

PRODUCT CATEGORY: A Success Determinant for Store Brands

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ABSTRACT

This paper examines the influence of product category characteristics on attitude towards store brands (SB). Our aim is to uncover the extent to which change in category quality, category complexity, category familiarity and category risk explain attitude towards store brands and to identify the intermediary role that perceived category risk may play. This study presents the results of a quantitative and a confirmatory analysis conducted on two product categories (detergents and food products). The results confirm the ability of product category to predict attitude towards store brands. Inter-category differences have been noticed, which explain differences in store brands performance from one product category to another.

Keywords: *attitudes, brands, category quality variation, category complexity, category familiarity, category risk.*

INTRODUCTION

Performance and success of store brands were explained by multiple variables such as market concentration (Laacksonen & Reynolds 1994, Skokai & Soregaroli 2008), the relationship between different actors in these markets and the number and positions held by competing brands (Sayman & Raju 2004), the economic situation (Baltas 1999), historical and regulatory requirements specific to each country (Cadenat et al 2007) and related products (Cadenat 1998). Another stream of research (Dhar & Hoch (1997), Ailawadi & Keller (2004) (Baltas 1999 Cadenat 1998) stopped on the leading role of product category in deciding on the success or failure of store brands.

Retailers hold information that describes each product category. This information can be used as a reference for them to decide whether to introduce a store brand or to judge the success of the store brands already on sale. Several studies have adopted the retailer's perspective and relied on accounting calculations such as: level of sales in the product category Hoch & Banerji (1993), the number of national brands in the product category Raju et al (1995) Dhar & Hoch (1997), spending on advertising by national brands producers Morris (1979), the price difference between national brands and store brands across the categories Sethuraman (1995 b), the gross margin in the category Putsis & Cotterill (1999), degree of innovation in the category Baltas (1999) and the market share of the national brand leader Santi (1996) Cadenat (1998). All of these were used to analyze the role of store brands and provide strategic decisions to retailers. While these estimates help describe the importance of store brands sales, they fail to explain why these brands succeed in categories and fail in others. Thus, the answer to this question will give retailers a valuable insight into managing their store brands portfolios. Recognizing the category characteristics that most influence attitudes towards store brands allows them to adjust their communicative actions and make them more effective. Finally, the differences and similarities emerged while comparing the two product categories help retailers to adopt a common strategy for all their store brands, or to develop specific strategic actions for each product category.

To answer our research question, we adopt the consumers' perspective and try to explain their attitudes toward store brands through product category. To this end, we set the following objectives:

- Theoretically understand all the discussed concepts;
- Generate a set of resulting hypothetical links;
- Respect the methodological and analytical processes for hypothesis testing;
- Discuss the results and contributions of the research.

Thus, this paper is structured as follows: first the conceptual framework will be developed and will allow us to state our hypotheses. Second, all the methodological choices will be justified. Third, the hypotheses will be tested and the results discussed. Finally, the conclusion section will summarize the results and present our contributions.

1. The conceptual framework and research hypotheses

Despite the success known by a large number of store brands since their emergence on the market, their performance is influenced by the manner with which they are perceived by consumers. Product category characteristics are shown to be able to influence consumer perceptions and subsequently their attitudes toward a brand or a specific product. Several variables were investigated in order to assess their effects on attitudes towards store brands. Hoch and banerjii (1993) Zielke & Dobbstein (2007), Beldona & Wysong (2007) and Nandan & Dickinson (1994) all agree on the key role that product category quality plays to guide consumer choice. Raju (1992) focuses on price in the category.

1-1 Attitude toward store brands

The concept of attitude is defined by Howard and Sheth (1969) as "the degree of satisfaction with the needs that the consumer thinks that this brand can achieve" Structurally, the authors agree that attitude consists of three components, namely the cognitive (what the consumer believes), affective (what they feel) and connotative (what they are willing to do for the sake of the brand) (Dubois, 1990). However, the role played by each component varies from one author to another. The multi-component modeling of Fishbein (1967) models the affective component from a weighted average of elements of the cognitive component. For Zajonc and Markus (1982), the affective can be dissociated from cognitive and generates by itself attitude. Cohen & Areni (1991) assume that attitude should not be confused with the affective. Finally, for Hajjat (1990), the connotative is the result of cognitive and affective components taken separately. Nevertheless, whatever the definitions and structures adopted, the authors acknowledge a connotative dimension of attitude, i.e. the ability to predict purchase behavior. As for store brands, studies like those of Burton.S et al 1998; Richardson.P et al, 1994, 1995,1996, 1997; Lacoeuilhe 2001. Garretson.G et al 2002; Harcar.T et al 2006; Baltas. G 1997 Jin.B Suth.Y and Gu 2005; D'Astous et al 2005. Wulf.K from 2005 Lee.D 2004) have all tried to explain consumer attitudes towards store brands. One focused on consumer-related variables (demographic, behavioral and perceptual), others have considered the effect of factors related to the brand (image, availability, congruence ...) on the degree of acceptance of these brands. A third stream of research has focused attention on product category characteristics of store brands (variety, complexity, risk level ...).

