Investigating the Impact of Consumer Trust on Loyalty and Purchase Intention of Food Store Brands: Case Study: Palladium Shopping Mall in Tehran

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ABSTRACT

Today, store brand is considered as one of the active businesses in large cities and is under a lot of pressure caused by competition. The stores managers need special attention of managers in order to create and maintain competitive advantage and position in the market. The stores in order to keep pace with the values and demands of our customers and update a marketing policies, require the use of strategies that in the long run be able to create competitive advantage for own self, and achieve a lasting relationship in their relationships with customers, as the most important asset of the company. The aim of the present study is to examine the role of consumer trust in loyalty and purchase intention. By investigating this issue food sellers can develop strategies that cause long-term success for the organization. The data for this study is collected through conducting a research survey of 385 consumers in Palladium Store supermarket located in northern Tehran. The questionnaire for this study is based on the standard questionnaires by Porrral and Mangin that analyze the independent variables (price, familiarity and subjective store image) and dependent variables (purchase intention and loyalty) and moderator variable (trust) based on structural equation modeling. The questionnaire consists of 19 items, and the Cronbach's alpha for the questionnaire is 0.879. The results of this study showed that familiarity with the brand and store image have positive and significant influence on consumer loyalty and purchase intention, and trust moderates their impact on loyalty and purchase intention.

Keywords: Store Brand, Trust, Purchase Intention, Consumer Behavior, Palladium Shopping Mall
JEL Classifications: D1, M3

1. INTRODUCTION

Dynamic and high competition and rising concern about the behavior of consumers about trust or pessimism about the company's products and institutions is an important issue to maintain them in a growing competitive market in this era (Bajlan et al., 2014). Trust is as a significant asset in business (Pivato et al., 2008). In today's competitive world, access to more markets and profits and have more frequent and loyal customers is considered as a success and survival of producers. Companies, in this situation and due to diversity of customer choice and variety of their choice, are obliged to investigate consumer's behavior and the factors influencing it (Keller, 1993). Market brands and study the role of trust on consumers' behavior is of the important issues in this regard.

In Iran, due to the emergence and create new structures and new technology in the retail sector and store, high competition has been emerged between stores and retailers to attract customers attention. In this regard, the role of shops and retail units appears very important (Ebrahimi et al., 2011). The retailers including those who directly are in contact with customers, so satisfying the trust of consumers in retailers and especially of food retailer related to health of people, are of prime importance that cannot be ignored. Therefore, in this study we tried to examine the role of trust in the loyalty and purchase intent of retailers.

Store brands, retail brands and private brands are the terms that retail stores use for describing the consumer good brand that is produced by a retailer (DelVecchio, 2001). For consumers, store brands are a competitive alternative for brand manufacturers in

terms of lower prices (Dick et al., 1995). From the perspective of retailers, store brands can have a significant impact on competitive strategies (Lymperopoulos et al., 2010), improving the image of store, reinforcing the image of retailer and creating customer loyalty (Ailawadi and Keller, 2004; Anselmsson and Johansson, 2009; Beneke, 2010). In fact, in the food industry there is a substantial increase in market share and the impact of store brands all over the world; and food suppliers have achieved success with their store brands (Lassoued and Hobbs, 2015).

This study tests a conceptual model (Porral and Mangin, 2016) that includes variables related to purchasing behavior towards food products that have store brands, including price, familiarity and store image. Then multiple group analysis of structural equation modeling (SEM) is performed to test the moderating role of trust. Therefore, as the second goal, the study attempts to provide the theoretical foundations and empirical evidence regarding the factors that have greater impact on purchase intention and consumer loyalty to store brands.

Based on studies conducted by researchers, few studies have been carried out in Iran in connection with the store brands. This research study may provide insights for retailers who are looking to shop tags, and to the better understanding that what is the view of most people about shop tagging. By doing it, then development of new rules on food processing approaches if necessary becomes possible. The results of this research can be a valid source for many manufacturers and retailers, whose even if necessary, use their own shop food tags a on the goods in much clearer.

2. THEORETICAL PRINCIPLES

2.1. Store Brands
Private brands which also called store brands are brand-exclusive retail stores or chain stores. Since there are more profit compared with a national brands, retailers mainly are interested in private brands) Salomon et al., 2010).

