

## The Influence of Visual Merchandising on Store Patronage in the Fast-Fashion Stores in Indonesia: The Role of Shopping Values and Self-Congruity

Journal:	Journal of Global Fashion Marketing
Manuscript ID	RGFM-2019-0033
Manuscript Type:	Original Article
Keywords:	Visual merchandising, store patronage, shopping value, self-congruity, fast fashion



# The Influence of Visual Merchandising on Store Patronage in the Fast-Fashion Stores in Indonesia: The Role of Shopping Values and Self-Congruity

#### Abstract

Fast-fashion is a prevalent term that has brought a lot of attention in the retail industry worldwide. Retailers use visual merchandising to attract consumers to visit the stores and buy it the latest trends of the fashion products. In many situations, consumers evaluate the brands based on their self-concepts and what they aspire to be. This study aims to examine the relationships of visual merchandising, self-congruity, shopping values in determining store patronage. A survey to 250 respondents who have had a purchase experience with one of two of world's leading fashion brands of H&M and Uniqlo in their stores in Surabaya. Partial Least Squares (PLS) path modelling method was utilised to estimate the proposed structural model. The results revealed that visual merchandising, shopping value, and self-congruity had a positive and significant effect on respondents' store patronage to the examined fast-fashion outlets. While studies about store patronage behaviour have been extensively conducted in various types of consumer products, research on fashion brands particularly in an emerging country like Indonesia is still in its scarcity. This study is among the few attempts to investigate Indonesian consumers' buying behaviour of fashion brands based on the constructs of shopping values, self-congruity, and store patronage.

#### Keywords:

Visual merchandising, Shopping value, Self-congruity, Store patronage

#### 1. Introduction

Shopping activity is an everyday activity for individuals, especially for urban communities and it has been viewed as a leisure activity to relax and escape from the routine. Shopping becomes evident in urban's daily life from teenagers, young adults to adults. For many people, following the trend can be considered as enhancing their identity and social status. While the term fast-food has been widely known in the ears of consumers as part of the global trend in the foodservice industry, recently, the fast-fashion term has become increasingly popular among consumers (Caro & Martinez, 2015). It has brought a lot of attention in the retail industry worldwide. According to Azuma and Fernie (2003), fast-fashion products are fashionable clothing and other apparel products that are sold at an affordable price. The concept of fast-fashion is used to move as fast as possible the fashion products from designers

to the consumers' hands at more affordable price (Hines & Bruce, 2007). The proliferation of fast-fashion products would allow consumers to get more access to the style in vogue at lower prices (Fernie & Azuma, 2004). A survey in 2018 on major global apparel manufacturer and retailers as cited in fastretailing.com showed that three top ranked fashion brands were Inditex (ZARA), Hennes & Mauritz (H&M), and Uniqlo.

Surabaya, as the second largest city in Indonesia, is well known as one of the significant shopping tourism destinations in the country after Jakarta. The city has attracted a lot of both national and international fashion brands as anchor tenants in big shopping malls such as Tunjungan Plasa, Pakuwon Mall, Galaxy Mall, and Grand City Surabaya. During the last three years, the city enjoys its economic growth at about 7.5 per cent (Kompas.com, 2015). Since 2014, some middle-fashion retailers such as Zara, Stradivarius, Cotton On, and New Look began their operations in Surabaya. In the middle of 2017, Swedish and Japanese retailer namely H&M and Uniqlo were committed with two major shopping centres in Surabaya to open their outlets. Such a phenomenon leads to the increasingly competitive situation for market expansion and increased sales in the fashion industry in Surabaya.

To attract potential consumers, retailers have to design in such a way their stores' visual merchandising as well as the fashion items they sell. Spies et al. (1997) argued that creating an attractive and comfortable store atmosphere could affect consumer's behaviour and emotion. Similar to Spies et al. (1997), Sharma and Stafford (2000) explained that the atmosphere of the store might have the ability to attract customers to purchase and attract them back to the store for a repurchase intention. Store atmosphere can become more influential when compared to the product itself in the purchase decision. The retail environment is a valuable marketing tool to influence consumers' perceptions of a particular brand, as well as their purchase intentions. Edwards and Shackley (1992) urged that up to 90 per cent in the retail environment cues perceived through sight. For example, a window display at a storefront entrance of the customer, where this is a starting point to encourage them to decide whether they decided to enter the store or not. This causes the visual elements to become dominant among other elements that exist in the store (Davies & Ward, 2005).

Nowadays, the retail fashion industry in Indonesia is increasingly supported by the rapid advancement of communication technology that makes Indonesian society more open to the information globally. Consumers in today's era know better and smarter than ever before; therefore, it becomes essential for companies to know about consumer motivations and

lifestyles (Uncles & Kwok, 2008). Indonesian consumers are now more intelligent in choosing an appropriate style, and moreover, they would evaluate brands based on their selfconcept and what they aspire (Savitrie, 2013). In other words, consumers see the brand personality as a way to express their true self or ideal self (Keller & Richey, 2006). They have the ideal image of themselves which often reflected through stores and retail outlets where they feel matching/linking to their personality to improve their self-esteem (Sirgy et al., 2000).

Past studies have shown that consumer's preferences and purchase intentions can be influenced by self-congruity (Ericksen, 1997). According to Rodriguez, Sirgy, & Bonsjak (2012), self-congruence is derived from the concept of consumers self-concept with certain aspects of the brand, brands as the stereotypes of human (its consumers). Zentes et al. (2008) claimed that if retailers can position the store's personality with their targeted consumer, they would have a bigger chance to attract and retain the consumers, which in turn, would increase the company's profitability (Sirgy & Su, 2000).

Various factors can increase consumer purchase intention, which is divided into two types of stimuli named internal and external stimuli (Virvilaite et al., 2011). External stimuli include a store atmosphere that is often associated with consumer's shopping values (Rintamäki et al., 2006). Shopping values are divided into two categories: hedonic and utilitarian values (Babin and Attaway, 2000; Babin et al., 1994; Michon & Chebat, 2004). When the consumer excitement level increases, the possibility of a rational consumer consumption will decline. Mattila and Wirtz (20080 in their study noted that 27 to 62 per cent of total purchases in shopping centres due to impulsive purchase behaviour. Patronage can be determined by the consumer's evaluative criteria, as well as their perception of the attributes of the store. Overall perception referenced as the image of the store (Engel, Blackwell, & Miniard, 1995).

The above discussion about fast-fashion shopping behaviour that might be related to how consumers portray their self-congruity, shopping value with visual merchandising at the stores has drawn a strong basis to conduct this current study. Choosing Uniqlo and H&M as case study would reveal appealing findings since these two brands are considered as the top and leading fashion brands worldwide, meaning that the findings might represent the other brands as the market followers in the fast-fashion industry nowadays.

