

Investigating the post-pandemic textile market: the stake of private labels in customer loyalty

DOI: 10.35530/IT.075.04.2023132

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ABSTRACT – REZUMAT

Investigating the post-pandemic textile market: the stake of private labels in customer loyalty

The textile market is a global production, processing, and distribution industry. It includes various products, from natural fibres like cotton and wool to synthetic fibres like polyester and nylon. The textile market has faced several challenges recently, including rising production costs, increasing competition from overseas producers, and declining consumer demand. This empirical study examines the relationship between private labels offered in organised retail apparel stores in Belagavi, North Karnataka, India, and certain factors such as customer satisfaction, trust, and Loyalty. This study explores the role played by trust as a mediator between customer satisfaction and Loyalty to brands in the textile industry. The data were collected from 460 respondents using convenience sampling with a structured questionnaire. The results show that Satisfaction ($B=0.0782$, $p=0.611$) and Trust ($B=0.8678$, $p<0.001$) show significant positive unstandardised coefficients in the regression model predicting Loyalty. There is a mediated but indirect influence of customer trust on customer satisfaction and Loyalty generated by Satisfaction in the study area. By weaving together Satisfaction and trust, textile retailers can forge stronger customer bonds, enhance Loyalty, and gain a competitive edge in the Belagavi market. This approach paves the way for sustainable growth and success in the dynamic textile landscape.

Keywords: private label textiles, customer satisfaction, customer trust, brand loyalty, textile market, pandemic, purchase intentions, e-commerce, textile, fashion, fabric, apparel

Investigarea pieței din domeniul textil în contextul post-pandemic: miza mărcilor private în loialitatea clienților

Piața produselor textile este o industrie globală de producție, procesare și distribuție. Aceasta include diverse produse, de la fibre naturale precum bumbacul și lâna până la fibre sintetice precum poliesterul și nailonul. Piața produselor textile s-a confruntat recent cu mai multe provocări, inclusiv cu creșterea costurilor de producție, creșterea concurenței din partea producătorilor internaționali și scăderea cererii consumatorilor. Acest studiu empiric examinează relația dintre mărcile private oferite în magazinele de îmbrăcăminte organizate în contextul comerțului cu amănuntul din Belagavi, North Karnataka, India și anumiți factori de influență precum satisfacția clienților, încrederea și loialitatea. Acest studiu explorează rolul jucat de încredere ca mediator între satisfacția clienților și loialitatea față de mărcile din industria textilă. Datele au fost colectate de la 460 de respondenți utilizând eșantionarea de conveniență pe baza unui chestionar structurat. Rezultatele arată că Satisfacția ($B=0,0782$, $p=0,611$) și Încrederea ($B=0,8678$, $p<0,001$) prezintă coeficienți nestandardizați pozitivi semnificativi în modelul de regresie care prezice loialitatea. Există o influență mediată, dar indirectă, a încrederii clienților asupra satisfacției clienților și loialității generate de satisfacția în zona de studiu. Îmbinând satisfacția și încrederea, comercianții cu amănuntul din industria textilă pot crea legături mai puternice cu clienții, pot spori loialitatea și pot obține un avantaj competitiv pe piața Belagavi din India. Această abordare deschide calea pentru o creștere durabilă și succes în peisajul dinamic al industriei textile.

Cuvinte-cheie: marca privată din domeniul textil, satisfacția clienților, încrederea clienților, loialitatea mărcii, piața de textile, pandemie, intenții de cumpărare, comerț electronic, textile, modă, țesături, îmbrăcăminte

INTRODUCTION

The phenomenal growth of e-commerce and organised retailers exerted pressure on small and medium apparel retailers in India. With constraints of capital, space, and marketing capabilities, these retailers need help to move further. It became imperative for these retailers to enhance margins by adopting private-label strategies. However, building private labels requires customer satisfaction, trust, and Loyalty.

