

Module Name: Dissertation

Project Title: Factors Influencing Consumer Perception and Purchase Intention of Private Label Brands in the Irish Food Retail Market – A Study

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**Factors Influencing Consumer Perception and Purchase Intention of
Private Label Brands in the Irish Food Retail Market – A Study**

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Submitted to the National College of Ireland, August 2019

Abstract

Private Label Brands provide a platform to small retailers and local businesses by enabling them to participate in the economy and contribute to it. Being devoid of any advertising and hype creation in the market, private label brands are hence preconceived to be low cost products and hence, sometimes, low quality. However, the perception surrounding these brands is now changing worldwide, with private label retailers manufacturing products that offer the same, or similar, quality as national branded products.

Numerous studies have been conducted on the consumer perception of private label brands and how this perception drives purchase intention and purchase decision. For the sake of this study, extensive literature was referred in order to study how store image, brand image, perceived quality, value consciousness and price consciousness influence purchase intention of private label brands. This research was conducted on the Irish market, and a sample population of people living away from their parents/guardians was chosen. This was done to understand how people who are receiving or not receiving financial support from their parents/guardians perceive brands that are primarily identified as being low cost. Additionally, the population was also divided by gender in order to gain an understanding of whether shoppers of a particular gender are more influenced by any of the above factors as opposed to shoppers of another gender.

A mix of quantitative and qualitative research methodologies was used to conduct the research and gain responses from participants. This research presented some interesting results. Store image was not a very strong influencing factor as was hypothesized. Quality and price were among the top significant influencers followed by value fulfilment. It was also found that brand conscious consumers do not consider price when purchasing a branded product whereas price conscious consumers tend not to be very brand loyal. A tTest analysis and Pearson Correlation coefficient were generated in addition to conducting a thematic analysis of participant responses. The overall conclusion was that consumers of Irish food retail products perceived private label brands as low cost, although not everyone believed them to be of superior quality.

Keywords: Private Label Brands, Purchase Intention, Perception, Irish food retail market, Store image, Brand image, Perceived quality, Value consciousness, Price consciousness

Thesis Declaration

Submission of Thesis and Dissertation
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Acknowledgements

I would like to begin by thanking my supervisor, Dr. Frank Devitt for his continued encouragement and support throughout my thesis. His suggestions and insights proved to be extremely wise and helpful.

Another big thank you to all the respondents to the survey and interviews for taking the time and contributing immensely by offering their interesting insights. Special thanks to Mr. Keith Brittle and Mr. Jonathan Lambert for their unending support and suggestions regarding assessments. I am immensely thankful to National College of Ireland and the international office for giving me this opportunity and excellent quality of education.

Finally, I would like to thank my wife and parents for their continued love and support throughout my Master's.

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Chapter 1: Introduction

The impact of the 2008 economic crash led to the creation of a new kind of consumer - value conscious, price conscious and quality conscious. The recession also brought about a greater desire to support local, Irish brands in order to help the economy rise again; PwC's 'Retail and Consumer Report' (2018) found that 59% Irish consumers believed that 'keeping it local' and supporting local retailers was important to counter the impact on the Irish economy. The report also found that local products are important to generate trust among Irish consumers. Hence, local brands or private label brands play a dual role - creating trust and helping the economy.

Retail is Ireland's largest private sector employer and biggest industry, employing almost 300,000 people at the moment (Retail Ireland, 2017). Statistics by Retail Ireland (2017) present the following findings -

- There are 37,400 Irish retail and wholesale businesses currently in operation contributing to 12% of the nation's GDP and accounting for 33% of
- total consumer spending
- The Irish retail sector contributes to the national employment by 14% with the 4th highest wage rate in the EU
- The Irish retail industry contributes to 23% of the State's tax, which is more than twice that of the second largest sector, Financial Services (11%)
- Tax revenue from retail surpassed €7 billion while sales revenue from retail touched €30 billion as of March 2017

Private label brands are those that are manufactured by, or on behalf of, a retailer and sold under the retailer's brand name, trademark and packaging (Boon, Fern and Meng, 2018; Norfarah Koo and Siti-Nabiah, 2018; De and Singh, 2017; Menon, 2017; Ranga, 2017; Ambade and Dive, 2016; Kumar, Gurunathan and Reddy, 2016; Batlas, 1997). These brands offer manufacturers an opportunity to achieve economies of scale in production and distribution by enhancing sales without the high marketing costs. Retailers keep private label products in their stores, which helps manufacturers get an entry into the retail market without having to compete with national label brands, which is expensive and time-consuming. The differentiation between brand image of national and private label brands is also beneficial to manufacturers and retailers as it allows for price discrimination, which means offering private

label products at lower rates in order to gain a competitive edge and maximise profits by saving costs (Norfarah *et al*, 2018; Boon *et al.*, 2018).

The perception among consumers about private label brands is changing (Norfarah *et al*, 2018). They are no longer perceived as low-cost substitutes for national brands, but as high-quality products that offer value for a reasonable price (King, 2015). Private label brands tend to be priced lower than national brands whilst maintaining a high quality in order to be able to compete with national brands (Norfarah *et al*, 2018). Although Irish consumers give priority to local brands and homegrown businesses (PwC, 2018), factors influencing the purchase intention towards private label brands in the Irish food retail sector is unknown. The recent rise in the number of people coming to Ireland makes it important to understand purchase intention towards private label brands as it will have a significant effect on the Irish retail sector. An IDA (2018) survey found that the number of non-Irish nationals currently residing in Ireland makes up for 17% of the country's population.

The purpose of this study is to understand the factors that influence purchase intention among both Irish and non-Irish nationals residing in Ireland. For the purpose of this study, store image, brand image, value consciousness, price consciousness and perceived quality are the factors that will be used to measure purchase intention towards private label brands. Additionally, this research will only study retail brands across the following food categories - bread, biscuits, cereal, juices, dairy, jams and chocolates. In order to understand the true perception of retail consumers towards private label brands, the participants selected for the purpose of this research were people living away from home and not receiving any financial support from their parents/guardians. This was done to understand whether private label brands are simply perceived as low cost and hence feasible, or also good quality and value adding commodities.

Chapter 2: Literature Review

2.1 Introduction

The following chapter analyses, in detail, extant literature studying purchase intention towards private label brands across five factors - store image, brand image, price consciousness, value consciousness and quality consciousness - conducted in various countries and industries. This section also highlights in-depth the concept of purchase intention by making reference to existing literature in order to give readers a better understanding of the dependent variable to be measured for the purpose of this study.

2.2 Purchase Intention

Intention is defined as individual perception that is catalytic to the performance of a particular behaviour (Ramayah, Rahman and Ling, 2018). For example, if a consumer intends to buy a product because he/she is positively affected by store image, it will result into actual purchase of the product and if the consumer is negatively affected by, say, the image of a particular brand, then he/she will not intend to purchase the product and hence, won't. Purchase intention is defined as the probability of consumer willingness to purchase a product or avail a service in the future or the psychological behavioural aspects which signify specific intention to buy a particular product (Dabrynin and Zhang, 2019; Wu *et al.*, 2011)

The decisions that drive purchase intention are governed by multiple factors. For example, trust and perceived risk is an influencing factor for perceived quality, which ultimately affects purchase intention (Porall and Levy-Mangin, 2016). Similarly, brand experience, brand affect and brand trust influence the perceived image of a brand (Christodoulides *et al.*, 2006), which also in turn affects the purchase intention towards the brand. Other factors that can influence consumer purchase intention towards private label brands is store image, value consciousness, and price consciousness (Boon, Fern and Meng., 2018; Konuk, 2018; Norfarah *et al.*, 2018; Mukherji, 2017; Kakkos *et al.*, 2015; Porral and Lang, 2015; Nyengerai, 2013; Wu, Yeh and Hsiao, 2011; Huddleston, Whipple, Mattick and Lee, 2009; Vahie and Paswan, 2006; Yoo *et al.*, 2000; Cronin, Brady and Hult, 2000).

