



# INVESTIGATING THE RELATIONSHIP BETWEEN STORE IMAGE AND PURCHASE INTENTION TOWARDS PRIVATE LABEL BRANDS (PLBS): AN APPLIED STUDY ON INTERNATIONAL SERIES

**Riham Hassan Younis** 

Teaching assistant, Marketing Program, Faculty of Financial and Administrative sciences,  
Pharos University in Alexandria, Egypt  
riham.younis@pua.edu.eg, riham.younis@gmail.com

**Ahmad Yahia Ebeid**

Professor of Marketing, Business Administration Department,  
Faculty of Commerce, Mansoura University, Egypt  
a\_yehia75@mans.edu.eg

## Abstract

*The purpose of this research is to investigate the direct and indirect effect of store image on purchase intention of Private label brands for two international series; Carrefour and Spinneys. The data received from 409 respondents via online questionnaires were analyzed using structural equation modelling (SEM). Surprisingly not all the findings go along with the past body of literature, as the direct impact of store image on purchase intention towards store brands was rejected. On the other hand, the results support attitudes towards store brands as a full mediator between store image and purchase intention for private labels. Findings suggest that Retail managers should increase the level of familiarity of private labels initially, then investments in store image is inevitable, to successfully yield favorable attitude towards store brands over time, leading ultimately to purchase intention towards private labels. The originality of this research evolves from the fact that private label brands are still under studied in Developing countries, let alone the fact of their low penetration rate in the middle eastern countries.*

*Keywords: Attitude towards Private Label Brands, Private Label Brands (PLBs), Purchase intention (PI), Retail, Store Brands(SBs), Store Image (SI)*



## INTRODUCTION

While today retailers are constantly adopting marketing tactics to retain customers, this hasn't always been the case. In the context of vintage retailing age, customers tended to buy from the nearest store. However, over the course of time customers have been prone to go much farther to get a better deal.

Retailers constant effort to differentiate their offering and increase their bargaining power relative to manufacturers, yielded several attempts one of which is; Private Label Brands (PLBs). A Private Label is a brand which is owned by a retailer, or a wholesaler (Hyman et al., 2010). Private label brands are established and promoted by strong retailers who market their own store brands (M.L.Z et al., 2019). Actually the concept of PLBs has been evolving over a period of 25 years (Vo & Nguyen, 2015). Despite, the popularity of private label brands internationally, it does vary significantly regarding market share in each country .Throughout the years store brands (SB), have been enormously emerging in nearly every product category which has grasped the attention of academics and practitioners as well. During this course of time academics have worked to develop private brand strategies that makes private brands regarded not only as alternatives rather competitors to national brands (Ndlovu, 2019).

Despite the fact that Africa is attracting big international retailers such as the Carrefour, Spinneys and the Turkish retailer BIM, still modern retail chains stores are considered in the infant stage. The low confidence index for PLBs in Africa and the middle east signifies that consumers still don't trust PLBs (Ndlovu, 2019).

The food retail sector in Egypt is around \$ 15 billion (GAIN, 2019). Since the devaluation of the Egyptian pound in 2016, the middle- and low-income consumers have become more and more price sensitive. According to the central bank the inflation rate has risen to 13.8 % in March 2019 after being 13.1% in March 2018. As a result, the purchasing power for the Egyptian consumer was significantly eroded. Thus, the Egyptian consumer was hit in the core and suddenly faced by a new normal situation to adapt to (Nielsen, 2018). During this period, hyper markets have faced high price sensitivity through promotions and discounts.

According to Nielsen (2018), 71% of Egyptian consumers are looking for promotions during the second quarter in 2017, while the percent was only 20% in the same quarter of 2016. Several past studies have attempted to study private label brands in terms of quality, price or product characteristics. On the other hand, this study attempts to examine store image and its relation to purchase intention of private label brand in the Egyptian Market.

## RESEARCH PROBLEM, OBJECTIVES AND PLAN

Store brands have been rigorously studied in developed countries, unfortunately this hasn't been the case for the developing ones. The literature is enriched by studies on Private label brands, unfortunately this focus was mainly on the developed countries on the expense of the developing ones (Hyman et al., 2010; Ndlovu, 2019). Egypt as a developing country is no different. Due to the gap in literature on private labels in developing countries, this has resulted in low penetration of private labels, as there is a lack of managerial implications that would guide the retailers on how to enhance consumers' perceptions of store brands. Furthermore, the eroded purchasing power of the Egyptian consumers as a result of the devaluation of the Egyptian pound made them search for alternative satisfiers which have yielded a fertile ground for the growth of the private label brands

This research aims to examine the direct effect of the store image on the purchase intention of PLBs. Furthermore, it investigates the indirect effect through the mediation role of attitudes towards PLBs.