The COVID-19 pandemic boosted online retail sales in India at unprecedented speed, with awareness of the ingenuity and business/financial analytics element involved in developing one's private label. The retail apparel industry has witnessed the rise of private labels. Still, the rationale behind their addition to companies' portfolios has not been extensively examined or explored in scholarly or industry literature [1, 2]. The rise of private label brands in India equals the growing proportion of organized retailing

[3]. Retailers are creating suitable private labels to build customer loyalty and brand tactics to inspire positive opinions of their store's private label brands [4]. India is one of the few nations that control the entire supply chain nearby, from various fibres to a sizable market. It can provide clients with packaged goods that include various fibre types, different count sizes, fabrics with varying weights and weaves, and a selection of finishes. The multiple textile traditions and cost-based benefits only highlight this benefit [5]. To give academics and retailers a perspective on how theories on buying processes relate to practice, the components of the fashion retail buying role have been compiled into a framework [6]. At this crossroads, private-label apparel retailers are eyeing viable options to augment customer satisfaction and trust in building customer loyalty.

Customer loyalty

Modern consumers quickly gauge a brand's impact on their Loyalty by how satisfied and trusted they feel about it. Customer loyalty is attained by a company based on its customer satisfaction [7–9]. Customer loyalty to buy intention is highly correlated with consumer satisfaction [10]. A brand's ability to satisfy customers will affect how loyal consumers are to it. Further, Loyalty assists the business in keeping its clients, acting as a barrier to switching behaviour [11]. Satisfaction of customers towards private label brands based on price, quality & promotion has a great deal in developing customer loyalty towards private label brands in the apparel segment [12]. Customer attitudes are shaped by brand loyalty, which influences and leads to their intention to buy [13]. Emotional ties to businesses are necessary for customer loyalty to encourage repeat business [14]. Using brand loyalty as a barrier to brand switching may be due to consumers' repeated behaviours, which may be based on inertia and cause resistance to brand switching [11]. Behavioural Loyalty demonstrates the actual reliance on recurrent purchase

behaviour. In contrast, attitude loyalty illustrates how a customer's psychology will function in recommending brands to others [15, 16].

Customer Trust and Satisfaction

Numerous studies across industries highlight the critical role of brand trust, Satisfaction, and Loyalty in driving customer relationships. From traditional retailers like coffee shops to cutting-edge Malaysian companies [17], customers who trust and feel satisfied with brands exhibit greater Loyalty, often manifested in repeat purchases and increased spending [18]. Further underlines the mediating role of Satisfaction and trust in building brand loyalty, even in contexts like insurance [19–22], found that Satisfaction with private-label fashion directly influences repurchase intentions, solidifying the link between Satisfaction and Loyalty. Brand experience, Satisfaction, trust, and Loyalty are independent factors affecting customer loyalty; the overall takeaway remains clear: fostering trust, Satisfaction, and Loyalty is paramount for brands seeking long-term customer relationships and sustained success [23]. Client loyalty is affected by client delight. Dependability, fulfilment, and ethical behaviour all contribute to belief. Higher levels of client fulfilment boost devotion and faith. A relationship exists between moral behaviour, fulfilment, belief, and dependability [24].

LITERATURE REVIEW:

Bibliometric analysis using the VosViewer software

Bibliometric analysis is a quantitative technique for measuring published research [25]. It tracks the development in the field, identifies the trends, and assesses the impact of individual researchers. A co-occurrence analysis of private label research using VosViewer and Scopus data in a CSV file revealed three key clusters as shown in figure 1: (1) store brands creating value for customers and stronger store loyalty; (2) national brand equity fuels purchase

