

# Antecedents of Repurchase Intention: The Case of Private Label Brands in Kerala

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## Abstract

This paper examined the effect of brand loyalty, customer satisfaction, brand trust, customer involvement, perceived value, and brand commitment on consumers' intention to repurchase private label brands in Kerala. The results indicated that the combined effect of the stated variables on repurchase intention was statistically significant, but the individual effect of each variable on repurchase intention varied significantly. Perceived value appeared to be the most important predictor of repurchase intention followed by commitment. Brand loyalty, brand trust, and customer satisfaction showed negative but statistically significant correlation. Customer involvement did not show statistical significance, though the correlation value was positive. The result indicated that the retail operators should urgently revamp their marketing efforts to build loyalty, customer involvement, trust, and satisfaction to strategically position their private label brands above competitors to achieve market competitiveness and sustainable advantage.

**Keywords:** intention to repurchase, brand loyalty, customer satisfaction, brand trust, involvement, perceived value, commitment

**Paper Submission Date :** August 3, 2014; **Paper sent back for Revision :** December 2, 2014 ; **Paper Acceptance Date :** February 6, 2015

The Indian retail industry, with 13 million retailers who provide employment to about 50 million people (Gupta, 2014), is considered to be one of the world's top five retail markets in the world (A. T. Kearney, 2012). With the recent wave of reforms by the Government of India to incentivize foreign direct investment (FDI) in various sectors including that of retail, it is expected that the share of organized retail would improve from the current 8% to 20% by 2020 (Deloitte, 2013). The report projected that the industry would grow at the rate of 30% with a consolidated turnover of USD 750-850 billion by 2015. The contribution of the retail sector to Kerala's GDP is 20% of the total (KINFRA, 2009).

The state of Kerala is said to be a pioneer among Indian states with respect to consumerism. The state ranks at the top among Indian states in per capita consumption expenditure, though its rank in terms of per capita net state domestic product is relatively lower. With only 3.4% of the country's population, it accounts for 10% of the total consumption. The value of consumer articles flowing into the state is estimated to be in the range of ₹ 50-60 billion. Demonstrative and luxurious consumption have become the yardsticks of socioeconomic status and prestige (Baiju, 2004). Majority of the households have shifted their purchase preference from local stores, govt. owned shops, PDS, and the open market to supermarket and co-operative stores. National brands now constitute the bulk of their market baskets (Nielsen, 2012).

With the increasing growth of organized retailing, the private labels are evolving as consumer lifestyle solutions and are becoming major brands in their own right, with their own identities and quality images (Semeijn, van Riel, & Ambrosini, 2004). Not only have they gained a sizeable share of global grocery sales across the world, but also

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have become a significant threat to national brand manufacturers (Herstein & Gamliel, 2004). The penetration of private labels is as high as 40% in European countries, 20% in United States, and 7% in India with an estimated value of ₹ 13 billion (MICA, 2013). As per Rabobank (2011), the market share of private labels in the organized retail space would grow from the current 12% to 25% by 2030. The increase in private label brand market share reflects the retailer's recognition that private label brands represent an important strategic asset for the firms (Dick, Jain, & Richardson, 1996).

Studies indicate that the retailers can successfully attract customer traffic and create store loyalty by offering exclusive product lines and premium products in their private label category at lower prices (Corstjens & Lal, 2000 ; Dick, Jain, & Richardson, 1995). Private label strategy can help them increase their bargaining power over manufacturers of major national brands, differentiate their stores from competitive establishments, provide greater flexibility for establishing prices and promotions, increase control over shelf space, and enhance margin (Ailawadi, Pauwels, & Steenkamp, 2008 ; Dunne & Narasimhan, 1999 ; Nogales & Soares, 2005 ; Sprott & Shimp, 2004).