If the intention to purchase is high, the probability of it resulting into an actual purchase also becomes proportionally higher (Boon *et al.*, 2018). For purchase intention to be high, the customer must have a positive experience with the store and the brand in terms of quality,

convenience and value perception. According to Dabrynin and Zhang (2019), purchase intention is used as a predictor of sales for new or existing products by managers. The private label brand must be able to provide greater satisfaction in proportion to the price paid for it while delivering consistently high quality at a lower cost in order to generate trust. A trustworthy private label brand that offers value and quality for a reasonable price will have higher purchase intention.

2.3 Store Image

Mostafa and Elseidi (2018), Imran, Ghani and Rehman (2013) and Herstein, Gilboa and Gamliel (2013) cite the following extant literature for defining store image from varying perspectives: Martineau (1958) defined store image as the ‘personality of a store’ or the combination of functionality and psychological attributes that form a definition of the store in the shopper’s mind; Arons (1961) defines it as the perceived personality derived from meanings and relationships formed by the customer; Kinkel and Berry (1968) define store image as the reinforcement (expected and visualised) associated with shopping at a particular store; Amirani and Gates (1993) divide the concept of store image into the tangible and intangible characteristics of the store as perceived by the consumer; finally, according to Porter and Claycomb (1997), store image is defined as the feelings that consumers develop towards a store over a period of time which influence their purchase behaviour and endorsement towards the store.

Store image is assessed by consumers based on a number of factors such as store ambiance, layout, customer service, quality of products, variety and assortment, convenience, etc. (Mostafa and Elseidi, 2018; Delgado-Ballester, Hernández-Espallardo and Rodríguez-Orejuela, 2014; Bao, Sheng, Bao and Stewart, 2011). These are called external cues (Collins-Dod and Lindley, 2013); store image is an external cue and is believed to be more reliable than pricing, packaging or promotions because of its stability (Hernández-Espallardo and Rodríguez-Orejuela, 2014). Consumers create brand associations in their minds, which are the perceived benefits and qualities of a store, commit these associations to memory and create a store image which in turn affects purchase decision (Erdil, 2015). If a customer likes a store, they will be inclined to purchase items from that particular store and vice versa. Thus, negative store image negatively affects purchase intention whereas a positive store image positively affects purchase intention. Thus, building a positive store image by enhancing perceived

quality in the minds of consumers is important to increase purchase intention towards private label brands (Boon, Fern and Meng., 2018; Konuk, 2018).

Extant literature on the effects of store image on purchase intention for private label brands finds that positive store image affects purchase intention positively (Porral and Lang, 2015; Nyengerai, 2013; Wu, Yeh and Hsiao, 2011; Vahie and Paswan, 2006)

Two reports from PwC titled 'Irish Retail and Consumer Report' (PwC, 2019) and 'Retail and Consumer Report' (PwC, 2018) provided the following statistics in terms of the Irish retail market and consumer behaviour:

- (i) 54% Irish shoppers shop in-store either daily or weekly, excluding groceries (PwC, 2019) while a total of 73% Irish consumers shop in-store monthly or more frequently (PwC, 2018)
- (ii) Only 36% of Irish shoppers were satisfied with their in-store shopping experience (PwC, 2018)
- (iii) 47% Irish shoppers expect to navigate through a store quickly and easily (PwC, 2019)
- (iv) 34% in-store Irish shoppers expect easy payment methods (including mobile payment and contact less payment) (PwC, 2019)
- (v) 34% Irish shoppers state that shops which ensure that sales associates have a deep understanding and knowledge of products contributes greatly to a positive in-store experience (PwC, 2019), but 51% shoppers were less than satisfied with their experience of in-store sales associates' (PwC, 2018).

From these statistics and literature, it can be deduced that store image relates directly to purchase intention, but it is also clear that Irish shoppers so far are not entirely satisfied with their in-store experience. Based on these deductions, the following hypotheses are derived:

Hypothesis 1: Store image strongly influences purchase intention of private label brands

2.4 Value Consciousness

Value consciousness is the degree to which consumers are aware of the value that a particular brand offers, which is ascertained and influenced by their needs and satisfaction (Norfarah *et al*, 2018) and is also defined as the concern towards a lower price paid in terms of quality

received subject to certain constraints (Menon, 2017; Hernández-Espallardo and Rodríguez-Orejuela, 2014).

Value consciousness surpasses the one-dimensional aspect of the price of a product to gauge whether the product meets the ‘need satisfaction’ expectations of the consumer and assess its intangible ‘worth’ (Hampson and McGoldrick, 2017; Lichtenstein, Ridgway and Netemeyer, 1993), both of which are psychological cues measured in terms of the price that is paid for that particular product. A value conscious consumer will form extensive judgements about the utility that a product offers by making a comparison between the cost and benefits and the perceived equilibrium between the two (Lien, Wen, Huang and Wu, 2015; Mandrik, 1996). This means that the consumer evaluates the value of products by weighing the pros and cons of making a purchase through actions such as reading the labels on products, comparing unit price, analysing the inherent characteristics of varied brands and their benefits in comparison, and making trial purchases to try out the products first hand (Kara *et al.*, 2009; Mandrik, 1996).

Previous research conducted by Zeithaml (1988) found that perceived value is subjective; consumers have different definitions and understandings of the concept of ‘value’. A brand is perceived as valuable for varying reasons which are peculiar and individual to every consumer, which means that two different consumers can perceive a single brand as valuable for two very different reasons. Price was found to be one of the characteristics of perceived value by Zeithaml (1988); data collected from participants pointed to cheaper products, sales and offers, discount coupons and weekly specials as offering greater value to consumers. Consumers make use of external and internal cues while forming decisions about the quality of a product (Collins-Dod and Lindley, 2013). Cronin, Brady and Hult (2000) cite extant literature which finds perceived value is a direct determinant of customer satisfaction in the service management industry, where value is the quality of service received relative to the price of the service.

These findings are pertinent for the purpose of this study because private label brands offer low-priced products which are manufactured by one company and sold under another company’s name (Boon *et al.*, 2018). Initially, private label brands were intended as a profit-enhancing activity, but later became a means to compete with manufacturer brands through lower prices and better quality, especially after a fall in demand due to low perceived quality (Norfarah *et al.*, 2015). From these findings and extant literature, the following hypotheses can be generated:

Hypothesis 2: Value consciousness strongly influences purchase intention of private label brands

2.5 Perceived Quality

Quality represents the characteristics and features that a product possesses in order to fulfil consumer needs (Kakkos, Trivelas and Sdrolas, 2015; Agarwal and Teas, 2004) it is defined as the value or standard of a product (Boon *et al*, 2018; Zeithaml, 1988). Product quality can be divided into two categories, subjective and objective quality (Boon *et al*, 2018; Norfarah *et al*, 2018; Anselmsson, Niklaf and Ulf, 2007). Perceived quality is subjective because it doesn't set any benchmarks against which to measure it. According to Boon *et al*, 2018, consumers thus use their experiences of other brands to measure the perceived quality of private label brands. This is further reiterated by Kakkos *et al* (2015), who describe perceived quality as the judgements consumers make about a product based on their recent consumption experience. Perceived quality is a determinant of customer satisfaction and one of the key attributes in making product judgements, thus influencing purchase decisions and purchase intention (Kakkos *et al*, 2015; Huddleston, Whipple, Mattick and Lee, 2009; Cronin, Brady and Hult, 2000).

