

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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A COMPARATIVE STUDY ON CONSUMERS' ATTITUDE TOWARDS PRIVATE LABELS: A SPECIAL **FOCUS IN SURAT**

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> **MONARCH A. JOSHI ASST. PROFESSOR INDU MANAGEMENT INSTITUTE VADODARA**

ABSTRACT

Retail, one of India's upcoming industries, has presently emerged as the most dynamic and fast paced industries of recent times with several players entering the market. One of the routes to succeed in retail business is to focus on own brands / store brands / private label brands (PLs); as the financials of retail firms are very sensitive to margins on the brands they sell. Further, PLs also offer retailers greater control over the supply chain, negotiating margins with National Brand (NBs) manufacturers or companies; opportunity to launch customized products; opportunity to launch innovative products, hence to build platform for store loyalty and increase footfalls. As managing PLs is quite critical function, hence they are to be managed professionally. This paper focuses on, determining & comparing customers' attitude towards NBs & PLs with respect different attributes. Further it also discusses the effect on preference pattern with respect to demographic profile of respondents for private label brands in different categories of products.

KEYWORDS

Multi Attribute Model, Private Label Brands, Retail Marketing, Store Brands.

INTRODUCTION

lobal retail sales crossed US\$12 trillion in 2007. Almost reflecting the growth in the world economy, global retail sales grew strongly in the last five years (2002-07) at an average nominal growth of about 8 per cent per annum in dollar terms. 1 In the developed economies, organized retail is in the range of 75-80 per cent of total retail, whereas in developing economies, the unorganized sector dominates the retail business. The share of organized retail varies widely from just one per cent in Pakistan and 4 per cent in India to 36 per cent in Brazil and 55 per cent in Malaysia.

The Indian retail market, which is the fifth largest retail destination globally, has been ranked the second most attractive emerging market for investment after Vietnam in the retail sector.² Therefore, manufacturers must capitalize on this ever-escalating trend so that youths can spend their purchasing power in a healthy way, contributing towards the overall development of the country. It is currently (2009) estimated at around US \$ 450 billion, is expected to touch US \$ 720 billion by 2011, US \$ 833 by 2013 and to US \$ 1.3 Trillion by 2018. The organized retail sector currently estimated at \$ 63 billion (14 per cent of the total) will, however, grow much faster at 40 per cent to reach \$ 90 billion during this period. The overall Indian retail market is growing at 30 per cent; the annual rate of growth for the organized sector is going to be at around 40 per cent. The organized retail market is growing at the rate of 40 per cent and is anticipated to grow at a faster pace over the next three years, especially in view of the fact that major global players and Indian corporate houses are entering the fray in a big way. At the current growth rate it is expected to touch \$90 billion by 2010. In 2009 retail sector accounts for 12 per cent of the country's GDP and is likely to reach 22 per cent by 2010 & employs around 9 per cent of its workforce is well on its way to become a boom sector of the economy. The Indian organized retail sector accounts for only 5% in the country. And it is expected to contribute 15.5 per cent by 2016.

Research on store brands or PLs has been of substantial interest to the retailers as well as academicians. Research in this area was conducted by few researchers, viz. The factors associated with PLs adoption, the consumer attitude towards store brands and its relationship with customer satisfaction and store lovalty.

Private Labels are defined as the "products owned and branded by the organizations whose primary objective is distribution rather than production"⁶ Store brands or private label brands are also defined as "brands owned, controlled and sold exclusively by retailer".⁷ PLMA defines it as "Private label products encompass all merchandise sold under a retailer's brand. That brand can be the retailer's own name or a name created exclusively by that retailer. In some cases, a retailer may belong to a wholesale group that owns the brands that are available only to the members of the group."