1-2 Quality variation

Bettman (1974) states that a change in quality relates to consumers' perception of a difference in quality between the various products offered within the same category. In his study, the results indicated that category quality variation is one of the major determinants of associated risk. Richardson et al (1996) found that consumers are still suspicious of store brands quality. Accordingly, in a category characterized by a strong quality variation, attitude towards store brands will be worse because consumers will doubt the quality of these products. Del Vecchio (2001) confirmed the negative effect of varying quality within a product category. As for Hoch & Banerjii (1993), they explain that the main national brands offer guarantees to consumers and reduce risk because they provide a lower level of quality variation. The same authors add that store brands will have a larger market share in categories where change in quality is negligible.

Against the above, we formulate the following hypotheses:

H1.a: Quality variation in a product category positively influences perceived risk in the category.

H1.b : Quality variation in the product category has a negative impact on attitude towards store brands .

1-3 Product category complexity

Product category complexity is defined by Del Vecchio (2001) as the perception of the difficulty of producing an item in this category. This perception can be influenced by various factors such as the number of attributes, the nature of the production process, the fragility of the components of the product and the number of valid alternatives (Keller and Staelin, 1987; Payne et al, 1993). According to Rogers (1995) a complex product is a product that is difficult to understand or use. Several studies have focused on product category complexity. Bettman, Luce, and Payne (1998) evaluate the impact of product category complexity on the decision-making process. Shugan (1980) states that product complexity requires an advanced collection of information which complicates the direct comparison of attributes within the framework of store brands research. Del Vecchio (2001) concludes that less complex product categories are more favourable to introducing store brands.

Consumers tend to allocate a higher risk to complex categories. This latter directly influences their attitudes to the products in this category. Based on this reasoning and the outcomes of the research cited, we formulate the following hypotheses:

H2. a: Product category complexity amplifies perceived risk in the category

H2. b: The more the product category is complex, the less favourable the attitude towards store brands is.

1-4 Product category Familiarity

Alba and Hutchinson (1987) define familiarity with a product category as "the number of related experiences linked to the product and accumulated by the consumer". Therefore, familiarity influences the efforts made by the consumer to collect information on the product category (Roehrich, 1993). According to Darpy and Volle (2003), if the consumer is familiar with the product category, they will retain information activated in past experiences into their memory and reuse it in purchasing situation. Coupey et al (1998) explain that in the most familiar product categories, the choice becomes easier even if the consumer does not have a favourite brand. Alba and Hutchinson (1987) argue that when consumers become more familiar with a product / brand their uncertainty decreases. Then, a consumer familiar with a product category has enough information to facilitate choice and reduce uncertainty felt about the proposed alternatives. Therefore, we formulate the following:

H 3a: Product category familiarity decreases perceived risk in this category.

H 3b: Product category familiarity improves consumer attitudes toward store brands in this category.

1-5 Category risk level

Bettman (1973) defines perceived category risk as a latent risk of this product category to a consumer, i.e. the inherent risk associated with the purchase of any particular product in a specific product category. Research focused on this concept and noted the negative effect of this variable. According to Baltas (1999), market share of store brands is negatively related to category risk level. The author explained that non-food categories are less suitable for a store brand category since the purchase fuels consumers with greater risk, and that the performance of the product is not easily assessed during consumption. Similarly, Batra & Sinha (2000) assume that the purchase of store brands increases if the probability of making an error decreases. On the other hand, Semeijn et al (2004) and Zielke & Dobbstein (2007) predicted and confirmed that consumers' likelihood to buy store brands varies from one category to another and that financial, functional and social risks decrease purchase likelihood.