Private label brands have been perceived as being of low quality (Norfarah *et al.*, 2018; Bao *et al.*, 2011; Richardson, Dick and Jain, 1996), but recent studies such as Wells, Farley and Armstrong (2007) and Wulf, Goedertier and Ossel (2005) found that there has been a marked improvement in their quality as well as an enhancement in their market share. From these findings, the following hypotheses can be made:

Hypothesis 3: Irish shoppers perceive private label brands to be of a high quality

Hypothesis 4: Product quality strongly influences purchase intention of private label brands

2.6 Brand Image

Extant literature cites Aaker's (1991) definition of brand image, which is a series of emotional and mental connections and associations that a consumer makes with a brand which is established in their memory (Boon *et al.*, 2018; Chan, Boksem and Smidts, 2018; Beneke and Zimmerman, 2014). Brand associations are the mental connections that consumers form with a brand over a period of time (Aslam, Ham and Farhat, 2018). Brand experience, brand awareness, brand affect and brand trust are the three types of brand perceptions that influence

consumer experience while interacting with a brand, consequently affecting repurchase intention (Christodoulides *et al.*, 2006).

Brand awareness is the degree to which a brand is recognized or summoned to memory (Yoo, Donthu and Lee, 2000; Holden, 1993). Brand experience is a subjective perception experienced by a customer post purchase, which is signified by buying behaviour and emotional responses elicited by the brand's appearance, environment and communications (Shahzad, Bilal, Xiao, Yousaf, 2019; Brakus, Schmidt and Zarantonello, 2009; Gentile, Spiller and Noci, 2007). Brand affect defines the degree of psychological satisfaction that a consumer receives from a brand, which is an emotional dimension; brand trust signifies the level of confidence a consumer puts in a brand (Aslam *et al.*, 2018).

Brand experience, affect, awareness and trust together indicate whether the degree of consumer purchase intention towards a brand. Positive brand image leads to higher brand loyalty and increased purchase intention, which is also true in the case of private label brands (Wu *et al.*, 2011; Yoo *et al.*, 2000). Brand perceptions play a very important role in influencing brand image; store image, store value, and matching the perceived quality of national brands all positively affects private label brand image, enhancing purchase intention (Vahie and Paswan, 2006). For purchase intention of a private label brand to be high, customers must have either had a previously positive experience with the brand or must have a positive perception towards the brand. From this literature, the following hypothesis can be derived:

Hypothesis 5: Strong private label brand awareness influences purchase intention

2.7 Price Consciousness

Price is an important factor in influencing purchase intention and preferences, whilst also helping sellers attract more customers and gain competitive advantage (Hsin and Kit, 2018). Price consciousness is the level of unwillingness of a consumer to pay a higher price for a product or the degree of exclusive consumer focus on price while purchasing a product (Koklič, 2019; Koschate-Fischer, 2018; Mukerji, 2017; Hampson and McGoldrick, 2017; Konuk, 2015; Lichtenstein, Ridgway and Netemeyer, 1993). It is a narrower concept compared to value consciousness because of the absence of price-quality evaluation (Hampson and McGoldrick, 2017). The price of a product is the fundamental constituent of any marketplace transaction, because it is symbolic of the monetary value of a product which must be paid in order to purchase the product (Norfarah *et al.*, 2018; Boon *et al.*, 2018). Zeithaml (1988) classifies price

into three categories - (i) objective price, (ii) perceived price, and (iii) monetary sacrifice. Objective price is the actual price of the product as is displayed on the price tag. Perceived price is the price that a consumer assumes the product to have in their mind, ie. the 'value'.

Van Doon and Verhoef (2015) define price conscious consumers as those who are willing to spend a greater time and effort in searching for products that are low priced. It can also be defined as the process of conversion to a perceived price undertaken by a consumer whilst interpreting the given price in their own unique way (Hsiu-Hui and Fang-Ping, 2014). For price conscious people, the cost of a product is more important when deciding whether or not to make a purchase as compared to non-price-conscious people (Konuk, 2015; Kukar-Kinney, Rigway and Monroe, 2012). According to Jin and Sternquist (2004), price conscious consumers perceive price as a resource that they will have to *sacrifice* in order to purchase a product, which is why they take the extra effort to find the lowest cost. Monetary sacrifice is the feeling of having 'wasted money' if the product does not meet its perceived value in the consumer's experience. Extant literature suggests that price conscious consumers are more prone to switching brands frequently, giving less importance to product quality, and being attracted to in-store promotions and offers, discounts and coupons (Konuk, 2015; Martínez and Montaner, 2006).

Price consciousness is a predictive factor when calculating the purchase intention towards a private label brand Mukherji (2017) because private label brands are relatively low priced as compared to national brands (Norfarah *et al.*, 2018; Boon *et al.*, 2018). From the available literature, the following hypotheses are derived:

Hypothesis 6: Price conscious consumers prefer private label products to national brands

2.8 Private Label Brand Purchase Intention - A Study of the Irish Food

Retail Market

Extant literature has already established strong relationships between purchase intention towards private label brands with all five factors independently. Store image, brand image, price consciousness, value consciousness and quality consciousness all affect purchase intention and are key driving factors that influence consumers' purchase decision.

Existing literature conducted in this area of study is based in a number of countries (India, Greece, Malaysia, Brazil, etc.) though none has yet been done on the Irish retail market. Private

label brands feature in all Irish retail stores, and PwC (2019; 2018) has conducted extensive research in the Irish retail market and featured the findings in its Consumer Reports. However, no research has been conducted on factors that influence purchase intention towards private label brands in the food retail market in particular.

From this literature and our hypotheses, the following questions arise.

Chapter 3: Research Questions

Question 1. Does store image strongly influence purchase intention of private label brands among Irish food retail consumers living away from home?

Question 2. Do the value fulfilling qualities of a product influence purchase intention of private label brands strongly?

Question 3. Do Irish shoppers living away from home perceive private label brands as offering the same, or similar, quality as national brand products?

Sub-question 3.1. Does product quality and its perception strongly influence purchase intention of private label brands among Irish consumers living away from home?

Question 4. Does awareness about a private brand and its image in the mind of a consumer strongly affect purchase intention?

Question 5. Do Irish consumers consider price to be a significant influencing factor when driving purchase intention towards private label brands?

Sub-question 5.1. Do Irish shoppers living away from home consider private label brands primarily as low-cost substitutes to national brands?

Chapter 4: Research Methodology

4.1 Research Strategy

For the purpose of this research, the sample population was narrowed down to people or student living away from home, which was further divided into those receiving financial support from their parents/guardians and those who weren't. This was done in order to understand how non-Irish people perceive local products. It is natural for a citizen or long-term resident of a country to support local businesses, but is it the same for immigrants? Or are there other factors that influence the decision to opt for purchasing private label brands over national brands which are unrelated to the desire to support local businesses? Owing to the rise in the number of people migrating to Ireland, the researcher deemed it pertinent to measure factors that influence purchase intention of private label brands among this particular demographic. However, Irish students living away from home were also included in this research to understand what factors affect their purchase intention towards private label brands besides loyalty towards local businesses.

Along with collecting responses via a questionnaire and compiling answers from 15 participants regarding their personal perception of private label brands from a purchase intention underpinning, the researcher also used existing literature and internet articles pertaining to current Irish retail market studies and surveys.

4.2 Research Method

This study was conducted using a mix of quantitative and qualitative research methodologies. A deductive approach was considered most appropriate for testing hypotheses as it has been used for testing theories in existing literature around the same area of study (Davidson, 2011; Locke, 2007; van Hoek, Aronsson, Kovacs and Spens, 2005; Taylor, Fisher and Dufresne, 2002) whereas an inductive approach is used to create a new theory from a collection of facts and observations (Eisenhardt., Graebner and Sonenshein, 2016; Davidson, 2011; Locke, 2007; van Hoek, Aronsson, Kovacs and Spens, 2005; Taylor *et al.*, 2002). Correlation method was used to analyze results using SPSS. Additionally, the responses were also analyzed further using an independent 't' variable in order to investigate the purchase intention of private label brands across two demographics - gender and people receiving/not receiving external financial support.

