

CUSTOMER PREFERENCE CORRELATORS ON STORE BRANDS AND THEIR EFFECTS ON RETAILER-BASED LOYALTY: AN EMPIRICAL RESEARCH ON TURKISH CUSTOMERS

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Abstract

This empirical research essentially endeavors to ascertain the basic antecedents of consumer store-brand purchase decisions in current Turkish retail market. A structured model, accompanied with a detailed review literature, is presented based on nine external variables, each of which is classified in three main groups, namely; product, retailer and consumer associated factors. A particular sequence of relationships between the nine external variables and their assumed influence on the prospect of purchasing a store-brand and the likelihood of being a loyal customer through purchasing a store-brand, is tested by means of a questionnaire, responded by approximately 400 Turkish supermarket patronizes, who are dispersed in seven distinct geographical zones. The aforementioned questionnaire also regards the prospective variations in three divergent product lines, which could be identified as meat, rice and paper-originated products. The relevant managerial implications with respect to the results of the proposed model are also revealed as well as the limitations and conclusions.

1. Introduction

Since the last couple of decades, the importance of store brands increases day by day. This newly emerged trend, which had set out to appear initially in Europe and the U.S., consequently emerged also in Turkey, a modern developing country in Euro-Asia, by the 2000s.

Store brands, one of the most widely held subjects in today's retailing scope, was defined by Sethuraman and Cole (1999 : p.340) as: "Private labels or store brands are generally brands owned, controlled, and sold exclusively by retailers."

The penetration levels of store brands, which could also be deemed as "private label brands" or "own brands" (cf. Del Vecchio, 2001; Dick et al., 1996; Hoch and Banerji, 1993; Raju et al., 2001; Sethuraman and Cole, 1999) has experienced considerable penetration levels, specifically in Switzerland and Germany (Steenkamp and Dekimpe, 1997), which could easily be interpreted as a token of the domination of global markets by the store brands (Baltas, 1997).

The principle reasons, which lead retailers to create store brands in their product mix, have been addressed in similar wordings, with minor differences. Pauwels et al., (2004) highlighted the distribution channel power, the differentiation, creating a sound store image and high profit margin opportunities (Keller, 2003, Ailawadi, 2001; Ailawadi and Harlam, 2002) as the most outstanding rationales in serving store brands, while Kotler

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(1994) stressed the consumer traffic concept, used typically to describe the ability of a retailer to draw consumer appeal.

Juhl et al., (2006), besides acknowledging the aforementioned channel power and high profit margin courses, claims that the retailers' reference to store brands would also result in a bolstered discounter store image, an invaluable consumer dependence as well as a convenience in purchase decision processes.

Juhl et al., (2006) in addition to these, noted that producing store brands would support retailers in exploiting their excess capacities and could overtly be applied as an effective tool to leverage competition against national brands. While the supermarket chains majorly employ Mergers & Acquisitions so as to deal with the harsh rivalry conditions in the market and sustain their positions, big retailers heavily focus on the positioning strategies of their own powerful store brands (Semeijn et al., 2004). In a related viewpoint, Liesse (1993) suggests that; in order to struggle with the so-called private-label threat (Quelck and Harding, 1986: p.100) manufacturers inclined to foster their own store brand initiatives (Smarr, 1987) , whereas some declined co-manufacturing and defend their national brands against store brands (Liesse, 1993).

As discussed in the preceding paragraph, the retailers are supposed to reach a resolution in two debates (Verhoef et al., 2002). First, they should determine the appropriate strategy to defy the store-brand challenge, or if they would not be able to venture the initial way, they are assumed to take into account whether to involve in a store brand production attempt, or not (Juhl et al., 2006)

In this article; we, besides considering the chief foundations of store-brand evolution, would seek to discover the main antecedents of the act of store brand purchase and advance to inquire if there exist various relationships between the concepts of store brand purchase and customer satisfaction and between customer satisfaction and store loyalty in Turkish retail context.

This article is structured as follows. First, the extant review literatures of the store brand concept, as well as the inquired items comprised in the proposed model are derived. Secondly, the outcomes of the cited model are discussed. Next the managerial implications drawn from the elicited results are presented. Finally limitations and suggestions for further research are revealed.

2. The Model

The proposed model is comprised of three main components. These are;

- The product-based factors claimed to have significant impact over consumers' store brand purchasing appraisals
- The retailer-based factors claimed to have significant impact over customers' store brand purchasing appraisals
- The customer-based factors claimed to have significant impact over customers' store brand purchasing appraisals

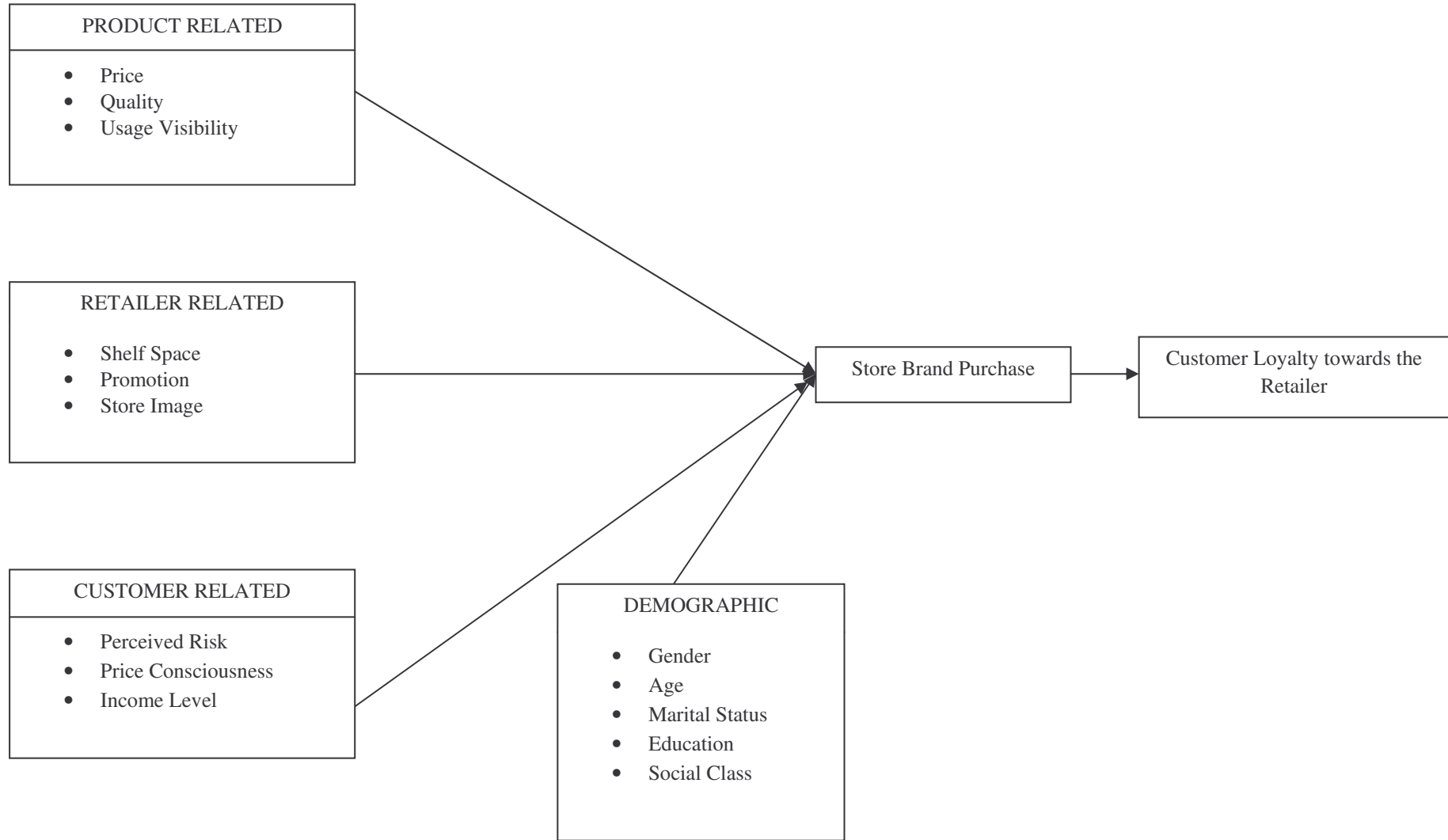
Methodologically, at the initial state, the model would be analyzed based on reliability and validity measures in order to approve that the overall model is apt for generalization.

Secondly, with respect to the information derived from the applied-questionnaire, the nine external variables, appeared in the model, would be evaluated according to the significance level of their association with the dependent variable namely; the purchasing of a store brand.

Thirdly, we would scrutinize if buying a certain store brand results in a store loyalty with respect to the Turkish retailing sector customers.

Lastly, a resultant model would be introduced and the conclusions, as well as the managerial implications and limitations, would be improvised relying on this approved finding. The proposed model is depicted on the following page.

