

THE EFFECT OF STORE IMAGE, RISK PERCEPTION, AND PRICE PERCEPTION ON CONSUMER BUYING INTEREST IN *PRIVATE LABEL* PRODUCTS

(Study on Alfamart Gringsing Customers in Batang Regency)

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Abstract

Alfamart is one of the modern retail companies in Indonesia that has many private label products. In the face of competition between retail businesses, Alfamart continues to expand the manufacture of private label products. This study aims to examine and analyze the effect of store image, risk perception, and price perception on consumer buying interest in private label products. Objects that will be used as respondents in this study are consumers of Alfamart Gringsing in Batang Regency. Purposive sampling method was used for the sampling technique and obtained 120 respondents. The data analysis method uses Multiple Regression that partially store image, risk perception and price perception have a significant effect on buying interest.

Keywords: Private label , Store Image, Risk Perception, Price Perception and Buying Interest.

Preface

The development of the retail industry in Indonesia has recently experienced quite rapid growth, giving rise to very tight business competition. One of the strategies carried out by retailers in Indonesia is the development of products with *private labels* and packaging that can increase sales volume. *Private label* sales in a retail company can be influenced by the image of the store itself, if the store's image is good, sales will increase.

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Many modern retail companies in Indonesia sell daily necessities and one of them is Alfamart. Alfamart has grown quite rapidly, supported by more than 100,000 employees, more than 400 suppliers, serving more than 10,200,000 loyal customers and partnering with more than 3,600 franchise outlets (<http://www.alfamart.co.id>).

In its marketing strategy, Alfamart provides various products with national brands as well as *private label* products with a distinctive "A" label on each packaging. Providing consumers with a choice of good quality products at affordable prices is Alfamart's goal to create a House Brand *Private label product* "HBPL" (<http://www.alfamart.co.id>).

Based on research by Beneke, et al (2013) *private label* products can be perceived by several aspects, namely product price, store image, product value and product quality. Based on the results of a survey by The Nielsen Company (2014) on *private labels*, only 35% of Indonesian consumers stated that the quality of *private label* products is better than national brands, meaning that there are still many of them who have not made *private label* products an alternative purchase for national products. These conditions indicate that there is a consumer's perception of the risks that will be faced when making a purchase, so that it affects consumer buying interest.

As has been studied by various researchers, that consumer interest in making purchasing decisions is influenced by various factors. This is supported by the results of research by Bao *et al.*, (2011) that the purchase of a product is influenced by the image of the store, either directly or indirectly through the quality perceived by consumers.

Store image is a set of brand associations created in consumers' minds towards retail stores through their assessment of store quality and other functional psychological influences (Beristain and Zorrila, 2011). The better the image of a retail store, consumers will assume that the higher the quality of the *private label* products offered (Porral and Lang, 2015).

Based on research conducted by Surjana (2019) and Fanny (2018), it is stated that store image has no effect on buying interest, but it is different from Sunu (2015); Wijayanti, et al (2013) which states that store image affects buying interest.

When consumers will make a purchase decision for *private label* products, they are faced with buying risk. So that the purchase risk will affect buying interest in a product. The higher the level of perceived risk, the more materials consumers use to evaluate a product. Risk is the uncertainty faced by consumers over the impact of the decision to purchase a product or service (Marlien and Cindy, 2021); (Schiffman and

Wisnblit, 2015). This agrees with Diallo (2012) which states that risk perception is referred to as consumers' subjective beliefs about the negative consequences of decisions that have been chosen and cannot be anticipated with certainty. Based on research Susanti and Wardiningsih (2013) states that significantly influence the risk perception of *private label*, as well as the Yovina and Saputri (2016); Arslan et al (2013); Jaafar et. al. (2013) stated that price perception had an effect on buying interest, but it was different from Fanny (2018) which stated that risk perception had no effect on buying interest.

According to Diallo (2012) price perception is another factor that can correlate and influence consumer perceptions of *private labels* in addition to store image and perceived risk. Price perception is one of the factors that influence consumer buying interest in *private label* products. The price is cheaper than national brands because *private label* products do not incur costs for promotion like national brand companies do. This agrees with research conducted by Purba (2012), namely that *private label* products offered have lower prices than similar products with national brands because they do not use high promotion tools.

