

FASHION PRIVATE LABEL BRANDS: THE PERCEPTION OF CONSUMERS SHAPING  
ATTITUDE AND INTENTION

by

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(Under the Direction of Yoo-Kyoung Seock)

ABSTRACT

The purpose of this study is to examine and extend the current understanding of consumers' perspective towards private label fashion brands. Conducting research into the relationship of consumer perceptions, draws conclusions between consumer attitudes towards private label fashion products influencing purchase and word of mouth intention. Using detailed variables of consumers' perception toward PLBs, such as brand identification, design/aesthetics, price-quality association, and product assortment, this study is focused on consumers' relationship with PLBs in shaping their intentions. Store trustworthiness is also examined in this study as a moderating variable between consumers' perception, attitude and behavioral intentions. A survey was developed and distributed through Amazon Mechanical Turk, furthermore participants' responses were analyzed in SPSS. Regressions were used to test the relationship of variables and examine the moderating effect of store trustworthiness. The findings revealed the significant relationships between variables and an in-depth understanding of consumers' perception toward fashion PLBs.

INDEX WORDS: Private Label Brands, Consumers' Perception, Brand Identification, Design/Aesthetics, Price-Quality Association, Product Assortment, Store Trustworthiness, Attitude, Purchase Intention, Word of Mouth Intention

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## DEDICATION

*I dedicate this thesis to my parents, who have supported me unwaveringly  
and encouraged me throughout my academic endeavors.*

*I love you so much and I hope I make you proud.*

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# TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS.....	v
LIST OF TABLES.....	viii
LIST OF FIGURES.....	ix
CHAPTER	
1 INTRODUCTION.....	1
Background of Study.....	1
Justification/Research Gap.....	2
Purpose of Study.....	3
Research Objectives.....	4
Conceptual Definitions.....	5
2 LITERATURE REVIEW.....	7
Theoretical Framework.....	7
Private Label Brands.....	9
Brand Identification.....	10
Design/Aesthetics.....	12
Price-Quality Association.....	13
Product Assortment.....	14
Store Trustworthiness.....	15
Attitude Toward PLBs.....	16
Purchase Intention.....	16

	Word of Mouth Intention.....	17
	Research Hypotheses.....	18
	Proposed Research Model.....	19
3	METHODOLOGY.....	20
	Measures.....	20
	Instrument Development.....	24
	Data Collection and Sampling.....	25
	Data Analysis.....	26
4	RESULTS.....	27
	Participant Demographics.....	27
	Descriptive Statistics.....	30
	Reliability.....	31
	Regression Analyses.....	31
5	DISCUSSION.....	36
	Conclusions and Implications.....	36
	Limitation and Future Study.....	40
	REFERENCES.....	42
APPENDICES		
	A Institutional Review Board Approval.....	50
	B Survey Consent Form.....	52
	C Survey Form.....	54

## LIST OF TABLES

	Page
Table 3.1: Survey Instrument Items and their References.....	25
Table 4.1: Demographic Profile of Sample.....	30
Table 4.2: Mean, Standard Deviations and Reliability for all Variables.....	31
Table 4.3: Hierarchical Multiple Regression Analysis for Hypotheses 1-5.....	34
Table 4.4: Bivariate Regression Analysis for Hypotheses 6a.....	35
Table 4.5: Bivariate Regression Analysis for Hypotheses 6b.....	36
Table 5.1: Findings from the Current Study.....	41

## LIST OF FIGURES

Figure 1.1: Proposed Research Model.....	19
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## CHAPTER 1

### INTRODUCTION

Chapter 1 encompasses the overall research background and addresses the processes of developing this research. This chapter contains the following sections: (1) background of the study; (2) justification/research gap; (3) purpose of the study; (4) research objectives; and (5) conceptual definitions.

#### **Background of Study**

Creating competition against national brands (NB), private label brands (PLBs) are store brands, owned and marketed by retailers (Porral & Lang, 2015). With the potential to be the new “it” market for retailers, private label brands are consumer products sold by a brand name owned by the retailer. According to a report by Information Resources, Inc. (IRI), private labels in the USA grew by 5.8% in 2018, outpacing national brands by a wide margin (Viamari, 2018). Carrying growing success over the years, PLBs are clearly attracting consumers to generate profit. As PLBs have been active on the market for about 70 years, these brands have evolved from generic, cheap, low-quality, economy or budget private labels to “lower-priced-than-national brand but acceptable-quality” value (Gielens et al., 2021). Over time, retailers have extended the value proposition to the consumer segment by offering higher quality private labels and a variety of products. There has been growing interest in retailer’s attitudes towards offering PLBs because of the benefits it provides for retailers; higher profit margins, increased negotiation strength and market power, and customer loyalty to the retailer (Kurtuluş & Erçetin,

2015). Furthermore, PLBs are better controlled by retailers and not sold by competitors. They can help retailers to attract customer traffic by offering exclusive product lines and premium products. Consumers have contributed greatly to the success of PLBs. While retailers are making advancements and marketing decisions to influence consumers' shopping behavior toward PLBs, the consumers' perception and attitude towards PLBs can be evaluated by a variety of different factors. This study focuses consumer perceptions of and attitudes towards PLBs and their intention to purchase from the brand and word-of-mouth to other people.

While stores are taking action towards the growth of their PLB, the consumer perspective towards these store brands come into question. A connection lies between consumers' perception of PLBs, and actions taken towards the brands, but what factors truly shape consumers' overall attitude toward private label fashion? The fashion private label sector has grown massively in the case of The Target Corporation, offering 48 private label brands total, 16 of them being in the fashion department (Target Brands, Inc, 2021). Each of the different Target private label fashion brands offer a variety of different products, some focusing on sustainability or value qualities, while others focus on design/aesthetic properties. Overall, the variety of fashion PLBs offered interests consumers in different ways.

### **Justification/Research Gap**

Retailers have introduced varieties of private labels in different categories such as apparel, food and grocery, health care, personal care, consumer durables, lifestyle etc. (Menon, 2017). While previous research exists regarding PLBs, the data mostly falls under the grocery or health care categories. The fashion industry within PLBs is an untapped research area, specifically regarding the perception and overall attitudes of consumers. While previous research by Menon (2017) aids in determining factors of brand attitude towards private label fashion wear

in India, research regarding United States fashion PLBs is minimal. The findings of Sarkar, Sharma, and Kalro (2016) state the perception of grocery PLBs depends on the store image, product quality and price, also playing a significant role in the purchase of PLBs. Consumers use different variables to determine their perception and overall attitude of a private label brand, but the fashion PLB industry likely has different consumer perceptions regarding their intentions. Drawing connections between the components that make up consumers' perception toward PLBs and their attitude, creates an understanding toward purchase intention and word of mouth (WOM) intention.

### **Purpose of Study**

This study extends the scope of the current understanding of consumers' perspective towards PLBs. With an emphasis on consumers, the purpose of conducting research into the relationship of consumer perceptions, draws conclusions between consumer attitudes towards private label fashion products influencing purchase and WOM intention. As mentioned previously, Menon (2017) conducted research aimed to investigate the role of private label brand attitude on purchase intention of fashion brands in Kochi, India. Using differential consumer factors, Menon (2017) found positive and mediating effects of various variables. In order to evaluate consumers' attitude toward PLB, understanding their perception based on a variety of PLB attributes precedes. This investigation first focuses on components that create consumer perception towards fashion PLBs as the primary factor in shaping consumer attitudes. Perception, according to Agyekum et al. (2015), is a set of processes by which an individual becomes aware of and interprets information about the environment. Considering the success of PLB fashion today, research into the consumer perception of these brands offers suggestions to retailers and offers an understanding of consumer attitudes towards store brands. Using detailed

categories under consumers' perception toward PLB attributes, such as brand identification, design/aesthetics, price-quality association, and product assortment, this study is focused on consumers' relationship with PLBs in shaping their intentions. Overall, as consumer interest research in fashion PLBs is miniscule, while fashion private labels are continuing to expand, this study aims to develop not only consumers' PLB fashion purchase intention, but WOM intention as well.

### **Research Objectives**

(1) To explore how consumers' perceptions of private label brands shape their attitude.

(i) To examine the impact of brand identification within consumers' perception shaping attitude towards private label brands and their purchase or word of mouth intention.

(ii) To explore the impact of design/aesthetics within consumers' perception shaping attitude towards private label brands and their purchase or word of mouth intention.

(iii) To investigate the impact of price-quality association within consumers' perception shaping attitude towards private label brands and their purchase or word of mouth intention.

(iv) To delve into the impact of product assortment within consumers' perception shaping attitude towards private label brands and their purchase or word of mouth intention.

(2) To examine the impact of store trustworthiness in the relationship between consumers' perceptions of private label brands and their attitude toward the private label brand.

