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The Role of Product Differentiation, Customer Purchase Intention, and Islamic Self-Congruity in Driving Customer Loyalty

Ryan Cavallera¹, Faqih Nabhan²

Universitas Islam Negeri Salatiga

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ABSTRACT

Objective: This research aims to examine efforts to encourage the optimization of product differentiation, which can significantly impact customer purchase intention and Islamic self-congruity, thereby enhancing customer loyalty. **Research Design & Method:** This study was conducted with 150 Shopee customers residing in Salatiga city, utilizing an online questionnaire distributed via WhatsApp (WA) using accidental sampling technique. The collected data were processed using Partial Least Square Program Smart (PLS) Version 4.0, with Variance Based Structural Equation Modeling (SEM). **Findings:** The results of this research indicate that product differentiation is effective in driving customer purchase intention and Islamic self-congruity but fails to increase customer loyalty. Furthermore, customer purchase intention plays a significant role in boosting customer loyalty. However, Islamic self-congruity does not lead to increased customer loyalty. **Implications & Recommendations:** This study concludes that higher levels of product differentiation in Muslim clothing offered by Shopee do not directly enhance customer loyalty. Companies need to manage and optimize customer purchase intention to have a more substantial impact on driving customer loyalty. Islamic self-congruity has not successfully leveraged product differentiation in increasing customer loyalty. **Contribution & Value Added:** This research offers a fresh perspective on self-congruity theory, highlighting that self-congruence based on specific beliefs and religious convictions provides an opportunity for a broader exploration of customer behavior phenomena. Future research would be intriguing if conducted with more heterogeneous respondents, leading to a deeper understanding of the roles of customer purchase intention and Islamic self-congruity in enhancing customer loyalty.

ABSTRAK

Tujuan: Penelitian ini bertujuan untuk mengkaji eter mendorong optimalisasi diferensiasi produk yang dapat berdampak signifikan terhadap niat beli pelanggan dan keselarasan diri Islami sehingga meningkatkan loyalitas pelanggan. **Desain & Metode Penelitian:** Penelitian ini dilakukan terhadap 150 pelanggan Shopee yang berdomisili di kota Salatiga, dengan menggunakan kuesioner online yang disebar melalui WhatsApp (WA) dengan eter sampling aksidental. Data yang terkumpul diolah menggunakan Partial Least Square Program Smart (PLS) Versi 4.0, dengan Variance Based Structural Equation Modeling (SEM). **Temuan:** Hasil penelitian ini menunjukkan bahwa diferensiasi produk efektif dalam mendorong niat pembelian pelanggan dan kesesuaian diri Islami namun gagal meningkatkan loyalitas pelanggan. Selain itu, niat membeli pelanggan memainkan peran penting dalam meningkatkan loyalitas pelanggan. Namun keselarasan diri Islami tidak menyebabkan peningkatan loyalitas pelanggan. **Implikasi & Rekomendasi:** Penelitian ini menyimpulkan bahwa semakin tinggi eterog diferensiasi produk pakaian muslim yang ditawarkan Shopee tidak secara langsung meningkatkan loyalitas pelanggan. Perusahaan perlu mengelola dan mengoptimalkan niat pembelian pelanggan agar memiliki dampak yang lebih besar dalam mendorong loyalitas pelanggan. Kesesuaian diri Islam belum berhasil memanfaatkan diferensiasi produk dalam meningkatkan loyalitas pelanggan. **Kontribusi & Nilai Tambah:** Penelitian ini menawarkan perspektif baru mengenai teori kesesuaian diri, menyoroti bahwa kesesuaian diri berdasarkan keyakinan tertentu dan keyakinan agama memberikan peluang untuk eksplorasi yang lebih luas terhadap fenomena perilaku pelanggan. Penelitian di masa depan akan menarik jika dilakukan dengan responden yang lebih eterogeny, sehingga mengarah pada pemahaman yang lebih mendalam tentang peran niat membeli pelanggan dan keselarasan diri Islami dalam meningkatkan loyalitas pelanggan.

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1. INTRODUCTION

The study of customer loyalty has garnered significant attention from researchers. Customer loyalty is a crucial achievement in enhancing a company's performance. Maintaining and improving customer loyalty is one of the keys to long-

* Corresponding author:

E-mail address: ryancavallera365@gmail.com

term business success. Customer loyalty involves individuals consistently and repeatedly purchasing products or services and demonstrating allegiance to a company (Rifqy et al., 2023). One of the strategies commonly employed by companies to achieve this goal is through product differentiation. Product differentiation entails efforts to make a specific product more unique or have advantages that set it apart from similar products offered by competitors (Rahmawati & Pratama, 2022). Muslim clothing has become one of the rapidly growing market segments. Shopee, as one of the largest e-commerce platforms in Indonesia, offers various Muslim clothing products from different brands and sellers. In this increasingly competitive environment, it is essential to understand how product differentiation on platforms like Shopee can influence customer loyalty.

Product differentiation is a strategy that involves developing a design that is significantly different from competitors with the aim of providing product advantages to consumers (Rahmawati & Pratama, 2022). These product differences may not be substantial, so marketers need to adopt a creative approach to create a unique and appealing image. The product differentiation strategy becomes a tool that can provide competitive advantages to a company in providing products that meet customer needs and satisfaction. The quality of the product is a key element in distinguishing it from its competitors (Amanah & Harahap, 2019). Product differentiation aims to encourage companies to differentiate their products from competitors. Through differentiation in aspects such as shape, design, style, and quality, it is expected to attract consumer interest in choosing and buying the product and remaining loyal to it. To achieve this, high creativity is required in creating unique, attractive, safe, and comfortable products for consumers. If a company can achieve this, they will succeed in facing competition. The success of product differentiation lies in the uniqueness of the product and its difficulty to be imitated by competitors (Amanah & Harahap, 2019).

