

Examining the moderating effect of shopping value on private-label and loyalty in Indian grocery stores

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Abstract. *The present study has attempted to create and examine a conceptually grounded working model that examines the moderating influence of utilitarian and hedonic shopping values with Indian grocery stores on the association between usage of Private Label (PL) and Store Loyalty (SL). For this, primary data was collected from 350 consumers, from different stores in India selling PL products. The theoretical model was analyzed using SEM. The findings of the study reflect that an inverse relationship between PL usage and SL. However, the presence of utilitarian shopping value reverses this into a positive linkage between PL usage and SL. This finding reflects some intriguing ramifications for retailers and corporate. For instance, evolving and aligning different marketing strategies help the retailers in creating the necessary USV so as to create shopping involvement that may help retailers to upgrade their SL in a favourable manner over the long term. Earlier research has not examined the involvement of PL items from the viewpoint of shopping value. Subsequently, this paper endeavours to examine the regulating effect of shopping value on the PL consumption and SL.*

Keywords: Store Loyalty, Private Label, Shopping Value, Utilitarian Value, Hedonic value.

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Introduction

The tremendous growth of Private Labels (PLs) has witnessed an upward swing in revenue and accessibility propelling the global retail industry. (Ailawadi et al., 2009, Ellickson et al., 2017). The PL products were mostly spread in the USA, initiated as early as the 1860s (Stanton, 2015; Knuth, 1987; Connor et al., 1996). Western Europe has experienced the most tremendous growth in market share with Switzerland having 45% share of the PL market. In case of India, the PL market constitutes approximately 5% of the retail sector and is exhibiting a promising growth rate (Nielsen, 2014). The emergence of PL brands is a landmark step in the evolution of retailing history (Steen Kamp and Dekimpe, 1997). In the initial years they did not stand much ground against the national brands because of poor quality, but in the recent times, PLs have emerged as a real challenging competitor by improving their standards, quality and performance and above all giving the lower price advantage. According to the Nielson report 2014, more than 74% of consumers now feel that the quality of PL products has changed for the better. They are now more accessible, affordable, improved and varied (Chakraborty, 2013). Earlier studies on PLs have brought forth interest among scholars

and academicians across the globe (like Seenivasan et al., 2015, do Vale et al., 2016; Dawes and Nenycz-Thiel, 2014). Retailers push their own PL products because of greater margins and returns, greater power of negotiation with national brands and higher store loyalty (SL). They quote these to be the main reasons for the growth of PLs (Ailawadi et al., 2008). However, the findings regarding PLs contributing to high margins and better negotiations have shown conflicting results (e.g., Pepe et al., 2012; Pauwels and Srinivasan, 2006; Ailawadi and Harlam, 2005). Moreover, Ailawadi et al., (2008) have suggested testing of their findings in different regions around the globe to shed light on the link between usage of PLs and SL. Grewal and Levy (2007) and Krishnamurti (2017) have also suggested that the impact of PLs on retail sales and profitability should be exhaustively studied in future. So, the intention of the present work is to look at the connect of PL usage and retailer's SL in India

PLs are establishing their identity as branded competitive products and thus carving a sizeable space for themselves in the customer's shopping basket (Aithal, 2009). This gradually growing space in the shopping baskets is the result of PLs becoming more acceptable to the mainstream consumers due to their offer of best deals at low prices (Aribarg, 2014). Research has shown that 8 out of 10 consumers are price conscious. Owing to this, families in India remain focused on low-cost products (Report on Indian retail industry by Cygnus, 2010). Therefore, PL brands continue to thrive in the grocery retail in India.

Forging ahead formidably in innovation and value, PLs cannot be taken too lightly (Bedi, 2014). This study focuses on the same and aims to bring out several emerging trends and insights of interest to the academicians and practitioner.

Concept development and hypotheses testing

PL products are those which are owned by and bear the name of a particular retailer or wholesaler (Hyman et al., 2010). There is a sea of difference in the perception between the national and PL by the retailers. (Dhar and Hoch, 1997) The onus of development of PL's is solely the retailers so also this disastrous fate of the brand is the responsibility of the retailer. To bring in new customers and retain them as committed ones, the retailers need to adopt new strategies and withstand the intense competition within the industry. So, generating a loyal customer base for their stores is the utmost priority of the retailers. Therefore, SL refers to the deeply held commitment by customers towards a particular store (Oliver 1999).

