



## Store Image as a Moderator of Store Brand Attitude

Haifa Rzem, University of Manouba, Manouba, Tunisia  
Mohsen Debabi, University of Manouba, Manouba, Tunisia

### Abstract

*This study aims to examine the direct effects of perceptual variables on store brand attitude. It also investigates the moderator effects of store image components on the main relationships. Consumers were in-store surveyed after doing their shopping. Data were analysed using multiple regressions. This study reveals that perceived risk and perceived value are the principle drivers of store brand attitude. The surprising result lies in the effect of store image components which appears to be very divergent, affecting in opposite ways the relationships between perceptual variables and store brand attitude.*

**Key words:** Brand attitude, store image relationships, perceptual variables

### Introduction

Store brands emergence is no more a recent phenomenon (Breton 2004; Raju & al 1995; Jean. C 1998; Malaval et al 1998; Benoun & al, on 1995). Very wide-spread in Great Britain, in Europe and in the USA (Sinha. I, Barta. R, 1999) these brands do not stop winning in terms of market share and profitability (Hoch. S.J and Banerji. 1993; Steenkamp. D and Drkimpe 1997; Narasimhan. C and Wilcox. R 1998; Del Vecchio. D 2001; Collins-Dodd. C and Lindly. T on 2004). Since their appearance, PLs have evolved in a way described by Steenkamp. E.M and Dekimpe. M.G ( 1997 ) as being dramatic.

After focusing all their interest on price (Hoch and Benarji on 1993; Jean. C 1998; Dunne and Narasimhan on 1999), distributors concentrated their efforts on improving PL's quality (Quelch and Harding 1996) and innovating (Breton 2004; Kapferer on 2002; Del Vecchio 2001). This progress has restored the PL's brand image and made of it a redoubtable competitor of national brands (Steiner 2004).

A plethora of studies took into consideration the different effects of PLs entry in markets. We can mention the ability of the PLs to develop consumer store loyalty (Corstjens. M and Lal. R 2000; Labeaga. J.M and al 2007 role of these brands to differentiate the retailer (Collins-Dodd. C and Lindley on 2003), the positioning of PLs (Sayman and al 2002; Scott Morton. F and Zettlmeyer. F 2004) and the high margins which they generate (Ailwadi. K and Harlam. B 2004). A recent stream of research has focused its interest to consumer different reactions towards PLs,

consequently, more details about store brand attitude were targeted. Richardson et al (1995), Sheinin and al (2003) and D'Astous et al (2005) assessed the role of store image on store brand attitude. Although, store image appears to be a good determinant of store brand attitude, we believe that this variable is also able to moderate the relationship between perceptual consumer variables and PLs attitude. Thus the problem statement guiding this study is:

To what extent store image moderates the relationships between perceptual consumer variables and store brand attitude?

Our article is structured as follows. Firstly we will consider the influence of selected perceived variables on retailer brand attitude. Subsequently, we will focus on the effect of store image. Thirdly, we will discuss the results of a study that was undertaken using multiple regressions to test our research hypothesis. In conclusion, we will address the managerial implications of our findings.

## **2. Conceptual framework, constructs and hypotheses**

### **2.1. Store brand attitude and perceptual variables**

Numerous researches aimed to discern consumer attitude determinants toward private labels (Burton.S et al 1998 ; Richardson.P et al 1994, 1995,1996, 1997 ; Lacoeuilhe. 2001 ; Garretson.G et al 2002 ; Harcar.T et al 2006 ; Baltas.G 1997 ; Jin.B et Gu Suth.Y 2005 ; D'Astous.A et al 2005 ; De Wulf.K 2005 ; Lee.D 2004). But since (Myers 1967) private labels consumers are better classified according to perceptual variables rather than by their demographic characteristics or their personality features. Baltas (2003) proved empirically that age, family size; working time and sensibility to promotions do not improve purchase proneness of private labels. Thus, Variables such as perceived risk, perceived quality and price consciousness were taken into consideration in multiple researches to detect their ability to explain private label attitude.

### **Perceived risk**

Del Vecchio ( 2001 ) as well as Semeijn and al ( 2004 ) state that by buying and by consuming a product consumers expose themselves to three types of risk:

- Functional risk said also risk of performance or physical risk: which captures the potential loss due to the physical composition of the product.
- Social risk or psychological risk : which relates to the symbolic aspect of the product (faith, status)
- Financial risk: This is the price to pay for the product.