Previous research has shown that product differentiation significantly and positively influences customer loyalty, as evidenced by studies indicating that higher product differentiation leads to higher customer loyalty (Tehuayo & Malik, 2022). These research findings are supported by researchers Elina et al., (2022) and Rifqy et al., (2023), who also demonstrate a positive and significant relationship between product differentiation and customer loyalty. However, researchers Rahmawati & Pratama (2022) and Amanah & Harahap (2019) present different research findings, suggesting that product differentiation does not significantly affect customer loyalty. This is due to the preferences of some customers who lean towards similar products and are reluctant to try products with different types or models.

Based on the above research, the researchers identified a research gap, namely that some studies show positive and significant effects of product differentiation on customer loyalty, while others show negative and significant effects. Therefore, the researchers introduced the mediating variables of customer purchase intention and Islamic self-congruity, which are expected to mediate and enhance the influence of product differentiation on customer loyalty.

This study aims to investigate how customer purchase intention and Islamic self-congruity mediate and enhance the influence of product differentiation on customer loyalty. The research selected the e-commerce platform Shopee as the object of study due to the intense business competition, particularly in the rapidly growing e-commerce market. In this increasingly competitive environment, it is essential to understand how product differentiation on platforms like Shopee can influence customer loyalty, as customer loyalty is one of the keys to the success of a company (Rifqy et al., 2023).

2. LITERATURE REVIEW

Persepsi

Menurut Self Congruity Theory focuses on the alignment between an individual's identity and the brand or product image they consume. According to this theory, when consumers perceive that a brand's image aligns with their identity, they are more likely to have a positive view of that brand and increase customer loyalty (Sirgy & Su, 2000). Self Congruity Theory states that individuals have a need to achieve a desired self-image in line with their actual self-image. When a product can fulfill the desired self-image of an individual, congruity is achieved between their identity and the product. This results in positive feelings, satisfaction, and loyalty towards a product. This theory provides an understanding of why people prefer

products that align with their identity. In marketing, companies can use Self Congruity Theory as a basis for designing branding strategies and paying attention to the desired brand image of the target market. Understanding the identity and values of the target market can create a suitable brand image and serve as a strong foundation for companies to design effective marketing strategies and enhance customer loyalty (Sirgy, 1985).

Self Congruity Theory has significant utility in studying research on product differentiation's impact on customer loyalty, namely, (1) depicting the connection between consumer identity and preferences, allowing for a deeper exploration of how self-congruity influences product selection and purchasing decisions, (2) identifying the role of identity in customer loyalty by understanding how consumers identify products offered with Islamic identity and values, (3) a deeper understanding of customer purchase intention, revealing whether selecting products that align with Islamic identity can increase their interest in purchasing, (4) formulating more targeted marketing strategies by understanding how consumers seek products that reflect their identity, allowing the creation of promotions emphasizing relevant product differentiation with Islamic values, (5) in the realm of Muslim fashion, Self Congruity Theory helps researchers and practitioners understand how Islamic identity and values play a crucial role in shaping customer loyalty, (6) Self Congruity Theory can help researchers delve into how mediating factors, such as customer purchase intention and Islamic self-congruity, interact in the relationship between product differentiation and customer loyalty. Thus, Self Congruity Theory provides a strong framework for studying research on product differentiation, customer loyalty, customer purchase intention, and Islamic self-congruity in the context of Muslim clothing on the Shopee e-commerce platform, generating valuable insights for companies and researchers in optimizing marketing strategies and understanding customer preferences more effectively.

Customer Loyalty

According to Kotler & Keller (2016), customer loyalty can be defined as a strong commitment from customers to consistently use or repurchase a particular product or service in the future, despite potential situational influences and marketing efforts that could potentially lead customers to switch. Customer loyalty is considered a valuable asset that plays a vital role in a company's success. Customer loyalty is the tendency of consumers to make repeated purchases and build loyalty to a product or service offered by a company. This process takes a considerable amount of time and involves a series of repeated purchases.

Customers with loyalty are valuable assets to a company because they exhibit specific characteristics. According to Griffin (2010), there are four characteristics that can be found in loyal customers: making consistent purchases, purchasing outside the usual product or service line, recommending other products, and having resistance to the appeal of similar products offered by competitors.

Product Differentiation

According to Kotler & Gary (2002), product differentiation is an effort to create significant differences to distinguish a company's offerings from those of competitors. From their perspective, product differentiation is a strategy aimed at making a product distinct from competing products, even surpassing those of competitors. Thus, product differentiation can create value that consumers can appreciate and influence how the product meets the needs and desires of customers in terms of appearance and functionality (Hardjono & Utari, 2017).

In an effort to differentiate products from competitors, companies engage in product differentiation activities by creating and marketing products that offer superior value and benefits. This is done to better meet customer needs (Hidayanti et al., 2022). The success of product differentiation can be achieved when a company can offer a product with distinguishing value compared to its competitors' product (Rangotwat, 2017). Differentiation strategy is an approach aimed at maintaining customer loyalty by providing added value compared to other products. The success of the differentiation strategy depends on the company's ability to generate value for customers, demonstrate uniqueness, and maintain a product that is difficult for competitors to imitate (Ferdinand, 2003).