The current research paper follows the following structure, a display of the relevant literature and formulation of the hypothesis, conceptual model, research methodology, Analysis, findings, Managerial implications, limitations and future research.

## LITERATURE REVIEW

### Store image (SI)

Store image (SI) is considered as a source of competitive advantage which has gained the attention of both practitioners and academics throughout the course of time. Moreover it is acting as an important element of store identification (Erdil, 2015). Mostafa and Elseidi (2018) have defined store image as it's personality or how it's engraved in the consumer mind. Followed shortly, by Ulhaq et al. (2019) who has referred to store image as the nice feeling towards a store physical attributes such as store design and arrangements which should be enhanced to lead to a better buyer's convenience.

According to Mat, Mohamad, Rapidah, Ali and Shafini (2020), Store image isn't an easy concept rather it's a complicated multidimensional one which is used as a factor in evaluating the store brands. Shoppers tend to depend on set of extrinsic dimensions to form store image among which are store atmosphere, quality of the merchandises as well as their layout.

The role of store image has been proved as a key player in the process of affect transfer from NB to PLBs. Thus, transferring passion from national brands to store brands through the mediating role of store image (Massara et al., 2018). As, several recent studies have studied the store image as a general construct (Elseidi & Metawie, 2017; Mostafa & Elseidi, 2018; Konuk,

2018; Mat et al., 2020) Thus, not separating the impact of visible and non-visible dimensions of a store image on the purchase intention for PLBs ,the study at hand tends to follow the same route.

Number of studies have revealed that the store image is the strongest predictor of purchase intention towards private label brands, with many researchers reporting such a positive association (Wu et al., 2011; Erdil, 2015; Muruganatham & Priyadharshini, 2017; M.L.Z et al., 2019; Ramadhan & Muthohar, 2019). Additionally, it has been argued that in a shopping context extrinsic cues such as store image plays the major role in a consumer's decision-making process (Xiao et al. 2019). According to cue utilization theory, store image is considered as an extrinsic cue that consumers depend on to do their purchasing decision. Based on this evidence, the first hypothesis can be formulated as follows:

*H1: There is a significant positive effect for store image on purchase intention towards PLBs.*

### **Attitude towards PLBs**

Muruganatham and Priyadharshini (2017) have pointed out that attitudes are formed as a result of experimenting as well as learning ongoing process, which is based on perceptual rather than demographic dimensions of consumers. They argue that attitudes are considered as a corner stone for brand evaluation ,which further stresses the importance of studying them with regards to PLBs .Followed shortly by Aw and Chong (2019), who defined attitudes as the extent to which a consumer favor or like a certain brand. In a sense that it correlates to consumer's judgment or evaluation towards a brand.

Spears & Singh (2014) have hypothesized that feelings are antecedents to attitudes. which means that arousal from a cue such as store image can initiate good feelings leading to positive or favorable attitude towards a store's PLBs over time. The importance of attitudes is that it drastically influences; the consumers' intention, the actual purchase behavior as well as the switching intention to national brands. Mat et al. (2020) have stated that It's inevitable to include store image in any model that aims to study attitudes towards private brands. They have concluded that customers can conclude inferences about a product or a service based on their primary comprehension of store image. Thus, when shoppers tend to have a positive view of the store image, they tend to evaluate the stores products and services in a positive way.

The relationship between store image and attitude towards PLBs is well supported in the literature (Collins-dodd and Lindley, 2003; Semeijn et al. , 2004; Vahie and Paswan, 2006; Muruganatham and Priyadharshini, 2017; Elseidi and Metawie, 2017; Mat et al., 2020). Hence we can hypothesize the following:

*H2: There is a significant positive effect for store image on attitude towards PLBs*

## Purchase intention towards PLBs

Khan and Mehmood (2018) have defined purchase intention as the likelihood that a certain product will be consumed in the future. In other words, purchase intention is a part of the decision-making process that consumer goes through in order to satisfy a pressing need. So, it can be concluded that, the higher the intention the higher the consumer is going to make the purchase decision.

