

### PRIVATE LABEL: QUALITY AND LOYALTY

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#### Abstract

The purpose of this research is about the loyalty of private label products, which is growing very rapidly, resulting in a decline in the market share of branded manufactured products. Private label products are products that are sold in retail stores, where these stores sell daily necessities at lower prices. Consumers who buy this product are price sensitive consumers. Although product quality is similar to manufactured products, consumers who are used to branded products have a perception of risk when buying private label products. This research was conducted at a retail store that sells products with the same brand as the name of the retail store. The research location was in Semarang and Gringsing with a sample of 120 respondents. Determination of the number of samples using purposive sampling technique, data analysis using multiple regression. The finding is that repurchase intention is an intervening variable between store image, risk perception, price perception and loyalty.

**Keywords:** Loyalty, Private Label, Store Image, Price Perception, Risk Perception

#### Background

Selling products with their own packaging and brands or private labels is one of the strategies used by modern retailers in the country to deal with the decline in consumption and purchasing power in the community. Private label products are one of the modern retailers' efforts to retain loyal customers who are starting to switch to e-commerce platforms

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one by one. Modern retailers sell products at more affordable prices and the same quality as similar products.

A simple definition of private label is a product sold in a store/retailer with a brand made specifically by that store/retailer. Private labels are also known as store brands. This private label strategy is usually carried out by modern retail networks. The definition of quality according to Soewarso Hardjosudarmo is a subjective assessment of the customer, where this determination is determined by the customer's perception of products and services.

The perception referred to by the customer can be interpreted as the company's image, price perception, risk perception of consuming products and services and others related to the products and services offered by the company. The private label products offered by modern retailers are mostly fast moving consumer goods (FCMG) and generic products which are relatively affordable, used immediately, and require little consideration in purchasing decisions.

The consumers targeted by these products are those who are price sensitive and do not have loyalty to a brand. For consumers, it can be used as an alternative product to get a lower price compared to branded products (Chen & Liang C, 2009; Liem, 2013). The cheaper the price of the products offered, the more consumers who shop at the retailer. Price perception does not affect the purchase of private label products Arum & R.A Marlien., (2020) as well as the opinion of Wijaya, (2019) saying that price perception has no effect on repurchase intention.

Retailers sell private label products because profit margins tend to be larger when compared to branded products. In addition, producing private label products can lead to better overall company margins thereby increasing profits for the company (Verhoef & Lemon, 2013; Jaafar et al., 2012; Dunne & Narasimhan., 1999; Cox & Brittain, 2004; Richardson). et al., 1996).

Private label products have a specific and unique brand according to the name of the retailer or owner. Identical brands will lead consumers to always remember the name of the store or manufacturer. If they like the product, it leads to stronger brand equity i.e. brand image. Brand image is the consumer's impression of a brand. Brands are an important part of marketing success because they act to differentiate a company's products from those of competitors, through the use of names, terms, designs, symbols and other features.

A brand will have a strong image if the brand personality matches the customer's personality. In other words, the customer's impression is what the company wants to create. This similarity ultimately creates an attachment between the brand and the customer. Companies must develop a brand so that it gives a positive impression in the minds of consumers. A positive impression will ultimately make customers loyal and willing to repurchase the product in the future. Some consumers do not develop loyalty to certain products or services, characterized by low attachment combined with low levels of purchase (Griffin, 2005).

There is still a lot of controversy between researchers about private label products, while these products have developed very rapidly. There are still many controversies about private label products, so it is important to do research on what factors affect consumer loyalty to private label products in particular?

## **Literature and Hypotheses**

### ***Customer Loyalty***

Consumers are said to be loyal or loyal if the consumer shows buying behavior on a regular basis or there is a condition that the consumer buys at least twice in a certain time interval, how often he makes repeat purchases, including here recommending others to buy (Griffin, 2005), (Griffin, 2005). Kotler, 2008). Efforts to provide consumer satisfaction are carried out to influence consumer attitudes, while the concept of consumer loyalty is more related to behavior than attitudes from consumers.

Measuring service loyalty by including behavioral, attitudinal and cognitive attributes. In fact, the cognitive component of loyalty was the first identified measure for brand loyalty measurement (Newman & Werbel, 1973). Consumers become loyal first to the cognitive aspect, then to the affective, conative and finally to action. Customer loyalty is basically referred to as the level of repeat purchase intention from the same service provider with affective commitment (Shemwell et al., 1998), (Söderlund, 1998). Stages in loyalty: (1) Cognitive Loyalty, (2) Affective Loyalty, (3) Conative Loyalty, (4) Action Loyalty.

