ATTACHMENT IN RETAILING SECTOR: RETAILER OWN-BRANDS OR MANUFACTURER BRANDS?

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ABSTRACT

The aims of this study are (i) to explore the effect of brand credibility, familiarity and brand image on brand attachment and brand attitude; and (ii) to test how a grocery product category and the perception of quality of own-label brands versus manufacturer brands moderate the inter-relationship of brand credibility, brand familiarity and brand image on brand attachment and brand attitude. A survey is administered to a quota sample of Portuguese supermarket shoppers via a face-to-face personal interviewing method. Findings reveal that all relationships are significant except brand familiarity on brand attitude. Credibility and familiarity seem to be more important to enhance attachment in the case of the manufacturer brands and image in the case of retailer own-brands.

Keywords: Credibility, Familiarity, Image, Brand Attitude, Attachment Retailer Own-Brands, Manufacturer Brands

INTRODUCTION

Supermarket retailers have been actively pursuing innovation in order to respond to the consumers' demands for low prices and high range and quality of grocery products (Nielsen, 2014). Consumers tend to purchase increasingly own-label brands ever since the economic downturn (PLMA, 2013). In Portugal, retailers have also started to distribute their own brands within other small retail companies. Own-label brands (private labels, house brands, retailer brands, and store brands) are products that stores put their own names or brands on and they have one element in common: they are manufactured and brought to the market in much the same way as the familiar national brands (Oxera, 2010). The Nielsen (2014) study revealed that the Portuguese consumer tries to save money when shopping in supermarkets. About eight out of ten Portuguese buy (especially when it comes to grocery items) based on the price, but they also consider that the quality of retailer own-brands has improved over time. This perception is higher in Portugal than the European average, which reaches 62%. Previous studies have proven that consistency in brand positions over time, including

consistency in the attribute (e.g., quality) levels of products, increases the credibility of a brand as an indicator of a product's position, which, in turn, may decrease the perceived risk (variance of consumer quality perception), information costs, as well as increase the perceived quality (by consumers) associated with a brand (e.g., Dhar and Hoch, 1997; Erdem, Zhao and Valenzuela, 2004; Erdem *et al.*, 2006). Nevertheless, one question arises: can the strength of the influence of brand credibility, image and familiarity on the consumers' overall evaluation and attachment to a brand be affected by the grocery product category and the perception of the quality of an own-label brand versus a manufacturer brand?

Attachment theory has been the basis of a number of studies in several different fields. In 1970's the attachment theory emerged to explain the parent-child relationships (Bowlby, 1979) and continued through to adulthood and romantic relationships (Hazan and Shaver, 1994), kinships and friendships (Weiss, 1988; Trinke and Bartholomew, 1997). In the consumer research field, several studies have suggested that emotional attachment is formed between human beings and animals, places, destinations, special objects, brands (e.g., Richins, 1994; Schouten and McAlexander,1995; Price *et al*, 2000; Thomson, MacInnis and Park, 2005; Yuksel *et al*, 2010; Malär, Krohmer, Hoyer and Nyffenegger, 2011; Loureiro et al., , 2012).

Consumer experience is also regarded as influencing attachment to products/brands and places (e.g., Oh *et al.*, 2007; Loureiro, 2014). Experience refers to the multi-sensory, the fantasy, and the emotive aspects of a product (Hirschman and Holbrook, 1982). Customers seek cognitive development, sensations and novelty in their experiential relationship with a product/brand (Hirschman, 1984). Schmitt (1999) conceptualized experience as individual (sensory, feeling and thinking) and shared (acting and relating). Brakus, Schmitt, and Zarantonello (2009) considered brand experience as sensations, feelings, cognitions, and behavioral responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communication, and environment. Experiences, such as tourism experiences, may lead to positive emotions and favorable memories contribute to attachment (Loureiro, 2014).

Brand experience may lead consumers to buy more without further scrutiny and contribute to consumer satisfaction (Brakus, Schmitt, and Zarantonello, 2009). Therefore, a rewarding experience with a brand, product or place will provide favorable memories, familiarity and a good brand image in the consumers' minds and may contribute to brand credibility. Previous studies have analyzed the effect of information on consumer brand evaluation and attitude moderated by brand attachment and source of credibility (e.g., Park and Lee, 2013; Chiou, Hsu and Hsieh, 2013). Veasna, Wu, and Huang (2013) found that destination source credibility and destination image can affect the tourists' perceptions of destination attachment and destination satisfaction. Nevertheless, to date, only few

studies have attempted to deal with the inter-relationships of credibility, familiarity and image on attachment or attitude. In order to contribute to bridge this gap, the current study aims (i) to explore the effect of brand credibility, familiarity and brand image on brand attachment and brand attitude; and (ii) to test how a grocery product category and the perception of quality of own-label brand versus manufacturer brand moderate the inter-relationship of brand credibility, brand familiarity and brand attitude.