H4 : The higher perceived category risk is, the higher the attitude towards store brands is unfavourable

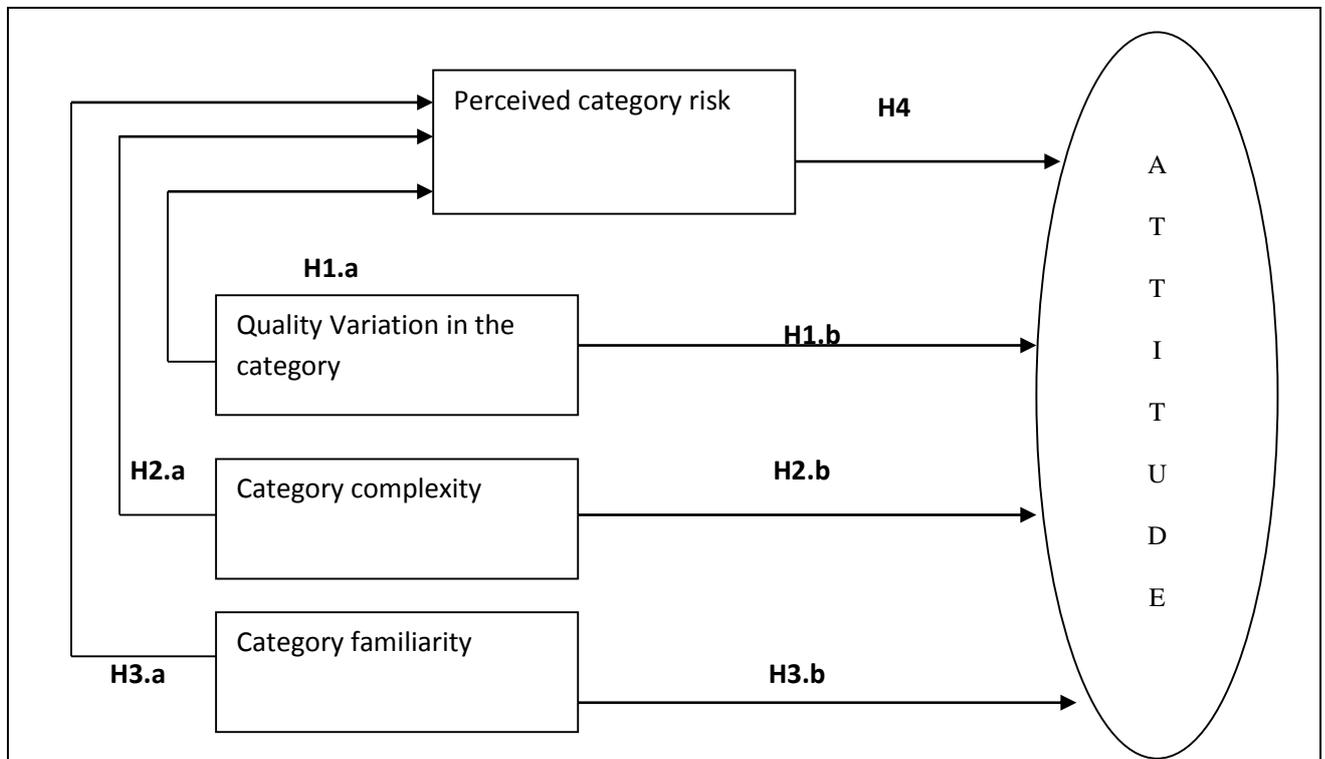


Figure 1: The model

2 - THE RESEARCH METHODOLOGY

The literature review allowed us to identify the links that may exist between the examined variables. Provisional answers to our research questions were subsequently made. To test our hypotheses, we adopted a research methodology based on a survey of customers of large retail outlets. Two product categories were selected; food and detergents, for reasons to be explained below. To conduct the survey, we developed a questionnaire allowing us to collect the information needed to test our research hypotheses.

2-1 Measurement of variables

The validation of our research hypotheses depends, in part, on the measurement instruments chosen. It is important to note that the instruments were taken from the literature and have therefore been the subject of previous validation. To vary product category quality and complexity, we used the scales proposed by Del Vecchio (2001). Product category familiarity was measured using the scale developed by Oliver and Bearden (1985) and translated by Astous and Gargouri (2001). For product category perceived risk, we used the measure of Kapferer and Laurent (1983). The dependent variable (attitude towards store brands) was measured using the scale of Garetson et al (2002).