#### 2. Literature Review

#### 2.1. Visual Merchandising

According to Law et al. (2012), visual merchandising relates to how merchandise is communicated visually to the consumer. The messages that are visually communicated must be adequately translated by the target market, which will affect the psychological outcomes such as positive behaviour leading to a purchase decision (Kerfoot, Davies, & Ward, 2003). Visual merchandise is not necessarily used to sell all objects or ideas that are displayed and promoted. However, this is an effort by retailers to convince consumers to assess the object is displayed. Different factors need to be considered when designing visual merchandise in a store, such as elements of colour, lighting, shape and merchandise location, store layout, store equipment, and display items (Kerfoot et al., 2003). In addition to this, Mehta and Chugan (2013) describe that visual merchandising encompasses the exterior of the store of the window display, store sign, marquees, outdoor lighting, banner, facade, and store location. On the other hand, the store interior includes orientation factor, signage, layout, technical presentations, properties, spatial factors, and store atmosphere (Pegler & Kong, 2018).

#### 2.2. Shopping Value

Diep and Sweeney (2008) argue that it is essential for retailers to recognize consumers shopping values. Shopping value comes from the shopping experience as well as the products or services that are purchased by the consumer. There are two types of shopping values namely utilitarian and hedonic value (Carpenter & Fairhurst, 2005; Jackson et al., 2011). According to Diep and Sweeney (2008), by recognizing the utilitarian value, a retail store can answer consumers' need in obtaining the desired product with an efficient and convenient manner. Further, touching consumers' hedonic value would enable retail stores to strive in providing fun, excitement, fantasy and inspiration to consumers (Diep and Sweeney, 2008). Hedonic value using indicators that can be seen when the customer is looking for experience, entertainment, and exploration while shopping (Chandon, Wansink, & Laurent, 2000). On the one hand, Carpenter et al. (2005) define utilitarian value as a condition in which consumer will be satisfied when the primary goal in locating items sought to be fulfilled. This can be seen when consumers seek cost savings, quality and convenience when shopping.

#### 2.3. Self Congruity

Consumers evaluate brands based on their self-concepts and what they aspire. In a study revealed that self-congruity indicate the degree of similarity between consumer perceptions of

themselves and brand perception (Sirgy, 1982). In looking at the personality of a brand, consumers see it as a way to express their true self or ideal self (Keller & Richey, 2006). According to Ibrahim and Najjar (2008), the aim of improving self-congruity is to ensure that consumers can obtain what is expected from a store. Many researchers suggest that retailers should strive to develop products that are consistent with the image of the self-concept of their market (Barone, Miyazaki, & Taylor, 2000; Hong & Zinkhan, 1995; Mehta, 1999). According to Sirgy (1982), there are four types of self-congruity, which each concept related to consumer perception of the brand. They are:

- Actual Self-Congruity (ASC), which describes the correlation between the image of the brand or the personality of the consumer's self-image or how they perceive themselves.
- (2) Ideal Self-Congruity (ISC), which shows how consumers want to and how they want to be judged by others.
- (3) Actual Social Self-congruence (ASSC) where consumers will also think about how others will think and react to their purchase.
- (4) Ideal Social Self-congruence(ISSC), which will influence the attitudes and behaviour of consumers through social approval motivation. Every individual wants to be judged positively or have a favourable impression of the views of others.

#### 2.4. Store Patronage

Wakefield and Barnes (1996) stated that store patronage intention is also known as the intention of returning or continuing intention which is a result of the most critical variables in the retail operation. Merchandise values such as products sold, pricing, and product quality can affect patronage intention (Baker, Parasuraman, & Voss, 2002). Similarly, Jones and Kim (2010) found that offline store patronage has emerged as the most significant predictor of online shopping intention. Moye and Kincade (2003) in their study have also proved that consumer perception and consumer behaviour that are derived from experience, information, and consumer's need that are attributed to a particular store is the most influential in the decision-making process of patronage (Moye and Kincade, 2003). This is also supported by other studies revealing that product and store attributes can affect store patronage and patronage behaviour and customer loyalty (Carpenter & Moore, 2006).

Store patronage can be determined by the consumer's evaluative criteria, as well as their perception of the attributes of the store. Overall perception referenced as the image of the store (Engel et al., 1990). Baker et al. (2002) define patronage intention as consumer

willingness to buy, recommend, and method of shopping. There are three dimensions of store patronage intention. Those are (1) willingness to recommend, (2) willingness to purchase, (3) the possibility of shopping (Baker et al., 2002; Grewal et al., 2003). Long before this, Kunkel and Berry (1968) proposed twelve determinants of store patronage, namely: (1) the price of the merchandise, (2) quality, (3) assortment, (4) the fashion of merchandise, (5) sales force, (6) the promotion of sales, (7) the advertisement, (8) store atmosphere (9) location accessibility, (10) service, (11) the reputation of the adjustment, and (12) other accessibility factors.

# 2.5. Relationships Among Concepts and Hypothesis Development The Relationship Between Visual Merchandising and Store Patronage

Sirgy et al. (2000) found that some visual merchandising elements such as interior decoration, lighting and flooring design as parts of store's atmosphere were proven to affect consumers store patronage. Baker et al. (2002) in their study also disclosed that consumers' perception of the overall store environment, such as, variations in colour, display, and layout indirectly affected consumer store patronage intention. The study done by Babin et al. (2003) found that when consumers had a better evaluation, they would demonstrate higher excitement and patronage intention in the stores that had shades of blue (cool tone) interior than the interior with shades of orange (warm tone).

Grewal et al. (2003) suggested that the store can creatively use the layout or visual communication (signs and images), light, colour to enhance the consumer's perception of the store atmosphere. Summers and Hebert (2001) applied an experiment study concluded that product display with better lighting was able to attract consumer to visit stores and encourage the consumer to touch and feel the products. Meanwhile, Kumar et al. (2010) stated that retail store atmosphere or environment in and around the retail stores could cause the perception of store patronage intention. On this basis, the first hypothesis was formulated as follows:

 $H_1$ : Visual merchandising has a positive and significant effect on store patronage

#### Visual Merchandising and Its Relationship with Shopping Value and Self Congruity

Kumar et al. (2010) in their study found that hedonic value has a higher correlation than the utilitarian value associated with the store's atmosphere. Meanwhile, Law et al. (2012) concluded that there are two points in the evaluation of visual merchandising, utilitarian value relating to the basic needs of consumers and hedonic value which is more likely to interpret

the visual appearance of consumer self-concept. Thus, for consumers with hedonic value, store atmosphere had potential value to increase the likelihood of consumers to come back and recommend to relatives. Similarly, Mehta and Chugan (2014) found that visual merchandising had a positive influence to improve the taste and desire for immediate purchase of furniture products.

