# How Customer Satisfaction Moderate the Correlation between Brand Personality and Customer Loyalty

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## Abstract

*The purpose of this research is to investigate how brand personality affects customer loyalty in the Jordanian Fast Fashion Industry and how customer satisfaction moderates the correlation between brand personality and customer loyalty. To test hypotheses, the study uses a quantitative, descriptive, and cause-effect approach, cross-sectional data were collected from 372 participants via an online survey, and SPSS was used for analysis after confirming linear regression assumptions. Results show that the Fast Fashion Industry in Jordan is highly implementing all variables items of brand personality, customer satisfaction, and customer loyalty and the relationships among all variables and sub-variables are strong. Results also indicate there is a statistically significant influence of the brand personality of fast fashion on customer loyalty, Sincerity has rated the highest effect, then Competence, followed by Ruggedness, Excitement, and finally, Sophistication. Moreover, results indicate there is a statistically significant influence of the brand personality of fast fashion on customer satisfaction, Sincerity has rated the highest effect, then Ruggedness, followed by Competence, while Excitement and Sophistication show insignificant effects. Furthermore, results indicate there is a statistically significant impact of customer satisfaction on customer loyalty and customer satisfaction moderates the influence of brand personality on customer loyalty.*

*Keywords:* Brand personality; Customer satisfaction; Customer Loyalty; Fast Fashion Industry; Jordan.

## 1. Introduction

Recently, brand personality has become a key factor for marketing strategies and is playing a major role in gaining customers and increasing sales. A brand's personality is like human traits of the brand, such as voice tone, values, and overall image (Matzler et al., 2016). These features guide brand differentiation from other similar products and originate a more customer-emotional attachment. According to one definition, brand personality combines all the human traits associated with a brand, such as competence, modernity, fun, and activity (Marković et al., 2022). Personalization, or the process of creating a unique and personalized customer experience, can also play a role in brand comprehension and can help reduce customers' uncertainty when making a purchase or

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using a product or service. Research has shown that customers tend to establish relationships with brands whose human qualities they value and recognize (Marković et al., 2022). This can lead to brand loyalty based on the customer's affinity for the brand's personality. The observation of a pattern of recurring purchases in support of the same brand is all that loyalty is (Agha et al., 2021). Loyalty In modern marketing, when customer loyalty is regarded as one of the finest indicators of an organization's success, there has been a resurgence of interest in this idea. Customer loyalty is the central area of focus for marketing academics and practitioners, who have primarily adopted it as a concept for the ongoing profitability and growth of the company. In the twenty-first century, customer loyalty is described as the currency of the marketplace. Creating and keeping consumer loyalty has turned into a strategic imperative. So, the idea of customer loyalty has received more attention in the context of marketing (Karunaratna & Kumara, 2021).

The fast fashion model has experienced a decade of explosive growth as it has grown in acceptance and favor among significant stakeholders in the global fashion industry (Su & Tong, 2016). Consumers can keep up with the newest fashion trends thanks to the fast fashion business model without spending a fortune. It is available to a wider range of customers because it offers a wide selection of fashionable things at competitive prices. This is particularly attractive to people who might need more money to buy expensive brand apparel but still want to look beautiful and feel confident about their personality style. The fast fashion business has accomplished this by utilizing low-cost labor and production techniques to keep prices low and utilizing technology to swiftly copy current patterns and trends.

There has been some debate among researchers about the influence of brand personality on customer loyalty. Moreover, recent research has sought to answer the question of whether customer satisfaction moderates the influence of brand personality on customer loyalty (Marković et al., 2022). Therefore, the current research aims to answer the upcoming question: How does customer satisfaction moderate the effect of brand personality on customer loyalty? hence, the purpose of the current research is to define the role of brand personality in enhancing customer loyalty and to check the moderating role of customer satisfaction on brand personality and customer loyalty. Moreover, this research goal is to contribute to the knowledge related to brand personality and customer loyalty by investigating the moderating effect of customer satisfaction in the relationship between brand personality and customer loyalty and by exploring which brand personality factors have the most effect in enhancing customer loyalty among Jordanian customers.

## 2. Literature Review

### 2.1. Fast Fashion

The popularity of fast fashion models is increasing and has been fostered by major players in the global fashion industry, it is growing rapidly (Su & Tong, 2016). Fast fashion models provide consumers with up-to-date and the latest fashion models. It presents a broad range of stylish items with suitable prices and allows a large number of consumers to access them, especially want to purchase high-end designs, stay fashionable, and feel good about their style. The fast fashion industry uses technology to replicate popular styles and trends quickly with suitable costs to keep prices affordable. So, fast fashion is becoming a convenient and popular way for customers to stay fashionable (Bhattacharjee & Chanda, 2022; Joy et al., 2012). Technological advancements have allowed the replication of clothing and other fashion items. However, intangible brand elements, such as brand personality, are not easy to imitate, which creates difficulty to imitate (Marković et al., 2022).

Fast fashion depends on current trends and constantly evolves by introducing new styles over time at lower prices compared to other fashion industries (Shah et al., 2022). Furthermore, fast fashion may be considered low-quality, disposable, and seasonal (Stenton et al., 2021). Anyway, fast fashion models have been proven to be profitable for many organizations. Many key factors have contributed to the success of fast fashion, one of them is the speed at introducing new styles and trends to the market. Fast fashion organizations can quickly adapt to consumer preferences changes and introduce new products to the marketplace on time. Therefore, this keeps consumers repurchasing their products. Also, low price is an important factor for fast fashion products (Shah et al., 2022). Fast fashion companies can reach a wide range of consumers by providing fashionable products at suitable prices (Shah et al., 2022; Stenton et al., 2021).

