DOI 10.15826/vestnik.2025.24.1.012 Original Paper

Factors of Consumer Trust in Private Label Food Products: A Case of Loyalty to Russian Retailers

Elena R. Sharko ✉, ***Anastasiya A. Sokolova***
National Research University Higher School of Economics,
Moscow, Russia
✉ *esharko@hse.ru*

Abstract. Retailers around the world have been actively developing the Private Label (PL) niche in recent years, significantly contributing to food sales in value. Therefore, the goal of this research is to determine the factors influencing trust in private label food brands among consumers in relation to loyalty to retailers. Hypotheses were formulated to identify the above-mentioned influence. The research involved an empirical approach combining qualitative (semi-structured interviews) and quantitative methods: Exploratory Factor Analysis (EFA); Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM). The online survey was conducted in March-April 2023 (387 respondents). The criteria for selecting respondents were that they resided in Moscow or the Moscow region; were aged 18 years or older; at least once bought private label branded food in the previous year. Analysis revealed the most significant factors of trust development in private label brands foods among consumers. They were structured and systematised, and recommendations were also formed for Russian retailers to strengthen consumer loyalty in the "dairy" category. The study addresses a gap in theoretical publications regarding the influence of factors on the choice of private label branded food products on loyalty to the retailer. The results can be used to analyse the factors of choice, their structure and influence on loyalty to private label branded foods in other product categories, as well as for the study of such influence and adaptation of the results obtained in other regions of Russia, due to a different socio-demographic profile of the population. The results can be adapted for different price segments of private label branded foods.

Key words: trust; loyalty; private label brands; retailer; consumer behaviour; choice factors.

JEL O33, M21

1. Introduction

Retailers around the world have been actively developing the Private Label (PL) niche in recent years, contributing 19.4 % to food sales in value with the largest share in the European region (57.6 % in Switzerland[1]). The niche is now growing rapidly in regions with higher inflation[2].

[1] RetailDetail. 2022. *Switzerland is private label champion, Belgium in second place*. https://www.retaildetail.eu/news/food/switzerland-is-private-label-champion-belgium-in-second-place/ (accessed: 25.11.2022).

[2] NilsenI Q. 2022. *Dollars are in the details: Digging into brand shifting across all channels*. https://nielseniq.com/global/en/insights/education/2022/dollars-are-in-the-details-digging-into-brand-shifting-across-all-channels/ (accessed: 09.02.2023).

  ISSN 2712-7435

The relevance of studying the influence of Private Label food products' choice factors on loyalty to them in Russia, where the niche has several features, is increasing for three reasons.

Firstly, the low contribution of Private Label products to retailers' sales (5.4 %, moderate growth) demonstrates the potential for development of the niche.

Secondly, the disappearance of familiar brands, as a result of sanctions, allows retailers to develop and improve their own brands in terms of acceptable price and quality [1].

Thirdly, the reduced ability of consumers to differentiate Private Label products from different retailers [2] shows the need for additional research of emerging markets.

This is why Russian food retailers need to understand which factors should be strengthened in the first place in order to most effectively motivate consumer loyalty.

Scientific interest in the topic of the impact of purchase and consumption of Private Label products on household loyalty to a retailer appeared in the early 20th century, gradually developing and showing an active growth in the number of publications in the 2010s [3]. Within the first foundational publications, an "inverted U-shaped" relationship was found between the share of Private Label products in a consumer's basket and their loyalty to a grocery retailer [4].

However, subsequent publications found additional effects moderating or enhancing this influence, such as the level of commoditization and involvement in the product purchase [5], the use of marketing activities [6], the utilitarian or hedonistic value of the purchase, and the concept of retailer loyalty has also been operationalized. The focus of research in recent years has shifted to niche studies in developing countries [1; 2], the particular relevance of which is confirmed by meta-analysis of the literature [3].

The Russian market, which is influenced by increased turbulence and is primarily an emerging market, has been chosen for analysing the peculiarities of trust development in Private Label products, taking into consideration the fact that many brands have been leaving the market in relation to the already existing consumer loyalty to retailers.

The high interest of Russian retailers in Private Label products has been observed since 2020, when foreign markets showed impressive niche development results (51 % share of Private Label sales in value terms in the UK, 40 % in Estonia, 35 % in France, 28 % in Italy). In the Russian market, however, the growth rate was around 0.5 % per year, increasing the share from 4.5 % to 5.0 % in 2020[1,2]. Nevertheless, in the long term, analysts predicted strong niche growth,

[1] GfK. 2021. *Development of private labels. European overview*. https://www.gfk.com/hubfs/GfK_Development_of_Private_Labels.pdf (accessed: 09.02.2023).

[2] Statista. 2022. *Private label in Europe.* https://www-statista-com/study/88114/private-label-in-europe/ (accessed: 09.02.2023).

which could allow grocery retailers to significantly increase their profits, expand their assortment matrix and increase loyalty to their own retailer brand.

The focus of this particular research is to determine the factors that shape consumer trust in Private Label products in relation to loyalty to Russian retailers, as today, economic success depends on behavioural patterns that increase or decrease the frequency of Private Label purchases at a particular grocery retailer. Moreover, previous publications have limitedly studied the influence of Private Label product choice factors on loyalty to retailer's brand products. This is especially relevant in the crisis economy state, where there is a need to adapt new choice factors from foreign markets, as well as to provide new connections between them and the ultimate effect on the loyalty.

A retailer is defined as an organisation whose primary activity is the acquisition and sale of goods and the creation of added value for its consumers [7]. In terms of grocery retailing, it is an organisation that facilitates the sale of food products, both national brands and private labels, also adding value to the consumer. The point-of-sale formats of food retailers include supermarkets ("convenience stores"), hypermarkets (distribution points with increased space and assortment), discounters (versions of shops focused on price leadership) [8], as well as the actively developing e-grocery channel, which showed a growth of 22 % in 2021 according to [9] and 36 % in 2022[1].

The purpose of the research is to determine the factors of developing trust in private label brands food products among consumers in relation to loyalty to Russian retailers.

The objectives of the study are as follows:

1) Clarify and operationalize the concept of "consumer loyalty to Private Label food products" and study the main trust factors influencing the choice of Private Label food products in different countries with different levels of Private Label niche development.
2) Analyse the main micro- and macro-trends affecting the development of the Private Label food products niche in Russia and identify the features that distinguish the Russian market from others.
3) Determine the influence of the highlighted trust factors on consumer loyalty to the retailer (on the example of the category "dairy products").
4) Propose recommendations for Russian retailers who seek to motivate consumer loyalty to Private Label food products on the basis of trust building.

To achieve these objectives, we operationalized the concept of consumer loyalty to Private Label food products, systematised the choice factors for Private Label food products, and researched the market of Private Label food products in Russia. For this purpose, statistical and interval data on the market were used, as well as scientific articles and studies published in e-libraries.

[1] NilsenI Q. 2022. *Dollars are in the details: Digging into brand shifting across all channels*. https://nielseniq.com/global/en/insights/education/2022/dollars-are-in-the-details-digging-into-brand-shifting-across-all-channels/ (accessed: 09.02.2023).

The research resulted in the development of a methodological framework (systematization of Private Label product choice factors, development of scales, selection of data analysis methods) and the proposal of recommendations for Russian retailers to drive loyalty to Private Label food products by building trust. The methodological basis of the article includes research using Structural Equation Modelling, Explanatory and Confirmatory Factor Analysis [1; 10]. NilsenIQ, Gfk and Statista reports serve as a basis for market description.

The article has the following structure. The first section is devoted to the formation of the theoretical basis and the development of the tools necessary for the empirical part of the research by studying previously published studies. Within this part, the concept of "consumer loyalty to Private Label food products" is clarified and operationalized, and the main factors influencing the choice of Private Label food products in different countries with different levels of Private Label niche development are studied. The second section identifies the main micro- and macro-trends affecting the development of the Private Label food products niche in Russia, identifies the features that distinguish the Russian market from others, and provides statistical data on the market and the main players to determine its current state. The third section is devoted to the methodology of the study of factors influencing the choice of Private Label food products in Russia, as well as determining the impact of these trust factors on consumer loyalty to the retailer in the dairy products category. The fourth section presents the results of the study, as well as reveals the limitations of this research. The final part describes the main conclusions and recommendations for Russian retailers to drive loyalty to Private Label food products on the basis of building trust and suggests directions for further research on the problem studied.

2. Literature review

2.1. Trust factors influencing the choice of private label food products in different countries

The emerging Private Label food products niches in several regions pose a significant challenge for both researchers and retailers to respond effectively to the rapid changes in the market. Moreover, the established link between households' consumption of Private Label products and their loyalty to retailers demonstrates the need for additional research to meet customer needs.

The main notion necessary to study the question of this paper is consumer loyalty to Private Label food products [8]. In order to limit the scope of the study with the increasing segmentation of consumer needs [11] and the development of different retail channels [12], it is necessary to define the industry studied before highlighting this notion. The intensification of competition, the emergence of new store formats and new needs from customers, as well as the expansion of the range of food products due to increased segmentation of demand, provoked the need to operationalize the concept of loyalty to the retailer. The first works investigating this Issue date back to the second half of the 20th century [7]. The notion of loyalty in grocery retailing has gained popularity for several reasons. Increasing the number of loyal customers not only leads to an enlarged customer base and increased revenue per individual customer [13], but also creates positive credibility for the retailer [14], builds sustainable trust, reduces the cost of continually attracting new customers [15], and helps to reduce customers' price sensitivity and their desire for alternatives [16].

When studying loyalty to a retailer, two main models can be distinguished: stochastic, referring to the customer's observed behaviour, and deterministic, manifested in the customer's stated attitude (trust in the retailer) [8]. The first model allows us to quantify loyalty by expressing it in the proportion of purchases at a particular retailer, as well as in repeat purchases made there.

However, research indicates that such a model is not sufficient to understand the customer's genuine attitude towards the retailer [14], so the deterministic model uses attitudinal constructs to identify the customer's attitudes, feelings and behaviour during the purchase process. Thus, the consumer's attitude lies a level below their observed behaviour, the use of deterministic model in this paper will assess the initial motivations of the consumer and highlight the drivers of their behaviour [17].

The two loyalty measurement models can be combined to derive 4 basic states of loyalty [14], including true, latent, spurious and no loyalty, according to a combination of the customer's stated attitude and actual behaviour toward the retailer (trust formed or not).

Loyalty is possible only under conditions of positive stated attitudes, trust and frequent repeat purchases; this state is the most preferable among the four possible states. Special attention should be paid to the state of latent loyalty, which implies a positive attitude but rare repeat purchases. This situation is influenced by the peculiarities of the point of sale, situational or social effects that can neutralize the influence of positive perception and reduce the number of consumer purchases. The opposite state is spurious loyalty, where situational effects, social effects, and other moderators influence an increase in repeat purchases despite the customer's negative perception of the retailer. No loyalty refers to a condition that is manifested by negative attitudes and the customer's infrequent visits or no repeat purchases [18]. Nevertheless, this model was later complexified, as shown in Figure 1, to reflect other intermediate states of loyalty, as well as the influence of potential "situational factors" that may arise in consumer-retailer interactions in different buying and consumption situations involving a wide range of needs.