(3) To examine the impact of consumers' attitude toward private label brands influencing their behavioral intentions: purchase intention and WOM intention.

## Conceptual Definitions

### 1. Private Label Brands (PLBs)

*Private label brands (PLBs)* are defined as store brands, owned and marketed by retailers (Porral & Lang, 2015).

### 2. Brand Identification

*Brand identification* refers to the individual's sense of sameness with a particular brand (Tuškej, Golob, & Podnar, 2013).

### 3. Design/Aesthetics

*Design* of clothing is defined as the style, color, fabric and accessories of a product (Zhu, Lu & Rättsch, 2018).

*Aesthetics* refers to both a quality of an object and a state of being. Aesthetics is defined as the non-instrumental nature of the rewarding quality of the object or experience, 2) an activated state of awareness of the sensual, expressive, and symbolic qualities of the object or experience and 3) an involvement in higher order mental events (Fiore, Kimle & Moreno, 1996).

### 4. Price-Quality Association

*Price-quality association* is the generalized belief across product categories, and that the level of a price cue is related positively, to the quality level of the product (Menon, 2017).

### 5. Product Assortment

*Product assortment* is traditionally defined as the number or variety of products offered

within a single product category (Broniarczyk, 2018).

#### 6. Store Trustworthiness

*Store trustworthiness* is described as the perceived probability that a particular retailer will maintain one's trust (McKnight et al., 2002).

#### 7. Purchase Intention

*Purchase intention* is a kind of decision-making that studies the reason to buy a particular brand by consumer (Mirabi et al., 2015).

#### 8. Word of Mouth (WOM) Intention

*Word of mouth* is the sharing of information and the consumer experience of service with others, which may significantly affect the consumers' purchase decision-making process (Liu & Lee, 2016)

## CHAPTER 2

### LITERATURE REVIEW

This chapter contains the theoretical background and outline of a literature review derived from previous studies. The primary constructs used in this study are brand identification, design/aesthetics, price-quality association, product assortment, attitude toward PLB, purchase intention, and WOM intention. To better understand consumers' perception toward private label brands, this study reviews Rational Choice Theory and Theory of Reasoned action as precedent elements that have an impact on consumers' intention. In addition, it is necessary to understand whether store trustworthiness may have a mediating effect between consumers' perception and attitude toward PLB.

#### **Theoretical Framework**

##### *Rational Choice Theory*

The Rational Choice Theory concept was first developed by Adam Smith (1776) and continues to develop in explaining, from a psychological perspective, individual and collective behaviors. Rational Choice Theory states that individuals rely on rational calculations to make rational choices that result in outcomes aligned with their own best interests (Ganti, 2021). Individuals make rational calculations to make rational choices and achieve outcomes that are aligned with their own personal objectives. These results are also associated with maximizing an individual's self-interest. Using rational choice theory is expected to result in outcomes that provide people with the greatest benefit and satisfaction, given the options they have available

(Ganti, 2021). The social constructs used in this study, brand identification, design/aesthetics, price-quality association, product assortment, attitude toward PLB, purchase intention, and WOM intention are the variables included to disclose the rational choices consumers make towards PLBs. Using Rational Choice Theory in this case evaluates consumers' intention as a rationally motivated action. Scott (2000) explains in his research with Rational Choice Theories, individuals are seen as motivated by the wants or goals that express their 'preferences'. They act within specific, given constraints and on the basis of the information that they have about the conditions under which they are acting. As it is not possible for individuals to achieve all of the various things that they want, they must also make choices in relation to attaining goals, or pursuing intention. Rational individuals choose the action that is likely to give them the greatest satisfaction (Scott, 2000). Evaluating the perspective of consumers by measuring various variables in this study intends to explain the Rational Choice Theory in the context of consumers' preferences towards private label brands. Likewise, Rational Choice Theory in consolidation with Theory of Reasoned Action supports the relationship between consumers' perspective, attitude, and intention of PLB.

#### *Theory of Reasoned Action*

According to Silverman et al. (2016), The Theory of Reasoned Action (TRA) suggests that a people's behavior is determined by their intention to perform the behavior. Moreover, this intention is, in turn, a function of their attitude toward the behavior and subjective norms (Silverman et al., 2016). The Theory of Reasoned Action model was proposed in 1975 by Fishbein and Azjen (Sarver, 1983). TRA focuses on the construction of a system of observation of two groups of variables; subjective norms, which are the very representations of the

individuals' perception in relation to the ability of reaching those goals with the product and attitudes defined as a positive or negative feeling in relation to the achievement of an objective (Salgues, 2016). As this research study intends to form a correlation between consumers' perspective toward PLBs and consumers' attitude toward PLBs, Theory of Reasoned Action aligns with these goals and advances the belief in this affiliation. Mentioned previously, Salgues (2016) identifies in preceding research, perception as "the ability to reach goals with a product," and attitude as "a positive or negative feeling in relation to the achievement of an objective," this study extends the model of TRA and draws conclusions based on consumers and private label brands.

In sum, using both the Rational Choice Theory and TRA, extends the scope of which people believe in taking action, or in this case, purchase and/or WOM intention. Using consumers' perspective as a primary variable in evaluating the aspects that are most important to them in PLBs, allows the growth of a conclusion towards consumers' attitudes and intention toward PLBs. These constructs align with the models of both Rational Choice Theory and Theory of Reasoned action, serving as the theoretical framework for this study on consumers' perspective shaping attitude and intention toward private label fashion brands.

### **Private Label Brands**

Serving as the primary subject within this research, private label brands (PLBs) are store brands, owned and marketed by retailers (Porrall & Lang, 2015). While research by Boone and Kurtz (1995) indicated that private label brands are brands that are sold under retailers' (or wholesalers') own names, instead of the brand name of a national producer. Overall, PLBs are relentlessly and indisputably transformed into developing a marvel, which has percolated into an

extensive number of nations, sectors and product categories as mentioned by Menon's (2017) study. With a variety of product categories evolving within the PLB sector, this study particularly focuses on fashion private label brands with corresponding attributes of fashion apparel, as miniscule research suggests its evaluation. Herstein and Gamliel (2004) conveyed in their research, private labels have been prospering in the fashion sector. Because of their rising success, fashion PLBs are improving their apparel in a variety of different ways. Supporting this advancement, Herstein and Gamliel (2006a) pointed out that retailers have to ensure that their own labels offer better quality than other brands, in order to be more appealing to new customers. By the 1990's, private label brands had gained significant market share, becoming a real threat to manufacturers' brands (Menon, 2017). Fashion chain stores succeeded in ensuring penetration and expansion of private labels into a sector, defined by national brands, by adhering to a strategy of providing better discounts to manufacturers for volume production, demanding higher product quality standards and investing very heavily in attracting and appealing stores (Menon, 2017). Based on the growth and advancements of store brand attributes, PLBs have gained a multitude of success within the fashion industry; this research evaluates the most important attributes of PLBs to consumers.

### **Brand Identification**

Previous research has mentioned brand identification as playing a large role in consumers' shopping preferences and loyalty to brands (Kleist & Lindstedt, 2020). Consumers inherently gravitate towards brands they prefer in terms of the ideas embedded in their image and identification. Having a strong brand has become crucial in the retail industry since it contributes to customer loyalty and it drives store choice (Azad, Kasehchi, Asgari & Bagheri 2014). With

regard to private label fashion brands, consumers' perspective of the private label is likely largely impacted by the overall brand identification they have of the store. Previous research states, companies further need to know what attributes in regard to the store drives loyalty and satisfaction (Olsen & Skallerud 2011), a research gap in PLBs correspondingly, as brand loyalty is one of the main factors impacting the success of the store (Azad et al., 2014). This study utilizes overall store brand identification as one of the sub variables impacting consumers' perspectives of PLBs. Kleist and Lindstedt (2020) also add, the associations consumers have to a brand are reflective of the brand identification, which in turn represents the emotional feelings a consumer has towards a particular brand. The biggest companies of today have carefully considered every touchpoint and design choice to influence their overall brand identification, the ways consumers identify with them. Target Corporation is a major success story that can help smaller brands identify the path to success. The branding of Target stems from their "expect more, pay less" slogan, logo, applications, interiors, website, social media presence, photo opportunities, and commercials (McDonald, 2020). It'd be hard to find someone who hasn't shopped at, seen tweets about, or watched a commercial from Target. The retailer has become a favorite in many people's hearts. Twitter is flooded with relatable tweets about the addictiveness of the store. Regarding PLBs, do their fashion private labels intrigue the same shoppers of their grocery, health and beauty departments because of the brand identification Target Corporation has created? Previous studies claim that brand identification causes people to become psychologically attached to the organization, which motivates them to commit to the achievement of its goals (Brown et al., 2005, Kim et al., 2001). Furthermore, the finding that congruency between perceived brand values and consumer values increases consumer-brand

identification highlights the importance of focused and personified brand communications because it shows that consumers are more likely to identify with brands whose core values are consistently communicated and relevant for them (Tuškej, Golob, & Podnar, 2013).

