

Effects of Determinants of Attitude toward Private Label Brands on Behavioral Loyalty

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ABSTRACT

This study examines the effect of attitude toward private label brands on the behavioral loyalty of Carrefour customers.

An online questionnaire was conducted among 370 Carrefour consumers, enabling us to draw the following conclusions: there is a significant positive relationship between attitude towards private labels and its determinants (price sensitivity, trust in the retailer, and smart shopper feeling) and a significant negative relationship (sensitivity to manufacturer brands). In addition, the relationship between attitudes towards private label products and behavioral loyalty was confirmed.

Keywords: Private label products; Attitude; Smart shopper Feelings; Trust ; Behavioral loyalty.

INTRODUCTION

The large distribution in Tunisia represents an important sector and it occupies a central place in society. Indeed, it constitutes a source of development of the country's economy. The annual growth rate of this sector is around 15% (Belaid et al, 2016), The boom experienced by the distribution sector in Tunisia is attributed to economic growth but also to the increase in household incomes in recent decades allowing an increase in purchasing power. The competition of the large distribution has become more and more fierce and evolving Kannou, A. (2024). The consumer is confused by a large number of identical products that are sold under several brands, which leads the brands to differentiate themselves by producing their own brands known as private label on the occasion of seeing his empire get along a little more. Since their emergence, private label products have not stopped progressing, as well as they have continued to gain in terms of profitability and market share (Del Vecchio, 2001; Collins-Dodd and Lindly, 2003). In recent years, private labels have increased their notoriety all over the world (Ourteni et al. 2021). The brands have clearly understood their interest and the benefits they can bring. Indeed, private labels convey the values of the brands (Dialo, 2020). In the context of the global transformation of retail, private label brands are positioning themselves as strategic players, combining quality, innovation, competitive prices and sustainability. Although several studies have analyzed the influence of perceived quality or brand image on consumer loyalty, the determinants of consumer attitude towards private labels remain little explored in the littérature. Moreover, the influence of the attitude towards private labels on the behavioral loyalty of consumers remains largely unexplored, especially according to the Tunisian market. This study aims to fill this gap by analyzing the combined effect of these determinants on consumer loyalty to private label, thus offering a new insight into strategic performance levers in a competitive and changing commercial environment.

In this paper, we will focus on updating the determinants related to the purchasing and consumption context to develop a positive attitude towards the private labels. The antecedents that we borrow from literature are not direct motivations. Based on the models of Richardson et al. (1996), on those of Batra and Sinha(2000) and on the work of Belaid and Lacoëuilhe (2015), these antecedents are rather determinants that make it possible to

create favorable conditions for the development of a private label. So, we will try to answer the following questions:

RQ1: What is the influence of sensitivity to manufacturers' brands on the attitude towards private labels?

RQ2: What is the effect of price sensitivity on attitudes towards private labels?

RQ3: Does the consumer's expertise influence the attitude towards private labels?

RQ4: Does trust in the retailer have an influence on the attitude towards private labels?

RQ5: Does the smart shopper feeling have an influence on the attitude towards private labels?

RQ6: What is the impact of the attitude towards private labels on behavioral loyalty?

This paper is structured as follows: we start with a literature review that leads to our research hypotheses. Then we will quickly present the methodology. Finally, we will present our results before concluding and giving some recommendations.

Theoretical background

Understanding the relationship between attitude and behavior is a central issue in marketing and in the study of consumer behavior. The Theory of Planned Behavior (Ajzen, 1991), constitutes a major framework to explain the transformation of attitudes into behaviors. According to Ajzen, a behavior depends primarily on the intention to act, which is formed by the attitude towards the action, subjective norms and perceived behavioral control. Within the framework of loyalty, the theory states that a positive attitude towards the brand generates a re-purchase intention leading to behavioral loyalty. According to Oliver's model, the relationship between attitude and behavioral fidelity is part of an evolutionary sequential process. Oliver (1999) proposes that loyalty is built in four stages: cognitive, affective, conative and behavioral. The first stages are essentially attitudinal, comprising first the rational evaluation, then the emotional attachment and finally the formation of an intention to re-purchase which manifests itself in an observable behavior. This model highlights that behavioral loyalty is the result of a favorable attitude. This concept of loyalty is defined as "Loyalty is defined in terms of the proportion of a household's purchase to a brand that they buy most often" (Cunningham, 1956). Moreover, the attitude towards the private label is defined by Belyier et al. (2012) as "the degree to which an individual likes or dislikes the products, appreciates them or not and is favorable to them or not".

