Who has to take legal responsibility for retailer brand foods, manufacturers or retailers?

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Abstract

As a marketing vehicle to survive in intensified retailing competition, retailer brand development has been adopted by retailers in Korea. As evidence, the retailer brand share of a major retailer, Tesco Korea, has grown from 20% in 2007 to 22.8% in the first half of 2008. It means that retailers have provided more and more retailer brand foods for customers. With the growing accessibility to retailer brand foods, it would be expected that the number of retailer brand food claims will increase. Customers have increasingly exposed to a variety of marketing activities conducted by retailers. When buying the retailer brand foods, customers tend to be affected by marketing activitiesof retailers. Despite the fact that customers trust retailers and then, buy their brand foods, in case of food accidents caused by production process, customers have to seek compensation from a retailer brand supplier. Of course, a retailer tends to shift its responsibility to its suppliers. Accordingly, it is not easy for customers to solve food claims. The research, therefore, aims at exploring the relationship between the buying-decision processes of retailer brand customers and which side takes legal responsibility for food claims.

To effectively achieve the research aim, the author adopted a quantitative and a qualitative research technique, in order to supplement the disadvantages of each method. Before field research, based on the developed research model, the author pre-tested questionnaire with 10 samples, amended, and handed out to 400 samples. Amongst them, 316 questionnaires are available. For a focus group interview, 9 participants were recruited, who are students, housewives, and full-time workers, aged from 20s to 40s.

Through the focus group interview as well as the questionnaire results, it was found that most customers were influenced by a retailer or store image in a customer's mind, retailer reputation and promotional activities. Surprisingly, customers think that the name of a retailer is a more important factor than who produces retailer brand foods, even though many customers check a retailer brand supplier, when making a buying-decision. Rather than retailer brand suppliers, customers trust retailers. That is why they purchase retailer brands. Nevertheless, production-related food claims is not involved with retailers. In fact, it would be difficult for customers to distinguish whether a food claim is related to selling or manufacturing processes.

Based on research results, from a customer perspective, the research suggests that the government should requireretailers to take the whole responsibility for retailer brand food claims, preventing retailers from passing the buck to retailer brand suppliers. In case of food claims, in order for customers to easily get the compensation, it is necessary to reconsider the current system. If so, retailers have to fully get involved in retailer brand production stage, and further, the customer awareness of retailer brands will be improved than ever before. Retailers cannot help taking care of the whole processes of retailer brand development, because of responsibility.

As a result, the process to seekcompensation for food claims might become easier, and further, the protection of customer right might be improved.

Keywords : retailer brand, food label, food label regulation, retailer brand supply, responsibility.

I. Introduction

With the increasing market share of retailer brand products, retailer brand program has become an important strategy to compete with rivals in retailing sector (Cho, 2001). As local Korean and foreign retailers such as E-Mart, Tesco Korea, LotteMart, Mini-stop and so on, have allocated considerable marketing resources to develop a variety of retailer brands, the opportunity that customers buy them has increased faster than ever before. Compared to the 1990's when supermarket retailers led retailer brand market, its leadership has been shifted to discount/hypermarket store retail formats like Tesco Korea, E-Mart and Lotte Mart (Cho, 2009). As seen in Table 1, the retailer brand share of Tesco Korea rapidly increased to 26% from 20.0%, while that of E-Mart grew more than 10% during the same period. Thus, it would be expected that the more efforts retailers make to develop retailer brands, the more chances customers shopping in stores expose to retailer brands.

<Table 1> Retailer brand market share of major retailers in Korea

Retailer	2007	2009
Tesco Korea	20.0 %	26.0 %
Lotte-Mart	13.0 %	19.2%
E-Mart	12.2 %	22.6%

Source: 2007's shares adapted from Korean Consumer Agency (2008)
2009's shares adapted from Korea Chainstores Association (2010)

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Nevertheless, unlike other countries such as EU members, Japan and US where retailers have to take legal responsibility for their retailer brand products, based on food labelling standards, there is no regulation to legally restrict retailers who get into trouble with food claims made by retailer brand customers in Korea. From a legal perspective, it means that all of problems associated with retailer brands are the responsibilityof retailer brand suppliers or manufacturers, even though customers choose them by trust in retailers. Similarly, when customers claim legal compensation for food accidents, they have to take manufacturers into court. Given this context, it should be examined who takes legal responsibility for consumer claims for retailer brand products distributed in the Korean market. As the number of customers buying retailer brands increases, whether the current legal system that manufacturers have to be responsible for retailer brands, particularly, retailer brand foods, has to be continued, should be re-examined to protect consumer rights. It is, furthermore, necessary to force retailers to provide much more trustworthy foods than at present for customers and protect customers faced with legal conflicts with retailer brand foods. Unfortunately, the current system is more likely to make retailers shift all the legal responsibility onto retailer brand suppliers, in terms of customer compensation, although retailers take ethical responsibility for selling retailer brands.

Therefore, this paper aims to explore the relationship between the current legal labelling system for retailer brand foods and the protection of customer right, with the question of who is legally responsible to the conflicts between customers and retailer brands. The paper beginswith a literature review focused on the labelling system of other countries, and then briefly explains the research methodology adopted. The next section analyses the information gathered through focus group interviews, questionnaire, and documentation. Finally, the research concludes with some limitations of the current study and suggests future research directions.

II. Literature review

It is here important to describe the functions of food labelling regulation. According to French and Barksdale (1974), the food labellingsystem should be on the premise that a consumer right to be informed and not to be deceived has to be protected and food-related information effectively disseminated. Based on this idea, many researchers are interested in food labelling regulations.