Since the introduction of the store brand to the market, we have witnessed a significant increase in this type of product. Nowadays, many retail chains offer store brands in a growing range of products, and for products such as food, store brands have a large share of the market (González-Benito et al., 2006). The present study focuses on the product category in which the producer and seller show great interest and consumers exhibit a high level of participation (Kwon et al., 2008; Lymperopoulos et al., 2010). In fact, store brands in the food market are stabilized and the similar quality of brands has resulted in products with competitive price (Rubio et al., 2014). As a result, the product categories under study, that is food products, are very interesting in the sense that large multinational companies are key players in the food production brands; while at the same time substantial series of store brands are offered to the consumers (Porral and Mangin, 2016).

Business researchers mainly examine the phenomenon of private brand from the perspective of marketing, such as the effects of offering private brand on channel and profit. Other research has

investigated strategies related to private brands, such as quality, price, advertising, shelf space and innovation management (Lee et al., 2011).

2.2. Trust and Perceived Risk of Store Brands
When people learn from each other, the level of trust varies which means that the trust should be seen as a dynamic phenomenon, not a static phenomenon, and its development should be based on perceptions about personal characteristics of trustee (Velez et al., 2008).

The concept of trust and relevant issues in the past few years has been increasingly considered by researchers to study organizations. Today, the importance of trust in organizations has been revealed as well as communication, because establishment of communications and realization of cooperation between individuals requires trust.

In fact, consumers regard manufacturers' brand as safe and valuable brands, with the less diversity of quality in the products in relation to store brands (Rubio et al., 2014). In addition, the studies indicate the impact of perceived risk on purchase behavior of private brands and inhibition of adoption of store brands (Liljander et al., 2009; Sheau-Fen et al., 2012). Generally said, trust is a positive expectation. Positive expectations, would remind perception and familiarity with the other party. Trust would be generated over time and based on a limited number of relevant experiences. Trust would take long time to be created and institutionalized. The further our knowledge and perception and the more we expand our relationship, we have more confidence in our capability to create a positive expectation (Robbins, 2005). A related concept is brand trust. More specifically, consumer trust represents a set of assumptions about the credibility, integrity and goodwill in relation to a brand (Aurier and N'Goala, 2010). It is therefore logical to assume that consumer trust plays a very important role in determining purchase intention and loyalty towards foods with store brands (Porral and Mangin, 2016).

2.3. Factors Influencing Purchase Intention and Loyalty of Store Brands
Brand loyalty is the main concepts and structure of marketing and has a significant difference with customer buying habits (Heding et al., 2009). Regarding consumer loyalty, previous studies consider loyalty as the relationship between attitude and supportive behavior of consumers (Dick and Basu, 1994); accordingly, this study considers attitudinal and behavioral loyalty, because the researcher is interested in the future behavioral intention of consumers towards the grocery store brands (Porral and Mangin, 2016).

According to Shifmen and Nak (2000) purchase intention would be defined as a pre-defined program for definite or services in the future; it is also a Factor to predict buying behavior of consumers. Purchase intention shows that consumers would follow cognitive needs, searching for information from the external environment, evaluate options and purchase decision and post-purchase experience (Naderibani et al., 2016).

2.3.1. Grocery store brand prices

Price is an expense the customer might pay for a product (Heding et al., 2009). Price is the main component in the marketing and can be one of the main keys of profitability. The researchers see this factor as a competitive advantage. So this important factor in consumer's behavior cannot be neglected (Butters, 1977). Considering the previous researches, the present study defines price as the overall representative of relative price level of grocery store brand for each retailer, on the basis of affordable price. Nowadays, relatively low and affordable prices are still profitable and continue to be the main criteria for consumers who are looking for a store brands (Kumar and Steenkamp, 2007; Lymperopoulos et al., 2010). More specifically, the lower price of the brands is an important factor for the consumers for whom price is the main factor in purchase decision (González-Benito et al., 2006). Low and affordable prices is one of the key factors in attracting consumers to the store brand, which increases the likelihood of buying the store brands (Huang and Huddleston, 2009; Wu et al., 2011).

Diallo, in a study entitled "effect of store image and the price of products with the store brands and their perceived risk on the intention to consumer in Brazil in 2012" showed that the store image and the price of products with a personal brand directly has a significant positive impact on purchase intention of consumers or indirectly through the perceived risk of store brands (Diallo, 2012).