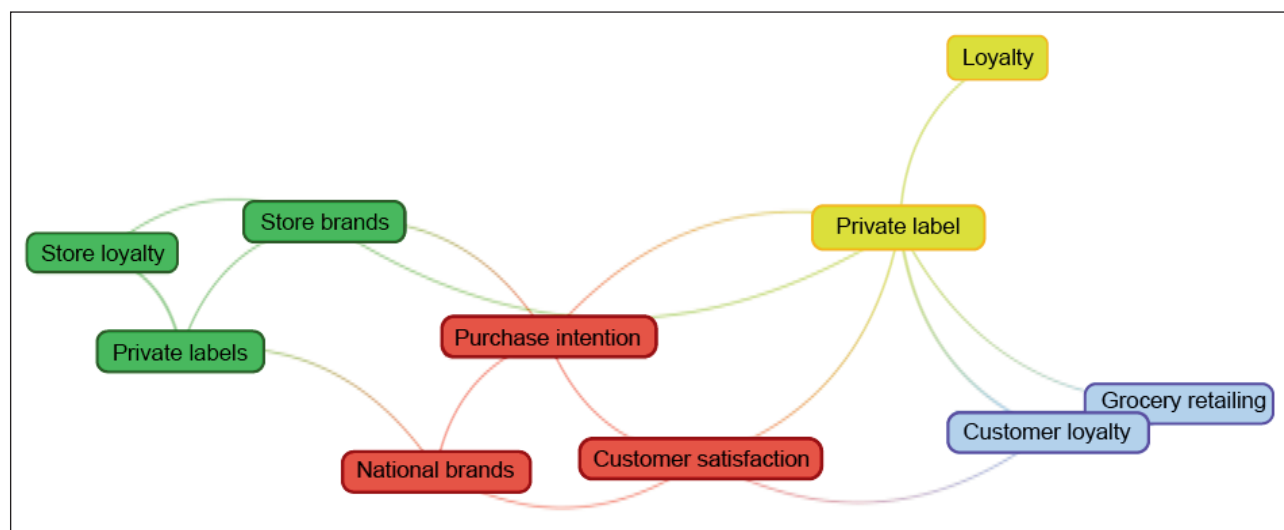


Fig. 1. Co-occurrence analysis

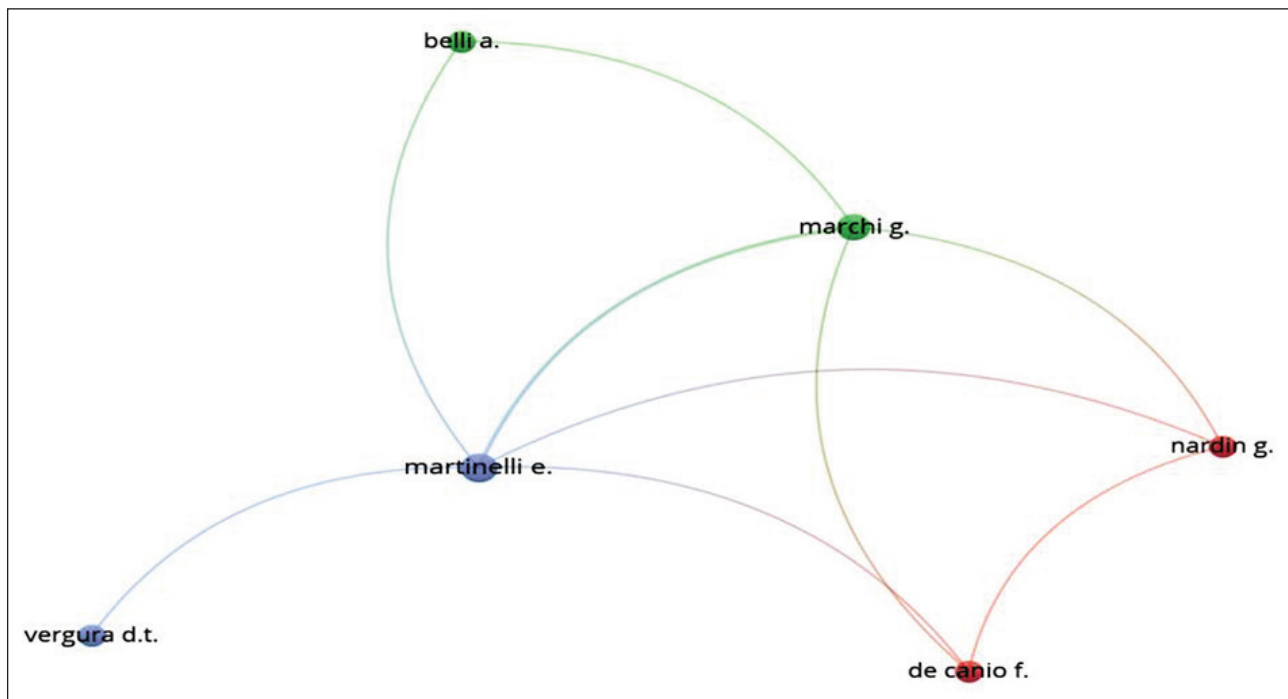


Fig. 2. Co-authorship analysis

intentions leading to customer satisfaction; and (3) retailers significantly impacted customer purchases during the COVID-19 pandemic, though this cluster was weaker. This emphasizes the importance of store and national brands in influencing customer behaviour, highlighting the role of value, equity, and purchase intentions in driving Loyalty and Satisfaction amidst shifting retail landscapes [25].