Incorporating previous research and current store examples on brand identification, this study evaluates the importance of brand identification in shaping consumers' perspective of PLB.

### **Design/Aesthetics**

Another influential sub variable of this study, design and aesthetics go hand in hand towards creating consumers' perception of PLB as well. As mentioned within the conceptual definitions of this study, design of clothing is defined as the style, color, fabric and accessories of a product (Zhu, Lu & Rättsch, 2018), while aesthetics refers to both a quality of an object and a state of being. Aesthetics is defined as the non-instrumental nature of the rewarding quality of the object or experience, 2) an activated state of awareness of the sensual, expressive, and symbolic qualities of the object or experience and 3) an involvement in higher order mental events (Fiore, Kimle & Moreno, 1996). In this study, design and aesthetics are a sub-variable together, revealing the importance of design and nature (aesthetics) of private label fashion brands in shaping consumers' perspective. Research by consumer behavior and marketing expert Michael Soloman (2018) reveals, many psychological factors help explain what motivates consumers to be fashionable, including conformity, desires for variety seeking, the need to express personal creativity, and sexual attraction. For example, many consumers seem to have a need for uniqueness, they want to be different (though not necessarily too different). As a result, people may conform to the basic outlines of a fashion, but still improvise to make a personal statement within these general guidelines (Soloman, 2018). Ultimately, consumers have their

own, unique design style and aesthetic when shopping. As fashion PLBs are generally working to keep up with the current trends, while also consistently providing the basics for consumers, how important are design and aesthetics in shaping consumers' perception of fashion PLBs? Incorporating design and aesthetics in this research aims to convey the importance of these sub variables to consumers, as they ultimately intend to dress themselves according to their individual design style and aesthetic.

### **Price-Quality Association**

Menon's (2017) research on private label fashion wear defines price-quality association as the generalized belief across product categories, and that the level of a price cue is related positively, to the quality level of the product. Consumers use a product's price to determine if the product is affordable. However, consumers also appear to use a product's price as a measure of the product's quality, further explaining price-quality association. Many empirical studies have shown when consumers have some uncertainty concerning a product's quality, the consumer often assumes that a higher product price indicates a higher level of quality (Shugan, 1984). In studying consumer behavior, the consumer price-quality association comes to question. Shugan's (1984) research found interesting data regarding price-quality association and consumers; prices reflect levels of quality even with limited competition, the quality-price relationship is non-linear, prices reflect levels of quality even when some consumers do not behave in a rational economic manner, and competition does not destroy the relationship between price and quality. Evaluating that competition does not destroy the relationship between price and quality introduces intriguing concepts regarding private label fashion brands. Although national brands offer immense competition towards PLBs, their perceived price and quality may not be threatened. Previous research on price-quality association lacks information regarding PLBs.

While PLBs may not be seen as subjectively good quality to consumers, their prices are typically offered lower than national brands. This research helps draw connections between consumers' price-quality association and the influence of price-quality on their perceptions and further intention.

### **Product Assortment**

The final component researched within consumer perspective, product assortment, plays a role in consumers' understanding of PLBs. The number or variety of products offered within a PLB can influence the overall perception consumers have. As mentioned previously, consumers have their own design style and aesthetic they'd like to follow (Soloman, 2018). Having a large product assortment within a PLB could influence consumers' perceptions and attitudes.

However, previous research by Chernev (2003) advanced an alternative viewpoint suggesting larger assortments do not always benefit choice, increasing the size of the choice set may have adverse consequences as it also increases the demand on individuals' cognitive resources, potentially leading to a cognitive overload. Ultimately extending the understanding of product assortment, the data reported in Chernev's (2003) experiment revealed that overall, respondents were more likely to select the brand offering a larger rather than a smaller assortment. The data show that individuals with an articulated ideal point are more likely to choose from larger assortments than individuals without a readily available ideal attribute combination (Chernev, 2003). Understanding that product assortment contributes to consumers' perspective, this research advances the notion of perspective shaping consumers' attitudes as well. The purpose of this research is to understand how overall brand identification, design/aesthetics, price quality

association and product assortment play a role in consumers' perspective and identify the importance of these sub variables in shaping attitude within PLBs.

### **Store Trustworthiness**

Store trustworthiness serves as a moderating variable within this research study.

Moderating variables can strengthen, diminish, negate, or otherwise alter the association between independent and dependent variables (Allen, 2017). They can also change the direction of this relationship. In researching store trustworthiness, the perceived probability that a particular retailer will maintain one's trust, this study evaluates the impact of store trustworthiness to behavioral intentions (McKnight et al., 2002). Consumers' find store trustworthiness in different ways, however trustworthiness can directly impact their behaviors. Hardin (2002) explains that those who are trustworthy follow through on their commitments to others. Simply put, consumers' only trust retailers that fulfill their guarantee. Research by Kharouf et al. (2014) reveals, however, even though the perception of trust is based on prior interactions, one may view a particular person or entity as trustworthy even if they have not had enough interactions through which to develop trust. In example from Kharouf et al. (2014) research, a consumer who has never shopped with a given retailer may view them as trustworthy simply based on second-hand information, or word of mouth intention. Although, that same consumer will likely not extend their trust to this provider until they experience their actions first-hand (Kharouf et al., 2014). Accordingly, store trustworthiness is a characteristic of the retailer. Previous research shows that increased store trustworthiness improves consumers' cognitive structures, as well as their ability to analyze information (Park and Lessig, 1981). Previous research also suggests, as familiarity with the store increases, consumers purchase behavior toward brands also increases.

The same reasoning can be extended to the relationship between store trustworthiness and PLB behavioral intentions. In fact, consumers may perceive PLBs as less risky when they are more familiar with the store in which the PLBs are sold (Diallo, Chandon, Cliquet, & Philippe, 2013). In evaluating the attributes most important to consumers' perceptions of PLBs, this research also assesses the value of store trustworthiness as a mediating variable that may alternate the association between consumers' perceptions, attitudes, and further intentions.

### **Attitude Toward PLBs**

Mitchell and Olson (1981) characterized attitude toward the brand, as an individual's inward assessment of the brand. Brand attitude can also be characterized as the outflow of an individual's ideal or unfavorable assessment or feelings toward a brand (Menon, 2017). Drawing connections between the sub-variables of the independent variable, consumer perception, this research evaluates the impact of consumer perception on attitude toward PLBs.

While information regarding attitude toward fashion PLBs is undiscovered, Burton et al. (1998) found in a grocery store setting that PLB attitude is positively related to the actual percentage of PLB purchase on a shopping trip, and PLB attitude is the strongest predictor of the percentage of PLB purchase, in relation to other price perceptions, deal perceptions, and other marketing related constructs. Previous research finding attitude as the strongest predictor of purchase intention extends my belief that attitude toward fashion PLB shapes intention.

### **Purchase Intention**

Purchase intention can be characterized as an individual's goal, to purchase a particular brand, which the consumer has decided for themselves after certain assessment. Wu et al. (2011) defined purchase intention as "the possibility that consumers will plan or be willing to purchase a

certain product or service in the future" and it is considered as the precedent step from indulging in the actual buying behavior. Purchase intention is an individual's conscious decision toward buying from a particular brand, in this case, private label fashion brands. Menon (2017) mentions in their research, Grewal et al. (1998) brought up the argument that purchase intention measurements really reflect future purchasing conduct. While Menon (2017) used different variables in experimenting the relation to purchase intention, the findings of that research suggest consumers are influenced by various variables toward purchase intention. The research of this study assesses if attitudes or perception influence consumers' purchase intention.

### **Word of Mouth (WOM) Intention**

Liu and Lee (2016) describe word of mouth as the sharing of information and the consumer experience of service with others, which may significantly affect the consumers' purchase decision-making process. Incorporating word of mouth intention in this study, advances the idea that consumers may intend on sharing their experience within PLB fashion. While not all consumers are purchasers of PLBs, they may find themselves sharing information about PLBs through word of mouth. Serving as a dependent variable in this study, word of mouth also influences the purchase decisions of consumers. Not only does WOM promote awareness of PLBs, but word of mouth also refers to comments about service quality, product quality, and trustworthiness, which are passed from one person to another (Charlett and Garland, 1995). WOM can be utilized by consumers in a variety of different ways. Whether consumers intend on using WOM to convey their quality, price, or brand identification analysis, WOM is a component of the growing private fashion label industry.