Additionally, 15 responses were collected from among participants who had previously responded to the survey in order to understand perception towards private label brands devoid of questions specific to the factors of the study. Participants were asked to give their opinion of private label brands in terms of why they would or wouldn't purchase private label products. The question was asked without using any suggestive keywords (such as store image, brand image, quality, value or price) in order to ensure complete honesty of answers in an unbiased manner. An interpretivist approach was applied to these 15 responses and thematic analysis was used to understand whether the patterns emerging from them match those of existing literature (Pearse, 2019; Yardley and Bishop, 2015) and findings obtained from the quantitative research.. This inductive analysis was blended in with the deductive analysis to gain a more in-depth, first-hand knowledge of the study from a consumer's perspective.

There is ample evidence supporting purchase intention of private label brands across the following attributes - store image, perceived quality, price, value consciousness and brand image - conducted in various countries (India, Brazil, Greece, etc.) (Boon *et al*, 2018; Boyle, Kim and Lathrop, 2018; Mostafa and Elseidi, 2018; Norfarah *et al.*, 2018; De and Singh, 2017; Gendel-Guterman and Levy, 2017; Menon, 2017; Ranga, M. 2017; Calvo-Porrall and Levy-Mangin, 2016; Dive and Ambade, 2016; Kumar, Gurunathan and Venkat, 2016; Kakkos, Trivellas and Sdrolias, 2014). The objective of this study is to measure purchase intention towards private label brands in the Irish food retail market. A deductive positivist approach was deemed most appropriate to use extant literature as base for proving the aforementioned theory in the Irish market.

4.3 Method of Data Collection

A questionnaire was designed to measure purchase intention across five key attributes - store image, brand image, perceived quality, value consciousness and price. Calvo-Porrall and Levy-Mangin (2014), Olsen *et al.* (2011) and Grewal *et al.* (1998) were used as bases to design questions for Irish consumers. Purchase intention was measured on a 5-point scale based on how important the aforementioned attributes are for consumers, with 1 being 'Not at all Important' to 5 being 'Extremely Important'. A total of 150 people were directly approached by the researcher via WhatsApp and LinkedIn, and the questionnaire link was sent to them. These acquaintances and associates were asked to forward the questionnaire within their acquaintances and groups as well. As a result, a total of 103 responses were received out of which 1 was invalid. Hence, 102 responses were analysed for the purpose of this research.

For the purpose of collecting direct responses for qualitative research, the question was sent to respondents using WhatsApp as it was the most preferred medium of communication which offered them time to craft their answers at their own convenience, and answers were received on WhatsApp as well. The researcher documented all answers anonymously in a password protected document, following which they were deleted from WhatsApp. A total of 20 survey participants were approached for the purpose of this analysis, out of which 15 responses were received.

4.4 Research Objectives

This research was conducted to measure the purchase intention of consumers in Ireland towards private label brands in the food retail market. The study aimed to achieve the following objectives:

- Understanding the impact/effect of store image on purchase intention of private label brands
- Understanding the impact/effect of brand image on purchase intention of private label brands
- Understanding the impact/effect of perceived quality on purchase intention of private label brands
- Understanding the impact/effect of value consciousness on purchase intention of private label brands
- Understanding the impact/effect of price on purchase intention of private label brands
- Understanding how consumers in Ireland perceive private label brands

4.5 Sample Selection

A mix of purposive sampling, convenience sampling and snowball sampling was used for the purpose of this research. Participants were individuals who were currently studying (full-time or part-time), not living with their parents/guardians, and/or are not/are receiving monetary help from their parents/guardians. The questionnaire was sent out through convenience sampling to known acquaintances and associates using WhatsApp and LinkedIn, via direct

messaging. The respondents were then asked to send the questionnaire forward in any manner they see fit, to their known associates and acquaintances who were students living away from home. This was done to ensure diversity in ethnicity, age, gender and shopping preferences in order to gain a well-rounded, in-depth understanding of the perception and purchase intention towards private label brands based on the aforementioned attributes.

4.6 Ethical Considerations

All ethical considerations were given due diligence while conducting this research. Participants were informed of the anonymity of their answers at the outset. The introductory message to the questionnaire contained all the important information regarding confidentiality of data collected, the nature of the questions (no identifiable data would be collected) and NCI storage guidelines wherein all answers will be maintained in a password protected file for a duration of one year after completion of research. Participants were also made aware of the voluntary nature of the research, and informed that they could decide not to participate in the survey or stop midway and not submit their answers as well.

4.7 Limitations and Scope for Future Research

This study was conducted exclusively in the Irish market for consumers who are living away from their parents or guardians, and who are/are not receiving monetary support from their parents/guardians. The researcher chose a smaller sample population which is not representative of the buying behaviour of the general Irish population. Future studies can conduct research into the purchase intention among the Irish population in general towards private label brands.

Additionally, to ensure more accuracy of data and gain a better understanding of the topic, this research was restricted to selected grocery items, which were dairy, bread, biscuits, cereal, juices, jams and chocolates. Other grocery items in particular and retail items in general were not taken into consideration. There is scope for future research to measure purchase intention towards private label products in other categories.

Due to the nature of the study, the researcher chose to create and circulate a virtual questionnaire instead of distributing it outside stores in order to reach a wider audience. However, using snowball sampling means that the researcher has no control over how many times the questionnaire is sent ahead by participants. Thus, it is difficult to ensure that a

reasonably maximum response rate is received. Future research into this topic has the scope for using varied sampling methods in order to reach a much wider sample population.

The sampling method caused another potential geographical limitation; most of the participants approached by the researcher were residents of Dublin. Due to lack of control over the furtherance of the questionnaire among the participants' acquaintances, the likelihood exists that most of the participants were based in Dublin. Future studies can conduct targeted area-specific research to study purchase intention of private label brands among consumers of other cities and counties as well.

Chapter 5: Findings, Analysis and Discussion

5.1 Presentation of Findings

5.1.1 Quantitative Methodology - Statistical Analysis

Factors affecting purchase intention were measured across two demographics - people receiving/not receiving financial support from their parents/guardians (tables 3 and 4) and gender (tables 5 and 6). An independent sample tTest was conducted for both sets of demographics. Additionally, a correlation analysis was conducted on all five factors and the Pearson Correlation was derived. This was done to understand which factors have the highest correlation with each other; responses received from participants in the course of interviews revealed significant interdependence of all five factors on each other in terms of influencing purchase intention. If one factor was a major influence on purchase intention, then it was so influential because of one or more of the other factors playing an important part in making it so. All the results are analysed and discussed in the next chapter titled 'Analysis and Discussion'.

5.1.2 Calculation of Pearson Correlation Coefficient for All Factors to Understand Interdependence from a Purchase Intention Perspective

Descriptive Statistics			
	Mean	Std. Deviation	N
ProductValue	4.03	.884	102
ProductQuality	4.510	.7545	102
Price	4.30	.793	102
StoreImage	3.56	.971	102
BrandImage	3.70	.973	102

Table 1: Descriptive Statistics Displaying Mean and Standard Deviation Among All Factors

Correlations		ProductValue	ProductQuality	Price	StoreImage	BrandImage
ProductValue	Pearson Correlation	1	.631**	.142	.396**	.425**
	Sig. (2-tailed)		.000	.153	.000	.000
	N	102	102	102	102	102
ProductQuality	Pearson Correlation	.631**	1	.136	.270**	.402**
	Sig. (2-tailed)	.000		.174	.006	.000
	N	102	102	102	102	102
Price	Pearson Correlation	.142	.136	1	.060	-.072
	Sig. (2-tailed)	.153	.174		.548	.475
	N	102	102	102	102	102
StoreImage	Pearson Correlation	.396**	.270**	.060	1	.559**
	Sig. (2-tailed)	.000	.006	.548		.000
	N	102	102	102	102	102
BrandImage	Pearson Correlation	.425**	.402**	-.072	.559**	1
	Sig. (2-tailed)	.000	.000	.475	.000	
	N	102	102	102	102	102

** . Correlation is significant at the 0.01 level (2-tailed).

Table 2: Calculation of Pearson Correlation Coefficient for Measuring Correlation Between All Factors and Understanding Their Interdependence from a Purchase Intention Perspective