Planet Retail Database

² AT Kearney's 7th annual GRDI, in 2008. ³ Indian Retail Research 2009 Edition' Northbridge Capital

FICCI Earnest & Young

Investment Commission of India

Schutte, 1969

Private Label Manufacturers' Association

The above definitions suggest two things. First, it is the retailer who owns and controls the brand, whereas this was traditionally the role of the producer. Second, the retailer has exclusive rights over the product. This means that different retailers do not sell identical PLs, which is not the case when retailers sell name-brands. Thus, the development of PLs does not only alter the relationship between producers and retailers, but also affects competition between retailers because PLs become an additional way of differentiating between retailers. 9 The two main advantages derived from the adoption of PLs by retailers are: bigger margins, and increased store loyalty. 1

In order to be truly successful, retailers must advance from the generic or store brand mindset of the past to a new private label paradigm. Many retailers have begun to describe their private label brands as "own" brands because there is recognition that these proprietary, exclusive offerings are tools that represent momentous power and potential for the retail store. Sales of

PLs, also called "store brands," have been growing rapidly in recent years.¹

Retailers like PLs because of their potential to increase store loyalty, chain profitability, control over shelf space, bargaining power over manufacturers, and so forth.¹² Among consumers, one obvious reason for their popularity and growth is their price advantage (averaging 21%) over national brands.¹³ Nevertheless, high quality seems to be more important in determining PLB success than lower price.¹² articulated and developed in a way that they not only fit with the brand promise of the retail store, but if effective, they also give consumer a key point of departure to enhance and celebrate the overall retail brand proposition to keep consumers coming back for more. One of the interesting phenomena concerning PLBs is the fact that their growth has been highly uneven across product categories. 15

The present study has been undertaken to gain an insight into Indian customers' attitude towards private label brands as well as national brands, the effect on preference pattern & variations with respect to demographic profile of respondents for private label brands versus national label brands across two product categories. For this purpose respondents from Surat city were studied.

LITERATURE REVIEW

In studying the retailer economics of PLs programs, researchers have mostly examined factors such as the technology, investments necessary, size of category, category margins, national brand advertising and promotional activity levels and so forth (Hoch and Banerii, 1993; Sethuraman, 1992). Thus, Hoch and Banerji (1993) find that PLs have higher shares in large categories offering high margins, and where they compete against fewer national manufacturers who spend less on national advertising. The gap between NBs and PLs in the level of quality also depends on the technology requirements in manufacturing that varies across categories Hoch and Banerji, 1993). Some researchers studying consumer-level factors for PL proneness--such as Richardson, Jain and Dick (1996)--have not studied cross category variations. They have chosen instead to aggregate data across categories. Sethuraman and Cole (1997), for instance, did not measure and model the crucial effect of the level of perceived risk in the product category (Richardson, Jain, and Dick, 1996; Narasimhan and Wilcox, 1998).

In this research, we focus upon these consumer-level perceptions of inter category differences. By doing so, we hope to shed light on what has made PLs successful overall, drawing implications both for retailers marketing PLs as well as the national brands that compete with them.

Any examination of the consumer-level factors that moderate PLs success across product categories should start with a framework to explain consumer's susceptibility to buying PLBs.

Richardson, Jain, and Dick (1996) present what is probably the most extensive such framework offered to date. They argue that consumers' propensity to purchase PLs depends on (a) certain demographic factors, such as income, family size, age and education, (b) certain individual difference variables, such as the degree of reliance by the consumer on extrinsic cues (those more reliant on such cues preferring national brands) and the consumers' tolerance of ambiguity (intolerants preferring safer national buys), and (c) certain consumer perceptions of the particular category (degree of perceived quality variation, level of perceived risk, and perceived value for money), as well as the degree of consumer knowledge about the category (greater knowledge increasing PLs choice). Note that though several of these perceptual factors ought to vary across categories (such as the degree of perceived quality variation, level of perceived risk, perceived value for money, and degree of consumer knowledge), Richardson, Jain and Dick did not study category-level variations in these factors.