The limitations that exist on *private label* products are also the trigger why the prices are cheaper, including sales locations, advertisements, information related to products that are not as complete as national brand products.

Based on the research of Susanti and Wardiningsih (2013) stated that price perception affects *private label* and is supported by Fenny Y. and Marheni ES (2016) stating that price perception affects buying interest, but in contrast to Fanny (2018) which states that price perception has no effect on buying interest .

From the results of these previous studies, this study investigates and selects store image variables, risk perceptions and price perceptions in influencing buying interest. This study wants to analyze the three variables which are believed to have a major contribution in determining consumer buying interest , especially in *private label* products .

Literature Review

Private label

A *private label* product is a brand with a private branding strategy in the description of each type of product purchased by a retailer from a supplier company with the intention of changing the name, repackaging and selling the product under the retailer's name (Nair, 2011:146). According to Ching (2009:743), the indicators for *private label* products are as

follows: a) *Product quality*, namely *private label* products have good quality so that they can be trusted by consumers. b) *Selling price*, namely *private label* products have a lower price than national brand products so that they are more in demand by consumers. c) *Presentation*, namely the existence of clear information on *private label* products. d) *Promotion*, namely promotional activities that have an attraction for *private label* products. e) *Package*, which is a *private label* product that offers a form of packaging that attracts the attention of consumers and is equipped with information about the product.

Buying Interest

According to Swastha and Irawan (2001) buying interest is consumer behavior that shows interest in a product to make purchasing decisions. Swastha and Irawan (2012: 239) buying interest have the following indicators: fulfillment of consumer needs, consideration in buying, benefit satisfaction, product suitability, product attractiveness, price policy, clear information, lifestyle, quality of service, product availability.

Brand Image

Brand image is a brand image that has its own characteristics that are stored in the minds of consumers (Schiffman and Wisenblit, 2015). Consumers describe brand image as a feeling about a particular product as well as overall store attributes (Clow and Baack, 2018).

According to Sutisna (2001: 80) brand image has three supporting variables, namely as follows: 1) *Corporate image* or corporate image, consumer perceptions of a company that produces products or services and is supported by the perceived associations. 2) *User image* or user image, related to a set of perceptions of others on the evaluation of using a product or service. 3) *Product image* or product image, impression or perception formed in the minds of consumers of the products or services offered.

Store Image

According to Sutisna (2000: 67) store image is a set of associations perceived by consumers to a store or company that is created through the accumulation of messages received and experiences felt by all senses. Sutisna (2001) states that store image is influenced by several factors, including the following: 1) strategic location and attractive building. 2) the accuracy of the promotional media used ad frequency range. 3) clarity of

product information. 4) employee appearance. 5) ease of parking area. 6) discount or sweepstakes policy.

According to Liljander et al. (2009) store image can directly influence consumers' buying interest in *private label* products. This result is strengthened by the research of Ramadhan (2018); Fanny (2018); Ikram (2019) which states that store image has a significant positive effect on consumer buying interest in *private label* products. Based on the description above, the first hypothesis in this study is:

H1: Store image has a positive effect on consumer buying interest.

Risk Perception

Perceived risk is the uncertainty faced by consumers when they cannot predict the impact of a purchase decision (Schiffman and Kanuk, 2010). The indicators of risk perception according to Schiffman and Kanuk (2010) are as follows: 1) *Financial risk*, related to the loss of consumer's financial condition that may be experienced as a consequence of purchasing a product. 2) *Social risk*, relates to consumer concerns about negative judgments by social circles as a result of purchasing decisions. 3) *Performance risk*, relates to consumer concerns about the suitability of the expected benefits or functions of a product. 4) *Time and convenience risk*, related to concerns about the loss of lost time used as a result of purchasing a product. 5) *Physical risk*, relates to concerns over the use of a product that may have a low level of security and potentially endanger oneself and others. *Psychological risk*, related to self-concern over the incompatibility of the product purchased with the expectations that have been made previously.

Risk perception has a high influence on consumer buying interest for *private label* products (Dursun et al, 2012). In the research of Cuneo et. al., (2015) and Cela and Cazacu (2016) state that the higher the risk that is considered to be related to the low price of *private label* products will affect consumer buying interest.