COVID-19 has affected various businesses and their operations (Agha et al., 2021; Golan et al., 2020; Rizou et al., 2020). During the COVID-19 pandemic, fast fashion has positively affected and become more popular (Fares & Lloret, 2022). During COVID-19, people were more likely to make impulsive purchases (Iriani et al., 2021). Fast-fashion items were the most products bought during the COVID-19 pandemic (Iriani et al., 2021).

2.2. Brand Personality vs. Brand Image:

When the brand was introduced to the marketplace, it aimed to enhance consumer awareness. This first phase is called brand awareness and aims to increase the familiarity level of customers with the brand. At this phase, customers may have only a little knowledge about the brand and may not have full awareness of product features and advantages. As customers learn more and more about the brand and will become more familiar with it and reach a higher degree of brand knowledge. At this phase, customers have more information about the brand's features and advantages, then they start developing a certain perception of the brand. This is called the brand image (Wijaya, 2013). The brand image is stored in the consumer's mind and defined as the perceptions about the brand. This helps the customer to identify his/her needs and the brand's level of satisfaction.

Brand image and brand personality influence brand trust and brand loyalty (Mabkhot et al., 2017; Sanny et al., 2020; Sierra et al., 2017). Brand trust is the level of a customer's confidence in a brand and his/her belief about how the brand meets expectations. A strong brand image fosters brand trust by enhancing customers' understanding of the values and characteristics of the brand. Moreover, brand image affects brand trust and motivates customers' purchases. The brand image helps customers to gather information, differentiate between brands, and evoke positive emotions, a strong brand image also helps to increase sales and enhance customer loyalty (Iglesias et al., 2019; Mabkhot et al., 2017; Sanny et al., 2020), so research paper uses these dimensions to evaluate the brand personality.

2.3. Customer Loyalty

Customer loyalty is described as the customer's tendency to continue repeating business with the brand or company over time. It is a key factor in the success of a service industry because loyal customers are more likely to make repeat purchases, recommend the brand or company to others, and be less sensitive to the price of products or services. This can translate into increased revenue and profitability for the company (Park & Kim, 2018). Another way to define customer loyalty is the affinity a consumer has for a company's goods or services. This idea is well-known for its marketing benefits, which include positive word-of-mouth reactions, purchase and support intentions, and consumer pleasure (Smith, 2020). There are four suggested types of devoted customers: captive, convenience-seekers, happy, and dedicated. Customers in each of these categories are explained along with the required behaviors and attitudes. Additionally, it is hypothesized that customers in various categories will react differently to switching triggers. To validate the model and improve comprehension and prediction of customer loyalty

propensities, additional research that examines consumers' motivations for loyalty behavior concerning a portfolio of brands is advised. Therefore, due to its significance in maintaining competitive advantage and influencing financial results, customer loyalty is still a hot topic among marketing scholars (Rowley, 2005).

It is well recognized that the success of the service sector is mainly determined by customer loyalty. The ultimate objectives and success factors in the industry are now luring new clients away from rivals and retaining existing ones. Increasing client loyalty is one approach to accomplishing these objectives (Park & Kim, 2018). Moreover, it has been stated that both brand and individual personality play a significant role in how customers feel about a particular brand. This implies that when consumers choose a brand, they examine its uniqueness and character. A solid and distinctive brand personality is a sign of positive brand perception. The result also shows how the product's characteristics and the corporate brand impact customers' decisions at the time of purchase (Banerjee, 2016; Kim et al., 2017). Furthermore, many studies have indicated that there is a relationship between brand personality and customer brand loyalty. Moreover, studies showed that brand personality increases increase loyalty (Farhat & Mustafa, 2011). The brand personality five dimensions influence customer loyalty. Consumers who perceive brands as trustworthy, sincere, as well as has a strong sensing to brands are more willing to buy the company's product or service (Al-Haddad et al., 2023; Sanny et al., 2020). In addition, customer loyalty is affected by brand image, also competitive advantage, as well as, financial results are influenced by brand image. Furthermore, understanding the consumers motivations, behaviors, and attitudes toward brand image and brand loyalty for companies, products, and services are crucial for business success and achieving a competitive advantage (Tartaglione et al., 2019).

## 2.4. Brand Personality and Customer Loyalty

A brand is a set of charactaritics about persons, products, services, places, and businesses. These include both tangible and intangible dimensions. Physical or tangible features may include the product's appearance or design, the package, and any branding features such as slogans or logos. Intangible features may include the brand's reputation, values, and overall image (Willrich, 2022). A brand aims to increase awareness about the service, product, location, individual, or organization that it indicates. This can be reached by using various branding and marketing strategies, such as public relations, advertising, and social media  (Sammut-Bonnici, 2014). A strong brand helps to foster the identification of services, products, locations, individuals, or organizations, which creates a loyalty sense and more commitment (Lin, 2010). Having a differentiated brand identity is crucial for any company for many reasons. It provides purpose and direction to the company by defining its values and goals. Moreover, a strong brand image offers guidance to the company and helps to make decisions to align with the company's values and goals. Effective brand image management affects brand awareness, builds customer loyalty, and develops a strong reputation (Greyser & Urde, 2019).

Customer loyalty comes from an emotional attachment to a brand, which results in an affective commitment towards the brand. This emotional attachment can encourage customers to consistently rely on a brand's products, repurchase them, spread the word about them, and avoid visiting rival retailers' locations (Tartaglione et al., 2019). On the other hand, brand awareness and effective management as well as, intense brand identity lead to customer loyalty by enhancing the emotional relationship between customers and the brand. In marketing, brand personality is like human traits that are related to a special brand. These traits include the brand's tone of voice, values, and overall image (Aagerup et al., 2022). Starting from the 1970s, brand personality has become the main focus of customer marketing because it creates more emotional relationships with target customers (Aagerup et al., 2022). With a brand with a particular personality, companies can create products or services that differentiate from other competitors and reach particular customer segments. Brand personality is a major factor that affects consumer decision-

making and creates brand loyalty because it creates an emotional connection with customers (Llanos-Herrera & Merigo, 2019; Radler, 2018). Prior studies showed that customers have a positive relationship with brands that have their own personalities, which match with customers' lifestyles and values. By building a strong brand personality, organizations create brand differentiation from their competitors and develop a unique identity that appeals to customers. This drives brand loyalty and enhances repeat purchases (Tartaglione et al., 2019; Willrich, 2022). In the end, the five qualities of personality impact consumers to believe that brands possess: Competence involves the brand reliability and success; Excitement contains brand and morale succinctness; Sincerity holds good health, manners, and brand integrity; Sophistication incloses the brand power; finally, Ruggedness refers the brand strength (Aaker, 1997). Therefore, the following null hypothesis is assumed

