



## Sources of retailer personality: Private brand perceptions



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### ABSTRACT

This study focuses on the impact of two antecedents of retailer personality (grasped by five personality traits: introversion, conscientiousness, agreeableness, sophistication and disingenuousness), on trust and attitude toward the private brand, as well as on one major consequence of these three concepts, loyalty to the retailer. Data were collected through a natural experiment on a convenience sample of 226 consumers of a French grocery retailer. Using partial least squares analysis (PLS), our results mainly indicated that (1) private brand trust has a positive and significant influence on the retailer personality traits “conscientiousness” and “sophistication” (2) private brand trust and private brand attitude have a positive and significant influence on the retailer personality trait “agreeableness” (3) trust and attitude toward the private brand have a positive and significant influence loyalty to the retailer while retailer personality traits have no influence on this variable. This research fills a gap in the literature since few studies have looked at the antecedents of retailer personality. Moreover, it reinforces the strategic importance of private brands for retailers since they have the potential to improve retailer personality and loyalty to the retailer.

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### 1. Introduction

To date, the importance of the concept of retailer personality is undeniable. Both practitioners and researchers recognize that retailers, like humans and brands, have distinct personalities that may differentiate them in the minds of consumers (Ambroise et al., 2003; Zentes et al., 2008). Moreover, retailer personality influences consumers' behavior: trust (Goueron, 2006; Lombart and Louis, 2012b), attachment (Goueron, 2006; Lombart and Louis, 2012b), commitment (Ben Sliman et al., 2005; Lombart and Louis, 2012b), satisfaction (Lombart and Louis, 2012a), attitude (Helgeson and Supphellen, 2004; Ben Sliman et al., 2005; Lombart and Louis, 2012b) and loyalty to the retailer (Merrilees and Miller, 2001; Zentes et al., 2008; Das et al., 2012, 2014a, 2014b; Lombart and Louis, 2014).

If the consequences of retailer personality have been demonstrated in several studies, it is not quite clear what determines a retailer's personality and how retailers should build it. According to Maehle and Supphellen (2011), the different marketing activities in which retailers engage in may be considered as a set of characteristics from which consumers may infer personality traits. Nevertheless, few studies have looked at the antecedents of

retailer personality. Notable exceptions however are the studies of Merrilees and Miller (2001), Brengman and Willems (2009), Das et al. (2013) and Lombart and Louis (2014) who sought to identify through qualitative and/or empirical studies determinants of retailer personality.

To fill this gap, this study examines the influence of trust in the private brand and attitude toward private brand on retailer personality. The influence of these three variables on loyalty to the retailer is also analyzed. This study will thus supplement current works on the antecedents of retailer personality (Merrilees and Miller, 2001; Brengman and Willems, 2009; Das et al., 2013; Lombart and Louis, 2014). Moreover, by considering retailer as a brand, this research is in line with the widening of the conceptualization of the brand in retail research: from the product as a brand to the store as a brand and most recently to the retailer as a brand (Burt and Davies, 2010). Finally, by focusing on private brand, this research is in line with the several works stressing the strategic importance and value of private brands for retailers (Hoch and Banerji, 1993; Scott-Morton and Zettelmeyer, 2004; Sudhir and Talukdar, 2004; Anselmsson and Johansson, 2007; Binninger, 2008).

The remainder of the article is structured as follows. The first section discusses retailer personality, the definition of this concept as well as its consequences and determinants, and presents the model and hypotheses. The methodology used is then detailed and the study's findings presented. The paper concludes with a

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discussion of the implications for theory and practice. It also notes the limitations to the study and future research directions.

## 2. Retailer personality

### 2.1. Definition of retailer personality

The association of human personality traits with “objects” that are not human refers to the theory of anthropomorphism or “*the tendency to imbue the real or imagined behavior of nonhuman agents with humanlike characteristics, motivations, intentions, or emotions*” (Epley et al., 2007). Following their theoretical investigation of social psychology research, Freling and Forbes (2005) assert that anthropomorphism is a natural and inevitable human tendency that infiltrates the daily thoughts and actions of most individuals and influences people's perceptions and responses throughout their lifetime. Humans need to anthropomorphize objects, especially those with which they interact frequently, to give more meaning to the world in which they live and to grasp it more easily (Waytz et al., 2010).

Aaker (1997) was the first author to conceptualize brand personality as “*the set of human characteristics associated with a brand*”. This seminal definition nonetheless includes other characteristics (e.g., sociodemographic, such as age, gender and social class) in addition to personality. Consequently, new definitions of brand personality have been proposed. Azoulay and Kapferer (2003) conceptualize brand personality as “*the unique set of human personality traits both applicable and relevant to brands*”. Similarly, Ferrandi and Valette-Florence (2002) define brand personality as “*the set of human personality traits associated with a brand*”.

In line with these definitions of brand personality, *retailer personality may be defined as the set of human personality traits associated with a retailer*. Adaptation to retailers of the concepts developed in the field of brands such as personality owes much to Ailawadi and Keller (2004). These authors recommend that marketing researchers apply to retailers the principles related to brands and their management. Brands and retailers indeed share many similarities in terms of signs used to recognize them, functions filled for clients and mix (marketing mix for manufacturers and retailing mix for retailers).