Based on the review of literature, the following hypotheses are proposed:

H1: Consumers' perceptions of private label brand identification will significantly influence their attitude toward PLB.

H2: Consumers' perceptions of private label brand design and aesthetics will significantly influence their attitude toward PLB.

H3: Consumers' perceptions of private label brand price-quality association will significantly influence their attitude toward PLB.

H4: Consumers' perceptions of private label brand product assortment will significantly influence their attitude toward PLB.

H5: Consumers' store trustworthiness will have a moderating effect on the relationship between perceptions toward PLB and their attitude toward PLB.

H6a: Consumers' attitudes toward PLBs will significantly influence their purchase intention to PLBs.

H6b: Consumers' attitudes will significantly influence WOM intention.

## Proposed Research Model

The following research model is proposed from the above discussion:

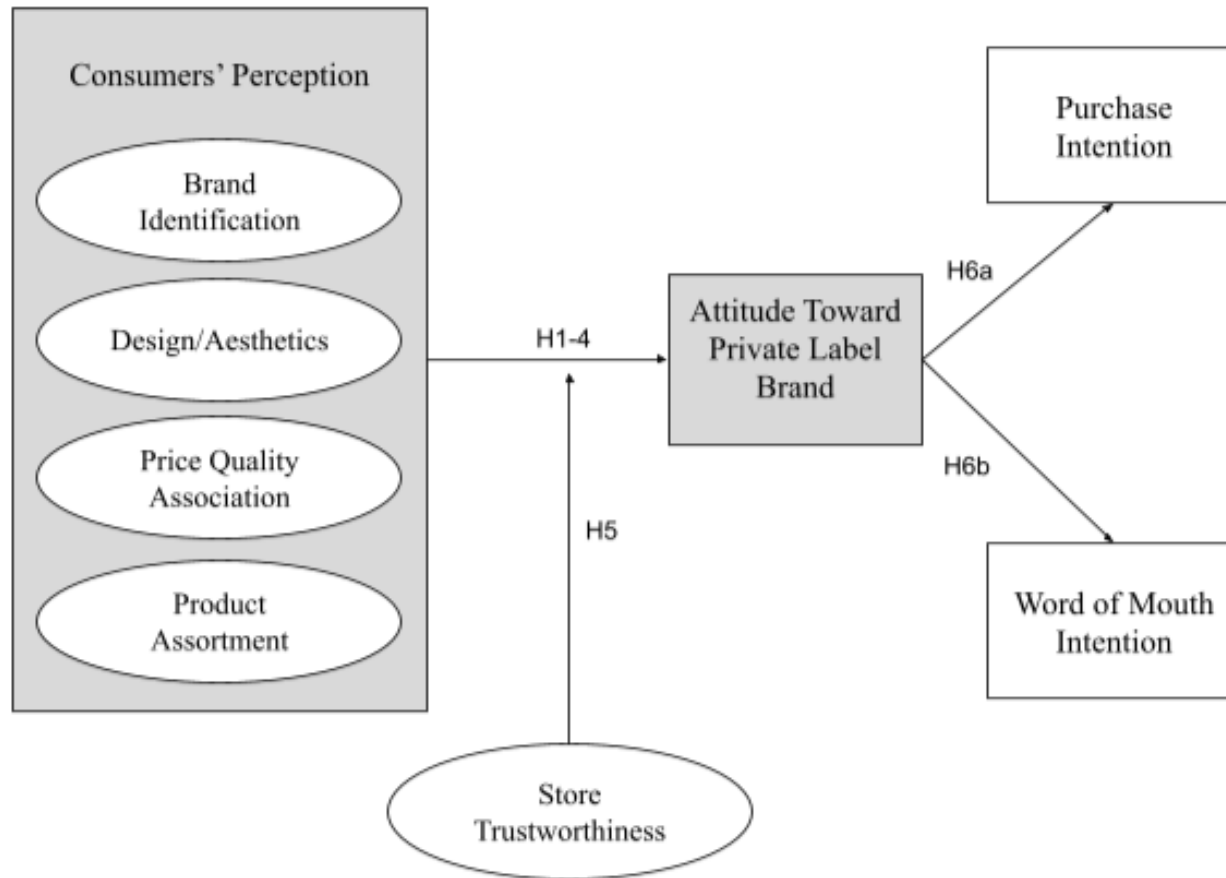


Figure 1.1. Proposed Research Model

## CHAPTER 3

### METHODOLOGY

The purpose of this study is to measure consumers' perception toward private label brands by testing the importance of a variety of attributes. Using the significance found from each of these attributes, shaping consumers' overall perception, allows an investigation towards perception shaping consumers' attitude and behavioral intention toward private label brands. In addition, store trustworthiness is examined as a mediator between consumers' perception and attitude toward PLB. This chapter consists of instrument development, data collection and sampling, and data analysis.

#### **Measures**

This study conducts an online survey to examine the importance of various attributes within PLB fashion. Using these components to understand the basics of consumers' psychological statuses influencing their perception toward PLBs, allows a conclusion between consumers' perception shaping attitude and behavioral intention. Also examining the mediating effect of store trustworthiness on the relationship between consumers' attitude toward PLB, this online survey questionnaire consists of nine sections, including screening questions and demographic inquiry. Each of the variables measured are used to identify consumers' psychological importance of various attributes; the measures involving PLB attributes are respondents' perceptions of a private label brand. Each of the variables and measurement scale were adapted from previous studies and were modified accordingly to produce versions that

better fit this study. All the items in the survey were measured with a 6-point Likert type scale containing classifications ranging from strongly disagree (1) to strongly agree (6). A previous study suggests, if there is a need to have respondents to be directed on one side, then six-point scale is the most suitable (Taherdoost, 2019).

The first section of the survey consists of a consent form and three screening questions. The first screening question asks the participants' age range. The participants that reported their age range under 18 or over 40 will be excluded from this study. Next, a screening question asks participants' gender. Thirdly, a screening question asking whether or not participants have shopped private label fashion brands is presented. Those that have shopped fashion PLBs are given the opportunity to list the brands they have shopped. Next, participants are asked whether they have shopped Target Corporation's fashion PLBs. The participants who have shopped Target's PLB fashion were also excluded from this study. Next, a list of 6 Target private label fashion brands are listed with an embedded link directing participants to the homepage of each PLB. Four of the brands listed are women's clothing ("A New Day," "Ava & Viv," "Wild Fable," and "Universal Thread"), while two are examples of men's offerings ("Goodfellow & Co.," and "Original Use"). Participants are instructed to choose the Target PLB that most interest them and answer the survey questions based on the products offered by the selected brand they evaluated.

In the second section of the survey, consumers' importance of brand identification is examined. Four items are used to elicit respondents' indication of the relative importance of general brand identification characteristics. The four items incorporated four dimensions: in terms of how the brand fits the consumers' personality and the regard to which the brand is held.

Each item acknowledges examination of different components pertaining to brand identification and the importance of these items in creating consumers' perception. The items were modified from those used in previous studies on consumers and brand identification (Lassar et al., 1995). Measured with a 6-point Likert type scale containing classifications ranging from strongly disagree (1) to strongly agree (6), allowing insight towards consumers' significance of brand identification.

The third section of the survey explores consumer importance of design and aesthetics within PLB. Design and aesthetics are evaluated using seven items. Adapted from Patrick (2016), these seven items are used to understand consumers' style, likeability, features and personal requirements within the design and aesthetics of PLB fashion. Using these items, allows for examination of consumers from the range of qualities within design. Incorporating aesthetics as well, evaluates the importance of aesthetic variety to fit consumer needs within PLBs.

Within the fourth section, price-quality association is evaluated. Using four items, questions were developed regarding value, price and quality (Burger & Schott, 1972; Olsen & Skallerud, 2011). These components are included to understand consumer importance towards price and quality attributes, furthering the understanding of price-quality association. Gaining insight on consumers' importance of price-quality association, provides a basis for consumer attitudes towards PLBs, as they have been widely known as "lower-priced-than-national brand but acceptable-quality" value (Gielens et al., 2021). However, with the advancements today within PLBs, their quality has improved greatly, specifically within the fashion industry.

The fifth section explores consumers' significance of product assortment. With four items offering examination of variety, assortment and uniqueness, these questions were adapted from

previous research studies (Wu, Yeh, & Hsiao, 2011). As consumers today expect a variety of offerings based on size, sustainability, gender, and many other aspects, product assortment evaluation is vital within today's consumer market. In questioning the importance of product assortment, PLB fashion retailers can make adjustments to their inventory offering based on this research.

In the sixth section of this survey, store trustworthiness is considered. Serving as a mediating variable within this research, eight items are included within this section. Questions surrounding value, reliability, expectation, and integrity are evaluated to better understand the importance of these qualities to consumers (Kharouf, Lund & Sekhon, 2014). As store trustworthiness may have a mediating effect between consumers' perception and attitude toward PLBs, a variety of components are included within this section.