Concerning private label attitude we propose a selection of articles having considered the effect of the perceived risk

**Table 1: effect of perceived risk on PLs attitude**

Authors	Led study	Results
Dick et al (1995)	Comparison between buyers and not buyers of private labels	The non buyers perceive more important financial and functional risks.
Richardson et al (1996)	Consumer proneness to buy private labels.	Private label perceived risk influences negatively consumer proneness to buy these brands.
Prendergast et Marr (1997)	The way generic products are perceived	Generic products do not give guarantees to reduce perceived risk
Yelkur (2000)	The way generic products are perceived	Consumers with high income find that generic products are risky contrary to national brands.
Barta et Sinha (2000)	Determination of private labels success factors related to consumers	Purchase of private labels increases when consumer perceives less risk.
Gonzalez Meyers et al (2006)	Difference of risk between private label and national brands	A negative correlation between perceived risk , and store perceived quality, familiarity with PLs and confidence in extrinsic attributes of the product
Lilijander et al (2009)	Consumer reactions to a retail brand of a garment	The perceived risk damages the image of the retail brand.

This overview of literature makes it obvious that perceived risk is judged as a crucial factor in determining private label attitude. Therefore, we express our first hypothesis:

***H1: The higher the perceived risk is, the more unfavourable attitude towards private label will be.***

## Perceived quality

Perceived quality appears to be also among the main determinants of private label attitude. Improving perceived quality is synonym of a more favourable attitude. We mention below a number of studies having considered the effect of perceived quality of private labels.

**Table 2: Effect of perceived quality on PLs attitude**

Authors	Led study	Results
<b>Baltas et Paraskevas (2007)</b>	Explanation of the heterogeneous consumers preferences to private labels	Consumer preferences result from a process of evaluation in which the quality has the most significant role
<b>Dick et al (1995)</b>	Comparison between buyers and not buyers of private labels	Private label buyers declare that these brands have a good perceived quality. The non buyers find that these brands are of low quality.
<b>Harcar et al (2006)</b>	Determination of variables (of the proposed model) influencing the decision of purchase of private labels.	Perceived quality of private labels influences positively the purchase decision of these brands through the improvement of their perceived values.
<b>Lilijander et al (2009)</b>	Consumer reactions to a retail brand of a garment	Store image improves private label's perceived quality Perceived quality of private labels influences positively their perceived value. Perceived quality of private labels decreases their functional risk

<b>Gonzalez Meyers et al (2006)</b>	Difference of risk between private label and national brands	Perceived quality of private labels with regard to national brands reduces the difference of perceived risk between the two brands.
<b>Richardson et al (1994)</b>	Comparison between private label and national brands.	The unfavourable consumer reaction to private labels is due to the use of extrinsic attributes to estimate the quality.  The perceived quality is more important than the perceived price even in the case of PLs.
<b>Vahie &amp; Paswan (2006)</b>	Brand image of private labels.	The atmosphere within the store and the quality of the store improve the improve the perceived quality of PLs.  The congruence between national brands and store image influences negatively perceived quality of private label.
<b>Makoto (1995)</b>	Comparison between private label and national brands.	Perceived quality of national brands is better than that of their private labels clones.

With reference to what precedes we express the following hypothesis:

***H2: The better private label perceived quality is the more favourable attitude towards these brands will be.***

### **Price consciousness**

Lichtenstein and al (1993) define price consciousness as the degree to which the consumer focuses exclusively on paying low prices. PLs are generally positioned at an intermediate price between generics and national brands, targeting price conscious consumers. In the table below we expose some studies having assessed the effect of price consciousness on private label attitude.