The main dichotomy in Figure 1 is the distinction between full loyalty, manifested in frequent repeat purchases and commitment/trust towards the retailer, and its disloyalty, in which the indicators of the two dimensions reach their minimum values. In the upper left quadrant, we can observe profiles in which positive attitude is replaced by other important factors, for example: lack of available alternatives, forming forced loyalty, superiority of the retailer to others in terms of functionality (offered range of goods and services), forming cognitive loyalty, as well as the habit of shopping at a particular retailer, which forms inertial loyalty. The lower right quadrant, representing the state of "promiscuous loyalty", is most often a consequence of the consumer's desire to introduce variety into his/her purchasing behaviour or different consumer needs that form a variety of buying and consumption situations [8]. Under the conditions that this study will use a deterministic model of loyalty measurement, it is necessary to focus on high levels of measurement of stated attitude (trust). Thus, it is necessary to focus on the state of full loyalty to form the concept of loyalty.

It is worth noting that in the conditions of active development of the e-grocery channel in the Russian market [9], when considering the concept of loyalty to a food retailer, it is necessary to include the peculiarities of the omnichannel (seamless) format of interaction between the consumer and the retail chain through the use of different sales and communication channels. Studies prove the evaluation of the shopping process in different sales channels of a retailer ("flow"), including the web design of the online store and the atmosphere in offline outlets, as well as the absence of risk of losing one's personal data of any kind, have a positive impact on the overall loyalty to the retailer [19].

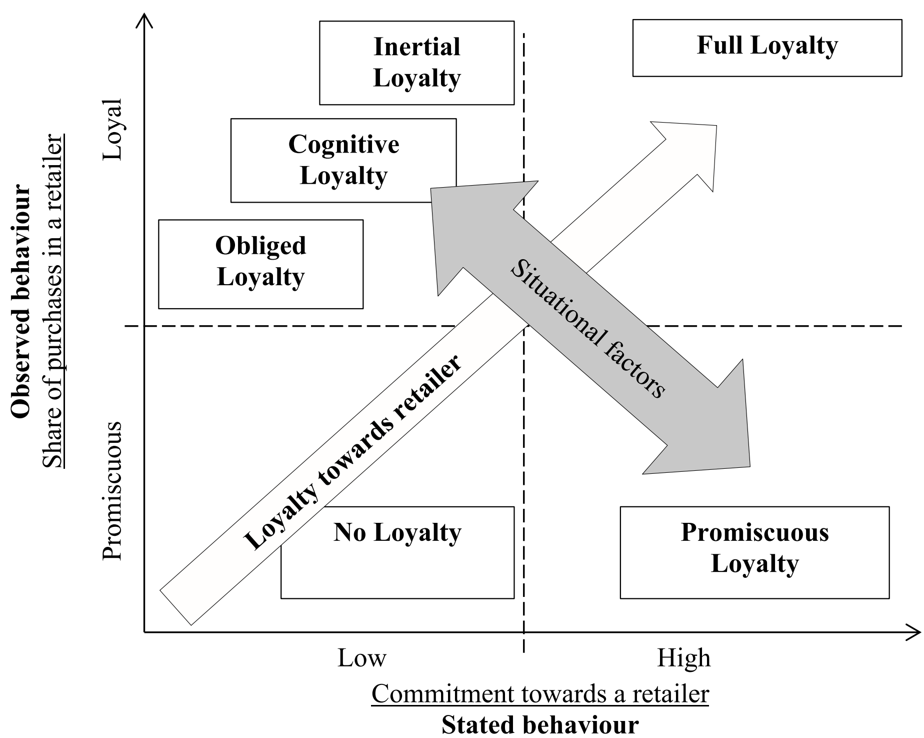

Figure 1. Customers' store loyalty profiles

Source: adapted by the authors from [8]

Moreover, increased household loyalty to a retailer's offline store locations has a positive effect on loyalty to its online channels [20]. A retailer's presence in online sales channels and the improvement and personalisation of the consumer's experience in them become ways of differentiation, and have a positive effect on both loyalty to online channels and to the retailer in general [21]. Thus, improving the consumer experience in a retailer's online channels becomes a necessity for building and driving loyalty.

Thus, in this study, we will understand loyalty to a food retailer as follows. *Consumer's commitment to the retailer*, manifested in regular repeat purchases in its stores of different formats (online and offline), including trust and willingness to continue shopping there in the short and long term, to recommend it to other people, as well as a willingness to visit the retailer's points of sale, even under the influence of situational factors and positive attitude and trust to the retailer's brand, the offered range of food products and their quality, the atmosphere at the points of sale, and the level of service provided.

The active development of the niche of retailers' Private Label products – brands that are owned by the retailer, goods which are most often produced under contract manufacturing conditions, offered on a comparable and competitive basis with brands of other manufacturers represented in the retailer's stores [22] – has led to increased attention of researchers to their impact on loyalty to the retailer. Research on the impact of Private Label products on consumer loyalty to a retailer has been conducted since the late 20th century, showing an increase in the number of publications since 2010 [3].

The first studies in this area by Cunningham [7] showed that consumer loyalty to a retailer's network directly affects their propensity to purchase some, but not all, of the product categories under its Private Label. However, the inverse dependence of loyalty to a retailer's network on the share of Private Label goods in the household's consumer basket turned out to be more complex, having the form of an inverted-U, as shown by Ailawadi et al. [4], the form of which varies greatly depending on the category of goods under consideration.

Thus, the share of a consumer's purchases of Private Label products has a positive impact on loyalty to a retailer up to a certain point, but after this point is passed, it begins to have a negative impact. This is due to the fact that customers who often purchase Private Label goods in general are less likely to be able to differentiate Private Label goods of different retailers, and more likely to be inclined to save money. The need for reasonable planning of Private Label product assortment has led to the study of factors influencing consumer choice in their favour in different markets and product categories, researched by Steenkamp et al. [6], Sarkar et al. [23], Vale et al. [24], Diallo [2], and Cherenkov et al. [25].

Early papers highlight the impact of household loyalty to Private Label products on retailer loyalty, using both stochastic and deterministic models of loyalty measurement. As a first approach of Seenivasan et al. [26], loyalty to Private Label food products has been defined as the ratio of expenditure on such products at a particular retailer to the total expenditure on food purchases by a household. Loyalty to a retailer, on the other hand, was defined in three ways: as the ratio of expenditures, the number of goods purchased, and the number of household visits to that retailer to the same ratio for all retailers visited. All of the iterations demonstrated the relationship in the shape of an inverted-U.

Using a deterministic model, researched by Cherenkov et al. [24], Private Label food products loyalty and retailer loyalty were operationalized by the assessment constructs, and the results fully confirmed that there was a significant positive effect of household loyalty to Private Label food products on retailer loyalty in general. Thus, the impact of Private Label food product choice factors will be assessed specifically from the perspective of the impact on loyalty to them, rather than to the retailer as a whole, which will also allow a focus on a specific product category.

Consequently, for the purposes of this study, we will define loyalty to Private Label food products as follows. *Consumer's commitment to Private Label food products* of a particular retailer, manifested in frequent repeat purchases, satisfaction with perceived price and quality, positive stated attitude, as well as preference for food products under this brand over others in their category.

When studying loyalty to Private Label food products, it is necessary to focus on the study of factors that influence consumer choice. Most of the research related to Private Label products focuses on this issue. In order to summarize them, the studies were collected in Table 1.

Table 1 summarizes the authors of the papers, the main context of the studies, including country and product categories, the research method and sample, and the highlighted factors whose influence on the choice of Private Label products was confirmed. Given the focus of this study on investigating Private Label food product choice factors, all the research articles described above are relevant to adapt as the scope of these studies included the required product category. The research papers, presented in Table 1, were chosen based on their focus in researching the choice factors of Private Label products.

The first works devoted to the research of factors influencing the choice of Private Label products were conducted in countries where this niche was actively developing (the Netherlands, Spain, Portugal, etc.), they mainly included multi-category analysis. It has been shown that consumers who are focused on product quality, loyal to national brands, tend to trust high price index products more and use shopping for recreational purposes are less likely to become Private Label consumers. Subsequent research focused on the perceived quality of such goods, which has demonstrated a positive influence on their potential household consumption.

Table 1. **Review of research on the choice factors of Private Label products**

Authors	Context	Methods and samples	Factors influencing in favour of choosing Private Label products
Ailawadi et al. [4]	Netherlands, 2 retail chains, 64 product categories (from grocery to personal care)	2SLS, 1st retail chain: 3,899 observations, 2nd retail chain: 2,846 observations	Related to assortment and quality of goods: • Focus on quality (affects negatively) • Loyalty to national brands (affects negatively) • Tendency to purchase Private Label products in general (affects positively) Related to pricing: • Price difference between Private Label products and national brands (affects negatively) • Consumer requirements to the price level of purchased goods (affects negatively in high-level retail chains, positively in discounters) Related to in-store services: • Propensity for recreational shopping (affects negatively)
Steenkamp et al. [6]	23 countries (Russia not included), 63 product categories	HLM, 22,623 respondents	Perceived difference in the quality of Private Label products and national brands (negative impact) Attribute 1 is a latent attribute that is influenced by: • Level of innovation in the product category (influences negatively) • Distinctive packaging of national brand products (negative impact) • Advertising of national brands (affects negatively) • Price promotion of national brands (affects positively) • Production of Private Label products in factories of national brands (affects positively) • Complexity of production of goods in the category (affects negatively)
González-Benito et al. [36]	Spain, 12 retail chains, 3 product categories	GLM, 775 observations	• Consumer sensitivity to price (affects positively) • Perception of quality of Private Label products (affects positively)
Vale et al. [24]	Portugal, all product categories	SEM, 469 respondents	• Quality of Private Label products (affects positively)

End of table 1

Authors	Context	Methods and samples	Factors influencing in favour of choosing Private Label products
Cherenkov et al. [25]	Russia, 2 retail chains, butter	SEM, 300 respondents	The following factors influence attitudes towards Private Label products through perceived risk: • Focus on external characteristics of the product (affects negatively) • Consumer's knowledge of Private Label products (affects positively) • Consumer's confidence in the correctness of the purchase decision (affects negatively, but indirectly through another factor) • Consumer experience in the product category – influences positively, but indirectly through other factors. • Retailer image (affects positively)
Diallo [2]	Brazil and Vietnam, all product categories	SEM, 1,027 respondents	Factors influencing attitudes towards Private Label products through perceived risk: • Perceived image of the retailer (influences positively) • Perceived price image of Private Label products (affects positively)
Konuk [21]	Turkey, all product categories	SEM, 736 respondents	• Perceived value (affects positively) • Price perception (affects positively, but indirectly through factor 1) • Trust in Private Label products (influences positively, but is mediated through factor 2) • Retailer trust (influences positively but is mediated through factors 2 and 3)

This factor was operationalized as latent and dependent on the level of innovation of the product category, the production of Private Label products in national brand plants, the complexity of production of the products in the category, and the distinctive packaging, advertising and price promotions of national brand products. In countries with a developed niche, it is not the price, trust in the brand and its image that have become important, but the quality of the product, which can be verified by experience.

It is important that in emerging markets (e. g. Russia, Turkey, Brazil, Vietnam), the factors are still in the first stage of development, according to recent publications. Thus, in such markets, the perceived risk of purchasing goods is of special importance, which, if increased, has a negative impact on attitudes towards them and, consequently, on the possibility of a household's purchase. This factor is influenced by consumer focus on the external characteristics of the product, their awareness of Private Label products, confidence in the right purchase decision, experience in the product category, as well as the image of the retailer and the price image of Private Label products, which is contrary to recent results in developed countries.

