

Dissertation

**Factors affecting the purchase intentions of the consumer towards Private
Labels:**

A role of National Brands in shaping the consumers' buying intentions.

Supervisor: **Lynda McElherron**

Submitted by:

Rucha Kamble

x19137125

MSc in International Business

Submitted to National College of Ireland,

*A dissertation submitted in part fulfilment of the requirements of the Masters' of International
Business to National College of Ireland, Dublin on 19th August 2020.*

Abstract:

Private labels have been competing national brands which already are successful in creating an image for themselves. These brands knowingly or unknowingly may have the authority to overshadow the Private Labels in terms of price, consumer loyalty and providing adequate knowledge about the brand to the consumers.

Private Labels have been known for their quality, durability and their reduced prices and yet do not have the necessary exposure. With the competition intensifying, the private labels have still made up a world for their own and survived on the store marketing strategies. Private Labels are the brands owned by the retailers and distributed only at store level. Due to the lack in advertising, these private labels do not reach the consumers outside the store and are stuck with selective distribution channels. And with the growing competition, the national brands are an easy option for the consumers.

How the already successful companies have taken branding to a level where the quality or reliability is questioned but the sales do not change because of the successful brand creation. The main barrier faced by the Private labels is the low level of advertising as compared to the heavy advertising of the National Brands and the selective distribution channel due to lack of consumer knowledge about the brand and whether spanning out their distribution would be beneficial for the Private Labels as they are only advertised in the retailer's store.

The author will present data about companies who produce their own private labels but do not receive any recognition. This research will concentrate on how the private labels have been working their way up in the past and how the future of the world will be the Private labels which will be a cutthroat competition to the brands.

This research will further explain what is necessary for the private labels to survive in this competition with the brands (Majorly marketing usage and word-of-mouth). A literature review is carried out for the purpose of establishing the proposed results and analysing consumer behaviour in both theory and in practice, the selection of preferences by the masses. A literature review will be crucial in finding out proof for the said hypothesis.

This study sheds light on the factors which influence why the consumers choose private labels and which of those factors are a boon or bane for the said private labels. In order to attain a clear perspective, the author has used secondary data to grasp the literature and after obtaining further insights has created a survey questionnaire to prove the hypothesis. The author has tried

understanding the private labels, its importance to the retailers, the factors which might influence the purchase intentions of Private labels.

There will be a set of research questions which the thesis will aim to answer, and the preferred methodology is a quantitative research to understand the consumers perceptions of Private Labels and how marketing strategies have affected their buying behaviour. This survey will showcase what the Private Labels lack to reach the masses. Primary as well as Secondary data collection methods will be used. Primary will include surveys to understand the consumer perceptions of the Private Labels and Secondary will include research papers and Statistics. A detailed Methodology structure is mentioned in the Methodology Section of this paper.

Thesis Declaration

Submission of Thesis and Dissertation National College of Ireland
Research Students Declaration Form (Thesis/ Author Declaration Form)

Name: Rucha Kamble

Student Number: x19137125

Degree of which thesis is submitted: MSc in International Business

Title of Thesis: Factors affecting the purchase intentions of the consumer towards Private Labels: A role of National Brands in shaping the consumers' buying intentions.

Date: 19/08/2020

Material submitted for award:

- I declare that this work submitted has been composed by myself.
- I declare that all verbatim extracts contained in the thesis have been distinguished by quotation marks and the sources of information specifically acknowledged.
- I agree to my thesis being deposited in the NCI Library online open access repository NORMA
- I declare that no material included in this thesis has been used for any other submission for any academic award

Signature of student: **Rucha Kamble**

Acknowledgements:

As a budding master's student, I was afraid of my growth, my potential and my skills. This research has proven me wrong. Helped me understand my limits and my zones. It has been a positive journey for me with various uphill and downhills. But, the credit is due.

This expedition would not have been possible by the support of my loved ones! My family, my friends and my fellow students.

I would like to express my gratitude to my supervisor Lynda McElherron, who constantly pushed me to do my best and how calmly explained me that I should not be calm and procrastinate. Her motivating words have helped me push myself to work efficiently.

Lastly, I would like to thank all the times I have felt that my work is inadequate or lack research; which made me work even harder to make sense out of my research. Turning these weaknesses into my strengths. And to all the authors who have helped me shape my research with their previous written papers. Cheers to that!

I would not have completed my Thesis without all of them, I pay my humble regards. And hope this thesis serves you well.

Thank You!

Contents

Chapter 1: Introduction.....	9
Chapter 2: Literature Review	11
2. a. Introduction	11
2. b. Purchase Intentions:	11
2. c. Private Labels:.....	12
2. d. National brands:	13
2. d. Store Image:	15
2. e. Pricing Strategies	16
2. f. Value Consciousness	17
2. g. Perceived Quality	17
Chapter 3: Research Questions.....	18
Chapter 4: Methodology	20
4. 1. Research Strategy:	20
4. 2. Research Method:	21
4. 3. Method of Data Collection.....	21
4. 4. Research Objective	22
4. 5. Sample Selection.....	22
4. 6. Ethical Considerations	23
4. 7. Limitations and Scope for Future Research.....	23
Chapter 5: Findings and Analysis.....	25
5. 1. Presentation of Findings (Pictorial Representation)	25
5.1.1 Quantitative Method:.....	25
5.1.2 National Brands	25
5.1.3. Store Image:	30
5.1.4. Pricing	32
5.1.5. Perceived Quality	34
5.1.6 Value Consciousness.....	35
Chapter 6: Discussions	38
6.1. Understanding the perception of private labels:	38
6.2. Understanding the purchase intentions:	39
6.3. National brands:	39
6.4. Store Image:	41
6.5. Pricing Strategies:	41
6.6. Perceived Quality:.....	42

6.7. Value Consciousness:	43
Chapter 7: Conclusion	44
Chapter 8: Recommendations.....	47
Chapter 9: Reflective Journal	48
Chapter 9: References.....	49

List of Graphs

<u>Graph 1</u>	20
<u>Graph 2</u>	20
<u>Graph 3</u>	21
<u>Graph 4</u>	21
<u>Graph 5</u>	21
<u>Graph 6</u>	22
<u>Graph 7</u>	22
<u>Graph 8</u>	22
<u>Graph 9</u>	23
<u>Graph 10</u>	24
<u>Graph 11</u>	24
<u>Graph 12</u>	24
<u>Graph 13</u>	25
<u>Graph 14</u>	26
<u>Graph 15</u>	26
<u>Graph 16</u>	27
<u>Graph 17</u>	27
<u>Graph 18</u>	27
<u>Graph 19</u>	28
<u>Graph 20</u>	29
<u>Graph 21</u>	29
<u>Graph 22</u>	30

List of Tables

<u>Table 1 Descriptive Statistics of all factors</u>	23
<u>Table 2</u>	27
<u>Table 3</u>	29
<u>Table 4</u>	31
<u>Table 5</u>	32
<u>Table 6</u>	33
<u>Table 7</u>	37

Chapter 1: Introduction

One of the industries which has gone through a tremendous change is the Retail industry (Gala and Patil, 2013). In this age and time, the customers are provided with extensive options for the same kind of products. These products aim to create a brand preference in the minds of the people. Customers tend to associate brands with specific qualities even with assumptions of equality in the prices of the products, the durability and the quality of the same. This creates a motivation for the manufacturers to come up with new brands to impress the costumers. Thus, creating a wide variety of options to choose from (Gala and Patil, 2013).

Although, creating a brand is expensive, the retailers take the opportunity to come with cheaper products/ alternatives to save on these everyday products like Tesco Value or Walmart's President Choice (Nenycz-Thiel and Romaniuk, 2014). Thus, private labels come into the picture. They are the everyday products manufactured and then sold by other retailers, also, creating a cheaper brand. The occurrence of the private labels is now a go-to for the customers (Gala and Patil, 2013).

Since the start of the time, store brands, also known as Private labels, have been perceived as low-priced and low-quality products (Kapferer, 2000) (Nenycz-Thiel and Romaniuk, 2014). But since a decade ago, these private labels are working their way into giving tough competition to the National Brands viz brands which have already created an image for themselves. The retailers have adopted the strategy of private labels to compete with national brands in terms of quality (Bergès, Hassan and Monier-Dilhan, 2012).

National brands are produced, manufactured and sold by the same company unlike private brands which are manufactured differently and are sold by the retailers. In the competition between the National brand and the Private Labels, the PL's are dependent on the retailers marketing strategies to be noticed by the general public (Nenycz-Thiel and Romaniuk, 2014). Private Labels do not have a budget for spending on marketing which the National Brands can easily exploit. This creates a sense of trust within the minds of the customers to choose between the two. It influences the purchase intentions of the customers.

The main reason behind this is that the Private Labels are priced low, and the sale of these goods are at a low level compared to the National Brands. Private Labels such as Tesco Value and Tesco

finest have been growing since the growth of private labels and competing with the national brands which have already created a place of themselves in the market.

The perception of private brands in the minds of the customers is changing now (Sethuraman and Gielens, 2014). Brands have a superior hand in this business as they have already achieved a brand image which helps them compete with these private labels. The main point where the national brands give a tough competition to the Private labels is in the terms of quality. On the other hand, these private labels have been working on providing the same quality with better pricing, the consumers lack information has caused the national brand to have an undue advantage. The Private Labels tend to price their products at a low rate compared to the National brands but providing high quality to compete with the same national brands.

Private labels use strategies like shelf spacing, umbrella strategy, increasing profit margins and combo offers (Richardson, Jain and Dick, 1996). This is the reach of marketing through the Private Labels. With the given budget and the profit margin there are some options and strategies which the private labels can use (Richardson, Jain and Dick, 1996). Thus, for the purpose of this study, the main differentiation points of the private labels have been selected. Points related to the pricing strategies, loyalty of the costumers, the value consciousness of the customers, the store image and the influence of national brands have been studied. To understand it clearly a survey will be sent out to the main participants like the general masses who shop for their household and have a basic idea about the private labels. A methodology will be presented to showcase how the population was categorised. A detailed structure is presented in the methodology section of this paper. The author will provide the literature already in this subject in the next section followed by the research objective and research questions.

Chapter 2: Literature Review

2. a. Introduction

The main aim of this section is to understand the previous researches conducted on private labels and provides a study of the factors which can influence the purchase intentions of the customers for private labels. The main factors which will be studied are the pricing of the private labels, the store image of the private labels, the loyalty of the customers, the value consciousness of the Private labels and largely the influence of National Brands on the purchase intentions of Private labels. This chapter will help understand what purchase intention is and will provide details on each factor with the help of secondary data collection from previous literature related to Private Labels and purchase intentions. The section will start with the understanding of purchase intentions followed by the detailed idea of private labels and national brands. Understanding the attributes of National brands and Private labels which cause a major influence over the intentions of private labels. Further explaining the other factors which influence the purchase intentions which are:

- a. Store Image
- b. Pricing Strategies
- c. Value Consciousness
- d. Perceived Quality

2. b. Purchase Intentions:

Dabrynin and Zhang defined purchase intention as the customer's willingness to purchase a service or a product again in the future. This is their intention towards the product. It is a rather psychological behaviour which makes the customer repurchase an item.

Purchase Intention is a behavioural science. Intention means a plan to direct one's mind into doing something. Purchase intention is regarded as the consumer's cognitive behaviour in which he/she intends to do a specific task or activity or even to purchase a certain brand (Hill, Fishbein and Ajzen, 1977) (Su and Huang, 2010).

Purchase Intentions are mainly used in branding where it can be understood the frequency of the customers to buy a certain product (Fandos and Flavián, 2006). Attributes like 'loyalty' show a positive purchase decision which indicates the probability of the customer to purchase a product/brand again. Other than loyalty there are numerous factors that can cause the change in the purchase intentions (Moorman, Deshpande and Zaltman, 1993). These factors can include the price of the product, the value consciousness of the customer or the perceived quality or all of the above (Zeithaml, 1988) (Grewal, Monroe and Krishnan, 1998). There is a perceived ease, which represents that the consumer can buy the product with the utmost ease by just reading and understand about the product (Kim, Sang-Ho, 2009). The sense of comparing product and services based on their functionality and benefits showcase their perceived ease. So, knowledge can be a huge factor in understand the purchase intention. More reliable and accurate knowledge and information of the product will enhance the purchase intention of the customers (Borgatti and Cross, 2003). Any brand or label should be trustworthy in order for the customers to have a positive purchase intention towards them.

2. c. Private Labels:

Products that are owned by a distributor and then sold by an exclusive store are known as Private labels or store brands (Kotler, Armstrong, Saunders and Wong, 2001). Introduced in the late 19th century, private labels have been growing rapidly (Fitzell, 1982). Private labels have a growth rate twice than National brands (Martenson, 2007). The main reason why private labels have been attractive are the retailers which solely rely on the gross margin increase (Erdem, Zhao and Valenzuela, 2004). Other factor being the bargaining power of the retailers with the producers (Batra and Sinha, 2000; Sayman and Raju, 2004).

Private labels can easily generate store loyalty and store traffic (Ailawadi, Pauwels and Steenkamp, 2008). PL's use shelf spacing to their use. The retailers have the power to showcase their product in such a way that it creates a positive impact on the customers about the product (Batra and Sinha, 2000). In the early stages of private labels, it was often understood that private labels had low pricing because of their low quality product. They preferred national brands as an image of better quality was portrayed by the National brand, a sense of trust was assured (Stevenson and Wolfers, 2007). To change the customer's perception there came a change in the management of private labels which evidently proved effective. This was possible because of the segment of shoppers who base their purchase intention on the quality of their product (DeIVecchio, 2001).

Value consciousness plays a huge role in shaping the future of private labels as it creates a segment of shoppers who understand the product they are about to buy is worth of the value they pay or not (Garretson, Fisher and Burton, 2002). Private Labels are often portrayed as the strong substitutes of National brands (Akbay and Jones, 2005). The rapid growth of private labels have been proving a challenge for the national brands. According to ACNielsen (2005), the market share of private labels outperformed the share of national brands. To bring a curb to the falling sales of national brands, they have commenced to heighten their premium price over that of private labels. Thus, brands like Unilever, Kellogs and Heinz have amped up their rates to compensate for the 2.4% loss in their sales in 2009 (The Financial Times 2009) (Facenda 2008). The companies choose to increase the prices rather than working on the declining sales volume can eventually result in the increased sales of the private labels (Cordeiro, 2020). Even after all these points, the consumers are willing to pay a price premium for the national brands as the premium price has a strong impact on profitability (Baker, Marn and Zawada, 2011).

2. d. National brands:

The brand equity comprises of all the brand assets and liabilities adjoined with the brand itself (Aaker, 1991, p 15).. The brand is a symbol, a selling statement, the recognition of the brand for the general public (Aaker, 1991, p 15). When it comes brand the major factors to be considered are brand loyalty, brand association, perceived quality and name awareness (Aaker, 1991, p 15).

Having a brand is crucial, as they are easy recognised by the consumers and have a sense of believe no matter what. In such cases, the brand might be worth it, might not be (Quelch and Harding, 1996). It is a competitive advantage to have a brand, but it is up to the managers that it does not turn into an undue advantage (Quelch and Harding, 1996).

These brands have created a stage for themselves, retailers even if producing their store products cannot afford to keep the national brands out of their stores, consumer highly expect of national brands and it is rather a disappointment if they fail to find the product in the store (Quelch and Harding, 1996). Not only selling, but promoting these brands are a necessity, brands like Miracle Whip, Heinz, Campbell's soup, etc. must be in store for the customers. (Why Retailers Love Their Private Labels, 2011). These customers have created a space for themselves to buy these products. Isn't this unbiased to the Private labels?