### ***Store Image***

Store image or image is the public's view or perception of the name or product of the store or it can also be interpreted by determining the position of the store effectively both in

terms of value, quality, and price. According to Utami, (2010) is a local conceptualization that is expected to be able to relate to shopping activities at a particular store.

Suryandari (2003:3) suggests that the store's image can be formed through 4 dimensions, namely service, price, quality, and the physical environment of the store. According to Ma'ruf, (2006) the elements that make up the store's image are as follows: (1). Merchandise, (2). Locations that are easy to reach, safe, (3). Prioritizing services in certain segments (4). Services, which consist of a choice of payment methods, (5). Cashier staff clerk, (6). The image of the personality of the company or shop, (7). Facilities consisting of gift wrapping, food court, toilets, parking, home delivery services. (8). Afternoon ambience which consists of exterior and interior decorations, store atmosphere, in-store circulation, merchandise arrangement, and attractive displays. (9). Promotions consisting of gift items, discount sales, special events, coupon programs, and lucky draw programs.

A good store image will trigger consumers to make purchases of goods sold because they have the convenience, services and facilities provided. This is supported by the research of Yulianti et al., (2014), store image is able to influence the frequency of consumer shopping at a store. Yulia's research, (2018) states that creating a good store image in the eyes of customers so that customers will have the intention to repurchase products at the same store in the future.

H1: Store Image has a positive effect on Repurchase Intention

### ***Risk Perseive***

Perceived risk is defined as the uncertainty faced by consumers when they cannot predict the consequences when making a purchase decision. There are two important points in the definition of risk perception, namely uncertainty and consequence. This definition emphasizes that consumers are affected by the risk they perceive, regardless of whether the risk actually exists or not. Risks that do not exist in consumer perceptions will not affect consumer behavior (L. G. Schiffman & Kanuk, 2007).

Type of Risk by L. G. Schiffman & Kanuk, (2010), Hoyer & Brown, (1990): (1). Physical risk. Physical risk, (2). Performance risk. Performance risk, (3). Psychological risk. (4). Financial risk. Financial risk, (5). Time-loss risk. Time-loss risk (6). Social risk. Aslan, Geçti, and Zengin (2013) are supported by Jalilvand & Samiei, (2012) measuring

social risk variables through indicators of purchasing decisions that increase self-esteem / do not make other people look down on me.

H2: Risk Perception has a positive effect on Repurchase Intention

### ***Price Perseive***

Price is an element of the marketing mix that is flexible in nature which can change at any time according to time and place. Prices are not just the numbers listed on the label of a package or store shelf, but prices have many forms and perform many functions. Cockrill & Mark, (2010) state that price perception is a psychological factor from various aspects that has an important influence on consumer reactions to prices. That's why price perception is the reason why someone makes a decision to buy.

Price perception is a consumer's assessment and the associated emotional form regarding whether the price offered by the seller and the price compared to other parties is reasonable, acceptable or justifiable and the prices offered by other stores (Lee & Lawson-Body, 2011). Research conducted by Safira, (2019) that price perception has a positive effect on repurchase intention.

H3: Price Perception has a positive effect on Repurchase Intention

### ***Repurchase intention***

Definitions related to the concept of repurchase intention. There are at least two definitions when it is associated with the context and point of view, namely (1) in the context of service, repurchase intention is defined as an individual's judgment about repurchasing services from the same company, taking into account the situation or circumstances, (2) from a behavioral point of view, defining that repurchase intention as the probability that the customer states the possibility of engaging in repurchase behavior in the future.

Another definition of repeat purchase intention is the tendency of customers to buy products from the same manufacturer over a long period of time. According to Ibzan et al., (2016), another general term for repurchase is retention, which is often considered as one of the most important variables in relationship marketing.

For companies, repurchase intention is also an important thing to pay attention to, especially in an effort to increase sales of their products and services. This is in line with Joel & Carol, 2006), which stated that repurchase intention may not only be in the form of a

tendency to repurchase the product, but also include the intention to recommend the product to relatives and friends.