The SL may be because of a particular brand most preferred by the consumers. So, if consumers will not find the products of their choice they might switch easily since they are loyal to those particular brands only. If the retailers start providing such PL products which are of good quality, price competent and fulfil the consumer expectations, they may fetch more loyal consumers. The consumer may shop at these stores regularly and hence be loyal to these particular stores (Rao, 1969).

Most of the literature dwells on the link between PL usage and SL. However, the preceding literature on this topic is still contradictory. In the first place, a positive association between these constructs has gained wide-ranging empirical support (Bhat & Singh 2017; Mehra, 2017; Warfield et al., 1995). Also, many researchers have pointed out that patrons who choose to buy PLs are most dedicated to make repurchase at these retail outlets, and the use of Private Labels directly surges consumer loyalty and retail sales (Ipek et al., 2016; do Vale et al., 2016; Ailawadi et al., 2002)

The existing literature does look at the various dimensions of association, i.e. PLs and SL. However, findings of these examinations have been quite erratic and unsteady. Ailawadi et al. (2008) depicted a modulated, i.e. a non-monotonic relationship between the use of PLs and loyalty towards the store. This means that there is a direct and positive relationship to a particular saturation point beyond which it starts to decline adversely, i.e. representing an inverted U shape plot. Therefore, it is concluded that SL and PL usage are closely associated, beyond which an excess of PL transactions may adversely impact customers' loyalty toward the retailer's store (González-Benito and Martos-Partal, 2012).

Another reason for inconsistent affiliation can be explained by the low and highly discounted price of PL products as compared with national brands, which can provide an opportunity for the price-sensitive shoppers who can shop at different stores to choose their items of choice at a competitive price (Martos-Partal and González-Benito, 2012).

Therefore, some studies have identified a direct negative relationship between the purchases of PLs and loyalty toward the retail stores (Hansen and Singh, 2009; Ailawadi and Harlam, 2005; Bhat and Singh, 2017). Agreeing to Richardson (1998) consumers with PL products usage does not change with respect to their commitment to a specific store.

Baltas et al. (2011) proposed that the tendency of the patrons to purchase PL products in the store is responsible for an increase in the dimensions of consumers' patronage set. Moreover, Hansen and Singh (2009) found that high patronage accorded to PLs across different product categories reflects a lower SL of the customers. The cause behind the inverse relation among patronizing behaviour of customers and PL usage can be understood by a higher price consciousness of the PL product users as compared with average consumers (Sethuraman, 2006).

The same holds good for the Indian consumers as the price is decisive factor which influences consumer attitude towards PL products (Arslan, 2015; Kilic 2009). Henceforth, it is proposed that there is an indirect or negative correlation between PL usage and loyalty towards the store.

H1. Extensive usage of PL has an indirect influence on SL.

Shopping value reflects a consumer's experience, which is created through the admiration and usage of the product instead of just the physical aspects, and thus differentiates itself from the physical product (Holbrook, 1994). A retailer can enhance shopping value by embedding the customers' shopping experience with both hedonic and utilitarian values (Sherry, 1990). Therefore, both utilitarian and hedonic value must be taken into consideration in order to measure the shopping experience (Mishra, 2014). Lee and Hyman (2009) stressed that hedonic or utilitarian value between store and PL could be the prime factor for SL. Confirming this argument, Diallo et al. (2015) studied the dimensions of hedonic value and found that different aspects of shopping value, i.e. "(quality, price and emotional)" bear an encouraging and favourable influence towards the customers' maintenance and patronage toward the store.