With regard to self-congruity, Hu and Jasper (2006) revealed that consumers perceive a high quality of the products and services through the display of visual information that the stores convey such as on charts and posters about the products offered in the stores. Consumers are happy and as a result, they feel congruent with the presence of posters and high personal service (Hu & Jasper, 2006). More specifically, Law et al. (2012) examined consumers' purchase behaviour on intimate clothes (lingerie) revealing that for this type of product, consumers searched for apparel brands with a high level of congruity and accordance with standards to be socially acceptable. Their study also showed that consumers had an attractive visual preference. For example, mannequins with unusual body shape, headless, white skin colour and no excessive body pose would assist customers in building the right social self-image. Based on the previous studies discussed above, the second and third hypotheses were formulated as follwos:

 $H_2$ : Visual merchandising has a positive and significant effect on shopping value

 $H_3$ : Visual merchandising has a positive and significant effect on self-congruity

## The Relationship Between Shopping Value and Store Patronage

Babin and Babin (2001) suggested that changes the name of the store, employee performance, and store locations can affect how well the store in the eyes of consumers. Especially in a clothing store, consumers' emotional level of excitement and positive effect on the hedonic value. According to Babin and Babin (2001), if a store characteristic becomes less noticeable changes occur in the shopping experience will affect patronage intention.

In contrast to previous studies, Overby and Lee (2006) revealed that the value of the utilitarian value of a product into a stronger predictor than the hedonic value to influence store patronage intention in online retail. However, Kim et al. (2007) found different results in the presence of a significant relationship between pleasure (pleasure-oriented) were often obtained consumers with hedonic value on patronage intention retail consumers in the online environment. Those research have been supported by Mehta et al.'s (2013) study which

showed that the pleasure in patronage intention had a more powerful influence on consumers with hedonic motivation. Therefore, the fourth hypothesis was proposed as below:  $H_4$ : Shopping value has a direct and positive effect on store patronage

### The Relationship Between Self Congruity and Store Patronage

Consumers are encouraged to buy a product or service is their motivation to express their consumer self-image (Kressmann, Sirgy, Huber, & Lee, 2006). According to Sirgy et al. (2000), when consumers find the compatibility between an image and concept stores or actual consumer self-image (self-congruity), consumers will be happy doing patronise to the store. In a study conducted by Hosany and Martin (2012) on cruise travel, it was found that the self-congruence affected cruise passenger experience, and indirectly affected the level of satisfaction in a positive way and the tendency of patronage intention (Hosany & Martin, 2012). Similar to Hosany and Martin (2012), Willems, Janssens, Swinnen, Brengman, Streukens, & Vancauteren (2012) examined twelve favorite clothing stores in Belgium revealing that shopping bags purchased by the consumers who came out of those stores was an external factor that influenced store patronage by other consumers by providing a particular prestigious impression (shopping stereotyping). That is, when evaluating some buyers through store patronage cues, other consumers may find the perception related to their self-congruity with the products purchased. On this basis, the fifth hypothesis was proposed as follows:

 $H_5$ : Self-congruity has a positive and significant effect on store patronage.

Based on the above discussions, the following model was proposed as the theoretical framework of this study and to be empirically tested.

#### **Insert Figure 1 here**

#### 3. Research Method

 This study applied a quantitative approach in which the hypothesis testings were accomplished to test the effect of visual merchandising on shopping value, self-congruity and store patronage. The population were all consumers of UNIQLO and H&M fashion products which have ever purchased in Surabaya. Samples were selected purposively meaning that they had to meet criteria that are aligned with the purpose of the study, as follows: 1) samples aged between 18-55 years old, and at least had ever purchased either UNIQLO or H&M fashion products at the outlets located in Surabaya in the duration between six months when

#### Journal of Global Fashion Marketing

the data collection was conducted (April-September 2018). A survey was selected to obtain the primary data both utilising offline and online questionnaire instruments.

The questionnaire consisted of three parts: 1) screening questions (2 items); 2) demographic profile questions (6 items); and 3) main concepts of visual merchandising, shopping values, self-congruity, and store patronage. The items or empirical indicators for each concept were developed based on the literature review conducted previously. There were 8 questions to measure visual merchandising (Law et al., 2012 and Park et al., 2015); 7 questions to measure shopping values (Carpenter dan Fairhurst (2005); 4 items to measure self-congruity (Das, 2015); and 6 questions to measure store patronage (Hyllegard, Oge, & Dumblar, 2006 and Mehta et al., 2013). Altogether there were 33 close-ended questions. Using a five-Likert scale from 1 (strongly disagree) to 5 (strongly agree) for each question of part 3 of the questionnaire. A pilot study of 30 respondents was accomplished before the survey, and all items were found valid and reliable. For the estimation of the structural model, the Partial Least Squares (PLS) path modelling method was utilised using SmartPLS 3.0 software.

### 4. Results and Discussions

Total participants were 250 respondents, divided purposively into two sample groups consisting of 125 (50%) for the outlet of H&M and 125 (50%) for UNIQLO outlets. There were 116 respondents (46.4%) were male and 134 respondents (53.6%) of the women who shopped at the outlet UNIQLO and H&M Surabaya within the last six months (April 2018 to September 2018). With the characteristics of the consumer age UNIQLO and H&M in Surabaya mostly from ages 24 to 29 years as many as 77 respondents (30.8%). The majority of respondents attained undergraduate degree study (68.4%). When viewed from the occupation, most respondents were private employees (57.6%), and the rest are spread evenly among self-employed, civil servants, students and others occupations. As for the income, there were 36.0% of total respondents had an average income of IDR 3,5-6,9 million/month. There was an equal balance in percentage in terms of total respondents who shopped at H&M and UNIQLO outlets in the last six months.

The PLS path model analysis shows that all measures met the commonly accepted threshold for assessing the reliability and validity of the constructs (Henseler et al., 2009). Table 1

shows the details of the construct reliability and validity. First, all the constructs' average variance extracted (AVE) values were above the cut off value of 0.50 (Henseler et al., 2009), suggesting satisfactory convergent validity. Second, the indicators' cross-loadings inform that no indicator loaded higher on an opposing construct (Hair, Ringle, & Sarstedt, 2011). Third, all indicators displayed significant standardized loadings above 0.700 (p <.001), demonstrating indicator reliability. Correspondingly, all constructs acquired high Cronbach's alpha ( $\alpha$ ) and composite reliability values greater than 0.800, entailing adequate internal consistency. The values of R<sup>2</sup> and Stone-Geisser's Q2 were used as the analytical means to statistically assess the significance of the research model (Chi & Gursoy, 2009). The result of Q2 showed a value of 0.801, indicating a satisfactory evidence of the model's predictive relevance (Hair et al., 2011). In addition to the Q<sup>2</sup>, the values of R<sup>2</sup> were also presented to test the structural model. The results showed that visual merchandising, explaining 39.4% (R<sup>2</sup>= 0.394) in its effect on shopping value; 25.3% in its influence on self-congruity (R<sup>2</sup>= 0.253); and 56% in its effect on store patronage (R<sup>2</sup>= 0.560).

#### **Insert Table 1 here**

Figure 2 demonstrates the outcome of the structural model test. The non-parametric bootstrap analysis revealed that most of the proposed relationships were significant (Hair et al., 2011). Concerning hypothesis testing, all hypotheses were supported. Specific hypothesis test results are displayed in Table 2.

