

# THE PILOT STUDY “DETERMINANTS OF CONSUMER PURCHASE DECISION FOR PRIVATE LABEL BRAND (PLB) PRODUCT”

Azahar Hj Yusoff<sup>1</sup>

Hatinah Abu Bakar<sup>2</sup>

Che Mohd Syaharuddin Che Cob<sup>3</sup>

Alinawati Ab Aziz<sup>4</sup>

Nuramira Farhana Azahar<sup>5</sup>

<sup>1</sup>Faculty Business Management, MARA Universiti of Technology (UiTM), Kelantan, Malaysia  
(E-mail: [azahar098@uitm.edu.my](mailto:azahar098@uitm.edu.my))

<sup>2</sup>Faculty Business Management, MARA Universiti of Technology (UiTM), Kelantan, Malaysia  
(Email: [hatin463@.edu.my](mailto:hatin463@.edu.my))

<sup>3</sup> Faculty Business Management, MARA Universiti of Technology (UiTM), Kelantan, Malaysia,  
(E-mail: [syaha793@uitm.edu.my](mailto:syaha793@uitm.edu.my))

<sup>4</sup>Faculty Finance, Universiti Teknologi Mara (UiTM), Malaysia,  
(E-mail: [alinawati@pkb.edu.my](mailto:alinawati@pkb.edu.my))

<sup>5</sup>Centre of Postgraduates studies, Universiti Teknologi Mara (UiTM), Malaysia,  
(E-mail: [nuramira.qs@gmail.com](mailto:nuramira.qs@gmail.com))

## Article history

Received date : 17-5-2026

Revised date : 18-5-2026

Accepted date : 15-6-2026

Published date : 1-7-2026

## To cite this document:

Yusoff, A. H., Abu Bakar, H., Che Cob, C. M. S., Ab Aziz, A., & Azahar, N. F. (2026). The pilot study "Determinants of consumer purchase decision for private label brand (PLB) product". *Journal of Islamic, Social, Economics and Development (JISED)*, 11 (84), 257 – 265.

**Abstract:** *This pilot study is emphasizing on consumer purchase decision of Private label brand product in Kelantan and, emphasizing on selection of attributes which an indicator of purchasing decision. Private Label Brand (PLB) is a company's who are selling product or services under their retailer or wholesaler name. However, despite the availability and affordability of these products, the acceptance rates of Private Label Brand (PLB) products among Malaysian consumers are still considered relatively low when compared to other countries in the Asia region and in certain state in Malaysia consumer are suffering especially B40 and M40 due to limited income to buy the product. This study needed to assist consumer in making decision with limited income to decide what product should be purchase to fulfil their needs and wants. Thus, this study examines the relationships perceived quality, perceived value, perceived risk, price, brand image and purchase decision and the mediating of willingness to buy towards purchase decision among consumer in Kelantan whereby it is known as second lowest income state in Malaysia. This pilot study is needed in order to test the element involved in questionnaires and the model Theory of Consumption Value (TCV) and Theory of Reason Action (TRA), fit with the research objectives and design. A quantitative and questionnaire survey method was employed for 30 respondents in this study and final analysis using the structural equation model partial least square (SEM-PLS) through purposive sampling method. The findings, the results show that in the context of consumer purchase decision of Private Label brand in Kelantan, the attributes such as perceived quality, perceived risk, and price*

*significantly influence, while perceived value and brand image are significant and consider relevant to be used in further investigations.*