Researchers also conducted Co-authorship analysis using VosViewer. This method tracks the number of times two or more authors collaborate on publications. This is used to identify research networks and follow the development of new research areas. Figure 2 shows that Martinelli and Vergura authored papers on private labels and customer loyalty [26]. They also worked on sustainability and premium store brands. Similarly, Nordin and Martinelli worked together on the fear of COVID-19 and its effect on private labels and Loyalty [26]. In another exciting research, vegetarian private labels influence purchase intentions and Loyalty [26].

Store loyalty and private labels

Store brands enhance customer footfall to the store. These brands, with price flexibility, gained customer attention towards the store. Further, store loyalty due to private labels depends on households' usage, store branding strategies, and the metrics a retailer adopts [27]. In certain instances, it was observed that private-label Loyalty has increased store loyalty [28]. Additionally, price acted as a significant variable in constructing store loyalty. It is also observed that higher-priced customers exhibited less store loyalty [29]. However, it was also argued that during COVID-19, customers purchased private labels due to lower prices [30].

Contrary to this argument, it was observed that store experience and customer satisfaction during COVID-19 enhanced customer loyalty [31]. In addition, customers' variety-seeking buying behaviour significantly influences buying private labels. Satisfied private-label customers with variety-seeking behaviour tended to exhibit better customer loyalty [32]. A few retailers offering non-traditional products and services observed that attitudinal Loyalty significantly creates customer loyalty [33]. Private labels with sustainability and social concerns gained more customer loyalty than their counterparts [34].

National brands versus private labels

National brands were hit harder during the COVID-19. Private labels, due to their value propositions, gained prominence. Store brands offer higher margins than national brands [35–38]. In the post-COVID-19 days, national brands still need to regain their lost position. However, in certain instances, it was observed that the non-availability of certain brands in the store led to customer churn [39, 40].

Customer satisfaction and private labels

Satisfaction is critical in building confidence with M-commerce clients [41]. Price, quality, and the worth of private brands affect customer satisfaction [26, 42]. A well-executed private-label approach increases consumer happiness and develops customer loyalty [43]. Identifying customer happiness and trust is crucial in analysing a website's influence on customers in online retail. Building trust requires a positive impact on Satisfaction, highlighting the interdependence of these factors and stating that retailer satisfaction and trust are critical to gaining Loyalty from store initiatives in private labels [44].

Emphasize further how crucial product quality, related Satisfaction, and trust are to businesses hoping to win over repeat business [45]. Developing trust is essential to increasing customer satisfaction because it plays a crucial part in the process [46].

Research Gap

Researchers used the keywords private labels, store loyalty, private label loyalty, trust, and Satisfaction to identify research articles in the post-pandemic era based on papers found that more highlighted the relationship between store brand image and Loyalty but not on satisfaction and trust post-pandemic days [47]. Customers' Loyalty, including trust and other variables, did not consider Satisfaction and image and did not consider the impact of customer satisfaction on post-pandemic customer loyalty [48]. Customer trust and Satisfaction were considered for customer loyalty and living void space on customer satisfaction [49].

Research Gap validation through web content

The research gap identified via published articles needed to be more substantial. Thus, researchers validated the gap through web articles. The analysis depicts the absence of private labels in the study area. By considering just essential characteristics, they could determine which keywords were popular. The words were more prevalent on Loyalty, Satisfaction, and trust, but private labels looked to be concentrated in the research.

Objective

The research objectives were developed to investigate the impact of private labels on assessing customer loyalty in the apparel industry in the post-pandemic period. The deduced objectives include:

1. To examine the effect of consumer loyalty on Satisfaction.
2. To explore the correlation between consumer satisfaction and customer trust.