#### Insert Figure 2 here

This study examined the roles of shopping values and self-congruity as mediating variables of the effect of visual merchandising on store patronage. It is, therefore, the indirect effect of these two mediating variables has also be calculated. Table 2 shows that the indirect effect visual merchandising on store patronage through shopping value and self-congruity is equal to 0,385. This indirect effect is greater than the direct effect of visual merchandising to store patronage that amounted to 0,209. On this basis, it can be concluded that shopping value and self-congruity act as a mediating variable. In other words, visual merchandising alone is not sufficient to influence consumers to make a return visit to the outlets (i.e. store patronage). In

fact, consumers would consider the values of shopping they would get in a particular fastfashion store and assess it whether the fashion products they purchase is congruent or not with the concept they hold personally and socially about themselves.

## **Insert Table 2 here**

#### 4. Discussions

This study aims to determine whether visual merchandising, shopping value and selfcongruity affect store patronage. There were five hypotheses formulated, and the preceding section has presented the findings of both the structural model fitness and the hypothesis testings.

The first hypothesis stating that visual merchandising had a significant effect on store patronage was accepted. The result shows that there was a positive influence of the visual merchandising on the store patronage. It showed that both fashion brands of Uniqlo and H&M had successfully managed the visual merchandising in a very appealing way to influence consumers to perform in-store patronage. Through the storefront, the combination of colours, interior design, exterior, lighting, mannequins product display up to their room to maneuver freely provide convenience for consumers. The perceptions drawn from visual merchandising has stimulated consumers' desire to visit and shop again in the future.

Moreover, consumers also intend to tell positive things from the fashion brands to their friends and relatives. This result confirms Grewal et al.'s (2003) study which found that consumers would tend to shop and recommend to relatives when they do not have to wait. Besides, increasing the atmospheric store can then increase the probability for consumers to have store patronage intention. The finding of this study also supports the previous study by Babin et al. (2003) that revealed the role of lighting in stimulating excitement and store patronage intention higher in clothing stores. As stated by Kumar et al. (2010), the retail atmosphere allows consumers to revisit or give a referral.

The second hypothesis proposed was that visual merchandising had a significant influence on shopping value was accepted. The results of the analysis showed that there was a positive influence of the visual merchandising on shopping values. This finding indicates that both Uniqlo and H&M are perceived by the consumers to give them good shopping values both

 utilitarian and hedonic values, and this shopping value plays a significant role of how visual merchandising influenced store patronage. As can be seen from the loading factor values in Table 1, two indicators of visual merchandising with the highest score were *proper lighting* (VM5), and *product display, promotional signs and product information* (VM7) with respective values of 0,785 and 0,775. Meanwhile, two shopping value indicators with the highest score were *convenience of shopping* (SV4) and *ease of finding products* (SV1) with respective values of 0,786 and 0,779. This finding, however, is slightly different from the previous research in a way that visual merchandising tends to increase the hedonic value considered by consumers (Kumar et al., 2010; Babin and Babin, 2001). In this previous study, the hedonic value was found to have a higher correlation than the utilitarian value when it was associated with the store's atmosphere.

Further, Babin and Babin (2001) argued that in a clothing store, the level of consumer excitement and emotional impact on the hedonic value which will affect store patronage intention. The current study reveals the opposite result as it is shown that all indicators of utilitarian shopping values were higher than indicators of hedonic values. As such, the finding reveals an interesting phenomenon that may pose the socio-cultural influence. That is, the demographic characteristics of the participants involved in this study that are mainly Surabaya's citizens who work as employees/staff whose economic buying power are not high enough to buy well-known fashion brands' products. For this market, utilitarian shopping values may become more dominant than hedonic ones.

The third hypothesis proposed was that shopping value had a significant influence on store patronage was accepted. The results of the analysis showed that there was a positive influence on shopping value on store patronage. This result showed that the values held in consumers' mind as they went shopping at UNIQLO and H&M outlets could bring impact on their store patronage. As shown from the loading factor values in Table 1, two shopping value indicators that had the highest scores were *convenience of shopping* (SV4) and *the ease of finding products* (SV1) with respective values of 0,786 and 0,779. Meanwhile, two indicators of store patronage with the highest score were *the intention of consumers to recommend an outlet* (SP3) and *the willingness of consumers to explore the future outlet* (SP5) with respective values of 0,841 and 0,843. This indicates that consumers feel comfortable and convenient when shopping at UNIQLO and H&M outlets. The result of this hypothesis testing supports previous research stating that the value of the functional (utilitarian value) of a product acts as a stronger predictor of intention to influence store patronage (Overby and Lee, 2006).

The fourth hypothesis proposed was that visual merchandising had a significant influence on self-congruity was accepted. The results of the analysis show that there was a positive influence on visual merchandising on self-congruity. This result indicates that both UNIQLO and H&M can affect consumer self-congruity. Visual merchandising was highly reflected by two indicators of proper lighting (VM5), and product display, promotional signs and useful product information (VM7) with respective values of 0.785 and 0.775. While self-congruity was highly reflected by indicators of outlet UNIQLO and H&M, reflect the self-image of consumers (SC2) and the image of other customers at the outlet UNIQLO and H&M same (consistent/identical) to how the consumer sees itself (SC3) with respective values of 0.899 and 0.860. Consumers see both outlets can enhance their consumer self-congruity, wherein consumers can see the similarities or consistency among one outlet to another, congruity with other visitors at the outlets, as well as the way consumers see themselves. This result supports previous research by Greenwell et al., 2002 who revealed that consumers prefer products, physical facilities, and interior environments to reflect their own identity. It also confirms Hu and Jasper's study (2006) that also found that consumers perceived the product quality through the display of visual information such as charts, posters and social content that suits the personality of consumers.

The last hypothesis proposed was stating that self-congruity has a significant effect on store patronage, and this hypothesis was accepted. The result showed that there was a positive influence of the self-congruity on store patronage. It showed that self-congruity that was experienced by consumers could greatly influence consumers to patronise the stores. As seen in Table 1, self-congruity was highly reflected by two indicators of outlet UNIOLO and H&M reflect the self-image of consumers (SC2) and the image of other customers at the outlet UNIQLO and H&M same (consistent/identical) to consumer sees itself (SC3) with value respectively of 0,899 and 0,860. On the other hand, store patronage was highly reflected by two indicators of the intention of consumers to recommend an outlet (SP3) and the willingness of consumers to explore the future outlet (SP5) with respective values of 0.841 and 0,843. That is, when consumers feel the similarity between fashion products that they purchase at Uniqlo and H&M outlets with their self-image or how they perceive other people seeing themselves, the consumers would have the intention to recommend the outlet to their relatives and also the intention to explore the store in the future. This finding supports past research conducted by Sirgy et al. (2000) who revealed that when consumers encounter compatibility between image and concept stores or actual consumer self-image (selfcongruity), consumers will be happy doing patronise against a store. Moreover, the consumers will also have the desire to explore further the products sold in the outlets in the next visit and are willing to recommend to others.

