

# Integrated Retail Channel Dynamics and In-House Brand Uptake: A Cross-Contextual Conceptual Model Examining Consumer Trust and Ease of Access

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## Abstract

There is a significant structural transformation of the consumer-retailer relationships caused by the intense growth of omnichannel retailing and the formation of digital and physical channels into service ecosystems. Concurrently, retailers have invested more in In-house (private-label) brands to enhance profitability and competitive distinction. Existing literature has discussed channel integration, trust, perceived risk and convenience separately with limited literature that incorporates theoretical role of omnichannel transformation and its effects on consumer adoption of In-house brands in various retail settings. Based on this, the study attempts to come up with a multi-contextual conceptual framework that fills this gap. With the Stimulus-Organism-Response (S-O-R) framework as the key theoretical framework, this theoretical study integrates the following concepts: the Commitment-Trust Theory, the Technology Acceptance Model (TAM) and the Perceived Risk Theory. Channel integration, perceived quality and perceived risk are conceptualized as the environmental stimuli that shape two mediating organismic states (i.e. trust and perceived convenience), which influence purchase intentions towards the private-label brands. The framework explicitly develops a comparative differentiation between the online and offline retail contexts and integrates consumer characteristics as boundary conditions. The model developed shows that trust and perceived convenience are two intermediaries between omnichannel retail transformation and the introduction of In-House brands with contextual differences being displayed in both digital and physical retailing contexts. The model demonstrates that omnichannel transformation has dual psychological mechanisms on the adoption of an in-house label, with contextual differences in trust formation and risk salience. The framework is noteworthy as it combines structural retail change with consumer-level processes, as well as provides strategic direction to retailers in the digital-physical convergence.

**Keywords:** Omnichannel Retailing, In-House Brands, Trust, Perceived Convenience, Purchase Intention.

## Introduction

The digitalization, platform economies and evolving consumer expectations have brought a structural change in retailing. Omnichannel retailing refers to integration of both the physical and digital platforms to provide uninterrupted customer experiences, has become the new approach in retailing (Verhoef et al., 2015). This system also focuses on cross-channel integration, inventory management, brand communication and customer journey consistency unlike multichannel strategies which tend to work the channels simultaneously (Herhausen et al., 2015). These shifts

have a way of impacting consumer cognition, perceptions of risk and trust.

The rise of digital infrastructure in emerging markets like India and rapid smartphone outreach and digital inclusion policy have helped omnichannel emerge in the grocery, clothing, electronics and lifestyle markets. Consumers are starting to merge the online and offline elements of the purchase process. This ranges from synchronising online with offline stores including mobile apps and social media. Consequently, many consumers now incorporate both the virtual and physical aspects of the process in buying products: searching, evaluation and purchase.

Meanwhile retailers have invested in their own brands. Once established as lower cost, private label alternatives to established brands, many retailers now view their in-house brands as alternatives to national brands with respect to quality, innovation and branding (Gielens & Steenkamp, 2019). The success will depend on the retailer being able to convey information regarding product quality, the risk associated with a purchase and retailer authenticity (Beneke et al., 2013; Diallo, 2012).

Consequently, there is an increase in omnichannel retailing and in-house branded products. But even with this, there is still considerable fragmentation around issues pertaining to the integration of consumer related concepts. Existing literature has largely focussed on issues related to the impact of various forms of channel integration on consumer behaviours (Herause et al., 2015) or if people trust in doing business on the internet (Gefen et al., 2003) or consumers' intention to buy own-label products. However, there is little research regarding these issues within a unified psychological framework.

Along with this, it is possible to assume that different purchasing decisions are made when shopping online and offline. It may also be affected by the restrictions placed on online retail environments that do not allow the consumer to experience the product's sensory properties prior to purchase or because a consumer does not perceive online information is well integrated (Pavlou, 2003). This may encourage the use of lower level trust and convenience factors. The focus of most studies is a "one size fits all" approach to retail scenarios in the omni-channel context.

