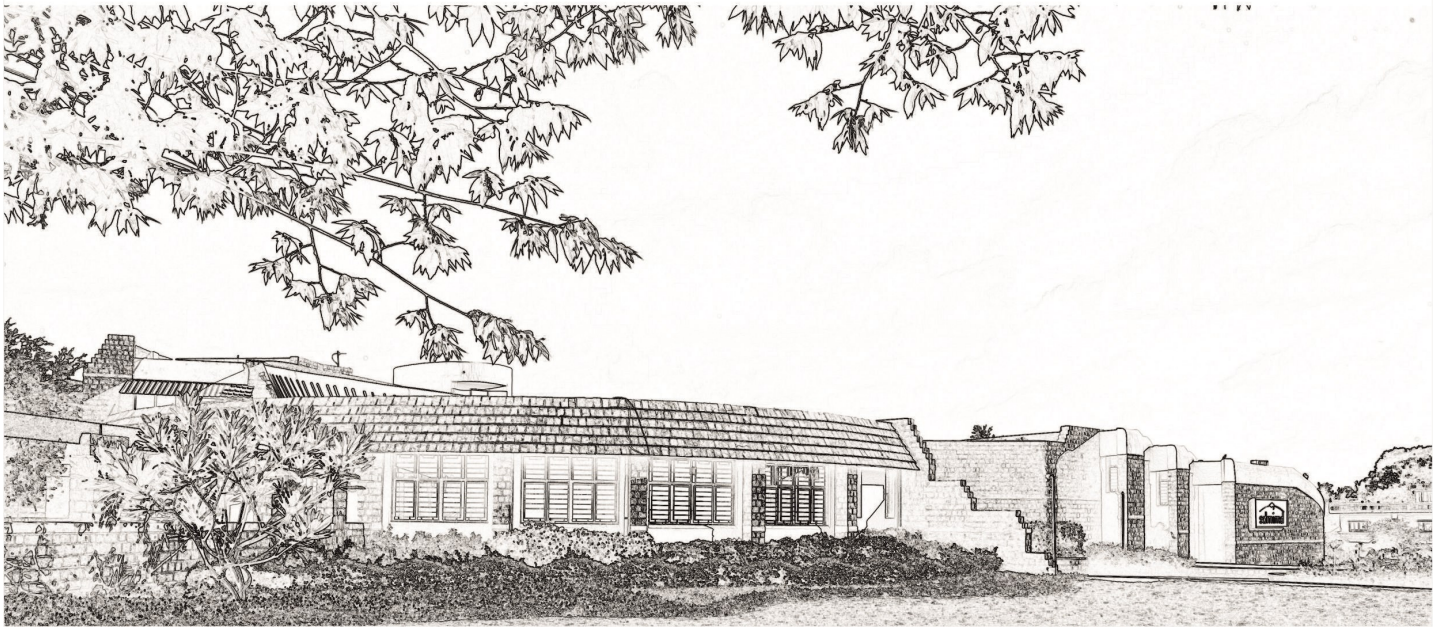
Applied Research Series, 2016

Factors determining Private Label Purchase in Food Category

Jayakrishnan

sdmimd

Shri Dharmasthala Manjunatheshwara
Institute for Management Development



Factors determining private label purchase in food category

Jayakrishnan S.

Associate Professor – Marketing
SDMIMD, Mysuru
jayakrishnan@sdmimd.ac.in

sdmimd

Shri Dharmasthala Manjunatheshwara
Institute for Management Development

ISBN: 978-93-83302-21-5

Note:

Preface

Research Center for Management Studies (RCMS), which was created five years ago at SDMIMD, has endeavoured to promote research in the field of management education in the Institute, in various ways. The Research Centre has encouraged faculty and students to actively take part in research activities jointly, collate and disseminate findings of the research activities through various types of projects to contribute to the body of knowledge to the academic fraternity in general, and management education in particular.

In this direction, keeping in line with the philosophy of promoting active research in the field of management to capture live situations and issues, the Research Center has taken a unique initiative to sponsor and encourage faculty members to carry out Applied Research Projects in various areas of management.

The duration of these projects is between four to eight months. At the end of the project, after peer review, a publication is taken out with an ISBN number by the institute. The projects help the faculty members, and the students, who work under the supervision of the faculty members for these projects, to identify issues of current importance in the field of management in various sectors. Data is collected mostly through primary research, through interviews and field study.

The institute takes into account the time and resources required by a faculty member to carry out such projects, and, fully sponsors them to cover the various costs of the project work (for data collection, travel, etc), thereby providing a unique opportunity to the two most important institutional stakeholders (faculty and students), to enrich their knowledge by extending their academic activities, outside the classroom learning situation, in the real world.

From the academic viewpoint, these projects provide a unique opportunity to the faculty and the engaging students to get a first-hand experience in knowing problems of targeted organizations or sectors on a face to face basis, thereby, helping in knowledge creation and its transfer, adding to the overall process of learning in a practical manner, with application of knowledge, as the focus of learning pedagogy, which is vital in management education.

Dr. Mousumi Sengupta

Chairperson, SDM RCMS

Acknowledgement

I would like to extend my sincere gratitude and obligation to all who extended their support in completing this project in a successful manner. First i would like to extend my gratefulness to our respected Director – Dr. N.R. Parasuraman for providing the inspiration and drive to take up the project. His constant support and monitoring ensured that i could finish the project in the intended way.

I need to acknowledge the support and guidance provided by Dr. Lakshmi Narayana, Assistant Professor – quantative techniques. The discussions with him regarding quantative techniques has provided immense value addition to the project.

I would like to express my sincere gratitude to the Second year students – Mr. Meghanath .M (14079), Prithvi Dwarakanath (14108) and Srinidhi.K.S (14161) who worked as project interns. Their commitment and promptness in administering the survey and data collection ensured that we could finish the first phase of the project on time.

I must express my very profound thankfulness to our accounts department for fulfilling the financial aspects of the project on time. Finally I would like to express my gratitude to my parents and wife – Mrs Divya .R who's continuous support and encouragement throughout my research career. I could not have accomplished this without them and her.

Jayakrishnan S

Table of Contents

Executive Summary

Indian retail industry has experienced growth of 10.6% between 2010 and 2012 and is expected to be USD 750-850 billion by 2015 (Deloitte, 2013). Retail sector has become competitive with the emergence of organized retail players. Currently retailers are focusing on developing their own brands or private labels to enhance customer loyalty, to add diversity and for better margins. According to Nielsen, India's private label market is estimated to grow to USD 500 million by 2015. Categories like packaged foods, refined edible oils, breakfast cereals, ketchups and sauces account for 75% of total sales of private labels (Hindustan Times, 2013). So food is emerging as one of the important category in which retailers are focusing to develop their private labels. The research study primarily looks into understanding the consumer preference for private labels or store brands in food category and to understand the factors that determine the store brand purchase in these categories. It also focuses on analysing the relationship existing between consumer factors, product factors and store factors in food category private labels. Consumer responses are collected from the city of Mysore (India) using structured questionnaire. Five point Likert scale is used to measure the factors. Responses are collected from consumers at organised retail outlets and households. Exploratory Factor analysis (EFA) used to explore the possible underlying factor structure of a set of observed variables without a preconceived structure. Based on the EFA results, confirmatory factor analysis (CFA) is done for developing a measurement model for factors that determine private label purchase in food category. Based on the CFA model, structural equation model is developed to understand the major factors that determine private label purchase among the consumers of Mysore city.

The major factors considered for the study was price, price related factors, quality, perceived quality, value consciousness, product familiarity, store image, shelf space allocation, assortment, in store promotions and loyalty. From the results obtained we could conclude that quality beliefs, shelf space allocation and loyalty have a significant impact on consumers which determines the private label preference in food category among consumers of Mysore.

The significant implication of the research study is that retailers should maintain competitive price and optimal quality for private labels when compared with national brands. Consumer's quality beliefs of consumers need to be boosted by maintaining product quality. Loyalty factor need to be enhanced by ensuring good quality products and services. Loyalty is always linked with the consumer's image of the retailer which is a critical aspect for store brand preference. Shelf space allocation determines consumer's familiarity with the store brands. So retailers need to ensure that there are properly placed in shelfs which are accessible and visible to consumers.

Key words : *Private labels, Store brands, Price, Price consciousness, Perceived quality, Store image, Value consciousness, Product familiarity, Shelf space allocation.*

1. Introduction

Indian retail industry is estimated at USD 600 billion in 2015 and expected to reach USD 1 trillion by 2020 (BCG, 2015). Emergence of organised retail players made the sector competitive. Organised retail players are focusing on developing their own private labels or store brands. The contemporary description about private labels or store brands given by Nirmalya Kumar and Steen Kamp (2007) is that private labels are any brand to be produced and owned by the retailer which is sold exclusively in retailer's outlet only. Retailer's intention to develop private labels can be attributed to the higher percent margins that private labels or store brands can provide (Hoch & Banerji, 1993). Private labels offer 20—30% profit margins (HT, 2014). The sale of private labels increased by 22% during 2012-13. Food category private labels account for 76% cent of total sales of private labels in India (Nielsen, 2013). We have limited research being conducted in Indian markets regarding private label purchase in food category compared with developed markets. Even though private label preference is increasing it requires an in depth study to understand the major factors that influence the consumer purchase.

2. Factors determining Private Label purchase

The major factors that determine private label purchase include price, quality and quality perceptions, product familiarity, value consciousness, store image and other store factors like in store promotions, shelf space allocation and visual merchandising. Based on the above factors a study was conducted among consumers of Mysore to determine the major factors for private label purchase in food category.

2.1. Literature Review

Private label purchase is determined by many factors. When we consider food segment in general, there are multiple factors that can influence the purchase. These factors may vary depending on the individual category in the food segment. The major factors that determine the private label purchase include consumer factors like price consciousness, perceived quality, product familiarity, value consciousness, product factors like price, quality, store factors like store image, shelf space allocation and assortment.

Price and price related factors : Price is an important factor determining the private label purchase. Price is one of the extrinsic cues which determine the private label purchase in food products [Burger and Schott (1972), Richardson.et.al, (1994)] .