2.3.2. Familiarity with store brands

Brand familiarity means the amount of information that consumers can provide with a particular brand. Information about history, identity, products, types of services, etc., and all are included in this concept. The more understanding of consumers about the brand, more likely smart choice will also increase (Alba and Hutchinson, 1987). Depending on the store brands, which are cheap and are often bought, the role of familiarity with the brand in influencing consumer behavior and purchase decision becomes more important and leads to better assessment (Sheau-Fen et al., 2012). Due to reducing the perceived risk by the consumer, familiarity increases the purchase intention of store brands (Richardson et al., 1996). More specifically, there is a relationship between the familiarity with the store brand and risks. This may be the reason that more familiarity leads to enhancement of the consumer experience and perceived quality of the store brand (Dick et al., 1995; González-Benito et al., 2006).

In the case of more information about the brand, understanding and familiarity of brand also will increase. Whatever chooses a brand from the competition; the level of familiarity with the brand has a positive impact and will be directly related to consumer choice. Thus, when a customer is not familiar with the brand, he will be confused in the choice (Park and Lessig, 1981).

2.3.3. Store image

The word image refers to providing recognition of a product or object. According to psychosocial view, the image can be evaluated as a cultural composition which promotes the object or product and establish links between it and experiences and subjective factors, such as feelings, values, beliefs and wishes (Cian and Cervai, 2011).

The concept of store image is an overall combination of functional and emotional attributes of the store. These properties and attributes are combined in consumer perceptual system the sensory system defines consumer expectations of studies and general policies of the store. In addition, store image is not a single attribute, it is considered as an overall image in the mind of the consumer about a store, as well as a mental idea of consumer awareness through comparison with other stores (Lee et al., 2011).

Conceptual store image was first introduced by Martineam in 1985. Store image is defined A large number of differently as the view of store (transmitter) versus view of the consumer (recipient) (McClure and Ryans, 1968). The inclusion of store image as a factor in the proposed conceptual model indicates that the store image has direct and positive impact on the consumer assessment of the store brands (Liljander et al., 2009; Wu et al., 2011; Diallo, 2012; Beneke et al., 2015). Finally, previous studies indicate that store image has a direct and positive effect on the purchase intention of the store brands (Wu et al., 2011). Previous studies emphasize the positive relationship between store image and loyalty to store brands (Beristain and Zorrilla, 2011).

2.3.4. Moderating role of trust in tendency towards store brands

According to Nyhan in 2008, trust is an assurance that one person has to another, in this case it will act in a predictable, moral and justice way (Erturk, 2008). The importance of trust is because managers are looking for understanding how to collaborate effectively in their organizations. Trust is a key factor because it creates cooperation (So and Sculli, 2002). Trust is a psychological state that the opposing side has to continue their business relationship or in achieving that goal is predetermined. When people trust each other in a deal, that means that they would maintain the promises that have, during their business relationship (Montazeri et al., 2013).

There are still significant differences between perceived risk of manufacturer brands and the store brands, to the detriment of retail brands (Rubio et al., 2014). Thus, store brands show a higher degree of risk than their counterparts (González-Benito et al., 2006). The reason for this may be that brand is a sign of quality that consumers rely on to shape their expectations in product quality. Incomplete and distorted information, credibility and trust in the store brand are the factors that determine the consumer behavior (Lassoude and Hobbs, 2015). In addition, previous research has shown that trust has a positive impact on consumers' decision in their next purchase (Yee et al., 2005). Accordingly, it can be assumed that consumer trust in the store brand is most likely affected by consumers' assessment of the retailers and also their own purchase intention and loyalty (Porral and Mangin, 2016).

Moreover, different product categories require different levels of perceived risk, and in this study it will be proved that the food products represent a risk product category (González-Benito and Martos-Partal, 2012). To put more precisely, the risk of purchasing food has a significant impact on the process of evaluating manufacturers and store brands (Glynn and Chen, 2009; Rubio et al., 2014).

Simonian et al. (2012), in an article entitled "the role of product brand image and online store image on perceived risk and online purchase intention" examined at the relationship between products' brand image, online store image, perceived risk and online purchase intention in a conceptual model. The results of SEM has shown that the product brand image both directly and indirectly through perceived risk has a significant impact on the online purchase intention. Also, the online store image indirectly and through perceived risk has a significant impact on the online purchase intention (Simonian et al., 2012).