Islamic Self Congruity

Islamic Self Congruity (ISC) is a concept in the field of marketing aimed at explaining the relationship between an individual's Islamic religious identity and their preferences for products or brands associated with Islamic values (Alserhan & Abzakh, 2017). The ISC concept focuses on the extent to which someone perceives alignment or consistency between their preferences and their religious identity. In this context, Islamic self congruity refers to the level of alignment of an individual's self with Islamic teachings and in harmony with Islamic principles. The Islamic self congruity approach is developed based on the fundamental concept of self congruity. The ISC theory originates from the self-congruity concept developed by (Sirgy, 1985), which states that individuals tend to seek congruence between their self-image and the image of the products they use. In the context of Islamic religion, ISC emphasizes the importance of alignment between an individual's religious identity and products associated with Islamic values.

According to Sirgy & Su (2000), the self-congruity theory states that consumers tend to respond more positively to brands that align with their overall self-concept. This can influence consumer attitudes and purchase intentions. This theory provides a deeper understanding of consumer behavior and can predict various aspects of consumer behavior. Numerous previous studies have shown that self congruity affects consumer behavior, both before and after a purchase is made (Zendra & Ferdinand, 2021). Basic Self Congruity Theory: Self-Theory, as stated by Grub & Grathwohl (1967), is: The self is what it is, conscious, attitudes, feelings, perceptions, and evaluations of oneself as an object. The self reflects all aspects that are the main focus in a revolving life, something that needs to be preserved and ideally increased in value. Individuals' self-assessments have a significant impact on the behaviors they exhibit, so the more individuals value and have alignment in their identity, the more organized and consistent their behavior becomes. The social identity theory emphasizes the importance of self-concept effectively in the social identity theory (Tajfel, 1982). In simpler terms, this theory states that self-concept encompasses individuals' ideas and feelings about themselves. This theory consists of two main elements: personal identity and social identity. Personal identity refers to how individuals categorize and describe themselves based on personal characteristics like unique traits possessed by individuals (e.g., shy, smart, kind). On the other hand, social identity refers to how individuals describe themselves in terms of specific social groups or social classes (Helmi et al., 2020).

Customer Purchase Intention

According to Kotler & Keller (2009), customer purchase intention is a consumer behavior in which they have a desire to buy or choose a product based on their experience in selecting, using, and consuming or even desiring that product. Customer purchase intention is a response from customers that emerges towards a product indicating the customer's desire to make a purchase. Purchase intention triggers consumers' tendency to buy a specific brand or take purchase-related actions, which are measured based on the likelihood of consumers making a purchase. Purchase intention is related to four consumer behaviors, namely planning to purchase a product, having a strong desire to buy a product, considering purchasing a product in the future, and making non-rushed shopping decisions over an extended period. Before purchasing a product, consumers will gather or seek information about the product, ultimately driving them to make a purchase (Permatasari & Ferdinand, 2022).

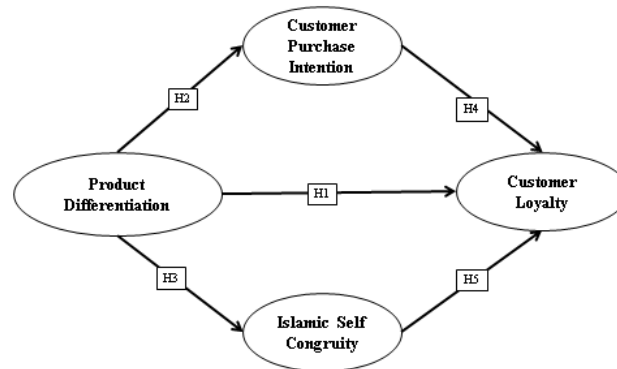


Figure 1. Research Model

HYPHOTESIS

The Influence of Product Differentiation on Customer Loyalty

According to (Griffin, 2003), product differentiation is a process of creating a product or product image that differs from existing products in the market with the aim of attracting consumer interest. Product differentiation is a strategy employed by companies to produce and market products that are distinct from those offered by competitors. The advantage of product differentiation lies in its ability to create products that are not only unique but also have a competitive edge compared to rival products. The differences created through product differentiation provide higher value and benefits in meeting customer needs. In research (Tehuayo, 2021), the variable of product differentiation has a positive influence on customer loyalty, suggesting that every company needs to enhance product differentiation to maintain customer loyalty. This finding is supported by studies conducted by (Elina et al., 2022) and (Tehuayo & Malik, 2022), which also state a positive and significant influence of the product differentiation variable on customer loyalty. Furthermore, (Rifqy et al., 2023) demonstrate partial effects of the product differentiation variable on customer loyalty. In contrast, (Amanah & Harahap, 2019) found that the product differentiation variable does not influence customer loyalty. This result is consistent with the research conducted by (Rahmawati & Pratama, 2022), which also indicates no influence of product differentiation on customer loyalty. Based on the summarized research findings, the first hypothesis can be formulated: Product Differentiation has a positive and significant influence on Customer Loyalty.

The Influence of Product Differentiation on Customer Purchase Intention

Customer purchase intention is the response to the interest of consumers in products or services that meet their criteria and needs. Customer purchase intention reflects actions that arise as a response to an object that indicates the customer's desire to make a purchase. However, various factors influence consumer purchase intention. Therefore, product differentiation becomes a crucial aspect in enhancing product value so that consumer purchase intention continues to increase in the face of influencing factors (Kumesan et al., 2021). Research by (Kumesan et al., 2021) shows that product differentiation has a positive and significant influence on consumer purchase intention. Furthermore, (Susanto & Rahmi, 2013) also found that product differentiation has a significant influence on consumer purchase intention. (Yudianto & Nurpratama, 2023) further support these findings by suggesting that product differentiation has a positive influence on consumer purchase intention. On the other hand, (Ramdini & Ismunandar, 2020) state that there is no significant influence between product differentiation and consumer purchase intention. Based on the summarized research findings, the second hypothesis can be formulated: Product Differentiation has a positive and significant influence on Customer Purchase Intention.

