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# Store Image, Service Quality, and Familiarity on Purchase Intention of Private Label Brand in Indonesia

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#### **ABSTRACT**

This study aims to determine the direct effect of store image and service quality of the brand image and interest in purchasing the private label products. The study also looked at factors that influence directly the interest to buy (purchase intention) consumers. In this study will be the one form of retail which is currently experiencing a significant development that Supercenters industry or other terms that is often used is hypermarket. This research is classified as descriptive analysis method by taking a sample of a population and the use of a questionnaire as its main tool. The sample of this study is some of 200 respondents, especially private label brand customers that live in Indonesia. Respondents were selected using improbability sampling and convenience sampling technique. The results of the analysis using structural equation modelling and its result would be summarized as; store image has significant influence toward a brand imaged purchase intention of private label; service quality has significant influence toward a brand imaged purchase intention of private label; price consciousness has significant influence toward purchase intention of private label. Perceived quality has significant influence over purchase intention of private label. Familiarity has significant influence over purchase intention, perceived risk and perceived risk of private label.

Keywords: Store Image, Service Quality, Perceived Quality, Brand Image, Perceived Risk, Price Consciousness, Purchase Intention, Private Labels

JEL Classifications: L8, M31

#### 1. INTRODUCTION

Retail business in Indonesia is growing rapidly. This can be seen with the increasing number of modern shopping centers that have sprung up in major cities in Indonesia. Each retail wants to excel especially in the case of cheaper prices and it can be done by offering Private Label products. The product of private label brand is a product that is packaged specially in a packaging. Based on the brand will be identified with the place of sale and can only be obtained at the place (www.alfamartku.com).

Market share private label in Indonesia itself is still very small. According to data onto Nielsen (2013) on the global market shareprivate label, Indonesia is currently ranked the bottom five after the Philippines with a private label market share of only 1%. The timeline is much smaller than that of the UK and Switzerland which has reached more than 40%. When compared with the

results of a survey conducted Nielsen in 2009, market shareprivate label Indonesia has not changed since 2009 until 2013 is only 1%. As for market share private label in Asia-Pacific countries tend to increase from 2009 until 2013. Call it Australia in 2009 market share of 14% and in 2013 to 21%.

## 2. LITERATURE REVIEW AND HYPOTHESES

#### 2.1. Private Label

Private label, defined as a personal brand and a store brand, is a brand created and owned by a retailer (Micheal et al., 2012. p. 343). The fundamental difference between a national brand and a private label brand is a national brand, retailers acknowledge that private labels have little or no effect on product quality, advertising, brand image, packaging, and wholesale prices so retailers have

very little risk. While private label brands, retailers have more controls such as product quality, brand image and price, but at the same time retailers should take more initiative and get bigger risk (Dhar and Hock, 1997). Perceived quality can be defined as a customer's perception of the overall quality or superiority over a product or service with respect to its objectives relative to Aaker's alternatives (1991).

#### 2.2. Familiarity

According to Alba and Hutchinson (1987) in Vo and Nguyen (2015), familiarity is the amount of experience that consumers have gathered about a product or brand. These experiences include experience gained from advertising, interaction with sellers, word-of-mouth communication, and through product trials and consumption of Tam (2008) in Vo and Nguyen (2015). Martineau (1958) in Bruce et al. (2004. p. 190) says that familiarity is the way in which stores are defined in the minds of consumers, in part with the functional quality of stores and in part by the emission of psychological attributes.

In a study conducted by Du Preez et al. (2008) mentioned that there are a number of dimensions that can be used to measure how consumers judge the image of a store through atmosphere, convenience, facilities, merchandise, sales personnel, service.

#### 2.3. Perceived Risk

According to Solomon et al. (2007) perceived risk is a belief in using a product has the potential to have negative consequences, both physical and social. According to Solomon and Gary (2006) there are five dimensions of perceived risk: Monetary risk, functional risk, physical risk, social risk, psychological risk.