The seventh section of this survey examines consumers' attitudes. The questions evaluate emotion and enjoyment using three items to cohesively develop consumers' attitudes towards PLB (Sweeney & Soutar, 2001). As attitude may play a significant role in behavioral intention, using both cognitive and affective attitude qualities allow for a more in-depth evaluation. Discovering how attitude contributes to purchase and WOM intention, this section is developed to create an understanding of attitude toward PLBs.

Within the eighth section of this survey, purchase intention is evaluated. Four items are considered within this section. Evaluating the likelihood and consideration of purchase from PLBs, the items were adapted from previous research by Arnett et al. (2003), Buil et al. (2014), and Erdem et al. (2006). This section is examined within this study to understand if consumers are willing to take action based on their direct perceptions or significantly shaped by their

attitudes. From the information found from this survey regarding consumer perception qualities and attitude sections, this study aims to create conclusions between the relevance of perception and attitude within purchase intention.

Lastly, in the ninth section of this survey, word of mouth intention is considered. Serving as one of the behavioral intentions within this research, four items are included within this section. Questions involving recommendation, positivity, and sharing to others are included to further understand the actions consumers may take towards PLBs (Goyette et al., 2010). Using data collected from both the consumer perception qualities and attitude sections, this study aims to draw connections between the importance of perception and attitude within WOM intention.

### **Instrument Development**

The constructs and scales, adapted from previous research, for each variable in this study are as follows:

Table 3.1  
*Survey instrument items and their references*

<b>Instruments</b>	<b>References</b>
<b>Brand Identification</b>	
This private label brand fits my personality	(Lassar et al., 1995)
In its' status and style, this private label brand matches my personality	
I would be proud to own this private label brand	
This private label brand will be well regarded	
<b>Design/Aesthetics</b>	
This private label brands fits my style	(Patrick, 2016)
This private label brand offers design I like	
This private label brand fits my aesthetic	
This private label brand features colors I like	
This private label brand features patterns that I like	
The logo of this private label brand is pleasant	
This private label brand offers designs applicable to my needs	
<b>Price-Quality Association</b>	
This private label brand offers good quality products at a reasonable price range	(Sweeney & Soutar, 2001)
This private label brand offers good value for money	
This private label brand offers a good product for the price	
This private label brand is economical	
This private label brand is reasonably prices	
<b>Product Assortment</b>	
This private label brand provides a variety of products	(Wu, Yeh, & Hsiao, 2011)
This private label brand has a well-assorted products	
This private label brand offers a unique variety of private label products	
This private label brand offers everything I like	
<b>Store Trustworthiness</b>	
The store shares the same values as me	(Kharouf, Lund & Sekhon, 2014).
The store is always reliable	
The store always meets my expectations	
The store responds caringly when I share my problems	
The store is always honest with me	
The store is very dependable	
The store has high integrity	
The store keeps its' customers best interest in mind at all times	
<b>Attitude</b>	
This private label fashion brand makes me want to wear it	(Sweeney & Soutar, 2001)
This private label brand would make me feel good	
This private label fashion brand is one that I would enjoy	
<b>Purchase Intention</b>	
I would be willing to buy clothing items at this private label brand	(Arnett et al., 2003)
I am likely to purchase merchandise from this private label fashion brand in the future	(Buil et al., 2014)
I would seriously consider buying from this private label fashion brand	(Erdem et al., 2006)
It is very likely that I would buy from this private label fashion brand	
<b>Word of Mouth Intention</b>	
I would recommend this private label brand to friends or relatives	(Goyette et al., 2010)
I would say positive things about this private label brand to others	
I would speak of this private label fashion brand to many others	
I would speak favorably of this private label brand to others	

## **Data Collection and Sampling**

The sample population within this study ranges from ages 18 to 40, female and male consumers who are not Target Corporation fashion private label brand consumers. The participants are in the Millennial and Generation Z cohort based on the definition provided by Pew Research (that is, born approximately between 1982 and 2004). Previous research on generation cohorts and their consumer behavior suggests, these more pragmatic and realistic generations of consumers expect to access and evaluate a broad range of information before purchases (Francis & Hoefel, 2018). Understanding the consumer mindset of these generations enhances the reasoning behind choosing these generations for research on fashion PLBs. Francis & Hoefel (2018) furthermore claim that consumption means having access to products or services, not necessarily owning them. As access becomes the new form of consumption, unlimited access to goods and services creates value. Products become services, and services connect consumers. IRB approval was required to collect the data for this study. Following IRB approval, an online survey was conducted to obtain a sufficient number of participants through Amazon Mechanical Turk.

## **Data Analysis**

SPSS (Statistical Package for Social Sciences) was used to analyze the collected data from the online surveys. Based on the data collected, descriptive statistics and frequencies were analyzed based on the demographics and importance related to consumers' perception. For this study, regression analyses (hierarchical multiple regression, bivariate regression) were run to determine the association between variables used in this research. Specifically, hierarchical multiple regression was used to add variables within each model of the regression analysis.

Using model one to test the significance of brand identification, design/aesthetics, price-quality association, and product assortment with attitude. Model two within multiple regression tests the value of store trustworthiness to attitude. Hierarchical multiple regression was also used to test the moderating effects of store trustworthiness on the relationship between consumers' perceptions and attitude toward private label brands using the interaction effect within model three. Using the interaction effect allows an in-depth analysis on each on the consumer perception attributes when interacted with store trustworthiness. Bivariate regression analysis was used to examine the influence of attitude toward private label brands and purchase intention, and word-of-mouth intention (WOM).

## CHAPTER 4

### RESULTS

The objective of this study is to investigate the impacts of consumers' perception towards fashion PLBs on the attitude toward PLBs, and in turn, purchase intention and WOM intention. The study also investigates the moderating effects of store trustworthiness between consumers' perception, attitude, and behavioral intentions. This study employed a research data collecting company, Amazon Mechanical Turk, to recruit participants of the study who are 18 to 40 years old and have not shopped Target Corporation's fashion private label brands. As described in the Method chapter, descriptive statistics, regression analyses (bivariate regression, hierarchical multiple regression) were implemented to test potential relationships among the variables.

#### **Participant Demographics**

The participants demographic information included age, gender, profession, private label brand purchase activity (Table 4.1). The total number of participants is 186. Of the total participants, 48.4% of respondents were female and 51.6% of respondents were male. Since the target population of this study comprised those born between 1982 and 2004, with ages ranging from 18 to 40 (in 2022), the respondents who were under 18 or over 38 were not counted as valid data. Over half of the respondents reported an age range of 22-30, representing 55.4% of the overall participants. The rest of respondents reported an age range of 31-40 (44.6%).

Almost all of the participants (98.9%) reported to be employed, while only 1.1% reported they were unemployed. The most common job among respondents is information technology,

representing 20.4% of participant profession demographics. 19.4% of the respondents have a management profession, 13.4% have a profession in business, 7% in engineering, while 8.6% reveal careers in fashion. Other participants also listed professions in accountancy (4.8%), sales (4.8%), administration (4.3%), marketing (3.8%), data analysis (3.2%), education (3.2%), manufacturing (2.7%), healthcare (2.2%), and others (1.1%). Pertaining to PLB purchasing, the majority (73.1%) of the respondents reported they have purchased private label brands before. 100% of respondents answered they have not shopped Target's fashion PLB before, as respondents who had shopped Target PLB were rejected from the data collection process. Table 4.1 below summarizes the demographic profile of the participants.

Table 4.1  
*Demographic Profile of Sample*

	Frequency	Percentage
<b>Gender</b>		
Male	96	51.6%
Female	90	48.2%
<b>Age</b>		
18 to 30	103	55.4%
31 to 40	83	44.6%
<b>Profession</b>		
Accountant	9	4.8%
Business	25	13.4%
Data Analyst	6	3.2%
Education	6	3.2%
Engineer	13	7.0%
Fashion	16	8.6%
Healthcare	4	2.2%
Information Technology	38	20.4%
Management	36	19.4%
Manufacturing	5	2.7%
Marketing	7	3.8%
Sales	9	4.8%
Administration	8	4.3%
Other	2	1.1%
Unemployed	2	1.1%
<b>Previous Private Label Brand Purchase Behavior</b>		
Yes, I have purchased from a PLB	136	73.1%
No, I have not purchased from a PLB	50	26.9%
<b>Previous Target Fashion Private Label Brand Purchase Behavior</b>		
Yes, I have purchased from a Target fashion PLB	0	0%
No, I have not purchased from a Target fashion PLB	186	100%

## Descriptive Statistics

As displayed in Table 4.2, the means, standard deviations, and Cronbach's Alphas, a measure of internal consistency, were computed for all variables. Among the variables, purchase intention has the highest mean score (4.95) with a standard deviation of 0.59 and store trustworthiness has the lowest mean score (4.84) with a 0.60 standard deviation score. Consumer perception variables, brand identification has a 4.91 mean score with a .59 standard deviation and design/aesthetics has a 4.90 mean score with a standard deviation of .60. Price-quality association has a 4.92 mean score with a standard deviation of .58. Lastly, product assortment has a mean score of 4.88 and conveys a standard deviation of .58. Dependent variable attitude has a mean score of 4.90 and standard deviation of .57, while the other behavioral intention, word of mouth, reveals a mean of 4.91 and .60 for standard deviation.