Researchers have examined differences of quality perceptions for national and private label brands. Initial study done by Bellizzi et al. (1981) gathered perceptions of national, private label and generic brands through a series of Likert-type scales. Respondents showed significant perceptual differences for the three types of brands and consistently rated private label brands below the national brands on attributes related to quality, appearance, and attractiveness. Similarly, Cunningham et al. (1982) observed that consumers rate national brands as superior to private label and generic brands in terms of taste, appearance, labeling, and variety of choice. Rosen (1984) conducted a telephone survey of 195 households and obtained ratings for generic, private label, and national brand grocery products on three quality perceptions: overall quality, quality consistency over repeat purchases, and quality similarity across stores. Data gathered across nine product categories showed that private label brands had lower scores in comparison to national brands for overall quality as well as quality consistency over repeat purchases. Omar (1994) conducted similar test of quality for private label and national brands across three product categories. The results showed that consumers did not perceive any difference among the brands during a blind taste test but revealed taste test indicated that shoppers assigned superior ratings to national brands. Thus, private label offers were rated much lower in revealed taste test than in blind taste

Invariably, all these studies indicated that private label brands suffer from low quality image when compared with national brands despite improvements made in the quality. This spawned efforts by academicians and practitioners to examine the ways to improve the quality perceptions of private label brands.

Sethuraman and Cole (1997) did model category level variations in many factors. They examined the effect on "willingness to pay a price premium for a national brand" of (a) several category level variables, including the quality perception of PLs, average price, purchase frequency, and the degree to which the category gives "consumption pleasure," (b) individual demographics such as income, age, family size, gender and education, and (c) individual difference perceptual variables such as the belief of a price-quality relationship, perceived deal frequency, and

11 Batra & Sinha, 2000 12 Richardson, Jain, and Dick, 1996 13 Batra and Sinha, 2000

 $^{^9}$ Berges-Sennou, Bontems, and Requillart 2004 10 Fontenelle 1996

Hoch and Banerji, 1993; Sethuraman, 1992
 Hoch and Banerji, 1993

familiarity with PLs. However, as noted above, their list of category-level variables did not include crucial perceptions of the degree of category perceived risk. Price Consciousness, defined as the "degree to which the consumer focuses exclusively on paying low prices" (Lichtenstein, Ridgway, and Netemeyer, 1993, p. 235), has been found to be a predictor of PLs purchase (Burger and Schott, 1972; Rothe and Lamont, 1973). Previous research has shown that a consumer's level of price-consciousness rises with lower incomes (Gabor and Granger, 1979; Lumpkin, Hawes, and Darden, 1986), and is higher among deal-prone consumers (Babakus, Tat, and Cunningham, 1988) who believe less in price-quality associations (Lichtenstein, Bloch, and Black, 1988).

Research has for long talked of the level of perceived risk in the category as being a crucial factor in PLs purchases (Bettman, 1974; Richardson, Jain, and Dick, 1996), though this variable has either not been studied at the individual category level (e.g., by Richardson, Jain, and Dick, 1996), or has been omitted in some recent category-level studies (e.g., Sethuraman and Cole 1997). Such perceived risk can be gauged using performance, financial, or social criteria (Dunn, Murphy, and Skelly, 1986). Drawing on the literature on perceived risk (e.g., Bauer, 1967; Cox, 1967), Narasimhan and Wilcox (1998) argue that consumers will prefer national brands to PLs if the level of perceived risk in buying the PLs in that category is seen as high. They also state that the degree of perceived risk increases with the degree of perceived quality variation. Moreover determinants of risk according to Narasimhan and Wilcox (1998), Dunn, Murphy, and Skelly (1986), and others, is the "degree of inconvenience of making a mistake."

Consumers rated national brands higher than PLBs and generics on prestige, reliability, quality, attractive packaging, taste, aroma, color, texture, appealing, tempting, purity, freshness, uniformity, familiarity, confidence in use, among others, Bellizi et al. (1981).

