



## When trust, experience and attitude towards private brand become important to gender

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### Abstract

The development of customer experience theory in the field of retailing has drawn a lot of attention. One of the developments areas is related to the relationship between customer experience and brand. This study aims to contribute in the explanation of the relationship between private brand trust, private brand experience, private brand attitude and repurchase intention with multigroup analysis of gender. The hypotheses proposed in this research tested with 100 respondents consisting of 50 women and 50 men. The approach used is variance based partial least square structural equation modelling (PLS-SEM). We employed a multi-group approach using two subsamples consists of man and woman. Our finding indicates that there is no difference between men and women in all hypotheses proposed. Another findings are private brand experience influenced private brand trust and repurchase intention but no private brand attitude. More over private brand trust influenced private brand attitude and purchase intention. Finally, private brand attitude affected repurchase intention.

**Keywords:** Trust, Experience, Attitude, and Purchase Intention

### Introduction

Customer experience has becoming focus for researchers and practitioners in the service sector (McColl-Kennedy *et al.*, 2015) <sup>[44]</sup>. Understanding the customer experience is important for the company. It is because of the interaction between the company through various channels and media (Lemon & Verhoef, 2016) <sup>[39]</sup>. In Current time, customer experience has been applied in the company vision and mission (Verhoef *et al.*, 2009) <sup>[63]</sup>. As an example in Starbucks (Michelli, 2007) and IBM (Badgett *et al.*, 2007). Based on this, customer experience framework has been developed in the retailing area (Grewal *et al.*, 2009; Puccinelli *et al.*, 2009; Verhoef *et al.*, 2009) <sup>[22, 51, 63]</sup>. One of the framework has been related to the retail brand sector (Verhoef *et al.*, 2009) <sup>[63]</sup>.

One of the development carried out in the retail brand field is the development of measurement scales for brand experience (Brakus *et al.*, 2009) <sup>[7]</sup>. Previous research has explained the relationship between the e-tail brand experience on brand trust and brand loyalty. The research shows that men are more loyal to e-tail brand if they receive a positive e-tail brand experience (Khan & Rahman, 2016) <sup>[34]</sup>. In addition, private brand trust has been proven to affect private brand experience and private brand loyalty (Lombart & Louis, 2016) <sup>[41]</sup>. More over customer experience has been influenced website attitudes and purchase intention (Hwang *et al.*, 2011) <sup>[30]</sup>. Regarding brand experience, there is exists the relationship between brand experience and attitude toward brand and purchase intention (Ebrahim *et al.*, 2016) <sup>[18]</sup>. However, there are lack studies that explain the absence of the relationship between brand experience and attitude toward brand (Nayeem *et al.*, 2019) <sup>[50]</sup>. So, this another research needs to be re-examined in different context. Furthermore, several studies about brand experience have been explained the relationship between brand experience with brand emotion and brand equity, word of mouth (Klein *et al.*, 2016) <sup>[36]</sup>, brand engagement (Merrilees, 2016) <sup>[45]</sup>, and brand trust (Kim *et al.*, 2018) <sup>[35]</sup> and gender (Deshwal, 2016; Khan & Rahman, 2016) <sup>[15, 34]</sup>. However, based on the literature study conducted, there is still less research that explains the brand experience the related to private brand for retailers. In addition, this research is also deepened by dividing into two based gender groups based on the research from (Deshwal, 2016; Khan & Rahman, 2016) <sup>[15, 34]</sup>.

Therefore, this study aim to explain the relationship between brand experience, trust, attitude, purchase intention in the context of private brand retailer in Indonesia using multigroup analysis with gender as the moderating variable.

## Literature Review

### Brand Trust

Trust has contributed to the success of the relationship between company and customer because of its ability to increase cooperative behavior Furthermore trust can be seen as an expectations of other parties behavior in a transaction, which focus on the contextual factors that enhance the maintenance and development of trust itself (Lewicki & Bunker, 1995) <sup>[40]</sup>. Trust is important for building long-term interactions between companies and customers (Kenning, 2008) <sup>[32]</sup>.

Meanwhile, brand trust is defined as feeling of security that a customers has in their interaction with the brand, which is based on the perception that the brand is reliable and is responsible for the interest and welfare of the customer (Ha & Perks, 2005) <sup>[23]</sup>. Another definition is a feeling security that is owned by customers when interacting with a brand on the perception that the brand is reliable and responsible for the interests welfare of customers (Ballester, 2014; Huang, 2017) <sup>[4, 28]</sup>. Brand trust is the result of past experience with the brand, where it is associated with brand loyalty (Delgado-Ballester & Munuera-Alemán, 2005) <sup>[49]</sup>.

Several studies on showed that brand trust is the result of past experiences with positively associated with customer loyalty (Delgado-Ballester & Munuera-Alemán, 2005; Huang, 2017) <sup>[4, 28]</sup>. In addition, brand experience is known as meditating brand trust to brand loyalty (Khan & Rahman, 2016) <sup>[34]</sup>. Moreover, brand trust has been influenced attitude toward brand (Lombart & Louis, 2016) <sup>[41]</sup>, purchase loyalty, and attitudinal loyalty (Holbrook, 2012) <sup>[11]</sup>.