The Private Label food market in Russia is influenced by the trend of "green" or environmentally friendly products, defined as products designed to minimise the negative effect on the environment throughout their life cycle. It is necessary to keep in mind the dynamics of niche development in the Russian market, and, consequently, the structure of the factors of the consumer's choice of Private Label products. Despite the results of research in developed markets, it is necessary to test the influence of price characteristics of the product, trust to it and to the retailer-manufacturer on loyalty.

Table 1 allows to position the present paper apart from the rest already available: investigating a new approach to research the phenomena of loyalty to a retailer brand, while using a moderator of loyalty to Private labels. Previous studies of the PL niche have mainly focused on their direct or indirect effects on retailer loyalty, for example Ailawadi et al. [4], Koschate-Fischer et al. [5], and Vale et al. [24].

Nevertheless, publications have limitedly studied the influence of PL product choice factors on loyalty to retailer's brand products. Moreover, the authors call for research in new markets; such studies have not been conducted in Russia. This is why this paper will address this need gap in the scientific literature.

2.2. The hypotheses of the study

To form a conceptual model of the influence of Private Label food products choice factors on loyalty (Fig. 2), we used the factors identified in Table 1.

In this study, data collection will focus on the dairy category, which, according to the market overview, shows the most active development and potential due to the share of consumers willing to purchase this category. In addition, the study of the category at this stage of development will allow the effect of "non-consumers", or buyers who are not ready to purchase these products in the category, to level out, and to study the influence of Private Label food products' selection factors on loyalty to them in the most reliable way. Moreover, the category is presented in different price segments as Private Label products, which will allow this price level effect to level out.

Finally, Figure 2 introduces a novel approach to the investigation of the mentioned question, since it not only adapts the research from authors researching different markets, but also provides a comprehensive list of choice factors, which was not previously investigated on Russian market. Moreover, due to its development as a meta-model taken from various sources, it allows to investigate new connections and effects, not described before.

However, the conceptual model did not include such variables as Private Label type and its architecture, since these are technical definitions, which cannot be perceived by the end consumer. Thus, as the research is focused on the end-user survey, these variables cannot add value to the understanding of the consumer behaviour.

The hypotheses of the study are as follows:

H1: Focus on product search (external) characteristics influences the perceived risk of purchasing Private Label food products in the dairy category.

The ease of search and selection of Private Label products increases the utilitarian value of the purchase process, which is most relevant in countries with an emerging niche of Private Label food products [1].

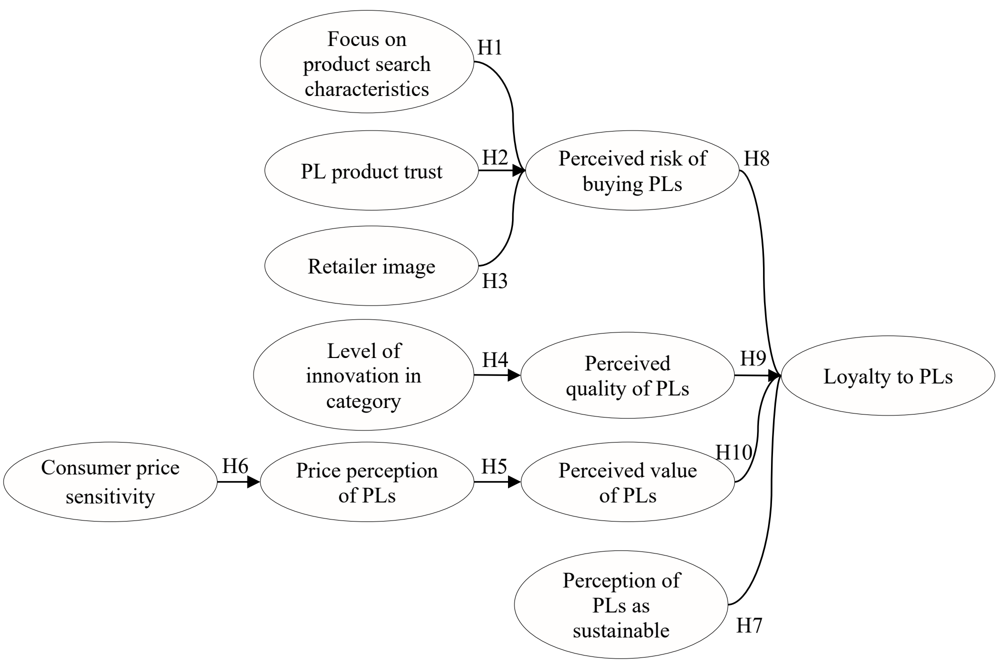

Figure 2. Conceptual model of the influence of Private Label food products choice factors on loyalty

Moreover, the category of dairy products in the Russian market is characterized by the presence of well-known standards (e. g., "GOST"), which are often communicated through packaging [27]. Moreover, the relationship between focus on product search characteristics and perceived risk of buying Private Label products has been proven earlier [25], therefore, this relationship will be used in the framework of studying loyalty to Private Label products in the new state of this niche in Russia.

H2: Private Label product trust influences the perceived risk of purchasing Private Label food products in the dairy category.

Trust in Private Label food products no longer shows a statistically significant impact as a factor of choice in the markets with a developed niche [24], which calls into question its impact in the Russian market as well.

Thus, the study suggests that trust in Private Label products in the dairy category in Russia continues to reduce the perceived risk of purchasing Private Label products [28] and, accordingly, indirectly positively influences loyalty to Private Label products in the dairy category.

H3: Retailer image influences the perceived risk of purchasing Private Label products in the dairy category.

Private Label brand image also no longer plays a significant role as a choice factor in markets with a developed Private Label niche [24], but studies of the Russian market and other emerging markets have identified the influence of retailer brand image [29] on the perceived risk of purchasing Private Label products [25; 2].

Therefore, in the context of the trend towards diversification of Private Label brand portfolio within a single retailer, it is necessary to test the impact of Private Label brand image in the dairy category on the perceived risk of its purchase.

H4: Level of innovation in a product category influences the perceived quality of Private Label products in the dairy category.

The Private Label niche in the dairy category is in a state of saturation among Russian retailers, which is demonstrated by the presence of a portfolio of brands in the category among retail chains, as well as a wide range of products within most of them [30]. Given this niche state in the Russian market, it is necessary to test the extent to which the category level of innovation factor [6] influences the perceived quality of Private Label products in the dairy category.

H5: Price perception of Private Label products influences the perceived value of Private Label products in the dairy category.

Initially in the Russian market Private Label goods were positioned as an affordable analogue of national brand goods, however, given the emergence and development of Private Label goods in the category of dairy products in different price categories [31], it is necessary to establish the impact of the perceived price of Private Label goods on the overall perceived value of Private Label goods in a similar category.

H6: Consumer price sensitivity influences the price perception of Private Label products in the dairy category.

Given the trend towards the use of Private Label goods as a cost-saving strategy in conditions of economic uncertainty in the Russian market, as well as positioning as "good value for money" [32], consumer price sensitivity can have a significant impact on the price perception of Private Label goods in the dairy product category.

H7: Perception of Private Label products as sustainable influences loyalty to Private Label products in the dairy category.

Given that there is evidence of the impact of Private Label brand sustainability on a consumer's potential shelf selection [25], this study will determine what impact the sustainability of Private Label products in the dairy category has directly on loyalty [33], as this factor cannot be called fundamental at this stage of development of the Russian market.

H8: Perceived risk of buying Private Label products influences loyalty to Private Label products in the dairy category.

The perceived risk of buying Private Label food products [34] continues to influence the likelihood of their purchase and consumption by consumers [25]. Due to the presence of this influence [35], this study will determine the impact of this risk on loyalty to Private Label products in the category of dairy products in the Russian market.

H9: Perceived quality of Private Label products influences loyalty to Private Label products in the dairy category.

Perceived quality remains a factor in the choice of Private Label food products in both emerging [6] and niche markets [36]. Accordingly, this paper will assess the impact of this factor on loyalty to Private Label products within the category of dairy products in the Russian market.

H10: Perceived value of Private Label products influences loyalty to Private Label products in the dairy category.

Perceived value is one of the selection factors of Private Label food products in emerging markets [21]. In this regard, this paper will assess the impact of this factor of choice of Private Label products in the category of dairy products directly on the loyalty [24] to such products in the Russian market.

3. Research Methodology

Empirical research requires a toolkit that corresponds to the theoretical model presented in Fig. 2 and includes qualitative and quantitative methods. The two-stage approach is necessary due to the adaptation of quantitative research tools mainly from foreign literature.

Within the framework of the proposed research, it is impossible to fully study the Russian market and obtain a representative sample for all regions and categories of food products. Thus, the geographical selection criterion not only makes the sample more representative, but also significantly limits the scope of the study. Future studies need to adapt the results to other regions as Private Label selection factors are significantly influenced by the level of development of the region.

The study is also limited to one product category, as the diversity of food products affects the different mix and structure of choice factors for them. Any application of the findings on other categories requires a re-examination of this structure.

Moreover, given the availability of research supporting the relationship between Private Label products consumption and retailer loyalty, the paper does not focus on this direct relationship, meaning that the highlighted influence is indirect. This may lead to a misrepresentation of the extent to which Private Label food product choice factors directly influence retailer loyalty. A final limitation is the lack of quantitative interpretation of the concepts introduced, as data on respondents' spending on Private Label products is not available, which affects the difference between stated and real consumer opinion.

The criteria for selecting respondents for the two parts are: living in Moscow or the Moscow region, shopping in retail chain stores; age of 18 years and older; bought Private Label food products at least once in the last calendar year. For the quantitative part, we also added the criterion of Private Label purchases in the dairy products category.

At the first stage, semi-structured interviews were conducted in order to clarify the operationalisation of the factors proposed based on the results of the literature review, as well as to empirically confirm the relevance of the choice of the dairy product category for the quantitative study. The interview guide consisted of 4 sections: (1) a screening section (selection of respondents according to given criteria); (2) consumption of Private Label food products and attitudes towards similar products and brands; (3) Private Label product choice factors; (4) a concluding interview section.

It is important to note that the qualitative research guide is not focused on a specific product category, but addresses general questions about Private Label food products. In terms of sampling for this stage of the research, the sample was drawn using the snowball method and the required number of respondents is 15 observations [37], given the limited scope of the study, as well as the possibility of achieving theoretical saturation. Content analysis was used to analyse the interview transcripts.

The main 2 questions derived for the qualitative part of the research are the following: if the factors included into the conceptual model are relevant for a Russian consumer, stemming from the fact of their adaptation from foreign research; and if the dairy products category is one of the most used by the Russian consumer. This was previously shown on the market research part, however, needs to be pre-tested on the empirical data.

At the quantitative step, a structured online survey was used, created with the use of the Google Forms service. The questionnaire included several semantic sections, as well as a question about the use of Private Label food products in different categories in a multiple-choice format, which made it possible to assess loyalty in a relevant way and subsequently select only users of Private Label products in the dairy category.

The survey was conducted online in March–April 2023 using Google Forms. It was distributed through social media platforms and email to reach respondents who met the pre-defined criteria (residents of Moscow/Moscow region, aged 18+, and purchasers of private label food products in the last year). The survey consisted of 18 questions across three sections, using a five-point Likert scale for most items, and took approximately 10–15 minutes to complete.

The quantitative stage of the study focused on the category of dairy products due to the identified differences in the structure of factors depending on the characteristics of the product, as well as the state of the Private Label niche of this type of products [25]. The 5-point Likert scale, which has been mentioned in most of the analysed publications [21], was used as an interval measurement in indicating a “neutral position” during the evaluation of all the variables of the conceptual model, including dependent and independent variables [24]. To design the questionnaire and measure each variable, assessment constructs were prepared with borrowing and necessary adaptation of questions from the articles we previously reviewed. Quantitative research stage, as mentioned before, provides an opportunity to work with the hypotheses H1-H10, as indicated in the conceptual model.