H01: There is no statistically significant impact of brand personality of fast fashion on customer loyalty, at $\alpha \leq 0.05$

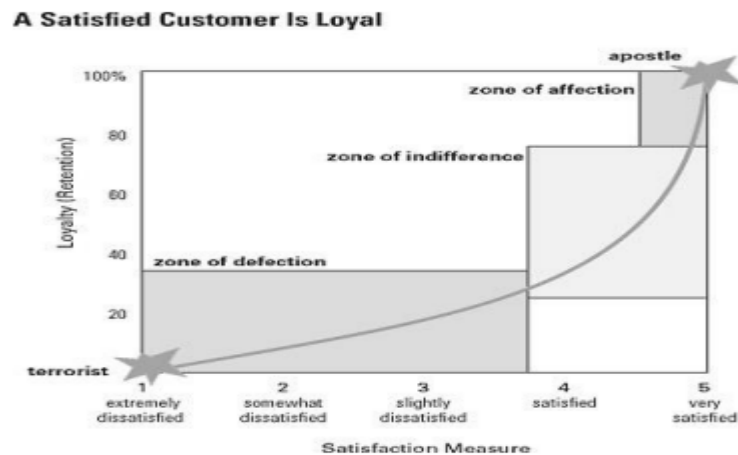## 2.5. Brand Personality and Customer Satisfaction

Several recent studies have investigated the effect of brand personality on consumer satisfaction. They stated there is a correlation between a brand's personality and a consumer's satisfaction level with the brand, consumer satisfaction is strongly affecting customer loyalty. This shows that increasing customer satisfaction increases customer loyalty (Dilham et al., 2018). Moreover, a brand's personality influences a customer's brand perception. Prior studies indicated that brand personality has a positive effect on customers' attitudes, preferences, satisfaction, as well as, brand loyalty. This shows that effective management of a brand's personality is crucial for a company to reach maximum customer satisfaction and loyalty, at the same time enhance profitability. Therefore effective brand personality management has a positive influence on the company (Agha et al., 2021; Ong et al., 2017; Su & Tong, 2016).

H02: There is no statistically significant impact of brand personality on customer satisfaction, at $\alpha \leq 0.05$

## 2.6. Customer Satisfaction and Customer Loyalty

Both consumer satisfaction and loyalty are vital for a company's profitability and success. Satisfaction itself does not automatically lead to loyalty, it is a step in the process. Loyalty is often a result of satisfaction, but it can also be influenced by other factors, such as the customer's awareness of the company, their exploration of its products or services, their commitment to the product, and their overall experience with the company (Dam & Dam, 2021). Delighted customers are more loyal than those who are only satisfied. In general, there is a strong correlation between customer satisfaction and customer loyalty, and customer loyalty can lead to increased sales and profitability for the company (Khadka & Maharjan, 2017). There is a strong correlation between customer satisfaction and customer loyalty. When a customer is satisfied with a company's products or services, they continue dealing with the company and recommend company products to others. This enhances customer loyalty, which benefits the company because loyal customers are more likely to make repeat purchases and be less sensitive to price changes (Pranantha & Subawa, 2019). However, not satisfied customers with a company's products or services, switch to a competitor. This can lead to a decline in customer loyalty and a decrease in sales and profitability for the company (El-Adly, 2019). Figure 1 shows the correlation between customer satisfaction and customer loyalty (Khadka & Maharjan, 2017)

Figure 1:  The Relationship between Customer Satisfaction and Loyalty



Source: (Khadka & Maharjan, 2017)

Based on the discussion above, the following null hypothesis is suggested:

H03: There is no statistically significant impact of customer satisfaction on customer loyalty, at $\alpha \leq 0.05$.

2.7. Brand Personality, Customer Satisfaction, and Customer Loyalty

Brand personality can play a significant role in influencing and strengthening customer loyalty, especially among consumers who seek variety. This is because customer loyalty is often not primarily based on identification with the brand, but rather on the congruent perception of the brand's personality and the customer's personality (Magin et al., 2003). Therefore, companies need to focus on developing a clear and distinguished brand personality to effectively influence customer loyalty, particularly among consumers who are actively seeking variety. This may involve reinforcing marketing activities and strategies that focus on creating a strong brand personality profile. Therefore, there is a need to improve customer satisfaction, like enhancing switching barriers, which does not effectively affect customer loyalty of customers. Results indicated that there are strong correlations among brand personality, customer satisfaction, and brand loyalty. In general, brand personality refers to the unique features that a brand reports to consumers, such as its tone of voice, values, and overall style. Consumers who perceive a brand as strong with a consistent personality and match their preferences and values are more likely to be satisfied with the brand and are more loyal to the brand. Moreover, customer satisfaction has a solid correlation with brand loyalty. These results indicated that organizations, that focus on increasing brand personality and enhancing consumer satisfaction are more willing to develop loyal customers (Ong et al., 2017). So, the upcoming null hypothesis is assumed:

H04: Customer satisfaction moderates the effect of brand personality on customer loyalty, at $\alpha \leq 0.05$.

2.8. Study Model

Based on the literature review and study hypotheses, the following model has been developed to check the correlation and influence.