Therefore, the need exists for a multicontext conceptual framework, where the effect of the omni-channel paradigm on consumers' intentions to purchase an in-house branded item are explored. The model for mediation involves two mechanisms: trust and perceived convenience with regard to online and offline retail environments. It also utilizes the consumer characteristics as the parameters of the boundaries.

## **Literature Review**

### ***Transformation of Omnichannel Retail***

Omnichannel retailing refers to an integrated channel system that facilitates the movement of product information from one touch point to another (Verhoff et al., 2015), i.e. allowing consumers to search online; inspect in person; purchase via mobile application and have products delivered back to their physical stores. As Herhausen et al. (2015) prove, customer satisfaction and loyalty are improved through a successful integration process because cross-channel inconsistencies are reduced.

Widgets are currently being used by retailers to suggest different items based on analysis of shopping behaviour and also through better communication, integrated with data analytics, tailored suggestions enable improved customer experiences. However, integration also adds the complexity of managing consistency in service delivery, brand coherence and trust across multiple channels.

### ***In-House Brand Adoption***

In-House brands have moved from low cost substitutes to positioned differentiated retailer brands and long-term brand equity potential (Ailawadi & Keller, 2004; Gielens & Steenkamp, 2019) They operate on notions of margin-boosting, increased bargaining power, portfolio authority (Ailawadi & Keller, 2004) and customer loyalty tactics. Nevertheless, compared to the national brands, the perceived risk of the product is higher towards the In-House brands because of less brand history and advertising (Diallo, 2012). Credibility and trust in retailers thus becomes

crucial to acceptance.

### ***Trust in Retail Context***

Trust is the readiness to rely on an exchange partner in uncertainty (Morgan and Hunt, 1994). Online setting lacks physical constraints and hence relies more on institutional trust systems like reputation system, secure payment system and open policies (Gefen et al., 2003). Pavlou (2003) goes further to show that trust reduces perceived risk and increases purchase intention. In an omnichannel system, trust should be built constantly at both online and offline levels. inconsistency within one channel can damage overall credibility.

### ***Perceived Convenience***

Perceived convenience is the measure to reduce time and effort (Berry et al., 2002). Search efficiency, automated recommendations and doorstep delivery are the means used to better the convenience in digital retail (Berry et al., 2002). Perceived ease of use is a key concept in TAM (Davis, 1989) which aligns with convenience. The convenient aspect is most applicable in the omnichannel where flexibility in channel switching is appreciated by the consumers.

### ***Perceived Risk***

The perceived risk can be defined as the anticipation of occurrence of negative outcomes (Bauer, 1960). Online context amplifies financial, performance and privacy risks (Pavlou, 2003). As evidenced by Kim et al. (2008), the increased level of perceived risk decreases trust and purchase intention. The performance risk due to weaker brand familiarity further increased by In-House brands (Beneke et al., 2013).

### ***Consumer Characteristics***

Consumer characteristics including age and digital literacy also affect the adoption of technology and online behavior (Venkatesh et al., 2003). Familiarity of channel decreases uncertainty (Konus et al., 2008). These characteristics serve as defining conditions for psychological reactions to the omnichannel stimuli.

### **Theoretical Foundation**

The research is based on the model of Stimulus-Organism-Response (S-O-R) (Mehrabian & Russell, 1974) according to which the environmental stimuli can influence the internal organismic system that in its turn pre-conditions the occurrence of the behavioral reactions. Despite its origins as a way to explain affective reactions in physical environments (Eroglu et al., 2001; Jacoby, 2002), S-O-R has been recommended for application to a retail and digital context. Recent research indicates that emotional and cognitive appraisals mediate the link between structural retail stimuli and consumer behaviour.

Despite its initial reference to affective responses (Mehrabian & Russell, 1974), more recent work has broadened the organismic states component of S-O-R to cover cognitive evaluations including trust, perceived value and risk in virtual environments and retail spaces (Eroglu et al., 2001; Jacoby, 2002).