The influence of utilitarian shopping value as a moderator on the relationship between usage of private label and store loyalty

As per the study by Hirschman and Holbrook (1984), Utilitarian shopping value means how the particular action of buying goods is evaluated as a task. It is composed of

product performance related attributes such as quality, availability, variety, price etc. along with the product attributes (Kesari and Atualkar, 2016). Utilitarian Value shows a prime role in experiencing complete customer satisfaction in a retail backdrop (Sirakaya- Turk et al., 2016). Also when consumers are less spontaneously involved in elaboration during their purchase decision, they require less time to complete the task, which in turn increases their preferences for utilitarian features while evaluating the shopping decision (Wertenboroch and Dhar, 2001). Accordingly, USV facilitates shoppers to enhance their purchase capability and increase their skills of searching for products in terms of convenience, savings and quality (Chandon et al., 2002). In addition, since price part engages in the decision of choosing of PL product, therefore getting the shopping experience of utilitarian benefits has a long-lasting influence on the purchase decision regarding PL products (Stanton, 2015). Cuneo et al., (2013) found that Shoppers choose products with greater values that can get advanced benefits that product can transmit to them. The USV is likewise conjointly attached to loyalty as a result of the feeling of accomplishment of the task while finishing the shopping experience perfectly. Therefore, USV assumed to bear an encouraging relationship with patronage (Cronin et al., 2000). As a result, Utilitarian value can potentially increase the relationship between PL usage and SL in a positive direction

H2a. The link between PLU and SL is Positively Moderated by utilitarian shopping value.

Hedonic value as a moderator on the linkage between PLU and SL

Hedonic Shopping values are specified as the desirable aspects through which a consumer derives pleasure, entertainment, fun, and aesthetics while shopping for the products (Hirschman and Holbrook, 1982). As per the study of Chandon et al., 2000, hedonic values are concerned with internally rewarding interaction and associated with self- esteem and emotions. Laverie et al., (1993), also defined hedonic values can be equated to certain emotions such as pleasure, interest and overall entertainment. Hence, hedonic values are the consequences of some particular feelings derived out of shopping (Holbrook et al., 1984).

From the point view of the attitude theory, hedonic values have a higher association with loyalty concerning captivating antecedents like moods, emotions and feelings (Dick and Basu 1996). They play an important role in increasing the satisfaction of customers (Sirakaya-Turk et al., 2015). In addition to that, they also help the consumers to experience the utmost level of “emotional worth” in the course of the shopping experience. Therefore, the patrons who have had positive experiences during their shopping journey in a store are able to exhibit a higher level of association to that retail store (Hirschman and Holbrook, 1984).

HSV are also related to enjoyment, pleasure and sensations. These are anticipated to inflict a negative moderating impact on the relationship between PL usage and SL, as compared with utilitarian values. This negative impact may be due to the choice criterion of customers for PL products, which is basically established on the prices of the product (Koschate-Fischer et al., 2015). So, in this perspective, the moderating impact of hedonic shopping value on the linkage between usage of private label and SL is examined.

H2b. The relationship between usage of private label and store loyalty is inversely moderated by Hedonic value.



Figure 1. Conceptual Framework

Source: Authors' own design.

The model grounded in the theory as shown in Figure 1. Consumption is a precondition to SL. Moreover, the USV is likely to positively moderate the association between PL usage and SL, while hedonic shopping value is supposed to adversely moderate the link concerning the use of PLs and customers' loyalty toward the store.

Methodology

The study is Descriptive in nature and survey method using a questionnaire has been employed for data collection. A well-designed questionnaire spread into five sections was used to examine the theoretical model. In the first section, the respondents were requested to recall the PL product that they massively brought and then, to respond the rest of the questions keeping that item for consumption in mind. The second section comprised of questions pertaining to the demographic profile of consumers. The remaining questionnaire was developed using 5-point Likert scales from the pertinent literature with signs ranging between "1 as strongly disagree" and "5 as strongly agree". Usage of Private label scale was and SL scale is having three factors each were adapted from Ailawadi et al. (2002). Shopping value scale was taken from the study carried out by Babin et al. (1995).

A purposive sampling technique was employed with the target inhabitants consisting of those supermarket consumers who were keenly involved in the purchase of PL products. To reach the targeted sample goal, a controlling question was embedded to find out whether the consumers have brought the PL products in their day to day lives or not.