Although there are a large number of papers related to consumers buying retailer brands (e.g. Frank and Boyd, 1965 Myers, 1967; Coe, 1971; Murphy, 1978; Cunningham et al., 1982; Prendergast and Marr, 1997; Baltas and Argouslidis, 2007; Herstein and Tifferet, 2007), there is little attention to the food labelling system of the only retailer brand products. However, irrespective of retailer or manufacturer brands, with regard to food labelling standard, many authors and each country's governments have paid considerable attention, suggesting that food labels have to carry correct information on products to protect customer right (e.g. Smith, 1993; Pearce, 1999; Label Legacy, 2008; Food Standard Agency, 2008, Merwe et al., 2010). Based on the existing literature, food labelling-related researches are grouped into a few categories as the followings:

(1) Country of origin (e.g. Bilkey and Nes, 1982 Han and Terpstra, 1988; Schaefer, 1997; Ahmed et al., 2004; Lee and Cho, 2011)
(2) Food safety, including food allergy and genetically modified food (e.g. Rimal et al., 2007; Voordouw et al., 2009)
(3) Food nutrition (e.g. Viswanathan et al., 2009)
(4) Organic food labels (e.g. Fotopoulos and Krystallis, 2002 Essoussi and Zahaf, 2008; Tsakiridou et al., 2008 Lee and Cho, 2011)

Amongst the above literature, there is a distinctive common feature. Rather than focusing on illustrating the responsibility of manufacturers or retailers regarding retailer brand foods, most of authors were prone to highlight the protection of customer right when buying and consuming products. In other words, previous researchers made an effort to inform customers of food-related information on product labels. Accordingly, there might not be an article on retailer brand food labels. As a reason why authors are not interestedin it, retailers carrying retailer brand foods are forced to display its own name on food labels and take legal responsibility for customer complaints, unlike in Korea. It should be, however, noted that the Korean government legally requires retailers to carry their own names on retailer brand food packaging, but retailers do not take legal responsibility. Because of thelegal situation, retailers tend to take moral or ethical responsibility, with the aim of preventing their reputation from damaging from a customer perspective.

Over the time, as the degree of consumption awareness of food products has improved or customers have been well educated, it is natural that customers have demanded more sophisticated food labels. In accordance with public opinion, Japanese government has upgraded its own quality labelling standard for processed goods over several times. Moreover, FDA (Food and Drug Administration) regarded food label system as part of providing food consumers with nutrition information and a regulatory program as an educational effort for customers in 1973 (French and Barksdale, 1974).

As mentioned earlier, it is difficult to review literature related to retailer brand food labelling, because of lack of papers. In addition, researchers did not pay their attention to legal responsibility for retailer brand foods at all. It is, however, worthy of investigating other countries' food labelling legislations to illustrate this research topic. Accordingly, the author will examine the only general food labelling standards of other countries, including whether manufacturer, packer, or distributor has to be listed on food label, such as Japan, UK, France, and US, except for nutrition, allergy, organic and modified food labelling standards. Finally, the researcher will look at the current Korean labelling system. It is also necessary to note the factors influencing the buying decision process of retailer brands, such as retailer store image or reputation, packaging, and promotional activities adopted by retailers like price reduction, in-store advertising, mass advertising, and so on.

1. Legal responsibility

1.1 Japan

The Japanese labelling standards of food products get involved in five different labelling laws: JAS (Japanese Agricultural Standard) regulation, food hygiene law, health promotion regulation, quantity measurement regulation, and giveaway display law, according to the Ministry of Agriculture, Forestry and Fisheries (MAFF, 2011). Based on these legislations, food manufacturers or distributors have to display food-related information such as product name, country-of origin, drained weight, names of ingredients, storage instructions, use-by-date or sell-by-date, names of food additives, and names and address of manufacturer or seller, on food labels (MAFF, 2011). If not, they will be prosecuted. In association with this research topic, the former two regulations directly define who takes responsibility for food products. What is important is here that the company being displayed as a food producer's name or a food seller's name on a food label has to take legal responsibility for the food, including selling process. In terms of displaying both a manufacturer's and a retailer's name, this legislation is, to some degree, similar to the Korean labelling system.

However, Japanese government does not always force retailers to carry both names on packaging, that is, a retailer can display the only own names with a symbol of a manufacturer's factory on the food label without mentioning a manufacturer's name, as who legally takes charge of food products. It is not mandatory to disclose a manufacturer's name on food labels. However, the Japanese government regulates retailers to display the symbol of a manufacturer's factory or the place where retailer brands are produced on the food label, in order to quickly recall troubled foods in the case of a food accident in the Japanese marketplace, and furthermore, to protect customers. The primary aim of displaying manufacturer's name or where a factory is on the food label is to prevent the spread of troubled foods cross the country, rather than making manufacturers legally responsible for troubled foods.

To sum up, even though a retailer brand producer's name is revealed on packaging in the case of retailer brands, irrespective of manufacturing and selling processes, retailers have to completely take legal responsibility for retailer brand products without doubt. If customers will be faced with legal conflict for retailer brands, they have to take retailers to court, although the retailer brands are wrongly manufactured by a retailer brand producer. Accordingly, food labelling system requires retailers to be more careful of the introduction of retailer brand foods.

1.2 UK

The UK accounted for more than 39% of retailer brand market in 2008, will increase to 43 % by 2013, and further, has led the retailer brand market in Europe, except for Switzerland with 46 % in 2008 (Planet Retail, 2009). With the increasing share of retailer brand foods, the Britishgovernment has established Food Standard Agency (FSA) to make a clear labelling system (Mackey and Metz, 2009). Based on food regulations, FSA (2004) has obviously announced that customers have the right to be informed about food-related information such as food allergens, food usage, storage, ingredients, and the like through a readable food label, in accordance with Kriflik and Yeatman (2005) who argued that a food label is closely related to food buying decisions and helps consumers to make food choices. More interestingly, depending on the regional characteristics of each country, that is, England, Wales, Scotland, and Northern Ireland, food labelling regulations are slightly introduced in a different way (FSA, 2008). What should be bore in mind is, however, that every European country has to implement product traceability to prevent the spread of troubled foods, when a food accident occurs (Bureau and Valceschini, 2003).

As general mandatory information on food labels, "the Food Labelling regulation 1996" forcesmanufacturers, packers or distributors to express the following seven provisions: (1) the name of the food, (2) the list of ingredients, (3) the appropriate durability indication, (4) any special storage conditions or conditions of use, (5) the name or business name and an address or registered office of either or both of the manufacturer or packer, or a seller established within the European Community, (6) particulars of the place of origin or provenance of the food, and (7) the instructions for use. In relation to legal responsibility for retailer brand foods, the UK government requires retailers to take the whole responsibility. Accordingly, when developing retailer brand foods, retailers cannot help being careful of their production processes with manufacturer's cooperation. According to Cho (2009), as evidence, Tesco UK who is the number one retailer in the UK is closely involved in developing its own retailer brands throughfactory audit before the supplier selection of Tesco UK brands.