In terms of sampling for the quantitative stage of the study, with a total population of 21,534,777 people over 18 years of age in Moscow and the Moscow region[1], which is the general population of the study, the sample of 385 respondents is representative at a significance level of 0.05 and suitable for the chosen methods of analysis.

Several methods were used to conduct the data analysis of the data collected during the quantitative phase of the study:

- exploratory factor analysis (EFA), which allowed us to test the structure of the variables (factors) identified at the stage of literature analysis. This is necessary because the factors were adapted from different studies and, in some cases, translated from a different language. Moreover, this step will allow us to check the reliability of the proposed scales;
- confirmatory factor analysis (CFA), which was necessary before using structural equation modelling. At this stage, it is necessary to verify the proposed structure of Private Label food products choice factors and to determine the relationship between the factors and the variables determining them;
- structural equation modelling (SEM). The method was necessary to estimate the relationship between latent and independent variables, as well as to build the structural model as a whole.

[1] Численность населения Российской Федерации по полу и возрасту. 2022 // Росстат. https://rosstat.gov.ru/storage/mediabank/Bul_chislen_nasel-pv_01-01-2022.pdf (дата обращения: 01.05.2023).

4. Results

4.1. Specific features of private label food market development in Russia

The global Private Label food market currently accounts for about 19.4 % of the market share in value terms. However, performance varies greatly from country to country, with Western Europe averaging 36 % market share in monetary terms and Eastern Europe, including Russia, averaging around 14.7 % for the second quarter of 2022. The main drivers continue to be the active popularisation and expansion of the discounter channel, as well as consumers' desire to reduce their shopping cart to the most essential products, as higher inflation rates have a strong impact on disposable income.

Moreover, the variety of available channels of interaction with retailers (both offline and online), rising food prices and active consumer response to promotional activities reduce consumer loyalty to national brands and open up the possibility of Private Label products niche expansion.

As NilsenIQ said in the second quarter of 2022, the share of Private Label food products in the Russian market was about 5.4 %, and the results for the full year 2022 showed a result of 10.2 % of the market share in value terms. The niche was boosted by a frenetic demand in the spring of 2022, when consumers promiscuously purchased goods in order to provide everything they needed in an uncertain environment, as well as a lack of preference and decreased loyalty to specific national brands due to increased inflation[1], which reached 14.91 % for food products in 2022[2]. It is noted that the availability of Private Label goods has allowed retailers not only to replace the missing assortment of brands that left the market, but also to significantly increase their own profits[3], in this regard, almost every retailer in Russia currently has a portfolio of about 10 different own brands, under which different products with different price positioning are sold[4].

It is the segment of dairy products in the Private Label niche that demonstrates high attractiveness and shows some peculiarities in its development. The whole product category accounts for about 19 % of all sales among Private Label food products on the Russian retail market, as demonstrated in Fig. 3[5].

---

[1] «Агроинвестор». 2023b. Доля торговых марок сетей в розничных продажах продовольствия превысила 10 %.. https://www.agroinvestor.ru/markets/news/39723-dolya-torgovykh-marok-setey-v-roznichnykh-prodazhakh-prodovolstviya-prevysila-10/ (дата обращения: 09.02.2023).

[2] Об индексе потребительских цен в декабре 2022 года. 2023 // Росстат. https://rosstat.gov.ru/storage/mediabank/3_13-01-2023.html (дата обращения: 27.02.2023).

[3] «Эксперт». 2023. Брендовая перезагрузка. https://expert.ru/expert/2023/04/brendovaya-perezagruzka/ (дата обращения: 09.02.2023).

[4] «Коммерсантъ». 2023. Ритейлеры сосредоточились на своем. Как вырос спрос на собственные торговые марки сетей. https://www.kommersant.ru/doc/5812461/ (дата обращения: 09.02.2023).

[5] NilsenI Q. 2022. Dollars are in the details: Digging into brand shifting across all channels. https://nielseniq.com/global/en/insights/education/2022/dollars-are-in-the-details-digging-into-brand-shifting-across-all-channels/ (accessed: 09.02.2023).

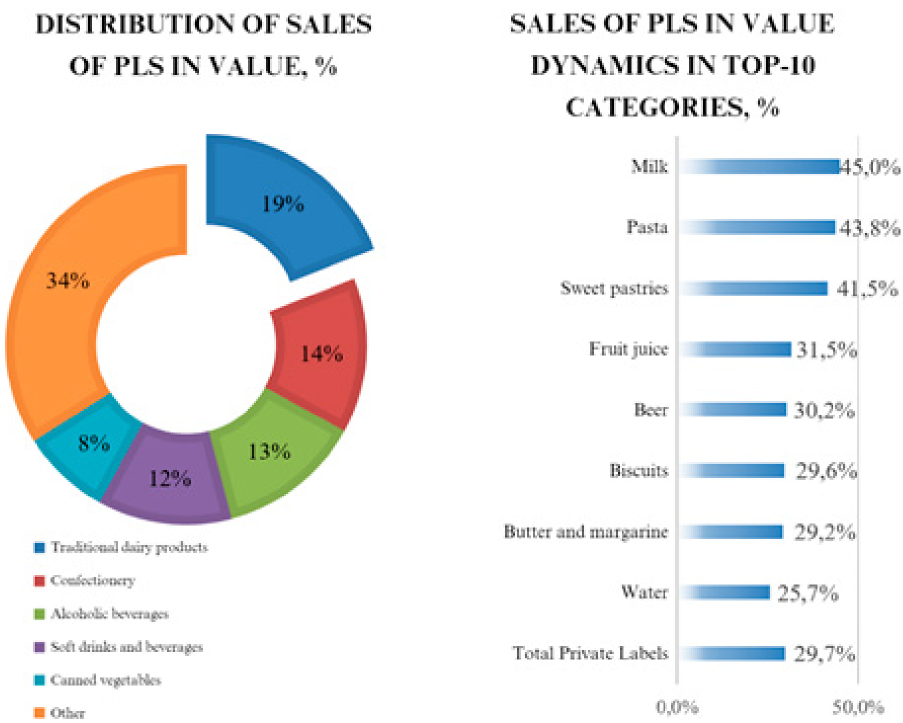

Figure 3. Distribution of sales of Private Label food products in value in Russia

Moreover, this segment is growing twice as fast as the category on the whole, and is also used by consumers on a daily basis. According to research data, it is pasteurised milk under Private Label that most strongly increases the share of dairy products; this subcategory stimulates the growth of Private Label goods sales as a niche in the Russian market overall.

In order to assess the current state of the Private Label niche in the dairy category in Russia, Russian retail leaders were analysed, including: "Perekrestok", "Pyaterochka", "Chizhik", "Magnit", "VkusVill", "O'kay", "Diksi", "Lenta", "Da!", "Auchan", "Metro", "Ozon", "Globus", "Myasnov'", "Samokat" and "Spar". It should be noted that the retail chains Magnolia, Bristol and Krasnoe & Beloe did not have Private Label brands and products in this category, or their representation was extremely low, so they were excluded from this list.

As of March 2023, each retailer's website assortment (geolocated in Moscow) was analysed according to the following criteria: number of Private Label brands represented in the dairy category, number of subcategories (including: sour milk products, yogurt, cottage cheese, dessert, kefir, milkshake, butter, glazed cheesecake, milk, condensed milk, ice cream, cream, sour cream and cheese), the total number of product units represented, as well as the highest and lowest price per product unit in the category. The results of the analysis are presented in Fig. 4.

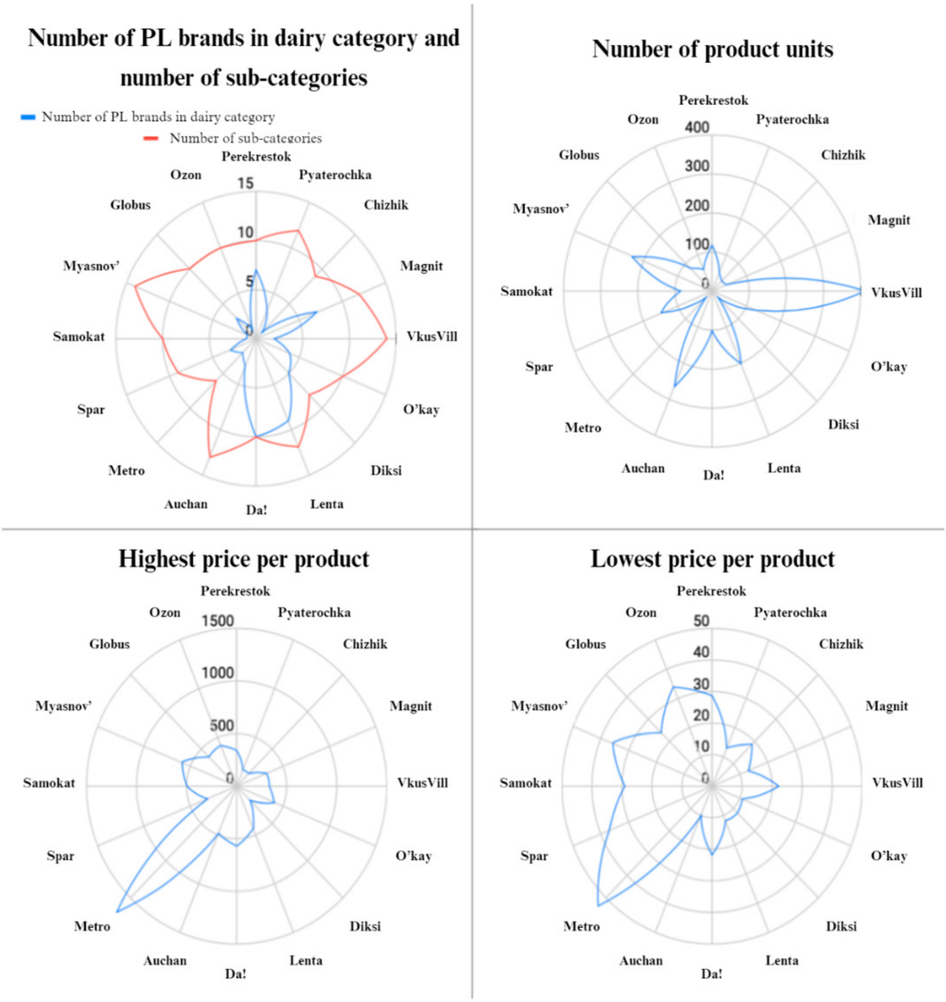

Figure 4. Analysis of retailers' Private Label assortment in the dairy products category based on official websites

The niche development is accompanied by several global macro trends in the market. The first of them is the increased inflation rate, which amounted to 14.9 % in Russia by the end of 2022[1]. The increased uncertainty associated with the economic and political crisis, as well as the reduction in disposable income provokes the consumer's use of anti-crisis solutions in everyday shopping, as well as the active development of discounters. Moreover, during past periods of uncertainty, such as the active phase of COVID-19, the Private Label niche has shown active growth[2].

---

[1] Всероссийская перепись населения 2020 года. 2020 // Росстат. https://rosstat.gov.ru/vpn_popul# (дата обращения: 27.02.2023).

[2] Euromonitor International. 2023. Private Label: Evolution of Premium in Food and Beverages. https://www-portal-euromonitor-com/portal/analysis/tab (accessed: 09.02.2023).