There are numerous gaps that are still left to be cleared out (Steenkamp, Van Heerde and Geyskens, 2010). Gaps such as the advertising and marketing of these private labels have not received much consideration as it was intended to (e.g., Ailawadi, Neslin, and Gedenk 2001; Erdem, Zhao, and Valenzuela 2004). The willingness of the customers to pay a price higher to the national brands rather than private labels can be examined. All these factors are under the marketing and manufacturing sections of the private labels and national brands. The following points will help us understand the differentiating point between national brands and private labels.

- a. **Innovation:** Currently, it is difficult for the retailers to manage the product categories and create new products. Private labels try to imitate the already recognized National brands to cope up (Kumar and Steenkamp 2007). National brands have the capacity to create and develop new and upcoming brands easily. They have a fixed share of amount invested in the technical innovation. Considerably, the price of private labels in this term is rather low compared to national brands. This chase softens when the national brands fail to bring out new innovations which gives the private labels ample of time to catch up with the innovations (Steenkamp, Van Heerde and Geyskens, 2010).
- b. **Packaging:** Packaging is an important aspect influencing the purchase intentions of the national brands. It is often important for the customers to look at the product before buying it. This creates a sense of information into the minds of the people. Packaging attracts the customer into buying a product (Steenkamp, Van Heerde and Geyskens, 2010). National brands indulge a lot of time into their distinctive packaging. Packaging is an important aspect in understanding the strategy of the product. The quality of the packaging also matters. When the packaging is up to the mark and at the right shelf layout, it gets easier to sell the product. Consumers often spend a less time in shopping when they choose the right product easily (Kapferer 1995). National brands try to make their product packaging as unique as possible whereas the private labels must try to make the same packaging so that the general masses understand the product which are similar to the national brands. When one of the two products have the same packaging the customers then turn to the quality of the product to find the better fit (Kapferer 1995) (Steenkamp, Van Heerde and Geyskens, 2010) (Kapferer, 1995).
- c. **Advertising:** Klein and Leffler in 1981, said that when advertising comes into the picture it can said that the product is of high quality. This was supported by Kirmani and Wright in 1989. Huge advertising expenditure proves that the retailer has a confidence in their product and can sell it on a bigger scale. Although, retailers cannot match the propensity of advertising

done by the national brands. Private labels have to manage several products whereas the national brands can concentrate on one product. Thus, the consumers easily derive a gap between the national brands and private labels in terms of advertising. Advertising the private labels generally occurs in the store itself by the retailers. Retailers use self-spacing as a tool for their products (Hoch and Banerji 1993).

- d. **Price Promotion:** Price is one of the major factors that the consumers consider while buying any product. National Brands tend to have a price higher than the private labels. When it comes to price, the consumers compare the value of the product to its quality. High price with low quality proves a dissatisfaction among the consumers. On the other hand, when the price is equal to the quality it creates a satisfaction in the minds of the consumers (Boulding, Lee, and Staelin 1994). National brands have a different perception of price. Many customers view the higher prices of good as the better quality of the product. It is implying that the rise in price proves that the product is high in quality and worth the value you pay. Opposing to this theory there are consumers who are value conscious when it comes to buying products of high pricing strategies (Mela, Gupta, and Jedidi 1998) (Steenkamp, Van Heerde and Geyskens, 2010).

The above points try to prove how National brand are a huge factor influencing the sales of private label. Thus, we can derive a hypothesis stating,

H1: National Brands influence the purchase intentions towards private labels.

Alternative H1: National Brands do not influence the purchase intentions towards private labels

Other factors which influence the purchase intentions can be suggested as the dependant variable of this research.

2. d. Store Image:

Store image is a factor that is based in the minds of the consumer ((Juan Beristain and Zorrilla, 2011)). How a consumer views the store is the store image of a particular store or retail unit. This varies from consumer to consumer (Juan Beristain and Zorrilla, 2011).

Martineau defined store image in 1958 as the 'personality of the store' it is the combination of the functional and psychological characteristics that form an impression in the minds of the consumers. The consumers form a relationship with the store that gives its image (Torres, Summers

and Belleau, 2001). Feelings that the consumer have towards the store create an impact on the store image Claycomb (1997).

Consumers link the attributes with the perspective or the benefits they get from the store (Méndez, Oubiña and Rubio, 2008). These attributes can range from the products that the store offer or the offers the stores carry. Quality and prices can also make a difference in creating a store image. Other attributes could be the ambience of the store, the layout of the store and majorly the customer service of the store (Mostafa and Elseidi, 2018) (Delgado-Ballester, Hernández-Espallardo and Rodríguez- Orejuela, 2014) (Bao, Sheng, Bao and Stewart, 2011).

All these attributes influence the purchase decision of the consumers as this image creates a sense of trust in the minds of the consumers and make them believe in them (Erdil, 2015). Location is a huge factor determining the store as people tend to visit the store closest to them. Stores in prominent locations tend to be more efficient in providing exponential services and management. On the contrary, a negative image could cause the purchase intentions to decline (Boon, Fern and Meng., 2018; Konuk, 2018).

Thus, it is important for the store to create a strong and positive impact on the customers with their store image (Porrál and Lang, 2015) (Nyengerai, 2013) (Wu, Yeh and Hsiao, 2011) (Vahie and Paswan, 2006). A good store image inculcates a strong brand image as well. Thus, the author can derive the second hypothesis,

H2: Store Image Influences the purchase intention towards private label brands.

Alternative H2: Store Image does not influence the purchase intention towards private label brands.

2. e. Pricing Strategies

Price is a crucial aspect in determining the purchase intention of any product by any consumer. A low price attracts the customer easily. Low pricing strategies help pull in more consumers and gain competitive advantage (Hsin and Kit, 2018). A pricing strategy is often providing a constant price for a variety of products (Ellickson and Misra, 2008). Perceived price may differ from consumer's perspective where the consumers earnings comes into the picture. For some consumers the low price may accumulate for the low quality. The interrelationship between price and quality can derive the perceived quality of the product (Jin and Suh, 2005) (Dick, Jain and Richardson, 1996) (Dodds, Monroe and Grewal, 1991)(Monroe and Krishnan, 1985) (Zeithaml, 1988). Consumers often related these two inversely, which is, when the price is high the quality is high and

when the price is low the quality expected will be low as well (Jin and Suh, 2005) (Dick, Jain and Richardson, 1996) (Dodds, Monroe and Grewal, 1991)(Monroe and Krishnan, 1985) (Zeithaml, 1988). This focus in pricing can cause an influence in the purchase intention of private labels.

H3: Pricing Strategies Influences the purchase intention towards private label brands.

Alternative H3: Pricing Strategies do not Influence the purchase intention towards private label brands

2. f. Value Consciousness

When a consumer understand that the product he buys is worth the value he is paying for the product is value consciousness. Understanding a product to the fullest and pay a price worth the product is being value conscious (Norfarah et al, 2018). It is the not just the one dimensional facet of price compared to the worth of the product, it is the form of judgement that the consumer has about the product. Understanding the relationship between cost and the benefits tied to the product (Lien, Wen, Huang and Wu, 2015; Mandrik, 1996). A value conscious buyer will compare the products by gathering information provide on the labels, understanding the pros and cons of the product and learning about the characteristics about the product (Kara et al., 2009; Mandrik, 1996). The term ‘value’ can be subjective for two people. People generally link price to the perceived value of the product (Collins-Dod and Lindley, 2013). And perceived value is a direct determinant of customer satisfaction (Cronin, Brady and Hult, 2000). In terms of private labels, they were developed as a profit making activity but now to compete with the national brands have raise their quality standards. Thus, a fourth hypothesis can be generated,

H4: Value Consciousness Influences the purchase intention towards private label brands.

Alternative H4: Value Consciousness does not Influence the purchase intention towards private label brands.

2. g. Perceived Quality

Richardson in 1996 stated that a private label gains more market share when it has a high level of quality and a low level of variations. One of the crucial factors of a private label is the perceived quality of the product (Sethuraman, 2000). The quality of the product showcases the characteristics of the product (Kakkos, Trivelas and Sdrolias, 2015; Agarwal and Teas, 2004).the quality is the standard of the product. Retailers generate store differentiation, store loyalty and profitability on the basis of the perceived quality of the products Corstjens and Lal (2000). To build an awareness about the private labels, the quality gap between the private labels and national brands should

be reduced. Bao et al.(2011) believes that there must be a definitive structure for quality rather than price sensitivity. Thus, the author derives the said hypothesis,

H5: Perceived Quality Influences the purchase intention towards private label brands.

Alternative H5: Perceived Quality does not Influence the purchase intention towards private label brands.

The above mentioned factors are the independent variable on which the purchasing intention towards private labels may differ. There are extensive literature providing details about the factors which influence the buying power of the consumers. Although, the author has added a differential factor which is National brands. Private labels try to imitate the national brands whereas the national labels try to function on their own, but the challenges still remain stiff. National brands can feel the growth of private labels and have to work their way into being on top. The future is private labels. The author will present the said hypothesis and try to prove the said. After the study of the literature the main questions that arises are:

Chapter 3: Research Questions

The main aim for the author is to understand the literature in the section above it and analyse the main question which arose while preparing through it. the following are the questions that arise after the literature survey.

- Question 1: To understand what characteristics, do the consumers attach to the Private Labels?
 - Sub Question 1.1: how to people view private labels?
- Question 2: Do National brands influence the purchase of private labels?
- Question 3: Does the lack of advertising make the national brands an easy choice for the customers?
- Question 4: does the store image have a strong influence over the purchase of private

labels?

- Question 5: does the product quality and the perceived quality influence the sales of private labels?
 - Sub question 5.1: Is the quality of the product interrelated to the price of the product?
- Question 6: does price play a significant role in influencing the purchase intentions of the consumers towards private labels?
- Question 7: Are people loyal to store brands?
- Question 8: Which attributes help consumers make a purchase decision?

These questions arises from the above literature and the next chapter will provide data about the methodology that will be used.

Chapter 4: Methodology

The aim of this study is to understand the factors which influence the purchase intentions of the consumers towards private labels. This chapter will help to understand the fitting methods of sample selection, data collection, the design of the paper and the analysis which will be used for this research.

“Research is one of the ways to find answers to your questions” Kumar (2005). A market research is the systematic and objective identification, analysis, collection and dissemination of information Malhotra (1996).

The above chapter shows us that there are 5 influencing factors which the author has driven hypothesis from. The method of testing those hypotheses is the Chi Square test which will be in detail in the analysis section of this paper. In an attempt to fill the information gap, a survey will be carried on understanding the perceptions of the masses in terms of the research questions.

4. 1. Research Strategy:

For the purpose of this research the sample population were the general public who shop for the private labels. This was done in order to find out the perception of private labels in the minds of the consumers. the author has targeted the respondents who themselves buy the products for their households. Further, the survey methodology was used to collect data. After filtering out the responses, the total number of 256 responses are used to test the said hypothesis.

There is a plethora of evidence on the attributes of national brands, store image, pricing strategies, value consciousness and perceived quality when it comes to the purchase intentions of the private labels. (Boon et al, 2018) (Boyle, Kim and Lathrop, 2018) (Mostafa and Elseidi, 2018) (Norfarah, 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 Sdrolas, 2014)

The literature survey mentioned above was used to prepare the survey questions to meet the needs of proving the hypothesis. To showcase the findings, the author will be showing a pictorial representation of the data by the help of pie charts and bar diagrams. And to prove the hypothesis a Chi square test will take place to find the significance of the individual hypothesis. To show the

interrelation between two or more factors, the statistical tool SPSS will be used to show the various correlation between two variables.

A detailed structure of the above mentioned strategy will be explained, analysed and discussed in the chapters given below. The next topic will cover the method which will be used in collection of primary and secondary data.

4. 2. Research Method:

For the purpose of this research, a Quantitative methodology will be used in order to prove the hypothesis. For the quantitative method, a survey was prepared and circulated via social media platforms, examples; WhatsApp Messenger and Instagram. Due to the unprecedented times caused by the global pandemic. It was rather difficult to collect survey physically, but the method of online surveys was a great option. All the 256 responses will be used in finding out the purchase intentions of consumers towards the private labels. The author will analyse the data which will in the form of chats and tables.

The questionnaire was straightforward with no complex questions or conclusions. All the responses are unbiased and trustworthy. No suggestive keywords we used in the survey for additional help to the respondents.

To analyse the data, a deductive positivist approach was used to understand the statement and make out logic of them. Respondents were asked to choose their level of satisfaction with a type of brand, and for answering such types of questions the deductive approach will be suitable to conclude the hypothesis. This analysis will help to gain more in-depth and first-hand knowledge of the perception of private labels through the consumer's point.

4. 3. Method of Data Collection

There are two types of data collection tools. Primary and Secondary. The primary information is the first-hand information which the researcher receives directly from the subject. Whereas the secondary source of data represents the data which has already been viewed by other people. It is the second-hand data which everybody is accessible to.

For this study there were two types of data collection methods. Primary and secondary. The secondary data was being collected from books, articles and journals. Whereas the primary source of data was a questionnaire survey which was distributed among the sample which was selected.

The main method used in this research is the Questionnaire survey method. During these times of global pandemic it was only possible to circulate the survey by the means of social networking. The questionnaire was effectively prepared keeping in mind the 5 main attributes of the hypothesis testing which are

- a. National brands
- b. Store Image
- c. Value Consciousness
- d. Pricing strategies
- e. Perceived quality

The data was collected through surveys. A platform of SoGoSurvey was used to send out and prepare the surveys. A link was forwarded via WhatsApp messenger and all the responses received were confidential. A total of 256 responses were recorded and will be used in the analysis of the hypothesis.

4. 4. Research Objective

This research focuses on the main objective of finding the factors which influence the purchase decisions of private labels. The objective of this research paper is:

- To understand how national brands, play a role in influencing the purchase decision of private label brands.
- To understand how store image affects the influence of purchase intentions towards private labels.
- To understand how pricing strategies help, make a purchase decision towards store brands.
- Understanding the impact of value consciousness on the purchase decision of private labels
- To understand what effect does perceived quality have on the purchase intentions of the private label brands.
- To understand the interrelationships between quality and price.
- Understanding the interrelationship between store image and perceived quality

4. 5. Sample Selection

A sample is a group or a part of demographic which is being selected for the sake of the research. A sample is different from population. A sample is the part of the population on the other hand the population is a wider demography. For this study, three sampling techniques have been used.

Simple random sampling was used to select at random any subject from any group. Along with snowball sampling and voluntary response sampling. The main focus sample for this study were the people who buy their household products and are familiar with the products they shop every day. The respondents were asked to fill out the survey completely and with the help of the survey website all the responses were recorded in discrete manner and no private information was disclosed. Thus, a clear understanding of the attributes were taken into place.

4. 6. Ethical Considerations

Ethics refers to the principles and the values which the researcher must take responsibility for. It is the responsibility of the researcher to keep all the names and data of the respondents discrete and to keep it stored in a safe manner.

Throughout the preparation of this study, all ethical considerations were given proper checks. Participants were informed at the beginning of the anonymity of their responses. The opening message to the questionnaire included all the relevant details about the disclosure of the data collected and the purpose of the questions. respondents were also informed of the consensual research and made aware that they could withdraw from the survey or to stop halfway and not to provide their responses.

4. 7. Limitations and Scope for Future Research

The author has worked with the purchase intentions of the consumers towards the private labels. In this research the author has made aware the 5 main factors. The author has highlighted national brands as the main influencer in the purchase of private labels and aims to believe that the factors mentioned in this essay would be the influencing factors.