Because of this regulation, British customers might trust retailer brand products and further, make a considerable contribution to the higher growth of retailer brand market. Rather than shifting legal responsibility for retailer brand foods to manufacturers, the fact that retailers have to take the whole responsibility might ensure much higher food safety for customers.

1.3 France

As a member of the EU, French food laws are similar to the UK. Through the documentation, the researcher has found that French food label standards are regulated by three different laws: (1) Code rural, (2) Code de la consummation and (3) Code de la santé. Amongst these, food labelling regulation is based on the second legislation (Commercial Law Centre, 2009). Basically, France has to follow EU food labelling regulations, like the UK. Before introducing the detailed labelling standards, it is necessary to look at particular French system to manage retailer brand foods.

In recent, retailers have adopted for the first time "the trace one system" which is the solutionto manage retailer and manufacturer brands for retailers and manufacturers of all categories (Commercial Law Centre, 2009). Owing to this system, retailers can much more seriously manage their retailer brand foods in terms of food safety and food quality. Although the retailer market share is lower in

France than in the UK, its figure was about 27 % (Planet Retail, 2009).

Including retailer brand foods, the French government requires retailers, packers or distributors to display the following conditions on food labels: (1) product name, (2) net quantity, (3) ingredient list, (4) sell-by-date or use-by-date, that is, shelf life, (5) name of manufacturer, packer, or distributor, (6) country of origin, (7) instruction of use, (8) storage instruction, and (9) manufacturer's lot number to quickly recall troubled foods (Commercial Law Centre, 2009). It is not necessary to display the names of both manufacturer and retailer in case of retailer brand foods, even though the manufacturer's lot number has to legally be carried on a food label. The French government has regulatedretailers to display the place in which retailer brands are produced on food labels. The regulation's intention is very similar to the Japanese food labelling system. First of all, what is important is that retailers have to take full responsibility for retailer brand food claims, according to current food labelling regulations.

1.4 US

The retailer brand market share of US accounted for about 19 % and was lower than those of UK and France in 2008, in the dollar's value (Planet Retail, 2009). What is apparent is that retailer brand market has continuously increased over the food categories (Planet Retail, 2009). Unless the world top retailer, Wal-Mart does not stop developing its own brand products, this trend will be continued. Regardless of the retailer brand growth, however, US government has reinforced food labelling standards from a customer's perspective.

US is one of the most strictest countries in terms of food labelling regulations, as the government has established fifteen government bodies such as Food and Drug Administration (FDA), U.S. Department of Agriculture (USDA), Centres for Disease Control and Prevention (CDC) and the like, in order to keep food safety. It should be noted how US has understood the concept of the food labelling standards. Basically, food labelling designed by the American government is principally to protect the health and well-being of customers. That is why US has established many administrative agencies, compared to other countries like Korea, Japan, UK, and so on.

As part of efforts to control food labelling regulations, although US has operated many governmental bodies, what is most involved with food labelling issues and food labelling laws is both FDA and USDA. In respect of the characteristics of both parties, the latter is for the most part responsible for the labelling system of meat, poultry, and egg products, while the former regulates the labelling standards of other foods, including processed foods. The research topic is, thus, closely related to FDA. In addition, food manufacturers, packers or distributors have to keep an eye on the changing of food label policy devised by states, because each state gets differently involved in the processed food label legislations. However, when central governmental laws conflict with state laws, the former must be followed.

Before starting with the detailed food regulations, it is inevitable to look at how the government regulates display area as a food label on packaging. There are two panels: one of them is principal display panel and the other information panel, on packaging design. Depending on legislated panel characteristics, food information must be listed differently. The first area requires producers, packersor retailers to carry name of products and net quantity. Next, the second part must include the name and address of manufacturers, packers, or retailers, ingredient lists, and nutrition information (Commercial Law Centre, 2009). By classifying similar information into two categories, US have helped customers to easily read and better understand the food labels.

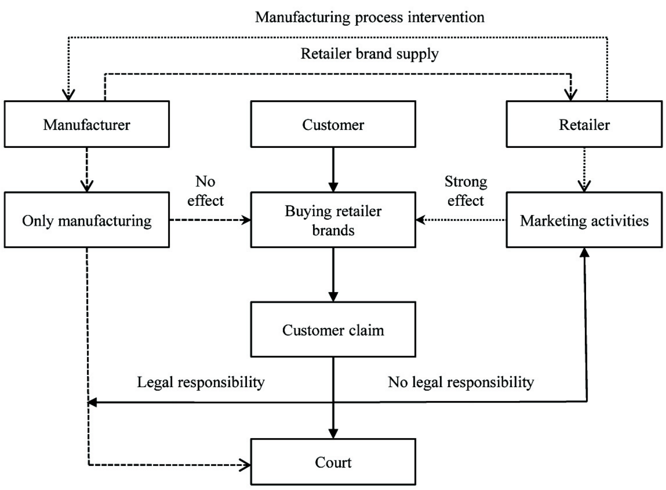
There are many mandatory elements that must be displayed on food labels according to the food labelling regulations. A food label is differently legislated by produce and processed foods. The latter has to follow the regulation of FDA. As mandatoryinformation, there are the following contents: (1) product name, (2) net quantity, (3) ingredient list, (4) the instruction of use or storage instruction, (5) nutrition facts label, (6) use-by-date or sell-by-date, and (7) the name and address of manufacturer, packer or distributor. Surprisingly, US doesnot regulate country-of-origin for packaged foods (FDA, 2011). This is only applied to produce. In addition, it is possible to arbitrarily note whether foods are genetically modified food or organic food on food labels, if a manufacturer, a packer or a distributor wants. Who produces packs or distributes foods must be listed on food labels. Unless anyone of them is listed, it is to break the food law.

Even though food labelling system does not mention who has to take responsibility for retailer brand foods, if a retailer is displayed as a distributor on a food label, its whole responsibility is belonged to the distributor.

1.5 Korea

With the increasing retail concentration, retail brand market share has gradually gone up, as mentioned earlier. Without developing the retailer brand products, it would be tricky for retailers to survive in the competitive retailing sector (Cho, 2001). It means that retailers will more encourage customers to purchase their retailer brands than ever before. Given that retailers have to take legal responsibility for the only selling process, when a retailer brand food accident occurs, the degree to which retailers get involved in food safety and food quality might not be improved, as seen in Figure 1. Nevertheless, with regard to food authorities, food manufacturers are related to four government bodies regulating food laws in Korea: the Ministry for Health, Welfare and Family Affairs (MIHWAF), Ministry of Health, Welfare and Family Affair (MIHWAF),Korea Food and Drug Administration (KFDA), and Korea Consumer Agency (KCA).

