Print ISSN: 1738-3110 / Online ISSN 2093-7717
doi: 10.13106/jds.2013.vol11.no9.5

Do Quality-Focused Retailer Brand Types Contribute to Building Store Loyalty in Korea?

Lak-Chae Chung*, Young-Sang Cho**

Abstract

Purpose - The research aim is to shed empirical light on whether quality-focused retailer brands such as Premium brand of Tesco Korea, Prime of Lotte Mart, and Best of E-Mart in the grocery market, make a contribution to developing store loyalty in the Korean market particularly.

Research design, data, methodology - After developing sixconstructs, such as higher quality, stock availability, price levels, national brands, retailer brand attitudes, and store loyalty, the authors adopted exploratory factor analysis, confirmatory factor analysis, chi-square test and structural equation modelling as a research technique.

Results - It was found that higher quality strongly influences the retailer brand attitude formation, and that retailer brand customers were sensitive to price levels. Buyers are, nevertheless, relatively less aware of price levels, when purchasing quality-oriented retailer brand types.

Conclusions - The research implied that quality-oriented retailer brand types make a significant contribution to retailer brands attitude formation, and further, building store loyalty.

Keywords : Retailer Brands, Store Loyalty, Retailer Brand Attitudes, Quality-Oriented Retailer Brands, National Brands.

JEL Classifications : D1, D31, L81, M30.

1. Introduction

Due to intensified retail competition in the Korean retailing market, retailers have designed sophisticated retail strategies such as shelf allocation programs, membership card systems, and retailer brand development to maintain or attract more customers as well as to improve profit structure resulted from price competition. Many authors have pointed out the roles of retailer brands, as part of efforts to increase product margins (e.g. Swan, 1974 Martell, 1986 Richardson, 1997 Baltas, 1999 Burt, 2000 Simmons and Meredith, 1983 McGoldrick, 1984 Hoch and Banerji, 1993 Raju et al., 1995 Narasimhan and Wilcox, 1998 Cho, 2001; Davies and Brito, 2004 Ailawadi and Harlam, 2004). In fact, there are a huge number of articles related to retailer brand roles, as summarized by Cho (2009). Given that the history of retailer brand development in Korea is shorter than in advanced countries, it would be expected that its growth potential is higher than ever before, whilst retailer brand market has been led by hypermarket/discount stores recently, since the first E-Mart store opened in 1993 (Cho, 2009).

Furthermore, with regard to its roles, some researchers argued that retailer brands could help retailers retain customers (e.g. Cunningham, 1959) or build store image (e.g. Simmons and Meredith, 1983 Steenkamp and Dekimpe, 1997 Baltas, 1999 Corstjens and Lal, 2000 Ailiwadi et al., 2001). In order to prevent customers from leaving a store, retailer brand development can be one of the most important marketing vehicles from a retailer's point of view, as demonstrated by previous research (e.g. Steenkamp and Dekimpe, 1997 Wolf, 1999).

On the other hand, against positive arguments associated with retailer brand roles, other authors highlighted through an empirical study that retailer brands might not be able to make a contribution to building store loyalty, because retailer brand-prone customers are more likely to buy retailer brands, even when they switch a store (e.g. Rao, 1969 Buck, 1993). Irrespective of the degree of store loyalty, the customers who are prone to purchase retailer brands are favourable to retailer brand products, regardless of retailers. It can be, thus, concluded that retailer brand program has nothing to do with store loyalty building.

Nevertheless, retailers such as Tesco UK, Tesco Korea, and Lotte Mart have for the most part introduced a variety of retailer brand types, like price-oriented or quality-oriented retailer brands over the world (Cho, 2009). Given that much literature were studied, focusing on the extent to which price-oriented retailer brands are related to store loyalty development, it is necessary to illustrate how much quality-oriented retailer brands contribute to building store loyalty, beyond the above conflict findings. There is little attention to exploring the relationship between building store loyalty and the introduction of high quality retailer brands. The research, therefore, aims at exploring whether quality-focused retailer brand types, such as Premium brand of Tesco Korea, Prime of Lotte Mart, and Best of E-Mart in the gro-

* First Author, Professor of Industrial Channels and Logistics, Kong-Ju National University, Korea. Tel: +82-10-8771-2740. E-mail: chungrc@konju.ac.kr
** Corresponding Author, Professor of Industrial Channels and Logistics, Kong-Ju National University, Korea. Tel: +82-10-4182-4664. E-mail: choyskr1@kongju.ac.kr.

cery market, have made a real contribution to developing store loyalty in the Korean retailing sector.

This study begins to review the existing literature concerned about the factors influencing retailer brand attitude formation as well as store loyalty, and then, suggests a relevant research technique to achieve the research goal. The next section focuses on analysing the data gathered through field survey with a questionnaire, and is followed by research findings. Finally, conclusions, implications and some limitations are given from a practitioner's and an academician's points of view.

2. Literature review and hypothesis development

Even though retailers have introduced retailer brand programs to gain more profits in the early stage of developing retailer brands in Korea from a retailer's perspective (Cho, 2001), it is evident that retailer brands provide additional advantages for retailers, such as store differentiation, creation of better customer value, higher gross margin, customer loyalty development, price discrimination, store image improvement, and the forth.

In particular, considerable efforts were made to explore whether retailer brands could help retailers maintain customers visiting their own retail outlets as a marketing tool over six decades (e.g. Cunningham, 1959 Martell, 1986 Leahy, 1987 Liesse, 1993 Nandan and Dickinson, 1994 Steenkamp and Dekimpe, 1997 Wolf, 1999 Corstjens and Lal, 2000 Ailiwadi et al., 2001 Wallace et al., 2004; Jonas and Roosen, 2005). As a result of such an effort, it is found how much retailer brands make a contribution to building store loyalty or store patronage. It should be, however, remembered that many authors have focused on price-oriented retailer brand types, although retailers have developed quality-oriented retailer brand types.

2.1. Definition of store loyalty

With respect to the emergence of the term, "store loyalty", a few authors (e.g. Berges and Orzoco, 2010) stressed that the word was derived from brand loyalty mentioned by Cunningham (1959), Carman (1970) and East et al. (1995) who proposed that brand loyalty was correlated with store loyalty. They tended, thus, to look at the word, brand loyalty when researching store loyalty-related topics. However, it is not necessary to note the definition or emergence background of brand loyalty here. In terms of how to maintain customers, store loyalty building is one of the most important topics which have attracted many researchers' interest in the retailing academic world, because retailer brands can attract more customers and further, improve sales volume, differentiating themselves from their competitors (e.g. Dawson, 2001; Dhar et al., 2001). With the increasing market share of retailer brands, whether retailer brands can establish store loyalty has been examined (e.g. Cunningham, 1961; Corstjens and Lal, 2000; Ailawadi et al.; 2008). In addition, the term, store loyalty has been used interchangeably with store patronage, although their meanings differ slightly. It should be, therefore, noted the definition of store loyalty here.