Frame 1: The Items

The Dependent variable attitude towards store brands

- Buying store brands suits me perfectly.
- In general, store brands are of rather poor quality (r)
- I like it when I find a retail brand for a product that I buy
- I Look for store brands when I do my shopping.

The Independent variables :

Quality variation in the category

- Several brands of ... differ in quality.
- In the categorythere are very good and very bad brands.
- Most brands have the same quality (r)
- The ... are all of the same quality (r)

Category Complexity

- It is not difficult for a company to manufacture ... (r)
- ... is a difficult product to manufacture
- Making ... requires skills that few companies are likely to possess.
- Producing ... requires a high degree of technical sophistication

Category Familiarity

- In general, I consider myself very familiar with ... as a consumer product.
- In general, I consider myself very knowledgeable of... product
- For me..... represents a product category that I know very well.

Perceived category risk

- When I choose it does not matter if I'm wrong . (r)
- If after buying and my choice proves to be wrong, it would bother me tremendously.
- When I choose a brand I am very careful.
- There is little to lose if I choose the wrong brand (r)

2-2 Justification for the choice of the brand and product categories

The selection of Carrefour as a brand for our study is justified by different criteria. On the one hand, Carrefour is present in Tunisia since 2001. Furthermore, the retailer offers a wide range of products under its own brand (food, hygiene, detergents, baby products, gardening items, kitchen utensils ...).

The choice of product categories was essentially based on continuous availability, price deemed reasonable by consumers and the number of store brand products offered in this category. We have opted for detergents and food products.

2-3 Data collection

After identifying the measures of our variables, and following the selection of the brand and product categories, we designed a questionnaire to be administered to our sample. In our study, we chose an empirical sampling method, mainly the convenience sampling method. The choice of interviewees depended on their acceptance to cooperate with us.

The survey took place from 15 to 20 December 2013. Investigators are placed at the exit points of different stores in the Carrefour Market of Greater Tunis (Tunis, Ariana, Manouba). Customers were approached at the entrance or exit of the store. Once they have agreed to collaborate, investigators explain the topic and administer a questionnaire for a period of 8 minutes.

A total of 200 questionnaires by type of product were collected. This primary information has been prepared for coding.

2-4 The procedures

To analyze the data collected and test our research hypotheses we used, as a first step, principal component analysis (PCA) and as a second step, we used Confirmatory Factor Analysis (CFA) to check the validity of our measures. The ability of independent variables to explain consumers' attitude towards store brands is evaluated by a structural equations method.

A- Principal components analysis and reliability test

The principal component analysis is used to study the relationships between the various elements of each variable and to examine the factor structure of the set of items.

For all measures used, sampling adequacy measure is satisfactory (see details in appendix 1). The data may be processed through a factor analysis and form a sufficiently coherent set.

Table 1: summary of purified measures

Variables	Items	Detergents		Food products	
		loadings	Reliability	loadings	Reliability
Quality Variation in the category	varqualité1	0,933	$\alpha = 0,951$	0,904	$\alpha = 0,910$
	varqualité2	0,920		0,873	
	varqualité3	0,940		0,889	
	varqualité4	0,942		0,897	
Category complexity	comp catég1	0,926	$\alpha = 0,929$	0,930	$\alpha = 0,936$
	comp catég2	0,918		0,922	
	comp catég3	0,919		0,908	
	comp catég4	0,868		0,905	
Category familiarity	fam catég1	0,973	$\alpha = 0,970$	0,939	$\alpha = 0,940$
	fam catég2	0,969		0,943	
	fam catég3	0,973		0,954	
Perceived category risk	risqperc1	0,910	$\alpha = 0,916$	0,930	$\alpha = 0,947$
	risqperc2	0,884		0,926	
	risqperc3	0,889		0,929	
	risqperc4	0,894		0,934	
Attitude towards store brands	attmdd1	0,947	$\alpha = 0,948$	0,923	$\alpha = 0,952$
	attmdd2	0,943		0,942	
	attmdd3	0,923		0,951	
	attmdd4	0,915		0,925	

With reference to table 1 above, we can conclude that our model's fit quality is good for all the constructs indicating that they measure appropriately the relevant factors. For the reliability test, Cronbach's alpha is greater than 0.9 for both product categories.