### Brand Experience

Understanding the customer experience and the customer journey from time to time is important for the company, because customers interact with the company through various touch points on various channels and media, and customer experience nowadays is more social (Lemon & Verhoef, 2016) <sup>[39]</sup>. Customer experience come from the interactions between customers and products, companies, parts of the organization that trigger a reaction (Verhoef *et al.*, 2009) <sup>[39]</sup>. Customer experience is usually defined as a holistic in nature, involving customer responses to interactions that occur either directly or indirectly with customers cognitively, affective, emotional, social, and physical, through various touch points in the entire customer journey (Bolton *et al.*, 2014) <sup>[6]</sup>.

Brand experience is the sensation, feeling, cognition, and response to behavior related to stimuli produced by the brand or parts of the brand such as design, identity, packaging, communication, and its environment (Brakus *et al.*, 2009) <sup>[7]</sup>. Brand experience, when viewed from the customer's point of view is the customers' perception of their experiences with the brand (Ding & Tseng, 2015) <sup>[16]</sup>. Brand experience can be obtained through various touchpoints when customers search for, evaluate, buy, consume, or receive services after making a purchase (Schmitt, 2009) <sup>[59]</sup>.

Brand experience affects customer satisfaction, customer loyalty, and brand personality (Brakus *et al.*, 2009) <sup>[7]</sup>. Meanwhile, a research from (Ding & Tseng, 2015) <sup>[16]</sup>

explains the influence of brand experience on brand awareness, hedonic emotion and perceived quality (Lee & Jeong, 2017) <sup>[38]</sup>. Then further research explains the relationship between experience and brand preference (Ebrahim *et al.*, 2016) <sup>[18]</sup> and brand credibility (Nayeem *et al.*, 2019) <sup>[50]</sup>.

### Brand Attitude

Brand attitude explains the response of the customer to an exposure of the story of a brand, where customers who are exposed to the story will tend to reconstruct their value system and beliefs in according to the story, influencing attitude towards the brand and the intention of their behavior (Lee & Jeong, 2017) <sup>[38]</sup>. Brand attitude is defined as an evaluation of the buyer's brand with respect for the expected capacity to deliver something relevant to the buyer's motives (Rossiter, 2014) <sup>[54]</sup>. The story of a brand affects the brand attitude of customers when the customer feels involved in the story (Chiu *et al.*, 2012) <sup>[13]</sup>. As a result being involved with the story, the customer will feel a high level of pleasure (Busselle & Bilandzic, 2009).

Brand attitude is influenced by variables such as authenticity, conciseness, reversal and humor, which are moderated by experiences with fund products, which ultimately affect purchase intention (Chiu *et al.*, 2012) <sup>[13]</sup>. Meanwhile, research from (Rossiter, 2014) <sup>[54]</sup> explains that there are 5 levels of brand attitude, namely reject, unaware, acceptable if on special, one of my several preferred brand, and my single preferred brand. Then the research explains the positive influence of e-WOM on social networking site on Facebook on brand attitude and purchase intention.

Research from (Vashist, 2018) <sup>[62]</sup> explains that in the context of advergaming, a low involvement product, subtle brand placement produces a better brand attitude than prominent brand placement, while for high involvement product, prominent brand placement produces a better brand attitude in comparison to subtle brand placement. Then related to the smartphone tribalism, (Taute *et al.*, 2017) <sup>[61]</sup> explained that brand tribalism affects brand pride which then affects brand attitude and purchase intention. Then related to the anthropomorphism, research from (Baksi & Panda, 2018) <sup>[3]</sup> explains that brand attitude moderates the relationship between anthropomorphism and brand consumer relationship.

### Purchase Intention

Purchase intention is the purchase process to buy a particular brands or product influenced by various factors the price of the product, design, packaging, product knowledge, quality, celebrity endorsements, and sometimes family relationship as well (Rashid Shafiq, 2011). Purchase intention is something that represents the consumer who have the possibility, will, plan, or are willing to buy a product or a service in the future where this increase in purchase intention means and increase of the possibility of purchase. Intention is different from attitude, attitude is summary evaluation while intention represents the motivation of the person in the sense of a conscious plan to exert effort to perform the behavior research from (Chiu *et al.*, 2012) <sup>[13]</sup> explains that brand attitude affects purchase intention. While research from (Kudeshia & Kumar, 2017) <sup>[37]</sup> explains that positive WOM and brand attitude affects purchase intention. Then research from (Ebrahim *et al.*, 2016) <sup>[18]</sup> explains that brand experience

and brand preference influence repurchase intention.

### Hypothesis

#### Effect of private brand experience on private brand trust

When a customer uses a brand, he/she will experience meetings with various touch points of the company. The touch includes the touch point from the company. One of the touch points is the brand from the company. For example, if the experience occurs in a affective way, namely feeling happy and joyful for the services provided, it will increase confidence in the company.