Traditionally, store loyalty has been described from a customer's behavioural characteristic point of view, that is, the amount of purchases made at a specificstore as a percent of total spending (Lessig, 1973), whilst AMA (American Marketing Association) has defined it as "the degree to which a consumer consistently patronises the same store when shopping for particular types of products, from a customer's perspective" and "a condition in which a customer regularly patronises a specific retailer, from a retailer's perspective". The authors have adopted the latter concept, because the research implication might be much closer to retailers than customers. On the other hand, AMA has described store patronage as "the degree to which a consumer shops ata particular store relative to competitive outlets", to some extent, similar to the definition of store loyalty. What is evident is that the two terms can be used interchangeably here.

2.2. Loyalty to stores

Although the research supposes that retailer brand developments are concerned about store loyalty building, it is essential to look at whether retailer brands really play a role in establishing store loyalty. It was found by reviewing prior research that there are largely two different arguments. Retailer brands help retailers build store loyalty (e.g. Richardson et al., 1996; Corstjens and Lal, 2000 Ailawadi et al., 2001 Erdem et al., 2004), whilst retailer brands do not contribute to building store loyalty, that is, had nothing to do with store loyalty development (e.g. Tate, 1961; Rao, 1969 Buck, 1993 Bonfrer and Chintagunta, 2004). Accordingly, the previous findings are to some degree questioned, based on the above research findings. Nevertheless, it is inevitable to review prior research results to explore whether quality-oriented retailer brand types contribute to store loyalty building.

Firstly, many researchers have suggested a large number of evidences in support of positive retailer brand roles in terms of building store loyalty (e.g. Richardson et al., 1996; Corstjens and Lal, 2000 Ailawadi et al., 2001 Erdem et al., 2004 Sudhir and Talukdar, 2004). Similarly, Corstjens and Lal (2000) found through theirresearch that retailer brands were the superior marketing vehicle to create store differentiation in a customer's mind, and further, quality-focused retailer brand products prevented customers from leaving a specific store, because the customers had to pay store-switching cost when visiting other stores. Furthermore, the premium brands that retailers have developed are usually targeted to compete with national brands (Laaksonen and Reynolds, 1994). As noted by Corstjens and Lal (2000), when customers are sensitive to product quality as well as brand selections, it would be expected that high quality retailer brands can be used as a way to create store differentiation. What is important is that their research emphasised that national and retailer brands played complementary roles from a retailer's point of view, although the latter was regarded as one of the most important sources making contribution to store loyalty building. Many authors in support of the positive relationship between retailer brands and store loyalty have encouraged retailers to be involved in developing their own brands as well as in improving quality levels.

Surprisingly, Ailawadi and Harlam (2004), however, found that the degree of store loyalty of retailer brand-prone customers varies, depending on the extent to which customers spend their grocery expenditure on purchasing retailer brand products. Moreover, they stressed that rather than the customers who heavily buy retailer brands, medium retailer brand customers contribute to sales increase and store loyalty building. As the major reason why heavy purchasers do not contribute to store loyalty building, the researchers highlight that they are always loyal to retailer brands, irrespective of a specific retailers. It means that they do not care about a particular retailer, and are likely to buy retailer brands, whenever switching stores. Consequently, they are less loyal to a specific retailer brand as well as a store. However, medium retailer brand buyers are relatively more loyal to a store than heavy and light users.

With respect to the relationship between store loyalty and retailer bands, there is the different view which the customers who are loyal to a specific retailer are prone to show favourable attitudes towards retailer brands, that is, to buy more retailer brands (Baltas, 2003), as opposed to the above findings. This argument can be interpreted that less loyal customers to a particular store are less likely to purchase retailer brands than those with higher store loyalty (Cunningham, 1959).

Secondly, Dick et al. (1995) found that buyers who were loyal to stores were prone to purchase retailer brands, whilst KPMG (2000) argued that consumers who were more likely to purchase store brands, tended to be store-loyal, in consistent with Corstjens and Lal (2000), Ailawadi et al. (2001) and Erdem et al. (2004). Furthermore, together with Rao (1969), Buck (1993) statedthat, regardless of the degree of store loyalty, the heavy users of retailer brands were more likely to show a strong propensity to buy them, even when they switched a store. In other words, customers in favour of retailer brands are more loyal to retailer brands than stores, irrespective of retailers. As a consequence, it is unwise to say that retailer brands always contribute to building store loyalty (Ailawadi and Keller, 2004).

Considering the two above conflicting findings, it is necessary to look at whether a retailer brand program as a marketing vehicle is available to establish store loyalty.

From a different angle, with the increasing interest in store loyalty, authors tend to consider store loyalty as a retailer's bargaining power in the vertical market chain, that is, the more a retailer gains store-loyal customers, the stronger the retailer's buying power to achieve the profits being generated in the vertical chain, from a retailer's perspective (Berges and Orozco, 2010). Associated with bargaining power, it should be noted that retailers are able to gain better contract conditions with suppliers, that is, retailers can use negotiation power to obtain better trading terms (Narasimhan and Wilcox, 1998). As opposed to this argument, some researchers highlighted through an empirical study that buying power did not contribute to overall profit margin improvement (Messinger and Narasimhan, 1995).

As a result, it is difficult to say that retailer brand development helps retailers to establish customer store loyalty. The research is, therefore, needed to re-examine prior contradictory research results and further, to identify the degree of the influence of quality retailer brand types on building store loyalty.

2.3. Quality retailer brands

Needless to say, quality has a strong impact on the decision-making process of customers (Hoch and Banerji, 1993). In respect of customer perception of product quality, there have been many empirical studies (e.g. Dawar and Parker, 1994). Moreover, Stambaugh (1993) stated that retailer brands would not succeed in the marketplace without the combination of low price and high quality, in consistent with Roach (1995) who found that 30 % of retailers made significant efforts to introduce high quality retailer brands with a growing enthusiasm to compete directly with market leading brands on quality as well as image, not just price. In other words, in line with a price issue, quality has been regarded as one of the focal points in the retailing academic world (e.g. Zeithaml, 1988). Compared with the past when concentrated on lowering retailer brand prices, retailers have turned their attention into quality improvement (Quelch and Harding, 1996).

In addition, as a part of retail strategies to improve retailer brand image as well as to increase retailer brand market share, many authors have suggested that retailers have to allocate marketing resources to quality improvement or the development of high quality retailer brand products (e.g. Zeithaml, 1988; Quelch and Harding, 1996; Grunert et al., 2006), rather than constantly focusing on lowering retailer brand prices. Since retailer brands appeared in the marketplace, a quality issue has continuously attracted authors' attention, owing to poor quality perception. Similarly, Corstjens and Lal (2000) highlighted that quality-oriented retailer brand products could increase a retailer's profitability, and further, make a considerable contribution to creating greater store differentiation, whilst this kind of retailer brand could help a retailer to build store loyalty, due to higher store-switching-costs from a customer's point of view. With the aim of achieving such a goal, many retailers have introduced premium retailer brands, as pointed by Quelch and Harding (1996). On the premise that customers are prone to patronise quality products, retailers have upgraded existing retailer brand quality, even giving up developing retailer brands with lower quality, as shown in the British case which retailers withdrew generic brand program, although French retailers enjoyed "no frill" products (Fernie and Pierrel, 1996).

