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#### An Analysis the Role of Store Service Quality and Store Image on Purchase Intention of Private Label Brands

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#### **Abstract**

Purpose: The main concern of stores to provide Quality services to its customers and increase the purchase intention. So it is important for stores to provide quality product with better service quality. Main purpose of this study was to investigate the relationship between service quality, store image and private label brand of textile. The store image mediates the relationship between service quality and private label brand in the textile sector of Pakistan. To check the direct or indirect effect of service quality on private label brands. Data was collected from 156 customers of different stores. Snow ball sampling technique was used to collect the data from respondents, SPSS 23 was used for descriptive statistics and PLS-SEM 3 was used to analyze the hypothesis. The findings indicates that service quality positively and significantly impact store image and private label brand of textile and store image is also positively linked with private label brand of textile and mediating the relationship between service quality and private label brand of textile according to our finding. This article helps the retail service sector to understand the importance of service quality provide and how to enhance the consumers purchase intentions to purchase private label brand of textile from stores. Customer retention is higher and profitability is greater for the business over the long term.

**Key words -** Service Quality, Store Image, Private label Brand of Textile, PLS-SEM 3

#### 1. INTRODUCTION

The textile industry has been the bulwark of Pakistan's economy. The textile and garments are the largest industry and prestigious foreign exchange earner of the country. The share of textile industry in the country's with economy along contribution to exports, in terms of GDP, employment, foreign exchange earnings, investment and value added and revenue generation altogether placed the textile industry as the single largest manufacturing sector in the economic growth of the country. Pakistan is fast emerging as a hub for textile and garments trade in Asian region endowed with one of the largest textile and garment producing industries in

Textile industry is the major employment sector of Pakistan it serve the huge population of Pakistan. The employment rate in textile sector in 2016 is 45% which is highest employment rate as compare to other industry. If we compare the retail industry with textile industry the retail industry is also give the huge employment rate to the Pakistan population. The employment rate in retail industry in 2016 is 37%.

Textile is major industry of Pakistan. The Pakistan textile industry is the major industry of Pakistan. Asia 8th largest exporter of textile is Pakistan. In GDP 8.5% contribute by textile sector of Pakistan. This sector provides 45% employment to total population of Pakistan. In list of cotton producers Pakistan is in at no 4 and Pakistan is the third largest yarn manufacturer in Asia. Textile industry is the back bone industry of Pakistan. The



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export of Pakistan textile is decreasing day by day. Due to decrease in textile export we want to promote our retail industry because lack of intension in retail industry there are many big textile brands enter in the Pakistan retail industry like (Nike, Adidas, Zara, Reebok, Diesel, Burberry, Gucci, Mark & spencer, Tomy, Puma, Levi's ) etc. Current era development of Pakistan basically depend on service sector. At this time the service sector contributing 53.30% to real GDP. Due to continuous growth of service sector in 2004-05 there is positive changes appears in the economy of Pakistan it is very help full in total economic growth. Due to positive changes in economy of Pakistan the purchasing power of the consumer increases, customer need and wants are also changes and the customer focus on more service quality.

The term retail is derived describes from the French word 'retailer' meaning 'to cut a piece off' or 'to break bulk'. Retailing includes a direct interface interaction with the customers and the coordination of business activities from end to end. Not only Pakistan has experienced evolution small retail brands to large wholesalers and shopping malls in the recent past, it has experienced a huge retail revolution becoming home to a wide array of international brands (like Next, Nike, Mother care, Body Shop, Charles & Keith, and famous international Swatch) wholesale chains (Like Metro, Wal-Mart Makro and Carrefour). Retail giants like Marks & Spencer and Target Corporation are interested in starting operations in Pakistan. These biggest retail stores want to start their retailing business in Pakistan because they know that Pakistan is also a huge population country and very less restriction to start retailing business in

The growth in Pakistan's retail sector is critical to maintaining its competitiveness compared to other Asian giants and neighbouring countries. India has the 5th largest global retail market. The total value of India retail industry is 353 billion and they expect that 200 billion increase at the end of this fiscal year. In India there are many retail giant have start their retailing operation. The giants of retailing sector are focus on Pakistan they know that the trend change in Pakistan. The Pakistani customer focus on the retailing sector the customer purchase their products from the biggest retail stores. The customer does not purchase the products from local store they purchase products from big stores like ( Al-Fateh, Imtiaz super market hyper star, metro cash and carry, macro cash and carry, chseup store). Customer think that the big store have good quality products and available at low price as compare to local stores. This is very positive thing for the retailing industry.

The store brands play a very important role in the retailing industry. There are many store brands available on the store chains these store brands compete with the international brands. In the retail sector they are totally focus on their store brands because they plays a very important role in maximizing profit of the store if we talk about the textile store brands, they have very huge competition in the market. The customer compare the textile store brand with the international brand like (Nike, Burberry, and Polo).

