

Gen Y's Attitude, Perception, Preference, and Intention towards Private Label Brands (PLBs)

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ABSTRACT

The present paper focuses on Gen Y consumers' perceptions and preferences towards private label brands (PLBs). Gen Y, also known as 'echo boomers' or the 'millennium generation', have different spending habits compared to other generational cohorts. Given that they are the largest consumer group in Malaysia, a closer examination of their attitudinal and conative structures pertaining to PLBs would contribute to a better understanding of these brands' potential growth. Store- and PLB-related criteria (perceived risk and PLB image) and individual criteria (innovativeness and familiarity) were considered as factors that contribute to the formation of Gen Y consumers' attitude structure. The relationship between attitude and intention was proposed to be moderated by individuals' self-congruity. Using the purposive sampling technique, 256 usable survey responses were generated from Gen Y consumers in Sabah. Analysis results confirmed that both store and individual characteristics such as perceived risk, PLB image, and familiarity with PLBs have significant relationships with the attitude towards purchasing PLBs, while consumer innovativeness did not appear to be a key consideration in forming PLB-related attitude. In turn, attitude towards PLBs was found to significantly affect purchase intention as well as to mediate the influences of perceived risk, PLB image, consumer innovativeness, and familiarity on purchase intention. The results also showed that individuals with a high level of self-congruity with PLBs have a stronger intention to purchase when their attitude is positive. The findings imply the possibility of enhancing target consumers' intention to buy PLBs by reinforcing their attitude structure through the cultivation of their self-congruity with PLBs. This could be done by strengthening aspects related the store, the individual, and the PLB itself.

Keywords: Retail, Private Label Brands (PLBs), Gen Y, Consumer Innovativeness, Perceived Risk, PLB image, Familiarity, Self-congruity, Attitude, Purchase Intention

INTRODUCTION

Retailing is a commercial activity that allows consumers to purchase goods and services from various merchants, providing the ultimate platform for the delivery of a broad range of products or services to final consumers (Hameli, 2018). Since it deals directly with consumers, it is widely considered the most important economic sector. Retail activities are common in diverse fields, including automobile parts, pharmaceuticals, clothing, healthcare products, books, food, and automobile repair services, where the people or businesses who perform these activities are called retailers (Cham et al., 2021; Hameli, 2018; Lim et al., 2019). Today, retail is

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increasingly transient and customized; consumers have become the actors and subjects of retail offerings, as they interact more with retailers and participate in retail activities from start to finish. Consequently, the point of sale is irretrievably accelerating the lifecycle of retailing (De-Juan-Vigaray & Seguí, 2019).

While traditional brands are still dominant in the current competitive market, retailers have begun to sell products with their brand names, known as private label brands (PLBs). These 'home brands' or 'own brands' generally refer to goods bought and sold under a retail store's own name or a brand name created by the retailer for that store (Lin, Gao & Safar, 2018). PLB products are branded by distributors (Bodur, Tofighi & Grohmann, 2016) or produced by specific direct manufacturers but sold using another business name (Valaskova, Kliestikova & Krizanova, 2018). Also known as store brands, retailer brands, and in-house brands sold in exclusive stores (Kotler & Armstrong, 2016), PLBs are gradually taking over the consumer market (Ruiz-Real, Gázquez-Abad, Esteban-Millat, & Martinez-Lopez, 2016). In fact, many people currently perceive PLBs as equivalents of or substitutes for producer/national brands (Nielsen, 2018). In some cases, consumers even prefer PLBs over national brands (Mandal, 2016).

The success of PLBs is attributed to their transformation during the advent of the new retail revolution (Nielsen, 2018). They are no longer perceived as low-cost or low-quality products, but have become legitimate alternatives to manufacturer brands in terms of quality and differentiation (Keller, Dekimpe & Geyskens, 2016). However, it is undeniable that PLBs experience different market responses worldwide. The highest market response is in Europe (PLMA, 2020), while the development of PLBs in Malaysia is still as low with a mere 2% market share (Juan & Govindan, 2017). Despite its low market share, experts posit that Malaysia has a huge potential to develop PLB products (Norfarah, Koo & Siti-Nabiha, 2018). Hence, a closer investigation of PLBs is critical, particularly in Asia Pacific markets where their demand is generally discouraging.

Also known as Millennials, Gen Ys are individuals born in or after the 1980s (Pyöriä, Ojala, Saari & Järvinen, 2017). Having reached a state of high purchasing power (Muralidhar & Raja, 2019), they are known to portray different spending habits than Baby Boomers. In particular, they are more open to novelty (Nielsen, 2018) and typically rely on family and friends' recommendations when spending (Cham et al., 2020; Muralidhar & Raja, 2019). In terms of consumption patterns, Gen Ys are convinced by reasonable prices, durability, quality, and trustable brands, regardless of whether a brand is new or old. They use the internet frequently and are five times more capable of acquiring online information than older generations (Bilgihan, 2016). Importantly, they are the largest demographic cohort in the Malaysian population (Muda, Mohd & Hassan, 2016). Thus, it is critical to examine the factors that influence local Gen Ys' intention to buy PLBs. Unfortunately, PLB studies are limited, particularly in Malaysia. This study thus attempted to fill this gap and extend the body of knowledge on this topic. Specifically, we posited that consumers' attitude is affected by both store- and PLB-related factors (i.e., perceived risks and PLB image) and individual factors (i.e., innovativeness and familiarity). In turn, attitude was predicted to mediate these factors' relationships with PLB purchase intention. To present a robust examination of the relationship between attitude and purchase intention, self-congruity was proposed as a moderator, wherein individuals who perceive high congruence with PLBs are expected to form a stronger purchase intention when they hold a positive attitude towards PLBs. These findings will provide practitioners with valuable insights to better understand how Gen Y target customers view PLBs and make PLB-related decisions.