Fig. 1. The Proposed Model for Customer Preference Correlators and their effects on Customer Loyalty towards the Retailer



3. PRODUCT RELATED FACTORS

3.1. Price

Many scholars supported various opinions regarding the actual antecedents of the successful market position, held by the store brands. Price discount is one of the most cited –and debated- courses by the marketing literature regarding the issue thus far.

When the store brand concept was first introduced to both consumers and retailers, they characterized these unique products as inferior and fairly cheap commodities (Hoch, Montgomery and Park, 2002).

Despite the widely acknowledged opinion, that store brands owe their current position to their high-quality traits, low-price store brand positioning played – and will probably be playing in the future- an undeniable role in the achievement of such a recognized market share growth (Bronnenberg and Wathiev, 1996; Hoch and Barnerji, 1993).

Omar (1994); referring to a U.K industry survey data, targeting British consumers, concluded that consumers held skepticism to the prices of national brands and majorly prefer their low-priced store brand counterparts.

Ashley (1998) predicted that global consumers have been developing a considerable resistance against national brands, which is asserted to be originated due to the high price gaps between national brands and store brands.

Store brands, specifically grocery products, were found to be 10%-30% less priced than national brands (Baltas, 1997) and this figure reaches up to 44% in breakfast cereals (Akbat and Jones, 2005). Even if low price is believed to result in leveraged customer appeal, Cotteril et al. (1999, 2000) suggested that customers' reactions towards supporting price reducing strategies, regarding store brands and related goods, are precisely asymmetrical.

Store brands, between the years 1993-1998, realized an approximate overall market growth of 28%. The growth proportions even exceeded this figure substantially in western European states (Steiner, 2002). An other critical developing market for the store brands is the U.S. market, in which the market growth rate of store brands is projected to fluctuate between 30%-40% frontiers by the year 2010 (Denitto, 1993; Garretson et al., 2002; Schnabel, 1996). Nevertheless, the foreseeable increase in revenues stays around 23, 9% (Pauwels and Srinivason, 2004). These basically reveal that the store brands are typically charged less when compared with their national brand equivalents.

The low price positioning of store brands, not solely leads to store traffic but also promotes store loyalty (Dick, Jain and Richardson, 1997; Pauwels and Srinivasan, 2004).

From this point, we may easily deduce that price may have a potent influence in the consumers' decision of store-brand product purchase and this decision might alter both in positive or negative way when the store brand product categories are taken into account.

With this perspective in mind, we hypothesize;

H₁: All else being equal, price effect has a significant influence on consumer purchase decision of store brands.

3.2. Quality

The quality levels and in addition, the most appropriate quality positioning of current store brands had been the subject of discussion for many years. Juhl et al., (2006) defined quality as the grade to which the store brand approaches the higher level of quality.

Between the years 1960 and 1980, store brands were identified as low quality commodities with respect to their content and packaging, and typically named according to the store name they were sold in or the product class they belonged to (Parker and Kim, 1997).

As the 1990s approached, the foremost determinant in store brands' success became chiefly quality rather than low-price (Hoch and Banerji, 1993; Sethuraman 1992; Wilensky, 1994). Various store brand products has attained comparable levels of quality relative to national brands (Kirk, 1992; Medina et al., 2004).

Hoch and Banerji (1993), in their proposition of six main items addressing the principle reasons of the observed variations of store brands' market share, stressed the merits of their improved quality relative to national brands and less variance associated with quality aspects.

Quelck and Hardling (1996) concluded that, the improved levels of quality would give rise to a challenging rivalry between national brands and store brands. On the other hand, Parker and Kim (1997) seek for the possible consequences of such competition over firms' pricing decisions. Cotterill, Rutsiz and Dkar (1999) noted that the improved levels in quality contributed store brands to attain significant market share growth within numerous markets, especially in food retailing and related products.

As a counter point of view, Gabrielsen et al., (2004) implied that, even though the store brands had been evaluated as least as quality products as national brands, the general perceived quality of store brands stays behind. The widely accepted belief in today's retailing literature is that the successful European store brand applications have far exceeded the ones accomplished in the U.S. market. Erdem et al., (2004) argued that the leading reason for this preeminence arises both from the quality and brand equity factors of European originated products, while Labeaga et al., (2007) pointed out the consistent and unambiguous quality positioning strategies as the essential motivators.

Though Wulf et al., (2005) admitted that the perceived quality levels of store brands matches that of national brands' in blind tests, concluded that the store brands lack brand equity (Labeaga, 2007), when the non-blind tests favored the national brands. Juhl et al., (2007), in a similar research carried out in Denmark, stated that the store brands are not typically preferred by the consumers and do not predominate the minds of them in any retailing category.

On the other hand, some marketing scholars investigated the origins of store brand market power, based on product categories. Steenkamp and Dekimpe (1997) reinforced the general opinion that the power of store brands differ across product categories and argued that loyal customer groups or a base of switching consumers or both are indispensable to prosper in a given product category. They claimed that unless convenient quality offerings and customer loyalty tendencies are supported, neither of retailers' goals could be accomplished.

Hoch and Banerji (1993) referred to the employment of diverse technological infrastructure as the chief antecedent of varied quality gaps between different store brand product category groups.

From this point, we may easily conclude that quality may have a significant influence in the consumers' decision of store-brand product purchase and this decision might alter both in positive or negative way when the store brand product categories are taken into account.

With this perspective in mind, we hypothesize;

H₂: All else being equal, quality effect has a significant influence on consumer purchase decision of store brands.

3.3. Usage Visibility

The extent to which the instant of usage could be observed by other people involves with the “usage visibility”. In line with the same sense, Semeijn et al., (2004) argued that the more the usage of store is seeable, the less the probability the consumers tend to purchase that specific kind of product. The usage visibility is also termed as “publicness” (cf. Del Vecchio, 2001).

We think that the usage visibility concerns of store brand consumers are also subject to the categorical and cultural differences. Particularly in developing countries, where self-esteem plays a great role in individuals’ position in social life, buying and using a private label scent many not be very welcomed, yet purchasing a store-label could be more approved by the others due to the dominating worse economical conditions.

Broadly, we may deduce that store brand products, which are more engaged with “in-sight usage” and prone to reinforce self-esteem aspects, are more vulnerable to usage visibility, when compared with their counterparts, which could either be disguised or have less association with personal and emotional satisfaction.

With this perspective in mind, we hypothesize;

H₃: All else being equal, the usage visibility effect has a significant influence on consumer purchase decision of store brands.

4. RETAILER RELATED FACTORS

4.1. Shelf Space

Shelf space could be deemed as one of the most important assets of retailers. Since it is typically categorized as a scarce resource; and when it is considered that some retailers serve more than a thousand store brand product assortments in their product lines (Parker and Kim, 2007), shelf space allocation ought to be performed in an optimal scale (Amrouche and Zaccour, 2007).

Thus far, the literature comprising shelf space allocation could be grouped in three courses: (Amrouche and Zaccour, 2007)

- Studies suggesting that an increase store brand shelf space allocation would decisively have a positive impact on the consumers’ intention in store brand purchase (cf. Curhan, 1973; Dréje et al., 1994; Desmet and Renaudin, 1998).
- Studies consisting of mathematical modeling development techniques, aiming at ascertaining the optimized shelf space (cf. Anderson and Amato, 1974; Hansen and Heinsbreak, 1979; Corstjens and Doyle; 1982, 1983; Bultez and Naert, 1988; Zu Fryden, 1986; Urban, 1998; Yang, 2001).
- The most recent studies, which tends to hold the shelf space allocation problem as an interaction between parties. This type of interaction essentially takes place among one retailer and two competing manufacturers (cf. Martín – Herrán and Taboubi, 2005b; Martín – Herrán et al., 2005a).

The major determining agent in the competitive environment between store brands and national brands is basically the retailer itself, since it is the only power, which manages all the promotional activities as well as the store allocation decision (Juhl et al., 2006).

Amrouche and Zaccour (2007) asserted that store brand quality aspects are the most crucial factors, setting the shelf space allocation judgments. Since the quality levels have been leveraged significantly almost in every geographical markets, this newly emerging trend, with its starting point of European retailing sectors, would overtly lead store brands to occupy more space within the very near future.

Gabrielsen et al., (2007) argued that the retailers commonly provide more space to their own store brands, provided that they are of premium quality, whereas inferior quality store-brands receive relatively less. We think that the allocation of convenient shelf space to exclusive quality store brands is a part of the strategy to grasp

market share from their national brand counterparts and anticipate higher margins owing to the decline of promotional costs suffered at the same time.

Silverstein and Hirschohn (1994) confirmed that the retailers have been allotting premium shelf space to exclusive store brands, which means that they would normally prefer up to 50% store brand profit margin to that of national brand's, fluctuating just between 10% - 40%.

In this respect, these policies all encompass categorical influencers in essence. For some categories, the total endorsements are identified as the most considerable success measures, while in some others the gross margin. Accommodating high margin store brands with appropriate shelf space would enhance retailers' profitability and effectiveness in the long-term. And perhaps warfare between store brands and national brands would be declared as Quelch and Hardling (1996) mentioned and the first battle field would be the shelves of retailers.