B-The confirmatory factor analysis

After conducting an exploratory factor analyzes (EFA) through (PCA), we tested the results using a confirmatory factor analysis (CFA), to explicitly test the dimensionality of the measurement scales (Gerbing and Anderson, 1988). Confirmatory factor analyzes were conducted using AMOS (18) using the maximum likelihood estimation procedure. The table below summarizes the results of the CFA.

Table 2: Results of CFA

Variables	Items	Detergents				Food products			
		Λ_i	CR	P	ρ_{vc}	Λ_i	CR	ρ	ρ_{vc}
Quality Variation in the category	varqualité1	0,928				0,863			
	varqualité2	0,927	23,33			0,847	15,07		
	varqualité3	0,882	20,23	0,951	0,803	0,819	14,27	0,911	0,722
	varqualité4	0,904	21,70			0,875	15,86		
Category complexity	compcatég1	0,800				0,859			
	compcatég2	0,892	14,83			0,865	16,30		
	compcatég3	0,893	14,87	0,934	0,770	0,903	17,37	0,937	0,789
	compcatég4	0,916	15,37			0,918	17,73		
Category familiarity	famcatég1	0,962				0,943			
	famcatég2	0,948	30,83	0,970	0,916	0,910	21,96	0,941	0,843
	famcatég3	0,962	33,14			0,899	21,34		
Perceived category risk	risqperc1	0,856				0,914			
	risqperc2	0,843	14,88			0,902	20,31		
	risqperc3	0,837	14,71	0,915	0,731	0,898	20,27	0,948	0,821
	risqperc4	0,887	16,11			0,907	20,91		
Attitude towards store brands	attmdd1	0,876				0,896			
	attmdd2	0,890	18,13			0,943	22,19		
	attmdd3	0,931	20,01	0,950	0,827	0,924	20,87	0,953	0,836
	attmdd4	0,936	20,25			0,890	19,02		

We note from the data table above conditions are satisfied convergent validity for the different constructs as their internal consistency coefficients (Rho Jöreskog) have high values and coefficients of average variance extracted above 0.5 . Thus , the indicators used to measure each of the lines appear to be correlated and therefore converge as indicated by different values of the reliability measure or variance between the construct and the items that form .

C- Validation of the overall model

To assess the statistical qualities of the measurement model, we followed CFA steps. Then, a review of the internal model's parameters was made by checking two indices: standardized factor loadings (λ), structural coefficients (CR), as well as estimates of reliability and validity of the scales. Fit indices in terms of absolute indices (Chi-square, chi-square relative to the degree of freedom, RMR, GFI, AGFI and RMSEA) and "incremental" indices (TLI and CFI) were examined.

Table 3: Global Model Estimation

		Detergents				Food products					
Variables	Items	λ_i	CR	P	ρ_{vc}	λ_i	CR	ρ	ρ_{vc}		
Quality Variation in the category	varqualité1	0,902	21,748	0,951	0,830	0,874	16,397	0,913	0,730		
	varqualité2	0,883	20,406			0,825	14,829				
	varqualité3	0,928	23,569			0,845	15,476				
	varqualité4	0,929				0,869					
Category complexity	compcatég1	0,917	16,367	0,913	0,760	0,922	18,092	0,938	0,791		
	compcatég2	0,892	15,688			0,906	17,513				
	compcatég3	0,891	15,650			0,863	16,018				
	compcatég4	0,806				0,856					
Category familiarity	famcatég1	0,960	33,597	0,967	0,903	0,899	21,689	0,935	0,830		
	famcatég2	0,949	31,074			0,914	22,675				
	famcatég3	0,962				0,939					
Perceived category risk	risqperc1	0,885	16,537	0,893	0,723	0,966	21,579	0,936	0,831		
	risqperc2	0,839	15,092							0,898	20,003
	risqperc3	0,840	15,467							0,901	
	risqperc4	0,857									
Attitude towards store brands	attmdd1	0,936	25,011	0,934	0,806	0,887	20,374	0,934	0,860		
	attmdd2	0,930				0,950					
	attmdd3	0,891				0,946				21,976	
	attmdd4	0,876				0,896				19,311	

Joreskog's Rho exceeds 0.9 in both examined categories. This confirms the reliability of our measures. We also note that all Rho values vc are above 0.5 which insures a good convergent validity of the measures adopted. To check discriminant validity, we compared Rho vc average (0.824 to 0.808 for detergents and food) to inter-factor correlations squares calculated for each category in Appendices 2 and 3. All values displayed in the inter-factor correlations matrices are below the Rho vc average which guarantees the discriminant validity of our measures.