H4: Repurchase Intention has a positive effect on Customer Loyalty

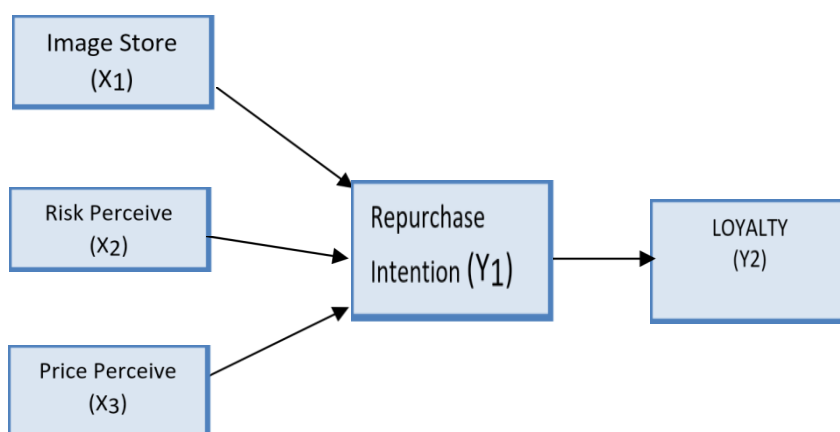
## Research Methods

The population in this study are consumers who shop at Alfamart stores in Semarang, Gringsing sub-district, Batang Regency, while the sample is consumers who shop for Alfamart store branded products. The data needed in this study is information about store image, risk perception, price perception on repurchase intention which has an impact on consumer loyalty to private label products at Alfamart Stores. The sampling method is non-probability or non-random, namely purposive sampling. The specified sample criteria are respondents aged over 17 years and who buy Private Label products at Alfamart Stores. The data collection uses a questionnaire.

The number of population is unknown, so in determining the sample using the sample formula Parameter Proportion P (Sugiyono, 2017). The sample formula Parameter Proportion P states that the confidence level in determining the sample is 90%, which means that if using the sample formula the sample confidence level is 90%. The number of samples used is about 100 respondents.

## Research Model

Figure 1: Research Model



## Results and Discussion

### *Profile Responden*

The profile of the respondents in this study was based on a questionnaire that was distributed directly when shopping at the retailer and there were 120 respondents around the store. Descriptive analysis is used to provide an overview of the respondents as a whole. The details are grouped by age, gender, last education, occupation, shopping frequency and shopping partner. As Table 1 below:

**Table 1: Respondent Profile**

No	Information	Frequency	%	
1	Age	1. 18-25 year	98	81,7
		2. 26-50 year	21	17,5
		3. >50 year	1	0,8
2	Gender	1. Man	47	39,2
		2. Woman	73	60,8
3	Last education	1. SD/MI	1	0,8
		2. SMP	1	0,8
		3. SMA	83	69,2
		4. Diploma	1	0,8
		5. S1	31	25,8
		6. S2/S3	3	2,5
4	Work	1. Student	71	59,2
		2. Entrepreneur	5	4,2
		3. Employee	26	21,7
		4. Civil Servants	9	7,5
		5. Housewife	4	3,3
		7. Others	5	4,2
5.	Shopping Frequency in 1 Week	1. 1-3 times	102	85
		2. 4-5 times	10	8,3
		3. 6-7 times	1	0,8
		4. >7 times	7	5,8
6.	Shopping Partner	1. Alone	74	61,7
		2. Friend	19	15,8
		3. Couple	4	3,3
		4. Family	23	19,2
		<b>Total</b>	<b>120</b>	<b>100 %</b>

*Source: Primary data, processed, 2021*

Most respondents were aged 18-25 years, namely 81.7%, with female sex of 60.8% while male at 39.2%, then aged 26-50 years as much as 17.5%, this shows the mobility of respondents young people do shopping for their daily needs choosing locations that are practical and easy to reach. While the remaining 0.8% are respondents with adult age.

There is a relationship between the respondent's age and education. Respondents with the most recent education with the last high school education or equivalent were 69.2%, S1 were 25.8%. Respondents with the most occupations were students as many as 59.2%, and employees 21.7%. This shows that retail located on the edge of the highway is a strategic location and easy to reach.

The frequency of respondents who shopped at the retail store was as much as 1-3 times a week amounted to 85%, those who shopped 4-5 times a week amounted to 10 people 8.3% and the remaining frequency of shopping > 6 times a week amounted to 6.48%. These results indicate that consumer shopping behavior has shifted from traditional markets to modern markets, this is because it is more practical, clean and comfortable.

