

Consumers Buying Behaviour towards Store Brand Products in Food and Grocery Retailing in India– An Exploratory Study

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Abstract: *Store brand products are a win-win solution for food and grocery retailers and customers in the current retail market structure driven by significant change in consumers' purchase behaviour and consumption pattern affected by unyielding food price inflation during the past ten years. Since consumers reign in their spending due to sustained increase in food prices, they have become more discriminating, expecting more value for their money, better service, and greater convenience. The considerable erosion of purchasing power of consumers has not only shifted their purchasing habits from national brands to store brands (also known as private labels) but also revised their definition of value to be much more focused on price in purchasing decisions for food and household products. The purpose of this study is to identify factors affecting consumers' buying behaviour towards store brand products in food and grocery retailing in India. This study also aims to investigate consumers' attitudes, and purchase intentions towards store brand products. Both exploratory (qualitative in nature) and non-experimental survey method were used to explore and examine the factors affecting consumers buying behaviour toward store brand products. The results indicate that perceived value for money, store brands' attributes (price, quality and packaging), store image, perceived risk, price promotions are the major factors influencing consumers' attitudes towards store brand products. This study has implications for food and grocery retailers in understanding the key factors influencing consumers' buying behaviour towards store brands in India. This information can help food and grocery retailers more efficiently target consumer groups through segmentation and positioning.*

Keywords: *Store brands, Value for money, perceived risk, Store reputation, Food and Grocery, Indian Retailing.*

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I. Introduction

Over the past decade, there has been a significant change in consumers' purchase behaviour and consumption pattern affected by unyielding food price inflation, particularly after the drought in 2009¹. Cross-country evidence shows that food inflation is not only more volatile but is also higher, more persistent and is strongly propagated, as compared to non-food inflation (Bhatt and Kishor, 2015). According to India Inflation rate, 2012-2017, the food inflation rate in India averaged 6.85 percent from 2012 until 2017, reaching an all time high of 12.17 percent in November of 2013 and a record low of 1.54 percent in June of 2017. As consumers reign in their spending due to sustained increase in food prices (Kumar and Singh, 2014), they have become more discriminating; expect more value for their money; better service; and greater convenience. Furthermore, the considerable erosion of purchasing power of consumers has not only shifted their purchasing habits from national brands to store brands² but also revised their definition of value to be much more focused on price in purchasing decisions for food and household products. Literature also shows that store brands' performance may be linked to economic expansions and contractions (Kaswengi and Diallo, 2015). During inflationary era, consumers decreased their consumption expenditures, including by switching to store brands (Kaytaz and Gul,

¹ There has been a slowdown in food inflation since August 2014, which is mainly due to the higher base effect and slowdown in food & fuel prices globally (Mandal et al., 2012). However, the food inflation has started inching up again since April 2015.

² Store brands are products owned and branded by organisations whose primary economic commitment is distribution rather than production. These are also known as private labels or retailer's brands (Schutte, 1969).

2014). According to IRI (2012b), nearly half (47%) of consumers buy more store brand products today than they did before the economic downturn began. The growth of store brands market share is a consequence of consumers being more price conscious during economic downturns (Estelami et al., 2001), which affects their preference for store brands in retailers' assortments (Lamey et al., 2007). Consequently, the current economic environment encourages retailers to be more innovative in their efforts to formulate competitive retail strategies to address the evolving consumer needs and increase the profitability through the introduction of store brands (Van Heerde et al., 2013). While this demographic and economic shift continues to unfold, the emergence of store brands has become a new business model for retailers as they are increasingly relying on store brands to bridge the gap in their product mix, and targeting specific needs of food and grocery retail consumers in India. However, how do common marketing variables (Value, price, product quality, risk perceptions, displays, and features) influence consumers' choice of store brands and purchase decision making during economic slow-downs and economic depressions remain unanswered.

Nevertheless this opportunity offers a host of unique challenges particularly in determining the driving factors for store brand purchase decisions in emerging retail markets like India. While store brands have historically and often been used as the lower-priced offering in the merchandise mix, store brands have now evolved to the point where items offer high quality ingredients, product performance, and packaging (DemandTec, 2010). This has led consumers now understand that store brands can offer them not just better value, but qualitative distinctions. Consequently, consumers prefer to buy store brand products mainly due to their low price and prefer to buy products from large chain of retailers which also offer a wide variety of store brand products with better quality. Whereas, consumers in India prefer store brands over national brands due to availability and price benefits in the product category. Previous research mention that those who shop for store brands were motivated by several factors including price, perceived product quality, value for money, store image, convenience, and shopping experience all interact to influence the degree of perceived shopping risk for store brands (Burt, 2000). However, in recent years, the increase in adoption and expansion of store brand products across wide range of categories has resulted in changing portfolio of store brand consumers. As a result, the growth in store brands appears to be coming from new buyers making the change to store brands (Gnanakumar, 2010). That has made managing a store brands portfolio quite complex for retailers. Further confounding this, the conspicuous differences in terms of socio-economic status, personal characteristics and food shopping behaviour among grocery shoppers complicate the prediction of consumer store brand predispositions (Mehrotra and Agarwal, 2009; Mittal and Mittal, 2009; Martinez and Montaner, 2008). Hence a reassessment of consumers' intention to buy private label products is pertinent in developed markets in general and emerging markets in particular.