The store brands compete with price and quality with the international brands. Customer compare both of these factors while purchasing the store brands (Quelch and Harding, 1996). These store brands also plays important role in increasing the profit of the store and store brands also create a differentiation and store loyalty (Corstjens and Lal, 2000). Currently the customers of the store brands are increase and due to increase in number of customer the store sales volume and market shares is increases, which have positive for the retail



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store (e.g. Dunne and Narasimhan, 1999; Nandan and Dickinson, 1994). Recently, most of the retail store appears in the market with their own store brands and they did not prefer the manufacturer brands they introduce their own store brands variety (cf. Richardsin et al., 1994). For attracting the customer and creating the customer loyalty the store brands helps the retailer by offering the product variety and product quality at best price (Corstjens and Lal, 2000; Dunne and Narasimhan, 1999). The objectives of our research is to measure the Effect of service quality on store image and measure the effect of service quality on private label brand. Relationship between store image and private label brand also one of the main objective.

#### 1. LITERATURE REVIEW

In the literature review we will explain the literature related to the variables which are included in this study. We explain the literature of the independent variable; mediation variable and dependent variable.

#### 1.1. Service Quality

Service quality is a success in customer service. It reflects as each encounter. Customers from service expectations and past practices, word of mouth and advertisement. Paul C.S. Wu et al. (2011)1 describe service quality as the conformance to consumer wants in the distribution of a service. Min-Hsin Huang (2009) the service quality of store turns into an effective execution to differentiate them by meeting the requirement of their customers better than their competitors (2). Previous empirical studies suggestion show that service quality is the key of achievement for a retailer store or shop. Min-Hsin Huang (2009) defines in detail five measurements of retail service quality, tangibles, reliability, responsiveness, assurance and empathy. Min-Hsin Huang (2009) believed that the building of good service quality is based on these five columns. The retail service quality is very important in retail industry because in the retail store they provide a variety of products and services. Customer's experiences in the store consist of more than a retail service experience, for example finding the goods they want and returning the goods, discussing their way through the store, and cooperating with store personnel along the way. All of which affect customers assessments of retail stores service quality.

The service quality scale is developed (SERVQUAL) by Parasuraman, Zeithaml and Berry (1988). They use this scale to measure the customer satisfaction level with collaboration of service condition the customer satisfaction level was increase. This service quality tool is used to measures difference between consumer's opinions of service and expectations of service performance. To measure the service quality Mostly the tool that is used is SERVQUAL (Lassar, Manolis and Winso, 2000; Long and McMellon, 2004). SERVQUAL gives five major measurements for evaluate the service quality.

#### 1.1.1. Physical aspects

First element of that is used to measure the retail service quality is physical aspects. This element involves the convenience presented to the customers by the layout of the physical facilities of the store it assume the cleanliness of the store, the overall presence of the store, the presence of public facilities, the easiness of finding goods within the store and easiness of moving through the aisles.( Min-Hsin Huang(2009)

#### 1.1.2. Reliability

Second element of retail service quality is reliability. Min-Hsin Huang(2009) write his works that The retail store that focus on reliability they will keep promises and will do the whole thing accurate, the trades transaction and record will completely error-free and also offer the services fully correctly and efficiently when the customer



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purchase first time. The reliability of such a store will powerfully and completely affect the store service quality.

#### **1.1.3.** Personal interaction

Min-Hsin Huang (2009) defined third element of retail service quality is personal interaction-. Store offers many physical goods and intangible services to their customers. Employees of a specific store have the completely information to response customers query's, they provide quick service to customers, are never too busy to answer customers problems' requirements, show self-confidence and are supportive to customers may let customers experience a good service in the store. By providing good personal interaction at a store and that make sure good Store service will effect on the store image and the name of store. (Berry, 1986, Dabholkar et al., 1996).

#### 1.1.4. Problem solving

Problem solving is fourth element of service quality. Mainly this element helps the customers to return their products and it solves customers' complaints also efficiently. This element involves communication between the employee and customers. Specifically this element linked with handling of customers problems (Dabholkar et al., 1996). So we can say that problem resolving is effect on store service quality.

#### **1.1.5.** Policy

Policy is the fifth and last major element of store service quality. Policies like appropriate working hours and credit policies. The good quality of products, parking would appropriate, allow the customers to use credit card facility these facilities leads to a positive and attractive effect on customer. According to Russell & Pratt, (1980) stated a positive and attractive policy will affect the consumer's decision making towards the store own brands. The customer consider that the store that have

good policy they also have a good quality of their store brands because the customers think that because the company have their rules and policy so they did not compromise on their quality. So the customer purchases their store brands.

#### 1.2.Store Image

Martineau developed the idea of store image in(1958) and he describe that the store image as the mode in which the customer's mind pictures the store, sometime by its practical qualities and some time by its atmosphere of physical attributes. Grewal et al. (1998) said that a store's service quality level, consuming atmosphere or store environment and product quality are called store image.