### 2.2. Consequences and determinants of retailer personality

The primary focus of previous studies in the field of retailer personality has been on understanding the effects of this concept. Several authors have thus examined the consequences of retailer personality: trust, attachment, commitment, satisfaction, attitude and loyalty toward the retailer.

Goueron (2006) demonstrated the positive and significant influence of two retailer personality traits (autonomy and sincerity) on credibility and integrity, two facets of consumers' trust in the retailer. Lombart and Louis (2012b) showed that the personality traits congeniality, originality, preciousness and conscientiousness have a positive and significant impact on three facets of trust in the retailer: integrity, credibility and benevolence. The trait seduction has also a positive and significant influence but only on the benevolence facet. The trait introversion has a negative and significant influence on the three facets of trust.

Goueron (2006) highlighted the positive and significant influence of three retailer personality traits (autonomy, excitation and sincerity) on attachment to the retailer. Lombart and Louis (2012b) showed that the personality traits congeniality, creativity and conscientiousness have a positive and significant impact on this variable.

Ben Sliman et al. (2005) found that the reassuring personality

trait has a significant positive influence on commitment to the retailer. Lombart and Louis (2012b) demonstrated that the personality trait creativity has a positive and significant influence on affective and continuance commitments while conscientiousness has a positive and significant impact on affective commitment only.

Lombart and Louis (2012a) indicated the positive and significant impact of four retailer personality traits (congeniality, originality, conscientiousness and preciousness) on consumers' satisfaction with the retailer.

Researchers have also demonstrated the positive and significant influence of retailer personality on consumers' attitude toward the retailer. Helgeson and Supphellen (2004) found a positive and significant influence of modern and classic retailer personality traits. Ben Sliman et al. (2005) found an effect of the trait seduction. Lombart and Louis (2012a) noted the positive and significant impact of the traits congeniality and originality on consumers' attitude toward the retailer.

Finally, the positive and significant influence of retailer personality (at the level of the personality traits or at an aggregate level) on consumers' loyalty toward the retailer has been showed by Merrilees and Miller (2001), Zentes et al. (2008), Das et al. (2012), Das (2014a, 2014b) and Lombart and Louis (2014).

By contrast, there is little research on how retailer personality is formed which nevertheless is a fundamental issue for retailers. Few studies have looked at the determinants of retailer personality (Merrilees and Miller, 2001; Brengman and Willems, 2009; Das et al., 2013; Lombart and Louis, 2014).

In their seminal work, Maehle and Supphellen (2011) suggested that brand personality is formed by a direct and an indirect way. In the direct way, the personality traits of the people associated to the brand (typical user of the brand, the company's employees or CEO, and the brand's endorsers) are transferred directly to the brand personality. In the indirect way, brand personality is formed by considering all marketing mix activities and brand management decisions (product category, price, advertising style ...). Considering this last way, Merrilees and Miller (2001) highlighted that store atmosphere has a positive and significant influence on the competency personality trait of Aaker (1997) brand personality scale while merchandising and pricing elements have a positive and significant influence on the sincerity trait.

Brengman and Willems (2009) first sought to pinpoint the antecedents of a fashion retailer personality assessed by five personality traits (sophistication, solidity, genuineness, enthusiasm, and unpleasantness) proposed by d'Astous and Lévesque (2003). In an exploratory qualitative study with 70 consumers, they identified five main types of antecedents: (1) the environment of points of sale (i.e., ambiance, design, other customers and salespeople present in stores); (2) merchandise offered (i.e., price, quality, assortment and style); (3) retailer's reputation (including advertising by the store, Corporate Social Responsibility policy, word-of-mouth from customers and their attitude toward the retailer); (4) services offered; and (5) store's format and location.

Das et al. (2013) then confirmed this pioneering research by conducting an exploratory qualitative study with five shoppers but also five marketing professors and five managers. They validated the sources of inferences used by consumers to attribute personality traits to a retailer (department store format) first proposed by Brengman and Willems (2009): (1) store ambiance, sales persons and other customers in the store; (2) product style and variety and product price; (3) store name and carried brand name; advertisement; word-of-mouth; general attitudes toward retailer; (4) service quality of the store. They also empirically investigated the impact of these determinants on five ad hoc (Das et al., 2012) retailer personality traits (sophistication, empathy, dependability, authenticity and vibrancy).

Finally, Lombart and Louis (2014) empirically showed that perceived Corporate Social Responsibility and price image have a significant positive/negative influence on retailer personality traits (“agreeableness” and “conscientiousness”/“disingenuousness”) and that Corporate Social Responsibility has also a significant positive influence on the “sophistication” personality trait. Considering the percentage of variance explained by these variables for each of the personality traits studied, these authors stressed that other determinants of retailer personality should be considered by further research.

To fill this important gap in the literature, the main goal of this research is to focus on another antecedent of retailer personality suggested by Brengman and Willems (2009) and Das et al. (2013): the merchandise proposed by the retailer and specifically the private brand offered which are strategically highly important and valuable for retailers (Hoch and Banerji, 1993; Scott-Morton and Zettelmeyer, 2004; Sudhir and Talukdar, 2004; Anselmsson and Johansson, 2007; Binninger, 2008).

