

**International Journal of Electronic Marketing and Retailing**

ISSN online: 1741-1033 - ISSN print: 1741-1025

<https://www.inderscience.com/ijemr>

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**DOI:** [10.1504/IJEMR.2022.10052617](https://doi.org/10.1504/IJEMR.2022.10052617)

**Article History:**

Received:	13 July 2022
Accepted:	10 November 2022
Published online:	02 December 2024

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## **CRM purchase intention toward private label brand and trust: investigating the role of manufacturer brand quality, firm motives and perceived risk**

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**Abstract:** Cause-related marketing (CRM) is considered a major form of corporate social responsibility initiative and has majorly concentrated on national brands. Private label brands (PLBs) market share has been growing in Indian market and there is scant CRM literature linked to (PLBs). The predominant objective of our study is to examine the impact of manufacturer brand quality, firm motives and perceived risk on trust in PLBs and its consequential impact on CRM purchase intention by applying structural equation modelling. The findings revealed the positive impact of manufacturer brand quality, firm motives and perceived risk on trust and substantial positive effect of CRM purchase intention. The findings of the study offer practical implications for CRM marketers as well as advertisers to conceive effectual CRM promotional strategies. Moreover, this study also offers practical implications to private label retailers to run the promotions of specific products in packaged food category.

**Keywords:** CRM purchase intention; private label brand; PLB; manufacturer brand quality; firm motives; perceived risk.

**Reference** to this paper should be made as follows: Shah, S., Vasavada, M. and Sharma, M. (2025) 'CRM purchase intention toward private label brand and trust: investigating the role of manufacturer brand quality, firm motives and perceived risk', *Int. J. Electronic Marketing and Retailing*, Vol. 16, No. 1, pp.1–20.

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## 1 Introduction

Cause-related marketing (CRM) is a strategic promotional activity adopted by businesses in India such as Hindustan Liver Limited, Marico, Dabur, and Tata. CRM has been embraced by corporations worldwide irrespective of size or type of the business to augment the firm image and engage more customers with a social cause (Agarwal and Tyagi, 2010; Patel et al., 2022). CRM is defined as “the process of formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue providing exchanges to induce favourable responses from all company stakeholders (e.g., investors, suppliers, employees and customers) which in turn satisfy organizational and individual objectives” [Gupta and Pirsch, (2006), p.39]. Similarly, Varadarajan and Menon (1988) define CRM as “a process of formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue-providing exchanges that satisfy organizational and individual objectives.” CRM is considered one of the major forms of corporate social responsibility initiatives and Indian organisations have predominantly adopted this promotional strategy over a span of last 20 years (Thomas, 2021; Kureshi and Thomas, 2020, 2014). The consumers are getting sceptical toward CRM activities and get disconcerted in a CRM purchase decision. Thus, the consumers do not trust CRM initiatives undertaken by marketers and the level of trust differs in emerging markets such as India (Kureshi and Thomas, 2020). Henceforth, the primary objective of this study was to investigate the CRM phenomenon in the emerging market context by attempting to conduct an empirical investigation in India.

Rubio et al. (2017) observed that in the intensely competitive settings, retailers deal in private label brands (PLBs) since PLBs earn more margins and provide competitive edge. Kumar and Steenkamp (2007) define PLBs as brands which are owned by retailers and wholly distributed by retailer’s stores. PLBs provide a differentiation point while it leads to higher profitability as well contributes to higher level of store loyalty (McNeill and Wyeth, 2011; do Vale and Matos, 2017). PLBs have greater level of penetration with food retailers since it is crucial to maintain loyalty and increase store traffic in the intense competitive environment (Hartmann et al., 2015; Konuk, 2020). Private-label segment of consumers have acquired greater attention and has materialised as a crucial phenomenon in marketing domain (Konuk, 2020; Rubio et al., 2017). For instance, Avenue Supermarkets Limited which is one of the most prominent retailers in India, successfully manages PLB such as D Mart Premia, D Mart Minimax, and D Homes. PLBs ensure that retail stores creates unique store image and engages its customers on a higher level (Konuk, 2020).

The objective here is to investigate the CRM purchase intention for private label products. There is hardly any CRM literature in the public purview which reflects the CRM purchase intention for private label products. Till date, we have found only one study in the public domain which investigates CRM linked private label products (Thomas et al., 2022) but it is directed toward examining donation intentions and not CRM purchase intentions. Previous literature has barely looked into CRM purchase intentions of private label products which makes this study unique. Therefore, absence of empirical studies in this realm provides the validation for our study which explicitly investigates CRM purchase intention in the context of private label products.