Another outstanding objective for retailers to produce store brands is to narrow the shelf space available for national brands. According to Hoch and Banerji (1993) the number of national brands exists in a category has a direct influence over the actual demand of store brands. If a consumer could not locate a national brand in store shelves, would be allegedly more inclined to choose a store branded product instead. Thus, many retailers deliberately boost the number of brands they are offering and solidifying the rivalry conditions between store brands and national brands (Juhl et al., 2006; Garretson et al., 2002). With this intense competitive background, the retailers would experience a more challenging power against manufacturers, which in turn would enable them to attain lower prices even in national brand product offerings. Hence, exploiting higher margins from national branded products would also be possible.

Nogales and Suarez (2005) surveyed whether the store brands receive sufficient shelf space with respect to their market shares in a survey, hold in Spain. This direct-observation based research verified that store brands owned at least 75% of the shelf space both in various outlets and categories. Nevertheless, they argued that these figures are likely to decline in certain product categories, where national brands dominate the majority of the market. In line with this debate, Amrouche and Zaccour (2007) suggested that the manufacturers might offer either wholesale price levels or reinforce marketing promotions to overcome the probable setbacks.

From this point, we may easily deduce that shelf space features may have a potent influence in the consumers' decision of store-brand product purchase and this decision might alter both in positive or negative way when the store brand product categories are taken into account.

With this perspective in mind, we hypothesize;

H₄: All else being equal, shelf space features have a significant influence on consumer purchase decision of store brands.

4.2. Promotion

The classical competitive environment, in which national brands endeavored to gain more piece of the total market, was definitely re-shaped as the retailers introduced different sorts of store brands. Advertising and promotion have been undoubtedly the most effective tools, which retailers draw on to survive in this newly designed market structure.

Mostly, store brands are not heavily advertised nor promoted (Rao, 1991). Actually, this could be interpreted as an indispensable part of a widely-accepted store brand product mix strategy. With these in mind, the success; that store brands achieved, could be attributed to the diminishing expenses of advertisement and promotional activities, accompanied by the increasing quality levels and the channel power (Hoch and Banerji, 1993; Krishnan and Soni, 1997; Steenkamp and Dekimpe, 1997; Mela et al., 1998). Obviously, store brands, which do not necessitate heavily, executed advertising and promotional activities, played a pioneering role on the onset of a new era. The high margins succeeded between 25% and 50% ranges on average (Keller, 1993) stems

specifically because of the fairly low-cost marketing efforts realized (Fitzell, 1992; Richardson et al., 1996; Hoch and Banerji, 1993).

Kotler (1994: p. 448-450) defined the competitive function of the store brands as follows:

“In spite of [the] potential disadvantages, middlemen [retailers] develop private brands because they can be profitable.....Other costs such as advertising and physical distribution may also be low. This means that the private brander is able to charge a lower price and often make a higher profit”

In this statement, Kotler (1994) is in consensus with the other various scholars, who noted that the reductions on both advertising and promotion are essential.

Clearly, we may easily conclude that the national brands represent the dominant share in the promotional side of this competitive challenge with the store brands. In other words, referring to promotional engagements is more visible in national brands than in store brands. This defensive strategy had worked out in some feminine hygiene products of Procter and Gamble (Freeman, 1994). It would not be unreasonable to suggest that the cited success of those advertising campaigns hinges also upon the products' respective brand equities.

The advertisement decisions, in addition, have overt effects on the related firm's overall market strategy. In the retailing literature, even if, the extant studies majorly cover technological investments, category sizes, category margins and the promotional activities (Hoch and Banerji, 1993; Sethuraman, 1992) in the last few years exhaustive advertisement and promotional efforts have been exerted by a number of retailers so as to underline the quality aspects of their respective store brands (Akday and Jones, 2005; Semeijn et al, 2004).

Furthermore, the advertising and promotional activities, encompassing store brands, have some other distinct objectives such as the improvement of the chain profitability and the channel power (Parker and Kim, 1997) as well as establishing customer loyalty (Batra and Sinha, 2000).

Moreover, all the promotional activities have a direct influence on the determination of the store brands' positioning (Davies, 1998; Kapferer, 1994). If a firm is characterized as a motivated firm to intensely promote its store brand, while assisting the product's quality features, it may position that particular product even in a premium segment. However, the generally acknowledged view is that; it is more appropriate to position store brands in segments, where the concentration and the price gaps on the market is high and the promotional undertakings of national brands are quite low (Dhar and Hoch, 1997; Ailawadi and Keller, 2004). As a related example, store brands have been extremely prosperous in the food retailing sector, in which the national brands are limitedly promoted (Hoch and Banerji, 1993).

From this point, we may easily deduce that promotional effects may have a potent influence in the consumers' decision of store-brand product purchase and this decision might alter both in positive or negative way when the store brand product categories are taken into account.

With this perspective in mind, we hypothesize;

H₅: All else being equal, the promotional effects have a significant influence on consumer purchase decision of store brands.

4.3. Store Image

One of the most paramount reasons that lead store image to take place in a number of store brand studies arises from the need to discover the possible impacts of store brands on human ego. In some cases, in which the functional utility derived from certain merchandise is overwhelmed by the emotional utilities it offers, the store image appears as the pivotal agent in shaping the customers' acts towards that specific commodity. Confining the scope of store image concept solely within the borders of neither the branding strategies nor interior or exterior design features is not actually valid. The origin of the store, even the political stance or humanitarian

inclinations and various other agents are supposed to involve in building a store image in the mindset of consumers.

In line with this debate, the principle reason for retailers to introduce store brand products is to present high quality and value-based commodities in order to foster the store image both in store shelves and in the dwellings of the consumers (Fitzell, 1992; Richardson et al., 1996).

Martineau (1958, p.47) defined the store image concept as;

“The store personality or image – the way in which the store is defined in the shopper’s mind, partly by its functional qualities and partly by an aura of psychological attributes”

The studies, conducted thus far, have devoted much attention on how the purchasing decisions of customers are affected by the store image, perceived by the same group of customers. Dick et al., (1995) focused chiefly on grocery retail chains and proposed that despite the setbacks they suffered in differentiation based on the lack of perceived core product service and the need to embrace the broadest range of customers and purchase situations, store image could well be employed as a tool in the efforts to set the firm apart from its prominent rivals.

Richardson et al., (1996) characterized the store image just in terms of external environmental traits, and the accompanying terms were revealed as the perceptions, related to the store merchandise and the perceived service quality effect (Baker et al., 1994; Zimmer and Golden, 1988). Moreover, Ailawadi and Keller (2004) related the store image phenomenon with the consumers’ attitude formation process and claimed that the store image shaped the overall attitudes of associated consumers. On the other hand, Kapferer (1997) suggested that the store image is one of the most outstanding influencer in building company brand strategies.

In his mostly cited research, Morganosky (1990) confirmed that there exists a positively correlated relationship between the store image and the perceived product image. This study addressed that, the perceived quality of apparels sold in department stores far exceeds the quality perceived in chain stores and in discount of off-price stores by consumers.

Vahie and Paswan (2006), in their exclusive study, implied that solely the store atmosphere has a significant impact on the perceived quality of the commodities and added that the price / store image ratio has just a substantial affect over the customer satisfaction levels based on merchandise. Collins – Dodd and Lindsey (2003), in a very similar study, covering food retail industry, stated that there exists not a considerable relationship between the store image and the perceived quality levels of consumers, except for the items of store atmosphere and store variance.

Baker at al., (1994), besides supporting the mostly adopted opinion that there exists a significant relationship between the store image and the perceived quality, highlighted that the perceived quality issue is already an influencer of the store image anyway.

Liljander et al., (2009), in a category based approach, noted that the overall success of a retail brand chiefly hinges upon the perceived quality of the parent brand as well as the harmony evolved between the parent brand image with that of specific product category.

Rao and Monroe (1989), contrary to the general belief held, suggested that the store image has the minor effect on perceived quality with respect to the other variables included in the test. Keller (2003) stated that the utilization of store name directly on ego-centric products may contain some drawbacks and Aaker (1999) underlined that fostering product categories, which are not in accordance with the widely-known image of the store might have adverse outcomes. For this reason, firms must pay adequate attention in their assessments of their store image to be consistent with the relevant category.

Mostly, store brands are recognized as the merchandise, encompassing more perceived risks than do national brands (Liljander et al., 2009). The relationship, established between the store image and the consumers’

attitude towards the store brands, is assumed to be largely moderated the perceived risk level of the consumer. Furthermore, the perceived risk level is also moderated by the perceived store image (e.g. Baron and Kenny, 1986; Mc Kinnon et al., 1995; Venkatraman, 1990).

Consequently, Liljander et al., (2009) claimed that the perceived risk level faced by the consumer, as well as the perceived product quality and store image, has an essential contribution in the determination of a consumer's store brand purchase decisions. Arndt (1967) argued that powerful store image, reinforcing the associated product category and the value-offered by that specific product (Moore, 1995) would basically reduce the probable perceived risks (Liljander et al., 2009; Agarwal and Teas, 2001; Semeijn et al., 2004).

