

Cognitive And Social Psychological Drivers Of Private Label Brands Purchase Behavior

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Abstract

Purpose: The main purpose of current study is to describe the behavioral intention of private label brands through cognitive and social psychological stimuli with use of stimulus organism response (S-O-R) model. We use cognitive and social psychological drivers/cues to check the impact on bi-dimensional attitude approaches like utilitarian and hedonic attitude. Private label brands purchase behavior is investigated through utilitarian and hedonic attitude in our study.

Design/methodology/approach: We collect data from two leading retail stores include Metro Cash & Carry Faisalabad and Lahore and Chase up Multan. Probability systematic sampling technique is used for data collection. Confirmatory factor analysis (CFA) is run for reliability and validity and structural equation modeling (SEM) is use to check relationship of hypothesis.

Findings: Two cognitive drivers includes familiarity and perceived value are not supporting to current study whether price, perceived risk, packaging, store image, cleanliness and friendliness are supporting the study. This study is also supported by utilitarian and hedonic attitude

Practical implication: This study develops new sight in form of important drivers through behavioral intention toward private label brands become possible. These drivers can be used by policy makers to increase private label brands output.

Originality value: Many studies used TPB and TRA using one-dimensional attitude for theoretical building. For strong theoretical building, S-O-R model is used with bi-dimensional attitude in private label brands purchase behavior context.

Keywords: Crockery Cognitive Drivers, Social psychological Drivers, Intrinsic Cues, Extrinsic Cues, Utilitarian Attitude, Hedonic Attitude, Purchase Intention.

I. Introduction

Private label brand are used in the name of store brands or retail brands which means that consumer brands which are manufactured with the consent of retailer and sold out with the retailer' own name through the retailers stores and outlets (DelVecchio, 2001); so famous retailer owned the private label brands and managed these brand until final outcomes (Kumar & Steenkamp, 2007). Private label brands are best alternative and competitive brands of national brands due to lower prices from consumer end (Dick et al., 1995). Usually the price conscious customer are distinctive buyers of private label brands although in the recent period these brands have lot of demand for each type of consumer because these are available with quality at low price (Kwon et al., 2008). From the retailer point of view private label brand have strengthen impact on the differentiation strategy of competitor through store and retailer own image which become the cause of intention toward private label brands (Lymperopoulos et al., 2010; Beneke, 2010).

According to Nielsen Global Private Label Report, November 2016 market share of private label brand is low in the developing south Asian countries including Pakistan but its share in developed countries is averaged 16.5% which is showing highest growth. In the USA 89% of people those have low earning and 90% of millennials are purchasing private label brands for money saving (IRI, 2017). And consumption of private label brands is increasing rapidly which sales is increased by 2.2 billion dollar in 2015 and reached up to 120.6 billion dollar in 2016 with total market share of 17.7% which is highest growth of the year whether European countries showed 20% market share with sales of 85 billion euro (PLMA's 2016). In the European countries private label brands market share is more than 50% recorded in Germany, United Kingdom, Spain and Italy. In the south Asian developing countries the market share of private label brands is not well increasing except China but in Pakistan more than 61% consumers shopped these brands in the period of economic recession (Nielsen, 2016). And when economy come into existence 80% consumer continue to buy the private label brands. Some researchers say that

consumers purchase these brands in recession period but latest report by IRI describes that a number of consumers are switching towards private label brands in the era of strong economy, especially for millennials (IRI, 2017). It is important to know that why the market share of private label brand is low in Pakistan because it is best substitute for consumer and competitive brands for the retailer which can catch the market share in the retail industry.

Many theories were used in the study of private label brands although Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB) were used many times in this context as a behavioral model (Ajzen et al., 1991). The theory of reasoned action (TRA) describes that consumer intention is used to predict the behavior of consumer which comes with the attitude of consumers (Fishbein et al., 1975). Theory of planned behavior (TPB) is extension of TRA by addition of perceived behavioral control through behavior and intention is predicted (Ajzen et al., 1980). The assumption of all these theories in the following context is rational in decision making process of consumers which show that cognitive approaches are used for behavior prediction (Cheng et al., 2013). After these theories we come to know that these behavioral models fulfill the cognitive side of behavioral intention whether effective side of behavior is missing which is not yet to explore in the context of private label brands intention. So, we used Stimulus-Organism-Response (S-O-R) (Mehrbian et al., 1974) model comprising cognitive approach along with social psychological approaches in our study. Cognitive approaches are used to explain behavioral intention in uni-dimensional attitude behavioral model to predict the consumer behavior and no study found related to multidimensional attitude behavioral model through consumer behavior is predicted which are explored through social psychological drivers along with cognitive driver in current study.

In the current study behavioral intention toward private label brands is predicted through cognitive drives (Price, Perceived Value, familiarity, Perceived Risk and Packaging) along with social psychological drivers (Store Image, Cleanliness and Friendliness) using multi-dimensions of attitude utilitarian attitude and hedonic attitude comprising in stimulus-

organism-response (S-O-R) model. The purpose behind the study to empirically test the stimulus-organism-response (S-O-R) model and to check that which approach is most affective for behavioral intention in private label brands context. The contribution of the study is theoretically as well as practically in nature. It is importance of the study to reduce inconsistency of attitudinal intention due to incorporation of bi-dimensional attitudes. This paper is consisting of conceptual development along with hypotheses grounding. And then adopted methodology and results are followed. Implications as well as limitations discussion is made at the end of the study.