The rationale of this study comes from the fact that PLBs share had increased in the first two quarters of 2020 according to the Neilson's report wherein the private label product share increased from 5% to 3.5% with substantial contribution coming from packaged food category product (Tandon, 2020b). Although the growth of PLBs was substantial, the quality perception and trustworthiness is largely lower when compared to national brands (McNeill and Wyeth, 2011). CRM studies have majorly concentrated on national brands which leads to the paucity in CRM literature linked to PLBs (Thomas et al., 2020). Our study is a response to the call for research by Thomas et al. (2022) which warrants for further investigation on the behavioural intention towards CRM linked PLBs. Also, recent research indicates consumer trust in private label food product category plays a crucial role (Konuk, 2020). Numerous studies have accentuated the eminent role of trust in a PLBs (Thomas et al., 2022; Konuk, 2020; Perrini et al., 2010). The research question for this study constitutes the following

- a What are the factors that influence the trust in PLBs?
- b Does the CRM consumer trust PLB?
- c Does the trust in PLB impact the CRM purchase intention?
- d Does brand social value moderate the relationship between trust and CRM purchase intention?

Henceforward, the predominant objective of our study is to examine the impact of manufacturer brand quality, firm motives and perceived risk on trust in PLB and its consequential impact on CRM purchase intention. Moreover, our research objective comprises the investigation of the moderating role of brand social value on trust in PLBs and CRM purchase intention. The study is novel in the sense that it would provide insights on private labels in dairy segment which would be the first study of its kind in emerging Indian market context. The results of this study could be exercised by CRM managers, retailers and advertising executives to conceive effectual CRM promotional strategies and also support private label retailers to run the promotions of specific products in packaged food category. The rest of the paper constitutes review of literature, research methodology, discussion and managerial implications alongside future scope and limitation of this study.

## **2 Review of literature and hypothesis development**

CRM is one of major forms of CSR promotional strategy where an organisation partners with a non-profit and the products are sold with a certain percentage of product proceeds

going towards a specific cause (Vrontis et al., 2020). Previous research has investigated CSR strategy and its relationship towards impacting behavioural intentions (Dang et al., 2020). Hosmer (1995, p.399) defines to be “the expectation of ethically justifiable behaviour.” Past research has validated trust in CRM domain to examine intention to purchase products (Konuk, 2020; Hartmann et al., 2015) and investigate behaviour intentions (Barone et al., 2000). The academic literature on CRM majorly concentrates on evaluation of national brands (Kureshi and Thomas, 2020), whereas empirical insights on private-label CRM brands is scarce. Moreover, when we compare with national brands, the trust towards PLBs has been considerably low (McNeill and Wyeth, 2011). To the best of our knowledge, there is barely any study which investigates PLBs in the context of CRM purchase intention. Hence, the objective of this study is to examine the effect of manufacturer brand quality, firm motives and perceived risk on trust in PLB and its consequent influence on CRM purchase intention of PLBs. Therefore, there is utmost need to fill up the research gaps in the extant CRM literature which justifies the research objectives of this study. The literature review section here helps us in getting comprehensive insight of previous research undertaken in this area and further demonstrates the need for this study. In the first stage, we have initially carried out the literature review of CRM and PLBs followed by factors influencing trust toward PLB (manufacturer brand quality, firm motive, and perceived risk). In the next stage, we have carried out literature review of CRM purchase intention and brand social value. To put this into perspective, we have accordingly formulated the hypothesis based on review of literature on the road to fulfil the research objectives.

## 2.1 CRM and PLBs

Kotler and Lee (2005) defined CRM as a “donating a percentage of revenues to a specific cause based on the revenue occurring during the announced period of support.” CRM is one of the variants of CSR which helps the organisations to meet the larger objectives related to promotion and societal benefit (Thomas and Jadeja, 2021). Adkins (2005) in their book assert that CRM is an interplay between consumer, company and charity which works by contributing to a charity (social cause) from the purchase proceeds of any company’s product bought by the consumer. Kureshi and Thomas (2020) observe that Indian organisations are adopting CRM for developing long-term relationship with stakeholders. Thomas et al. (2022) assert that CRM literature from emerging markets such as India concentrate more on national brands and less on PLBs. Bodur et al. (2016) suggest that studies addressing CRM related to ethical attribute associated with private-label brands have been limited which requires call for further investigations. Recently, Thomas et al. (2022) in their study found that general trust in CRM by itself will not transform into fostering intentions to donate for CRM linked PLBs and corroborates the role of trust in retailers’ campaigns in amplifying donation intentions towards non-profit organisations. Thomas et al. (2022) is the only study found by us in the public domain which investigates about CRM linked PLBs but again it does not investigate the CRM purchase intention which in turn proves the importance of our research study.