**Keywords:** *Consumer Purchase decision, Private Label Brand (PLB), Kota Bharu*

## Introduction

Consumers often experiencing internal conflicts and influence their purchase decisions. When making a purchase, consumers typically follow a series of steps beginning with need recognition and continuing through the post-purchase evaluation stage. Consumers' buying behaviour and spending habits are affected by various factors, both internally and externally, including psychological motivation, self-concept, perceived risk, values, attitudes, social factors, culture, social class, group, and personal, external factors (Choudhary et al., 2025). The process of consumer making purchase decision and complex and is vital and producer need to understand and evaluate of various attributes as it assists them to decide in purchasing product which has being offer to them in the marketplace. The consumer decision-making process is complex and involves both rational and unconscious components. For example, quality and price have traditionally been key influences on consumer choices, but newer dimensions such as hedonic (cognitive) and utilitarian (functional) value have also become increasingly influential (Antosova et al., 2023). Nevertheless, these factors alone do not fully explain the dynamic nature of consumer behaviour. In recent year retails industry supplies product and services in their outlet for consumer. The contribution of the retail industry has been tremendously growing throughout the world. These industries provide goods and services to buy and generating trillions of dollars in transaction. As an example, Fortune Global (2019) has listed 500 companies and found that Walmart has one of the top company sales, with the transaction reaching up to US\$514.405 billion and had 2.2 million workers. According to Lamb et al. (2018) PLB is a company's who sell product under a retailer's or wholesaler's name and in Malaysia has been dominated by foreign hypermarket retailers. However, PLB market penetration in Malaysia is only just 2 percent (D. Jasin et. al 2022; Nor Farah et al., 2018) and not been well accepted by consumer in Malaysia. This low penetration suggests that many Malaysian consumers still prefer established national brands over store brands. In Malaysia, there is a pronounced gap between Private label brands and national brands in terms of market share and consumer acceptance (Chai & Othman, 2022). Researchers attribute this gap to factors such as high perceived risk and weaker quality perceptions of store brands compared to national brands (Akbar et al., 2023; Santoso et al., 2023). Given this situation, there is a clear need to understand what drives Malaysian consumers' choices between national and private-label products and portray the option of consumer to buy product in the marketplace to fulfil their needs and wants. PLBs were historically limited to basic commodity products such as tea, sugar, and fresh produce, and were perceived as low-quality alternatives to national brands (Valaskova et al., 2019). Most of the Asian shoppers are still unfamiliar and uncertain with PLB and where perceived as low-quality and unbranded alternatives to national brands, by time of food and non-food items were demanded by customers and having strongly competes with the national brand. The consumer purchase behaviour definitely is not identical. Purchase decision of PLB influence by universal factors regardless product perceived attributes, value for money, level of satisfaction, price, perceived risk, brand image and income factors. (Fabio Musso et. al., 2022; Sansone et al., 2020; Konuk, 2018). Conversely, other studies indicate that perceived risk (functional, financial, social) can directly reduce consumers' intentions to buy PLBs (Bhukya & Singh, 2015; Beneke & Carter, 2015). Moreover, Stanley et al. (2015) and Chai and Othman (2022), said that the acceptance rates of PLB among Malaysian consumers are still

relatively low compared to other countries in the Asia region. Consumer purchase decision problem happens when a buyer faces difficulty or uncertainty in making a choice about which product or service to buy. It arises because consumers often have limited information, conflicting preferences, budget constraints, or too many options to evaluate, supported by (Roy, et al., 2022).

The research objectives are to investigate the significant influence between perceived quality, perceived value, perceived risk, price, brand image, and consumer purchase decision of PLB products. Second objectives are to investigate whether willingness to buy mediates the relationship between the perceived quality, perceived value, perceived risk, price, brand image, and consumer purchase decision of PLB products and using Theory of Consumption values (TCV), where proposed by Sheth et al. (1991), explains consumer choice behaviour based on five independent values: functional, social, emotional, epistemic, and conditional values and Theory of Reasoning Action (TRA) by Fishbein and Ajzen (2012), concerned with individual motivational factors as determinants of the likelihood of performing specific behaviors. Five major constructs were examined: perceived quality, perceived value, perceived risk, price, and brand image. Each has been widely studied and shown to influence how consumers evaluate PLBs in various retail environments. The analysis highlighted the complex nature of consumer decision-making, showing that consumers' assessments of PLBs are shaped not only by functional and economic factors such as quality, value for money, and price, but also by psychological and contextual factors, including brand perceptions and perceived risks. Together, these determinants shape consumer attitudes and ultimately influence their willingness to purchase PLB products. The Theory of Consumption Values (TCV) provides a multidimensional explanation of consumer choice, asserting that consumption decisions result from functional, emotional, social, epistemic, and conditional values. These value dimensions closely correspond to the study's determinants – perceived quality, perceived value, perceived risk, price, and brand image and Theory of Reasoned Action (TRA) outlines the behavioural pathway through which these evaluations affect purchase decisions.

