
Factors Affecting Consumer Intention to Purchase Private Labels in India

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Over the last few years, retail has become one of the fastest growing sectors in the Indian economy. With the increased growth of organized retail sector, private labels too are accepted by the retail market. There is very limited research regarding private label brand in India. This paper explores the exogenous factors affecting consumer intention to purchase private labels. A preliminary literature review identified six factors affecting private label brand purchase. These factors are: price consciousness, value consciousness, quality consciousness, store image, social status and self-confidence. A structural model that addresses the factor affecting consumer intention to purchase private labels is proposed and tested using AMOS software. The proposed model is tested using a sample of 206 respondents in Ahmedabad city of Gujarat, India. This study adds new knowledge regarding consumers' purchasing behavior towards private labels. Theoretical and managerial implications of the results of this paper are discussed.

KeyWords: Retail, Private label brand, consumer intention to purchase, structure equation modeling, AMOS

INTRODUCTION

Indian retail market is one of the fastest growing retail markets in the world in context of customers. It occupies fifth place in the retail markets of the world by economic value. Still in a nascent stage, the Indian retail sector offers strong growth potential. Indian retail industry is estimated to be worth of \$520 billion and is expected to grow at a CAGR of 13% to reach around \$950 billion by 2018. Organised retail penetration is currently estimated at 7.5% and is expected to reach to 10% in 2018 at a robust CAGR of 19-20% (Accord Fintech, August 11, 2014). Growth of the organized retail has led to growth of private labels. Indian modern shoppers spend over \$100 million on private label per year and this amount is expected to reach \$500 million by 2015 (Financial Express, November 29, 2011). In India, penetration of private label is only 7% of the modern retail space, it offers strong growth potential. In the literature, private labels are referred to with different names, including store brands, own brands or retail brand which are often used in an interchangeable fashion (Semeijn et al., 2004). The Private Label Manufacturers Association (PLMA) defines private labels as: products that are sold to retail outlets where the store name appears on the packaging instead of the manufacturer name or brand name (Kotler and Armstrong, 2001). Private labels are brands owned, controlled, and sold exclusively for and by retailers (Lewison and Balderson, 1999). Private labels have become an important source of profits for retailers and threat to manufactures of national brands. Patty and Fisk (1982) reported that

private labels have emerged as a key weapon and have started to play an important role in the battle for control of distribution channel and consumer loyalty. Private labels are the instruments that retailers used to capture more profit out of the distribution channel (Mills, 1995). As private labels offer lower prices owing to their lower manufacturing costs, inexpensive packaging, minimal advertising and lower overhead costs, it can create competitive advantage over competitors (McGoldrick, 2002).

RESEARCH OBJECTIVES

The rise of private label market provides an alternative selection for consumers during purchasing. Despite private labels are increasingly gaining acceptance from the Indian consumers, there is very limited research investigating consumer behavior in purchasing private labels especially in the Indian context. Most prior studies in this area have been performed in the developed countries where organised retailing is well developed. Although these studies have led to a rich literature base, the results gained from these studies may not be easily applicable to Indian retail environment. Therefore, this study is intended to close this gap in the literature. In this paper, an attempt is made to study the factor affecting consumers' intention to purchase private label.

This research paper is organized as follow. First, the theoretical background and previous research that has been conducted in the area of factor affecting consumer intention to purchase private label is discussed. Although there has been a dearth of such type of studies in the Indian Context, theoretical exploration can be based on international studies carried out in other countries. The subsequent section focuses on the development of the research model. Second, the research methodology adopted to validate model affecting consumer intention to purchase private label is discussed. Final section concludes with the discussion of the findings, as well as limitations of the study and directions for future research are discussed.

LITERATURE REVIEW

The brand has important influences in making purchase decision for consumers. Purchase intention can be defined as individual's intention to buy a specific brand customer has chosen for themselves after certain evaluation. Ghosh (1990) stated that purchase intention is an effective tool in predicting purchasing process. There are various factors that affect the purchase of the private labels. Following section discussed various factors affecting consumer intention to purchase private labels.

