPhone could bring me a great experience.	0.917
3.	I think the iPhone was useful.	0.912
4.	I think it's worthy to purchase an iPhone.	0.914
5.	My overall evaluation of the iPhone was very good.	0.932
	Subjective Norm	
1.	Most people important to me have purchased or want to purchase an iPhone.	0.914
2.	Most people important to me think that I should purchase an iPhone.	0.883
3.	If most people think I should purchase an iPhone, I would be more likely to do that.	0.917
	PBC	
1.	I am confident that I could purchase an iPhone if I wanted to.	0.897
2.	Purchasing an iPhone was easy for me.	0.880
3.	It's entirely up to me whether I purchase an iPhone or not.	0.881
4.	If I want to purchase an iPhone, I will get a lot of support (finance, advice, purchasing channels, etc.).	0.892
5.	If I want to purchase an iPhone, I will encounter many obstacles (finance, opinions, purchasing channels, etc.).	-0.901
	Consumption Intention	
1.	I want to purchase an iPhone for my next mobile phone.	0.903
2.	I am willing to recommend an iPhone to others to purchase.	0.901
3.	Compared to other brands of mobile phones, I prefer an iPhone.	0.887
4.	I would take the initiative to investigate some information related to the iPhone (advertising, performance, news, etc.).	0.889

As shown in Table 5,  $\chi^2$  was 1.041, less than 2; GFI and CFI were 0.927 and 0.998, respectively, both greater than 0.9; CFI was 0.998, greater than 0.95; RMSEA was 0.012, less than 0.06; and SRMR was 0.022, less than 0.1. The overall data indicated a great model fit. According to Table 6, it could be known that the standard factor loadings were all greater than 0.8, which meant that there were strong relationships between observed variables and latent variables, which were in line with the assumptions of the research model. It should be noted that the 5<sup>th</sup> item of PBC measures the obstacles that the respondents may encounter when purchasing an iPhone, which was a reverse-scored question, so the standard factor loading was negative. In general, the values of the model fit index and the standard factor loadings indicated that the fitting quality of the sample data and the research model was ideal and the structural validity was high.

#### 4.4 Correlation Analysis

An item-correlation coefficient value between 0.1 and 0.3 indicated a weak relationship, between 0.3 and 0.7 indicated a moderate relationship, and exceeding 0.71 indicated a high positive relationship (Shin et al., 2016). Table 7 shows the results of the correlation analysis.

**Table 7** Correlation Analysis Results

	1	2	3	4	5
1. Self-Congruity	1				
2. Attitude	0.421**	1			
3. Subjective Norm	0.423**	0.347**	1		
4. PBC	0.417**	0.304**	0.336**	1	
5. Consumption Intention	0.691**	0.479**	0.515**	0.471**	1

\*\*p < 0.01

According to Table 7, it could be seen that the correlation values between self-congruity, attitude, subjective norm, PBC, and consumption intention were all greater than 0, and all showed significance at the 0.01 levels, which meant that there were significant positive relationships between all the variables in this research model. The results of Pearson correlation analysis show that self-congruity was significantly positively correlated with consumption intention; that is, it could have a positive direct impact on consumption intention.

#### 4.5 Mediating Effect Analysis

The results of the Pearson correlation analysis showed that there were significant positive relationships between all the variables in this research model. Therefore, the following would conduct a mediating effect analysis on the sample data through SPSSAU to verify the research hypothesis about three mediating variables in this research, namely attitude, subjective norm, and PBC.

##### 4.5.1) Regression analysis

This research contained a total of 4 one independent variable (self-congruity), one dependent variable (consumption intention), and three mediating variables (attitude, subjective norm, and PBC), thus constructing a mediation model. Table 8 shows the results obtained after the regression analysis of each model.