Research shows that private label brands benefit consumers by providing a competitive alternative to national brands, especially due to their lower prices (Cunningham, Hardy, & Imperia, 1982; Dick et al., 1995). Though consumers have started accepting private labels as value for money brands (Bellizzi, Krueckeberg, Hamilton, & Martin, 1981), studies continue to show that private labels are stuck in the middle between generics and manufacturer brands and suffer from a lack of a strong quality image and unfavourable customer attitudes (Anselmsson & Johansson, 2007 ; Baltas & Argouslidis, 2007 ; Guerrero, Colomer, Guàrdia, Xicola, & Clotet, 2000 ; Nair, 2011 ; Vaidyanathan & Aggrawal, 2000 ). There is a general perception that private label brands are low quality-unbranded alternatives targeted at cost-conscious consumers (Boutsouki, Zotos, & Masouti, 2008).

In spite of the fact that a considerable amount of studies on consumers' attitude and response to brands have investigated the effect of socioeconomic factors, personality characteristics, price consciousness, impulsiveness, perceived risk (social, functional, and financial), quality perception, store image factors, store brand price image, store reputation, store commercial image, brand quality, and so forth on intention to purchase brands, we could not find any formal study that examined the influence of customer satisfaction, trust, involvement, brand loyalty, perceived value, and commitment on intention to repurchase private label brands.

The purpose of this paper is ,therefore, to understand the mental disposition of consumers towards private label brands in relation to the stated variables in Kerala and see whether they have any effect on consumers' intention to repurchase these brands. This understanding would help the private label manufacturers to take strategic measures to position their brands above competition and sustain competitive advantage (Hoch & Banerji, 1993).

## **Theoretical Background**

Private label products encompass all the merchandise sold under a retailer's brand either in the retailer's own name or in a name created exclusively by that retailer. It may, in some cases, belong to a wholesale group that owns the brands which are available only to the members of the group. Private label production, a task primarily performed by small production units, has now become a strategic direction for larger companies. The active involvement of these large manufacturers coupled with experience and know-how has been instrumental in propelling the growth and scope of private label brands in the country.

As mentioned by Hakansson (2000) (as cited in Prasanth & Balan, 2013), private labels are now available as (a) store brands (retailer's name is very evident on the packaging), (b) store sub-brands (retailer's name is not prominent on the packaging), (c) umbrella brands (generic name for the retailer brands), (d) individual brands (a category of discounted store brands), and (e) exclusive brands (a category of value added store brands). It is expected further that as retailers become more sophisticated marketers and continue to expand to new markets, private label brands would undergo major diversifications and command a major share of consumers' consumption basket (Baltas & Argouslidis, 2007).

With the understanding that purchase intention can be an effective tool in predicting purchasing process and that

private label brands can create consumer loyalty and repeat purchases (Kahn & McAlister, 1997), this study intends to examine the effect of brand loyalty, brand trust, involvement, perceived value, and commitment on intention to repurchase private label brands in Kerala.

✍ **Intention to Repurchase:** Repurchase behavior is an axiomatic term that refers to the extent to which consumers repurchase the same brand over a considerable length of time. Studies indicate that consumers establish a systematic biased response or habit through successive encounters over a period of time and continue to live with it once loyalty towards the brand is strongly manifested through such encounters. It is also possible that a low relative attitude might occur when the brand is unable to communicate distinct advantages due to perceived similarity of competing brands (Dick & Basu, 1994). Studies that investigated the effect of brand loyalty, customer satisfaction, brand trust, involvement, perceived value, and commitment on intention to repurchase showed mixed results (Delgado - Ballester & Munuera - Alemán, 2001 ; Dodds, 2002 ; Gogoi, 2013 (as cited in Mishra, 2014); Huddleston, Whipple, Mattick, & Lee, 2009; Lin & Wang, 2005 ; Warrington & Shim, 2000). Since behavior of consumers is difficult to be predicted, a careful analysis of the factors that influence consumers' intention to repurchase becomes strategically important for companies to protect their brands from competition and to exercise control over their marketing programmes (Gounaris & Stathakopoulou, 2004).