Literature Review and Hypothesis Development

Crockery private label brands

The introductory position of the private label brands in the market is found in form availability at big retail stores with competitive position like great substitute of national, local brands and with low price (González-Mieres et al., 2006). The market share of private label brands is increasing rapidly due to increasing average income people because these brands are available at big retail with multi attributes and quality especially in crockery items (González-Mieres et al., 2006). The image of private label brands is most valuable and considerable in all type of product categories (Quelch et al., 2002). This study aim to investigate the important and highly consumable product categories toward the consumers show their best interest inform of involvement and in result of that manufacturers show their key interest in production as well as retailers provide strong opportunity to sell and resell (Lymperopoulos et al., 2010) in crockery items. If we talk about the previous studies result and statistics of private label brands market share in which consumer show higher involvement as well as manufacturer in production and retailer in selling (Rubio et al., 2014). In the same field where multinational, national and local brands manufacturer are producing recognizable products but consumers are showing their best interest in the private label brands which is the output of consumer and manufacturer affiliation.

The purpose of current study is to ground the literature on private label brands which include following products of crockery like Cutlery, Cutlery trays, Food Container, Dispensers Containers for Liquid, Jars, Plate Sets, Serving Trays, Dish drying Racks, Serving Dishes and Other table accessories are considered in current study.

Purchase Intention

Purchase intention is defined in form of action to perform an important task by an individual (Fishbein et al., 1975). Lin et al., (2010) define that purchase intention is creation of consumer behavior toward products after evaluation in form of values swap. The willingness of consumer towards products and services buying is known as Purchase intention (Wu et al., 2011). Purchase intention is the process which is created through purchase attitude after making sense of purchase behavior and this explanation is based on Theory of planned behavior (TBP) (Fishbein et al., 1975). Theory of planned behavior also explained that purchase behavior is created through some resources and opportunities after that purchase intention come into existence because motivation toward products is possible through healthy resources and opportunities. Ndlovu 2022 concluded marketing role on the purchase of private label brands. Purchase behavior of consumer toward crockery private label brands is checked through buying intention which is purpose of current study. Purchase behavior can be generated in the consumer mind after perceiving feature and attributes of specific products counterfeit brands (Gul et al., 2020). Other context has similar studies on private label brand of purchase intention for fish as non branding (anesbury 2021). And for purchase behavior, there is need of strong positive attitude which complete the process of purchase intention (Dick et al., 1994).

Cognitive Drivers

Cognitive drivers are related to cognition level of human mind which means their mental aspects. The aims of cognitive drivers to provide the information about products and service to users through the image of any products develop in the mind of consumers (Eroglu et al., 2001). In the study of private label brands, the assessment of

consumer created through the cognitive state about these brands which means that flow of necessary information should be transferred to consumer for creation of attitude toward private label brands intention. Strategies are formulated in one study for Indonesian super chain market to reduce private label (Mulatsih,2022)

Low Price

Financial benefits of seller against any products and services through exchange process (Zeithaml, 1988). According to González et al., (2006) measurement of any product is done in form of value for buying is known as price. Diallo (2012) describe that image of private label brands is leveled at any value in the market by retailer. For the incremental market share of private label brands, retailer is improving the image of private label brands through putting better quality after providing low price edge to consumer (Nandan et al., 1994). After conceptual reading low price is too much important factor in the industry of private label brands due to which it is taken important and healthful trigger for attitude development. Low price of private label brands is influential factor for attitude development through purchase intention of these brands comes into existence (Boyle et al., 2013). So it is comprehensible significant relationship between low price and attitude and following hypothesis is developed:

H1. There is significant positive relationship between Low Price and utilitarian attitude towards private label brand purchase intention.

Perceived product value

The perceived value is described in form of equity theory where consumer has option due to availability of alternative but consumer buy private label brands considering perceived cost of these brands which offered in the market (Khalifa, 2004). Perceived value is mental evaluation of products and services giving priority to some important brands (Peterson et al., 2004). Perceived product value is the representation of value of money where trade of between price and quality take place (Monroe, 2002). The concept of perceived value include value for time, value for money, value for store, value for health and value for availability of

goods at retail store through perceptions of consumer grounded and after perception this driver/stimuli/cue build the attitude toward intention to buy PLBs (Chang et al., 2011; Ulaga et al., 2001). Therefore, it is important for retailers to provide the higher value in product and services utilizing their all available resources which will become the cause of attitude development toward purchase intention of private label brands. Previous studies showed significant and positive relationship among perceived value and utilitarian attitude (Chaniotakis et al., 2010).

H2. There is significant positive relationship between perceived value and utilitarian attitude towards private label brand purchase intention.

Familiarity

According to Alba et al., (1987) Familiarity is the process of consumer learning through marketing communication and past experience. Brand association which developed continuously purchase behavior is known as familiarity (Campbell et al., 2002). Familiarity is proneness which builds with brand after using of consumer (Sheau-Fen et al., 2012). Relatively Private label brands are less costly brands as compare to national and local brands and consumer always buy these types of brands due to inexpensive feature along with availability under famous retail store roof build consumer behavior which exist in familiarity (Sheau-Fen et al., 2012).. Based on these facts, purchase experience leads to purchase attitude about retailer brands which is the result of usage and quality provided by retailer to achieve the higher market share (González-Mieres et al., 2006). Accordingly current study derive assumption that consumer attitude can be influence through familiarity with crockery private label brands which become the cause of purchase intention. In the above discussion it is observed that past experience and marketing communication build familiarity which means positive significant relationship between familiarity and utilitarian attitude (Ahmad et al., 2021).