#### 5. Conclusion and Further Research

This study aims to determine the patronage intention of consumers to the outlets of two famous fast-fashion brands of Uniqlo and H&M in Surabaya. Literature has shown that store patronage is influenced by various factors such as visual merchandising, shopping value and self-congruity. The results of this research reveal at least five appealing points. First, visual merchandising has a significant influence on store patronage. It shows that the better the visual presentation of merchandise in a retail fashion store will lead to a more prominent effect on consumer patronage and referral intention. Second, visual merchandising has a significant influence on shopping value, meaning that the better arrangement of visual merchandising in a fashion retail store will most likely to increase the shopping value perceived the consumer, wherein this study, utilitarian shopping value was considered more by the participants compared to the hedonic shopping values. Third, shopping value has a significant influence on store patronage. It shows that consumers' perception of their shopping value will affect store patronage in the future. In this study, it is revealed that convenience and ease of shopping become the major predictor of how consumers would patronise the fashion stores in the future. Fourth, visual merchandising has a significant influence on self-congruity. The finding demonstrates that the better the visual display of merchandise in a retail fashion, the higher the consumer would associate the products with their personality and other buyers in the stores and this self-congruity will lead to consumers' store patronage. Finally, the study also reveals an indirect effect of visual merchandising on store patronage through the presence of value shopping as a mediating variable. This suggests that visual merchandising alone is not enough to affect consumers' patronage. That is, although the display of the merchandise in the fashion stores are attractive enough, the consumers would consider how much both utilitarian and hedonic values that they would get from shopping the fashion brand in the outlets.

Since the competition of the fast-fashion industry is getting more intense, it becomes crucial not only to attract more customers to visit and purchase but also to retain loyal customers. This study, therefore, offers some implications for retail management operators. Management

#### Journal of Global Fashion Marketing

should pay more attention to fashion retail visual merchandising in the outlet. It is important to note because there would be many advantages to be gained. The retailers could improve the alignment of the outlet concept to the consumer's personality. Besides, it is essential for fashion retailers to pay more attention to the exterior appearance and interior outlets.

The current study is not without limitations. This study's scope was only examining two fashion brands in one city only. In fact, there are many increasingly fast-fashion both national and global brands that have penetrated the market. As such, the generalisation cannot be taken from the data analysis results since the samples were limited. It is therefore recommended that further studies could replicate the model proposed in this study and apply it in other geographical regions or in other retail industry settings for instances telecommunication retail store or fast-moving consumer goods (FMCG) retail stores. Doing so will improve the validity of the proposed model, increase the generalisability, and practically, could understand shopping behaviour of consumers in a better way.

#### References

- Azuma, N., & Fernie, J. (2003). Fashion in the globalized world and the role of virtual networks in intrinsic fashion design. *Journal of Fashion Marketing and Management: An International Journal*, 7(4), 413–427.
- Babin, B. J., Darden, W. R., & Griffin, M. (1994). Work and/or fun: Measuring hedonic and utilitarian shopping value. *Journal of Consumer Research*, 20(4), 644–657.
- Babin, B. J., & Attaway, J. S. (2000). Atmospheric affect as a tool for creating value and gaining share of customer. *Journal of Business Research*, 49(2), 91–99.
- Babin, B. J., & Babin, L. (2001). Seeking something different? A model of schema typicality, consumer affect, purchase intentions and perceived shopping value. *Journal of Business Research*, 54(2), 89–96.
- Babin, B. J., Hardesty, D. M., & Suter, T. A. (2003). Color and shopping intentions: The intervening effect of price fairness and perceived affect. *Journal of Business Research*, 56(7), 541–551.
- Baker, J., Parasuraman, A., Grewal, D., & Voss, G. B. (2002). The influence of multiple store environment cues on perceived merchandise value and patronage intentions. *Journal of Marketing*, 66(2), 120–141.
- Barone, M. J., Miyazaki, A. D., & Taylor, K. A. (2000). The influence of cause-related marketing on consumer choice: does one good turn deserve another? *Journal of The Academy of Marketing Science*, 28(2), 248-262.
- Caro, F., & Martínez-de-Albéniz, V. (2015). Fast fashion: Business model overview and research opportunities. In *Retail supply chain management* (pp. 237-264). Springer: Boston, MA.

- Carpenter, J. M., & Fairhurst, A. (2005). Consumer shopping value, satisfaction, and loyalty for retail apparel brands. *Journal of Fashion Marketing and Management: An International Journal*, 9(3), 256–269.
- Carpenter, J. M., & Moore, M. (2006). Consumer demographics, store attributes, and retail format choice in the US grocery market. *International Journal of Retail & Distribution Management*, 34(6), 434–452.
- Carpenter, J. M., Moore, M., & Fairhurst, A. E. (2005). Consumer shopping value for retail brands. Journal of Fashion Marketing and Management: An International Journal, 9(1), 43–53.
- Carpenter, J. M. (2008). Consumer shopping value, satisfaction and loyalty in discount retailing. *Journal of Retailing and Consumer Services*, 15(5), 358–363.
- Chan, J. K. Y., & Chan, P. Y. L. (2008). Mcrchandise display affects store image. European Advances in Consumer Research, 8, 408-414.
- Chandon, P., Wansink, B., & Laurent, G. (2000). A benefit congruency framework of sales promotion effectiveness. *Journal of Marketing*, 64(4), 65–81.

Chi, C., & Gursoy, D. (2009). Employee satisfaction, customer satisfaction, and financial performance: An empirical examination. *International Journal of Hospitality and Management*, 28, 245-253.

- Das, G. (2015). Linkages between self-congruity, brand familiarity, perceived quality and purchase intention: A study of fashion retail brands. *Journal of Global Fashion Marketing*, 6(3), 180–193.
- Davies, B. J., & Ward, P. (2005). Exploring the connections between visual merchandising and retail branding: An application of facet theory. *International Journal of Retail and Distribution Management*, 33(7), 505–513.
- Diep, V. C. S., & Sweeney, J. C. (2008). Shopping trip value: Do stores and products matter? Journal of Retailing and Consumer Services, 15(5), 399–409.
- Edwards, S., & Shackley, M. (1992). Measuring the effectiveness of retail window display as an element of the marketing mix. *International Journal of Advertising*, 11(3), 193–202.
- Ericksen, M. K. (1997). Using self-congruity and ideal congruity to predict purchase intention: A European perspective. *Journal of Euromarketing*, 6(1), 41-56.
- Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1995). Consumer behavior, 8th edn. The Dryden Press: Fort Worth.
- Fernie, J., & Azuma, N. (2004). The changing nature of Japanese fashion. European Journal of Marketing, 38(7), 790–808.
- Greenwell, T. C., Fink, J. S., & Pastore, D. L. (2002). Assessing the Influence of the Physical Sports Facility on Customer Satisfaction within the Context of the Service Experience.
  *Sport Management Review*, 5(2), 129–148.
- Grewal, D., Baker, J., Levy, M., & Voss, G. B. (2003). The effects of wait expectations and store atmosphere evaluations on patronage intentions in service-intensive retail stores. *Journal of Retailing*, 79(4), 259–268.
- Hair, J.F., Ringle, C.M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. Journal of Marketing Theory and Practice, 19(2), 139-51.
- Henseler, J., Ringle, C.M. and Sinkovics, R.R. (2009). The use of Partial Least Squares path