### 3. Conceptual framework and research hypotheses

The model proposed in this study (Fig. 1) primarily considers the relations between retailer personality and two antecedents of this concept, trust in the private brand and attitude toward the private brand, as well as the link between these two last variables. The relationships between trust in the private brand and attitude toward the private brand and loyalty to the retailer are then discussed. Lastly, the link between retailer personality and loyalty to the retailer is integrated.

Based on five retailer personality traits (sophistication, enthusiasm, solidity, genuineness and unpleasantness) proposed by d’Astous and Lévesque (2003), Brengman and Willems (2009) first indicated that the merchandise offered by a retailer (i.e., fashion retailer) is a particularly important factor in enhancing its personality. Specifically, Brengman and Willems (2009) pointed out that consumers’ inference that a retailer is ‘upscale’ (pertaining to the sophistication trait) is based on the higher price range and the exclusivity of the brands (e.g., designer brands or haute couture clothing). Consumers consider a retailer as ‘dynamic’ (pertaining to the enthusiasm trait) if this retailer frequently updates its assortment not to be perceived as a static fashion store. In the same vein, a ‘solid’ (pertaining to the solidity trait) retailer offers a wide assortment of fashionable quality clothes at fair prices. Consumers recognize a ‘reliable’ (pertaining to the genuineness trait) retailer on the basis of the quality goods it sells. In the same line, a retailer is perceived by its consumers as ‘conscientious’ (pertaining to the genuineness trait) if its stores do not sell goods made by manufacturers that violate human rights. Lastly, a ‘superficial’ (pertaining to the unpleasantness trait) retailer proposes clothing without character.

Based on five ad hoc (Das et al., 2012) retailer personality traits

(sophistication, empathy, dependability, authenticity and vibrancy), Das et al. (2013) then showed that product style and variety have a positive and significant impact on the sophistication, empathy, vibrancy and authenticity personality traits. Considering this last personality trait, Merrilees and Miller (2001) found that the perceptions of the sincerity personality trait of Aaker (1997) brand personality scale were mainly driven by merchandising and pricing elements of a discount department store.

In this research, the impact of consumers’ perceptions of the private brand offered by a retailer on its personality will be grasped by the concepts of consumers’ trust in the brand and attitude toward the private brand. Generally, researchers exploring the dimensionality of consumers’ perceptions or image of a brand (Lassar et al., 1995; Broyles et al., 2009) or a retailer (Pappu and Qvester, 2006; Broyles et al., 2009) or a store (Beristain and Zorrilla, 2011; Gil-Saura et al., 2013) consider the concept of attitude and/or trust. Specifically in the field of retailing, Jara and Cliquet (2012) pointed out that attitude and trust are two dimensions of consumers’ image or perceptions of a private brand. While attitude toward a brand corresponds to consumers’ evaluation of this brand (Eagly and Chaiken, 1993), trust in a brand reflects a set of cumulative presumptions (Aurier and N’Goala, 2010) regarding the credibility, integrity and benevolence that consumers attribute to this brand (Gurviez and Korchia, 2002). A brand is credible if it can attain the performance its consumers expect. It exhibits integrity if it fulfills its promises concerning the terms of trade and if its discourse is considered honest. Lastly, the brand is benevolent if it is sustainably perceived as considering consumers’ interests.

Considering these different works, we posit that *trust in the private brand (H1a) and attitude toward the private brand (H1b) have a positive influence on the retailer personality traits agreeableness, sophistication and conscientiousness, and a negative influence on the traits disingenuousness and introversion.*

Fournier (1998) first maintained that trust is a determining factor in developing a favorable attitude toward a brand. The positive and significant influence of trust in a brand on consumers’ attitude toward the brand has been then validated in several studies (e.g., Okazaki et al., 2007; Heralut, 2012).

Trust is also an antecedent of consumers’ loyalty. The positive and significant influence of trust on loyalty (measured by future behavioral intentions) has been demonstrated (e.g., Lin et al., 2011; Stanaland et al., 2011). More specifically, it has been shown that the more consumers trust in the private brand, the stronger their intention to buy products offered by this brand (associated with organic agriculture or fair trade) (Pivato et al., 2008; Castaldo et al., 2009; Perrini et al., 2010).