Regarding consumer shopping partners, the highest percentage of respondents who shopped alone was 61.7%, shopping partners with friends as much as 15.8%, shopping partners with partners as much as 3.3%, shopping partners with family as much as 19.2%. This shows that retail that sells daily necessities is a place for urgent shopping and not for window shopping or sightseeing.

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### ***Validity and Reliability Test***

The validity test in this study was initiated by using the Kaiser-Meyen-Oklin Measur of Sampling Adequacy (KMO MSA) test to determine the adequacy of the sample studied. The condition for the value of Barlett's Test of Sphericity must be > 0.05. Testing the validity using the Component matrix with the loading factor value of the research variable, must show a value > 0.4 (Ghozali, 2018: 58).

**Table 2: Validity Test**

Variable	Indicator	KMO	Loading Factor	Information
		> 0,5	> 0,4	
Repurchase Intention	Y1.1	0,753	0,736	Valid
	Y1.2		0,718	
	Y1.3		0,725	
	Y1.4		0,788	
Loyalty	Y2.1	0,752	0,596	Valid
	Y2.2		0,542	
	Y2.3		0,612	
	Y2.4		0,619	
Store Image	X1.1	0,895	0,665	Valid
	X1.2		0,733	
	X1.3		0,834	
	X1.4		0,735	
	X1.5		0,745	
	X1.6		0,773	
	X1.7		0,777	
Risk Perceive	X2.1	0,811	0,552	Valid
	X2.2		0,704	
	X2.3		0,704	
	X2.4		0,761	
	X2.5		0,738	
	X2.6		0,830	
Price Perceive	X3.1	0,800	0,874	Valid
	X3.2		0,878	
	X3.3		0,748	
	X3.4		0,844	

*Source: Primary Data, Processed, 2021*

Table 2 above shows that all variable indicators have KMO > 0.5, meaning that the sample adequacy has met so that the next test can be carried out, namely the validity test. The validity test of each research variable indicator is > 0.4, meaning that all indicators are declared valid. Reliability test aims to measure the level of reliability or reliability of a questionnaire, it can be said to be reliable if the answers to questions are consistent or stable from time to time. The reliability test uses the Cronbach Alpha value > 0.6 (Ghozali, 2018: 45).

**Table 3: Reliability Test**

Variable	Result	Cronbach Alpha's	information
Niat Beli Ulang(Y1)	0,906	>0.60	Reliable
Loyalitas (Y2)	0,806		Reliable
Citra Toko (X1)	0,871		Reliable
Persepsi Risiko (X2)	0,803		Reliable
Persepsi Harga (X3)	0,857		Reliable

*Source: Primary data, processed, 2021*

The results of the reliability test in Table 3 show that all variables are reliable because the Cronbach Alpha value is  $> 0.6$ . This shows that the questionnaire measuring instrument as a tool for collecting data is reliable.

### ***Regression Analysis***

#### ***Goodness Of Fit (GoF) Test***

The GoF test is used to test the feasibility of the model by looking at the results of the F test to test the simultaneous effect of the dependent and independent variables. Table 4 shows the F value of 49,964 and is declared significant because  $< 0.05$ .

The second test is the coefficient of determination  $R^2$  adjusted. This test is used to determine the contribution of the independent variable store image, risk perception and price perception on the purchase intention variable (model 1). The coefficient of determination of the model 1 independent variable has a contribution of 55.2%, which affects the dependent variable, this contribution is moderate. The remaining 44.8% is influenced by other variables not included in the study. The results of the two tests show that the model is feasible to continue with the following analysis, namely regression analysis.

Regression analysis was used to analyze the effect between the independent variable and the dependent variable. In this study the independent variables are Store Image, Risk Perception and Price Perception, the dependent variable is Purchase Intention and Loyalty. The variable of repurchase intention as an intervening variable, namely a variable that theoretically affects the relationship between the independent variable and the dependent variable becomes an indirect relationship and cannot be observed and measured.