Moreover, the increasing shelf space and market share of store brands have become significant issues in Indian retail market (Mittal and Mittal, 2009) as retail chains are looking at 20-40 percent growth in their store brands sales to boost bottomlines and bridge the gap in their product mix (Mitra, 2010). It is substantiated by the projected growth rate 40 percent of the organised retail business by 2020 from the present 20-25 percent of the organised retail product mix (Technopak's Report, 2012). The store brands as a category has been growing by 30-35 percent year-on-year (Gnanakumar, 2010). The increasing trend towards acceptance of store brands has exemplified the need to identify the attributes which make consumers do treat store brand products differently from national brands in the face of intensifying competition for shoppers' food expenditure. Moreover, the increasing competition between the retailers' store brands and the manufacturers' or national brands has been an important issue within the grocery industry (Harcar, Kara and Kucukemiroglu, 2006). Consequently, interest in consumers' specific perceptions of, preferences for, and attitudinal responses to store brands in food and grocery retailing has become a subject of research in the fast changing socio-economic and psychographic scenario. In this connection, the factors affecting consumer's store brand choice behaviour, and factors leading to retailers developing store brands (private labels) have been examined extensively in Western literature (Anselmsson et al., 2008; Labeaga, Lado and Martos, 2007; Juhl et al., 2006; Harcar, Kara and Kucukemiroglu, 2006). However, few empirical studies have been reported in the Indian food and grocery retailing focusing on which parameters consumers consider the most important during store brand purchase decision making in food inflationary era. In the light of aforesaid facts and scarce empirical evidence, this research is prompted to identify the critical factors influencing consumers' buying behaviour towards store brand products so as to pursue an aggressive store brand strategy to meet the evolving needs of discerning consumers. The results of this study may be important to retail food and grocery practitioner in emerging markets by providing an understanding of the best fit of store brand products in their retail marketing strategies. Moreover, there is an increased value to retailers in studying how determinant attributes of store brands influencing consumer's attitude towards buying behaviour, whilst also accounting for store reputation instead of brand familiarity.

II. Research Questions

The broad research questions that formed the basis of this exploratory research are:

- 1). What are the salient attributes on which consumers evaluate store brands (private labels) in food and grocery category?
- 2). How do identified factors (i.e., perceived value for money, store brand's attributes, perceived risk, store reputation price-promotions) impact consumers' attitude toward store brands?
- 3). Do consumers' attitudes toward store brands affect their intention to purchase of store brands?

III. Conceptual Framework and Development of Hypotheses

A brand is a name, term, sign, symbol, or design, or a combination of these intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors (Keller, 2003). Brands can help consumers interpret and recall large quantity of information about organisations that consumers have accumulated over time (Salmon and Cmar, 1987). Brand names also simplify consumer's decision making and reduce purchasing risk (Hu and Chuang (2009). The importance of store brands has tremendously increased over the past two decades and contributed to changing many purchase and consumption behaviours, in particular in grocery stores (Binninger, 2008). The presence and market share of store brands have increased greatly, especially in consumer packaged goods sectors, in recent years (Lamey et al., 2012), such that they now represent fierce competitors with national brands. According to IRI (2013), the global recession of the 2000s intensified competition between store brands and national brands, largely to the benefit of the former. This phenomenal growth and development of store brands have caused marketing academics and managers to explore this field of studies (Grozniak, Heese, and Sebastian, 2010).

According to the Private Label Manufacturers' Association (PLMA), private label products encompass all merchandise sold under a specific retailer's brand. That brand can be the retailer's own name or created exclusively by that retailer. Literature review reports that store brands are interchangeably used as private labels, retailer's brand, and in-house brands (De Wulf et al., 2005). Ailawadi and Keller (2004) identified at least four tiers of private label brands. These include low quality generics; medium quality private labels; somewhat less expensive but comparable quality private labels; and premium quality private labels that are priced in excess of competitor brands. Depending on retail store strategy, the retailer may adopt any of the four types of private labels: the first type of private labels is called generic private labels emphasise on basic use of product and is available in simple packaging, low quality, lowest price, and limited advertising (Yelkur, 2000); the second type is called classic/copyright brands (mimic brands) which are positioned similar or slightly below smaller product brands available at 10-30 percent cheaper than national brands (Burt and Davies, 1999); the third type is called premium store brands which are positioned like leading national brands (Kumar and Steenkamp, 2007); and fourth type is called value innovators in private labels which are the highest level in private label category providing functional quality on par with national brands and large discounts 20-50 percent below the brand leader.