However, to conduct this research, we rely on seven key determinants of attitude, identified in the literature as the most influential factors. We start with sensitivity to manufacturers' brands, which indicates that "A consumer is sensitive to manufacturers' brands if he takes the brand into account in his decision-making" (Laurent and Kapferer, 1983). Secondly, Wakefield and Inman (2003) define price sensitivity as "*the measure by which consumers perceive and react with a change in the prices of a good*". Then, the consumer's expertise which is defined according to Alba and Hutchinson (1987) as "*the ability to perform tasks related to the product*". In addition, trust in the retailer is defined by Taylor et al., (2014) as "*predictive of customer loyalty as well as the maintenance of the customer-brand relationship in the long term and depends on the satisfaction of customer expectations to confirm that the company is reliable and can respect its promises*". Thus, Mano and Elliot (1997) define the smart shopper feeling "*the fact of investing considerable time and effort in researching and using information about the promotion in order to achieve price savings*".

Development of hypotheses and conceptual framework

The attitude towards private labels is a set of beliefs, experiences and feelings that form a predisposition to act in a given situation (Diallo, 2011). In addition, it is considered a general positive or negative assessment towards private labels (Garreston et al. 2002). It presupposes a stability which makes it possible to guide the individual towards the action and the future behavior with regard to the object (Eagly et al. 1998). It is based on a structure

formed by three cognitive, affective and conative components. The cognitive component is more oriented towards the determinants of attitude. While the affective component is focused on manifestation. While the conative component is centered on the predictive character of this construct (Belaïd and Lacoëuilhe, 2015). The literature has allowed us to distinguish several researches made in order to detect the antecedents allowing to explain the attitude towards the private label. The study conducted by Burton et al. (1998) expresses that sensitivity to manufacturers' brands makes it possible to favor a more favorable attitude towards the private label. A consumer is considered insensitive to manufacturers' brands when he makes his choice by other parameters or attributes such as price, promotional offers, product availability and or by the degree of novelty. So it is sensitive to other variables. Sensitivity to manufacturers' brands consumers pay a brand premium (one on price) and they are less attached to finding an offer that is the cheapest (Kapferer, 1994). Insensitivity to manufacturers' brands makes it possible to encourage consumers to buy private labels (Guichard and Vanheems, 2004). The sensitivity can also concern the price. Monroe (1973) shows that consumers are likely to respond differently as a result of a price variation in product categories. The work of Richardson et al. (1996) and Burton et al. (1998) showed that price sensitivity is a predisposer to the development of a favorable attitude towards the private label. Price sensitivity is a latent variable because it is based on the degree to which the consumer changes his purchases following a price modification. On the other hand, consumers who are experts in a product category trust private labels and they have a more favorable attitude since they are aware of their value compared to manufacturer brands (Belaïd and Lacoëuilhe, 2015). Trust is an essential element to reduce the risk in the purchase process. It makes it possible to predict future behaviors (Gurivez, 1998). The challenge for distributors is to capture consumers by developing a long-term relationship. The concept of trust is a central axis for the development of a sustainable relationship between the retail chain and the consumer (Abbes, 2003). Morgan and Hunt (1994) emphasize the existence of a relationship between trust and engagement, they believe that trust is essential for establishing a durable relationship. Ambroise et al. (2010) consider that the distributor gains the trust of its consumers by acting on their attitude towards the brands that they label. As for the impact of the smart shopper feeling on the attitude towards the brand, it seems very little studied (Burton et al. 1998; Garreston et al. 2002; Liu and Wang, 2008). Indeed, according to Guareston et al (2002), the smart shopper feeling can directly and positively influence the attitude towards a private label and manufacturer brand promotions. Green Atkins and Kim (2012) consider that the smart shopper feeling is a psychological variable that comes not only from price savings but also from choosing a brand with a better quality / price ratio and spending less time and effort on the purchasing processes. The motivations for the behavior of smart shopper could be varied in the same economic context depending on the product category (Labbe-Pinlon, Lombart and Louis, 2011). According to these last authors and about sustainable products the motivations seem more hedonic than utilitarian. Based on these findings, we can formulate the following hypotheses:

H1: Sensitivity to manufacturers' brands negatively influences the attitude towards private labels .

H2: Price sensitivity positively influences the attitude towards private labels .

H3: The consumer's expertise positively influences the attitude towards private labels.

H4: Trust in the retailer positively influences the attitude towards private labels .