✍ **Brand Loyalty:** Loyalty is defined as a deeply held commitment to repurchase or repatronize a preferred product/service consistently over time, despite situational influences and marketing efforts having potential to cause switching behavior (Oliver, 1999). Loyalty is described as a response and a function of psychological processes (Jacoby & Kyner, 1973) encompassing the components of both behavioural and attitudinal loyalty (Aaker, 1991; Oliver, 1999) leading to actual purchase behaviours (Oliver, 1997, 1999). According to Jacoby and Kyner (1973), brand loyalty is a relational phenomenon as it describes the preferential behaviour of consumers towards one or more alternatives out of a larger field containing competing alternatives. Loyalty does therefore "select in" certain brands and "selects out" certain others (Jacoby & Kyner, 1973). According to Bloemer and Kasper (1995), there is a sharp distinction between repeat purchases and actual brand loyalty: A repeat purchase behavior is the actual re-buying of a brand, whereas loyalty includes antecedents or a reason or fact occurring before the behavior. However, it is found that purchase intention helps to develop brand loyalty (Gogoi, 2013 as cited in Mishra, 2014) and helps in predicting future consumer behavior (Gilliani, 2012 as cited in Mishra, 2014).

✍ **Customer Satisfaction :** Satisfaction is traditionally considered as an overall affective response resulting from the use of a product or service (Oliver, 1981). A consumer derives satisfaction when the service performance of an organization exceeds his expectations (Chang, 2006). Satisfaction might also be felt when there is confirmation or positive disconfirmation of customer expectations (Hwang & Zhang, 2010). Studies indicate that satisfied customers tend to have a higher usage level of a product or service, possess stronger repurchase intention and willingness to recommend the product/service to their acquaintances (Bolton & Lemon, 1999 ; Oliver, 1999 ; Ram & Jung, 1991 ; Zeithaml, Berry, & Parasuraman, 1996). There are also reports that the effect of satisfaction on intention to repurchase might vary between products, industries, and situations, and in many cases, its effects on intention to repurchase is more indirect than direct (Abdullah, Al- Nasser, & Hussain, 2000 ; Fullerton, 2005; Hellier, Geursen, Carr, & Rickard, 2003 ; Homburg & Giering, 2001 ; Huddleston et al., 2009 ; Jacoby & Kyner, 1973 ; Mittal & Kamakura, 2001 ; Mittal, Ross Jr., & Baldasare, 1998; Oliver, 1997; Seiders, Voss, Grewal, & Godfrey, 2005 ; Szymanski & Henard, 2001 ). This means that satisfaction alone is not sufficient to form loyalty and intention to repurchase (Balabanis, Reynolds, & Simintiras, 2006).

✍ **Brand Trust:** Brand trust is defined as the willingness and emotional commitment of an average consumer to rely upon the ability of the brand to perform its stated function (Chaudhuri & Holbrook, 2001). It refers to the feeling of security that the consumers hold about the brand in meeting their consumption expectations and the degree to which an individual is confident, and eager to act upon the basis of words, actions, and results of others

(Delgado - Ballester & Munuera - Alemán, 2001; McAllister, 1995). In order for customers to conduct business with an organization, they must have trust in the service provider (du Plessis, 2010). Studies show that brand trust significantly influences repurchase intention and long term satisfaction of customers (Delgado - Ballester & Munuera - Alemán, 2001). According to the social exchange theory, consumers' pre-trust is a mandatory condition for their post purchase satisfaction. Though higher trust ratings generally indicate loyalty and brand patronage intention (Reast, 2005), the relationship between trust and repurchase intention is not always direct. This is because trust is under the constant evaluation of consumers as it is highly prone to breach on conditions of disconfirmations (Chaudhuri & Holbrook, 2001; Zboja & Voorhess, 2006).