Table 4: Fit indices of the structural model

	X^2/df	GFI	AGFI	RMR	RMSEA	TLI	NFI	CFI
Detergents	1,430	0,910	0,876	0,044	0,047	0,981	0,952	0,985
Food	1,649	0,904	0,863	0,066	0,057	0,970	0,943	0,977

The calculated indices are satisfactory for both categories and allow us to conclude on a good fit. They meet the absolute fit criteria as indicated by the chi-square /degrees of freedom (X^2 / df) ratio which is below the most restrictive threshold of 3, and the RMSEA value which is lower than the threshold of 0.08. These estimates indicate a satisfactory model fit to the data. This conclusion is also confirmed by the RMR that takes a value below the recommended threshold of 0.09. Finally, Incremental indices (TLI, CFI and NFI) are above 0.9, allowing us to conclude on an acceptable model fit as recommended by Roussel et al. (2002). This result may be considered sufficient to interpret and analyze the results.

3 HYPOTHESES TESTING AND DISCUSSION OF THE RESULTS

3-1 Hypothesis testing and discussion of the results on the Detergent Category

The test of the direct and indirect effects of product category characteristics on attitude toward store brands shows that four out of the seven relationships are significant.

Therefore, perceived product category risk is shown to contribute in explaining attitude towards Carrefour detergents with a t-test (-3.560). Hypothesis H4 is then validated.

Quality variation in the category, category complexity, and category familiarity are not found to directly influence attitude towards store brands. Therefore, hypotheses H.1b, H.2b and H.3b are rejected. However, these variables had a significant impact on perceived category risk which confirms hypotheses H.1a, H.2a and H.3a.

This result highlights the importance of the perceived product category risk, which directly influences attitude towards store brands, and summarizes the effect of other variables like category complexity, category familiarity and quality variation in the category.

Table 5: Results of the structural model for the detergent category

	γ	γ_{st}	SE	CR	P	Results
H1.a varqlity \rightarrow catRisk	0,536	0,652	0,053	10,198	0,000	Accepted
H.2a catcomp \rightarrow catRisk	0,222	0,170	0,076	2,904	0,004	Accepted
H.3a catfam \rightarrow catRisk	-0,085	-0,129	0,037	-2,289	0,022	Accepted
H.1b varqlity \rightarrow Attitude SBs	0,139	0,138	0,078	1,224	0,221	Rejected
H.2b catcomp \rightarrow Attitude SBs	0,162	0,102	0,084	1,230	0,219	Rejected
H.3b catfam \rightarrow Attitude SBs	0,074	0,092	0,063	1,165	0,244	Rejected
H.4 catRisk \rightarrow Attitude SBs	-0,543	-0,445	0,055	-3,560	0,000	Accepted

3-2 Hypotheses testing and discussion of the results of the Food Category

The indices to test our hypotheses on the food category are summarized in Table 6.

With reference to the table, we can conclude that quality variation in the category does not influence neither perceived category risk (CR = 0.585) nor attitude towards store brands (0.527). These results lead us to reject hypotheses H.1a and H1b.

Category complexity has a double effect on attitude towards store brands, a direct and a negative effect (CR = -3.081) and a positive effect on perceived category risk (CR = 4.227). These results allow us to validate hypotheses H.2a and H.2b.

Table 6: Results of the structural model for the food category

	γ	γ_{st}	SE	CR	P	Results
H1.a varqlity \rightarrow catRisk	0,050	0,045	0,086	0,585	0,558	Rejected
H.2a catcomp \rightarrow catRisk	0,260	0,311	0,061	4,227	0,000	Accepted
H.3a catfam \rightarrow catRisk	-0,151	-0,228	0,050	-3,002	0,003	Accepted
H.1b varqlity \rightarrow Attitude SBs	0,052	0,036	0,099	0,527	0,598	Rejected
H.2b catcomp \rightarrow Attitude SBs	-0,227	-0,212	0,074	-3,081	0,002	Accepted
H.3b catfam \rightarrow Attitude SBs	0,353	0,417	0,061	5,808	0,000	Accepted
H.4 catRisk \rightarrow Attitude SBs	-0,2	-0,156	0,09	-2,230	0,026	Accepted

Category familiarity negatively influences perceived category risk (CR = -3.002), and positively impacts attitude towards store brands (CR = 5.808). Then, we can confirm hypotheses H.3a and H.3b.