Customers experience an experience when a brand works where the input from the work builds trust (Ha & Perks, 2005) [23]. When customers receive relevant experiences, they feel confident of the ability of the brand to deliver promises, which builds trust in brand (Delgado-Ballester & Munuera-Alemán, 2005) [49]. Customers build trust in a brand is based on the experience with that brand (Ramaseshan & Stein, 2014) [52]. Good customer experience when interacting with the brands have positive influences towards customer trust (Khan & Rahman, 2016; Lee & Jeong, 2017) [34, 38].

H1: Private Brand Experience has a positive influence on Private Brand Trust.

#### Effect of private brand experience on private brand attitude

When customers shop and buy a private brand and they have positive experiences like pleasant experience, then the experience will form a good and positive attitude towards the brand. For example, a customer comes to a supermarket and buys bottled drinking water with a private brand label, but he/she experiences an unpleasant experience, such as difficulties to open the bottle cap. This will make customers have a negative attitude towards the private label.

Brand attitude is an evaluation that tends to stick to a brand that influences behavior (Spears & Singh, 2004) [60]. Customers make an assessment of a brand based on their experiences of the brand (Khan & Fatma, 2017) [34]. Several other studies explain that experiences with a brand have positive affects on the brand (Khan & Fatma, 2017; Zarantonello & Schmitt, 2013) [34, 68].

Research by (Ebrahim *et al.*, 2016) [18] which explains the relationship between brand experience and attitude toward brand and purchase intention. However, there are other studies that explain the absence of a relationship between brand experience and attitude toward brands (Nayeem *et al.*, 2019) [50]. Therefore, the following hypotheses are made:

H2: Private brand experience has a positive influence on private brand attitude.

#### Effect of private brand trust on private brand attitude

Customers have confidence in a private brand, of course comes from the input received from various sources like past experiences, exposure to advertisements or other sources. For example if a customer ever buy rice with a private brand label, and it turns out that the quality of the rice is good so customer have high trust in the private brand. So based on this trust the customer will build a positive attitude towards that brand.

Previous research has explained that there is a positive relationship between trust and attitude (Fadlilah *et al.*, 2019; Lombart & Louis, 2016) [19, 41]. The attitude of the customer is determined by trust generated by the shopping place (Jarvenpaa *et al.*, 2006) [31]. If customers believe in a store, it

has an impact on their attitude towards the store (Collins-Dodd & Lindley, 2003) [14]. Meanwhile, if customers who use the internet as the shopping medium, trust will still affect the customer's attitude towards the store where they buy (Wu *et al.*, 2017) [65]. Therefore, the following hypotheses are made: H3: Private brand trust has a positive influence on private brand attitude.

#### Effect of private brand trust on purchase intention

When a customer makes a purchase or gets information so that he believes in the products purchased. And after buying and experiencing the purchased product yourself, and building trust based on past experiences. So customer who have a positive level of trust will have a level of willingness to purchase that same product.

Trusts are known to moderate the influence of consumer loyalty on private label brands, beside trust also affects purchase intention (Calvo Porral & Levy-Mangin, 2016) [10]. Trust is also known to affect purchase intention in the hospital industry (Ruswanti *et al.*, 2020) [55]. Then, trust along with perceived of use also affects purchase intention in the e-commerce industry (Lu *et al.*, 2016). Therefore, the following hypotheses are made:

H4: Private brand trust has a positive influence on Purchase Intention.

#### Effect of private brand experience on purchase intention

Customers who have purchased a private brand such as mineral water products in stores will experience experiences. The experience can be in a form of feeling happy, sad, happy or other feelings. Positive feeling such as pleasure will influence customers to want to buyback.

Meanwhile, negative feelings such as sadness will influence customers to refuse to repurchase. The relationship between attitude towards brand and purchase intention has a higher power in customers who are more interested in experiences than customers who are not interested in experiences (Zarantonello & Schmitt, 2010) [67]. Brand experience has a positive influence on purchase intention (Moreira *et al.*, 2017) [47]. In addition, brand experience and brand love influence purchase intention of cell phone customers in Pakistan (Yasin, 2013) [66]. Therefore, the following hypotheses are made:

H5: Private brand experience has a positive influence on Purchase Intention.

#### Effect of Private Brand Attitude on Purchase Intention

When a customer wants to buy a private brand product such as mineral water, he already has an attitude which is the result of the customer's evaluation of the information that enters their mind. Attitude such as very much like or really hate influence the customers into an action to want to buyback or not to buyback the product. For example, there is a private brand product such as rice, if there is information that the rice is made of plastic, the customers will evaluate it and produce an attitude of dislike, so they do not want to buy the rice.

Brand attitude emphasizes customer evaluation which contributes to the formation of behavioral intention (Lee & Jeong, 2017) [38]. Brand attitude has a positive impact on purchase intention (Badrinarayanan *et al.*, 2014) [5]. Positive women and brand attitude also affects purchase intention (Kudeshia & Kumar, 2017) [37].

H5: Private brand attitude has a positive influence on Purchase Intention.