When it comes to the customer perception of retailer brands, 70 % to 72 % of shoppers regarded generic brand quality as being equal to other brand products, whilst the rest of them perceived it to be inferior to others (Dietrich, 1978). As opposed to Dietrich (1978), McGoldrick (1984) found that about 30 % of customers who bought generic brand products were satisfied with their quality levels, even though they thought that generics offered better value for money from a customer's perspective. Although there exist conflict arguments, retailers are more likely to believe that quality improvement encourages customers to trust retailer brand products, as noted by many authors (e.g. Quelch and Harding, 1996). It is, therefore, worthwhile reviewing Batra and Sinha's finding (2000), which product quality is likely to encourage customers to switch from national to retailer brands, owing to uncertainty about product quality. In addition, it was found that the customers who were less likely to purchase retailer brands perceived retailer brand quality to be inferior to that of national brands (e.g. Strang et al., 1979; Granzin, 1981; Bellizzi et al., 1981; McEnally and Hawes, 1984; Choi and Coughlan, 2006). This result stimulates retailers to improve retailer brand quality and further, contributes to the growth of retailer brand market share (Hoch and Banerji, 1993).

As pointed by the retailing academic world, the quality of retailer brands is perceived to relatively be lower than that of national brands by customers, although many authors argue that most of customers are aware of the quality improvement of retailer brands. What is evident is that retailers have continued to upgrade quality levels, regardless of retailer brand types. Retailers have also introduced a variety of quality retailer brands, with the aim of improving the customer perception of retailer brand quality (Raju et al., 1995).

Surprisingly, to my knowledge, there is, however, no research which studied whether quality-focused retailer brand types such as Finest of Tesco UK, Premium of Tesco Korea and Prime of Lotte Mart as a retailer brand contribute to store loyalty building in reality. By contrast, many researchers have paid significant attention to the relationship between the quality levels of retailer brand products, rather than a quality brand type, and retailer brand roles (e.g. Corstjens and Lal, 2000 Ailawadi et al., 2008; Berges and Orzoco, 2010). Accordingly, the researchers propose that:

H 1 Higher quality retailer brand products are positively related to retailer brand attitude formation.

2.4. Stock availability

It is interesting to note whether customers leave to go to other stores, when the products they want to buy are out of stock on shelves. Other thing being equal, this exploration is able to demonstrate the degree of store loyalty of customers. It is, therefore, essential to look at existing literature related to customer behaviours in the event of stock-out.

As pointed by prior studies (e.g. Schary and Christopher, 1979; Campo et al., 2000), when customers come across stock-out, there are generally expected four options, such as (1) postponement of buying, (2) buying alternative brands, (3) switching to another size, and (4) visiting other stores. It can be said that the first option is strongly associated with store loyalty, as opposed to the last one. In the long term, all stock-outs might be able to reduce customer satisfaction and further, damage store loyalty built in a customer's mind (Fitzsimons, 2000). Depending on the characteristics of product categories, customers faced with stock outs tended to show different responses. As evidence, Verbeke et al. (1998) found through an empirical study that in case of cooking margarine, 34 % of customers switched a store, whilst in case of soft drink, 14 % visited another stores. What is important is that stock availability differently affects customers. The authors, thus, suggest the following hypothesis:

H 2 Stock availability makes a positive contribution to retailer brand attitude formation

2.5. Price levels and national brands

It is widely accepted that retailer brand customers are strongly influenced by a price factor, when making a buying decision (e.g. Omar, 1996). With regard to the relationship between price levels and price-consciousness, some authors have been interested in identifying the characteristics of customers who are likely to purchase retailer brands, without considering retailer brand types (e.g. Tellis and Gaeth, 1990; Monroe and Petroshius, 1981; Erickson and Johansson, 1985; Lichtenstein et al., 1993), whilst other researchers argue that the degree of price sensitivity is closely related to socio-demographic factors, such as income, age, sex, education, social status, and the forth (e.g. Gabor and Granger, 1961 Lumpkin et al., 1986).

Regardless of lower or higher prices, price levels have an impact on customer intentions to buy retailer brands, as demonstrated by prior research (e.g. Putsis and Cotterill, 1999). As pointed by Cho (2009), the retailers who have carried quality-oriented retailer brand products have to increase selling prices to gain enough product margins, due to higher product costs resulted from better raw materials. It means that quality improvement should be closely related to price increase. Consequently, the prices of quality-focused retailer brands might be able to slightly be lower than that of a national brand, or the same as, even higher than, that of market leading brands. Of course, it is expected that higher prices affect retailer brand customers, relatively compared with that of market leaders. Without national brands on store shelves, it might be easier to promote retailer brands with higher prices. However, from a customer's perspective, they tend to regard national brand prices as a reference point to make a buying decision. It is, thus, essential to investigate the degree of price influences, concerned about quality trust. Many authors highlighted that customers perceived prices to be an indicator to evaluate product quality (e.g. Newman and Becknell, 1970 Larmbert, 1972). In other words, how to price retailer brand products is closely related to the formation of customer quality perception. It should be, thus, investigated whether retailers price them higher than that of a national brand might affect potential retailer brand customers.

In addition, it is interesting to look at the customers who are more likely to buy quality-oriented products, rather than price-oriented products. Basically, retailer brand customers are relatively more sensitive to prices, rather than quality, as noted by previous studies (e.g. Hansen et al., 2006). Similarly, McGoldrick(1984) emphasised that customers bought retailer brands because of lower prices, that is, more than 30% was lower than market leading brand prices. In case of quality-focused retailer brand types, by contrast, it would be difficult for retailers to lower prices at such a level. Given that the customers believe that higher product prices the better product quality (Tull et al., 1964), however, there is no doubt that the higher prices of quality-oriented retailer brand types might guarantee customers better quality. Like national brands, retailers might be able to take advantage of such a customer perception of quality product in terms of price levels.

Rather than retailer brands, some authors found that national brands have made a significant contribution to building store loyalty (e.g. Ngobo, 2011). As evidence, Sainsbury's and Tesco UK have kept their retailer brand market shares at the around 50 % of sales volume, even though they have had an ability to develop various product categories as a retailer brand, and further, their own brands have delivered much more profits than national brands. In a word, they are afraid that the increase of retailer brand shares might discourage customers to visit their stores, because of narrowed product assortments associated with the shopping satisfaction of customers. It can be, thus, said that national brands are closely related to building store loyalty, although not influencing retailer brand attitude formation. The researchers, therefore, suggest the following hypothesis:

H 3 Price levels of quality-focused retailer brand types are not related to retailer brand attitude formation.

H 4 National brands are not related to retailer brand attitude formation.