When we consider factors like shopping behavior and category involvement consumers tend to be price sensitive in the purchase of products in grocery and general merchandise (Baltas, 1997). Sinha and Batra (1999, 2000) found that category price consciousness is a highly significant predictor of private label purchase in food categories like canned tomatoes, frozen orange juices, ground coffee etc. Consumers tend to be less price conscious in categories where the perceived risk is high and price unfairness exist between national brands and private labels.

Private label price should not be link to the national brands price and whole sale price, the pricing need to be based on its quality and variable cost. So retailers should launch private labels with different prices targeting different consumer segments (Choi and Coughlan, 2004). Mendez.et.al (2008) and Thiel and Romanuik (2009) concluded that private label is distinguished from other brands because of its price in food category.

The purchase of private labels in breakfast cereals is determined by the price sensitivity among lower income shoppers for value private labels and higher income shoppers for national brands respectively (Jin.et.al, 2010). Berges.et.al (2014) confirmed that consumers are sensitive to price when they purchase high quality private labels compared with national brands in categories like pasta, biscuits and jam.

Price consciousness and impulse buying determine private label purchase in food and grocery items (Singh and Agarwal, 2013). The other factors like store loyalty and value consciousness also determine private label purchase. Machavolu and Raju (2013) concluded that price is one major factor followed by quality that determine private label purchase in food and apparel segment. Sathya (2013) found that price, quality, store name, promotions, extrinsic and intrinsic cue determine purchase in food and grocery segment among Indian consumers.

So price and price related factors of private labels are one of the major determinants of private label

purchase. So the study needs to look into the effect of price of private labels in comparison to national brands in the category.

Perceived quality and quality : Perceived quality has an important role to play in determining the private label purchase. It can affect the consumer perceptions about private labels.

Hoch and Banerjee (1993) considered consumer driven, retailer driven, national manufacturer driven factors and its effect on private label success in food and frozen foods. The study concluded that high level intrinsic quality is important than price for private labels.

Perceived quality differential is one of the major factors that determine the private label purchase in products like cheese, cookies, flour, frozen pizza, jams, jellies and ketchup. [Sethuraman and Cole (1999), Sethuraman (2000)] . Perceived quality differential is lower when consumer's familiarity with the store brand increases. So it has to be reduced to increase private label proneness. Perceived quality can determine the purchase of private label and it is having positive relationship with price when category risk and retail image is high (Sheinin and Wagner, 2003).

Quality has a significant role in determining the store brand preferences in grocery category (Baltas and Argouslidis, 2006). Advertising and packaging are found to be significant in determining the consumption rate of store brands.

Koshy and Abhishek (2008) provided the insight that consumer's quality perceptions can be improved by introducing public quality labels recognized by consumers which can ensure adequate quality levels for private labels. Consumer perception study by (Beneke, 2010) revealed that perceived quality is one of the major factors influencing the private label purchase in food based private brands in categories like tinned goods, cookies, flour and sugar. Perceived quality is influenced by packaging. Bishnoi and Kumar (2009) studied the shopping styles of Indian working women and concluded that quality consciousness, novelty seeking, price-value consciousness, brand consciousness, habitual and brand/store loyal determine the purchase of store brands in packaged food category. Abhishek (2011) looked into the role of demographic variables and psychographic variables like quality variation and perceived value for money and found that these factors can determine private label purchase in apparels. Sharma.et.al (2011) found that there is a significant difference in quality between national and private brands and store image is a key factor that determines the purchase.

Singh (2014) study among Indian retail consumers found that quality and brand image determines consumer preference of private labels in apparel segment. Permarupan.et.al (2014) found that familiarity and perceived quality as major factors that determine store brand purchase in general. Gala and Patil (2013) concluded that low quality is one factor that reduces private label purchase in general among Indian consumers. Nandi (2013) looked into private label purchase among Indian consumers confirmed that quality and reliability are the major factors that regulate private label purchase in categories like durables, personal care, apparels and consumable products.

Perceived quality and quality are major factors affecting the consumer perception. So retailers need to enhance the quality image of store brands through minimizing quality variation, by improving packaging and product quality.

Product familiarity : Familiarity is one among the major factors that influence store brand purchase. This is determined by product knowledge and brand comprehension. Store brand familiarity increase with the information available about it which can increase store brand proneness due to reduction in perceived risk and perceived quality variation associated with these brands in products like margarine (Bettman, 1974).

Private label products have limited brand recognition compared to recognized brand due to lack of information in general merchandise category among consumers of Israel (Wolinsky, 1987). This can hinder familiarity of the products which can affect the product purchase. Non store brand prone consumers show less familiarity with the brands and tend to believe that store brands are low value and low quality products in grocery category (Dick.et.al, 1995). So familiarity of store brands needs to be enhanced by promotional campaigns to increase the store brand purchase.

Further study by Richardson.et.al (1996) examined the effect on familiarity on household store brand proneness in food products. Familiarity with retailer's private label brands is critical for private label proneness. The effect of familiarity on store brand purchase intention is partially mediated by perceived

quality (Sheau-Fen.et.al, 2011). Age moderates the effects of performance risk, physical risk, familiarity and perceived quality.

Store image : Store image is one of the major factors that influence the purchase of private labels. The consumer perception about the image of the store has a direct effect on the brand image of the private label which can determine the purchase. Store image has different dimensions which need to be understood to create favorable image in consumer minds.

Store image is defined in the shopper's mind, partly by the functional qualities and partly by an aura of psychological attributes by Martineau (1958). The major factors that determine the store image includes layout, architecture, symbols, colors, advertising and sales personnel. The study didn't consider the aspect of merchandise in determining the store image. Retail store image depend on the store convenience, fashion, price, selection of merchandise, quality, quantity of sales personnel and other factors like degree of reward and punishment associated with these factors (Kunkel and Berry, 1968). Doyle and Fenwick (1974) found that consumer may differ in their perceptions but they choose stores with images most congruent with their own self-images. This means store image is influenced by consumer's self-image. Store image depends on the price, merchandise information (core facets), policy and service (peripheral facets) (Mazursky and Jacoby, 1986). Employee service, product quality, product selection, atmosphere, convenience, price and value are the dimensions that influence the store image (Chowdhury.et.al, 1998).

Store image attributes considered by Chowdhury.et.al (1998) were taken to study the impact of store image among Canadian retail consumers in grocery by Collins-Dodd and Lindley (2003). Store brands are seen as extensions of the store image and contribute to store differentiation in the minds of consumers. Store image and the presence of national brands can influence the consumer perceptions about private labels in apparel category (Vahie and Paswan, 2006). The convenience, price and value dimension of store image positively influence private label image. Martenson (2007) found that store image, ambience, assortment and price dimension influence the store loyalty and satisfaction. Factors like store loyalty and satisfaction can be channelized to enhance private label purchase in categories like gourmet and lunch food. Private label attitude is determined factors like positive store image and money attitude regarding retention and distrust among consumers (Liu and Wang, 2008).

Chandon.et.al (2011) concluded that store image perceptions and private label price image perceptions along with factors like value consciousness and perceived quality determine the private label purchase in food and groceries. Factors like store image and product signatureness positively impact consumer's quality perception which determines the private label purchase (Bao.et.al, 2011) in drugs and electronics. Krishna (2011) stated that private label purchase is determined by image of the store, brand awareness, cheaper prices, discounts, comfort, durability, ambience and store atmospherics in apparel category.

Gupta.et.al (2014) found that brand image of retailer can influence the perceived quality and risk associated with private label purchase which can determine the purchase. Fischer .et.al (2014) found that private label share is more related to store loyalty in relatively higher involvement categories like food and general merchandise. Rathod and Bhatt (2013) looked into factors that determine private label purchase among Indian retail consumers and concluded that store image and private label brand image can influence loyalty which determines the purchase of store brands in apparels. Kumar and Jawahar (2013) found that store brand preference depends on retail patronage in food, grocery and general merchandise.

Store image has direct and indirect influence on the consumer perceptions which can affect store brand purchase. Retailers need to create a favorable store image by devising an appropriate pricing strategy for private labels by increasing the quality, variants of private labels and improving the in store atmosphere factors. The image factor can influence the quality perceptions, prestige factor and store loyalty which can be vital in influencing the purchase decision.

Value consciousness : Value consciousness is an important factor that determines the private label purchase. Value is perceived by consumers differently. Some consumers perceive value as low price, some others as the benefits they receive from the products, quality they get for the price they pay and what they get for what they pay (Zeithaml, 1988).

Burton.et.al (1998) looked into factors like value consciousness, price-quality perceptions, deal proneness, brand loyalty, risk averseness, coupon usage and response to advertised sale items and their impact on private label purchase. Private label purchase is determined by value consciousness and deal proneness but price-quality perceptions and brand loyalty has no effect on purchase.

Value consciousness and personality traits like prestige sensitivity and need for cognition determine private label purchase in products like cheese, bread, pasta and ketchup (Bao and Mandrik, 2004). Value consciousness contributes positive to store brand perceptions and purchase [Harcar.et.al (2006), Kwon.et.al (2008)] in grocery and food products. Value consciousness and prior experiences have a significant influence on the consumer perceptions about store brand which can influence the purchase decision in grocery category (Kara.et.al, 2009).

Private label consumers tend to be value consciousness and focus on low price of store brands in in food and groceries (Chandon.et.al, 2011). Value consciousness has a moderating effect on the quality perception of private labels which can influence the purchase intention of private labels (Bao.et.al, 2011). Murali and Gugloth (2013) concluded that consumer prefers private labels due to cost effectiveness and belief that they provide value. Factors like offers, packaging and unavailability of national brands also influence private labels purchase. This was not a category focused study.

Value consciousness is a factor that varies across the consumer. Some segment of consumers focus on the low price aspect and others on the quality aspect. So retailers need to devise strategy which ensures optimal quality and value pricing based on the target segments which can improve the consumer proneness to private labels.