The main limitations the author has pondered upon is the lack of expert knowledge in this field of study. The method chosen by the author was quantitative analysis and the opportunity of having interviews as the qualitative method was disregarded due to the global pandemic. The author has faced limitations when it comes to researching about secondary data of information when some papers needed subscriptions with even membership. The lack of monetary funds has

deprived the author from tapping into crucial factors which may have been proven significant for the research.

Another limitation faced by the author was the survey platform chosen. The survey platform (SoGoSurvey) only allowed up to 100 responses for the trial version of the account. The researcher had to pay a sum extra to get full access. Although the area of Private labels is wide the researcher found papers with similar ideologies and opposing principles.

The main limitation was the global pandemic which only allowed to distribute the survey online rather than face to face communication. The author had decided to choose convenience sampling for this research as it would be crucial to ask them about their shopping expectations and viewpoints. But had to use snowball sampling instead. On the contrary, snowball sampling helped to generate more responses and effective responses.

The author has worked up to the purchase intentions of the private labels. For further research, one might tap into the income statuses of the consumers. to understand how their buying would be affected. Other areas of interest might be how national brands dear private labels and how difficult it is for the national labels to cope up with the growing private labels.

The author of this research found it amusing how the low advertising did not hold the private labels back even when national brands have a high level of margin saved for advertising. A brilliant scope for further research would be how private labels with their low marketing strategies have outperformed the advertising and marketing strategies by the National brands.

Chapter 5: Findings and Analysis

5. 1. Presentation of Findings (Pictorial Representation)

In this chapter the author will present the data provided through the surveys. The data is accumulated in a series of graphs and tables which will help understand the unique responses.

The next chapter will focus on the analysis of the data presented below. These questions do not follow the sequence of the questionnaire but rather the area it is based on.

5.1.1 Quantitative Method:

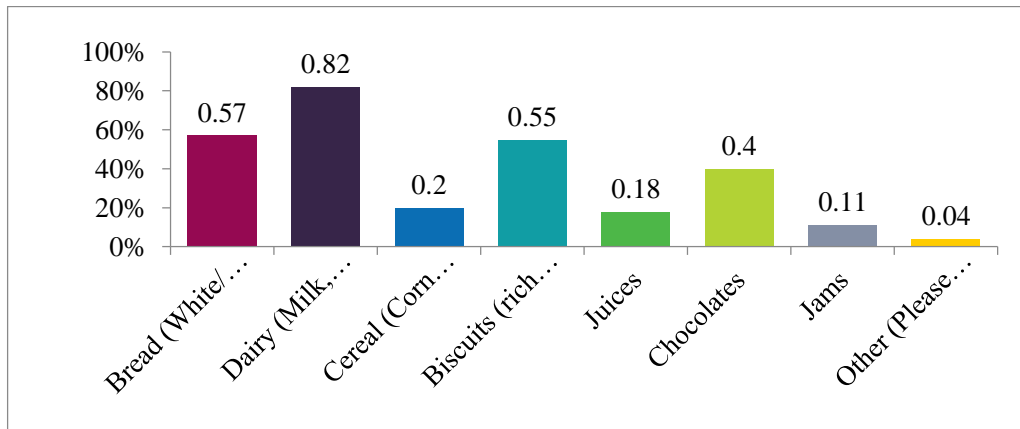
256 responses were recorded in order to find out the purchase intentions of the consumer towards the private labels. In order to do so, a Chi Square test will be run on the data which proves the correlation between the five factors which influence the purchase decision. The said responses and their question will be categorised related to their respective question to analyse and correlate the responses. In order to find the correlation between the factors Pearson Correlation will be derived. Below are the questions related to each factor which will help identify the hypotheses for each factor. The author has presented self-explanatory graphs and will provide a detailed analysis in the discussion chapter of this paper.

Table 1 Descriptive Statistics of all factors

Statistics								
	N		Mean	Median	Std. Deviation	Range	Minimum	Maximum
	Valid	Missing						
National Brands	253	4	1.7767	1.7778	.25345	1.43	1.17	2.60
Store Image	253	4	2.6424	2.7000	.33289	2.17	1.40	3.57
Pricing	252	5	3.5952	3.6667	.76033	4.00	1.00	5.00
Value Consciousness	253	4	3.9051	4.0000	.55912	4.00	1.00	5.00
Perceived Quality	253	4	3.2987	3.3333	.38559	3.00	1.33	4.33

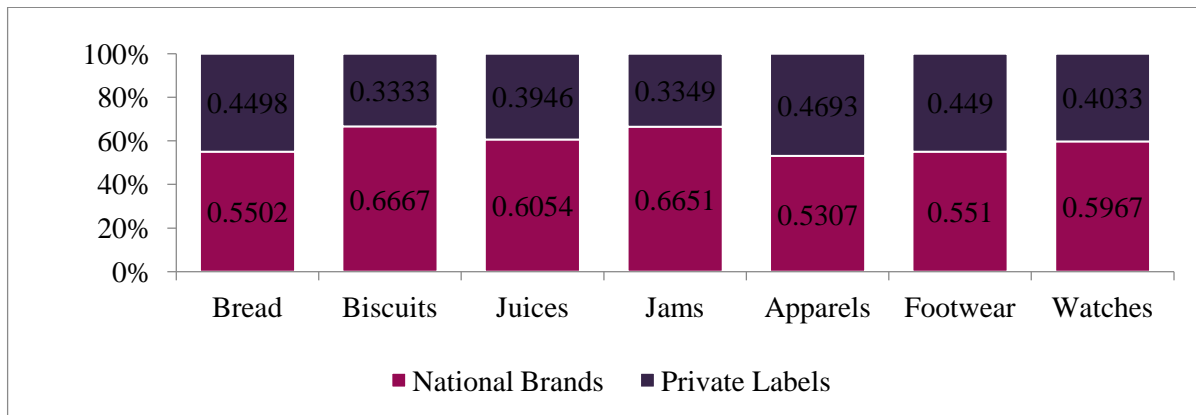
5.1.2 National Brands

Q1. Which of the below mentioned private label brands due you purchase?



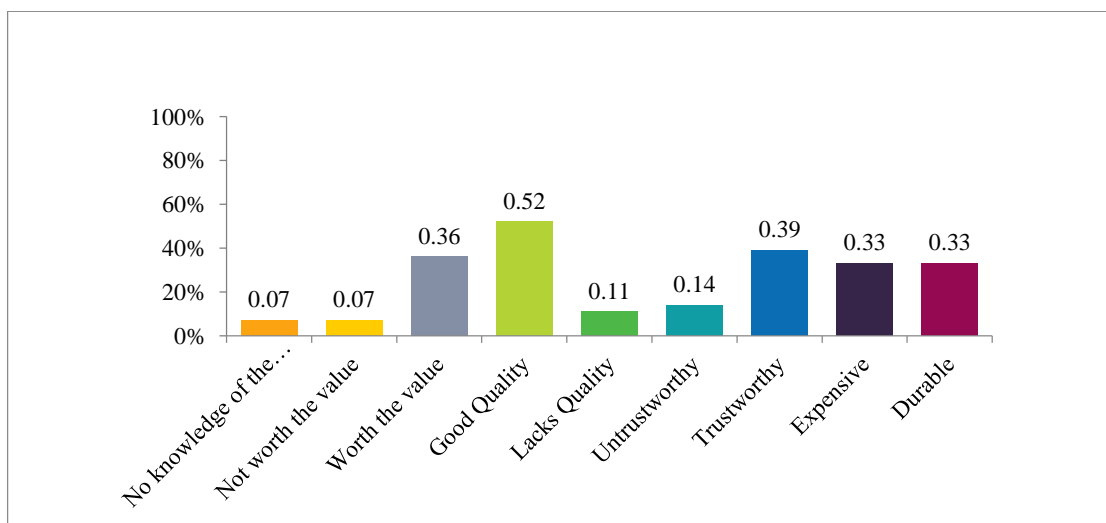
Graph 1

Q2. For buying following product category, please indicate the form of Brand that attracts you.



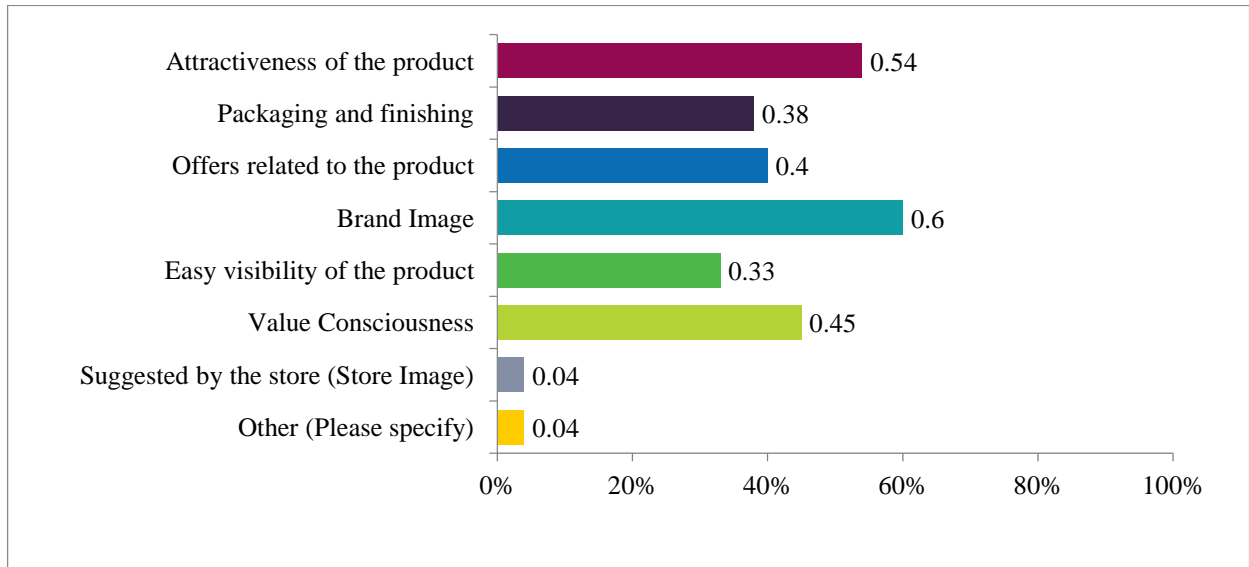
Graph 2

Q3. what is your perception of private labels?



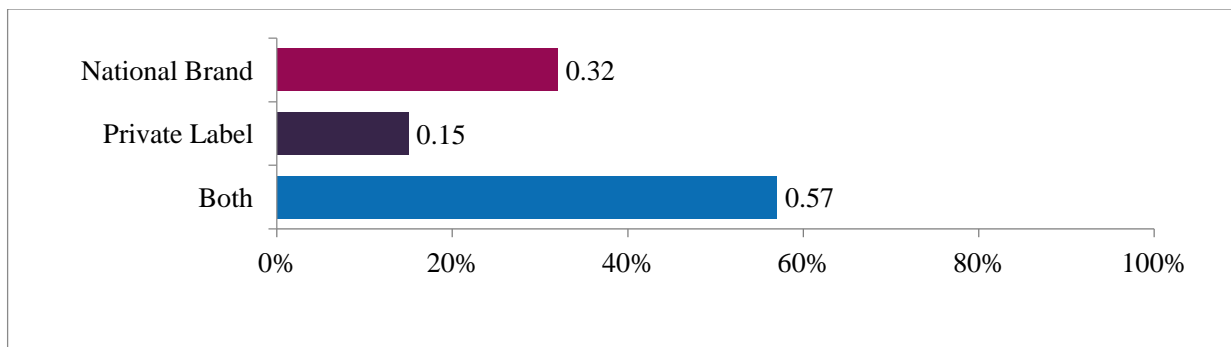
Graph 3

Q4. What helps you make a purchase decision?



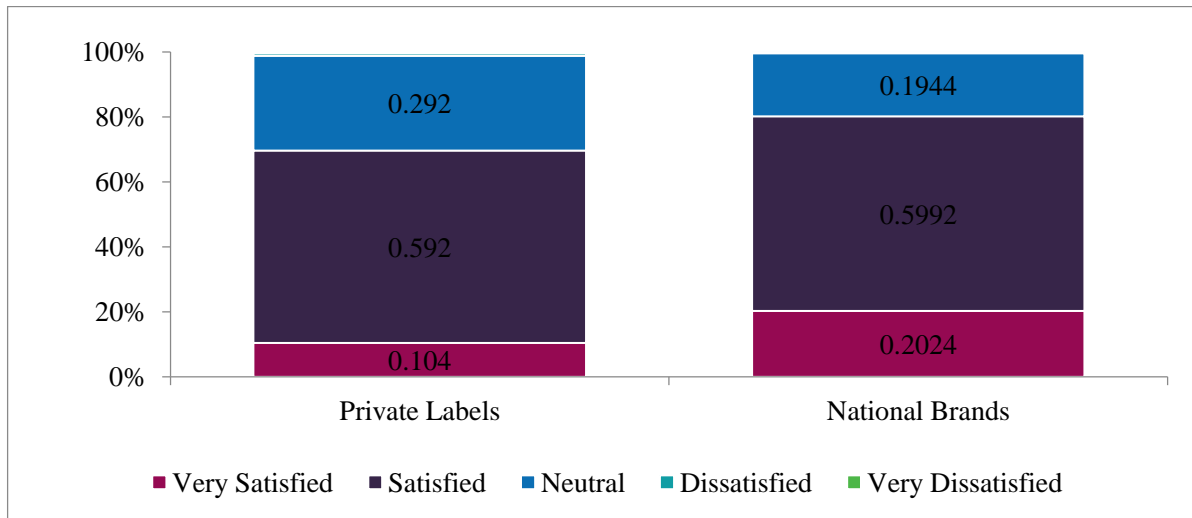
Graph 4

Q5. Of the following two forms of Brand, what do you choose mostly?



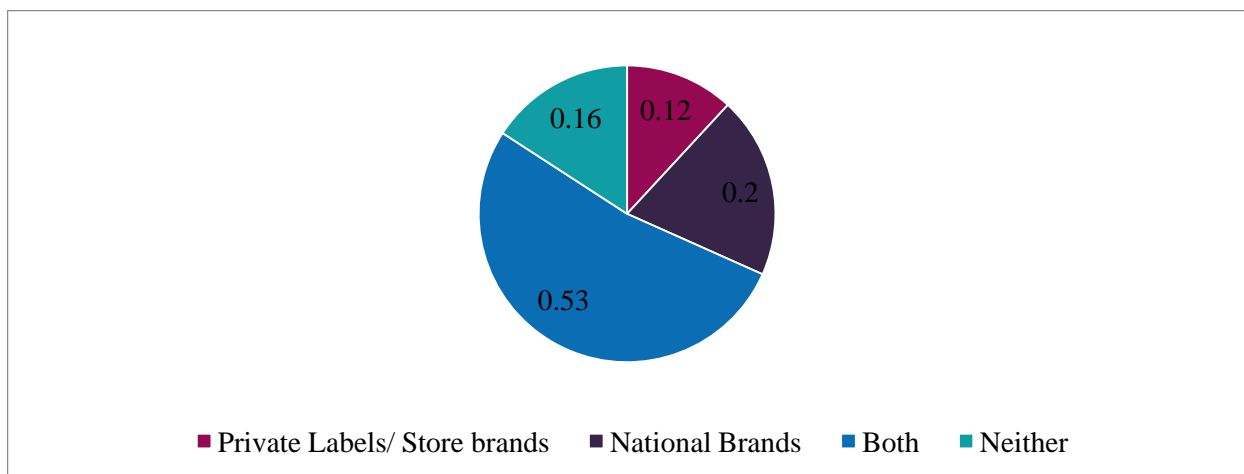
Graph 5

Q6. Please tick the level of your satisfaction after the purchase of the above mentioned products



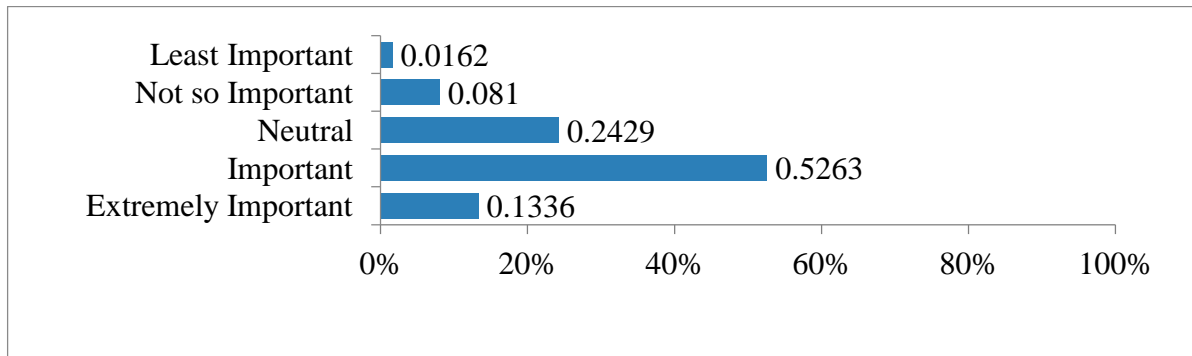
Graph 6

Q7. Do you stay loyal to:



Graph 7

Q8 How important is the Brand Image when making a purchase decision regarding Private Label Brands?