**Table 3: Effect of price consciousness on PLs attitude**

Authors	Led study	Results
<b>Ailawadi et al (2001)</b>	Consumer choice, store brands versus national brand promotions	Price consciousness affects positively private label purchase
<b>Burton et al (1998)</b>	A scale for measuring attitude toward private label products Determining consumer related success factors of private labels	Private label attitude is positively related to price consciousness Private label purchase increases significantly if price consciousness is more important.
<b>Barta &amp; Sinha (2000)</b>	related success factors of private labels	consciousness is more important.
<b>Sinha &amp; Barta (1999)</b>	Price consciousness effect on private label purchase	Price consciousness allows to predict PLs purchase in a significant way

These researches converge to the same reality: consumers having a favourable attitude towards PLs are price conscious. They are interested in paying low prices, making of price the base of their product evaluation. On the base of the abovementioned empirical outcomes, we express the following hypothesis:

***H3-The more price conscious consumers are the more favourable their store brand attitude will be.***

### **Perceived value**

According to (Zeithaml 1988, Dodds and al 1991 ; Sweeney and al 1999 , Grewal and al 1998 , Day (2002 ) perceived value holds a great predictive power orienting consumer behaviour since it takes into account both price sacrificed and quality required .

As far as attitude towards Private labels is concerned, the effect of perceived value was assessed in different occasions. We select in the table below the main articles having treated this topic.

**Table 4: Effect of perceived value on PLs attitude**

Authors	Led study	Results
Richardson et al (1996)	Comparison between private label and national brands.	Perceived value enhances private labels attitude
Garretson et al (2002)	Comparison between private label and national brands. Effect of perceived variables on private label purchase.	Perceived value has a positive effect on private label attitude Perceived value holds a significant predictive power of Private label attitude.
Jin et Gu Suth (2005)	Determination of variables (of the proposed model) influencing the decision of purchase of private labels.	Results confirm the positive relation between perceived value and Private label perception.
Harcar et al (2006)	Proposition of a scale to measure private label attitude and identification of behavioural and psychological variables in connection with this attitude.	Private labels perceived value enhances attitude towards these brands..

With reference to the mentioned researches it is obvious that perceived value is able to predict private labels attitude. Thus we expect that:

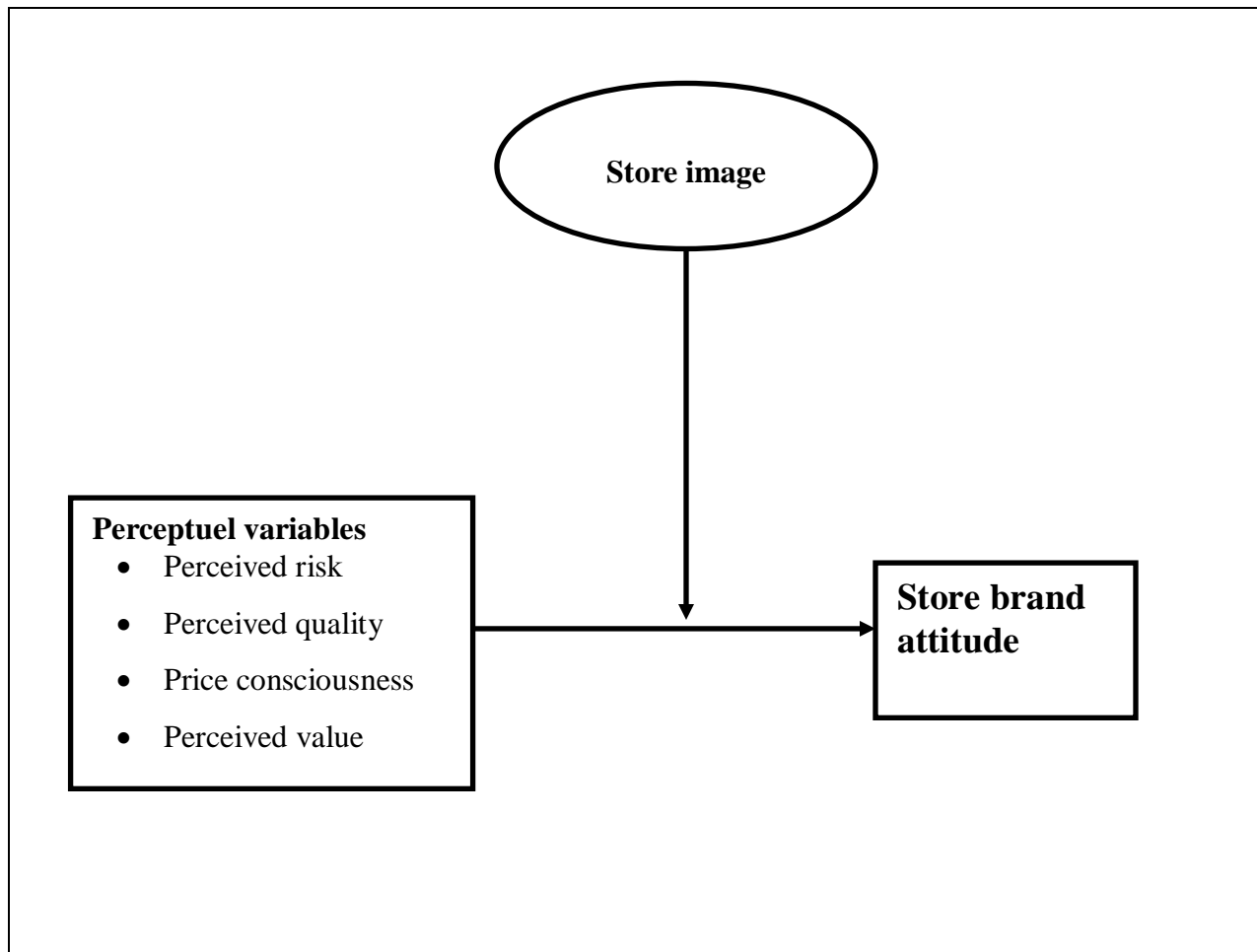
***H-4 The better perceived value of store brands is, the more favourable consumer attitude towards them will be.***

