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The Effects of Self-Branding on Brand Loyalty with the Visa Card Banking Services in Cambodia

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ABSTRACT

This study aims to examine the relationships among self-brand congruity, self-express value, self-brand connection, brand trust, and brand loyalty in the context of credit card users. The primary objective is to investigate how individual client perceptions of brand-self alignment influence trust and loyalty toward credit card brands. In an increasingly competitive financial market in Cambodia, brand loyalty is a major challenge for credit card service companies. Despite heavy marketing investments, many clients might switch brands due to weak emotional connections and a lack of trust. Understanding the client's psychological and identity-related factors that shape long-term loyalty is, therefore, an essential investigation. This research integrates three self-related constructs—self-brand congruity, self-express value, and self-brand connection—into a single structural framework, analyzing the direct and indirect effects on credit card brand trust and brand loyalty. Few previous studies have simultaneously investigated these interrelations in the credit service industries, especially within emerging markets. This manuscript employed Structural Equation Modeling (SEM) to analyze data collection from 231 credit card users in different bank brands in Cambodia. The model tested six hypotheses (H1-H6) concerning the mediating role of brand trust in the relationship between self-related variables and brand loyalty. Results revealed that self-brand congruity, self-express value, and self-brand connection significantly influence brand trust, which in turn strongly predicts brand loyalty. Brand trust plays a crucial role as a mediator linking self-related constructs to brand loyalty. The findings indicated the importance of identity-based marketing strategies in boosting brand trust and sustaining long-term loyalty among potential credit card users in Cambodia.

INTRODUCTION

Self-branding as a means of self-brand empowerment in early 21st-century consumer culture. There is a growing body of literature on self-branding as a method of self-commodification and personal identity formation (Murray, 2015; Pagis & Ailon, 2017; Khamis *et al.*, 2017); however, empirical research on the effects of self-branding concepts on consumer–brand relationships in financial services, particularly in emerging markets like Cambodia, is limited. Previous studies have primarily focused on self-branding as a marketing strategy within digital and gig economies, overlooking its impact on consumer trust and loyalty towards financial institutions. This study aims to examine the key influencing factors of self-brand congruity, self-brand connection, and self-expres value on brand trust and brand loyalty among Visa credit card users in banking service sectors in Cambodia, thereby addressing a significant research gap by seeking to: (1) determine the key impact of core self-branding constructs on brand trust and loyalty, (2) assess the mediating role of brand trust, and (3) provide recommendations for banks in developing identity-based branding strategies to enhance consumer loyalty. Self-branding is a commodification process turned inward, blurring the distinction between self and market (Pagis & Ailon, 2017). Self-branding, also known as personal branding, is when people create a unique public image for themselves to make money or gain cultural capital (Khamis, Ang, & Welling, 2017). Self-branding "refers to the purposeful construction of stylized self-images for self-promotion in the labor and service markets" (Pagis & Ailon, 2017, p. 244). The idea behind self-branding is that, like products with commercial brands, people can benefit from having a unique selling point or public identity that is very appealing and meets the needs and interests of their target audiences (Whitmer, 2019). Self-branding discourse frames the "authentic self" as a source of market value (Whitmer, 2019). This essay examines self-branding in the digital economy, contending that it serves as a strategy for individuals to curate their self-images, either through commodification or by embodying cultural symbols for social or economic benefits (Hu, 2021). Self-branding is when people present branded versions of themselves to get attention. These studies regard self-branding as a marketing strategy aimed at augmenting the value of the products (i.e., the individual). Self-branding strategies in the gig economy, with a focus on how these strategies differ on digital service platforms (Petroff & Ramirez Gonzalez, 2025). This study categorizes key concept of self-branding into three subdimensions: self-brand congruity, self-brand connection, and self-express value. It investigates customers' perceptions of how these constructs shape trust and brand loyalty toward Visa credit cards offered by different banks in Cambodia.

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Each bank applies distinct marketing strategies to attract and retain customers by designing credit card services that reflect its unique brand identity. For instance, J-Trust Royal Bank designs the slogan "Buy now, pay later, and keep track of your money all the time," while Canadia Bank uses "Spend smarter, live better with Canadia Bank Credit Cards," and Cathay United Bank highlights "Credit Cards Reward Your Daily Life." These strategies illustrate how banks employ self-branding to differentiate their Visa credit card services and strengthen customer loyalty. The results indicate that self-branding is a strategic tool employed by the banks to differentiate their otherwise similar Visa credit card products in a competitive marketplace. Slogans are identified in the branding literature as a key component of a brand, along with logos, symbols and other trademark-able mechanisms, for the identification and differentiation of a firm's offerings to customers and other stakeholders (Keller & Lehmann, 2006). Consistent with the work of Aaker (1991) and Kapferer (2008) on branding identity, J-Trust Royal Bank, Canadia Bank and Cathay United Bank each create a unique identity through carefully selected slogans that imply a distinct value proposition – convenience and financial tracking, smarter spending and improved lifestyle, and everyday reward respectively – reaffirming the notion that any communication from a brand, formal or informal, should be consistent with its intended brand identities. This positions self-branding not merely as a promotional tool but as a relationship-building strategy. Empirical research on retail banking supports this link: self-brand connection has been shown to significantly influence customer engagement, which in turn strongly predicts customer loyalty (Monferrer, Moliner, & Estrada, 2019), with banks increasingly adopting strategies that combine corporate-level branding with relational customer interventions to build competitiveness. Thus, self-branding is a competitive differentiator that turns a standardized financial product into a differentiable brand experience. It embeds the brand's identity in the perception of the customers to create an emotional connection, to reinforce trust and to enhance long-term loyalty. Previous studies have primarily focused on self-branding as a marketing strategy within digital and gig economies, overlooking its impact on consumer trust and loyalty towards financial institutions. This manuscript applies the self-congruity theory, which is widely used in consumer marketing but has not been extensively utilized to study client attitudes towards Visa banking service brands (Wassler, Wang, & Hung, 2019). Indeed, the self-concept theory refers to a person's self-perception, which reflects their feelings, beliefs, and views about themselves in relation to specific product brands or services (Kim, 2023). Thus, this study aims to examine the key influencing factors of self-brand congruity, self-brand connection, and self-express value on brand trust and brand loyalty among Visa credit card users in banking service sectors in Cambodia, thereby addressing a significant research gap by seeking to: (1) determine the key impact of core self-branding constructs on brand trust and loyalty, (2) assess the mediating role of brand trust, and (3) provide recommendations for banks in developing identity-based branding strategies to enhance consumer loyalty.