Retail store image has been displayed to perform a central part in store patronage, and it is extensively recognized that psychological aspects have an important role in store image development. Earlier research measure the tangible elements, or they find out the relationship between store images and impels buying behavior and customer satisfaction. Literature review is discovering the link between perceived store image and perceived service quality and private brand labeling. Store images elements are "nice feeling" to the physical attributes of "price", "quality" "reputation". The construction of store image consist on best service quality, suitable price, customers satisfactions (Thompson & Ling Chen, 1998).

Store arrangement and design should be promote to increase the convenience of the buyers (Crawford and Melewar, 2003).A experienced and well-trained salespersons can also help to reduce the problems in consumers buying process and lead to impulse purchasing behavior. (Crawford and Melewar, 2003).

#### 1.2.1. Store Image and PLB

Earlier studies have established relationship between store image and private label brands. They find out the direct and positive



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effect of store image on consumer evaluation regarding private label brands (Muir et al., 1996b). Rao and Monroe (1989) conducted a research in their studies they compared two elements of brand one is brand name and the other is price of the brand. In their study they conducted the research on apparel products they create the effect of store image on perceived quality of apparel products (Baugh and Davis, 1989 Vahie and Paswan (2006) conducted a research on student's perception. In their research they check two variables are store image and private label brands. In their research they found that single variable store atmosphere had a positive effect on perceived quality of private label brands. They said that price and image of store had positively effect on satisfaction with private label clothes.

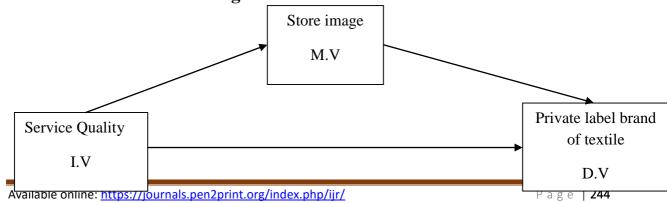
Collins-Dodd and Lindley (2003) they conducted their research on food products. In their research they found that there is a weak support and weak relation between store image and private label brands of food for one of three stores. There is just store variety and atmosphere was significant. Store image is also increase by the quality of product there is positive relationship between store image and product quality (Baker et al., 1994).

#### 1.3. Private label Brand (PLB)

Private label brand (PLB) of textile is also known as store brands of textile, or own brands of textile, and retailer sold by its own outlets. Like on Imtiaz super market there is Shan and Imtex are their own private label brands they are just available on Imtiaz super market. According to Jin and suh, (2005) most of customers factors linked with private label brand behavior of purchasing can be based on three classifications such as personality (Burton et al., 1998), perceptual (Garretson et al., 2002), and socioeconomic (Baltas and Argouslidis, 2007). In earlier studies consumers widely investigated perceptual characteristics such as service-quality, perceived quality, value and price consciousness(Baltas and Argouslidis, 2007) .we think that purchase intention refer to a consumer tendency to purchase a brand regularly in the future and resist switching to other brands. Also literature shows that image factor (store image) and service quality perception are important elements of Private label brand purchase intention (Diallo, 2012).

In literature, the term is also defined as "store brand" or "retailer brand" (Lincoln and Thomassen, 2008). As shown in a study of the year 2016 by the universal information and measurement company Nielsen N.V. (2016), 70% of the European respondents or customers believe in private labels being a good alternative to manufacturer brands. In addition, the market shares in Europe in 2016 grew up to 45% in some countries (Nielsen, 2016). With these high market shares and strong believes in favor of private labels, the significance is obvious. Overall, private branding is a mature industry and private label products are already in most of the consumers' homes (Shankar, 2012).

**Theoretical Framework Diagram:** 





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#### **Conceptual Framework**

#### 1.4. Hypothesis development

### **1.4.1.** The relationship between service quality and store image

Service quality is the important factor affecting the store image. When the retail store deliver the good service to their customer this leads to a good store image (Alamanda at el 2010). Here is the hypothesis

**H1.** Service quality has a positive relationship with store image.

## 1.4.2. The effect of store image on purchase intention toward private label branded product

When the retailers want to increase the marker share of private label brands he will create the positive and strong image of his retail store. (Rzem and Debabi, 2012).\_-In developed countries the relationship between store image and purchase intention of Private label brands is a well-researched area (Richardson et al., 1996; Vahie and Paswan, 2006). Here is the Hypothesis

**H2**. Store image has a positive effect on purchase intention towards private label brands

## 1.4.3. The effect of service quality on purchase intention towards private label brand product

Service quality is the major factors that affect the consumer decision. There is the strong relationship between service quality and purchase intention of private label brands (Brady et al, 2002). Good service quality leads to a positive behavioral intention and increase the purchase intention of private label brands of the consumer the frequency of visiting the store (Cronin and Taylor, 1992). Here is the hypothesis

**H3.** Service quality has a positive effect on the purchase intention towards private label brands products.

#### 1.4.4. Store image is the mediation between service quality and purchase intention of private label brand

In short store image is the overall impression of a store as perceived by consumers (Keaveney & Hunt, 1992). Baker, Grewal and Parasuraman (1994) give a more precise and formal definition: 'store image is an individual's cognitions and emotions that are inferred from perceptions or memory inputs that are attached to a particular store and which represent what that store signifies to an individual.'