## **2.2. Moderator effect of store image**

Retailers try hard to position themselves in consumer's mind and to create a differentiating image. Lindquist (1974) defined store image as a complex combination of tangible and intangible, or functional and psychological attributes that consumer perceive. Not only that, Ailawadi & Keller (2004) precise that store image is a multidimensional construct including five factors namely: 1) access, 2) in-store atmosphere, and 3) price & promotion, 4)

cross-category product/service assortment, and 5) within-category. Collin-Dodd et al (2003) consider PLs as an extension of store image they succeed in demonstrating a positive relationship between PLs attitude and store image. (Richardson and al 1995, Sheinin and al 2003, D'Astous and al 2005) declare that store image has a positive effect on PLs attitude. In addition, Semeijn et al (2004) Were also interested in the effect of store image they concluded that store image dimensions (assortment, quality of service, goods) have a double effect on private label attitude : a direct and positive effect and an indirect one by reducing it the functional, financial and psychological risks. Furthermore, De Wulf et al (2005) add that a favourable attitude towards the store will allow to develop consumer loyalty and to strengthen their confidence in the store. Consequently, store image becomes a major determinant of PLs attitude. That is to say, well perceived store image is able to improve quality and value perception, decrease price consciousness and reduce perceived risk.

**Figure 1- Conceptual framework**





Store atmosphere, which was considered as one of store image dimension has its effects on PLs attitude. Basing themselves on the model of environmental influence of (Mehrabian and Russel 1974), Richardson et al (1996) led a comparative study between an attractive store and another which is less, it brought them to conclude that store atmosphere is a major determinant of private label attitude. Indeed, a strong interaction between store attractiveness and private label evaluation was revealed.

The perceived quality of private label was improved in the attractive store and deteriorated in the other store. However, national brands kept practically the same level of perceived quality. Moreover, Baker and al (2002) confirms that store atmosphere can on the one hand influence the perception of economic and physical costs supported by consumer, and on the other hand, have an impact price perception, perceived quality of products and services. Store atmosphere enhances private label attitude by improving the perceived quality and by reducing the risk.

Other store specific variables are considered able to moderate private label attitude such as store typicality (Lacœuilhe 2001) or congruency (Lee 2002; 2004). It appears plausible that store image is able to moderate the relationship between perceptual consumer variables and private label attitude. Therefore we assume:

***H4- Store image will moderate the relationship between perceptual consumer variables and private label attitude.***

### **3. Empirical study**

#### **Justification of category and type of private label selection**

Cleaning product is the category selected in our study, this choice was justified by the uninterrupted availability of Carrefour brands in this category, the high frequency of purchase in the category and finally having character of “Convenience good” purchased buy all consumers due to their functional purpose (cleaning).