## 2.2 *Manufacturer brand quality*

Zeithaml (1988, p.3) suggests that perceived brand quality represents “the consumer’s judgement about a product’s overall excellence or superiority.” Diallo and Seck (2018) observe that consumers have relied on cues to assess a product/brand. Jacoby et al. (1971) suggest that quality of the brand depends upon the evaluation of consumers. Trust is outlined as “the expectation of ethically justifiable behavior” [Hosmer, (1995), p.399] and in the CRM context, trust is researched to investigate behavioral intentions positively (Hartmann et al., 2015; Konuk, 2020; Rubio et al., 2017; Konuk, 2020). Recently, Thomas and Jadeja (2021) have determined the crucial role of trust impacting donation intentions from a CRM perspective. Konuk (2020) found that manufacturers brand quality has a considerable impact on trust towards PLBs but again this was not examined in the emerging market context. McNeill and Wyeth (2011) have compared national as well as PLBs and have found that the trustworthiness of consumers have been considerably low for PLBs, especially food products. In addition, Konuk (2020) observe that scandals related to food product consumption have activated customer’s stressing on food quality. The rationale for this study comes from the fact that consumers are sceptical about product quality (Konuk, 2020) and prior studies have indicated private label products evoking lower quality pricing linkages and thereby consumers believing that they are designed for low income households (Garretson et al., 2002; Kumar and Steenkamp, 2007). Therefore, grounded on the above premises, we articulate the following hypothesis:

H1 Higher manufacturer brand quality leads to higher trust toward PLB.

## 2.3 *Firm motive*

Firm motive is defined as ‘the perceived reason exercising approaches like rhetorical or guilt appeals’ (Campbell and Kirmani, 2008). Webb and Mohr (1998) have suggested that CRM campaign participative intentions might be at reduced level due to customers promoting implications of firm serving compared to other serving motives. Past research has indicated that CRM activities undertaken invite negative publicity which makes it imperative to investigate the motives of the firm due to the suspicious mindset of the consumer (Rifon et al., 2004). In contrast, past research in the CRM context has highlighted that CRM initiatives lead to favourable outcomes when it comes to firm motive recognition (Foreh and Grier, 2003). Past studies have indicated that when it comes to firm motives, the CRM campaigns designed by organisations might be higher proclivity towards profit and lesser about philanthropy (Folse et al., 2010; Bhat et al., 2022). Kuo and Rice (2015) observe that “while conceptual congruence causes perceptions of firm motives to become more positive, perceptual congruence appears to have a fluency-like positive effect when encountered.”

Thomas and Jadeja (2021) suggest from CRM perspective that there has been significant upsurge in the scepticism level of consumers who lack trust in the marketer’s actions. Up until our present research, the relationship of firm motive and trust towards CRM linked PLB was relatively unknown (Folse et al., 2010). Hence, we articulate the following hypothesis:

H2 There is a significant relationship between firm motive and trust towards PLB.

## 2.4 *Perceived risk*

Rubio et al. (2014, p.290) defines perceived risk as “the expectation of certain results or events that may occur and that are negative or suspect.” In the consumer decision making during purchases, there is always some amount of risk that is taken for a preferred product (Konuk, 2020). Researchers have also abstracted perceived risk generating when “consumers facing products or services they are not certain of because of some kind of expected loss in mind” [Wu et al., (2011), p.31]. Past studies have shown that private label products have been subjected to greater perceived risk when matched to national brands (Liljander et al., 2009). Bouncken (2000) indicated that trust has relation with risk as well as uncertainty whereas Morgan and Hunt (1994) established a negative association between uncertainty and trust. Similarly, research has indicated that private label products are less preferred than manufacturer brand thereby leading to decreased perceived risk (Semeijn et al., 2004). Past study has found that higher level of trust negatively diminishes perceived risk (Marriott and Williams, 2018). We argue that trust in PLBs would lead to decrease in customer’s perceived risk. Henceforth, grounded on the above argument, we propose the following hypothesis:

H3 There is a significant relationship between perceived risk and trust towards PLB.

## 2.5 *Trust toward PLB*

Trust has been defined to be “a group of beliefs held by a person derived from his or her perceptions about certain attributes; in marketing this involves the products or services, and the establishment where they are bought and sold” [Rubio et al., (2017), p.359]. The trust construct has been a well-researched domain when employed for comprehending consumers’ purchase intentions. Trust towards the brand is defined as “the willingness of the average consumer to rely on the ability of the brand to perform its stated function” [Chaudhuri and Holbrook, (2001), p.82]. Morgan and Hunt (1994, p.23) have further defined trust as “existing when one party has confidence in an exchange partner’s reliability and integrity.” In the context of our study, the relationship between trust and PLBs has been established by Konuk (2018) but this study was not conducted in the CRM domain. Therefore, we contend that as the customers are not assured regarding the quality of private label products and the trust is at low level, there are chances that the CRM purchase intentions might differ.