Many consumers think that national brand products are more valuable and have a lower risk than *private labels* (Rubio et. al. 2014). This result is strengthened by research conducted by Rohman (2017); Ikram (2019) which states that the perception of risk has a negative effect on consumer buying interest in *private label* products . Based on the description above, the third hypothesis proposed in this study is:

H2: Risk Perception has a negative effect on Purchase Interest

Price Perception

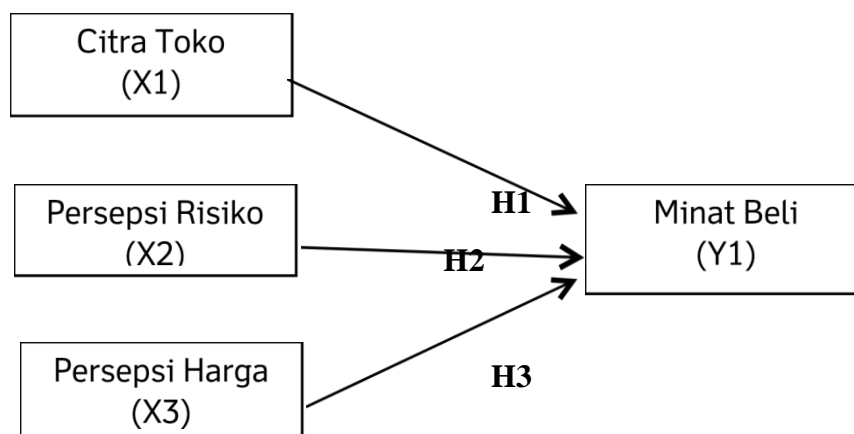
Price perception is the consumer's tendency to price a product or service related to the benefits obtained when having it (Kotler and Armstrong, 2008). According to Walker (2006), *private label* products have lower prices than national brand products. Therefore, the majority of consumers prefer products that are cheaper (Boutsouki *et al.*, 2008). Price perception indicators according to Kotler and Armstrong (2008: 278): 1) Product price affordability. 2) Price match with product quality. 3) Price match with competitors. 4) Price match with product benefits

Customers who have more sensitive responses to price changes are generally more interested in buying Horakova's *private label* products (2015). Munusamy and Wong (2008) also prove that there is a significant positive relationship between price perceptions and consumers' motives for buying *private labels*.

These results are reinforced by research conducted by Surjana (2019); Ramadan (2018); Fanny (2018); Rohman (2017); Yovina and Saputri (2016) which state that price perception has a significant positive effect on consumer buying interest in *private label* products. Based on the description above, the second hypothesis proposed in this study is:

H3: Price perception has a positive effect on consumer buying interest

Figure 1. Research Model



Review

Research methods

Objects that will be used as respondents in this study are consumers of Alfamart

Gringsing in Batang Regency. The variables observed in this study were the purchase intention of *private label* products, store image, risk perception and price perception. The number of samples is 120 respondents, the sampling technique used is *purposive sampling*.

Results and Discussion

Table 1. Respondent Profile

| No | Information | Frequency | % | |
|----|------------------------------|--------------------------------|------------|-------------|
| 1 | Age | 1. 18-25 years old | 98 | 81.7% |
| | | 2. 26-50 years old | 21 | 17.5% |
| | | 3. > 50 years | 1 | 0.8% |
| 2 | Gender | 1. Man | 47 | 39.2% |
| | | 2. girl | 73 | 60.8% |
| 3 | Last education | 1. SD/MI | 1 | 0.8% |
| | | 2. Middle school or equivalent | 1 | 0.8% |
| | | 3. High school or equivalent | 83 | 69.2% |
| | | 4. Diploma | 1 | 0.8% |
| | | 5. S1 | 31 | 25.8% |
| | | 6. S2/S3 | 3 | 2.5% |
| 4 | Profession | 1. Student/Student | 71 | 59.2% |
| | | 2. Entrepreneur | 5 | 4.2% |
| | | 3. Entrepreneur/Employee | 26 | 21.7% |
| | | 4. Government employees | 9 | 7.5% |
| | | 5. Housewife | 4 | 3.3% |
| | | 6. Etc | 5 | 4.2% |
| 5 | Shopping Frequency in 1 Week | 1. 1-3 times | 102 | 85% |
| | | 2. 4-5 times | 10 | 8.3% |
| | | 3. 6-7 times | 1 | 0.8% |
| | | 4. > 7 times | 7 | 5.8% |
| 6 | Shopping Partner | 1. Alone | 74 | 61.7% |
| | | 2. Friend | 19 | 15.8% |
| | | 3. Couple | 4 | 3.3% |
| | | 4. Family | 23 | 19.2% |
| | | Total | 120 | 100% |

Source: Data Primer, Diolah 2021.