A total of 350 responses were collected wherein 324 were valid and included for the generation of results. Based on the questionnaire's first question, which was kept to exclude those respondents who did not bring a PL brand. 26 questions were deleted from the data pool. According to Kline (2011), this sample size appears to be acceptable to execute the data analysis using structural equation modelling (SEM).

Regarding sample size adequacy, Chin (2011) explained that a total of 10 cases per indicator is the rule of thumb to run the SEM. However, way before Chin (2011), Bentler and Chou (1987) elaborated that a total of 5 subjects per variable is sufficient to run the SEM. Yet another measure given by Hair et al. (2013) explains that while using SEM, the sample size is determined as ten times of the items used in the study.

Generally, $N = 200-250$ is contemplated as the least possible sample size for conducting SEM (Tabachnick and Fidell, 2004; Ding, Velicer and Harlow, 1995). Therefore, fulfilling the minimum sample size requirement as well as the sufficiency measure of Hair et al., (2013), a sample size of 324 respondents seemed adequate and justified to run the SEM for data analysis.

The demographic profile of respondents reflects 62.5% of the total sample as females. This can be explained by prevalent women-driven family shopping in India as the household responsibilities lay predominantly in the hands of the lady of the house. In addition, the age-wise profile shows that 25% of the respondents are of 19 to 26 years old, 41% are of 27 to 36 years, 15% are between 37 and 46. 11% are between 47 to 56, 6% were between 57 to 66, and 2% were of the age of 67 and above. Hence, the majority of respondents belong to the age group of fewer than 46 years old. The most prominent unit, in qualification section, was that of the shoppers with Bachelor's degree (55% of the sample), after that were the respondents with a post-graduation or PhD (24% of the sample). Regarding the domestic income distribution, consumers having the income between 20,000 to 40,000 INR Formed the Highest percentage, i.e. 40% of the sample, whereas the second highest percentage, i.e. 22% of total sample belong to consumers with an income of 40,001 to 60,000 INR. The income strata of consumers are uniformly scattered in the sample. Clearly, middle-income respondents represent almost 45% of respondents, which is followed by 30.4% and 24.6%, by high income and low income.

Findings

Measurement model

Confirmatory factor analysis (CFA)

In order to examine and establish the uni-dimensionality and validity of the variables taken in the study, confirmatory factor analysis was used.

The estimated standardized factor loadings range from 0.29 to 0.90 concerning latent and observed variables (Table 1). The value of two observed items is below the value of 0.50, and these variables have not been removed from the paper because they were found to be statistically significant $p < 0.05$. Thus, for this construct, the convergent validity is established to a larger extent, as all the factor loadings need to be above 0.5, all t-values must also be greater than 3.0, and all standard error is supposed to be low (Dijkstra and Henseler, 2015).

Also, the t values used to check the level of significance of the association ranges from 3.89 to 12.92 among observed and latent variables, and there exists a statistically significant connection between latent and observed variables at 0.05 level.

The internal consistency of constructs was checked with Cronbach alpha each case meets the acceptable level of 0.7 (Nunnally, 1987). Besides Composite reliability goes in the vicinity of 0.72 and 0.93 whereas AVE sticks between 0.48 and 0.73.

Table 1. *Confirmatory factor analysis and reliability results.*

Constructs	Scale items	Std. Estimates	T-Value	α	CR	AVE	Mean score	Item
PLU	PL1	0.90	n	0.82	0.80	0.73	3.22	0.85
	PL2	0.85	12.92				3.41	0.99
	PL3	0.87	13.11				3.09	1.22
USV	UV1	0.29	n	0.71	0.72	0.62	3.02	1.09
	UV2	0.32	5.42				3.11	1.17
	UV3	0.80	4.01				3.83	1.05
	UV4	0.65	3.89				4.01	1.25
HSV	HV1	0.63	n	0.95	0.93	0.62	3.45	1.09
	HV2	0.66	9.45				3.52	1.14
	HV3	0.69	9.98				3.02	1.06
	HV4	0.79	11.50				3.05	1.09
	HV5	0.70	10.45				2.15	1.15
	HV6	0.89	12.44				2.88	1.18
	HV7	0.86	11.18				2.99	1.03
	HV8	0.78	10.57				2.94	1.05
	HV9	0.76	11.01				2.72	1.16
	HV10	0.83	11.79				3.06	1.12
	HV11	0.90	12.01				2.93	1.14
SL	SL1	0.66	n	0.77	0.78	0.60	2.87	1.16
	SL2	0.90	11.32				2.49	1.07
	SL3	0.77	12.45				3.17	1.15

Source: Authors' own research.