The omnichannel retail transformation within the framework is imagined as a structural condition generated through three environmental stimuli (channel integration, perceived quality and perceived risk). Channel integration represents a measure of coordination across the different aspects of the price, information and services processes through both physical and digital channels (Verhoef et al., 2015; Herhausen et al., 2015). Perceived quality is defined as the evaluative judgment made by consumers regarding their evaluation of the product/brand performance (Zeithaml, 1988), while perceived risk is represented as the anticipated negative outcome(s) resulting from a consumer's purchasing decision and is particularly prominent with respect to e-commerce transactions (Pavlou, 2003; Bauer, 1960). These stimuli symbolize external Omnichannel settings faced by the consumer.

The states of organisms are convenience and trust. Trust refers to the construct, which considers the Commitment-Trust Theory (Morgan and Hunt, 1994) and the degree to which consumers can trust a retailer when they are uncertain and is the major issue in all digitally-mediated markets (Gefen et al., 2003). The convenience perception is the

alleviation of cognitive and temporal cost in product-searching or buying (technology acceptance model, Davis, 1989) and is part of the overall perceived convenience factor (Berry et al., 2002). These two constructs complement each other by translating the retail structure to behavioural intentions based on the trust invested in a retailer and thereby reducing the relational vulnerability and decision-making action.

Purchase intention of In-House brands: this attitude reaction to buying In-House brand products will be particularly vulnerable to both the risk perception and trust perception since the reputation of an In-House brand is usually weaker than the reputation of a national brand (Gielens and Steenkamp, 2019).

This framework will be used to determine the influence of the structural conditions in the Omnichannel setting of the retail context on consumer level adoption mechanisms through the application of S-O-R model and the Commitment-Trust Theory, TAM and perceived risk theory.

## Conceptual Framework

The conceptualization of omnichannel retail transformation is a fourth-level structural condition, which is a collection of 3 first-level environmental stimuli under the S-O-R model; these are: channel integration, perceived quality signaling and perceived risk exposure. Channel integration refers to alignment of pricing, informational and service processes throughout all the customer touchpoints, thus indicating technological competence and strengthening institutional trust online as well as contributes to higher levels of experiential consistency offline (Gefen et al., 2003; Herhausen et al., 2015; Verhoef et al., 2015). Perceived quality is an evaluated heuristic which reduces the unpredictability in performance by In-House brands and offsets their weak brand heritage (Zeithaml, 1988; Gielens & Steenkamp, 2019). In comparison, the perceived risk which entails expected loss (Bauer, 1960) undermines relational confidence as well as increases the level of cognitive effort especially in virtual settings where financial risks and privacy risks also increase (Pavlou, 2003).

Those stimuli form two organismic states i.e. trust and perceived convenience, which jointly mediate the relationship between omnichannel retail stimuli and purchase intention toward private-label brands. Together, these intermediaries transform the structural retail features into the intentions of purchases referring to In-House brands. Further moderators of the strength of these mechanisms are consumer characteristics like age, digital literacy and shopping frequency (Venkatesh et al., 2003; Konus et al., 2008).