H 5 National brands positively influence store loyalty building

2.6. Retailer brand attitudes

There are a large number of researchers who have paid considerable attention to customer attitudes towards retailer brands (e.g. Gomez and Rubio, 2010 Rha and Cho, 2011). In order to measure retailer brand attitudes, many authors have developed a variety of variables, such as quality perception, price value perception, perceived risks, deal proneness, exploration, brand loyalty, brand name awareness, and so on, by using a Likert scale method. How to gauge or quantify the common characteristics of retailer brand customer attitudes should be the key point to justify the research process and further, to gain research validity.

It is, however, not necessary here to use the whole variables mentioned by previous research, given that the research focuses on the relationship between quality-oriented retailer brand types and customer attitudes towards them. The authors have accordingly selected a few major factors directly concerned about the customers who are more aware of quality, in terms of quality levels, stock-out, price levels, and comparison with national brands. It should be also noted that these aspects are interrelated with each other, as pointed by Rha and Cho (2011) who found through an empirical study that many factors had an impact on forming customer attitudes towards retailer brands positively or negatively, together with Gomez and Rubio (2010).

Accordingly, it would be expected that the positive customer attitudes towards the quality-focused retailer brands being sold at a specific store are able to establish store loyalty, in consistent with some authors who argue that retailer brand development could improve retailer brand loyalty as well as store loyalty (e.g. Cunningham, 1959 Martell, 1986 Nandan and Dickinson, 1994 Steenkamp and Dekimpe, 1997 Corstjens and Lal, 2000). Based on the above findings, the research hypothesises that:

H 6 Positive retailer brand attitudes towards quality-focused retailer brand types contribute to building store loyalty.

2.7. Store loyalty measurement

In order to measure the degree of sore loyalty, the researchers have developed a variety of measurement variables, such as market share, shopping expenditure, store image, convenience, services, product ranges, category level store revenue and profits from each household, and the forth (e.g. Cunningham, 1961; Elrod, 1988 Sudhir and Talukdar, 2004). As a widely accepted criterion to investigate the correlation between retailer brands and store loyalty amongst those variables, Cunningham (1961) proposed "market share in value" or called Share of Wallet (SOW) to gauge the extent to which a customer was loyal to a specific store. By measuring the proportion of a shopper's outlay in a store, the extent to which customers were loyal to a specific store might be able to be checked (e.g. Cunningham, 1959 Tate, 1961). By analysing the correlation between spending and store loyalty or patronage, it can be said that the degree of retailer brand contribution to retailers would become apparent.

By contrast, it is interesting to note that Tate (1961) highlighted through an empirical study that retailer brands were not a significant marketing tool to entice customers to visit a store over and over again. Without considering how many SKUs of retailer brand products retailers such as A & P, Kroger and Safe way displayed on store shelves, however, it would be difficult to accept the Tate's finding, because the different unit shares of retailer brands might influence customers differently. Given that retailers have developed retailer brands amongst the product categories frequently purchased by customers, simply measuring the degree of store loyalty from a market share's point of view might be able to distort the meaning of store loyalty in reality. When adopting this measurement method, authors have to consider the product ranges including retailer brands. In other words, what percentage of retailer brand SKUs consists of product assortments should be given authors' attention. Therefore, in the research, this method should be avoided to measure the behavioural characteristics of retailer brand customers. Furthermore, it should be remembered that customers purchase manufacturer brands in case of product categories without retailer brands. If prior studies were carried out, on the premise that customers always selected what they want between manufacturer and retailer brands, the research results could have been accepted as a good academic achievement without doubt. Thus, rather than using market share or shopping outlays suggested by prior research, to gauge the degree of store loyalty, the authors developed the new measurement variables, as seen in Table 1.

To complement the above problematic issues, even though Sudhir and Talukdar (2004) measured store loyalty by using slightly different variables like (1) retailer brand share index, (2) Herfindahl index of retailer brand shares across sub-categories and (3) Herfindahl index of shares within the edible food category, it is not easy to say that their findings exactly demonstrated how much retailer brands contributed to store patronage building. In spite of their efforts, they overlooked the fact that customers did not simultaneously buy both retailer brand and national brand products at the same product category.

Nevertheless, there is little attention to the degree of quality, although some researchers pointed that retailer brand products with differentiated quality might be able to differentiate themselves from oth-

<Table 1> Measurement variables influencing store loyalty

Constructs	Variables	Constructs	Variables
1) Higher quality	-Quality satisfaction -Recommendation -Quality trust -Quality differentiation -Quality comparison	2) Stock availability	-Stock-out -Display on shelves -Enough stocks -Stock-out frequency -Range supplement
3) Price levels	-Price perception -Price comparison -Price satisfaction -Price acceptance -Price influence	4) National brands	-National brand preference -Brand consciousness -Product ranges -Price perception -Quality trust -Store selection
5) Retailer brand attitudes	-RB preference -Buying always RB -Favourable attitudes -Emphasis on value for money -Serving RB to guests	6) Store loyalty	-Visiting frequency -Degree of RB influence -Recommendation -Reasons visiting other stores

* RB (Retailer Brands)

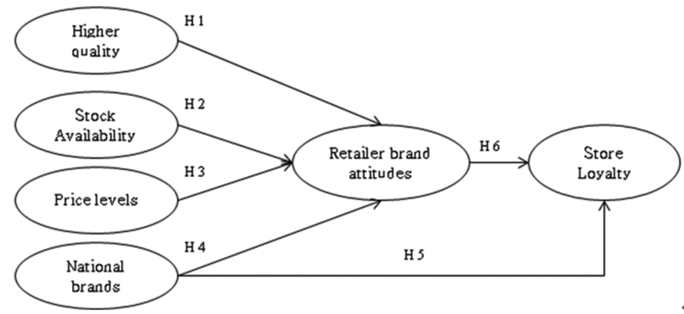
ers (e.g. Corstjens and Lal, 2000 Narasimhan and Wilcox, 1998). In order to measure the extent to which customers are loyal to a specific store, criteria mentioned by earlier studies such as a market share or a shopper's outlay might be accepted as the important element from a quantitative perspective. However, other thing being equal, it should be noted that they have some limitations to identify how much a quality factor is closely related to building store loyalty.

Consequently, the authors made an effort to quantify four major constructs with a few sub-variables, focusing on quality-related elements, except for unnecessary measurement variables used in previous research, as seen in Figure 1.

3. Research methodology

3.1. Population profile and data collection

In terms of data collection, it should be noted how the authors gathered relevant customer information. Before field survey, the research pretested the questionnaire designed at the early stage with the 10 interviewees aged from 20s to 60s and recommended by the authors' friends, and then, redesigned with the aim of making respondent understand easily questions. With a rewritten questionnaire, data gathering was conducted over three months, starting from February up to April in 2012, in both Seoul and Kyoung-Gi province. As a research population, the 350 respondents who have experienced shopping at E-Mart, Lotte-Mart and Tesco Korea, aged from 20s to 60s, regardless of buying retailer brand products, took part in this survey. Amongst350 respondents, available questionnaires were 332, and then, its respondent rate reached to 94.3 %.