LITERATURE REVIEW

Theoretical Foundation

Theory emerges from a long process of research wherein empirical data is used to make assertions based on deductive and inductive analyses (Kivunja, 2018). Theory is also an important element in organizing a body of concepts and principles to explain a particular phenomenon, which allows researchers to link theoretical propositions to empirical findings (Yahaya, Oyediran & John, 2019). Apart from being a tool to advance knowledge, theory in research acts as a guideline for actions and behaviors through which aspects of world can be observed, structured, or analyzed. To build the theoretical foundation of our framework, two theories were used, i.e., the Cue Utilization Theory (CUT) and the Self-Congruity Theory (SCT).

The CUT is a concept that has been used in marketing for years to determine the point of consumers' reaction to a specific product (Osman & Ashraf, 2019). As per this theory, cues are divided into extrinsic and intrinsic (Olson & Jacoby, 1972) and are the basis for consumers to draw conclusions about brands or products. Extrinsic cues are external factors that are directly related to products (e.g., functional performance) while intrinsic cues are related to the composition of products (e.g., taste, ingredients or aroma) (Diallo & Seck, 2018). Cues are evoked by predictive and confidence values. Predictive values reflect the degree to which consumers predict a brand or product based on given cues, whereas confidence values are consumers' abilities and self-belief about judging cues accurately (Olson & Jacoby, 1972). In this study, the CUT was used to explain how store factors, PLB factors, and individual factors affect consumer attitude towards PLBs.

The SCT illustrates how individuals are affected by their self-image congruence with brands or products (Sirgy, 1985). Specifically, the symbolic meaning of brands, products, or stores is associated with the personal image of the product user. By linking self-image to product attributes, congruence has been found to be a critical phenomenon in consumer buying decisions (Islam, Attiq, Hameed, Khokhar & Sheikh, 2018). Consumers have their own self-image and prefer to portray it to differentiate themselves from others (Khalid, Wel, Mokhtaruddin, & Alam, 2018). Self-congruity in the attitude and preference towards a brand leads to purchase intention, meaning that the self-concept analogy has an affirmative impact on brand preference (Wu, Ren, Pitafi & Islam, 2020). Self-congruity also has been established as the strongest determinant of brand attitude, which ultimately governs purchase intentions (Sandhu, Usman, Ahmad & Rizwan, 2018). Therefore, the SCT was used in this study to investigate the moderating effect of self-congruity on the relationship between attitude and purchase intention.

Attitude

Attitude is considered the point of comprehensive evaluation in determining an individual's intention (Aw et al., 2022; Zhang, Zhou & Liu, 2020), and affects consumers' decision to purchase or not to purchase a brand or product (Lim et al., 2022; Marza, Idris & Abror, 2019). Understanding consumers' attitude that influences their behavior is hence considered important, especially for marketers to improve their sales performance. In the case of Gen Y, whose attitudes strongly impact their behaviors (Mohd Fauzi, Omar, Abdul Aziz & Zainal Abidin, 2018), the examination of their attitudinal structure is critical to understanding their buying intention towards PLBs. In this study, factors related to the store and PLB (perceived risk and PLB image) as well as individual factors (familiarity with PLBs and consumer innovativeness) were examined.

Store- and PLB-related factors: Perceived risk and attitude

Consumers form expectations of negative results from a purchase (Konuk, 2019), which is called perceived risk. This risk can be viewed from financial, social, psychological, performance/functional, and physical aspects. Financial risk refers to when a product is not worth its cost or is a bad investment; social risk refers to the opinion of one's social circle that makes consumers doubt their purchase; psychological risk is connected to mental stress; performance or functional risk involves whether a product can fulfil consumers' expectations; and physical risk is when consumers fear that certain products or brands can damage their health and/or physically injure them. As consumers do not want to encounter any uncertain condition that makes them unhappy with their decision, they need to be assured that they are making the right choice (Aldousari, Yasmin, Ab Yajid & Ahmed, 2017). Sarosa (2022) found that perceived risks influence customers' attitude, specifically by making them more cautious risk-takers in buying decisions. In the case of PLBs, it is expected that higher perceived risks would decrease the formation of a positive attitude because PLBs are generally perceived as more risky than national brands, especially where quality is concerned. Based on the above statements, the following hypothesis was formulated:

H1: *Perceived risk has a negative relationship with the attitude towards using PLBs.*

Store- and PLB-related factors: PLB image and attitude

Consumers capitalize on product cues to create beliefs about a product and to shape their purchase behavior (Ansary & Nik Hashim, 2017). The concept of brand image is established from this associative network memory and is vital for consumer brand evaluations (Cham et al., 2022a; Cham et al., 2022b; Gao, 2019). It is a key to sustainable business as it allows retailers to solidify their uniqueness by creating pleasant experiences that establish good memories in consumers' minds (Gensler, Völckner, Egger, Fischbach & Schoder, 2016). Loureiro (2017) found that brand image has a significant relationship with attitude, as did Lin and Chuang (2018) and Chao and Liao (2016). In the case of PLB, it is posited that a positive PLB image would enhance attitude because when customers form positive associations with PLBs based on their previous knowledge, experiences, or even word-of-mouth from others, they are likely to perceive the brand positively. Therefore, the following hypothesis was proposed:

H2: *PLB image has a positive relationship with the attitude towards using PLBs.*