The Influence of Product Differentiation on Islamic Self-Congruity

Islamic Self-Congruity (ISC) is a concept in marketing that aims to explain the relationship between an individual's Islamic religious identity and consumer preferences for products or brands that are associated with Islamic values (Alserhan & Abzakh, 2017). The ISC concept focuses on the extent to which an individual perceives alignment or consistency between their preferences and their religious identity. In this context, Islamic self congruity refers to the level of alignment an individual has with Islamic teachings and principles. The Islamic self congruity approach is developed based on the self-congruity theory, which has a fundamental concept of self-alignment. In the study by (Kurniawan & Rahardjo, 2014), it was found that product differentiation has a significant positive influence on self-congruity. This finding is also supported by researchers (Majid et al., 2018) and (Gultom et al., 2021), who also demonstrated that product differentiation has a positive influence on self-congruity. Based on the summarized research findings, the third hypothesis can be formulated: Product Differentiation has a positive and significant influence on Islamic Self Congruity.

The Influence of Customer Purchase Intention on Customer Loyalty

Loyalty measures how much and how often a customer makes purchases of a product offered by a company. Consumer purchase interest and repeat purchase interest are factors that can influence loyalty, which is a consumer's action of repurchasing a product they have previously bought. Repeat purchase interest is a consumer's intention to make future purchases (Novita & Lubis, 2018). The results of research Suri (2018) show a positive and significant relationship between customer purchase interest and customer loyalty. Consistent with the research of Novita & Lubis (2018), which states that purchase interest significantly affects loyalty, high purchase interest increases customer loyalty. Research by Fenetta & Keni (2019) also indicates a positive relationship between customer purchase intention and customer loyalty. Based on the summarized research findings, the fourth hypothesis can be formulated: Customer Purchase Intention has a positive and significant influence on Customer Loyalty.

The Influence of Islamic Self Congruity on Customer Loyalty

Islamic self congruity plays a significant role in motivating purchases and building consumer loyalty. This is because Islamic self congruity describes how much a product can fulfill the consistency and self-esteem needs of Islamic consumers, ultimately leading consumers to positively evaluate the product. Consumers tend to choose products with brand images that align with their self-image, and they avoid products with negative brand images. Therefore, consumers remain loyal to brands that can meet the consistency of identity and self-esteem needs (Rahman & Premananto, 2013). A brand with a high reputation becomes a symbol of lifestyle for its consumers, creating strong attachment and commitment to the brand. The individual self-concept related to the brand creates a perception of comfort in using that brand, which can drive consumer loyalty to the brand (Gultom et al., 2021). (Rahman & Premananto, 2013) found a positive influence on the relationship between self-congruity and customer loyalty. Gultom et al., (2021) also demonstrated that self-congruity significantly influences customer loyalty. This is further supported by Indraswari (2022), who stated that self-congruity has a positive influence on loyalty. Based on the summarized research findings, the fifth hypothesis can be formulated: Islamic Self Congruity has a positive and significant influence on Customer Loyalty.

The Influence of Product Differentiation on Customer Loyalty Mediated by Customer Purchase Intention

Kumesan et al., (2021) found that product differentiation has a positive and significant influence on consumer purchase interest. Susanto & Rahmi (2013) also found that product differentiation significantly affects consumer purchase interest. Furthermore, Yudianto & Nurpratama (2023) supported these findings, suggesting that product differentiation has a positive influence on consumer purchase interest. The results of Suri (2018) research show a positive and significant relationship between customer purchase interest and customer loyalty. Consistent with the research of Novita & Lubis (2018), which states that purchase interest significantly affects loyalty, high purchase interest increases customer loyalty. Research by Fenetta & Keni (2019) also indicates a positive relationship between customer purchase intention and

customer loyalty. Based on the summarized research findings, the sixth hypothesis can be formulated: Product Differentiation has a positive and significant influence on Customer Loyalty mediated by Customer Purchase Intention.

The Influence of Product Differentiation on Customer Loyalty Mediated by Islamic Self Congruity

In Tehuayo (2021) research, it was found that product differentiation has a positive influence on customer loyalty, and companies need to enhance product differentiation to maintain customer loyalty. This finding is supported by Elina et al., (2022) and Tehuayo & Malik (2022), which also state a positive and significant influence of product differentiation on customer loyalty. Furthermore, Rifqy et al., (2023) also show that the product differentiation variable has a partial effect on customer loyalty. In Kurniawan & Rahardjo (2014) research, it was found that product differentiation has a significant positive influence on self-congruity. This finding is also supported by researchers Majid et al., (2018) and Gultom et al., (2021), who also demonstrated that product differentiation has a positive influence on self-congruity. Rahman & Premananto (2013) found a positive influence on the relationship between self-congruity and customer loyalty. Gultom et al., (2021) also demonstrated that self-congruity significantly influences customer loyalty. This is further supported by Indraswari (2022), who stated that self-congruity has a positive influence on loyalty. Based on the summarized research findings, the seventh hypothesis can be formulated: Product Differentiation has a positive and significant influence on Customer Loyalty mediated by Islamic Self-Congruity.