<Figure 1> Conceptualised research model

With respect to a questionnaire structure, it is necessary to note that undereach construct based on previous research results, the authors developed a variety of questions to identify the relationship between constructs and variables, whilst the questionnaire consisted of 7 sections, including socio-demographic questions. Based on the existing empirical literature to explore the customer buying patterns related to retailer brand purchase, furthermore, the research adopted a five point Likert-scale technique.

In particular, the most of participants are females, rather than males. Given that shopping is traditionally regarded as one of the chores carried by housewives, selecting more females as a research subject would be helpful to increase research reliability.

3.2. Test of dimensionality

Considering that different research techniques might be able togive rise to different research results, it is very important to choose right analysis methods. Accordingly, in order to increase research reliability as well as validity, the authors adopted a few research methodologies such as exploratory factor analysis (EFA), confirmatory factor analysis (CFA), chi-square test and structural equation modelling.

As a preliminary step, the authors used a factor analysis method to explore the relationship between the constructs and variables developed through literature review by using the principal components model with the oblique rotation technique. Oblique rotation was applied, given that the goal of the EFA was to obtain theoretically meaningful factors, and not to reduce the number of variables. First of all, the research explored the relationship between the factors affecting retailer brand attitudes and the degree of their influence on the retailer brand attitudes towards store loyalty.

The authors found that the collected data passed the thresholds for sampling adequacy (KMO 0.882, Bartlett's Test of Sphericity 3636.06, $p < 0.000$). In relation to the KMO value, the figure, 0.882, is higher than 0.7 recommended by Kaiser (1974). It means that its measure of sampling adequacy test is available. As a result of adopting EFA method, amongst five variables under the construct of price levels, the research got rid of three items, that is, price perception, price satisfaction and price acceptance, because they demonstrated high cross-loadings. In turn, of stock availability variables, the enough stock was removed and further, the researchers eliminated store selection variables from the national brand construct, as seen in Table 2. Consequently, of 30 observed variables under 6 constructs, the research totally removed 5 items. On the other hand, the accumulated variance value reached to 61.8%, which means that the data gathered and analyzed were reliable to examine the research model. In other words, the unidimensionality of construct as well as variable measures was confirmed since each item loaded highest on its intended factor.

3.3. Measurement model

The researchers used CFA to assess the properties of the measures, whilst adopted Amos 19.0 with maximum likelihood estimation (MLE) to evaluate the measurement model. In order to demonstrate whether a research model is suitable, the researchers took advantage of Chi-square test. Except for the Chi-square statistic ($\chi^2 = 929.169$, $p<0.000$), it was found that all fit indices demonstrated a good fit with the data (CMIN/DF: 3.249; GFI: 0.817; AGFI: 0.875; NFI: 0.849; TLI: 0.883; CFI: 0.809; RMSEA: 0.062). As such, the analysis results confirmed the dimensionality of the solution and suggested convergent and discriminant validity.

Furthermore, we made an effort to increase the validity and reliability of the measures by the computation of Cronbach's alphas, composite reliabilities (CR), and Average Variance Extracted (AVE) scores (see Table 2 & Table 3). Based on the analysis results, it has become apparent that the measures were obviously trustworthy. As evidence, Cronbach's alphas as well as composite reliability values are over 0.60, and furthermore, all AVEs surpassed the 0.50 guideline. It should accordingly be noted that the convergent validity of the measures was confirmed by the factor loadings (CFA), alphas, and AVEs, given that all scores exceeded accepted rules of thumb proposed by previous literature (factor loadings: 0.40; alpha's: 0.60; AVEs: 0.50).

Finally, we conducted two additional tests to gauge the degree of discriminant validity. First, we used the CFA technique to study the within-construct item factor loadings and compared these to across-construct item loadings. Since all within-construct item loadings were high, and lower than the cross-loadings, discriminant validity could be assumed. The researchers, moreover, examined the individual AVEs and compared the analysis results with the squared correlations amongst the constructs, as shown in Table 3. All AVE values exceeded the values of the squared correlations among the constructs in the corresponding rows and columns (see Table 3). Discriminant validity was, therefore, demonstrated again.

As a statistical research method, the authors adopted the structural equation modelling (Amos 19.0; MLE) to estimate casual relation between the variables developed (see Figure 2). As a result, apart from the Chi-square statistic results ($\chi^2 = 656.208$, $p<0.000$), it was found that the rest of analysis figures show a good fit with the data: CMIN/DF: 2.319; GFI: 0.863; AGFI: 0.830; NFI: 0.823; TLI: 0.873; CFI: 0.889; RMSEA: 0.063).These data set allowed the researchers to continue this study.

Furthermore, to identify the estimates of the magnitude and significance of hypothesised causal connections between proposed variables, a path analysis technique was used. In particular, considering the conceptualized research model diagram, this research methodology should be needed. As seen in Table 4, except for price level as the factor impacting retailer brand attitudes, the authors found that the rest of them were significantly related to retailer brand attitude formation, while national brands had nothing to do with store loyalty building.

As a consequence, the analysis results strongly confirmed the predictive power of the model. The amount of variance explained is quite higher than suggested guidelines.

3.4. Findings

Based on the above research methods, the authors made an effort to demonstrate whether the proposed hypotheses were supported or not. As seen in Table 5, amongst seven hypotheses developed, five ones were accepted, whilst two ones rejected.

There is a need for better explaining the test results of hypothesis to make readers understandable. Through prior studies, it was found that consumers tended to perceive retailer brand products to be inferior to national brands in terms of quality levels (e.g. Dietrich, 1978; Strang et al., 1979 Granzin, 1981; Bellizzi et al., 1981; McEnally and Hawes, 1984; Choi and Coughlan, 2006). Similarly, it was demonstrated that a quality factor has a positive impact on the formation process of retailer brand customers (H 1), as pointed by many researchers (e.g. Batra and Sinha, 2000).

Also, with regard to stock availability(H 2), the research confirmed that the stock-out of quality-focused retailer brand types made customers disappointed, even though they did not switch a store. In other words, keeping enough stock at a store or on store shelves plays an important role in forming retailer brand attitudes.