**Table 8** Regression Analysis Results of Self-Congruity and Consumption Intention

	B	SE	Beta	t	p
Intercept	0.172	0.300	-	0.574	0.566
Self-Congruity	0.941**	0.057	0.691	16.592	0.000
R <sup>2</sup>			0.477		
Adj. R <sup>2</sup>			0.475		
F			F (1,302) = 275.305, p = 0.000		
Dependent Variable			Consumption Intention		

\*\*p < 0.01

Analyzing Table 8, it could be found that using self-congruity as the independent variable and consumption intention as the dependent variable for regression analysis, the model formula was: consumption intention = 0.172 + 0.941 \* self-congruity. Adjusted R<sup>2</sup> was 0.475, which indicated that self-congruity could explain 47.5% of the variance in consumption intention. The model passed the F test (F = 275.305, p = 0.000 < 0.01), which indicated that self-congruity could definitely have an impact on consumption intention. Finally, the regression correlation coefficient value of self-congruity was 0.941 (t = 16.592, p = 0.000 < 0.01), which meant that self-congruity could have a significant positive impact on consumption intention.

**Table 9** Regression Analysis Results of Self-Congruity and Attitude

	B	SE	Beta	t	p
Intercept	1.419**	0.430	-	3.298	0.001
Self-Congruity	0.655**	0.081	0.421	8.062	0.000
R <sup>2</sup>			0.177		
Adj. R <sup>2</sup>			0.174		
F			F (1,302) = 65.004, p = 0.000		
Dependent Variable			Attitude		

\*\*p < 0.01



From the analysis of Table 9, it could be found that using self-congruity as the independent variable and attitude as the dependent variable for linear regression analysis, the model formula was: attitude = 1.419 + 0.655\*self-congruity. Adjusted R<sup>2</sup> was 0.174, which indicated that self-congruity could explain 17.4% of the variance in attitude. The model passed the F test (F = 65.004, p = 0.000<0.01), which indicated that self-congruity could definitely have an impact on attitude. Finally, the regression correlation coefficient value of self-congruity was 0.655 (t = 8.062, p = 0.000<0.01), which meant that self-congruity could have a significant positive impact on attitude.

**Table 10** Regression Analysis Results of Self-Congruity and Subjective Norm

	<b>B</b>	<b>SE</b>	<b>Beta</b>	<b>t</b>	<b>p</b>
Intercept	1.733**	0.406	-	4.267	0.000
Self-Congruity	0.621**	0.077	0.423	8.102	0.000
R <sup>2</sup>			0.179		
Adj. R <sup>2</sup>			0.176		
F		F (1,302) = 65.635, p = 0.000			
Dependent Variable		Subjective Norm			

\*\*p &lt; 0.01

From the analysis of Table 10, it could be found that using self-congruity as the independent variable and subjective norm as the dependent variable for linear regression analysis, the model formula was: subjective norm = 1.733 + 0.621\*self-congruity. Adjusted R<sup>2</sup> was 0.176, which indicated that self-congruity could explain 17.6% of the variance in subjective norm. The model passed the F test (F = 65.635, p = 0.000<0.01), which indicated that self-congruity could definitely have an impact on the subjective norm. Finally, the regression correlation coefficient value of self-congruity was 0.621 (t = 8.102, p = 0.000<0.01), which meant that self-congruity could have a significant positive impact on subjective norm.

**Table 11** Regression Analysis Results of Self-Congruity and PBC

	<b>B</b>	<b>SE</b>	<b>Beta</b>	<b>t</b>	<b>p</b>
Intercept	2.779**	0.234	-	11.869	0.000
Self-Congruity	0.352**	0.044	0.417	7.963	0.000
R <sup>2</sup>			0.174		
Adj. R <sup>2</sup>			0.171		
F		F (1,302) = 63.402, p = 0.000			
Dependent Variable		PBC			

\*\*p &lt; 0.01

From the analysis of Table 11, it could be found that using self-congruity as the independent variable and PBC as the dependent variable for linear regression analysis, the model formula was: PBC = 2.779 + 0.417\*self-congruity. Adjusted R<sup>2</sup> was 0.171, which indicated that self-congruity could explain 17.1% of the variance in PBC. The model passed the F test (F = 63.402, p = 0.000<0.01), which indicated that self-congruity could definitely have an impact on PBC. Finally, the regression correlation coefficient value of self-congruity was 0.352 (t = 7.963, p = 0.000<0.01), which meant that self-congruity could have a significant positive impact on PBC.