#### Journal of Global Fashion Marketing

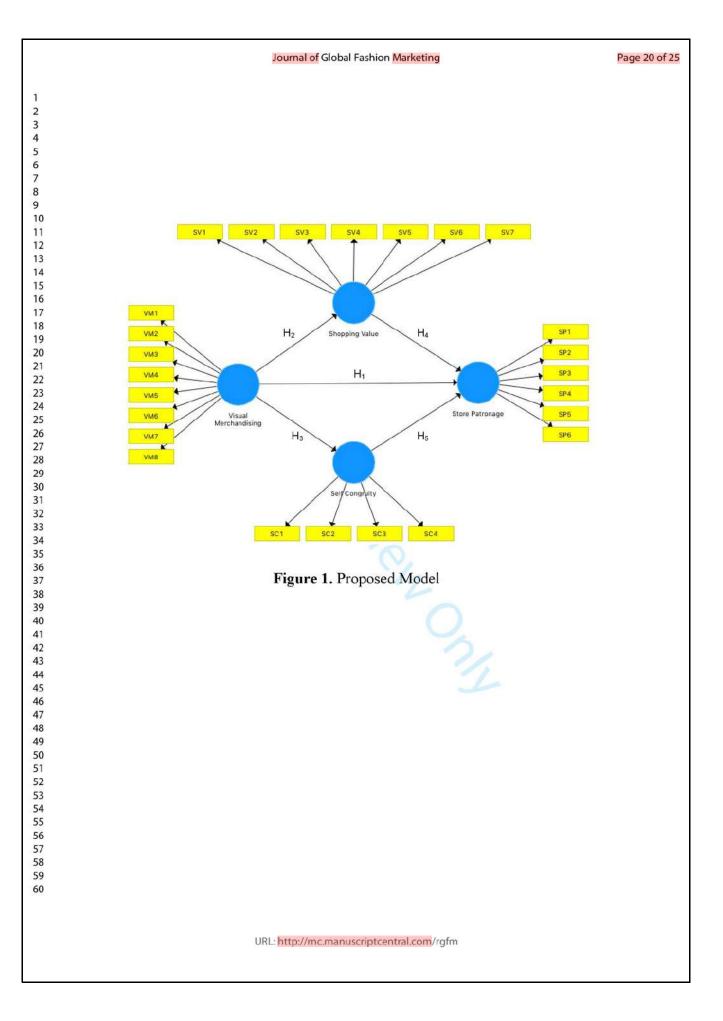
modeling in international marketing. Advances in International Marketing. 20, 277-320.

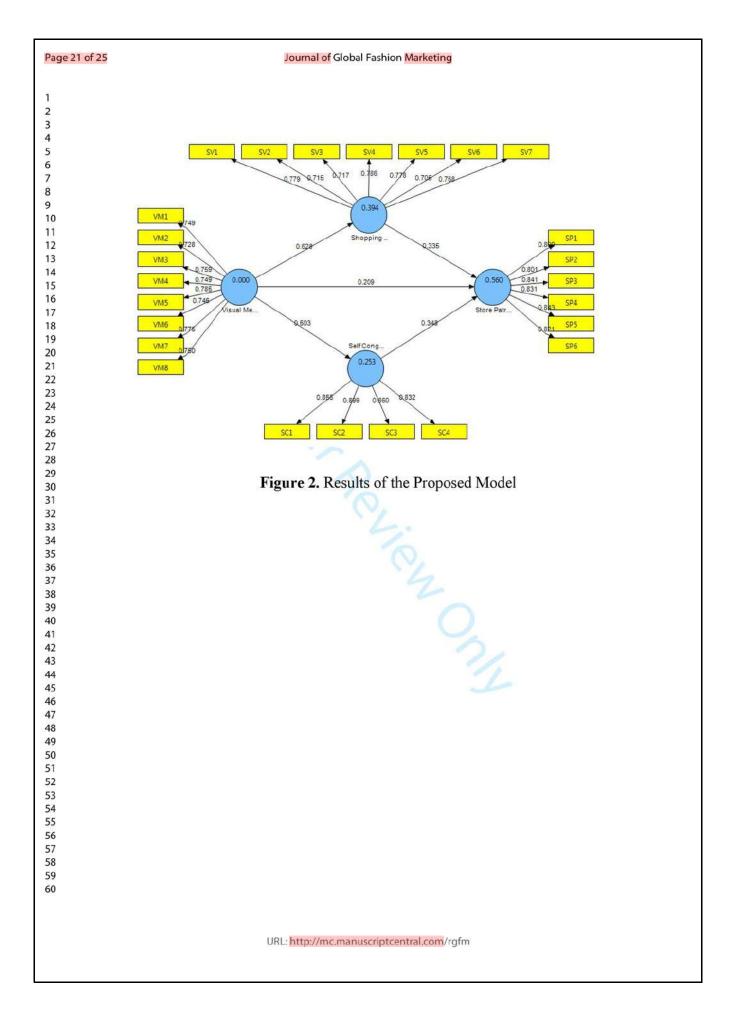
Hines, T., & Bruce, M. (2007). Fashion marketing. 2nd edn. Elsevier Ltd: Oxford.

- Hong, J. W., & Zinkhan, G. M. (1995). Self-concept and advertising effectiveness: The influence of congruency, conspicuousness, and response mode. *Psychology & Marketing*, 12(1), 53-77.
- Hosany, S., & Martin, D. (2012). Self-image congruence in consumer behavior. Journal of Business Research, 65(5), 685–691.
- Hu, H., & Jasper, C. R. (2006). Social cues in the store environment and their impact on store image. International Journal of Retail & Distribution Management, 34(1), 25–48.
- Hui, M. K., & Bateson, J. E. G. (1991). Perceived control and the effects of crowding and consumer choice on the service experience on JSTOR. *Journal of Consumer Research*, 18(2), 174–184.
- Hyllegard, K. H., Ogle, J. P., & Dunbar, B. H. (2006). The influence of consumer identity on perceptions of store atmospherics and store patronage at a spectacular and sustainable retail site. *Clothing and Textiles Research Journal*, 24(4), 316–334.
- Ibrahim, H., & Najjar, F. (2008). Assessing the effects of self-congruity, attitudes and customer satisfaction on customer behavioural intentions in retail environment. *Marketing Intelligence & Planning*, 26(2), 207–227.
- Jackson, V., Stoel, L., & Brantley, A. (2011). Mall attributes and shopping value: Differences by gender and generational cohort. *Journal of Retailing and Consumer Services*, 18(1), 1–9.
- Jones, C., & Kim, S. (2010). Influences of retail brand trust, off-line patronage, clothing involvement and website quality on online apparel shopping intention. *International Journal of Consumer Studies*, 34(6), 627–637.
- Keller, K. L., & Richey, K. (2006). The importance of corporate brand personality traits to a successful 21st-century business. *Journal of Brand Management*, 14(1-2), 74–81.
- Kerfoot, S., Davies, B., & Ward, P. (2003). Visual merchandising and the creation of discernible retail brands. International Journal of Retail & Distribution Management, 31(3), 143–152.
- Kressmann, F., Sirgy, M. J., Herrmann, A., Huber, F., Huber, S., & Lee, D. J. (2006). Direct and indirect effects of self-image congruence on brand loyalty. *Journal of Business Research*, 59(9), 955–964.
- Kumar, I., Garg, R., & Rahman, Z. (2010). Influence of retail atmospherics on customer value in an emerging market condition. *Great Lakes Herald*, 4(1), 1-13.
- Kunkel, J. H., & Berry, L. L. (1968). A behavioral conception of retail image. *Journal of* Marketing, 32(4 Part 1), 21-27.
- Law, D., Wong, C., & Yip, J. (2012). How does visual merchandising affect consumer affective response?: An intimate apparel experience. *European Journal of Marketing*, 46(1), 112–133.
- Mattila, A. S., & Wirtz, J. (2008). The role of store environmental stimulation and social factors on impulse purchasing. *Journal of Services Marketing*, 22(7), 562–567.
- Mehta, A. (1999). Using self-concept to assess advertising effectiveness. Journal of Advertising Research.