3. METHODOLOGY

This research method tests hypotheses and uses quantitative research. The population in this study consists of Shopee e-commerce customers who have made purchases of Islamic clothing on the application, totaling 150 respondents using the Lemeshow formula. The research location for this study is in the city of Salatiga. Salatiga is considered to have significant economic strength. This can affect consumer behavior and customer loyalty to products available in the market. Research on this phenomenon will provide a better understanding of how product differentiation can affect customer loyalty, especially in Salatiga. The research was conducted from June 2023 until the completion of the study.

The objects of this study are customers of Islamic clothing on Shopee e-commerce residing in Salatiga. In determining the sample size, accidental sampling was used, where the researcher randomly encountered respondents. The criteria used in sample selection are (1) Shopee customers who have made purchases of Islamic clothing products, (2) customers aged 18 and above, (3) residing in Salatiga. In this research, an interval scale is used as a measurement tool. In an interval scale, the order and the distance between numbers have significant meaning. The number 1 indicates low respondent ratings or disagreement with the given statements, while the number 10 indicates a high level of agreement from respondents regarding the same statements. Data collection was carried out through questionnaires distributed to respondents via the WhatsApp (WA) application using Google Forms.

This research consists of three endogenous variables, namely customer loyalty, Islamic self-congruity, and customer purchase intention. The exogenous variable used is the product differentiation variable. This research uses the SmartPLS 4.0 application to process the collected data. This analysis technique is used because of its ability to test simultaneous models. Outer model analysis includes: (1) convergent validity test, (2) discriminant validity test, (3) composite reliability test. Inner model analysis includes: (1) R-squared test, (2) F-squared test, and (3) significance test. With the help of SmartPLS 4.0, researchers can easily interpret the results and draw conclusions.

4. RESULT AND DISCUSSION

Based on the data analysis results, we obtained the validity and reliability test outputs with criteria for convergent validity and outer loading reliability, which can be presented in Table 1.

Table 1. Validity and reliability measurement

| Variabel Construct | Measurement Items | Indicator | Item Reliability | Convergent Validity | | |
|-----------------------------|-------------------|---|------------------|---------------------|-----------------------|-------|
| | | | Outer Loading | Cronbach's Alpha | Composite Reliability | AVE |
| Product Differentiation | X1 | Product Quality | 0.935 | 0.913 | 0.939 | 0.796 |
| | X2 | Product Design | 0.925 | | | |
| | X3 | Product Utility | 0.906 | | | |
| | X4 | Product Variety | 0.795 | | | |
| Customer Loyalty | Y1 | Purchasing Frequency | 0.901 | 0.946 | 0.959 | 0.823 |
| | Y2 | Repeat Purchases | 0.920 | | | |
| | Y3 | Customer Trust | 0.921 | | | |
| | Y4 | Customer Satisfaction | 0.892 | | | |
| | Y5 | Recommendation to Others | 0.903 | | | |
| Customer Purchase Intention | Z1.1 | Customer Interest | 0.917 | 0.938 | 0.956 | 0.843 |
| | Z1.2 | Customer Desire | 0.901 | | | |
| | Z1.3 | Interest in product offerings | 0.930 | | | |
| | Z1.4 | Customer Purchase Plan | 0.925 | | | |
| Islamic Self-Congruity | Z2.1 | In accordance with Islamic law | 0.944 | 0.968 | 0.975 | 0.888 |
| | Z2.2 | In line with the identity of a Muslim | 0.949 | | | |
| | Z2.3 | In accordance with the values in Islam | 0.937 | | | |
| | Z2.4 | In accordance with the perception of a Muslim | 0.943 | | | |
| | Z2.5 | In accordance with the ethics of a Muslim | 0.939 | | | |

Source: Output Data from SmartPLS 4.0 Program

Convergent validity can be observed from the loading factor values. In the table above, the loading factor values indicate >0.70 or can be considered ideal. In other words, the research indicators above are valid as measures of the latent variable. A high loading factor value is 0.70 (Hair et al., 2019). The Composite Reliability value is considered reliable and valid when it is >0.70 . Table 1 show that the Composite Reliability values of each variable are >0.70 . Therefore, the variables have met all the criteria for reliability and validity.

Discriminant validity is a reflective measurement of indicators assessed based on cross-loading measurement greater than the construct. If the correlation between the construct and the measurement item is greater than with other construct, then this indicates that the latent construct can predict the measurement within its block better than measurements in other blocks. A loading factor value >0.70 is considered valid as an indicator measuring the construct.