Figure 2: Study Model
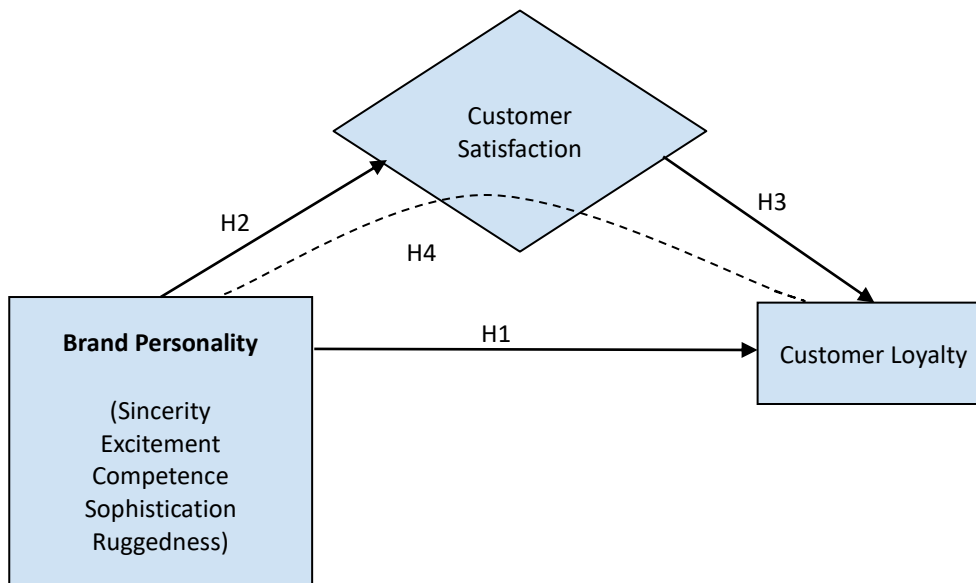


## 3. Methodology:

3.1. Design and Procedures

The purpose of the current research is to understand the relationships among various elements and their influence on Jordanian customer loyalty, therefore this research uses a quantitative cause-effect method (Al-Haddad et al., 2023; Hair Jr et al., 2018; Sekaran & Bougie, 2016). The research uses the following elements of Brand Personality: Competence, Excitement, Sophistication, Sincerity, Ruggedness, and Customer Satisfaction (Marković et al., 2022; Sharabati et al., 2022; Willrich, 2022). The study used an online survey, which was distributed through social media.

3.2. Measures

This study used a questionnaire as a main tool to collect data. To guarantee that participants could comprehend it, it was translated into Arabic and contained sections on both control and major factors. Participants were requested to write their agreement or disagreement on a scale of 1 to 5, with 5 being strong agreement. This research had one dependent variable illustrated in Brand personality which was adopted from (Marković et al., 2022) and it was measured by twenty items. Customer loyalty was the dependent variable which was also, adapted from (Marković et al., 2022) and it was measured by using four items (e.g., I will recommend the fast fashion brand I chose to others). We used Customer Satisfaction as a moderating variable which was adapted from (Dilham et al., 2018) and it was measured using four items (e.g., I am satisfied with the quality of the products of the fast fashion brand I chose).

3.3. Population and Sample

An online survey was published through social media targeting Jordanian customers (Evans & Mathur, 2018). Table 1 indicates the participants in this study included 372 participants who were 187 females and 185 males. Most of the participants age are between 20-39 years old and hold a Bachelor's degree 236 participants.

Table (1): Demographic

|  |  | Freq. | % |
|---|---|---|---|
| Gender | Male | 185 | 49.7 |
|  | Female | 187 | 50.3 |
|  | Total | 372 | 100.0 |
| Age | Below 20 | 13 | 3.5 |
|  | 20-29 | 121 | 32.5 |
|  | 30-39 | 132 | 35.5 |
|  | 40-49 | 51 | 13.7 |
|  | 50 and above | 55 | 14.8 |
|  | Total | 372 | 100.0 |
| Education | HS | 49 | 13.2 |
|  | Bcs | 236 | 63.4 |
|  | Mcs | 78 | 21.0 |
|  | PhD | 9 | 2.4 |
|  | Total | 372 | 100.0 |

## 4. Results

4.1. Validity and Reliability:

Validity is assured by using Fator Analysis with Kaiser-Meyer-Olkin (KMO). Factor analysis and principal component analysis show the correlation patterns between items and variables, while KMO measures Sampling Adequacy (Kaiser et al., 1974; Stephanie Glen et al., 2016). If Bartlett's test of sphericity (BTS) is significant at ($p < 0.05$) then exploratory Factor Analysis is suitable. The variance shows how much the items explain. The factor loading for all items is above 0.70 except for Cp1 which is 0.457. KMO for all constructs is more than 0.70, and the variance percentage is more than 0.60. Finally, the BTS significance is less than 0.05.

Table 2 shows the brand personality variable is measured by five sub-variables for each of the 4 items, demonstrating high reliability with a Cronbach's alpha coefficient between 0.811 and 0.892, while for brand personality the coefficient is 0.973 indicating high consistency. This suggests that the items on the scale are measuring the same construct consistently (Hair, 2011; Sekaran & Bougie, 2016). The customer satisfaction variable, measured by a 4-item scale, also demonstrates high reliability with a Cronbach's alpha coefficient of 0.790. The customer loyalty variable, measured by a 4-item scale, demonstrated a low level of reliability with a Cronbach's alpha coefficient of 0.903.