The remainder of this article (i) provides a theoretical foundation pertaining to a brief review of previous research related to credibility, brand image, familiarity, brand attachment, and attitude; (ii) presents a research model and proposes hypotheses to be tested; (iii) describes the research methodology and reports the findings; and (iv) introduces the implications, limitations, and suggestions for future research.

THEORETICAL BACKGROUND

Brand Attitude and Brand Attachment

Brand attitude has been regarded as an evaluation of a brand, that is, an individual's internal evaluation of an object such as a brand or a product (Mitchell and Olson, 1981). Spears and Singh (2004, p. 55) pointed out that attitude towards a brand as a "relatively enduring, unidimensional summary evaluation of the brand that presumably energizes behavior". Therefore, a favorable brand attitude is regarded as a predictor of the consumers' behavior towards a brand.

Favorable brand attitudes are often associated with strong attachments, developed over time and based on interactions between an individual and an attachment object, brand or product (Baldwin *et al.*, 1996). Previous studies suggested that attachment is formed between human beings and animals, special objects, brands (e.g., Richins, 1994; Schouten and McAlexander, 1995; Price *et al.*, 2000), human brands or celebrities (Thomson, 2006), destinations and places (e.g., Gross *et al.*, 2008; Ednie *et al.*, 2010; Yuksel *et al.*, 2010). Consumers who are strongly attached to an object are generally committed to continue their relationship with it (e.g., Miller, 1997; Thomson *et al.*, 2005).

Brand Credibility

The signaling theory has been in use to study the credibility of a brand or a company. This theory is based on the assumption that a different level of information about the goods, services, or company flows between companies and consumers causing the problem of information asymmetry and consumer uncertainty about the quality of the products provided by a business or a company (Kirmani and Rao, 2000). To minimize such problem managers use signals, that is, an action or effect that the service provider or seller can use to convey "information credibly about unobservable product quality to the buyer" (Rao, Qu and Ruekert, 1999, p. 259). In this vein, brands symbolize a company's past and current marketing-mix strategies (Erdem and Swait, 1998) and are used as signals to lessen the uncertainty of the quality of goods or services (Gammoh, Voss and Chakraborty, 2006; Erdem, Swait and Valenzuela, 2006; Baek, Kim and Yu, 2010).

The credibility of a brand as a signal is defined as "the believability of the product position information contained in a brand, which depends on the willingness and ability of firms to deliver what they promise" (Erdem *et al.*, 2006, p. 34). Brand credibility comprises two components: trustworthiness (willingness of a company to deliver what it has promised) and expertise (the ability of a company to actually deliver what it has promised) (Erdem and Valenzuela, 2004; Erdem, Swait and Louviere, 2002; Erdem *et al.*, 2006; Sweeney and Swait, 2008). Credibility depends on the cumulative effects of the previous marketing-mix actions taken by a company and so the consistency of such marketing actions, that is, the convergence and the stability among the marketing-mix elements over time, is vital to leverage the level of credibility (Erdem *et al.*, 2006).

The credibility of a brand, a company, or a place is also regarded as extrinsic cues, meaning that the price of the product, how it is advertised or communicated, or the offering of a certain warranty may act as signals that bestow credibility. Credible brands increase perceived quality and decrease perceived risk (Erdem *et al.*, 2006) and so we expect that a credible brand enhances a favorable attitude towards the brand and may contribute to strengthen the consumers' emotional attachment to that brand. Credibility regarded as extrinsic cues influences emotions which, in turn, may emotionally attract consumers to a brand. Thereby (see figure 1):

H1: Brand credibility positively influences brand attitude.

H2: Brand credibility positively influences brand attachment.

Brand Image

The Associative Network Theory explains brand image as a mental scheme formed by a network of concepts (nodes) interconnected by linkages or associations (Anderson, 1983; Morrin, 1999; Keller, 2003). Brand image is the consumers' mental representation, the impressions, beliefs, and feelings about a company or a brand (Barich and Kotler, 1991; Barich and Srinivasan, 1993).