**Table 4 : Regression Analysis Model 1**

MODEL 1	Standardized Coefficients Beta	t	Sig.	Cut Off	Hypothesis
<b>Y<sub>1</sub> Repurchase Intention</b>					
X <sub>1</sub> (Store Image)	,234	2,660	,009	0,05	H1: Diterima
X <sub>2</sub> (Risk Perceive)	,406	4,442	,000		H2: Diterima
X <sub>3</sub> (Price Perceive)	,209	2,464	,015		H3: Diterima
F	49,964 (,000)				
Adjst R	0,552				

Source: Primary data, processed, 2021

$$\text{Model 1: } Y_1 = a_1 + b_1X_1 + b_2X_2 + b_3X_3 + e_1$$

$$Y_1 = 0,234 X_1 + 0,406 X_2 + 0,209 X_3$$

Model 1 shows that the independent variable has a positive and significant effect on the dependent variable. Significant means if the probability p-value sig <= 0.05.

The regression coefficient of the store image variable of 0.234 has a positive and significant effect on purchase intention, meaning that the better the store image variable will increase the consumer's repurchase intention. The regression coefficient of the risk perception variable is 0.406 and has a positive and significant effect on repurchase intention, meaning that the better the risk perception variable, the higher the consumer's purchase intention.

The regression coefficient of the price perception variable of 0.209 has a positive and significant effect on repurchase intention, meaning that the better the price perception, the higher the consumer's purchase intention. Of the three variables above, the risk perception variable is the most dominant, meaning that consumers who buy private label products have a good risk perception considering that the quality of the product is not inferior to branded products.

**Table 5: Regression Analysis Model 2**

MODEL 2	Standardized Coefficients Beta	t	Sig.	Cut Off	Hypothesis
<b>Y<sub>2</sub> Loyalty</b>					
X <sub>1</sub> (Store Image)	,058	1,450	,150	0,05	Not hypothesized
X <sub>2</sub> (Risk Perceive)	,088	2,021	,046		Not hypothesized
X <sub>3</sub> (Price Perceive)	-,020	-,520	,604		Not hypothesized
Y <sub>1</sub> (Repurchase Intention)	,866	21,099	,000		H4: Accepted
F	311,272 (,000)				
Adjst R	0,913				

Source: Primary Data, Processed, 2021

$$\text{Model 2: } Y_2 = a_2 + b_4 Y_1 + e_2$$

$$Y_2 = 0,866 Y_1$$

Model 2 above, shows that consumer repurchase intention has a positive and significant effect on loyalty. According to (Marlien et al., 2021) that the outcome of customer behavior (behavior outcome) which is oriented towards loyalty, the indicator is to make repeat purchases.

In the above model and table 5, a direct test was conducted between the independent and dependent variables. The results of the empirical test show that there is no direct effect of store image and price perception variables on loyalty variables because the p-value sig > 0.05, except risk perception has a direct effect on loyalty. This shows that repurchase intention is a mediating variable between store image, price perception and loyalty. This means that consumer loyalty to private label products through repurchase intentions.

### ***Hypothesis Test***

Hypothesis testing is used to test the hypothesis of the influence of independent variables individually or partially in explaining the dependent variable. The hypothesis test uses a significance value of = 5% or 0.05 compared to the p-value sig. The criteria for testing the hypothesis are as follows: If the p-value sig = 0.05 then the hypothesis is accepted, meaning that the independent variable individually affects the dependent variable. If the p-value sig > = 0.05 indicates that the hypothesis is rejected, the independent variable individually has no effect on the dependent variable.

The results of the empirical test, the hypothesis that store image has a positive effect on repurchase intention is shown by the p-value sig 0.009 <0.05. These results mean that the store image has a positive and significant effect on repurchase intentions, this proves that hypothesis 1 is accepted.

The results of the empirical test, the hypothesis that risk perception has a positive effect on repurchase intention is shown by the p-value sig 0.00 <0.05, meaning that risk perception has a positive and significant effect on repurchase intention, this proves that hypothesis 2 is accepted.

The results of the empirical test, the hypothesis that price perception has a positive effect on repurchase intention is shown by the p-value sig 0.015 <0.05, meaning that price perception has a positive and significant effect on repurchase intention, this proves that hypothesis 3 is accepted.

The results of the empirical test in table 5, the hypothesis that repurchase value has a positive effect on loyalty is shown by the p-value sig 0.00 <0.05, meaning that repurchase intention has a positive and significant effect on loyalty, this proves that hypothesis 4 is accepted.