## Literature Review

### Consumer purchase decision

According to Solomon (2018) has defined a consumer as an individual who identifies a need or desire, makes a purchase, and disposes of the product during the consumption process. Consumer behaviour is the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy their needs and desires. Understanding consumer purchase decision-making is a central theme in marketing and behavioural research, as purchasing behaviour determines how individuals allocate resources and respond to market offerings. Consumer purchase decisions involve a complex interplay of perceived quality, value, risk, price, and brand image, all of which are shaped by economic conditions (Luca, 2025; Antosova et al., 2023). In Malaysia, recent trends such as a weakening currency, rising cost of living, and income inequality have made consumers increasingly price-sensitive, often seeking substitutes and bargains (Ismail, 2022; Mumin & Grace, 2021). However, behavioural perspectives recognise that consumers often rely on simplified heuristics, previous experiences, or emotional cues when making decisions under time or information constraints (Simon, 1957; Kotler & Keller, 2016). PLBs account for only about 2% of Malaysia's retail market share, compared to over 16% internationally (Cuneo et al., 2019; Jasin et al., 2022). This low adoption rate suggests that many Malaysian consumers still perceive PLBs as inferior to national brands or associate them with greater purchase risk.

### Perceived Quality

Kotler and Keller (2016) describe perceived quality as the consumer's judgement of a product's overall excellence or superiority, based on both intrinsic attributes (such as performance, durability, and design) and extrinsic cues (such as brand name, packaging, and reputation). Perceived quality has long been recognised as one of the most influential factors in consumer decision-making and brand evaluation. In marketing theory, quality perceptions shape how consumers assess value, reduce uncertainty, and determine satisfaction with a product or brand. Santoso et al. (2023) found that perceived quality accounted for more than 60 percent of the variance in PLB purchase behaviour, while Boyle et al. (2018) observed that improved product quality among U.S. PLBs increased consumer confidence and reduced switching to national brands. For mediating Surjaatmadja and Purnawan (2018) found no statistically significant effect of perceived quality on PLB purchase intention in Indonesia. However, the perception of acceptable quality justifies the decision to switch from higher-priced national brands to PLBs. In a market where affordability alone is insufficient to influence purchase decisions, perceived quality is a key factor shaping consumers' willingness to buy and ultimately determining the success of PLB strategies.

### Perceived value

Rini and Andradea (2012) defined perceived value as a consumer's evaluation of all benefits and costs associated with an offering. Perceived value is a central concept in consumer behaviour, reflecting the trade-off consumers make between what they receive and what they give up in a purchase exchange. Perceived benefits – such as product quality, performance, convenience, and satisfaction – and perceived sacrifices, including price, time, and effort (Rini & Andradea, 2012; Holbrook, 1999). Mathur and Gangwani (2021) found that perceived value significantly strengthens the effect of perceived quality on PLB purchase intention and reduces perceived risk, thereby enhancing consumer confidence. Lee and Chen-Yu (2018) observed that perceived value positively influences both purchase intention and post-purchase satisfaction and loyalty. Nevertheless, some studies report more nuanced findings. Uzir et al. (2020) found that perceived value did not mediate the relationship between perceived quality and satisfaction in their Indonesian sample, suggesting that the strength of value perception may depend on product type, culture, or prior brand experience. In Malaysian shoppers often look for products that balance reasonable prices with acceptable quality, reliability, and brand trust (Majid et al., 2023). However, if consumers doubt the product's reliability or halal compliance, perceived value declines, reducing willingness to buy (Baker et al., 2020).

### Price

Kotler and Gary (2016) defined price as the amount of money charged for a product or service. Price is one of the most influential factors shaping consumer purchase decisions and remains a central component of marketing strategy. Research indicates that consumers often rely on price-quality inference when other information is limited (Zeithaml, 1988). A higher price frequently signals higher quality, especially for unfamiliar or high-involvement products (Völckner & Hofmann, 2007). However, the effectiveness of price as a driver of purchase depends on consumer perceptions of fairness, value, and risk. If consumers perceive a large price gap but suspect inferior quality, the appeal of lower prices diminishes (Real et al., 2018). In Malaysia, research on PLB pricing produces similarly nuanced results. Fong et al. (2024) and Aithal, P. S., and Kumar, P. M. (2016) found that neither price nor promotions alone significantly influence PLB buying behaviour.