Since the seminal work of Fishbein and Ajzen (1975), many authors have affirmed that consumers’ attitude has a positive and significant influence on their future behavioral intentions, which in turn conditions real behavior (e.g., Oliver, 1980; Berger and Alwitt, 1996; Ekinici et al., 2008). More specifically, Diallo et al. (2013)

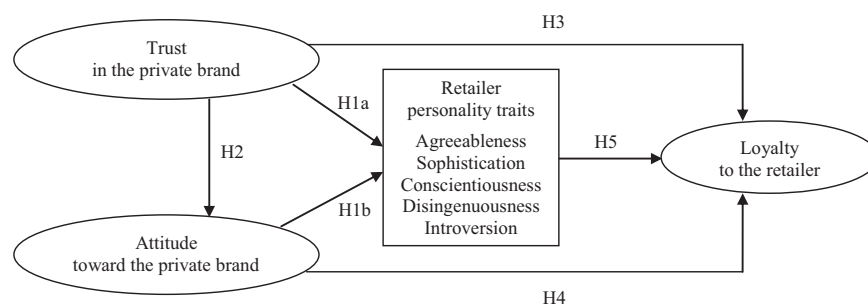


Fig. 1. Model proposed.

showed that private brand attitude has a positive influence on private brand purchase intention. In the same vein, [Mejri and Bhatli \(2014\)](#) pointed out that consumers' attitude toward a socially responsible private label has a positive impact, through its competitiveness and perceived quality dimensions, on consumers' intention to buy products offered by this brand.

Given the works reviewed above, we formulated the following hypotheses:

*Trust in the private brand has a positive influence on attitude toward the private brand (H2).*

*Trust in the private brand has a positive influence on loyalty to the retailer (H3).*

*Attitude toward the private brand has a positive influence on loyalty to the retailer (H4).*

Lastly, [Merrilees and Miller \(2001\)](#) have shown that the retailer personality trait sincerity has a positive and significant influence on consumers' loyalty to the store. [Zentes et al. \(2008\)](#) demonstrated that the retailer personality traits competence, sincerity, excitement and sophistication have a positive and significant impact on consumers' loyalty to the store measured by intention to recommend this store. [Das et al. \(2012\)](#) found that the retailer personality traits sophistication and dependability have a positive and significant influence on consumers' loyalty to the store. [Das \(2014a, 2014b\)](#) also confirmed, at an aggregate level, that retailer personality has a positive and significant influence on consumers' loyalty to the store. Finally, [Lombart and Louis \(2014\)](#) highlighted that the personality traits sophistication and conscientiousness have a positive and significant influence on consumers' future behavioral intentions toward the retailer (toward the store – visit again and recommend – and private brand – buy again and recommend). Previously, [Lombart and Louis \(2012a\)](#) had tested, but not showed, a link between conscientiousness and future behavioral intentions toward the retailer.

Considering these works, we hypothesize that: *the retailer personality traits sophistication and conscientiousness have a positive influence on loyalty to the retailer (H5).*

## 4. Methodology

### 4.1. Retailer studied and sample

Système U is a French cooperative of food retail merchants. At the end of 2014, the retailer's market share (in value)<sup>1</sup> was 10.2% (for hypermarket and supermarket), positioning it behind the other retailers: Carrefour (21%), Leclerc (19.5%), Intermarché (14.9%), Casino (11.7%) and Auchan (11%).

The study was conducted on a convenience sample of 226 individuals, ages 20–25, within a store laboratory. This store is an exact replica of several food shelves (pasta, rice and canned food) and hygiene (shower products and shampoo) of a Système U supermarket. The participants in the natural experiment completed two simulated shopping trips (at  $t$  and  $t+2$  weeks), which enabled them to form an opinion about the retailer Système U and its private brand (standard private brand only). At the beginning of each simulated shopping trip, participants were asked to read the natural experiment scenario, which invited them to shop at the store laboratory as they would do at a real store. This scenario also indicated them that they were to consider that “*this Système U supermarket near their home shares the same price policy as all the supermarkets and hypermarkets belonging to this retailer*”. After the last shopping trip, participants completed a questionnaire on a

computer.

The choice of using a store laboratory was motivated by three main reasons. The store laboratory: (1) allows complete control over the information gathering conditions; (2) allows a faithful reproduction of the purchasing act environment (shelves, POS information, baskets, cash registers, etc.); (3) offers a real reconstruction of the natural conditions of shopping at a point of sale (movement through the store, possibility of physically handling products, etc.).

### 4.2. Measurement scales used

Consumers' trust in the private brand was measured using eight items from the scale developed by [Gurviez and Korchia \(2002\)](#). This trust scale includes three dimensions: credibility (three items), integrity (three items) and benevolence (two items). Consumers' attitude toward the private brand was measured using three items inspired by [Spears and Singh \(2004\)](#).

Consumers' perceptions of retailer personality were measured using the 23-item scale developed by [Ambroise and Valette-Florence \(2010\)](#) to measure brand personality. This scale comprises six positive (congeniality, creativity, seduction, preciousness, originality and conscientiousness) and three negative first-order traits (dominance, deceitfulness and introversion). [Ambroise and Valette-Florence \(2010\)](#) also proposed a second-order structure on which these nine first-order traits are grouped into five second-order traits: agreeableness (which includes the traits of congeniality, creativity, and seduction), sophistication (which includes preciousness and originality), conscientiousness, disingenuousness (which includes dominance and deceitfulness) and introversion. In the next section, test of the measurement model, we will validate this second-order structure. Ambroise and Valette-Florence applied this scale to 39 brands belonging to distinct product categories, including eight retailers (Leclerc, Carrefour, Burton, Diesel, Gap, Kiabi, Zara and Marlboro Classics).