**H1.** Store image is mediation between service quality private label brands

#### 2. METHODOLOGY

This study will be conducted in Faisalabad District. The reason of conducting the study in Pakistan State because of the changing consumer minds day by day intention towards retail stores in Pakistan.

## 2.1.Measures and Sampling Procedure:

A self-administered questionnaire was chosen as a research instrument to gather the primary data of service quality, store image, PLB in retail stores. In our study we developed the questionnaire by using measurement scale adopted from prior studies.

## 2.1.1. Service quality and store image:

In questionnaire we use the 22 items of service quality and 8 items of store image.

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For measuring the service quality and store image we use 7 point Liker scale with anchors strongly disagree (=1) strongly agree (=7) these item is used by

Parasuraman et al (1988). SERVQUAL: A multiple-item scale for measuring consumer perception of service quality. Journal of Retailing, 64, 12-40. q

#### 2.1.2. Private label brands

In the questionnaire we use 5 items of private label brands to find out the result. We use 5 point Likert scale with anchors strongly disagree (=1) strongly agree these items are used by Pual et al., (2011). Data was collected from 160 respondents and 4 respondents were deleted that was causing outlier. So, 156 respondents were used for analysis purpose.

#### 2.2.Population

The population in this research was customers of the different retail stores of Faisalabad (Al- Fateh, Imtiaz super market City Mega Mart, Metro Cash & Carry, and Family Mart.etc) Convenient sampling technique used was used to increase the accuracy of data. For collection of data the questionnaire was delivering directly to the respondent .And the data was collected for this research from the consumers of large

retail stores in Faisalabad (Al- Fateh, Imtiaz super market City Mega Mart, Metro Cash & Carry, and Family Mart.etc).

#### 2.3. Sampling Technique

Random sampling technique is being used.

#### 2.4. Sample Size

Number of respondents are 156, questionnaire have been circulated for data collection

#### 2.5.Data Analysis

Data was analyzed by Partial least squares model (PLS). This PLS was used for casual molding approach i.e. evaluation of the measurement model and the structural model. It was developed by Ringle, Wende & Will in 2005

#### RESULTS

#### **4.1 Descriptive Statistics:**

Respondents sample selected for this study was individual customers of retail store sector in Faisalabad. Table 4.1 shows the demographic characteristic of the individual respondent. The table shows the frequency and other demographic characteristics of the respondent. Table 4.1 displayed following variables frequencies and percentages: 1) Gender, 2) Age, 3) Education, 4) Occupation, 5) Monthly income, 6) Store Name

**Table 4.1: Sample Characteristics:** 

Demographic variables	Frequency	Percentage %	Demographic variables	Frequency	Percentage %
1. Gender			4. Occupation		
Male	103	66	Business	20	12.8
Female	53	34	Govt Employee	104	66.7
Total	156	100	Private Employee	32	20.5
2.Age			Total	156	100
20-30	100	64.1	5. Monthly Income		
31-40	50	32.1	30000-40000	55	35.3
41-50	6	03.8	41000-50000	48	30.8
Total	156	100	51000-60000	25	16.0
3. Education			61000-70000	3	1.9
Matric	2	1.3	700000 and above	25	16.0
Intermediate	2	1.3	Total	156	100
Bachelor	47	30.1	6. Store Name		
Master	32	20.5	E-Mart	7	4.5



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M.Phil.	58	37.2	Al-Fateh	56	35.8
PHD	15	9.6	Rachna mart (Millat)	13	8.3
TOTAL	156	100	City Mega Mart	1	6
			Metro Cash & Carry	48	30.8
			Family Mart (D.Grd)	1	6
			Imtiaz super market	30	19.3

The percentage of male respondent are 66% and the percentage of female respondent are 34% in this sample. In our sample 66.7% are doing the government jobs and 20.5% doing jobs in private sector and the remaining 12.8% are doing their own business in different sector. If we talk about the age classification of the respondents 64.1% of the respondents are fall under the age group of 20-30 years percentage of 31-40 years respondents are 32.1% and the remaining percentage of respondents in age of 41-50 is 3.8%. If we talk about the classification on the bases of their education 1.3% respondents are matric degree holders, 1.3% is intermediate, and 30.1% are bachelor degree holders, and 20.5% are master degree holders, and 37.2% are M.Phil. Degree holders, and 9.6% are PHD degree holders. If we talk about the classification on the bases of their income the percentage of 40000 income respondents are 35,3%, percentage of 41000-50000 income class are 30.5%, percentage of 51000-60000 income class are 16%, percentage of 61000-70000 income class are 3% and the percentage of 70000 income class are 16%. At the end large number of respondent up to 35.8% purchasing Al-Fateh, 30.8% purchasing Metro Cash and Carry, and 19.3% purchasing at Imtiaz super market, 8.3% purchasing at Family Mart (Millat chowk) 6% purchasing at Family Mart (D-Ground) and City mega Mart and only 4.5% in Faisalabad purchasing at E Mart according to this sample.