- Mehta, N. P., & Chugan, P. K. (2013). The impact of visual merchandising on impulse buying behavior of consumer : a case from central mall of Ahmedabad India. Universal Journal of Management, 1(2), 76–82.
- Mehta, N. P., & Chugan, P. K. (2014). Impact of visual merchandising on consumer behavior: a study of furniture outlets. Universal Journal of Management, 2(6), 207–217.
- Mehta, R., Sharma, N. K., & Swami, S. (2013). The impact of perceived crowding on consumers' store patronage intentions: Role of optimal stimulation level and shopping motivation. *Journal of Marketing Management*, 29(7–8), 812–835.
- Michon, R., & Chebat, J. C. (2004). Cross-cultural mall shopping values and habitats A comparison between English- and French-speaking Canadians. *Journal of Business Research*, 57(8), 883–892.
- Moye, L. N., & Kincade, D. H. (2003). Shopping orientation segments: Exploring differences in store patronage and attitudes toward retail store environments among female apparel consumers. *International Journal of Consumer Studies*, 27(1), 58–71.
- Overby, J. W., & Lee, E. J. (2006). The effects of utilitarian and hedonic online shopping value on consumer preference and intentions. *Journal of Business Research*, 59(10–11), 1160–1166.
- Park, H. H., Jeon, J. O., & Sullivan, P. (2015). How does visual merchandising in fashion retail stores affect consumers' brand attitude and purchase intention? *International Review of Retail, Distribution and Consumer Research*, 25(1), 87–104.
- Parsons, A. (2011). Atmosphere in fashion stores: do you need to change? Journal of Fashion Marketing and Management: An International Journal, 15(4), 428–445.
- Pegler, M. M., & Kong, A. (2018). Visual merchandising and display: Studio instant access. Bloomsbury Publishing: USA.
- Rintamäki, T., Kanto, A., Kuusela, H., & Spence, M. T. (2006). Decomposing the value of department store shopping into utilitarian, hedonic and social dimensions. *International Journal of Retail & Distribution Management*, 34(1), 6–24.
- Rodriguez, A., Sirgy, M. J., & Bosnjak, M. (2012). Moderators of the self-congruity effect on consumer decision-making: A meta-analysis. *Journal of Business Research*, 65(8), 1179–1188.
- Savitrie, D. (2013). Pola perilaku pembelian produk fashion pada konsumen wanita: sebuah studi kualitatif pada mahasiswi FEUI dan Pengunjung Butik. Universitas Indonesia, 1, 15-82.
- Sharma, A., & Stafford, T. F. (2000). The effect of retail atmospherics on customers' perceptions of salespeople and customer persuasion. *Journal of Business Research*, 49(2), 183–191.
- Shim, S., & Kotsiopulos, A. (1992). Patronage behavior of apparel shopping: Shopping orientations, store attributes, information sources, and personal characteristics. *Clothing* and *Textiles Research Journal*, 10(2), 48–57.
- Sirgy, M. J. (1982). Self-concept in critical review consumer behavior. Journal of Consumer Research, 9(3), 287-300.
- Sirgy, M. J., Grewal, D., & Mangleburg, T. (2000). Retail environment, self-congruity, and retail patronage: An integrative model and a research agenda. *Journal of Business Research*, 49(2), 127–138.

- Sirgy, M. J., & Johar, J. S. (1992). Value-expressive versus utilitarian appeals: A reply to shaving. Journal of Advertising, 21(2), 53-54.
- Sirgy, M. J., & Su, C. (2000). Destination image, self-congruity, and travel behavior: Toward an integrative model. *Journal of Travel Research*, 38(4), 340–352.
- Spies, K., Hesse, F., & Loesch, K. (1997). Store atmosphere, mood and purchasing behavior. International Journal of Research in Marketing, 14(1), 1–17.
- Summers, T. A., & Hebert, P. R. (2001). Shedding some light on store atmospherics: Influence of illumination on consumer behavior. *Journal of Business Research*, 54(2), 145–150.
- Theodoridis, P. K., & Chatzipanagiotou, K. C. (2009). Store image attributes and customer satisfaction across different customer profiles within the supermarket sector in Greece. *European Journal of Marketing*, 43(5–6), 708–734.
- Uncles, M. D., & Kwok, S. (2008). Generalizing patterns of store-type patronage: An analysis across major Chinese cities. *The International Review of Retail, Distribution and Consumer Research*, 18(5), 473–493.
- Virvilaitė, R., Saladienė, V., & Žvinklytė, J. (2011). The impact of external and internal stimuli on impulsive purchasing. *Ekonomika ir vadyba*, (16), 1329-1336.
- Wakefield, K. L., & Barnes, J. H. (1996). Retailing hedonic consumption: A model of sales promotion of a leisure service. *Journal of Retailing*, 72(4), 409-427.
- Willems, K., Janssens, W., Swinnen, G., Brengman, M., Streukens, S., & Vancauteren, M. (2012). From Armani to Zara: Impression formation based on fashion store patronage. *Journal of Business Research*, 65(10), 1487–1494.
- Zentes, J., Morschett, D., & Schramm-Klein, H. (2008). Brand personality of retailers an analysis of its applicability and its effect on store loyalty. *The International Review of Retail, Distribution and Consumer Research*, 18(2), 167–184.