Fit statistics: χ^2 (193df) = 503.02, (P= ***), NFI = 0.88, CFI = 0.91, NNFI = 0.86, REMSEA = 0.082, CR= Composite Reliability, AVE = Average variance Extracted, SD= Standard Deviation

n = items fixed to set the scale.

Divergent validity

All the square root values of AVE are below the squared correlation. Therefore, the divergent validity of the model is kept up (Table 1 and 2) (Hair et al.,2014). For each case, the cross-loadings on all variables are less than the loadings of the loading of specific items on its allotted factors. Subsequently, DV of the model is established.

Table 2. *Construct correlation matrix.*

	PLU	USV	HSV	SL
PLU	1.00	0.07	0.09	0.07
USV	0.25	1.00	0.005	0.20
HSV	0.25	0.05	1.00	0.10
SL	0.26	0.34	0.36	1.00

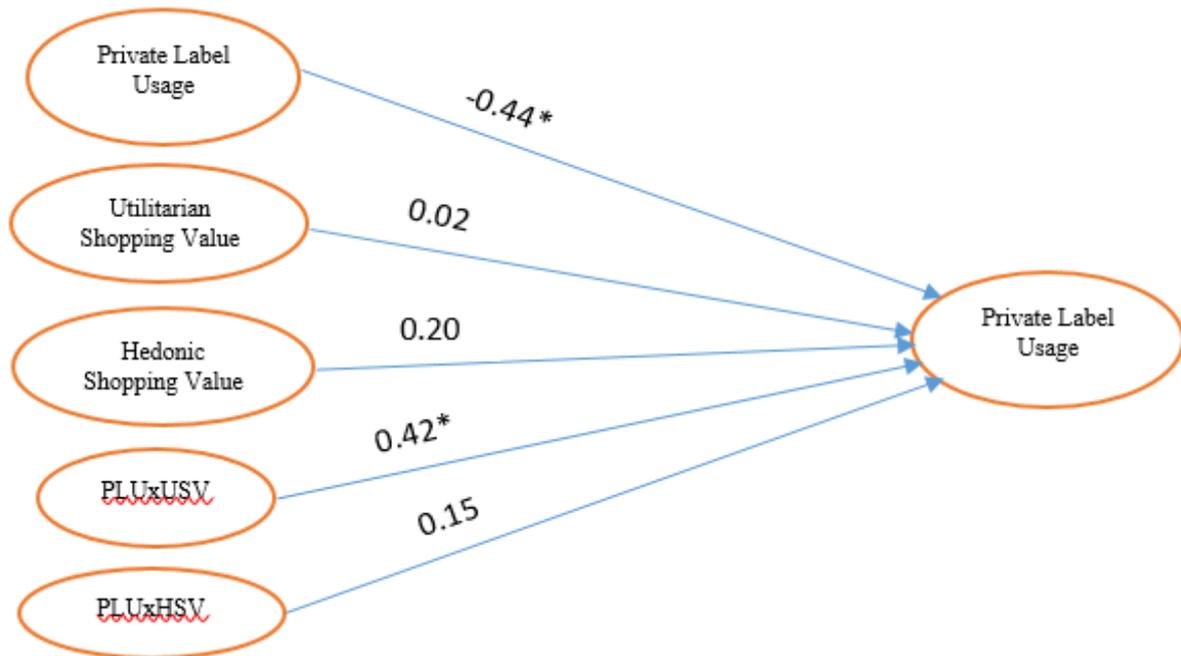
Source: Authors' own research.