<Table 2> Factor Analysis and Reliability

	Factor loading	Mean	Composite Reliability	Cronbach's α
Higher Quality (eigen value= 7.755, % of variance=29.8%)				
Quality satisfaction	0.733	3.11	0.846	0.84
Recommendation	0.588	2.37		
Quality trust	0.745	2.96		
Quality differentiation	0.733	2.64		
Quality comparison	0.727	2.84		
Stock Availability (eigen value=1.529, % of variance=5.9%)				
Stock-out	0.565	2.57	0.620	0.693
Display on shelves	0.607	2.45		
Stock-out frequency	0.499	2.36		
Range supplement	0.706	2.31		
Price Levels (eigen value=1.17, % of variance=4.5%)				
Price comparison	0.745	3.7	0.865	0.605
Price influence	0.785	3.6		
National brands (eigen value=1.875, % of variance=7.2%)				
National brand preference	0.703	3.65	0.661	0.772
Brand consciousness	0.682	2.7 0		
Product ranges	0.572	2.65		
Price perception	0.769	3.47		
Quality trust	0.774	3.03		
Retailer brand attitudes (eigen value=2.524, % of variance=9.7%)				
RB preference	0.636	3.05	0.931	0.863
Buying always RB	0.7207	2.83		
Favourable attitudes	0.695	2.62		
Emphasis on value for money	0.733	3.06		
Serving RB to guests	0.726	3.26		

Store loyalty (eigen value=1.232, % of variance=4.7%)				
Visiting frequency	0.728	3.36	0.888	
Degree of RB influence	0.828	2.52		0.743
Recommendation	0.557	2.11		
Reasons visiting other stores	0.468	2.18		

Note: Cumulative %= 61.8%

On the other hand, the analysis result allowed the authors to get rid of H 3that price levels were not related to retailer brand attitude formation, as Omar (1996) stressed that customers tended to buy retailer brands due to lower prices. In a word, a price factor might affect customers when making a buying decision, although they believe that a higher price indicates higher quality.

By contrast, with regard to the degree of national brand influence on customer attitudes towards quality-oriented retailer brand products, the research proposed that national brands have nothing to do with retailer brand attitude formation (H 4). As a result of analyzing research data, this hypothesis was accepted. It can be, thus, expected that national brand ranges do not influence customer attitudes towards retailer brands.

Likewise, as a marketing tool to attract customer attention and further, build store loyalty (e.g. Ngobo, 2011), retailers deal with national brand products. Nonetheless, through this study, it was found that a national brand assortment did not affect store loyalty building. H 5 was not, therefore, supported.

<Table 3> Cross-construct Squared Correlation and AVE

	Mean	SD	2	3	4	5	6	AVE
AVE								
Higher Quality	2.78	0.77	**0.669**					
Stock Availability	2.42	0.87	.537**	**0.595**				
Price Levels	3.65	0.94	.157**	.188**	**0.537**			
National brands	3.10	0.81	.206**	.313**	.150**	**0.538**		
Retailer brand attitudes	2.98	0.77	.582**	.535**	.261**	.332**	**0.589**	
Store loyalty	2.54	0.81	.503**	.374**	.115*	.383**	.400**	**0.519**

Note: the bold scores are the AVEs of the individual constructs. Off-diagonal scores are the squared correlations between the constructs. * = P<0.05, ** = P<0.01

<Table 4> Path Coefficients Estimates

Path	Estimate	S.E.	C.R.	P
Higher_Quality -> RB_Attitudes	0.629	0.109	5.767	0.000
Stock_Availability-> RB_Attitudes	0.348	0.100	3.485	0.000
Price_Level-> RB_Attitudes	0.064	0.080	0.791	n.s
National_Brand-> RB_Attitudes	0.214	0.058	3.670	0.000
National_Brand -> Store_Loyalty	0.015	0.055	0.271	n.s
RB_Attitudes -> Store_Loyalty	0.679	0.111	6.104	0.000

Note: all expected relationships are positive in nature; n.s refers to non-significance.

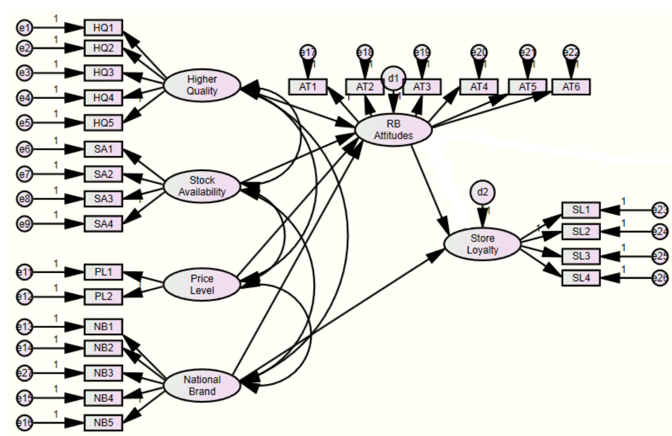
<Table 5> Hypotheses Testing Results

Parameter	Description	Hypothesis supported
Hypothesis 1	Higher_Quality -> RB_Attitudes	Yes
Hypothesis 2	Stock_Availability-> RB_Attitudes	Yes
Hypothesis 3	Price_Level-> RB_Attitudes	No
Hypothesis 4	National_Brand-> RB_Attitudes	Yes
Hypothesis 5	National_Brand -> Store_Loyalty	No
Hypothesis 6	RB_Attitudes -> Store_Loyalty	Yes

More importantly, however, the researchers found that retailer brand attitudes have a positive impact on building store loyalty (H 6), as demonstrated by previous research (e.g. Cunningham, 1959 Martell, 1986 Nandan and Dickinson, 1994 Steenkamp and Dekimpe, 1997 Corstjens and Lal, 2000 Rha and Cho, 2011).

4. Conclusions

Through an empirical study, the research delivers a few implications for academicians as well as practitioners. From a researcher's point of view, this study made a contribution to developing a new research area over the retailing academic world, compared to the previous literature focusing on identifying the customer characteristics of price-oriented retailer brand types. Given that retailers have carried a few different retailer brand types according to quality levels, even though quality-focused retailer brand types differ from low-priced retailer brands, in terms of customer behaviours and contribution to store loyalty building, little attention has been paid. This study is, therefore, a useful work.



<Figure 2> Conceptual Model

By reviewing the prior research conducted by Putsis and Cotterill (1999), it was confirmed that retailer brand customers were sensitive to price levels. Surprisingly, by contrast, the authors found that a quality was perceived as one of the most important factors influencing the retailer brand attitude formation of customers. Similarly, buyers are less aware of price levels, when purchasing quality-oriented retailer brand types. This is a significant finding in the Korean marketplace as well as in the retailing academic world.

More interestingly, in contrast with the fact that national brands generally play an important role in increasing store traffic (e.g. Ngobo, 2011), the research implied that they were not influential in Korea. It can be interpreted as the sign that the attractiveness of national brands has become weaker than ever before in the Korean market. In addition, many researchers argued that retailer brand programs were prone to make customers favourable to a store, that is, could establish store loyalty as well as customer loyalty (e.g. Cunningham, 1959 Martell, 1986 Nandan and Dickinson, 1994 Steenkamp and Dekimpe, 1997 Corstjens and Lal, 2000). In the same vein, this statement was verified through our research again. What is important is, however, that store loyalty has an impact on retailer brand attitudes. In a sense, retailer brand attitudes have been obviously influenced by store loyalty and vice versa.

As a consequence, quality-oriented retailer brand types make a significant contribution to retailer brands attitude formation, and further, building store loyalty

From a practitioner's perspective, the authors draw the conclusions that Korean customers consider product quality as an important factor when buying quality-oriented retailer brands. It means that retailers have to spend their resources on improving quality, attempting to lower prices simultaneously. Like other brand types, also, stock-out at a retail outlet should be prevented, because they can negatively affect retailer brand attitude formation.