Individual factors: Consumer innovativeness and attitude

Consumer innovativeness can be expressed through emotions, cognitions, and behavioral responses (Esfahani & Reynolds, 2021). Innovative consumers are more willing to accept changes in global trends over traditions, since they are novelty-seeking and tend to search for uniqueness (Cham et al., 2022c; Rašković, Ding, Škare, Došen & Žabkar, 2016). Several studies indicate that Gen Y tend to have more positive attitude and purchase intention towards innovation (Barska, 2018; Gözükarar & Çolakoğlu, 2016). Shi's (2018) study further found that attitude and intention are significantly affected by innovativeness. This is consistent with Mangafić, Pilav-Velić, Martinović and Činjurević (2017) report that the significant relationship between attitude and intention to purchase is stronger among consumers with a higher level of innovativeness. In the case of PLBs, we propose that people with high innovativeness would have a more positive attitude toward using PLBs because they like to expose themselves to new and innovative products, and may even continuously or frequently seek new product experiences. In this case, PLBs, which are substitutes to national brands, will be viewed more positively. Hence, the following hypothesis was developed:

H3: *Consumer innovativeness has a positive relationship with the attitude towards using PLBs.*

Individual factors: Familiarity with PLBs and attitude

Familiarity allows individuals to have comparatively safe expectations about the future (Mittendorf, 2018). It gives consumers confidence and contributes to a favorable evaluation of goods or services, which then influences purchase intentions (Surjaatmadja & Purnawan, 2018). Consumers who are familiar with a brand will not be easily affected by competitors, unlike those who are unfamiliar with the brand (Loureiro, 2017). Familiarity is also beneficial as it reduces the information search efforts for brands, products, or services (Bapat, 2017). Shah, Awan, Alvi, Tumio and Ali (2021) indicated that when consumers are familiar with brands, they form a positive attitude and higher purchase intention. In addition, consumers process information and shape their attitude towards new brands by relying on various sources; in contrast, their attitudes towards familiar brands have already been established (Huang, 2016). On account of their familiarity with a particular PLB, consumers would tend to form a positive attitude towards using that PLB. Accordingly, the following hypothesis was developed:

H4: *Familiarity with PLBs has a positive relationship with the attitude towards using PLBs.*

Attitude towards using PLBs and purchase intention

Attitude is the judgment that consumers make about a behavior, i.e., whether they like or dislike doing it (Fang, Ng, Wang & Hsu, 2017). Behavioral studies have widely discussed the theoretical concept of attitude, such as what products are preferred by a consumer, what drives a consumer to purchase a brand or product, and how consumers react to other consumers (Rahman, Islam, Esha, Sultana & Chakravorty, 2018). A review of the literature shows that attitude has a strong influence on intention, making it an important factor in explaining behavioral intention (Choi & Park, 2020). In turn, when consumers have a stronger intention towards a particular behavior, they have a greater probability of performing the behavior in the future. Therefore, understanding consumers' purchase intention helps to identify reasons for future purchase decisions (Chao & Liao, 2016), making intention a good predictor of the actual behavior of purchasing a brand or product (Phang, Osman & Razli, 2021).

Consumers' attitude affects their decision to purchase (Azarcon, Carlo, Olalia & Etrata, 2022), whereby the more positive the attitude, the greater the purchase intention towards products, brands, or objects (Yu & Lee, 2019). Indeed, numerous previous studies have indicated that attitude has a significant impact on purchase intention (Yu & Lee, 2019; Kamalanon, Chen & Le, 2022; Wong, Wong & Wong, 2020; Varshneya, Pandey & Das, 2017; Jung & Seock, 2016; Maichum, Parichatnon & Peng, 2017; Sandhe & Joshi, 2017; Yao & Huang, 2017; Nguyen, Nguyen, Nguyen, Tran, Nguyen, Nguyen, Cao & Nguyen, 2019). For instance, Kamalanon et al. (2022) found that when a consumer has a positive attitude towards green products, he or she will have a greater intention to purchase. Wong et al. (2020) discovered that attitude is a very important driver for consumers and has a clear role in their intention to purchase green products. This was corroborated in the works of Varshneya et al. (2017), Maichum et al. (2017), and Jung and Seock (2016) which highlighted how attitude leads to behavioral intention. Notably, they reported that attitude is developed when consumers evaluate their behavior, which means that attitude is formed after they try a particular brand or product.

Similarly, Sandhe and Joshi (2017), Yao and Huang (2017), and Nguyen et al. (2019) established that when consumers present a positive attitude towards brands or products, they

have a better image or view in their mind, which enables them to generate better purchase intention. Muruganatham and Priyadharshini (2017) pointed out that as attitude is formed as a result of an ongoing process of brand evaluation and purchase intention, it further stresses the importance of studying attitude with regard to PLBs. Therefore, the following hypothesis was formulated:

H5: *Attitude towards using PLBs has a positive relationship with purchase intention.*

The mediating effect of attitude

Attitude can be used to predict and explain a consumer's behavior in certain circumstances (Pangriya & Kumar, 2018). In this study, attitude is assumed to mediate the relationships between the exogenous variables (perceived risk, PLB image, consumer innovativeness, and familiarity with PLBs) and purchase intention. First, pertaining to the mediating role of attitude in the relationship between perceived risk and purchase intention, research by Sarosa (2022) has shown a significant direct relationship between perceived risk and attitude towards PLBs, while Gangwani, Mathur, Chaudhary and Benbelgacem (2020) confirmed that perceived risk directly influences consumer intention. Meanwhile, Tran and Nguyen (2022) found a direct relationship between attitude and purchase intention. Therefore, it is plausible that attitude acts as a mediator that links perceived risk to purchase intention.