#### 3.19 **Reliability:**

#### **4.1** Data Analysis and Results:

Table (4.1) shows different dependent, moderating, mediating and independent to be used as a part of further analysis for finding answers to the research questions of this study.

#### 4.2 Model Assessment:

In current study the path model was developed which was tested through statistical software SPSS. In behavioral research and communication related fields for casual relationship used partial least squares-PLS that is a form of structural equation modeling (SEM). Current study used SEM for examine the casual model. Statistical techniques for demonstrating causal relationship of impacts at the same time—as opposed to in a piecemeal way. SEM offers broad, adaptable and flexible casual modeling capacities (Paul & James, 2014).

To achieve less model complexity and more theoretical parsimony, PLS-Path model or structural equation modelling based on component allows for assessing the hierarchical model (Law et al., 1998). Also used PLS-Multi group analysis to assess the mediation moderation for high core self-evaluators and low core self-evaluators. Current study have sample size of n=200. The relationship between constructs and related items was specified by outer or measurement model although the structural model defined the relations between construct items as shown in below (Fig. 3).



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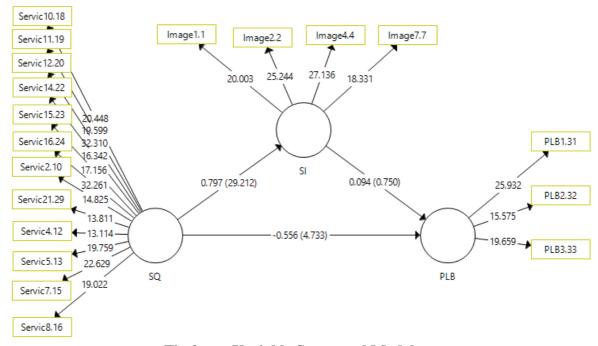


Fig 3: Variable Structural Model

#### 4.3 Reliability and Validity Analysis:

Generally Cronbach's alpha by Cronbach and Meehl, (1955) was used for assessment; Composite reliability gives a more measure of fitting internal consistency reliability. According Bryman and Bell, (2007), reliability analysis is the main process in which researchers are concerned with the internal consistency of all constructs that were analyzed. The reliability measurement model was checked through factor loadings and composite reliability. All the values of factor loading and Composite reliability must exceed the minimum acceptable values that are 0.7 (Nunnally, 1978). The results of the factor loading and CR confirmed the reliability of the measurement model.

The validity of Model was assessed through convergent validity and discriminant validity. The convergent validity of model was determined by AVE and CR, all values of CR and AVE must be greater than 0.7 and 0.5 respectively. Discriminant validity

of model was checked through Fornell and Larcker (1981) criterion. This technique expresses that the construct shares more variance to its indicators than with some other construct. To test this, it is required that the AVE value of each construct should be higher than the maximum squared correlation with other construct. The discriminant validity of the model was checked through cross Loadings. This strategy, frequently viewed as more liberal Henseleret al., (2009) entails that the loadings of every indicator on its construct are greater than the cross loadings on different constructs.

#### 4.2.1 Measurement Model:

Data collection for this research was done by using questionnaire. In this study, reward system, employee motivation, core self-evaluation and patient oriented behavior was analyzed. To start with, models of reflective measurement should be assessed for their reliability and validity (i.e., discriminant validity and convergent

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validity) we run PLS-algorithm (Fig 2). As per our evaluation of the indicator reliability, 19 of the 35 indicators have

outer loadings of over 0.70 (Table 4) & (Fig. 1).

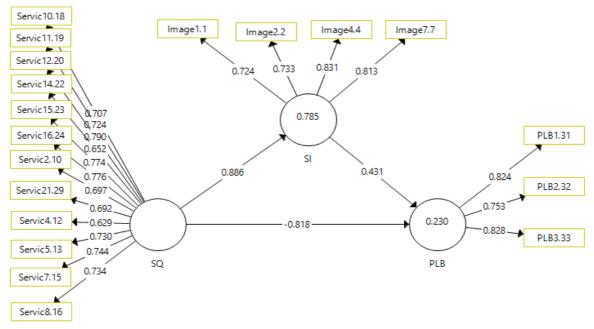


Fig 1: Algorithm

Total 8 indicators of Store image were used, 4 of the 8 indicators have reliable outer loading. And 5 indicators of Store image were used, 3 of the 5 indicators have reliable outer loading. In Service Quality have 22 indicators in which 12 are reliable. We considered 12 out of 22 indicators of Service Quality for reliability. Note: items SI3, 5, 6, 8, SQ1, 2, 3, 6, 9, 13, 17, 18, 19, 20, 22, and PLB33, 34 where deleted to improve Ep. Therefore, the reflective measurement models' indicators reach levels of satisfactory indicator reliability. According to (Nunnally, 1978) the models of reflective measurement accomplish composite reliability values of 0.885 and higher (Table 3), that providing the evidence for the internal consistency reliability of construct measures. Similarly, as presented in the table 3 all values of AVE-Average variance extracted higher than the 0.50 threshold value.