H3. There is significant positive relationship between familiarity and utilitarian attitude towards private label brand purchase intention

Perceived Risk

There are two determinants of perceived risk first is uncertainty and second is a negative consequence (Bauer, 1960). According to Dowling (1986) when decision making regarding buying take place in consumer mind is uncertainty of preferred performance. Some current studies define the perceived risk through its dimensions like financial, functional, physical, social and time risk (Beneke et al., 2013). In the study of private label brands Functional and Financial risk are taken for explanation of perceived risk (Beneke et al., 2013). Functional risk is related to performance of brands in which consumer perceive that how much this brand will fulfill the purpose for which it is purchased (Agarwal et al., 2001). From the literature reading it is clear that perceived risk become the cause of lower sale of private label brands (Broydrick, 1998). These both determinants of perceived risk are showing that consumer have avoidance attitude about private label brands because of consumer understanding that lower price brands have lower quality and avoid to test new type of brands where national and local brands are available (Sudhir et al., 2004). So these causes create avoidance attitude which lead towards lower private label brands purchase intention. Consumers feel afraid in decision making because of lower knowledge about private label brands (Batra et al., 2000).

H4. There is significant negative relationship between perceived risk and utilitarian attitude towards private label brand purchase intention

Packaging

According to Underwood et al., (2001) Packaging works as communication resource to create the attention of consumer in recent emerging trend. Packaging is source of information to consumer and cause of attraction toward brands (Ampuero & Villa, 2006). In this emerging trend packaging works as leading salesman which tells the quality, feature, quality and usage of brands in form of face to face message and become the cause of sale which is back bone in private label brands development (Fielding's, 2006). The quite beauties of packaging provide impulse buying when ninety out of hundred buyers purchase

unexpected products due to it (Nancarrow et al., 1998). Packaging is used to make the comparison between brands (Nogales et al., 2005). Retailers have knowledge about packaging importance due to which private label brands sellers are taking key interest in packaging to compete with manufacturer brands (Halstead et al., 1995). It is the quality of packaging that consumer feel problem to distinguish in brand on shelf. After reading the literature of packaging it is described that it is source of information for consumer, guide to consumer and cause of attraction which is used to develop the attitude towards brands.

Packaging is the cause of attraction for consumer intention which shows significant relationship between packaging and utilitarian attitude (Ampuero et al., 2006).

H5. There is significant positive relationship between packaging and utilitarian attitude towards private label brand purchase intention

Social psychological Drivers

Social psychological drivers are related to environment which influenced by family, friends, colleagues and society to execute or not to execute a specific behavior (Ajzen, 1991). It is necessary for consumer to take information or consult with others when he feels hesitation or lack of information in buying any brand and consider the opinion of others authentic. Consumers always have wished to take appreciation from others related to them from their shopping (Bearden et al., 1989).

Store image

Retailer positive impression through consumer perception toward store brands is generated is known as Store image (Diallo, 2012). Store image is a multi-dimensional model having abundant attributes through consumer motivation towards retailer brands is come into existence (Richardson et al., 1996). All relevant characteristics like convenience of store, quality of merchandise and its layout as well as its numbers of variety build store image (Bao et al., 2011). Store image build the image of consumer attitude through particular behavior of consumer come to ready to buy particular store brands.

In the previous researches relation of store image was significant positive with attitude in private label brands studies (Collins et al., 2003). So, we hypothesized that;

H6. There is significant positive relationship between store image and utilitarian attitude towards private label brand purchase intention

H7. There is significant positive relationship between store image and hedonic attitude towards private label brand purchase intention

Cleanliness

Cleanliness is the part of store environment through consumer takes emotional motivation and shows positive behavior for retailer brands (Kotler, 1973; Kollat et al., 1976). Physical features of store and its inside as well as outside surrounding through customer are influenced and attracted (Ahmad et al., 2021). Cleanliness consists of neat parking, dust free products and many intangible items like store temperature, inside and outside lighting, music and scent. Store cleanliness enhances the attitude as well as buying behavior of customers confidently through social media (Shah et al., 2019). This type of social psychological driver is too much important in the study of private label brands because of attitude grounding.

In the previous researches relationship among cleanliness and attitude toward behavioral intention was significant positive in private label brands study (Goldsmith et al., 2002). So we hypothesized;

H8. There is significant positive relationship between cleanliness and utilitarian attitude towards private label brand purchase intention

H9. There is significant positive relationship between cleanliness and hedonic attitude towards private label brand purchase intention

Friendliness

Helpfulness and politeness by sales staff for consumer assistance is known as friendliness (Baker et al., 1992). Friendliness is perceived behavior inside the store sales staff with customers who build strong relation and provides long term retention (Machleit et al., 2005). Many researchers discussed two types of social psychological drives those directly linked with

employees through consumer take direct effect. One is perceived friendliness through image of consumer become positive towards purchase intention. Other is perceived crowding which is related to notorious part of sales staff behavior and put negative image of store in consumer mind. But recent study is focusing on friendliness which decrease perceived crowding as well as increase positive image in consumer mind of store. From perceived friendliness and crowding friendliness has attractive position in the study of private label brands because it shows responsive environment inside the store.