Based on the hypothesis framework above, the research model can be described in Figure 1 below:

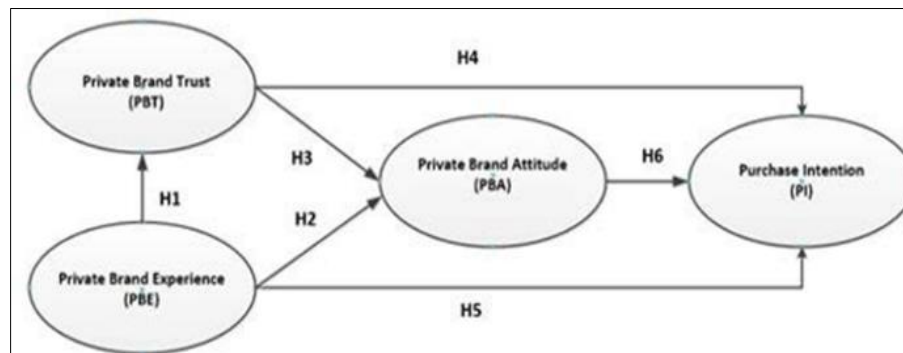


Fig 1: Research Structure

## Materials and Methods

### Sample and Procedure

This research design is causal design. Causal design is used to measure the strength of the relationship and the influence between variables. This study uses a quantitative approach by applying a survey method based on the primary data. The population of this study is retailer customers (Indomaret, Alfamart, Hypermart, Giant, etc.) who have bought private brand products (mineral water, rice, sugar, snack, etc.) in the District of Tangerang, Banten, Indonesia.

This research was conducted in June 2020 with interviews using questionnaires. The survey method uses questionnaires with Google forms. The total number of the respondents is 100 respondents (Wong, 2013) [64]. Respondents were divided into 2 groups. The first group contains of 50 male respondents and the second group contains of 50 female respondents. 100 respondents were taken chosen for the sake of effectivity in data processing and has been supported by the European Management Journal.

We use a single cross-sectional design with purposive sampling to collect data (Malhotra, N. K. & Dash, 2016) [43]. The purposive sampling criterion is that the respondents have purchased private brand products from retailers. This study also uses the Structural Equation Method (SEM) to test the data with SEM PLS using multi group analysis (MGA). Furthermore, 2 groups (male and female) were analyzed using the MGA method. The software to process the data is Smart PLS.

### Measurement and structural model

The structural model can be seen in Figure 1. The instrument used to test the validity and the reliability of the study are convergent validity, Average Variance Extracted (AVE), Discriminant Validity, Composite Validity and Cronbach Alpha. The Convergent Validity uses the value of 0.6 or higher, AVE uses 0.5 or higher, and Discriminant Validity uses the square root of AVE as an estimator (Fornell & Larcker, 1981) [20]. To maintain the structural validity, we use  $R^2$ ,  $Q^2$ , t score, and p score. Acceptance limit for  $R^2$  is 0.5 or higher, the default value for  $Q^2$  is  $0 < Q^2 < 1$ , the standard value of t is 1.96 or higher (Chin, 1998) [12]. This study uses PLS SEM, since PLS SEM is capable of explain better for complicated model and uses composite (Hair *et al.*, 2011) [24]. The measurement of the private brand trust variable adopted from (Huang, 2017) [28] and it 7 questions, the private brand experience variable is adopted from (Nayeem *et al.*, 2019) [50] consisting of 14 questions, the private brand attitude variable is adopted from (Lee & Jeong, 2017) [38] consisting of 6

questions, the purchase intention variable is adopted from (Rashid Shafiq, 2011) and it consists of 5 questions. The total number of the measurement is 32 questions, which in detail can be seen in the operational variables in Attachment 2, and in the questionnaire in Attachment 3.

## Results

### Respondent Demographics

Respondents of this study were men as many as 50% or 50 people, and women as many as 50% or 50 people. The majority of respondents' education is S1 and above with a length of work more than 3 years of the 100 respondents, 57 of them had high school education, 22 of them had undergraduate degree and, 18 of them D3 education, and 3 of them had Junior High School education.

Then the respondents' job is teachers 2 people, entrepreneurs 9 people, students 22 people, private employees 58 people, and civil servants (PNS)/military officers (TNI)/police officers 9 people. The respondents were 44 ages <25 years, 39 people aged 25-35 years, and 17 people aged 36-45 years. The demographic data of the respondents can be seen in Attachment 4.

### Measurement model evaluation

The analysis is constructed through a two-stage method. First, the research model in Figure 1 is tested on the measurement model and its structural model and permutation algorithm and invariance measurement of the composite models or MICOM are calculated (Roldán & Sánchez-Franco, 2012) [53]. Second, divided-group effects man and woman were analyzed using the multi-group comparison approach or MGA.

In the MGA analysis, the first thing to do is to divide the calculation into two groups, namely the male group with 50 respondents and the female group with 50 respondents. Then the path coefficient for each group (Sarstedt *et al.*, 2011) [24]. Then the difference between the path coefficients is analyzed, if it is significant can be said to have a moderation effect. For this reason, a permutation test used to test the significance of the difference between the parameters of an estimated parameter result from each group. Furthermore, a parametric approach is applied (Garson, 2016) [21].