Second, the proposed mediating role of attitude between brand image and purchase intention is supported by Loureiro's (2017) finding of a significant direct relationship between brand image and attitude and Kim and Chao's (2019) finding that brand image influences customer intention. As mentioned earlier, a direct relationship exists between attitude and purchase intention (e.g., Chung, Nguyen, Nguyen & Moon, 2021). Based on these findings, it is expected that attitude mediates the relationship between brand image and purchase intention.

In the case of the individual factor consumer innovativeness, previous literature posits a significant direct relationship between consumer innovativeness and attitude (e.g., Sun, Wang, Huang & Ho, 2018), as well as between consumer innovativeness and customer intention (Al-Jundi, Shuhaiber & Augustine, 2019). Likewise, a direct relationship between attitude and purchase intention was found in Kudeshia and Kumar's (2017) study. Thus, it is proposed that attitude could play a mediating role between consumer innovativeness and the purchase intention of PLB.

To justify the mediating role of attitude in the relationship between familiarity with PLBs and purchase intention, Rose, Cho and Smith (2016) posited a significant direct relationship between familiarity with PLB and attitude, which later influences customer intention. The direct relationship between attitude and purchase intention was also found in Yu and Lee's (2019) study. Thus, it is assumed that attitude serves as a mediator in the relationship between familiarity with PLBs and purchase intention. Hence, the following hypotheses were proposed:

H6a: *Attitude towards using PLBs mediates the relationship between perceived risk and purchase intention.*

H6b: *Attitude towards using PLBs mediates the relationship between PLB image and purchase intention.*

H6c: *Attitude towards using PLBs mediates the relationship between consumer innovativeness and purchase intention.*

H6d: *Attitude towards using PLBs mediates the relationship between familiarity with PLBs and purchase intention.*

The moderating effect of self-congruity

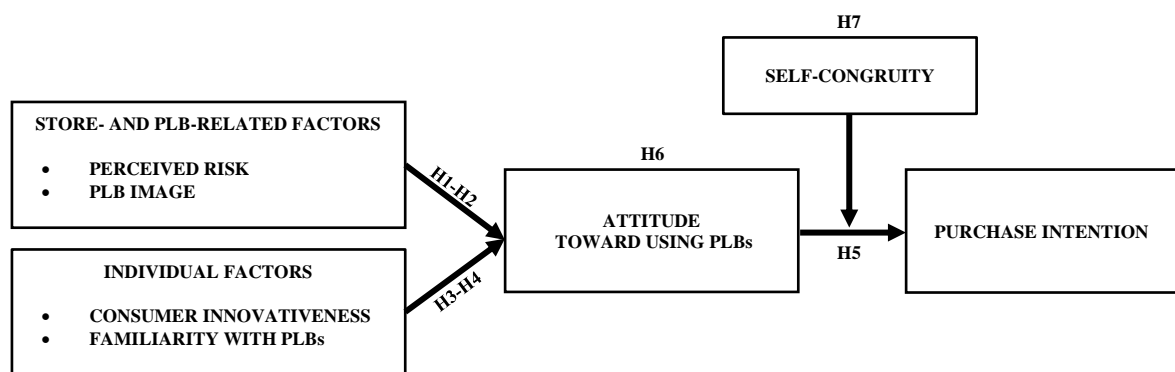
Individuals intend to satisfy their desires by utilizing the brands that help them achieve such desires (Razmus, Jaroszyńska & Palęga, 2017). Consistent with this, Manokhina and Melpignano (2018) and Wallace, Buil and de Chernatony (2017) stated that self-congruity significantly influences consumers' attitude by shaping their preference for specific brands. This is because consumers tend to seek stores whose image is in congruence with their self-image. Additionally, purchase intention is formed when a product aligns with consumers' self-image or reflects their personality (Khalid et al., 2018). As such, according to Setiadi, Adiwijaya and Subagio (2018), Shin, Hancer and Song (2016), and Khalid et al. (2018), self-congruity positively impacts purchase intention and purchase behavior.

However, a study by Jeong and Jang (2018) found no evidence of a relationship between self-congruity and attitude among customers of fine dining restaurants. Farhat (2016) also revealed no significant relationship between personality congruity and purchase intention of brands. This was supported by Zogaj, Tscheulin and Olk (2020), who found that actual and ideal self-congruence do not directly influence purchase intentions. Similarly, Pradhan, Duraipandian and Sethi (2016) found no significant direct effect of attitude on purchase intentions or of brand attitude on celebrity user congruence. Therefore, the inconsistent findings from previous studies give rise to the possibility that self-congruity is a moderator of the relationship between attitude and purchase intention. Accordingly, we proposed the following hypothesis:

H7: *Self-congruity moderates the relationship between attitude towards using PLBs and purchase intention.*

Figure 1 presents the research framework.

Figure 1: Proposed Research Framework



RESEARCH METHOD

To investigate the attitude and intention of Gen Y consumers toward PLBs, this study utilized the quantitative method, under which data was collected through a self-administered survey. The population of this study was Gen Y retail consumers who shop from grocery retail and drug stores around the greater city of Kota Kinabalu, Sabah. Using the purposive sampling technique, 330 questionnaires were distributed to eligible prospective respondents. Two

screening questions were asked to ensure respondents met the following criteria: (i) aged between 23 and 39 years old and (ii) had heard of or used PLB products before. A total of 256 questionnaires were usable, yielding a response rate of 78%. The G* Power analysis with an effect size of 0.15 (Cohen, 1988) reported that the minimum required sample size for this study was 184. Thus, the number of collected responses exceeded the sample size requirement and was considered acceptable for further analysis.