Previous studies showed significant positive relationship among helpfulness of store staff and attitude toward behavioral intention (Baker et al., 1992). So we hypothesized the following;

H10. There is significant positive relationship between friendliness and utilitarian attitude towards private label brand purchase intention

H11. There is significant positive relationship between friendliness and hedonic attitude towards private label brand purchase intention

Utilitarian Attitude

Functional and financial worth of any product or brand is known as utilitarian attitude (Putra et al., 2022; Wang et al., 2015). Some researchers describe as a functional aspects and non-sensory traits of anything (Batra et al., 1991). Overby et al., (2006) elaborate general decision regarding an article's functional value. Attitude is explained through bi-dimensions include cognitive and affective in which cognitive describes the utilitarian part of attitude like saving of time as well as some financial benefits (Overby et al., 2006). It is too much important for consumer to take the information about object for maximum utility because it is cognitive dimension of overall attitude. Consumer is much aware from current trend that retailer is motivating for private label brands to purchase at lower price with good quality making comparison with local or national brands. So, utilitarian attitude provides instrumental and functional merits of objects (Noh et al., 2014).

Hedonic Attitude

Experiential or sensory attributes of any object is known as hedonic attitude (Ahmad et al., 2021; Wang et al., 2015). An attitude dimension relates with brand uniqueness and brand symbolic meaning (Gursoy, 2006) Hedonic attitude deals with enthusiasm, joyfulness and sensory attributes of the brands through consumer mind feels positive and buying behavior generated (Wang et al., 2015). Hedonic attitude provide free decision making behavior in absence of hesitation using store image where national, local and international brand are available as best brand but consumer purchase private label brands in current situation which is result of social psychological drivers.

Positive or adverse assessment toward any objects is basically Attitude (Fishbein et al., 1975). Many research studies described significant and positive relation between attitude and purchase intention (Chiu et al., 2016). So we hypothesize that

H 12: There is significant positive relation between utilitarian attitude and behavioral intention towards purchase of private label brand.

H 13: There is significant positive relation between hedonic attitude and behavioral intention towards purchase of private label brand.

Conceptual framework

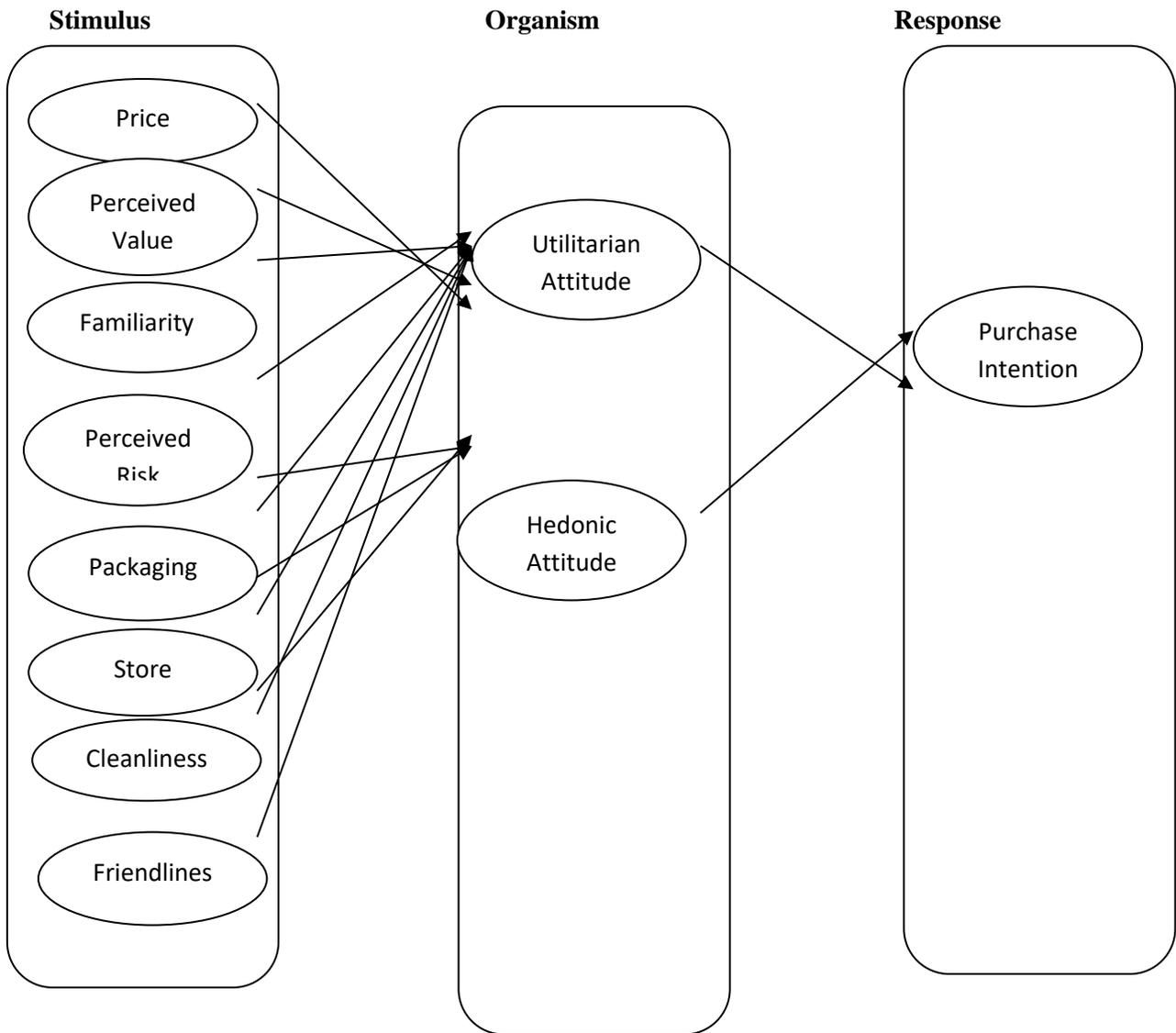


Figure 1: Conceptual Framework

3. Research methodology

Population of current study is comprised of household who bought the brands (i.e. Crockery) from big retail store like Chase Up and Metro in the age of above 20 year. The people of Punjab who bought crockery private label brands from Chase up and Metro is population of the study.