Shelf space allocation : Shelf space allocation is a factor that indirectly affects the purchase of private label purchase. Shelf space allocation can enhance the visibility of private labels or store brands. Retailers always place their store brands in shelves adjacent to national brands. Dursun.et.al (2011) found that shelf space allocation contributes significantly in enhancing product familiarity and perceived quality. Zameer.et.al (2012) stated that private labels are placed near to national brands to make consumer perceive that they are high quality products. So shelf space is having an indirect effect on private label purchase.

3. Focus Group Study among Consumers

Focus group study is conducted among small group of people which can provide valuable insights about the performance of development activities, products, services and other issues (USAID, 1996). This can be means for understanding about people's attributes and attitudes at a deeper level. In this a facilitator guides 7 to 11 people in a discussion of their experiences, feelings and preferences for products and services.

Focus group study was conducted among different consumer groups to explore the major factors that determine private label purchase and to understand the consumer attitude towards private labels. The two important criteria considered for the focus group study was a) private label awareness b) private label preference. The study was conducted among a) students b) employed shoppers and housewives.

Focus group study among students : Focus group study is conducted among selected students in Mysore to understand the factors that determine private label purchase in food category. The size of the focus group is eight. Focus group discussion provided the insight that price and quality as the major factors that determine private label purchase. Some of the respondents considered availability, offers and brand name as other factors that can influence private label purchase. Price is considered as an important factor because price is an indicator for quality and value. So if price is less compared with national brands consumers would prefer to buy it. If both national brands and private labels have same price, consumers would prefer to buy national brands. Consumer consider price, other customer opinions to analyse the quality of private labels. Some of them have the opinion that personal experience help us to assess the quality. So they would prefer to buy understand the quality by take into account the ingredient quality and freshness. So retailers need to ensure that private labels have quality. Some of the focus group members consider store image as an important factor because private label preference depends on the image they have about the store. Some don't consider store image as an important factor. Focus group study revealed the factors influencing store image include store location, products, ambience and quality of product. From the

focus group study we got the insight that value is not limited to price and quality. Some of the respondents said that value for them what different private labels can offer compared with national brand. Most of them consider product familiarity as an important factor as it will give the people feel of the product. Private labels placed along with the national brands is important because consumers will be able to locate and compare it with national brands. On other hand, some consumers suggest that they should be kept in separate shelves to get more visibility and priority. Assortment can affect consumer's choice because it gives them more options. So private labels need to maintain assortment. Consumers believe that instore promotions are important because it can provide more information about products. Some consumers consider loyalty schemes important for private label purchase because they can get better offers. Some consumers remarked that loyalty is not really influencing their choice but the product. Focus group study among students revealed that private label preference quality assurance and price can enhance private label preference.

Focus group study among Family consumers : Private label preference among family consumers need to be understood in depth. When we consider family we have family members who are employed and home makers. We took four families for the focus group study. We have four male members who are employed and two female members employed and other two female members unemployed. The major factors he household consumers consider for private label purchase include price, quality, brand name and availability of the product. Some of the consumers consider feedback from other consumers and packaging as important factors. Price is considered as an important factor because it helps them to plan their family budgets. Some consumer consider it as an indicator of quality. Consumers commented that quality need to be ensured for store brands. Some of the focus group members considers taste, freshness and packaging as indicators of quality. Some of them stated that FSSAI standards, date of manufacturing and level of promotion done by retailers can be indicators of quality. Some of the consumers don't consider store image as important. Those consider it as important states that stores with good store image maintain quality for their private labels. The important factors that influence store image include Store layout, ambience, store maintenance and store personnel. Household consumers define value as quality and value for money. Some consumers don't believe that private labels can provide value. Familiarity is considered as an important factor for private label purchase by most of members in the focus group. Some consumers stated that when they are unfamiliar with the product they have suspicion in their minds about the quality. Some consumers of the focus group don't consider familiarity as important. Most of the consumer consider shelf placement of private labels as important. Some consider shelf placement is not important for some of the consumer. Assortment is considered as an important factor for private label purchase. Some consumers believe that instore promotions are important. Loyalty is considered important by most of the customers. From the study, it was clear that for household consumer quality, price, discounts and services offered are important factors that can determine their private label preference.

4. Objectives of the study

The objectives of the study include:-

- To understand the consumer preference for private labels or store brands in food category.
- To explore the factors that determine the store brand purchase in these categories.

To analyse the relationship existing between consumer factors, product factors and store factors in categories like breakfast cereals and snacks.

To identify the major factors that determine private label purchase in food category among consumers of Mysore city.

5. Methodology

The study used quantitative and qualitative data to understand the factors that determine private label purchase. The research design adopted for the current study is explanatory, under which the causal effect of factors (product, consumer and store) on private label purchase are studied.

5.1 Data and Analysis

The data collection is done using structured questionnaire which has 39 items which measured different factors that determine private label purchase in food category private labels. Consumer responses are collected from Mysore. Five point Likert scale is

used to measure the factors. The responses are collected from consumers at organised retail outlets and households. Data analysis was conducted using software packages SPSS V 21and AMOS V18.

5.2 Reliability of the questionnaire

The reliability (Cronbach's alpha) analysis helps to determine the extent to which the items in the questionnaire are related to each other, you can get an overall index of the repeatability or internal consistency of the scale as a whole, and you can identify problem items that should be excluded from the scale (SPSS guide, 2012). According to George and Mallery (2003), the Cronbach alpha value of > or equal to 0.9 – Excellent, > or equal to 0.8 – Good, > or equal to 0.7 – Acceptable, > or equal to 0.6 – Questionable, > or equal to 0.5 – Poor and less than 0.5 is unacceptable. The factors are reliable when the Cronbach' alpha values are 0.7 or higher (Kline, 1999). The reliability statistics (Cronbach's alpha) of the questionnaire has a value of 0.774 which means acceptable reliability.

Table 1
Reliability Statistics of the questionnaire

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.774	.872	39

The reliability statistics (Cronbach's alpha) of the questionnaire has a value of 0.774 which means the instrument has reliability or internal consistency. Reliability check has to done to find the extent to which the items or questions are interrelated with each other. The alpha is in the acceptable range of 0.5 -0.7 which means the items have acceptable reliability.

5.3 Sampling and Sample Size

Convenience Sampling is used to collect the quantative data from the respondents. It's a type of non-probability sampling in which elements have been selected from the target population on the basis of their accessibility or convenience to the researcher (Ross, 2005).

The total sample size of the study is 430 respondents. Out of 430 samples, 296 responses were considered for the final analysis based on two criteria: a) Store brand awareness b) Store brand preference. Some of the consumer responses were not considered due to incomplete nature. The response of consumers with both store brand awareness and preference were considered for the final analysis.

Table 2
Respondents profile at a glance

Particulars	Range	No of respondents	% of Respondents
Gender	Male	174	58.8
	Female	122	41.2
Income (Indian Rupee)	<2 L	97	32.8
	2-3L	63	21.3
	3-5L	77	26.0
	>5L	59	19.9
Occupation	Employed	258	87.2
	Unemployed	38	12.8

Respondent's profile is an important factor in this study. Out of the 296 valid respondents we have 174 Males (58.8 %) and 122 Females (41.2 %). If we analyses the occupation pattern 258 respondents are employed and 38 are unemployed which includes homemakers, retired people and students. 97 respondent's income less than 2 lakhs which includes students, homemakers government, private company employees and retired people etc. 63 respondents have an income of more than 2 lakhs but less than or equal to 3 lakhs and 77 respondents income range from more than 3 lakhs but less than or equal to 5 Lakhs. 59 respondents have an income more than 5lakhs.

5.4 Measuring Factors determining Private label purchase –EFA approach

Exploratory factor analysis (EFA) was conducted to understand the influence of different items, to reduce the dimensions and combine them as different factors for further analysis. After EFA, confirmatory factor analysis (CFA) needs to be done for developing a measurement model for factors that determine private label purchase. The different factors considered for the analysis include a) price b) perceived quality c) familiarity d) store image e) value consciousness f) shelf space allocation g) assortment. Principal Component Analysis (PCA) was used in the extraction of factors.

The minimum KMO value should be 0.5 (Kaiser, 1974) to do the factor analysis. KMO value less than 0.5 should be omitted from factor analysis (Hair, 2009). Bartlett's test of sphericity tests the extend of correlation in the variables and its suitability for factor analysis. If the significance value is less than our alpha level we can conclude that there is correlations among the variables and it's appropriate to conduct factor analysis.

The factors with lower communality values need to be removed. Communalities should be a minimum of 0.6 when sample size is greater than 250 (Kaiser's criterion). But Velicer and Fava (1998) suggested that in social science we have low to moderated communalities in the range of 0.4 to 0.7. So the lower limit for communalities was taken as 0.4. The acceptable limit of factor loading is 0.30 - 0.40 range (Positive or Negative) [Hair.et.al, 2009] . The factors with component loadings and communalities in this range were retained for further analysis.

KMO value ranged from 0.5 -0.67 which is in the acceptable range for conducting a factor analysis. Bartlett's test of sphericity results showed that $p < 0.05$ for all variables which means that variables are correlated which makes factor analysis valid.

Table 3
Summary of EFA results

Factor\ Construct	Items/Components	KMO value	Communalities	Factor loadings
PLB price	Price 2	**0.628**	0.436	0.607
	Price 5		0.544	0.738
	Price 6		0.484	0.695
Price consciousness	Price 3		0.794	0.884
	Price 4		0.593	0.610
Perceived quality	Quality 7	**0.676**	0.676	0.819
	Quality 8		0.709	0.826
	Quality 9		0.524	0.684
Quality beliefs	Quality 10		0.732	0.848
	Quality 11		0.507	0.523
Quality indicators	Quality 12		0.744	0.674
	Quality 13		0.701	0.813
	Brand name 16		0.470	0.437
Consumer's quality belief	Quality 15		0.697	0.821
Product familiarity	Familiarity 19	**0.5**	0.705	0.840
	Familiarity 20		0.705	0.840
Store image	Store Image 26	**0.5**	0.722	0.850
	Store Image 27		0.722	0.850
Value consciousness	VC-29	**0.532**	0.167	0.409
	VC-30		0.286	0.534
	VC-31		0.533	0.730
	VC-32		0.436	0.660
Assortment	Assort34	**0.5**	0.609	0.780
	Assort35		0.609	0.780
Shelf space allocation	Shelf space 37	**0.5**	0.711	0.843
	Shelf space 38		0.711	0.843

Price : Price is the primary factor that can influence the private label purchase. Price variable was represented by 5 items in the questionnaire. We need to consider the KMO value (Kaiser-Meyer-Olkin Measure of Sampling Adequacy) before moving to further analysis. Here KMO value is 0.628 which is above the minimum value. Bartlett's test of sphericity results showed that $p < 0.05$ for all variables which means that variables are correlated which makes factor analysis valid. It means we can conduct further analysis. Based on the factor loadings obtained from the rotated component matrix price 2, 5, 6 are combined to form private label brand price and price 3 & 4 are combined to price consciousness. The total variance explained by these two components is 57%.