**Table 12** Regression Analysis Results of Self-Congruity, Attitude, Subjective norm, PBC and Consumption Intention

	<b>B</b>	<b>SE</b>	<b>t</b>	<b>p</b>	<b>β</b>
Intercept	-1.062**	0.328	-3.234	0.001	-
Self-Congruity	0.639**	0.062	10.364	0	0.469
Attitude	0.142**	0.037	3.825	0	0.162
Subjective	0.193**	0.04	4.868	0	0.208
PBC	0.252**	0.068	3.697	0	0.156
R <sup>2</sup>			0.582		
Adj. R <sup>2</sup>			0.577		
F		F (4,299) = 104.270, p = 0.000			
Dependent Variable		Consumption Intention			



\*\*p &lt; 0.01

From the analysis of Table 12, it could be found that using self-congruity as the independent variable, attitude, subjective norm, and PBC as mediating variables, and consumption intention as the dependent variable for linear regression analysis, the model formula was: consumption intention =  $-1.062 + 0.639 \times \text{self-congruity} + 0.142 \times \text{attitude} + 0.193 \times \text{subjective norm} + 0.252 \times \text{PBC}$ . Adjusted  $R^2$  was 0.577, which indicated that self-congruity, attitude, subjective norm, and PBC together could explain 57.7% of the variance in consumption intention. The model passed the F test ( $F = 104.270$ ,  $p = 0.000 < 0.01$ ), which indicated that self-congruity, attitude, subjective norm, and PBC together could definitely have an impact on consumption intention. Finally, the regression correlation coefficient value of self-congruity was 0.639 ( $t = 10.364$ ,  $p = 0.000 < 0.01$ ), the regression correlation coefficient value of attitude was 0.142 ( $t = 3.825$ ,  $p = 0.000 < 0.01$ ), the regression correlation coefficient value of subjective norm was 0.193 ( $t = 4.868$ ,  $p = 0.000 < 0.01$ ), and the regression correlation coefficient value of PBC was 0.252 ( $t = 3.697$ ,  $p = 0.000 < 0.01$ ), which meant that self-congruity, attitude, subjective norm, and PBC together could have a significant positive impact on consumption intention.

To sum up, the mediating effect analysis in this study involves a total of five models, which are as follows:

M1: consumption intention =  $0.172 + 0.941 \times \text{self-congruity}$ .

M2: attitude =  $1.419 + 0.655 \times \text{self-congruity}$ .

M3: subjective norm =  $1.733 + 0.621 \times \text{self-congruity}$ .

M4: PBC =  $2.779 + 0.352 \times \text{self-congruity}$ .

M5: consumption intention =  $-1.062 + 0.639 \times \text{self-congruity} + 0.142 \times \text{attitude} + 0.193 \times \text{subjective norm} + 0.252 \times \text{PBC}$ .

## 2) Mediating Effect Test

This research used SPSSAU to conduct a mediating effect test on the sample data, and the test results are shown in Table 13.

**Table 13** Mediating Effect Test Results

	ES	95% Boot CI		z / t	p	Concl.	PM
		L.L.	U.L.				
Self-Congruity => Attitude => Consumption Intention							
a	0.655	0.495	0.814	8.062	0	Partial Mediating	9.884%
b	0.142	0.069	0.215	3.825	0		
a*b	0.093	0.028	0.115	4.271	0		
c'	0.639	0.518	0.76	10.364	0		
c	0.941	0.83	1.052	16.592	0		
Self-Congruity => Subjective Norm => Consumption Intention							
a	0.621	0.471	0.771	8.102	0	Partial Mediating	12.728%
b	0.193	0.115	0.27	4.868	0		
a*b	0.12	0.045	0.139	4.963	0		
c'	0.639	0.518	0.76	10.364	0		
c	0.941	0.83	1.052	16.592	0		
Self-Congruity => PBC => Consumption Intention							
a	0.352	0.265	0.439	7.963	0	Partial Mediating	9.411%
b	0.252	0.118	0.385	3.697	0		
a*b	0.089	0.024	0.115	3.884	0		
c'	0.639	0.518	0.76	10.364	0		
c	0.941	0.83	1.052	16.592	0		