LITERATURE REVIEW

The Effects of Self-Brand Congruity

The self-brand congruity effect is a major part of getting a long-term competitive edge and building brand equity (i.e., brand trust) (Aguirre-Rodriguez, Bosnjak, & Sirgy, 2012). Self-brand congruity influences consumer behavior with brand trust (Shruthi Priya & Sathish, 2026). Another study supports the association between self-congruity and brand trust (Cho, Kim, & Bouvier, 2026). The strongest driver is visual congruence with direct and indirect effects via ideal self-congruence that promote authenticity and trust (Kong & Lou, 2026). Self-brand congruity is an important part of building strong relationships with brands (Amaral & Torelli, 2018). Self-brand congruity is positively correlated with various research contexts (Juhaidi *et al.*, 2024; Sharma & Kumar, 2025). Self-brand congruity, brand loyalty, and brand attitudes are positively associated (Wiese, Maree, & Taylor, 2026). Therefore, self-congruity theory explains that the alignment between consumers' self-concept and brand image builds perceived authenticity, strengthening brand trust and retaining long-term brand relationships, which leads to fostering brand loyalty. Then, the following research hypotheses are proposed:

Hypothesis 1: The self-brand congruity positively influences brand loyalty.

Hypothesis 2: The self-brand congruity positively influences brand trust.

The Effects of Self-Brand Connection

Customer self-brand connection is the emotional and social integration of brands into a consumer's self-concept, influenced by positive engagement with a banking visa's brand (Sprott, Czellar, & Spangenberg, 2009). Self-brand connection is the degree to which people include brands in their sense of self (Kini, Savitha, & Hawaldar, 2024). Research shows that when people connect with a brand, it can make them feel more positively about it in terms of trust and loyalty (Sprott *et al.*, 2009). Self-brand connection is the degree to which consumers perceive the brand to be linked to their own lives and experiences and to be a relational bond rather than an evaluation of brand attributes (Escalas & Bettman, 2017; Wang & Wang, 2026). Self-congruity theory posits that favorable brand attitudes arise from a robust correlation between self-brand congruity and brand trust (Aguirre-Rodriguez *et al.*, 2012). This study asserts that self-brand connection influences brand trust (Chantokul & Chantamas, 2023) and subsequently influences customer loyalty (Sharma & Kumar, 2025). Self-brand connection also facilitates the integration of the brand into consumers' daily lives and identity projects, which in turn strengthens brand preference and loyalty (Park & Lin, 2020; Wang & Wang, 2026). Self-brand connection is associated with the psychological connection

by which the consumers incorporate a brand into their self-concept, which affects long-term attitudes, preferences and behavioral loyalty (Sprott *et al.*, 2009). Simultaneously, self-brand connection validates the symbolic–affective integration pathway, demonstrating how embodied flow is translated into internalized brand meaning, brand loyalty and long-term attachment. Thus, Flow Theory can explain how product and service applications transcend functional utility to create meaningful affective and cognitive bonds that boost brand loyalty and perceived quality (Arya, 2026). Then, the following two research hypotheses are proposed:
Hypothesis 3: Self-brand connection positively influences brand loyalty.
Hypothesis 4: Self-brand connection positively influences brand trust.

The Self-Express Value

Self-express value is a key antecedent of brand trust, which leads to brand loyalty in various research contexts (i.e., Kini *et al.*, 2024; S.-H. Lee & Workman, 2015; Sharma & Kumar, 2025; Uikey & Baber, 2023; van der Westhuizen, 2018). According to brand relationship theory, customers perceive that a brand enables them to express their personality, values, and social identity, which builds emotional intimacy and psychological reliability to enhance brand trust. Indeed, the more a brand allows consumers to be themselves or showcase who they are, the more consumers believe the brand is genuine, dependable, and consistent with the value, thus enhancing brand trust. self-express value enhances the trust in a brand by enabling customers to identify with a bank that mirrors who they are and what they stand for in the banking service context (Zungu, Amegbe, Hanu, & Asamoah, 2025). Customers are more likely to trust a bank when they believe it represents who they are or who they would like to be (Monfort, López-Vázquez, & Sebastián-Morillas, 2025). Hence, self-express value is anticipated to be a crucial antecedent of brand trust in the banking industry. Then, the following research hypothesis is proposed:
Hypothesis 5: The self-express value positively influences brand trust.