In this regard, the present research hypothesizes that consumer trust in the grocery store brands may affect grocery store brands. More precisely, it will be shown that trust affects consumer's loyalty and purchase intention. Therefore, the research hypothesis is that trust in the grocery store brands is a moderator variable in creating consumer purchase intention and loyalty. To put more precisely, the study examines the moderating effect of trust on price, and familiarity and store image on purchase intention and loyalty on Palladium shopping mall consumers in Tehran.

3. LITERATURE REVIEW

Therefore, the main contribution of this study is examining trust as a potential moderator variable in the conceptual framework. With respect to what have been said so far, the research conceptual model is shown in Figure 1.

The conceptual model of research shapes research hypotheses which are as follows.

H_1: Affordable prices of grocery store brands have a positive and significant effect on purchase intention.

H_2: Affordable prices of grocery store brands have a positive and significant effect on customer loyalty.

H_3: Familiarity with grocery store brand has a positive and significant effect on purchase intention.

H_4: Familiarity with grocery store brand has a positive and significant effect on loyalty.

H_5: Store image has a positive and significant effect on purchase intention.

H_6: Store image has a positive and significant effect on loyalty.

H_7: Consumer trust in grocery store brands moderates the impact of price on purchase intention and loyalty.

H_8: Consumer trust in the grocery store brand moderates the effect of familiarity on purchase intention and loyalty.

H_9: Trust in the grocery store brands moderates the effect of store image on purchase intention and loyalty.

4. RESEARCH METHODOLOGY

Scientific research based on the purpose of this study is divided into three categories, basic, and applied, research and development. Applied studies are designed to provide practical solutions for a problem with a particular emphasis on the immediate needs of design professionals or experts (Norouzi and Movahhedi, 2015).

Figure 1: Conceptual Model of Research (Porral and Mangin, 2016)
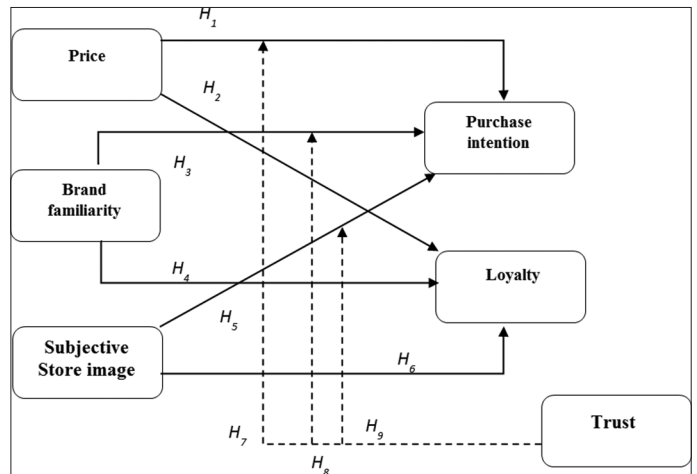
In terms of objective this study is an applied research and in terms of method a descriptive survey and correlational research. Also in terms of time it is a cross-sectional study.

4.1. The Statistical Population
The population refer the entire people who have common traits in relation to certain aspects of the points of the study, and subject to the results of the study (Norouzi and Movahhedi, 2015).

The population in this study, considering the research variables, includes all customers who go to the Palladium Shopping Center supermarket. The number of people visiting the place is unknown.

4.2. Statistical Sample and Sampling Method
Sampling is a process to select a sufficient number of the population, so that with studying sample and understanding the properties or characteristics of the subjects, we will able to extend these properties or characteristics to the population members (Norouzi and Movahhedi, 2015). Given the assumption that the statistical population is unlimited, 385 people were selected as sample by Cochran formula.

In this study, sampling is done using random sampling method. The samples were selected in the Palladium Store supermarket by using convenience sampling.

4.3. The Data Collection Tool
To measure the variables in this study, a questionnaire was used that consisted of two major sections:
1. General information of respondents: In this section of questions it is tried to gather general information and demographic data of the respondents, which consists of 4 questions (gender, lifestyle , age, education).
2. Specific information: This section contains specialized questions which contains 19 items. To design this part like five-point scale is used.