In model 2, the direct effect of store image, risk perception and price perception on loyalty was tested, although it did not build a hypothesis. The empirical test results show that the independent variables of store image and price perception have no direct effect on loyalty. Except for the risk perception variable. This shows that repurchase intention is a mediating variable.

### ***Mediation Test***

The mediation test was conducted to determine whether the variable of repurchase intention as a mediating variable between the independent and dependent variables. The mediation test uses the path analysis method, namely the Sobel test.

#### **Path a: Sobel test variable X1 (store image) against Y2 (loyalty) mediated by Y1 (repurchase intention)**

Path a: X<sub>1</sub> to Y<sub>1</sub>. From the output below, the path coefficient a is 0.5724 and is significant at the level p < 0,05.

#### **INDIRECT EFFECT And SIGNIFICANCE USING NORMAL DISTRIBUTION**

	Value	s.e.	LL 95 CI	UL 95 CI	Z	Sig(two)
Effect	<b>,5724</b>	,0674	,4402	,7045	8,4894	<b>,0000</b>

#### **Path b : Sobel test variable X2 (risk perceived) to Y2 (loyalty) mediated by Y1 (repurchase intention)**

Jalur b: X<sub>2</sub> to Y<sub>1</sub>. Dari output di bawah, koefisien jalur a sebesar 0,6135 dan signifikan pada taraf p<0,05.

#### **INDIRECT EFFECT And SIGNIFICANCE USING NORMAL DISTRIBUTION**

	Value	s.e.	LL 95 CI	UL 95 CI	Z	Sig(two)
Effect	<b>,6135</b>	,0633	,4895	,7375	9,6984	<b>,0000</b>

#### **Path c: Sobel test variable X<sub>3</sub> (risk perceived) to Y<sub>2</sub> (loyalty) mediated Y<sub>1</sub> (repurchase intention)**

Path c:  $X_3$  to  $Y_1$ . From the output below, the path coefficient  $a$  is 0.4808 and is significant at the level  $p < 0,05$ .

#### INDIRECT EFFECT And SIGNIFICANCE USING NORMAL DISTRIBUTION

	Value	s.e.	LL 95 CI	UL 95 CI	Z	Sig(two)
Effect	<b>,4808</b>	,0593	,3645	,5971	8,1044	<b>,0000</b>

According to (Baron & Kenny, 1986) because the three paths are significant, repurchase intention acts as a mediating or intervening variable.

### Discussion

Private labels are merchandise that uses the brand name of a distributor or retailer or a brand name created exclusively for the distributor or retailer (Allegro, 2015). The goal is to meet consumer needs and increase profit margins for modern retail businesses. Consumers buy these products because the price is cheaper than products that are already well-known or branded. Consumers assume that the price of private label products is cheaper than branded products that have poor quality (Marlien et al., 2021). Most private label products are products for daily needs, the quality of these products is almost the same as branded products.

The empirical test results show that the price is cheaper, the quality of the product is almost the same as the branded product, the consumer's intention to repurchase where this product is sold at Alfamart retail stores which are widely available in remote areas of Batang district, including Gringsing sub-district. This is in accordance with research (Safira, 2019) which found that price perceptions affect repurchase intentions.

Consumers' repurchase intention of private label products in retail stores is interesting to observe in the results of this study. Repurchase intention is a mediating variable. Consumers making purchases are influenced by consumer behavior, one of which is the right location on the side of the north coast road, Gringsing district, Batang district, which is the main road connecting traffic from West Java and Central Java. So that consumers who need goods for daily needs buy at the nearest store which is easily affordable. Consumers who make repeated purchases show loyal consumer behavior. The results of this empirical test are in accordance with research conducted by (Yulianti et al., 2014; Yulia, 2018).

## Conclusion

In general, the characteristics of consumers who buy private label products have middle income with entrepreneurial work, the level of purchases is often made 3 to 4 times a week. The strategic location on the edge of the north coast road makes it easy for consumers to shop. The behavior of consumers who prefer shopping at modern retailers because it is practical and more comfortable. Private label products are preferred by consumers, prices are relatively cheaper than products of the same type but branded, these products are mostly daily necessities (fast moving consumer goods/FCMG). Risk perception has the most dominant influence, consumers who buy private label products have a good risk perception considering that the quality of the product is not inferior to branded products. The repurchase intention of consumers who shop for private label products shows the level of consumer loyalty.

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