5.1.3 Independent Samples tTest - People Receiving Financial Support Vs People Not Receiving Financial Support

Group Statistics					
	FinancialSupport	N	Mean	Std. Deviation	Std. Error Mean
ProductValue	Receives Financial Support From Parents	42	4.07	.808	.125
	Does Not Receive Financial Support from Parents	60	4.00	.939	.121
ProductQuality	Receives Financial Support From Parents	42	4.595	.6648	.1026
	Does Not Receive Financial Support from Parents	60	4.450	.8115	.1048
Price	Receives Financial Support From Parents	42	4.19	.943	.146
	Does Not Receive Financial Support from Parents	60	4.38	.666	.086
StoreImage	Receives Financial Support From Parents	42	3.67	.954	.147
	Does Not Receive Financial Support from Parents	60	3.48	.983	.127
BrandImage	Receives Financial Support From Parents	42	3.79	.976	.151
	Does Not Receive Financial Support from Parents	60	3.63	.974	.126

Table 3: Statistical Division of Sample Population Based on Reception/Non-reception of External Financial Support from Parents/Guardians for the Purpose of tTest Analysis

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ProductValue	Equal variances assumed	.156	.694	.400	100	.690	.071	.179	-.283	.426
	Equal variances not assumed			.411	95.695	.682	.071	.174	-.274	.417
ProductQuality	Equal variances assumed	1.424	.236	.956	100	.341	.1452	.1519	-.1560	.4465
	Equal variances not assumed			.991	97.455	.324	.1452	.1466	-.1457	.4362
Price	Equal variances assumed	2.441	.121	-1.211	100	.229	-.193	.159	-.509	.123
	Equal variances not assumed			-1.141	68.802	.258	-.193	.169	-.530	.144
StoreImage	Equal variances assumed	.006	.937	.938	100	.350	.183	.195	-.204	.571
	Equal variances not assumed			.943	90.005	.348	.183	.194	-.203	.569
BrandImage	Equal variances assumed	.142	.707	.777	100	.439	.152	.196	-.237	.541
	Equal variances not assumed			.777	88.247	.439	.152	.196	-.237	.542

Table 4: Independent Samples tTest Results - Degree of Influence of all Factors on Purchase Intention of Private Label Brands based on Reception/Non-reception of External Financial Support from Parents/Guardians

5.1.4 Independent Samples tTest - Gender - Male Vs Female

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
ProductValue	Male	53	4.15	.770	.106
	Female	49	3.90	.984	.141
ProductQuality	Male	53	4.528	.6962	.0956
	Female	49	4.490	.8196	.1171
Price	Male	53	4.34	.783	.108
	Female	49	4.27	.811	.116
StoreImage	Male	53	3.85	.818	.112
	Female	49	3.24	1.031	.147
BrandImage	Male	53	3.85	.841	.116
	Female	49	3.53	1.082	.155

Table 5: Statistical Division of Sample Population Based on Gender for the Purpose of tTest Analysis

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ProductValue	Equal variances assumed	1.799	.183	1.452	100	.150	.253	.174	-.093	.599
	Equal variances not assumed			1.438	90.816	.154	.253	.176	-.096	.602
ProductQuality	Equal variances assumed	.235	.629	.256	100	.798	.0385	.1502	-.2595	.3365
	Equal variances not assumed			.255	94.561	.800	.0385	.1512	-.2616	.3387
Price	Equal variances assumed	.579	.448	.471	100	.639	.074	.158	-.239	.387
	Equal variances not assumed			.470	98.719	.639	.074	.158	-.239	.388
StoreImage	Equal variances assumed	3.632	.060	3.290	100	.001	.604	.184	.240	.968
	Equal variances not assumed			3.261	91.496	.002	.604	.185	.236	.972
BrandImage	Equal variances assumed	5.270	.024	1.666	100	.099	.318	.191	-.061	.698
	Equal variances not assumed			1.650	90.531	.102	.318	.193	-.065	.702

Table 6: Independent Samples tTest Results - Degree of Influence of all Factors on Purchase Intention of Private Label Brands Depending on Gender

5.2 Qualitative Methodology - Structured Interviews

5.2.1 Store Image

Only 1 out of the 15 respondents specified a particular store when talking about private label brands. The respondent, who specifically asked to be identified, Mr. Tarun Chaddha (Male) (Not receiving external financial support), said, ‘I believe Tesco's toothpaste is just as good as Colgate and Cien's (Lidl's sub-brand) hand cream is just the best it worked so well on me...thanks to Cien and...I say this after trying Nivea, Ponds and all the rest of the expensive (brands). Lidl's products are the best...’

5.2.2 Perceived Quality

6 out of 15 respondents mentioned quality as a strong purchase intention. Interestingly, one respondent expressed some scepticism and uncertainty regarding the quality of private label brands. 40% of respondents stated that they believe private label brands offer the same quality as national brands for a fraction of the price. Here are some of the responses pertaining to perception of private label brands from a quality context -

Male respondent (Receiving external financial support) - “Private label brands are lower cost alternatives for multinational brands and have similar quality that is why they are a boon for the consumers...”

Female respondent (Receiving external financial support) - “...(presence of private label brands) helps with easy access to the better quality products as compared to mass products, which may or may not be of good quality.”

Female respondent (Not receiving external financial support) - “I am not a brand loyal person. I will buy products of any brand as far as the quality is good. For that matter, I will go for non-branded products as well if the quality is good.”

Male respondent (Not receiving external financial support) “I prefer private label brands because we get quality products at a lower price. There’s no such difference in terms of quality when we compare private label brands with other brands. Due to budget constraints I prefer private label brands because I can buy quality goods in much greater quantity at a lower price.”

And some contrasting responses that signify a certain level of hesitance regarding the quality of private label brands in comparison to national brands -

Male respondent (Not receiving external financial support) - “I think private label brands are cheaper when compared to other products...but the thing is. I find it to be lower in quality...even though I buy SuperValu milk for 75c/litre. I consider Avonmore (1.89/2Ltrs) milk is better than this. Because I don’t want to compromise with quality...not only milk, e.g. Pasta, eggs, juices etc. I would say people with budget constraints can go with them...”

Male respondent (Not receiving external financial support) - “...if there is a certain product (which might be expensive)by popular brand made up with same responsibly sourced constituents in the same proportions as the product (which could be comparatively cheaper) made by private label brand then I will prefer to go with the latter one. But in some cases there may arise also the safety concerns as recently the bottled water items produced by these private brands were found to be hazardous as they contained high levels of arsenic in them, in such cases then definitely I will go with the popular brands with little higher prices but which had so hazards associated with them.”

“Private label brands provide cheaper alternatives to different types of products and for those who are less quality conscious they are the perfect option. Also it's just a mind thing as personally I believe Tesco's toothpaste is just as good as Colgate and Cien's (Lidl’s sub-brand) hand cream is just the best...”

5.2.3 Brand Image

In terms of brand image, 4 respondents weighed in with their opinions and there was a 50-50 verdict. Even with this clear distinction, there were different perspectives both for and against private label brands. Here are the responses -

Male respondent (Receiving external financial support) - "I think the whole concept of private label brands is a win- win situation for both; the customers as well as the retailers. Taking into consideration a customer's vantage point-one is exposed to a various array of low cost alternative products. It gives them better options as well if the branding equation is taken into consideration. For retailers, creating a brand image or an identity is the biggest advantage. Because it'll separate them from the lot."

Female respondent (Not receiving external financial support) - "Generally private brands come with nice a pack..."

Male respondent (Not receiving external financial support) - "I would be a little hesitant about using one as it's less known. Would prefer brands which are well known and famous."

Female respondent (Receiving external financial support) - "It's good but there is very less variety in Irish retail stores. There should be more variety in food and different brands. Food can be more healthy too. Very less options for vegetarians and vegans..."