Mulatsih and Kusumawardhani (2020) have referred to purchase intention as a signal to the actual buying behavior. Also, it has been described as the readiness stage to buy a certain product (Mat et al., 2020).

Mostafa & Elseidi (2018) have proved that attitudes towards store brands are decisive for consumer's intention to buy the store brand, which goes in harmony with the body of literature suggesting that consumer's intention to buy PLB is influenced by his favorable or unfavorable attitude towards store brand. Capitalizing on the theory of Reasoned action (TRA) as an extension of the theory of planned behavior (Ajzen, 1991), which states that attitude is an antecedent of subsequent behavior, the following hypotheses are advanced:

*H3:* There is a significant positive effect for attitude towards PLBS on Purchase intention for PLBs.

*H4:* Attitudes towards PLBs mediates the relationship between store image and purchase intention towards PLBS.

## CONCEPTUAL MODEL

Figure (1) displays the study research model; it showcases the hypothesized relationships. Accordingly, the researchers aim to examine the above-mentioned relationships and their applicability on Carrefour and Spinneys store brands in one of Egypt governorates, namely Alexandria.

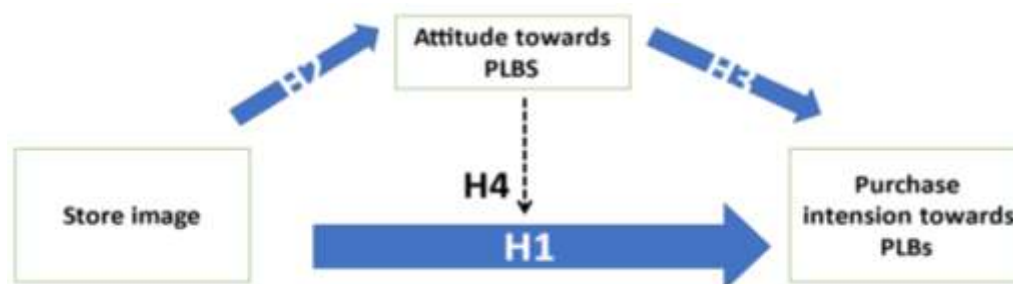


Figure 1: Proposed Research Model

## METHODOLOGY

For the purpose of the study, a descriptive research design was adopted. The population of this study consists of consumers who shop for PLB products at hypermarkets in Alexandria, Egypt. More specifically, this paper targets PLBs shoppers of two international series; Carrefour and Spinneys hypermarkets at Alexandria, Egypt. This research adopts a descriptive single cross-sectional design, also referred to as survey research design, which employs a convenient non-random sampling technique (Internet survey). Advantages of using this technique would be the projectability of the results as well as being easily comprehended (Taherdoost, 2017), also it's known as the least expensive as well as least time consuming of all techniques. Furthermore, Birks & Malhotra (2006) emphasized that when adopting Convenience sampling technique, the sampling units are accessible as well as easy to measure.

Data was collected using online survey using Google docs. A Filter question was used at the beginning of the questionnaire to exclude respondents who don't shop for Carrefour or Spinneys store brands, out of 600 online questionnaires sent, 500 were received. After running the filter question to exclude non- PLB shoppers and after excluding incomplete questionnaires, as some respondents only answered the filter question leaving all the questionnaire unanswered , 409 were finally analyzed.

In order to measure the concepts of the study, the researcher has adapted scales previously stated in the body of literature. Store image was measured using seven items, adapted from (Konuk, 2018). To measure attitude towards PLBs , six items were adapted from (Burton et al., 1998). Finally, to measure purchase intention towards PLBs ,three items were adapted from (Mostafa & Elseidi, 2018). Each item in the questionnaire was measured using five points likert scale ranging from strongly disagree to strongly agree. It's worth mentioning that in order to ascertain the questionnaire consistency as well as validity of the scales used, the questionnaire was translated in to Arabic language then back again in to English then both versions were compared to reach the final version. The final version of the questionnaire consisted of the filter question to exclude non PLBs customers in addition to three sections to measure research constructs. Finally, a section that investigates the demographic of the respondents as well as the frequency of their purchases in every PLBs category was added. Prior to the distribution of the final version of the questionnaire, the researcher ran a pilot study on 32 respondents, so that any ambiguous questions could be clarified.