The Effects of Brand Trust

Brand trust is consumers' confidence in the reliability and integrity of a brand, decreasing uncertainty and leading to long-term commitment (Chaudhuri & Holbrook, 2001). In the context of aspirational consumption, such as masstige, trust is particularly important because consumers are putting not only financial resources but also social meaning into their purchases. Empirical evidence suggests that trust is a key driver of the link between emotional brand perceptions and loyalty outcomes across categories (Anubha & Roy, 2026; Dwivedi & McDonald, 2025; Shah & Shah, 2026). Morgan and Hunt (1994) state that the commitment-trust theory highlights the importance of trust in facilitating collaboration and reducing risk, particularly concerning the privacy of credit card users. For interactions to work well, customers need to trust a brand. In turn, loyal consumers need strong motivation tied to the brand to engage in their level of trust (Eelen, Özturan, & Verlegh, 2017).They need to think that the service or product will always match their demands (Amelia & Sartika, 2025; Li, Teng, & Chen, 2020). The existing literature and empirical findings show that brand trust plays an important role in influencing brand loyalty in different research contexts (i.e., Shahzad, Xu, An, & Javed, 2024; Singh & Milan, 2025; Uzir *et al.*, 2025). Brand trust build long-term brand loyalty (Muhammad, Guliyeva, & Shakaraliyeva, 2026). Indeed, brand trust is highly correlated with brand loyalty (Singh & Milan, 2025). Therefore, the following research hypothesis is proposed:
Hypothesis 6: The brand trust positively influences brand loyalty.

Conceptual Framework

This study integrates a conceptual framework and applies two critical theoretical perspectives to explain the conceptual model. Firstly, congruity theory was first proposed by Osgood and Tannenbaum (1955), which suggests that people try to maintain consistency in their attitudes, beliefs and behaviors while evaluating external stimuli (Islam, Rahman, & Hollebeek, 2018). Then, self-congruity theory posits that consumer perceive a close match between their self-brand and product brand image, they may develop stronger emotional attachment and greater confidence in the brand, which leads to higher trust and loyalty (Sirgy, 1982). The theory stresses the congruence among different cognitive elements, for example, a message's content and the features of the message senders, or the congruence between a product and its related brand image (Kressmann *et al.*, 2006). When congruence is present, individuals feel

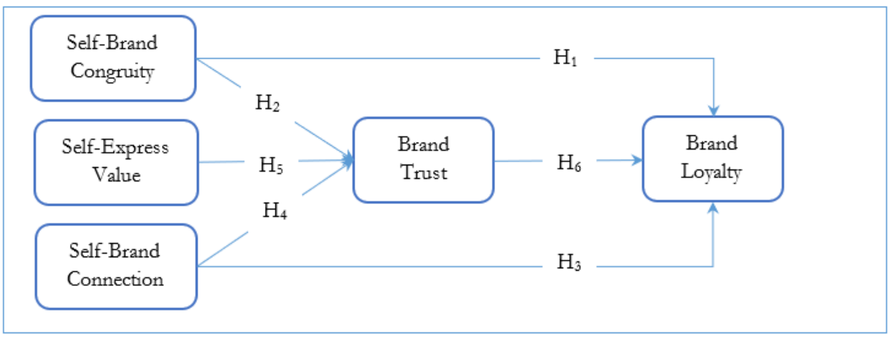

Figure 1: Conceptual model of brand loyalty

a sense of cognitive harmony, which promotes favorable attitudes and behavioral responses. On the other hand, incongruence can cause cognitive dissonance, thus, the individual must reconcile the conflicting elements to regain psychological balance against such incongruence (Lee & Jeong, 2014). Thus, congruity theory particularly valuable in understanding how individuals process information and form preferences, as it highlights the importance of perceived alignment in driving judgments and decisions (Shao, 2026). Secondly, the commitment-trust theory proposed by Morgan and Hunt (1994), argued that trust and commitment are central to build long-term brand trust and loyalty. Together, these theories provide a robust foundation for understanding how identity-related factors and trust shape consumer trust in turn brand loyalty in banking service industries in Cambodia.

MATERIALS AND METHODS

Sampling Procedures

A self-administered questionnaire was adopted to deliver a hard copy of the questionnaire to respondents with a purposive sampling technique (Cooper & Schindler, 2014), which was adopted to collect data from customers who use Visa credit cards from several banks (i.e., ACLEDA Bank, J-Trust Royal Bank, Cathay United Bank, and Canadia Bank). By determining the sample sizes of this study, the study uses Bowerman *et al.* (2019)'s formula to calculate the sample size for the unknown population, with an a priori alpha level of 0.05. This study uses a proportional variable to set the acceptable error level at 7% and estimate the standard deviation of the scale to be 0.5. As an example of its use, Bowerman *et al.*'s sample size formula is presented here, along with an explanation of how these decisions were made

$$n = \mathbf{p(1-P)}\left(\frac{Z_{\propto/2}}{B}\right)^2 = \mathbf{196}$$

Where Za/2 represents the value for a selected probability level of 0.5 (p=0.50) in each tail, Z = 1.96 (the Alpha level of 0.05 indicates the level of risk the researcher was willing to take; the true margin of error may exceed the acceptable margin of error), and B represents the estimate of error variance is 7%. According to this suggestion, this study collects sample sizes of at least 196 participants for a formal data analysis. Therefore, this study's total final sample size was 231 respondents for formal data analysis.