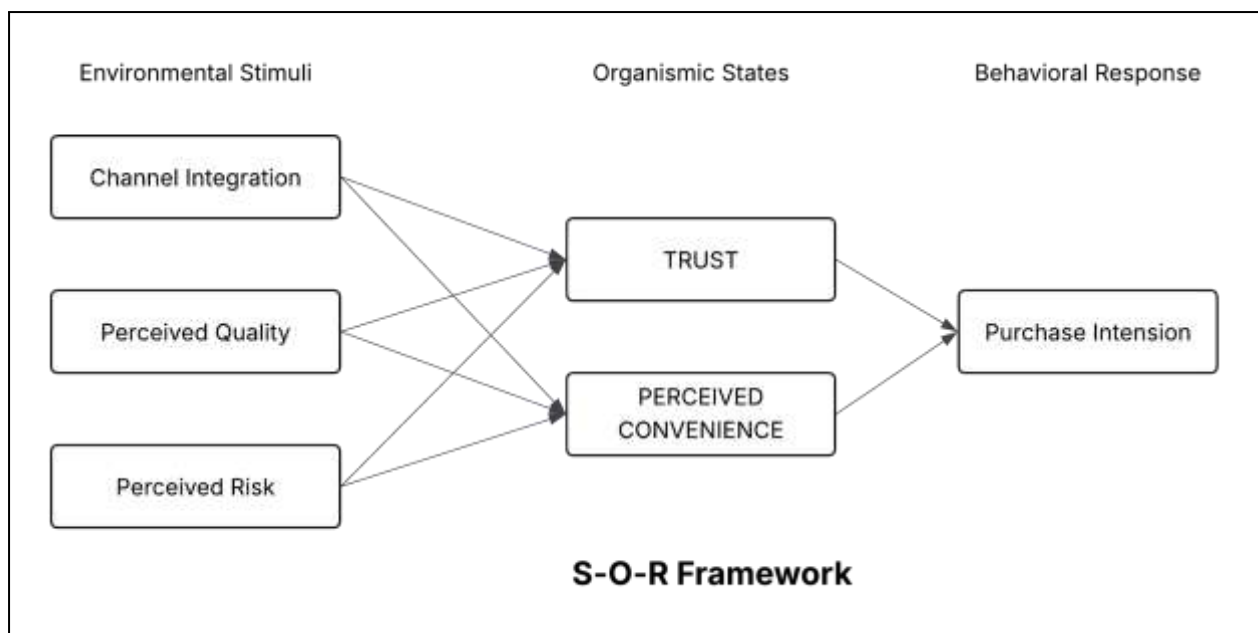


Figure 1: Conceptual Framework

## Contextual Differentiation: Online vs Offline Retail

There are contextual differences that determine the effect of omnichannel stimuli on trust, perceived convenience and eventually in-house brand purchase intention. The identification of such differentiation improves theoretical accuracy and does not make omnichannel systems appear psychologically homogeneous.

**Table 1: Comparative Psychological Mechanisms in Online and Offline Retail Contexts**

| Dimension                          | Online Retail Context                                                                                                                             | Offline Retail Context                                                                                                             |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Structural Environment</b>      | Digitally mediated; technology-driven; information-intensive; physically intangible (Verhoef et al., 2015)                                        | Physically tangible, sensory-rich; face-to-face interaction-based (Donovan & Rossiter, 1982)                                       |
| <b>Level of Uncertainty</b>        | Higher structural uncertainty; absence of physical inspection; delayed possession (Pavlou, 2003)                                                  | Lower performance uncertainty; direct inspection; immediate acquisition (Zeithaml, 1988)                                           |
| <b>Primary Form of Trust</b>       | Institution-based trust; system reliability; privacy safeguards; security mechanisms (Gefen et al., 2003)                                         | Interpersonal and experiential trust; store interaction; physical presence (Morgan & Hunt, 1994; Donovan & Rossiter, 1982)         |
| <b>Trust Formation Drivers</b>     | Secure payment systems; transparent policies; online reviews; synchronized cross-channel information (Gefen et al., 2003; Herhausen et al., 2015) | Tangible product cues; salesperson assistance; store credibility; direct brand signals (Zeithaml, 1988; Gielens & Steenkamp, 2019) |
| <b>Perceived Risk Salience</b>     | Higher financial; performance and privacy risks; stronger adverse effects on trust (Pavlou, 2003; Kim et al., 2008)                               | Reduced performance risk via sensory verification; signals of physical assurance (Bauer, 1960; Zeithaml, 1988)                     |
| <b>Role of Channel Integration</b> | Indicates technological capability; reduce digital ambiguity (Herhausen et al., 2015; Verhoef et al., 2015)                                       | Strengthens consistency of services, coherence of brand throughout the physical touchpoints (Beck & Rygl, 2015)                    |
| <b>Quality Evaluation Mode</b>     | Information-based; descriptions; ratings; reviews; digital imagery (Pavlou, 2003)                                                                 | Sensory-based; touch; trial; inspection (Zeithaml, 1988)                                                                           |