Brand image is a complex construct that can comprise several different dimensions. Brand image is related to quality standards (van Riel *et al.*, 2001; Völckner and Sattler, 2006), reputation (Hem *et al.*, 2003) or affection (Sheinin and Schmitt, 1994), among other associations. The products' quality standards are related to its functional image and contribute to create value (Loureiro *et al.*, 2014). The pleasantness of the brand and its "personality" are regarded as an affective image and reputation is a global evaluation (e.g., Martin and Brown, 1990; Weiss *et al.*, 1999). Corporate and brand reputation is the aggregate perception of outsiders on the salient characteristics of companies or brands (Fombrun and Rindova, 2000). A good brand reputation is likely to attract more customers (Milewicz and

Herbig, 1994). In fact, not only the brand image, but also the store image and the brand experience contribute to a favorable brand attitude (Dolbec and Chebat, 2013). Therefore, we propose:

H3: Brand image positively influences brand attitude.

H4: Brand image positively influences brand attachment.

Brand Familiarity

In the consumer behavior field, several studies have been carried out pertaining to the role of brand familiarity (e.g., Park and Lessig, 1981; Hutchinson and Zenor, 1986; Kent and Allen, 1994; Laroche *et al.*, 1996; Urala and Lähteenmäki, 2003; Ares *et al.*, 2010; Benedicktus *et al.*, 2010). Product or brand familiarity refers to the visual or mental impression of a product/brand or consumer experience and can stimulate positive attitudes towards a brand and purchase intentions (e.g., Park and Lessig, 1981; Kent and Allen, 1994; Laroche, Kim and Zhou, 1996; Wang *et al.*, 2013).

A higher level of familiarity with the brands can lead to a stronger connection between the brand and its attributes (Hutchinson and Zenor, 1986), since familiar brands are less affected by competitive interference in a highly cluttered advertising environment than unfamiliar brands. Actually, in the context of online banking Maäenpää *et al.* (2008) highlighted that familiarity has a significant impact on consumer perceptions and preferences, that is, familiarity influences the customers' perceptions of internet banking service dimensions.

In this vein, a consumer who knows the brand and has favorable information about it and has had a positive experience will have a positive evaluation of that brand, will establish bonds and will feel attached to it. Thus, we propose:

H5: Brand familiarity positively influences brand attitude.

H6: Brand familiarity positively influences brand attachment.

A favorable experience and relationship between the brand and the consumers may generate familiarity, positive image, and credibility which, in turn, may enhance positive overall evaluation and reinforce the connections and bonds with brands (e.g., Jaakkola *et al.*, 2015). However, in a high competitive environment between manufacturer and retailer grocery brands, where the retailer own-brands have higher growth rates and often have exceeded the growth of the manufacturer brands (e.g., Kwon *et al.*, 2008; Oxera, 2010), the category of grocery products may strengthen the impact of credibility, image, and familiarity on the consumers' overall evaluation and their attachment to the brands.

Given that, in the grocery categories where consumers prefer the manufacturer brands or where brand label products compete successfully and innovatively to maintain their position the share of own-label brands remains low (e.g., Kwon *et al.*, 2008; Oxera, 2010), it is expected that product category may moderate the relationship between credibility, familiarity, image, attitude, and attachment. A product perceived by consumers has being of higher quality and safer for health provided by manufacturer brands will strengthen the relationship linking credibility, familiarity or brand image and attitude and attachment. Thereby, we propose:

H7: Product category and type of brand moderate the effect of brand credibility, brand image, brand familiarity on brand attitude and brand attachment.

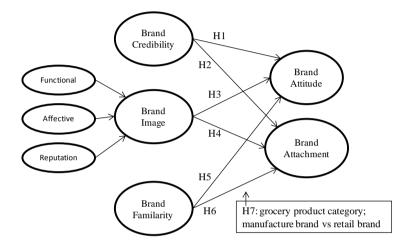


Figure 1. Proposed model

METHODOLOGY

Sample and Data Collection

The survey was conducted during the period between November 2013 and September 2014 in Lisbon, Amadora and Sintra. The three municipalities were chosen for being the most densely populated and for having the largest number of grocery retailers in Portugal. From a total of 800 questionnaires collected using a face-to-face personal interviewing method in low, medium, and high-peak shopping days, 756 were usable for data analysis. The respondents' profile is according to the last CENSUS 2011, representing a quota sample (see Table 1).