Table (2): Validity and Reliability

| Item | F1 | KMO | Chi2 | BTS | Variance | Sig. | Alpha |
|---|---|---|---|---|---|---|---|
| Sin1 | .887 |  |  |  |  |  |  |
| Sin2 | .819 | 0.818 | 794.858 | 6 | 73.656 | 0.000 | .879 |
| Sin3 | .879 |  |  |  |  |  |  |
| Sin4 | .847 |  |  |  |  |  |  |

| Item | F1 | KMO | Chi2 | BTS | Variance | Sig. | Alpha |
|---|---|---|---|---|---|---|---|
| Ex1 | .838 | 0.828 | 887.255 | 6 | 75.807 | 0.000 | .892 |
| Ex2 | .892 | | | | | | |
| Ex3 | .906 | | | | | | |
| Ex4 | .844 | | | | | | |
| Item | F1 | KMO | Chi2 | BTS | Variance | Sig. | Alpha |
| Cp1 | .457 | 0.772 | 761.288 | 6 | 66.576 | 0.000 | .811 |
| Cp2 | .920 | | | | | | |
| Cp3 | .891 | | | | | | |
| Cp4 | .902 | | | | | | |
| Item | F1 | KMO | Chi2 | BTS | Variance | Sig. | Alpha |
| So1 | .890 | 0.828 | 833.755 | 6 | 73.928 | 0.000 | .875 |
| So2 | .762 | | | | | | |
| So3 | .883 | | | | | | |
| So4 | .896 | | | | | | |
| Item | F1 | KMO | Chi2 | BTS | Variance | Sig. | Alpha |
| Rg1 | .831 | 0.831 | 803.899 | 6 | 74.284 | 0.000 | .883 |
| Rg2 | .897 | | | | | | |
| Rg3 | .860 | | | | | | |
| Rg4 | .858 | | | | | | |
| Item | F1 | KMO | Chi2 | BTS | Variance | Sig. | Alpha |
| Sat1 | .823 | .760 | 511.670 | 6 | 62.935 | 0.000 | .790 |
| Sat2 | .850 | | | | | | |
| Sat3 | .856 | | | | | | |
| Sat4 | .621 | | | | | | |
| Item | F1 | KMO | Chi2 | BTS | Variance | Sig. | Alpha |
| Lo1 | .865 | 0.848 | 920.734 | 6 | 77.452 | 0.000 | .903 |
| Lo2 | .886 | | | | | | |
| Lo3 | .897 | | | | | | |
| Lo4 | .873 | | | | | | |
| Item | F1 | KMO | Chi2 | BTS | Variance | Sig. | Alpha |
| Sincerity | .950 | 0.919 | 2618.272 | 6 | 90.253 | 0.000 | .973 |
| Excitement | .961 | | | | | | |
| Competence | .929 | | | | | | |
| Sophistication | .951 | | | | | | |
| Ruggedness | .959 | | | | | | |

## 4.2. Descriptive Analysis

Table 3 shows that all variables are highly used by Fast Fashion Industry in Jordan, where the mean ranges between 4.115 and 4.231 with a standard deviation between 0.763 and 0.849, and a t-value between 27.469 and 30.919 at a significant level of 0.000.

Table (3): Descriptive Data

|  | Mean | Std. Deviation | t | Sig. (2-tailed) |
|---|---|---|---|---|
| Sincerity | 4.214 | .849 | 27.568 | .000 |
| Excitement | 4.231 | .790 | 30.026 | .000 |
| Competence | 4.223 | .763 | 30.919 | .000 |
| Sophistication | 4.187 | .833 | 27.469 | .000 |
| Ruggedness | 4.240 | .800 | 29.888 | .000 |
| Brand | 4.219 | .767 | 30.651 | .000 |
| Satisfaction | 4.115 | .768 | 28.003 | .000 |
| Loyalty | 4.130 | .770 | 28.296 | .000 |

T-tabulated=1.960

## 4.3. Relationship between Variables:

Bivariate Pearson Correlation has been used to check the correlation between variables and sub-variables (Rodgers & Nicewander, 1988; Sharabati et al., 2022). Table 4 shows the relationships among variables and sub-variables, which indicates that there are strong relationships among them.

Table (4): Correlations

|  |  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|---|
| 1 | Sincerity | 1 | | | | | | | |
| 2 | Excitement | .884** | 1 | | | | | | |
| 3 | Competence | .870** | .858** | 1 | | | | | |
| 4 | Sophistication | .870** | .903** | .840** | 1 | | | | |
| 5 | Ruggedness | .886** | .919** | .848** | .901** | 1 | | | |
| 6 | Brand | .951** | .961** | .928** | .951** | .959** | 1 | | |
| 7 | Satisfaction | .902** | .865** | .854** | .840** | .870** | .912** | 1 | |
| 8 | Loyalty | .941** | .919** | .913** | .899** | .919** | .967** | .954** | 1 |

** significant at the 0.01

## 4.4. Hypotheses Testing

Before going Multiple-Regressions, the following tests are carried out: There are four assumptions to justify using linear regressions, which are the linearity test, independence of the errors, homoscedasticity of the errors, and normality of the error distribution (Fornell & Bookstein, 1982; Sharabati et al., 2019).

Multi-collinearity Test: Table 5 shows the multi-collinearity assumption is not violated for both models, where VIF values are less than 10 and tolerance values are more than 10%.
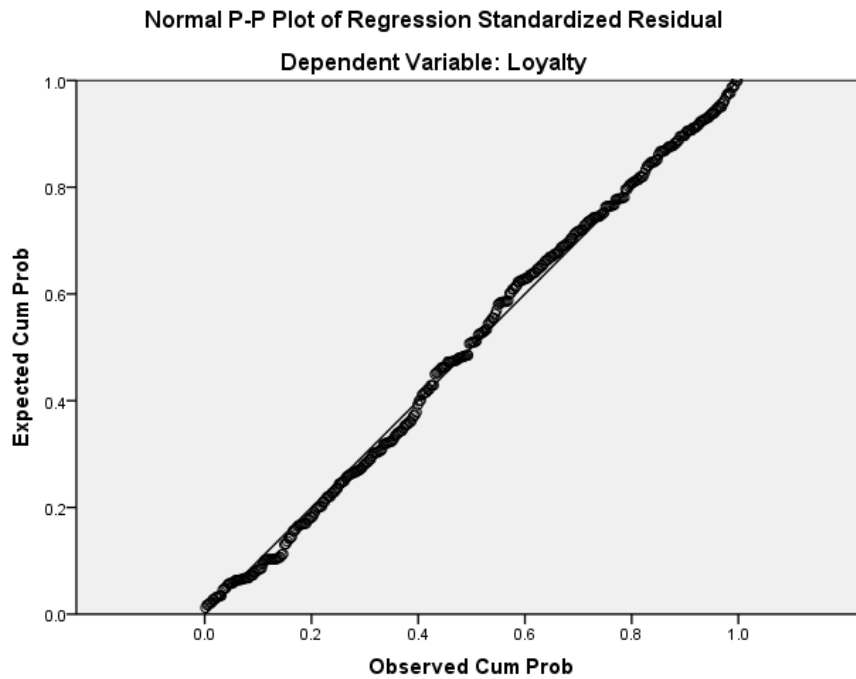
Table (5) Multi-Collinearity Test