Structural model

In order to measure the relationship between the constructs, SEM was performed to test the hypotheses of the proposed model. For examining the moderating influence of USV and HSV on the proposed linkage between usage of PL and SL, the study of Marsh et al. (2004) was followed. According to the model of Marsh et al., (2005), first the interaction effect of the observed variable was brought into focus with each latent variable (i.e. observed variable PLU and shopping value). Then these interconnected

observed variables were multiplied with each other (PLU X USV, PLU X HSV). The effect of all the variables was estimated in SEM, i.e. usage of PL, USV, HSV and their latent products.

The model fit indices χ^2 (231 df) = 571.17 (p = 0.00), NFI = 0.87, NNFI = 0.90, CFI = 0.92, REMSA = 0.081). signify a perfect fit stuck by the structural model and the data (Tabachnick and Fidell, 2013; Hair et al., 2014).



*t- values are found statistically significant (P<0.05)

Figure 2. Structural Equation Model Results

Source Authors' own research.

The results indicated a good fit of the model. Then the analysis of the standardized regression coefficients was done for the structural model. Figure 2 reveals the Standard regression coefficient allied to each hypothesised association in the model and Table 3 portrays all three hypotheses. The result reveals that only two hypotheses with values H₁ 0.001 and H₂ 0.000 were accepted. Whereas the third hypothesis was rejected.

Table 3. Structural equation modelling results

Hypotheses	Std. path Coefficient	t-values	p- values	Hypothesis status
H1: PL usage → SL	-0.44	-3.21	< 0.05	Supported
H2a: PLU x USV → SL	0.42	2.98	< 0.05	Supported
H2b: PLU x HSV → SL	0.15	0.72	> 0.05	Not Supported

Fit statistics: χ^2 (231 df) = 571.17, p = 0.00, NFI = 0.87, NNFI = 0.90, CFI = 0.92, RMSEA = 0.081

Source Authors' own research.

According to H1, "Extensive usage of PL has an indirect influence on SL." ($\beta = -0.44$, $t = 3.21$, $p < 0.05$). Therefore, the first hypothesis is supported by the study. The largest amount of research done on investigating the relationship between PL usage and SL has arrived at inconsistent results (Bhat and Singh, 2017; Nenycz and Romaniuk, 2015; Bhukya and Sapna, 2016; do Vale et al., 2016). However, in this study, a

negatively oriented relationship is established between PLU and SL. Therefore, it can be concluded that consumers do confront problem in distinguishably identifying PL products as long as they perceive themselves to be loyal and devoted to a specific retail store. This is in line with the existing literature (Girard, 2017; Ailawadi and Harlam 2006; Obeng, 2016; Hansen and Singh, 2008). Moreover, since the consumers in India are more price sensitive due to certain conditions pertaining specifically to the country, a probability of an inverse relationship between PL usage and SL cannot be denied.

As hypothesised in H2a, the moderating effect of Utilitarian shopping value on the connection between PL usage and SL was found to statistically significant ($\beta = 0.42$, $t = 2.98$, $p < 0.05$).

Therefore, after the introduction of utilitarian shopping value to the structural model, the already existing relationship between PLU and SL got changed to a positive and direct one. Hence, H2a is maintained. The emergence of utilitarian shopping values provides the sentiment of completing the task, which influences the consumer loyalty positively in the long run (El- Adly 2016).

As against the findings of H2a, the proposition of H2b that there is a moderating influence of HSV on the relationship between PLU and SL was not significant statistically. Therefore, H2b is not maintained ($\beta = 0.15$, $t = 0.72$, $p > 0.05$). These outcomes reflected the assumption of Koschate-Fischer et al., (2014), highlighting that since buyers experience more of USV than HSV with respect to design, enjoyment and pleasure during shopping experience. Likewise, these results also comply with Indian buyer's attitude concerning the price-quality relationship of PL products, as PL products are still looked at as low price and low quality when compared with national brands (Choi 2017).

Conclusion and managerial implications

In the recent past, it has been observed that there is an explosion of PLs in the market. It is important for the shoppers to know whether the quantity of sales of PL products is reliant on the purchase of consumer's impulsive behaviour or whether consumers are actually committed to a particular store's PL products (Rao,1968). Moreover, the buyers want to choose specific items given the most astounding quality level which they can obtain and get most astounding utility or shooting benefit which items can give to them (Martínez, 2017; Cuneo et al., 2012). In this manner, looking at the shopping value in the field of PLs will reveal insights about shoppers' behaviour that influence their buying preferences toward PL items.

