Factors Influencing the Consumer’s Attitude towards Store Brands

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Abstract:
The purpose study is to investigate the factors influencing on consumer’s attitude towards store brands in retail store industry of Pakistan. This research includes the following variables such as market mavenism, perceived risk, store image and value consciousness is the independent variables and the attitude towards store brands is the dependent variable. Service quality is the antecedent of store image. 350 survey questionnaires were randomly distributed to customers of some large retail stores in Rawalpindi and Islamabad. 347 questionnaires were responded correctly by respondents. The data has collected from the retail stores who purchase the store brands. The findings of this research show that the study focuses on the formation of attitude of customer and the factors of influencing on the attitude. The major contribution of the study is factor of market mavenism on the attitude which is a new concept which define as the market maven are those individuals having information of different kinds of products, place and other characteristics of market. The term market mavenism includes particular knowledge customer experience and expertise about product and market.

Key words: Market Mavenism, Perceived risk, Store Image, Value Consciousness, Attitude towards store brands

INTRODUCTION

Store brands or own label brands are defined as consumer products produced by, or on behalf of, retailers and sold under the retailers’ own name or trade mark through their own outlets (Baltas, 1997). The initial idea of private label brands or store brands was established and examined in the North America early 19th century, and it became an innovative brand which was developed rapidly in the American retail industry during the last 100 years. Store brands or private label brands sales account for about one-fifth of total volume sales in the United States, one-fourth in Canada, and nearly one-half in Europe and sales in the apparel business is substantial, have more than 50% in the UK (Liljander et al., 2009). There are many terms that use to represent different variety of retailer’s brand, such as private brands, store brands, own brands, wholesale brands and distributor’s own brands. All of these names appear to be used interchangeably in the literature. While manufacturer brands are defined as a class of goods produced and sold as being the product of a single firm or manufacturer (Guerro, et al., 2000). In European countries most of the Retailers have used three different brand strategies for Store Brands such as premium, standard, and generic brands. Premium brands are placed with excellent quality and a good price that sometimes beats leading manufacturer’s brands. Standard brands are widely acknowledged and consolidated brands and is positioned in quality, value and low price like a manufacturer brands, using their own label. Generic brands are positioned in low price and low quality and give a brand name different from the store’s own label brands (Rubio et al., 2015).

In Pakistan the development of cash & carries and chain store supermarkets attracts the consumers through different promotional campaigns to purchase their supermarket brands. The marketing strategies of these supermarkets are optimistic and customer centric. Metro Cash and Carry is one of the best examples in Pakistani supermarket chain which is operating major cities in Pakistan. Metro is selling a large number of product categories such as grocery, food items and apparels with their own label. We are conducting our research in retail store industry in Pakistan. Utility Store Corporation of Pakistan is also semi government organization having a broad product category using private labels. We choose the twin city Rawalpindi and Islamabad region for the research context.

The main objectives of this study are:

- To identify the impact of variables that influence consumer’s attitude towards store brands and purchase intention of the consumer based on previous studies.
- To develop a model for consumer’s attitude towards store brand, including these variables.
To test the model through quantitative methods on a sample of consumers to predict consumer’s attitude towards store brand.

LITERATURE REVIEW

Market Mavenism

A market maven is an individual who has information on many kinds of products, places to shop, and other facets of the market, and initiates discussion with consumers and responds to requests from consumers for market information. (Puspa and Rahardja, 2009) Market mavens may become more important marketplace influencers, mainly due to their potential for helping other consumers deal with huge product choices and to the acceptance of new technologies. The idea of market mavens is defined as a person who has special knowledge or experience and expert about the product (Geissler and Edison, 2005). Mavens are considered to be product innovators, early adopter, try to find large information and opinion leaders and they seems to be more interested in elegant buying. Innovators and early adopters also provide information to other consumers by using, highlighting, and talking about specific products as opposed to the general information delivery of the market mavens. Market mavens present an important market target because they are likely to influence the buying decisions of a variety of people who seek and/or receive their advice (Williams and Slama, 1995). Walsh et al., (2004) conceptualized the concept of marketing mavens as individuals who have information and knowledge about goods and services of different kinds, market place, other characteristics of markets and they take initiatives with consumer to discuss those things and ready to respond request from consumers about above mentioned things. It also investigated that mavens influenced both on retailers as well as end user of product by selecting the most important information from the bunch of given information about product and market place (Walsh et al., 2004). The study investigated the identification with store brand among the consumers with the greatest market mavenism. Market mavens provide great significance to the value obtained in purchasing and store brands reinforcement these maven’s feelings as a smart buyers. (Rubio et al., 2014)