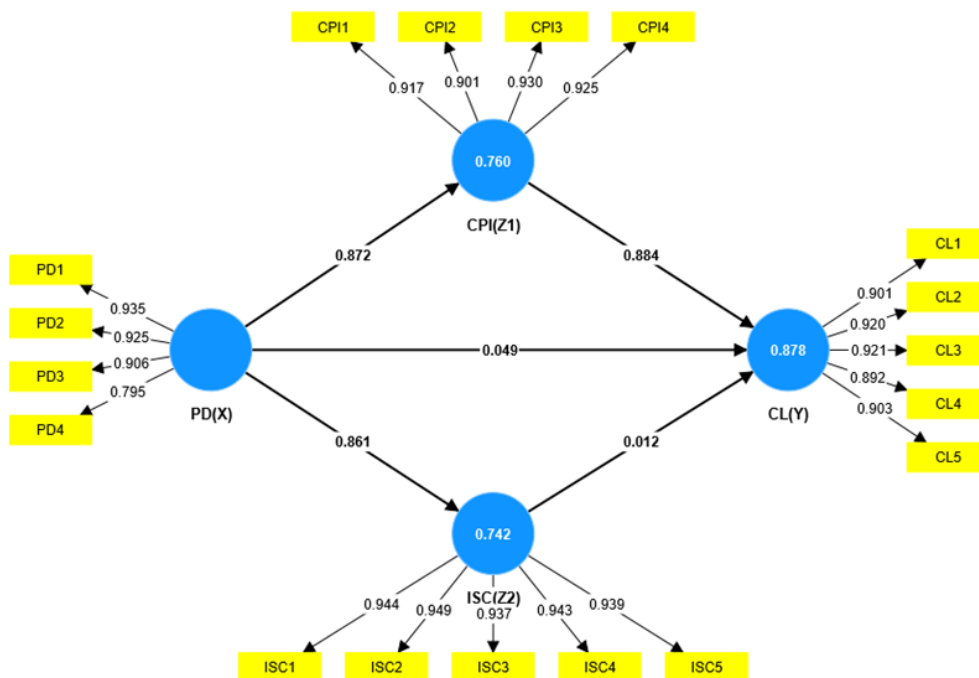
Table 2. Discriminant Validity

| | Customer Loyalty (Y) | Customer Purchase Intention (Z1) | Islamic Self Congruity (Z2) | Product Differentiation (X) |
|--------|----------------------|----------------------------------|-----------------------------|-----------------------------|
| CL(Y)1 | 0.901 | 0.839 | 0.678 | 0.726 |
| CL(Y)2 | 0.920 | 0.830 | 0.664 | 0.698 |

| | | | | |
|----------|-------|-------|-------|-------|
| CL(Y)3 | 0.921 | 0.860 | 0.723 | 0.780 |
| CL(Y)4 | 0.892 | 0.869 | 0.776 | 0.795 |
| CL(Y)5 | 0.903 | 0.849 | 0.722 | 0.763 |
| CPI(Z1)1 | 0.846 | 0.917 | 0.844 | 0.880 |
| CPI(Z1)2 | 0.858 | 0.901 | 0.708 | 0.768 |
| CPI(Z1)3 | 0.845 | 0.930 | 0.775 | 0.827 |
| CPI(Z1)4 | 0.893 | 0.925 | 0.710 | 0.722 |
| ISC(Z2)1 | 0.808 | 0.856 | 0.944 | 0.852 |
| ISC(Z2)2 | 0.798 | 0.831 | 0.949 | 0.860 |
| ISC(Z2)3 | 0.699 | 0.730 | 0.937 | 0.762 |
| ISC(Z2)4 | 0.708 | 0.746 | 0.943 | 0.787 |
| ISC(Z2)5 | 0.677 | 0.725 | 0.939 | 0.786 |
| PD(X)1 | 0.813 | 0.822 | 0.820 | 0.935 |
| PD(X)2 | 0.800 | 0.827 | 0.804 | 0.925 |
| PD(X)3 | 0.747 | 0.794 | 0.733 | 0.906 |
| PD(X)4 | 0.579 | 0.655 | 0.713 | 0.795 |

Source: Output Data from SmartPLS 4.0 Program

Based on the results in Table 2, it indicates that the cross-loading values of all indicators have met the criteria for discriminant validity. This means that each latent variable has demonstrated good discriminant validity, where latent variables have high correlations with other constructs, and the discriminant validity at the indicator level has been satisfied.



Source: Output Data from SmartPLS 4.0 Program

Figure 2. Algorithm Model after Indicator Testing

After obtaining the Composite Reliability test result, which indicated a Composite Reliability value of >0.70, indicating that all latent variables are considered reliable. Figure 1 below shows the model result after the indicator test has been conducted.

Average Variance Extracted (AVE) and Corelation Laten

Comparing the Average Variance Extracted (AVE) for each construct with the correlations between other constructs in the model is another way to assess discriminant validity. A construct is considered to have excellent discriminant validity if its square root is greater than the correlation value between that construct and other constructs in the model. The table below presents the AVE test results.

Table 3. AVE Testing

| Konstruk | AVE |
|-----------------------------|-------|
| Product Differentiation | 0.796 |
| Customer Loyalty | 0.823 |
| Customer Purchase Intention | 0.843 |
| Islamic Self Congruity | 0.888 |

Source: Output Data from SmartPLS 4.0 Program

It can be concluded that each assessed indicator has been able to accurately reflect its respective variable, as can be seen from the AVE values in the table above; all variables have values > 0.50.

Cronbach's Alpha and Composite Reliability

Convergent validity test is performed by assessing the construct's reliability, focusing on the results of composite reliability or Cronbach's alpha. Cronbach's alpha value should be greater than 0.70 for the test to be considered reliable.

Table 4. Cronbach's Alpha and Composite Reliability

| | Cronbach's Alpha | Composite Reliability |
|-----------------------------|------------------|-----------------------|
| Product Differentiation | 0.913 | 0.939 |
| Customer Loyalty | 0.946 | 0.959 |
| Customer Purchase Intention | 0.938 | 0.956 |
| Islamic Self Congruity | 0.968 | 0.975 |

Source: Output Data from SmartPLS 4.0 Program

The R-Square values for each of these endogenous variables in Table 5 can determine the extent of the strength of exogenous variables and the dependent endogenous variables in the initial model.

Table 5. R-Square Test

| | R-square |
|-----------------------------|----------|
| Customer Loyalty | 0.878 |
| Customer Purchase Intention | 0.760 |
| Islamic Self Congruity | 0.742 |

Source: Output Data from SmartPLS 4.0 Program

In Table 5, it can be observed that the influence of product differentiation on customer loyalty is significant, with a coefficient of 0.876. According to (Hair et al., 2019), this is considered a strong influence. The magnitude of the influence of product differentiation on customer purchase intention is 0.759, and as per (Hair et al., 2019), it is considered a strong influence. The impact of product differentiation on Islamic self-congruity is 0.740, and according to (Hair et al., 2019), this is considered a moderate influence.