Finally, perceived category risk preserves its significant and negative effect (CR = -2.230) on attitude towards store brands. This result allowed us to validate hypothesis H4.

Inter-category differences that emerged indicate that the formation of attitudes towards store brands differs from one category to another. For the "detergents" category, perceived category risk plays a crucial role in directly influencing attitude and capturing the effect of other variables.

For the "food" category, category familiarity and complexity, added to perceived risk, directly influence attitude. These variables had another indirect effect on attitude through perceived risk category.

CONCLUSION

Research on attitude towards store brands focused on predictors of this phenomenon. Consumer-related variables were frequently dominant. These variables were shown to explain attitude towards store brands.

However, differences in success between categories have been noted, and have prompted researchers to detect the role of product category characteristics in generating the success or failure of store brands. Very few studies have introduced some features of product category in explaining attitude towards store brands. However, to our knowledge, few or no studies have examined how product characteristics explain by themselves alone attitude towards store brands. This study has focused on the role product category characteristics in predicting attitude towards store brands.

Our study has some practical implications. Our results contribute to providing some understanding of attitude toward store brands and these latter's differences in success across product categories.

The empirical results highlight the role of perceived category risk, quality variation, category complexity and familiarity in explaining attitude toward store brands. For both product categories under study, these variables have been found to predict the dependent variable either directly or through perceived category risk. In this regard, retailers are encouraged to understand the formation process of attitude toward store brands. This will allow them to target their communicative actions, and select techniques that reduce perceived category risk.

The empirical results also reveal similarities and differences in the formation of attitudes towards store brands across product categories. This result allows retailers to develop common strategies for categories with similar characteristics. Other variables are more important in a given category, and retailers can be more effective if their interest is in a particular category.

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Appendix 1: sampling adequacy measure

Variables	Detergents			Food		
	KMO	Bartlett's Test	Explained variance	KMO	Bartlett's Test	Explained variance
Quality variation	0,857	0,000	87,186%	0,852	0,000	79,312%
Category complexity	0,850	0,000	82,495%	0,853	0,000	83,953%
Category familiarity	0,784	0,000	94,411%	0,767	0,000	89,419%
Perceived category risk	0,853	0,000	79,953%	0,865	0,000	86,485%
Attitude towards store brands	0,848	0,000	86,877%	0,870	0,000	87,503%

Appendix 2: Inter-factor correlation matrix (Detergents)

	Quality variation	Quality variation	Quality variation	Quality variation	Quality variation
Quality variation	1				
Category complexity	$\Phi=0,339$ $\varphi^2= 0,1149$	1			
Category familiarity	$\Phi=-0,287$ $\varphi^2=0,0823$	$\Phi=-0,385$ $\varphi^2=$	1		
Perceived category risk	$\Phi=0,477$ $\varphi^2=0,1998$	$\Phi=0,441$ $\varphi^2=0,1944$	$\Phi=-0,381$ $\varphi^2=0,1451$	1	
Attitude towards store brands	$\Phi=-0,186$ $\varphi^2=0,0345$	$\Phi=-0,083$ $\varphi^2=0,0068$	$\Phi=0,183$ $\varphi^2=0,0334$	$\Phi=-0,332$ $\varphi^2=0,1102$	1

Appendix 3: Inter-factor correlation matrix (food)

	Quality variation	Quality variation	Quality variation	Quality variation	Quality variation
Quality variation	1				
Category complexity	$\Phi=0,000$ $\varphi^2=0,000$	1			
Category familiarity	$\Phi=0,324$ $\varphi^2=0,1049$	$\Phi=0,000$ $\varphi^2=0,000$	1		
Perceived category risk	$\Phi=-0,029$ $\varphi^2=0,0008$	$\Phi=0,311$ $\varphi^2=0,0967$	$\Phi=-0,214$ $\varphi^2=0,0457$	1	
Attitude towards store brands	$\Phi=0,176$ $\varphi^2=0,030$	$\Phi=-0,261$ $\varphi^2=0,0681$	$\Phi=0,462$ $\varphi^2=0,2134$	$\Phi=-0,312$ $\varphi^2=0,0973$	1