Price Consciousness

Price is the most important reason for purchasing private label (Jin et al., 2003). Price conscious consumers make a purchase decision focused exclusively on paying low prices (Lichtenstein et al., 1993). This occurs when the consumer is unwilling to pay for a higher price for the distinguishing features of a product (Lichtenstein et al., 1993; Monroe and Petrosius, 1981; Sinha and Batra, 1999). Low price is often one of the characteristics of the private label and often becomes the predictor of the private label purchase (Burger and Schott, 1972; Lichtenstein et al., 1993; Moore and Carpenter, 2006). Burton et al. (1998) found a positive relationship between price consciousness and private label attitude for the grocery items. Batra and Sinha (2000) also found that price consciousness has significant effect on private label purchase.

Quality Consciousness

Consumers' intention to purchase private label is explained by their perceptions of private label quality. Baltas and Argouslidis (2007) showed that quality has the most significant role when evaluating store brands. Previous research has shown that customers who are reluctant to buy private labels are more inclined to believe that private labels offer lower quality compared to national brands (Bushman, 1993; Dick et al. 1995; Quelch and Harding, 1996; Batra and Sinha, 2000; Baltas and

Argouslidis, 2007). Batra and Sinha (2000) found that perceived quality variation indirectly impacts on private label purchase. Sethuraman and Cole (1997) found that a perceived quality difference is an important reason for consumers to pay more for the manufacturer brands.

Value Consciousness

Value consciousness can be defined as consumers' concern for price paid relative to quality received in a purchase transaction (Lichtenstein et al. 1993, Burton et al., 1998). In other words, it is consumers' judgment of what they are receiving for the value of money that they are giving up. Consumers' perception of the relationship between price and quality appears to be a key factor when consumers compare private labels and national brands (Dunne and Narasimhan, 1999). Previous academic researches have found a positive relationship between value consciousness and private label attitude (Dick et al., 1995; Burton et al. 1998, Garretson et al. 2002, Jin and Suh, 2005). Consumers consider private labels are valuable (i.e., comparatively good quality at much lower price) (Bao and Mandrik, 2004). Dick et al. (1995) found that private label prone consumers perceived higher value of money for private label. Garretson et al., 2003 also found that consumers have favorable attitude towards private label when they compare price and quality.

Social Image

Consumers' perceived social image is considered as one of the important factors that influence the purchase of private labels (Baltas, 2003). Consumers will avoid using private label brand because they believe that this can convey the negative impression of appearing cheap. Dick et al. (1995) also find that low private label prone shoppers are more inclined to believe that the purchase of private labels may results in the perception that the individuals is cheap.

Store Image

Store image is an important factor predicting the consumer intention to purchase private label. Consumers speculate the private label image from the image of the retail store (Agrawal et al. 1996, Dhar and Hock, 1997 and Vahie and Paswan, 2006). When consumers have a high perception of a store image, it creates a positive effect on the brands carried by the store (Dhar and Hock, 1997; Pettijohn et al., 1992, Lau and lee, 1997). When consumers are unfamiliar with the brand, the store image is often one of the biggest cues for quickly judging the private label. This is because many people can view the private label as an extension of the brand name of the store itself (Paul et al., 2011). The more positive a store image, the higher the consumers' purchase intention would be (Dodds et al., 1991; Grewal et al., 1998).

Self confidence

Consumer self-confidence is defined as the extent to which an individual feels capable and assured with respect to his or her market place decisions and behaviors. Self-confidence is an important variable affecting consumer intention to purchase label. Bailly (1999) observed that those consumers with a higher level of self-confidence perceived a lower risk associated with buying store brands. Mieres et al., (2006) also found a positive influence of the self-confidence on the difference in risk between store brands and national brands.

RESEARCH METHODOLOGY

Measures and Measurement

The measurement of various constructs in this study was primarily borrowed adopted from previous study. The scale to measure price consciousness and value consciousness were adopted from the study of Lichtenstein et al. (1993) and Sinha and Batra (1999). The scale to measure quality consciousness is adopted from the studies of Lichtenstein et al. (1993), Dick et al.(1997) and Sethuraman and Cole (1997).