### Perceived Risk

Lin (2008) defined perceived risk as the likelihood of a negative outcome resulting from a purchase if the product's performance does not meet expectations. Perceived risk has long been recognised as a critical factor in consumer decision-making, particularly when evaluating unfamiliar or less established brands. Consumers seek to minimise this uncertainty through information search, reliance on trusted brands, or avoidance of risky choices. The greater the perceived risk, the more likely consumers are to delay, reconsider, or reject a purchase (Kotler & Keller, 2016). Scholars generally classify perceived risk into several dimensions: functional risk (the possibility that the product will not perform as expected), financial risk (potential monetary loss), physical risk (harm to health or safety), social risk (negative judgement from others), psychological risk (post-purchase regret or anxiety), and time risk (wasted time and effort if the product fails) (Bhukya & Singh, 2015; Petrovici et al., 2022). Empirical evidence consistently supports the negative impact of perceived risk on PLB purchase intention. Sebri and Zaccour (2017) showed that consumers with high uncertainty avoidance, such as those in European markets, are significantly less likely to purchase PLBs.

### Brand Image

Aaker (1991) defined brand image as the set of associations held by consumers that provide value by shaping attitudes, differentiating the brand, and generating purchase motivation. Brand image is one of the most enduring and influential constructs in marketing, shaping how consumers perceive, evaluate, and choose among competing products. A strong, favourable brand image provides reassurance, builds emotional connection, and enhances purchase confidence (Song et al., 2019; Alic et al., 2020). Surjaatmadja and Purnawan (2018) found that although private label brand image has a positive effect on purchase intention, this effect was not statistically significant, suggesting that consumers may recognise PLB brands but rely more on price and quality cues. In Malaysia, brand image is particularly significant due to the interaction of cultural, social, and economic factors. Malaysian consumers often associate brand image with trust, quality assurance, and social perception, especially in a collectivist society where purchasing behaviour is influenced by peer approval and social norms (Majid et al., 2023). For many consumers, especially those in the B40 and M40 income groups, brand image serves as a shortcut for evaluating credibility and reducing uncertainty in product selection (Nielsen, 2025).

### Research methodology

The study was conducted in the state of Kelantan, Malaysia, and focuses on the purchasing behaviour of consumers from the B40 and M40 income groups regarding Private Label Brand (PLB) products. Kelantan state is selected as the research setting because it has the lowest average household income in Malaysia (DOSM, 2023). The T20 households account for 46.3% of total household income, the M40 households account for 37.6%, and the B40 households account for only 16.1% (DOSM, 2023). By identifying the different income groups, this study targets B40 and M40 consumers in Kelantan as respondents, as suggested by Crasto et al. (2025), Norfarah et al. (2018). The focuses on the B40 and M40 segments because these groups experience greater financial pressures from rising living costs, reduced purchasing power, and income disparities (Stiglitz, 2016; DOSM, 2023). The data were collected through a survey as mentioned by Malhotra (2010). The steps in selecting the respondents followed the suggestions of G. Edmonds and Kennedy (2017), using the criterion sampling procedure. The selection of respondents is based on specific research protocols using purposive sampling techniques. The non-probability sampling technique are used to selecting respondents deliberately based on their relevance to the research objectives. The initial screening, respondents were further

assessed based on inclusion and exclusion criteria. Inclusion required awareness of PLB outlets and regular purchasing of PLB products. Pretesting of the survey questions was conducted by seeking feedback from experts, academicians, and consumers before the actual data collection phase. The experts commented on each item's readability, wording, format, sequencing, and overall clarity. SEM is used because it enables researchers to explore and analyse the relationships between observed variables and underlying latent constructs, which is relevant to this study as it includes both dependent and independent variables. As this study aims to predict the significance of the relationships between independent variables such as Perceived Quality, Perceived Value, Perceived Risk, Price, and Brand Image, and the dependent variable Purchase Decision for PLB products, the use of PLS-SEM is considered appropriate to address the research objectives