From this point, we may easily deduce that store image effects may have a potent influence in the consumers' decision of store-brand product purchase and this decision might alter both in positive or negative way when the store brand product categories are taken into account.

With this perspective in mind, we hypothesize;

H₆: All else being equal, the store image effects have a significant influence on consumer purchase decision of store brands.

5. CONSUMER RELATED FACTORS

5.1. Perceived Risk

Today's customers tend to seek everyday for more quality and value-added flawless products, based on their respective requirements and demands. Certainly, the firm would definitely fail to restore a consequent repercussion, if that firm's customers regret with their purchasing decisions or confront any damage, harm or losses, incurred in the end.

Customers usually, while experiencing a new brand or a store branded product, feel more or less a concern in terms of a poorly-made decision and its likely outcomes. The related strain, regarding store brand products, emerges principally from the mainstream perception, which qualifies store brands as inferior and risky commodities (Labeaga et al., 2007).

This general cited strain is defined as "perceived risks" in marketing literature. Assael (1998) defined perceived risk as;

"is a complex variable with different aspects, including financial, managerial and psychological dimensions"

(Labeaga et al., 2007: p.349).

A large number of consumers, truly, get involved in a fairly complicated trade-off process and contemplate the prospective undesired consequences and expected benefits, based on their prior experiences (Semeijn et al., 2004). If the customer lacks the mentioned experiences or the product appears to be a store brand including self-esteem facets, the perceived risk sensed by the consumer is presumed to ascend.

Various scholars categorized possible risks associated with purchasing decisions in four divergent sub-groups:

- Functional risks
- Psychosocial risks
- Financial risks
- Time-related risks

(e.g. Greatorex and Mitchell, 1994; Mitchell and Greatorex, 1993).

Stone and Grønhaug (1999) classified the purchasing decision related risks in seven courses;

- Financial risks
- Social risks
- Time risks
- Performance risks
- Functional risks
- Psychological risks
- Overall risks

However, Semeijn et al., (2004) recognized just three of them as the most dominant risks to have straight impact on consumers' process of purchasing decisions. These are;

- Functional risks
- Financial risks
- Psychosocial risks

Among these risk factors, psychosocial risks are assumed to have much relevance with the store brand products. Psychosocial risks are certain types of risks, which are more relevant to symbolic derivations such as beliefs and status (Batra and Sinha, 2000; Del Vecchio, 2001). The consumers are assumed to be prone to suffer anxiety owing to the possible unfavorable evaluations of the other people. As a matter of fact, in some cases, goods are not consumed publicly. Thus the others would probably not be aware of that particular product, being used or possessed by that specific person (Bearden and Etzel, 1982). With regard to store brands, this disguised form of consumption refers to the reduction or vanishing of perceived risks.

Furthermore, a retailer is expected to post significant as well as convenient information about the ingredient and quality traits of store brands so as to reduce risk perceptions and consumer concerns. Another useful device to be employed in alleviating perceived risk is to offer consumers to test store brands. Generally, it is presumed that, if a certain consumer is pleased with that particular store brand sample, he or she is more likely to maintain purchasing the mentioned store brand in the future. In fact, all the efforts towards manipulating perceived risks and concerns aim to create sustainable brand loyalty behavior among consumers (Sheth and Venhateson, 1968; Roselius, 1971).

Erdem et al., (2004) stressed that attitudes associated with perceived risks, quality, and price factors have an effective impact on consumers' store brand products purchasing decisions. In addition to these, Del Vecchio (2001) asserted that the aforementioned consumer attitudes are basically subject to perceived product specifications. Steenkamp and Dekimpe (1997: p.927) affirmed the previous argument and proposed that;

“the power of a store brand, even for a powerful retailer, varies dramatically across product categories”

With regard to these assertions, Mitchell (2001) linked the categorical success variations of store brands with the perceived risk differences across consumers.

In practice, introducing a new store brand is also a venture for the retailers, too. Hence, mostly, the store brands are introduced to the market under either an umbrella brand or distinct brand names within each specific product category. The most substantial point here is that, if the consumer is not fulfilled with the store brand product, the resulting unfavorable attitude might demolish customers' trust to the retailer and refrain them from patronizing the associated retailer.

From this point, we may easily deduce that perceived risk effects may have a potent influence in the consumers' decision of store-brand product purchase and this decision might alter both in positive or negative way when the store brand product categories are taken into account.

With this perspective in mind, we hypothesize;

H₇: All else being equal, the perceived risk effects have a significant influence on consumer purchase decision of store brands.

5.2. Price Consciousness

It would be a fairly momentous step to characterize marketing as a science if scholars succeed in fully understanding consumers' purchasing behaviors, building up explicit models based on them and having the opportunity to scrutinize probable consumers' acts beforehand a definite product introduction. With all these in mind, the price consciousness concept could be deemed as one of the most significant agents in the pre-assessment of viable consumer purchasing decisions and the effects of their likely consequences. Clearly, as it happens in all other sorts of commodities, price consciousness appears to be a considerable determinant in exploring consumer purchasing behaviors (Burger and Schott, 1972; Rothe and Lamont, 1973).

There had been vast number of items, mentioned as motivators of the tremendous market share growth of store brands, yet still the extant marketing literature suffers deficiency of sophisticated studies, comprising the observed variance of price consciousness in humans and their engagement with this particular expansion (Sinha and Batra, 1999).

When it is considered that the store brands have an approximately around 15%-40% lower price than do the national brands (Ashley, 1998), it would not be a fair reasoning to exclude price consciousness in clarifying this enlargement (Sinha and Batra, 1999).

Lichtenstein et al., (1993: p. 235) defined price consciousness as;

“is the degree to which the consumer focuses exclusively on paying low prices”

On the other hand, according to Monroe and Petroschius (1981: p. 44) price consciousness could be described as;

“a customer's reluctance to pay for the distinguishing features of a product if the price difference for these features is too large”

This definition could be interpreted as the consumers compare and contrast the commodity's high price with its potential benefits such as an increase in perceived quality or a decrease in possible risks prior to reaching a resolution, concerning the purchase decision (Sinha and Batra, 1999).

In the majority of today's global marketing environment, the store brands have been appreciated as the premium quality goods with convenient prices. Nevertheless, at present, the retailing managers tend to position diverse store brand products at different prices to unique customer segments. For instance, a store brand product, which represents essentially premium quality, high-value added and similarly charged when compared to its national brand counterparts, would naturally target consumers with little or no price consciousness. Hence by means of segmentation-based store brand positioning strategies, the retailer would be able to;

- increase retail margins
- sustain consumer loyalty
- advocate retailers' negotiating power vis-à-vis manufacturers

(Labeaga et al., 2007).

Basically, it is not very surprising that the demographic variables, including price consciousness, play a predominating role in the prosperity of store brands, since the majority of consumers adopting them essentially belong to low income and high price conscious consumer classes. Thus, retailers utilize numerous pull strategies in order to;

- reduce price consciousness
- increase brand-awareness

- leverage brand consciousness

(Juhl et al., 2006).

Ascertaining the functionality of the presumed linkage between the price consciousness and the store brand purchase decision process would overtly uncover the motives of categorical success variances of store brands. Although the aforementioned categorical market share growth differences related to store brands have been endeavored to be via their relatively enhanced quality levels to national brands, this phenomenon could also well be elucidated with the variance of price consciousness across different consumer groups of distinct product categories (Sinha and Batra, 1999)

In several research, conducted with regard to the price consciousness concept, it has been suggested that price consciousness raises with the descending income levels (Gabor and Granger, 1979; Lumpkin, et al., 1986) and is supposedly widespread among deal-prone consumers (Babakus, and Tat, 1988), the ones have lesser belief in product quality association (Lichtenstein et al., 1988).

As Lichtenstein at al., (1988: p. 245) noted; apart from being divergent with respect to the personalities of consumers, as some scholars (e.g. Monroe and Krishnan, 1985) argued that price consciousness might also differ across consumers in terms of distinct perceived risks and some other plausible causes (Sinha and Batra, 1999).

From this point, we may easily deduce that price consciousness effects may have a potent influence in the consumers' decisions of store-brand product purchase and this decision might alter both in positive or negative way when the store brand product categories are taken into account.

With this perspective in mind, we hypothesize;

H₈: All else being equal, the price consciousness has a significant influence on consumer purchase decision of store brands

5.3. Income Level

In reality, the leading element, which genuinely regulates what today's customers could purchase and what they could not, is explicitly relevant to their respective level of incomes, beyond what they might have intimately desired to acquire beforehand. In this respect, broadly speaking, the overall levels of consumers' income clearly delineate the boundaries of their purchasing decisions.

The price-inclined consumers undoubtedly have an overwhelming influence on the balance of power between the retailers and the manufacturers (Garretson et al., 2002). In essence, the tendency of customers to be price sensitive; apart from some psychological causes, associates largely with the consumers' income level. Consequently, we may conveniently argue based on the supposition that the proceeds of consumers appears as one of the most crucial agents, influencing the equilibrium established between the retailer-branded store brands and the manufacturer fabricated national brands.