Constructs	Indicators	<i>Outer</i> Loading	AVE	Communality	CR
	New product combination	0,749			
	Color combinations	0,728			
	Interior design	0,759			
Visual	Exterior design	0,749			0.914
Merchandising	Lighting	0,785	0,571	0,571	
$(\alpha = 0.892)$	Mannequin	0,746			
	Product display, promotional sign & product				
	information	0,775			
	Aisle is freely	0,750			
	Ease of finding products	0,779			
	Low price	0,715			
Shopping	Products quality	0,717			3 0.900
Value	Convenience shop	0,786	0,563	0,563	
$(\alpha = 0.870)$	Shopping experience	0,778			
	Window shopping	0,705			
	Exploration	0,768			
	Alignment with self-concept	0,855			
S.If Canadian	Reflecting on self-image	0,899			
Self Congruity	Other consumer images synonymous with		0,743	0,743	0.920
$(\alpha = 0.885)$	consumer self	0,860			
	The similarity to other types of consumers	0,832			
Patronage Store	Intention in each outlet shopping	0,800			
	Telling the positive	0,801			
	Intention to recommend the outlet	0,841	0.077	0.777	0.926
	Willingness to visit the outlet in the future	0,831	0,677	0,677	0.926
$(\alpha = 0.905)$	Willingness to explore the outlets in the future	0,843			
	Willingness to buy back in the future	0,821			

## Table 1. Construct Validity and Reliability

ENONY

## Table 2. Results of Hypothesis Testing

				Indirect	effect		Total effect	
	Influence	Path coefficients β*	t- statistic	Path coefficients β*	t- statistic	Path coefficients β*	t- statistic	supported
$H_1$	Visual Merchandising → Store Patronage	0.209	2.911	0.385	5.135	0.594	8.046	Yes
$H_2$	Visual Merchandising → Shopping Value	0.628	16.319	20 <b>7</b> 0	855	0.628	16.319	Yes
$H_3$	Visual Merchandising → Self-congruity	0.503	9.874	22 <b>—</b> 3	-	0.503	9.874	Yes
$H_4$	Shopping Value → Store Patronage	0.335	5.398	-	-	0.335	5.398	Yes
H <sub>5</sub>	Self-congruity → Store Patronage	0.348	6.507			0.348	6.507	Yes
	note: "all was significant at $p < 0$ .	01						

# The Influence of Visual Merchandising on Store Patronage in the Fast-Fashion Stores in Indonesia: The Role of Shopping Values and Self-Congruity

Shopping activity is an everyday activity for individuals, especially for urban communities and it has been viewed as a leisure activity to relax and escape from the routine. Shopping becomes evident in urban's daily life from teenagers, young adults to adults. For many people, following the trend can be considered as enhancing their identity and social status. Fast-fashion is a prevalent term that has brought a lot of attention in the retail industry worldwide. Retailers would attract consumers in such a way to visit the stores and buy the latest trends of the fashion products. Visual merchandising is widely recognised as a tool for retailers to attract consumers to visit the stores. Consumer perceptions of visual merchandising would influence their interest in spending more time at the store to explore by looking at, touching, and trying the fashion products. In many situations, consumers see the personality of a brand as a means to express themselves. In addition to self-congruity, both utilitarian and hedonic shopping values also play a significant role in influencing consumer's purchase decision. The purpose of this study, therefore, is to examine the relationships of visual merchandising, self-congruity, shopping values in determining store patronage.

Surabaya, as the second largest city in Indonesia, is well known as one of the significant shopping tourism destinations in the country after Jakarta. The city has attracted a lot of both national and international fashion brands as anchor tenants. Since 2014, some middle-fashion retailers such as Zara, Stradivarius, Cotton On, and New Look began their operations in Surabaya. In the middle of 2017, Swedish and Japanese retailer namely H&M and Uniqlo were committed with two major shopping centres in Surabaya to open their outlets. Such a phenomenon leads to the increasingly competitive situation for market expansion and increased sales in the fashion industry in Surabaya. Choosing Uniqlo and H&M as case study would reveal appealing findings since these two brands are considered as the top and leading fashion brands worldwide, meaning that the findings might represent the other brands as the market followers in the fast-fashion industry nowadays.

 A questionnaire-based survey was completed to 250 respondents who have had a purchase experience with one of two of world's leading fashion brands of H&M and Uniqlo in their stores in Surabaya. Partial Least Squares (PLS) path modelling method was utilised to estimate the proposed structural model. The results revealed that visual merchandising, shopping value, and self-congruity had a positive and significant effect on respondents' store patronage to the examined fast-fashion outlets.

The results of this research reveal at least five appealing points. First, visual merchandising has a significant influence on store patronage. It shows that the better the visual presentation of merchandise in a retail fashion store will lead to a more prominent effect on consumer patronage and referral intention. Second, visual merchandising has a significant influence on shopping value, meaning that the better arrangement of visual merchandising in a fashion retail store will most likely to increase the shopping value perceived the consumer, wherein this study, utilitarian shopping value was considered more by the participants compared to the hedonic shopping values. Third, shopping value has a significant influence on store patronage. It shows that consumers' perception of their shopping value will affect store patronage in the future. In this study, it is revealed that convenience and ease of shopping become the major predictor of how consumers would patronise the fashion stores in the future. Fourth, visual merchandising has a significant influence on self-congruity. The finding demonstrates that the better the visual display of merchandise in a retail fashion, the higher the consumer would associate the products with their personality and other buyers in the stores and this self-congruity will lead to consumers' store patronage. Finally, the study also reveals an indirect effect of visual merchandising on store patronage through the presence of value shopping as a mediating variable. This suggests that visual merchandising alone is not enough to affect consumers' patronage. That is, although the display of the merchandise in the fashion stores are attractive enough, the consumers would consider how much both utilitarian and hedonic values that they would get from shopping the fashion brand in the outlets.

While studies about store patronage behaviour have been extensively conducted in various types of consumer products, research on fashion brands particularly in an emerging country like Indonesia is still in its scarcity. This study is among the few attempts to investigate Indonesian consumers' buying behaviour of fashion brands based on the constructs of shopping values, self-congruity, and store patronage.

The Influence of Visual Merchandising on Store Patronage in the Fast-Fashion Stores in Indonesia: The Role of Shopping Values and Self-Congruity

ORIGINA	LITY REPORT			
	% RITY INDEX	<b>9%</b> INTERNET SOURCES	<b>7%</b> PUBLICATIONS	<b>9%</b> Student papers
		INTERNET SOURCES	FUBLICATIONS	STUDENT PAPERS
PRIMARY	YSOURCES			
1	Submitte Student Paper	d to University o	of San Francis	<sup>co</sup> 3%
2	journals.s	agepub.com		1%
3	<b>ifrnd.org</b> Internet Source	9		1%
4	mba.tuck	.dartmouth.edu		1%
5	digiresea	rch.vut.ac.za		1%
6	Submitte Student Paper	d to University o	of Strathclyde	1%
7	kau.diva-	portal.org		1%
8	Submitte Student Paper	d to University o	of Wales, Bang	gor <b>1</b> %

9	www.tandfonline.com	1%
10	Submitted to Management Development Institute Student Paper	1%
11	www.ijdesign.org Internet Source	1%
12	Submitted to University of Northumbria at Newcastle Student Paper	1%
13	www.springerprofessional.de	1%

Exclude quotes	On	Exclude matches	< 1%
Exclude bibliography	On		