Thus, a review of previous studies undertaken in the area of PLBs indicates that, research has been more limited on the consumer-level factors that make PLBs differentially successful across product categories. Also the effect of demographic variables on customer perception and preference for private label brands across different product categories has hardly been researched. Given the lack of studies undertaken in the area of understanding Indian customers' attitude and perception towards private label brands across product categories and the effect of demographic variables on this perception, the present study has been undertaken to gain an insight into how customers in India, perceive and evaluate private label brands in comparison to national label brands. The findings of the study will be helpful for retailers to understand the importance of various factors in being successful with customers in the private label brands category.

RESEARCH OBJECTIVES

- 1. To study & find out attributes on which consumers evaluate both Private Labels (PLs) & National Brands (NBs).
- 2. Find & compare the overall customers' attitude towards private label versus national brands across different attributes, categories.
- 3. To see the effect on consumers attitude towards private label brands with respect to different demographic variables.

RESEARCH DESIGN & METHODOLOGY

Demographic factors were identified from various past studies in the similar areas: Richardson, Jain, and Dick (1996). While different attributes viz. Image (Brand Image / Stores' Image), Quality, Price, Risk, Packaging have been identified to assess the consumer evaluations of PLs & NBs were identified from the past studies. Dolekoglu et al. (2008) stated factors viz. quality, price, trust, availability of alternatives, attractive packaging, frequent advertising, sales promotions, imitations, well-known, healthy, availability, brand image, prestige, freshness and habits. Wells, Farley, Armstrong (2007) stated factor viz. Packaging. Batra & Sinha (2000); Bettman, 1973; Dunn et al., (1986); Richardson, Jain, & Dick (1996) stated Perceived Risk as factor. Batra and Sinha 2000 stated Price Consciousness, Price-Quality association as factors influencing customers' attitude. Ashokkumar and Gopal (2009) studied Price, Quality, Risk perception as factors affecting consumers' attitude; While relationship between Price and Quality was studied by Ailawadi, Pauwels and Steenkamp (2008).

Tool employed for generating responses was structured questionnaire, consisting of 30 Questions out of which 9 Questions were framed to gather demographic as well as personal profile of respondent, while 1 Question was framed to rate individual brand attribute on Likert Scale, 20 Questions were framed to rate & compare different attributes across 2 different categories viz. Consumer Durables & Personal Care Products on Likert Scale. SPSS 17 was used for data analysis.Research was conducted in Surat. 100 respondents were studied. Stratified random sampling method (disproportionate method) was used to collect primary data. Information was collected from respondents outside different retail outlets in different parts of Surat city.

For data analysis "Adequacy Importance" model is used, in which 5 attributes identified was framed in model and importance was measured on scale of 1 = Least Significant to 7 = Most Significant across different product categories. "Adequacy Importance" model happens to be one of the most widely used models appearing in consumer behavior research (Fishbein, Cohen & Ahtola (1972).

Model can be described as:

Ą= Σ P* D

Where

 $A=an\ individual's\ attitude\ toward\ the\ brands;$

P= importance of attribute (dimension) for the person;

 ${\it D=individual's\ evaluation\ of\ brands\ w.r.t\ the\ corresponding\ attribute\ (dimension)}.$

Further attitude was obtained on scale of 1 to 7 as 1 = extremely negative attitude, 2 = moderately negative attitude, 3 = slightly negative attitude, 4 = neither negative nor positive attitude, 5 = slightly positive attitude, 6 = moderately positive attitude & 7 = extremely positive attitude.

List of abbreviations used in analysis table are as follows:

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Q	Р	R	PC	BI	_N_	_P_	CD	PC
Quality	Price	Risk	Packaging	Image	National Brand	Private Label	Consumer Durable	Personal Care Product

ANALYSIS & RESULT

Data reliability and validity plays most significant role in any research, before data analysis and interpretation. The present study had adopted internal consistency analysis to conduct reliability testing. Cronbach's $\dot{\alpha}$ came out to be 0.895, which indicates that reliability of the scale of measurement was significantly high.