| Age and gender | Education | $N^{\underline{o}}$ of people in the | | | | |
|------------------------------------|----------------------------|--------------------------------------|--|--|--|--|
| | | household | | | | |
| >64 years: 9% male; 14% female | Basic education (9 years): | 1: 14.7% | | | | |
| 55 to 64 years: 6% male; 8% female | 28% | 2: 29.6% | | | | |
| 45 to 54 years: 7.5% male; 8% | High school education (12 | 3: 31.6% | | | | |
| female | years): 31% | 4: 20.6% | | | | |

| 35 to 44 years: 9% male; 9% female | Higher | or | university | 5: 2.6% |
|------------------------------------|-----------|-------|------------|---------|
| 25 to 34 years: 7.5% male; 9% | education | : 41% | | >5:0.8% |
| female | | | | |
| 18 to 24 years: 4.5% male; 4.5% | | | | |
| female | | | | |

Table 1. Respondents' demographic profile.

Brands considered for this study were selected based on the most representative in two product categories: rice and milk. These are two products that the Portuguese purchase very frequently, but they tend to purchase more milk from manufacturer brands and rice from retailer brands (Marktest, 2012; Nielsen, 2014). Therefore, Continente, Dia and Pingo Doce are retailer brands, whereas, Caçarola, Cigala and Saludães are manufacturer rice brands; and Agros, Mimosa and Gresso are manufacturer milk brands.

The questionnaire was created based on the literature review, and all measurement items were adapted from existing instruments. The original questionnaire was written in English (because most items were originally in English), then translated to Portuguese, and translated back to English to ensure that both questionnaires communicated similar information (Sekaran, 1983). A pilot sample (10 households) was used to ensure that the wording of the questionnaire was clear. Very few adjustments were made. A section of the questionnaire is concerned to socio-demographic data.

Although the questionnaire was developed based on instruments used in previous studies, the structure took several aspects into consideration in order to avoid common method bias. Thus, the items and questions were prepared to avoid ambiguity, namely: keeping them simple and concise, without unfamiliar terms and complex syntax (Tourangeau *et al.*, 2000). Since all constructs were measured using a Likert-type scale (except for brand familiarity), in the current study the same format of response scales was employed. In these instances, it is important to give priority to maintaining the content validity of the items because a lack of content validity poses an even bigger threat to construct validity than does common method bias (MacKenzie *et al.*, 2011). The physical distance between measures of the same construct was also taken into consideration, that is, not to have all items of the same construct right next to each other (Weijters *et al.*, 2009).

Variables and Measurement

Brand credibility was measured using six items based on Erdem, Swait e Valenzuela (2006), brand image comprises three dimensions based on Salinas and Pérez (2009), brand familiarity was measured using two questions based on Laroche, Kim and Zhou (1996). Regarding the dependent constructs, brand attachment was assessed using three items adapted from Thomson, MacInnis and Park (2005) and brand attitude was evaluated using four items based on Mitchell and Olson (1988). All the items were rated using a 5-point Likert type scale (1 – strongly disagree to 5 – strongly agree), except for brand familiarity (1-no previous experience to 5-a lot of previous experience).

Data analysis

Regarding data treatment, the PLS approach was used to test the hypotheses of this study. PLS is based on an iterative combination of principal component analysis and regression to explain the variance of the constructs in the model (Chin, 1998). PLS enabled the researchers to avoid biased and inconsistent parameter estimates, and it is an effective analytical tool to test interactions by reducing Type II errors and allowing analysis using a small sample (Chin *et al.*, 2003). PLS makes lower demands on measurement scales, sample size and residual distributions (Wold, 1985). In addition, PLS avoids inadmissible solutions and factor indeterminacy (Fornell and Bookstein, 1982). PLS algorithm minimizes the variance of all the dependent variables instead of explaining the co-variation and so the manifest variables do not have to follow normal distribution, in other words, there are no assumptions regarding the distributional form of manifest variables (Chin, 1998).

RESULTS

The proposed model of this study has a second order formative construct and the PLS path modeling allows for the conceptualization of higher-order factors through its repeated use of manifest variables (Chin *et al.*, 2003; Tenenhaus *et al.*, 2005; Kleijnen *et al.*, 2007). A PLS model should be analysed and interpreted in two stages. First, the measurement model or the adequacy of the measures is assessed by evaluating the reliability of the individual measures, the convergent validity, and the discriminant validity of the constructs. Then, the structural model is evaluated.