This study uses the SEM PLS analysis with Smart PLS 3.2.9 software. In the SEM PLS analysis, the first thing to do is to analyze the construct reliability and convergent validity, so that the measuring instrument used has strength and the accuracy in measuring variables. The value outer loading reference is a minimum of 0.5 (Hulland, 1999) [29]. Composite



reliability and AVE is 0.5 (Bagozzi & Yi, 1988) <sup>[2]</sup> and Discriminant validity where the square root of AVE for each variable is higher than correlation between other latent variables (Garson, 2016) <sup>[21]</sup>.

Table 1 shows the reliability and the validity of the male sample, where data shows that the entire model is valid and reliable.

**Table 1:** Reflective Outer Model of the Male Sample

Latent variable	Indicator	Loading	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
PBA	X1.1	0.853	0.899	0.925	0.920	0.658
	X1.2	0.857				
	X1.3	0.796				
	X1.4	0.661				
	X1.5	0.850				
PBE	X1.6	0.832	0.949	0.958	0.956	0.665
	X2.1	0.899				
	X2.2	0.776				
	X2.3	0.895				
	X2.4	0.713				
	X2.5	0.653				
	X2.6	0.749				
	X2.7	0.822				
	X2.8	0.855				
	X2.9	0.900				
	X2.10	0.795				
PBT	X2.11	0.873				
	Y1.1	0.722	0.880	0.909	0.912	0.676
	Y1.2	0.915				
	Y1.3	0.770				
	Y1.4	0.844				
PI	Y1.5	0.847				
	Y2.1	0.722	0.858	0.882	0.895	0.632
	Y2.2	0.823				
	Y2.3	0.828				
	Y2.4	0.862				
	Y2.5	0.730				

Table 2 shows the reliability and the validity of the female sample, where data shows that the entire model is valid and reliable.

**Table 2:** Reflective Outer Model of the Female Sample

Latent variable	Indicator	Loading	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
PBA	X1.1	0.818,	0.919	0.937	0.936	0.708
	X1.2	0.830,				
	X1.3	0.826,				
	X1.4	0.852,				
	X1.5	0.853,				
PBE	X1.6	0.869	0.952	0.955	0.958	0.676
	X2.1	0.905,				
	X2.2	0.827,				
	X2.3	0.871,				
	X2.4	0.783,				
	X2.5	0.871,				
	X2.6	0.745,				
	X2.7	0.722,				
	X2.8	0.832,				
	X2.9	0.826,				
	X2.10	0.845,				
PBT	X2.11	0.750				
	Y1.1	0.812,	0.879	0.914	0.912	0.677
	Y1.2	0.909,				
	Y1.3	0.642,				
	Y1.4	0.884,				
PI	Y1.5	0.840				
	Y2.1	0.864,	0.908	0.916	0.931	0.731
	Y2.2	0.898,				
	Y2.3	0.885,				
	Y2.4	0.840,				
	Y2.5	0.785				

Table 3 shows the reliability and the validity of the overall sample (male and female) where data shows that the entire model is valid and reliable.

**Table 3:** Reflective Outer Model Overall Samples (Male & Female)

Latent Variable	Indicator	Loading	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
PBA	X1.1	0.826,				
	X1.2	0.843,				
	X1.3, X1.4	0.822, 0.764,	0.899	0.925	0.920	0.658
	X1.5	0.854,				
PBE	X1.6	0.849				
	X2.1	0.892,				
	X2.2	0.811,				
	X2.3	0.885,				
	X2.4, X2.5	0.757, 0.780,	0.949	0.958	0.956	0.665
	X2.6	0.748,				
	X2.7	0.803,				
	X2.8	0.842,				
	X2.9	0.859,				
	X2.10	0.821,				
	X2.11	0.816				
PBT	Y1.1	0.778,				
	Y1.2	0.910,				
	Y1.3	0.705,	0.880	0.909	0.912	0.676
	Y1.4	0.871,				
	Y1.5	0.835				
PI	Y2.1	0.795,				
	Y2.2	0.859,				
	Y2.3	0.850,	0.858	0.882	0.895	0.632
	Y2.4	0.857,				
	Y2.5	0.749				

Discriminant validity is also constructed from all the latent variables using the Fornell Larcker criterion and the Heterotrait Monotrait ratio (HTMT) between constructs as seen from Table 2. The data can be considered valid when the square root value of AVE for each construct is bigger than the correlation with other variables (Fornell & Larcker, 1981)<sup>[20]</sup>. On the other hand, judging from the HTMT confidence interval, the data can be considered valid when the score is below 0.85 and is not included in the value of 1 (Henseler *et al.*, 2014)<sup>[10]</sup>, which supports the adequacy of discriminant validity. The following data from Table 4 shows that the entire variables seen from the discriminant validity criterion is shown to be valid.