✚ **Involvement** : Involvement is an unobservable state of motivation, arousal, or interest towards a product or a product class (Suh & Youjae, 2006). The degree of involvement of a customer is based on his/her inherent needs, values, interests, and the importance he/she attributes to the category of products he/she consumes. Several studies have examined the effect of involvement on repurchase intention and found mixed results (Bian & Moutinho, 2008; Chaudary, Ahmed, Gill, & Rizwan, 2014). Customer involvement is found to be low with frequently purchased household goods and high with infrequently purchased luxury products. There are also reports that people with higher involvement tend to buy private label brands more often than people with low level of involvement (Miquel, Caplliure, & Aldas - Manzano, 2002). Warrington and Shim (2000) examined the effect of involvement on loyalty and repurchase behavior, but could not confirm their positive relationship. On the other hand, Park and Kim's (2003) study showed a positive effect of involvement on intention to repurchase. The moderating effects of involvement on service quality expectations, perceived value, customer loyalty, customer satisfaction, and purchase intention have also been reported (Chen & Tsai, 2008 ; Shao, Baker, & Wagner, 2004).

✚ **Perceived Value** : Perceived value can be regarded as a consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given. Customers derive value according to the utility provided by the combination of attributes less the disutility represented by the final price paid. When the utility derived from the product (functional value), and the utility derived from the feelings or affective states (emotional value) enhance the social self-concept of the consumers, they tend to become loyal to the brands and show intention to repurchase the brands. Several prior research studies have strongly validated the theme that perceived value influences loyalty and intention to repurchase (Chang & Wildt, 1994 ; Dodds, 2002 ; Parasuraman & Grewal, 2000; Sirdeshmukh, Singh, & Sabol, 2002 ; Voss, Parasuraman, & Grewal, 1998). It is said that if one can measure a purchaser's relative value structure for a product or service category, it is possible to predict that purchaser's choice of brands in that category (Neal, 1999).

✚ **Commitment**: Brand commitment is referred to as the degree to which a brand is firmly entrenched as the only acceptable choice within its product class (Traylor, 1981). It is found that committed customers show favourable attitude towards the brand and buy that brand frequently without seeking new relations with other brands (Chaudhuri & Holbrook, 2001; Fullerton, 2005 ; Warrington & Shim, 2000). It is also reported that committed customers tend to form a positive overall impression about their transactions and exhibit strong intentions to stay with the brand based on their duration of relationship with the brand (du Plessis, 2010).

## Hypotheses

- ✚ **H1:** Brand loyalty positively affects consumers' intention to repurchase private label brands.
- ✚ **H2:** Satisfaction has a positive effect on consumers' intention to repurchase private label brands.
- ✚ **H3:** There is no direct relationship between brand trust and intention to repurchase private label brands.
- ✚ **H4:** Customer involvement has a positive effect on intention to repurchase private label brands.

- **H5:** Perceived value has a positive effect on consumers' intention to repurchase private label brands.
- **H6:** Commitment has a positive effect on consumers' intention to repurchase private label brands.

## Methodology

The items selected for the constructs were adapted from prior studies to ensure content validity. The items on perceived value were adapted from Punniyamamoorthy and Raj (2007) ; brand trust items from Halim (2006) and Morgan and Hunt (1994); customer satisfaction items from Delgado - Ballester & Munuera - Alemán (2001), Saaty (1990), and Chen and Lue (2004); commitment items from Fullerton (2005), Pritchard, Havitz, and Howard (1999) and Kim, Morris, and Swait (2008) ; involvement items from Quester and Lim (2003), and intention to repurchase items from Gordon (2003) and East and Hammond (1996).

Data were collected through a mall intercept survey using a structured questionnaire from the users of private label brands in Kerala during December 2013- March 2014 ; 409 responses were collected and used for the study. All the questionnaire items were measured on a 5-point scale from one (*strongly disagree*) to five (*strongly agree*). Among the respondents, 30.8% of the sample constituted homemakers, 36.4% were public sector employees, and 32.8% were employees of the private sector ; 80.5% of the respondents were less than 40 years of age and 19.5% were above 40 years ; 39.8% of the respondents had an annual income of less than ₹ 2 lakhs, 28.4% of the respondents had an income between ₹ 2-3 lakhs, and 31.8% of the respondents had an income level of more than ₹ 3 lakhs ; 30.3% of the respondents had an education upto the higher secondary level , 46.9% were graduates, and 22.7% were post graduates and above ; 68.7% of the respondents were married and 31.3% were unmarried.