The scale to measure store image is adopted from the study of Collins-Dodd and Lindley (2003). The scale to measure self-confidence is adopted from the study of Dick et al. (1995) and Sethuraman and Cole (1997). The scale to measure social status is adopted from the study of Lichtenstein et al. (1993). All items used for measuring various constructs in the study were measured on a 7-point likert scale anchored by "1 = Strongly Disagree" and "7 = Strongly Agree". Internal consistency of the scale was measured by calculating Cronbach Alphas of each constructs. Cronbach's alpha (or coefficient alpha) is the most commonly used measure to judge the internal reliability of factors or constructs. Hair et al., (1998) suggest that the generally agreed upon the lower limit for Cronbach's alpha is 0.70. Table 1 shows the calculation of Cronbach's alpha for each measure used in this research. From the Table 1, it can be seen that the value of alpha for each constructs is above the cutoff value of 0.70, indicating good internal reliability of the constructs.

Sample

A structured questionnaire was developed for the study. Questionnaire was hand carried and personally explained to respondents by the interviewers. The interviewer presented the respondents the packet of the private label of ketchup of a well-known retail store. Respondents were requested to study the same carefully and then asked them to fill the questionnaire. The interviewer waited until a respondent filled out the

questionnaire, then collected the questionnaire.

Total 206 respondents participated in the survey. Their demographic characteristics are presented in Table 2.

DATA ANALYSIS

A two stage procedure advocated by Anderson and Gerbing (1988) was followed for testing the theoretical model. First, the measurement model, which provided as assessment of convergent and discriminant validity, was estimated before the structure model tested the hypothesis. Both the models were carried out by software AMOS 16.

Measurement Model to Check Validity of Scales Adopted

Confirmatory factor analysis (CFA) was carried out to tests the convergent and discriminate validity of construct adopted in the study. Results of the CFA tests were shown in Table 3. The measurement model yielded a chi-square value of 489.335 with 260 degrees of freedom ($P=0.000$). The ratio of the chi-square to the degrees of freedom was 1.882 which was smaller than the recommended level of 5 (Bagozzi and Yi, 1988; Carmines and McIver, 1981). In addition, the other indices ($GFI=0.844$, $CFI=0.876$, $AGFI=0.804$ and $RMSEA=0.054$) satisfied the recommended values. Therefore, it can be concluded that there was a reasonable overall fit between the model and the observed data.

| Table 1: Reliability Analysis of Scale | | | |
|--|-------------------|------------------|---|
| Construct | No. of Statements | Cronbach's Alpha | Source of Scale |
| Price Consciousness | 4 | 0.839 | Lichtenstein et al. (1993) and Sinha and Batra (1999). |
| Value Consciousness | 4 | 0.801 | Lichtenstein et al. (1993) and Sinha and Batra (1999). |
| Quality Consciousness | 4 | 0.807 | Lichtenstein et al. (1993), Dick et al.(1997) and Sethuraman and Cole (1997). |
| Self Confidence | 5 | 0.791 | Dick et al. (1995) and Sethuraman and Cole (1997) |
| Store Image | 5 | 0.735 | Collins-Dodd and Lindley (2003) |
| Social Status | 4 | 0.750 | Lichtenstein et al. (1993) |

| Table 2: Demographic Characteristics of Sample | | | |
|--|--------------------------------|-----------|------|
| Variables | | Frequency | % |
| Gender | Male | 102 | 49.5 |
| | Female | 104 | 50.5 |
| Age | Below 20 Yrs | 15 | 7.3 |
| | 21-30 Yrs | 102 | 49.5 |
| | 31-40 Yrs | 60 | 29.1 |
| | 41-50 Yrs | 19 | 9.2 |
| | Above 50 Yrs | 10 | 4.9 |
| Education | Lower than secondary school | 4 | 1.9 |
| | Secondary School or equivalent | 24 | 11.7 |
| | Bachelor degree | 103 | 50.0 |
| | Master degree | 68 | 33.0 |
| | Others... | 07 | 3.4 |
| Monthly Family Income | Less than Rs.10,000 | 24 | 11.7 |
| | Rs.10,000 to Rs.20,000 | 64 | 31.1 |
| | Rs.20,000 to Rs.30,000 | 67 | 32.5 |
| | Rs.30,000 to Rs.40,000 | 27 | 13.1 |
| | More than Rs.40,000 | 24 | 11.7 |