|                                       |                                                                                                                                                    |                                                                                                                 |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| <b>Dominant Form of Convenience</b>   | Technological convenience; efficiency in search; price comparison; home delivery (Berry et al., 2002; Davis, 1989)                                 | Spatial convenience; proximity of store; layout; instant possession (Berry et al., 2002)                        |
| <b>Cognitive Effort Dynamics</b>      | Reduced with interface usability; increases with perceived risk (Davis, 1989; Kim et al., 2008)                                                    | Reduced via familiarity and routine evaluation (Konus et al., 2008)                                             |
| <b>Role of Digital Literacy</b>       | Strong moderator; higher literacy; reduces perceived risk; increases trust (Venkatesh et al., 2003)                                                | Limited influence; less reliant on technological knowledge (Venkatesh et al., 2003)                             |
| <b>Age Sensitivity</b>                | Older customers feel more digital uncertainty and less online confidence (Venkatesh et al., 2003)                                                  | More comfortable due to familiarity with their use and can interact with others (Venkatesh et al., 2003)        |
| <b>Overall Psychological Emphasis</b> | Institutional trust and convenience increased by the fact that the uncertainty and technology dependency is high (Gefen et al., 2003; Davis, 1989) | Experiential trust reassured with concrete quality indicators and interpersonal assurance (Morgan & Hunt, 1994) |

## Managerial Implications

The framework presented provides practical advice to retailers in the transformation of omnichannel and expansion of their own label.

**1. Implications for Omnichannel Retailers:** Smooth integration of channels should be considered as a strategic asset. The studies prove that the consistency of cross-channel improves customer satisfaction, loyalty and perceptions of service quality (Herhausen et al., 2015; Verhoef et al., 2015). The retailers should invest in co-ordinated pricing, real-time inventory, consolidated databases and integrated CRM systems. Second, there should be consistent brand signaling in touchpoints. Integrated branding makes cognitive coherence stronger and makes evaluative effort lesser (Beck & Rygl, 2015). In In-House brands, online and offline channel congruence in visual identity, message and service quality, leads to heightened perceived competence of the retailer and relational trust (Morgan and hun, 1994)..

**2. In-house label Strategy Implications:** Trust and perceived improvement of quality are crucial first factors of success of the In-House label business. The retailer credibility is the dominant source of trust as the equity in the brands of the retailers is almost guaranteed by the image of the store, hence making the retailer brands the focus of trust (Ailawadi and Keller, 2004). The retailers should also adopt transparent quality guarantees, outsourcing transportation and accreditation by third parties to decrease uncertainties in the performance (Zeithaml, 1988). Customer reviews and ratings are some of the options that the online institutions adopt instead of institutional trust (Gefen et al., 2003). Instore sampling and employee advocacy are excellent channels to build experience trust in the offline environment (Donovan and Rossiter, 1982).

Perceived quality strengthening decreases risk in performance and makes the process of decision-making easier, enhancing the tendencies to purchase (Beneke et al., 2013).

**3. Implications of the digital strategy:** Digital strategy should be founded on the enhancement of convenience and minimization of risks. Interfaces usability is directly linked to the perceived ease of use as well as easy checkout and easy navigation (Davis, 1989). Flexible policies of fulfillment and returns are also used to increase convenience (Berry et al., 2002). Meanwhile, retailers should strive towards perceived-reduction of risk. The internet shopping has secure check-out, privacy and open communication that make consumers less vulnerable to attacks and makes them feel more confident (Pavlou, 2003; Kim et al., 2008).