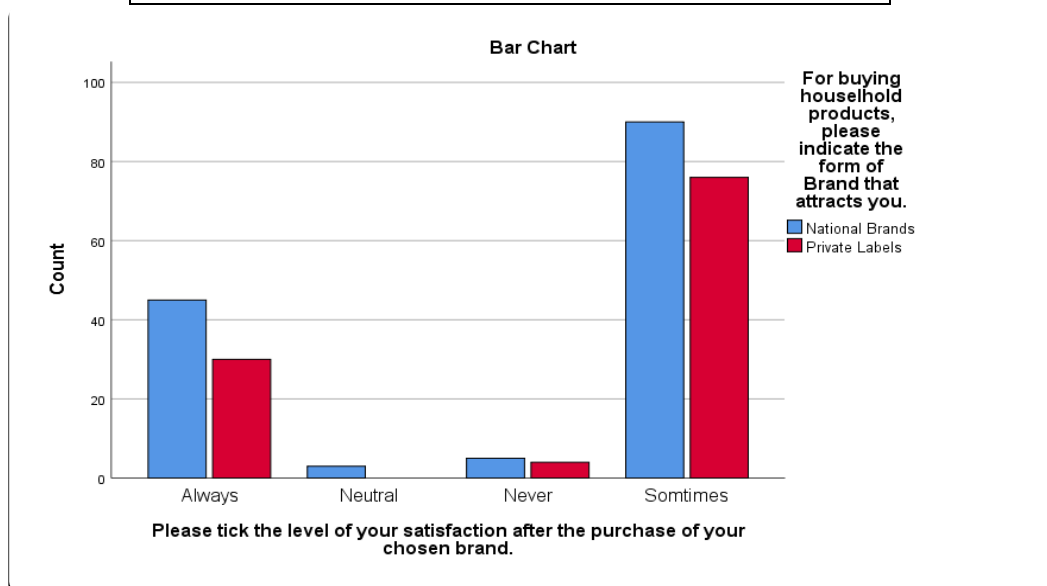
Graph 8

The researcher tried to understand which brands do the respondents choose when it comes to buying their local products such as bread, jams, etc. and compared those to the level of satisfaction they receive. The author has run the Chi Square test by using the above mentioned two as the variable and the correlation is presented below.

Table 2

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.039 ^a	3	.386
Likelihood Ratio	4.156	3	.245
N of Valid Cases	253		

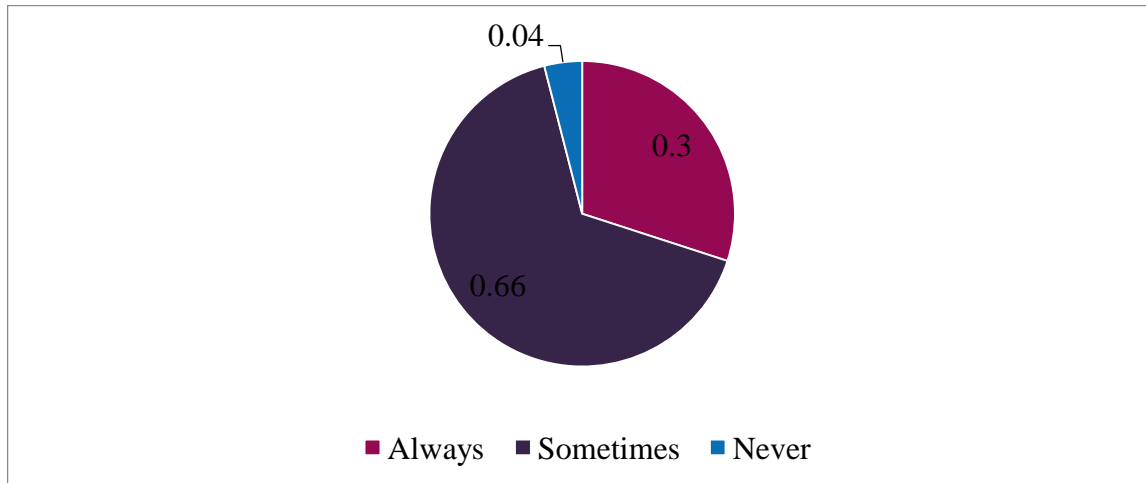
a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.30.



Graph 9

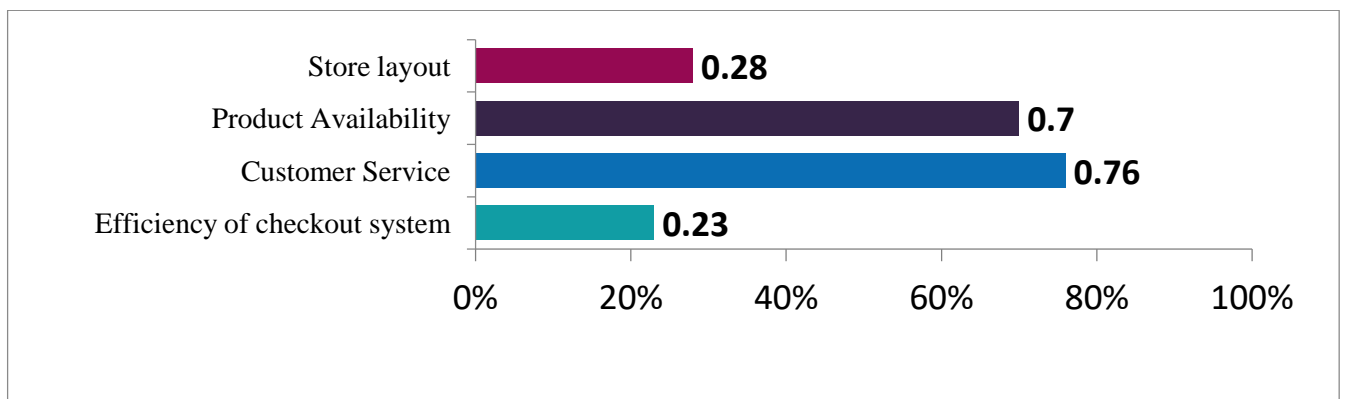
5.1.3. Store Image:

Q9. Do you always stay loyal to your store?



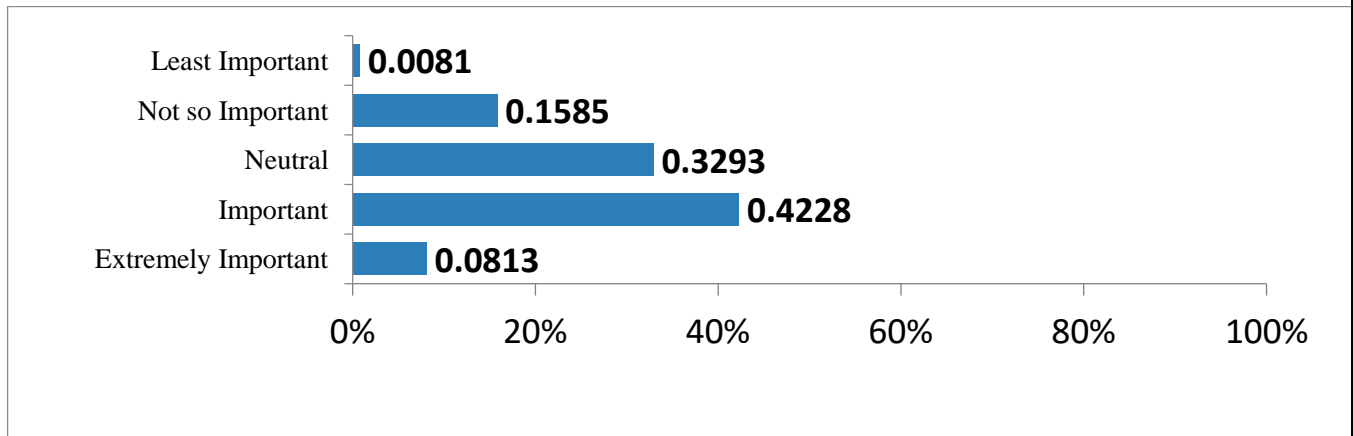
Graph 10

Q10. What are the important characteristic to view in the Store image when choosing a private label product?



Graph 11

Q11. How important is the Store Image when making a purchase decision regarding Private Label Brands?



Graph 12

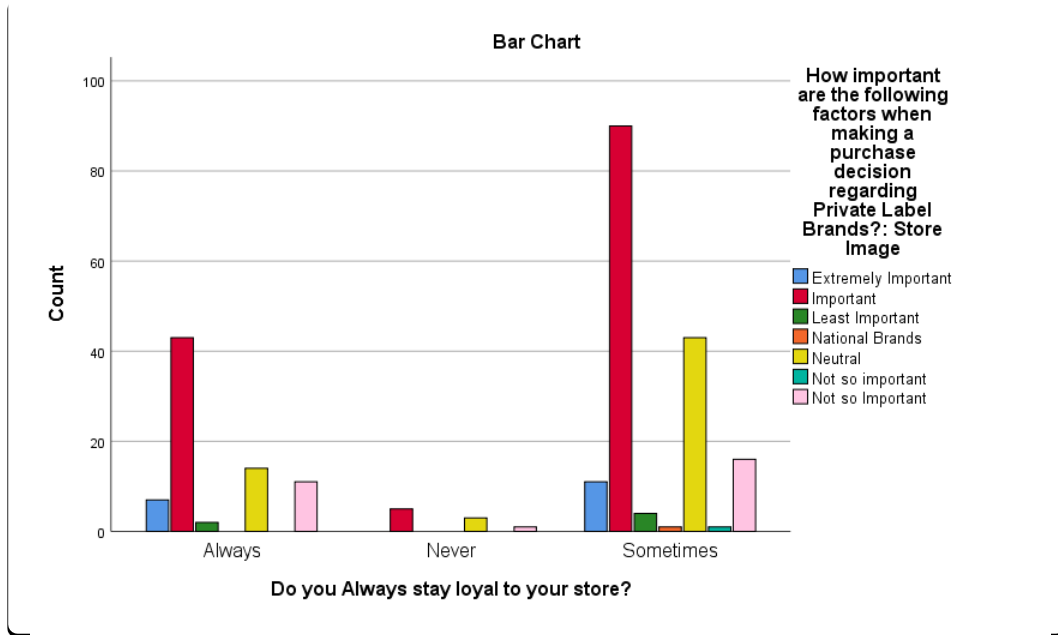
While comparing the store image. The researcher used two variables

- (a) Are the consumers loyal to the store?
- (b) How important is the store image while purchasing a product?

These variables helped the researcher analyze that are the consumers loyal to the store because of the store image.

Table 3

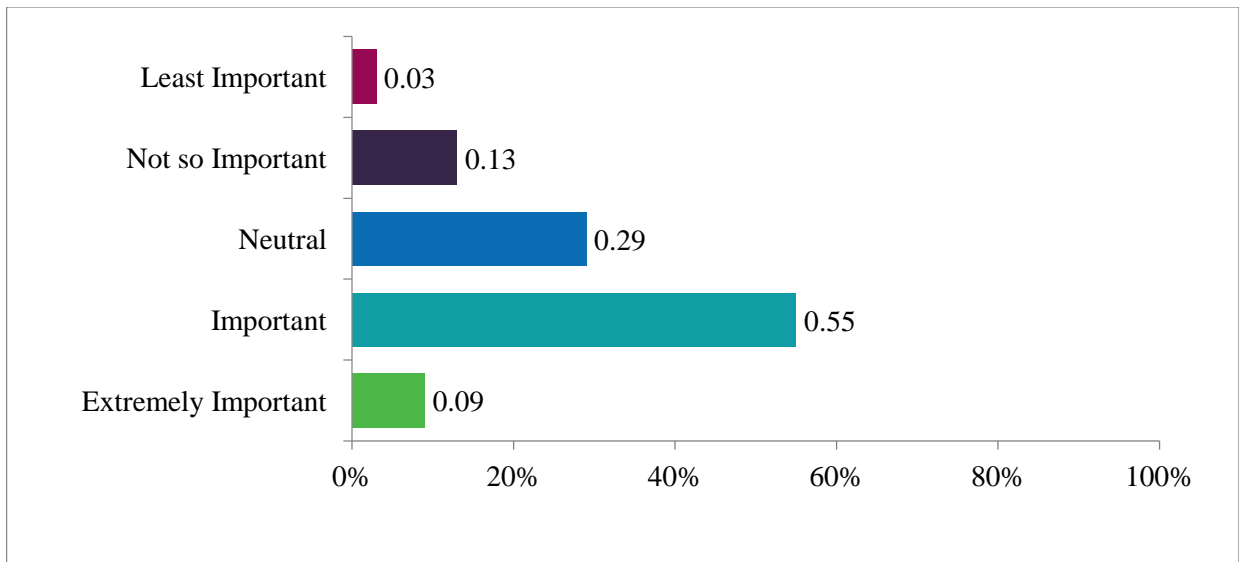
Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.102 ^a	12	.954
Likelihood Ratio	6.563	12	.885
N of Valid Cases	252		
a. 13 cells (61.9%) have expected count less than 5. The minimum expected count is .04.			