Table 1: The demographic profile of respondents (N = 100)							
Gender	Male	64					
	Female	36					
Age Group	18 to 30	86					
(Years)	31 to 40	10					
	41 to 50	4					
	51 to 60	0					
Monthly Household Income	Up to. 20,000	52					
(Rupees)	21,000 to 40,000	32					
	41,000 to 60,000	8					
	61,000 to 80,000	8					
	81,000 to 100,000	0					
Type of Family	Nuclear	44					
	Joint	56					
Occupation	Student	54					
	Housewife	2					
	Services	24					
	Self Employed / Business	10					
	Professional (Dr, CA, Lawyer, Consultant)	10					
Marital Status	Unmarried	78					
	Married	22					

From in-depth literature review we find Quality, Price, Risk, Packaging & Brand Image as attributes which are most relevant to study categories viz. Personal Care Products & Consumer Durables.

A. MEASURING & COMPARING ATTITUDE TOWARDS NBs & PLs.

Importance of attitude towards NBs & PLs was calculated for 100 respondents from the formula of "Adequacy-Importance" with respect to different attributes across 2 categories as mentioned in Table 2. Further for comparison t- test for equality of means was carried out.

Table 2: Comparative analysis of attitudes towards NBs vs. PLs across different categories.

Categories	Brand Attributes	Attitude	towards NBs	Attitude towards PLs		t-test for equality of means; Df: 99	Sig. (2 -Tailed)
N = 100	N = 100		Std. Dev.	Mean	Std. Dev.		
Consumer Durables	Quality	6.32	0.973	6.26	1.001	0.884	.379
	Price	5.02	0.887	5.42	1.191	-5.519	.000*
	Risk	5.12	1.472	4.76	0.996	5.014	.000*
	Packaging	4.80	1.378	4.84	1.308	-1.157	.250
	Image	5.66	1.037	5.60	1.119	1.029	.306
Personal Care Product	Quality	6.34	0.943	6.20	0.964	2.320	.022*
	Price	5.80	0.918	5.40	1.137	-4.342	.000*
	Risk	5.44	1.477	4.70	0.927	5.622	.000*
	Packaging	4.86	1.349	4.84	1.245	0.632	.530
	Image	5.72	1.064	5.48	1.010	4.662	.000*
Asterix (*) denotes that	the difference in me	ans is stati:	stically significa	nt at 5% s	ignificance leve	el	

Analysis of consumer's attitudes towards NBs vs. PLs shows that there was perceived difference on the attributes of price and risk in consumer durable products while perceived differences were observed for attributes like quality, price, risk & image for personal care products (as difference in means are statistically significant at 5% significance level). However, there was no perceived difference on the attributes of quality, packaging & image for consumer durable products; and only packaging of personal care products (as means are significant at 5% significance level). Further, means of NBs & PLs can be compared and interpreted from above table as follows:

- 1. NB > PL: NBs perceived to be better than PLs :
 - Quality & Risk for consumer durables
 - Quality, Price, Risk & Image for personal care product.
- PLs perceived to be better than NBs :
 - Price for consumer durables.
- 3. NBs = PLs: NBs & PLs perceived to be same :
 - Packaging & Image for Consumer Durables.
 - Packaging for Personal Care Products.

Results of above study are similar to the results obtained in other retail markets. Perception of quality is an important element relating to private-label brand use; if all brands in a category are seen as sharing a similar quality, then private-label brand use is often observed to increase (Richardson *et al.*1994). But as proven in this study and other global studies, one constant finding of private-label research had been that quality is more important than price to shoppers (Hoch and Banerji 1993; Sethuraman 1992). Support for this belief was challenged, however, by Ailawadi *et al.*(2001). Burton *et al.* (1998) pointed out that the danger for a retailer using low prices alone with which to compete is that some consumers may use price as a proxy for quality. Richardson *et al.*(1994) found that private-label brands were considered by shoppers to be inferior in quality terms to national brands. With parameters such as quality and price in play, the question of risk becomes particularly relevant. Batra and Sinha (2000) noted that when the consequences of a purchase mistake are high or quality variability is considerable, then interest in private label groceries is likely to drop. Narasimhan and Wilcox (1998) argue that consumers will be less motivated to purchase private-label groceries if the level of perceived risk in that category is high. The search-versus-experience nature of the product is also important, in that if the product requires actual trial (such as taste), then interest in private label brands drops (Erdem & Swait 1998). Still, Burton *et al.* (1998) found that grocery shoppers being risk averse did not significantly impact on their attitude towards a private-label brand (Shannon and Mandhachitara 2005).