Non probability sampling technique is used in the private label brands studies by many researchers (Cristina et al, 2016). But this study used probability systematic sampling technique. For structural equation modeling (SEM) technique at least 200 sample sizes is required (Kline, 2015). While some research studies used 5--10 responses per parameter which is suitable sample size (Hair, Black, Babin, & Anderson, 2010). In the previous studies of private label brands many researchers used a sample size from 171 to 183 participants (Osman et al, 2016). Current study used sample of 369 participants which is sufficient according to above mentioned guidelines.

we adapted survey instruments from previous studies. There are three items of Low price (PR) scale adopted from Yoo et al. (2000), Perceived value is adopted from Sweeney et al., (1999), familiarity (FAM) is adopted from Yoo et al., (2000) and González et al., (2006), perceived risk (PRK) is adopted from Diallo (2012), packaging (PG) is adopted from Chen (2008), store image (SIM) is adopted from Beristain and Zorrilla (2011), Cleanliness (CL) is adopted from Vahie and Paswan (2006), friendliness (FRD) is adopted from Mehrabian et al., (1974), utilitarian attitude (UA) consists of five items which is adopted from Voss et al., (2003), hedonic attitude (HA) is adopted from Voss et al., (2003), purchase intention (PI) is adopted from Sweeney et al., (1999); Liljander et al., (2009) and Diallo, (2012).

Collected data through self-administrated questionnaire from Chase Up Multan, and Metro Faisalabad after taking permission of manager of stores. From Chase up Multan 228 filled questionnaires returned out of which 177 (78%) were used in final analysis whether 51 (22%) incomplete questionnaires eliminated from our study. We repeat the same process at Metro Faisalabad where 157 questionnaires returned out of which 120 (76) were used in final analysis and 37 (24%) incomplete responses eliminated from study. We used SPSS and AMOS version 21.0 for analysis of data. We also used Structural equation modeling (SEM) to check the relationships among the planned hypotheses.

4. Results and discussions

Before analysis of data, data screening is necessary to detect the errors. For errors detection, we perform some important test initially for the purpose of data screening and did not found any missing as well as aberrant values from 369 final responses. For the outliers, mean of respective values are taken (Cousineau & Chartier, 2015). The results of current study depicted that data of our study is normally distributed because values of kurtosis and skewness are lying in the line of recommended thresholds of ($\pm 3, \pm 1$) (Cameron, 2004). Multi-collinearity between independent variables is checked through variance inflation factors (VIF) and tolerance level (Diamantopoulos & Winklhofer, 2001). The results of our study expressed that there is no issue of Multi-collinearity and values of VIF and Tolerance were within recommended threshold ($< 3, > 0.10$) which was suggested by Hair et al., (2010). Table 4.1 is showing the values of VIF and Tolerance.

Table 4.1 Multicollinearity

SN	Constructs	Tolerance	VIF
1	Store image	.537	1.861
2	Familiarity	.747	1.338
4	Perceived value	.646	1.547
5	Perceived risk	.750	1.334
6	Packaging	.607	1.648
7	Cleanliness	.532	1.879
8	Friendliness	.748	1.337

Note: Dependent variable: Price: VIF= Variance Inflation Factors

4.1 Sample profile

Our study sample of 369 respondents consisted of 189 males and 180 females (51.2%, 48.8% respectively). The age of 342 (92.7%) respondents were between 20 and 29 years, 19 (5.1%) were between 30 and 39 years, 6 (1.6%) were between 40 and 49, and 2 (0.5%) were above the 50 years old. From income point of view; 159 (43.1%) respondents had income < 30,000, 94 (25.5%) respondents had income <40,000, 38 (10.3%) respondents had income <50,000 and 78 (21.1%) respondents had above 50,000 monthly income. Furthermore, education is inquired; 89 (24.1%) consumers were undergraduates, 188 (50.9%) consumer were graduates and 92 (24.1%) consumer were post graduates. We take 177(48%) responses from Chase up Multan, 120(32.5%) responses from Faisalabad and 72(19.5%) responses form Lahore.