#### 2.4. Service Quality

Brady and Cronin (2001) quality of service is how to build the best order consisting of three sub dimensions, interaction quality, environmental quality of service, and quality of results. The quality of interaction refers to the evaluation of the consumer on quality when interacting with the staff, the quality of the service environment refers to the consumer's assessment of the overall store environment, while the quality of the results refers to the consumer's evaluation of the store's purchasing experience.

#### 2.5. Price Consciousness

Price consciousness is defined as the extent to which consumers use price in a negative role as a decision-making criterion (Lichtenstein et al., 2009). Gauzente and Roy (2012) describes the high awareness of consumer prices is the availability of consumers to pay a higher price for a product, and if the price paid is greater than what is received then consumers will refrain from making a purchase.

#### 2.6. Brand Image

Brand image (brand image) is defined as a set of beliefs that consumers have about a particular brand (Kotler and Armstrong, 2012. p. 225). There are three dimensions in Keller (1993) that form the brand image, namely the advantages of the brand association, the strength of the brand association, and the uniqueness of the brand association.

#### 2.7. Purchase Intention

Purchase intention represents the possibility that the consumer will be planning or willing to buy certain products or services in the future. Increased purchasing intentions mean an increase in the likelihood of purchase (Dodds et al., 1991). Store image has an important role as an indicator of the quality of private label brands when a particular private label brand is considered unpopular by consumers, the consumer will speculate on private label brand image of the store's retail image (Vahie and Paswan, 2006). This is because many people see and judge that private label brands are as an extension of the store brand name itself. When consumers have a high perception of the store image, it will create a positive effect on the brand owned by the store (Dhar and Hock, 1997).

### 2.8. Store Image

Consumers are not familiar with private label brands, often the image of a store is one of the cues to be able to quickly assess private label brands. Therefore, the image of the store has a direct and positive relationship with the purchase intention of consumers for private label brand (Wu et al., 2011). When consumers feel that the store have a high store image, they also assume that the private label brands stores has a high quality, so the more positive the store image of a store, the higher the consumer's intention to buy private label brand (Dodds et al., 1991). Consumers will rely on the quality of service from a store to determine the quality of a private label product that is considered foreign to the consumer (Dhar and Hock, 1997). Therefore, when consumers have a good image of store service quality, they simultaneously form a positive private label image (Wu et al., 2011).

Quality of service is one of the important factors that influence consumer decisions. Therefore, there is a relationship between service quality and purchase intentions (Brady, 2002). Better service leads to positive behavioral intentions and improves consumer purchase intentions and frequency for shopping to stores (Szymanski and Henard, 2001). This shows that when the store provides a good quality of service, customer satisfaction of the store will increase, and the intention to purchase private label products will also increase. Because of the limitations of private label products in terms of advertising and sales locations, the information consumers have related to private label product is not complete when compared with national brand product. Consumers therefore use extrinsic cues, such as store brand image and price, as a reference to evaluate private label products, as well as to reduce the perceived risk of private label products (Shimp and Bearden, 1982). When consumers see that the brand image of a store is getting better, they assume that the perceived risk is low (Kotler and Keller, 2009). A good image of private label can be used as a tool to differentiate themselves from other stores, increase customer loyalty, and increase profits (Micheal et al., 2012). For private label brands of a good image, consumers will have a more positive attitude to private label brands and have higher purchase intentions (Romaniuk and Sharp, 2003). Improve private label brand image enhances consumer purchase intentions (Wu et al., 2011).

According to Lambert (1972) in Rizkalla and Suzanawaty (2012) states that perceived risk can affect customer price awareness.

When perceived risk products are high, consumers will rethink to purchase the product. This condition results in a link between price and quality. Consumers often buy expensive products to avoid risk. Conversely, if perceived risk product is low, this condition will result in price and quality correlation and create price consciousness (Kukar-Kinney et al., 2007) quoted from Wu et al. (2011). Higher product quality reduces the risk that consumers will accept. This is the basis that the high price equals good quality. Consumers are always acting to avoid risk. Therefore, when perceived risk is low, price consciousness increases. Dursun et al. (2011) state that perceived risk has a major impact on purchasing intentions on private label products. When consumers consider private label products as unfamiliar brands, consumers will assume they have a high risk, so consumers will reduce the purchase intentions of private label products (Tseng and Hwang, 2003) in Wu et al. (2011). However, when the perceived risk of a product is low, it increases the price awareness and purchases intention of the private label product. In other words, private label purchase intentions increase when the perceived risk diminishes (Batra and Sinha, 2000).