4.4. Reliability and Validity of the Questionnaire
In this study a standardized questionnaire of Calvo Porrral and Levy - Mangin was used to collect data. Questions about the price variable and familiarity variable in this study were extracted from

a questionnaire by Yoo et al. (2000), the store image variable from a questionnaire by Bristain and Zorrilla (2011), purchase intention variable from a questionnaire by Liljander et al. (2009); Diallo (2012), and loyalty and trust variables were extracted from the questionnaire by Oliver (1980) and Erkmen and Hancer (2014), respectively. Given the superiority of internal control methods, Cronbach's alpha coefficient was used to assess the validity of the questionnaire. Cronbach's alpha coefficient which was calculated using the SPSS software is 0.879. Considering that the Cronbach's alpha coefficient is 0.7, the questionnaire's reliability is good which shows the questionnaire's reliability is acceptable. Content validity method is used to evaluate the questionnaire's validity. To measure the content validity, the questionnaire was given to a number of experts and professors of management and behavioral sciences, including supervisors and advisors. They were asked about the questions and evaluation of hypotheses and they unanimously approved the questionnaire.

4.5. Data Analysis Method
To test the first six hypotheses, after examining normal distribution of data through Kolmogorov- Smirnov test, the proposed conceptual model will be studied through SEM. SEM is one of the new statistical methods and one of the best methods for multivariate analysis. Its main usage is for multivariate subjects that cannot be carried out in a two-variable method by considering an independent variable with a dependent variable each time. Multivariate analysis is a series of methods that mainly analyzes several independent variables with dependent variables simultaneously. In addition, to analyze seventh, eighth and ninth hypotheses, the study employs hierarchical regression method using SPSS software.

5. RESEARCH FINDINGS

Examining the demographic section of questionnaire the following results were obtained:
- Frequency in terms of gender variable: 161 men (41.82%) and 224 women (58.18%).
- Frequency in terms of lifestyle variable: Living with family 278 people (72.21%) and single 107 (27.79%).
- Frequency in terms of age variable: 107 people between 16 and 25 years old (27.79%), 110 people between 26 and 35 (28.57%) and 92 people between 36 and 45 years (23.89%), 37 people between 46 and 55 years (9.62%) and 39 people are more than 55 years old (10.13%).

- Frequency in terms of education variable: 99 people had less than a high school diploma (25.71%), 89 people high school diploma (23.12%) and 94 associate degree (24.42%), 66 people undergraduate degree (17.14%), and 37 people have master's and higher degrees (9.61%).

5.1. Data Normality Test
To determine the normality of the data the Kolmogorov-Smirnov test was used.

According to the results set forth in Table 1 in all cases the significance amount is >0.05. Therefore, there is no reason to reject hypothesis, that is, the distribution of data for each dimension is normal. Therefore, parametric tests and confirmatory factor analysis can be used.

5.2. Hypothesis Testing for the First Six Hypotheses
To confirm or reject the first to sixth hypotheses, SEM method was used. For SEM standard factor loadings and t-statistic are calculated that includes the following general principle: The strength of the relationship between factor (latent variables) and visible variables is indicated by the beta coefficient. Beta coefficient value is between zero and one. If beta coefficient is <0.3 it is considered a poor relation and is discarded. Beta coefficient between 0.3 and 0.6 is acceptable and if it is >0.6 is very desirable. Klin (2010) when correlation between variables is identified test of significance must be carried out. To investigate the significance of the relationship between the variables t-value is used. Because the significant is examined in the error level of 0.05, if the factor loading for the t-value is <1.96, the relationship is not significant (ibid) accordingly (Figures 2 and 3) approval or disapproval of hypotheses are described in Table 2.

In Figures 2 and 3, PRI stands for price, FAM for brand familiarity, STOI for the store image, PURI for purchase intention, LOY for loyalty, and TRU for trust.

As shown in Table 2, the intensity of the relationship between those variables that are related in the conceptual model, except for the H_1, are >0.3. This shows there is a good correlation between these variables. T-value is greater than the critical t-value at the error level of 5% that is 1.96, which shows the observed correlation is significant. Therefore among the first six hypotheses, except for one hypothesis, the other five hypotheses are confirmed.