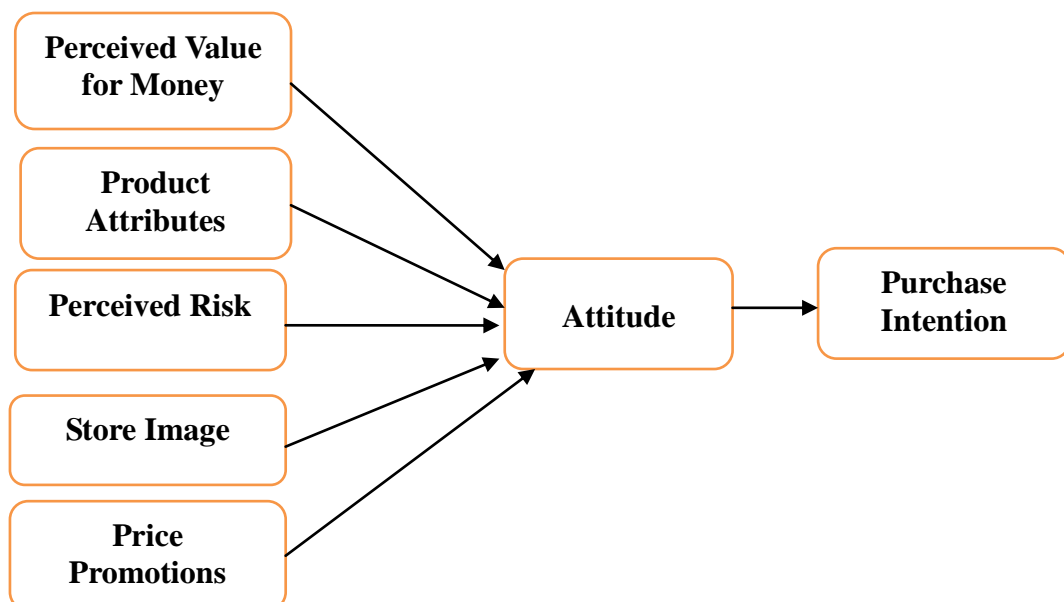
Research has shown that identical products sold under different brand names are perceived differently by consumers (Sullivan, 1990). The recent past study of Liljander, Polsa and Riel (2009) found that consumers responded in different manners to different types of store brands. The possible reasons for perception differences and heterogeneous preferences are degree of experience with private labels, differences in needs, differential response to marketing activities, perceived risk, different product importance, and overall quality perceptions of the product among consumers (Shannon and Mandhachitara, 2005). Store brands have significant role in retail strategy due to their increasingly important strategic role for retailers (Harcar, Kara and Kucukemiroglu, 2006). For example, private label ranks sixth among the top ten issues by Nielsen (Baltas and Argouslidis, 2007). They are often designed to compete against branded products, offering customers a cheaper alternative to national brands. It is also found that, increasingly, retailers and consumers alike are coming to believe that "private label is a 'brand' like any other in the market place" (Collins-Dodd and Lindley, 2003). Thus, consumers are now more willing to purchase SB products (PLMA, 2009) and are delighted to have SB lines available in stores in which they shop (Binninger, 2008). Several factors drive consumer willingness to purchase SB products: Vahie and Paswan (2006) and Diallo (2012) highlighted the increasing importance of image factors in the perception of store brands. Indeed, given the increased improvement of SB product quality (Kumar and Steenkamp, 2007), factors related to image must be taken into account in SB purchase behaviour. According to Jin and Suh (2005), most of the consumer factors associated with SB purchase behaviour can be grouped in three categories: personality (Burton et al., 1998), perceptual (Garretson et al., 2002), and socioeconomic (Martinez and Montaner, 2008).

In previous studies, consumer perceptual characteristics such as price-quality perception, perceived quality, value consciousness, price consciousness, smart-shopper self-perception, and general deal proneness were associated with SB purchase (Garretson et al., 2002). As noted above, the identification of the private label consumers, understanding their attitudes and purchase behaviour toward private labels is a central issue for

strategic brand management because of the increasing market share of private label products (Kara et al., 2009). Numerous studies have shown that customers' propensity to regularly buy store brands depends on a variety of different constructs, and specifically on a favourable attitude toward those products (Binninger, 2008). Attitude towards private label products can be defined as a predisposition to respond in a favourable way to retailers' private label brands (Burton et al., 1998). In academia, purchase intentions have been widely used as a predictor of subsequent purchase and measure of the willingness to buy a product (Grewal et al., 1998). It has also been operationalised as the probability that a consumer will buy a product (Devlin et al., 2007). Purchase intention is one type of judgement about how an individual intends to buy a specific brand (Shih, 2010).

In this context, since the classical work of Myers (1967), a number of studies have been undertaken to investigate the demographic and psychographic characteristics of buyers of store brand grocery products (e.g., Mehrotra and Agarwal, 2009; Dolekoglu et al., 2008; Baltas and Argouslidis, 2007; Harcar, Kara and Kucukemiroglu, 2006). The results of several studies have been inconclusive or yielded conflicting findings in terms of age, household income, family size; education and psychographic traits (functional and hedonic) (Baltas and Argouslidis, 2007). The recent past empirical study of Martinez and Montaner (2008), in the context of grocery shoppers in Spain, found that consumers socio-demographic were not powerful in identifying store brand consumers. However, psychographic traits were much more related to this behaviour. Previous researchers also indicated that consumers' purchase intentions are primarily influenced by marketing activities such as price, promotions, product quality and its added values (Wulf, Schroder and Ossel, 2005). Several studies have examined the factors that facilitate store brand success (e.g., Mittal and Mittal, 2009; Hoch et al., 2006; Mires, Martin and Gutierrez, 2006). Bellizzi et al. (1981) find that store brand prone consumers are less sensitive to brands and advertising. Richardson, Jain and Dick (1996) argued that familiarity with store brands, extrinsic cues usage in product evaluation, perceived quality variation, perceived value for money, perceived consumer risk, income and family size were the important factors influencing store brand purchase. Miquel, Caplliure and Manzano (2002) consider the effect of consumer involvement and find that greater involvement leads to better knowledge, which in turn increases store brand proneness. More recently, Kara et al. (2009) finds that consumer's consciousness (i.e. value, budget, price and discount conscious), consumer's previous experience and consumer perceptions (i.e. product content and product sensory perception) have significant effect on store brand purchase behaviour. Nevertheless, in recent years, store brand products and store brand consumer have changed. Consumers simultaneously pursue greater value and greater quality. Whether competing on price or differentiating based on quality, selection or other factors, retailers are effectively using store brands for not only creating value for consumers but also differentiating their businesses. Having considered the extant literature and pilot study findings, this study has identified value for money, product attributes (price perception/quality perception), perceived consumer risk, service quality aspects, price promotional cues, retailer reputation and consumer demographics (income, education, family size, shopping frequency) as the determinants of store brand purchase behaviour for the proposed model shown in Figure-1