The descriptive statistics showed that the sample was skewed towards the females, as they represented 69.7% of the sample. Additionally, 38.6% were between the age of 40 and 50 years. Out of the entire sample 41.8% married with kids. 50.9 % of the sample are employees and the rest are either businessman, students, house wives or unemployed. 31.3% of the

respondents' income bracket falls between 5000 to less than 10000. Additionally, The category of Detergent supplies and tissue paper of PLBs represents 64.1% PLB shoppers purchases, followed by 30.6 % food and beverages.

Finally, data was subjected to Structural equation Modeling using Warp PLS version 6.0 for testing the model fit and research hypotheses.

## ANALYSIS AND DISCUSSION OF FINDINGS

The descriptive analysis represents a crucial step before applying Structural equation Modeling Technique to make sure that the data used meets the requirements of the statistical technique. Table (1) presents the mean, standard deviation, skewness, as well as the kurtosis for each item used to measure each research construct.

Table 1: Descriptive statistics

Construct	Item code	Mean	St.deviation	Skewness	Kurtosis
Store image	SI1	4.13	0.682	-0.5	0.652
	SI2	4.02	0.705	-0.368	0.27
	SI3	3.7	0.788	-0.15	0.218
	SI4	4.08	0.682	-0.379	0.394
	SI5	3.94	0.766	-0.159	-0.506
	SI6	3.95	0.724	-0.046	-0.792
	SI7	3.91	0.837	-0.308	-0.361
Attitude towards PLBs	ATT1	3.36	0.93	0.038	-0.195
	ATT2	3.31	0.99	0	-0.393
	ATT3	2.79	1.04	0.186	-0.399
	ATT4	2.22	1.005	0.537	-0.458
	ATT5	3.22	0.95	0.065	-0.175
	ATT6	3.35	0.912	0.162	-0.428
Purchase Intention towards PLBs	PI1	3.28	0.951	-0.055	-0.192
	PI2	2.96	1.07	0.121	-0.622
	PI3	3.4	0.935	-0.396	-0.129

In order to state that the data enjoys normal distribution, Blanca et al. (2013) have stated that two criteria should be met; First, the absolute value of skewness should fall between -2.49 and 2.33. Second, the value of Kurtosis should fall with the range from -1.92 and 7.41. As a result, table (1) proves that the data is normally distributed as the previous two conditions were met.

## Structural Equation Modeling

SEM consists of two main parts: assessing the measurement model and assessing the structural model (Fornell & Larcker, 1981). The study depends on Warp PLS version 6.0 for testing the research hypotheses.

### Measurement model testing

#### Reliability assessment

The study has utilized combined loadings and cross loadings in order to measure the individual item reliability. Knock (2013) has stated that the loading should be equal to 0.5 or more and in the same time p values should be less than 0.05. As a result, of the previously stated, two items were deleted; one item under the store image construct and one item under the attitude towards PLBs. Table (3) shows that pattern loading and cross loading were in fact extracted from a matrix which has a certain pattern. This matrix helps out the researcher to discover any mismatch between the indicators and their latent construct. This could be discovered when the value of the pattern loadings is low while the cross loadings are high. Apparently, table (3) shows that pattern loadings are higher than the cross loadings, which means that all indicators do measure their latent constructs.

Table 2: Combined Loading and Cross Loading

	SI	At	PI	SE	P-Value
SI.1	0.784	0.415	-0.287	0.065	<0.001
SI.2	0.769	0.027	-0.070	0.064	<0.001
SI.3	0.793	0.361	-0.381	0.064	<0.001
SI.4	0.768	-0.230	0.257	0.064	<0.001
SI.5	0.720	-0.222	0.227	0.065	<0.001
SI.6	0.758	-0.340	0.248	0.064	<0.001
At.1	0.023	0.859	-0.250	0.063	<0.001
At.2	0.020	0.884	-0.105	0.062	<0.001
At.3	-0.008	0.751	-0.106	0.063	<0.001
At.5	-0.033	0.805	-0.156	0.063	<0.001
At.6	-0.007	0.814	0.328	0.063	<0.001
PI.1	-0.025	0.193	0.920	0.062	<0.001
PI.2	-0.011	-0.021	0.895	0.062	<0.001
PI.3	0.036	-0.174	0.895	0.063	<0.001

P values < 0.05 are accepted for reflective indicators.