Perceived risk

Perceived risk is defined as the expectation of the results, outcomes or events to happen that are negative and suspicious. PR is the expectation of subjective loss. PR is a term that consists of various risk types. These are financial risk, performance risk, time risk, psychological risk and social risk. In many researches it is stated that companies use different tactics to minimize the perceived risk of consumer like discount factors because lower the price lower the price risk, warranties and after sales services. Horvat and Dosen (2013) highlighted in his study that if people considered more risky as cheaper store brand compare with manufacturer’s brand than all the investment on store brand or own labeled brand have nothing value for consumers as perceived risk too high with store brand. It is also showed in past studies that perceived risk is highly associated with own labeled brand because it is always compared with well-known established manufacturer’s brand. Researchers found three types of perceived risk which include financial risk, functional risk and social risk. Financial risk includes the risk in monetary form which associated with price level of product. Functional risk depend upon the performance of product according to expectations from that specific product, it refers to the quality of product. At last, social risk is about the status, social needs and self-esteem that product will not going to hurt your ego or loss of image Horvat and Dosen (2013). The study conducted by Horvat and Dosen (2013) suggested that functional risk has the highest negative impact on private label attitudes in all analyzed product categories. Gizaw et al., (2014) proposed a model which indicated that perceived risk is an intrinsic sign that is most important factor that influences the buying decision. They further explained that perceived risk is the doubt of the consumers about the product performance. They further clarified their statement risk involve during purchasing and consuming, put negative impact on consumers attitude.
With the passage of time subjective and objective perception about store image develops in the mind of consumer’s. Following are the nine different dimension through which a store image can be conceptualized-convenience, store ambience, physical facilities, service, merchandise, promotion, clientele, institutional factors and post transaction satisfaction. These store image’s dimension have been widely discussed, studied and most of these dimension are considered to judge the image of the store. Mostly store image consist of various types of aspects of retail store (Diallo, 2012).

Martineau defined store image in 1985 in this classical book “The personality of the retail store” which focus on less tangible factor like personality along with the measureable and visible factors of the store (Hassan et al., 2010). To create a differentiate image in the mind of consumer about store image the retailers are trying at their best. Razem, et al., (2012) defined Store image as complex combination of functional and psychological, or tangible and intangible attribute through which a consumer can perceived. De Wulf et al., (2005) claimed that positive attitude toward the store in the mind of consumers will leads towards the loyalty and to enhance the confidence in store. Thus store image will be consider as one of the important determinant of attitude. Thus we can say that a good store image is able to enhance the quality and decrease price consciousness, value perception and perceived risk (Razem et al., 2012). There are various types of stores in market place each have different image and their image depends on the various elements of the retail marketing mix. Store image can be stated as the image of the store which is supposed by the shoppers and defined in the mind of the shoppers. Thus store image is one of the important variable in this study and it is considered as features like level of service perception of price and variability of merchandise on offer (Beneke et al., 2011). Experts suggested that it would be reasonable to view the customer as rationally evaluating the store on a multi-attribute utility function rather than classifying image as part of the “non-logical basis of shopping behavior”.