Quality & perceived quality : Quality factors and Perceived quality are important factors that can determine private label purchase. Quality element was measured by using 9 items. KMO value is 0.676 which is in the acceptable range. Bartlett's test was also proved that factor analysis is valid. Quality 7 and quality 8, 9 was reduced to one factor and termed as perceived quality. Quality 10 and 11 was combined as one factor – price –quality beliefs. Items quality 12, 13, 16 are combined as one factor and named as quality indicators. Quality 15 is retained as a single factor consumer's quality belief. Four factors measuring quality explains the variance of 64%.

Product familiarity : Product familiarity is one of the consumer factors that can determine private label purchase. Product familiarity is measured using 2 items. KMO value is 0.5 which in the acceptable range. Bartlett's test of sphericity results showed that variables are correlated which makes factor analysis valid. The communalities are in the range of 0.705 so both items were retained. Both components have a loading of 0.840 which is higher than the acceptable range. The total variance explained by these one factor is 54 %.

Store image : Store image is one of the store factors that directly influence the private label purchase. Store image is measured by two items. KMO value is 0.5 which is in the acceptable range. Bartlett's test of sphericity results showed that $p < 0.05$ which means factor analysis can be done. The item communalities for store image is 0.722 so both items are retained. Factor loadings are in the range of 0.850 which is in the acceptable range. One factor of store image explains 72% of the variance.

Value consciousness : Value consciousness is one of the consumer factors that have a profound influence in determining the private label purchase. KMO value is 0.545 which means the sample is adequate for factor analysis. Bartlett's test was also confirmed that factor analysis can be done. Item communalities are in the range of 0.167-0.533 which is in the moderate to adequate range. The items with lower communalities are removed. Factor loadings are adequate in the range of 0.409 and 0.660. Value consciousness is measured using VC-31 and VC -32 (two items). With the removal of two items the variance explained becomes 63 % which is 35.6% with the four items.

Assortment : Assortment is one of the store factors that can determine the private label purchase. Assortment is measured using 2 items. KMO value is 0.5 which confirms that sample is adequate for factor analysis. Bartlett's test of sphericity results showed that variables are correlated so we can perform factor analysis. Item communalities are in the range of 0.609. Factor loadings is 0.780 which is optimal for factor analysis. The total variance explained by one factor of assortment is 46 %.

Shelf space allocation : Shelf space allocation is one major store factor that can influence private label purchase. The factor shelf space is measured using two items. KMO value is 0.5 which is in the acceptable range to be considered for further analysis. Bartlett's test of sphericity confirmed that we can perform factor analysis. Item communalities are in moderate range (0.711). Factor loadings are in the range of 0.843 which are in the satisfactory range. The one factor which estimates shelf space allocation measures variance of 71 %.

5.5 Measurement model

Measurement model focuses on how latent constructs are measured or represented by a set of observed variables. This will help us to measure the latent constructs in an optimum manner. Based on the CFA conducted the paths which are highly significant (0.001) and significant at 0.05 was retained for further development of structural model. The factors with items of standardized regression weights of 0.4 and more than 0.4 was considered for the structural model. Figure 3 provides the representation of measurement model which is used to determine the factors that moderate private label purchase.

5.6 Factors and Relationship studied

One of the major focus of any research study is to understanding the factors, analyse the relationship of these factors and its influence to the particular event or phenomenon. Private label purchase is determined by product factors, store factors and above all consumer factors. The study focused into understanding the interrelationship between these factors which can provide valuable insights for the retailers. The following hypothesis was formulated to study the relationship.

H1: Private label brand price can influence the perceived quality and price consciousness.

H2: Consumer price consciousness can have significant association with perceived quality which can affect private label purchase.

H3: Value consciousness of the consumer is influenced by price consciousness, perceived quality and private label price.

H4: Product familiarity can affect the value consciousness and perceived quality.

H5: Store image is shaped by product factors like private label price, and consumer factors like price consciousness, private label familiarity and perceived quality.

5.7 Confirmatory Factor analysis Model

Based on the EFA, confirmatory factor analysis (CFA) was done using AMOS. CFA primarily theory or hypothesis driven (Albright and Park, 2009). It helps to understand and verify the factor structure helps to test the relationship between observed variables and their underlying latent constructs (Suhr, 2006). It's a special application of SEM (Structural Equation modelling) which is termed as covariance structure (McDonald, 1978) or the linear structural relationship (LISREL) model (Joreskog, Sorbom, 2004).

In the CFA model we have observed variables which are represented by rectangular boxes which are used to measure the latent constructs. The latent constructs or the unobserved variables are drawn inside oval or circles. The double headed arrows show the correlational relationship and single head arrows the dependence relationship.

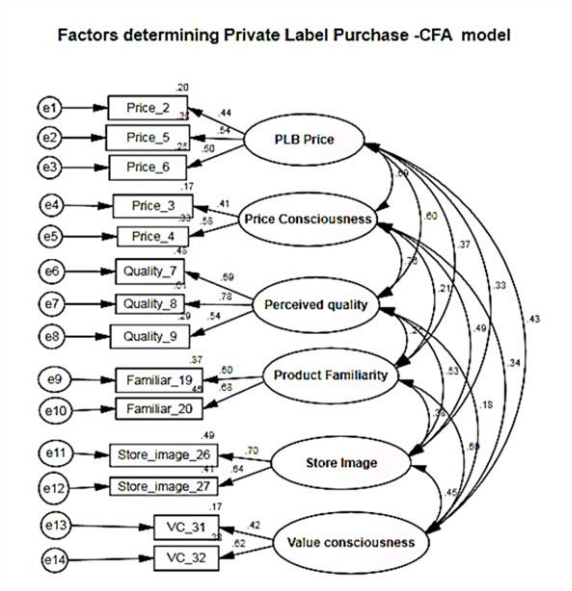


Figure 2

Factors Determining Private Label purchase – CFA Model

5.8 Results: CFA

Confirmatory factor analysis (CFA) results showed that all paths are highly significant ($p<0.001$). The standardized regression weights for all items ranged from 0.41 to 0.78 which is in the acceptable range.

The fit indices are analyzed to assess the model fit. The fit indices considered include goodness of fit indices (GFI, AGFI), incremental fit indices (CFI and TLI) and badness of fit indices (Standardized RMR-Root Mean Square Residual and RMSEA-Root Mean Square Error of approximation). χ^2 and normed or relative χ^2 are also reported to estimate the model fit.

χ^2 value is 116.713 and df = 62 and p value is 0.00. The normed χ^2 considers sample size which is the χ^2/df ratio. The value is 1.88 which is less than the proposed value of 3 (Kline, 1998) which indicates a good fit. The GFI (0.948) AGFI (0.91) which means the model has a good fit. The incremental fit indices CFI is 0.915 and TLI is 0.875 which are indicators of good to moderate fit for the model (Naor.et.al, 2008). The standardized RMR value is 0.050 and RMSEA value is 0.055 which is the range of fit criteria proposed for good models (Hu and Bentler, 1999) [Refer appendix, Table 9, 10 and 11] .

The first hypothesis explored the relationship between private label brand (PLB) price and perceived quality (private label brand price ↔ perceived quality, $p<0.001$) which means there is significant relationship between these two factors. The study looked into association of price consciousness with private label price and perceived quality (PLB price ↔ price consciousness and perceived quality, $p<0.001$) which proves that there is strong association between these latent constructs. Value consciousness is influenced by price consciousness, private label brand price and perceived quality ($p<0.05$, $p<0.01$ and $p > 0.05$). From the above result we can conclude that price consciousness, private label brand price influences the value consciousness and perceived quality is not having any significant influence. Consumer familiarity with private labels can affect the value consciousness. The results showed product familiarity ↔ value consciousness, $p < 0.001$ which means that familiarity has highly significant effect on consumer factor like value consciousness. Product familiarity has a

significant influence on Perceived quality of private labels ($p<0.01$). Store image is formed by the influence of product factors like Private label price and consumer factors like Price consciousness, Value consciousness, Private label familiarity and Perceived quality (store image ↔ PLB price, $p<0.01$), (store image ↔ price consciousness, value consciousness and perceived quality, $p< 0.001$) and (store image ↔ product familiarity, $p<0.001$) which means price consciousness, value consciousness and perceived quality can play highly significant impact on shaping the store image. The other two factors private label price and product familiarity also has substantial influence on store image.

6. Construct Reliability and Validity

Construct reliability (CR) is one of the aspect that determine accuracy of the items in measuring the construct. The value has to be more than 0.7 to be reliable (Hair.et.al, 2006). It's not an absolute standard and values below 0.7 are acceptable if the research is exploratory in nature (Hair.et.al, 2006). The Average variance extracted (AVE) is one of the measure for convergent validity. The AVE value has to be at least 0.5 (Hair, 2006). The reliability value (Refer Appendix, Table 12) ranged from 0.8 to 0.9 which confirms that constructs have high reliability. The AVE measured is in the range of 0.6 to 0.8 which is in the acceptable range. Construct reliability is measured by squared sum of factor loadings divided by squared sum of factor loadings and sum of error terms (Hair, 2010). Average variance extracted is calculated by sum of squared standardized factor loadings divided by sum of squared standardized factor loadings and error terms. (Hair, 2008).

6.1 Convergent and Discriminant Validity

Convergent validity can be estimated by considering the CR values and AVE values. Both CR and AVE values are greater than proposed limits of 0.7 and 0.5 which establishes the convergent validity.