As is indicated from the responses, all 4 respondents had a different perspective on the aspect of brand image, which affected their purchase intention positively or negatively. The answers range from having a wide range of low-cost options to nice packaging, lack of trust in lesser known brand names and lack of variety for certain food types (vegetarian and vegan food).

One male respondent (Receiving external financial support) provided an interesting answer, stating "Private label brands to me are ideal as they fulfil a gap in the market. As long as there is demand I see no problem."

5.2.4 Value Consciousness

Similar to store image, only one female respondent (receiving external financial support) mentioned product value as a purchase intention. The respondent stated, "I think they are good quality products that are priced appropriately for students in particular and for consumers in general, offering the same value as branded products without much of the hype. A Supervalu

or Tesco Rich Tea biscuit tastes just as good a branded one, so I wouldn't spend extra bucks for something that is essentially offering me nothing extra.”.

5.2.5 Price Consciousness

40% of respondents (6 out of 15) stated price as an important aspect of private label brands. The following were responses related to price consciousness as a factor affecting purchase intention of private label brands -

Male respondent (Receiving external financial support) - “Private label brands are lower cost alternatives for multinational brands and have similar quality that is why they are a boon for the consumers...”

Male respondent (Not receiving external financial support) - “In my opinion, price is the most important aspect for product purchase. However, it also depends on the product brand.”

Female respondent (Not receiving external financial support) - “I think private label brands are cheaper when compared to other products...I would say people with budget conscience can go with them...even (when) I (was) broke sometimes I used to buy private label products...”

Male respondent (Receiving external financial support) - “Well, generally I'm not a great fan of private label brands, especially when it comes to food or drinks. Nevertheless, if I see any new product that seems very interesting, I do take a chance and purchase it. But then, I only purchase it if the price is reasonable.”

Female respondent (Receiving external financial support) - “I prefer private label brands because we get quality products at a lower price. Due to budget constraints I prefer private label brands because I can buy quality goods in much greater quantity at a lower price.”

Female respondent (Receiving external financial support) - “I think they are good quality products that are priced appropriately for students in particular and for consumers in general, offering the same value as branded products without much of the hype...”

Chapter 6: Analysis and Discussion of Findings

6.1 Demographic 1 - People receiving/not receiving financial support from their parents/guardians

The tTest results displayed that product value had the most significant influence on the purchase intention of private label brands for both people who do and do not receive financial support from their parents or guardians. The difference between the mean as displayed in Table 3 is 0.07, which is negligible, which signifies that the number of people from both demographics who selected product value as an influencing factor for purchase intention was almost the same.

The other four factors in decreasing order of influence are brand image, store image, product quality and price. Brand image, store image and product quality have a more significant influence on participants who receive financial support from their parents/guardians over those who do not. Interestingly, price was a more significant influencing factor driving purchase intention for participants who did not receive financial support from their parents/guardians. This means that people who do not receive any financial support in addition to their own earnings were more concerned about price when deciding whether or not to purchase a private label product. Those who received financial support were not as affected by price but were more concerned with product quality.

6.2 Demographic 2: Gender

Results from this tTest revealed that in terms of gender, product quality and price were the most significant influencing factors driving purchase intention of private label products. Product value and brand image were significantly lower than price and quality, which signifies that they are not as influential in terms of affecting purchase intention. Interestingly, store image had the lowest influence on purchase intention but also showed the highest mean difference between both genders. From the available data, it can be interpreted that although store image has the least influence on purchase intention of private label brands, it is a more significant factor for male participants. This means that men are significantly more concerned about store image when purchasing a private label brand than women.

6.3 Store Image

Hypothesis: Store image strongly influences purchase intention of private label brands

The singular qualitative response does not indicate a direct influence of store image, but tends more towards the products and their quality. The respondent's purchase intention is driven by varying, co-dependent factors that influence each other (though not in any specific order). He liked the products, and hence the store, although it can be suggested that he visited the store first in order to be able to purchase and experience the products.

The tTest results show that store image was the least influencing factor (0.001) for purchased decision of private label brands, and male shoppers (3.85) gave more important to store image than female shoppers (3.24). Additionally, the data also reveals that people who receive financial support from their parents/guardians are more influenced by store image as compared to those who do not receive financial support from home, and it was the third most influential factor for this demographic. From this data, it can be ascertained that people who receive external financial support do not perceive store image to be a strong factor when considering whether to purchase a private label product or not. It also shows an overall low tendency in general towards considering store image when making a purchase decision regarding a specific brand.

Additionally, the Pearson Correlation for store image revealed the highest positive correlation with brand image, which was 0.559. This signifies that when a consumer's perception about store image improves, their image about the private label brand sold in that store will improve proportionately and vice versa. Change in perception of store image will affect price consciousness the least, which means that even if a consumer perceives a store to be of superior quality because of a positive image associated with the store, it will not necessarily influence a price conscious consumer to visit the store more frequently. It will, however, influence the image of the private label brands sold in that store, which means that a consumer who cares about brand image when deciding to make a purchase might prefer to purchase private label brands from a store with a perceived positive image.

Results from the quantitative analysis suggests that store image is a greater influencing factor for male participants over female participants. Among the 15 responses collected from participants for qualitative analysis, which were relatively equally divided between male and

female respondents, only one respondent, who was male, made a reference to store image as an influencing factor driving purchase intention of private label brands.

Existing literature (Mostafa and Elseidi, 2018; Boon *et al*, 2018; Konuk, 2018; Mostafa and Elseidi, 2018; Porral and Lang, 2015; Delgado-Ballester, Hernández-Espallardo and Rodríguez-Orejuela, 2014; Imran, Ghani and Rehman, 2013; Herstein, Gilboa and Gamliel, 2013; Nyengerai, 2013; Bao, Sheng, Bao and Stewart, 2011; Wu, Yeh and Hsiao, 2011; Vahie and Paswan, 2006) has found a positive relationship between store image and purchase intention of private label brands. However, the level or degree of influence on purchase intention is lower among consumers in the Irish retail market as compared to the sample population used in literature. These studies show a generally strong influence of store image on purchase intention, but that does not seem to be the case for consumers residing in Ireland who are living away from home and not with their parents/guardians, thus proving our hypothesis right but not in its entirety.

6.4 Perceived Quality

Hypothesis: Irish shoppers perceive private label brands to be of a high quality

Hypothesis: Product quality strongly influences purchase intention of private label brands

Respondents seem divided between the quality aspect of private label brands, with some believing it to be a positive influence on purchase intention while others believe the latter. One respondent was divided in terms of certain products v/s others, while another outright stated that they are good for those who are not very quality conscious. A majority of respondents were of the opinion that private label brands offer the same, or similar, quality as national brands. One respondent was of the opinion that he would prefer a private label brand over a national brand provided both products were otherwise identical in terms of all other factors except price. From these responses, it can be implied that quality as a singular factor affecting purchase decision is subjective and is influenced by a number of other aspects. Although quality is an important factor when it comes to purchasing private label brands, there are other real-time factors such as market conditions, current issues with certain products and comparison with products of national brands which are psychological drivers that affect purchase intention. If any factor (nutritional value, sources of ingredients, a news article, etc.) relating to a particular private label product (bread, for example) was to change, then the purchase intention towards that product might change due to change in perceived quality.

Results of the tTest conducted on participant responses based on gender revealed that product quality had the most significant influence on purchase intention of private label brands (0.798), with more female participants considering it to be an important factor. However, when analysed from the point of view of external financial support, product quality comes in fourth place (0.341), with product value being the most influential factor. This data shows that shoppers in the Irish retail market consider product quality to be an extremely important factor when deciding whether or not to purchase a private label brand, although from a price perspective, it is important that a product or brand offer greater value fulfilment. The striking difference in both figures can perhaps be explained using answers from the interview. Respondents were divided on whether private label brands offer products of a good quality or if they are of a lower quality. Although some believed that private label products are good quality, others considered them as sound purchases for consumers who were not highly quality conscious. Additionally, respondents also stated that they would purchase a private label product if it offered the same, or similar, features as a national brand product in terms of nutrients, ingredients, etc. If the financial support factor is taken out of the picture, though, then as a whole, participants voted product quality as a significantly important factor influencing purchase intention of a private label brand.