c (total effect), c'(direct effect), a (the regression coefficient between independent variable and mediating variable), b (the regression coefficient between mediating variable and dependent variable), and a\*b (indirect effect).

This mediating effect test contained a total of 1 independent variable X (self-congruity) and three mediating variables M (attitude, subjective norm, and PBC), for a total of  $1 \times 3 = \text{three}$  mediating paths. Among the three mediating paths, the 95% Boot CI of a\*b was respectively 0.028 - 0.115, 0.045 - 0.139, and 0.024 -

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0.115, none of which included 0, which indicated that the three mediating effects were all significant. The test results showed that the three mediating paths were all partial mediating effects (a and b were significant, and c' was significant, and a\*b and c' had the same sign, which were partial mediating effects). The effect size of the 3 mediating paths was 0.093, 0.012, and 0.089, respectively, all greater than 0, and the proportion mediated was 9.884%, 12.728%, and 9.411%, respectively. Through the above analysis, it could be concluded that self-congruity could have a positive impact on consumption intention, and in addition to the direct positive impact of self-congruity on consumption intention, 9.884% of it was the positive mediating effect of attitude, 12.728% of it was the positive mediating effect of subjective norm, and 9.411% of it was the positive mediating effect of PBC.

## 5. Discussion

The results of this research showed that there was a significant positive linear relationship between self-congruity and consumption intention, and the correlation was the strongest, which meant that self-congruity was the decisive factor influencing consumption intention. This finding validated the self-congruity theory (Sirgy, 2018) within the context of this study's case. However, there were also studies that contradicted the results of this study, such as Shin's (2016) research on American consumers' consumption of local food, which indicated that there was no significant correlation between self-congruity and consumption intention. The reasons for this discrepancy might be related to differences in the cultural environment of the respondents and the different products. According to the Theory of Planned Behavior, it was known that consumers' attitude, subjective norm, and PBC directly influenced consumption intention (Ajzen, 2020). The results of this study confirmed this conclusion and extended it further. Attitude showed a significant positive partial mediating effect in the research model, which meant that self-congruity could indirectly influence consumption intention through attitude. The subjective norm showed a significant positive partial mediating effect in the research model, which meant that self-congruity could indirectly influence consumption intention through the subjective norm. PBC showed a significant positive partial mediating effect in the research model, which meant that self-congruity could indirectly influence consumption intention through PBC. In addition, it was known from the regression analysis results that the adjusted R<sup>2</sup> of the original TPB model part was 0.439, while the adjusted R<sup>2</sup> of the research model including self-congruity was 0.577. Therefore, in the context of Chinese consumers' consumption of the iPhone, the explanatory power of the research model, including self-congruity with consumption intention, was 13.8% higher than the original TPB model.

## 6. Conclusion

This study analyzed the influencing factors of Chinese consumers' consumption intention towards the iPhone, which would provide valuable insights for marketers, retailers, and relevant professionals in the industry. The research results indicated that self-congruity was the determining factor influencing consumption intention. Therefore, industry practitioners may consider whether to further clarify the product image to enhance self-congruity with existing users for higher customer loyalty or to broaden the product image coverage to reach a wider audience. Although attitude, subjective norm, and perceived behavioral control have been traditionally recognized as important factors influencing consumption intention, in the case of this study, all three are influenced by self-congruity. Therefore, relevant industry practitioners should formulate marketing strategies based on consumers' self-image and product image.

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