Furthermore, it shows that all the factor loadings are quite high (above 0.5) and significant at 0.05 significance level. The t-values for each item are greater than 1.65 and significant at 0.05 level, indicating that all factor loadings are significant and providing evidence to support the convergent validity of the items measured (Anderson and Gerbing, 1988). Convergent validity can be determined by calculating the average variance extracted (AVE) value of the construct. Hair et al. (2000) suggest value of AVE to be higher than 0.50. In this study, the calculation of AVE for each construct is shown in table 3. All the values exceed the recommended level of 0.5 indicating convergent validity of all the constructs. Table 3 also shows the calculation of composite reliability for each constructs. All the values exceed the recommended level of 0.70, implying acceptable level of reliability for each of the constructs

Hypothesis Testing Using Structural Equation Model

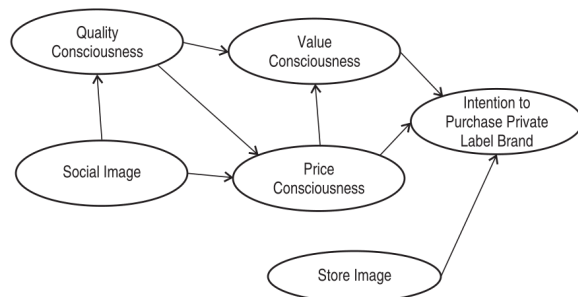
First, all variables are correlated with each other. The proposed structural model was developed based on the significant correlations found among constructs of key interest affecting the intention to purchase private label. The structural model is represented in Figure 1. The structural model hypothesized that consumer intention to purchase private label is affected by value consciousness, price consciousness and store image. Value consciousness and price consciousness is affected by quality consciousness. At the same time, price consciousness and quality consciousness is affected by social image. It was found that self confidence was not significantly correlated with any variables. So it was dropped from further analysis.

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Table 3: Results Confirmatory Factor Analysis

| Construct | Items | Factor loadings | AVE | Composite Reliability |
|-----------------------|---|---|--------------|-----------------------|
| Price Consciousness | I am willing to go to extra effort to find lower prices. I will shop at more than one store to take advantage of low prices. The money saved by finding lower prices is usually not worth the time and effort. I compare the prices of products even for small products. | 0.802 0.646 0.806 0.769 | 0.57 | 0.84 |
| Quality Consciousness | Generally speaking, the higher the price of a product, the higher the quality. A cheap product makes me suspicious of the performance of product. The price of the product is good indicator of its quality. You always have to pay a bit more for the best product. | 0.611 0.817 0.772 0.702 | 0.52 | 0.82 |
| Value Consciousness | I am very concerned about low prices, but I am equally concerned about product quality. When shopping, I compare the prices of different brands to be sure I get the best value for the money. When purchasing a product, I always try to maximize the quality I get for the money I spend. I make sure that the products must meet certain quality requirements before will buy them. | 0.694 0.717 0.636 0.783 | 0.50 | 0.80 |
| Social Image | Buying a high priced brand makes me feel good about myself. It says something to people when you buy the high priced version of a product. Your friends will think you are cheap if you consistently buy the lowest priced version of a product. I think others make judgments about me by the kinds of products and brands I buy. | 0.671 0.800 0.752 0.649 | 0.52 0.51 | 0.81 0.83 |
| Self Confidence | I consider myself capable of choosing a good brand. I feel quite satisfied with the choice of brands I make. When deciding on a brand, I feel confident of my choice. When I choose a brand, I do not usually doubt my choice. Compared with most buyers, I consider myself a good buyer. | 0.742 0.650 0.783 0.763 0.602 | | |
| Store Image | This store provides variety of products. The entire product in this store has good quality. The entire product in this store has low price. The products of this store are good value for money. The interior decoration of this store let me feel pleasant atmosphere. | 0.577 0.702 - 0.861 0.669 | 0.503 | 0.80 |