Graph 13

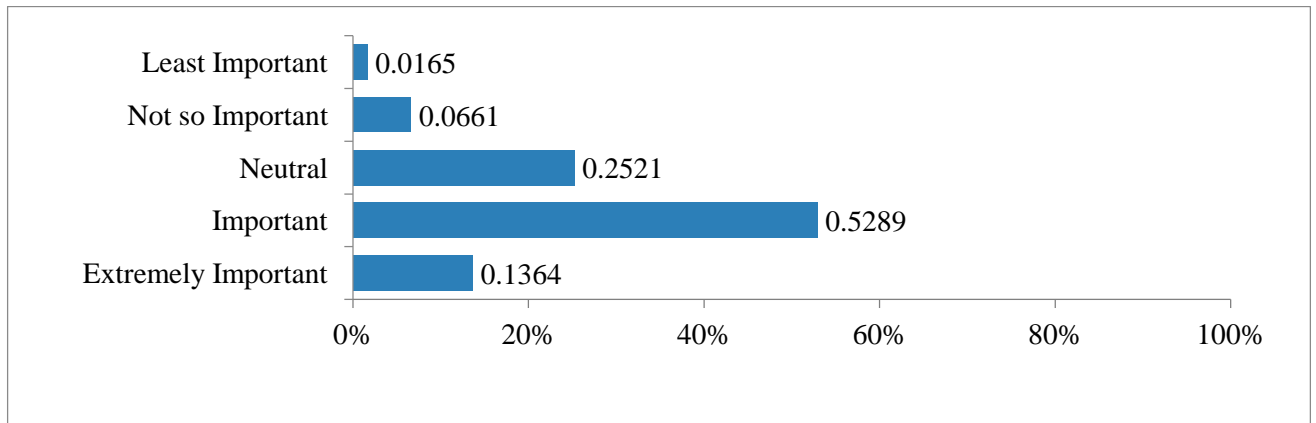
5.1.4.
Pricing
Q12. On what scale is price important to you while purchasing

any product?



Graph 14

Q13. How important is the Price when making a purchase decision regarding Private Label Brands?

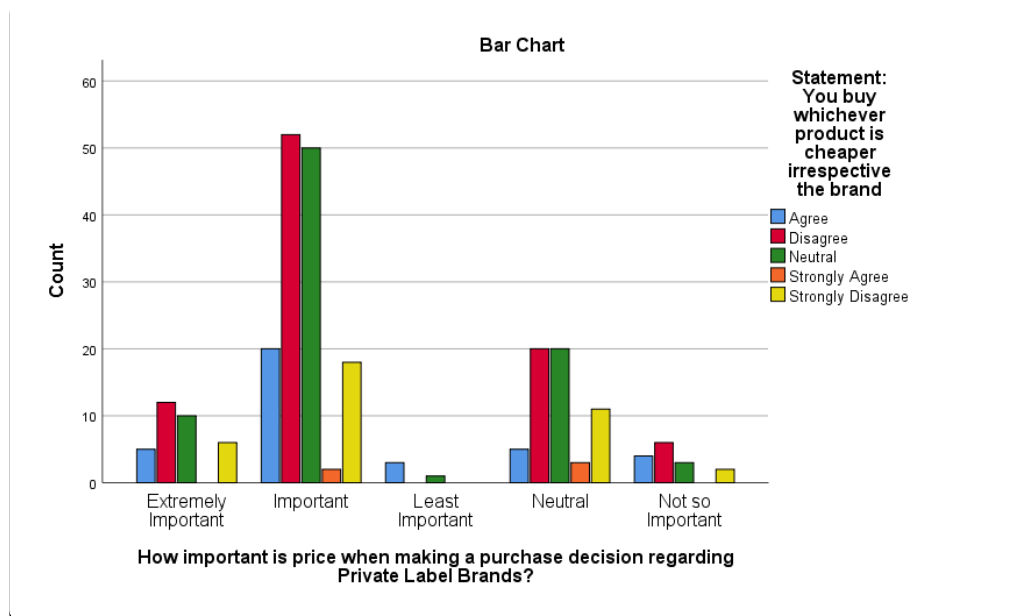


Graph 15

Table 4

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	21.805 ^a	16	.150
Likelihood Ratio	19.054	16	.266
N of Valid Cases	253		

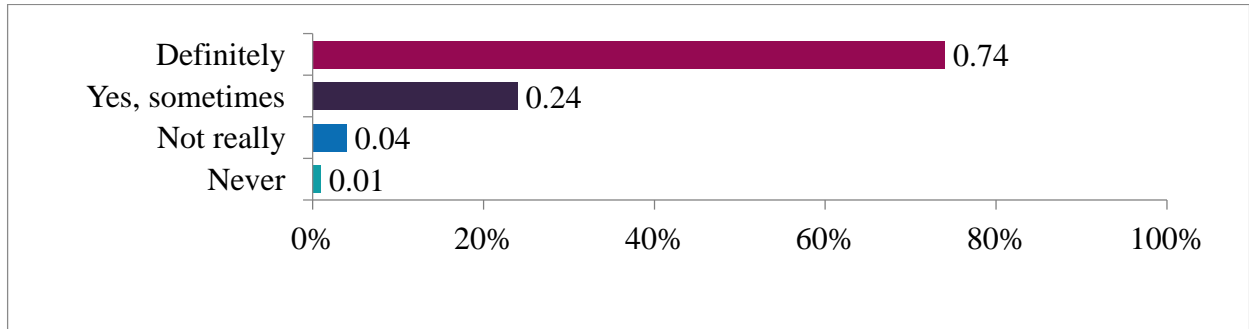
a. 14 cells (56.0%) have expected count less than 5. The minimum expected count is .08.



Graph 16

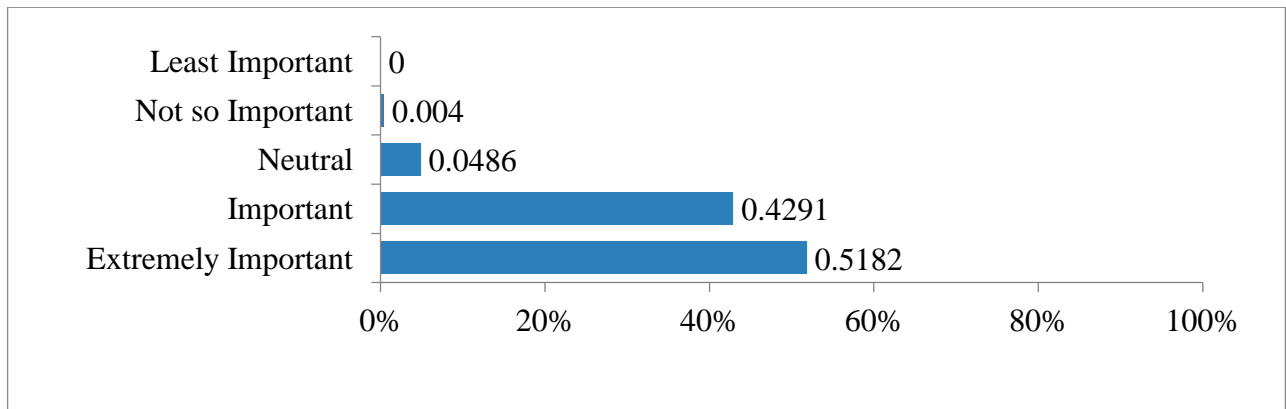
5.1.5. Perceived Quality

Q14. Is Quality a characteristic which you focus on while buying a Private Label Brands?



Graph 17

Q15. How important is Product Quality when making a purchase decision regarding Private Label Brands?

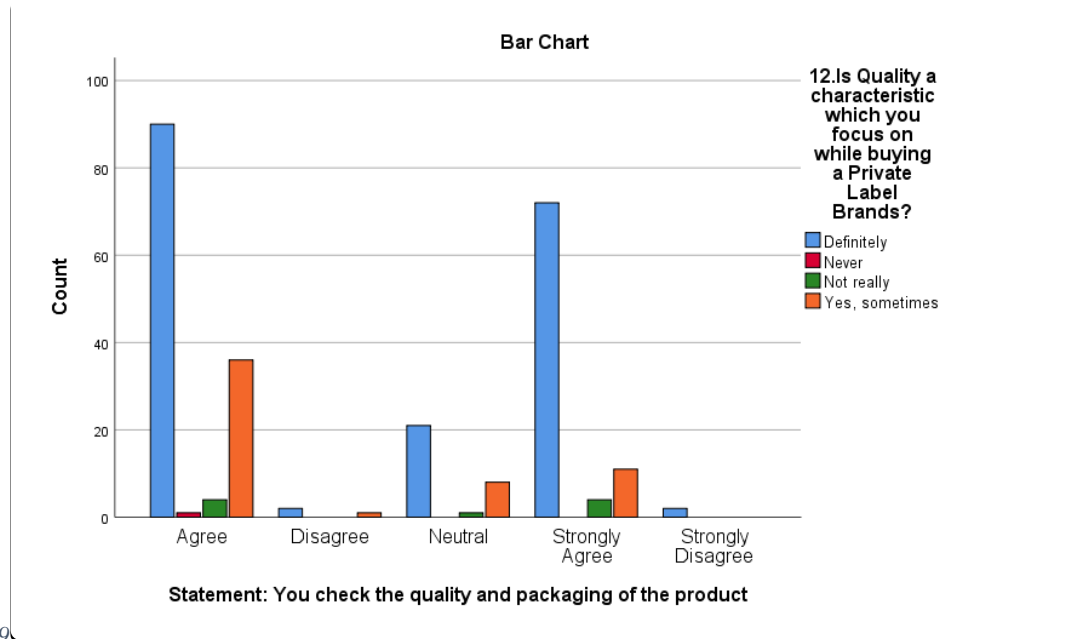


Graph 18

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.265 ^a	12	.680
Likelihood Ratio	10.705	12	.554
N of Valid Cases	253		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .01.

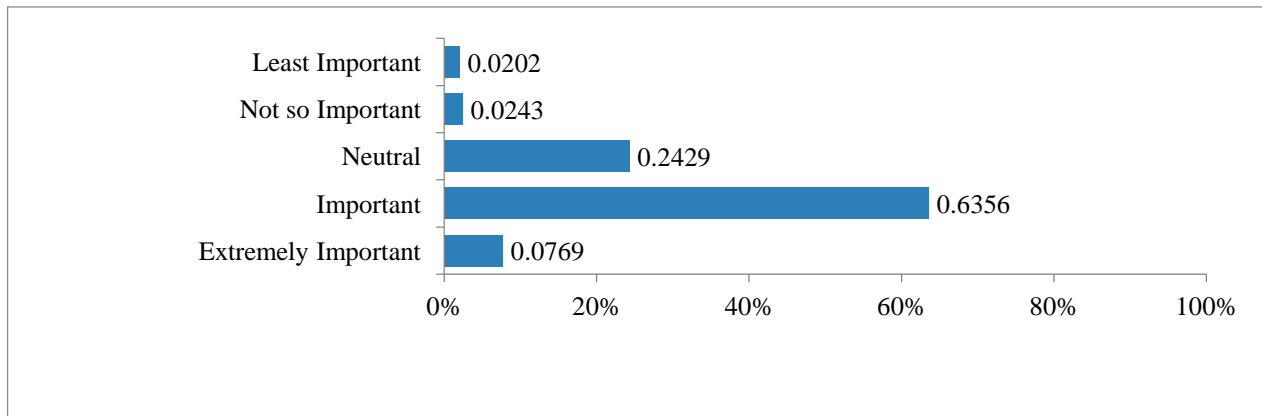
Table 5



Graph 19

5.1.6 Value Consciousness.

Q16. How important is the Product Value (Not price, but the perceived value that the product offers) making a purchase decision regarding Private Label Brands?



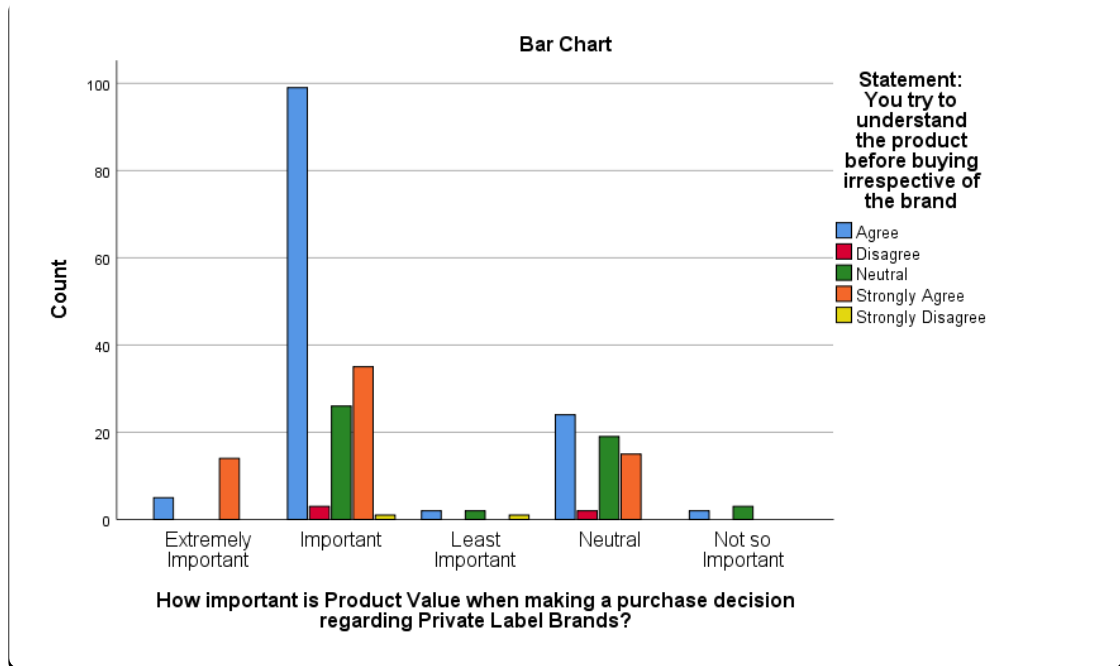
Graph 20

A. Value Consciousness

Table 6

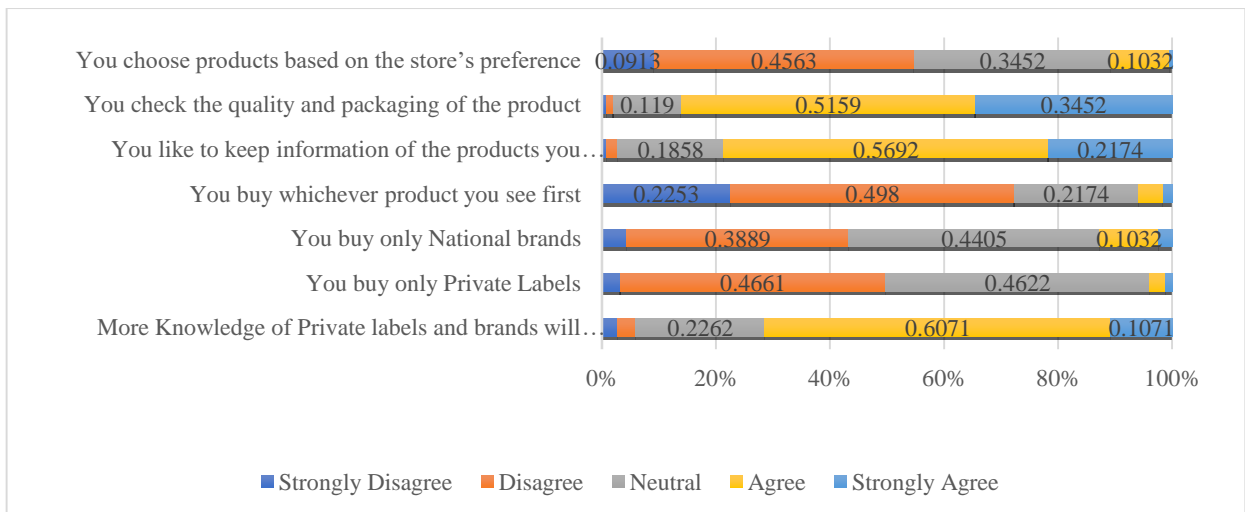
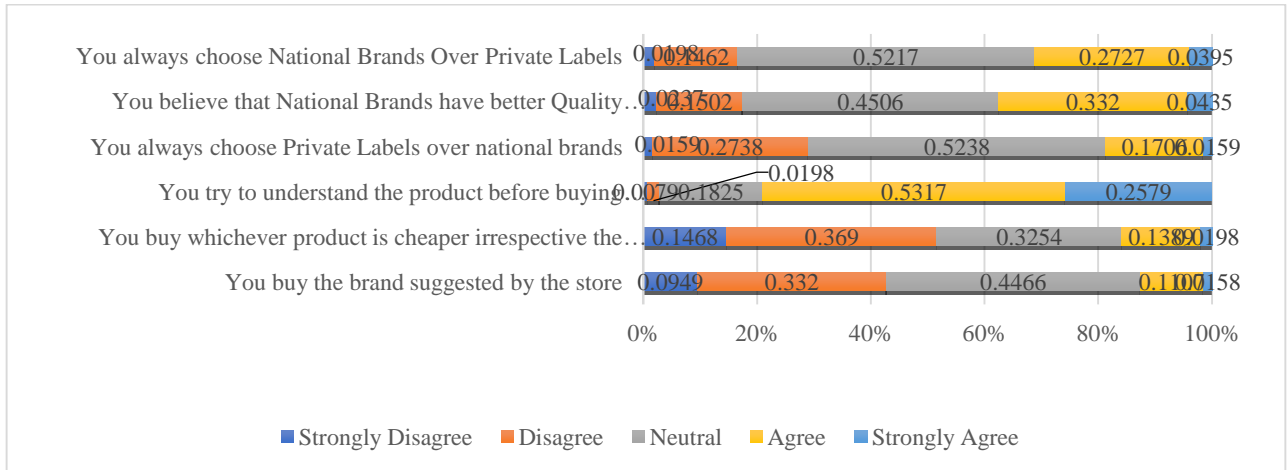
Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	67.343 ^a	16	.000
Likelihood Ratio	48.342	16	.000
N of Valid Cases	253		

a. 18 cells (72.0%) have expected count less than 5. The minimum expected count is .04.