Amongst these authorities, the food labelling system is directly under KFDA's control. According to the food legislation of KFDA, processedfoods have to generally carry the following regulations: (1) product name, (2) net contents or drained weight, (3) list of ingredients and food additive, (4) name and address of manufacturer, (5) country of origin, (6) instruction of use, (7) use-by-date or date marking of production, (8) storage instruction, and (9) country-of-origin of main ingredient. More importantly, it is essential to look at (4) the name and address of a manufacturer. In case of retailer brand foods, this regulation must be followed. Unlike the above example countries, the Korean government forces retailers to display their own name on the label of retailer brand food products according to different codes under the food labelling regulations, that is, retailers have to express their license numbers of retail-oriented business received from the government authority on retailer brand food labels. How much different it is from the general food labelling standards of a manufacturer's brand should be examined.



<Figure 1> Legal responsibility for retailer brand manufacturing

This license system draws a line between manufacturers' and retailers' responsibility in terms of manufacturing and selling process. In order words, responsibility for manufacturing is taken by retailer brand suppliers and responsibility for selling by retailers. Although retailers get closely involved in developing their retailer brand foods (Cho, 2009), Korean retailers do not take any legal responsibility for food accidents resulted from production processes. Accordingly, the government recently have realised that retailers or sellers being received this approval have to regularly audit a manufacturer's factory and report results to the authority in order to keep food safety and protect consume rights. This is a unique context.

It is, thus, worthwhile investigating whether the current system is right or retailers have to takecomplete responsibility for the whole development and handling processes of retailer brand foods. Furthermore, food labelling regulations should be considered from a customer's perspective.

2. Store image

Every retailer is differently perceived by consumers, because retailers adopt different retailing strategies to differentiate themselves from their competitors. Collins-Dodd and Lindley (2003) defined store image as the picture formed in a customer's mind by a variety of retailer's marketing activities such as product assortment strategy, product quality, price, value for money, and store atmosphere, in consistent with Grewal et al. (1994) who highlighted that store environment, service level and product quality formed store image. As a result, retailer image or store image as an important extrinsic cue to perceive retailer brand products is used by customers (Ailawadi and Keller, 2004). At the outset of the introduction of retailer brands, however, many authors argued that retailer brands have helped to improve store image or customer loyalty (Steenkamp and Dekimpe, 1997 Corstjens and Lal, 2000 Ailawadi et al., 2001). That is why most authors have paid less attention to the relationship between retailer or store image and customer attitude towards retailer brands.

Nevertheless, a few authors recently realised that store image affects customer attitudes towards retailer brands (e.g. Collins-Dodd and Lindley, 2003; Wu et al., 2011, Bao et al., 2011). According to the recent study conducted by Bao et al. (2011), store image has a significant effect on the intention of customers to buy retailer brand products, because consumers perceive retailer brands operated by a retailer with favourable image as having better quality. In other words, favourablestore image is more likely to carry better quality perception of customers and further, closely related to retailer brand growth. In the same vein, Cooper and Ross (1985) and Dawar and Parker (1992) stated that retailer reputation plays an important role in assessing product quality as an important indicator, regardless of retailer or manufacturer brands. On the other hand, Wu et al. (2011) found through an empirical study that store image does not directly affect retailer brand image, but the purchase intention of customers for the retailer brand products.

In addition, a store name helps customers to reduce perceived risks of buying products (e.g. Agarwal and Teas, 2001; Liljander et al., 2009), while retailer brand buying intention is affected by a customer's perception of the product production ability of retailers (DelVecchio, 2001). A favourable store image might be able to add value to products (Moore, 1995). Becausepositive store image decreases perceived risks of customers buying retailer brand foods, store or retailer image might be one of the important factors increasing retailer brand market share.

Based on the above discussion, when buying retailer brands, it has become apparent that customer attitudes are influenced by their perception of store or retailer image. The researcher accordingly hypothesises as the following:

H1 Store or retailer image has a direct impact on customers buying retailer brands.

3. Packaging

Each country differently regulates food labelling standards. Accordingly, based on this legislation, manufacturers, packers or retailers have to design packaging components. With regard to the importance of packaging, Southgate (1994) argued that the growth of retailer brand market share has resulted from improved packaging design, consistent with Pilditch (1972) who stated that package design is the "salesman" on the shelves of outlets. On the other hand, Keller (1991) and Nancarrow et al. (1998) stated that packaging was one of the mostimportant methods to directly communicate product-related benefits or messages to customers, as pointed out by Wells et al. (2007), who found that more than 73% of customers used packaging to make their buying decisions. When buying products, most customers use packaging as the most important element. As an extrinsic cue, packaging has become the inevitable part of marketing activities (Danton de Rouffignac, 1990).

Packaging consists of a variety of elements like abrand name, text, shape, graphic design, logo, size, colors, illustrations, materials, construction, texture, and the like (Underwood et al., 2001). According to Underwood et al. (2001), pictures on packaging play a more important role in selling retailer brand products than national brands, consistent with Wells et al. (2007), who argued that consumers making a buying decision impulsively were more likely to rely on pack photography as an extrinsic cue, and further, 21% of consumers questioned used product description to assist their product choice. In other words, 21% of customers were more likely to check product labels to make a purchasing decision.

As seen in the previous research, retailer brand names, product names, and photography remind customers of retailer own images and have adirect influence on customers. It means that retailer brand packaging has been also used as an influential factor for customers. Accordingly, the researcher proposes that:

H2 Retailer brand packaging has a direct impact on customers buying retailer brands

4. Promotional activity

There are many different promotional activities such as price reduction, coupon issues, buy-one-get-one free, demonstration in stores and giveaway, done by retailers. As a representative promotion technique, retailers have frequently used a price cut. In association with the effect of price-cutting on retailer brands, a large number of authors have paid considerable attention (e.g. Grewal et al., 1994 Sethuraman, 1995 Aggarwal and Cha, 1998).