## Analysis and Results

Reliability and internal consistency of the items representing each construct were evaluated using Cronbach's alpha. The reliability statistics for independent and dependent variables given in the Table 1 indicate that the values of the variables range between .574 and .845. Though a coefficient alpha of at least 0.70 is usually considered reliable, there is a general consensus among the researchers that the acceptable alpha limit could be as low as 0.60 or 0.50 for scales consisting of a small number of items (Carmines & Zeller, 1979 ; Cronbach & Meehl, 1955 ; Pedhazur & Schmelkin, 1991). The reliability and internal consistency values of the measures are therefore accepted.

The descriptive statistics given in the Table 2 show that the mean values for all the variables range between moderately low to moderately high. This indicates that the respondents (is used interchangeably with customers) held a moderately high amount of loyalty, satisfaction, trust, involvement, and commitment to the private label

**Table 1. Reliability Statistics for Independent and Dependent Variables**

Variables	Cronbach's Alpha
Brand Loyalty (BL)	0.845
Customer Satisfaction (CS)	0.621
Brand Trust (BT)	0.671
Involvement (INV)	0.799
Perceived Value (PV)	0.672
Commitment (CO)	0.614
Repurchase Intention	0.570

**Table 2. Descriptive Statistics**

	Mean	Std. Deviation
Brand Loyalty	3.48	0.71
Customer Satisfaction	3.55	0.71
Brand Trust	3.56	0.59
Involvement	3.49	0.73
Perceived Value	3.68	0.86
Commitment	3.30	0.69
Repurchase intention	3.62	0.71
Valid N	409	



**Table 3. Coefficients for Predictors and Intention to Repurchase**

Model	Unstandardized Coefficients		Standardized coefficients	T	Sig.
	B	Std. error	Beta		
1 (Constant)	4.627	0.304		15.228	.000**
BL	-0.115	0.044	-0.115	-2.598	.010**
CS	-0.162	0.054	-0.164	-3.007	.003**
BT	-0.400	0.052	-0.334	-7.630	.000**
INV	0.007	0.052	0.008	0.143	0.886
PV	0.298	0.039	0.359	7.721	.000**
CO	0.082	0.045	0.079	1.834	.051*

\*\*Correlation is significant at the 0.01 level (2-tailed)

\*Correlation is significant at the 0.05 level (2-tailed)

**Table 4. Model Summary for Predictors and Intention to Repurchase**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.0504 <sup>a</sup>	.254	.243	.617

a. Predictors: (Constant), CO, BL, PV, BT, INV, CS

b. Anova -  $p < .000$

brands and that they might repurchase the brands in the future on account of the perceived value of the brands. But the dispersion values indicate that the probability of customer switching is high and the retailers should take adequate measures to retain the customers.

The coefficients and the model summary for predictors and intention to repurchase are presented in the Table 3 and Table 4 respectively. Based on the results, the following inferences are drawn:

The first hypothesis (H1) that brand loyalty positively affects intention to repurchase private label brands could not be established ( $\beta = -.115$ ,  $p < .001$ ). The hypothesis is ,therefore, rejected. The negative but statistically significant correlation is an indication that private label brands have not yet been strongly positioned in the minds of the customers in order for them to stay loyal to the brands. It shows that loyalty to the brand is not alone sufficient to induce intention to repurchase the brand. This is in line with the findings reported earlier (Jacoby & Kyner, 1973 ; San & Yee, 2012). According to Jacoby and Kyner (1973), brand loyalty is a relational (select-in & select-out) phenomenon as it describes the preferential behavior of customers towards various alternatives available, and it is important that the practitioners study all the aspects of brand loyalty including its reverse effects to understand consumer behavior better. As stated by Davis (2002), brand loyalty can only be achieved through a strong brand positioning which is capable of reinforcing a unique and credible value proposition in the customers' minds continuously to sustain and stand apart from competition.