The most respondents were aged 18-25 years, namely 98 respondents (81.7%), followed by the age of 26-50 years as many as 21 respondents (17.5 %) and age > 50 years as many as 1 respondent (0.8%). It is known that consumers are dominated by teenagers aged 18-25 years. This shows that consumers of this age prefer shopping at Alfamart or modern markets rather than shopping at traditional markets. Respondents with the female gender is dominating as many as 73 respondents (60.8%), while respondents men only as much as 47 respondents (39.2 %). This shows that women have a higher purchasing power than men.

About last education can be seen that consumers most educated past high school or equivalent berjumlah 83 people (69.2%), S1 amounted to 31 (25.8%). Respondents to work the most are the Student that as many as 71 respondents (59.2%), and the Self Employed/ employees as much as 26 respondents (21.7%). Respondents in 1 week are as much as 1-3 times amounted to 102 people (85%), respondents with a frequency of 4-5 times the total expenditure amounted to 10 persons (8.3%), respondents with a frequency of 6-7 times as much spending amounted to 1 person (0.8%), respondents with shopping frequency > 7 times were 7 people (5.8%). These results indicate that consumer spending behavior has shifted from traditional markets to modern markets.

Partner consumer spending, respondents who shopped itself percentage at most, namely 61.7%, shopping partners with a friend as much as 15.8%, partner, shopping with a partner as much as 3.3%, partner shopping with the family as much as 19.2%. This means that the average respondent shopped alone or without a shopping partner. In addition, respondents feel comfortable shopping alone because they can spend more time and choose products as desired without thinking about shopping partners. Furthermore, respondents choose family as shopping partners, because shopping at Alfamart is usually to buy secondary needs such as ice cream, snacks, stationery and others, which usually aim to make family members happy.

Validity test

The validity test in this study used factor analysis, namely the *Kaiser-Meyer-Olkin Measur of Sampling Adequacy* (KMO MSA). *Barlett's Test of Sphericity* score requirement of significance must be below 0.05. *Component matrix* shows the value of the *loading factor* of the variables, which should show a value greater than 0,4 (Ghozali, 2018: 58).

Table 2. Validity Test

| Variable | Indicator | KMO Value | Loading Factor | Information |
|-----------------|-----------|-----------|----------------|-------------|
| | | > 0.5 | > 0.4 | |
| Buying Interest | y.1 | 0.877 | 0.663 | Valid |
| | y.2 | | 0.654 | |
| | y.3 | | 0.735 | |
| | y.4 | | 0.836 | |
| | y.5 | | 0.800 | |
| | y.6 | | 0.724 | |
| | y.7 | | 0.792 | |
| | y.8 | | 0.793 | |
| | y.9 | | 0.709 | |

| Variable | Indicator | KMO Value | Loading Factor | Information |
|------------------|-----------|-----------|----------------|-------------|
| | | > 0.5 | > 0.4 | |
| | y.10 | | 0.652 | |
| Store Image | x1.1 | 0.895 | 0.665 | Valid |
| | x1.2 | | 0.733 | |
| | x1.3 | | 0.834 | |
| | x1.4 | | 0.735 | |
| | x1.5 | | 0.745 | |
| | x1.6 | | 0.773 | |
| | x1.7 | | 0.777 | |
| Risk Perception | x2.1 | 0.811 | 0.552 | Valid |
| | x2.2 | | 0.704 | |
| | x2.3 | | 0.704 | |
| | x2.4 | | 0.761 | |
| | x2.5 | | 0.738 | |
| | x2.6 | | 0.830 | |
| Price Perception | x3.1 | 0.800 | 0.874 | Valid |
| | x3.2 | | 0.878 | |
| | x3.3 | | 0.748 | |
| | x3.4 | | 0.844 | Valid |

Source: Data Primer, Diolah 2021

From the results of testing the independent variables, namely store image, risk perception, price perception and the dependent variable of consumer buying interest, the KMO value is each more than > 0.5 so that the sample adequacy is met, while for the *loading factor* value, all indicators have met the requirements of the *loading factor*. ie more than > 0.4 all indicators that exist in the independent variables and the dependent variable are said to be valid.