## 4.2.1 Reliability and Validity Analysis

Generally Cronbach's alpha by Cronbach and Meehl, (1955) was used for assessment; Composite reliability gives a measure of internal more fitting reliability. According consistency Bryman and Bell, (2007), reliability analysis is the main process in which researchers are concerned with the internal consistency of all constructs that were analyzed. The reliability measurement model was checked through factor loadings and composite reliability. All the values of factor loading and Composite reliability must exceed the minimum acceptable values that 0.7(Nunnally, 1978). The results of the factor loading and CR confirmed the reliability of the measurement model.

The validity of Model was assessed through convergent validity and discriminant

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be higher than the maximum squared correlation with other construct. The discriminant validity of the model was checked through cross Loadings. This strategy, frequently viewed as more liberal Henseleret al., (2009) entails that the loadings of every indicator on its construct are greater than the cross loadings on different constructs.

**Table 3: Evaluation Results of Measurement Model** 

Constructs	Items	Loading	Cornbrash's Alpha	Composite Reliability	AVE
Store Image	SI1	0.724	0.781	0.858	0.603
	SI2	0.733			
	SI4	0.831			
	SI7	0.813			
Service Quality	SI10	0.707	0.916	0.929	0.522
	SI11	0.724			
	SI12	0.790			
	SI14	0.652			
	SI15	0.774			
	SI16	0.776			
	SI02	0.697			
	SI21	0.692			
	SI04	0.629			
	SI05	0.730			
	SI07	0.744			
	SI08	0.734			
Private Label Brand	PLB31	0.824	0.732	0.844	0.644



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PLB32 0.753

PLB33 0.828

#### 4.3 Discriminant Validity

In this study, before testing hypothesis. performed we Confirmatory Factor Analysis to test the construct validity because measures of service quality and store image took from the (Pual C.S et al., 2010) the same source. To evaluate reliability, convergent and discriminant validity of measurement scale shown in the above (Table IV). For discriminant validity of all the variables, researchers calculated the square root of the AVE-Average Variance Extracted that exceeds the inter correlation of the developed with alternate forms in the model to guarantee discriminant validity by following (Larcker, 1981; Chin, 2010).

For this, we utilized two ways to evaluate the discriminant validity of the constructs. Firstly, we tested the cross loadings of the indicators, which showed that no higher loaded indicator on any opposite construct. Secondly, discernment validity in which we followed the Fornell and Larcker (1981) criterion, which requires that each AVE value of the construct should be higher than its correlation with all the other constructs. Both ways of analysis clearly demonstrate that most constructs shows the discriminant validity (Table 4)

 Table 4:
 Discriminant Validity

	AVE	CR	PLB	SI	SQ
1. Private Label Brand	0.644	0.844	<u>0.803</u>		
2. Store Image	0.603	0.858	-0.294	<u>0.777</u>	
3.Service Quality	0.522	0.929	-0.436	0.656	0.722

**Notes:** Square root of the average variance extracted is represented in the diagonal and the remaining of the entries are correlation values. AC,

### **4.4** Structural Model Estimation

According to Hair *et al.*, (2011) and Henseler*et al.*, (2009) the R<sup>2</sup> (coefficient of determination) is a measure of the predictive accuracy of the model. Another approach to view R<sup>2</sup> is that it signifies the combined effect of exogenous variable on the endogenous variable. This impact ranges from "0 to 1" and "1" indicates the complete predictive accuracy because R<sup>2</sup> is comprised by range of disciplined

researchers must depend on general guideline with respect to an acceptable R<sup>2</sup> with 0.25, 0.50, and 0.75 (Hair et al., 2014a). Additionally, the R squared index of the variable demonstrated as satisfactory level of permeability, which exceeded the suggested starting point of 0.1 (Falk & Miller, 1992).