## 2.6 *CRM purchase intention*

CRM purchase intentions have been widely measured in different context (Hou et al., 2008; Thomas et al., 2021; Chang and Cheng, 2015) but seldom has it been examined in the context of private label products. Prior research has established that lower level of trust would negatively impact CRM purchase intentions (Barone et al., 2000) and thus, impact the outcomes of CRM activities undertaken by the company. Similarly, Manuel et al. (2012) have observed that low levels of trust would eventually lead to low level of purchase intention. Additionally, Singh et al. (2009) had noted from CRM perspective that reduced level of knowledge and trust would negatively impact intentions to purchase CRM products. The purchase intention for CRM linked private label products has seldom been investigated and no empirical evidence has been found in the public domain. There

has been a considerable rise of distrust levels when it comes to CRM activities in the Indian context (Thomas and Kureshi, 2020) and private labels have been subjected to greater risk when compared to national brands (Liljander et al., 2009). Hence, comes our rationale for investigation that such a situation might eventually impact the CRM purchase intentions. Therefore, we propose the following hypothesis:

H4 Higher trust toward PLB leads to higher CRM purchase intention.

### *2.7 Brand social value*

Erdem and Swait (1998) have suggested that brand credibility could be regarded as a crucial signalling factor when it comes to customer evaluations of brands. Erdem and Swait (2004) in their research highlight the crucial role of credibility of brands which results due to high perceived quality, low perceived risks, and greater commitment level of consumers for the brand. Rust et al. (2004) asserts that the brand value is deliberated to be highly individualised. Hence, studies are required which would investigate the consumer brand social value. Brand social value has been investigated earlier in the context of foreign brand versus local brand (Zhou et al., 2010). The rationale for adopting this construct (brand social value) for our study was due to fact that it had seldom been studied by scholars whether in the context of CRM associated private label products, brand social value would moderate trust towards PLBs and CRM purchase intention. Moreover, CRM reactions from consumer differs when it is centred on consumer value systems (Bigne-Alcaniz et al., 2009). Pearce (2013) noted that consumers' ethical judiciousness and decision-making in a commercial setting is an outcome of collaborative synthesis of their values. It was reasonable to assume the moderating role of brand social value her due to lack of empirical evidence in this domain. Henceforth, centred on the above argument, we propose the following hypothesis:

H5 Brand social value positively moderates the relationship between trust towards private labels and CRM purchase intention.

## **3 Research methodology**

### *3.1 Sampling technique*

The sampling technique embraced for this research was non-probability convenience sampling technique. This sampling technique was used due to budget as well as time constraints and such technique is considered to be the best sampling technique looking at the research objectives set for this study. Moreover, the non-probability convenience sampling technique is adopted by researchers when the sample is acquired from a group of respondents who are easily accessible for survey such as consumers standing near a mall or shopping centre (Malhotra et al., 2017).

### *3.2 Pre-testing*

The structured questionnaire designed for this survey was pre-tested before finalising it for the survey. The pre-testing of the questionnaire was carried out with 28 respondents who were grocery shoppers and the questionnaire was appropriately modified created on

the outcomes of the pre-testing stage. Thus, the goal of this research was met by designing a structured questionnaire which supported in testing the hypothesis framed earlier for this study.

### *3.3 Selection of the product*

Neilson report 2020 observed that the private labels share in the Indian retail market have shown an increase from 5% to from 3.5 percent with a dominant share going to the packaged foods category (Tandon, 2020b). Hence, the private label packaged food category was chosen for pre-testing. The pre-testing was carried out on 11 private labels packaged food category products where private label penetration was higher (frozen foods, dairy product, cooking sauces, baking products, beverages, ready to cook, noodles/pasta, ketchup/spreads, chocolates/sweets, breakfast cereals, and jams/honey) and the highest mean was acquired for dairy product (cow ghee) which was ultimately chosen for the study.

### *3.4 Selection of sample*

The respondents were selected from outside a grocery retail outlet (supermarket) located in the urban area of Mehsana District. The willingness of the respondents was taken before they were given the questionnaire for responding. The respondents were explained the meaning of the term – ‘CRM’ and shown the advertisement of a dairy product (cow ghee) on the purchase of which a percentage would go towards a social cause. The CRM advertisement was showed to the respondents about an imaginary retail grocery store to get rid of any prior existing prejudice of any outlet which the respondents shops on mundane basis.

### *3.5 Selection of the cause*

The social cause selected in the CRM advertisement was associated to health based on the findings in the Indian context where health and education were the most used CRM causes by Indian marketers (Thomas and Jadeja, 2021; Kureshi and Thomas, 2014). Past research has asserted that health and education are among the top-most causes found to be adopted by 142 Indian organisations (Kureshi and Thomas, 2016).