Rather than positively evaluating this promotion method, however, authors found that frequent price promotions negatively affected a brand's perceived quality (Grewal et al., 1994 Sethuraman, 1995). In the same vein, Aggarwal and Cha (1998) confirmed, through their empirical study, that a price cut of retailer brands did not attract national brand consumers to retailer brands, whereas anational brand price promotion significantly influences a consumer decision-making process. Consequently, customers are more likely to react to a price promotion of national brands, rather than retailer brands, that is, a price reduction of retailer brands to attract consumers away from national brands might not be a wise promotional activity, although such a method might attract consumers from other retailer brands (Aggarwal and Cha, 1998). If retailers want to raise their own brand awareness, this technique should be avoided. On the assumption that a price reduction does not reasonably help retailers to achieve their promotion objectives, retailers have adopted different promotional strategies other than price-cuttingpromotions in order to become more differentiated from competitors (De Nitto, 1995). Moreover, when adopting price promotions, profit loss, sales increase or decrease in each product category, brand image damage, the generation of new demand and the forth should be taken into account from a retailer's perspective.

In addition, Milgrom and Roberts (1986) found that customers perceived brand advertising as an extrinsic cue to judge product quality. Given their findings, it should be noted that many in-store merchandising methods such as POP (Point of Purchase), leaflet, price cards, store staff, etc. affect consumers buying products, that is, these promotional activities have a close relationship withconsumer buying behaviour. The researcher accordingly hypothesises that:

H3 The promotional activities devised by retailers have a direct impact on customers buying retailer brands.

5. Manufacturer's name

Despite much literature concerned about consumer behaviours buying retailer brands, there is no literature regarding the relationship between manufacturer's name disclosure and consumers buying retailer brands. It is, nevertheless, important to note the research results conducted by Well et al. (2007). They emphasized that of customers questioned, 21% used product description carrying manufacturer's name to make their buying decision. It means that most of the customers purchasing products are not aware of the manufacturer's name and address displayed on food labels, even though being influenced by packaging, store image, and promotional activities. Because of less attention to who produces retailer brand foods or unawareness of a manufacturer's name, they are less likely to read food labels. Thus, the research hypothesises that:

H4 A manufacturer's name on the food labels of retailer brands has little impact on customers buying retailer brands

6. Decision making

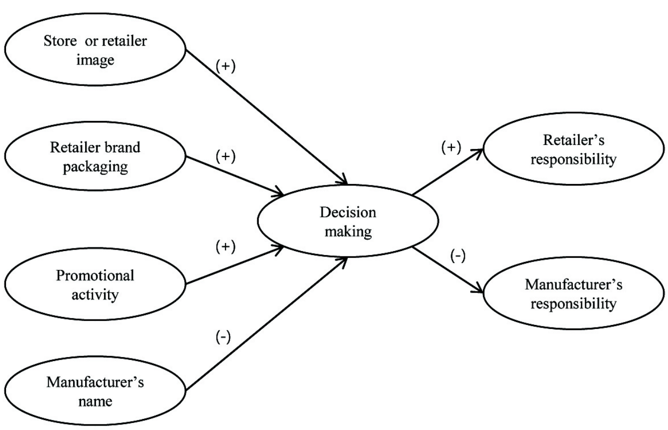
As seen in figure 2, when making a purchase decision, customers tend to be influenced by many different factors such as retailer image, retailer brand packaging, marketing activities and a manufacturer's name. Similarly, a food label is one of the paramount factors as a quality inference signal and supportscustomer decision making process (Dimara and Skuras, 2005). It is accordingly necessary to explore the degree to which these factors have an impact on the decision process of customers who are going to buy retailer brand foods. What should be remembered is that the former three factors are done by retailers, that is, what manufacturers can do for customers is to display their own name on food labels owing to the food label regulation. Retailers are closely involved in developing retailer brand packaging design, and further, in making a decision on product quality levels by controlling production costs. In fact, there is nothing manufacturers can get involved in retailer brand production. According to the product specification created by retailers, producers have supplied retailer brands to retailers. Consequently, retailer brand manufacturers are less likely to be concerned about the real decision-making process of retailer brand production and its selling process.

Getting actively involved in the production process of retailer brands, retailers have developed a variety of marketing strategies associated with selling processes as much as national brands. These selling activities directly or indirectly influence the decision-making process of customers who buy retailer brand foods. The extent to which a manufacturer's name plays a role in making a buying decision can be ignored. In other words, rather than being influenced by the selling or even manufacturing roles of manufacturers, when choosing retailer brand foods, the decision-making process of customers is indeed affected by retailers.

Based on the above literature review, consequently, the researcher proposes that:

H5 Decision making process of customers is directly related to retailer's responsibility.

H6 Decision making process of customers is not related to manufacturer's responsibility



<Figure 2> Research model

III. Research methodology

1. Method

In order to achieve research aims, the author had to adopt both a quantitative and a qualitativeresearch technique at the same time. Without doubt, both methods can complement the disadvantages of each technique. As a qualitative method focus group interview is best suited for this study as it helps the researcher to hear the decision-making process of customers in detail. To find the common features of customers, it would be wise to choose a questionnaire survey, selecting right sample size. By adopting the mixed research techniques, research validity and trustworthiness are increased in its own right.

The questionnaire was designed to identify the relationship between the decision-making flow of customers buying retailer brand foods and the factors influencing the decision-making process of customers, based on the research model (see Figure 2). Before a field survey, the researcher devised the questionnaire consisting of twenty-five questions, including five demographic questions, pre-tested with 10 samples and eliminated two questions associated with responsibility for retailer brand foods, due to overlapping. Each respondent took about fiveminutes to fill out the questionnaire. In case of the questions that Korean customers feel difficult to understand, they were reworded. Unlike the previous studies which have focused on customer attitudes towards, or perceptions of, retailer brands, this survey looks at how customers think about legal responsibility for retailer brand foods.

In addition, the researcher recruited 9 participants, aged from 20s to 40s, for the focus group interview, after the pre-test of the questionnaire. The focus group interview was conducted at a time and took around one hour, while the structure of interview questions was similar to the questionnaire design. In front of participants, the researcher explained the selling and production process of retailer brand foods as well as the research background and aims. 9participants actively discussed who takes responsibility for retailer brand foods, made some suggestions and further provided new insight to this research topic.

Through the research processes, the author has collected a great deal of information concerned about customer attitudes towards retailer brand food labelling regulations.