According to Hair *et al.*, (2014) argue that Cross-validated redundancy-Q <sup>2</sup> is a methods for measuring the predictive relevance of inner model. The measure constructs on a sample re-use technique which omits a portion of the data matrix and evaluates the model parameters which predicts the omitted portion (7- omission

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distance) utilizing the evaluations. The minor the contrast, amongst original and predicted values the more noteworthy the Q <sup>2</sup> and so the predictive accuracy of the model. In particular, a value of Q <sup>2</sup> higher than "0" for a specific endogenous construct specifies the PLS-SEM Path Model by using blindfolding analysis. While contrasting the  $Q^2$  greater than "0" (positive) is indicative of whether an endogenous builds can be anticipated, it doesn't say anything about the quality of prediction. In the current study as shown in (Table 5) the value of  $Q^2$  was greater than "0" which shows the stability of the model and the predictive relevance of inner model was satisfied.

Predictive Accuracy and relevance of the Model Table 5:

<b>Goodness of fit Indices</b>	R-Square (R <sup>2</sup> )	$(\mathbf{Q}^2)$	
Private Label Brand	0.230	0.220	
Store Image	0.785	0.784	

#### **4.5** Testing Hypothesis:

To link the hypothesized relationships between the variables we run the PLS-B Bootstrapping for the model shown in (Fig 2) which provides the estimates for the path coefficients. The values of path coefficient are consistent on a range from "-1 to +1", strong positive relationship indicated by the value of path coefficient "closer to +1" and strong negative relationship indicated by the value of path coefficient "closer to -1".Even though the path coefficient values closer to -1 or +1 are practically always significantly statistics, by bootstrapping test for significance level a standard error must be attained (Helm et al., 2009).

Table 6: Path Coefficient and t-Statistics

Research model's Path	Path Coefficients	SD	t-values
Store Image →Private Label Brand	0.431	0.154	2.804
Service Quality → Private Label Brand	-0.818	0.122	6.701
Service Quality → Store Image	0.886	0.02	43.229

As shown above in the (Table 6), in the current study all the values of path coefficients indicate the strong positive significant relationship among the constructs instead of one relationship. Store Image has significantly effect on Private Label Brand as its  $(\beta=0.431, S.D=0.154 \& t-value 2.804),$ 

also Service Quality has significant effect on Store Image with the ( $\beta = 0.886$  S.D= 0.02 & t- value= 43.229). Service Quality has non-significant effect on Private Label Brand ( $\beta = -0.818 \text{ S.D} = 0.122 \& t - value$ 



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6.701). We conducted Analysis by using Smart-PLS 3.0 we run PLS-algorithm, PLS-blindfolding and PLS-bootstrapping to test all the Hypotheses. We entered the latent variables into the model and connect

them in a path, service quality as independent variable, store image as mediation, and private label brand as dependent variable.

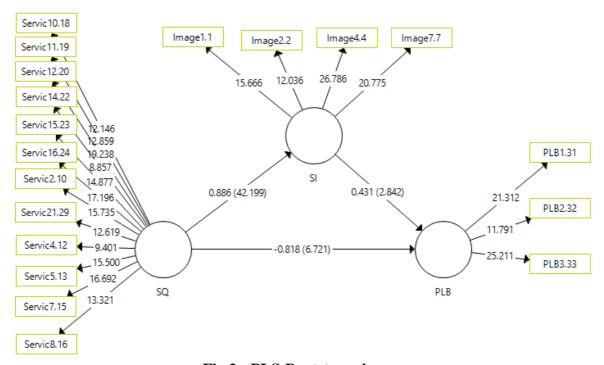


Fig 2: PLS-Bootstrapping

The impact of service quality to improve the store image and private label brand is hypothesized (Table 8), illustrates the findings that support the (H1 & H2). Hypothesis 1 shows that service quality have positive and significant effect on store image showing Hypothesis (1) was supported ( $\beta = 0.886$  t- value = 43.229 p-value =0.000).

Hypothesis 2 predicts the store image has effect on private label brand. The results indicate that store image, ( $\beta$ =0.431, t-value= 2.804, p-value <0.05 = 0.000) had a significant impact on private label brand, thus supporting Hypothesis (2). (Table 8).

Hypothesis 3 proposed that service quality has significant but negative effects on PLB, According to pull and push effect (Khuong & Ha 2014). The result indicates that service quality ( $\beta$  =-0.818, t- value= 6.701, p-value <0.05 = 0.000) significantly but negativity influenced private label brand: supporting Hypothesis (3) (Table 8).

Hypothesis 4 predicts that store image mediates the relationship between service quality and private label brand. The direct relation is significant as per our findings, the beta value of direct effect of service quality and store image on PLB ( $\beta$  = -0.818; t- value= 6.701 p-value =0.00) and indirect effect ( $\beta$  = 0.382; t- value= 2.743 p-value

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0.006 =0.00) was significant supporting hypothesis (4).store image have significant but positive direct effect and significant but negative indirect effect meditation so this mediation is regularly partial mediation (Nitizl et al., 2016).

The standardized coefficient of the indirect effect of SQ on PLB is .382 (t = 2.743), which is significant at .006 level. Our analysis from Table 7 thus shows that service quality can have a direct, positive influence on private label brand as well as an indirect one through store image.