Table 1: Data normality test

Title	Price	Brand familiarity	Store image	Purchase intention	Loyalty	Trust
N	385	385	385	385	385	385
Significance	0.132	0.087	0.13	0.142	0.129	0.099
Condition	Normal	Normal	Normal	Normal	Normal	Normal

Table 2: Output from the LISREL

Hypotheses	Beta coefficient	Significance level	Result
Affordable price and purchase intention	0.18	0.7	Rejected
Store characteristics - customer perceived value	0.45	2.33	Confirmed
Brand familiarity and purchase intention	0.93	6.06	Confirmed
The impact of brand familiarity and loyalty	0.43	2.22	Confirmed
Store image and purchase intention	0.87	5.26	Confirmed
Store image and loyalty	0.42	2.15	Confirmed

5.3. The Goodness of Fit of Model

The fit indexes show good values. Relative Chi-square value is 2.37, which is located in the appropriate range of 1-5. Therefore structural model has a good fit.

Also, because RMSEA fit index is 0.042 which is smaller than 0.1, the model has a good fit. Other goodness of fit indexes are in an appropriate range as well (Table 3).

5.4. Testing Seventh, Eighth and Ninth Hypotheses

The first step in moderating model test is identifying the presence or absence of moderator variable. To identify the presence or absence of moderator variable, in terms of independent, moderator and interdependent variables scale, the R^2 change significance test is used. In terms of measuring moderating amount, due to the nature of the research variables, adjusted regression method was used. To examine the moderator variable the study used hierarchical regression method. In the first stage, the independent variable and the moderator variable are used as independent variable and in the second stage interactive variable (an independent multiplied by a

Figure 2: The conceptual model of research in beta coefficient mode

Chi-Square=1042.25, df=439, P-value=0.00000, RMSEA=0.042

Figure 3: t-value of research hypotheses testing

Chi-Square=1042.25, df=439, P-value=0.00000, RMSEA=0.042

moderator) are also added. Standard beta coefficient of interactive variable indicates the strength of the effect of moderator variable. In the seventh hypothesis, the relationship of moderator variable is calculated by multiplying the first independent variable of price by the moderator variable of trust. The correlation in SPSS software output is 0.798 and −0.131 that indicates the role of moderator is desirable and acceptable in loyalty and undesirable in purchase intention. Therefore the seventh research hypothesis is rejected. This test was performed at 95% confidence level. Therefore, the error level is 0.05, or in other words, the error level is α = 5%. In the eighth hypothesis, the relationship of the moderator variable is examined by multiplying the first independent variable of brand familiarity by the moderator variable of trust. The correlation in SPSS software output is 0.319 and 0.502 for loyalty and purchase intention variables, respectively, which indicates the role of moderator is desirable and acceptable. So the eighth hypothesis is confirmed. This test was performed at 95% confidence level. Therefore, the error level is 0.05, or in other words, the error level is α = 5%. In the ninth hypothesis the relationship of moderator variable is examined by multiplying the first independent variable of store image by the moderator variable of trust. The correlation in SPSS software output is 0.335 and 0.468 for loyalty and purchase intention variables, respectively, which indicates the role of moderator is desirable and acceptable. This test was performed at 95% confidence level. Therefore, the error level is 0.05, or in other words, the error level is α = 5%.
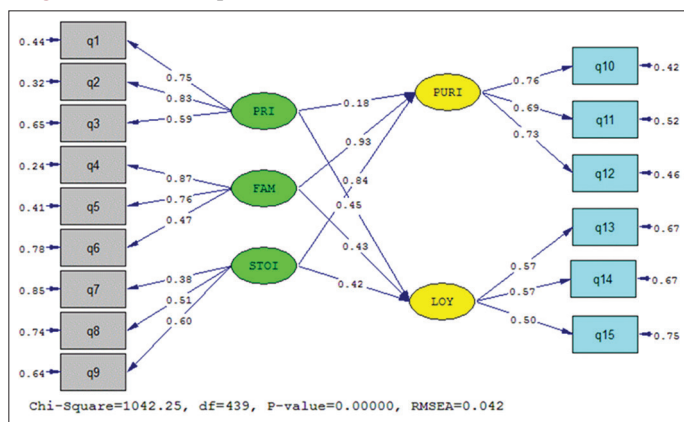
6. CONCLUSIONS AND RECOMMENDATIONS