Value Consciousness

Value consciousness make consumers perceive the products based on their memory toward the products they buy. Value consciousness can also influence consumers in making purchases because with the perception the consumers can get information about the overall price and such information can also give deep meaning for them. Value consciousness is connected with the way how the pricing information is understood entirely by consumers and how it provides a deep meaning for them (Rahmawati, 2012). Value is indirectly considered for the quality but it is not absolutely conducted by the consumers. It is not always the absolute requirement. Buyers are less sensitive to the price of a product and therefore it is slightly like the value that is different from competitors’ products. Prices may be perceived by consumers as a boundary and used for considering the quality of the product with the price when buying and when comparing the quality and price. This is the so-called value consciousness if consumers believe the image and quality of a product is good, they will be willing to sacrifice their money for purchasing the products (Burton et al., 1998). Value consciousness in this study is defined as “the quality obtained for the payment of a price” Value Consciousness is described as a consideration of quality which is not in absolute terms but in relation to the price of a particular brand. The differences in general are in the perception where price is the main factor of the success of private brand. Several studies have defined the concept of “value” in terms of being consistent with this perspective as a result of awareness of the value or values in the consciousness of this concept which reflects the concern of consumers to the price paid to the quality received (Lichtenstein et al., 1993).

Attitude towards store brands

An attitude is usually defined as a set of experiences, feelings beliefs and forming a tendency to respond in a given direction. Attitude toward store brand is defined as a predisposition to act in a favorable or unfavorable way due to self-evaluation or purchase evaluations (Diallo et al., 2013). The theory of planned behavior differentiates three types of beliefs as behavioral, subjective normative and perceived control which is interrelated and leads to the individual’s intention that perform behavior (Ajzen, 1991). Attitude towards store brands are associated positively with the consumer’s perception and orientation towards price of the brand and negatively effect on brand loyalty and risk averseness (Burton et al., 1998).Behavior provides new information about the expected outcomes of that behavior by influence future intentions, the background factors of beliefs.
Attitudes toward a behavior can influence the development of new behavioral beliefs. Attitudes, perceptions of control and subjective norms independently correlated with each other because the same information (Fishbein & Ajzen, 2004). The attitudes of consumers towards store brands are established to be significant in affecting the purchase intention of such products. According to the literatures of previous research retail chains of supermarkets striving to influence consumer’s attitudes toward store brands positively (Chaniotakis et al., 2010). Attitude is the positive and negative feelings of the consumers influencing consumer’s buying behavior and essential factors about performing the target behavior. Consumer’s attitudes towards store brands are the complex mental state involving the values, experience, feelings, knowledge, and predispositions to particular situations. Researchers suggest that national brands are supposed as more quality in terms of quality image and store brands are considered reliable. Price sensitive consumers preferred to buy store brands while quality conscious consumers are preferred the national or manufacturer brands (Arslan, 2013).

In this study consumer’s attitude towards store brands are affected by the variables market mavenism, perceived risk, store image and value consciousness and consumer attitude direct the behavior and purchase intention towards store brands. The store image and its attributes like a good merchandise and service quality strongly affect the consumer buying behaviors.

**Theoretical framework**

On the basis of above literature review following conceptual framework is constructed for our study. In this framework the variables market mavenism, perceived risk, store image and value consciousness directly affect the attitude of customer towards store brands. Service quality is an antecedent of store image which influence the image of the store in customer mind.

![Conceptual Framework](http://www.ijmsbr.com)

**Figure 1 Conceptual Framework**

**Hypotheses of the Study**

This conceptual framework produced following hypotheses:

H1: Service quality directly and positively affects store image.

H2: Market mavenism positively affects attitude of customer towards store brands.

H3: Perceived risk negatively affects attitude of customer towards store brands.
H4: Store image positively affects attitude of customer towards store brands.

H5: Value consciousness positively affects attitude of customer towards store brands.

H6: Attitude of customer positively affects purchase intention of the customer towards store brands.

**RESEARCH METHODOLOGY**

**Sample and procedure**

350 well developed structured and verified scale survey questionnaires were randomly distributed to customers of some large retail stores in Rawalpindi and Islamabad. 347 questionnaires were responded correctly by respondents. Non-probability sampling techniques are used in this research to select the sample from the population to formulate the relationship of the variables through experience and judgmental approach of consumer of store brands.