H5: The smart shopper feeling positively influences the attitude towards private labels.

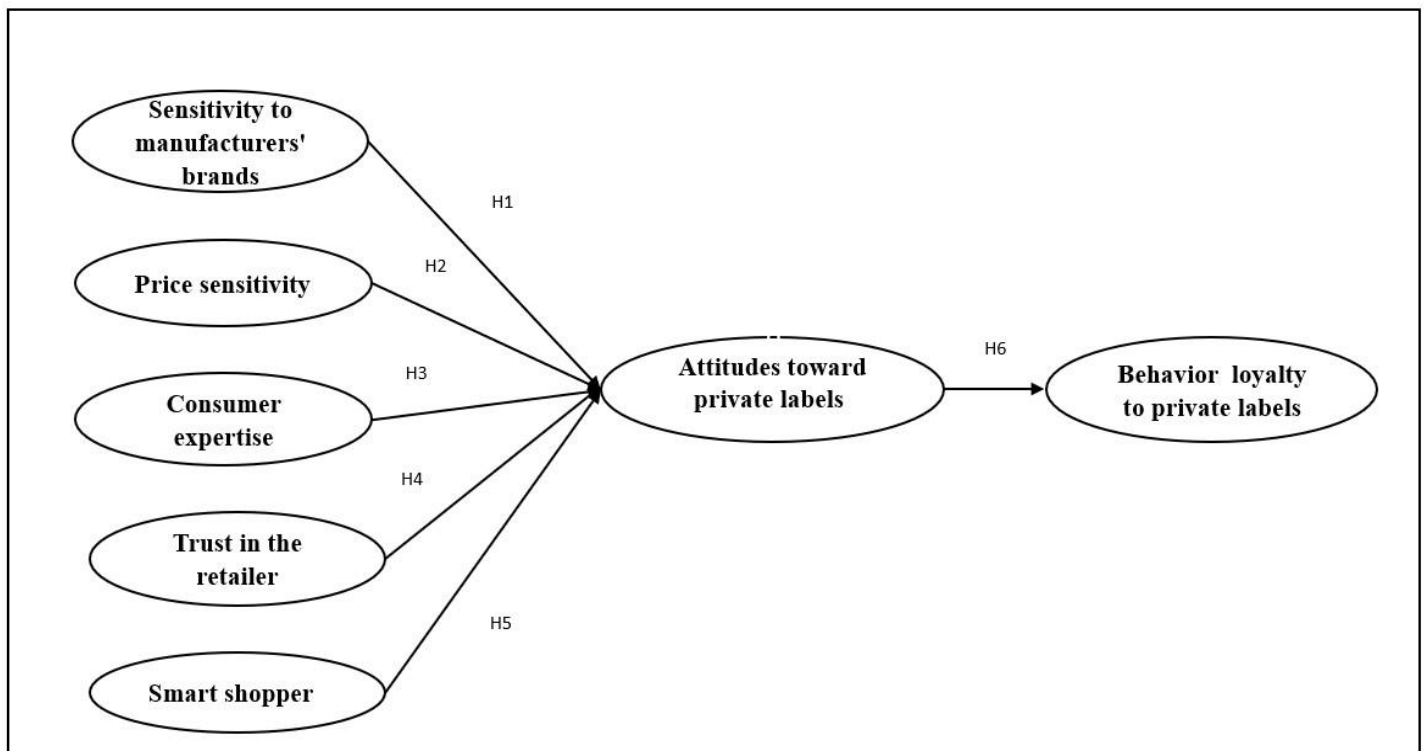
However, several studies are interested in redemption behaviors or action controls (example: Bagozzi, Baumgartner and Yi, 1992) in order to understand the outcome of the loyalty chain. Bagozzi and Warshaw (1990) analyzed the relationship between conation and action. They believe that this relationship is a desire to consume. This research takes into account purchasing decisions and not redemption. Some action control researchers continue the effort and they want to examine repetitive actions. According to Hennig-Thurau and Hasen (2000) intention cannot generate behavior because repetitive behavior cannot translate intentions. Faced with this observation, Olivier (1997) considers that behavioral fidelity is essential to qualify true fidelity. In this phase the consumer becomes faithful through action. So the behavior is automatic and is based on a favorable attitude. In this phase, loyalty is stronger than that of the other phases because consumers at this level are not interested in competitors' communications and strategies (Olivier, 1997). The literature has allowed us to distinguish the

relationship between brand loyalty and attitude towards the brand. Indeed, for Dick and Basu (1994) loyalty takes place when the repeated purchase of the brand is high and also the attitude towards the brand is strong. In addition, the work of Trinquencoste (1996) showed that brand loyalty is denoted by repetitive behavior and it is explained by a positive attitude towards the brand. Fishbein and Ajzen (1975) showed that attitude influences behavior. Indeed, the attitude of consumers towards private label products makes it possible to influence their propensities to buy them (Collins-Dodd and Lindley, 2003; Burton et al., 1998). So we can see the major importance of attitude in a purchase decision.