With regard to the level of income subject, some scholars elaborated specifically on the purchase decision processes of both high and low income customer segments (e.g. Binkey and Connor, 1996; Kaufmann et al., 1997). This sophisticated bundle of studies had some widely-acclaimed implications particularly regarding the purchase decision processes of low income consumers. With respect to these inquiries, in order to restrain their general spending, consumers tend to purchase;

- store brands
- generic products
- low-quality goods
- items subject to promotion

(Akabay and Jones, 2005).

Hoch (1996) constituted a notable connection between the level of income and price sensitivity and suggested that the high income level consumers are more prone to be low price sensitive and thus are less likely to buy store brands instead of their national brand equivalents, when compared with their low income level and high price sensitive counterparts.

Moreover, Sethuraman and Cole (1999) claimed that the level of income primarily hinges upon the level of education of consumers and on the basis of this argument proposed that there exists a negative correlation in the relationship established between the level of education and the likelihood of store brand emption.

On the other hand, Corstjens and Lal (2000) affirmed that a retailer could well leverage its profitability via introducing a premium store brand product, targeting expressly quality-sensitive market segments. This conjecture depends on the premise that every consumer evolves inertia incase of a particular brand switching resolution. Especially consumers, who could be identified as more quality-seeking and belong to high income level segments, mostly maintain purchasing the products, which they consumed and been satisfied with previously, though they are definitely assured that other brands also have approximately the same price/quality benefit offerings. The main rationale for this sort of behavior originates from consumers' willingness to reduce the cost of thinking and/or loss of aversion by means of a possible psychological loyalty, based on preceding selections.

In addition to these, Akbay and Jones (2005) asserted that the low income level consumers dominantly prefer low-priced store brands and added that these particular consumers think thoroughly and spend considerable time when they resolve to buy a national-branded product instead.

According to Akbay and Jones (2005) the retailers, as well as the manufacturers should all take into account the every each factor, which might induce consumers to purchase their end products. However, there are still numerous uncovered aspects left pertinent to the consumer behavior patterns of both high and low income customers, waiting for further investigation (e.g. Akbay, 2000; Hoch, 1996; Sethuraman and Cole, 1999).

From this point, we may easily deduce that price consciousness effects may have a potent influence in the consumers' decision of store-brand product purchase and this decision might alter both in positive or negative way when the store brand product categories are taken into account.

With this perspective in mind, we hypothesize;

H₉: All else being equal, the level of income has a significant influence on consumer purchase decision of store brands.

6. STORE BRAND LOYALTY

In the rigorous competitive context of today's business life, maybe the most vital objective for corporations is to build up a sustainable relationship with the customers. The only practical and employable way to pursue this invaluable objective, as well as to ensure profitability, is to create an unshakable bond between the firm and its current and prospective customers, which is deemed with its widely-used expression of "store loyalty".

Ailawadi (2001) reported that the retailers must realize store loyalty through store brands and commented that the store brand patronizers are appeared to be far more lucrative relative to the ones, who do not demand such products ever. Bronnenberg and Wathiev (1996) proposed that the store brand loyalty concept has attained a position comparable to national brand loyalty degrees. Labeaga et al., (2007) affirmed that store brand loyalty concept essentially differs from brand to brand and category to category.

Admittedly, store brands offer an undisputable predominance to the retailers in their rivalry with national brand manufacturers. Consequently, it could conveniently be argued that the store brands occupy a unique rank in the prosperity of retailers (Juhl et al., 2006).

With regard to the store-branded products' contribution to store loyalty, various scholars advocated the assumption that there is a noticeable relationship between the store brand utilization and thereby building up store loyalty. They stressed that the most explicit rationales for serving consumers with store brands are;

- supporting store loyalty
- leveraging chain profitability
- insuring shelf control
- reinforcing channel power

(Richardson et al., 1996).

For retailers, marketing store brands in categories, in which the customer loyalty degree is presumed to be high, would certainly be beneficial to ensure store traffic. Another outstanding avail is providing the retailer with the opportunity to differentiate itself from the entrants. Consumers might develop an intrinsic devotion to a specific retailer's store brand and if they feel contended with the associated store brand, they would decidedly maintain patronizing the relevant retailer and its store brand(s). In this way, a unique store loyalty comes into being between the consumer and the retailer. In some recent studies, it is absolutely revealed that there exists a link between store loyalty utilization and store loyalty tendency (Corstjens and Lal, 2000; Ailawadi et al., 2001)

With regard to this matter, Labeaga et al., (2007) confirmed the studies conducted by Erdem et al., (2004) and stated that store brands would absolutely bring about increases both in revenues and overall market share by means of evolving re-purchase behavior. Moreover, it is much more probable for a consumer to buy the same store brand, if he or she has bought it once. In brief, it might be suggested that the store brands are getting behavioral loyalty.

In addition to these, store brands essentially play a leading role in the efforts to build up store brand equity, since the most acknowledged aspect of store brand equity comprises of store loyalty and store brand loyalty. If the consumer attempts to buy inexpensive store brands in place of their dear national brand equivalents and originate a consistent loyalty towards the retailer, then the retailer is said to enjoy a "resource premium". This could be interpreted as the consumers venture spending money in order to trade with that concrete firm (Ailawadi and Keller, 2004).

If the retailer could fulfill establishing store loyalty via store brands, it would experience a number of considerable advantages. These could be summarized as;

- reducing promotional costs
- acquiring new customers
- providing enormous trade leverage
- increasing market share and relative price
- reducing seeking motivation
- creating a favorable WOM
- providing consumers with resistance towards consequent competitive strategic maneuvers

(Aaker, 1991; Dick and Basu, 1994; Chaudhuri and Holbrook, 2001)

Furthermore, marketing scholars, in their efforts to grasp the basics of sustaining store loyalty, referred to mathematic-based modeling. These models, generally characterized as the "random utility mathematical models" strive for estimating the possible effects of a purchasing behavior on the prospective buying decisions. Thus, it could be quite facile to foresee consumers' forthcoming engagements and their assumed consequences. For instance, it has always been costly for customers to seek for distinct brands and involve in certain decision processes again and again about the products they frequently buy and qualify as frugal. In similar cases, the consumers attempts to routinizes their brand-based purchasing judgments and try to buy the same brand's identical product offering (Howard and Sheth, 1969). This definitely demonstrates that; the likelihood of the customer to prefer the same product in the subsequent shopping time would decidedly outperform the other

commodities' probability to be chosen. This is called as "case of loyalty" or "inertia behavior" (Labeaga et al., 2007).

Nevertheless, contrary to what has been argued above, some research (Burton et al., 1998; Garretson et al., 2002) asserted that there is a negative correlation between the store brand loyalty and consumer store brand attitudes. Hence, if the chief concern of the consumers appears to spend less money, then this kind of consumers expose low levels of brand loyalty and engage in a more variety seeking behavior.

From this point, we may easily deduce that purchasing a particular store brand may have a potent influence on consumer loyalty. With this perspective in mind, we hypothesize;

H₁₀: All else being equal, the purchasing of a store brand has a significant influence on consumer loyalty on retailers.

7. METHODOLOGY

7.1. Study Sample and Procedure

Data were collected by means of a survey questionnaire, which was fulfilled by the answerers dominantly on a face-to-face occasion. Apart from the direct application cited above, the questionnaire was also sent to receivers via internet-mail with a return rate attained roughly around 22%. In total, 396 questionnaires were held in the final computational phrase.

We sampled 7 distinct geographical zones within the boundaries of Turkey and owing to their geographical proximity and cultural similarities, some of the regions were united and considered in that respect. Consequently, the overall data was grouped and processed on the basis of 5 different terrains. These are; The Marmora Region, The Eastern & Southwestern Anatolian Region, The Aegean and The Mediterranean Region, The Interior Anatolian Region and The Black Sea Region, each of which reflect an approximate contribution on the survey as 54%, 19,3%, 18,2%, 7% and 1,5% respectively, based on the origins of respondents.

The respondents were comprised of 45,45% females and 54,55% males and were asked to answer questions, settled on a five point Likert-type scale, dispersing from definitely disagree and definitely agree (e.g. Bearden and Netemeyer, 1993). Moreover, two additional information seeking questions were directed to gauge respondents' awareness of what a store-branded product is and their assessments, regarding their satisfaction levels by having tried such commodities. These questions were posted on a Yes/No dichotomy scale. The overall percentage of consumers, who were not truly aware of store brand concept, was just 16,91%. In a regional perspective; 54,4% of The Marmora Zone, 17,85% of The Interior Anatolian Zone, 11,39% The Eastern & SouthEastern Zone and (<1%) The Black Sea Zone inhabitants declared that they did not have sufficient judgments over what a store brand actually is. The total percentage of customers, who are unsatisfied with the store brands they experienced, count for 15,4%. Of the overall unsatisfied customers; 54% declared that they usually buy toilet paper type of store brands. Toilet paper is followed by rice (24,59%) and by meat (21,31%).