Measurement Scales

This study adopted questionnaire items from existing empirical findings using a 5-point Likert scale. Details of these items, along with the authors' citations, are listed in Appendix 1. Structured questionnaires were developed and delivered to customers who used Visa credit cards to purchase products and services at AEON mall, Zando stores, and Brand Collection stores in Cambodia during 2024-2025. These customers were invited to participate in the survey. A total of 450 questionnaires were distributed, and 302 questionnaires were returned. A total of 71 questionnaires were rejected due to serious missing data. According to the consent form, participants could stop answering any questions if they found them sensitive or related to personal concerns and privacy. Therefore, the final sample size for this study was 231 customers who volunteered to complete the survey, with 51.33% included in the formal data analysis.

Table 1: The results of the factor analysis and the reliability test.

Code	Factor Analysis				Reliability Test	
	Factor Loading	KMO	Eigenvalue	Cumulative (%)	TIM	Cronbach's Alpha (α)
Self-Brand Connection						
SBC1	0.86	0.829	3.262	65.234	0.754	0.866
SBC4	0.824				0.712	
SBC2	0.81				0.688	
SBC3	0.785				0.660	
SBC5	0.755				0.624	
Brand Loyalty						
BRL3	0.891	0.82	3.03	75.755	0.787	0.893
BRL1	0.889				0.794	
BRL4	0.877				0.763	
BRL2	0.823				0.701	
Brand Trust						
BTR2	0.904	0.763	3.053	76.323	0.818	0.896
BTR3	0.904				0.819	
BTR4	0.85				0.735	
BTR1	0.834				0.714	

Self-Express Value						
SEV3	0.833	0.701	2.062	68.74	0.612	0.773
SEV2	0.83				0.608	
SEV1	0.824				0.600	
Self-Brand Congruity						
SEC2	0.938	0.747	2.56	85.321	0.858	0.914
SEC3	0.93				0.839	
SEC1	0.903				0.787	

Note: TIM= Total item correlated; FL= Factor loading; KMO=The Kaiser–Meyer–Olkin; CUM= Cumulative %

Factor Analysis and Reliability Test

The study confirmed the measurement constructs through factor analysis and a reliability test (Hair Jr, Black, Babin, & Anderson, 2019). The assessment utilized established criteria, such as factor loading scores (FL ≥ 0.70), Kaiser-Meyer-Olkin (KMO ≥ 0.50), eigenvalues exceeding 1, cumulative variance explained (CUM ≥ 60%), item-total correlation (TIM ≥ 0.50), and Cronbach's Alpha (α ≥ 0.70). The factors assessed encompassed self-brand connection, brand loyalty, brand trust, self-express value, and self-brand congruity. The factors had strong factor loadings, high internal consistency, and high reliability. The self-express value factor kept three items with factor loading scores ranked 0.824 to 0.833 and an Alpha (α) of 0.773. So, the exploratory factor analysis and reliability testing showed that the scales used were valid and reliable. All final constructs met or surpassed established thresholds, with Cronbach's alpha values between 0.773 and 0.914, signifying good to excellent reliability.

Confirmatory Factor Analysis (CFA)

The construct validity is assessed using the guidelines of Anderson and Gerbing (1988). First, the exploratory factor analysis for all the items resulted in factor solutions, as expected theoretically. The Cronbach Alpha coefficients for each factor were greater than 0.60. Second, we used confirmatory factor analyses (CFA) to assess the convergent validity of the measures. Confirmatory factor analysis consists of two main parts for this manuscript, firstly related to the "First Order-Factor Model" and

Table 2: The results of CFA

Indicators		Research Variables	λ	t-value	p-value	AVE	CR
SBC1	←	Self-Brand Connection	0.868***	A	0.000	0.596	0.879
SBC2	←		0.781***	13.587	0.000		
SBC3	←		0.641***	10.986	0.000		
SBC4	←		0.726***	12.75	0.000		
SBC5	←		0.823***	11.234	0.000		
SEV3	←	Self-Express Value	0.743***	A	0.000	0.521	0.765
SEV2	←		0.703***	10.402	0.000		
SEV1	←		0.718***	10.671	0.000		
SEC3	←	Self-Brand Congruity	0.881***	A	0.000	0.779	0.914
SEC2	←		0.901***	19.655	0.000		
SEC1	←		0.866***	18.419	0.000		
BTR1	←	Brand Trust	0.708***	A	0.000	0.691	0.898
BTR2	←		0.934***	13.489	0.000		
BTR3	←		0.896***	13.152	0.000		
BTR4	←		0.766***	12.775	0.000		
BRL4	←	Brand Loyalty	0.857***	A	0.000	0.695	0.901
BRL3	←		0.829***	16.198	0.000		
BRL2	←		0.806***	13.25	0.000		
BRL1	←		0.842***	16.515	0.000		