In order to evaluate the adequacy of the measures at the first order construct level, the reliability of the individual measures and the discriminant validity of the constructs are considered (Hulland, 1999). Item reliability was assessed by examining the loading of the measures on their corresponding construct. Items with loadings of 0.707 or higher should be accepted, which indicates that over 50% of the variance in the observed variable is explained by the construct (Carmines and Zeller, 1979). Table 2 shows that all items have an item loading higher than 0.708 (range between 0.708 and 0.921). The reliability of the constructs was mainly analyzed using composite reliability, since it has been considered a more accurate measurement than Cronbach's alpha (Fornell and Larcker, 1981). Table 2 indicates that all constructs are reliable since the composite reliability values are over 0.8 (Nunnally, 1978). The measures also demonstrated convergent validity as the average variance of manifest variables extracted by constructs (AVE) is at least 0.5, indicating that more variance is explained than unexplained in the variables associated with a given construct (see Table 2). The measurement model for the present study was estimated and presented using the full sample because comparisons of the measurement models for the sub-samples showed no statistical differences.

| <i>Construct</i> / item | Mean | Item | AVE | Composite | Cronbach's | |
|-------------------------|------|------|-----|-----------|------------|--|
| | | | | | | |

| | | loading | | Reliability | Alpha |
|--|-----|---------|-------|-------------|-------|
| B. Attitude | 3.7 | 0 | 0.790 | 0.938 | 0.912 |
| My evaluation of the brand is | | 0.894 | | | |
| positive | | | | | |
| This is a good brand | | 0.872 | | | |
| I have a favorable evaluation of this | | 0.886 | | | |
| brand | | | | | |
| This brand is likable. | | 0.904 | | | |
| B Attachment (connection) | 2.9 | | 0.806 | 0.926 | 0.879 |
| I feel attached to this brand | | 0.867 | | | |
| I feel bonded to this brand | | 0.910 | | | |
| I feel connected to this brand | | 0.916 | | | |
| B. Credibility | 3.4 | | 0.647 | 0.916 | 0.889 |
| This brand delivers what it | | 0.843 | | | |
| promises. | | | | | |
| This brand's product claims are | | 0.708 | | | |
| believable. | | 0 00 | | | |
| Over time, my experiences with this | | 0.834 | | | |
| brand have led me to expect it to | | 0.001 | | | |
| keep its promises, no more and no | | | | | |
| less. | | | | | |
| This brand is committed to | | 0.857 | | | |
| delivering on its claims, no more | | 0.007 | | | |
| and no less. | | | | | |
| This brand has a name I can trust. | | 0.784 | | | |
| This brand has the ability to deliver | | 0.784 | | | |
| - | | 0.050 | | | |
| what it promises. <i>B. Familiarity</i> | 2.8 | | 0.794 | 0.885 | 0.745 |
| č | 2.0 | 0.860 | 0.794 | 0.885 | 0.745 |
| How do you rate your level of | | 0.000 | | | |
| familiarity with the brand? | | | | | |
| (1-no information/5- a great deal of | | | | | |
| information) | | 0.021 | | | |
| How do you rate your level of | | 0.921 | | | |
| familiarity with the brand? | | | | | |
| (1-no previous experience/5-a lot of | | | | | |
| previous experience) | 2.5 | | 0.005 | 0.0/7 | 0.770 |
| Affective | 3.5 | 0.007 | 0.685 | 0.867 | 0.770 |
| This brand is nice | | 0.837 | | | |
| This brand has a personality that | | | | | |
| distinguishes itself from competitors | | | | | |
| It's a brand that doesn't disappoint | | | | | |
| its customers | | | | | |
| Functional | 3.3 | | 0.752 | 0.858 | 0.670 |
| The products have a high quality. | | 0.879 | | | |
| The products have better | | 0.854 | | | |
| characteristics than competitors. | | | | | |
| Reputation | 3.6 | | 0.682 | 0.811 | 0.536 |
| It's one of the best brands in the | | 0.799 | | | |
| sector. | | | | | |
| This brand is very consolidated in | | 0.852 | | | |
| the market. | | | | | |

| Second order formative constructs | First-order | Weight | t-value | VIF |
|-----------------------------------|-------------|----------|---------|-------|
| | constructs/ | | | |
| | dimensions | | | |
| Brand Image | Functional | 0.331*** | 16.207 | 2.390 |
| | Affective | 0.472*** | 20.582 | 2.722 |
| | Reputation | 0.296*** | 15.297 | 2.859 |