### *3.6 Research method*

There were a total of 600 questionnaires filled up in the initial stage before eliminating the incomplete questionnaires. There were 64 questionnaires which were eliminated due to missing response for few questions and lastly, dataset of 536 questionnaires were confirmed for next stage of further data analysis. Structural equation modelling technique was utilised with the support of IBM-SPSS-AMOS 22. Structural equation modelling technique was used to measure the interactive relation of latent and observed variables. This technique further supports in exploring the linear causal relationship amongst variables alongside assessing the measurement error. Based on the recommendations of Bollen and Long (1993), analysis of a moment structures was utilised in the subsequent stages. Hair et al. (2010) approach was applied to increase the validity as well as reliability for this study.

### 3.7 *Measurement of constructs*

Six constructs were measured for our study through structured questionnaire

- a manufacturer's brand quality
- b firm motive
- c perceived risk
- d trust toward PLB
- e brand social value
- f CRM purchase intention.

Table 2 provides the details of all constructs along with the items used for this study. In this study, all items for constructs were determined on seven-point scale extending from strongly disagree to strongly agree. Manufacturer's brand quality was taken from Bao et al. (2011). Likert differential scale was followed to determine three items like "this manufacturer brand is of high quality." Perceived risk was embraced from Mieres et al. (2006). Likert scale is followed to assess items such as "I am afraid that this private label product damages my health." Firm motive is modified from Szykman et al. (2004). Items such as 'impure vs. pure' and 'uninvolved vs. involved' were measured on semantic differential scale. Trust in PLB was modified from Chaudhuri and Holbrook (2001). Likert scale measurement was done on items such as 'this is an honest PLB'. CRM purchase intention' was modified from Hou et al. (2008) plus Likert scale measurement is done for items such as "I would be willing to pay a higher price for a product from a firm which campaigns for a cause than a product of a firm which does not." Brand social value was adjusted from Sweeney and Soutar (2001) and Zhou et al. (2010). Likert scale measurement was done for items such as "this brand would make a good impression on other people."

## 4 **Results**

The major goal of our study is to investigate CRM purchase intention toward PLB by examining manufacturer brand quality, firm motives and perceived risk. The CRM purchase intention for PLB in the emerging context is the differentiating point for our study. Our sample constitutes 536 shoppers who were randomly selected from a retail outlet positioned in Mehsana City located in the state of Gujarat (one of the major developed states in India). Mehsana is known for its prominent Dudhsagar dairy outlet which is one of the largest dairy outlet in Asia. Table 1 echoes demographics of the respondents considered for this research. The survey data was gathered by exercising convenience sampling technique with approximately 50% were male respondents and 50% were female respondents. The majority of the consumers who responded were having age lesser than 45 years of age (66%) and the qualification level represented a healthy rate of post-graduates (47%). Besides, bulk of the respondents fitted in the upper class middle income section (37%).

**Table 1** Demographic profile of respondents (N = 536)

	<i>Frequency</i>	<i>%</i>
Gender		
Male	272	50.75
Female	264	49.25
Age		
18–30	151	28.17
31–45	201	37.50
46–60	127	23.69
>60	57	10.63
Education		
School	61	11.38
Graduate	156	29.10
Post-graduate	253	47.20
Professional	66	12.31
Income class		
Lower income class	107	19.96
Middle income class	119	22.20
Upper middle income class	196	36.57
Upper income class	61	11.38
Ultra high income class	53	9.89