3. To examine the mediating role of trust in the association between customer satisfaction and brand loyalty.

Hypothesis:

- Ha1: There is a positive linear relationship between customer satisfaction and the generation of Loyalty for private labels.
- Ha2: There is a positive linear relationship between customer satisfaction and the generated trust for private labels.
- Ha3: Trust mediates the association between the customer's Satisfaction and customer Loyalty.

Theoretical Model of the research

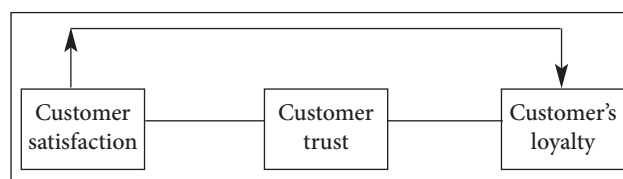


Fig. 3. Theoretical model of the research for apparel

This framework in figure 3 emphasizes the relationship between store loyalty, private labels, and customer satisfaction, acknowledging the impact of price, variety seeking, sustainability, and the pandemic. Further research will explore these relationships in greater depth, contributing to understanding consumer behaviour and Loyalty in the context of private labels for textile brands [54, 55].

METHODOLOGY

A descriptive research design was selected based on the survey requirements. The study examined how customer satisfaction generated trust and Loyalty on private label textiles in Belagavi city of Karnataka state in India. Researchers thoroughly investigated existing literature to identify research gaps and variables. This process enabled researchers to prepare the questionnaire instrument for the research. The

Table 1

RESEARCH GAP ANALYSIS			
Paper title	Authors	Outcomes measured	Research Gap identified
The Influence of Brand Element Criteria and Brand Image of Private Label Products on Store Image and Customer Loyalty Implications: Study of Modern Retailers During COVID-19 Pandemic	Annas [50]	<ul style="list-style-type: none"> • Store Image • Customer Loyalty 	Trust and satisfaction variables were not measured
Customer Loyalty to Modern Retail Channel: A Study in The Context of the COVID-19 Pandemic in Vietnam	Hien et al. [51]	<ul style="list-style-type: none"> • Customer Loyalty 	Satisfaction and trust measurements are not considered
Customer Loyalty in the COVID-19 Pandemic: The Application of Machine Learning in Survey Data	Khoa et al. [52]	<ul style="list-style-type: none"> • Customer Loyalty 	Trust and customer satisfaction study was the limitation
The impact of private labels on consumer store loyalty: An integrative perspective	do Vale et al. [53]	<ul style="list-style-type: none"> • Store Loyalty 	The authors did not work in the Indian context

secondary data was also collected through official websites and journals. The primary data was collected through a self-administered questionnaire instrument. Further, researchers used convenience sampling to collect the data from 460 respondents. The sample validation process omitted 14 responses due to incompleteness.

A 5-point Likert scale was adopted to evaluate the relationships between the variables. The items corresponding to each variable were carefully selected from the body of existing literature and foundational works by numerous experts. The scale comprised five items from the literature to assess trust and related aspects [19]. These items measured dependability, expectation, honesty, safety, and trust related to private brands. A four-item scale from [56, 57] examined consumer loyalty. The selected items assessed the customer's inclination to buy, intention to buy, likelihood of future purchase, and influence. A five-item scale was drawn for measuring customer satisfaction [58, 59]. Structural equation modelling (SEM) was used to evaluate the theoretical Model, VIF to check multicollinearity among variables, Cronbach's alpha for reliability, and KMO and Bartlett's for sample adequacy.

RESULTS

A reliability test was used to assess the reliability of the data collected. The consistency of the responses to any item used in the questionnaire and the based on the data collected should be more than 0.70. The overall internal consistency of all the items is 0.772, as shown in table 2. The Kaiser Meyer Olkin (1997) and Bartlett's test for Sphericity (1954) were used to determine the adequacy of the sample, and the result of the test, as shown in table 2, is 0.867, which lies between the 0.8–0.9 range. Hence, both test results show positive internal consistency and sample size adequacy results.