A multigroup analysis is an analysis that is used in Smart PLS to know the difference in the influence of the path coefficient on the male group and the female group. In order to see whether there is a difference in the influence of the path coefficient on the male group and on the female group, a parametric test is conducted. The difference in the influence is significant when the t-value is above 1.96 and the p value is below 0.5 or higher than 0.95 (Garson, 2016)<sup>[21]</sup>. The data from Table 6 shows that the path coefficient difference or the influence from the male and the female group is insignificant in all hypothesis. Moreover, Table 5 shows the result of the discriminant validity with the Fornell Larcker criterion as follows:

**Table 4:** The Result of the HTMT (Heterotrait-Monotrait Ratio) Criterion

Sample		Private brand trust (PBT)	Private brand Experience (PBE)	Private brand attitude (PBA)	Purchase Intention (PI)
Sample Male	PBA				
	PBE	0.423			
	PBT	0.445	0.527		
	PI	0.634	0.566	0.543	
Sample Female	PBA				
	PBE	0.206			
	PBT	0.406	0.518		
	PI	0.483	0.750	0.609	
Sample Overall (Male & Female)	PBA				
	PBE	0.310			
	PBT	0.420	0.531		
	PI	0.564	0.662	0.575	

**Table 5:** The Result of the Fornell Larcker Criterion

Sample		Private brand trust (PBT)	Private brand experience (PBE)	Private brand attitude (PBA)	Purchase Intention (PI)
Sample Male	PBA	0.811			
	PBE	0.428	0.816		
	PBT	0.451	0.496	0.822	
	PI	0.624	0.572	0.542	0.795
Sample Female	PBA	0.842			
	PBE	0.195	0.822		
	PBT	0.377	0.500	0.823	
	PI	0.470	0.703	0.570	0.855
Sample Overall (Male & Female)	PBA	0.827			
	PBE	0.300	0.821		
	PBT	0.392	0.500	0.823	
	PI	0.519	0.620	0.536	0.823

**H1A:**  $\beta_1(\text{male}) \neq \beta_1(\text{female})$  There is an influence difference from private brand experience towards private brand trust between the male group and the female group.

**H2A:**  $\beta_2(\text{male}) \neq \beta_2(\text{female})$  There is an influence difference from private brand experience towards private brand attitude between the male group and the female group.

**H3A:**  $\beta_3(\text{male}) \neq \beta_3(\text{female})$  There is an influence difference from private brand trust towards private brand attitude between the male group and the female group.

**H4A:**  $\beta_4(\text{male}) \neq \beta_4(\text{female})$  There is an influence difference from private brand trust towards purchase intention between the male group and the female group.

**H5A:**  $\beta_5(\text{male}) \neq \beta_5(\text{female})$  Wanita There is an influence difference from private brand experience towards purchase intention between the male group and the female group.

**H6A:**  $\beta_6(\text{male}) \neq \beta_6(\text{female})$  There is an influence difference from private brand attitude towards purchase intention between the male group and the female group.

**Table 6:** Multigroup analysis Parametric Test

	Path Coefficients-diff (Male – Female)	t-Value (Male Vs Female)	p-Value (Male vs Female)	Hypothesis
Private Brand Attitude -> Purchase Intention	0,109	0,632	0,529	Reject the hypothesis
Private Brand Experience -> Private Brand Attitude	0,261	1,014	0,313	Reject the hypothesis
Private Brand Experience -> Private Brand Trust	-0,004	0,031	0,975	Reject the hypothesis
Private Brand Experience -> Purchase Intention	-0,262	1,467	0,146	Reject the hypothesis
Private Brand Trust -> Private Brand Attitude	-0,055	0,277	0,782	Reject the hypothesis
Private Brand Trust -> Purchase Intention	0,034	0,216	0,830	Reject the hypothesis

Next, an analysis is conducted using the permutation algorithm with MICOM. MICOM is used to determine significance, whether the difference between the groups is caused by the construct difference between the groups while measuring with a composite model or not (Calvo Porral & Levy-Mangin, 2016; Henseler *et al.*, 2014) <sup>[10]</sup>. MGA test can be done only when there is a measurement invariance, this is significant if the inner model construct is measuring the same thing (Henseler *et al.*, 2014) <sup>[10]</sup>.

Considering that the multi group analysis result with parametric has shown no differences between male and

female, there is no need to do the MICOM analysis.

Next, a result analysis is conducted, referring to the test result from Table 7. From the analysis of the result of the hypothesis testing, it can be seen that the total sample shows how in H1, H3, H4, H5, and H6 the data supports the hypothesis, and that H2 does not support the hypothesis. Meanwhile, in the male group and the female group, since the multigroup analysis result shows zero difference of influences in the male and the female group for all hypothesis, there is no need to conduct the MICOM analysis.