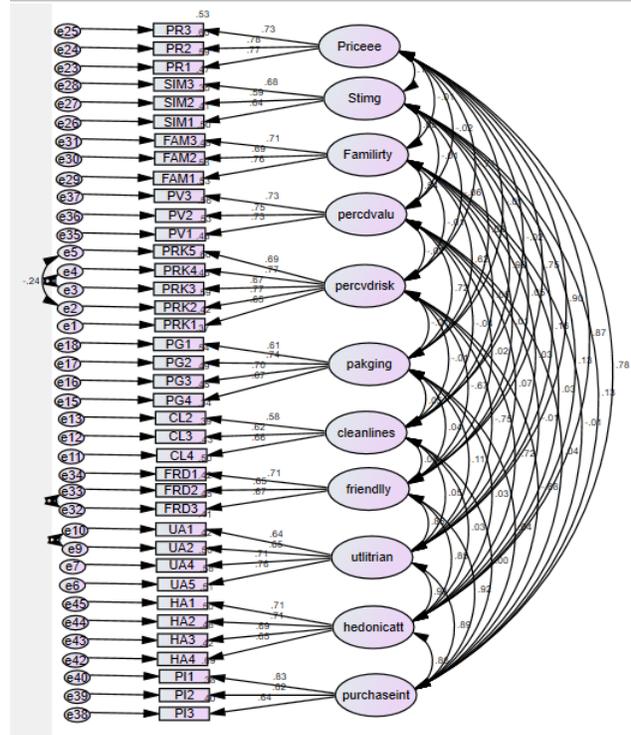
4.2 Structural equation modeling

In structural equation modeling, two step approaches were used which includes reliability and validity of measurement model at first and testing of proposed hypothesis at second as suggested by Anderson and Gerbing (1988). Reliability and validity of construct is checked through confirmatory factor analyses (CFA) which run on eleven (11) latent variables and

forty one (41) observed variables. We used maximum likelihood estimation (MLE) for assessment of model. The latent variables of our study include Low price (PR), (PV),(FAM), (PRK),(PG),(SIM),(CL), (FRD),(UA),(HA) and(PI). The initial results of CFA showed that factor loadings of various items were less than the minimum suggested threshold value ($FL \geq 0.5$) (Kline, 2015) and poor fitness of indices. Therefore, for good fit we draw covariance among observed variable and deleted those items whose factor loadings were below 0.5 (Kline, 2015). The fitness of re-specified model (CMIN/DF = 1.559, GFI = 0.882, AGFI = 0.856, CFI = 0.941, RMSEA = 0.039, NFI = 0.853, TLI = 0.931, IFI = 0.942, PCLOSE = 1.000) depicted a good fit. Furthermore, we check the strength of measures through reliability, convergent validity and discriminant validity of construct used in suggested model which is part of analysis of measurement model (Fornell, 1987). Cronbach's Alpha and composite reliability (CR) is used to measure the reliability of construct. The minimum recommended threshold for reliability assessment of construct is Cronbach's alpha ≥ 0.70 (Hair et al., 2010) and $CR \geq 0.70$ (Fornell et al., 1981). But many researchers suggest that values of Cronbach's alpha and CR value as 0.6 may be consider in study of social sciences (Nunnally et al., 1994). The resulted values of Cronbach's Alpha and CR in Tables 2 and 3 are

exceeding from required threshold of 0.60 which means that constructs of our study are reliable. Further, we checked the construct validity for assessment of measurement model. For establishment of construct validity of all variables, we used convergent and divergent/discriminant validity for the purpose of model assessment. We used Average variance extracted (AVE) and factor loadings to establish convergent validity. For convergent validity, values of AVE of all construct must be greater

than 0.5(Fornell et al., 1981).The values of AVE of all constructs are exceeding from required threshold of 0.50 which depict convergent validity of constructs. And on other hand factors loading of all items are exceeding from required threshold ≥ 0.5 which depict convergent validity also (Steenkamp et al., 1991). The results in Table 4.2 are depicting that values of factor loading are above from suggested threshold which is evidence of healthy convergent validity



Model Note: Priceee=Price, Sting=Store Image, Familirty=Familiarity, percdvalu=Perceived Value, percvdrisk=Perceived Risk, Pakging=Packaging, cleanliness=Cleanliness, friendly= friendliness, Utilitrian=Utilitarian Attitude, hedonicatt=Hedonic Attitude, purchaseint=Purchase Intention.

S N	Variables	Codes	F/L	SM C	Mean	SD	@	CR
Muhammad Ali Ahmad	Price	PR1	.770					9930
				592	3.7389	1.02838	.795	.802
		PR2	.775	.601				
		PR3	.729	.531				
2	Store image	SIM1	.644	.415	4.3360	.51045	.775	.676
		SIM2	.593	.352				
		SIM3	.685	.469				
3	Familiarity	FAM1	.761	.579	3.3758	.90806	.764	.764
		FAM2	.691	.477				
		FAM3	.710	.504				
4	Perceived Value	PV1	.728	.530	3.6793	.8589	.780	.780
		PV2	.751	.564				
		PV3	.730	.533				
5	Perceived Risk	PRK1	.650	.422	2.2374	.9922	.825	.837
		PRK2	.766	.586				
		PRK3	.671	.450				
		PRK4	.774	.599				
		PRK5	.693	.480				
6	Packaging	PG1	.612	.375	3.6599	.7528	.773	.777
		PG2	.738	.545				
		PG3	.702	.493				

		PG4	.674	.455				
7	Cleanliness	CL2	.581	.338				
		CL3	.624	.389	4.29 18	.50965	.75 2	.654
		CL4	.658	.433				
8	Friendliness	FRD1	.710	.509				
		FRD2	.647	.416	4.08 04	.9475	.75 5	.715
		FRD3	.669	.442				
9	Utilitarian Attitude	UA1	.643	.414				
		UA2	.646	.417	4.01 02	.72588	.70 9	.785
		UA4	.707	.499				
		UA5	.765	.584				
1 0	Hedonic Attitude	HA1	.713	.508				
		HA2	.711	.505	4.08 40	.60713	.78 4	.785
		HA3	.692	.479				
		HA4	.649	.421				
1 1	Purchase Intention	PI1	.829	.686				
		PI2	.616	.380	4.00	.902	.73 1	.739
		PI3	.636	.405				

Note: F/L = Factors loadings; SD = Standard deviation; α = Cronbach's alpha; CR = Composite reliability

Table 4.2

In our study discriminant validity is established through three methods. At first, we take square root of AVE then compare with the square of inter construct correlation coefficients. Discriminant validity would establish if values of inter construct correlation exist under the square root of AVE values (Fornell & Larcker, 1981). The results in table 4.3 showed that all pairs of construct place within the requirement except the bold text values which depict establishment of

discriminant validity. The second method was to check the correlation confidence interval among two constructs. Table 4.3 showed the result of correlation confidence interval values of entire constructs which was less than 1.00, it depicted that all constructs were different from each other thus confirmed about discriminant validity was succeeded. At last significant factor loadings (FL ≥ 0.50) of observed items over their respective latent variables depicted discriminant validity.