Figure-1: Conceptual Model of Determinant Attributes of consumers' Buying Behaviour towards Store brands



Perceived Value for Money

Heskett et al. (1997) have conceptualised customer value as a comparison of weighted “get” attributes to “give” attributes. They further state that customer satisfaction is the result of a customer’s perception of the value received in a transaction or relationship. Customer value is also operationalised as a ratio or trade-off between total benefit received to total sacrifices, taking into consideration the available suppliers (Sirohi et al. 1998, p.229). In a more agreed manner, Zeithaml (1988, p. 13) identifies four diverse meanings of value: 1) value is low price, 2) value is whatever one wants in a product, 3) value is the quality that the consumer receives for the price paid, and 4) value is what the consumer gets for what they give. That is, customer value is created when the customer perceives that the benefit of consuming products/services exceeds the sacrifices (Slater and Narver 2000). The recent past study of Chaudhuri and Ligo (2009, p. 408) mention that when consumers encounter merchandise value in the form of unexpected benefits that are greater than costs, they will continue to consider it to be good perceived value. The most obvious benefit to consumers afforded by store brands is lower prices. On average, private labels are 10-30 percent cheaper than national brands in grocery product classes (Baltas, 1997). Low priced private label brands can be used to improve the price image of a store and to attract price and value conscious consumers (Ailawadi et al., 2001). In this connection, Garretson et al. (2002) found that value consciousness and smart shopper self-perception both have a positive effect on consumer attitudes toward private labels. Value-conscious consumers were indeed found to have a positive attitude toward SBs for both food and non-food product categories (Jin and Suh, 2005). According to Garretson et al. (2002, p. 92), “where consumers balance price and quality, there is a more favourable attitude toward private labels.” They also empirically showed that consumer value consciousness directly and positively affects attitudes toward SB products. Liljander, Polsa and Riel (2009) mention that value for money and good quality/price relationships are currently believed to drive consumers to choose retailers’ private label brands. Therefore, it is posited that

H1. Perceived value for money will have positive and direct influence on consumers' attitude toward store brands.

Store Brand's Attributes (Price/Quality/Packaging perceptions)

One of the primary roles of branding is to assure consumers of product quality (Hoch and Banerji, 1993). Cue utilisation theory conceptualises products as an array of extrinsic (i.e. price, brand name, labelling, packaging, overall image of the store), and intrinsic cues (i.e. ingredients, taste, smell, texture or performance) that serve as quality indicators (Collins-Dodd and Lindley, 2003). The cue utilisation literature has found that brand name is one of the most important cues of product quality (Kopalle and Lehmann 1995). Previous literature emphasise that extrinsic attributes take on greater importance for consumers as indicators of quality (Sawyer et al., 1979). Mendez et al. (2008) mention two usual standards for product quality: the first is subjective or quality as perceived by the consumer and the second standard is real or objective quality, which can be quantified and verified from a technical point of view. However, Zeithaml (1988) defines perceived quality as the consumer’s evaluation of a product’s overall excellence. Whereas, Montgomery and Wernerfelt (1992) report that quality of private label may be seen as having two dimensions: (1) the mean level of quality relative to that of national brands and (2) the variability in quality. For a long time private label products have a hard time competing in quality in comparison to national brands (Burt 2000a).

Price-quality heuristic also plays a role in the evaluation of private label brands. For some products, consumers use price as an important extrinsic cue and indicator of product quality or benefits when making a purchase decision (Jin and Sternquist, 2002). Customers often perceive high priced brands to be of higher quality and less vulnerable to competitive price cuts than low priced brands (Yoo, Donthu and Lee, 2000). For some customers, the price of product is a decisive factor for purchases, and they focus almost exclusively in paying lower prices, ignoring other product characteristics (Martinez and Montaner, 2008, p. 478). As store brands have a lower price than national brands, price conscious consumers will have a positive attitude towards them and they will be more store brand prone (Hansen, Singh and Chintagunta, 2006). Although private labels traditionally have been merchandised on the basis of price (Hoch and Banerji, 1993) and inferior in quality to manufactures’ brands, the quality of retailers’ own brands is generally improving (Richardson, Jain and Dick, 1996) and now considered to be comparable to manufacturer brand products (DelVecchio 2001). Contrary to this perception, Ailawadi et al. (2001) found that private label buyers were thought to be less quality conscious than buyers of national brands. It is implied that quality conscious consumers will be less prone to store brands. Whereas, other studies show that quality is more important than price, when private labels compete with national brands (Sudhir and Talukdar, 2004). Sethuraman (2003) mentions that past studies show a positive relationship between quality perception or quality consistency of store brands and store brand purchase intention or market share. He concludes that store brand consumers are those who: “(i) value price as an important criterion for purchase, and (ii) do not value brand image as important, but (iii) may consider quality as an important determinant when choosing among brands”. On the other hand, a few studies have reported that store brand use is often observed to increase when all brands in a category are seen as sharing similar quality