Thus, the above trends stimulate the development of specific directions in the market of Private Label food products in Russia. Among them there are 5 main directions[1]:

1) Switching to retail chains with lower/affordable price positioning (e. g. development of discounters and minimarkets).
2) Abandoning additional product categories and limiting one's own shopping cart in order to reduce expenditure on groceries.
3) Switching to new food product segments from the consumer side, which have formed the greatest trust.
4) Switching to analogues of familiar national brands with the help of a range of cheaper brands and Private Labels.
5) Switching to products from lower price segments.

In the context of the need to develop anti-crisis solutions, the buyer switches to those channels that allow him to save money. This trend affects the active development of Private Label niche, for example, in the case of the development of discounters[2], where the share of such products is traditionally higher.

In the case of the Russian market, the most prominent representative of discounters are the stores of the "Da!" chain, as their business model is closest to the leaders of the European market (for example, the German discounter brand, "LIDL"). It involves generating the majority of profit from the sale of Private Label products, rather than providing a range of familiar brands at reduced prices at the cost of reducing the range of services provided. At the moment, the chain of retail stores "Da!" has more than 50 own brands produced exclusively for sale in the stores of the chain[3].

In addition to the trends that stimulate the development of the niche, the problems of its development are also highlighted[4], among them are the following:

1) Unstable quality of Private Label products.
2) Blurred consumer understanding of the price positioning of Private Label products due to the development of different price segments.
3) Low shelf visibility due to packaging design flaws (colours, calls to action on packaging, formats, etc.).
4) Low promotional activity for Private Label products as a consequence of the "Every Day Low Price" (EDLP) strategy, which does not allow to re-

[1] NilsenI Q. 2022. Dollars are in the details: Digging into brand shifting across all channels. https://nielseniq.com/global/en/insights/education/2022/dollars-are-in-the-details-digging-into-brand-shifting-across-all-channels/ (accessed: 09.02.2023).

[2] «Агроинвестор». 2023. В 2022 году потребители экономили на продуктах питания. https://www.agroinvestor.ru/markets/news/39527-v-2022-godu-potrebiteli-ekonomili-na-produktakh-pitaniya/ (дата обращения: 09.02.2023).

[3] «Да!» Сеть розничных магазинов. 2023. https://market-da.ru/about/brands/ryba-i-moreprodukty.html (дата обращения: 19.03.2023).

[4] 8 Международный саммит поставщиков и ритейлеров. 2021. Какие категории и сегменты СТМ развивать в 2022 году?. https://www.youtube.com/watch?v=W7FZSexcbnI (дата обращения: 09.02.2023).

duce the price below the offered one, even in the period of promotional activity.

5) The possibility of applying heavy discounts from national brands, which reduces the price difference between their products and Private Label products.

Provided that the features of niche development as a whole are highlighted, this study aims to determine which of them influence the consumer's decision-making process in choosing Private Label products off the shelf, and which of them directly affect their loyalty to Private Label products.

4.2. Results of the analysis

The sample of the qualitative stage of the research was 15 respondents, women (10) and men (5), living in Moscow and the Moscow region, aged between 21 and 51 years. In terms of age, the sample was evenly distributed: 6 respondents in the age range of 18–24, 5 in 25–39 and 4 in 40–55 years. A separate condition for the selection of informants was the fact that they had purchased food products in the Private Label niche over the last year.

The interviews confirmed the possibility to use dairy products category, as the majority of respondents (13/15) purchase dairy products under the retailer's Private Label, which allows this category to be used as the main category in the quantitative phase of the study. Moreover, only 2/15 respondents indicated that they use Private Label food products as a strategy to save money or replace products that have left the shelves. 7/15 started buying such products more frequently due to the expansion of the assortment of such products, and 6/15 – due to the change of the main store or delivery service for grocery shopping.

According to the conceptual model, the relevance of its constituent hypotheses (from H1 to H10) and the operationalisation of latent variables were tested in interviews. In terms of H4, the content analysis did not identify constructs that could outline the necessity of using this factor of Private Label food products choice. Thus, the hypothesis about the influence of the level of innovation in the category on the perception of the quality of Private Label products cannot be tested at the quantitative stage of the study.

The online survey was conducted in March-April 2023 (429 respondents). The survey considered valid observations from those respondents who met the established criteria. The final sample was 387 respondents, which corresponds to a margin of error of 4.982 %. The description of the sample is presented in Table 2.

Table 2. **Description of the sample (N = 387)**

Attribute	Answer choice	Quantity	Respondents, %
Gender	Male	195	50
	Female	192	50

End of table 2

Attribute	Answer choice	Quantity	Respondents, %
Age	18–25	109	28
	26–30	67	17
	31–35	66	17
	36–40	52	13
	41–50	61	16
	51–60	27	7
	Above 60	5	1
Income	Low	11	3
	Below average	30	8
	Average	133	34
	Above average	138	36
	High	55	14
	Very high	19	5
City of residence	Moscow and Moscow region	387	100

In terms of age, the sample is skewed towards the age groups 18–25 and 26–30, which is explained by the way the questionnaire was distributed on the Internet. This bias is a limitation of this sample, however, the shares of respondents 31–35, 36–40 and 41–50 years old correspond to the age distribution of the population in Moscow and the Moscow region according to the Federal State Statistics Service[1]. The groups 51–60 and over 60 are also sparse within the scope of this study, which is also one of the limitations. Nevertheless, equalising the age groups would have resulted in the loss of a large number of observations, which was not optimal for the chosen method of analysis. Thus, it was decided to keep the sample as was.

Respondents in the survey noted retailer brands where they have experience purchasing Private Label food products in general. The results of this survey confirmed the ranking and popularity of these retailers in the second part of the article. To determine the frequency of respondents' purchases of Private Label food products in the dairy category, the questionnaire contained a corresponding question – most respondents make such purchases at least once a month (93 %).

Within the framework of exploratory factor analysis (EFA) using the R environment, 31 indicator statements corresponding to the variables of the conceptual model were used, using the maximum likelihood method with oblique rotation

[1] Численность населения Российской Федерации по полу и возрасту. 2022 // Росстат. https://rosstat.gov.ru/storage/mediabank/Bul_chislen_nasel-pv_01-01-2022.pdf (дата обращения: 01.05.2023).

type (oblimin), which is necessary for further use of the results within the framework of SEM. EFA resulted in the elimination of two latent variables: perceived risk of buying Private Label products, and perceived value of Private Label products, consisting of 6 indicator statements. This was due to low (<0.5) or cross factor loadings. A total of 25 statements were used in further analysis.

Thus, 8 factors were obtained, as presented in Table 3, the factor loading of each indicator statement was greater than 0.58. The proportion of total explained variance was 74.97 %, the Cronbach's Alpha score was 0.95, Bartlett's test of sphericity showed acceptable adequacy ($\chi2$ = 7886.31; df = 300; p-value < 0.0000001), the KMO criterion exceeded the threshold value and was 0.93 [39].

Thus, these results were used for model specification during CFA [40]. The maximum likelihood method was used in this analysis. However, in order to achieve an acceptable quality of the factor structure in terms of GFI (>=0.95), it was also necessary to modify the outcome of the EFA. After several iterations, adding the necessary modifications and changing the factor structure, it was necessary to exclude the following factors from the analysis: perception of Private Label product quality and focus on product search characteristics. The modified structure, consisting of 18 statements-indicators, was used within the EFA framework at the second iteration.

Thus, 6 factors were obtained and were retested in a CFA. The resulting latent variables met the reliability, Cronbach's Alpha score and extracted mean variance: GFI = 0.951, $\chi2$ = 175.908, df = 104, p-value < 0.0001 due to a sample size of less than 1000 respondents, CFI = 0.988, TLI = 0.982, RMSEA = 0.042, SRMR = 0.033 for the final six-factor model. The results are presented in Tables 4 and 5.

Table 3. **Factors, eigenvalue and share of variance explained**

№	Factor	Eigenvalue, sum of squared loadings	Share of variance explained, %	Share of total explained variance, %
1	PL product trust	3.20	12.80	12.80
2	Loyalty to PLs	2.63	10.51	23.31
3	Price perception of PLs	2.44	9.76	33.07
4	Perception of PLs as sustainable	2.43	9.73	42.81
5	Consumer price sensitivity	2.38	9.50	52.31
6	Retailer image	2.33	9.32	61.64
7	Focus on product search characteristics	1.71	6.84	68.48
8	Perceived quality of PLs	1.62	6.49	74.97

Table 4. **Factors and their quality criteria**

Factor	CR	Cronbach's Alpha	AVE
	>=0,7	>=0,7	>=0,5
PL product trust	0,92	0,93	0,77
Consumer price sensitivity	0,83	0,90	0,70
Price perception of PLs	0,91	0,91	0,79
Loyalty to PLs	0,82	0,86	0,67
Retailer image	0,89	0,87	0,79
Perception of PLs as sustainable	0,84	0,90	0,72
	0,97	**0,94**	**0,73**

Table 5. **Quality criteria for the CFA model**

GFI	χ^2	df	p	CFI	TLI	RMSEA	SRMR
>=0,950				>=0,900	>=0,950	<0,08	<0,08
0,951	175,908	104,000	0,000	0,988	0,982	0,042	0,033

Next, an SEM stage was conducted, in which GFI was also used as an indicator for model comparison [38]. The conceptual model for testing was created prior to the study, it differs from the conceptual model presented in the first part of the paper, but it achieves the best quality indicators: GFI = 0.950, $\chi 2$ = = 181.434, df = 109, p-value < 0.0001, which is explained by the sample size of less than 1000 respondents, CFI = 0.988, TLI = 0.983, RMSEA = 0.041, SRMR = = 0.033 (Fig. 5).

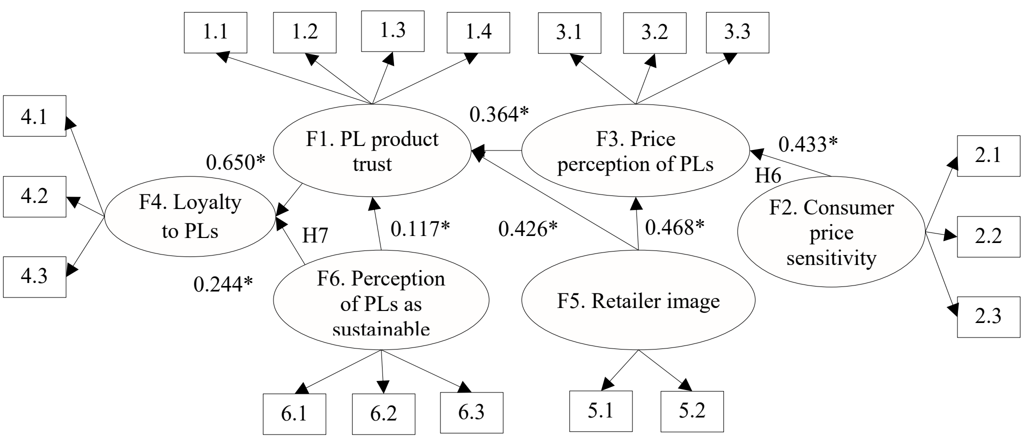

Figure 5. Result of SEM

Note: * – corresponds to the significance level <0.001; ** – corresponds to the significance level =0.01.

The final stage of analysis made it possible to confirm and reject the hypotheses: in addition to hypothesis *H4*, which was rejected at the qualitative research stage, hypotheses *H1, H8, H9* and *H10* were also rejected, as these factors were not included in the final structure, as well as hypotheses *H2, H3* and *H5*, as SEM did not confirm their position in the final structure.