Price consciousness is a condition in which consumers are not willing to pay higher prices for similar products (Sinha and Batra, 1999). When consumers have a high price awareness means consumers will tend to make purchases of products that have low prices (Moore and Carpenter, 2006). Low price is one of the important factors that attract consumers to purchase private label brand products. This has led to an increase in the likelihood of consumers purchasing private label products (Burton et al., 1998). Consumers use a store image to summarize the overall evaluation that may affect their attitude to private label products. Semeijn et al. (2004) or to assess the quality of private label products (Richardson et al., 1996). A good image store will convey to consumers a number of information that indicates that the retailer's goods and services are of good quality of store facilities, perceived price, store reputation, etc. (Zeithaml, 1981).

Dursun et al. (2011) explains that familiarity has a significant influence on perceived risk and purchase intention. The relationship between the familiarity of private label and perceived risk has been made in several studies suggesting that high private label familiarity may reduce perceptions of consumer risk (Mieres et al., 2006; Richardson et al., 1996). Consumers who are familiar and have brand information, feel confident about the attributes and benefits of the product so that they feel the risk of the product is low (Laroche et al., 1996; Park and Stoel, 2005).

When perceived quality of a product is high then the consumer will be satisfied and likely to make repurchase (Tsiotsou, 2008). According to Yang and Wang (2010) perceived quality becomes one of the important criteria affecting consumer purchase intention to private label products. Richardson et al. (1994) and Richardson et al. (1996) explains that perceived quality is one of the major determinants affecting the purchase of certain brands and market share.

A high level of familiarity is needed to improve the success of private label. Consumers who are more familiar to a product will have a higher than the less familiar (Harlam, 1995). When private

labels are better known to buyers, the difference in risk perception of national brands and private labels is smaller (Mieres et al., 2006).

Mieres et al. (2006) suggests that familiarity encourages consumers to judge that a Private Label product can be an alternative that may have high quality if consumers have never consumed the product directly. This means, when consumers get more knowledge or information about Private Label products, they feel the quality of Private Label products is not much different than the national brand. (Richardson et al., 1996).

Store images to reduce the risk of consumers to buy a product. Agarwal and Teas (2001) stated that the intention to purchase private label product is influenced by consumer perception on retailer ability in producing private label product (DelVecchio, 2001; Semeijn et al., 2004). According to Liljander et al. (2009) a store with a negative store image, tend to have a negative impact on consumer perceptions of the store's products.

#### 2.9. Research Framework

Based on the literature review and discussion that has been described previously, then can be developed a research framework that explains the relationship between research variables. Figure 1 illustrates the relationship of store image, service quality and familiaritytowards purchase Intention of Private Label Brand In Indonesia (Figure 1).

#### 3. RESEARCH METHODS

The research method using explanatory survey, this type of research is descriptive and verifikatif, to give description of each variable descriptively and analyze the relationship of variables to determine the effect of variables. The observation unit in this research is the retail business in Indonesia, the analytical unit is the individual that is consumers that have been shopping and buying private label products. Other criteria are respondents that already have income or have been working. Data collection procedure using non-probability sampling method of convenience sampling technique using or selecting existing respondents and easily accessible.

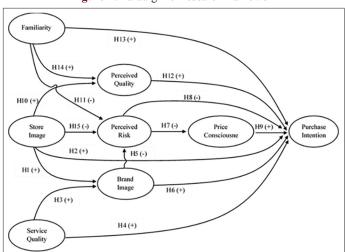


Figure 1: Paradigm of research framework

#### 4. RESULT AND DISCUSSION

Respondents were 200 people, 122 women and 78 men. The age of the majority respondents aged between 21 and 25 years was 114 people, aged 16–20 years and more than 26 years each numbered 23 person and 63 people. Employee respondents work 152 students 48 people. Domicile of majority respondents in Jabodetabek (Jakarta, Bogor, Depok, Tangerang and Bekasi) with 113 people, the rest outside jabodetabek (Table 1).