The questionnaire items were adopted and revised from previous instruments to fit the research purpose. In terms of the antecedent factors, the consumer innovativeness instrument was from Mangafić et al.'s (2017), the perceived risk instrument was from Aldousari et al. (2017), the PLB image instrument was from Wu and Chen (2019), and the familiarity with PLBs instrument was from Porral and Levy-Mangin (2016). Attitude towards using PLBs was measured via the instrument adapted from Cheah, Phau and Liang (2015), whereas the items for purchase intention were taken from Diallo and Siqueira (2017). Finally, the self-congruity instrument was developed by Sirgy, Grewal, Mangleburg, Park, Chon, Claiborne, Johar and Berkman (1997). A 5-point Likert scale was used to rate all the items, ranging from '1 = strongly disagree' to '5 = strongly agree'. The Statistical Package for the Social Sciences (SPSS) version 28 and Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS version 3.0 software were used to analyze the data.

RESULTS

The respondents of this study were rather balanced in terms of gender distribution, with a minute majority of female respondents (51.2%). They were also rather evenly distributed across education levels and mostly worked in the private sector (45.3%). Half of them were married (50.5%), and more than two-thirds earned an estimated monthly household income between RM 1,001 and RM 4,000 (68%). To minimize potential bias when estimating the relationships among the theoretical constructs of the research (Podsakoff, MacKenzie, Lee & Podsakoff, 2003), common method variance (CMV) was cross-checked. CMV is defined as the variance attributed to the measurement procedure rather than to the actual constructs the measurements represent (Podsakoff et al., 2003). To detect CMV, the present study adopted the most widely applied statistical approaches, i.e., Harman's single factor test (Podsakoff & Organ, 1986) and full collinearity (Kock, 2015). The data indicated no problem of CMV based on the inflated relationships between the variables, as the first (largest) factor accounted for 24.65% of the variance, which was not more than 50% (Fuller, Simmering, Atinc, Atinc & Babin, 2016). The result of the variance inflation factor (VIF) was also below the threshold of 5.0 and 3.3, confirming that the model was free of CMV.

As shown in Table 1, loadings, Composite Reliability (CR), and Average Variance Extracted (AVE) were assessed to ascertain convergent validity in the measurement model. The loading, CR, and AVE values all exceeded 0.708, 0.7, and 0.5 respectively, in line with the suggestions of Hair, Hult, Ringle and Sarstedt (2017). Furthermore, Cronbach's alpha was used to determine the inter-item coherence of the measurement items. Table 1 shows that all alpha values were more than 0.6 (Nunnally & Berstein, 1994), confirming the constructs' internal consistency reliability. The results suggest that all six constructs (consumer innovativeness, perceived risk, PLB image, familiarity with PLBs, attitude towards using PLBs, and purchase intention) were relevant indicators and achieved adequate convergence validity.

Table 1: Internal Consistency Reliability and Convergent Validity

Construct	Indicator	Loading	Composite reliability	Cronbach's Alpha	AVE ¹
Consumer innovativeness	CI1	0.710	0.904	0.879	0.540
	CI2	0.751			
	CI3	0.717			
	CI4	0.749			
	CI5	0.737			
	CI6	0.748			
	CI7	0.708			
	CI8	0.755			
Perceived risk	PR1	0.599	0.901	0.879	0.607
	PR2	0.764			
	PR3	0.808			
	PR4	0.868			
	PR5	0.824			
	PR6	0.783			
PLB image	PIM1	0.806	0.882	0.833	0.604
	PIM2	0.868			
	PIM3	0.857			
	PIM4	0.577			
	PIM5	0.743			
Familiarity with PLBs	FAM1	0.741	0.890	0.851	0.576
	FAM2	0.818			
	FAM3	0.832			
	FAM4	0.687			
	FAM5	0.733			
	FAM6	0.733			
Attitude towards using PLBs	AT1	0.845	0.911	0.870	0.720
	AT2	0.872			
	AT3	0.845			
	AT4	0.831			
Purchase intention	PI1	0.765	0.881	0.819	0.649
	PI2	0.838			
	PI3	0.833			
	PI4	0.786			

AVE= Average Variance Extracted, CR = Composite Reliability, CA = Cronbach's Alpha

Discriminant validity is the degree to which indicators differ or potentially overlap across constructs. An alternative approach to assess discriminant validity is through the Multimethod Matrix, namely the Heterotrait-Monotrait (HTMT) ratio of correlations (Henseler, Ringle & Sarstedt, 2015). Table 2 shows the results of discriminant validity using HTMT. The value of HTMT for each construct in this study was lower than 0.9 (Gold, Malhotra & Segars, 2001),

demonstrating that all the constructs in this study had adequate and satisfactory discriminant validity.

Table 2: Heterotrait-monotrait (HTMT): Discriminant Validity

Construct	Attitude	Consumer Innovativeness	Familiarity With PLBs	Purchase Intention	PLBs Image	Perceived Risk
Attitude						
Consumer Innovativeness	0.282					
Familiarity With PLBs	0.632	0.317				
Purchase Intention	0.734	0.267	0.658			
PLB Image	0.706	0.297	0.672	0.647		
Perceived Risk	0.173	0.199	0.136	0.139	0.150	