B. DEMOGRAPHIC EFFECT ON CONSUMER'S ATTITUDE TOWARDS PRIVATE LABLE:

One way ANOVA was administered to find the significance; demographic parameters were taken as factors / independent variable while corresponding response with respect to attributes & product category was taken as dependent variable. Only significant results (significance at 5%) across different demographic parameters, attributes as well as product categories are tabulated & discussed as follows:

1. Effect of Gender on attitude towards Private Label Brands

As per table 3a we find that gender have significant effect on attitude towards private label brands, for risk across personal care products & for packaging across consumer durables & personal care products.

As can be seen from table 3b that female have slightly positive attitude towards risk & packaging across personal care product as well as consumer durable & personal care product categories.

		Sum of Squares	df	Mean Square	F	Sig.
R_P_PC	Between Groups	3.361	1	3.361	4.035	.047
	Within Groups	81.639	98	.833		
	Total	85.000	99			
PC_P_CD	Between Groups	10.780	1	10.780	6.659	.011
	Within Groups	158.660	98	1.619		
	Total	169.440	99			
PC_P_PC	Between Groups	10.780	1	10.780	7.406	.008
	Within Groups	142.660	98	1.456		
	Total	153.440	99			

Table 3a: Effect of Gender on attitude towards Private Label Brands (ANOVA)

Table 3b: Effect of Gender on attitude towards Private Label Brands (Descriptive)

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
R_P_PC	Male	64	4.56	.794	.099	3	6
	Female	36	4.94	1.094	.182	3	7
	Total	100	4.70	.927	.093	3	7
PC_P_CD	Male	64	4.59	1.400	.175	1	7
	Female	36	5.28	1.003	.167	3	7
	Total	100	4.84	1.308	.131	1	7
PC_P_PC	Male	64	4.59	1.306	.163	2	7
	Female	36	5.28	1.003	.167	3	7
	Total	100	4.84	1.245	.124	2	7

2. EFFECT OF AGE GROUP ON ATTITUDE TOWARDS PRIVATE LABEL BRANDS

We noticed that attitude towards private label brands is not affected by marital status of respondent.

3. EFFECT OF MONTHLY HOUSEHOLD INCOME ON ATTITUDE TOWARDS PRIVATE LABEL BRANDS

From table 4a, monthly household income have significant effect on attitude towards quality of consumer durable & personal care products, price of personal care products & brand image of consumer durable private label brands.

Interpreting table 4b, shows that respondents whose monthly household income is Rs. 61,000 to 80,000 have extremely positive attitude with respect to quality & image of consumer durable & personal care products respectively; while same income group has moderately positive attitude with respect to price towards consumer durables.

Attitude is almost same i.e. slightly positive for personal care products across all income groups.

Further respondents in income group of Rs. 21,000 to 40,000 have extremely positive attitude towards consumer durables with respect to price as attribute.

Table 4a: Effect of Monthly Household Income on attitude towards Private Label Brands (ANOVA)

		Sum of Squares	df	Mean Square	F	Sig.
Q_P_CD	Between Groups	9.634	3	3.211	3.441	.020
	Within Groups	89.606	96	.933		
	Total	99.240	99			
Q_P_PC	Between Groups	15.856	3	5.285	6.663	.000
	Within Groups	76.144	96	.793		
	Total	92.000	99			
P_P_PC	Between Groups	12.433	3	4.144	3.443	.020
	Within Groups	115.567	96	1.204		
	Total	128.000	99			
BI_P_CD	Between Groups	9.231	3	3.077	2.574	.058
	Within Groups	114.769	96	1.196		
	Total	124.000	99			
BI_P_PC	Between Groups	10.854	3	3.618	3.855	.012
	Within Groups	90.106	96	.939		
	Total	100.960	99			