### Findings and result

The result of gender distribution of respondents is a slightly higher proportion of males (63.3%) than females (36.7%). Regarding race, most respondents are Malay (83.3%), with five Chinese respondents (16.7%), indicating a highly homogeneous sample. It appears that all respondents are Malay and were highly cooperative in answering the questionnaires, even though the explanation was given at the beginning of the interviews. In terms of educational background, the largest group holds a bachelor's degree (33.3%), followed by those with SPM/SPVM/Equivalent (33.3%) and STP/STPM/Diploma (16.7%). A smaller percentage of respondents hold a Master's degree and PhD qualifications (0%), SRP and below (16.70%) respondents. The marital status data show that most respondents are married (66.7%), followed by single individuals (33.3%). Regarding residency, a significant proportion of respondents live in urban areas (50%), while 50% are from rural areas. Regarding customer awareness of private label brands (PLB), the frequency analysis reveals that a significant majority of respondents (66.67%) are aware of PLB products, while only (33.33%) are unfamiliar with them. Respondents were not aware of food and non-food items offered in PLB outlets, which may be due to their low level of consciousness. However, the study still indicates strong brand recognition and suggests that private label products have gained considerable acceptance among consumers. Among those who are aware, (73.3%) purchase food items, whereas only (26.7%) buy non-food items, highlighting a strong consumer preference for food-related Private Label Brand products. In terms of purchasing frequency, (30%) of respondents buy PLB products less than 2 times monthly, (53.3%) consumer purchasing frequency from three to five times per month, making this the most common shopping pattern and (30%) purchase them fewer than two times per month, and (16.7%) buy them more than six times per month. The results of the reliability analysis indicate that all variables measured in the study have Cronbach's alpha values exceeding the acceptable threshold of 0.70, as suggested by Eiselen et al. (2007) and Bagozzi and Yi (1998).

**Table 1: The result of Cronbach Alpha of Pilot test**

Variables (N=30)	No. of Items	Cronbach Alpha ( $\alpha$ )
Purchase Decision	8	0.755
Perceived Quality	9	0.750
Perceived Value	6	0.932
Perceived Risk	6	0.839
Price	13	0.782
Brand Image	9	0.921
Willing to Buy	8	0.952

The reliability values range from 0.750 to 0.952, confirming strong internal consistency among the questionnaire items. The highest reliability is observed for willingness to buy (0.952), followed by perceived value (0.932) and brand image (0.921), indicating that these constructs have a high level of measurement consistency. Although, perceived quality (0.750) and purchase decision (0.755) have the lowest reliability scores, though they still meet the acceptable threshold, ensuring their adequacy. Additionally, price (0.782) and perceived risk (0.839) also demonstrate acceptable reliability.

## Conclusion

As all variables have Cronbach's alpha values above 0.70, the study results confirm that the measurement tool used in the pilot study is valid and reliable, and the data are suitable for further analysis. Based on the result it is possibly to summarize this study result relevant for extended to another analysis in larger scale, or testing on measurement and structural model.

## References

- Aaker, J. (1991). *Managing Brand Equity*. New York: The Free Press.
- Aithal, P. S., & Kumar, P. M. (2016). Opportunities and challenges for private universities in India. *International Journal of Management, IT and Engineering*, 6(1), 88-113.
- Ajzen, I. (2012). Martin Fishbein's legacy: The reasoned action approach. *Annals of the American Academy of Political and Social Science*, 640(1), 11-27.
- Alic, Cinjarevic, & Agic (2020). The role of brand image in consumer-brand relationships: similarities and differences between national and private label brands, *Management & Marketing. Challenges for the Knowledge Society*. 15(1), 1-16.
- Andres, Cuneo, Milberg, Sandra, J., Alarcon-del-Amo, Maria del C., & Lopez-Belbeze, P. (2019). Private label and manufacturer brand choice in a new competitive reality. *Strategic directions and the future of brands. European Management Journal*, 37, 117-128.
- Antosova, I., Purny, M., & Stavkova, J. (2023). Changes in Consumer Purchasing Decisions: Traditional and Emerging Factors in the Dynamic Marketing Landscape Over 15 Years. *Marketing and Management of Innovations*, 14(3), 85-96. <https://doi.org/10.21272/mmi.2023.3-08>
- Bagozzi, R., & Yi, Y. (1988). On the evaluation of Structural Equation Models. *Journal of the Academy of Marketing Sciences*, 16, 74-94.
- Baker, M. T., Lu, P., Parrella, J. A., & Leggette, H. R. (2022). Consumer acceptance toward functional foods: A scoping review. *International Journal of Environmental Research and Public Health*, 19(3), 1217.
- Beneke, J., & Carter, S. (2015). The development of a consumer value proposition of Private label brands and the application thereof in a South African retail context. *Journal of Retailing and Consumer Services*, 25, 22-35.
- Bhukya, R., & Sapna, S. (2016). Factors Affecting Shoppers' Brand Preference Towards Choosing Retail Stores, *The IUP Journal of Brand Management*, 13(2), June 2016, 75-86.
- Boyle, P. J., Kim, H., & Lathrop, E. S. (2018). The relationship between price and quality in durable product categories with private label brands. *Journal of product & brand management*, 27(6), 647-660.
- Chai, K. S., & Othman, R. (2022). Determinants of customer loyalty towards Watsons private label brands: Moderator role of health consciousness. *International Journal of Education, Psychology and Counseling*, 7 (47), 104, 113.
- D. Jasin, K. Aizat, H. Moksini, R. Hansaram and H. Sarah (2022). Factors influencing consumers' Willingness to purchase Private Label Brand in Klang Valley, *International Journal of Economics and Management Systems*, 7, ISSN: 2367-8925.