Additionally, the Pearson Correlation displayed the strongest correlation between product quality and product value (0.631). From this number, it can be gleaned that a change in perceived quality of a product will lead to a change in perceived value. If a product changes in quality, it will not offer the same perceived value to the consumer as it was when it was of a particular quality. Hence, if a consumer perceives a product to have decreased in quality, then the perception of value fulfilment will also decrease. Likewise, if a consumer perceives a product to have improved in quality, then they will also perceive value fulfilment as having increased. The Pearson Correlation coefficient was lowest between product quality and price (0.136), which means that a change in the perceived quality of a product will least affect a price conscious consumer but most affect a value conscious consumer. This means that an improvement in the perceived quality of a product will not automatically make a price conscious consumer be willing to pay a higher price for it. If the price of a product increases substantially owing to an increase in quality, then a price conscious consumer is more likely to switch to a lower cost alternative as compared to a value conscious consumer.

Existing literature (Norfarah et al, 2018; Boon et al, 2018; Kakkos, Trivelas and Sdrolias, 2015; Huddleston, Whipple, Mattick and Lee, 2009; Anselmsson, Niklaf and Ulf, 2007; Agarwal and

Teas, 2004; Cronin, Brady and Hult, 2000; Zeithaml, 1988) establishes a strong correlation between purchase intention and product quality. Findings from both qualitative and quantitative analyses shows that consumers in the Irish food retail market who are living away from their parents/guardians also perceive product quality as an important factor when making a purchase decision, and it strongly influences purchase intention towards Irish private label brands. Our hypothesis is proved in part here, as the perception of participants towards quality of private label products was divided and not entirely positive.

6.5 Value Consciousness

Hypothesis: Value consciousness strongly influences purchase intention of private label brands

Only one female respondent who receives external financial support from her parents/guardians made a reference to value fulfilment as a factor influencing purchase intention. From the singular response, it can be suggested that the respondent is implying value fulfilment through the fulfilment of other factors, which are low price and good quality, as a means of influencing purchase intention. The respondent also mentions taste as a factor of value fulfilment, stating that it doesn't change with the brand name, circling back to low price at the end. It can also be assumed from this response that the respondent has previously bought branded Rich Tea biscuits and then switched over to private label brands, and is hence in a position to make a comparison.

Additionally, taking into consideration the responses received from participants regarding quality of private label brands, it can also be indicated that a change in perceived quality will lead to a change in the value fulfilment of the product. If a product offers the same quality for a lesser price, then it can be implied that the product offers value to the customer with price being an added bonus. A change in perceived quality due to external factors or intrinsic cues can cause a shift in perception of value provided, affecting purchase intention of the product.

Results of the tTest reveal that product value was the third most significant influential factor for purchase intention towards private label brands in the gender demographic analysis. There was also a significant difference between the standard deviation of females (0.984) and males (0.770), which suggests that a greater number of female shoppers consider value fulfilment as an important factor affecting purchase intention as compared to male shoppers. From an external financial support perspective, both sets of respondents were almost the same in number (difference of 0.07), which suggests that value fulfilment does not affect purchase intention

based on whether or not a consumer is receiving financial support from their parents/guardians. Interestingly, product value was also the most significant influencing factor of purchase intention for this particular tTest (0.690). From these findings, it can be ascertained that value fulfilment of a product is a significant influencer of purchase decision if price and external financial support is considered as a primary factor, although if no particular factor is considered, then quality is the most significant factor driving purchase intention of private label brands.

Additionally, the Pearson Correlation coefficient shows the highest correlation with product quality (0.631) followed by brand image (0.425). This means that a change in product quality or perceived value fulfilment will cause a significant change in the perceived value or perceived quality of a product. This means that if the quality of a product are perceived to have increased by a consumer, then the value fulfilling characteristics of the product will also be perceived to have increased; similarly, if a consumer believes that a product is offering more value than it did previously, then there is an assumption that the product's quality has improved. From a brand image perspective, the outlook towards a brand and its image in the mind of a consumer will improve if they perceive an increase in the value fulfilling characteristics of the product.

Existing literature on the purchase intention of private label brands and value consciousness (Norfarah et al, 2018; Menon, 2017; Hernández-Espallardo and Rodríguez-Orejuela, 2014; Hampson and McGoldrick, 2017; Lien, Wen, Huang and Wu, 2015; Kara et al., 2009) establishes a positive correlation between brand image and influence of purchase intention. However, our hypothesis is not proved in its entirety because value consciousness does not strongly influence purchase intention unless price and external financial support is not taken as a primary factor. When analyzed on the basis of gender, the quality of the product was the most significant influencing factor for purchase intention, followed by price and then product value.

6.6 Brand Image

Similar to perceived quality, respondents were divided in their perception of brand image of private label brands as an influencing factor of purchase intention. This can be an indication that brand image as a factor influencing purchase intention is conditional in terms of fulfilling demand by offering products that are low in cost, readily available, and easily switchable owing to similarity across various features and value offering. The emergent trends for brand image as a factor influencing purchase intention of private label brands cannot be pinpointed to anything specific as answers vary across aspects. It can be suggested from these responses that

brand image depends on a number of different factors that can be subjective to every consumer, and to influence purchase intention, is conditional to the fulfilment or lack thereof of these factors.

The tTest showed brand image as the fourth most significant factor influencing purchase intention of private label brands from a gender perspective. The number of male participants (3.85) who selected brand image as an influencing factor was greater than the number of female participants (3.53), although this can be attributed to the fact that the questionnaire had more male respondents than female. The results for the tTest conducted for external financial support show a slightly different result. Brand image is the second most significant influencing factor (0.439) if the factor of financial support or lack thereof is considered. From these findings, it can be deduced that people generally consider brand image to not be a significant factor when it comes to influencing purchase decision towards a private label brand, although if they consider the same from a purely monetary perspective (not product price, but their own finances) then the image of a brand becomes an important factor when deciding whether or not to purchase products from that brand.

The Pearson Correlation coefficient shows some interesting results. It shows that brand image has a high positive correlation with store image (0.559), which means that the image of a store in a consumer's mind affects the image of the brand positively and strongly. This means that a boost in the store image can lead to a proportional boost in the image of a private label brand and vice versa. As an example, the answer provided by respondent Tarun Chaddha can be referred. He stated that he tried national brands in the past and then switched to private brands of Tesco and Lidl, and found them to be of good quality for a low price, which led him to form a positive image about Lidl and become a loyal customer. Interestingly, the correlation coefficient of brand image with price is negative (-0.72) which means that if the price of a product increases, then the image of the brand will be affected negatively in the perception of a price conscious consumer. Similarly, a brand conscious consumer will be hesitant to purchase a product that is priced low and have doubts pertaining to the quality of the brand.

Wu *et al.*, (2011), Vahie and Paswan (2006) and Yoo *et. al.* (2000) all state that brand perception affects purchase intention, which is also true in the case of private label brands. Store image, store layout, brand experience, brand affect and brand trust (Christodoulides *et al*, 2006) are influencing factors that drive purchase intention of private label brands. However, given the fact that private label brands are priced low, consumers may have trouble trusting it

because of the general perception that anything that is of top quality has to be expensive in order to maintain a strong hold in the market and ensure a distinctive place in the minds of consumers. Hence, for a brand conscious consumer who likes buying the brand name or logo, a brand that is priced low might not hold a positive brand image. This analysis shows that price conscious consumers are not brand conscious and vice versa; brand image and price consciousness are not mutually exclusive.