2. Data collection and samples

The research is designed to explore who is legally responsible for retailer brand foods from a customer's perspective, irrespective of selling as well as manufacturing processes, compared to the current regulation system which retailers do not have to take any legal responsibility for food accidentsin relation to the manufacturing process of the retailer brands. A questionnaire with 23 questions was handed out to 400 samples, with 350 completed surveys returned, that is, showing the respondent rate of 87.5%. Amongst those, 316 out of 350 questionnaires obtained were used for the analysis after screening out respondents who had never purchased retailer brand foods.

Populations were approached at random by research assistants and completed the questionnaire with 23 questions on the spot around retail stores and subway stations. Sample inclusion was based on shoppers'purchase experience of store brand processed food such as confectionery, coffee, noodles, cooking oil and so on. Commonly, the respondents livenear to hypermarkets or discount stores, which mean that it takes around twenty minutesto get to stores. Most respondents are more likely to be exposed to retailer brand foods.

3. Data analysis

All tables below have been created by SPSS (Statistical Package for the Social Sciences). Largely, the questionnaire comprised of 3 areas so was designed to explore factors to influence the purchase of private label processed foods, who takes legal responsibility for food claims and demographic profile. First, the distribution of a single variable or set of variables was examined, as seen in Table 2. When it comes to socio-demographic profile, the respondents consist of 39.6% males and 60.4% females out of the final sample of 316. The age proportion is under 20 (0.6%), 21 to 30 (34.2%), 31 to 40 (23.4%), 41 to 50 (29.7%), 51-60 (11.1%) and over 61 (0.9%). It is found that 2 age groups of “under 20” and “over 60”have only a very small number of respondents which can be attributed to the fact that “under 20” is largely middle and high school students and “over 60”is not the main grocery shopping group in Korea. It is also revealed that salaried people account for the highest part (31.3%) as for occupation of the respondents. Regarding education level, almost half of the respondents (43.0%) have an undergraduate degree, followed by people with high school degree (34.5%). The income proportion of the respondents is as follows: 1 M to less than 2 M (18.7%), 2 M to less than 3 M (25.0%), 3 M to less than 4 M (21.8%) and 4 M to less than 5 M (10.4%). The group of less than 1M accounts for 9.8% and the category of more than 5 M 14.2%.

It should be remembered that the researcher has not been able to conduct other analysis techniques available in SPSS, including chi-square tests, except for a frequency analysis method, since it is found that very a few respondents in many variables associated with factors influencing the purchase of retailer brands fall into “not much” and particularly “not very much” categories so the responses are positively skewed. Nevertheless, there are no matters for that, as all hypotheses have been tested.

<Table 2> Socio-demographic data

	Frequency	%		Frequency	%
Age			**Occupation**		
Less than 20	2	0.6	Stay-at-home wife	51	16.1
20 to 29	108	34.2	Working	169	53.5
30 to 49	168	53.2	Student	82	26.0
More than 50	38	12.0	Etc.	14	4.4
Total	316	100.0	Total	316	100.0
Income Level (Won)			**Education level**		
Less than 1 M	31	9.8	Under high school	111	35.1
1 M - less than 2 M	59	18.7	College	55	17.4
2 M - Less than 3 M	79	25.0	Undergraduate	136	43.0
3 M - Less than 4 M	69	21.8	Postgraduate	14	4.4
4 M – less than 5 M	33	10.4	Total	316	100.0
More than 5 M	45	14.2			
Total	316	100.0			
Sex					
Female	125	39.6			
Male	191	60.4			
Total	316	100.0			

IV. Findings

Multiple likert items on five-point scales were asked in order to explore the extent of the influence of intrinsic and extrinsic attributes a retailer owns such as store image, retailer reputation, store brand food packaging, marketing strategies and so on created and delivered by retailers, when Korean consumers purchase retailer brand processed food. As seen in Table 3, Korean consumers tend to be influenced to a great extent by store image (77.9% - “very much” plus “somewhat”) perceived in a customer’s mind. When making a buying decision, Koreancustomers regard store image as one of important factors. Also, store atmosphere that customers feel in a retail outlet (76.2% - “very much” plus “somewhat”) and store reputation (84.5% - “very much” plus “somewhat”) have a considerable impact when retailer brand foods are purchased. It is obvious that the customer perception of retailers, developed or created by the efforts of retailers to increase store traffic, is closely related to the buying-decision process of retailer brand foods.

During the focus group interview, it became apparentthat when buying or choosing retailer brands, 7 participants believed that retailer brand foods developed by multiple retailers such as E-Mart or Tesco Korea are better than those by smaller retailers, as expressed in the following passage:

“I believe that lager retailers could mange retailer brand food quality better than others, due to their brand name value. They are big companies. Unlike small retailers, they can allocate lots of marketing resources into quality management system. As a matter of fact, this kind of thinking encourages myself to buy the retailer brand foods being sold by E-Mart.” (Interviewee A)

“I don’t know how a retailer brand food is produced. All I know is it is developed by a well-known retailer. I believe a giant retailer, and then buy it” (Interviewee D)

Consequently, theseresults strongly support ***H1****- Store or retailer image has a direct impact on customers buying retailer brands.*

By contrast, one of the interviewees participated said that rather than believing a multiple retailer, checking its producer is a wise way to select retailer brands. Nevertheless, she agreed that when buying a cheap retailer brand food, retailer reputation influences her buying-decision. As noted in the above interview,store image as well as retailer reputation formed in a customer’s mind, and shopping environment have a direct impact on the buying-decision process of retailer brand foods. As a result, the first hypothesis is demonstrated by the research results.