At the beginning of the questionnaire, randomly selected repliers were asked to select their most frequently consumed store brand product category among the three store brand commodities presented namely; the toilet paper, rice and meat. The respondents, who left this question blank or specified another product category, were disregarded in the subsequent analysis.

7.2. Assessment of Antecedent Measures

In the computational stage; all antecedents, together with the exception of the single item measures, are subjected to a confirmatory factor analysis. The reliabilities of the individual scales provide further evidence of the measures sound psychometric properties-ranging from .718 to .87 for composite reliability (Bagozzi and Yi, 1988; Baumgartner and Homburg, 1996).

After utilizing confirmatory factor analysis to assess discriminated validity for all antecedents together, a simple linear regression model was constructed and the significance levels were contrasted with the aim of uncovering meaningful relationships. All of three models were validated through F-tests, accompanied by the linearity and multi-co linearity requisites satisfied. We did not confront to any autocorrelation, which absolutely invalidates the models.

For the evaluations embracing demographical variables, Measures of Association and Correlation Methods (MAC) were mostly visited. In respect to the nominal scale inherited variables, such as gender and marital status, the core concept data (Store Brand Purchase) was transformed into the nominal scale in PASW statistics program, which certainly enables us to have the opportunity to ascertain any relevance between variables and the core-concept data via Phi and Cramer's V statistics. Furthermore, for the ordinal scale measures, a two-tailed significance test was administered, hinging upon the significance of Kendall's tau_b and Spearman's ρ approximate values.

8. RESULTS

Ideally, the analysis would involve an examination of the entire hypothesis presented herein by means of casual modeling simultaneously. In the path to derive dependable parameter estimates, we split up the whole model into two distinct sub-components. The initial model scrutinizes the relationships between the antecedents of a store brand purchase, while the latter section examines, if there exists a significant relationship between store brand purchase and building customer loyalty toward the retailer through the act of store brand consumption. Each analysis was conducted for all of the three product categories elaborated.

8.1. Antecedents of a Store Brand Purchase

The hypothesis; revealed in this paper, are tested through a simple regression model, in which each of the predictor variables (customer-based, store-based and product-based independent variables) are regressed on the criterion variable (store brand purchase) for the three store brand categories.

8.1.1. The Toilet Paper

In the first step of our survey; we inquired, whether the sample data is convenient for Factor Analysis. The result revealed a Kaiser-Mayer-Olkin Sampling Adequacy value of .798 (>.50) and the Bartlett's Test of Sphericity proves to be significant ($.00 < .05$). Because of the consequence of the Reliability Analysis applied, the two predictor variables (Price & Perceived Risk) from the three main categories are eliminated. Thereby, the overall Cronbach's α value appears to be .753 (>.70) and thus, the scale could be characterized as a fairly reliable one. The seven remaining independent variables explain the 100% of the overall total variance. The F-test for the simple linear regression model proves significant ($p = .00 < .05$) with an adjusted R^2 of .347. The model shows no autocorrelation with a DW statistic of 2.004 (<2.5).

8.1.1.1. Product-Related Predictor Variables

The three key product-based characteristics studied in this scrutiny are the Price, Quality and Usage Visibility. H_1 is not supported as this independent variable is crossed out in the Principle Component Analysis (PCA). H_2 does not contribute to the act of store brand purchase ($\beta = .277$, not significant [n.s]). However, Usage Visibility has a significant relationship with the propensity to purchase a toilet paper type of store brand ($\beta = .277$, $p < .01$)

8.1.1.2. Retailer-Related Predictor Variables

Three store characteristics are studied. H_3 states that the size and the convenience in the shelf space design promote the consumer behavior towards store brand purchase. Support for this hypotheses is in evidence ($\beta = .422$, $p < .01$). In contrast; H_4 , the promotional activities maintained

by the retailers ($\beta = -.011$, not significant [n.s]) and the overall store image traits ($\beta = .055$, not significant [n.s]) do not turn out to be influencers a toilet paper store brand purchase.

8.1.1.3. Customer-Related Predictor Variables

In this survey, three purchaser-based independent variables are inquired. Perceived Risk item is excluded from the initial proposed model, owing to its obstructing influence over the reliability requisites. In addition, Price Consciousness ($\beta = .108$, not significant [n.s]) and customers' Income levels ($\beta = -.103$, not significant [n.s]) are decided not to own a notable effect on the purchase of toilet paper store brands.

8.1.1.4. Store Brand Purchase – Customer Loyalty towards Retailer Relationship

We broke down the utter model into two separate analyses, as we remarked beforehand, since our sample size and the numbers of parameters to be estimated do not satisfy the recommended ratio of sampling size to a number of free parameters (5 to 1), typically required to extract dependable parameter estimates (Baumgartner and Homburg, 1996). In support of H_{10} , store brand purchase of toilet paper category, apparently have a viable influence on constituting customer loyalty towards retailer ($\beta = .179$, $p \leq .05$).

8.1.1.5. Store Brand Purchase – Demographic Variables Relationship

In our model; gender, age, education, income and social class characteristics are presented as the demographic variables, which are supposedly have a potent influence over store brand purchase decisions. In this particular study, we referred to the “Measures for Association and Correlation” principles so as to have a thorough understanding of whether these aspects possess significant implications on store brand buying or not.

8.1.1.5.1. Gender

With regard to the gender issue; our sample generates a contingency table, which clearly exceeds minimum expected count of twenty and this leads us to a corollary of employing Fisher's Exact test. Since the two-sided Exact significance value yields .375, we reject the null hypotheses and conclude that there exists a significant relationship ($p \leq .05$) with gender features and the act of purchasing store brands.

8.1.1.5.2. Age

With regard to the respondents' age distribution, we get .569 and .555 as Kendall's tau_b and Spearman's ρ measures. At the 5% level of significance, the null hypotheses (H_0) is rejected and this essentially underlines a significant relationship between age and toilet paper purchase among consumers.

8.1.1.5.3. Marital Status

Related with the marital status of store-branded toilet paper buyers, since all the cells in our contingency table count more than five and in addition; the minimum expected count is less than twenty, we get a Cramer's V approximate significance of .558 and with this in mind, we reject the null hypotheses (H_0) at the 5% level of significance and address that there exists a significant relationship between the marital status features of the respondents and their decisions on the store brand purchase of toilet paper.

8.1.1.5.4. Education

In respect to the educational distribution, we acquire .347 and .344 significance values respectively for the Kendall's tau_b and Spearman's ρ measures. Hence, we may conclude that at the 5% level of significance level, we reject the null hypothesis (H_0) and claim that there is a significant relationship between educational level and store brand purchase of toilet paper.

8.1.1.5.5. Social Class

In this study, we referred to the yearly earnings of households according to the data, uncovered by the Turkish Statistica Institute (TUIK, 2008 Annual Report) and five main social class groups are identified. Our sample is redesigned with respect to the wages specified by the respondents and in line with this; we get .982 and .953 significance figures corresponding to Kendall's tau_b and Spearman's ρ respectively. As a conclusion, we reject the null hypotheses (H_0) and conclude that at the 5% level of significance level, there is a significant relationship between the social classes and store brand purchase of toilet paper.

8.1.1.6. The Finalized Model (The Toilet Paper)

With respect to the store-branded toilet paper inquiry, a finalized model depicted below is derived:

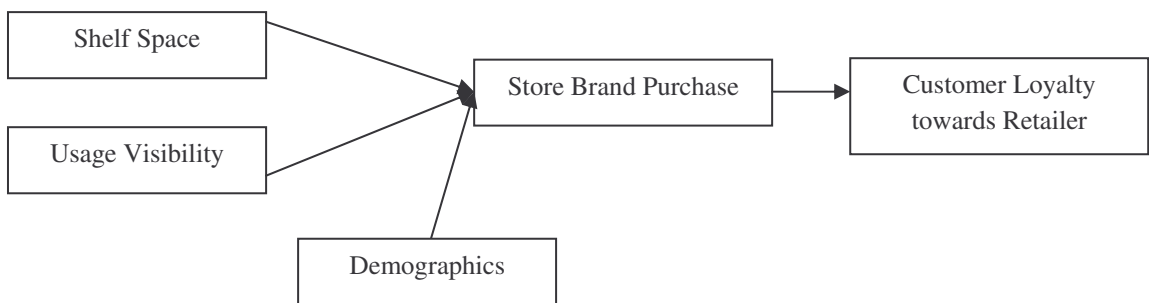


Fig. 2. The finalized model for Toilet Paper

8.1.2. Rice

In the first step of our study concerning store-branded rice products, we investigated if the sample data conforms to the PCA and the sufficiency in content of the sample. The Bartlett's Test of Sphericity proves to be significant ($.00 < .05$) and the Kaiser-Meyer-Olkin Measure of Sampling Adequacy realized as .775 ($>.50$). Afterwards, Reliability Analysis is applied and four predictor variables from the three main categories namely; Price, Perceived Risk, Shelf Space and Promotion are left out. The secondary Cronbach's α value generated as .718 ($>.70$) and the scale could well be deemed as a fairly reliable one. The five remaining external variables elucidate the 100% of the total variance. The F-test for the simple linear regression model proves significant ($p= .00 < .1$) with an adjusted R^2 of .235. The model shows no autocorrelation with a DW statistic of 2.004 (<2.5).