Note:
λ= standardized estimates; AVE=Average Variance Extracted; CR=Composite Reliability;
*A is the regression weight fixed at 1. ***p < 0.001, **p < 0.05, *p < 0.1, and a significant level of confidence interval at 95% (i.e., t-value >1.96)*
Sources: Anderson and Gerbing (1988); Hair, Black, Babin, and Anderson (2014); Jöreskog, Olsson, and Wallentin (2016); Jöreskog and Sörbom (1993); Kline (2015), and Hooper, Coughlan, and Mullen (2008).

secondly associated with the "Second Order-Factor Model" (Koufteros, Babbar, & Kaighobadi, 2009). This study adopted the first-order factor model (i.e., it does not report the Figures of the first-order factor model) to examine the research construct individually, as shown in Table 2, and second-order, as shown in Figure 2, respectively. If needed, some indicators were eliminated due to low factor loading or a possibility of high correlation with other indicator variables (Hair Jr *et al.*, 2019; Kline, 2011). The results of the second-order factor model satisfied the threshold as suggested by Hair *et al.* (2014) and Koufteros *et al.* (2009). The threshold values of CFA and SEM, as shown in Table 2, were adopted to evaluate their results. All loadings exceed 0.60, and each indicator t-value exceeds 1.96 ($p < 0.05$), thus satisfying the CFA criteria. As shown in Table 2 and Figure 2, the overall goodness-of-fit assessment showed that $\chi 2/df = 1.451$, GFI=0.927, AGFI = 0.883, NFI = 0.951, CFI = 0.984, RMSEA=0.044. The results indicated that the research model could be presented as a good model fit with acceptable convergent validity. Since all values were greater than the established cutoff criteria, this study proceeds with hypothesis testing using structural equation modeling (SEM). Indeed, the threshold of CFA and SEM (i.e., Table 2) was adopted to evaluate the results of this study, as shown in Table 3 and Figure 3.

Note:

- Chi-square= $\chi 2$
- D.F= Degree of Freedom
- GFI= Goodness of Fit
- AGFI=Adjusted Goodness of Fit
- NFI=Normed Fit Index
- CFI=Comparative Fit Index
- RMSEA =Root Mean Square Error of Approximation

The Average Variance Extracted (AVE) and Composite Reliability coefficients (CR) were applied to relate the quality of a measure. To avoid misconceptions, it is necessary to appropriately understand the equations of

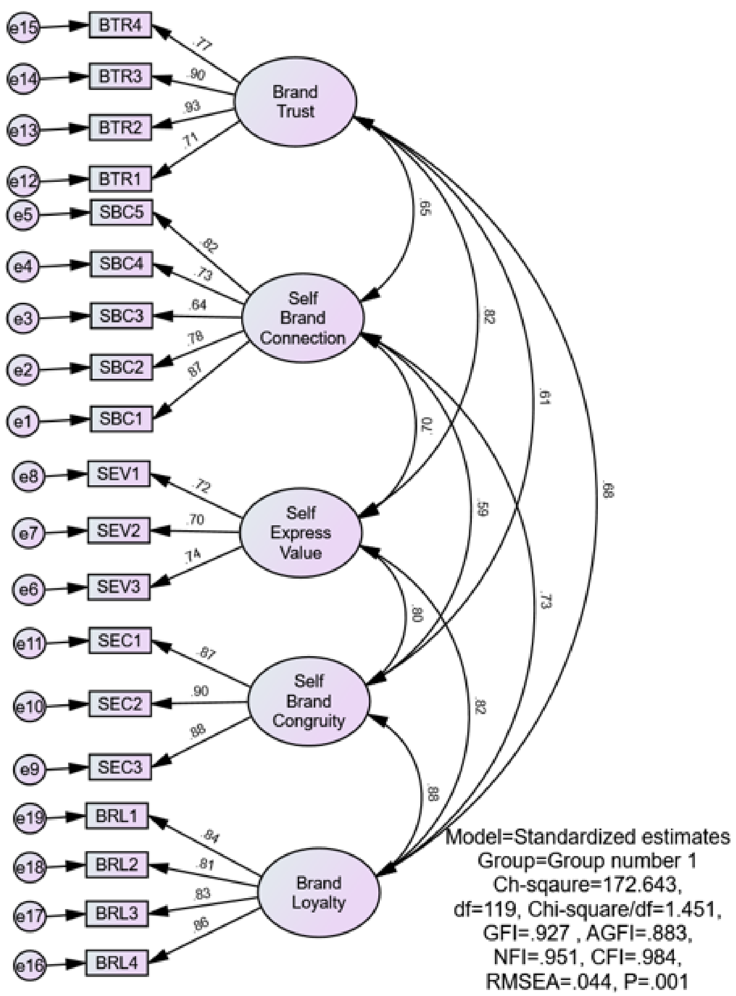

Figure 2: Overall CFA of this study.

the AVE and CR, as well as their association with the definition of validity and reliability. In this manuscript, we explain, using simulated one-factor models, how the number of items and the homogeneity of factor loadings might influence the AVE and CR results.