Table 4.2  
*Mean, Standard Deviations, and Reliability for all Variables*

	N	Mean	Standard Deviation	Cronbach's Alpha
<b>Consumers' Perception</b>				
Brand Identification	186	4.91	.59	.69
Design/Aesthetics	186	4.90	.60	.80
Price-Quality Association	186	4.92	.58	.72
Product Assortment	186	4.88	.58	.63
<b>Store Trustworthiness</b>				
Attitude	186	4.84	.60	.83
<b>Purchase Intention</b>				
Word of Mouth Intention	186	4.90	.57	.49
<b>Purchase Intention</b>				
Word of Mouth Intention	186	4.95	.59	.66
<b>Word of Mouth Intention</b>				
	186	4.91	.60	.67

## **Reliability**

Identifying the repeatability and stability of the test results, reliability analysis was performed to ensure the reliability of each variable. Cronbach's Alpha is used in this study to confirm the internal consistency of a set of multi-item scales. All four variables of consumers' perception have a Cronbach's alpha score of 0.63 or above (0.80), conveying adequate internal consistency within the measurement items. Store trustworthiness has a score of .84, while attitude has a low score of .49. Behavioral intention measures, purchase intention, has a score of .66 and word of mouth intention disclosing a score of .67; average measures of internal consistency. Composite reliability values between 0.6 to 0.7 are acceptable in exploratory research, according to Nunally and Bernstein (1994). All the variables in this study are considered reliable, apart from attitude. Cronbach's Alpha coefficients of 0.5 or below are considered unsatisfactory since most guidelines recommend 0.6 or higher. With only three items measured for attitude, the reliability of a test score can be improved in future studies by adding test items if the correlation between test items is low (Bernardi, 1994). As all survey participants are those who have not shopped Target Corporation's fashion PLBs, attitude is also limited as participants likely have a lack of knowledge experience within fashion private labels, curbing any initial feelings towards the private label brands.

## **Regression Analyses**

Hierarchical multiple regression analysis was performed to test the significance of consumers' perception toward PLBs (H1-4) influencing consumers' attitude toward PLBs, as well as the moderating effect of store trustworthiness on the relationship between consumers' perception and attitude towards PLBs (H5). Lastly, bivariate regression was used to test

hypotheses 6 to examine the influence of attitude toward PLBs on purchase intention (H6a) and word-of-mouth (WOM) intention (6b).

### **(1) Hypotheses Test 1 through 5**

In the first step, consumers' perception attributes were entered as independent variables, and attitude toward PLBs was entered as the dependent variable. In the second step, store trustworthiness was added. In the third step, the interactions between each independent variable and the moderator variable (store trustworthiness) were included. To solve the multicollinearity issue, independent variables and control variables were standardized. The data met the assumption of independent errors (Durbin-Watson value = 2.08).

First, hypotheses 1-4 predicted consumers' perceptions of private label brand identification (H1), design/aesthetics (H2), price-quality association (H4), and product assortment (H4) will significantly influence their attitude toward PLB. As model 1 shows, the overall regression model is significant, with  $R^2 = .634$ ,  $F(4,181) = 78.263$ ,  $p < .001$ . Specifically, the result shows that consumers' perception of private label brand design and aesthetics significantly influence their attitude toward PLBs ( $\beta = 0.340$ ,  $p < .001$ ). The consumers' perception of private label brand product assortment also significantly influences their attitude toward PLBs ( $\beta = 0.285$ ,  $p < .001$ ). Therefore, hypothesis 2 and hypothesis 4 were supported. However, the result revealed that there is no significant effect of brand identification on consumers' attitudes ( $\beta = 0.164$ ,  $p = .075$ ). In addition, consumers' perceptions of private label brand price-quality association did not have an influence on consumers' attitudes ( $\beta = .066$ ,  $p = .441$ ). Based on the results, hypothesis 1 and hypothesis 3 were not supported.

Hypothesis 5 proposed consumers' store trustworthiness will have a moderating effect on the relationship between perceptions toward PLB and their attitude toward PLB. However,

model 3 showed that the interaction of consumers' perception with store trustworthiness was not found. Therefore, hypothesis 5 was rejected.

Table 4.3  
Hierarchical Multiple Regression Analysis for Hypotheses 1-5

Model	Variable	B	S.E.	$\beta$	t	P	F	R <sup>2</sup> adjR <sup>2</sup>
1	Constant	4.901	.026		190.983	.000		
	Brand Identification	.094	.052	.164	1.789	.075		.634
	Design/Aesthetics	.194	.056	.340	3.494	.001	78.263***	(.634)
	Price-Quality Association	.038	.049	.066	.772	.441		
	Product Assortment	.163	.049	.285	3.360	.001		
2	Constant	4.901	.025		193.768	.000		
	Brand Identification	.067	.053	.118	1.284	.201		
	Design/Aesthetics	.174	.055	.304	3.136	.002	65.714***	.646
	Price-Quality Association	-.005	.051	-.008	-.091	.927		(.012)
	Product Assortment	.144	.048	.252	2.978	.003		
	Store Trustworthiness	.118	.047	.207	2.514	.013		
3	Constant	4.856	.028		175.822	.000		
	Brand Identification	.056	.051	.098	1.092	.276		
	Design/Aesthetics	.202	.061	.353	3.282	.001		
	Price-Quality Association	.036	.059	.064	.612	.541		
	Product Assortment	.120	.049	.210	2.458	.015	41.020***	.677
	Store Trustworthiness	.126	.046	.220	2.725	.007		(.031)
	BI*ST	.084	.063	.252	1.323	.188		
	DA*ST	-.014	.055	-.048	-.256	.798		
	PQ*ST	.058	.050	.178	1.149	.252		
	PA*ST	-.071	.047	-.212	-1.529	.128		

Note: Dependent variable is attitude, independent variables are brand identification, design/aesthetics, price-quality association, product assortment, store trustworthiness, and the interactions between each of the consumer perception attributes and store trustworthiness.

Model 1: Consumers' perception (BI, DA, PQ/A, PA) → Attitude Toward PLB

Model 2: Consumers' perception (BI, DA, PQ/A, PA), Store Trustworthiness → Attitude Toward PLB

Model 3: Consumers' perception (BI, DA, PQ/A, PA), Store Trustworthiness, Consumers' perception\*Store Trustworthiness → Attitude Toward PLB

\*\*\* $p < 0.001$

## (2) Hypotheses Test 6

Hypothesis 6 predicted consumers' attitudes will significantly influence behavioral intentions. Expanding on this idea, hypothesis 6a proposed consumers' attitudes toward PLBs will significantly influence their purchase intention to PLBs. Continuing on, hypothesis 6b expected consumers' attitudes will significantly influence WOM intention. To test these

hypotheses, the bivariate regression analysis was performed. Bivariate regression analysis was used to test the significance of consumers' attitude toward purchase and word of mouth intention of PLBs.

Table 4.4 exhibits the bivariate regression analysis for hypotheses 6a. Collecting data using bivariate regression, conveys the significance of attitude toward purchase intention. The overall regression model for purchase intention is significant, ( $R^2 = 0.560$ ),  $F(1, 184) = 234.50$ ,  $p < .001$ . The results revealed that consumers' attitude toward PLBs ( $\beta = 0.75$ ,  $p < 0.001$ ) are found to be significant predictors of purchase intention. Hypothesis 6a is supported.

Table 4.4  
*Bivariate Regression Analysis for Hypothesis 6a*

Independent Variable	DF	Standardized Coefficient ( $\beta$ )	t-value
Attitude	1	0.749	15.314***
$R^2$		0.56	
P		.000	
$F(1, 184)$		234.50	

Note: Independent variable is attitude, dependent variables is purchase intention  
\*\*\* $p < 0.001$ .

As Table 4.5 reveals, the regression model for word of mouth was significant as well, ( $R^2 = 0.55$ ),  $F(1, 184) = 225.08$ ,  $p < .001$ . The bivariate regression analysis was performed to test the significance attitude toward word-of-mouth intention. The analysis shows consumers' attitude toward PLBs ( $\beta = 0.74$ ,  $p < 0.001$ ) are found to be significant predictors of word-of-mouth intention. Furthermore, hypothesis 6b is supported.