**Instrument and Measures**

To observe the impact of store brands on the attitude of consumer buying behavior towards the product of some a large retail stores we have used 5-point likert scale to measure all the variables. (1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree). The survey questionnaire includes of two sections, first section is associated to the respondents profile including their gender, marital status, age, income and education level which is measured through nominal scale. Second section is associated to the questions related to four independent variables namely market mavenism, perceived risk, store image, value consciousness and dependent variable attitude that influence the purchase intention of customer towards store brands. There is an antecedent of store image as service quality. SPSS and AMOS used for statistical analysis of data.

**Pilot Testing**

We have performed the pilot test to check the reliability of the instruments used in our study. We have selected 100 initial respondents from the sample size of the data to measure the coefficient reliability. The reliability of the variables has been checked on the standard statistical software “Statistical Package for Social Sciences” (SPSS) which gives the Cronbach’s Alpha of each variable as following.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s alpha</th>
<th>Number of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market Mavenism</td>
<td>0.684</td>
<td>3</td>
</tr>
<tr>
<td>Perceived Risk</td>
<td>0.614</td>
<td>3</td>
</tr>
<tr>
<td>Store Image</td>
<td>0.780</td>
<td>4</td>
</tr>
<tr>
<td>Service Quality</td>
<td>0.672</td>
<td>4</td>
</tr>
<tr>
<td>Value Consciousness</td>
<td>0.609</td>
<td>4</td>
</tr>
<tr>
<td>Attitude</td>
<td>0.752</td>
<td>4</td>
</tr>
<tr>
<td>Purchase Intention</td>
<td>0.663</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0.907</strong></td>
<td><strong>26</strong></td>
</tr>
</tbody>
</table>

**RESEARCH FINDINGS AND RESULTS**

This chapter covers the findings and a detailed figure of data analysis. It creates an overview of data analysis including description demographic profile of respondents. After this analysis the goodness of measures, correlation analysis, and construct reliability are explained in this section. At end of the chapter of results of hypothesis testing is explained.
Profile of Respondents

Our total sample is 347 Out of which 247 (72.2%) respondents are male and 100 (28.8%) females.

Marital status showed that 133 (38.3%) are single, 214 (61.7%) married. As for as age is considered, 15 (4.3%) are less than 20 years, 126 (36.3%) between 20 and 30 years, 135 (38.9%) from 31 to 40 years, 65 (18.7%) are from 41 and 50 years and 6 (1.7%) are above 50 years.

Qualification shows 119 (34.3%) are bachelor, 137 (39.5%) masters, and 51 (14.7%) MS, 11 (3.2%) PhD and 29 (8.4) are others.

In occupation 71 (20.5%) are students, 138 (39.8%) are professionals, 62 (17.9%) are manger/head of department, 53 (15.3%) are executive/supervisor/middle management and 23 (6.6%) are non-executive.

In income levels 13 (3.7%) fall below or equal to Rs 20,000, 37 (10.7%) between Rs. 21,000 to Rs. 30,000, 67 (19.3%) between Rs.31,000 to Rs.40,000, 131 (37.8%) between Rs.41000 to Rs.50,000 and 99 (28.5%) are above or equal to Rs.50,000.

The respondents of 91 (26.2%) customers are of retail store Metro, 73 (21.0%) of utility store, 93 (26.8%) of CSD, 54 (15.6%) Out of total sample 218 (87.6) are of MCC and 36 (10.4%) customers are of other retail store. This profile shows that the representation of all groups is relative to demographics of Pakistani population and statistics of retail store.

Reliability Analysis

Table 2 Reliability Analysis:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s alpha</th>
<th>No. of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market Mavenism</td>
<td>0.731</td>
<td>3</td>
</tr>
<tr>
<td>Perceived Risk</td>
<td>0.602</td>
<td>3</td>
</tr>
<tr>
<td>Store Image</td>
<td>0.722</td>
<td>4</td>
</tr>
<tr>
<td>Service Quality</td>
<td>0.630</td>
<td>4</td>
</tr>
<tr>
<td>Valve Consciousness</td>
<td>0.611</td>
<td>4</td>
</tr>
<tr>
<td>Attitude</td>
<td>0.706</td>
<td>4</td>
</tr>
<tr>
<td>Purchase Intention</td>
<td>0.639</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0.911</strong></td>
<td><strong>26</strong></td>
</tr>
</tbody>
</table>

Table represents reliability statistics. Reliability determines that how measuring instruments are consistent and stabile. Cronbach’s alpha is used to measure reliability ranging from 0.00 to 1. Values of constructs above 0.7 are acceptable and above 0.6 are poorly acceptable to determine reliability. Cronbach’s alpha of market mavenism is 0.731; perceived risk as 0.602, store image as 0.722, service quality as 0.630 and value consciousness as 0.611, and attitude of customer as 0.706.