Hypothesis Testing in Research

Table 6. Path Coefficient Test

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|------------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| CPI(Z1) -> CL(Y) | 0.884 | 0.888 | 0.070 | 12.596 | 0.000 |
| ISC(Z2) -> CL(Y) | 0.012 | 0.005 | 0.060 | 0.194 | 0.846 |
| PD(X) -> CL(Y) | 0.049 | 0.054 | 0.077 | 0.639 | 0.524 |
| PD(X) -> CPI(Z1) | 0.872 | 0.875 | 0.019 | 45.804 | 0.000 |
| PD(X) -> ISC(Z2) | 0.861 | 0.863 | 0.031 | 27.788 | 0.000 |

Source: Output Data from SmartPLS 4.0 Program

Based on the path coefficient tests above and using bootstrapping tests in Table 6, the results show that customer purchase intention has a positive and significant effect on customer loyalty with a P-value of 0.000, which is less than 0.05. The original sample value (path coefficient) of 0.884 indicates a positive direction of the relationship. Islamic self congruity has a positive but not significant effect on customer loyalty with a P-value of 0.846, which is greater than 0.05. The original sample value (path coefficient) of 0.012 indicates a positive direction of the relationship. Product differentiation has a positive but not significant effect on customer loyalty with a P-value of 0.524, which is greater than 0.05. The original sample value (path coefficient) of 0.049 indicates a positive direction of the relationship. Product differentiation has a positive and significant effect on customer purchase intention with a P-value of 0.000, which is less than 0.05. The original sample value (path coefficient) of 0.872 indicates a positive direction of the relationship. Product differentiation has a positive and significant effect on Islamic self-congruity with a P-value of 0.000, which is less than 0.05. The original sample value (path coefficient) of 0.861 indicates a positive direction of relationship.

Table 7. Indirex Effect Test

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|------------------------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| PD(X) -> CPI(Z1) -> CL(Y) | 0.771 | 0.777 | 0.065 | 11.928 | 0.000 |
| PD(X) -> ISC(Z2) -> CL(Y) | 0.010 | 0.004 | 0.053 | 0.191 | 0.849 |

Source: Output Data from SmartPLS 4.0 Program

The mediation analysis based on the specific indirect effect test above and using bootstrapping test in Table 7 yielded the following results; The variable product differentiation (X) on customer loyalty (Y) through customer purchase intention (Z1) has a positive and significant effect with a P-value of 0.000, which is less than 0.05. The original sample (path coefficient) of 0.771 indicates a positive direction of the relationship. However, the variable product differentiation (X) on customer loyalty (Y) through Islamic self-congruity (Z2) has a positive but not significant effect with a P-value of 0.849, which is greater than 0.05. The original sample value (path coefficient) of 0.010 also shows a positive direction of the relationship.

The Influence of Product Differentiation on Customer Loyalty. Based on the results of hypothesis testing, H1, which is the relationship between Product Differentiation and Customer Loyalty, obtained an original sample value of 0.049, indicating a positive direction of the relationship. The P-value of 0.524 > 0.05 suggests that the Product Differentiation variable (X) has a positive but not significant relationship with Customer Loyalty (Y). Therefore, it can be concluded that H1 is rejected. The indicators of Product Differentiation, namely product quality, product design, product utility, and product variety, are not significant in influencing and improving Customer Loyalty indicators, including purchase frequency, repeat purchases, customer trust, customer satisfaction, and recommendations to others. These research findings are consistent with a study conducted by (Tehuayo, 2021) indicating that the product differentiation variable has a positive but not significant influence on consumer loyalty variables.

The Influence of Product Differentiation on Customer Purchase Intention. Based on the hypothesis testing results, H2 was obtained, which is the relationship between Product Differentiation and Customer Purchase Intention with an original

sample value of 0.872, indicating a positive relationship, and a P value of $0.000 < 0.05$, thus it can be said that the Product Differentiation variable (X) has a positive and significant relationship with Customer Purchase Intention (Z1). Therefore, it can be concluded that H2 is accepted. The indicators of Product Differentiation, namely product quality, product design, product usefulness, and product variety, are able to influence and enhance the indicators of Customer Purchase Intention, which are customer interest, customer desire, interest in product offerings, and customer purchase plans. The results of this study are in line with the research conducted by (Kumesan et al., 2021) which shows that product differentiation research has a positive and significant impact on customer purchase intention.

The Influence of Product Differentiation on Islamic Self-Congruity. Based on the hypothesis test results, H3 was obtained, which is the relationship between Product Differentiation and Islamic Self Congruity, with an original sample value of 0.861 indicating a positive direction of the relationship, and a P value of $0.000 < 0.05$, it can be stated that the Product Differentiation variable (X) has a positive and significant relationship with Islamic Self-Congruity (Z2). Therefore, it can be concluded that H3 is accepted. The indicators of Product Differentiation, namely product quality, product design, product utility, and product variety, are capable of influencing and enhancing the indicators of Islamic Self Congruity, namely compliance with Islamic law, alignment with the identity of a Muslim, alignment with Islamic values, alignment with a Muslim's perception, and alignment with a Muslim's ethics. These research findings are consistent with a study conducted by (Gultom et al., 2020) which shows that product differentiation research has a positive impact on self-congruity.