$$\text{AVE} = \frac{\sum_{i=1}^{n} \lambda_i^2}{n} \qquad \textit{(Equation 1)}$$

$$\text{CR} = \frac{(\sum_{i=1}^{n} \lambda_i)^2}{(\sum_{i=1}^{n} \lambda_i)^2 + (\sum_{i=1}^{n} \delta_i)} \qquad \textit{(Equation 2)}$$

Where: λ (lambda) represents the standardized factor loading and i is the number of items (1), and δ (Delta) represents error variance terms (2), while δ = 1-λ_i^2. According to Fornell and Larcker (1981) and Peterson and Kim (2013), AVE must exceed 0.50, and CR must exceed 0.6 or 0.70, Hair *et al.* (2014) recommend that the t-value is greater than 1.96 and the p-value <0.05. All other criteria shown in Table 3 also need to be evaluated in terms of the results of CFA and SEM. All results of CFA (Figure 2) and CR met the threshold, which indicated that these research variables have high reliability and validity. Thus, this study contributes to exploring the significant coefficient among hypothesis relationships, as proposed in the conceptual model in Figure 1.

Structural Equation Modeling (SEM)

The SEM model was applied to test a hypothesis using the likelihood estimation method with the same variables after CFA (Anderson & Gerbing, 1988). The results show goodness-of-fit measurements were satisfactorily acceptable ($\chi2/df$ = 1.451, GFI=0.927, AGFI = 0.883, NFI = 0.951, CFI = 0.984, RMSEA=0.044) and indicate that the proposed model was satisfactory with goodness-of-fit assessment (Hair *et al.*, 2010). The CFA, which used the same variables as shown in Table 2, was run before proceeding with the SEM to test the likelihood estimation method. Table 3 and Figure 3 show that good-ness-of-fit measurements were acceptable ($\chi2/df$ = 1.517, GFI = 0.927, AGFI = 0.881, NFI = 0.949, CFI = 0.982, RMSEA=0.047). This indicates that the proposed model is satisfactory, as evidenced by a high goodness-of-fit assessment.

The SEM model reveals that the relationship between "self-brand congruity" and "brand loyalty" has a significant positive impact with coefficient β=0.735***, t-value =11.749, and p-value <0.001. Thus, hypothesis 1 is accepted. The relationship between "self-brand congruity" and "brand trust" has a significant positive impact with coefficient β=0.446***, t-value =5.677, and p-value<0.001 (p<0.05). Thus, hypothesis 2 is accepted. The relationship between "Self-brand connection" and "brand loyalty" has a significant positive impact, with a coefficient of β=0.212**, a t-value of 3.810, and a p-value <0.001. Thus, hypothesis 3 is accepted. The relationship between "Self-brand connection" and "brand trust" has a significant positive impact with a coefficient of β=0.193**,

Table 3: The results of SEM

Indicators		Research Variables	λ	t-value	p-value	AVE
SBC1	←	Self-Brand Connection	0.886	A	0.000	0.596
SBC2			0.732	12.936	0.000	
SBC3	←		0.684	11.864	0.000	
SBC4	←		0.719	12.418	0.000	
SBC5	←		0.763	10.862	0.000	
SEV3	←	Self-Express Value	0.753	A	0.000	0.521
SEV2	←		0.74	10.145	0.000	
SEV1	←		0.669	9.157	0.000	
SEC3	←	Self-Brand Congruity	0.905	A	0.000	0.779
SEC2	←		0.899	20.847	0.000	
SEC1	←		0.833	17.991	0.000	
BTR1	←	Brand Trust	0.764	A	0.000	0.691
BTR2	←		0.949	14.824	0.000	
BTR3	←		0.867	14.089	0.000	
BTR4	←		0.827	12.508	0.000	
BRL4	←	Brand Loyalty	0.866	A	0.000	0.695
BRL3	←		0.804	15.684	0.000	
BRL2	←		0.82	13.546	0.000	
BRL1	←		0.841	16.619	0.000	
Path Relationships [Hypothesis testing]						
[H1]-Self-Brand Congruity→Brand Loyalty			0.735	11.749***	0.000	
[H2]-Self-Brand Congruity→Brand Trust			0.446	5.677***	0.000	
[H3]-Self-Brand Connection→Brand Loyalty			0.212	3.810***	0.000	
[H4]-Self-Brand Connection→Brand Trust			0.193	2.198**	0.028	
[H5]-Self-Express Value→Brand Trust			0.323	4.572***	0.000	
[H6]-Brand Trust→Brand Loyalty			0.112	2.184**	0.029	

Note: λ= standardized estimates.

*A is the regression weight fixed at 1. ***p < 0.001, **p < 0.05, *p < 0.1, and a significant level of confidence interval at 95% (i.e., t-value >1.96)*