- Department of Statistics Malaysia (2023). Household Income Survey report, <https://open.dosm.gov.my>. Retrieved April 10th. 2025
- Department of Statistics Malaysia (2021). The sources of Malaysia's official statistics. [https://www.dosm.gov.my/v1/index.php?r=column/ctwoByCat&parent\\_id=108&menu\\_id=b0pIV1E3RW40VWRTUkZocEhyZ1pLUT09](https://www.dosm.gov.my/v1/index.php?r=column/ctwoByCat&parent_id=108&menu_id=b0pIV1E3RW40VWRTUkZocEhyZ1pLUT09).
- Eiselen R, Uys T, Potgieter N (2007). *Analysing Survey Data using SPSS 13*. 3rd Edition. Statkon: University of Johannesburg.
- Fabio Musso, Annarita C., Laura B., Maria Anna P., Federica M., Marcello S. (2022). Analysis of factors affecting the purchase of Private label products by different age consumers. *British Food Journal*, 124 (13): 619–636. <https://doi.org/10.1108/BFJ-03-2022-0256>.
- Faruk., A., K. (2018). The role of store image, perceived quality, trust and perceived value in predicting consumers' purchase intentions towards organic Private label food, *Journal of Retailing and Consumer Services* 43,304-310.
- Fong, S. W. L., Ismail, H., Kian, T. P., & Kamaruddin, N. I. (2024). Implication of Characteristic-Based Adoption Model to Private Label Product in Malaysian Hypermarket. *PaperASIA*, 40(6b), 289-298.
- Fortune global, (2019). <https://fortune.com/ranking/global500/2019/Foundations>, (12th. Edition).
- Gangwani, S., Mathur, M., & Shahab, S. (2020). Influence of consumer perceptions of private label brands on store loyalty – evidence from Indian retailing. *Cogent Business & Management*, 7(1). <https://doi.org/10.1080/23311975.2020.1751905>
- Gavoni, P., Edmonds, W. A., Kennedy, T. D., & Gollery, T. (2017). Data on the data: A method for improving the fidelity of office discipline referral completion, *Journal of Teacher Action Research*, 3(2).
- Holbrook, M., (1999). *Consumer Value: A Framework for Analysis and Research*. Routledge, New York. <http://dx.doi.org/10.4324/9780203010679>.
- Ismail, N. (2022). The rising cost of living among B40 Households in Penang State: Does lifestyle matter, *Malaysian Journal of Consumer and Family Economics*, 27, 2021
- Jasin, M., Firmansyah, A., Anisah, H. U., Junaedi, I., & Haris, I. (2023). The effects of customer satisfaction, perceived service quality, perceived value, and brand image on customer loyalty. *Uncertain Supply Chain Management*.
- Kotler, P. & Gary A. (2016). *Principles of Marketing*, (17th. Edition), Pearson Inc. New York
- Lee, J. E., & Chen-Yu, J. H. (2018). Effects of price discount on consumers' perceptions of savings, quality, and value for apparel products: mediating effect of price discount affect. *Fashion and Textiles*, 5(1), 1-21.
- Lin, W. B. (2008). Investigation on the model of consumers' perceived risk—integrated viewpoint. *Expert Systems with Applications*, 34(2), 977-988.
- Luca, Charlie. (2025). Consumer behaviour and purchasing decisions, [https://www.researchgate.net/publication/389357235\\_Consumer\\_Behavior\\_and\\_Purchasing\\_Decisions](https://www.researchgate.net/publication/389357235_Consumer_Behavior_and_Purchasing_Decisions)
- Malhotra, D. (2010). The desire to win: The effects of competitive arousal on motivation and behavior. *Organizational behavior and human decision processes*, 111(2), 139-146.
- Majid, M., Ramli, M. F., Badyalina, B., Roslan, A., Che Mohd Hashim, A. J., & Mohd Nadzri, W. N. (2023). Customer purchase decision in the Malaysian retail market: A study of RM2 stores, *International Journal of Management Studies*, 30(1), 93-120. <https://doi.org/10.32890/ijms2023.30.1.4>
- Mc Daniel, C., Lamb C. W., & Hair J. F. (2018). *Marketing*, (12th. Edition), Cengage Publishing