#### 4.1 *Measurement model outcomes*

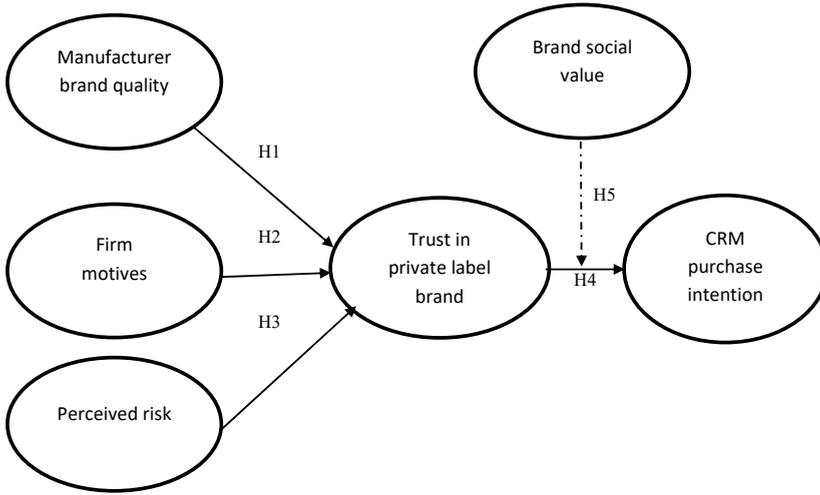
The confirmatory factor analysis (CFA) was undertaken in the initial stages of SEM to assess the measurement model. Two item (pr4 and fm6) was removed during the CFA stage due to high modification index values. The validity was ascertained by attaining high-level factor loadings (highly significant –  $p < 0.001$ ) linked to constructs higher than 0.7 (cut-off value  $> 0.5$ ). Subsequently, the support for convergent validity is determined ( $AVE > 0.5$ ; Table 2). Based on composite reliability value greater than 0.6 and Cronbach's value greater than 0.7, the internal consistency of the model was verified and was observed as acceptable as seen in Table 2. Likewise, grounded on the recommendations offered by Hair et al. (1995), discriminant validity (obtained less than square root of AVE score), was salvaged amid the five latent factors alongside correlations with latent corresponding factors (please see Table 3). The common method bias (CMB) for this study was assessed. According to Podsakoff and Organ (1986), the existence of CMB jeopardises the validity of data, making it the most significant pre-check-in of any research study. CMB was tested using Harman's (1976) single factor test to assess whether a single component can account for the entire variation. The variance of a single factor model (using EFA) was placed at 41.07%, which indicates that no CMB exists in the data. The CFA ( $\chi^2/df$ : 3.814) realised an sufficient fit by way of the values for the CFI (0.947), NFI (0.930), IFI (0.947) and TLI (0.938) are discovered to be beyond 0.90 and for RMSEA (0.073) remained below 0.8 (Bentler, 1992).

**Table 2** Construct, Items, convergent validity and reliability

<i>Construct and items</i>	<i>AVE</i>	<i>Composite reliability</i>	<i>Std. factor loadings</i>
<i>Manufacturer's brand quality [adapted from Bao et al. (2011)]</i>	0.917	0.807	0.925
This manufacturer brand is of high quality			0.969
This is a superior manufacturer brand			0.966
This manufacturer brand is of very good quality			0.741
<i>Perceived risk [adapted from Mieres et al. (2006)]</i>	0.809	0.599	0.816
I am afraid that this private label product damages my health			0.852
I am afraid that this private label product may cause some physical harm			0.802
Buying this product is a waste of money			0.654
<i>Firm motives [adapted from Szykman et al. (2004)]</i>	0.920	0.701	0.921
Which words below would you most likely use to describe firm's reasons for becoming involved in the charitable cause?			
Impure/pure			0.888
Selfish/unselfish			0.811
Caring/uncaring			0.876
Self-serving/society serving			0.852
Uninvolved/involved			0.751
<i>Trust in private label brand [modified from Chaudhuri and Holbrook (2001)]</i>	0.928	0.767	0.929
I trust this private label brand			0.862
I rely on this private label brand			0.943
This is an honest private label brand			0.795
This private label brand is safe			0.896
<i>CRM purchase intention (Hou et al., 2008)</i>	0.935	0.708	0.935
I am eager to learn more about this product which is related to a campaign for a cause			0.829
I would be willing to pay a higher price for a product from a firm which campaigns for a cause than a product of a firm which does not			0.897
I am likely to participate in a campaign for a cause by purchasing the product			0.867
I would be willing to influence others to purchase this cause-related product			0.788
I would be willing to purchase this cause-related product			0.926
I would consider purchasing from this firm which donates to a cause in order to help it			0.725

Notes: *Measurement model fit indexes*:  $\chi^2/df = 682.694/179 = 3.814$ ; CFI = 0.947; NFI = 0.930; TLI = 0.938; IFI = 0.947; RMSEA = 0.073.