For each item on these measurement scales, consumers were asked to indicate their degree of agreement on a five-point Likert scale ranging from “disagree completely” to “agree completely.”

Consumers' loyalty to the retailer was measured using two dimensions of two items each. Whereas the first focused on future behavioral intentions toward the private brand products (two items on intentions to buy and recommend these products), the second concerned future behavioral intentions towards the retailer's stores (two items on intentions to visit and recommend the stores) ([Zeithaml et al., 1996](#); [Soyoung and Byoungcho, 2001](#)). For each of the items of these two dimensions, consumers had to indicate a level of probability on a five-point likelihood scale ranging from “very improbable” to “very probable.”

## 5. Results

### 5.1. Test of measurement model

Before testing the model proposed in this study using structural equations modeling (SEM), confirmatory factor analysis was performed on the data collected using the partial least squares method (PLS) with a *bootstrap* procedure (200 iterations) ([Tenenhaus et al., 2005](#)).<sup>2</sup> Factor loadings above 0.50 and statistically significant at 1% were satisfactory ([Table 1](#)).

In line with the literature, second-order factors were posited

<sup>1</sup> LSA, 21/10/2014, Paris J., Parts de marché: Intermarché et Système U font carton plein pour la rentrée.

<sup>2</sup> The PLS method was retained in this research because (1) it allows us to process relational models that include a large number of variables; (2) it does not require the multinormality of variables; and (3) it is particularly well adapted to the test of external models, in contrast with internal modeling ([Vilares et al., 2010](#)).



**Table 1**  
Results of confirmatory analysis.

First-order factors	Items	Loadings	t-value
Credibility	The products of this brand bring me safety	0.836	17.628*
	I consider that to buy products of this brand is a guarantee	0.924	18.240*
Integrity	I trust the quality of the products of this brand	0.891	15.264*
	I believe that this brand is honest towards its consumers	0.874	13.637*
	I think that this brand is sincere towards its consumers	0.906	15.364*
Benevolence	I think that this brand is interested in its consumers	0.784	11.216*
	This brand constantly tries to improve its products to better satisfy its consumers (gustative qualities, nutritional contributions, origin of products)	0.905	15.566*
	This brand renews its products to meet the expectations of its customers (gustative qualities, nutritional contributions, origin of products)	0.910	15.014*
Attitude toward the private brand	I consider that this brand is interesting	0.909	18.801*
	I think that it is a good brand	0.898	18.657*
	At global, I have a favorable attitude towards this brand	0.880	16.594*
Introversion	Reserved	0.891	16.347*
	Shy	0.866	14.834*
Congeniality	Endearing	0.835	10.719*
	Pleasant	0.826	11.004*
Seduction	Friendly	0.797	12.097*
	Charming	0.914	15.031*
Creativity	Seductive	0.897	17.962*
	Resourceful	0.842	15.653*
	Creative	0.844	14.715*
Conscientiousness	Imaginative	0.751	9.288*
	Organized	0.836	11.835*
	Meticulous	0.831	11.571*
Originality	Serious	0.757	8.668*
	Trendy	0.854	14.231*
Preciousness	Modern	0.897	19.074*
	Classy	0.885	17.096*
Deceitfulness	Stylish	0.921	15.451*
	Hypocritical	0.854	11.206*
Dominance	Lying	0.896	15.768*
	Deceitful	0.816	12.403*
	Parvenu	0.871	12.624*
Future behavioral intentions toward the private brand	Arrogant	0.732	9.386*
	Pretentious	0.779	12.067*
	What is the probability that you will recommend the retailer's private brand products to your friends and/or family?	0.863	18.072*
Future behavioral intentions toward the store	you will buy private brand products offered by this retailer?	0.904	17.388*
	you will recommend the retailer's stores to your friends and/or family?	0.855	14.655*
	you will visit stores belonging to this retailer?	0.919	15.214*

\*  $p < 0.01$ .

**Table 2**  
Links between first-order and second-order factors.

	Path coefficients	t-value
Credibility ← Trust in the private brand	0.878	27.458*
Integrity ← Trust in the private brand	0.802	20.122*
Benevolence ← Trust in the private brand	0.780	18.632*
Congeniality ← Agreeableness	0.738	16.360*
Seduction ← Agreeableness	0.800	19.985*
Creativity ← Agreeableness	0.868	26.115*
Originality ← Sophistication	0.918	34.580*
Preciousness ← Sophistication	0.877	27.324*
Deceitfulness ← Disingenuousness	0.928	37.313*
Dominance ← Disingenuousness	0.882	28.028*
Future behavioral intentions toward the private brand ← Loyalty to the retailer	0.875	27.059*
Future behavioral intentions toward the store ← Loyalty to the retailer	0.846	23.707*

\*  $p < 0.01$ .

for retailer personality (Ambroise and Valette-Florence, 2010), trust in the private brand (Gurviez and Korchia, 2002), and loyalty to the retailer (Soyoung and Byounggho, 2001). The analysis performed validated the second-order structures posited for retailer personality, trust in the private brand, and loyalty to the retailer (Table 2). In the next section, test of the structural model, we will

**Table 3**  
Jöreskog's Rhö coefficients.

Trust in the private brand*	0.965
Credibility	0.915
Integrity	0.889
Benevolence	0.904
Attitude toward the private brand	0.924
Introversion	0.871
Agreeableness*	0.950
Congeniality	0.861
Seduction	0.901
Creativity	0.858
Conscientiousness	0.853
Sophistication*	0.938
Originality	0.869
Preciousness	0.900
Disingenuousness*	0.928
Deceitfulness	0.891
Dominance	0.848
Loyalty to the retailer*	0.936
Future behavioral intentions toward the private brand	0.878
Future behavioral intentions toward the store	0.884

\* Second-order factor.

use these second-order structures.