However, hypotheses *H6* and *H7* were confirmed (they are marked in Figure 5). Moreover, the alternative influence of Private Label food product choice factors on loyalty to them in the category of dairy products was established.

5. Discussion

Whereas focus on product search characteristics and perceived risk of buying Private Label products did not demonstrate an effect on loyalty to Private Label products, this finding shows that when studying loyalty, consumers do not experience a state of distrust/risk, which has not been previously studied within the Russian marketplace.

Although perceived quality continues to be a factor in the choice of Private Label products in both emerging and niche markets [6], this factor has not demonstrated an impact on loyalty to Private Label products [27], while trust has become a key factor shaping it. This leads to the conclusion that choice factors show different degrees of importance [24] when dealing with different consumer segments in terms of level of product usage.

As perceived product value is a factor of Private Label product choice in emerging niche markets [21], this factor did not influence consumer choice in this study, which stems from active development and saturation of the niche in Russia, as well as the choice of the dairy product category.

Retailer image showed a new effect, which is connected to the lack of perception of Private Label goods purchase as risky, as hypothesis *H3* suggested. Nevertheless, a new effect of retailer image on trust and price perception was found, which has not been considered in the formation of loyalty to Private Label goods by earlier studies. Moreover, it encourages direct retailers to consciously choose Private Label brand architecture depending on the position and state of the retailer's image.

The price perception of Private Label dairy products influenced the trust in Private Label products, showing a new relationship within the study of Private Label product loyalty.

However, consumer price sensitivity and its influence on price perception, proposed by the author in the hypothesis format due to the use of saving strategies by consumers, as well as the factor of Private Label products' perception as environmentally friendly had the originally proposed influence, also noted in earlier studies [25].

The final research showed several limitations, which should be addressed in the future research.

A limitation of the study from a theoretical point of view was the need to adapt the results of studies conducted in developed and foreign markets, which required translation and refinement of the previously derived constructs. This resulted in its reduced measuring power but was levelled by the two stage empirical study and the adjustment of the factor structure using EFA and CFA.

The limitation of the study in terms of coverage was the geographical criterion of selecting respondents living in Moscow and the Moscow region. The results obtained require adaptation for application to other regions.

The study focused on one category of dairy products due to the revealed diversity of the structure of choice factors depending on the type of goods studied. Adapting a similar model of choice factors for other food products should be developed with a careful investigation of the category's choice factors.

The study focused on identifying the effect of choice factors of Private Label food products on loyalty to them, which was justified by the previously proven link between the consumption of these products and loyalty to retailer. The highlighted influence of choice factors on retailer loyalty can be considered mediated.

Interpretation of the stochastic model of loyalty was impossible within the framework of this work due to the unavailability of data on respondents' expenditures on Private Label goods, which affected the difference between the stated and actual consumer behaviour. The obtained recommendations should be tested on statistical data within the retailer.

6. Conclusion

The final model obtained after SEM demonstrates that loyalty to Private Label products in the dairy category is influenced by trust and sustainable perception. While the former has a predominant effect on loyalty, the use of eco-advocacy and communication has a 'supportive' effect on it and also increases trust. Trust in Private Label products also depends on the perceived price of such products, as well as directly on the image of the retailer selling these products.

Moreover, the factor of Private Label products price perception in the dairy category depends both on the retailer's image and on the consumer's direct sensitivity to prices, their tendency to search for offers on store shelves. Thus, price fairness may differ depending on the retailer's chain where the consumer purchases dairy products, as well as on his behavioural and socio-demographic segment. The resulting model can be interpreted from the point of view that more price-sensitive consumers are more likely to perceive the price of Private Label products as fair.

The results can be related to practical contributions because their proved significance may have been based as certain recommendation for Russian retailers. The study revealed that consumers are more likely to pick food products from other categories if they have already had a positive experience with products under a given Private Label. Increased loyalty to one of the most consumed categories – dairy products – may also encourage consumers to try alternative categories.

This effect should be scaled up and thus increase the penetration of Private Label products. For many consumers, the lack of a positive experience becomes a barrier to purchasing Private Label products. This problem can be solved by organising in-store sampling, providing free trial versions of the product. Such proposals were also voiced by respondents as relevant and attractive during in-depth interviews.

Moreover, respondents noted that their purchases of Private Label food products and the choice of a particular brand depended on the physical accessibility of the store near their home and the frequency of visits; the consumption of Private Label food products increases after switching to another store or delivery service with a more extensive range.

Thus, the number of retailer's store outlets and their location affect the consumption of these products. It is necessary to identify the most densely populated areas to reach the target audience and encourage consumers to try Private Label food products. This recommendation covers the dichotomy of the concept of loyalty – the stated attitude (preference for products) and real customer behaviour (frequency of purchase due to the availability of the store).

Another factor in the choice of Private Label food products that was not included in the final model was the packaging and its design. In addition to placing an eco-message on it, which will be described below, respondents noted that the design should be minimalistic, informative but not overloaded with unnecessary information, appropriate in terms of colour scheme, and modern, to attract their attention.

Trust is one of the main factors in the choice of Private Label food products in the category of dairy products, which influences loyalty to them. In order to increase trust, it is necessary to launch an appropriate marketing campaign communicating the quality, price and safety of such products. Also, the use of UGC content (user-generated content) will help to demonstrate to the consumer how such a product fits most effectively into everyday life.

As the constructs used is the final model addressed the final consumer, in line with the detailed market overview, which showed an active development of the niche of Private Label food products, including the ones of average and high quality, the recommendations focus on the results of the empirical study only. Therefore, such factors as careful choice of producers and suppliers, and the quality control were not included into the recommendations. This is a segment-specific choice, which cannot be addressed within the consumer study research.

Further, a factor positively influencing both loyalty and trust was the perception of Private Label products in the dairy category as sustainable. Moreover, the majority of respondents noted that the brand of the retailer where they more often purchase Private Label products is characterised by its eco-friendly image. Compliance with eco-advocacy becomes a "complementary" factor, which, despite the early stages of development of this trend in the Russian market, has a positive impact on loyalty to Private Label food products. In terms of actions that can be taken by retailers there are three main directions.

First, "bio" and "eco" labelling of Private Label food products in the dairy category, as well as appropriate packaging design. The respondents also reported that they are willing to try "locally produced" dairy products, such as those produced in their region.

Second, respondents indicated a need for products that are consistent with "alternative nutrition," e. g., lactose-free milk, soy milk/yogurt.

Third, the solution is to conduct eco-campaigns to reduce plastic consumption, recycling of product packaging.

However, during the qualitative stage of the research, respondents noted that they need to see the results of these activities, so such campaigns should contain mechanisms that are clear to consumers.

The perception of the price of Private Label products in the dairy category affects trust in them. Thus, the pricing policy should meet two criteria: it should provide a good price-quality ratio, and it should not be below an acceptable price range. Retailer image has a positive impact on the price perception of Private Label products in the dairy category, as well as on trust in them. Thus, working with brand awareness, communicating brand values and actively working on master brand perception should have a positive impact on these two factors.

In terms of its theoretical significance, this study fills the gap in the need for theoretical publications on the influence of choice factors of Private Label food products on loyalty to the retailer. Moreover, the professional significance includes a list of recommendations that have been developed for the Russian retailers regarding forming trust for their private label food products.

Future research directions may be focused on the study of choice factors, their structure and influence on loyalty to Private Label food products in other food categories, the study of such influence and adaptation of the results obtained in other regions of Russia due to a different socio-demographic profile of the population, adaptation of the results of the study for different price segments of Private Label food products and within different retailers, due to the difference in their image, use of internal statistical data of the retailers, and the use of the results of the study in other regions of Russia.

References

1. İpek, İ., Biçakcioğlu-Peynirci, N., İlter, B. (2016). Private label usage and store loyalty: The moderating impact of shopping value. *Journal of Retailing and Consumer Services,* Vol. 31, 72–79. https://doi.org/10.1016/j.jretconser.2016.03.011

2. Diallo, M.F. (2020). Perceived image and attitude towards private label brands in emerging countries: What moderation of store association to a local or international retailer? *Recherche Et Applications En Marketing (English Edition),* Vol. 35, Issue 3, 52–78. https://doi.org/10.1177/2051570720959866

3. Wu, L., Yang, W., Wu, J. (2020). Private label management: A literature review. *Journal of Business Research,* Vol. 125, 368–384. https://doi.org/10.1016/j.jbusres.2020.12.032

4. Ailawadi, K.L., Pauwels, K., Steenkamp, J.E. (2008). Private-Label use and store loyalty. *Journal of Marketing,* Vol. 72, Issue 6, 19–30. https://doi.org/10.1509/jmkg.72.6.19

5. Koschate-Fischer, N., Cramer, J., Hoyer, W.D. (2014). Moderating Effects of the Relationship between Private Label Share and Store Loyalty. *Journal of Marketing,* Vol. 78, Issue 2, 69–82. https://doi.org/10.1509/jm.13.0075

6. Steenkamp, J.E., Van Heerde, H.J., Geyskens, I. (2010). What Makes Consumers Willing to Pay a Price Premium for National Brands over Private Labels? *Journal of Marketing Research,* Vol. 47, Issue 6, 1011–1024. https://doi.org/10.1509/jmkr.47.6.1011

7. Jung, J.H., Yoo, J.J., Arnold, T.J. (2021). The influence of a retail store manager in developing frontline employee brand relationship, service performance and customer loyalty. *Journal of Business Research,* Vol. 122, 362–372. https://doi.org/10.1016/j.jbusres.2020.09.010

8. Bustos-Reyes, C.A., González-Benito, Ó. (2008). Store and store format loyalty measures based on budget allocation. *Journal of Business Research,* Vol. 61, Issue 9, 1015–1025. https://doi.org/10.1016/j.jbusres.2007.03.008

9. Sharko, E.R., Ivanova, A.A. (2022). Personalised marketing effect on consumer trust formation on e-grocery Russian market. *Moscow University Economic Bulletin,* No. 6, 221–250. (In Russ.). https://doi.org/10.38050/013001052022610

10. Starov, S.A., Zagorskiy, A.L., Gladkikh, I.V., Sumbaeva, A.A. (2016). Investigation of the Perceived Risk of Buying Products under Own Retail Brand. *Vestnik of Saint-Petersburg University. Series 8. Management,* Issue 2, 3–34. https://doi.org/10.21638/11701/spbu08.2016.201

11. Cheshin, A., Amit, A., Van Kleef, G.A. (2017). The interpersonal effects of emotion intensity in customer service: Perceived appropriateness and authenticity of attendants' emotional displays shape customer trust and satisfaction. *Organizational Behavior and Human Decision Processes,* Vol. 144, 97–111. https://doi.org/10.1016/j.obhdp.2017.10.002

12. Al-Ansi, A., Han, H. (2019). Role of halal-friendly destination performances, value, satisfaction, and trust in generating destination image and loyalty. *Journal of Destination Marketing & Management,* Vol. 13, 51–60. https://doi.org/10.1016/j.jdmm.2019.05.007

13. Kotler, P. (1980). *Marketing Management: Analysis, Planning, and Control.* 5th Edition. Englewood Cliffs, NJ, Prentice-Hall. Available at: https://archive.org/details/marketingmanagem4th00kotl/page/n743/mode/2up

14. Dick, A.S., Basu, K. (1994). Customer loyalty: toward an integrated conceptual framework. *Journal of the Academy of Marketing Science,* Vol. 22, Issue 2, 99–113. https://doi.org/10.1177/0092070394222001