RELIABILITY AND SAMPLE ADEQUACY	
Cronbach's alpha	KMO and Bartlett's
0.772	0.867

A variance inflation factor (VIF) was used to measure the degree of collinearity (or multicollinearity) among variables (i.e., the independent variables considered are Customer Satisfaction & Trust, and the dependent variable is Customer Loyalty) [60]. If the VIF factor value is less than or equal to 5, it is not a problem and does not result in the rejection of any independent latent variable. The values of VIF from table 3 indicate that there is no multicollinearity with a VIF value of 2.683 for the variables Customer Satisfaction & Trust. Thus it suggests that Trust and Satisfaction independently predict Loyalty, confirming their respective and combined effects on forming customer loyalty.

VIF	
Variables	VIF Value
Customer Satisfaction	2.683
Trust	2.683

SEM (Structural Equation Modeling)

SEM analyses data based on acquired information, the relationship between customer satisfaction, an independent variable, and customer trust and Loyalty, dependent variables. The result of the analysis is shown below:

OVERALL TEST			
Label	χ^2	df	p
User Model	154	74	<0.001
Baseline Model	3661	91	<0.001

FIT INDICES				
SRMR	95% Confidence Intervals		Upper	RMSEA p
	RMSEA	Lower		
0.026	0.049	0.038	0.060	0.530

The total model test results, which contrast the User Model with the Baseline Model, are shown in table 4. There is a significant difference between the models, as indicated by the chi-square (χ^2) statistic, which is substantial at $p < 0.001$. The User Model's fit indices are shown in table 5; the Standardized Root Mean Square Residual (SRMR) is 0.026, the Root Mean Square Error of Approximation (RMSEA) is 0.049, and the RMSEA p-value is 0.530, which is not statistically significant. These values, which are within acceptable bounds, imply a satisfactory fit. Both fit indices and statistical tests show that the User Model performs significantly better than the Baseline Model [61–65].

Table 6 shows parameter estimates with 95% confidence ranges for the given relationships. Customer satisfaction has a significant and strong impact on trust ($\beta = 0.9288$, $p < 0.001$), although customer satisfaction positively influences Loyalty but fails to establish a hypothetical significance ($\beta = 0.0782$, $p = 0.610$). Trust significantly enhances the relationship between Satisfaction and Loyalty ($\beta = 0.8678$, $p < 0.001$). According to the projections, stronger Customer Loyalty leads to better trust and, ultimately, greater Satisfaction. Robust statistical significance throughout the interactions analysed supports these findings, highlighting trust's critical role in influencing consumer happiness within the study setting.

PARAMETER ESTIMATES								
Dep	Pred	Estimate	SE	Lower	Upper	β	z	p
Customer Loyalty	Satisfaction	0.0949	0.1859	-0.269	0.459	0.0782	0.511	0.610
Customer Loyalty	Trust	0.8255	0.1539	0.524	1.127	0.8678	5.363	<0.001
Trust	Satisfaction	1.1850	0.0859	1.017	1.353	0.9288	13.801	<0.001