Uji Reliability

The method used in this reliability is the alpha technique. The variable is said to be reliable if the *Cronbach Alpha* value is greater than 0.6.

Table 3. Test Rally a Bilitas

| Variable | Cronbach Alpha's | Reliability Standard | Information |
|-----------------------|------------------|----------------------|-------------|
| Buying Interest (y) | 0.906 | > 0.60 | Reliable |
| Store Image (x1) | 0.871 | > 0.60 | Reliable |
| Risk Perception (x2) | 0.803 | > 0.60 | Reliable |
| Price Perception (x3) | 0.857 | > 0.60 | Reliable |

Source: Data Primer, Diolah 2021

Each of the variables obtain of reliability test values all show the value of Cronbach Alpha's > 0.6. This means that the results of the reliability test on all independent and dependent variables are reliable and can be further analyzed.

Table 4. Regression Analysis

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| (Constant) | -.915 | 1,834 | | -.499 | .619 |
| Total Store Image | .406 | .085 | .271 | 4.799 | .000 |
| Total Risk Perception | .612 | .102 | .350 | 5,973 | .000 |
| Total Price Perception | .906 | .120 | .413 | 7,580 | .000 |
| F | 176,920 | | | | 0.00 |
| Adjusted R ² | 0.816 | | | | |

Source: Data Primer, Diolah 2021

Goodness of fits is indicated by F test with n sig value. $0.000 < 0.05$ means store image, risk perception and price perception simultaneously have a significant effect on buying interest in *private label* products and indicate the model is feasible to use. Then the second test determination coefficient (*adjusted R²*) of is 0,816, meaning that the effect of variable contribution Citra Toko, Perceived Risk and Perceived Price to Buy at 81.60% interest while the remaining 18.4% is influenced by other variables not observed. Overall a very good model for the independent variables are able to explain the dependent variable by 81,6%. This shows that interest in buying *Alfamart private label* products is influenced by Store Image, Risk Perception and Price Perception.

Table 4, Store Image (X1) has a positive effect on buying interest of 0,271. This means that the better the store's image, the more consumers will buy *private label* products. Risk Perception (x₂) has positive influence on the buying interest of 0,350. This means that the higher the perceived risk of consumers on product *private label* then will boost buying interest. Perception Price (x₃) has a positive effect on the buying interest of 0,413. This means that the tinggi perceived price of consumer products *private label* then will boost buying interest. Based on the empirical test above, it can be explained that of the three variables, the x₃ variable or Price Perception is the most dominant variable. This means that the variable Y (Interests Buy) more influenced by variables x₃ (Perception Price) having the

largest regression coefficient of 0.413. This shows that the price of *private label* products attracts consumers to buy because they are relatively cheaper.

The first hypothesis is accepted according to the empirical test that the significant value of the store image variable is < 0.05 , thus the store image has a positive and significant effect on buying interest. The second hypothesis is accepted because the significant value of the risk perception variable is < 0.05 , then the risk perception has a positive and significant effect on buying interest. The third hypothesis is accepted, the significant value of the perception variable is < 0.05 , thus price perception has a positive and significant effect on buying interest.

Discussion

According to Dodds et al (1991) when consumers feel that a store has a good store image, they assume that the *private label* products sold are of high quality, so that the more positive the store image, the higher the consumer's interest in buying *private label* products. The empirical test results show that the store's image has a positive and significant influence on buying interest, so this shows that the better the store's image, the consumer's buying interest in Alfamart's *private label* products will increase.

Based on the results of descriptive analysis of the processed store image variables, there are two most dominant indicators, namely x1.1 which contains a statement that the location to Alfamart Gringsing is very easy to reach because it is next to the north coast road of Semarang-Batang and x1.5 which contains a statement that store employees always discipline in terms of dressing, namely wearing uniforms and complete attributes. Meanwhile, the indicator that has the lowest average value (mean) of 3.92, namely x1.3 contains a statement that information on product price discounts is easy to find. There are 21.7% or 26 respondents who are still unsure about the size of the parking area, while the location of the shop is on the main north coast road, which is dominated by large car or truck drivers so that the parking lot does not contain too many vehicles. There are also 18.3% or 22 respondents who are still unsure about the quality of promotion strategies on social media and in stores, respondents feel that the promotions are not attracting attention so that it can affect buying interest. The results of this study are in line with research conducted by Setiawan (2019), Ramadhan (2018), Fanny (2018); Ikram (2019) which states that Toko Citra has a significant positive effect on Buying Interest.