The Jöreskog's Rhö coefficient (Jöreskog, 1971) was then used to evaluate the reliability of the first-order and second-order factors

**Table 4**  
Average variances extracted and bivariate correlations.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>1. Trust in the private brand*</b>	<b>0.774</b>																			
2. Credibility		<b>0.782</b>	0.512	0.522	0.743	0.081	0.432	0.512	0.243	0.320	0.327	0.460	0.366	0.471	0.109	0.141	0.044	0.632	0.616	0.466
3. Integrity		0.263	<b>0.733</b>	0.530	0.621	0.045	0.496	0.492	0.267	0.452	0.473	0.460	0.437	0.385	0.186	0.221	0.101	0.512	0.530	0.342
4. Benevolence		0.272	0.281	<b>0.824</b>	0.465	0.129	0.458	0.417	0.285	0.409	0.318	0.424	0.396	0.362	0.157	0.175	0.101	0.449	0.420	0.349
<b>5. Attitude</b>	0.585	0.552	0.385	0.216	<b>0.802</b>	0.146	0.539	0.602	0.306	0.424	0.349	0.482	0.434	0.432	0.139	0.176	0.063	0.764	0.777	0.526
<b>6. Introversion</b>	0.010	0.007	0.002	0.017	0.021	<b>0.772</b>	0.192	0.021	0.289	0.170	0.038	0.146	0.206	0.040	0.001	0.029	0.038	0.115	0.146	0.047
<b>7. Agreeableness*</b>	0.305	0.186	0.246	0.209	0.290	0.037	<b>0.705</b>				0.440	0.681	0.659	0.557	0.099	0.073	0.110	0.506	0.499	0.366
8. Congeniality	0.337	0.262	0.242	0.174	0.362	0.000		<b>0.671</b>	0.367	0.495	0.459	0.555	0.474	0.528	0.118	0.145	0.059	0.583	0.574	0.421
9. Seduction	0.099	0.059	0.071	0.081	0.094	0.083		0.135	<b>0.819</b>	0.542	0.186	0.487	0.464	0.406	0.210	0.191	0.190	0.247	0.275	0.144
10. Creativity	0.213	0.102	0.205	0.167	0.180	0.029		0.45	0.293	<b>0.662</b>	0.430	0.604	0.637	0.430	0.113	0.096	0.111	0.422	0.389	0.336
<b>11. Conscientiousness</b>	0.198	0.107	0.224	0.101	0.122	0.001	0.194	0.211	0.035	0.185	<b>0.654</b>	0.520	0.482	0.451	0.079	0.120	0.010	0.376	0.304	0.346
<b>12. Sophistication*</b>	0.295	0.211	0.212	0.179	0.232	0.021	0.464	0.308	0.237	0.365	0.270	<b>0.791</b>			0.022	0.065	0.037	0.444	0.418	0.343
13. Originality	0.227	0.134	0.191	0.157	0.189	0.042	0.434	0.225	0.215	0.406	0.232		<b>0.767</b>	0.614	0.006	0.039	0.038	0.399	0.342	0.345
14. Preciousness	0.252	0.221	0.148	0.131	0.187	0.002	0.310	0.279	0.165	0.185	0.203		0.377	<b>0.816</b>	0.037	0.081	0.028	0.399	0.416	0.265
<b>15. Disingenuousness*</b>	0.030	0.012	0.034	0.025	0.019	0.000	0.010	0.014	0.044	0.013	0.006	0.000	0.000	0.001	<b>0.683</b>			0.051	0.053	0.035
16. Deceitfulness	0.044	0.020	0.049	0.031	0.031	0.001	0.005	0.021	0.037	0.009	0.014	0.004	0.002	0.007		<b>0.732</b>	0.643	0.083	0.096	0.045
17. Dominance	0.008	0.002	0.010	0.010	0.004	0.001	0.012	0.003	0.036	0.012	0.000	0.001	0.001	0.001		0.414	<b>0.634</b>	0.000	0.012	0.014
<b>18. Loyalty to the retailer*</b>	0.437	0.400	0.262	0.202	0.583	0.013	0.256	0.339	0.061	0.178	0.141	0.197	0.159	0.160	0.003	0.007	0.000	<b>0.784</b>		
19. Future behavioral intentions toward the private brand	0.423	0.379	0.281	0.177	0.603	0.021	0.249	0.330	0.076	0.151	0.092	0.174	0.117	0.173	0.003	0.009	0.000		0.781	0.482
20. Future behavioral intentions toward the store	0.230	0.217	0.117	0.122	0.277	0.002	0.134	0.178	0.021	0.113	0.120	0.118	0.119	0.070	0.001	0.002	0.000		0.232	0.788

Note: The diagonal figures in bold indicate the average variances extracted (AVE) for each construct. The scores in the upper diagonal are correlations. The scores in the lower diagonal are square of the correlations.