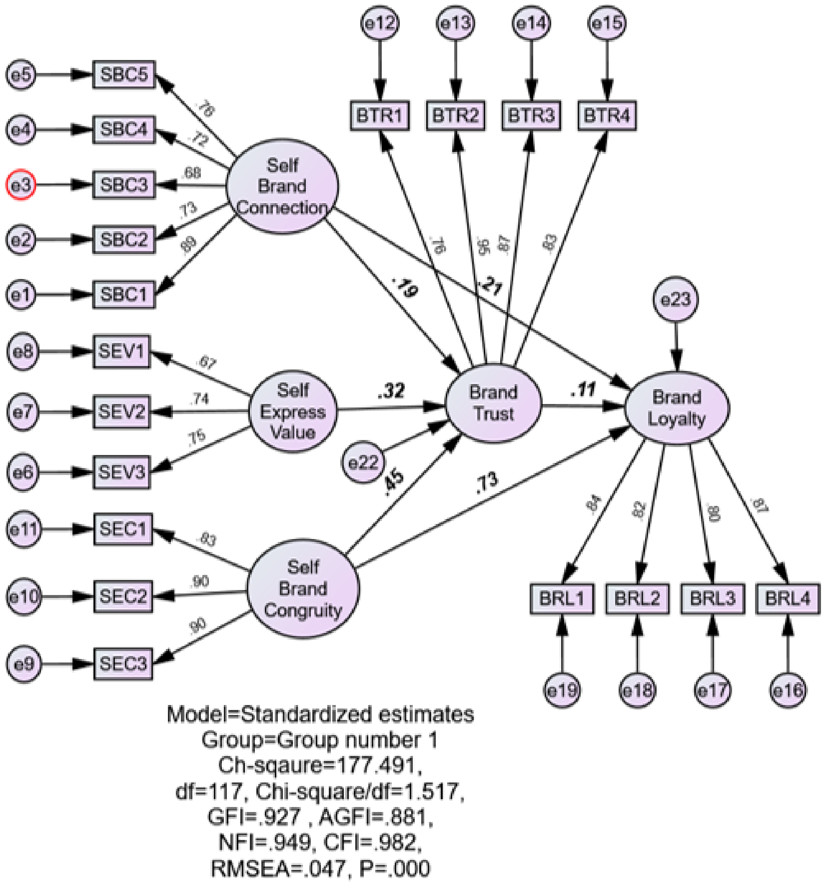

Figure 3: The results of SEM

a t-value of 2.198, and a p-value of 0.028 (<0.05). Thus, hypothesis 4 is accepted. The relationship between "Self-express value" and "brand trust" has a significant positive impact with a coefficient of β=0.323***, a t-value of 4.572, and a p-value<0.001. Thus, hypothesis 5 is accepted. The relationship between "Brand trust" and "brand loyalty" has a significant positive impact with a coefficient of β=0.112**, a t-value of 2.184, and a p-value of 0.029 (<0.05). Thus, hypothesis 6 is accepted.

Firstly, the research findings indicated that "self-brand congruity" and "brand loyalty" have the strongest coefficient, with β=0.735***, t-value = 11.749, and p-value = 0.000. Thus, "self-brand congruity" is important in enhancing brand trust and brand loyalty with the Credit Visa Card. Secondly, this finding identified that "self-brand congruity" significantly improves "brand trust" in credit card users in Cambodia. Lastly, all relationships with the proposed hypotheses are significantly supported by this study using the structural equation modeling technique.

RESULTS AND DISCUSSION

The results of the structural equation modeling (SEM) analysis revealed that all six proposed hypotheses (H1–H6) were statistically significant at different confidence levels. The study found that self-brand congruity plays a major role in predicting brand loyalty, suggesting that consumers who align their self-concept and image with the credit card brands offered by a bank are more likely to strengthen their brand loyalty. This finding is also in line with the existing empirical findings of X. Zhang (2021). According to self-congruity theory (Sirgy, 1982; Sirgy, Johar, Samli, & Claiborne, 1991), customers prefer brands whose image is consistent with their self-concept—that is, how they see themselves (actual self), how they want to be seen (ideal self), or how they believe others see them (social self). From this theory's perspective, customers who see the brand as reflecting their self-identity (i.e., their lifestyle, values, or aspirations) are more likely to remain loyal. In short, self-congruity theory asserts that a sense of psychological comfort and self-expression, motivation, continued preference, and purchase behavior are interconnected. Thus, brand loyalty emerges not only from satisfaction or trust but also from a deep psychological match between who the consumer is and what the brand stands for. It is the most appropriate and primary theoretical framework to explain the research finding that self-brand congruity strongly and positively influences brand loyalty. This current research framework is also consistent with the self-concept theory (Rosenberg, 2017) and the self-congruity theory to strengthen the relationship between self-brand congruity and brand loyalty.

Moreover, self-brand congruity (H2) also significantly influenced brand trust (β = 0.446, t = 5.677, $p < 0.001$), which is consistent with self-congruity theory—congruence fosters trust through perceived authenticity and self-validation—the consumer feels that "this brand represents people like me," which builds confidence and loyalty toward the brand. This finding aligns with Juhaidi *et al.* (2024), who indicated that self-brand congruity and brand trust are significantly correlated among 404 students in Indonesia. In the CSR context, self-brand congruity and brand trust are correlated substantially (Sharma & Kumar, 2025).

Self-brand connection (H3) significantly affected brand loyalty (β = 0.212, t = 3.810, $p < 0.001$). The self-brand connection is associated with brand loyalty in various research contexts (i.e., Hemsley-Brown & Alnawas, 2016; Lin, Lobo, & Leckie, 2017; van der Westhuizen, 2018). Self-brand connection (H4) positively affected brand trust (β = 0.193, t = 2.198, $p < 0.05$). In short, self-brand connection influences brand trust (Chantokul & Chantamas, 2023) and it subsequently influences customer loyalty (Sharma & Kumar, 2025). These findings confirm that emotional attachment and identity bonding are strong predictors of brand relationships. This study applies the attachment theory (Thompson, 2008) and brand relationship theory (Fournier, 1998) to explain the primary finding for the relationship between the self-brand connection and brand trust and brand loyalty. These theories assume that emotional bonds and identity-based attachments foster feelings of trust and long-term commitment toward the brand, which leads to sustaining brand trust and loyalty.