The second hypothesis (H2) that customer satisfaction positively affects intention to repurchase private label brands could not be established ( $\beta = -.164$ ,  $p < .001$ ). The hypothesis is ,therefore, rejected. The negative but statistically significant correlation is an indication that a change in satisfaction can significantly affect consumers' intention to repurchase, but satisfaction is not alone sufficient to predict repeat purchase intentions. This is in line with the results reported in prior studies. Jones and Sasser Jr. (1995) found that a lot of consumers defect repeat purchases in spite of being satisfied. Szymanski and Henard (2001), in their meta-analyses, proved that the power of customer satisfaction in predicting intention to repurchase was roughly around 25% only. Seiders et al. (2005) cautioned that customer satisfaction scores may not provide an accurate forecast of re-purchase behavior, and managers should not operate their business under a false sense of security thinking that higher satisfaction score

will undoubtedly lead to stronger re-purchase behavior. Since satisfaction is a cumulative (overall evaluation of personal satisfaction and pleasure with a given product category) than a transaction-specific construct (Oliver, 1997; Olsen, 2007), it is expected that a number of other factors influence consumers when evaluating a particular entity with multiple options (Eagly & Chaiken, 1993). Since customer satisfaction is an important measure of consumer behavior and a key indicator of business performance, it is important that the retailers understand the diverse shopping motivations of the customers and provide service performance that exceeds customer expectations to maximize profit (Chang, 2006 ; Cheng et al., 2011; Chinomona & Sandada, 2013; Huddleston et al., 2009).

The third hypothesis (H3) that there is no direct relationship between brand trust and repurchase intention is confirmed and accepted ( $\beta = -.334; p < .000$ ). Though the mean value indicates that there was a moderately high agreement among the private label customers that the brands meet their expectations and never disappoint them, the direction of trust in predicting intention to repurchase is not found direct in this case. This is in line with findings reported in prior studies (Agustin & Singh, 2005; Bowden, 2009 ; Chaudhuri & Holbrook, 2001; Inggrid & Sabrina, 2008 ; Morgan & Hunt, 1994). Polster and Jödecke (2010), in their study, found that the buyers of private label brands did not give much importance to brand trust in comparison to manufacturer brands which they bought. It appears that the consumers of private labels in Kerala also possessed a similar attitude. It may be because they were not so familiar with private label products or lacked confidence in buying them due to high perceived risk associated with these brands as indicated by Batra and Sinha (2000) and Gogoi (2013) (as cited in Mishra, 2014). The confidence of the customers appears to be not aligned with the image and credibility of the brands (Agustin & Singh, 2005; Bowden, 2009). It indicates that the retailers have to develop marketing strategies and undertake marketing campaigns to build credibility and image of the brands in order to woo customers to purchase their private label brands.

The fourth hypothesis (H4) that involvement has a positive effect on intention to repurchase private label brands is confirmed ( $\beta = .008$ ), but fails to establish its statistical significance. The hypothesis is ,therefore, rejected. Seiders et al. (2005) also found that involvement does not always predict intention to repurchase. The result indicates that respondents' involvement with the brand is influenced by their interests and by the choice of other customers in the brand category, and that they might discontinue the brand as and when their interest and personal relevance of the brand diminishes as confirmed by Miquel et al. (2002). It further indicates that the respondents' level of involvement with the brands was not so intense, and that they were likely to search and identify superior offerings in the market (similar results were obtained by Beatty, Kahle, & Homer, 1988 ; Mitchell & Papavassiliou, 1999). The retailers, therefore, have to develop effective strategies to improve customer involvement in the private label categories to induce repurchase intentions.

The fifth hypothesis (H5) that perceived value has a positive effect on intention to repurchase private label brands is confirmed and accepted ( $\beta = .359, p < .000$ ). This in line with the findings of several prior research studies (Chang & Wildt, 1994 ; Dodds, 2002; Parasuraman & Grewal, 2000 ; Voss et al., 1998). The result indicates that there was a moderately high agreement among the customers that private label brands offer value for money, and that they might stick on to these brands in the future. The private label manufacturers should view it as an opportunity to build their market share and introduce multiple products to their private label portfolios to enhance profitability.