H6: The attitude towards private labels positively influences the consumer loyalty .

Figure 1 shows our conceptual model. This model illustrates the set of relationships that we have assumed

Figure 1: Conceptual framework



RESEARCH METHODOLOGY

In order to measure these relationships, we carried out an online quantitative study with 370 Internet users who agreed to answer our questionnaire. In order to choose a relevant sign that will be the subject of our research, we have found that it is useful to be selected from our target audience. Regarding the product category, previous work has chosen consumer products (private label food product). For this study, we approached our target audience to choose a relevant product for them that allows us to achieve our goal.

Participants

As part of this study, the potential participants are users who subscribe to the Carrefour brand's Facebook page. These members represent a varied community, composed of regular customers, occasional visitors, as well as Internet users interested in the products, promotions or services offered by the brand. All members of this page can be considered as part of the accessible sample, because they can answer a questionnaire distributed on the platform. This population is characterized by a diversity of ages, social profiles and consumption habits, which makes them a relevant group to analyze perceptions and behaviors related to Carrefour. The participants were recruited according to their availability and their motivation to take part in the survey. The invitation was distributed to the members of the Carrefour brand's Facebook page, and only volunteers chose to participate. Table 1 shows the characteristics of our sample.

Table 1: Characteristics of the sample

Demographic Variables	Categories	Frequency	Percentage (%)
Gender	Homme	182	49.2
	Femme	188	50.8
Age	-30 ans	108	29.2
	Entre 31 et 50 ans	228	61.7
	51 ans et plus	34	9.2
Civil Status	Célibataire	99	26.7
	Marié	271	73.3

Measurement

In order to measure the variables, we based ourselves on scales borrowed from the literature. Each item is measured by the five-point Likert scale (strongly disagree / strongly agree). The questionnaire includes seven measurement scales. The Kapferer scale (1992) was used to measure sensitivity to (MF). To measure price sensitivity, we aligned ourselves with Batra and Singh (2000). Our choice for the scale for measuring consumer expertise in this research work will focus on the one-dimensional measurement of Amine (1993). Our measure for trust in the brand is that of the one-dimensional Kaabachi scale (2005). The scale measuring the feeling of being a good buyer was borrowed from the work of Guareston(2002). To measure the attitude towards the private label we used the onedimensional scale of Belaid and Lacoeyuilhe (2015). Behavioral fidelity is measured by the Cristau scale (2006).

Table 2 shows the measurement scales of the variables used.

Table 2: Measurement scales

Construct	Authors	Item
Sensitivity to manufacturers' brands	Kapferer (1992)	When I buy detergent, I prefer a well-known brand.
		When I buy detergent, I look at the brand.
		When I buy detergent, I take the brand into account.
		When I buy detergent, I take the brand into account.
		For detergent, the brand isn't very important.
Price sensitivity	Batra et Singh (2000)	When I buy a brand of detergent, I always look for the cheapest brand.
		Price is the thing I look at most when I buy a brand of detergent.
		For this type of product, I always compare prices before buying detergent
Consumer expertise	Amine (1993)	I could give advice on purchasing Carrefour private label detergents if asked.
		I believe I can help those who wish to purchase a good detergent (Carrefour private label).
		I believe I have extensive experience in purchasing Carrefour private label detergent.
	Kaabachi (2005)	In general, I can count on Carrefour to keep its promises.
Trust in the retailer		I trust the quality of the products sold by Carrefour.
		I think Carrefour makes efforts to continually meet the needs and expectations of its customers.
		I think that for Carrefour, the customer is a priority.
		I trust Carrefour, including its own brands (private labels).
Smart shopper Feeling	Guareston(2002)	When I make a smart purchase of Carrefour private label detergent, I feel like a winner.