Discriminant validity is measured by comparing variance extracted estimates and the squared correlation estimate. The variance extracted estimates should be greater than the squared inter correlation estimate (Fornell and Larcker, 1981). The AVE value range from 0.6 - 0.8 and the Squared inter correlation estimate is in the range of 0.02-0.5 which confirms discriminant validity (Refer Appendix, Table 13).

7. Structural Equation Model

Structural Equation model tests hypothesized patterns of directional and no directional relationships among a set of observed (measured) and unobserved (latent) variables (MacCallum & Austin, 2000). In this study we are trying to explore the relationship between latent factors like perceived quality, value consciousness, store image and other factors like price factor, product familiarity, shelf space allocation, assortment and loyalty factors with private label purchase (PLP). The following hypothesis was formulated to understand the relationship between these factors.

H1: Price Factor can determine the private label purchase in food category.

H2: Perceived quality has a strong effect on private label purchase.

H3: Product familiarity enhance the private label purchase in food category

H4: Store image of the retail chain in consumers mind can determine the private label purchase in food category.

H5: Value consciousness is a key factor that influence consumers to prefer private label purchase in food category

H6: Shelf space allocation can influence the private label purchase in food category.

H7: Instore promotion about private labels can determine the consumer choice in food category.

H8: Assortment is a major factor that can make consumer prefer private labels in food category.

H9: Loyalty schemes of retailers can influence the consumers to prefer private labels in food category.

H10: Consumers Quality belief towards Private labels can influence the Private label purchase in food category.

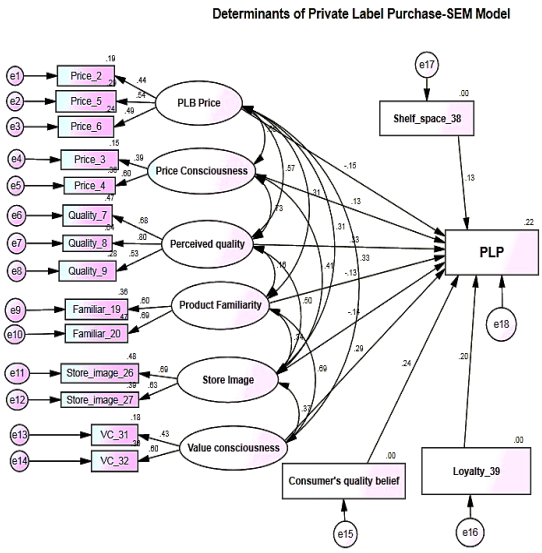


Figure 3

Factors Determining Private Label purchase – SEM Model

Structural equation model was constructed to identify the key factors that determine private label purchase in food category.

The fit indices was analysed to assess the model fit. The fit indices considered include Goodness of fit indices (GFI, AGFI), Incremental fit indices (CFI and IFI) and Badness of fit indices (Standardized RMR-Root Mean Square Residual and RMSEA-Root Mean Square Error of approximation). χ^2 and normed or relative χ2 are also reported to estimate the model fit.

χ^2 value is 251.85 and df = 118 and p value is 0.00. The normed χ^2 considers sample size which is the χ^2/df ratio. The value is 2.13 which is less than proposed value of 3 (Kline, 1998) which indicates a good fit. The GFI (0.918) AGFI (0.881) which means the model has a good fit (Schumacker and Lomax, 2010). The incremental fit indices CFI is 0.827 and IFI is 0.834 which are indicators of moderate fit for the model (Naor.et.al, 2008). The standardized RMR value is 0. 0704 and RMSEA value is 0.062 which is the range of fit criteria proposed for good models (Hu and Bentler, 1999, Browne and Cudeck, 1993). RMSE of 0.062 means that the model is having a reasonable fit (Browne and Cudeck, 1993). [Refer appendix Table 17]

Price factor was one of the important factors that determine private label purchase in food category. But p value is >0.05 for the relationship between price factor and private label purchase (PLP ← price factor) which means there is no significant relationship between price factor and private label purchase. So H1 is rejected.

Perceived quality and quality indicators can determine the private label purchase. If we analyse the p value its >0.05 which means it's significant at 95% confidence interval (PLP ← perceived quality, p =0.112). So H2 is rejected.

Product familiarity can influence the private label purchase. The p value >0.05 which means there is no significant relationship between these constructs (PLP ← product familiarity). So H3 is rejected. Store image is found to have insignificant relationship with private label purchase. So H4 is rejected.

Value consciousness is a key factor that determine private label purchase in food category. H5 is rejected as p value is > 0.05 which means there is no significant relationship between these constructs.

Instore promotion and assortment are found to have insignificant relationship with private label purchase (p>0.05). So H7 and H8 was rejected and the constructs are removed so that we can improve the model fit in the final model.

Shelf space allocation is found to have a significant relationship with private label purchase (p<0.05). So H6 is accepted at 95% confidence interval.

Loyalty schemes and loyalty factor can determine the consumer preference for private labels in food category. The p value is found to be less than 0.001 which means there is highly significant relationship between these observed factors (PLP← loyalty). So H9 is accepted.

The observed factor 'consumer's quality belief 'is found to have a highly significant relationship with PLP (p<0.001). It means that consumer's quality belief that private labels can offer some quality and taste like national brand is one of the key factors that determine private label purchase in Food category. So H10 is accepted.

8. Conclusion

The major focus of the current study was to understand the factors that determine private label purchase. Based on the exploratory factor analysis, we were able to narrow down the items into key factors that determine private label purchase. EFA results are used to develop

a CFA model to determine the factors moderating private label purchase. Confirmatory factor analysis helped to develop a measurement model which has good fit indices (GFI -0.948, AGFI -0.91, RMR - 0.050 and RMSEA - 0.055). Structural model is constructed to determine the factors that determine private label purchase in food category. The standardized RMR value is 0. 0774 and RMSEA value is 0.062 for structural model which is the range of fit criteria proposed for good models .Factors like Shelf space allocation, Loyalty and Consumer's quality beliefs are found to have a significant role in determining the private label purchase in food category.

9. Managerial Implications

The study provides insights about consumer's preference for private labels in food category. From the sample of respondents we could conclude that 68.8% have preference for private labels in food category. From the confirmatory factor model we could draw inference that the consumer's product familiarity can influence value consciousness and perceived quality. When we consider consumers with less familiarity with store brands, they believe store brands are of poor quality and feel that these products offer poor value for money and entail risk in purchase (Dick.et.al, 1995). So retailers need to ensure that consumers are familiar with store brands in these categories. The familiarity can be enhanced by in store promotions and providing private label samples to consumers which can help them to compare the value and quality private label brands can offer compared with national brands.

Structural equation model provided the extent to which consumer factors, product factors and store factors determine private label purchase in food category. Promotional schemes, offers and loyalty programmes are important to Indian consumers (Joseph and Sivakumaran, 2011).The analysis of the model revealed that factors like loyalty, shelf space allocation and consumer's quality beliefs are found to have a significant role in determining the private label purchase in food category. Loyalty can enhance consumer's preference for private labels. So retailers need to ensure that consumers continue the association with the retail store by quality, value products and customer centric loyalty programmes. Shelf space allocation has a vital role in enhancing the consumer's perception about private labels. So private labels need to be placed adjacent to national brands so that consumers are motivated to try the food category private labels. Consumers tend to believe that private labels can offer same taste or quality like the national brands. So retailer's need to deliver high value private labels or store brands.

10. Limitations and Scope for future research

The current study is limited to one city only so future research can consider multiple cities which can provide better outlook about factors determining private label purchase. The other important thing with respect to current research is, its focus is primarily on food category in general, so you cannot generalise this model and apply to other categories. So category focused study can give a better range for the model. The major factors considered for the study include private label price, perceived quality, value consciousness, product familiarity and store image. The model cannot address the influence of perceived risk, private label brand image, category price consciousness and its impact on private label purchase. So there is scope of constructing a model with all these factors which can provide a better perspective about the inter relationship between these factors. The study didn't explored the relationship between category factors, demographic factors and private label purchase which can be considered for further research.

References

ASD (2013). Indian Private Labels Food and Beverages Market forecast & opportunities P 1-64.

Abhishek (2011). Private Label Brand Choice Dynamics Logit model involving demographic and psychographic variables, *Working Papers- IIM-A.*

Albright, Jeremy J., Hun, M Park. (2009). Confirmatory Factor Analysis Using Amos, LISREL, Mplus, and SAS/STAT CALIS, *Working Paper, The University Information Technology Services (UITS) Center for Statistical and Mathematical Computing, Indiana University* P1-86.

Baltas, G. (1997). Determinants of store brand choice: a behavioral analysis. *Journal of Product & Brand Management*, *6*(5), 315-324.

Batra, R., Sinha, I. (2000). Consumer-level factors moderating the success of private label brands, *Journal of Retailing 76*, P 175 – 191.

Bao,Y., Mandrik, A.C. (2004) Discerning store Brand users from value consciousness consumers: The Role of Prestige Sensitivity and Need for Cognition, *Advances in Consumer Research (31)* P 707-712.

Bao, Y., Bao, Y., & Sheng, S. (2011). Motivating purchase of private brands: Effects of store image, product Signatureness and quality variation. *Journal of Business Research*, *64*(2), P 220-226.

Bacon, L. (1997). Using Amos for structural equation modeling in market research, *SPSS White paper*, SPSS Inc.

BCG, Retailers association of India (2015). – Retail 2020, retrospect, rewrite and reinvent 1-48.

Bentler, P.M., Bonett, D.G. (1980), Significance tests and goodness of fit in the analysis of covariance structures, *Psychological Bulletin, 88*, 588–606.

Bentler, P.M. (1990), Comparative fit indexes in structural models. *Psychological Bulletin, 107*, 238–246.

Bettman, J.R. (1974). Relationship of Information-Processing Attitude Structures to Private Brand Purchasing Behavior, *Journal of Applied psychology, 59 (1)*, P 79-83.

Bellizzi, J.A., Krueckeberg, H.F., Hamilton, J.R., Martin, W.S. (1981). Consumer perceptions of National, *Private and Generic Brands, Journal of Retailing, 57 (4)*, P56-70.