Table (2) shows that Loadings of all items are higher than 0.50 and ( $p < 0.001$ ), indicating that all items have individual item reliability



Table 3: pattern loading and cross loading

	<b>SI</b>	<b>At</b>	<b>PI</b>
SI.1	0.752	0.415	-0.287
SI.2	0.812	0.027	-0.070
SI.3	0.816	0.361	-0.381
SI.4	0.762	-0.230	0.257
SI.5	0.683	-0.222	0.227
SI.6	0.764	-0.340	0.248
At.1	0.023	0.806	-0.250
At.2	0.020	0.930	-0.105
At.3	-0.008	0.656	-0.106
At.5	-0.033	0.912	-0.156
At.6	-0.007	0.802	0.328
PI.1	-0.025	0.193	0.803
PI.2	-0.011	-0.021	0.798
PI.3	0.036	-0.174	1.008

Two values were calculated to assess the internal consistency reliability which are; Cronbach Alpha and composite reliability. Hair et al. (2014) have argued that the accepted value of Cronbach alpha and composite reliability must be more than 0.7.

Table 4: Construct Reliability

<b>Cronbach's Alpha Coefficients</b>			
Latent Variables	SI	At	PI
Values	0.858	0.881	0.887
<b>Composite Reliability Coefficients</b>			
Latent Variables	SI	At	PI
Values	0.895	0.913	0.930

Table (4) displays the values of the constructs' Cronbach alpha and Composite Reliability. As presented all results are more than 0.7, indicating high level of internal consistency reliability

#### *Validity assessment*

*Convergent Validity* is measured using average variance extracted (AVE). According to Hair et.al (2014), the value of AVE must be more than 0.5 for each latent variable.

Table 5: Average Variance Extracted (AVE)

Latent Variables	SI	At	PI
Values	0.600	0.773	0.838

Table (5) shows the value of AVE of the research latent constructs are greater than 0.5, reflecting the consistency of the measures.

*Discriminant validity* dictates the extent to which each construct differs from other constructs. Thus, a high discriminant validity refers to a unique construct. Fornell and Larker (1981) have stated that the square root of AVE must be greater than the correlations between constructs to prove discriminant validity (Tarling ,2008).

Table 6: Factor Correlation Matrix with Square Roots of AVE

	<b>SI</b>	<b>At</b>	<b>PI</b>
<b>SI</b>	(0.766)	0.349	0.300
<b>At</b>	0.349	(0.824)	0.804
<b>PI</b>	0.300	0.804	(0.903)

AVE's Square roots are shown in diagonal.  
P value < 0.001.

Table (6) shows that the square roots of AVE's are higher than the correlation between constructs, which indicates high level of discriminant validity for all the research constructs.

As shown above, the measurement model results for items reliability and construct validity has shown accepted evidence for researchers to proceed with the analysis of the structural model.

### ***Structural model testing***

In order to evaluate the fitness of the research model three measures were used; Average Path Coefficients (APC), Average R-squared (ARS) and Average Variance Inflation Factor (AVIF). Knock (2013) has stated that The APC and the ARS are considered significant only when  $p < 0.05$ , while AVIF should be less than 5.

Table 7: Model Fit Indices

<b>Fit Measures</b>	<b>Actual Values</b>	<b>P Values</b>	<b>Accepted Fit</b>
<b>APC</b>	0.385	$P < 0.001$	$P < 0.05$
<b>ARS</b>	0.387	$P < 0.001$	$P < 0.05$
<b>AVIF</b>	1.141		Good if AVIF < 5

Table (7) presents the APC, ARS and AVIF measures which conform that the model has an acceptable degree of fitness.

The following table (8) summarizes the path coefficients and significant levels. Additionally, it presents the effect size ( $f^2$ ), which is used to measure the degree of impact the

independent latent construct has on the dependent variable of the study, where ( $f^2$ ) is measured by the following equation:

$$f^2 = (R^2 \text{ included} - R^2 \text{ excluded}) / (1 - R^2 \text{ included})$$

Cohen (1988) has stated that the effect size could be 0.02, 0.15, and 0.35 which indicates that, the predictor latent variable's effect on an endogenous variable is small, medium, or large respectively.

Table 8: The Path Coefficients

H	Independent Variables	Mediator Variable	Dependent Variable	Path Coefficients	Effect size	Results	Type of the mediating effects
<b>Direct Effect</b>							
H1	SI		PI	0.039 (0.22)	0.012	Not Supported	
H2	SI		Att	0.355 (<0.001)	0.126	Supported	
H3	Att		PI	0.791 (<0.001)	0.636	Supported	
<b>Indirect Effects</b>							
H <sub>4</sub>	SI	Att	PI	0.280 (<0.001)	0.09	Supported	Full Mediation

Table (8) presents the results of examining research hypothesis between the study constructs. The results revealed that store image non-significantly affects purchasing intention for PLBs ( $\beta = 0.039$ ,  $P < 0.22$ ), and its effect size was ( $f^2 = 0.012$ ). Thus, H1 was rejected.