(Richardson, Dick and Jain, 1994) and the degree of quality variation is perceived low (Batra and Sinha, 2000). In some studies, product quality has been found to have a positive direct effect on purchase intentions (Sirohi and McLaughlin, 1998). Hence, consumer attitude towards quality explains consumer store brand choice (Erdem, Zhao, and Valenzuela, 2004). Due to increasing quality of the retailer private label products, the perceived gap between the quality of private label products and manufacturer brands is decreased. Corstjens and Lal (2000) also point out that the quality of private labels is an instrument for retailers to generate differentiation.

Underwood et al. (2001) state that there has been an emerging trend to use packaging as a brand communications vehicle. The authors describe the primary role of product packaging as a means to captivate consumer attention by breaking through the competitive clutter. According to Ampuero and Villa (2006), packaging plays a crucial role, especially from the consumer's perspective. This is due to the fact that a product's packaging is what first attracts a consumer. The author asserts that as self-service sales environments have increased, the role of packaging has gained momentum. Thus, packaging has become the "salient salesman" as it informs consumers of the qualities and benefits of a product. This substantiates Fielding's (2006) argument that packaging plays the lead role in building a private label brand. The author takes this one step further, suggesting that packaging has a long-lasting effect in the minds of consumers and is thus a manner in which to blur manufacturer brands' distinctiveness. Building upon this, Ampuero and Vila (2006) consider packaging to be the most important communications medium for the following reasons: (1) it reaches almost all buyers in the category; (2) it is present at the crucial moment when the decision to buy is made; and (3) buyers are actively involved with packaging as they examine it to obtain the information they need. It is interesting to note that, according to one particular study, nine out of ten purchasers occasionally buy on impulse, and these unplanned purchases are generally as a result of striking packages or in-store promotions (Nancarrow et al., 1998). Meyer and Gertsman (2005) argue that differences in packaging between private label and manufacturer brands have been reduced over time. Quality improvements and decreases in price differentials between private label and manufacturer brands have led to an increase in the importance placed on packaging – the authors identify this form of communication as a key source of product and brand differentiation.

According to Nogales and Gomez (2005), packaging by private label brands is specifically selected in order to facilitate product comparison. "Pick n Pays" No Name brand is immediately identifiable by its blue and white packaging, and likewise for Checkers' House brand through its teal, white and magenta packaging. Halstead and Ward (1995) highlight the fact that retailers have re-evaluated the importance of packaging for their private label brands. Thus retailers are placing more emphasis on adding colour or modifying packaging to appear more like competing manufacturer brands. Furthermore, in some instances, packaging quality is of an excellent standard (Suarez, 2005), making it somewhat difficult to distinguish between private label and manufacturer brands on shelf. Copy-cat branding often involves utilizing the colour of the brand leader in the category. For example, private label cola brands are often featured in red to associate themselves with Coca Cola. With an estimated 50% to 70% of purchasing decisions made at the store shelf, each product only has a few seconds to shine. Because of this, packaging of consumer goods can be a key factor in a shopper's decision to add it to his or her basket. And with private label brands playing an increasingly significant role in grocers' assortments, packaging of these products is becoming a key contributor to successful merchandising. Against this background, the following hypotheses have been formulated:

H2. Consumers' perceptions of store brand's attributes will have positive and direct effect on attitude towards store brand in relation to

H2a: Price; H2b: Quality; and H2c: Packaging

Perceived Risk

Perceived risk is consumers' subjective expectations of a loss (Sweeney et al., 1999). It means that any action of a consumer will produce consequences which he cannot anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant (Bauer, 1960; Liljander et al., 2009). Perceived risk is an important factor for understanding different consumer behaviours, such as store choice evaluative criteria (Rosenbloom, 1983; Mitchell, 1998; Mitchell, 2001; Mitchell and Harris, 2005; Sridhar, 2007) and willingness to buy private label products (Batra and Sinha, 2000). Risk has been conceptualised as the product of two dimensions: the perceived (adverse) consequences of behaviour, and the likelihood, or impact, of their occurrence (Dowling, 1986). The perceived risk has been further conceptualised as a multi-dimensional phenomenon being subdivided into various risks or losses, e.g. physical, financial, psychological, social, convenience and time losses (Roselius, 1971; Mitchell and Harris, 2005). If the consumer perceives a probability of a mismatch between his/her expectations and the incentives offered by the situation, then he/she perceives a risk of not fulfilling his/her motives at that time (Hawes and Lumpkin, 1986). Performance risk can be treated that the product or store chosen might not perform as desired and thus not deliver the benefits promised (Mitchell, 1998). Performance risk can also be seen as a surrogate for overall risk which results in a

combination of other losses (Agarwal and Teas, 2001).