| Model | | Collinearity Statistics | |
|---|---|---|---|
| | | Tolerance | VIF |
| 1 | (Constant) | | |
| | Sincerity | .151 | 6.644 |
| | Excitement | .112 | 8.911 |
| | Competence | .200 | 4.993 |
| | Sophistication | .141 | 7.068 |
| | Ruggedness | .116 | 8.602 |
| 2 | (Constant) | | |
| | Sincerity | .124 | 8.086 |
| | Excitement | .111 | 9.004 |
| | Competence | .192 | 5.213 |
| | Sophistication | .141 | 7.068 |
| | Ruggedness | .113 | 8.852 |
| | Satisfaction | .153 | 6.551 |

Normal Distribution: Figure 2 shows that data are normally distributed.



Histogram

Dependent Variable: Loyalty

Mean = 9.35E-15
Std. Dev. = 0.993
N = 372
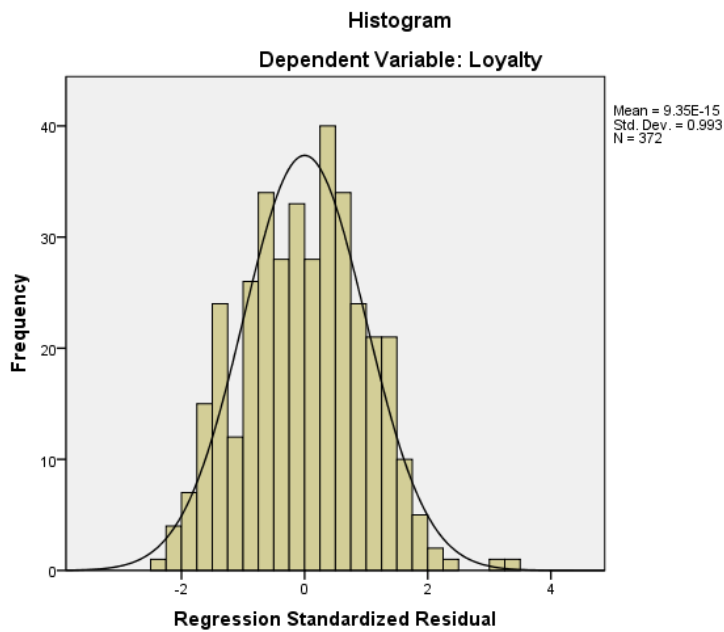
Linearity Test: Figure 3 shows that the correlation between variables is linear.

**Normal P-P Plot of Regression Standardized Residual**

**Dependent Variable: Loyalty**



Independence of the Errors: Figure 4 Scatterplot shows that errors are not interrelated.

**Scatterplot**

**Dependent Variable: Loyalty**
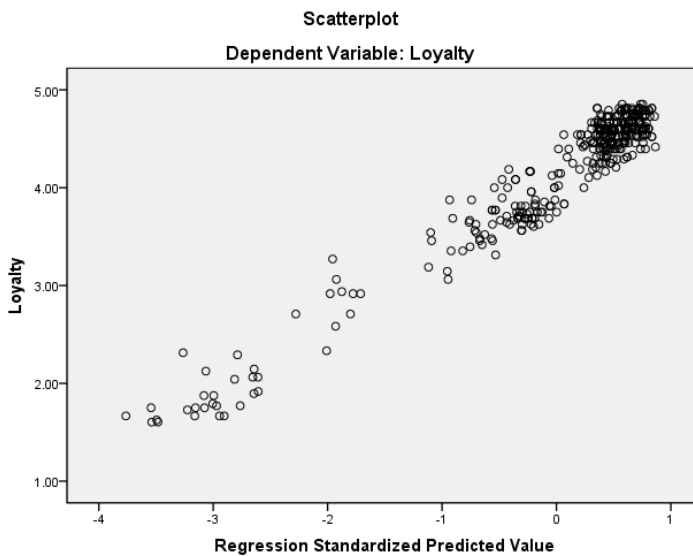


Homoscedasticity (Heteroscedasticity) of the errors: Figure 3 shows that do not affect the predicted values.

H01: There is no statistically significant impact of brand personality of fast fashion on customer loyalty, at $\alpha \leq 0.05$.