Beneke, J. (2010). Consumer perceptions of private label brands within the retail grocery sector of South Africa, *African, Journal of Business Management 4(2)* P 203-220.

Benito, O.J. (2010). Competitive Effect of Private Labels: The Role of Positioning *Working papers – Institut d'Economie Industrielle (IDEI)* - University of Toulouse.

Berges.F, Hassan.D, Dihan, S.V. (2012) Are consumers more loyal to national brands than to private labels, *Bulletin of Economic research* P1-17.

Bishnoi, V.K., and Kumar, S. (2009) Packaged Food Shopping Styles of Indian Working Women: *An Empirical Study 3rd IIMA Conference on Marketing Paradigms for Emerging Economies* P424-438.

Bollen, K.A. (1989b), A new incremental fit index for general structural equation models. *Sociological Methods and Research, 17*, 303–316.

Bowen.N.K, Guo.S (2011), Structural Equation modeling-*Oxford University Press* P144.

Business Today (2014), Parle products bets big on salted snacks, *http://www.businesstoday.in* retrieved on April 23, 2014

Burger, P.C, Schott, B. (1972). Can Private Brand Buyers Be Identified, *Journal of Marketing Research 9*, P 219-22

Burton, S., Lichtenstein, R.D., Netemeyer, G.R., Garretson, A.J. (1998), A Scale for Measuring Attitude Toward Private Label Products and an Examination of Its Psychological and Behavioral Correlates, *Journal of the Academy of Marketing Science, 26 (4)*, 293-306.

Choi, C.S, Coughlan, A.T. (2004). Private Label Positioning: Vertical vs. Horizontal Differentiation from the National Brand – *Working papers*- Rutgers University.

Chowdhury, J., Reardon, J., Srivastava, R. (1998). Alternative modes of measuring St Jhinuk ore image: An empirical assessment of structured versus unstructured measures. *Journal of Marketing Theory and Practice, 6 (2)*, P 72–86.

Collins-Dodd, C. and Lindley, T. (2003). Store brand 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)*, P 345-352

Deloitte (2013) – Indian Retail market opening more doors, P 1-20.

Dick, A.S., Jain, A.K., Richardson, P. S. (1995). Correlates of store brand proneness: Some empirical observations. *Journal of Product and Brand Management 4 (4)* P 15 – 22.

Dick, A.S., Jain, A.K., Richardson, P. S. (1996). How consumers evaluate store brands, *Journal of Product & Brand Management 5(2)*, 19.

Dursun, I, Kabadayi, E.T, Alan,A.K, Sezen,B. (2011) Store brand purchase intention – Effects of Risk, quality, Familiarity and Store brand Shelf space, *Journal of Global strategic management* P113-123.

McDonald, R.P. (1978), A simple comprehensive model for the analysis of covariance structures, *British Journal of Mathematical and Statistical Psychology (37)*, P 234-251.

Doyle, P., Fenwick, I. (1974). How Store image affects shopping habits in Grocery chains, *Journal of Retailing 50 (4)*, P39-52.

E&Y & RAI (2014), Pulse of Indian Retail Market, *Ernst and Young LLP Publications*, P1-16.

Field, A.P. (2005) Discovering statistics using SPSS, *Sage Publications* (Chapter 15)

Fischer, N.K, Cramer. J, Hoyner, W.D.(2014) Moderating Effects of the relationship Between Private Label Share and Store Loyalty, *Journal of Marketing Vol 78*, P 69-82.

Fong, S.W.L, Kian, T.P, Fern, S.K. (2014) Monetary and Image Influences on the Purchase Decision of Private Label Products in Malaysia, *Journal of*

Advance Management Science Vol 3(4), P 312-317.

Garver, M. S, Mentzer, J.T.(1999), Logistics research methods: Employing structural equation modeling to test for construct validity, *Journal of Business Logistics, 20, 1*, P33-57.

Gala,D., Patil, R.D. (2013) Consumer Attitude towards Private Labels in Comparison To National Brands, International Journal of Business and Management invention,Vol 2(5), P12-18

Grewal, D., Krishnan, R., Baker.J. , Borin.N.(1998), The Effect of Store Name, Brand Name and Price Discounts on Consumers' Evaluations and Purchase Intentions, J*ournal of Retailing, Volume 74(3)*, P 331-352

Grunert, Klaus G. (1997), What's in a Steak? A Cross-Cultural Study on the Quality

Perception of Beef, *Food Quality and Preference, 8 (3)*, 157-73.

Grunert, Klaus G., Lone.B, Karen. B.(2004), Consumer Perception of Meat Quality and Implications for Product Development in the Meat Sector - a Review, *Meat Science, 66 (2)*, 259-72.

Gupta. S, Jain. R, Paramal .V. (2014) Study of impact of brand image of retailers on customers buying decision of store brands, *International Journal of Sales, Retailing and Marketing* P3-10.

Gugloth.S, Murali. L.(2014) Customers Preference for purchasing Private labels (store brand): A study in Bengaluru, *International Journal of Marketing, Financial Services & Management Research IJMFSMR, Vol.3 (8)* P1-17.

Gutman, Jonathan. (1982), A Means-End Chain Model Based on Consumer Categorization Processes, *Journal of Marketing, 46,* P 60-72.

Hair JR, J.F, Black, W.C, Babin .B.J, Anderson, R.E. (2006), Multivariate Data analysis (P612, 660, 661) - *Pearson Publications*.

Hair JR, J.F, Black, W.C, Babin .B.J, Anderson, R.E. (2008). Multivariate Data analysis (5), Pearson Publications.

Hair JR, J.F, Black, W.C, Babin .B.J, Anderson, R.E. (2009), Multivariate Data analysis (P104), *Pearson Publications*.

Harcar, T., Kara,A., Kucukemiroglu,O. (2006).Consumer's Perceived Value and Buying Behavior of Store Brands: An Empirical Investigation, *The Business Review, Cambridge 5 (2)*, P 55-62

Hindustan times (November 2013) - Focus on Home Labels – Future group and Tata's to scale up presence.

Hu, L., & Bentler, P. M. (1999), Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling, 6*, 1-55.

Hoch, S.J., Banerji, S. (1993). When do private labels succeed? *Sloan Management Review 34*, P 57–67.

Hox, J.J. and Bechger, T.M. (1998) An introduction to structural equation modeling. Family. *Science Review, 11,* P 354–373.

Hoelter, D. R. (1983), The analysis of covariance structures: Goodness-of-fit indices, *Sociological Methods and Research, 11*, pp. 325–344.

James, L.R., Mulaik, S.A. & Brett, J.M. (1982), Causal analysis: Assumptions, models and data. Beverly Hills: *Sage*.

Joseph, J. and Sivakumaran, B. (2011) 'Consumer promotions in the Indian market', Journal of International Consumer Marketing, 23(2), 151–165.

Jöreskog, K.G, Sorbom, D. (1984), LISREL-VI user's guide (3rd Ed.). Mooresville, IN: Scientific Software.

Jöreskog, K.G. and Sörbom, D. (2004), LISREL 8.7. Scientific Software International, Inc.

Kaiser, H.F. (1974), An index of factorial simplicity. *Psychometrika*, 39, 31-36.

Kara, A., Rojas-Mendez, J.I., Kucukemiroglu, O, Harcar, T. (2009). Consumer preferences of store brands: Role of prior experiences and value consciousness, *Journal of Targeting, Measurement and Analysis for Marketing, 17 (2)*, P 127-137.

Kline, R. B. (1998). *Principles and practice of structural equation modeling*. NY: Guilford Press.

Kline, P. (1999). *The handbook of psychological testing* (2). London: Routledge.

Koshy,A., Abhishek.(2008). Quality Perceptions of Private Label Brands Conceptual Framework and Agenda for Research *Working papers – IIM-A*.

Krishna, C.V. (2011) Determinants of consumer buying behaviour: An empirical study of private label brands in apparel retail, *Vilakshan, Journal of Management* P 43-56.

Kumar, N, Steenkamp, J.B.E.M. (2007). Private label strategy- How to meet the store brand challenge *Harvard Business School Press*

Kwon, K.N., Jin-Kwon, M.L.(2008). The effect of perceived product characteristics on private brand purchases, *Journal of Consumer Marketing 25 (2)* P105–114.

Labeaga, J.M, Lado, N., Martos, M. (2007). Behavioural loyalty towards store brands, *Journal of Retailing and Consumer Services (14)* P 347–356.

Liu, T., Wang, C. (2008). Factors affecting attitudes toward private labels and promoted brands, *Journal of Marketing Management, 24 (3/4)* P 283 – 298.

Marsh, H. W., Balla, J. R., McDonald, R. P. (1988), Goodness of fit indexes in confirmatory factor analysis: The effect of sample size. *Psychological Bulletin, 103,* P 391-410.

MacCallum, R.C., Browne, M.W, Sugawara, H., M. (1996), Power Analysis and Determination of Sample Size for Covariance Structure Modeling, *Psychological Methods, 1 (2)*, 130-49.

Machavolu, S.K, Raju , K.V.V(2013) Consumer Orientation towards Store Brands Vis-à -vis Name Brands, *IOSR Journal of Business and Management* P85-93.

Machavolu, S.K. (2014) A Study on Customer Readiness towards Store Brands of Reliance Mart, Nellore, Andhra Pradesh, *Research Journal of Economics and Business studies, Vol 3(3)* P26-35.

Martineau, P. (1958). The personality of the retail store, *Harvard Business Review, 36*, P 47– 55.

Martenson ,R. (2007) .Corporate brand image, satisfaction and store loyalty *International Journal of Retail & Distribution Management Vol. 35 No. 7* P 544-556.

Mazursky, D. and Jacoby, J. (1986) Exploring the Development of Store Images, Journal of Retailing, 62 (2) P145-165.

Mulaik, S.A., James, L.R., Van Alstine, J., Bennet, N., Lind, S., and Stilwell, C.D. (1989), Evaluation of Goodness-of-Fit Indices for Structural Equation Models, *Psychological Bulletin, 105 (3)*, 430-45.