It is obviously shown that store image has a significant direct positive impact on attitude towards PLBs ( $\beta = 0.355$ ,  $P < 0.001$ ), and its effect size was ( $f^2 = 0.126$ ). Therefore, H2 was accepted. Additionally, a significant positive direct effect existed between attitude towards PLBs and purchasing intention for PLBs ( $\beta = 0.791$ ,  $P < 0.001$ ), and its effect size was ( $f^2 = 0.636$ ). Thus, H3 was accepted. Furthermore, the results revealed that with regards to testing mediating variable results showed that attitude towards PLBs fully mediated the relationship between store image and purchasing intention ( $\beta = 0.28$ ,  $P < 0.001$ ), and its effect size was ( $f^2 = 0.09$ ). So, H4 was accepted.

Finally, the coefficients of determination ( $R^2$ ) value for purchasing intention was substantial ( $R^2 = 0.65$ ), indicating that 65% of the variance in purchasing intention for PLBs was explained by store image and attitude towards PLBs, while the other 35% was explained by other factors not included in the model. Figure(2) summarizes the above results.

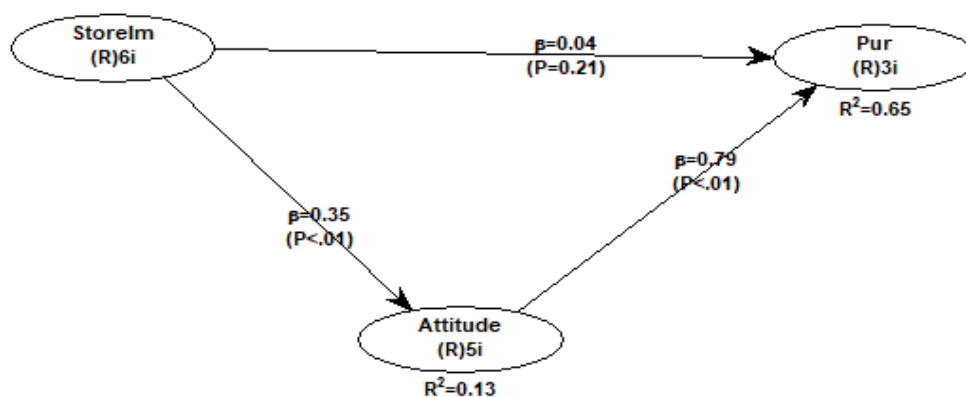


Figure 2: Path Analysis

## MANAGERIAL IMPLICATIONS

Retailers should invest in store image heavily as it's the main tool for forming attitudes. As attitudes take longer to be formed and they are more sustained than emotions, consequently a consistent store image is crucial across different times as well as different retail branches to help yielding a positive attitude over long period of time and Hence, leading to fueling the purchase intention.

According to the analysis of the study at hand, the PLBs category which had the highest purchase frequency is the Detergents and Tissues category, so retailers seeking fast market penetration for their PLBs should tackle that category in order to gain large market share.

Shoppers tend to use store atmospherics in order to form store image. Therefore, aspects such as light, music, merchandise display (physical aspects) which yields a favorable customer experience should be cared for and invested in because they lead to two significant routes; first, higher sticking rates in store and second, helps in forming positive attitude towards the store brand. Visual merchandising as an element of store atmosphere has a positive impact on shaping positive attitude towards the store brand and hence on the purchase intention, therefore retailers should make bold decisions with regards to shelf space in order to form positive attitude towards the store brands.

## LIMITATIONS AND FUTURE RESEARCH

Like any other research, this study has its own limitations. First, A convenience sample was utilized, which puts the generalizability of the study in question. Consequently, future research should be directed to other cities with a better representation of the population. This study depended on distributing the questionnaire on Google docs, as a precautionary measure for COVID -19 . Thus, that only those who have internet literacy were represented in the sample. Future research can adopt consumer intercept method to make sure that all PLBs shoppers are

represented, whether they have access to the internet or not. Additionally, collecting qualitative data through in-depth interviews can be adopted, which can lead to better understanding and fruitful insights on PLBs consumers shopping behavior.

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