From the analysis result show that price consciousness hypothesis positively influences to purchase intention with P=0.005. This shows, when consumer price consciousness increases, purchase intention to private label product also increase. Perceived quality has a positive but insignificant relationship to purchase intention. This means that the better the perception of the consumer on the quality of private label, does not guarantee the higher interest or the desire of consumers to buy private label products. After testing the results showed that perceived risk has influence to price consciousness. Perceived risk has a negative and significant relationship to price consciousness. Perceived risk has a significant relationship to purchase intention and shows that the emergence of risk will affect consumers to move to national brand or reduce their purchases of private products label (Tables 2 and 3).

Familiarity significantly influences perceived quality of P = 0.014. So this proves a positive impact on familiarity and perceived quality, which means when consumers have information and

recognize private label products they feel private label products have good quality and not much different than the national brand.

The findings of this study are similar to the results of a study conducted by Dursun et al. (2011) who found that familiarity has a direct impact on perceived risk. When consumers feel familiar and have information on a brand, they feel confident about the product and the benefits of the product so that they feel the risks that will be caused from the product are low. Based on the analysis results known that Familiarity has a significant influence on consumer buying interest. This shows that familiarity remains an important factor to note. If consumers have heard and feel that a product is quite familiar and has been long enough in pasarmaka there is a special attraction for consumers to dare to buy private label products, especially if the consumer ever using it directly in the past, means that when consumers' perceptions of a store get higher, it creates a positive effect on brands owned by the store.

Store image has a positive and significant relationship to purchase intention, this means that the factor imageritel store to influence the decision to buy consumers to private label products. Untuk good store image will convey to the consumer a number of information indicating that goods and services sold are good quality of shop facilities, pricing, store reputation and so on. A store that has a good store image, tends to have a positive impact also on consumer perceptions of the store's products, which means when consumers judge that a store has a good store image in their eyes, then they consider that the products sold have a small degree of risk and tend to be the same as other national brands.

Table 1: Validity and reliability test results

Variables	Indicator	Validity test		Reliability test		
		Loading factor	Conclusion	AVE >0.5	CR >0.7	Conclusion
Purchase intention	PI3	0.844	Valid	0.708	0.906	Reliable
	PI2	0.893	Valid			
	PI1	0.808	Valid			
Price consciousness	PC4	0.696	Valid	0.521	0.811	Reliable
	PC3	0.574	Valid			
	PC2	0.825	Valid			
	PC1	0.768	Valid			
Perceived quality	PQ4	0.660	Valid	0.562	0.774	Reliable
	PQ3	0.742	Valid			
	PQ2	0.659	Valid			
	PQ1	0.654	Valid			
Perceived risk	PR5	0.808	Valid	0.455	0.790	Not reliable
	PR4	0.870	Valid			
	PR3	0.259	Tidak Valid			
	PR2	0.656	Valid			
	PR1	0.608	Valid			
Familiarity	FM4	0.698	Valid	0.556	0.830	Reliable
•	FM3	0.627	Valid			
	FM2	0.927	Valid			
	FM1	0.626	Valid			
Brand image	BI3	0.634	Valid	0.500	0.740	Reliable
-	BI2	0.908	Valid			
	BI1	0.523	Valid			
Store image	SI6	0.806	Valid	0.520	0.864	Reliable
	SI5	0.813	Valid			
	SI4	0.560	Valid			
	SI3	0.670	Valid			
	SI2	0.646	Valid			
	SI1	0.792	Valid			

Table 2: Validity and reliability test results

Variables	Indicator	Validity	Validity test		Reliability test		
		Loading factor	Conclusion	AVE >0.5	CR >0.7	Conclusion	
Service quality	SQ6	0.804	Valid	0.582	0.893	Reliable	
	SQ5	0.777	Valid				
	SQ4	0.765	Valid				
	SQ3	0.823	Valid				
	SQ2	0.697	Valid				
	SQ1	0.702	Valid				