Note: Significant at ***p < 0.001

Table 2. Measurement model

At the second-order construct level, we have the parameter estimates of indicator weight, significance of weight (t-student) and multicollinearity of indicators. Weight measures the contribution of each formative indicator to the variance of the latent variable (Robert and Thatcher, 2009). A significance level of at least 0.05 (in the case of this study a significant level of at least 0.001) suggests that an indicator is relevant to the construction of the formative index (brand image), and thus demonstrates a sufficient level of validity. The recommended indicator weight is > 0.2 (Chin, 1998). Table 2 shows that all three indicators (functional, affective and reputation) have a positive beta weight above 0.2. The degree of multicollinearity among the formative indicators should be assessed by variance inflation factor (VIF) (Fornell and Bookstein, 1982). The VIF indicates how much an indicator's variance is explained by the other indicators of the same construct. The common acceptable threshold for VIF is below 3.33 (Diamantopoulos and Siguaw, 2006). Table 2 shows VIF values are < 3.33 and so the results did not seem to pose a multicollinearity problem.

Regarding discriminant validity, the square root of AVE should be greater than the correlation between the construct and other constructs in the model (Fornell and Larcker, 1981). Table 3 shows that this criterion has been met. The last part of Table 3 shows that the correlations between each first order construct and the second order construct is > 0.71 revealing that they have more than half of their variance in common, as expected (MacKenzie *et al.*, 2011).

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------------------|--------|------------|----------|-----------|----------|------------|---------|
| AVE ^{1/2} | 0.828 | 0.889 | 0.898 | 0.804 | 0.891 | 0.867 | 0.826 |
| 1.Affective | 1.000 | | | | | | |
| 2. B Attitude | 0.696 | 1.000 | | | | | |
| 3. B Attachment | 0.683 | 0.684 | 1.000 | | | | |
| 4. B. Credibility | 0.705 | 0.706 | 0.703 | 1.000 | | | |
| 5. B. Familiarity | 0.469 | 0.516 | 0.520 | 0.471 | 1.000 | | |
| 6. Funtional | 0.614 | 0.676 | 0.653 | 0.692 | 0.521 | 1.000 | |
| 7. Reputation | 0.664 | 0.663 | 0.592 | 0.611 | 0.501 | 0.629 | 1.000 |
| | Correl | ation be | tween fi | rst and s | second-c | order con | nstruct |
| | Functi | Functional | | Affective | | Reputation | |
| Brand image | 0.884 | | 0.935 | 0.935 | | 0.898 | |
| | | | | | | | |

Table 3. Discriminant validity

Table 4 displays the full structural results. Path coefficients (standardized betas) indicate the strength of a direct relationship between constructs. The nonparametric approach (Bootstrap) was used to estimate the precision of the standardized betas (Chin, 1998; Fornell and Larcker, 1981). The path coefficients are found to be significant at the 0.05, 0.01 and 0.001 levels with signs being in the expected direction, except for the relationship B. Familiarity -> B. Attitude. In the case of the product Milk the relationship B. Familiarity -> B. Attachment is also not statistically significant. In this vein, the findings demonstrate that B. Credibility has a positive and significant influence on both B. Attitude (β =0.304, t=3.025) and B. Attachment (β =0.344, t=3.191). B. Image has a positive and significant effect on both B. Attitude (β =0.578, t=5.788) and B. Attachment (β =0.176, t=2.050), but not on B. Attitude (β =0.060, t=0.928).

The values of the Q^2 (the Stone–Geisser test) can be used to evaluate the predictive relevance of the model. All Q^2 are positive, confirming that the relationships in the model have predictive relevance. The model also demonstrates a high level of predictive power (R^2), because the modeled constructs explain for 77.3% of the variance in brand attitude and 57.3% of the variance in brand attachment, considering the full sample. The overall goodness of fit, proposed by Tenenhaus *et al.* (2005), reveals a good fit for the full sample and each of the divided samples. Even so, the value of GoF is the highest for the sample of Rice from manufacturer brands.