\* Second-order factor.

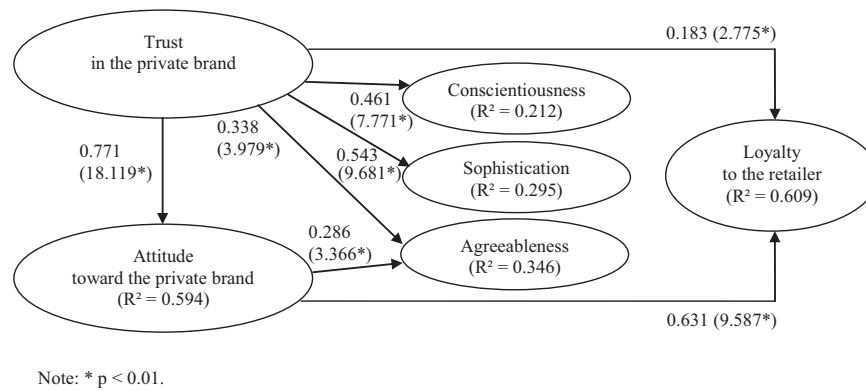


Fig. 2. Results of structural model.

posited. The coefficients calculated were satisfactory because they were greater than 0.70, for both first-order and second-order factors (Table 3).

Finally, the approach proposed by Fornell and Larcker (1981) was used to establish the convergent and discriminant validity of the first-order and second-order factors posited. Because the latent variables each share more than 50% of the variance with their measures, convergent validity was established. Discriminant validity was also established because the latent variables each shared more variance with their items than with the other latent variables (Table 4).

5.2. Test of the structural model

Following the satisfactory test of the measurement model, the model proposed in Fig. 1 was tested with PLS and a bootstrap procedure (200 iterations). Indices of fit for the external GoF (measuring the performance of the measurement model) and internal GoF (measuring the performance of the structural model) was 0.998 and 0.864 respectively. The closer these indices are to 1, the better the fit. The measurement and structural models proposed are therefore satisfactory. Examination of the values of the parameters and their degree of significance illustrates the direct causal relationships between the constructs measured (Fig. 2).

The structural model first indicates that trust in the private brand has a positive and significant influence on three retailer personality traits studied: agreeableness (path coefficient (PC)=0.338, t=3.979, p < 0.01), conscientiousness (PC=0.461, t=7.771, p < 0.01) and sophistication (PC=0.543, t=9.681, p < 0.01). In contrast, trust in the private brand has no impact on the personality traits introversion and disingenuousness. Hypothesis H1a is therefore partly supported by our data. Attitude toward the private brand has also a positive and significant influence on the personality trait agreeableness (PC=0.286, t=3.366, p < 0.01). Hypothesis H1b is therefore partly supported by our data. This research thus validates the results of the studies conducted by Merrilees and Miller (2001), Brengman and Willems (2009) and Das et al. (2013) which pointed out that the merchandise offered by a retailer is an important factor in improving its personality. Trust in the private brand and attitude toward the private brand explain 34.6% of the variation of the variable agreeableness. Trust in the private brand also explains 21.2% and 29.5% respectively of the variation of the variables conscientiousness and sophistication. These results indicate that other determinants of retailer personality should be considered to increase the percentage of variance explained for each personality trait. For instance, Lombart and Louis (2014) showed that Corporate Social Responsibility (CSR) and price image had a positive and significant impact on the retailer personality traits agreeableness and conscientiousness but

no impact on the personality trait introversion. By contrast, they indicated a significant negative influence of CSR and price image on the trait disingenuousness. CSR had also a positive and significant influence on the retailer personality trait sophistication.

The structural model then indicates that trust in the private brand (PC=0.183, t=2.775, p < 0.01) and attitude toward the private brand (PC=0.631, t=9.587, p < 0.01) have a positive and significant influence on loyalty to the retailer. These results support hypothesis H3 regarding the influence of trust in the private brand on consumers' loyalty to the retailer and confirm the works that suggested this link (Pivato et al., 2008; Castaldo et al., 2009; Perrini et al., 2010). They also support H4 regarding the influence of attitude toward the private brand on consumers' loyalty to the retailer and confirm the findings of Diallo et al. (2013) and Mejri and Bhatli (2014). Hypothesis H2, addressing the influence of trust in the private brand on attitude toward the private brand is also validated. Trust in the private brand has a positive and significant impact on attitude toward the private brand (PC=0.771, t=18.119, p < 0.01) and explains 59.4% of the variation of this variable. This result confirms the findings of Okazaki et al. (2007) and Herauld (2012).