Graph 21

5.1.7. For the following statement, please indicate your opinions:



Graph 22

Chapter 6: Discussions

To understand the purchasing intentions of a consumer is crucial as it helps the retailers to analyse their future sales and helps them understand the consumers inclination towards a certain product. The decision making power that the consumers have depends on a number of factors. The prepared survey mentioned the questions of demographic factors such as age, gender and income status of the consumers. These factors play a huge role in determining the consumers purchase intentions as well as their decision making strategies. Factors like age and income and marital status can determine the choices that the consumers make. Consumers often hate to take risks about luxury products but can easily try put new and cheap everyday products. Based on the literature survey, the author has presented the 5 factors which influence the purchase decisions towards private labels. The author has presented all the findings in percentages and will be analysed through the graphs itself. For the method of testing chi square test is being used. The following segment will explain the results found from the survey.

6.1. Understanding the perception of private labels:

When asked upon which products do the consumers buy, dairy and bread had the highest percentage. Out of a total of 253 respondents 82% of the respondents chose dairy as their go-to private label product for everyday purchase. The next question focuses on the type brand which attracts the consumer the most. On an average 59% of the respondents chose national brands over private labels.

The next chapter focuses on the perception of the private labels in the minds of the consumers. the literature study showed us the consumers always think of private labels as the low quality good which are copycat brands of national brands. To get a clear perspective a question was asked in the survey ‘what is your perception of private labels?’ to which the highest percentage of 52% rated private labels as good quality. Attributes like worth the value (36%), durable (33%) and trustworthy (39%) were attached to private labels in this questionnaire. A total of 14% of the people found private labels untrustworthy and 11% thought that private labels lack the quality. Out of all these 7% people did not base any responses on the attributes as they had no knowledge about the private labels.

6.2. Understanding the purchase intentions:

Private labels have their own unique characteristics but there are a few attributes that gets the attention of the consumers. one of the important factors is the visibility of the product to the consumer. The purchase decision of the consumer may depend on various factors. And in this question, 60% of the people buy a product because of the image of the brand it holds. 54% of the consumers buy the product because of its attractiveness. Out of which 45% of the people try to understand the product before buying it, these people understand the value they are paying for the certain product. 40% of the people base their decision on the offers and promotions which the product holds. 38% of the people make their decision based on the packaging of the product. 33% of the people buy the product because it is easily visible to them and only 4% of the people base their purchase intentions on the recommendation of the store. The next segment will focus on the 5 factors which influence the purchase intentions of the private labels.

6.3. National brands:

H1: National Brands influence the purchase intentions towards private labels.

Alternative H1: National Brands do not influence the purchase intentions towards private labels

When asked upon which kind of brand do the consumers buy, 32% of the consumers chose national brands and 15% people chose private labels. And 57% of the population chose both. In these terms, the sales of national brands are higher than that of private labels.

After understanding the choice of the brand, the consumers were told to rate the level of satisfaction after using the brand that they chose in the previous question. 60% of the people were satisfied with their use of private labels and 20% people were exceptionally satisfied with the consumption of the national brand and 19% had no opinion whatsoever. When we look at private labels, amongst the 15%, 59% of the people were satisfied by its consumption and 10% people were very satisfied and 29% people were neutral after consumption. After understanding the level of satisfaction, the researcher tried to understand the loyalty of the consumers when it came to their choice of product. A total of 53% of the people were loyal to both, the private labels and national brands. 20% were loyal to national brands and 12% were loyal to private labels and 16% did not have any specific preference.

After reading and analysing the given data it can be pointed out that the mindset of the consumers is now changing. Consumers have started to trust these private labels and increased their

consumption of it. consumers now portray these private labels as durable and worth the value they pay but their faith over national brands have not shaken. People have started to grow towards the private labels but still prefer national brands over the labels. National brand have created a sense of trust, durability and high quality.

The researcher has used the chi square test method to understand the correlation between the private labels which the consumers buy and how satisfied they are with their purchase. The Pearson chi square correlations show a value of 0.386 which is significant. Thus, we can see a significance in the products which the consumers buy and the level of satisfaction that they receive after the consumption of those products. The following data shows that 33% of the people think that national brands have a better quality than national brands. The perceptions towards the private labels are changing but there is still a vat gap that private labels have to overcome. This helps us prove our hypothesis. national brands have a huge influence over the purchase intention of private labels. The main aim for this hypothesis was to understand the market drivers that cause a tension between the national brands, factors like advertising, marketing, shelf spacing, quality and innovation all cause an influence in the buying power towards the private labels. We fail to accept the alternative hypotheses.

Table 7

Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total Responses
You always choose National Brands Over Private Labels	2%	15%	52%	27%	4%	253
	5	37	132	69	10	
You believe that National Brands have better Quality than Private Labels	2%	15%	45%	33%	4%	253
	6	38	114	84	11	
You always choose Private Labels over national brands	2%	27%	52%	17%	2%	252
	4	69	132	43	4	

6.4. Store Image:

H2: Store Image Influences the purchase intention towards private label brands.

Alternative H2: Store Image does not influence the purchase intention towards private label brands.

The store image is the perception of the store in the minds of the consumers. a store image has the power to build customer loyalty and have a sense of trust and faith in minds of the people. A store image can be positive or negative based on the type of image the store marks on the consumer. A happy customer means a good store image. Store loyalty can influence the buying power of the customer. Almost 30% of the consumer stay loyal to their store, 66% sometimes change their minds and only 4% do not stay loyal to their store.

The concept of store image differs from person to person. Almost 76% of the people base their image of the store because of the customer service which they receive, 70% of people create a store image as positive when there are right products available. Only 28% and 23% of the people base their decision on store layout and efficiency in checkout system respectively. when it comes to private label, 42% of the people find that the store image is vital in making a purchase decision, 8% found it extremely important and 33% of the people had neutral views about it. Private labels are often unrecognized, they are sold by the retailers. The easiest way is to use the store image as a strategy and build the trust into the minds of the people and increase their sales of private labels. A chi square test was formed to understand the relation between people who stay loyal to the store and who find that how important the store is for the purchase of private labels. There is no correlation between the loyalty of the store and the

importance of store image. The correlation shown between the two attributes was 0.954 which is insignificant. The null hypothesis is thus disregarded. H₀: Store image influences the loyalty of the customers

On the contrary, store image has proven to be a factor of trust into the minds of the people when buying private label products. We fail to accept the alternative hypothesis. Thus, store image influences the purchase decision towards the private labels.

6.5. Pricing Strategies:

H3: Pricing Strategies Influences the purchase intention towards private label brands.

Alternative H3: Pricing Strategies do not Influence the purchase intention towards private label brands

Out of the 253 respondents 55% of the people consider price to be a crucial factor in the purchase of any kind of product. In the literature review we found out that private label brands are already perceived as low price products.

With the price being low it not necessarily important that the consumers buy anything they see. When it comes to price there is a relationship with the quality as well, it is interpreted that when the product is of low cost it is of low quality too. Thus, the correlation factor between the importance of pricing and understanding whether the consumers would buy the first cheapest thing is calculated. This correlation proves that just the low prices does not mean low quality of the product and high level of pricing do no indicate high level of quality. The chi square test resulted in 0.150 which proves the high level of significance in the two variables. Thus, it can be proved that price is an influencing factor in the purchase intention of private label brands. We can disregard the alternative hypothesis.

6.6. Perceived Quality:

H5: Perceived Quality Influences the purchase intention towards private label brands.

Alternative H5: Perceived Quality does not Influence the purchase intention towards private label brands.

Quality is an important factor when we relate it to private labels. The respondents were asked if they focus on quality as a characteristic while buying any product and was correlated to a statement that they always check for the quality and packaging of the product the chi square test came to 0.68 which is insignificant. The main reason behind it is that people often judge price and quality together. As mentioned in the pricing segment, the direct relationship between the two is very subjective. A 52% of the respondents chose quality as extremely important in choosing a private label and 74% respondents would definitely check the quality of the product. This answer in theory is perfect, but when it come to the actual understanding of the quality related to price, the consumers tend to make a well informed decision about the product. Here, we can say that perceived quality of the product does influence the purchase of private labels but not entirely. Quality of the product is dependent on the price as well as on the nature of the product. For instance, if a milk carton of high quality is sold for €10 and the private label milk is

sold for €1. The consumers will definitely buy the product in between of the two. We can disregard the alternative hypothesis.

6.7. Value Consciousness:

H4: Value Consciousness Influences the purchase intention towards private label brands.

Alternative H4: Value Consciousness does not Influence the purchase intention towards private label brands.

As stated above, the consumers tend to make an informed decision when it comes to choosing the right product fit. This is termed as value consciousness. When a consumer keeps himself well aware of the product and the value that he pays for the product is worth the product or not! In terms of influencing the purchasing power of the consumer, value consciousness is the fulfilment of other factors such as low pricing but high quality. Taking into consideration the answers that the respondents provided in which, 53% of the people agreed to understand the characteristics (price, quality, durability) of the product before blindly purchasing them. 57% of the people agreed to keep information about the products that they buy.

Additionally, the chi square test provided the correlation between understanding the product before buying and understanding the importance of the product value to 0.00. Which is less than 0.5 and thus shows significance in the correlation of the data. Thus, there is a strong influence of value consciousness among the consumers while purchasing private labels. We can disregard the alternative hypothesis. Thus, we can conclude

Chapter 7: Conclusion

Since the 19th century, private labels have been growing. Faster than any other goods. Private labels have become important for retailers as well. the tough job for retailers is to sell the private labels and yet face the challenges thrown in their way by the national brands. The aim of this research paper was to analyse the main factors which influence the purchase intentions of the private label labels products and the author has proved the said hypotheses. This paper revolved around five main aspects. The main being the national brands and how they have influenced the purchasing intentions on a larger scale. Other factors being the store image, the value consciousness of the customers, the perceived quality and the pricing strategies.

To conclude the said paper, we can understand that all these factors are independent variables and their influence on each other is prominent. The survey was conducted through the platform of SoGoSurvey and the questionnaire was distributed through social media applications. Due to the global pandemic it was rather difficult to distribute the paper to further extent.

A questionnaire was devised to obtain the appropriate answer for the said factors. to conclude this essay is to view each factor and understand the effect it had on the purchasing intentions towards private labels.

Private labels indeed are the substitutes for National brands. And in spite of being just substitutes they have been growing for a far fetched scale than national brands. Being an underdog, private labels have worked through the patch and create a name for themselves. They we known as the low priced and low quality, cheap substitutes for national brands but now private labels have come up with much better quality of goods than they did earlier. In spite of all thee growth, there is no awareness of private labels in the masses. The old reputation of the private labels still continues. In the consumers perception the national labels are still better in quality compared to private labels. This research has shed light on why there is a huge gap between the two. Private labels lack advertising. They run on a small scale compared to national brands and it is rather difficult for the retailers to pay attention to a single product whereas the national brands can easily work for their own brand. Thus, the author has used national brands as the main factor influencing the purchase intentions of the private labels. In this paper, we got to know the main factors other than national brands which influence the purchasing power of the consumers.

Store image is an important factor as the private labels have one way of communicating to the customer. Store image generates trust, generates customer loyalty, helps the customers connect to their products. A store image can be positive or negative. For a store to successfully run it is important for them to maintain a positive image rather than a negative one. In this paper, the author examined the effect of store image. When consumers enter a store, they can see the layout, the shelf spacing, the way of arranging product, the ambience of the store, the available products, the offers and discounts. This helps create an image into the minds of the consumers. The survey conducted pointed out some significant factors about store image. Store image can be crucial when the product is unknown by the customers but the sense of trust in the store may work in the favour of the product. The trust in the store can help generate sales for the private labels. Creating a goodwill for themselves is the main idea for the store image.

The next factor considered was the perceived quality of the product. The quality and the perceived quality are two different concepts which mainly talk about the same issue. The perceived quality of the product is the quality the consumers have in mind about a certain product. This can affect the purchase of private labels as in the old times private labels were considered low quality and if there is not enough awareness then there will be no difference. The perceived quality can also be based off the price of the product, or even on the store image or even on the marketing strategies. When there are marketing strategies and advertising the perceived quality of the product in the minds of the people can get affected. This paper proved that perceived quality can be affected by advertising, the image of national brands, endorsements and offers. Every slight bit of information can change the perceived quality of a product. Thus, it is important to keep a detailed and informed data about the products and the use up to date marketing strategies.

Other factors include the value consciousness of the consumers and pricing strategies used. Value consciousness is the informed decision taken by the consumer to understand the correct value of the product. A value conscious consumer will not fall into advertising strategies and offers. They will make an informed decision while choosing the product. In this paper, the author tried to explain how value consciousness is a huge factor in the purchase intention as many of the private labels are close substitutes and often have low quality packaging. This can affect the sales of the private labels.

The last factor to influence the private labels is the pricing strategy. Price can be directly proportional to quality in the minds of the consumers. but the case is not true. Price is a huge factor in determining the purchase intention of any customer for any product. It is rather crucial

for a retailer to keep the price at the proper rate as too much or too little might affect the sales of the product. The author, in this paper has made clear of the pricing strategies that were used and which influenced the purchasing power towards the private labels.

To conclude this research paper, there are various reasons as to why the purchasing intentions might change. But these few are in the hands of the retailer to save. The said factors have a huge impact on the sales of the upcoming future of retailer which is the private labels and how to use them to the retailers benefit as well as for consumer satisfaction.

Chapter 8: Recommendations

Private label are the strong brands which have worked all the way from downwards to upwards. The strategies used by the private labels have made them successful in every turn in their way. They have worked so hard that they are now indistinguishable from the national products. Everyday unknowingly a plethora of people grab a private label not knowing its attributes or the factors. but the level of satisfaction after consuming the products is the same as any other national brands.

However, there are multiple way that private label can grow in itself and become one of the best FMCG product and everyday product.