		I get a real sense of joy when I make wise purchases of Carrefour private label detergent.
		When I make smart purchases of Carrefour private label detergent, I feel satisfied with myself.
		When I go shopping, I take great pride in my smart purchases of Carrefour private label detergent.
		I feel a sense of accomplishment when I feel that I have made the best purchase in terms of Carrefour private label detergent.
Attitudes toward private labels	Belaid et Lacoeyilhe (2015)	I buy Carrefour private label detergents because I don't want to pay for packaging.
		I like Carrefour private label detergents because I'm paying for a product, not a brand.
		With Carrefour private label detergents, I'm shopping smart
		I consider buying Carrefour private label detergents to be a good deal;
		I don't buy Carrefour private label detergents because their low prices are the result of poor quality
Behavior loyalty to private labels	Cristau (2006)	When it comes to detergents, I'm set on Carrefour's private label brand.
		When it comes to detergents, I always make sure to buy Carrefour's private label brand.
		For me, there are few acceptable substitutes for Carrefour's private label detergent.

Reliability and validity

We started our analysis by purifying the measurement scales using an exploratory factor analysis with SPSS 23. This analysis allowed us to keep all the items, because all the communities were greater than 0.4 (Roussel, 2005) and the factor loads were greater than 0.5 (Evrard et al., 2009). In addition, we checked the reliability of the scales using the values of Jöreskog rho (> 0.7). The convergent validity was also evaluated (Fornell and Larcker, 1981) by calculating the extracted mean variance (AVE) (> 0.5). With regard to the discriminant validity, it has been respected because the squares of the correlations between the dimensions are smaller than the AVE of the dimension considered (Hair et al., 2014). Table 3 presents the psychometric qualities of the measurement scales

Table 3: Psychometric qualities of the measurement scales

	Cronbach alpha	CR	AVE
Sensitivity to manufacturers' brands	0.867	0.868	0.813
Price sensitivity	0.873	0.882	0.823
Consumer expertise	0.842	0.855	0.792
Trust in the retailer	0.865	0.867	0.810
smart shopper Feeling	0.876	0.872	0.820
attitudes toward private labels	0.873	0.876	0.817
behavior loyalty to private labels	0.822	0.829	0.781

Hypotheses testing

We evaluated the relationships between variables by establishing a structural model. The results suggest an acceptable fit of the model ($\chi^2/df = 1.577$; RMSEA = 0.067; RMR RMR = 0.075; GFI = 0.986; AGFI = 0.941; NFI = 0.993; TLI = 0.987; CFI = 0.997). Table 4 presents the results of the research hypotheses test (direct effects).

Table 4: Results of the research hypotheses test (direct effects)

Hypothesis	Independent Variable	Dependent Variable	Estimate (EST.)	SE	CR	p-value (P)	Result
H1	Sensitivity to manufacturers' brands	Attitudes toward private labels	-0.159	0.073	-2.171	0.030	Verified
H2	Price sensitivity	Attitudes toward private labels	0.374	0.062	6.027	***	Verified
H3	Consumer expertise	Attitudes toward private labels	0.012	0.002	0.936	0.456	Not verified
H4	Trust in the retailer	Attitudes toward private labels	0.721	0.092	7.803	***	Verified
H5	Smart shopper feeling	Attitudes toward private labels	0.677	0.041	16.382	***	Verified
H6	Attitudes toward private labels	Behavioral loyalty to private labels	1.029	0.049	20.975	***	Verified