8.1.2.1. Product-Related Predictor Variables

Similar to our fundamental proposed model, applied in the store-branded toilet paper; we investigated the probable impacts of price, quality and usage visibility items over rice store brand selection processes. H_1 is not supported, while price is excluded from the model during the PCA. H_2 is supported that quality have an obvious impact on rice-based sore brand purchase ($\beta= .216$, $p<= .05$); whereas H_3 , the presumed impact of Usage Visibility, is indicated not to have a significant influence on the store-branded rice buying ($\beta=.1$, not significant [n.s]).

8.1.2.2. Retailer-Related Predictor Variables

With respect to the three chief external variables tested; H₄, the shelf space and H₅, the promotional effects are missed out from the model at PCA stage of the analysis and in the final linear regression model; H₆, the assumed relationship between store image and rice store brand purchase, is not accepted ($\beta = .27$, not significant [n.s]).

8.1.2.3. Customer-Related Predictor Variables

Among the customer-related predictor variables, similar to the case in toilet paper, perceived risk item is omitted from the proposed model, on account of its descending manipulation on Cronbach's α and thereby, over the general reliability of the survey. In this respect, H₇; the supposition that perceived risk and associated factors have a significant influence on store-branded rice is not acknowledged. However; H₉, the income effect ($\beta = .208$, $p \leq .05$) and marginally H₈; price consciousness ($\beta = .168$, $p \leq .1$) tend to lead to a store brand purchase (Rice).

8.1.2.4. Store Brand Purchase – Customer Loyalty towards Retailer Relationship

In contrast to the outcome, which we derived from the store brand purchase and customer loyalty towards retailer relationship in toilet paper product category, we found out that such a bond does not exist in rice-based product category ($\beta = .133$, not significant [n.s]).

8.1.2.5. Store Brand Purchase – Demographic Variables Relationship

Likewise, as it is in toilet paper category, the same five demographic variables are involved in the rice store brand product category.

8.1.2.5.1. Gender

Our sample puts forth a contingency table, which represents a minimum expected count of 22.67 (>20), even though it satisfies the condition that all the cells to count more than five. Thus, we consider the Fisher Exact Test, which has a significance value of .466 ($>.05$). Consequently, the null hypothesis (H₀), which suggests that there is not a significant relationship between the gender and the store-branded rice purchase, is rejected.

8.1.2.5.2. Age

Regarding the age distribution characteristics of store-branded rice buyers, we get .119 and .139 coefficients as the Kendall's tau_b and Spearman's ρ values respectively. At the 5% level of significance ($p \leq .05$) the null hypothesis (H₀) is not accepted and this especially denotes a significant relationship between the age and the purchasing decision associated with rice.

8.1.2.5.3. Marital Status

About the general marital status dispersion of store-branded rice product patronizers, we obtain a contingency tabulation with a minimum expected count less than twenty and none of the cells have an expected count less than five; so that we may take the Cramer's V (sig= .147) approximate significance value in our hypotheses test. At the 5% level of significance, we reject the null hypotheses (H₀) and suggest that marital status has a significant bearing on the rice-based store brand purchase decisions.

8.1.2.5.4. Education

In educational distribution, we get .648 and .656 as Kendall's tau_b and Spearman's ρ values and this proves that at the 5% level of significance, we reject the null hypotheses and

conclude that there is a significant link between the level of education and the store-branded rice purchase.

8.1.2.5.5. Social Class

For the social classes respondents belong to; we basically seek out for Kendall's tau_b and Spearman's ρ significance values, which occur as .988 and .992 respectively. As a result, we reject the null hypotheses (H_0) at the 5% level of significance and verify the association between social class features and store brand selection for rice.

8.1.2.6. The Finalized Model

With respect to the store-branded rice model validity investigation, a finalized model depicted below is derived:

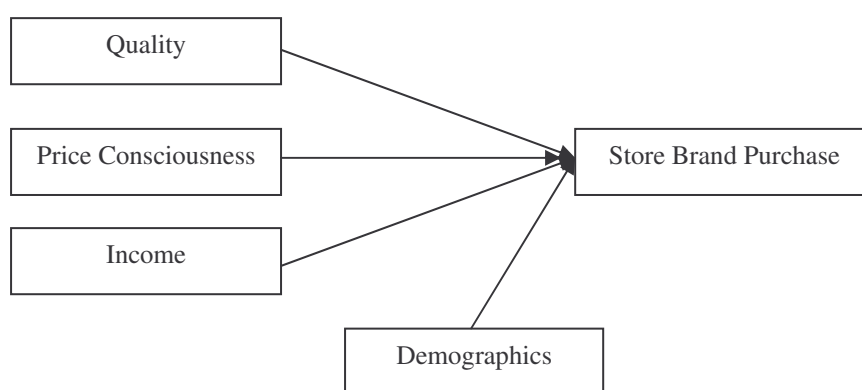


Fig. 3. The finalized model for Rice.

8.1.3. Meat

The third category in our survey involves meat and in the questionnaire, we attained a value of Kaiser-Meyer-Olkin measure of .810 ($> .5$) and Bartlett's Test of Sphericity is proved to be significant ($p=.00 < .05$). These enable us to apply PCA. With regard to the cited analysis, price and perceived risk factors are excluded from the initial model; since they have a detrimental effect on the Cronbach's α value. In the latter model, the Cronbach's α is leveraged to .801 ($>.70$), whereby the scale could obviously be qualified as a fairly reliable one. The remaining seven external variables explain 100% of the overall total variance. The F-test for the simple linear regression model proves significant ($p= .00 < .05$) with an adjusted R^2 of .311. The model shows no autocorrelation with a DW statistic of 2.17 (<2.5).

8.1.3.1. Product-Related Predictor Variables

In the initial part of the PCA, as the independent variable price is dismissed, H_1 ; the impact of price over the purchase of meat-based store brands is not evidenced. Moreover, the effect of quality on store brand purchase of meat and related products; H_2 , is not validated ($\beta= .108$, not significant [n.s]). Nevertheless; H_3 , the hypotheses, which corresponds with usage visibility, turns out to be an influencer on store-branded meat purchase ($\beta= .104$, $p<= .05$)

8.1.3.2. Retailer-Related Variables

In retailer-related predictor variables; H_5 , the alleged impact of promotion is not verified ($\beta= -.022$, not significant [n.s]), while H_4 and H_6 namely; the assumed link between shelf space and store image respectively, are found out to be significant ($\beta= .194$, $p<= .05$), ($\beta= .175$, $p<= .1$).

8.1.3.3. Consumer-Related Predictor Variables

Within the three independent variables; H_7 , the perceived risk item is missed out; so that solely price consciousness ($\beta = .112$, not significant [n.s]) and income ($\beta = .089$, not significant [n.s]) terms participated in the simple regression model. Both the variables had found out not to have a significant implication over store-branded meat products purchase acts.

8.1.3.4. Store Brand Purchase – Customer Loyalty Towards Retailer Relationship

In the store-branded meat case, the relation between the store brand purchase and consumer loyalty towards retailer is valid ($\beta = .357$, $p \leq .01$). This essentially constitutes a similarity with the toilet paper purchase-loyalty link, however a contrary to the declined purchase-loyalty tie in our rice-based store brand model.

8.1.3.5. Store Brand Purchase- Demographic Variables Relationship

As it was in the two preceding categories, five demographic variables are comprised in the meat store brand product category.

8.1.3.5.1. Gender

In the contingency table derived; even if all the cells have an expected count more than five, the minimum expected count is realized beyond twenty, so we take the Fisher's Exact Test into consideration. Since, the Exact significance value occurs as .172, with in the limits of 5% significance level, we reject the null hypotheses (H_0) and conclude that there exists a significant relationship between gender and the store brand purchase of meat.

8.1.3.5.2. Age

Concerning the age data sampled, we obtained a Kendall's tau_b and Spearman's ρ significance values of .908 and .995 respectively. Therefore, at the 5% level of significance, we reject the null hypotheses (H_0) and suggest that there is a significant relationship between age and the meat-based store brand buying.

8.1.3.5.3. Marital Status

In marital status, the cross tabulation satisfies all the prerequisite conditions and so that we take Cramer's V approximate significance value (app.sig= .365) to decide whether a significant relation is established. At the 5% level of significance, our null hypotheses (H_0) is rejected and; by this way, we may conclude that there exists a significant relationship between marital status and the store brand purchase of meat.

8.1.3.5.4. Education

Education data reveals sig=.975 and sig=.973 as Kendall's tau_b and Spearman's ρ significance values, which lead to the null hypotheses (H_0) to be declined at the 5% level of significance. Hence, we may conclude that, there is a significant relationship, found between the educational levels of consumer and their store brand purchase of meat.