Correlations Analysis
Table 3 Correlations Analysis

<table>
<thead>
<tr>
<th>Variable</th>
<th>MM</th>
<th>PR</th>
<th>SI</th>
<th>SQ</th>
<th>VC</th>
<th>ATS</th>
<th>PI</th>
</tr>
</thead>
<tbody>
<tr>
<td>MM</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PR</td>
<td>0.303**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SI</td>
<td>0.603**</td>
<td>0.350**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SQ</td>
<td>0.458**</td>
<td>0.367**</td>
<td>0.655**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>VC</td>
<td>0.425**</td>
<td>0.264**</td>
<td>0.527**</td>
<td>0.583**</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATS</td>
<td>0.737**</td>
<td>0.449**</td>
<td>0.733**</td>
<td>0.603**</td>
<td>0.614**</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>PI</td>
<td>0.441**</td>
<td>0.405**</td>
<td>0.595**</td>
<td>0.660**</td>
<td>0.514**</td>
<td>0.657**</td>
<td>1</td>
</tr>
</tbody>
</table>

The table shows that all the relationship of variables among each other is significantly correlated. (**) represent significance of the variable between each other.

Regression Analysis

After determining the model fit, next step is the estimation of model through. The structural model shows regression coefficients of the variables and the relationship among them. The figure also illustrates conceptual framework of variables of and their causal relationships.

![Figure 2 structural Model](https://www.ijmsbr.com)

The structural model regression analysis shows that a unit change in market mavenism will affect 0.52 units of customer attitude.

A unit change in perceived risk will affect 0.20 units of customer attitude; a unit change in store image will affect 0.42 units of customer attitude.

A unit change in valve consciousness will affect 0.31 units of customer attitude. A unit change in Service quality will affect 0.66 units of store image of customer.

A unit change in the attitude of customer will affect 0.56 units of purchase intention of customer towards store brands.
### Structural Model Estimates

*Table 4 Structural Model Estimates*

<table>
<thead>
<tr>
<th>Causal Paths</th>
<th>Hypothesis</th>
<th>Regression Coefficients</th>
<th>P-Value</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>SQ → SI</td>
<td>H01</td>
<td>0.713</td>
<td>000</td>
<td>Accepted</td>
</tr>
<tr>
<td>MM → ATS</td>
<td>H02</td>
<td>0.406</td>
<td>000</td>
<td>Accepted</td>
</tr>
<tr>
<td>VC → ATS</td>
<td>H03</td>
<td>0.253</td>
<td>000</td>
<td>Accepted</td>
</tr>
<tr>
<td>SI → ATS</td>
<td>H04</td>
<td>0.320</td>
<td>000</td>
<td>Accepted</td>
</tr>
<tr>
<td>PR → ATS</td>
<td>H05</td>
<td>0.146</td>
<td>000</td>
<td>Accepted</td>
</tr>
<tr>
<td>ATS → PI</td>
<td>H06</td>
<td>0.581</td>
<td>000</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Table shows that the antecedent service quality has an opposite influence on store image as coefficient of 0.713 that accept the hypothesis. Market mavenism as coefficient of 0.406, Store image as coefficient of 0.320, and Value consciousness positively affects attitude of customer towards store brands as coefficient of 0.253.

While Perceived risk negatively affects attitude of customer towards store brands as 0.146. At the end Attitude of customer positively affects purchase intention of the customer towards store brands as 0.581 and all the six hypotheses are accepted.