**Table 7:** The Hypothesis Test Result of The Research Model

Hypothesis	Hypothesis Statement thesis HyHypothe	Path coefficient	t-value	p-value	Note
H1	The positive influence of private brand experience on private brand trust	0,500	7,358	0,000	The data supports the hypothesis
H2	The positive influence of private brand experience on private brand attitude	0,138	1,106	0,269	The data supports the hypothesis
H3	The positive influence of private brand trust on private brand attitude	0,323	3,200	0,001	The data supports the hypothesis
H4	The positive influence of private brand trust on purchase intention	0,201	2,402	0,016	The data supports the hypothesis
H5	The positive influence of private brand experience on purchase intention	0,426	4,860	0,000	The data supports the hypothesis
H6	The positive influence of private brand attitude on purchase intention	0,313	4,340	0,000	The data supports the hypothesis

The determination coefficient, R<sup>2</sup> is 0.534 for PI latent endogen variable. This means that three latent variables (PBE, PBT and PBA) moderately explains 53.4% of the variants in PI. While PBE explains 25% of the variants in PBT. PBE and PBT together explain 16.8% from variants in

PBA

The inner model shows that PBE has the strongest effect on PBT (0.500), followed by PBT on PI (0.426), PBT on PBA (0.323), PBA on PI (0.313), PBT on PI (0.201) and PBE on PBA (0.138). The research result as illustrated on the Path

coefficient complete diagram is as follows:

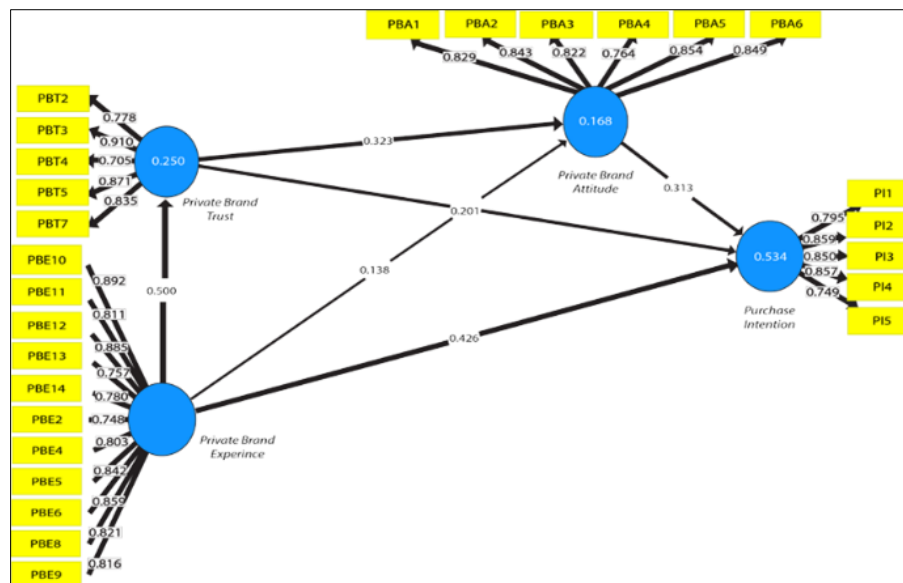


Fig 2: Path coefficient complete

The result of measurement the effect of Private Brand Experience on Private Brand (H1) can be seen from Table 7. The result of study indicate relationship between variables or in other words Hypothesis 1 is accepted. This can be seen from t-value 7.835 and p-value 0.000. Then in the comparative parametric test between groups, it was seen that between group 1 and group 2, there was no significant difference. This can be seen from the t-value which is 0.632 and p-value of 0.529.

The result of measurement the effect of Private Brand Experience on Private Brand Attitude (H2) can be seen from Table 7. The result of study indicate no relationship between variables or in other words, Hypothesis 2 is rejected. This can be seen from the t-value 1,106 and p-value 0.269. Then in the comparative parametric test between groups, it was seen that there is no difference between group 1 and 2. This can be seen from the t-value 1.014 and the p-value of 0.313.

The result of measurement the effect of Private Brand Trust on Private Brand Attitude (H3) can be seen from Table 7. The result of study indicate relationship between variables or in other words Hypothesis 2 is accepted. This can be seen from t-value 3.200 and p-value 0.001. Then in the comparative parametric test between groups, it was seen that there is no difference between group 1 and group 2. This can be seen from the t-value score of 0.031 and the p-value score of **0.975**. The result of measurement the effect of Private Brand Attitude on Purchase Intention (H4) can be seen from Table 7. The result of study indicate relationship between variables, or in other words Hypothesis 2 is accepted. This can be seen from the t-value 2.402 and p-value 0.016. Then in the comparative parametric test between groups, it was seen that there is no difference between group 1 and group 2. This is shown in the t-value 1.467 and the p-value 0.146.

The result of measurement the effect of Private Brand Experience on Purchase Intention (H5) can be seen from Table 7. The result of study indicate relationship between variables or in other words Hypothesis 2 is accepted. This can be seen from the t-value 4.860 and p-value 0.000. Then in the comparative parametric test between groups, it was seen that there is no difference between group 1 and group 2. This can

be seen from the t-value score of 0.277 and the p-value score of 0.782.

The result of measurement the effect of Private Brand Attitude on Purchase Intention (H6) can be seen from Table 7. The result of study indicate relationship between variables, or in other words Hypothesis 2 is accepted. This can be seen from the t-value 4.340 and p-value 0,000. Then in the comparative parametric test between groups, it was seen that there is no difference between group 1 and group 2. This can be seen from t-value score of 0.216 and the p-value score of 0.830.