Table 6 shows the correlation between brand personality components and customer loyalty is 97.1% and they explain 94.2% of customer loyalty, where $R^2=0.942$, f=1193.369, Sig.=0.000. This indicates there is a statistically significant influence of the brand personality of fast fashion on customer loyalty, at $\alpha \leq 0.05$. Moreover, it shows that Sincerity has rated the highest effect ($\beta=0.373$, t=11.524, Sig.=0.000), then Competence ($\beta=0.258$, t=9.177, Sig.=0.000), followed by Ruggedness ($\beta=0.169$, t=4.573, Sig.=0.000), Excitement ($\beta=0.146$, t=3.892, Sig.=000), and finally, Sophistication ($\beta=0.074$, t=2.224, Sig.=0.027),

Table (6) Multiple regressions

| Model | R | $R^2$ | Adjusted $R^2$ | | f | Sig. | |
|---|---|---|---|---|---|---|---|
| 1 | .971[a] | .942 | .941 | | 1193.369 | .000[a] | |
| Model | Unstandardized Coefficients | | Standardized Coefficients | | | | |
| | B | Std. Error | Beta | | | t | Sig. |
| 1 (Constant) | .028 | .056 | | | | .498 | .619 |
| Sincerity | .339 | .029 | .373 | | | 11.524 | .000 |
| Excitement | .142 | .037 | .146 | | | 3.892 | .000 |
| Competence | .260 | .028 | .258 | | | 9.177 | .000 |
| Sophistication | .069 | .031 | .074 | | | 2.224 | .027 |
| Ruggedness | .162 | .035 | .169 | | | 4.573 | .000 |

H02: There is no statistically significant impact of brand personality on customer satisfaction, at α≤0.05.

Table 7 shows the correlation between brand personality components and customer satisfaction is 92.1% and they explain 84.7% of customer loyalty, where $R^2$=0.847, f=406.000, Sig.=0.000. This indicates there is a statistically significant influence of the brand personality of fast fashion on customer satisfaction, at α≤0.05. Moreover, it shows that Sincerity has rated the highest effect (β=0.469, t=8.912, Sig.=0.000), then Ruggedness (β=0.196, t=3.265, Sig.=0.001), followed by Competence (β=0.183, t=4.015, Sig.=0.000), while Excitement (β=0.119, t=1.952, Sig.=052), and Sophistication (β=-0.006, t=-0.117, Sig.=0.907), show insignificant effect.

Table (7) Multiple regressions

| Model | R | $R^2$ | Adjusted $R^2$ | f | Sig. | |
|---|---|---|---|---|---|---|
| 1 | .921[a] | .847 | .845 | 406.302 | .000[a] | |
| Model | Unstandardized Coefficients | | Standardized Coefficients | | | |
| | B | Std. Error | Beta | | t | Sig. |
| 1 (Constant) | .288 | .091 | | | 3.166 | .002 |
| Sincerity | .424 | .048 | .469 | | 8.912 | .000 |
| Excitement | .116 | .059 | .119 | | 1.952 | .052 |
| Competence | .184 | .046 | .183 | | 4.015 | .000 |
| Sophistication | -.006 | .050 | -.006 | | -.117 | .907 |
| Ruggedness | .188 | .057 | .196 | | 3.265 | .001 |

H03: There is no statistically significant impact of customer satisfaction on customer loyalty, at α≤0.05.

Table 7 shows the correlation between customer satisfaction and customer loyalty is 95.7%, and customer satisfaction explains 91.0% of customer loyalty, where $R^2$=0.910, f=3724.292.292, Sig.=0.000. This indicates there is a statistically significant influence of customer satisfaction on customer loyalty, at α≤0.05. Sincerity rated the highest effect (β=0.469, t=8.912, Sig.=0.000), followed by Ruggedness (β=0.196, t=3.265, Sig.=0.001), then Competence (β=0.183, t=4.015, Sig.=0.000), while Excitement (β=0.119, t=1.952, Sig.=0.052) and Sophistication (β=-0.006, t=-0.117, Sig.=0.907).

Table (8) Multiple regressions

| Model | R | $R^2$ | Adjusted $R^2$ | f | Sig. | | |
|---|---|---|---|---|---|---|---|
| | .954 | .910 | .909 | 3724.292 | 0.000 | | |
| Model | Unstandardized Coefficients | | Standardized Coefficients | | | t | Sig. |
| | B | Std. Error | Beta | | | | |
| 1 | (Constant) | .194 | .066 | | | 2.956 | .003 |
| | Satisfaction | .957 | .016 | .954 | | 61.027 | .000 |

H04: Customer satisfaction moderates the effect of brand personality on customer loyalty, at α≤0.05.

Finally, Table 9 shows the indirect and direct influence of brand personality on customer loyalty when moderated by customer satisfaction, where the explanation power of brand personality increased by 2.5% ($R^2$=96.7 - 94.2), which indicates that customer satisfaction moderates the influence of brand personality on customer loyalty, at α≤0.05.

Table (9): Regression

| Model | R | $R^2$ | Adjusted $R^2$ | f | Sig. | | |
|---|---|---|---|---|---|---|---|
| 1 | .971[a] | .942 | .941 | 1193.369 | .000[a] | | |
| 2 | .983[b] | .967 | .967 | 1794.356 | .000[b] | | |
| Model | Unstandardized Coefficients | | Standardized Coefficients | | | t | Sig. |
| | B | Std. Error | Beta | | | | |
| 1 | (Constant) | .028 | .056 | | | .498 | .619 |
| | Sincerity | .339 | .029 | .373 | | 11.524 | .000 |
| | Excitement | .142 | .037 | .146 | | 3.892 | .000 |
| | Competence | .260 | .028 | .258 | | 9.177 | .000 |
| | Sophistication | .069 | .031 | .074 | | 2.224 | .027 |
| | Ruggedness | .162 | .035 | .169 | | 4.573 | .000 |
| 2 | (Constant) | -.089 | .043 | | | -2.073 | .039 |
| | Sincerity | .166 | .024 | .183 | | 6.804 | .000 |
| | Excitement | .095 | .028 | .098 | | 3.439 | .001 |
| | Competence | .185 | .022 | .184 | | 8.481 | .000 |
| | Sophistication | .071 | .023 | .077 | | 3.051 | .002 |
| | Ruggedness | .086 | .027 | .089 | | 3.170 | .002 |
| | Satisfaction | .406 | .024 | .405 | | 16.683 | .000 |

5. Results Discussion:

The study results are matching with previous studies' results, where they prove that there are strong relationships between brand personality, customer satisfaction, and customer loyalty. Results show that the Fast Fashion Industry in Jordan is highly using all variables items brand personality, customer satisfaction, and customer loyalty. Moreover, results show that the relationships among all variables and sub-variables are strong. There are five unique personality qualities that consumers believe brands possess: Excitement; Sincerity; Competence; Ruggedness; and Sophistication (Aaker, 1997). Consumers

continue to interact with the brand through various forms of communication, they begin to develop a certain perception of the brand (Wijaya, 2013). The product's characteristics and the corporate brand impact customers' decisions at the time of purchase (Banerjee, 2016; Kim et al., 2017).