8.1.3.5.5. Social Class

The social class data exposes sig= .142 and sig= .129 values correspondent to Kendall's tau_b and Spearman's ρ respectively. Consequently, at the 5% level of significance, we reject

the null hypotheses (H_0) and infer that there is a significant relationship, constituted between the social class and patronizers' store brand purchase of meat.

8.1.3.6. The Finalized Model

With respect to the store-branded meat, the final validated model is depicted below:

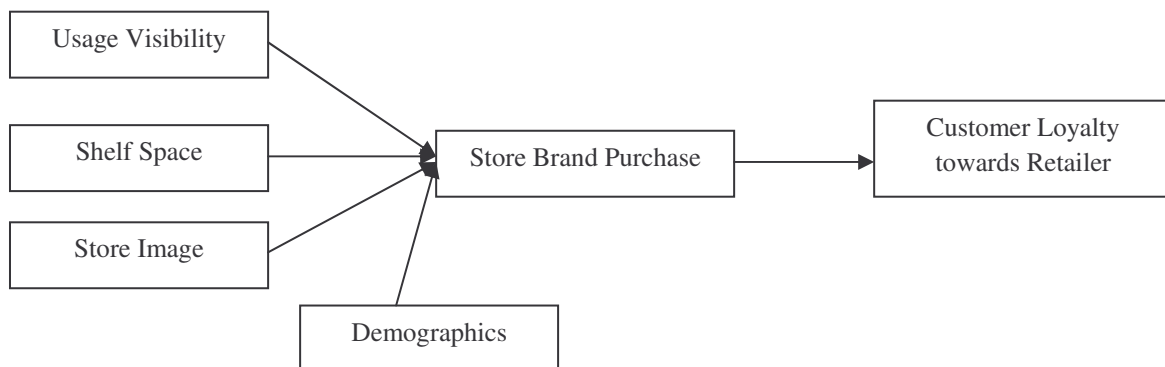


Fig. 4. The finalized model for Meat.

Table 1
Descriptive Statistics (Mean & Standard Deviations)

Product	Toilet Paper	Rice	Meat
Dependent Variable (Store Brand Purchase)	3,24 (1,50)	3,02 (1,46)	2,90 (1,57)
Independent Variables			
Usage Visibility	3,03 (1,42)	2,89 (1,44)	2,50 (1,39)
Shelf Space	3,00 (1,52)	3,08 (1,40)	3,00 (1,45)
Price	3,64 (1,39)	3,78 (1,24)	3,77 (1,37)
Promotion	2,85 (1,34)	2,71 (1,32)	2,65 (1,43)
Quality	2,78 (1,25)	3,03 (1,28)	2,54 (1,37)
Store Image	2,67 (1,21)	2,89 (1,29)	2,74 (1,30)
Price Consciousness	2,66 (1,34)	2,83 (1,31)	2,67 (1,40)
Perceived Risk	3,47 (1,41)	3,44 (1,29)	3,78 (1,22)
Income	3,02 (1,42)	2,90 (1,31)	2,70 (1,41)

Table 2

Descriptive Statistics and Anova of Store Brand

Purchase External Variables

Product	Toilet Paper			Rice			Meat		
	Adj. R ² = 0.376 F=13,00 N=159			Adj. R ² = 0.235 F=8,673 N=126			Adj. R ² = 0.355 F=8,025 N=110		
Independent Variables	β (B)	t	r	β (B)	t	r	β (B)	t	r
Constant (SbP)	0,738	2,144	0,034	0,691	1,793	0,076	0,202	0,509	0,612
Usage Visibility	0,294	3,909	0,000	0,102	1,174	0,243	0,251	2,401	0,018
Shelf Space	0,418	5,693	0,000	-0,088	-0,955	0,342	0,211	2,162	0,033
Promotion	-0,012	-0,152	0,880	0,270	0,276	0,783	-0,024	-0,227	0,821
Quality	-0,023	-0,244	0,807	0,246	2,440	0,016	0,126	1,085	0,280
Store Image	0,068	0,707	0,481	0,027	0,270	0,788	0,212	1,735	0,086
Price Consciousness	0,121	1,387	0,168	0,188	1,775	0,078	0,126	1,074	0,286
Income	-0,014	-0,162	0,871	0,232	2,201	0,030	0,098	0,750	0,455

9. CONCLUSIONS AND MANAGERIAL IMPLICATIONS

The importance of store-branded products has reached a very substantial level in the current Turkish retail sector as well as the overall world markets. In the challenging aim to withstand the overwhelming rivalry conditions dominating global commerce context, the store brands –undoubtedly- equip the retailers with the ability to differentiate themselves from their competitors and in addition to these, establish sustainable consumer loyalty in order to gain considerable market share and profit margins through their customers (Collins – Dodd and Lindsey, 2003; Keller, 2003, Ailawadi, 2001; Ailawadi and Harlam, 2002). Besides the majority of the store brands have been perceived by consumers akin to national branded products (Private Label Manufacturers' Association [PLMA], 1999). In line with these, in several categories; store brands, with the help of the retailers' channel power and settled customer loyalty, have accomplished market leadership (Corstjens and Corstjens, 1995).

In this study, we examined the existence of customer loyalty via the purchase of store brands in the behavior of Turkish consumers in three specific product categories. The foremost objective of this survey is essentially to comprehend, whether a categorical distinction between product lines prevails or if it is about to emerge in the forthcoming decades (e.g. Sheth and Venkatesan, 1968; Roselius, 1971; Steenkamp and Dekimpe, 1997). In attempting to explain these cross-category variations; we, in essence, devoted our attention mainly on product, retailer and consumer associated attributes. Our empirical results typically proved the existence of consumer loyalty towards retailer and in addition that the degree of this loyalty widely differed across product categories and store brands. For instance, though we acknowledged customer loyalty towards retailer via store-branded commodity purchase both in paper-originated products (toilet paper) and animal-based offerings (meat), we did not evaluate such a loyalty in cereals (rice). Moreover, we also launched to seek for evidence; as addressed above, to determine if the power of customer loyalty among product categories conform to distinction, is also approved ($\beta_{\text{Meat}} = .357$, $\beta_{\text{Toilet Paper}} = .179$).

Even though, our survey showed that the antecedents, affecting consumer behavioral patterns in store-branded product purchase vary (Steenkamp and Dekimpe, 1997), we witnessed that in some product categories, these influences tend to approach on a particular basis (e.g. in our examples of toilet paper and meat). Apparently; the external variables, which are supposed to have a pivotal impact over meat-based store brand purchase, were appeared to be the same as those of toilet paper, except for the store image item. This particular finding leads us to suggest that the antecedents, which have a presumably high effect over inducing consumers to buy store brands, incline to resemble in certain categories contrary to the widespread idea, which definitely reinforces the persistent detergency. We assert that this outcome might have stemmed from either because of the parallelism of criteria consumers value whilst buying products or similarities in customers' perceptions regarding product groups in several facets (e.g. for most of the people; who belong to lower strata of income, using toilet paper could still be identified as a sign of luxury like consuming meat).

On the other hand, we observed that the components resulting in a rice-based store-branded product purchase is decidedly different from the ones involving toilet paper and meat. Also, the survey disclosed that buying a rice-based store brand does not attain a loyalty behavior towards the retailer. As a result, these clearly express that among some sort of store brand categories, variances still prevail.

Other crucial information we amassed from our analysis, is the undeniable mark of demographics on consumers' preferences encompassing store brand acquisitions. In this respect, we contend that marketing departments and specifically brand managers ought to embrace demographical indicators, while contemplating their prospective market schemes and strategies.

10. LIMITATIONS AND SUGGESTIONS FOR FURTHER RESEARCH

Our central objective in implementing this research is to unveil whether any persistence in across-category differences rule in the decision making processes of consumers about store brands as well as gauging if such decision results in consumer loyalty towards the retailer. Incidentally, we also strive to determine Turkish retailer consumers' awareness of the store brand concept as well as their general satisfaction degrees.

In order to have a sample, which is sufficient to reflect Turkish retail patronizers, we executed field extensive field studies in seven distinct geographical zones, where various shopping behaviors could be encountered. Nevertheless, our sample lacks the precise population proportions announced by the Turkish Statistical Institute (TUIK) publications, yet our proportions suit to actual data when the rankings of each zones are taken into consideration. A more sophisticated study could be managed by quota sampling techniques with respect to the formally addressed figures.

In this research, we typically dealt with chief antecedents of store brand purchase based on three different product categories, accompanied with the endeavor to assess if such an act provides customer loyalty. However, even if we tried to cover as many external variables as we could, there might surely be myriad other variable engaged in this process and molding customer loyalty toward the retailer. In addition to these, we did not state any propositions to ensure customer loyalty to such product lines (e.g. rice in our survey), which could not have been adequate to ensure customer loyalty thus far. We genuinely believe that subsequent inquiries would compensate such drawbacks.

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