As regards retail brand type, we retain store brand since it has the same name or logo of the retailer. Store name disclosure on the product package reveals a strong connection with the retailer and communicates his value. It also reduces confusion with other products.

#### ***3.1. Data collection and sample***

We collected data by intercepting customers in Carrefour stores. As a result, our sample consists of both men and women, who were present in retail stores, without necessarily purchasing anything. In all, 200 questionnaires were completed. But 5 questionnaires were discarded, because the respondents indicated that they did not notice the presence of store brands . Thus, 195 questionnaires were retained for further analysis. The average age of the respondents was 37 years (range18-75) and they shop on average 2 times per month, which indicates that they were experienced buyers. Of the respondents 42.8% were male and 57.2 % female.

### 3.2. Variables and measures

Measures validated in previous studies were used as far as possible .Some measures were adapted or designed to fit the specific context of the study, as well as the local languages. Perceived risk and perceived value of private labels were measured based on scales developed by (Harcar and Kucukemiroglu 2006) .We measured perceived quality based on scale from (Delvecchio 2001). Price consciousness was measured based on measures taken from (Lichtenstein, Ridgway and Netemeyer1993). Concerning store image it was measured based on scale used by, Manolis et al (1994). And finally, private label attitude was measured based on scale developed by (Burton, Lichtenstein Nettelmeier and Garretson1998)

**Table 5 Sample items and coefficient alphas\***

<b>Dependant variable</b>
<i>Attitude towards store brands(0,892)</i> <ul style="list-style-type: none"><li>▪ Buying private label brands makes me feel good</li><li>▪ I love it when private label brands are available for the product categories I purchase.</li><li>▪ When I buy a private label brand, I always feel that I am getting a good deal.</li></ul>
<b>Perceptual variables</b>
<i>Perceived risk (0,811)</i> <ul style="list-style-type: none"><li>▪ Considering the cost of ..... products, for me to purchase store brands would be very risky.</li><li>▪ The purchase of store brands .....items is risky because the quality of store brands is inferior</li></ul>
<i>Perceived quality (0,819)</i> <ul style="list-style-type: none"><li>▪ With respect to <i>category</i>, private labels are inferior to national brands.(r)</li><li>▪ Private label brands of <i>category</i> are similar in quality to national brands</li></ul>
<i>Price consciousness (0,8861)</i> <ul style="list-style-type: none"><li>▪ I am not willing to get extra effort to find low prices .(r)</li><li>▪ The money saved buy finding low prices is usually not worth the time and effort.(r)</li><li>▪ The time it takes to fond low prices is usually not worth the effort.(r)</li></ul>
<i>Perceived value(0,838)</i> <ul style="list-style-type: none"><li>• Store brands .....items are appear to be a bargain.</li><li>• In .....product, the higher the price for a brand ,the higher the quality.(r)</li></ul>

- In .....product, it is true that you get the quality that you paid for.(r)

**Moderator variable**

*Store image*

General store attribute dimension (0,849)

- The store has a good selection of merchandise
- The store has a good reputation
- Overall, I have a good impression
- The store is doing well

Appearance related dimension (0,706)

- *The store has a good appearance*
- *The store is in good physical condition*

Salesperson-service dimension (0,795)

- The store offers good service
- The store's salespersons made a good impression

Notes: All responses were provided on a five-point (1= completely disagree, 5 =completely agree) scale.

\*(r) Indicates the item is reverse coded.

### ***3- Analysis and Results***

#### ***3.1. Data analysis***

In order to analyze the data collected and verify the research assumptions, we first made a principal component analysis (PCA) to retain the best representing item of the factor .The effect of perceptual variables on consumer attitude towards store brands was assessed via multiple regressions. The correlations among the independent variables are displayed in Table 6.

**Table 6 Correlation between independent variables**

	Perceived risk	Perceived quality	Perceived value	Price consciousness
Perceived risk	1	-,319	-,357	,213
Perceived quality		1	,390	-,052
Perceived value			1	-,156
Price consciousness				1

The model accounted for approximately 40% of the variance in the data ( $R^2 = .416$  adjusted  $R^2 = .404$ ). As can be seen in Table 3, the significant indicators of Store brand attitude are perceived risk ( $\beta = 0,199$ ) and perceived value ( $\beta = 0,517$ ). Although non significant, the coefficients B of perceived quality and price consciousness show expected signs.