**4. Policy Implications:** Viksit Bharat Perspective: MSMEs can be served through branding, distributing and accessing digital infrastructure, provided through organized retail platforms. Retailer bargaining power and strategic control in supply chains increase with the development of in-House brands (Steenkamp & Geyskens, 2014), which will increase the power of retailers to control the supply chains, which could help establish organized cooperation with local manufacturers. In-House brands growth enhances retailer bargaining power and strategic control over supply chains (Steenkamp & Geyskens, 2014), enhancing retailer control over supply chains, which may facilitate structured collaboration with domestic manufacturers. Online literacy and safe online ecosystems policy boosts consumer online commerce (Venkatesh et al., 2003). Earning an institutional currency in digital markets might allow building retail ecosystems and incorporating more individuals in the economy.

### Theoretical Contributions

First, it expands the micro-process of Stimulus-Organism-Response (S-O-R) (Mehrabian and Russell, 1974) into the process of conversion of the omnichannel retail, the combination of channel integration structural omnichannel variables is a contemporary development of the theory. Second, trust and perceived convenience as two mediators are included simultaneously in the framework. These combinations of constructs are more particular when it comes to explaining purchase intention. Third, the paper explores the literal contextual difference between online and offline in the retail environment. This framework soothes the boundary by theorizing the variations in the salience of risk as well as the formation of trust (Pavlou, 2003). Fourthly it links the literature on omnichannel retail transformation (Herhausen et al., 2015) with the literature on adoption of In-House brands (Gielens and Steenkamp, 2019). Finally, the consumer characteristics of age and digital literacy in it (Venkatesh et al., 2003) define boundary conditions that understand the diverse nature of responses to omnichannel consumers.

### Future Research Directions

The future research of the dual mediation effects of trust and perceived convenience should employ structural equation modeling (SEM). Multi-group analysis could be used to compare online and offline consumers to establish a contextual differentiation (Hair et al., 2019). Second, cross-culture studies are able to explore the variations in the development of trust and risk perception. The institutional arrangements of trust also differ across various markets and this can influence the process of adoption of the omnichannel (Pavlou, 2003). Third, trust building can be researched through longitudinal studies in recurrent interactions in the omnichannel (Morgan and Hunt, 1994). Fourth, the inclusion of perceived risk (signals) in the model may modify or re-define the channel signalling quality and structure dimensions. The failure to consider such biases while assessing trust and convenience may skew the importance of these factors in the model. Finally, the study incorporates critical moderating variables (demographics: age, technology literacy and frequency of use) to assess and refine the proposed relationships.

The technology adoption literature supports this approach by highlighting how certain characteristics influence the perceived benefits and the intention to adopt new technologies (Venkatesh et al., 2003). Thus, the inclusion of these moderate variables will add to the depth of understanding concerning the application and scaling of segmentation and personalisation in omnichannel retail settings.

### Conclusion

The paper develops a conceptualized multi context in which the purchase intention vis-a-vis In-House brands through trust and perceived convenience is illustrated considering channel integration, perceived quality as well as perceived risk. Complementary psychological processes of omnichannel consumer behavior have been incorporated in

the framework based on S-O-R theory (Mehrabian and Russell, 1974), Commitment-Trust Theory (Morgan and Hunt, 1994), TAM (Davis, 1989) and Perceived Risk Theory (Bauer, 1960). Perceived convenience and trust play an important role in reducing relational risk and reducing the mental processing required for consumers to complete the purchase process. The online to offline divide is a theoretically distinct concept and recognising this enhances the conceptual relevance and rigour of the proposed framework. To address the gap created by digital transformation in these two environments, retailers need to build consumer trust and prioritise convenience in their business strategy. In doing this, a greater insight into the psychological factors in play will continue to be critical in facilitating the advancement and evolution of the omnichannel retail environment.

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