According to Cuneo et al., (2015) and Cela and Cazacu (2016) state that the higher the risk that is considered to be related to the low price of *private label* products will affect consumer buying interest. The empirical test results show that the perception of risk (x2) experience affect positive and significant buying interest so that it indicates the higher the perceived risk of consumers on product *private label* Alfamart Gringsing Batang it will boost buying interest .

Base on results of empirical data variabel risk perception, there are two indicators most dominant is the statement that the use of products *private label* has no risk assessment negative by social circles, for example shunned brother, bullied friends and declaration that the respondents are not worried consume products *private label* because it does not Cause danger. While the indicator has an average value (mean) of the lowest at 3,88 is x2.5 containing a statement that the employees always check the expiration date of products *private label*, so good for consumer consumption. There are 28.3% or 34 respondents who think they are still unsure about choosing *private label* products it doesn't take a long time because in one product catalog, they state that placing *private label* products is not in one window so it takes a long time when choosing them. There are also 28.3% or 34 respondents who think they are still in doubt about all money losses due to making the wrong purchase of *private label* products is very important, they have the opinion that choosing *private label* products for consumption is not only a consideration of the money spent but the quality and safety of the product as well. very important. However, the results of the description test of all variables indicate that the risk perception variable has an average value (mean) of 3.94, which means that most consumers agree.

The results of this study are in line with research conducted by Yovina and Saputri (2016), Arslan et al (2013), Jaafar et al (2013) which states that risk perception has a significant positive effect on buying interest.

According to Walker (2006) price is the main consideration for consumers to choose *private label* products, because when compared to national brand products, *private label* products are cheaper. Therefore, low prices on a product can increase consumer buying interest (Boutsouki et al., 2008). The empirical test results show that the perception of price (x3) experienc effect positive and significant buying interest so that it indicates the higher the price that consumers perceived the products of *private label* that will boost buying interest.

Based on the results of the descriptive analysis of the processed Price Perception variable, there are two most dominant indicators: the statement that *private label* products

have prices that vary according to product quality and the statement that low prices for *private label* products and the same good quality as national brand products provide benefits for consumers. While the indicator has an average value (mean) of the lowest at 3,68 is the statement that the respondents prefer products *private label* because it is cheaper. There are 34.2% or 41 respondents who think they are still doubtful about *private label* products appearing as cheap alternative products compared to other brand products, they think that the emergence of *private label* products is not used as an alternative product with low prices, but has become the main choice because it has good quality. as good as national brands. There is also 31,7 % or 38 respondents who are still skeptical about the low prices on products *private label* and the quality is as good as national brand products provide benefits to consumers, they have the opinion that the real gain is when the product get a discount even though the price of the product already cheap. However, the results of the description test of all variables show that the price perception variable has an average value (mean) of 3.80, which means that most consumers agree.

The results of this study are in line with research conducted by Surjana (2019); Ramadan (2018); Fanny (2018); Rohman (2017); Yovina and Saputri (2016) which state that price perception has a significant positive effect on buying interest.

Conclusion

1. The store's image is good, it needs to be maintained so that consumers' buying interest in selling private label products will increase.
2. Risk Perception (x2) has a positive and significant effect on buying interest. Meaning. The higher the risk perceived by consumers on private label products, the higher their buying interest
3. Price Perception (x3) has a positive and significant effect on buying interest. Meaning the higher the price perceived by consumers on private label products, the higher the buying interest.

Suggestion

1. Maintain mage of the store is already well known by consumers and also improve the quality of services provided, such as improvement of product promotion strategy, placement of posters discounts are clear, the suitability of the price tag on the product,

discipline employees, their role arrange parking or instruction parking form of writing in the page is maintained and responds to consumer feedback for improvement.

2. Provide education to consumers through *events*, *in-store promotion* or simple thing is to give free product samples to consumers. The management also needs to develop the quality, packaging and prices of *private label* products.

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