The sixth hypothesis (H6) that commitment positively affects repurchase intention is confirmed and accepted ( $\beta = .079, p < .05$ ). This result shows that the commitment of the respondents towards private labels was weak. This is in line with the findings reported earlier (Szymarowski & Bush, 1987; Verhoef, 2003). Hence, it is logical to surmise that the customers had not pledged their complete commitment to private label brands and were vulnerable to switching. They may change their preference without a major rethinking as evidence suggests that a large percentage of brand defectors were satisfied with and deeply committed to their brands previously (Reichheld, Markey Jr., & Hopton, 2000). As stated by Marshall (2010), customers' commitment to private label brands may be calculative in nature with emphasis on economic considerations and hence, it need not necessarily lead to

repurchase intentions. The retailers should, therefore, expend a lot of effort to instill positive emotions in the minds of the customers to gain customer commitment towards private label brands.

## Conclusion and Managerial Implications

This study investigated the direct effects of involvement, perceived value, brand trust, satisfaction, commitment, and loyalty on consumers' intention to repurchase private label brands in Kerala. Though the relationship is statistically significant for all the variables taken together ( $R^2 = 25.4$ ;  $p < .000$ ), the effect of each variable on intention to repurchase is significantly different. Perceived value appears to have the highest influence on intention to repurchase followed by commitment. Brand loyalty, brand trust, and customer satisfaction show negative but statistically significant correlation. Customer involvement does not show any statistical significance, though the correlation value is positive. The 25.4% positive change in respondents' intention to repurchase private label brands could be interpreted as resulting from perceived value and commitment.

The study could not establish a positive significance of brand loyalty, customer satisfaction, and brand trust on repurchase intention. This may be because they are huge constructs by themselves, and all of them have significant influential effect on each other. It is important, therefore, that the retailing owners or managers seeking to find ways to attract and retain customers should interpret this type of behaviour not as a result of direct relationships alone, but as a result of a behaviour that is precipitated by the interplay of satisfaction, trust, loyalty, and repurchase intention (Chinomona & Sandada, 2013). Market information reports should be carefully interpreted as there is a possibility that consumers incorporate intervening contingencies into their predicted repurchase probabilities and provide inaccurate predictions about their future behavior (Kahneman & Snell, 1992; Morwitz, 1997; Morwitz, Steckel, & Gupta, 1997).

The results indicate that the consumers in Kerala were not fully convinced of the benefits that private label brands could offer to them better than national brands and there is ambiguity about the image and credibility of these brands. This implies that the retailers have to take deliberate measures to increase brand familiarity through advertising and promotion campaigns, build loyalty, involvement, trust, satisfaction, and commitment to motivate customers to purchase their brands repeatedly to sustain competitive advantage (DeVecchio, 2001; Dick et al., 1995; Erdem, Zhao, & Valenzuela, 2004; Hoch & Banerji, 1993; Narasimhan & Wilcox, 1998).

## Limitations of the Study and Directions for Future Research

The variables included in the study are huge constructs by themselves having multiple antecedents. Since these constructs have significant influential effect on each other, as is evident in this study, conducting a path analysis would have given insightful inferences. Since a lot of variables affect intention to repurchase, it is suggested that factors like store image, merchandise quality, personality characteristics, self-image congruity, quantity of private labels purchased (Baltas, 1997) and so forth are included in future studies to draw better conclusions. Store brand owners might also explore and examine the effect of other indirect or mediating factors on repurchase intention as direct relationships are not found to be consistent across samples.

Since a convenience sample was used in the study, the results represent the view points of the participants only. This limits the possibility of generalization. The impact of multi-collinearity is not ruled out due to the perceived similarity of items across variables. This would have reduced the validity of the results.

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