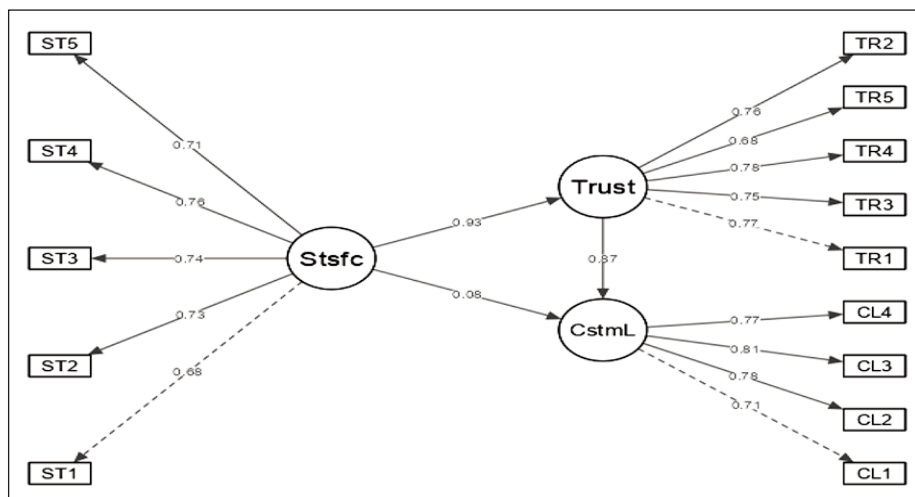


Fig. 4. Path diagram of the model

The measurement model yields parameter estimates with 95% confidence intervals for latent constructs and their observable indicators. As shown in figure 4 (ST1 through ST5), all five indicators show strong positive loadings in the Satisfaction latent variable, indicating their role in measuring Satisfaction. Similarly, the Customer Loyalty indicators (CL1 through CL4) have strong positive loadings, suggesting that they help determine the latent variable. Each of the five indicators (TR1 through TR5) for trust shows notable and positive loadings, highlighting their importance in capturing trust. The robust loadings across indicators indicate the measurement model's dependability, which validates the efficient assessment of latent components in the context under study.

Table 7

RESULT OF HYPOTHESIS ACCEPTANCE AND REJECTION		
Hypothesis	Relationship	Result
Ha1	Satisfaction and loyalty	Rejected
Ha2	Satisfaction and trust	Not Rejected
Ha3	Satisfaction-trust-loyalty	Not Rejected

DISCUSSION

All the hypotheses were tested in the study's selected research frameworks. Critical are the alternatives Ha1 and Ha2, which deal with the significance of the effect generated among customer satisfaction, trust,

Satisfaction, and Customer Loyalty. Ha3 accepts the role played by the customer's trust as a mediator in the association between the Satisfaction of the customers and Loyalty generated among them [16, 20, 21]. The effect or impact of customer trust on customer loyalty is limited, and the effect of Satisfaction is even sustained when trust is introduced into the relationship with customer loyalty. Customer trust benefits private-label apparel retailers by increasing consumer trust in brands and companies [46].

Table 7 shows that hypothesis Ha1 is rejected, and hypotheses Ha2 and Ha3 are not rejected, which depicts that trust mediates between Satisfaction and Loyalty for a customer in the apparel retail arena. The post-pandemic textile market of Belagavi, India, highlights the vital role of trust and customer satisfaction in driving customer loyalty for private-label textiles. The study revealed that trust exerts an even more substantial influence and mediates Satisfaction and Loyalty [42]. Additionally, retailers can build trust by providing transparent and clear information about the materials used, the manufacturing process, and the working conditions of the people who make their products.

CONCLUSION

This study provided insightful information for the Belagavi textile market and other markets in north Karnataka. The customer is very knowledgeable today, and their taste and buying patterns vary with demographic factors such as age and lifestyle. Hence, it is necessary to build trust among the customers with the enhanced influence of Satisfaction, which leads to their repeat purchases of private-label textile brands; further, customer satisfaction is the primary driver of Loyalty to private-label textiles. Today's retailers have to adopt a responsible method of doing business to build trust among their customers. Textile retailers may enhance customer loyalty by developing and strengthening their relationship with customers by integrating faith and Satisfaction into their business in other regions of India. They may also test the above Model to get the

best results in terms of profit shortly. The strategy in the present competitive environment goes beyond a specific private label textile branding, offering a foundation for sustainable growth and success in the post-pandemic landscape for the chosen category in the textile industry in need of an hour.

Future scope of research

The study presently focuses on the significant relationship between Satisfaction, trust, and customer loyalty among the organized retail stores in the apparel segment in Belagavi city, Karnataka, India. The study has a great scope that can be extended to other places in different states and countries across the globe. The variables used in identifying the construct of Loyalty for the apparel segment were only Satisfaction and trust. Still, more research needs to be done on branding private labels and developing

Loyalty among customers based on brand image, store image, and brand awareness, which play a dominant role in the construction of Loyalty [44]. The present research also gives the scope to deepen the research in analysing customer loyalty based on its understanding, specifically on its form like repurchase, future purchase intention, and referring the same to others. The researchers can be more specific in their research to better understand Loyalty for private brands offered by an organized textile retailer. This leads to improvements in creating private labels and loyalty segments. Future research related to Technology can take up topics like the power of personalization and customization in private label brands to target B2B markets, Loyalty beyond transactions, and how advanced data analytics can be used to segment customers based on buying behaviour and preferences.

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