Figure 1: Research Model



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Structural equation modeling (SEM) using AMOS 16 was employed to test the hypotheses. SEM estimates multiple and interrelated dependence relationships (Hair et al., 2006), thus is an ideal technique to test the hypotheses given the complex relationships among the constructs. The structural model yielded a chi-square value of 402.429 with 182 degrees of freedom ($p = 0.000$). The ratio of the chi-square to the degrees of freedom was 2.211, which was smaller than the recommended level of 5 (Bagozzi and Yi, 1988; Carmines and McIver, 1981). A comparison of all χ^2 indices, with their corresponding recommended values, indicated a good model ($GFI = 0.844$; $AGFI = 0.802$; $CFI = 0.859$, $RMSEA = 0.077$).

It was found that price consciousness, value consciousness and store image have significant direct impact on the consumer intention to purchase private labels. Quality consciousness is indirectly affecting the consumer intention to purchase private

labels by affecting price consciousness and value consciousness. Social image is directly affecting quality consciousness and price consciousness and indirectly affecting consumer intention to purchase private labels.

DISCUSSIONS AND CONCLUSION

Since penetration of private label is increasing and more and more consumers seek to purchase private label, it is critical to determine what factors influence consumers' intention to purchase private labels. It is found that consumers perceived private label as quality brands having good value; though they are priced lower than national brands. Though social image do not have direct impact on intention to purchase private labels, it has indirect impact on intention to purchase private labels via quality consciousness and price consciousness. Consumer perceives that purchasing private labels is creating

Table 4: Outcome of Structure Model

| | Standardize Estimate on Dependent Variables | | | |
|--------------------------|---|---------------------|---------------------|---------------------------|
| Predictor Variables | Quality Consciousness | Price Consciousness | Value Consciousness | Intention to Purchase PLB |
| Direct Effects | | | | |
| Price Consciousness | - | - | 0.552* | 0.257* |
| Quality Consciousness | - | 0.627* | 0.257* | - |
| Value Consciousness | - | - | - | 0.229* |
| Social Image | 0.406* | 0.148** | - | - |
| Self Confidence | - | - | - | - |
| Store Image | - | - | - | 0.145* |
| Indirect Effects: | | | | |
| Price Consciousness | - | - | - | 0.126 |
| Quality Consciousness | - | - | 0.346 | 0.299 |
| Value Consciousness | - | - | - | - |
| Social Image | - | 0.255 | 0.326 | 0.178 |
| Total effects | | | | |
| Price Consciousness | - | - | 0.552 | 0.383 |
| Quality Consciousness | - | 0.627 | 0.603 | 0.299 |
| Value Consciousness | - | - | 0.326 | 0.229 |
| Social Image | 0.406 | 0.402 | - | 0.178 |
| Store Image | - | - | - | 0.145 |

* significant at 5% significant level

** significant at 8% significant level

an image of appearing cheap in mind of other people. But when they think of price and quality, they intent to purchase the same. It is also found that store image has direct impact on intention to purchase private labels.

The findings contributed to improved understanding of factors affecting consumer intention to purchase private labels in India, as with any research, this study is not without its limitation. Care should be taken when generalizing the results of this study. This study was restricted to private label brand of ketchup of one of the reputed retail store in Ahmedabad city of Gujarat, India. Therefore, the measurement model needs to be tested and validated in different product categories of different stores in different locations. The research model adopted in this paper has included only few potential factors affecting intention to purchase private labels. More research opportunities are available in augmenting the number of variables in the model. Therefore future research should examine the moderating effect of other variables in purchasing private labels. These variables may include consumer perceived risks, characteristics of product group, positioning of private label, advertisement, sales promotion, and other psychological, social and demographic factors affecting buying behavior.

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