Hypothesis	Relationship	Total Effect	Direct Effects	Indirect Effects	Result
H4	SQ→SI→PLB	$\beta$ =-0.436 t=5.608 p-value= 0.00	$\beta$ =-0.818 t=6.701 p-value= 0.00	$\beta$ =0.382 t=2.743 p-value = 0.006	Supported
$\mathbf{H}_1$	SQ → SI	$\beta$ =-0.886 t=43.52 p-value= 0.00	$\beta = 0.886 \ t = 43.229$ $p\text{-value} = 0.000$		Supported
H <sub>2</sub>	SI → PLB	$\beta$ =-0.431 t=2.845 p-value= 0.00	$\beta = 0.431 \ t = 2.804$ $p\text{-value} = 0.005$		Supported

Table 7: Direct Indirect Effects-Mediation

**Table 8:** Hypothesis Relationships

Hypothesis	Path coefficients	t-value	p-value	Expected impact	Decision
$H_1$	0.886	43.229	0.000	+	Supported
$H_2$	0.431	2.84	0.005***	+	Supported
$H_3$	-0.818	6.701	0.000***	+	Supported
$H_4$	0.818	6.701	0.000***	+	Supported

Notes: Path coefficients: \*\*\*p, 0.001 level, \*\*p, 0.01 level, \*p, 0.05. N's. Non-significant. To simplify illustration, control variables are not shown in the model.

#### **5.1.** Conclusion

This study was about the effect of store service quality and store image on purchase intention of private label brands of textile. Good service quality leads to a good store image in the customers mind and when the store image is good the customer purchase



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the private label brands of textile of that store. We focus on the service quality of the store which is very helpful for creating the good store image of that store. The outcomes of our study show that store service quality effect the store image of the store and store image leads to increase the purchase intention of the customer towards the private label brands of textile.

#### **5.2.** Managerial Implications

Conclusions of our research have numerous consequences. The main purpose of the retail store is to make profit, increase performance and become successful in the retail industry which is impossible without the good image of store with service quality. The service quality positively and significantly impact on store image and private label brand. The findings of our study will be supportive for service industry to increase and develop service quality with aim to develop good store image which ultimately leads to purchase intention of private label brand. The importance and tips on this examine is to discover the effect of store provider first-rate and keep picture on buy intention of private label manufacturers of fabric. The study's findings will extensively make a contribution in both sensible and theories in future.

Several studies have researched the impact of save provider nice and save image on buy aim of personal label brands of fabric. This look at incorporates an evaluation of both profitability and loyalty conduct, two foremost goals corporations have for boosting their personal label emblem applications. Businesses want to assess each overall profitability of private label brands and impact on patron buy goal to ensure the long-term health of the enterprise as non-public label brands, being proprietary to stores, provide a unique promoting proposition to consumers.

Marketing managers can correctly use the effects of this have a look at for the reason that personal label manufacturers is an

important technique for a sequence of stores. The outcomes of our look at suggests that if the retail keep growth their provider first-rate it has tremendous impact on the private label manufacturers of fabric. Therefore, managers of the retail shop improve their service great to decorate the client perception toward non-public label manufacturers of fabric. For examples, the retail personnel of the store can boom the interplay first-rate between purchasers and team of workers by violently supplying the PLB in the store; increase the carrier surroundings first-rate with the aid of sensibly positioning in-shop atmosphere, music, and layout, and putting in stations to permit customers to get right of entry to the most efficient and specified private label brand product records; and outstanding out-come high-quality via decreasing client delay time and supplying small value, desirable fine PLB products. This have a look at offers recommendations for reinforcing the purchase intentions of the clients for the PLB. Founded on the conclusions of this have a look at, advertising managers can enhance the shop photograph by means of increasing goods variety, improving goods exceptional, presenting goods within the reason able price, and pleasantly redecorating the shop. These upgrades immediately growth the purchase intention of the PLB. Managers can also enhance the PLB photo. For instance, by decreasing the defect chance of PLB products and putting in place one-ofa-kind cabinets for PLB products, this will indirectly boom the acquisition intention of the PLB products.

### **5.3.** Limitations and Future Directions

[1]. In this research study sample size for data collection was 156. Respondent were selected randomly. In Future study we select a larger sample size for investigation the relationship, collection of data, make it more effective and uses



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better sampling technique. The limitation of this research is that this it was conducted on single sector (retail service sector) similar model could also be applied on other sectors like appeal industry, foot wear industry, and other service sectors etc.

- [2]. This study is only conducted for a specific city i.e. Faisalabad. The future direction for this study is that it will conducted on all over Pakistan.
- [3]. In this study we examine just one variable which is service quality. We did not examine the elements of service quality.
- [4]. In this study the data collected physically by questionnaire. In next study data were collected on web base survey it will improve the study.
- [5]. This research only predicts that store image mediates the association among service quality and private label brand. Researcher thought that there are also many variables that can also mediate this relationship.

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