Table 4 also shows the t-values of the multi-group analysis, using the formula proposed by Chin (2004). Considering the product Rice, the relationship B. Familiarity-> B. Attachment has a statistically significant difference between manufacturer brand and retailer brand. Pertaining to the product Milk, two relationships have significant differences: B. Credibility -> B. Attachment and B. Image -> B. Attachment

| Path | Beta | Hypothes | Beta | Beta | t-test | Beta | Beta | t-test | Hypothes |
|-------------|---------|-----------|----------|----------|-----------|---------|------------|---------|-----------|
| | full | is | Rice | Rice | multi- | Milk | Milk | multi- | is |
| | sample | | Retail | Manufact | group | Retail | Manufactur | group | |
| | | | brand | ure | analysis | brand | e | analysi | |
| | | | | brand | | | Brand | s | |
| В. | | H1: fully | | | | | | | H7: |
| Credibility | | supporte | | | | | | | partially |
| -> B. | | d | | | | | | 0.386 | supported |
| Attitude | 0.304** | | 0.352** | 0.249* | 0.765 ns | 0.293* | 0.240* | ns | |
| В. | | H2: fully | | | | | | | |
| Credibility | | supporte | | | | | | | |
| -> B. | | d | | | | | | | |
| Attachment | 0.344** | | 0.291* | 0.334** | -0.242 ns | 0.219* | 0.470*** | -1.966* | |
| | | H3: fully | | | | | | | |
| B. Image -> | 0.578** | supporte | | | | 0.581** | | -0.147 | |
| B. Attitude | * | d | 0.501*** | 0.658*** | -1.092 ns | * | 0.599*** | ns | |
| B. Image -> | 0.337** | H4: fully | 0.345** | 0.182 ns | 0.777 ns | 0.540** | 0.252* | 1.967* | |

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| В. | | supporte | | | | * | | | |
|-------------------|--------|-----------|---------|----------|----------|-------|----------|--------|--|
| Attachment | | d | | | | | | | |
| В. | | H5: not | | | | | | | |
| Familiarity | | supporte | | | | | | | |
| -> B. | 0.060 | d | | | | 0.089 | | -0.216 | |
| Attitude | ns | | 0.092ns | 0.057 ns | 0.394 ns | ns | 0.108 ns | ns | |
| В. | | H6: fully | | | | | | | |
| Familiarity | | supporte | | | | | | | |
| -> B. | | d | | | | 0.118 | | 0.074 | |
| Attachment | 0.176* | | 0.205* | 0.375** | -1.965* | ns | 0.108 ns | ns | |
| R ² B | | | 0.732 | | | | | | |
| Attitude | 0.773 | | | 0.839 | | 0.763 | 0.809 | | |
| R ² B. | | | | | | | | | |
| Attachment | 0.573 | | 0.509 | 0.640 | | 0.610 | 0.614 | | |
| Q ² B. | | | | 0.668 | | | 0.667 | | |
| Attitude | 0.633 | | 0.634 | | | 0.643 | | | |
| Q ² B. | | | | 0.613 | | | 0.610 | | |
| Attachment | 0.578 | | 0.589 | | | 0.596 | | | |
| GoF | 0.71 | | 0.73 | 0.80 | | 0.75 | 0.78 | | |

Table 4. Structural results and multi-group analysis

CONCLUSIONS AND IMPLICATIONS

The current study attempts to contribute to the understanding of the effect of brand credibility, brand image and brand familiarity on brand attitude and brand attachment. Moreover, we also tested whether the grocery product category and the perception of quality of own-label brand versus manufacturer brand moderate the inter-relationship of brand credibility, familiarity, and brand image on brand attachment and brand attitude. The relationships between constructs emerge from previous studies, but as far as we know have not been empirically tested.

The proposed hypotheses were supported, except H5, demonstrating the role of brand image and brand credibility on the formation of a positive evaluation of a brand and creating bonds and connections. Brand familiarity contributes to reinforcing the bond and connection to a brand, but does not wield a significant effect on attitude. The affective dimension of brand image is the most relevant when it comes to shaping the brand image, followed by functional dimension. This seems to reveal that grocery customers give more importance to the pleasantness and distinctive "personality" of the brand, than to the disappointment and the quality of a brand. Nevertheless, the three dimensions capture the essence of brand image as suggested by Salinas and Pérez (2009).

Erdem *et al.* (2006) have proven that brand credibility affects the consumers' choice because it lowers risk perceptions. Sweeney and Swait (2008) showed the effect of credibility on loyalty through commitment and satisfaction. However, this study suggests brand credibility, regarded as external cues, as an important driver to develop bonds and strong connections to a brand. A grocery customer

who believes the brand's product claims and trusts the brand because it delivers what it promises is more willing to develop bonds with such brand.