Also, results indicate there is a statistically significant influence of the brand personality of fast fashion on customer loyalty, where $R^2=0.942$, Sincerity has rated the highest effect, then Competence, followed by Ruggedness, Excitement, and finally, Sophistication. These findings are in line with previous studies' results such as a strong brand identity helps it to make decisions and builds consumer loyalty (Greyser & Urde, 2019). Strong brand identity, effective management of brand awareness, and image can lead to customer loyalty (Aagerup et al., 2022). Brand personality is a key factor in customer decision-making and brand loyalty (Llanos-Herrera & Merigo, 2019; Radler, 2018). Developing a solid brand personality drives brand loyalty and increases the chances of repeat purchases (Tartaglione et al., 2019; Willrich, 2022). Five brand personalities affect customer loyalty: Competence; Sincerity; Sophistication; Excitement; and Ruggedness (Aaker, 1997).

Moreover, results indicate there is a statistically significant influence of the brand personality of fast fashion on customer satisfaction, where $R^2=0.847$, Sincerity has rated the highest effect, then Ruggedness, followed by Competence, while Excitement and Sophistication show insignificant effect. Increasing brand personality enhances customer satisfaction and customer loyalty as well (Dilham et al., 2018). Brand personality has a strong influence on consumers' preferences, satisfaction, attitudes, and loyalty toward a brand (Agha et al., 2021; Ong et al., 2017; Su & Tong, 2016). Five unique brand personalities affect customer satisfaction: Sincerity; Competence; Sophistication; Excitement; and Ruggedness (Aaker, 1997).

Furthermore, results indicate there is a statistically significant impact of customer satisfaction on customer loyalty, $R^2=0.910$. Loyalty is often a result of satisfaction (Dam & Dam, 2021). There is a strong correlation between customer satisfaction and customer loyalty (Khadka & Maharjan, 2017). There is a strong positive correlation between customer satisfaction and customer loyalty (Pranantha & Subawa, 2019). If a customer is not satisfied with a company's products or services can lead to a decline in customer loyalty (El-Adly, 2019). The correlation between customer satisfaction and customer loyalty is strong (Khadka & Maharjan, 2017).

Finally, Results indicate that customer satisfaction moderates the influence of brand personality on customer loyalty, where the explanation power of brand personality increased by 2.5% ($R^2=96.7 - 94.2$). Brand personality plays a significant role in influencing customer loyalty (Magin et al., 2003). A clear and distinct brand personality influences customer loyalty and customer satisfaction is strongly related to brand loyalty, therefore there are strong correlations between brand personality, customer satisfaction, and brand loyalty (Ong et al., 2017). Customer satisfaction moderates the influence of brand personality on customer loyalty (Marković et al., 2022).

## 6. Conclusion:

This study's purpose is to explore how brand personality affects customer loyalty in the Jordanian Fast Fashion Industry and what the moderating role of customer satisfaction in the correlation between brand personality and customer loyalty. To actualize this study the data was gathered from 372 respondents through an online survey, then coded against SPSS to check the study hypotheses. Results show that the Fast Fashion Industry in Jordan is highly using all variables items brand personality, customer satisfaction, and customer loyalty. Moreover, results show that the relationships among all variables and sub-variables are strong. Also, results indicate there is a statistically significant influence

of the brand personality of fast fashion on customer loyalty, where $R^2$=0.942, Sincerity has rated the highest effect, then Competence, followed by Ruggedness, Excitement, and finally, Sophistication. Moreover, results indicate there is a statistically significant influence of the brand personality of fast fashion on customer satisfaction, where $R^2$=0.847, Sincerity has rated the highest effect, then Ruggedness, followed by Competence, while Excitement and Sophistication show insignificant effect. Furthermore, results indicate there is a statistically significant impact of customer satisfaction on customer loyalty, $R^2$=0.910. Finally, Results indicate that customer satisfaction moderates the effect of brand personality on customer loyalty, where the explanation power of brand personality increased by 2.5% ($R^2$=96.7 - 94.2).

## 7. Future Studies:

This study uses a quantitative cross-sectional method and is conducted in Jordan, which may limit its generalizability to other industries as well as other countries, at the same time it represents the perceptions of customers during a limited period. Therefore, there is a need to use qualitative methods such as interviews and longitudinal studies to get more understanding of the relationships among these variables. Moreover, the study recommends carrying out similar studies in other countries, especially Arab and developing countries because they have similar cultures and economic situations.

## 8. Practical Implications:

The research serves as an open source of information for Jordanian designers and entrepreneurs in the fashion industry and provides valuable insights that can help these individuals understand which brand personalities are welcomed, loved, and required in the Jordanian market. This information can be helpful for designers and entrepreneurs who are looking to start or expand their local brands and want to understand how to create a brand personality that will resonate with Jordanian consumers. Additionally, this research aims to help Jordanian designers and entrepreneurs understand how international brand personalities are translated to gain the loyalty of Jordanian customers. As the fashion industry becomes increasingly globalized, local brands need to understand how to communicate their brand personalities to international audiences effectively. By exploring the role of brand personality in driving customer loyalty among Jordanian consumers, this research aims to provide valuable insights that can help local brands understand how to translate their brand personalities for international markets effectively.

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