Physical risk refers to the health or appearance of the consumer and to the physical and mental energy expended on shopping and effort saving personality of the products purchased. Dowling and Staelin (1994) refer to this partitioning as “product-category risk” which reflects the person’s perception of the risk inherent in purchasing any particular product category and “product specific risk” which is associated with a particular product purchase (Mitchell and Boustani, 1993). Financial risk refers to the consumer’s concerns about how much goods are valued for money as well as concerns about how much money might be wasted or lost if the product does not perform well (Mitchell, 1998). It also includes any accidental costs accrued from the shopping experience, e.g. travelling costs, paying more than necessary. Psychological risk results from the social embarrassment and loss of social esteem resulting from friends or family comparing the store’s image with the image they have of you, as well as the internal psychological disappointment at oneself for shopping at a store which is not consistent with one’s self-image (Mitchell and Harris, 2005; Sridhar, 2007).

Time and convenience risk refers to the amount of time required to find the store and purchase a product and/or the time which can be needed to rectify a product failure (Sridhar, 2007; Mitchell and Harris, 2005). Therefore, Perceived risk theory mandates that the retailer who can offer the lowest-risk products and stores will have a significant competitive advantage. Retailers’ own brands are generally associated with higher perceived risk levels than corresponding national brands (Moore, 1995). Narasimhan and Wilcox (1998) argued that consumers will be less motivated to purchase private label groceries if the level of perceived risk in that category is high. Still, Burton et al. (1998) found that grocery shoppers being risk averse did not significantly impact on their attitude towards a private label brand.

H3. Consumers' perceived risk will influence store brand attitude in relation to:

H3a: Performance risk; H3b: Physical risk (health risk); and

H3c: Financial risk; H3d: Psychological risk

Store Reputation (Image)

A comparable concept of retailer reputation is store image (Bloemer and De Ruyter 1998) expressed as a function of the salient attributes of a particular store that are evaluated and weighted against each other (Menon and Dube 2000). Store image is important because it is closely related to consumers’ perception of retailer’s activities and brand equity (Ailawadi and Keller, 2004; Burt, 2000; Cliquet and Jara, 2012). Store image can be defined as the way that consumers view the store, i.e. their impression or perception of the store (for a review of various definitions of store image see Hartman and Spiro, 2005). A strong relationship between store and store brand image is the fundamental requirement for a successful differentiation strategy (Collins - Dodd and Lindley, 2003, p. 346). Retail store reputation or good store image influences consumers’ perceptions of retailer’s capability of producing the product (DelVecchio, 2001) which ultimately mitigates consumers’ perceived risk of buying a store brand (Agarwal and Teas, 2001; Semeijn, Riel and Ambrosini, 2004). Retail customers are more inclined to use the products and services of organisations with favourable reputations (Balmer and Wilson 1998), and are more loyal to those retailers whom they perceived to have favourable reputations (Nguyen and Leblanc 2001). Darley and Lim (1999) report that customer satisfaction appears higher in products purchases from retailers with superior reputations compared to items purchased from retailers with lower reputation. Furthermore, Grewal et al. (1998) mention that customer may derive some added value from store reputation as consumers tend to use retailer’s reputation as one of the most important signals of product quality, especially in the brand absent circumstance (Dawar and Parker 1994). This is often the case in food and grocery shopping, because many types of merchandise such as vegetables, fruit, bread, eggs, meat, pulses, and cereals are brand absent in food and grocery stores. Previous empirical research reported a positive direct effect of the favourable store image on consumer perceptions (Martenson, 2007) and evaluations of private label products (Collins-Dodd and Lindley, 2003; Semeijn et al., 2004). As store brands perceived quality is related to store brand purchase intention and store brand choice (Garretson et al., 2002; Jin and Suh, 2005), It is anticipate that perception of store image will directly influence store brands purchase intention and indirectly influence store brands choice. Therefore,

H4: Consumer perception of store reputation (image) will positively influence attitudes towards store brands.

Price-promotions

Price represents an extrinsic cue and provides one of the most important forms of information available to consumers when making a purchasing decision (Jin and Sternquist, 2002). Conventional wisdom says that price constitutes 40% of the average consumer’s information search. Sales promotions involving short-term price reductions, such as special sales, media-distributed coupons, package coupons, cents-off deals, price deals, rebates, and refunds, likely erode brand equity despite the short-term gain in financial performance (Shih, 2010, p.58). Among the marketing variables, price and price-related promotions have the most dramatic impact on

short-term consumer purchase behaviour (Mulhern, Williams and Leone, 1998). Price-related behaviours represent an important area of focus within the stream of research on patronage behaviour (Moore and Carpenter, 2006; Dawar and Parker, 1994; Richardson et al., 1994). Research into consumer behaviour with regard to pricing is ubiquitous in the marketing literature including inquiry into consumer use of reference prices (Biswas et al., 2002), response to price reductions (Grewal et al., 1996), prices as a signal of quality or value (Grewal et al., 1998) point out that price is central to consumer behaviour due to its presence in all purchasing situations. Consumers become more price and promotion sensitive over time because of increased promotions (Mela, Gupta and Lehman, 1997). Though promotions have a negative impact on brand equity in the long-term (Villarejo-Ramos and Sanchez-Franco, 2005) yet retailers are continuously engaged in promotional efforts that include “incentives” such as sales and discounts to attract shoppers to their stores (Bagozzi et al., 1999). Previous studies have addressed the relationship between the response to promotions and the response to store brands (Garreston, Fisher and Burton, 2002; Urbany et al., 2000; Baltas and Doyle, 1998). Hence this study uses price-promotion as a factor influencing store brand purchase behaviour, and the following hypothesis:

H5: Store brand's price promotions will positively influence consumers' attitudes toward store brands

Consumer's Attitude and Purchase Intentions toward Store Brands

An attitude is generally regarded as a set of beliefs, experiences, and feelings forming a predisposition to act in a given direction. Attitude also has an effect on intentions and consumer behaviour (Fishbein and Ajzen, 1975). Attitude toward store brands (i.e. SB attitude) is defined as a predisposition to respond in a favourable or unfavourable manner due to product evaluation, purchase evaluations, or self-evaluations associated with store brand grocery products (Burton et al., 1998). Consumers appear to hold attitudes toward store brands that influence their propensity to purchase SBs (Collins-Dodd and Lindley, 2003). In this study, store brand attitude is defined as a predisposition to respond in a favourable or unfavourable manner due to product evaluation, purchase evaluations, and/or self-evaluations associated with store brand grocery products. Studies attempted to identify store brand buyers on the basis of demographics and psychographics; however, the evidence was inconclusive (Martinez and Montaner, 2008). Store brands have been affected for a long time by negative stereotypes such as low-quality products designed for low-income consumers. For this reason, store brands have low market shares in some product categories such as shampoo and can be found mainly in lower value-added product ranges. Consumer attitudes toward store brands were often negative when store brands offers started. This attitude toward store brand is now changing as retailers are launching higher value-added products. For instance, in the UK, Tesco has premium store brands that can compete with manufacturer brands on a quality basis (Kumar and Steenkamp, 2007). Improved quality of store brand products has lead consumers to develop stronger preferences for store brands in most product categories (Huang and Huddleston, 2009). Some researchers show that a positive attitude towards the store brand leads to purchase intention that is the more favourable the consumers are towards the brand the more it has impact on purchasing power (Hidayat et al., 2013). Therefore, it is proposed that:

H6. Consumers' attitude toward store brands has a direct and positive influence on purchase intention.

IV. Methodology

To address the research questions, both exploratory qualitative and quantitative research methods were used for this study. The initial exploratory research was undertaken through semi-structured, personal interviews with fifty food and grocery consumers to obtain specific quantitative and qualitative information that help us to determine reasons encouraging and impeding consumers' buying behaviour towards store brands. This technique is said to be a very flexible and suitable for small-scale research (Drever, 1995) due to its open-ended nature to probe beyond the answers provided by informants, and thus, enter into a conversation with the interviewee. This exploratory information enables researchers to gain more understanding of a concept, and crystallise problem from perspective of retailers than what is available through existed literature and other survey methods.

A total of four hundred fifty food and grocery consumers were chosen through mall intercept technique (convenience sampling). Interviewers (researchers) approached food and grocery consumers with a formal letter explaining the purpose, process, expected duration of interview and why the participant had been chosen. After obtaining their consent to participate in the face-to-face interview, in-depth interviews were conducted based on a set of questions partly of a quantitative nature, where certain options were given to the respondents (Likert scale format and dichotomous), but also containing of open-ended questions where the respondents could give a more detailed answer to questions related to perceived value, perceptions of price/quality/ packaging, perceived risk, store reputation (image), price-promotions, attitudes, perceived behavioural control, purchase intentions and actual purchase behaviour towards store brands.

While the interviewer had given enough room to adjust the sequence of the questions to be asked and to

add questions based on the context of the participants' responses, other questions related to frequency of buying, purchase volume, type of store brands purchase, buying behaviour and purchase decision making was emerged amidst the dialogue between interviewer and interviewee (food and grocery consumers). Majority of the respondents (82%) had disagreed with tape recording the conversation lasted for 40 minutes during interviews. Following procedure recommended by Kvale (1996) and Cohen (2006), key points and answers were recorded on a form designed to evaluate and sort answers. Data were analyzed using expertise of senior academicians/researchers who were well versed with conducting exploratory interviews. The exploratory interviews had identified perceived value for money, store brand attributes, perceived risk (performance, financial, physical, psychological and time & convenience risk), store reputation (image), price-promotions, attitudes toward store brands, perceived behavioural control, purchase intentions and actual purchase behaviour, which are perceived to be affecting consumers' buying behaviour towards store brands. The extensive literature review also supports the exploratory findings. In the quantitative (explanatory) research, survey method was used to investigate and test the formulated hypotheses. The primary data was collected by self administered questionnaire to the actual food and grocery consumers who are in the age group of 20-60 years in the Vijayawada city, Andhra Pradesh in India. The survey was conducted during October, 2016 - March, 2017. The data analysis and results were based on 450 usable questionnaires duly filled up by the retail customers who actively participated in marketing survey. Descriptive statistical tools (Mean, Standard Deviations and cross tabulations), exploratory factor analysis and inferential statistical techniques such as Correlation, Simple Regression, stepwise forward Multiple Linear Regression (MLRA), and Chi-square were applied to test the formulated hypotheses from conceptual framework.