Brand image seems to be more effective in influencing the favorable global evaluation of a brand than brand credibility. Therefore, the results of this study are in line with that of Salinas and Pérez (2009), where brand image exerts a significant influence on attitude. On the other hand, the experience with a brand and the knowledge about it, that is, familiarity, do not mean having a favorable evaluation about the brand. Brand familiarity may act as a buffer against the adverse impact of negative information on brands. The consumers' prior familiarity with the brand moderates the perceived crisis about a brand and the attitude towards it (Dawar and Lei, 2009). Laroche et al. (1996) highlighted the importance of brand familiarity as determinant of purchase intention through a positive attitude towards a brand. Nevertheless, the current study goes further and suggests that brand familiarity is more important for establishing bonds and connections towards a brand than having a really significant effect on a favorable evaluation of the brand. Moreover, a product (such as rice), considered by consumers as having similar quality in both manufacturer and retailer brands, seems to increasingly strengthen the relationship between brand familiarity and brand attachment in the case of the manufacturer brands. According to Dawar and Lei (2009) and Benedicktus et al. (2010), familiar brands serve as abstract associations and strong signals of quality and benefits and even act as a high-scope heuristic capable of buffering the generalized suspicion consumers may have and so are more willing to establish and maintain strong ties with customers.

Although the products from retailer brands are progressively improving their quality and such fact is recognized by customers, the fact that retailer brands are associated to a variety of product categories contributes to blur the associations in the customers' minds. Yet, a manufacturer brand is associated to a single product category or at least a short variety of products, and so the manufacturer brand is more category specific than the retailer brand. Thus, if the consumer is familiar with a brand, the neural network in the customer's mind is not so easily interconnected with other product categories and it is possible to strengthen the customer's emotional attachments to the brand.

The believability of the product information contained in a brand, which requires that customers perceive the brand as having the expertise and trustworthiness to continuously deliver what has been promised, contributes to the emotional attachment to a brand and this is particularly true in the case of manufacturer brands of product categories where customers are more concerned about the product quality such as milk. In this vein, the emotional attachment to a manufacturer brand seems to be more associated with the credibility and familiarity which generate long-term ties with a certain manufacturer brand. Brand image appears to be more effective in establishing ties in the case of retailer brands. As mentioned by Salinas and Pérez (2009), positive image facilitates business expansion through brand extensions. Retail stores use their brand labels in several product categories; thereby, if the affectivity, functionality, and reputation of the store are favorable to customers such image can be transferred to the products in a mechanism of image extension.

The findings of the current study have theoretical implications for research on retailer and manufacturer grocery brands and customer behavior. First, we show that the familiarity with a brand does not always contribute to a significantly favorable overall evaluation of a brand. This is noteworthy because previous research pointed out the strength of direct relationship between familiarity and attitude. Second, our research is the first attempt to suggest that brand credibility and brand familiarity are more effective in enhancing the emotional attachment to a manufacturer grocery brand. Third, the image of a store may leverage the retailer brand image of grocery products in such a way that enhances the customers' attachment.

As regards to the managerial implications, grocery store managers should be aware that the growing acceptance and choice of retailer brands, despite the perceived quality, may be too associated with a time of economic crisis and the cutback of the family budget. After this period, customers may prefer the manufacturer brands, with which they are more familiar with and to which they bestow more credibility. Thereby, retailer grocery brands should not only follow the tendencies and characteristics of the products used by manufacturer brands, at the lowest price, but should also be more active on creating a product differentiation. Moreover, grocery store brand managers should be more effective in communicating the extension of the store image to the image of the products; they should develop a consistent and differentiating brand image. From the point of view of the manufacturer grocery brands, managers should be directed towards continuous innovation, being the leaders in innovation and introducing products by skimming, even if the market share is lower.

Regarding limitations and further research, the study has several limitations that could potentially represent opportunities for further research. Firstly, the data was collected in a country struggling in an economic crisis, Portugal, which limited the generalization of the findings. Therefore, the study should be replicated not only in other counties, but also at different time periods (longitudinal approach). Secondly, Thomson *et al* (2005) identified a higher-order emotional attachment construct consisting of three factors: affection, passion, and connection. However, in this study brand attachment was measured using only the connection factor because it is the factor more associated with bonds and ties. Even so, future research should test brand attachment considering the other two factors. Thirdly, the product categories and brand names were selected given that they are the most purchased. Future studies should consider other product categories.

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