Nandi, D. (2013) Organized retailers and consumers attitude towards PLs: A focus on consumers of Kolkata, ELK Asia Pacific journal of Marketing and Retail Management Vol 4(3) P1-10.

Naor, M., Goldstein, S. M., Linderman, K. W. and Schroeder, R. G. (2008), The Role of Culture as Driver of Quality Management and Performance: Infrastructure Versus Core Quality Practices, *Decision sciences, Vol. 39 (4)*, P671-702

Nencyz-Thiel, M., Romaniuka, J. (2009). Perceptual categorization of private labels and national brands, *Journal of Product and Brand Management, 18 (4)*, P 251–261.

Nielsen (2013) What Makes Private Label Click in India [online] DOI: http://www.nielsen.com/us/en/insights/news/2013/what-makes-private-labels-click-in-india.html (accessed 27 November 2015).

Permarupan, Y.K, Mohan. M, Mamun, A.L, Zainol, N.R.B. (2014) Consumer Perceived value and buying behavior of store brands, *International Business Management 8(2)* P 136-141.

Pandya, A.R, Joshi, M.A. (2011). A Comparative Study on Consumers attitude Towards Private Labels: A Focus on Gujarat, *The IUP Journal of Marketing Management X (1)* P 19-34.

Rathod, C.B, Bhatt, N.H. (2014) Determinants of Customer Loyalty: A Study in the Context of Private Label Apparel Stores in India, *IUP Journal of Brand Management Vol XI(1)* P 47-60.

Raju, J.S., Sethuraman, R.K., Dhar, S.K. (1995). The Introduction and Performance of Store Brands, *Management Science, 41(6)*, P 957-78.

Raju, P.S. (1977). Product Familiarity, Brand Name and Price Influence on Product Evaluation, *Advances in Consumer Research, 04*, P 64-71.

Richardson, P.S., Jain, A. K., Dick, A. (1996). Household store brand proneness: A framework, *Journal of Retailing 72 (2)* P 159 – 185.

Ross, K.N. (2005). Quantitative research methods in educational planning UNESCO 1-89.

Sathya (2013) Integrating consumer perception factors towards Private labels in food and grocery retail sector in Chennai Region, *AP Journal of Economics and Management Vol 2 (6)* P1-15.

Schumacker, E.R, Lomax, G.R. (2010) A Beginner's guide to structural equation modeling (3rd Ed), *Routledge Taylor and Francis*.

Semijn, J Allard, C.R. Van Rileb, Beatriz, A.A (2004) Consumer evaluations of store brands: effects of store image and product attributes, *Journal of Retailing and Consumer Services 11* P 247–258.

Senthil kumar, K.R, Jawahar, P.D. (2013) Building private labels into strong bands *IUP Journal of Brand Management* P 43-63.

Sethuraman, R., Cole, C. (1999). Factors influencing the price premiums that consumers pay for national brands over store brands, *Journal of Product and Brand Management 8 (4)* P 340 – 351

Sethuraman, R. (2000). What Makes Consumers Pay More for National Brands than for Store Brands --- Image or Quality, *Working papers -Cox school of business*

Sharma,K.M., Dubey,D.K., Pandey,B.D. (2011). Customer perception of store brands Vs national brands in select area of Maharashtra, *Journal of engineering, science and Management Education (4)* P 59-65

Sheinin, D.A., Wagner, J. (2003). Pricing store brands across categories and retailers, *Journal of Product and Brand Management 12 (4)* P 201 – 219.

Singh. A, Singh. N. (2014). A comparative study of NB vs. PLs in apparel segment – A study in NCR region *VSRD International Journal of Business and Management Research, Vol. IV Issue VI*, P 169-174

Singh, A.K, Agarwal, P.K. (2013). Consumer behavior in organized retail : A empirical study of Noida, *International Journal Of Management research and review* P3324-3331

Sinha, I., Batra, R. (1999). The effect of consumer price consciousness on private label purchase, *International Journal of Research in Marketing* 16, P 237-251.

Sivo, S. A., Fan, X. T., Witta, E .L. and Willse, J. T. (2006), The Search for 'Optimal' Cutoff Properties: Fit Index Criteria in Structural Equation Modeling, *The Journal of Experimental Education, 74, 3*, pp. 267-289.

Steiger, J.H. (2007), Understanding the limitations of global fit assessment in structural equation modeling, *Personality and Individual Differences, 42 (5)*, 893-98.

Steen Kamp, Jean B. (1997), "Dynamics in Consumer Behaviour with Respect to Agricultura and Food Products," in Agricultural Marketing and Consumer Behaviour in a Changing World, Kluwer Academic Publishers.

Suhr, D. (2006). The Basics of Structural Equation Modeling, *SAS Institute Inc*.

Tabachnik, B.G. and Fidell, L.S. (2007), Using Multivariate Statistics (5th Ed.). New York: *Allyn and Bacon*

Tanaka, J.S, Huba, G.J. (1985), A fit index for covariance structure models under arbitrary GLS estimation. *British Journal of Mathematical and Statistical Psychology, 38,* P 197–201.

Tanaka, J.S. (1993), Multifaceted conceptions of fit in structural equation models. In K.A. Bollen, & J.S. Long (eds.), Testing structural equation models. Newbury Park, CA: Sage.

Techno Pak. (2014), The Breakfast Cereals Market in India, Techno Pak.

Theodoridis, K.P., Chatzipanagiotou, C.P. (2009). Store image attributes and customer satisfaction across different customer profiles within the supermarket sector in Greece, *European Journal of Marketing 43 (5)*, P 708-734.

Vahie, A., Paswan, A. (2006). Private label brand image: its relationship with store image and national brand, *International Journal of Retail and Distribution Management, 34 (1)* P 67- 84.

Velicer, W. F, Fava, J. L. (1998), Effects of variable and subject sampling on factor pattern recovery. *Psychological Methods, 3,* P 231-251.

Wu, P.C.S., Yeh, G.Y. (2011). The effect of store image and service quality on brand image and purchase intention for private label brands, *Australasian Marketing Journal 19* P 30-39.

Wolinsky, A. (1987). Brand Names and Price Discrimination, *Journal of Industrial Economics, 35(3)* P 255-268.

Zameer, H , Waheed.A, Mahasin, S.S (2011) Factors involved in Retailers decision to allocate Shelf space to Private and National brand and its impact on Sales, *International Journal of Academic Research in Business and Social sciences 2(8)* P 356-366.

Zeithaml V.A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence, *Journal of Marketing, 52 (3)*, P 2-22.

Zielke, S., Dobbelstein, T. (2007). Customer's willingness to purchase new store brands *Journal of Product & Brand Management 16*, P 112–121.

Appendix

Items and Constructs measured

Item Code/No	Constructs	Items used for Measurement
2	Price and Price Related factors	Price is one factor that determines the brand choice in food category.
3		Low price is not always a criteria for choosing food brands because of quality risk
4		When shopping food items, I compare the prices of different brands to be sure I get the best value for money in food category.
5		I found in this store low prices and value in all private labels in food brands compared to other stores in this category.
6		I prefer private label brands due to relatively high prices of national brands in this category.
7	Perceived Quality & Quality indicators/factors	Quality is a major factor than price that determines purchase in food category.
8		Quality perception determines the purchase of brands.
9		We can relate quality with price of the brands in food category.
10		I think low price doesn't mean low quality always in categories like food.
11		I believe private label brands have good quality.
12		Packaging can influence quality perceptions in food.
13		Private label foods can offer same quality and value like other brands.
15		Private labels can have same or better taste, flavour and freshness compared to national brands.
16		Private label Brand name can influence the purchase intention (food)
19	Product Familiarity	Familiarity can enhance the confidence which determines purchase of private labels in food category.
20		Low familiarity can affect the preference of private label brands in this category.
26	Store Image	The quality of products and pricing influence the store image.
27		Store image is an important factor that determines the preference of private labels in food category.
29	Value consciousness	Value for money is important for brands in food category
30		Private label offers value for money compared to national brands.
31		Low price and good quality is the value that private label brands offer
32		Value consciousness affects the purchase intention of private labels in food category.
34	Assortment	No of variants is important factor that determine purchase in this category.
35		I purchase store brands because of the variants available in food category.
37	Shelf space allocation	I purchase store brands if they are kept eye level.
38		I purchase store brands only if they are kept at eye level which are kept along the shelves of top brands.

EFA Results

1) Price and price related factors

Table 1:

Rotated Component Matrix – Price and Price related factors

Rotated Component Matrix[a]

	Component	
	1	2
Price_2	.607	
Price_3		.884
Price_4	.470	.610
Price_5	.738	
Price_6	.695	

2) Quality, perceived quality and quality related factors

Table 2

Rotated Component Matrix - Quality, perceived quality and quality related factors

Rotated Component Matrix[a]

	Component			
	1	2	3	4
Quality_7	.819			
Quality_8	.826			
Quality_9	.684			
Quality_10			.848	
Quality_11			.523	.431
Quality_12		.674	.427	
Quality_13		.813		
Quality_15				.821
Brand_name_16		.437		.405

3) Product familiarity

Table 3 :

Component Matrix -Product familiarity

Component Matrix[a]

	Component
	1
Familiar_19	.840
Familiar_20	.840

4) Store image

Table 4

Component Matrix_ Store image

	Component
	1
Store_image_26	.850
Store_image_27	.850

5) Value consciousness

Table 5

Component Matrix -Value consciousness

Component Matrix[a]

	Component
	1
VC_31	.793
VC_32	.793

6) Assortment

Table 6

Component Matrix- Assortment

Component Matrix[a]