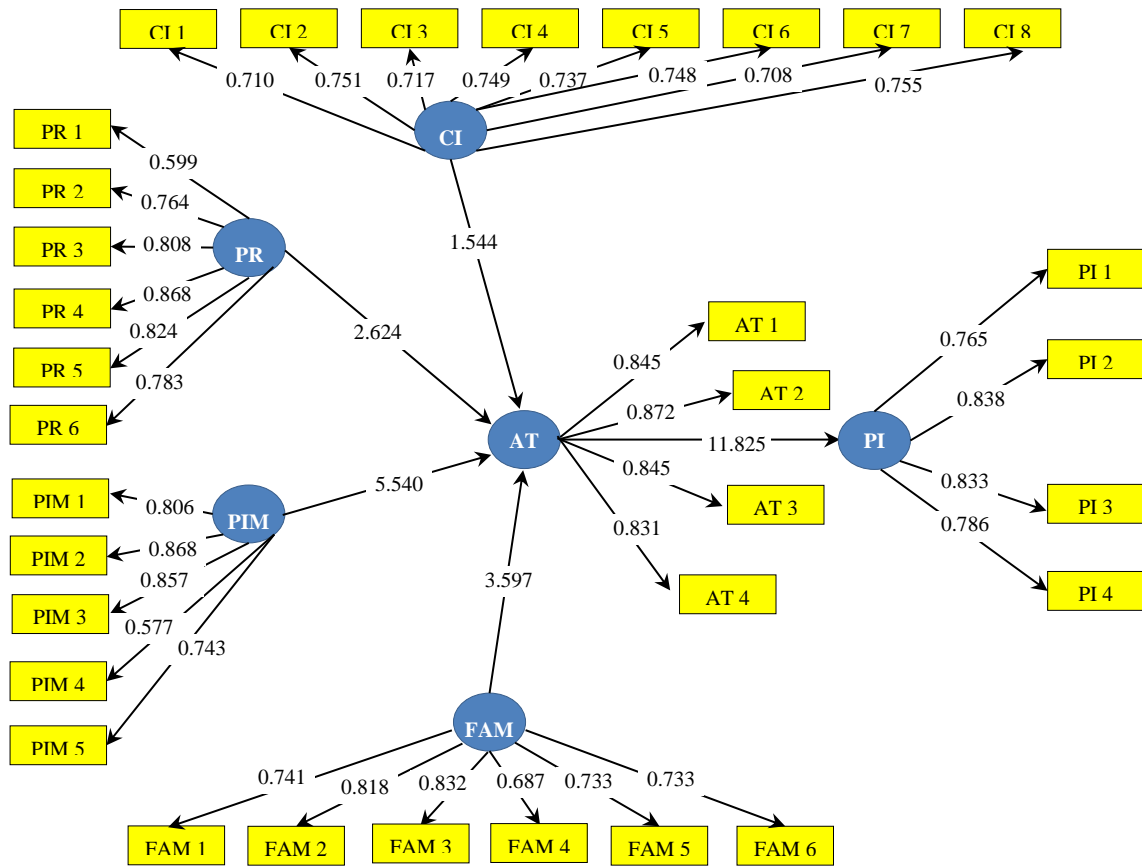
Hypotheses Testing

Table 3 summarizes the results of the hypotheses testing in the structural model. It is imperative to ensure no lateral collinearity issue is present in the structural model. As the inner VIF values for the independent variables (consumer innovativeness, perceived risk, PLB image, and familiarity with PLBs) were less than 5.0 and 3.3, collinearity was not a concern (Hair et al., 2017). Table 3 and Figure 2 show that the results support most hypotheses. Only H3 was not supported, as consumer innovativeness did not have a significant effect on attitude ($\beta=0.086$, t -values=1.544, p -values=0.062). Nonetheless, perceived risk ($\beta=-0.142$, t -values=2.624, p -values=0.004), PLB image ($\beta=0.425$, t -values=5.450, p -values=0.000), and familiarity with PLBs ($\beta=0.278$, t -values= 3.597, p -values=0.000) were found to have a significant relationship with the attitude towards using PLBs. Hence, H1, H2, and H4 were supported. Attitude towards using PLBs was shown to positively influence purchase intention, thus confirming H5.

Table 3: Results of Hypothesis Testing

Hypo	Path Analysis	Std. Beta	Std. Error	T-Value	P-Values	Results
H1	Perceived Risk → Attitude	-0.142	0.054	2.624	0.004	Supported
H2	PLB Image → Attitude	0.425	0.078	5.450	0.000	Supported
H3	Consumer innovativeness → Attitude	0.086	0.056	1.544	0.062	Not Supported
H4	Familiarity with PLBs → Attitude	0.278	0.077	3.597	0.000	Supported
H5	Attitude → Purchase Intention	0.622	0.053	11.825	0.000	Supported

Figure 2: Path Analysis



Mediation Analysis

Table 4 presents the results of the mediation analysis. The bootstrapping procedure was applied to examine the mediation effect (Preacher & Hayes, 2004). The results showed that all four indirect effects were supported with t-values of 1.730, 2.301, 4.865 and 3.685. The indirect effects' 95% Boot CI Bias Corrected were [LL = -0.003, UL= 0.099], [LL = -0.133, UL = 0.008], [LL = 0.171, UL = 0.345], and [LL = 0.097, UL = 0.251], none of which straddle zero. Therefore, we concluded that there was statistically significant mediation (Preacher & Hayes, 2004, 2008).