As stated before the aim of this study was to investigate the role of consumer trust in the loyalty and purchase intention. In so doing, the study examined the conceptual model of Porrral and Mangin. This is a practical and suitable model for managing customers' trust in food retailers as well. First, the role of trust in measuring the customer loyalty is essential; managers and retailers should strengthen the trust and credibility of store brands. Accordingly, investment in the relations with consumer trust is a key factor in increasing and maintaining customer loyalty (Porral and Mangin, 2016). To increase customer loyalty, loyalty program should be considered. To have a successful loyalty program, it not only must be accepted by the store, but customers also must accept it. So customers must be committed to membership and use loyalty cards used by their company. Since there are many loyalty programs available today, customers must choose one between a wide range of loyalty cards. If customers anticipate positive rewards, there is more chance to accept it. When a customer is identified as a member of the program and incentives and rewards is received by them, Positive reinforcement is automatically formed in interaction. Retailers, who their consumers buy product frequently, have the
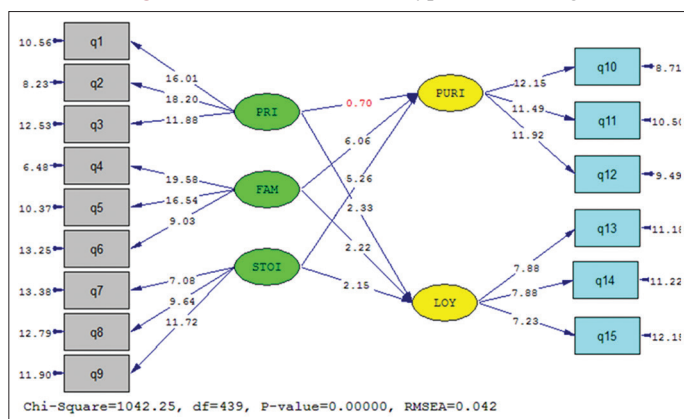
Table 3: Indexes for measuring goodness of fit of the model

Goodness of fit index	$\dfrac{c^2}{df}$	RMSEA	GFI	AGFI	NFI	NNFI	IFI
Acceptable values	<5	<0.1	>0.9	>0.9	>0.9	>0.9	0-1
Calculated values	2.37	0.042	0.96	0.94	0.96	0.94	0.96

Table 4: A summary of previous and related researches

Researcher name	Subject	Description
Hajisafar, 2012	Evaluation of consumer trust in the food retail (case study: Shahrvand chain store)	Through the survey, 385 consumers of Shahrvand chain stores have been selected. The results show that ability and integrity of the retailer has positive impact on consumer trust in particular, as well as, consumer trust is a good predictor variable for risk-taking, followed by consumer loyalty
Akhoundi, 2012	Investigation of factors affecting the buying goods with private brand	A sample including 332 customers of Etka store located in Tehran has used. The results indicate that awareness of the value has had moderating mode on the relationship between perceived quality and purchase intention. And store image and product symbols have a positive and significant impact on perceived quality and purchase intention
Mahdi, 2014	Production origin, brand personality and mental conflicts (complexity) of the product on the consumer purchase decision	This study is carried out through the survey of a sample of 370 consumers of mobile phones with brands of Samsung, Apple, Sony, Huawei and from different areas of Tehran. The results show that the variables of mental image of the country, origin of production, conflicts (products complexity) and brand personality have a positive and significant effect on the their clients purchase intention, as well as products complexity and mental image of the country of production origin have a positive and significant impact on the customers purchase intention
Shafiei, 2013	Evaluation of the effective factors on store brand equity value (case study: Etka chain store)	Variables are sorted based on 4 hypotheses and accordingly questionnaire consisting of 20 questions was designed Statistical outputs imply the confirmation of all four hypotheses
Mahsa-Sadat and Alireza, 2015	The effect of packaging and brand impact on children and their parents purchase intention and moderating role of pester power	Data were collected using a questionnaire. Packaging and branding had a positive effect on parents. The moderating role of child abuse in the relationship between children's purchase decision and children and their parents purchase intention confirms them
Diallo, 2012	Effects of store image and store brand price-image on store brand purchase intention: Application to an emerging market	Using the structural model mentioned in the study, the relationship between hypotheses was tested. The results show that the store image, and the price of the products with a personal brand directly have a positive and significant effect on consumer purchase intention, and also have an indirect effect on the perceived risk of store brands
Guenzi et al., 2009	Development and testing a comprehensive model of customer trust in the retail services	This study has used a sample of 393 of the retail customers Trust in the vendor, products' brand and store have positive impact on customer confidence. Trust in store in turn increases the perceived value and known of the customer and therefore loyalty to the store. Increase in the reliability of the seller can increase customer trust in all three levels, and environmental factors in general are effective on consumer trust in shop, vendor and product and the next variable, classifying the products is effective on consumer trust in the store products brand
Kenning, 2008	The influence of general trust and specific trust on buying behavior	This study was conducted through a survey of about 331 people from retail customers in Germany. Public trust has a direct and positive impact on the on customer behavior the same as special trust, and there is no significant relationship between special trust and public trust and public trust has the potential to replace special trust
Rita Kvhlv et al., 2016	The impact of private brands on consumer purchase intention	This study was conducted through online survey. The results show that depending on the position of the retail market, many factors are involved in the loyalty and the impact of PLs mainly is significant in the supermarket with moderate prices and incentive goods