Table 4b: Effect of Monthly Household Income on attitude towards Private Label Brands (Descriptive)

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_CD	Up to 20K	52	6.27	.910	.126	4	7
	21K to 40K	32	6.44	.619	.109	5	7
	41K to 60K	8	5.25	2.053	.726	2	7
	61K to 80K	8	6.50	.926	.327	5	7
	Total	100	6.26	1.001	.100	2	7
Q_P_PC	Up to 20K	52	6.15	.777	.108	4	7
	21K to 40K	32	6.56	.619	.109	5	7
	41K to 60K	8	5.00	2.000	.707	2	7
	61K to 80K	8	6.25	.886	.313	5	7
	Total	100	6.20	.964	.096	2	7
P_P_PC	Up to 20K	52	5.42	1.091	.151	3	7
	21K to 40K	32	5.56	1.076	.190	3	7
	41K to 60K	8	4.25	1.581	.559	2	6
	61K to 80K	8	5.75	.463	.164	5	6
	Total	100	5.40	1.137	.114	2	7
BI_P_CD	Up to 20K	52	5.35	1.186	.165	2	7
	21K to 40K	32	5.88	.942	.166	4	7
	41K to 60K	8	5.50	1.195	.423	4	7
	61K to 80K	8	6.25	.886	.313	5	7
	Total	100	5.60	1.119	.112	2	7
BI_P_PC	Up to 20K	52	5.27	1.105	.153	2	7
	21K to 40K	32	5.56	.716	.127	4	7
	41K to 60K	8	5.50	1.195	.423	4	7
	61K to 80K	8	6.50	.535	.189	6	7
	Total	100	5.48	1.010	.101	2	7

^{4.} EFFECT OF TYPE OF FAMILY ON ATTITUDE TOWARDS PRIVATE LABEL BRANDS

As can be seen from table 5a & 5b, type of family has significant effect towards attitude for private label brands. Further respondents form both nuclear & joint family have moderately positive attitude towards private label brands with respect to only risk as an attribute for both product categories.

Table 5a: Effect of Type of Family on attitude towards Private Label Brands (ANOVA)

		Sum of Squares	df	Mean Square	F	Sig.
R_P_CD	Between Groups	4.526	1	4.526	4.733	.032
	Within Groups	93.714	98	.956		
	Total	98.240	99			
R_P_PC	Between Groups	9.377	1	9.377	12.151	.001
	Within Groups	75.623	98	.772		
	Total	85.000	99			

Table 5b: Effect of Type of Family on attitude towards Private Label Brands (Descriptive)

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
R_P_CD	Nuclear	44	5.00	.807	.122	3	7
	Joint	56	4.57	1.093	.146	3	7
	Total	100	4.76	.996	.100	3	7
R_P_PC	Nuclear	44	5.05	.834	.126	3	7
	Joint	56	4.43	.912	.122	3	6
	Total	100	4.70	.927	.093	3	7

5. EFFECT OF OCCUPATION ON ATTITUDE TOWARDS PRIVATE LABEL BRANDS

From table 6a & 6b, attitude towards private label is affected by respondent's occupation, for the quality in consumer durables, price in personal care products & brand image for both product categories.

Students have moderately positive attitude with respect to quality of consumer durables. While housewives show the maximum propensity towards private label brands with respect to price of personal care products. Moreover, moderately positive attitude is also observed amongst housewives & self employed towards brand image of private label consumer durable & personal care product in Surat.