Additionally, self-express value (H5) significantly influenced brand trust (β = 0.323, t = 4.572, $p < 0.001$), implying that when consumers can express their identity through the brand, it strengthens trust. Similarly, research findings of 332 social media brand followers show that brand outcomes are impacted by their social and self-expression, with trust and online brand engagement acting as a mediating factor (Wallace, Torres, Augusto, & Stefuryn, 2021). Therefore, self-express value is positively related to brand trust, which leads to brand loyalty (S.-H. Lee & Workman, 2015). Self-brand connection positively predicted brand trust (Sharma & Kumar, 2025) and brand loyalty with Facebook Boosting (van der Westhuizen, 2018), clothing brands (Rodríguez-Torrico, San José Cabezudo, & San-Martín, 2023), luxury brands consumption (Uikey & Baber, 2023), and FinTech Apps (Kini *et al.*, 2024). Thus, this manuscript assumes that self-brand connection plays a major role in enhancing credit card users' brand trust and brand loyalty in the Cambodian context and aligns with existing findings. The results supported the research hypothesis of brand relationship theory and provided practical implications by investigating how consumers can express their identity and personality through a brand. They develop emotional closeness, reliability, and confidence in that brand, which is more likely to build brand trust.

Finally, the finding that brand trust significantly and positively predicts brand loyalty (β = 0.112, t = 2.184, $p < 0.05$) supports Hypothesis 6 in this framework—showing that when clients perceive the credit card brand (offered by a bank) as trustworthy, they are more likely to stay loyal to it. In line with existing empirical findings, it is indicated that brand trust predicts brand loyalty across different research contexts (i.e., Shahzad *et al.*, 2024; Singh & Milan, 2025; Uzir *et al.*, 2025). Thus, this research manuscript is consistent with the findings of previous scholars. This study assumes that the commitment-trust theory of relationship marketing (Morgan & Hunt, 1994) suggests that trust leads consumers to feel confident in the brand's reliability and integrity, which in turn fosters commitment and loyalty. Indeed, according to brand relationship theory (Fournier, 1998), customer-brand interactions are viewed as emotional relationships similar to interpersonal ones. Thus, brand trust strengthens this relationship bond, which naturally leads to loyalty and repeat behavior. Therefore, this empirical evidence aligns well with commitment-trust theory, as trust acts as a key antecedent to loyalty, reflecting customers' willingness to maintain a long-term relationship with the brand. It confirms that brand trust is not just a perception but a behavioral driver, influencing loyalty outcomes in the context of credit card usage.

CONCLUSION

This study reveals that self-brand congruity, self-brand connection, self-express value, and brand trust are key factors influencing brand loyalty. Meanwhile, self-brand connection positively impacts brand trust, while self-express value strengthens brand trust. Also, brand trust is a key antecedent to enhance customer or brand loyalty, which leads to repeat behavior and a stronger commitment to the brand. The study concludes that brand trust serves as a significant mediator linking self-concept constructs (i.e., self-brand congruity, self-express value, and self-brand connection) to credit card brand loyalty. Credit card users are more likely to stay loyal to brands that reflect their personal experiences and values. They should use storytelling and community-building initiatives to engage customers emotionally and build trust by consistently providing good service and being open about their business. These are the keys to long-term customer relationships. Indeed, credit card companies should create marketing plans that connect brand personality with customers' self-image to strengthen emotional ties between the brand and the customer's perception. This is because the findings support brand relationship theory by demonstrating that self-concept-based predictors of trust and loyalty. Additionally, personalized services and branding can offer customers more opportunities to express themselves, which can significantly increase trust and long-term commitment.

Research Implications

The research findings of this work reveal the confirmed significant theoretical and practical implications for the fields of marketing and consumer behavior research. The research findings validate the self-congruity theory by illustrating that the congruence between customers' self-concept and brand image serves as a crucial predictor of brand trust and loyalty. Attachment theory and brand relationship theory showed that self-brand connection has a substantial effect on brand trust and loyalty. These theories stress the emotional and relational bases of long-lasting consumer-brand ties. In practice, this research finding suggests that financial institutions and credit card service providers should formulate identity-driven branding strategies. They can build lasting loyalty by focusing on personalization, symbolic value, and emotional connection. This will help customers feel more connected to the brand and trust it more. The validation of commitment-trust theory demonstrates that brand trust cultivates lasting brand loyalty. Credit card companies and banks should focus on consistency, openness, and authenticity in their branding to build emotional trust and retain customers for the long term. This matters most in highly competitive sectors such as banking and finance, like banking and finance. Similarly, the impact of celebrity self-branding on consumer attitudes and perceptions contributes to brand management and marketing knowledge. It uses a scientific approach to understand the advantages and disadvantages of celebrity branding, ensuring effective marketing strategies (H. Zhang, 2025). Most importantly, brand image of the individual bank plays a central role in promoting the bank's self-branding strategies, which suggests future investigation.

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