	Component
	1
Assort_34	.780
Assort_35	.780

7) Shelf space allocation

Table 7

Component Matrix – Shelf space allocation

	Component
	1
Shelf_space_37	.843
Shelf_space_38	.843

CFA Results

Table 8
Covariance Matrix

			Estimate	S.E.	C.R.	P
Price Consciousness	<-->	Store Image	.180	.048	3.728	***
PLB Price	<-->	Store Image	.101	.036	2.813	.005
Perceived quality	<-->	Product Familiarity	.075	.029	2.617	.009
Perceived quality	<-->	Store Image	.159	.035	4.503	***
PLB Price	<-->	Perceived quality	.167	.038	4.372	***
Price Consciousness	<-->	Perceived quality	.255	.048	5.264	***
PLB Price	<-->	Product Familiarity	.112	.038	2.978	.003
Price Consciousness	<-->	Product Familiarity	.078	.044	1.754	.079
PLB Price	<-->	Value consciousness	.124	.040	3.135	.002
Perceived quality	<-->	Value consciousness	.052	.029	1.779	.075
Product Familiarity	<-->	Value consciousness	.213	.046	4.654	***
Store Image	<-->	Value consciousness	.140	.039	3.604	***
Price Consciousness	<-->	Value consciousness	.116	.048	2.417	.016
PLB Price	<-->	Price Consciousness	.236	.055	4.280	***
Product Familiarity	<-->	Store Image	.124	.037	3.328	***

****: P <0.001

CFA Fit indices

Table 9
RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.050	.948	.912	.560
Saturated model	.000	1.000		
Independence model	.180	.648	.594	.561

Table 10:
Incremental Fit Indices

Model	NFI Delta 1	RFI rho 1	IFI Delta 2	TLI rho 2	CFI
Default model	.841	.766	.918	.875	.915
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Table 11
RMSEA (Root Mean Square Error of Approximation)

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.055	.039	.070	.291
Independence model	.155	.144	.165	.000

Table 12

Construct Reliability and Validity

Item	Construct	Estimate	Square of Loadings	Sum of Square of Loadings	Sum of Loadings	Error Terms	Square of Sum of Loadings	Square of Sum of loadings +error	SSL+ error terms	Construct Reliability	AVE
Price_3	Price Consciousness	0.58	0.34	0.50		0.14					
Price_4	Price Consciousness	0.41	0.17		0.99		0.98	1.11	0.64	0.88	0.79
Quality_9	Perceived quality	0.54	0.29								
Quality_8	Perceived quality	0.78	0.61	1.39	2.02	0.18	4.07	4.41	1.72	0.92	0.80
Quality_7	Perceived quality	0.69	0.48			0.16					
Familiar_20	Product familiarity	0.68	0.46								
Familiar_19	Product familiarity	0.61	0.37	0.83	1.28	0.22	1.65	1.87	1.05	0.88	0.79
Store_image_27	Store image	0.64	0.41								
Store_image_26	Store image	0.70	0.49	0.89	1.33	0.19	1.78	1.97	1.08	0.90	0.82
VC_32	Value consciousness	0.62	0.38								
VC_31	Value consciousness	0.42	0.17	0.56	1.04	0.17	1.07	1.24	0.73	0.86	0.76
Price_6	PLB price	0.51	0.26								
Price_5	PLB price	0.55	0.30	0.75	1.50	0.19	2.24	2.63	1.15	0.85	0.66
Price_2	PLB price	0.45	0.20			0.20					

Table 13

AVE and Squared Inter Correlation –SIC (Discriminant Validity)

Correlation			Estimate	SIC	Construct	AVE
Price Consciousness	<-->	Store Image	0.488	0.238	Price consciousness	0.79
PLB Price	<-->	Store Image	0.33	0.109	Perceived quality	0.80
Perceived quality	<-->	Product Familiarity	0.254	0.065	Store Image	0.82
Perceived quality	<-->	Store image	0.529	0.280	Product familiarity	0.81
PLB Price	<-->	Perceived quality	0.599	0.359	Value consciousness	0.75
Price Consciousness	<-->	Perceived quality	0.764	0.584	PLB price	0.62
PLB Price	<-->	Product Familiarity	0.371	0.138		
Price Consciousness	<-->	Product Familiarity	0.213	0.045		
PLB Price	<-->	Value consciousness	0.428	0.183		
Perceived quality	<-->	Value consciousness	0.183	0.033		
Product Familiarity	<-->	Value consciousness	0.692	0.479		
Store image	<-->	Value consciousness	0.447	0.200		
Price Consciousness	<-->	Value consciousness	0.336	0.113		
PLB Price	<-->	Price Consciousness	0.692	0.479		

SEM Results

1) Regression paths

Table 14
Regression

			Estimate	S.E.	C.R.	P
Price_6	<---	PLB Price	1.000			
Price_5	<---	PLB Price	.999	.204	4.907	***
Price_2	<---	PLB Price	.946	.210	4.495	***
Price_4	<---	Price Consciousness	1.000			
Price_3	<---	Price Consciousness	.597	.133	4.493	***
Quality_9	<---	Perceived quality	1.000			
Quality_8	<---	Perceived quality	1.447	.185	7.820	***
Quality_7	<---	Perceived quality	1.244	.165	7.546	***
Familiar_19	<---	Product Familiarity	1.000			
Store_image_27	<---	Store Image	1.000			
Store_image_26	<---	Store Image	1.093	.194	5.634	***
Familiar_20	<---	Product Familiarity	1.222	.235	5.193	***
PLP	<---	PLB Price	-.269	.379	-.709	.478
PLP	<---	Price Consciousness	.178	.346	.516	.606
PLP	<---	Perceived quality	.607	.356	1.707	.088
PLP	<---	Product Familiarity	-.208	.305	-.682	.495
PLP	<---	Store Image	-.224	.237	-.945	.345
PLP	<---	Loyalty_39	.188	.050	3.793	***
VC_32	<---	Value consciousness	1.000			
VC_31	<---	Value consciousness	.770	.183	4.196	***
PLP	<---	Value consciousness	.516	.442	1.166	.244
PLP	<---	Shelf_space_38	.107	.044	2.404	.016
PLP	<---	Quality_15	.233	.051	4.557	***

SEM Fit indices

Table 15
RMR and GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.076	.918	.881	.633
Saturated model	.000	1.000		
Independence model	.160	.650	.608	.581

Table 16:
Incremental Fit indices

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.728	.647	.834	.775	.827
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Table 17
RMSEA (Root Mean Square Error of Approximation)

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.062	.051	.073	.032
Independence model	.131	.123	.139	.000

Questionnaire for Determinants of Private label purchase

Dear Customer,

This questionnaire is a part of research study conducted to determine the private label \ store brand purchase. Private labels are the products that are sold under retailer's name.

Some of the Private labels are Tasty treat, Reliance Select, Feasters, Kitchen's Promise, Tasty wonders, Reliance Value and Smart choice (**Food**)

Please give your valuable response which is important for the research. Your response will be kept as confidential and will be used for academic purpose.

Part I

1. Name of the Consumer: _____
2. City/Town : _____
3. Gender : Male ☐ Female ☐
4. Age : 22-25 ☐ 25-30 ☐ 31 - 40 ☐ 41-50 ☐ > 50 ☐
5. Income : < 2 lakhs ☐ 2-3 lakhs ☐ 3-4 lakhs ☐ 4 -5 lakhs ☐ >5 lakhs ☐
6. Occupation : Govt Employee ☐ Private company employee ☐ Professional ☐
   Self-employed \ Business ☐ Pl specify ----------

Answer the Following questions. (Please put a tick)

1. Do you shop from these stores (Organised Retail chains)? Yes ☐ No ☐
2. Are you aware of Private Labels\ Store brands? Yes ☐ No ☐
   If Yes, Tasty Treat ☐ Reliance Select ☐ Feasters and Kitchen's Promise ☐
   Reliance Value ☐ Tasty wonders ☐ Smart choice ☐
3. How often do you come to shop in organised retail stores in the month?
   a) Once in a month ☐ c) Three times in a month ☐
   b) two times in a month ☐ d) More than Three times ☐
4. Do you prefer to buy Private Labels\ retailer brands? Yes ☐ No ☐
5. I prefer private labels for Food category Yes ☐ No ☐

Please complete the table depending on your level of disagreement and agreement about different aspects of private label\ store brand purchase. **(Food category)**

Sl no	Statements\ Opinions	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
1	I prefer any brand for food category					
2	Price is one factor that determines the brand choice in food category.					
3	Low price is not always a criteria for choosing food brands because of quality risk.					
4	When shopping food items, I compare the prices of different brands to be sure I get the best value for money in Food category.					
5	I found in this store low prices and value in all private labels in food brands compared to other stores in this category					
6	I prefer private label brands due to relatively high prices of national brands in this category.					
7	Quality is a major factor than price that determines purchase in food category.					
8	Quality perception determines the purchase of brands.					
9	We can relate quality with price of the brands in food.					
10	I think low price doesn't mean low quality always in categories like food.					
11	I believe private label brands have good quality.					
12	Packaging can influence quality Perceptions in food.					
13	Private label foods can offer same quality and value like other brands.					
14	Taste, freshness and flavour determine purchase of brands. (Food)					
15	Private labels can have same or better taste, flavour and freshness compared to national brands.					
16	Private label brand name can influence the purchase intention (Food.)					
17	Reliability of private label can determine the purchase decision.					
18	Product familiarity determines purchase of brands.					
19	Familiarity can enhance the confidence which determines purchase of private labels in Food.					
20	Low familiarity can affect the preference of private label brands in this category.					

21	My preference for brands is determined by the nature of the product/item (Food, Grocery and General).					
22	I prefer private labels for both food and grocery category					
23	Perceived risk associated with private labels reduces the preference for these brands in food category.					
24	Poor consumer appeal about private labels prevents its purchase.					
25	Chance of getting a poor product is one factor that hinders the purchase of private labels.					
26	The quality of products and pricing influence the store image.					
27	Store image is an important factor that determines the preference of private labels in food category					
28	Brand image of private label depends on the store image					
29	Value for money is important for brands in food category					
30	Private label offers value for money compared to national brands.					
31	Low price and good quality is the value that private label brands offer					
32	Value consciousness affects the purchase intention of private labels in food category.					
33	The store offers a wide assortment in food category.					
34	Number of variants is important factor that determine purchase in food category					
35	I purchase Private labels because of the variants available in food category					
36	In store promotion can enhance my confidence in purchase of private labels					
37	I purchase private labels if they are kept eye level.					
38	I purchase private labels only if they are kept at eye level which are kept along the shelves of top brands					
39	They have loyalty schemes and excellent customer service which make me prefer that private labels					