Private labels can make ties with the national brands and produce a product that is a combination of the two. This will help boost the reputation of the private label brand and the national brand will receive some recognition too. Creating an association even with the competitors means two markets in one go. Creating a classic yet affordable luxury item to target both the higher and the middle class will help in boasting the value of the private label brand.

One of the reasons why national brands is comparatively bigger than private labels is the innovation that the National brands come up with and the private labels easily copy. To make a name for themselves, the private labels must jump into the market with an innovation which is cheap yet classy, small invention but worth the while. Coming up with just new cereal flavour is basic. Private labels can start manufacturing their own condom company or a small departmental store inside the retail store to grab the attention both the middle and high classes.

These recommendations would work with a person of actual skills and knowledge in the market.

Chapter 9: Reflective Journal

My journey with this research paper has been a ride. Through the jungle of books and academic papers. Questionnaires and surveys! Being able to write a paper and submit it under my name is a great accomplishment for myself. The learning objective under this research paper is extraordinary.

This research paper has allowed me not only to write about a certain research paper but to make a small contribution to this field of study. My journey began with the basic idea of National Labels vs Private Brands. Initially my topic struggled around the brands such as Nike and how Reebok was facing consequences when it came to Nike and its advertising strategies. After consideration, my topic moved around a bit and now I have written my thesis on the topic ‘Factors Influencing the Purchase Intentions towards Private labels’

This experience was a rather extraordinary one. At 22 years of age. I have successfully written a research paper under my name is above this world.

NCI has taught me things no school ever did. From research papers to class assignments I have learned to write my data in the proper format and use the correct referencing style.

When it comes to this Thesis, the learning experience was unique and a path to gaining deeper knowledge of a field of study is enlighten.

Overall, my learning experience was top notch and a journey has now come to an end!

Chapter 9: References

1. Abe, M., 1995. "Price and advertising strategy of a national brand against its private-label clone." *Journal of Business Research*, 33(3), pp.241-250.
2. ACNielsen (2005), "The Power of Private Label 2005: A Review of Growth Trends Around the World." New York: ACNielsen
3. Ailawadi, K. and Keller, K., 2004. "Understanding retail branding: conceptual insights and research priorities." *Journal of Retailing*, 80(4), pp.331-342.
4. Ailawadi, K., Pauwels, K. and Steenkamp, J., 2008. "Private-Label Use and Store Loyalty". *Journal of Marketing*, 72(6), pp.19-30.
5. Akbay, C. and Jones, E., 2005. "Food consumption behavior of socioeconomic groups for private labels and national brands." *Food Quality and Preference*, 16(7), pp.621-631.
6. Alić, A., Činjarević, M. and Agić, E., 2020. "The role of brand image in consumer-brand relationships: similarities and differences between national and private label brands." *Management & Marketing. Challenges for the Knowledge Society*, 15(1), pp.1-16.
7. Baker, W., Marn, M. and Zawada, C., 2011. *Avez-vous une stratégie de prix à long terme ?*. *L'Expansion Management Review*, N° 140(1), p.64.
8. Bao, Y., Sheng, S., Bao, Y. and Stewart, D. (2011) 'Assessing quality perception of private labels: Intransient cues and consumer characteristics', *Journal of Consumer Marketing*, 28(6), pp. 448-458, Emerald Insight. doi: 10.1108/07363761111165967.
9. Batra, R. and Sinha, I., 2000. "Consumer-level factors moderating the success of private label brands." *Journal of Retailing*, 76(2), pp.175-191.
10. Bergès, F., Hassan, D. and Monier-Dilhan, S., 2012. "ARE CONSUMERS MORE LOYAL TO NATIONAL BRANDS THAN TO PRIVATE LABELS?." *Bulletin of Economic Research*, 65, pp.s1-s16.
11. Boon, L. K., Fern, Y. S. and Meng, Y. W. (2018) "A study of purchasing intention of private label brands in Malaysia', *Global Business & Management Research*": An International Journal, 10(2), pp. 1025–1034.
12. Borgatti, S. and Cross, R., 2003. "A Relational View of Information Seeking and Learning in Social Networks." *Management Science*, 49(4), pp.432-445.

13. Boulding, W., Lee, E. and Staelin, R., 1994. “*Mastering the Mix: Do Advertising, Promotion, and Sales Force Activities Lead to Differentiation?*.” *Journal of Marketing Research*, 31(2), p.159.
14. Boyle, P. J., Kim, H. and Lathrop, E. S. (2018) “*The relationship between price and quality in durable product categories with private label brands*”, *Journal of Product & Brand Management*, 27(6), pp. 647-660, Emerald Insight. doi: 10.1108/JPBM-09-2017-1590.
15. Calvo-Porrá, C. and Lévy-Mangin, J., 2017. “*Store brands’ purchase intention: Examining the role of perceived quality*.” *European Research on Management and Business Economics*, 23(2), pp.90-95.
16. Calvo-Porrá, C. and Lévy-Mangin, J.-P. (2014) “*Private label brand equity questionnaire*”, *PsycTESTS*. doi: 10.1037/t44714-000.
17. Collins-Dodd, C. and Lindley, T. (2003) “*Store brands and retail differentiation: The influence of store image and store brand attitude on store own brand perceptions*”, *Journal of Retailing and Consumer Services*, 10(6), pp. 345–352, ScienceDirect. doi: 10.1016/S0969- 6989(02)00054-1.
18. Cordeiro, I., 2020. “*Store Brands Squeeze Big Food Firms*.” [online] *WSJ*. Available at: <<https://www.wsj.com/articles/SB123807261203947597>>.
19. Corstjens, M. and Lal, R. (2000), “*Building store loyalty through store brands*”, *Journal of Marketing Research*, Vol. 37 No. 3, pp. 281-291
20. Cronin Jr., J. J., Brady M. K. and Hult, G. T. M. (2000) “*Assessing the effects of quality, value and customer satisfaction on consumer behavioral intentions in service environments*”. *Journal of Retailing*, 76(2), pp. 193-218, ScienceDirect. doi: 10.1016/S0022-4359(00)00028-2.
21. Dabrynin, H. and Jing Zhang (2019) “*The Investigation of the Online Customer Experience and Perceived Risk on Purchase Intention in China*”, *Journal of Marketing Development & Competitiveness*, 13(2), pp. 16–30
22. De, D. and Singh, A. (2017) “*Consumer’s perspective and retailer’s consideration towards purchase of private label brands*”, *Procedia Computer Science*, 122, pp. 587-594, ScienceDirect. doi: 10.1016/j.procs.2017.11.410
23. Delgado-Ballester, E., Hernández-Espallardo, M. and Rodríguez-Orejuela, A. (2014),

- “Store image influences in consumers’ perceptions of store brands: The moderating role of value consciousness”*. European Journal of Marketing, 48(9/10), pp. 1850-1869, EEmerald Insight. doi: 10.1108/EJM-02-2012-0087
24. DelVecchio, D., 2001. *“Consumer perceptions of private label quality: the role of product category characteristics and consumer use of heuristics.”* Journal of Retailing and Consumer Services, 8(5), pp.239-249.
 25. Dive, S. M. and Ambade, V. (2016) *“Increasing influence of private label brands in organized retail”*. CLEAR International Journal of Research in Commerce & Management, 7(12), pp. 14– 19.
 26. Erdem, T., Zhao, Y. and Valenzuela, A., 2004. *“Performance of Store Brands: A Cross-Country Analysis of Consumer Store-Brand Preferences, Perceptions, and Risk.”* Journal of Marketing Research, 41(1), pp.86-100.
 27. Erdil, T. S. (2015) *“Effects of customer brand perceptions on store image and purchase intention: An application in apparel clothing”, Procedia Social and Behavioural Sciences,* 207, pp. 196-205, ScienceDirect. doi: 10.1016/j.sbspro.2015.10.088.
 28. Fandos, C. and Flavián, C., 2006. *“Intrinsic and extrinsic quality attributes, loyalty and buying intention: an analysis for a PDO product.”* British Food Journal, 108(8), pp.646-662.
 29. Francis, B., 1983. *“Private labels, store brands and generic products.”* International Journal of Hospitality Management, 2(4), pp.211-212.
 30. Ft.com. 2020. *“Unilever PLC | Financial Times.”* [online] Available at: <<https://www.ft.com/stream/54c1f96b-d68e-4ec3-92b4-87608a3e963d>> [Accessed 17 August 2020].
 31. Gala, D. and Patil, R., 2013. *“Consumer Attitude towards Private Labels in Comparison To National Brands.”* International Journal of Business and Management Invention, Volume 2(Issue 5).
 32. Garretson, J., Fisher, D. and Burton, S., 2002. *“Antecedents of private label attitude and national brand promotion attitude: similarities and differences.”* Journal of Retailing, 78(2), pp.91-99.
 33. Gendel-Guterman, H. and Levy, S. (2017) *“Consumer response to private label brands’*

- negative publicity: A relational effect on retailer's store image*", Journal of Product & Brand Management, 26(2), pp. 204-222, Emerald Insight. doi: 10.1108/JPBM-05-2015-0880.
34. Grewal, D., Monroe, K. and Krishnan, R., 1998. "The Effects of Price-Comparison Advertising on Buyers' Perceptions of Acquisition Value, Transaction Value, and Behavioral Intentions". Journal of Marketing, 62(2), p.46.
 35. Hill, R., Fishbein, M. and Ajzen, I., 1977. "Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research." Contemporary Sociology, 6(2), p.244.
 36. Hoch, S., 2020. "How Should National Brands Think About Private Labels?". [online] MIT Sloan Management Review. Available at: <<https://sloanreview.mit.edu/article/how-should-national-brands-think-about-private-labels/>> [Accessed 17 August 2020].
 37. Hsin, H.C. & Kit, H.W. 2018, "Consumer psychological reactance to coalition loyalty program: price-consciousness as a moderator," Service Business, vol. 12, no. 2, pp. 379-402
 38. Hubert, M., 2009. "Quo vadis Manufacturers? Private Label Strategy: How to Meet the Store Brand Challenge2009INirmalya Kumar and Jan-Benedict E.M. Steenkamp. Quo vadis Manufacturers? Private Label Strategy: How to Meet the Store Brand Challenge. Boston, MA": Harvard Business School Press 2007. 270 pp., ISBN: 1-42210167-3. International Journal of Retail & Distribution Management, 37(11), pp.1008-1009.
 39. International Monetary Fund, 2012. "Inflation Responses to Commodity Price Shocks: How and Why Do Countries Differ?". IMF Working Papers, 12(225), p.i.
 40. Jin, B. and Gu Suh, Y., 2005. "Integrating effect of consumer perception factors in predicting private brand purchase in a Korean discount store context." Journal of Consumer Marketing, 22(2), pp.62-71.
 41. Juan Beristain, J. and Zorrilla, P., 2011. "The relationship between store image and store brand equity: A conceptual framework and evidence from hypermarkets". Journal of Retailing and Consumer Services, 18(6), pp.562-574.
 42. Kakkos, N., Trivellas, P. and Sdrolas, L. (2015) 'Identifying Drivers of Purchase Intention for Private Label Brands. Preliminary Evidence from Greek Consumers', Procedia - Social and Behavioral Sciences, 175, pp. 522–528. doi: 10.1016/j.sbspro.2015.01.1232.

43. Kakkos, N., Trivellas, P. and Sdrolas, L. (2015) “*Identifying Drivers of Purchase Intention for Private Label Brands. Preliminary Evidence from Greek Consumers*”, *Procedia - Social and Behavioral Sciences*, 175, pp. 522–528. doi: 10.1016/j.sbspro.2015.01.1232.
44. Kapferer, J., 1995. “*Brand confusion: Empirical study of a legal concept. Psychology and Marketing*”, 12(6), pp.551-568.
45. Kapferer, J., 2000. “*How the Internet impacts on brand management. Journal of Brand Management*”, 7(6), pp.389-391.
46. Kim, Sang-Ho, 2009. “*A Multiple-Item Scale for Measuring Food Service Quality- An Application of the Hierarchical Service Quality Approach*” -. *Culinary Science & Hospitality Research*, 15(4), pp.227-244.
47. Konuk, F. A. (2015) “*The effects of price consciousness and sale proneness on purchase intention towards expiration date-based priced perishable foods*”, *British Food Journal*, 117(2), pp. 793-804, Emerald Insight. doi: 10.1108/BFJ-10-2013-0305
48. Konuk, F. A. (2018) “*The role of store image, perceived quality, trust and perceived value in predicting consumers’ purchase intentions towards organic private label food*”, *Journal of Retailing and Consumer Services*, 43, pp.304-310, ScienceDirect. doi: 10.1016/j.jretconser.2018.04.011.
49. Kotler, P., Armstrong, G., Saunders, J. and Wong, V., 2001. “*Principles of Marketing, 2nd edition 2001 Principles of Marketing, 2nd edition. Hemel Hempstead*”: Prentice-Hall 1998. 1042 pp., ISBN: 0132 622548 £32.99. *Corporate Communications: An International Journal*, 6(3), pp.164-165.
50. Kumar, R. S., Gurunathan, K. B. and G., V. K. R. (2016) “*Growth and prospects of private label brands in Indian retail industry*”, *Vidwat: The Indian Journal of Management*, 9(1), pp. 4–7.
51. Lien, C-H., Wen, M-J., Huang, L-C. and Wu, K-L. (2015) “*Online hotel booking: The effects of brand image, price, trust and value on purchase intentions*”, *Asia Pacific Management Review*, 20(4), pp. 210–218, ScienceDirect. doi: 10.1016/j.apmr.2015.03.005.
52. Mandrik, C. A. (1996) “*Consumer heuristics: The tradeoff between processing effort and value in brand choice*”, *Advances in Consumer Research*, 23(1), pp. 301–307

53. Martenson, R., 2007. "Corporate brand image, satisfaction and store loyalty." International Journal of Retail & Distribution Management, 35(7), pp.544-555.
54. Mela, C., Gupta, S. and Jedidi, K., 1998. "Assessing long-term promotional influences on market structure". International Journal of Research in Marketing, 15(2), pp.89-107.
55. Méndez, J., Oubiña, J. and Rubio, N., 2008. "Expert quality evaluation and price of store vs. manufacturer brands: An analysis of the Spanish mass market". Journal of Retailing and Consumer Services, 15(3), pp.144-155.
56. Menon, B. (2017) "Determining factors of brand attitude towards private label fashion wear", Journal of Management Research, 17(4), pp. 232–243
57. Monroe, K. and Krishnan, R. (1985), "The effect of price on subjective product evaluations", in Jacoby, J. and Olson, J. (Eds), Perceived Quality: How Consumers View Stores and Merchandise, Lexington Books, Lexington.
58. Moorman, C., Deshpande, R. and Zaltman, G., 1993. "Factors Affecting Trust in Market Research Relationships". Journal of Marketing, 57(1), p.81.
59. Nenycz-Thiel, M. and Romaniuk, J., 2014. "The real difference between consumers' perceptions of private labels and national brands". Journal of Consumer Behaviour, p.n/a-n/a.
60. Norfarah, N., Koo, P. M. and Siti-Nabiha, A. K. (2018) "Private label brand purchase intention: A Malaysian study" Global Business & Management Research: An International Journal, 10(1), pp. 197–215.
61. Nyengerai, S. (2013) "Store image and private label brands in Zimbabwe: Relationship with general perception, perceived risk and quality", International Journal of Academic Research in Business and Social Sciences, 3(6), pp. 1-8.
62. Porral, C. and Lang, M. (2015) "The Role of Manufacturer Identification, Brand Loyalty and Image on Purchase Intention", British Food Journal, 17(2), pp. 506-522
63. Porral, C. and Levy-Mangin, J. (2016) "Food private label brands: the role of consumer trust on loyalty and purchase intention", British Food Journal, Vol. 118 Issue: 3, pp.679-696
64. Quelch, J. and Harding, D., 1996. "Brands Versus Private Labels: Fighting To Win." [online] Harvard Business Review. Available at: <<https://hbr.org/1996/01/brands-versus-private-labels-fighting-to-win>>