4.1. Limitations and future direction

There are some limitations during this survey and future research directions. It would be difficult to say that the research results achieved in Korea can generalise customer buying behaviours over the world. It means that this research has delivered the Korean characteristics, when buying retailer brands.

The future research should, thus, investigate the buying patterns of the customers of other countries before generalising the research finding, in terms of research populations. Also, the research findings result from the lower awareness of retailer brands from a customer's perspective. In other words, as the market share of retailer brands has increased, that is, its awareness has become higher and higher, the present research results might not be accepted in the future. It will be, therefore, necessary to look at retailer brand customers with the same research model as well as technique again, when retailer brand market share will considerably become higher than present.

Received: March 18, 2013.
Revised: August 13, 2013.
Accepted: September 04, 2013.

References

Ailawadi, K. L. & Harlam, B. (2004).An Empirical Analysis of the Determinants of Retail Margins: The Role of Store-Brand Share. *Journal of Marketing*, 68(1), 147-165.

Ailawadi, K. L. & Keller, K. L. (2004).Understanding retail branding: conceptual insights and research priorities. *Journal of Retailing*, 80(4), 331-342.

Ailawadi, K. L., Neslin, S., & Gedenk, K. (2001). Pursuing the value conscious consumer: Private labels versus national brand promotions. *Journal of Marketing*, 65(1), 71-89.

Ailawadi, K.L., Pauwels, K., &Steenkamp, J.B.E.M. (2008). Private-Label Use and Store Loyalty. *Journal of Marketing*, 72(6), 19-30.

Baltas, G. (1999). Understanding and managing store brands. *The Journal of Brand Management*, 6(3), 175-187.

Baltas, G. (2003).A combined segmentation and demand model for store brands. *European Journal of Marketing,* 37(10), 1499–1513.

Batra, R., & Sinha, I. (2000). Consumer-level Factors Moderating The Success Of Private Label Brands. *Journal of Retailing*, 76(2), 175-191.

Bellizzi, J.A., Krueckeberg, H.F., Hamilton, J.R., & Martin, W.S. (1981). Consumer Perceptions of National, private, and Generic Brands. *Journal of Retailing*, 57(4), 56-70.

Berges, F., & Orozco, V. (2010). Measures of store loyalty in French food retailing. *Reviews of Agricultural and Environmental Studies,* 91(3), 261-277.

Bonfrer, A., & Chintagunta, P.K. (2004).Store brands: Who buys them and what happens to retail prices when they are introduced?. *Review of Industrial Organization*, 24(2), 195-218.

Buck, S. (1993). Own label and branded goods in Fmcg market: An assessment of the facts, the trends and the future. *The Journal of Brand Management*, 1(1), 14-21.

Burt, S.L. (2000). The Strategic Role of Retail Brands in British Grocery Retailing. *European Journal of Marketing*, 34(8), 875-890.

Campo, K., Gijsbrechts, E., & Nisol, P. (2000). Towards understanding consumer response to stock-out. *Journal of Retailing*, 76(2), 219-242.

Carman, J.M. (1970). Correlates of brand loyalty: Some positive Results. *Journal of Marketing Research,* 7(1), 67–76.

Cho, Y.S. (2001). *Retailer brand development and handling processes: A comparative study of Korea and Japan.* Kobe, Japan: Thesis for master in UMDS.

Cho, Y.S. (2009). Retailer brand development and handling processes: A comparative study of Tesco Korea and Local Korean retailers, Stirling. UK: Thesis for Doctorate in the University of Stirling.

Choi, S.C., & Coughlan, A.T. (2006). Private labelpositioning: Quality versus feature differentiation from the national brand. *Journal of Retailing*, 82(2), 79-93.

Corstjens, M., & Lal, R. (2000). Building Store Loyalty Through Store Brands. *Journal of Marketing Research*, 37(3), 281-291.

Cunningham, R.M. (1959). Brand loyalty and Store Loyalty Interrelationships. Proceedings of the National Conference of the American Marketing Association, June, 210-214.

Cunningham, R.M. (1961). Customer Loyalty to Store and Brand. *Harvard Business Review*, 39(6), 127-137.

Davies, G., & Brito, E. (2004). Price and quality competition between brands and own brands; A value systems perspective. *European Journal of Marketing*, 38(1\2), 30-55.

Dawar, N., & Parker, K. (1994). Marketing universals: consumers' use of brand name, price, physical appearance and retailer reputation as signals of product quality. *Journal of Marketing*, 58(2), 81-95.

Dawson, J.A. (2001). Is there a new commerce in Europe?. *The International Review of Retail, Distribution and Consumer Research*, 11(3), 287-299.

Dhar, S.K., Hoch, S.J., & Kumar, N. (2001). Effective category management depends on the role of the category. *Journal of Retailing*, 77(2), 165-184.

Dick, A., Jain, A., & Richardson, P. (1995). Correlates of store brand proneness: some empirical observations. *Journal of Product and Brand Management*, 4(4), 15-22.

Dietrich, R. (1978). A first-time look at how shoppers react to generic products. *Progressive Grocer*, February, 80-84.

East, R., Harris, Gill, P.H., Hammond, W., & Hammond, K. (1995). Correlates of first-brand loyalty. *Journal of Marketing Management*, 11(5), 487-497.

Elrod, T. (1998).A management science assessment of a behavioural measure of brand loyalty. *Advances in Consumer Research*, 15, 481-486.

Erdem, T., Zhao, Y., & Valenzuela, A. (2004). Performance of store brands: a cross-country analysis of consumer store brand preferences, perceptions, and risk. *Journal of Marketing Research*, 41(1), 86-100.

Erickson, G.M., & Johansson, J.K. (1985). The Role of Price in Multi-Attribute Product Evaluation. *Journal of Consumer Research*, 12(2), 195-199.

Fernie, J., & Pierrel, F.R.A. (1996). Own branding in UK and French grocery markets. *Journal of Product and Brand Management*, 5(3), 48-59.

Fitzsimons, G.J. (2000). Consumer response to stockouts. *Journal of Consumer Research*, 27(2), 249-266.

Gabor, A., & Granger, C.W.J. (1961). On the Price Consciousness of Consumers. *Applied Statistics*, 10(3), 170-188.

Gomez, M., &Rubio, N. (2010). Re-thinking the relationship between store brand attitude and store brand loyalty: a simultaneous approach. *The International Review of Retail, distribution and Consumer Research*, 20(5), 515-534.

Granzin, K.L. (1981). An Investigation of the Market for Generic Products. *Journal of Retailing*, 57(4), 39-55.

Grunert, K.G., Esbjerg, L., Bech-Larsen, T., Brunso, K., & Juhl, H.J. (2006).Consumer preferences for retailer brand architectures: results from a conjoint study. *International Journal of Retail and Distribution Management*, 34(8), 597-608.

Hansen, K., Singh, V., & Chintagunta, P. (2006). Understanding Store-brand Purchase Behavior Across Categories. *Marketing Science*, 25(1), 75-90.