- Md. Uzir Hossain Uzir, Ishraq Jerin, Hussam Al Halbusi, Abu Bakar Abdul Hamid, & Ahmad Shaharudin A. L. (2020). Does quality stimulate customer satisfaction where perceived value mediates and the usage of social media moderates? *Heliyon* 6 (2020) e05710.
- Nielsen report (2025). Malaysians are Southeast Asia's most price-sensitive shoppers. <https://www.campaignasia.com/article/malaysians-are-southeast-asias-most-price-sensitive-shoppers/263374><https://www.campaignasia.com/article/malaysians-are-southeast-asias-most-price-sensitive-shoppers/263374>
- Norfarah, P.M. Koo, & A.K. Siti-Nabiha (2018). Private Label Brand Purchase Intention: A Malaysian study, *Global Business and Management Research: An International Journal*, 10 (1).
- Rini, S. & Andradea, P. (2012). The impact of perceived value on customer satisfaction, loyalty, recommendation and repurchase: An empirical study of Spa Industry in Indonesia. *Journal of Tourism and Management*, 156-160.
- Roy, A., Ghosh, A., & Vashisht, D. (2023). The consumer perception and purchasing attitude towards organic food: a critical review. *Nutrition & Food Science*, 53(3), 578-599.
- Ruiz-Real, J. L., Gázquez-Abad, J. C., Esteban-Millat, I., & Martínez-López, F. J. (2018). Betting exclusively by private labels: could it have negative consequences for retailers. *Spanish Journal of Marketing-ESIC*, 22(2), 183-202.
- Sebri, M., & Zaccour, G. (2017). Cross-country differences in private-label success: An exploratory approach. *Journal of Business Research*, 80, 116-126.
- Sansone, M., Musso, F., Colamatteo, A. & Pagnanelli, M.A. (2020), "Factors affecting the purchase of Private label food products", *British Food Journal*, Vol. 123 (3), 1207- 1222, Doi: <https://doi.org/10.1108/BFJ-01-2020-0048>.
- Santoso, M. H., Nugraha, J. P., Nawiyah, N., Zed, E. Z., & Tarigan, M. I. (2023). Influence of Brand loyalty and Perceived quality Analysis on consumer purchase decisions, *Quantitative Economics and Management Studies*, 4(3), 464-473. <https://doi.org/10.35877/454RI.qems1635>
- Sawanah, Mumin, & Phang, I. @ Grace (2021), Store related factors contributing to Offline Private label brands purchase intention among Gen Y customers, *Asian Journal of Business Research*, 11(1). ISSN 2463-4522, e-ISSN 1778-8933. <http://doi10.14707/abjr.210099>.
- Simon, H. (1957). A behavioral model of rational choice. *Models of man, social and rational: Mathematical essays on rational human behavior in a social setting*, 6(1), 241-260.
- Song, H., Wang, J., & Han, H. (2019). Effect of image, satisfaction, trust, love, and respect on loyalty formation for name-brand coffee shops, *International Journal of Hospitality Management*, 79, 50-59.
- Solomon, Michael R. (2018). *Consumer Behaviour: Buying, having and being*, 12th. Edition, Pearson Education.
- Stanley W. L. F., Kian T. P., Yeo S. F., & Vincent W. (2015). Monetary and Image influences on the purchase decision of Private label products in Malaysia, *Journal of Advanced Management Science*, 3(4).
- Stiglitz, Joseph E. (2016). "How to Restore Equitable and Sustainable Economic Growth in the United States." *American Economic Review* 106 (5): 43–47. DOI: 10.1257/aerp20161006
- Surjaatmadja, S., and Purnawan, D., (2018). Store Image, Service Quality, and Familiarity on Purchase Intention of Private Label Brand in Indonesia: *International Review of Management and Marketing*, 2018, 8(1), 79-85.
- Völckner, F., & Hofmann, J. (2007). The price-perceived quality relationship: A meta-analytic review and assessment of its determinants. *Marketing letters*, 18(3), 181-196.
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A Means-end model and synthesis of evidence, *Journal of marketing*, 52(3), 2-22.