With regard to whether customers are influenced by retailer brand packaging, the author designed 3 question categories: packaging influence in itself, a retail company’s name and retailer brand name, on packaging or a food label. Generally speaking, it is found that these factors have considerably played an important role in making the buying-decision process of customers. In other words, as seen in Table 3, the research results enable the author to infer that the packaging elements of retailer brand foods havea relatively great influence in the decision making process of the purchase of retailer brands. In more detail, a retail company’s name on the package (66.5 % – “very much” plus “somewhat”) is considered in a positive way when retailer brand goods are bought, followed by retailerbrand food packaging design (65.5% - “very much” plus “somewhat”) and a retailer brand name on the package (65.2% - “very much” plus “somewhat”). More than 65 % of customers buying retailer brand foods have been affected by packaging. This result is also proved by the focus group interview conducted in turn. In respect of the roles of retailer brand packaging, a participant noted as the following:

"Well, buying retailer brands without checking packaging elements like retailer brand names is riskier than buying national brands, in terms of food safety. In order to reduce any type of risks, we have to check everything on packaging." (Interviewee F)

Unlike the case of a packaging-related question, it is interestingly found that customers do not thoroughly check food labels. Although most of the interview participants rely on the front side of packaging, a retailer brand name, a product name, product orretailer image, and the like, when making a buying-decision, they are more likely to avoid checking afood label which generally carries food-related information. In respect of this point, one of the participants stressed the following opinion:

"As you know, it would be very difficult to check every label whenever I select products, because of the lack of time. In addition, it is a chore work. I think packaging, it's enough. Even though I want to check them, in fact, it is difficult" (Interviewee C)

It should also be noted that the above quotation is concerned about whether customers confirm who produces retailer brand foods, as will be mentioned later. Given both the interview and the questionnaire results, H2 –Retailer brand packaging has a direct impact on customers buying retailer brands - is supported too.

In regard to promotional activities such as advertising,pricing practices on retailer brand foods, and coupon issues or "buy one get one free", customers have shown a sensitive shopping pattern. According to Cho (2009), retailers in Korea principally stopped to promote retailer brands by reducing prices. However, the author found that retailers have adopted a variety of promotion methods, including price practices. That is why the author included a price-cut issue. Customers are more likely to be affected by promotions. As evidence, in case of a price-cut, 78.5% of respondents ("very much" plus "somewhat") answered that they tended to purchase retailer brand foods, due to cheap prices. As part of pricing promotions, both coupon issues and "buy one get one free" (76.6% - "very much" plus and "somewhat")has influenced customers buying retailer brand foods. On the other hand, 75.0% of respondents are affected by advertising delivered by retailers, when making a purchase decision. These reactions are similar to focus group interview results. Interestingly, when discussing promotion influences, all the interview participants highlighted that regardless of manufacturer or retailer brands, a promotion is a good bait to attract customers, as noted in the following passage:

"Honestly, we want more promotions. It doesn't matter if it delivers a smaller price reduction. Whatever retailers introduce, we enjoy them. You have to remember that the more the better. We always love price reductions of retailer or manufacturer brands." (Interviewee H)

"Although I didn't want to buy retailer brand foods, if I saw them on sale, Iused to buy them, because I thought it was a wise buying decision to save money. Probably, this kind of buying pattern would be experienced by most housewives. Even now, somewhere, some shoppers would be attracted by marketing activities by retailers." (Interviewee B)

Given the above results of both the questionnaire and the focus group interview method, without doubt, customers are strongly influenced when buying retailer brand products, including national brand foods. Accordingly, it can be said that H3 which is proposed in the literature review – *the promotional activities devised by retailershave a direct impact on customers buying retailer brands* – is supported by the research results.

Prior to looking at who has to takelegal responsibility for retailer brand food claims from a customer's point of view, respondents were asked about how often they check the manufacturer of the food categoryor how much they are aware of the manufacturer's name of retailer brand foods on pack design. As mentioned earlier, in the previous research conducted by Well et al. (2007), the respondent rate of checking product description on packaging was 21% of research populations. Compared to this figure, 21%, many Korean customers were more likely to examine product labels, that is to say, "sometimes" was the most commonly selected with 42.7% of 316 interviewees, followed by "almost always" (26.6%). Before analyzing this question answered, it should be kept in mind that most respondents tended to put a mark on "sometimes". As a result of the focus group interview, the author found that this question made respondents feel uncomfortable and so, they marked "sometimes" to be recognised as a wise shopper, while the items of "rarely" and "never" accounted for 26.3% and 4.4% respectively. It can be interpreted that the percentage of the respondents who marked "sometimes" would be lower than the research result.

"This question is quite sensitive. Even though I don't care who produces retailer brand foods, if I asked that question, Iwould check the second answer, because I don't want to be seen as a silly shopper." (Interview B)

"Without doubt, for me, the answer is "sometimes". I have hardly checked it." (Interviewee E)

Associated with ***H4***, furthermore, the author asked the degree to which customers are influenced by a retail company's name, compared to producer's name, when selecting retailer brand foods. As expected, 62.4% of Korean grocery shoppers ("very much" plus "somewhat") questioned are more likely to regard a retailer's name as a much more important factor than a manufacturer's name. In other words, although customers check who supplies retailer brands, a retailer's name has a stronger impact on consumers buying retailer brand foods than a manufacturer's name. It would be, therefore, wise to say that a producer's name on retailer brand packaging does notpractically influence customers so much, as noted in the following quotation:

"To be honest with you, I don't care who makes retailer brands. Even when I know who makes it, Itrust a retailer, rather than a producer. Because I believe a retailer and even though I know a producer's name, it doesn't affect me." (Interviewee G)

In other words, ***H4*** – *A manufacturer's name on the food labels of retailer brands has little impact on customers buying retailer brands* – is accepted positively.

<Table 3> Descriptive statistics influencing decision-making process

	Frequency	%		Frequency	%
Store image			**Store atmosphere**		
Very much	72	22.8	Very much	57	18.0
Somewhat	174	55.1	Somewhat	184	58.2
Neutral	50	15.8	Neutral	55	17.4
Not really	18	5.7	Not really	19	6.0
Not at all	2	0.6	Not at all	1	0.3
Total	316	100.0	Total	316	100.0
Store reputation			**Retailer name on packaging**		
Very much	85	26.9	Very much	43	13.6
Somewhat	182	57.6	Somewhat	167	52.9
Neutral	36	11.4	Neutral	84	26.6
Not really	12	3.8	Not really	20	6.3
Not at all	1	0.3	Not at all	2	0.6
Total	316	100.0	Total	316	100.0
Packaging design			**Retailer brand name**		
Very much	53	16.8	Very much	44	13.9
Somewhat	154	48.7	Somewhat	162	51.3
Neutral	78	24.7	Neutral	85	26.9
Not really	30	9.5	Not really	23	7.3
Not at all	1	0.3	Not at all	2	0.6
Total	316	100.0	Total	316	100.0
Price reduction			**Coupon & buy one get one**		
Very much	98	31.0	Very much	90	28.5
Somewhat	150	47.5	Somewhat	152	48.1
Neutral	57	18.0	Neutral	60	19.0
Not really	11	3.5	Not really	13	4.1
Not at all	0	0.0	Not at all	1	0.3
Total	316	100.0	Total	316	100.0
Retailer advertising			**Manufacturer check**		
Very much	70	22.2	Almost always	84	26.6
Somewhat	167	52.8	Sometimes	135	42.7
Neutral	62	19.6	Rarely	83	26.3
Not really	16	5.1	Never	14	4.4
Not at all	1	0.3	Total	316	100.0
Total	316	100.0			
Importance of retailer name			**Responsibility**		
Very much	53	16.8	Retailer	112	35.4
Somewhat	144	45.6	Manufacturer	68	21.5
Neutral	78	24.7	Don't know	23	7.3
Not really	39	12.3	Both	108	34.2
Not at all	2	0.6	Not both	5	1.6
Total	316	100.0	Total	316	100.0
Retailer participation in manufacturing			**Retailer responsibility for food claims**		
Very much	91	28.8	Very much	116	36.7
Somewhat	160	50.6	Somewhat	146	46.2
Neutral	28	8.9	Neutral	28	8.9
Not really	30	9.5	Not really	20	6.3
Not at all	7	2.2	Not at all	6	1.9
Total	316	100.0	Total	316	100.0