**Table 7 Standardized regression coefficients and *t*-values for the effect of perceptual variables on store brand attitude**

	$\beta$	<i>t</i>
Perceived risk	-0,199	-3,226*
Perceived quality	0,063	1,029
Perceived value	0,517	8,231*
Price consciousness	0,005	0,079

$R^2 = 0.416$ , adjusted  $R^2 = 0.404$

\* $p < 0.05$

To test moderator effect of store image we made interaction variables by multiplying the variables of interest by each other. Next, we run a multiple regression with perceptual variables entered in the first step and then add interaction variables in the second step of the regression. If the result for the second step indicates that interaction variables significantly contribute to the prediction on the dependent variable then there is an interaction and hence moderation. The presence of a significant interaction indicates that the effect of one predictor variable on the response variable is different at different values of the other predictor variable. It is tested by adding a term to the model in which the two predictor variables are multiplied.

**Table 8: Unstandardized regression coefficients and t-values for moderator effect of store image dimensions**

	<b>B</b>	<b>t</b>
Perceived risk	<b>0,071</b>	<b>0,278</b>
Perceived quality	<b>0,148</b>	<b>0,576</b>
Perceived value	<b>-0,034</b>	<b>-0,141</b>
Price consciousness	<b>0,062</b>	<b>0,228</b>
store general attribute	<b>0,729</b>	<b>1,938</b>
store appearance	<b>0,295</b>	<b>0,717</b>
store services	<b>-0,718</b>	<b>-2,168</b>
<b>Store general attributes effect</b>		
Perceived risk x store general attributes	<b>-0,097</b>	<b>-1,379</b>
Perceived quality x store general attributes	<b>-0,227</b>	<b>-3,399**</b>
Perceived value x store general attributes	<b>0,153</b>	<b>2,323*</b>
Price consciousness x store general attributes	<b>-0,039</b>	<b>-0,709</b>
<b>Store appearance effect</b>		
Perceived risk x store appearance	<b>-0,011</b>	<b>-0,136</b>
Perceived quality x store appearance	<b>0,267</b>	<b>3,691**</b>
Perceived value x store appearance	<b>-0,110</b>	<b>-1,550</b>
Price consciousness x store appearance	<b>-0,172</b>	<b>-2,335*</b>
<b>Salesperson-service effect</b>		
Perceived risk x store services	<b>0,035</b>	<b>0,683</b>
Perceived quality x store services	<b>-0,063</b>	<b>-1,096</b>
Perceived value x store services	<b>0,086</b>	<b>1,594</b>
Price consciousness x store services	<b>0,207</b>	<b>3,755**</b>

R<sup>2</sup>=0.580, adjusted R<sup>2</sup>=0.534

\*p < 0.05

\*\*p < 0.01

### 3.2. Results

As can be seen in table 8, introducing interaction variables in regression equation improves significantly  $R^2$  (increasing from 0.416 to 0.580) making obvious the presence of moderation effect. It is very important to note that when interaction terms are present, the meaning of main effect terms changes. Example if perceived quality changes of one unit, store brand attitude changes of 0.148 unit if all moderators are null.

Notice too that some terms are statistically significant; suggesting that moderator effect of store image is probably not best explained by sampling error. It is an actual effect in the population from which these data were presumably sampled.

#### ***Store image effect on the relationship between perceived risk and store brand attitude***

Student statistics in table 8 show that none of store image dimensions has an effect on perceived store brand risk. The three interaction variables have non significant contribution in store brand attitude prediction. Store general attribute ( $B=-0,097$ ), store appearance ( $B=-0,011$ ) and salesperson-service ( $B=0,035$ ) fail to moderate the relationship between perceived risk and store brand attitude. Although cleaning products is a very risky category, this result can be explained by an insufficient guarantee given to consumer in order to overcome his perceived risk. Consumer may also think that retailer couldn't be completely proficient in producing cleaning products.