**Table 3: Output regression weights** 

Hypothesis	Path	Estimation	P	Conclusion
1	$PI \leftarrow PC$	0.247	***	Supported data
2	$PI \leftarrow PQ$	0.237	0.195	Not supported data
3	$PC \leftarrow PR$	-0.460	***	Supported data
4	$PI \leftarrow PR$	-0.466	***	Supported data
5	$PQ \leftarrow FM$	0.064	0.014	Supported data
6	$PR \leftarrow FM$	-0.196	***	Supported data
7	$PI \leftarrow FM$	0.148	***	Supported data
8	$PR \leftarrow BI$	-0.579	0.051	Not supported data
9	$PI \leftarrow BI$	0.425	0.053	Not supported data
10	$BI \leftarrow SI$	0.579	***	Supported data
11	$PI \leftarrow SI$	0.601	0.001	Supported data
12	$PQ \leftarrow SI$	0.553	***	Supported data
13	$PR \leftarrow SI$	-0.555	0.002	Supported data
14	$BI \leftarrow SQ$	0.034	0.127	Not supported data
15	$PI \leftarrow SQ$	0.337	***	Supported data

Service quality does not have a positive effect on the brand image, which means when consumers feel the quality service performed by the retail store is good, it does not make consumers assess the brand image of the retail store is also good. The results showed that service quality has an influence on interest buy a consumer against a private label product, if the consumer feels the service quality of the retail store is good and satisfying they will speculate that the products they sell also must have good quality especially for private label products.

The results also show that the better the perception of the consumer on the brand Image, where when consumers are familiar with the private label products are not significantly reduced the consumer's concern about the product or the lower the perception of consumer risk to private label products. there is a significant influence over brand image to purchase intention. The results of this study strengthen research conducted Wu et al. (2011) which became the reference to this study shows the same thing that the brand image does not affect the purchase intention.

# 5. CONCLUSIONS AND RECOMMENDATIONS

The conclusion of this research is that price consciousness has positive and significant effect of purchase intention; perceived quality has a positive but insignificant effect on purchase intention; perceived risk has a negative and significant effect on price consciousness; perceived risk has a negative and significant effect on purchase intention; familiarity has a positive and significant effect on perceived quality; familiarity has a negative and significant effect on perceived risk, familiarity has a positive and significant effect on purchase intention; store image has a positive

and significant impact on brand image; store image has a positive and significant influence on purchase intention; store image has a positive and significant influence on perceived quality; store image has a negative and significant effect on perceived risk; service quality has positive but insignificant effect on brand image; service quality has a positive and significant effect on purchase intention.

Brand image has positive but not significant effect on perceived risk; brand image has a positive but insignificant effect on purchase intention.

Private label has a cheaper price compared to national brand products because private label does not have promotion cost sepertinational brand. This is what makes consumers think the cheap price means to have a low quality or have a quality that is not better than the national brand products. This view should be denied by the retailers for example by providing samples of products of the promo bundling with national brand products, this course will make customers try the private label product itself and can assess private label products directly.

Packaging design (packaging) is one that should be considered by retailers to improve brand image. Today the most private label products have simple packaging compared to national brand products. For that retailers is advised to being able to design a private label packaging products that are more exclusive and more interesting. The better design of private label packaging products will reduce the perception of consumer risk of private label products, because consumers assume that if the manufacturer or retail stores cares about the design of its private label product packaging, the retailer also cares about the quality of the productprivate label.

In this study only use some variables such as Storeimage, familiarity, perceived quality, brand image, service quality, perceived risk, price consciousness and purchase intention on private label products of retail in Indonesia. It is hoped that further research will be done by using research object only on Department Store or Convenience Store. In order to compare whether there are differences in consumer consumption behavior in every retail. The development of retail business in Indonesia is very growing in recent years so many emerging retail-retail with a new name in Indonesia. It is expected that in the next research to test for new retail-retail in Indonesia.

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