6.7 Price Consciousness

40% respondents (6 out of 15) stated outright that private label brands are low-cost options that offer the same, or similar, quality as national brands and are good alternatives. These responses indicate that price is considered as a primary characteristic of private label brands, and hence they are perceived as being 'affordable' by almost half of the respondents. There are divided opinions based on price with underpinnings of perceived quality. Although some respondents stated that price was an important factor while making a purchase, it was conditional to good quality, more variety, making bulk purchases or special/novel features. One respondent preferred private label brands because they could purchase greater quantities whereas one respondent stated that they would try out a private label product that is priced lower than a national brand product if the former was 'interesting' and had something novel to offer in terms of features or value adding characteristics.

In the tTest analysis based on gender, price was the second most significantly influencing factor for purchase intention with a score of 0.631. Additionally, the number of females (0.811) who chose price as an important factor in driving purchase decisions was higher than the number of males (0.783). This signifies that female shoppers are more price conscious and consider the cost of a product as an important factor in influencing the intention to purchase a private label product. The tTest analysis conducted on demographics divided on the basis of receiving/not receiving external financial support from parents/guardians showed interesting results. Although a larger number of people not receiving financial support (0.943) stated that price was a significant factor in driving purchase intention over those who did not receive financial support (0.666), the 't' variable shows that price is actually a more important consideration when making a purchase decision for those who do *not* receive financial support from their parents/guardians as opposed to the obvious assumed group who does receive financial support. It is natural to assume that those who are making their own living without borrowing money from their parents/guardians might be more inclined to spend 'their own' money, but

that is not the case. On the contrary, those who are receiving money from their parents/guardians are more inclined to be less price conscious, perhaps due to a sense of mental security that they do not need to worry about money and manage their finances.

Existing literature (Boon et al., 2018; Norfarah et al., 2018; Koklič, 2019; Koschate-Fischer, 2018; Mukerji, 2017; Hampson and McGoldrick, 2017; Konuk, 2015; Konuk, 2015; Kukar-Kinney, Rigway and Monroe, 2012; Jin and Sternquist, 2004) defines price consciousness and proves a strong relationship between price consciousness and a higher purchase intention of private label brands. However, statistical analysis conducted on Irish shoppers who are living away from their parents/guardians has thrown light on some interesting findings. It seems like psychological security regarding money can make a person less price conscious, which means that this category of consumers purchase private label brands because of the influence of factors other than price. Additionally, the Pearson Correlation coefficient shows that price has the highest positive correlation with product value (0.142) and a negative correlation with brand image (-0.72) which means that a price conscious consumer will first look for value fulfilling characteristics of a product followed by quality (0.136) and store image (0.060) and likely not be very brand conscious because of the association of higher price with national brands. On the contrary, as existing literature states, if a product offers a consumer higher value for a lower price, then a price conscious consumer will be more inclined to purchase that product over a branded one. Private label products being associated with low prices (Norfarah *et al.*, 2018; Boon *et al.*, 2018) are preferred over expensive national brands for a consumer who is price conscious. Hence, purchase intention in terms of price consciousness negatively correlates brand image while positively correlating with value and quality.

Chapter 7: Conclusion

Analysing both quantitative and qualitative data shows some interesting results. Personal responses collected from respondents showed that all five factors - store image, brand image, price, product quality and product value - all influence purchase intention of private label brands subject to the fulfilment of one or more other factors, i.e. they are interdependent. Store image does not strongly influence purchase intention, and male consumers seem to be more affected by store image than female consumers. However, this can also be due to the fact that the survey was taken by more male participants than female. Also, respondents were divided on product quality, brand image and price as being influential factors in terms of purchase intention. Where some respondents stated that quality was an important factor in making a purchase decision, others were sceptical about the general quality of private label brands. This shows that the overall perception towards Irish private label brands among people living away from their parents/guardians is not consistent.

Another interesting observation was the negative correlation between price and brand image. The perception of private label brands as being low cost alternatives to national brands has an effect on the price conscious and brand conscious associations of consumers. A person who gives more importance to the name and status of a national brand is less likely to be conscious of price and a consumer who looks at and compares the prices of various products before deciding on one is less likely to purchase an expensive product just because it is of a particular brand, and is more likely to purchase something that offers greater value fulfilment and quality at a reasonable cost.

It can also be seen that brand image in terms of private label brands means different things to different consumers. Responses ranged from packing to variety, popularity of a brand name and a marketing opportunity for lesser known manufacturers. Value consciousness was also not perceived to be an important factor driving purchase intention, at least in the qualitative interview responses. Quantitative analysis also showed that value fulfilment was not a top influencer when it comes to affecting purchase intention of a private label brand. Store image, on the other hand, was the least important factor and yet significantly more important for male shoppers over female shoppers.

Existing literature has established strong correlations between purchase intention and all the five aforementioned factors, although there is little research as to how these factors correlate

with each other. An additional analysis of external financial support throws some additional light on how money can be a motivating factor when it comes to making purchase decisions.

Overall, all the hypotheses set out in this study were proved, though some not in their entirety. Consumers in the Irish retail food market who are living away from home and their parents/guardians are aware of private label brands and most respondents also shop private label products. However, there is still some ambiguity and doubt surrounding the quality and value that private label products offer. Additionally, variety and brand name were also an issue for certain respondents. Owing to the mix of nationalities and backgrounds, the researcher was able to understand that although people buy private label brands, every influencing factor is interrelated and conditional to the fulfilment of certain conditions in order to positively or negatively affect purchase intention.

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Appendices

Survey Questionnaire

Q 1. What is your age?

- 18 to 30
- 31 to 40
- 41 to 50
- 51 to 60
- Above 60

Q 2. What is your gender?

- Male
- Female
- Other

Q 3. Do you currently live with your parents?

- Yes
- No

Q 4 . Do you receive financial support from your parents/ guardians?

- Yes
- No

Q 5. What is your employment status?

- Employed full time
- Self- employed
- Employed part time
- Unemployed

Q 6. Are you currently studying?

- Yes, full time
- Yes, part time
- No

Q 6. What is your descent?

- Irish
- European
- Asian
- African
- American
- American
- Other (text box)

Q 7. Which of the following stores do you shop in regularly? You may choose multiple options

- Dunnes
- Tesco
- Aldi
- Lidl
- Supervalu
- Spar
- Iceland
- M & S
- Other (Specify)

Q 8. Which of the following private label food items do you buy regularly?

- Dairy (Milk, Cheese, Yoghurt, Butter, Ice Cream etc)
- Cereal (Corn Flakes, Muesli, Oats, Fruit Loops, Choco flakes, coco puffs etc)
- Juices
- Bread (White/ Brown loaf, Baguettes, bagels, buns etc)
- Biscuits (rich tea, custard creams, ginger nut, bourbon, digestives)
- Jams
- Chocolates
- Other (Small Text Box)

Section: Store Image

Store image is the personality or 'feel' of a store, its layout and ambiance, that influence your opinion of it.

Q 9. How important is Store image when choosing a private label product?

- Store layout
- Product Availability
- Customer Service
- Efficiency of checkout system

Q 10. How important is Price when choosing a private label product?

Q 11. How important is Quality when choosing a private label product?

- What is your opinion of private label brand products?
- Do you think PL products are equally good in quality compared to other branded products?

Section: Brand Image

Brand Image is the way you perceive a brand as a consumer. This can be in terms of the price, quality, appeal, advertising, availability, exclusivity, or anything else that drives you to create a certain image of the brand in your mind.

Q 12. How important is Brand Image when purchasing a Private Label brand

- Packaging and Appearance
- Availability of wide range of products
- Offers and Discounts

Q 13. How important are the following factors when making a purchase decision regarding Private Label Brands?

- Product Value (Not price, but the perceived value that the product offers)
- Product Quality
- Price
- Store Image
- Brand Image

Scale of 1 to 5

- 1- Least Important
- 2- Not so Important
- 3- Neutral
- 4- Important
- 5- Extremely Important

Qualitative Question

What is your perception of Private Label Brands from the point of view of why you would purchase them?