Table 4: Result of Mediation Analysis

Hypo	Path Analysis	Std. Beta	Std. Error	Confidence Interval		T-Value	Results
				Lower Limit	Upper Limit		
H6a	Perceived Risk → Attitude → Purchase Intention	-0.088	0.038	-0.133	0.008	2.301	Supported
H6b	PLB Image → Attitude → Purchase Intention	0.264	0.054	0.171	0.345	4.865	Supported
H6c	Consumer innovativeness → Attitude → Purchase Intention	0.053	0.031	-0.003	0.099	1.730	Supported

H6d	Familiarity with PLBs → Attitude → Purchase Intention	0.173	0.047	0.097	0.251	3.685	Supported
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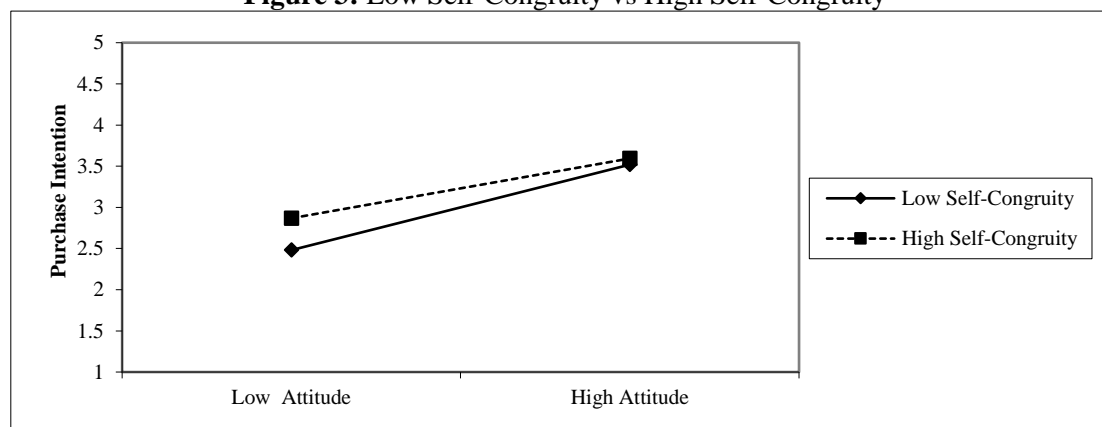
Moderation Analysis

Table 5 and Figure 3 show the results of the moderating effect of self-congruity. It was revealed that self-congruity significantly moderates the effect of attitude on purchase intention. In particular, the results showed that people with low self-congruity with PLBs are more considerate of transmitting their attitude into purchase intention compared to those with high self-congruity. That is, people with low self-congruity with PLBs could be more influenced or affected by their attitude to form intention than those with high self-congruity (Su & Reynolds, 2017). In contrast, people with high self-congruity depend more on it to form purchase intention, regardless of their attitude (Millan & Mittal, 2017). Hence, H7 was supported.

Table 5: Result of Moderation Analysis

Hypo	Path Analysis	Std. Beta	Std. Error	T-Value	P-Value	Results
H7	Attitude* Self-congruity → Purchase Intention	-0.156	0.055	2.833	0.002	Supported

Figure 3: Low Self-Congruity vs High Self-Congruity



DISCUSSION

PLBs are a shopping alternative that have become a source of benefit for customers. For retail chains, PLBs create a competitive advantage, bring economic rewards, and improve brand reputation and perceived image. As PLBs are generally cheaper than national brands, they may be an attraction to Gen Y, who are highly diverse individuals with various characteristics and interests, and consequently, different consumer attitudes and behaviors. To understand the attitudinal and conative structures of target Gen Y consumers of PLBs, this study incorporated two store- and PLB-related factors (perceived risks and PLB image) and two individual factors (innovativeness and familiarity) as antecedents of consumers' attitude to PLBs. Attitude was

further modelled as a mediator between these antecedents and purchase intention, while self-congruity was tested as a moderator between attitude and purchase intention.

Perceived risk normally reduces one's intention to buy (Zhang & Yu, 2020). In this study, perceived risk was found to significantly and negatively affect consumers' attitude. This result is consistent with that of Liu, Ben and Zhang (2019). It is understood that higher risk perception is likely associated more with PLBs than national brands, significantly affecting consumers' attitude. However, the level of perceived risk could vary across product categories (Pentz, du Preez & Swiegers, 2020). Risks can also be reduced when a PLB has a positive image or when people are more familiar with it (McClure & Seock, 2020). A brand with a good image will drive consumers to form a positive attitude towards it, along with a higher intention to buy. Likewise, a PLB with a good image can differentiate itself from other stores, improve customer loyalty, and increase profitability (Mulatsih & Kusumawardhani, 2020). The finding of this study on the positive image-attitude link is thus consistent with a previous study by Loureiro (2017), which found that brand image has a significant relationship with attitude. Therefore, PLBs must have a good image to convince people to buy them. In this light, PLB image is one of the most important factors attracting customers to visit a brand's stores (De & Singh, 2017).

Consumer innovativeness has been debated in various contexts as an influential factor behind product or service adoption. Gen Y consumers in particular are known to prefer to differentiate themselves from other consumer groups to portray distinct lifestyles (Wu et al., 2020). However, in this study, consumer innovativeness did not significantly affect consumer attitude. This contradicts previous findings by Shi (2018) and Mangafić et al. (2017). The finding of this study shows that innovativeness is not the main consideration of Malaysian Gen Ys in their buying activities, consistent with Ramkumar and Woo's (2018) statement. This result could be attributed to the nature of PLBs' design, color, or packaging which do not differ much from other brands.

PLBs are mostly owned by established retailers whom consumers are familiar with, making consumers less likely to depend on extrinsic cues such as store name, price, and product packaging to justify and assess the quality and risk available (Arinze & Oranye, 2021). When consumers are familiar with a PLB, they know more about it, are able to distinguish it from other brands, associate with its characteristics, and experience it. This was proven in this study which found that familiarity with PLBs has a positive impact on consumers' attitudes. The finding is consistent with Loureiro's (2017) evidence that customers who are more familiar with a brand will like the brand and not be easily attracted to other competing brands.

This study proposed that the attitude towards using PLBs is a mediator in the effects of perceived risk, PLB image, consumer innovativeness, and familiarity with PLBs on purchase intention. The findings confirmed the mediating role of attitude in all these relationships, consistent with the work of Zhang et al. (2020). As customers form a favorable attitude towards an object, they are more likely to behave positively and purchase it (Liu et al., 2019). Therefore, as customers' attitudes change over time, retailers need to adapt and modify their marketing strategies to attract this group. It appears that consumers always consider elements like risk, image, and familiarity in their buying decisions, though innovation is not their main focus.