Conversely, hypothesis H5 which pertains to the influence of retailer personality traits sophistication and conscientiousness on loyalty to the retailer is not supported by our data. In this study, these retailer personality traits are not determinants of consumers' loyalty to the retailer. This result counters the findings of Merrilees and Miller (2001), Das (2014a, 2014b) and Lombart and Louis (2014) who have shown that retailer personality has a positive and significant impact on consumers' loyalty to the store, and Zentes et al. (2008) and Lombart and Louis (2014), who have shown that the retailer personality has a positive and significant impact on consumers' intention to recommend this store. Taken together, trust in the private brand and attitude toward the private brand explain 60.9% of the variation of the variable loyalty to the retailer (considering both direct and indirect (from trust to attitude) links). However, the link between attitude and loyalty is stronger than the link between trust and loyalty.

Table 5 Summary of direct links between variables.

H1a	Trust in the private brand → Retailer personality	Partly validated
H1b	Attitude toward the private brand → Retailer personality	Partly validated
H2	Trust in the private brand → Attitude toward the private brand	Validated
H3	Trust in the private brand → Loyalty to the retailer	Validated
H4	Attitude toward the private brand → Loyalty to the retailer	Validated
H5	Retailer personality traits sophistication and conscientiousness → Loyalty to the retailer	Not validated

Table 5 summarizes the research hypotheses whether they were (partially) accepted or rejected. It illustrates the links empirically validated by the model proposed in this study.

## 6. Conclusion

This study examined and demonstrated the influence of consumers' perceptions (trust and attitude) of private brand on retailer personality (agreeableness, conscientiousness and sophistication) and on consumers' loyalty to the retailer (measured by behavioral intentions). These results are important contributions to the literature by shedding some light on the topic of retailer personality formation. This research thus validates the studies realized by Merrilees and Miller (2001), Brengman and Willems (2009) and Das et al. (2013) on the antecedents of retailer personality. These authors had indeed suggested that the merchandise proposed by a retailer (i.e., variety, quality and price) is a determinant of its personality. Moreover, this research reinforces the strategic importance and value of private brands for retailers. Private brands have indeed the potential to: generate higher margins (Hoch and Banerji, 1993), give to the retailer negotiating leverage over the manufacturers of the national brands they compete with (Scott-Morton and Zettelmeyer, 2004), provide a source of differentiation from competitors (Sudhir and Talukdar, 2004), allow a wide range of product options to be offered to meet the differing needs and values of consumer groups (Anselmsson and Johansson, 2007), engender greater store and retailer loyalty (Binninger, 2008) and improve, as we showed in this study, retailer personality.

From a managerial standpoint, we give guidance to retailers on how to improve specific retailer personality traits (agreeableness, conscientiousness and sophistication) considering consumers' perceptions of their private brand. A private brand considered by consumers as credible (i.e., attains the quality performance expected by consumers), honest (i.e., fulfills its promises concerning the price) and benevolent (i.e., takes into account consumers' interests by proposing innovations) may enhance the retailer personality traits agreeableness, conscientiousness and sophistication. We also demonstrated in this study that consumers' trust in the private brand and consumers' attitude toward the private brand play a role in forming and managing consumers' loyalty to the retailer. Considering retailer branding, private brands are a crucial element that retailers should consider and extend in order to create, develop and maintain a relation with their consumers and to build up their loyalty.

We did not show however a direct positive and significant impact of retailer personality on consumers' loyalty to the retailer. Previously, Lombart and Louis (2012a) had indicated that the link between retailer personality and loyalty to the retailer may be indirect via the variables satisfaction, trust and attitude to the retailer. This result suggests that there may be different steps before the personality built by a retailer, which represents the symbolic aspects of retail branding (Zentes et al., 2008), can influence consumers' loyalty. In the same vein, Das (2014b) also highlighted the indirect impacts of retailer personality on store loyalty mediating through retailer perceived quality and purchase intention of the products offered by the retailer in its store. He showed that the indirect impacts of retailer personality through perceived quality and purchase intention are greater than the direct impact. Researchers and managers should then consider these different variables, related to the retailer or products offered by this retailer, when considering the link between retailer personality and respectively loyalty to the retailer and loyalty to its store.

This research nonetheless has limitations that represent avenues of future research. First, the use of a convenience sample,

even if it increases the internal validity of this natural experiment, demands prudence regarding the external validity of the research results. Consequently, this natural experiment could be reproduced over a more diversified sample of consumers. Then, only one food distribution retailer was studied, which limits the generalizability of the results obtained. Future research should consider other food retailers or non-food retailers. Another limitation of the research is that this natural experiment was conducted in a store laboratory rather than in a real store. Participants formed their opinion about the retailer Système U and its private brand on only two simulated shopping trips. To extend the research, studies could be conducted in actual stores to supplement this first natural experiment. In the same vein, as we limited our research to standard mid-range private brand, further research could consider other types of private brands (e.g. premium private brand associated with organic agriculture or fair trade or with environmental or social responsibility versus discount private brand). Finally, other antecedents of retailer personality could be considered (e.g., services offered and the environment of the point of sale), to better understand how retailer personality is formed, and thus empirically confirm the results of Brengman and Willems (2009) and Das et al. (2013) issuing from exploratory qualitative studies.

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