The Influence of Customer Purchase Intention on Customer Loyalty. Based on the results of hypothesis testing, H4 was obtained, which is the relationship between Customer Purchase Intention and Customer Loyalty with an original sample value of 0.884, indicating a positive direction of the relationship and a P-value of $0.000 < 0.05$. It can be said that the variable Customer Purchase Intention (Z1) has a positive and significant relationship with Customer Loyalty (Y). Therefore, it can be concluded that H4 is accepted. The indicators of Customer Purchase Intention, including customer interest, customer desire, interest in product offerings, and customer purchase plans, are capable of influencing and enhancing the indicators of Customer Loyalty, including purchase frequency, repeat purchases, customer trust, customer satisfaction, and recommendations to others. These research findings are consistent with a study conducted (Suri, 2018) which showed a positive and significant relationship between customer purchase intention and customer loyalty.

The Influence of Islamic Self-Congruity on Customer Loyalty. Based on the hypothesis test results, H5 was obtained, which is the relationship between Islamic Self Congruity and Customer Loyalty with an original sample value of 0.012, indicating a positive direction of the relationship, and a P value of $0.846 > 0.05$. Therefore, it can be said that the Islamic Self Congruity variable (Z2) has a positive but not significant relationship with Customer Loyalty (Y). Thus, it can be concluded that H5 is rejected. The indicators of Islamic Self-Congruity, which are in accordance with Islamic sharia, in line with the identity of a Muslim, in accordance with Islamic values, in accordance with the perception of a Muslim, and in accordance with the ethics of a Muslim, are not significant in influencing and improving the indicators of Customer Loyalty, namely purchase frequency, repeat purchase, customer trust, customer satisfaction, and recommendations to others. The research findings are consistent with the study conducted by (Rahman & Premananto, 2013) which found a positive but not significant influence on the relationship between self congruity and customer loyalty.

The Influence of Product Differentiation on Customer Loyalty Mediated by Customer Purchase Intention. Based on the results of hypothesis testing, H6 was obtained, which is the relationship between Product Differentiation and Customer Loyalty mediated by Customer Purchase Intention, with an original sample value of 0.771, indicating a positive direction of the relationship, and a P-value of $0.000 < 0.05$. Therefore, it can be said that the mediating variable, Customer Purchase Intention (Z1), has a positive and significant relationship in mediating Product Differentiation (X) and Customer Loyalty (Y). Thus, it can be concluded that H6 is accepted. The indicators of Product Differentiation, including product quality, product design, product utility, and product variety, are capable of influencing and enhancing the indicators of Customer Loyalty, such as purchase frequency, repeat purchases, customer trust, customer satisfaction, and recommendations to others, which are mediated by the indicators of Customer Purchase Intention, including customer interest, customer desires, interest in product offerings, and customer purchase plans. Therefore, it can be concluded that Product Differentiation has a

positive and significant impact on Customer Loyalty mediated by Customer Purchase Intention.

The Influence of Product Differentiation on Customer Loyalty Mediated by Islamic Self-Congruity. Based on the results of hypothesis testing, H7 was obtained, which is the relationship between Product Differentiation and Customer Loyalty mediated by Islamic Self-Congruity, with an original sample value of 0.010 indicating a positive direction of the relationship, and a P-value of $0.849 > 0.05$, which means that the mediating variable, Islamic Self Congruity (Z2), has a positive but not significant relationship in mediating Product Differentiation (X) and Customer Loyalty (Y). Therefore, it can be concluded that H7 is rejected. The indicators of Product Differentiation, namely product quality, product design, product utility, and product variety, are not significant in influencing and enhancing the indicators of Customer Loyalty, which include purchase frequency, repeat purchase, customer trust, customer satisfaction, and recommendations to others, mediated by the indicators of Islamic Self Congruity, which are in accordance with Islamic law, in line with a Muslim's identity, in line with Islamic values, in line with a Muslim's perception, and in line with a Muslim's ethics. Thus, it can be concluded that Product Differentiation has a positive but not significant influence on Customer Loyalty mediated by Islamic Self-Congruity.

5. CONCLUSIONS

This research aims to determine the influence of the product differentiation variable, mediated by customer purchase intention and Islamic self-congruity, on customer loyalty to Muslim fashion on the Shopee e-commerce platform domiciled in Salatiga City. Based on the results of the research and the discussions presented, it can be concluded that this research indicates that product differentiation has a positive but non-significant impact on customer loyalty. Product differentiation has a positive and significant impact on customer purchase intention. Product differentiation has a positive and significant impact on Islamic self-congruity. Customer purchase intention has a positive and significant impact on customer loyalty. Islamic self-congruity has a positive but non-significant impact on customer loyalty. Customer purchase intention has a positive and significant mediating effect on the relationship between product differentiation and customer loyalty. Islamic self-congruity has a positive but non-significant mediating effect on the relationship between product differentiation and customer loyalty. Through this research, it can be concluded that a higher level of product differentiation in Muslim fashion offered by Shopee e-commerce may not necessarily enhance customer loyalty, and therefore, the use of the customer purchase intention variable is necessary to significantly increase and mediate the impact of product differentiation on customer loyalty.

Based on the results of the research conducted, the contributions of this study can serve as a foundation for deeper future research on product differentiation and customer loyalty. This research has the potential to provide significant benefits both in the academic and practical realms, as well as support the development of knowledge in the field of marketing management. However, it is important to note that this research is constrained by time and available resources, which limits the number of samples and research methods that can be employed. Therefore, it is recommended that future researchers expand the study by incorporating additional variables and indicators not covered in this research. Furthermore, future researchers are encouraged to gather a more diverse set of samples from various regions to obtain more accurate research results and to use this study as a reference.

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