65. Ranga, M. (2017) “*Private label brands - National and international scenario: A review based paper*”, CLEAR International Journal of Research in Commerce & Management, 8(4), pp. 71– 74.
66. Richardson, P., Jain, A. and Dick, A., 1996. “*Household store brand proneness: A framework.*” Journal of Retailing, 72(2), pp.159-185.
67. Richardson, P.S., Jain, A.K. and Dick, A. (1996), “*Household store brand proneness: a framework*” ,Journal of Retailing, Vol. 72 No. 2, pp. 159-185
68. Sethuraman, R. (2000), “*What makes consumers pay more for national brands than for store brands: image or quality?*”, Marketing Science Institute Working Paper Series, Report No. 00-110.
69. Sethuraman, R. and Gielens, K., 2014. “*Determinants of Store Brand Share*”. Journal of Retailing, 90(2), pp.141-153.
70. Steenkamp, J., Van Heerde, H. and Geyskens, I., 2010. “*What Makes Consumers Willing to Pay a Price Premium for National Brands over Private Labels?*”. Journal of Marketing Research, 47(6), pp.1011-1024.
71. Steenkamp, Jan-Benedict E.M. (1989), “*Product Quality. Assen, the Netherlands*”: Van Gorcum.
72. Stevenson, B. and Wolfers, J., 2007. “*Marriage and Divorce: Changes and Their Driving Forces. Federal Reserve Bank of San Francisco*”, Working Paper Series, pp.1.000-40.000.
73. Su, D. and Huang, X., 2010. “*Research on Online Shopping Intention of Undergraduate Consumer in China--Based on the Theory of Planned Behavior*”. International Business Research, 4(1).
74. Vahie, A. and Paswan, A. (2006) “*Private label brand image: Its relationship with store image and national brand*”, International Journal of Retail & Distribution Management, 34(1), pp. 67- 84, Emerald Insight. doi: 10.1108/09590550610642828.
75. Wu, P. C. H., Yeh, G. Y-Y. and Hsiao, C-R. (2011) “*The effect of store image and service quality on brand image and purchase intention of private label rands*”, Australasian Marketing Journal, 19(1), pp. 30-39, Proquest. doi: 10.1016/j.ausmj.2010.111.0001

76. Yan, L., Xiaojun, F., Li, J. and Dong, X., 2019. "*Extrinsic cues, perceived quality, and purchase intention for private labels.*" *Asia Pacific Journal of Marketing and Logistics*, 31(3), pp.714-727.
77. Zeithaml, V., 1988. "*Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence*". *Journal of Marketing*, 52(3), pp.2-22.
78. Zeithaml, V., 1988. Consumer Perceptions of Price, Quality, and Value: "*A Means-End Model and Synthesis of Evidence*". *Journal of Marketing*, 52(3), pp.2-2

Appendix:

Survey questions.

Survey Questions:

Q1. Which of the following private label food items do you buy regularly? expand

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

Q2. Of the following two forms of Brand, what do you choose mostly?

- a. National Brand
- b. Private Label

Q3. what is your perception of private labels? (Can select multiple options)

- a. Durable
- b. Expensive
- c. Trustworthy
- d. Untrustworthy
- e. No knowledge of the above.

Q4. What helps you make a purchase decision?

- a. Attractiveness of the product
- b. Packaging and finishing
- c. Offers related to the product
- d. brand Image
- e. Easy visibility of the product
- f. Value Consciousness
- g. Suggested by the store (Store Image)

h. Other (Please Explain)

Q5. For buying following product category, please indicate the form of Brand that attracts you

Product Category	National Brands	Private Labels
Bread		
Biscuits		
Juices		
Jams		
Apparels		
Footwear		
Watches		

Q6. Please tick the most appropriate one based on your post purchase analysis:

Brand	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Private Labels					
National Brands					

Q7. Do you always stay loyal to your store?

- a. Always
- b. sometimes
- c. never

Q8. Do you stay loyal to:

- a. private Labels/ store brands
- b. national brands.

Q9. For the following statement, please indicate your opinions:

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
You always choose					

National Brands Over Private Labels					
You believe that National Brands have better Quality than Private Labels					
You always choose Private Labels over national brands					
You try to understand the product before buying irrespective of the brand					
You buy whichever product is cheaper irrespective the brand					
You buy the brand suggested by the store					
You choose products based on the store's preference					
You check the quality and packaging of the product					
You like to keep					

information of the products you purchase					
You buy whichever product you see first					
You buy only National brands					
You buy only Private Labels					
More Knowledge of Private labels and brands will help you make an informed decision					

Q10. How important is Store image when choosing a private label product?

- a. Store layout
- b. Product Availability
- c. Customer Service
- d. Efficiency of checkout system

Q11. How important is Price when choosing a private label product?

- a. Least Important
- b. Not so Important
- c. Neutral
- d. Important
- e. Extremely Important

Q12. Is Quality a characteristic which you focus on while buying a Private Label Brands?

- a. Definitely
- b. Yes, sometimes
- c. Not really
- d. Never

Q13. How important is Brand Image when purchasing a Private Label brand?

- a. Packaging and Appearance
- b. Availability of wide range of products

Q14. Which products/ branded products do you buy? (Name a few)

Q15. How important are the following factors when making a purchase decision regarding Private Label Brands?

A. Product Value (Not price, but the perceived value that the product offers)

- a) Least Important
- b) Not so Important
- c) Neutral
- d) Important
- e) Extremely Important

B. Product Quality

- a) Least Important
- b) Not so Important
- c) Neutral
- d) Important
- e) Extremely Important

C. Price

- a) Least Important
- b) Not so Important
- c) Neutral
- d) Important

e) Extremely Important

D. Store Image

a) Least Important

b) Not so Important

c) Neutral

d) Important

e) Extremely Important

E. Brand Image

a) Least Important

b) Not so Important

c) Neutral

d) Important

e) Extremely Important

Respondents Profile:

Q1. What is your age?

- a. 18 to 30
- b. 31 to 40
- c. 41 to 50
- d. 51 to 60
- e. Above 60

Q 2. What is your gender?

- a. Male
- b. Female
- c. Other

Q 3. Which of the following stores do you shop in regularly? You may choose multiple options

- c. Dunnes
- d. Tesco

- e. Aldi
- f. Lidl
- g. Supervalu
- h. Spar
- i. Iceland
- j. M & S
- k. Other (Specify)

Q4. What is your employment status?

- a. Employed full time
- b. Self- employed
- c. Employed part time
- d. Unemployed

Q5. What is your educational Status?

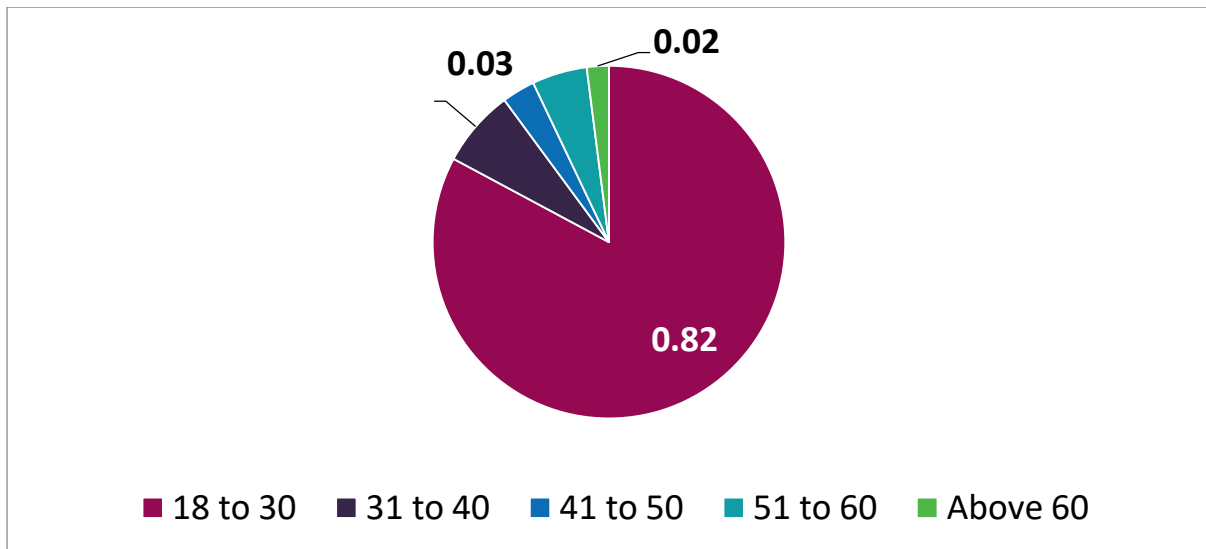
- a. Some High School
- b. High School
- c. Bachelor's Degree
- d. Graduate
- e. Master's Degree
- f. Ph.D. or higher
- g. Trade School
- h. Prefer not to say

Q6. "What is your annual household income?"

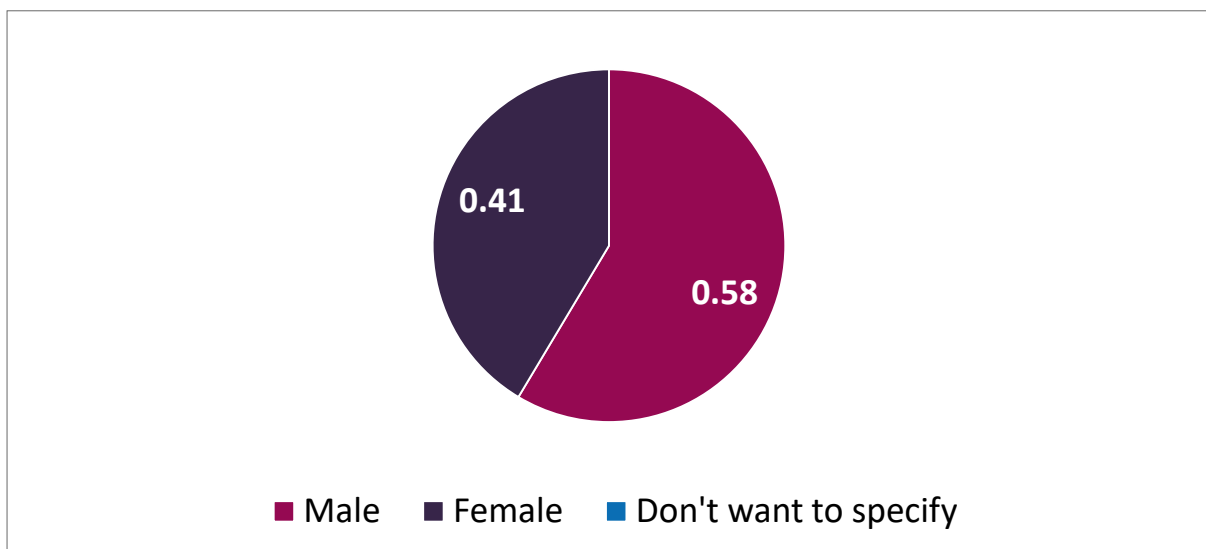
- a. Less than \$25,000
- b. \$25,000 - \$50,000
- c. \$50,000 - \$100,000
- d. \$100,000 - \$200,000
- e. More than \$200,000
- f. Prefer not to say

Graphs:

Q1. What is your age?



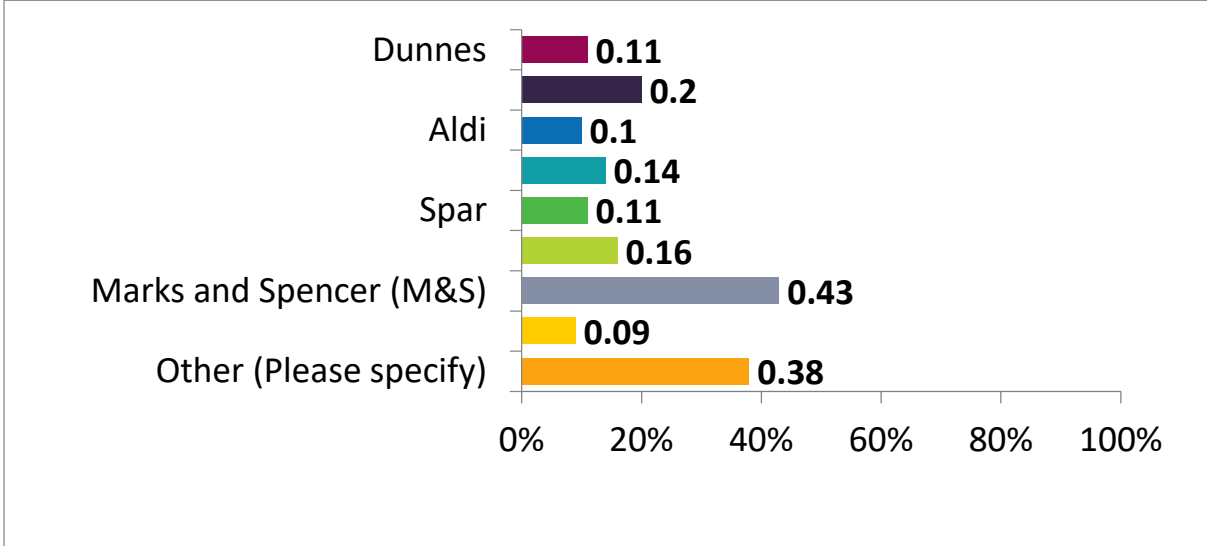
Q2. What is your gender?



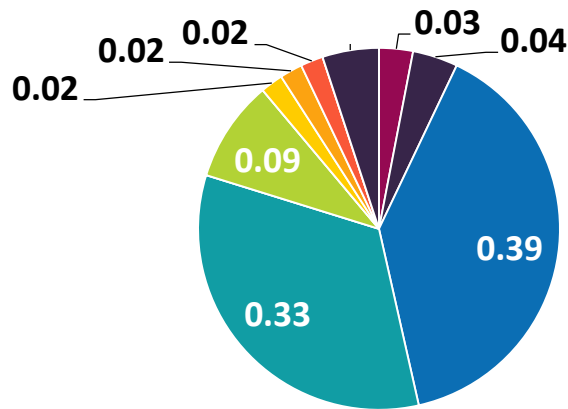
Q3. What is your employment status?



Q4. Which of the following stores do you shop in regularly? You may choose multiple options

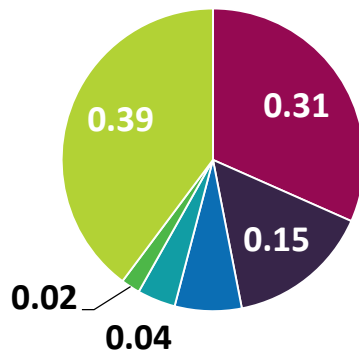


Q5. What is your educational Status?



- Higher Secondary
- Bachelor's degree
- PhD
- Professional (Medicine)
- Professional (CAs/CPAs)
- Home Maker
- College Degree
- Master's degree
- Professional (Engineering)
- Professional (Law)
- Professional (Others)
- Student

Q6. What is your annual household income?"



- Less than \$25,000
- \$25,000 - \$50,000
- \$50,000 - \$100,000
- \$100,000 - \$200,000
- More than \$200,000
- Prefer not to say