#### ***Store image effect on the relationship between perceived quality and store brand attitude***

Store image selected dimensions have different effects on the considered relationship. While store appearance improves store brand perceived quality ( $B=0,267$ ), store general attributes seem to deteriorate the same main variable ( $B=-0,227$ ) and Salesperson-service effect remain non significant ( $B=0,063$ ). This result sheds light on a very important reality, Store image is a very complex construct and retailer may perform in a considered dimension and need to improve himself in others. A more attentive reading to the items that constitute the two first dimensions makes us conclude that store general attributes component includes several considerations (impression, reputation, merchandise...) making consumer appreciation more severe. On the other hand, store appearance dimension's evaluation seems easier since its items are centred on a single concept (appearance).

#### ***Store image effect on the relationship between perceived value and store brand attitude***

Store general attributes seems to be the only store image dimension to affect significantly and positively the considered relationship ( $B=0,153$ ). As the price quality ratio is taken into consideration, store general attributes are able to improve perceived store brands value.

#### ***Store image effect on the relationship between price consciousness and store brand attitude***

Both store appearance and store services dimensions have moderator effects on price consciousness. But as can be seen in the table above their effects are opposite. While store appearance decreases the effect of price consciousness ( $B=-0,172$ ) store services increase it ( $B=0,207$ ). Despite the contradictory influences, this result can be justified. Store appearance attracts non price conscious consumers to try store brand. While Salesperson-service (that can be free) offered buy retailer attract price conscious consumers.

#### **4. Discussion**

Past research has focused on the traditional saying that store image improves store brand attitude. Our study shows that the store image effect is not as simple as it seems to be. Although store image considered scale was selected for its simplicity and limited number of dimensions, the effect on perceptual variables was complex.

We found that perceived risk and perceived value are the only main variables to explain store brand attitude. None of the perceptual selected predictors has an unexpected effect. The very surprising result was mainly the moderator effect of store image and more specifically the heterogeneous impact of the construct components. The study confirmed the moderation effect of store image and put emphasis on the opposite effects it can provoke.

Carrefour is the selected retailer in our research. It is to be noted that in Tunisian context Carrefour is present in several retailing format: Hypermarket (Carrefour Tunis), Super Market (Carrefour Market) and Minimarket (Carrefour express). All these stores offer Carrefour store brands. The three retail formats could not preserve the same image since the differences are very notable in all attributes. This fact can make big confusion in consumers' minds regarding store image.

Finally, these results associated with store image moderating effect are indicative of the need for research leading to greater understanding of the manner in which this variable may affect consumer reactions to store brands.

#### **5- Implications for practice and research**

##### *5-1 Managerial Implications*

For marketing managers it is important to concentrate on perceived value and perceived risk since these are the main drivers of store brand attitude. Since most store brands are not explicitly marketed, consumers may form their appreciation based on the packaging of the products and in store displays.

Regarding the store image, few retailers would probably be prepared to adapt or change the image in function of the store- branded products they sell. Nonetheless, if cleaning products are representing a substantial part of sales, they could stress the guarantee they offer to consumer regarding cleaning products in general marketing campaigns making the customer confident in the store's ability to produce them. This study offers important and practical insights for retailers who intend to develop their private labels. Store image involves a multitude of dimensions whose effects have to be considered separately in retailers' strategies, According to the research findings; Investments in these directions would be worthwhile to the extent that a better image can help retailer brand.

##### *5-2 Limitations and suggestions for further research*

This research has some limitations which also provide possible avenues for future research.

It focused on a single product category (cleaning products), and one single type of retail brand (store brands). To develop a fuller understanding of the role of store image in moderating the relationship between perceptual variables and store brand attitude, it would be useful to consider a variety of product categories. Store brands can also be found in, for example, grocery, kitchenware, baby care, body care, do-it-yourself (DIY) products... Would the same results be obtained for such products?

This work is also limited in that it assumes that perceptual variables can be measured as global, one-dimensional constructs. Although such a consideration of perceived quality, perceived risk, perceived value is widely forwarded in private label research field (Delvecchio., 2001; Dodds et al., 1991; Batra & Sinha., 2000., Ailawadi et al., 2001; Richardson et al., 1995, 1996, 1997), Other researches indicate that these variables are multi-dimensional constructs (Hjorth-Andersen., 1984 ; Sweeney & Soutar., 2001; Liljander et al., 2009) The multi-dimensional view of these construct may improve the understanding of the interactions with store image. Finally, future research can include other factors, such as congruency between store image and store brand and investigate their combined effect on the attitude towards retailer brands.

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