Table 4.5  
*Bivariate Regression Analysis for Hypothesis 6b*

<b>Independent Variable</b>	<b>DF</b>	<b>Standardized Coefficient (<math>\beta</math>)</b>	<b>t-value</b>
Attitude	1	0.74	15.003***
R <sup>2</sup>		0.550	
P		.000	
F (1, 184)		225.08	

Note: Independent variable is attitude, dependent variables is word-of-mouth intention  
 \*\*\* $p < 0.001$ .

## CHAPTER 5

### DISCUSSION

This study explores how constructs of consumer perceptions will influence consumer attitudes and behavioral intentions, while also examining the moderating effects of store trustworthiness. In particular, the results chapter of this study examines the role of consumers' perception (including the incremental effects of store trustworthiness) influencing attitude and intention. This chapter discusses the results of the investigation (Table 5.1), addresses the limitations following this research and suggests direction for future study.

#### **Conclusions and Implications**

Based on the data collected, this research found significant relationships between varying constructs of consumers' perception of fashion private label brands, attitude and behavioral intentions. Consumers' perception was composed of four factors (brand identification, design/aesthetics, price-quality association, and product assortment). Hypothesis 1 suggested consumers' perceptions of private label brand identification will significantly influence their attitude toward PLB. The results disclose brand identification is a not significant influence in shaping consumers' attitude toward PLBs. As mentioned earlier, research states, companies need to know what attributes regarding the store, drive loyalty and satisfaction (Olsen & Skallerud 2011). Helping mend a research gap in PLBs correspondingly, this research concludes brand identification is not one of the main factors impacting the success of private label brand attitude, therefore uprisng brands have the potential to prosper without prior identity.

Hypothesis 2 proposed consumers' perceptions of private label brand design and aesthetics will significantly influence their attitude toward PLB. The data collected within this study reveal the design and aesthetic qualities of fashion private label brands are significant to consumers' store trustworthiness, attitude, and behavioral intentions. Acting as a psychological motive to consumers, in order to present their personal style, design and aesthetics is a variable of rising importance in today's fashion economy (Soloman, 2018). Advancing this idea, the data collected regarding fashion private label brand design and aesthetics is also characteristic of Target Corporation. As survey participants were asked to browse from a list of websites linked within the questionnaire, the high significance of design and aesthetics discloses the diversity of fashion personalities Target Corporation caters to. This study has the potential to advance the sales and behavioral intentions of shoppers at Target. Likely, after participants completed the research survey, their mindsets and intentions towards fashion PLBs have broadened.

Suggesting consumers' perceptions of private label brand price-quality association will significantly influence their attitude toward PLB, hypothesis 3 does not convey significance within this study. The results from the data collected shows, price-quality association is not significant in shaping consumers' attitude toward fashion private label brands. As mentioned, previous research on price-quality association lacks information regarding PLBs. This study seeks to extend previous knowledge of consumers' relationship with price-quality association as well as the influence of PQA toward attitude.

The last of consumer perception constructs, hypothesis 4 explains private label brand product assortment will significantly influence their attitude toward PLB. Mentioned earlier, previous data reported in Chernev's (2003) experiment explains respondents were more likely to

select the brand offering a larger rather than a smaller assortment. This study expands this knowledge, as product assortment shows significance to consumers' attitude toward private label fashion brands. As shown within the survey, Target offers 16 fashion PLBs (Target Brands, Inc, 2021). Six of Target's fashion brands are displayed within the survey of this study for respondents to evaluate and create an understanding of each PLB. The product assortment within not only each PLB, but the variety of private label brands themselves at Target is significant. Understanding that product assortment contributes to consumers' perspective, this research advances the knowledge of perspective constructs shaping consumers' attitudes as well.

Hypothesis 5, store trustworthiness will have a moderating effect on the relationship between consumers' perceptions toward PLBs and their attitude toward PLB, is not supported by this research. Store trustworthiness was evaluated as a moderating variable- known to strengthen, diminish, negate, or otherwise alter the association between independent and dependent variables (Allen, 2017). The relationship between consumers' perception variables and attitude is altered when store trustworthiness is measured alongside these variables. As previous research points out, those who are trustworthy follow through on their commitments to others (Hardin, 2002). When store trustworthiness is measured through multiple regression, the data reveals store trustworthiness decreases significance. Store trustworthiness provided an in-depth analysis between the significance values when this moderating variable is evaluated with the interaction effect between brand identification, design/aesthetics, price-quality association, and product assortment. This study discloses store trustworthiness is not a moderating variable in explaining the relationship between consumers' perceptions toward PLBs and their attitude towards PLBs. This research implies that store trustworthiness is not a sole value to consumers as they shop PLBs.

Hypothesis 6 pertains to consumers' attitudes toward PLB influencing their behavioral intentions. Hypothesis 6a explains, consumers' attitudes toward PLBs will significantly influence their purchase intention to PLBs. Correspondingly, hypothesis 6b states consumers' attitudes will significantly influence WOM intention. These hypotheses are supported through bivariate regression. Grewal et al. (1998) explains in research, purchase intention measurements really reflect future purchasing conduct. Furthermore, the findings from the current study provide context behind purchase intention beliefs. Attitude is also found to be a significant predictor towards word-of-mouth intention. Not only does WOM promote awareness of PLBs, but word of mouth also refers to comments about service quality, product quality, and trustworthiness, which are passed from one person to another (Charlett and Garland, 1995). The findings reveal attitude is a significant predictor in influencing both purchase intention and word of mouth intention. These revelations are incredibly valuable to the fashion private label brand industry and actions are being taken that benefit the industry's success. Based on the model used within this research, private label brands can potentially predict the needs of their consumers. Age, price, product assortments, and design/aesthetic qualities are all exposed within this study and could be evaluated by fashion private labels to initiate success. The values of the various participant ages, gender, professions, price, design, and assortment are evaluated and contribute to the current understanding of fashion PLBs. Table 5.1 below, explains the conclusions made about the hypotheses from the current study.

Table 5.1  
*Findings from the Current Study*

<b>Hypotheses</b>	<b>Findings</b>
<b>H1:</b> Consumers’ perceptions of private label brand identification will significantly influence their attitude toward PLB.	Not Supported
<b>H2:</b> Consumers’ perceptions of private label brand design and aesthetics will significantly influence their attitude toward PLB.	Supported
<b>H3:</b> Consumers’ perceptions of private label brand price-quality association will significantly influence their attitude toward PLB.	Not Supported
<b>H4:</b> Consumers’ perceptions of private label brand product assortment will significantly influence their attitude toward PLB.	Supported
<b>H5:</b> Consumers’ store trustworthiness will have a moderating effect on the relationship between perceptions toward PLB and their attitude toward PLB.	Not Supported
<b>H6a:</b> Consumers’ attitudes toward PLBs will significantly influence their purchase intention from the PLB.	Supported
<b>H6b:</b> Consumers’ attitudes will significantly influence WOM intention.	Supported

### **Limitation and Future Study**

Although this study illustrates significant findings about fashion private label brands, future study is warranted and encouraged. This section will discuss limitations identified within this study and pave a pathway forward for future studies.

First, this study has a limitation on population. In the data collection phase, the population of this research is targeted to non-private label fashion brand shoppers of Target Corporation. Age is limited to a range of 18 to 40 years old. Despite the targeted range of study

population, over half of the respondent population (55.4%) responded between 22 to 30 years old, as shown in Chapter 4 (Table 4.1). Study results are limited in generalizability due to the sample population being limited to those aged 18 to 40 years old.

Second, this study measures consumers' perception through survey responses from participants. Because this study utilized survey as the primary research instrument, this study examined intentional consumer perception constructs. Acknowledging the potential significance of unconscious perception ideals or store trustworthiness, as identified in previous studies (Kharouf et al., 2014), this study suggests future research evaluates different variables in measuring consumers' perception and store trustworthiness.

Lastly, this study has a limitation on curbing a list of valid consumptions. This study funneled down the scope of consumers' perception of fashion PLBs within Target corporation's fashion products. Future study should consider a more extensive list of private label fashion brands, such as those from Walmart and Kohl's. Furthermore, diversifying the survey examples within private label brand research, should expand the scope of research to encapsulate a more extensive response about private label fashion brands, without providing presumptions towards a particular store.