15. Sirohi, N., McLaughlin, E.W., Wittink, D.R. (1998). A model of consumer perceptions and store loyalty intentions for a supermarket retailer. *Journal of Retailing,* Vol. 74, Issue 2, 223–245. https://doi.org/10.1016/s0022-4359(99)80094-3

16. ZiYing, C., Tyurina, E., Filatov, A. (2019). Model for Creating Online Consumers Confidence in E-commerce. *The Bulletin of the Far Eastern Federal University. Economics and Management,* Vol. 4, 42–59. (In Russ.). https://doi.org/10.24866/2311-2271/2019-4/42-59

17. Ozdemir, S., Zhang, S., Gupta, S., Bebek, G. (2020). The effects of trust and peer influence on corporate brand-Consumer relationships and consumer loyalty. *Journal of Business Research,* Vol. 117, 791–805. https://doi.org/10.1016/j.jbusres.2020.02.027

18. Buhalis, D., López, E.P., Martinez-Gonzalez, J.A. (2020). Influence of young consumers' external and internal variables on their e-loyalty to tourism sites. *Journal of Destination Marketing & Management,* Vol. 15, 100409. https://doi.org/10.1016/j.jdmm.2020.100409

19. Quach, S., Barari, M., Moudrý, D.V., Quach, K. (2020). Service integration in omnichannel retailing and its impact on customer experience. *Journal of Retailing and Consumer Services,* Vol. 65, 102267. https://doi.org/10.1016/j.jretconser.2020.102267

20. Frasquet, M., Descals, A.M., Ruiz-Molina, M.E. (2017). Understanding loyalty in multichannel retailing: the role of brand trust and brand attachment. *International Journal of Retail & Distribution Management,* Vol. 45, Issue 6, 608–625. https://doi.org/10.1108/ijrdm-07-2016-0118

21. Konuk, F.A. (2018). The impact of retailer innovativeness and food healthiness on store prestige, store trust and store loyalty. *Food Research International,* Vol. 116, 724–730. https://doi.org/10.1016/j.foodres.2018.09.003

22. Aleksanova, S.S., Sheresheva, M.Yu., Valitova, L.A., Aleksanov, K.N., Deng, J. (2024). Factors in consumer choice of Russian retail chains' private labels: The role of green attributes. *The Manager,* Vol. 15, No. 3, 85–98. (In Russ.). https://doi.org/10.29141/2218-5003-2024-15-3-6

23. Sarkar, S., Sharma, D., Kalro, A.D. (2016). Private label brands in an emerging economy: an exploratory study in India. *International Journal of Retail & Distribution Management,* Vol. 44, Issue 2, 203–222. https://doi.org/10.1108/ijrdm-07-2015-0102

24. Vale, R.C.D., Matos, P.V., Caiado, J. (2015). The impact of private labels on consumer store loyalty: An integrative perspective. *Journal of Retailing and Consumer Services,* Vol. 28, 179–188. https://doi.org/10.1016/j.jretconser.2015.10.003

25. Cherenkov, V., Sheresheva, M., Starov, S., Gladkikh, I., Tanichev, A., Berezka, S., Savelev, I., Yussuf, A. (2020). Sustainability trends and consumer perceived risks towards private labels. *Journal of Entrepreneurship and Sustainability Issues,* Vol. 8, Issue 1, 347–362. https://doi.org/10.9770/jesi.2020.8.1(24)

26. Seenivasan, S., Sudhir, K., Talukdar, D. (2015). Do store brands aid store loyalty? *Management Science,* Vol. 62, No. 3, 802–816. https://doi.org/10.1287/mnsc.2014.2133

27. Meszaros, J., Buchalcevova, A. (2017). Introducing OSSF: A framework for online service cybersecurity risk management. *Computers & Security,* Vol. 65, 300–313. http://dx.doi.org/10.1016/j.cose.2016.12.008

28. Oliver, R.L. (2014). *Satisfaction: A Behavioral Perspective on the Consumer.* 2nd Edition. New York, Routledge, 544 p. https://doi.org/10.4324/9781315700892

29. Hallikainen, H., Laukkanen, T. (2018). National culture and consumer trust in e-commerce. *International Journal of Information Management,* Vol. 38, Issue 1, 97–106. http://dx.doi.org/10.1016/j.ijinfomgt.2017.07.002

30. Fernandez-Bonilla, F., Gijon, C., De la Vega, B. (2022). E-commerce in Spain: Determining factors and the importance of the e-trust. *Telecommunications Policy,* Vol. 46, Issue 1, 102280. https://doi.org/10.1016/j.telpol.2021.102280

31. Zhang, Zh., Wang, X., Wu, R. (2021). Is the devil in the details? Construal-level effects on perceived usefulness of online reviews for experience services. *Electronic Commerce Research and Applications,* Vol. 46, 101033. https://doi.org/10.1016/j.elerap.2021.101033

32. Shih, I.-T., Silalahi, A.D.K., Eunike, I.J. (2024). Engaging audiences in real-time: The nexus of socio-technical systems and trust transfer in live streaming e-commerce. *Computers in Human Behavior Reports,* Vol. 13, 100363. https://doi.org/10.1016/j.chbr.2023.100363

33. Bach, M.T., da Silva, W.V., Souza, M.A., Kudlawicz-Franco, C., da Veiga, C.P. (2020). Online customer behavior: perceptions regarding the types of risks incurred through online purchases. *Palgrave Communications,* Vol. 6, 13. https://doi.org/10.1057/s41599-020-0389-4

34. Reich, T., Maglio, S. J. (2020). Featuring mistakes: the persuasive impact of purchase mistakes in online reviews. *Journal of Marketing,* Vol. 84, Issue 1, 52–65. https://doi.org/10.1177/0022242919882428

35. Gefen, D. (2002). Customer loyalty in e-commerce. *Journal of the AIS,* Vol. 3, Issue 1, 27–51. https://doi.org/10.17705/1jais.00022

36. González-Benito, Ó., Martos-Partal, M., Martín, S.S. (2015). Brands as substitutes for the need for touch in online shopping. *Journal of Retailing and Consumer Services,* Vol. 27. 121–125. https://doi.org/10.1016/j.jretconser.2015.07.015

37. Bertaux, D. (1981). From the life-history approach to the transformation of sociological practice. In: *Biography and Society: The Life History Approach in the Social Sciences.* Edited by D. Bertaux. Hills Beverly, California, Sage Publications, 314 p. Available at: https://typeset.io/papers/biography-and-society-the-life-history-approach-in-the-1vcodczu46

38. Hooper, D., Coughlan, J., Mullen, M.R. (2008). Structural Equation Modelling: Guidelines for determining model fit. *The Electronic Journal of Business Research Methods,* Vol. 6, Issue 1, 53–60. https://doi.org/10.21427/d7cf7r

39. Schmitt, N. (1996). Uses and abuses of coefficient alpha. *Psychological Assessment,* Vol. 8, Issue 4, 350–353. https://doi.org/10.1037/1040-3590.8.4.350

40. Kline, R.B. (2005). *Principles and Practice of Structural Equation Modeling.* 2nd Edition. New York, Guilford Publications. https://doi.org/10.1177/104973150933698

INFORMATION ABOUT AUTHORS

Elena Romanovna Sharko

Candidate of Economic Sciences, Senior Lecturer, Department of Marketing, Graduate School of Business, National Research University Higher School of Economics, Moscow, Russia (101000, Moscow, Myasnitskaya street, 20); ORCID https://orcid.org/0000-0002-2818-4329 e-mail: esharko@hse.ru

Anastasiya Aleksandrovna Sokolova

Student, Graduate School of Business, National Research University Higher School of Economics, Moscow, Russia (101000, Moscow, Myasnitskaya street, 20); ORCID https://orcid.org/0009-0004-3284-8951 e-mail: aasokolova7@gmail.com

ACKNOWLEDGMENTS

The study was implemented in the framework of the Basic Research Program at the National Research University Higher School of Economics (HSE University) in 2025.

FOR CITATION

Sharko, E.R., Sokolova, A.A. (2025). Factors of Consumer Trust in Private Label Food Products: A Case of Loyalty to Russian Retailers. *Journal of Applied Economic Research,* Vol. 24, No. 1, 344–378. https://doi.org/10.15826/vestnik.2025.24.1.012

ARTICLE INFO

Received November 17, 2024; Revised December 17, 2024; Accepted December 20, 2024.

УДК 339.1

Факторы доверия потребителей к продовольственным товарам собственной торговой марки: кейс лояльности к российским ритейлерам

Е. Р. Шарко ✉, ***А. А. Соколова***
Национальный исследовательский университет
«Высшая школа экономики»,
г. Москва, Россия
✉ *esharko@hse.ru*

Аннотация. Ритейлеры по всему миру активно развивают нишу собственных торговых марок (СТМ) в последние годы, что значительно способствует увеличению объемов продаж продуктов питания в стоимостном выражении. Таким образом, цель данного исследования – определить факторы формирования доверия к продовольственным товарам СТМ у потребителей в отношении лояльности к российским ритейлерам. Для выявления указанного влияния были сформулированы гипотезы. Эмпирическое исследование включает в себя качественный (полуструктурированные интервью) и количественный методы (поисковый и подтверждающий факторный анализ, моделирование структурными уравнениями (EFA, CFA, SEM)). Онлайн-опрос был проведен в марте-апреле 2023 года (387 респондентов). Критериями отбора респондентов для двух частей являлись проживание в Москве или Московской области, осуществление покупок в магазинах розничных сетей; возраст от 18 лет; хотя бы один раз покупали продовольственные товары СТМ за последний календарный год. По итогам анализа были определены наиболее значимые факторы формирования доверия к продовольственным товарам СТМ у потребителей, которые были структурированы и систематизированы, также сформированы рекомендации для российских ритейлеров по укреплению лояльности потребителей в категории «молочные продукты». Исследование восполняет потребность в теоретических публикациях, посвященных влиянию факторов выбора продовольственных товаров СТМ на лояльность к ритейлеру. Результаты могут быть применены для анализа факторов выбора, их структуры и влияния на лояльность к продовольственным товарам СТМ в других продуктовых категориях, исследование подобного влияния и адаптация полученных результатов в других регионах России ввиду другого социально-демографического профиля населения, результаты могут быть адаптированы для разных ценовых сегментов продовольственных товаров СТМ.

Ключевые слова: доверие; лояльность; товары СТМ; ритейлер; поведение потребителей; факторы выбора.