### DISCUSSIONS AND CONCLUSION

#### Discussion of the study

In this section we have been discussed the influencing factor of the variables market mavenism, perceived risk, store image and value consciousness in the attitude of customer and purchase intention in the retail store industry of Pakistan. We have also described the role of service quality in the formation of store image in customer mind.

The finding of our study shows that market mavenism significantly influences on the attitude of customer. These findings are similar to previous literature as market mavens customers influenced both on retailers as well as end user of product by selecting the most important information from the bunch of given information about product and market place (Walsh at el., 2004).

Perceived risk is the only variable in this study that negatively affects attitude of customer towards store brands. Researcher found three types of perceived risk which include financial risk, functional risk and social risk. Financial risk includes the risk in monetary form which associated with price level of product. Functional risk depend upon the performance of product according to expectations from that specific product, it refers to the quality of product. At last, social risk is about the status, social needs and self-esteem that product will not going to hurt your ego or loss of image (Horvat and Dosen , 2013).

The results of the study states that store image positively affects attitude of customer towards store brands. Diallo et al., (2013) described that store image develops from consumer’s objective and subjective perceptions informed over time. It is conceptualized that store image is composed across nine dimensions – merchandise, service, clientele, physical facilities, convenience, promotion, store ambience, institutional factors and post transaction satisfaction. Store image positively affects attitude of customer towards store brands.
Service quality directly and positively affects store image. It is also concluded that environmental factors were the most important clues to consumer judging retailer service quality (Baker et al., 1994).

Contributions of the Study

Our study and its finding contribute in existing literature on theoretical and methodological aspects. The contributions of this study are identifying the effect of relationships among different variables. The impact on attitude of customer towards store brands by the variables of market mavenism, perceived risk, store image and valve consciousness.

Market mavenism is a new concept which define as the market maven is an individual who has information on many kinds of products, places to shop, and other facets of the market, and initiates discussion with consumers and responds to requests from consumers for market information and special knowledge or experience and expert about the product and market.

Practical Implications

This research Findings has some fundamental implications for retail store industry in Pakistan especially next coming years because retail store industry has the most emerging trend last few years. Firstly it reveals the importance of store bands in retail store industry of Pakistan and its positive impacts on the attitude of customers.

Secondly the important information is the market mavens of customer in this industry providing brand awareness information to the customer. Market mavenism has significantly positive influence on the attitude of customer so that the marketers of retail stores should focus the advertising and promotion of the brands using the findings of this research.

Finally essential message is to create a positive image in the mind of customers through providing a good quality of product as well as services inside the store. This research may present some significant contributions in develop marketing strategy for their products and brands to satisfy, attract, and retain customers.

Limitations Future Directions

After completing this research, we have established some points to improve the quality of this research in future exploration.

First of all, we advised the future research to increase the sample size, specifically more than 350 questionnaires to obtain more accurate and reliable results. In this study, we distributed the questionnaire to the customer of some famous retail stores in Rawalpindi & Islamabad, which are not well comprehensive to represent the whole population of store brands. Future researchers can expand the demographical and geographical area of the study in their research.

In addition, this study covers only four variables that might have influence on attitude of customers towards store brands as well as purchase intention. But researchers have increase and decrease some other important variables that may influence on attitude of customers. They can include acknowledged other store image antecedents in there survey questionnaire to get more results and findings.

Conclusion

In conclusion, the research project has fulfilled its objectives to identify the relationship of the variables that affects the attitude of customers towards store brands which impacts on purchase intention. After finding the correlation analysis and reliability test, it explained that all four independent variables market mavenism, perceived risk, store image and valve consciousness had significant positive relationship with the independent variables while the attitude towards store brands. Service quality is an antecedent of store image and had also positive significant relationship with store image.

In addition, this study describes the effectiveness retail store industry in Pakistan to formulate some essential improvements and provides awareness to the customer forwards the purchase of store brands. The outcomes of
the research indicate that the market mavenism is the most important factor that influences attitude of customers towards store brands and purchase intention. Lastly this research has given some limitations that have been recommended for marketer and future researcher and provides knowledge and information for future researchers who want to explore more on antecedents of store image attitude and purchase intention of customer towards store brands.

REFERENCES