Until now, the researcher investigated what kind of factors influence retailer brand customers. Rather than a retailer brand supplier, customers are more likely to be affected by retailer or store image, product packaging and promotional activities, delivered and devised by retailers, that is to say, these factors have a great deal of influence on the buying-decision process of retailer brand foods, as seen in Table 3. Furthermore, retailer & store-related factors and promotional marketing practices have a relatively stronger impact on customers than product packaging. It has become apparent that even though customers check a retailer brand supplier's name on packaging, they are less influenced than expected.

Finally, it is an inevitable stage to draw the line of the research, that is, which side has to take legal responsibility for retailer brand foods. Surprisingly, there is the big difference between the questionnaire and focus group interview findings. Before answering the question of whether retailers have to take legal responsibility for the production process of retailer brand foods, concerned about the question which side you have to take to court for food claims like food poisoning or food accidents, the responses are extensively distributed: “retailer” (35.4%), “manufacturer” (21.5%) and “both” (34.2%). During the focus group interviews, when they did not realise the degree of the participation in the production process, the interviewees answered about the issue at the same rate. One of the participants argued as follows:

“Rather than taking only one into court, suing both is the best way to get better compensation for food claims. If we sue one of them, the degree of its compensation will be smaller. For us, both have to be responsible.” (Interviewee I)

In terms of the compensation scale, at the beginning of the discussion, some attendants agreed with the above opinion. It is, however, interesting to note that they were inclined from “both”into “retailer” at the end of the focus group interview, due to knowledge development during the discussion. All of them argued that both should be logically taken into court to increase consumer rights, but it would be very difficult to do so in Korea, as noted in the below passage:

“It’ll take much longer time to get compensation in case of suing both. We should know that most retailer brand suppliers are small-and medium-sized companies. In the event of food accidents, retailers will shift responsibility onto a supplier. In the end, the problem-solving process will be complicated. So, if the government changes its law, that is, everything is the responsibility of a retailer, the whole process to get compensation will be easier for us. Above all, we buy retailer brand foods because we trust retailers rather than suppliers” (Interviewee E)

Similarly, in terms of a retailer’s participation in the production process of retailer brands, 251 of 316 respondents (79.4% - “very much” plus “somewhat”) think a retailer should be responsible for the manufacturing process, although 69.3% of the respondents check who supplies retailer brands and further, 55.7% (“manufacturer” plus “both”) think that retailer brand producers are responsible for retailer brand foods. In consequence of that, it shows a difference from the former statistic results.

Like the result of the focus group interview, 82.9% of the respondents in the questionnaire research consider that retailers should wholly take legal responsibility for retailer brand food accidents and claims, irrespective of selling or manufacturing process.

“I’ve changed my mind. The full responsibility for retailer brand foods should be with retailers, not suppliers, to protectconsumer rights.” (Interviewee B).

Based on the above research results, ***H5*** *-Decision making process of customers is directly related to retailer’s responsibility and* ***H6*** *- Decision making process of customers is not related to manufacturer’s responsibility* – are supported.

V. Conclusions

Unlike countries in which retailers have to take full responsibility for retailer brand food claims,Korea has regulated customers to sue a retailer or a retailer brand supplier, depending on the situations occurred in a sellingor a production process. Despite the fact that retailers participate in the production process of retailer brand foods, such as ingredient selection, quality decision, packaging development, production cost decision and the like (Cho, 2009), responsibility for food claims have to be taken by retailer brand suppliers.

Through the field research, it has become apparent that customers are more likely to rely on retailer or store image and reputation, shopping environment, and promotional activities, rather than who supplies them, when buying retailer brand foods, and further, think that retailers should take full responsibility for retailer brands. From a customer perspective, thus, this research makes some suggestions to protect customer rightsand increase the food safety of retailer brands.

The research, firstly, proposes that the government should require retailers to take the whole responsibility for retailer brand food claims, preventing retailers from passing responsibility to retailer brand suppliers. If so, retailers have to get fully involved in the retailer brand production stage, and further, the customer awareness of retailer brands will be improved than before. Rather than simply launching retailer brand foods by changing from a producer’s into a retailer’s pack design in the production process at a factory (Cho, 2001), retailers cannot help taking care of the whole processes of retailer brand development, because of responsibility. Also, the development knowledge of retailer brands might become more sophisticated, together with the cooperation of retailer brand suppliers.

Secondly, the research suggests that in terms of food labelling standards, where retailer brands are produced should be noted on food labels or packaging to quickly recall troubled-foods, as seen in a Japanese case. This regulation might be a good way to control food retailing system in order to protect customers from food accidents.

There are some limitations to investigate the research topic. The author focused on identifying customer perceptions, rather than approaching from legal aspects. Another important limitation can be associated with data collection. The research did not reflect the views of retailer brand suppliers as well as retailers, because of time lack. It means that the data analysis is based on customer opinions.

Accordingly, authors should illustrate this topic from legal aspects and consider opinions from retailers and retailer brand producers in future research. Moreover, it might be interesting to examine the relationship between manufacturer’s name disclosure on retailer brand packaging and retailer brand loyalty or store loyalty.

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