Table 4.3: Discriminant validity- Measurement model

SN	Construct	CR	AVE	1	2	3	4	5	7	8	9	10	11	12
1	Purchaseint	0.739	0.590	0.77										
2	Percvdrisk	0.837	0.577	-	0.76									
				0.67										
3	Utilitrian	0.785	0.578	0.69	-	0.76								
					0.75									
4	Cleanlines	0.654	0.587	-	-	0.05	0.77							
				0.01	0.01									
5	Pakging	0.777	0.567	0.04	-	0.11	0.05	0.75						
					0.01									
7	Priceee	0.802	0.575	0.71	-	0.70	-	-	0.76					
					0.71		0.02	0.01						
8	Stimg	0.676	0.511	0.14	-	0.16	0.73	0.03	0.11	0.71				
					0.07									
9	Familirty	0.764	0.520	-	-	0.03	0.05	0.62	-	0.06	0.72			
				0.01	0.01				0.01					
10	Friendlly	0.715	0.556	0.72	-	0.75	0.05	0.04	0.75	0.05	0.02	0.75		
					0.67									
11	Percdvalu	0.780	0.542	0.04	-	0.07	-	0.72	-	-	0.54	0.02	0.73	
					0.02		0.04		0.02	0.01				
12	Hedonicatt	0.785	0.678	0.76	-	0.71	0.03	0.03	0.75	0.13	0.03	0.74	-	0.82
					0.72								0.01	

Note: CR: Composite Reliability; AVE: Average Variance Extracted; purchaseint=Purchase Intention percvdrisk=Perceived Risk, Utilitrian=Utilitarian Attitude, cleanliness=Cleanliness, Pakging=Packaging Priceee=Price, Stimg=Store Image, Familirty=Familiarity, friendlly= friendliness, percdvalu=Perceived Value, hedonicatt=Hedonic Attitude.

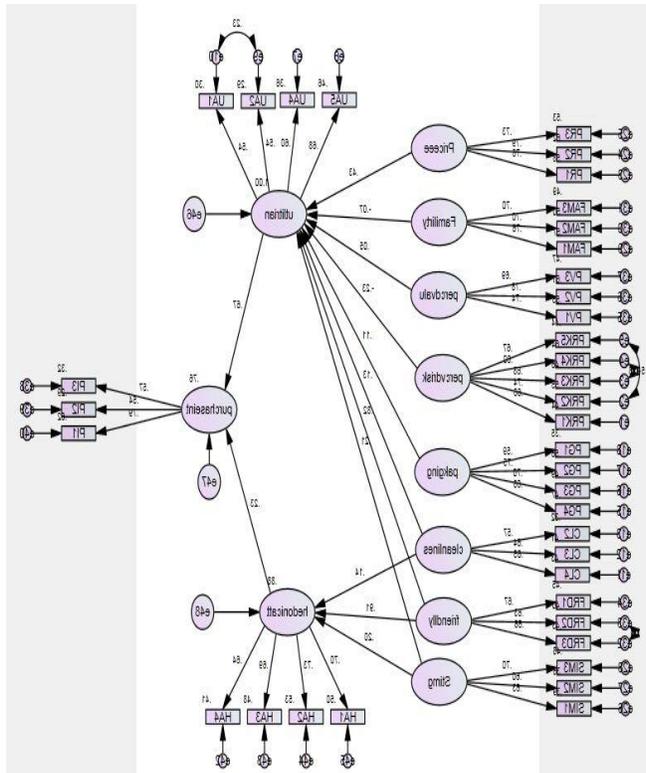


Figure: Common Latent Factor Analysis

Priceee=Price, Familirty=Familiarity, percvalu=Perceived Value, percvdrisk=Perceived Risk, Pakging=Packaging, cleanliness=Cleanliness, friendly= friendliness, Stimg=Store Image, Utilitarian=Utilitarian Attitude, hedonicatt=Hedonic Attitude, purchaseint=Purchase Intention.

Note:

Table 4.4: Results of hypothesis testing

Hyp	Structural Path	Γ	S.E	t-values	P-values	Decision
H1	Price → Utilitarian Attitude	.428	.032	7.829	***	Supported
H2	Perceived Value → Utilitarian Attitude	.054	.029	1.207	.227	Not Supported
H3	Familiarity → Utilitarian Attitude	-.072	.030	-1.600	.110	Not Supported
H4	Perceived Risk → Utilitarian Attitude	-.234	.035	-5.010	***	Supported
H5	Packaging → Utilitarian Attitude	.113	.033	2.494	.013	Supported
H6	Store Image → Utilitarian Attitude	.215	.065	3.864	***	Supported
H7	Store Image → Hedonic Attitude	.196	.066	3.488	***	Supported
H8	Cleanliness → Utilitarian Attitude	.131	.059	2.416	.016	Supported