Hoch, S.J., & Banerji, S. (1993). When do private labels succeed?. *Sloan Management Review*, 34(4), 57-67.

Jacoby J., & Kyner, D.B. (1973). Brand Loyalty vs. repeat Purchasing behavior. *Journal of Marketing Research*, 10(1), 1-9.

Jonas, A., & Roosen, J. (2005). Private labels for premium products – the example of organic food. *International Journal of Retail and Distribution Management*, 33(8), 636-653.

Kaiser, H.F. (1974). An index of factorial simplicity. *Psychometrika*, 39, 31-36.

KPMG (2000). *Customer Loyalty and Private Label Products.* London, UK : KPMG.

Laaksonen, H., & Reynolds, J. (1994). Own brands in food retailing across Europe. *Journal of Brand Management*, 2(1), 37-46

Lambert, Z. (1972). Price and Choice Behaviour. *Journal of marketing Research*, 9(1), 35-40.

Leahy, T. (1987). *Branding - the Retailer's viewpoint.* in Murphy, J.M., (Ed), "Branding: A Key Marketing Tool", London, UK.: Macmillan Press LTD.

Lessig, V.P. (1973). Consumer Store Image and Store Loyalty. *Journal of Marketing*, 37(4), 72-74.

Lichtenstein, D., Ridgway, N., & Netemeyer, R. (1993). Price perceptions and consumer shopping behaviour: A field study. *Journal of Marketing Research*, 30(2), 234-235.

Liesse, J. (1993). Private-label nightmare: big name marketers are being stalked by high-quality store brands. *Advertising Age*, 64(15), 1-5.

Lumpkin, J.R., Hawes, J.M., & Darden, W.R. (1986). Shopping Patterns of the Rural Consumer: Exploring the Relationship Between Shopping Orientations and Outshopping. *Journal of Business Research*, 14(1), 63-82.

Martell, D. (1986). Own labels: problem child or infant prodigy?. *The Quarterly Review of Marketing*, 11(4), 7-12.

McEnally, M.R., & Hawes, J.M. (1984). The market for generic brand grocery products: a review and extension. *Journal of Marketing*, 48(1), 75-83.

McGoldrick, P. (1984).Grocery Generic- An Extension of the Private Label Concept. *European Journal of Marketing*, 18, 5-24.

Messinger, P.R., & Narasimhan, C. (1995).Has power shifted in the grocery channel?. *Marketing Science*, 14(2), 189–223.

Monroe, K.B., & Petroshius, S.M. (1981). Buyers' Perceptions of Price: An Update of the Evidence, in Perspectives in Consumer Behaviour. H. Kassarjian T.S. Robertson, eds, Glenview, IL: Scott, Foresman and Company, 43-55.

Nandan, S., & Dickinson, R. (1994). Private brands: major brand perspective. *Journal of Consumer Marketing,* 11(4), 18-28.

Narasimhan, C., & Wilcox, R.T. (1998). Private Labels and the Channel Relationship: A Cross-Category Analysis. *Journal of Business*, 71(4), 573-600.

Newman, D.J., & Becknell, J.C. (1970). The Price Quality Relationship as a Tool in Consumer Research. *American Psychological Association 1970 Proceeding*, 5, 729-730.

Ngobo, P.V. (2011).Private label share, branding strategy and store loyalty. *Journal of Retailing and consumer Services*, 13, 259-270.

Omar, O.E. (1996). Grocery Purchase Behaviour for National and Own-label Brands. *The Service Industries Journal*, 16(1), 58-66.

Putsis, W.P., & Cotterill, R.W. (1999). Share price and category expenditure – geographic market effects and private labels. *Managerial and Decision Economics*, 20(4), 175-187.

Quelch, J., & Harding, D. (1996). Brands versus private labels: Fighting to win. *Harvard Business Review*, 74(1), 99-109.

Raju, J.S, Sethuraman, R., & Dhar, S.K. (1995). The Introduction and Performance of Store Brands. *Management Science*, 41(6), 957-978.

Rao, T. (1969).Are Some consumers More Prone to Purchase Private Brands?. *Journal of Marketing Research*, 6(4), 447-450.

Rha, H.S., & Cho, Y.S. (2011). The effects of a manufacturer's name on packaging on retailer brand attitudes and loyalty. *Korean Business Education Research*, 26(5), 51-72.

Richardson, P.S. (1997). Are store brands perceived to be just another brand?. *Journal of Product and Brand Management*, 6(6), 388-404.

Richardson, P.S., Jain, A.K., & Dick, A. (1996). Household store brand proneness: A framework. *Journal of Retailing*, 72(2), 159-185.

Roach, L. (1995). Mapping the Future of Private Labels. *Discount Merchandiser*, 35(11), 65.

Schary, P.B., & Christopher, M. (1979). The Anatomy of a Stock-out. *Journal of Retailing*, 55(2), 59-70.

Simmons, M., & Meredith, B. (1983). Own Label Profile and Purpose. *Journal of Marketing Research Society*, 26, 3-27.

Stambaugh, S. (1993). To Store Brand or Not to Store brand. *Aftermarket Business,* 103(6), 16-22.

Steenkamp, J-B.E.M., & Dekimpe, M.G. (1997). The Increasing Power of Store Brands: Building Loyalty and Market Share. *Long Range Planning*, 30(6), 917-930.

Strang, R.A., Harris, B.F., & Hernandez, A.L. (1979). *Consumer Trial of Generic Products in Supermarkets: An exploratory Study.* Educators'Conference Proceedings, Series 44, Neil Beckwith et al., eds., Chicago: American Marketing Association, 386-388.

Sudhir, K., & Talukdar, D. (2004). Does Store Brand Patronage Improve store Patronage?. *Review of Industrial Organization*, 24, 143-160.

Swan, J.E. (1974). Price-Product Performance Competition between Retailer and Manufacturer Brands. *Journal of Marketing*, 38(3), 52-59.

Tate, R.S. (1961).The Supermarket Battle for Store Loyalty. *Journal of Marketing*, 25(6), 8-13.

Tellis, G.J., and Gaeth, G.J. (1990). Best Value, Price-Seeking, and Price Aversion: The Impact of Information and Learning on Consumer Choices, *Journal of Marketing*, 54(2), 34-35.

Tull, D.S., Boring, R.A., and Gonsior, M.H. (1964). A Note on the Relationship of price and Imputed quality. *Journal of Business*, 37(2), 186-191.

Verbeke,W, Farris, P., & Thurik, R. (1998). Consumer Response to the Preferred Brand Out-of-Stock Situation. *European Journal of Marketing,* 32(11/12), 1008–28.

Wallace, D.W., Giese, J.L., &Johnson, J.L., (2004). Customer retailer loyalty in the context of multiple channel strategies. *Journal of Retailing*, 80(4), 249-263.

Wolf, O. (1999). The private label market-ripe for consolidation?. Pricewaterhousecoopers, July.

Zeithaml, V. (1988). Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *Journal of Marketing,* 52(3), 2-22.