The findings also confirmed the moderating role of self-congruity. The study shows that attitude plays an important role among people with low PLB self-congruity with regards to their purchase intention. This could be reasoned by Gen Ys' affinity to satisfy their desires by utilizing brands they desire (Razmus et al., 2017). As self-congruity is an important

determinant of brand or product personality (Islam et al., 2018), Gen Ys tend to express themselves by purchasing or consuming particular brands that closely match their self-image (Sreejesh, Sarkar & Roy, 2016). Conversely, the impact of attitude is weaker among those with high self-congruity with PLBs.

THEORETICAL AND MANAGERIAL IMPLICATIONS

This study extends the work of Thanasuta (2015) and Sirgy et al. (1997) by looking into the potential of PLBs in Malaysia, particularly among Gen Y consumers. Considering that their attitude and purchase intention are different from other generational cohorts, this study sought to examine two store- and PLB-related factors (perceived risks and PLB image) and two individual factors (innovativeness and familiarity) as determinants of Gen Ys' attitude towards using PLBs. The findings revealed that PLB image is the strongest predictor of attitude, followed by familiarity and perceived risk. In contrast, consumer innovativeness is not an important element in Gen Ys' buying activities. The findings also support that attitude towards using PLBs has a strong impact on purchase intention. All the antecedent factors (PLB image, perceived risk, familiarity, and consumer innovativeness) have significant indirect effects on purchase intention via the mediation of attitude. Finally, it is crucial to note that self-congruity plays a moderating role in the relationship between attitude and intention. Specifically, people with low self-congruity with PLBs tend to depend more on attitude to form intention compared to those with high self-congruity.

In terms of the study's implications, the findings are important for manufacturers and marketers who are either currently targeting Gen Y or seeing them as potential customers. The findings also offer valuable insights for companies' and professionals' marketing strategies on approaching Gen Y consumers. Due to certain circumstances, customers' perception of risk depends on the situation and activities they are dealing with. Therefore, in the case of PLBs, marketers need to avoid uncertainties which prevent Gen Y consumers from making unwise and unworthy decisions. It is understandable that most people tend to avoid risk and be cautious in decision-making when facing uncertainty. In this regard, Gen Y consumers are very concerned about their spending and may often consider whether it is worth buying PLBs. As such, price and quality play important roles in influencing their intention. Logically, reducing the quality gap between conventional brands and PLBs is crucial. Prices should also be lower than conventional brands, as the products should offer quality at reasonable prices.

To be different from competitors in the aggressive retail market, PLBs need to focus on their image by creating uniqueness for their store. Brand image will help consumers interpret in their minds whether the brand is reliable, attractive, pleasing, reputable, and/or a high social status symbol. A preferable image shown by retailers will reduce consumers' resistance to trying PLBs. Therefore, retailers need to portray unique images to attract Gen Y. Innovation is considered a crucial competitive ability for firms (Nishitani & Itoh, 2016) and is an important factor in global economic growth (Alosani, Yusoff & Al-Dhaafri, 2020). New and innovative products and services will contribute to a company's growth, competitive advantages, profitability (Cham et al., 2022c) and consumer satisfaction (Anand, McDermott, Mudambi & Narula, 2021). Therefore, marketers need to develop strategies to identify the key areas in innovation, as Gen Ys in this study do not focus on innovation in their buying activity. It is useful to detect the categories of people who are motivated to acquire specific products, helping developers understand when and where they may improve the attractiveness of new products.

When consumers are familiar with certain brands or products, they do not hesitate to make buying decisions. Familiarity also helps to reduce risk. Thus, retailers need to intensify their promotional activities to make consumers aware of the existence of their PLB products. Advertising should be done via various mediums, especially social media, which has high social influence and is the preferred source of information for Gen Y consumers. Gen Y will also build their trust in PLBs when familiar with them.

This study found that attitude mediates the impacts of perceived risk, PLB image, consumer innovativeness, and familiarity with PLBs on purchase intention. Therefore, it is important for retailers to consider all the above elements to form a positive attitude and intention to buy PLBs. This research also provides marketers with a deeper understanding of the concept of self-congruity to equate their brand position, especially when making targeting and segmentation decisions based on consumers' perception of self. It proposes that marketers should create self-congruity by corresponding to the perceived self-image of Gen Y consumers. This can be achieved by having targeted and niche advertising strategies in media platforms that they frequent. For example, social networking sites such as TikTok and Instagram, as well as media sharing platforms such as Youtube or Weibo, are effective in creating personal engagement (Haenlein, Anadol, Farnsworth, Hugo, Hunichen & Welte, 2020). Social influencers or celebrities are effective in forming congruity between a brand and self-image as well (Shan, Chen & Lin, 2019).

FUTURE RESEARCH DIRECTIONS

The present study has certain limitations that should be addressed in future studies. First, the present results are difficult to generalize as the study only sampled Gen Y consumers in Kota Kinabalu, Sabah. Future studies may include a larger sample from more cities to explore differences in their attitudes. Consumers' consumption patterns are considerably influenced by education and occupational culture. Therefore, future research may also examine Gen Y consumers across different socioeconomic characteristics. Other than that, longitudinal research can be conducted in the future to evaluate demographic segments such as age, gender, income level, and family type in relation to consumers' intentions and actual purchases. Other variables such as price perception, social influence, hedonic motivation, and trust may also be tested in future studies to investigate this demographic cohort's attitude and consumption patterns.

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