## Discussions

This study intends to explore the influences and relationship between Private Brand Experience, Trust, Attitude, and Purchase Intention. In testing the first Hypothesis (H1), this study shows that Private Brand Experience has a positive influence on Private Brand Trust. This is in line with the thoughts and the findings of several previous study regrading Brand Experience and Brand Attitude. Experiences involves customer responses to interactions that occur either directly or indirectly with customers cognitive, affective, emotional, social, and physical, through various kinds of touch points on the entire customer journey (Bolton *et al.*, 2014) <sup>[6]</sup>. Customers build trust in a brand is based on the experiences with the brand (Ramaseshan & Stein, 2014) <sup>[52]</sup>. A good experience when interacting with a brand has a positive influence on customer trust (Khan & Rahman, 2016; Lee & Jeong, 2017) <sup>[34, 38]</sup>.

In testing the second Hypothesis (H2), this study shows that Private Brand Experience has no effect on Private Brand Attitude. This is not in line with the thinking and the findings from several previous study that customers assessment a brand based on their experiences of the brand (Khan & Fatma, 2017) <sup>[38]</sup>. Several other studies explain that experiences with a brand has a positive influence on brand attitude (Khan & Fatma, 2017; Zarantonello & Schmitt, 2013) <sup>[38, 7]</sup>.

The difference between this study and the previous research is that this study is examine on private brand products. Private



brand products are different with national brands, where the products is national brands exist in various types of outlets in the market, while private brand products are related to the owner of the distribution system. This results in customer attitude towards the product is not related to brand experience of that product but is related to the store itself.

In testing the third Hypothesis (H3), this study shows that Private Brand Trust has positive effects on Private Brand Attitude. This is in line with the thoughts and the findings of several previous study on Private Brand Trust and Attitude. Customer have confidence a private brand, of course, comes from the input received by customers from various sources, such as from past experiences. If customers trust a store, it has an impact on their attitude towards the store (Collins-Dodd & Lindley, 2003) <sup>[14]</sup>. Meanwhile, if customers use the internet as a shopping medium, trust still affects customer attitude towards the store where they buy (Wu *et al.*, 2017) <sup>[65]</sup>.

In testing the fourth hypothesis (H4). This study shows that Private Brand Trust positive effects on Purchase Intention. This is in line with the thoughts and the findings of several previous study on Private Brand Trust and Purchase Intention. Trust is known to moderate the influence of customer loyalty on private label brand, besides trust also affects purchase intention (Calvo Porral & Levy-Mangin, 2016) <sup>[10]</sup>. Trust is also known to affects purchase intention in the hospital industry (Ruswanti *et al.*, 2020) <sup>[55]</sup>.

In testing the fifth hypothesis (H5), this study shows that Private Brand Experience positive effects on Purchase Intention. This is in line with the thought and the findings of several previous study on Private Brand Experience and Purchase Intention. Brand experience has a positive affects on purchase intention (Moreira *et al.*, 2017) <sup>[47]</sup>. Besides, brand experience and brand love affects purchase intention in cell phone customers in Pakistan (Yasin, 2013) <sup>[66]</sup>.

In testing the sixth hypothesis (H6), this study shows that Private Brand Attitude positive effects on Purchase Intention. This is in line with the thoughts and the findings from several previous study on Private Brand Attitude and Purchase Intention. Brand attitude puts emphasize on customer evaluation which contributes to the forming of purchase intention (Lee & Jeong, 2017) <sup>[38]</sup>. Brand attitude also has a positive impact on purchase intention (Kudeshia & Kumar, 2017) <sup>[37]</sup>.

Whereas in the male group and the female group, the result multigroup showed there was no difference in the influence of the male and female groups on all hypothesis, there was no comparison between the male and female groups. This is not in line with the previous studies done by (Deshwal, 2016; Khan & Rahman, 2016) <sup>[15, 34]</sup> that divides into 2 groups based on gender. The research from (Deshwal, 2016) <sup>[15]</sup> shows that there are differences in the reactions from different genders in customer experience with outcome focus, while the research from (Khan & Rahman, 2016) <sup>[34]</sup> shows that, loyalty from man is higher than women when experiencing brand experience. This is because the majority of private brand products are products at low prices and these products are related to the store itself. So that men and women do not have an influence the relationship between variables.

## Conclusions

This research proves that there is a positive relationship between private brand experience and private brand trust, there is positive relationship between private brand

experience and private brand attitude, there is a positive relationship between brand trust and private brand attitude, there is a positive relationship between private brand trust and purchase intention, there is a relationship between private brand experience on purchase intention, and there is relationship between brand attitude with purchase intention. Then at the group level, from male and female groups there is no difference between girl groups and male groups. On the relationship between private brand experience and private brand trust, private brand experience with private brand attitude, private brand trust with private brand attitude, private brand trust and private brand intention, private brand experience and purchase intention, and private brand attitude with purchase intention

Both of these studies were conducted with limited sampling in the Tangerang area in the context of private brand products, so it is necessary to carry out further research in other areas and in other contexts such as hedonism products or utilitarian products. In addition, further research needs to be done is the development of this research to clarify the relationship by using other attribution theory. This research also need to be developed by adding several other variables such as store image, compensation, price, or word of mouth.

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