Table 6a: Effect of Occupation on attitude towards Private Label Brands (ANOVA)

		Sum of Squares	df	Mean Square	F	Sig.
Q_P_CD	Between Groups	23.403	4	5.851	7.329	.000
	Within Groups	75.837	95	.798		
	Total	99.240	99			
P_P_PC	Between Groups	11.352	4	2.838	2.311	.063
	Within Groups	116.648	95	1.228		
	Total	128.000	99			
BI_P_CD	Between Groups	22.533	4	5.633	5.274	.001
	Within Groups	101.467	95	1.068		
	Total	124.000	99			
BI_P_PC	Between Groups	23.067	4	5.767	7.033	.000
	Within Groups	77.893	95	.820		
	Total	100.960	99			

Table 6b : Effect of Occupation on attitude towards Private Label Brands (Descriptive)

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_CD	Students	54	6.59	.687	.094	5	7
	Housewife	2	5.00	.000	.000	5	5
	Service	24	5.50	1.351	.276	2	7
	Self Employed / Business	10	6.40	.843	.267	5	7
	Professional	10	6.40	.516	.163	6	7

	Total	100	6.26	1.001	.100	2	7
P_P_PC	Students	54	5.15	.979	.133	3	7
	Housewife	2	7.00	.000	.000	7	7
	Service	24	5.58	1.586	.324	2	7
	Self Employed / Business	10	5.80	.422	.133	5	6
	Professional	10	5.60	.843	.267	5	7
	Total	100	5.40	1.137	.114	2	7
BI_P_CD	Students	54	5.78	.965	.131	4	7
	Housewife	2	6.00	.000	.000	6	6
	Service	24	4.83	1.239	.253	2	7
	Self Employed / Business	10	6.40	.843	.267	5	7
	Professional	10	5.60	1.075	.340	4	7
	Total	100	5.60	1.119	.112	2	7
BI_P_PC	Students	54	5.63	.831	.113	4	7
	Housewife	2	6.00	.000	.000	6	6
	Service	24	4.75	1.113	.227	2	6
	Self Employed / Business	10	6.40	.516	.163	6	7
	Professional	10	5.40	1.075	.340	4	7
	Total	100	5.48	1.010	.101	2	7

6. EFFECT OF MARITAL STATUS ON ATTITUDE TOWARDS PRIVATE LABEL BRANDS

We noticed that attitude towards private label brands is not affected by marital status of respondent.

CONCLUSION & IMPLICATIONS

In this study, we examined how customers' in Surat perceive private label brands in two product categories in comparison to national label brands with respect to 5 attributes. In attempt to explain variations in customer attitude towards private label brands, the effect of gender, age group, and monthly household income, type of family, occupation & marital status has been taken into consideration.

Perception of quality is an important element relating to private-label brand use; if all brands in a category are seen as sharing a similar quality, then private-label brand use is often observed to increase (Richardson *et al.*1994). But as proven in this study and other global studies, one constant finding of private-label research had been that quality is more important than price to shoppers (Hoch and Banerji 1993; Sethuraman 1992)

The findings of the study clearly bring forth the importance of pricing as an attribute in influencing customers' acceptance of private label brands. This is so because today's customers are smart enough to understand that since they are not buying branded products so they need not pay premium.

Support for this belief was challenged, however, by Ailawadi et al.(2001). Burton et al. (1998) pointed out that the danger for a retailer using low prices alone with which to compete is that some consumers may use price as a proxy for quality. Richardson et al.(1994) found that private-label brands were considered by shoppers to be inferior in quality terms to national brands.

Retailers should promote PLs by which it decreases the level of perceived risk while increase level perceived image of PL / store / retail outlet. As across all categories, attitude towards perceived risk as well as image was found to me unfavorable. Narasimhan and Wilcox (1998) argue that consumers will be less motivated to purchase private-label groceries if the level of perceived risk in that category is high.

The findings of the study can be useful to retailers in formulating strategies to make products other than the national branded ones acceptable in the market, which will help retailers in developing stronger store/private label brands and in increasing their presence and acceptance amongst customers.

LIMITATIONS OF STUDY

The scope of this study is limited to Surat & 2 product categories & 5 attributes. The results and findings of the study are thus limited in their ability to be projected to the country or foreign countries & other categories. There is no denying the fact that because of socio-economic and cultural differences there is a variation in attitude of people.

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