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## APPENDICES

APPENDIX A  
IRB Approval Form



Human Research Protection Program

**EXEMPT DETERMINATION**

February 22, 2022

Dear [Yoo-Kyoung Seock](#):

On 2/22/2022, the Human Subjects Office reviewed the following submission:

Title of Study:	PRIVATE LABEL BRANDS: THE PERCEPTION OF CONSUMERS SHAPING ATTITUDE AND INTENTION
Investigator:	<a href="#">Yoo-Kyoung Seock</a>
Co-Investigator:	Joan Collier
IRB ID:	PROJECT00004931
Funding:	None
Review Category:	DHHS – Exempt 2(ii)

We have determined that the proposed research is Exempt. The research activities may now begin. Since this study was determined to be Exempt, please be aware that not all future modifications will require review by the IRB. For more information, please see Appendix C of the [Exempt Research Policy](#). As noted in Section C.2, you can simply notify us of modifications that will not require review via the “Add Public Comment” activity.

A progress report will be requested prior to 2/22/2027. Before or within 30 days of the progress report due date, please submit a progress report or study closure request. Submit a progress report by navigating to the active study and selecting Progress Report. The study may be closed by selecting Create Version and choosing Close Study as the submission purpose.

In conducting this study, you are required to follow the requirements listed in the [Investigator Manual \(HRP-103\)](#).

Sincerely,

Benilda P. Pooser, Ph.D., CIM  
Director, Clinical Research Compliance

APPENDIX B

Consent Form

## Informed Consent

### What is the purpose of this project?

Dr. Yoo-Kyoung Seock and MaryJohn Collier invite you to participate in a research study. The purpose of this project is to understand consumers' perception of private label brands shaping attitude and intention. Your involvement in the study is voluntary, and you may choose not to participate or to stop at any time without penalty or loss of benefits to which you are otherwise entitled. Participation involves your completion of an online survey that will take about 5-10 minutes of your time. For your participation, you will receive rewards from Survey Sampling International based on your agreement with them.

### Confidentiality

You will not be asked for any identifying information in the survey. The confidentiality of any answers you provide to the survey, including general demographic information such as age and gender, will be maintained to the degree permitted by the technology used. Specifically, no guarantees can be made regarding the interception of data sent via the Internet by any third parties. Your responses will be analyzed by members of the study team who are located at the University of Georgia. De-identified data may be shared with other researchers for future research purposes.

### Risks

There are no anticipated risks to you. In the survey, you will answer questions about your perception, familiarity and behavioral intention. If you are uncomfortable answering any of these questions, you can stop the survey. The results of the research study may be published, but your name will not be used. In fact, the published results will be presented in summary form only. Your identity will not be associated with your responses in any published format.

### Right to Refuse or Withdraw

Your participation in this project is completely voluntary. You may withdraw at any time by exiting the survey.

### Benefits

There are no anticipated benefits to you.

### Contact Information

If you have questions about the study, you may contact *Dr. Yoo-Kyoung Seock*, Professor of Merchandising, Department of Textiles, Merchandising and Interiors at the University of Georgia, via [yseock@uga.edu](mailto:yseock@uga.edu). If you are not satisfied with the response of the research team, have more questions, or want to talk with someone about your rights as a research participant, you should contact the University of Georgia Institutional Review Board, telephone: (706) 542-3199 and email address: [irb@uga.edu](mailto:irb@uga.edu).

**Principal Investigator:**  
*Dr. Yoo-Kyoung Seock*

*Professor of Merchandising  
Department of Textiles, Merchandising and  
Interiors (TMI)*

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**Co-Principal Investigators:**  
Joan MaryJohn Collier

*Graduate Student  
Department of TMI*

[joan.collier@uga.edu](mailto:joan.collier@uga.edu)

To indicate whether you consent to participating in the research, select one answer below.

## APPENDIX C

### Survey

## Section 1: Screening Questions

Instruction: Please answer the following screening questions about yourself

- 1 What is your age? \_\_\_\_\_
- 2 What is your gender? Male Female
- 3 What is your profession? Undergraduate student Graduate student Professional

*This survey is designed to uncover consumers' perception towards private label fashion brands. Private label brands (PLBs) are defined as store brands, owned and marketed by retailers. Examples may include Walmart's "Time and Tru" fashion brand & their grocery PLB, "Great Value," etc.*

- 4 Have you purchased from private label brands before? Yes No
- 5 If yes, which private label fashion brands? Please name here. (Up to 3) \_\_\_\_\_
- 6 Have you purchased from a Target fashion private label brand before? Yes No

*If you said "yes", please do not proceed with the following survey.  
If you said "no", please proceed with the following survey.*

Please take a moment to look over Target Corporation's private label fashion brands listed below.

A New Day (Women)  
Ava & Viv (Women)  
Wild Fable (Women)  
Universal Thread (Women)  
Goodfellow & Co. (Men)  
Original Use (Men)

- 7 Choose one Target private label fashion brand that most interests you from the list above. Please name it here and browse the site to see the fashion products offered by the brand.

\_\_\_\_\_

**Think about your feelings as you browse the above-mentioned private label fashion brand at Target and answer the following questions.**

**Section 2: Brand Identification**

Instruction: Please click the appropriate box to describe yourself.

		Strongly Disagree	Disagree	Somewha t Disagree	Somewhat Agree	Agree	Strongly Agree
8	This private label brand fits my personality	1	2	3	4	5	6
9	In its' status and style, this private label brand matches my personality	1	2	3	4	5	6
10	I would be proud to own this private label brand	1	2	3	4	5	6
11	This private label brand will be well regarded	1	2	3	4	5	6

**Section 3: Design/Aesthetics**

Instruction: Please click the appropriate box to describe yourself.

		Strongly Disagree					Strongly Agree
12	This private label brands fits my style	1	2	3	4	5	6
13	This private label brand offers design I like	1	2	3	4	5	6
14	This private label brand fits my aesthetic	1	2	3	4	5	6
15	This private label brand features colors I like	1	2	3	4	5	6
16	This private label brand features patterns that I like	1	2	3	4	5	6
17	The logo of this private label brand is pleasant	1	2	3	4	5	6

18	This private label brand offers designs applicable to my needs	1	2	3	4	5	6
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#### Section 4: Price-Quality Association

Instruction: Please click the appropriate box to describe yourself.

		Strongly Disagree					Strongly Agree
19	This private label brand offers good quality products at a reasonable price range	1	2	3	4	5	6
20	This private label brand offers good value for money	1	2	3	4	5	6
21	This private label brand offers a good product for the price	1	2	3	4	5	6
22	This private label brand is economical	1	2	3	4	5	6
23	This private label brand is reasonably prices	1	2	3	4	5	6

#### Section 5: Product Assortment

Instruction: Please click the appropriate box to describe yourself.

		Strongly Disagree					Strongly Agree
24	This private label brand provides a variety of products	1	2	3	4	5	6
25	This private label brand has a well-assorted products	1	2	3	4	5	6
26	This private label brand offers a unique variety of private label products	1	2	3	4	5	6
27	This private label brand offers everything I like	1	2	3	4	5	6

## Section 6: Store Trustworthiness

Instruction: Please click the appropriate box to describe yourself.

		Strongly Disagree					Strongly Agree
28	The store shares the same values as me	1	2	3	4	5	6
29	The store is always reliable	1	2	3	4	5	6
30	The store always meets my expectations	1	2	3	4	5	6
31	The store responds caringly when I share my problems	1	2	3	4	5	6
32	The store is always honest with me	1	2	3	4	5	6
33	The store is very dependable	1	2	3	4	5	6
34	The store has high integrity	1	2	3	4	5	6
35	The store keeps its' customers best interest in mind at all times	1	2	3	4	5	6

## Section 7: Attitude

Instruction: Please click the appropriate box to describe yourself.

		Strongly Disagree					Strongly Agree
36	This private label fashion brand makes me want to wear it	1	2	3	4	5	6
37	This private label brand would make me feel good	1	2	3	4	5	6
38	This private label fashion brand is one that I would enjoy	1	2	3	4	5	6

### Section 8: Purchase Intention

Instruction: Please click the appropriate box to describe yourself.

		Strongly Disagree				Strongly Agree	
39	I would be willing to buy clothing items at this private label brand	1	2	3	4	5	6
40	I am likely to purchase merchandise from this private label fashion brand in the future	1	2	3	4	5	6
41	I would seriously consider buying from this private label fashion brand	1	2	3	4	5	6
42	It is very likely that I would buy from this private label fashion brand	1	2	3	4	5	6

### Section 9: Word of Mouth Intention

Instruction: Please click the appropriate box to describe yourself.

		Strongly Disagree				Strongly Agree	
43	I would recommend this private label brand to friends or relatives	1	2	3	4	5	6
44	I would say positive things about this private label brand to others	1	2	3	4	5	6
45	I would speak of this private label fashion brand to many others	1	2	3	4	5	6
46	I would speak favorably of this private label brand to others	1	2	3	4	5	6