greatest potential for development of loyalty program (Ghaffari and Eskandari, 2011). Managers and retailers should absorb consumers to their private brands by implementing strategies that enhance trust in their brands, such as the distribution of free samples that helps consumers know about the quality of their products (Van Camp et al., 2010), they can also use policies such as product return or money return (Porral and Mangin, 2016). The empirical evidence in this study showed that affordable prices of the store brands have significantly positive effect on customer loyalty (second hypothesis). Therefore, to increase customer loyalty the retail stores should have different pricing strategies for their products. Affordable price had little effect on the consumer purchase intention (first hypothesis). After talking with the store manager a potential reason for this issue can be the fact that because palladium store

is located in the north of Tehran, and most of its supermarket customers are local people, and given that their income is above average, customers are seeking superior quality and don't pay much attention to the price when buying the products; although the majority of other store brands in Tehran offer products with low and affordable prices. Therefore, executives should consider a variety of appropriate strategies after taking into consideration demographic information. Since the store brand familiarity has positive and significant effect on loyalty and purchase intention (third and fourth hypotheses) the role of familiarity in influencing consumer behavior and purchase intention is important and leads to better evaluation. Sheau-Fen et al. (2012) Due to reducing the perceived risk by the consumer and enhancing the consumer experience and better understanding of the quality of the brand, familiarity leads to increased consumer purchase. (Dick et al., 1995; González-Benito et al., 2006) Hence, by taking into account the strong impact of the brand familiarity on consumer loyalty and purchase intention the retailers should focus on strengthening the familiarity with store brands. Consequently, retailers should participate in communication campaigns in relation to their private brands to enhance and strengthen credibility, recognition, and self-awareness and increase their popularity. Because the store image has a positive and significant effect on consumer loyalty and purchase intention (the fifth and sixth hypotheses), some criteria can provide a better picture of store brands, such as the right place of the product shelves at the store and marketing activities such as free samples and trial packages. These activities also help consumer to be familiar with store brands. And finally the development of trade policies that reinforce the retail brand image or corporate identity can increase store brand familiarity (Table 4).

Focus on store image attributes in retail industry competitive markets will create differentiation. Based on the results, the chain stores' managers should be aware that store image does not always lead directly to an increase in purchase intention. So plans to improve store image must be accompanied by strategies to reduce the perceived risk of consumers towards private brands and improve brand image. Typically, consumers use the store image as a sign to make inferences about the behavior of buying private brands. Consumers use store image attributes (marketing image, strategic image, social image) as a sign to make decisions about private brands. Store image is not limited to marketing aspects, but is associated with the vision, mission and values of the organization. So, in order to improve the image of the shop, It is suggested that a variety of products increases, and supply of updated and needed products for the society so that, there any products in the store for consumers. Since, store branches in different parts of the city can be used, therefore it is better that discrimination pricing be used tailored to each region (uptown and downtown). Finally, participation in social and cultural activities, such as holding free courses on special occasions, such as World, vaccination, standard, environment, children Water Day, etc. can be a stimulus for strengthening brand.

7. LIMITATIONS OF THE STUDY

1. Results are obtained based on a survey of several months on palladium store customers and change in the results by time and space is not unthinkable.

2. Since the results of this study are specific to palladium store supermarkets, these results can't be generalized to other brands.
3. In this study, a questionnaire was used to measure variables. This questionnaire is in form of attitude and interpretation of results must be handled with care.
4. Lack of cooperation of some respondents had been increased the collection process and completing the questionnaire.
5. Because, palladium store is located in northern Tehran and the majority of its customers are people with high income, therefore, change in the results is possible in other stores due to their location.

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