$p < 0.05$

* $p < 0.1$

DISCUSSION OF RESEARCH FINDINGS

In the present work, we have sought to study the relationship between the attitude towards the private label and its determinants and the impact of this attitude on behavioral loyalty. The literature review allowed us to identify the determinants of the attitude towards the private label, namely: price sensitivity, Sensitivity to manufacturers' brands , consumer expertise, trust in the retailer and the smart shopper feeling. First, the results show a positive and significant relationship between attitude towards private labels and price sensitivity. This suggests that pricesensitive consumers are developing a favorable attitude towards private labels, probably due to their attractive positioning in terms of value for money. This result is consistent with the existing literature (Batra and Sinha, 2000), which indicates that private labels are perceived as offering substantial economic value, which reinforces the positive attitude of consumers seeking to optimize their spending. Secondly, a significant positive relationship was also observed between trust in the retailer and attitude towards private labels. This result confirms that trust in the retailer plays a key role in the formation of a favorable attitude. Consumers who perceive the retailer as reliable and credible are more inclined to positively consider the products of its private label. These results corroborate previous studies showing that trust is a central determinant of attitude towards private labels (Belaïd and Lacoëuilhe, 2015). Thirdly, the smart shopper feeling also shows a positive and significant relationship with the attitude towards private labels. This suggests that consumers who consider themselves competent in their purchasing choices perceive private labels favorably, probably because they believe they can identify the products offering the best value for money. This result supports previous work (Binninger, 2007) highlighting the importance of the smart shopper feeling in the formation of a positive attitude towards private labels. On the other hand, the results show a significant negative relationship between sensitivity to manufacturers' brands and attitude towards private labels. This indicates that consumers who are strongly attached to manufacturers' brands are less inclined to develop a favorable attitude towards private labels. This result is consistent with some previous studies (Batra and Sinha, 2000), which suggest that sensitivity to manufacturers' brands may limit openness to economic alternatives, even when they offer good value for money. Regarding the consumer's expertise, the results show the absence of a significant relationship between the consumer's expertise and the attitude towards private labels, suggesting that the level of knowledge or experience in consumer matters does not necessarily influence the formation of a favorable attitude. These results converge on the conclusions of Kapferer (1994) Several explanations can be put forward to interpret this result. First of all, in the context of the choice of the product category such as detergents, where consumers do not perceive major differences between private labels and manufacturers' brands, the standardization and reliability of private label products make their evaluation accessible to all consumers, regardless of their expertise. Then, positive perceptions can be formed from easily observable indicators, such as price, packaging, quality labels or the reputation of the retailer, reducing the importance of consumer expertise. In addition, other

determinants, such as trust in the retailer, price sensitivity and the smart shopper feeling, can exert a stronger influence on the attitude, thus masking any potential effect of the expertise. Nevertheless, in certain cultural contexts or markets where private labels are well established, consumers trust the retailer or the prices more than their own expertise. Finally, the results also confirm the existence of a positive and significant relationship between the attitude towards private labels and the behavioral loyalty of consumers. This suggests that the more consumers develop a favorable attitude towards private labels, the more likely they are to repeat purchases and remain loyal to these brands. This result is consistent with the literature on consumer behavior, which establishes that attitude plays a central role in the formation of repeated purchasing behaviors (Binninguer, 2007; Batra and Sinha, 2000; Garreston et al., 2002; Burton et al., 1998; Belaid and Lacoeyuilhe, 2015).

Theoretical implications

This study contributes to the literature on consumer behavior by identifying and analyzing in an integrated way the determinants of attitude towards private label, including price sensitivity, trust in the retailer and the smart shopper feeling. It also shows that the consumer's expertise may not play a significant role, highlighting the importance of considering the context and the nature of the product in the analysis of attitudes.

Managerial implications

Retailers must highlight the value for money of private label, especially with price-sensitive consumers, in order to strengthen the positive attitude and encourage behavioral loyalty. In addition, the success of private label is based on price sensitivity, trust in the retailer and the smart shopper feeling. This performance is also linked to the rejection of manufacturers' brands. This research shows distributors that they must highlight price sensitivity, trust in the retailer and the smart shopper in their communications. In addition, it allows them to set up actions capable of making their products better known by improving their merchandising and advertising. On the other hand, it shows producers that private labels do not represent an immediate danger but it is a latent threat that must be taken into account.

Future ways of research

Our research work has certain methodological and theoretical limitations. Regarding the methodological limitations, the size of our sample is not very large. So the generalization of the results is not obvious. In addition, we have worked on only one product category (detergent). It will be necessary to work on other categories of products to generalize. Regarding the theoretical limits, our conceptual model does not include all the variables that have an influence on the attitude towards private labels. We tested a single interaction between the explanatory variables of the attitude towards private labels. For our research model to be more complete, it is necessary to integrate other interactions. In addition, we have worked on only one type of private label (brand name). The determinants of the attitude towards private labels are likely to vary when considering other types of private labels namely the own brand Dialo(2020). Likewise, loyalty to the brand was not taken into account. The contribution of loyalty at the point of sale cannot be dissociated from loyalty to retail brands. It would be important to extend our study by taking into account moderating or mediating relationships in order to better understand the process of forming the attitude towards the private label. Secondly, replicate the study with other product categories. It seems interesting to test our model with two different categories of products to find out if the consumer perceives them as a uniform set or he establishes a categorization between the classes of private label products. In addition, it would also be necessary to introduce other concepts such as oppositional fidelity. Indeed, the development of anti-consumption practices, that is to say a certain form of rejection of manufacturers' brands, makes it possible to nourish the attraction to private labels. Does loyalty to the brand influence behavioral loyalty / private labels?

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