Alluding back to the results of the review, first, the relationship between usage of PL and SL was established as inversely associated. The reason may be the (supply side) i.e. advancement of PL strategies by the retailers or (demand side) because of purchasers' acknowledgement of these brands. First of all, despite the fact that the part of the overall industry market of PL items has increased. But, consumers in India may still see PLs as low quality compared to established and leading brands. Therefore, the study reinstates the previous research findings that the buyers will not be able to decipher a difference between PL items from one another to be devoted to a specific store (Bhat and Singh 2017; Choi, 2017; Richardson, 1998). Moreover, the cause for the opposite association between PL and SL may likewise rely upon the inequality of income in India. According to the Credit Suisse report (2014), the richest 10 % of the Indians own 80.7 % of the wealth. This circumstance, which directs an expansion in the

vicious grasp of poverty, has driven customers to buy items with lesser costs. As a consequence of value sensitive consumers being more inclined to purchase PL (low price – value for money) items (e.g., Fong 2015; Sethuraman, 2006), Indian consumers are lured in by PL items underlining more value rebates than other known brands. Since searching an item proposing a suitable value choice proposition is a vital element of the purchase decision for Indian consumers, they cannot be anticipated to be loyal to a specific store to buy a PL item.

Secondly, regarding one result of this study, USV, which emerges in the wake of achieving the shopping errand or finding a thing effectively amid the purchasing trip, has a significantly controlling effect on the association between PLU and SL in India. Eventually, USV reverses the current adverse relationship between PLU and SL into a positive one; and in this manner, buyers' reliability to a specific retailer's strength. Since shoppers, by and large, make PL item consumptions by taking a more psychological choice process (e.g., thinking about value). Therefore, Utilitarian values are relied upon to make more grounded influence on the connection between PLU and SL than HV which are more influenced by different abstract elements, for example, Store image (Beneke, Brito & Garvey 2015).

The results of the study give exceptional ramification to managers in the Indian context. Since PL items shape a generous piece of retailer's system (Beneke, Brito & Garvey 2015) and PL usage was intended as a vital predecessor of SL. According to past research in this field (do Vale, 2016; Ailawadi et al., 2009), examining elements that may influence the execution in enhancing (enhancement of) PL items and hence, SL gives productive guidance to vendors to keep in mind the end goals while planning their PL strategies. Since every retail store has its own shaping curve (Li and Wen 2016), every store chain ought to practice its own set of particular marketing technique for their PL items.

Inferring from the study, when retailers in India will understand the role of USV in changing the current inverse connection into a positive one between PLU and SL, they may make endeavors to offer USV experience for their customers with a specific end goal to increase their PL item deals and SL. For instance, since utilitarian values exemplify mental stimulation, such as financial incentive as far as cash (Fong, 2015;) and thought of accessibility and time value of money (Cuneo et al., 2015; Beneke et al., 2015; Dobson et al., 2016), stores possibly could resort to a more straightforward shelf plan and design to avoid the loss of consumer's time. Retailers can also broaden and segregate the ranking of their PL items with the aim of promoting the quality and performance in the eyes of consumer.

Besides, the exact confirmation that the association between PLU and SL is decidedly more grounded with the assistance of utilitarian shopping value gives essential, helpful ramifications. It can be concluded that buyers that are lured by USV amid their shopping encounters are, typically, anticipated to be low Store Loyal. In any case, the outcomes uncover that these customers create a particular segment internally and are characterized by their preference toward PL products which builds their loyalty to the store. Similarly, retailers can increase their loyalty by introducing PL products based on a low-value strategy and can raise their SL. Besides, this study may likewise help in figuring out which item classes are better for PL strategies. The outcomes of the study show that Indian buyers most often want to buy PL products in the product categories of dry nourishment and confectionary, that are very commoditized and molecular inclusion item classification. In this manner, it is ideal,

especially for the new retailers, to put forth private label items in this classification to garner stronger store loyalty through the use of private label products.

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