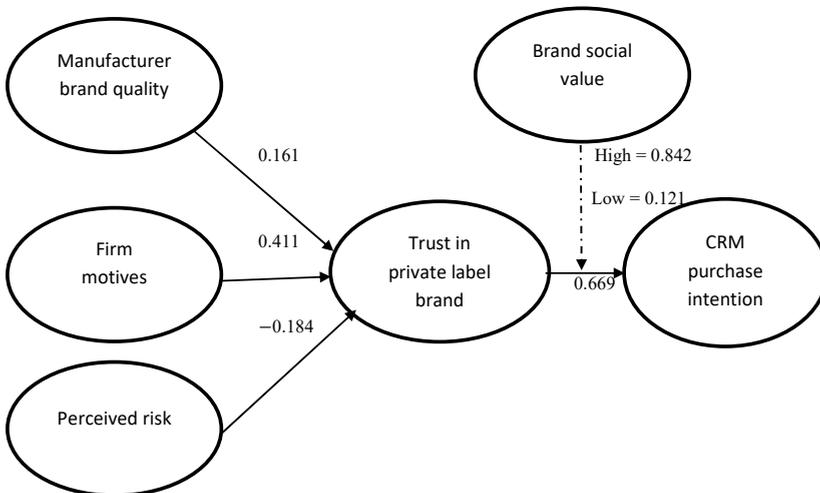
**Figure 1** Proposed research model



4.2 Structural equation model outcomes

We verified the hypothesised structural model in the later phase as seen in Figure 2. The results revealed that manufacturer brand quality has a positive effect on trust in PLB ( $\beta = 0.161, t = 3.558, p < 0.001$ ), reinforcing the support for H1. Structural model showed adequate fit and coefficient of the model representing higher significance. Correspondingly, H2 is established such that firm motive is uncovered to be positively associated with trust in PLBs ( $\beta = 0.411, t = 8.918, p < 0.001$ ). Whereas, perceived risk was found negatively associated to trust in PLBs, hence upholding H3 ( $\beta = -0.184, t = 3.979, p < 0.001$ ). Finally, H4 corroborates that trust in PLB has positive effect on CRM purchase intentions ( $\beta = 0.669, t = 15.498, p < 0.001$ ).

**Figure 2** Structural equation model



**Table 3** Discriminant validity

	<i>CRM purchase intention</i>	<i>Firm motive</i>	<i>Trust toward private label brand</i>	<i>Manufacturer brand quality</i>	<i>Perceived risk</i>
CRM purchase intention	0.841				
Firm motive	0.345***	0.837			
Trust toward private label brand	0.669***	0.537***	0.876		
Manufacturer brand quality	0.273***	0.456***	0.418***	0.898	
Perceived risk	-0.273***	-0.277***	-0.355***	-0.374***	0.774

Note: \*\*\*p < 0.001.

### 4.3 Moderating effect of brand social value

MGA was run in AMOS to ascertain the moderating role of brand social value on trust in PLB and CRM purchase intention. The six brand social value items adopted were totalled and averaged to acquire a composite brand social value score. In the next stage, the sample data was apportioned into sub-groups with a brand social value mean score of 5.58. Both the groups – high brand social value group (n = 259) and low brand social value group (n = 277) were finalised. The beta weights were measured and positive-significant relationship was established amongst trust in PLB and CRM purchase intention ( $\beta = 0.121$ ,  $p = 0.005$ ) for low brand social value. Likewise, positive – significant association between trust in PLB and CRM purchase intention was established on behalf of high brand social value ( $\beta = 0.842$ ,  $p < 0.001$ ). There is statistical significant difference in the standardised beta weigh of association between trust in PLB and CRM purchase intention for both the model (CMIN = 5.091,  $df = 1$ ,  $p = 0.024$ ). The positive relation of trust in PLB on CRM purchase intention stood highly significant for high brand social value group when matched with low brand social value group. Thus, respondents belonging to high brand social value group remained highly probable to purchase intention to CRM linked PLB when compared to respondents belonging to low brand social value group. Therefore, we found evidence and support for H5.

## 5 Discussion

The results of this research established that manufacturer brand quality, firm motives and perceived risk have a substantial impact on trust in PLBs. The results are similar to the findings of Konuk (2020) although our study is from CRM perspective. The findings indicated that manufacturers brand quality had a positive impact on trust towards PLB which points towards the fact that the consumers would compare the manufacturers brand quality with the national brands prior to private label purchase. The higher level of manufacturer's brand quality would led to the increase in the trust towards PLBs during the purchase situation. The finding of our study would guide retailers to team up with high quality manufacturers of food who would provide better private label products, thereby having higher level of trustworthiness while attracting more grocery shoppers to

shop at the retail outlet. The findings corroborated that firm motives has a positive influence on trust towards PLB which leads us to conclude that consumers would trust towards private label products if they consider the firm motives to contemplate societal values. The findings of our study is in line with the research outcomes of Thomas et al. (2021) which concentrated on Indian pharmaceutical companies and CRM linked pharmacy products. In the next stage, the findings of this study indicate that perceived risk had negative and significant impact on trust towards private label products. Our finding is worth noting because past research shows that private label products are considered of lower quality and riskier when compared to national brands (Mieres et al., 2006). The results of our study are in line with Rubio et al. (2014). This piece of finding related to perceived risk is noteworthy both for manufacturers and retailers as it becomes crucial to ensure that they reduce the risk levels attached to private label products (Konuk, 2020).

In the next stage, our study established that the trust towards PLBs has a positive impact on CRM purchase intention. This is a motivating result for emerging markets like India where low level of trust impacts the overall organisational engagement in CRM activities (Patel et al., 2017), in so doing, causing distrust (Thomas and Jadeja, 2021; Thomas and Pathak, 2018). Although prior studies have established the positive role of trust in conventional CRM products, our finding has established the same in case of CRM private label products, which is similar to the finding of Thomas et al. (2022). Besides, our study established the positive moderating role of brand social value on trust in PLBs and CRM purchase intention. This study is the first study to conceptualise the moderating effect of brand social value in the context of CRM linked private label product.