H9	Cleanliness	→	Hedonic Attitude	.144	.062	2.589	.010	Supported
H10	Friendliness	→	Utilitarian Attitude	.822	.053	10.296	***	Supported
H11	Friendliness	→	Hedonic Attitude	.906	.062	9.755	***	Supported
H12	Utilitarian Attitude	→	Purchase Intention	.671	.129	5.749	***	Supported
H13	Hedonic Attitude	→	Purchase Intention	.234	.111	2.299	.022	Supported

5. Discussion and Conclusion

The purpose of this paper is to provide the new sight regarding private label brand purchase behavior. For that purpose we use cognitive stimuli like low price, perceived value, familiarity, perceived risk and packaging whether social psychological stimuli like store image, cleanliness and friendliness to develop the bi-dimensional attitude include utilitarian attitude and hedonic attitude. These stimuli/drivers/cues fulfill functional along with emotional needs of consumer to buy private label brands. This section include finding of our study along with conclusion in detail. Current study shows significant positive relationship between price and attitude which is followed by previous study (Boyle & Lathrop, 2013). Price of private label brand is influential determinant which recall lower the price higher intention toward the decision making behavior. Lower price increase the efficiency of decision making towards these brands. It is surprising situation in our study as perceived value show insignificant and a negative result which is totally different from previous studies (Chaniotakis et al., 2010). It is observed from literature that values for money as well as value for time have lot of importance for quality oriented consumers. And quality oriented customers do not take risk to buy the private label brands which is resulted in some other studies (Kandapa Thanasuta, 2015). It is alarming in our study that Familiarity has negative insignificant impact on utilitarian attitude because when consumers are too much familiar then they will purchase these brands. But previous study showed that familiarity is strong factor in behavioral intention toward private label brands (Diallo et al., 2013). The fact behind insignificant may be possible that these brands are not well

recognized by the consumers of Pakistan. Therefore this is not startling that familiarity cannot be indicator of quality perception that persuades to purchase private label brands. According to Sheau-Fen et al., (2012) familiarity is silent challenge which has less impact on customer purchasing decision. In the context of private label brands, our current findings rectify the past studies (Sheau-Fen et al. 2012). As before mentioned that we are taking two part of perceived risk include functional or performance risk and financial risk. The negative significance finding of current study reveal that consumer becomes more serious when matters of quality take place due to which consumer do not pay more concentration for private label brands. The negative concept can be convert if retailer and producer put strong effort in form convince to customers, pricing strategies and usage information. The results of packaging are supporting to previous study (Ampuero & Villa, 2006). Packaging builds the mind of consumer toward private label brands having information about product. Retailer have to take key interest regarding packaging color, information about product, complete ingredients and precautions regarding usage which become the cause of behavioral intention toward any product. Our findings related to store image is acceptable as previous studies (Jaafar & Liap, 2012; Sheau-Fen et al., 2012). In private label brands context, consumer evaluate the brands quality taking store image in the mind.

Model signified that all predictors described 76% variation in purchase intention and Cognitive and social psychological drivers described 100% variation in utilitarian attitude whether social psychological driver described 88% variation in hedonic attitude. Utilitarian attitude described

67% and hedonic attitude 23% variation in purchase intention. Highest variation from cognitive drivers described by low price is 43% in utilitarian attitude whether friendliness described 91% variation in hedonic attitude from social psychological drivers. The highest variation described by friendliness 91% in hedonic attitude whether lowest by perceived value 5% in utilitarian attitude. The findings suggest that retailer make strong strategies regarding higher and lower.

5.1 Conclusion

Previous studies have lot of lacks regarding theoretical foundation of private label brands which are explore by us. In this study S-O-R model is used to build strong theoretical framework. The paradigm of S-O-R consist of stimulus (S) which filled in form of cognitive stimuli along with social psychological stimuli through organism (O) like utilitarian and hedonic attitude is generated which provide response (R) in form of purchase intention towards private label brands. For empirical investigation of consumers of Metro and Chase up those buy private label brands, we employ some important cognitive divers like Price Perceived Value, Familiarity, Perceived Risk and Packaging along with social psychological drives like Store Image, Friendliness and Cleanliness which trigger the attitude of consumer towards behavioral intention of private label brands. Our study originates scarce literature related to cognitive along with social psychological drivers that how internal states of customers are generated for purchase intention towards private label brands using S-O-R model. Our study finds that which driver is most useful through behavioral intention become higher. Therefore, this study contribute a strong theoretical framework using bi-dimensional attitude for better understanding of consumer decision making in context of private label brands.

Major contribution of current study is Stimulus organism response (S-O-R) model which we use to determine private label brands purchase behavior. No study was found in context of private label brands purchase behavior using bi-dimensional attitude which was big lack for the development of theoretical model. Before our

study theory of planned behavior and theory of reasoned action were used to determine the behavior of consumer (Cristina et al, 2016). To providing new sight in literature, can be reduce by strong connection with manufacturer (kiss 2022). Other context such as food brands also facing same problem of private label (Sgroi et al., 2022).

Limitations and Future Recommendations

We used cross-sectional research design which force to collect data within mentioned period from your selected sample (Ghartey & Mensah 2015). Further studies on private label can be reduce from online purchase (Anitha, 2022). Halal social media could be another future direction (Shah et al.,2019).We did not use mediator or moderator variable but further study can be possible taking trust as mediator or moderator variable. Our study consists on cognitive along with social psychological driver whether affective driver can be used for future research.

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