Список использованных источников

1. *İpek İ., Biçakcioğlu-Peynirci N., İlter B.* Private label usage and store loyalty: The moderating impact of shopping value // Journal of Retailing and Consumer Services. 2016. Vol. 31. Pp. 72–79. https://doi.org/10.1016/j.jretconser.2016.03.011

2. *Diallo M. F.* Perceived image and attitude towards private label brands in emerging countries: What moderation of store association to a local or international retailer? // Recherche Et Applications En Marketing (English Edition). 2020. Vol. 35, Issue 3. Pp. 52–78. https://doi.org/10.1177/2051570720959866

3. *Wu L., Yang W., Wu J.* Private label management: A literature review // Journal of Business Research. 2020. Vol. 125. Pp. 368–384. https://doi.org/10.1016/j.jbusres.2020.12.032

4. *Ailawadi K. L., Pauwels K., Steenkamp J. E.* Private-Label use and store loyalty // Journal of Marketing. 2008. Vol. 72, Issue 6. Pp. 19–30. https://doi.org/10.1509/jmkg.72.6.19

5. *Koschate-Fischer N., Cramer J., Hoye, W. D.* Moderating Effects of the Relationship between Private Label Share and Store Loyalty // Journal of Marketing. 2014. Vol. 78, Issue 2. Pp. 69–82. https://doi.org/10.1509/jm.13.0075

6. *Steenkamp J. E., Van Heerde H. J., Geyskens I.* What Makes Consumers Willing to Pay a Price Premium for National Brands over Private Labels? // Journal of Marketing Research. 2010. Vol. 47, Issue 6. Pp. 1011–1024. https://doi.org/10.1509/jmkr.47.6.1011

7. *Jung J. H., Yoo J. J., Arnold T. J.* The influence of a retail store manager in developing frontline employee brand relationship, service performance and customer loyalty // Journal of Business Research. 2021. Vol. 122. Pp. 362–372. https://doi.org/10.1016/j.jbusres.2020.09.010

8. *Bustos-Reyes C. A., González-Benito Ó.* Store and store format loyalty measures based on budget allocation // Journal of Business Research. 2008. Vol. 61, Issue 9. Pp. 1015–1025. https://doi.org/10.1016/j.jbusres.2007.03.008

9. *Шарко Е. Р., Иванова А. А.* Влияние персонализированного маркетинга на формирование доверия у потребителей российского рынка e-grocery // Вестник Московского университета. Серия 6. Экономика. 2022. № 6. С. 221–250. https://doi.org/10.38050/013001052022610

10. *Starov S. A., Zagorskiy A. L., Gladkikh I. V., Sumbaeva A. A.* Investigation of the Perceived Risk of Buying Products under Own Retail Brand // Vestnik of Saint-Petersburg University. Series 8. Management. 2016. Issue 2. Pp. 3–34. https://doi.org/10.21638/11701/spbu08.2016.201

11. *Cheshin A., Amit A., Van Kleef G. A.* The interpersonal effects of emotion intensity in customer service: Perceived appropriateness and authenticity of attendants' emotional displays shape customer trust and satisfaction // Organizational Behavior and Human Decision Processes. 2017. Vol. 144. Pp. 97–111. https://doi.org/10.1016/j.obhdp.2017.10.002

12. *Al-Ansi A., Han H.* Role of halal-friendly destination performances, value, satisfaction, and trust in generating destination image and loyalty // Journal of Destination Marketing & Management. 2019. Vol. 13. Pp. 51–60. https://doi.org/10.1016/j.jdmm.2019.05.007

13. *Kotler P.* Marketing Management: Analysis, Planning, and Control. 5th Edition. Englewood Cliffs, NJ: Prentice-Hall, 1980. URL: https://archive.org/details/marketingmanagem4th00kotl/page/n743/mode/2up

14. *Dick A. S., Basu K.* Customer loyalty: toward an integrated conceptual framework // Journal of the Academy of Marketing Science. 1994. Vol. 22, Issue 2. Pp. 99–113. https://doi.org/10.1177/0092070394222001

15. *Sirohi N., McLaughlin E. W., Wittink D. R.* A model of consumer perceptions and store loyalty intentions for a supermarket retailer // Journal of Retailing. 1998. Vol. 74, Issue 2. Pp. 223–245. https://doi.org/10.1016/s0022-4359(99)80094-3

16. *Цзыин Ц., Тюрина Е., Филатов А.* Модель формирования доверия онлайн-потребителей к сфере электронной торговли // Известия Дальневосточного федерального университета. Экономика и управление. 2019. Т. 4. С. 42–59. https://doi.org/10.24866/2311-2271/2019-4/42-59

17. *Ozdemir S., Zhang S., Gupta S., Bebek G.* The effects of trust and peer influence on corporate brand-Consumer relationships and consumer loyalty // Journal of Business Research. 2020. Vol. 117. Pp. 791–805. https://doi.org/10.1016/j.jbusres.2020.02.027

18. *Buhalis D., López E. P., Martinez-Gonzalez J. A.* Influence of young consumers' external and internal variables on their e-loyalty to tourism sites // Journal of Destination Marketing & Management. 2020. Vol. 15. 100409. https://doi.org/10.1016/j.jdmm.2020.100409

19. *Quach S., Barari M., Moudrý D. V., Quach K.* Service integration in omnichannel retailing and its impact on customer experience // Journal of Retailing and Consumer Services. 2020. Vol. 65. 102267. https://doi.org/10.1016/j.jretconser.2020.102267

20. *Frasquet M., Descals A. M., Ruiz-Molina M. E.* Understanding loyalty in multichannel retailing: the role of brand trust and brand attachment // International Journal of Retail & Distribution Management. 2017. Vol. 45, Issue 6. Pp. 608–625. https://doi.org/10.1108/ijrdm-07-2016-0118

21. *Konuk F. A.* The impact of retailer innovativeness and food healthiness on store prestige, store trust and store loyalty // Food Research International. 2018. Vol. 116. Pp. 724–730. https://doi.org/10.1016/j.foodres.2018.09.003

22. *Алексанова С. С., Шерешева М. Ю., Валитова Л. А., Алексанов К. Н., Дэн Ц.* Факторы потребительского выбора собственных торговых марок российских розничных сетей: роль «зеленых» характеристик // Управленец. 2024. Т. 15, № 3. С. 85–98. https://doi.org/10.29141/2218-5003-2024-15-3-6

23. *Sarkar S., Sharma D., Kalro A. D.* Private label brands in an emerging economy: an exploratory study in India // International Journal of Retail & Distribution Management. 2016. Vol. 44, Issue 2. Pp. 203–222. https://doi.org/10.1108/ijrdm-07-2015-0102

24. *Vale R. C.D., Matos P. V., Caiado J.* The impact of private labels on consumer store loyalty: An integrative perspective // Journal of Retailing and Consumer Services. 2015. Vol. 28. Pp. 179–188. https://doi.org/10.1016/j.jretconser.2015.10.003

25. *Cherenkov V., Sheresheva M., Starov S., Gladkikh I., Tanichev A., Berezka S., Savelev I., Yussuf A.* Sustainability trends and consumer perceived risks towards private labels // Journal of Entrepreneurship and Sustainability Issues. 2020. Vol. 8, Issue 1. Pp. 347–362. https://doi.org/10.9770/jesi.2020.8.1(24)

26. *Seenivasan S., Sudhir K., Talukdar D.* Do store brands aid store loyalty? // Management Science. 2015. Vol. 62, No. 3. Pp. 802–816. https://doi.org/10.1287/mnsc.2014.2133

27. *Meszaros J., Buchalcevova A.* Introducing OSSF: A framework for online service cybersecurity risk management // Computers & Security. 2017. Vol. 65. Pp. 300–313. http://dx.doi.org/10.1016/j.cose.2016.12.008

28. *Oliver R. L.* Satisfaction: A Behavioral Perspective on the Consumer. 2nd Edition. New York: Routledge, 2014. 544 p. https://doi.org/10.4324/9781315700892

29. *Hallikainen H., Laukkanen T.* National culture and consumer trust in e-commerce // International Journal of Information Management. 2018. Vol. 38, Issue 1. Pp. 97–106. http://dx.doi.org/10.1016/j.ijinfomgt.2017.07.002

30. *Fernandez-Bonilla F., Gijon C., De la Vega B.* E-commerce in Spain: Determining factors and the importance of the e-trust // Telecommunications Policy. 2022. Vol. 46, Issue 1. 102280. https://doi.org/10.1016/j.telpol.2021.102280

31. *Zhang Zh., Wang X., Wu R.* Is the devil in the details? Construal-level effects on perceived usefulness of online reviews for experience services // Electronic Commerce Research and Applications. 2021. Vol. 46. 101033. https://doi.org/10.1016/j.elerap.2021.101033

32. *Shih I.-T., Silalahi A.D K., Eunike I. J.* Engaging audiences in real-time: The nexus of socio-technical systems and trust transfer in live streaming e-commerce // Computers in Human Behavior Reports. 2024. Vol. 13. 100363. https://doi.org/10.1016/j.chbr.2023.100363

33. *Bach M. T., da Silva W. V., Souza M. A., Kudlawicz-Franco C., da Veiga C. P.* Online customer behavior: perceptions regarding the types of risks incurred through online purchases // Palgrave Communications. 2020. Vol. 6. 13. https://doi.org/10.1057/s41599-020-0389-4

34. *Reich T., Maglio S. J.* Featuring mistakes: the persuasive impact of purchase mistakes in online reviews // Journal of Marketing. 2020. Vol. 84, Issue 1. Pp. 52–65. https://doi.org/10.1177/0022242919882428

35. *Gefen D.* Customer loyalty in e-commerce // Journal of the AIS. 2002. Vol. 3, Issue 1. Pp. 27–51. https://doi.org/10.17705/1jais.00022

36. *González-Benito Ó., Martos-Partal M., Martín S. S.* Brands as substitutes for the need for touch in online shopping // Journal of Retailing and Consumer Services. 2015. Vol. 27. Pp. 121–125. https://doi.org/10.1016/j.jretconser.2015.07.015

37. *Bertaux D.* From the life-history approach to the transformation of sociological practice // Biography and Society: The Life History Approach in the Social Sciences. Edited by D. Bertaux. Hills Beverly, California: Sage Publications, 1981. 314 p. URL: https://typeset.io/papers/biography-and-society-the-life-history-approach-in-the-1vcodczu46

38. *Hooper D., Coughlan J., Mullen M. R.* Structural Equation Modelling: Guidelines for determining model fit // The Electronic Journal of Business Research Methods. 2008. Vol. 6, Issue 1. Pp. 53–60. https://doi.org/10.21427/d7cf7r

39. *Schmitt N.* Uses and abuses of coefficient alpha // Psychological Assessment. 1996. Vol. 8, Issue 4. Pp. 350–353. https://doi.org/10.1037/1040-3590.8.4.350

40. *Kline R. B.* Principles and Practice of Structural Equation Modeling. 2nd Edition. New York: Guilford Publications, 2005. https://doi.org/10.1177/104973150933698

ИНФОРМАЦИЯ ОБ АВТОРАХ

Шарко Елена Романовна

Кандидат экономических наук, старший преподаватель департамента маркетинга, научный сотрудник научно-учебной лаборатории сетевых форм организации Высшей школы бизнеса Национального исследовательского университета «Высшая школа экономики», г. Москва, Россия (101000, г. Москва, ул. Мясницкая, 20); ORCID https://orcid.org/0000-0002-2818-4329 e-mail: esharko@hse.ru

Соколова Анастасия Александровна

Студент Высшей школы бизнеса Национального исследовательского университета «Высшая школа экономики», г. Москва, Россия (101000, г. Москва, ул. Мясницкая, 20); ORCID https://orcid.org/0009-0004-3284-8951 e-mail: aasokolova7@gmail.com

БЛАГОДАРНОСТИ

Исследование осуществлено в рамках Программы фундаментальных исследований НИУ ВШЭ в 2025 году.

ДЛЯ ЦИТИРОВАНИЯ

Шарко Е. Р., Соколова А. А. Факторы доверия потребителей к продовольственным товарам собственной торговой марки: кейс лояльности к российским ритейлерам // Journal of Applied Economic Research. 2025. Т. 24, № 1. С. 344–378. https://doi.org/10.15826/vestnik.2025.24.1.012

ИНФОРМАЦИЯ О СТАТЬЕ

Дата поступления 17 ноября 2024 г.; дата поступления после рецензирования 17 декабря 2024 г.; дата принятия к печати 20 декабря 2024 г.