Our empirical investigation has bridged the research gap in CRM private label literature found in the public domain so far by extending the current knowledge on PLBs. Our study is a novel attempt to throw some light on particular segment (dairy segment) of private label product category by developing a conceptual framework to illustrate the pertinent relationships. Our study further provides strong relationship of moderation in the proposed model which provides a new perspective in the domain of CRM linked private label offerings. The moderating relationship would be valuable insight for the CRM marketers and retailers in leveraging brand value and harnessing consumers engaging in CRM activities. Retailers dealing with dairy products could infer to the inputs derived from the study as this study has noteworthy managerial implications for dairy food manufacturers and retailers.

## **6 Conclusions**

Under the sunshade of CSR, CRM has been most sought after promotional strategy by marketers to engage customers by integrating with a social cause from the consumer purchase proceeds. CRM promotional strategies have been one of the major strategies adopted by Indian marketers as well as retailers and previous research has shown evidence regarding the deep penetration of CRM initiatives among Indian organisations (Thomas and Jadeja, 2021). The rise in distrust levels among CRM consumers in the emerging markets is alarming and marketers need to have comprehensive insights on the drivers of consumer purchase intention (Thomas and Kureshi, 2020). Moreover, private labels have been exposed to larger level of risk when compared to national brands (Liljander et al., 2009) which warrants methodical inquiry into purchase intentions of

CRM linked private label products. Henceforth, to put this into perspective, our study positively established and validated the relationship of trust and CRM purchase intention toward PLBs by examining the role of manufacturer brand quality, firm motives as well as perceived risk and further confirmed the moderating role of brand social value.

## **7 Theoretical and managerial implications**

This study offers theoretical and managerial implications which are worth noting. The extant CRM literature concentrated on evaluation of national brand (Kureshi and Thomas, 2020) with seldom focus on PLB. The academic literature revealed that Thomas et al. (2022) was the only study in the public domain which concentrated on CRM linked private label products but again the major focus was donation intentions and not purchase intentions. In terms of theoretical contribution, our research provided for the first time empirical evidence from emerging market perspective on purchase intention of PLBs associated with CRM, thus enriching the CRM literature. Retailers have been trying hard to engage customers to buy PLBs due to higher margins. In terms of managerial contribution, this study would help grocery retailers to manage PLBs by successfully associating it with CRM strategy by building more trust towards PLBs. Likewise, our findings would be beneficial for Indian retailers who would have to ensure that firm motives would be virtuous in the eyes of consumer and our findings would be more suitable in the times of ever-increasing food scandals. This would turn out to be a remarkable theoretical contribution when it comes to academic literature related to CRM linked private label products. Our study is linked to private label dairy product wherein those purchasing dairy products who have high level of trust towards PLBs would have a favourable CRM purchase intention. From an emerging perspective, Indian food retailers dealing in dairy PLBs could use CRM promotional tactics to engage grocery shoppers who trust PLBs to ultimately acquire higher purchase intentions.

These findings related to how consumers value products would be relevant for emerging market food retailers, wherein they would get an opportunity to connect to the right audience by taking into account the outcomes of this study. From a private label retailer's perspective, understanding the process of trust and behavioural intentions would help them to attract more consumers and gain competitive advantage with an effective CRM strategy. Henceforth, the findings of this study could be exercised by CRM managers, retailers and advertising executives to conceive effectual CRM promotional strategies and also support private label retailers to run the promotions of specific products in packaged food category.

## **8 Limitations and future scope**

This study has got drawbacks which are covered in this segment alongside the future scope of the research. This study adopted the convenience sampling technique which has got its own limitation due to time and budget constraints. Again, this study was undertaken in Mehsana District of Northern state of India. Hence, it will be hard to take a broad view of the results to entire India. This study measured the constructs in the context of packaged food category, especially dairy product. Future studies could take any other

category in private label segment which could throw more behavioural insights into the CRM linked private label product.

Moreover, there were other elements impacting trust on PLBs such as pricing which can be included and various private label segments based on price could be examined further in future studies. The private label fashion segment could be considered as it is growing as one of the biggest sector in the private label segment (Tandon, 2020a). Future research could also be carried out in the online private label segment for further insights. This is due to the fact that in the Indian context there is considerable rise in the online purchases (Amarullah, 2021; Sunildro et al., 2021). Additionally, future research could examine different private label shoppers into heavy segment, medium segment and low segment shoppers (Ailawadi et al., 2008) and thereby investigate the impact of the varied segments on CRM purchase intention.

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