V. Results and Discussions

Descriptive Statistics

Retail consumers, who are aware, use and purchase store brands (private labels) in food and grocery category at supermarkets and hypermarkets in and around Vijayawada city were invited to participate in the survey. A total of six hundred customers were surveyed. Out of which, five hundred twenty were returned. This is an approximately eighty six per cent response rate. Out of this, four hundred fifty questionnaires were usable and rest were rendered unusable due to incomplete data. The following sub sections present the data analysis about respondent's socio-economic, demographic attributes.

Respondents Socio-economic and Demographic Attributes

All respondents were adult male and female food & grocery retail consumers consisted of 264 female (58.7%) and 186 male (41.3%), The age group 30-40 years constitutes the largest proportion of the sample with 189 respondents (42%), while "50 to 60 years" has the smallest number with 53 respondents (11.8%). The majority of the respondents (82.2%) were married and a meagre 17.8 per cent were un-married. The major chunk of the respondents (58.4%) had graduation as their educational qualification, post-graduate degrees (29.3%) and least 12.2 percent had SSC as their minimum qualification. Hence, the respondents overall were well educated. The sample also included a variety of occupations, such as house wives, employees, Business people, and others (students, etc), therefore giving the sample appropriate proportional aspect derived from the inclusion of various occupational groups. Employees (36%) were the largest occupational category of respondents, followed by housewives (30.4%). In regard to income, most of the respondents (40.4%) earned between Rs.30,000-Rs.40,000. Only 12.5 percent of respondents had an income higher than Rs.50,000. Majority of the respondents (54.6%) indicated that their family size is 3-5 members, and 80.0 per cent of them belonged to higher socio-economic class. Thus, the present study has a composition similar to the target market for the private labels. The detailed demographic characteristics of the respondents were presented in table-1.

Table -1 Respondents' Demographic Profile

Variable	Description	Frequency	Percent	Mean	S.D
Gender	Male	186	41.3	-	-
	Female	264	58.7		
Age	20-30 years	110	24.5	36.5	8.52
	30-40	189	42.0		
	40-50	98	21.7		
	50 - 60	53	11.8		
Marital Status	Married	370	82.2	-	-
	Un-married	80	17.8		
Education	SSC/Diploma	55	12.2	-	-
	Degree	263	58.4		
	PG & above	132	29.4		
Occupation	House wife	137	30.4	-	-
	Employment	162	36.0		
	Business	100	22.3		

	Others	51	11.3		
Monthly Household Income	Rs 20000-30000	98	21.7	Rs 32100	Rs 92600
	Rs 30000-40000	182	40.4		
	Rs 40000-50000	114	25.4		
	Rs 50000 & above	56	12.5		
Family size	1-3	71	15.8	3.1	0.842
	3-5	246	54.6		
	5 & more	133	29.6		
SEC	A1	125	27.7	-	-
	A2	230	51.2		
	B	95	21.1		

Buying different types of Store Brands in Food and Grocery Category

The respondents answered question- which types of store brands (private labels) in food and grocery category do you buy? The goal of the questions was to understand what types of store brands consumers' purchase. Analysis shown in the Table 2 revealed that the most commonly bought retail brand product was cereals (22.9 %) followed by packaged food (18.9 %), pulses (16.2 %), Cooking oil (15.5 %), Biscuits & Chocolates products (14.5 %), and Milk & Dairy products (12 %).

Table-2: Respondents' Purchase of Type of Store Brands in Food and Grocery Category

Sl. No.	Organic Food Products	Number of Consumers	Percentage
1.	Packaged Food	85	18.9
2.	Cereals	103	22.9
3	Pulses	73	16.2
4.	Milk & Dairy Products	54	12.0
5.	Cooking Oils	70	15.5
6.	Biscuits & Chocolates Products	65	14.5
Total		450	100.00

Source: Primary Data

H1₀. Perceived value for money will not influence consumers' attitude toward store brands

Simple Regression technique was used to examine the effect of respondents' perceived value for money on their attitudes towards store brand purchase behaviour. The regression model for attitudes toward store brands shown in Table 3 contributed significantly and predicted with an adjusted R² value of 72.4 percent variation by perceived value for money. For a good model fit, the difference between R² and adjusted R² should not be more than 0.05. It has been achieved (Adjusted R² = 0.001, < 0.05) for this study. An 85.1 percent (R = 0.851) of correlation exists between the observed and predicted values of dependent variable. Autocorrelation was checked by using Durbin-Watson test and the value was found 2.008 which was equal to 2 indicating that there is no autocorrelation in the model. The ANOVA results generated (as shown in Table 3) in this test also revealed a significant probability value (p = 0.000) and signifies that the independent variable is related to dependent variable with a significant statistic F (1, 448) = 1179.730, p=0.000. The results confirmed that the relationship between consumers' perceived value for money and attitudes toward store brands is significant.

Table-3: Regression model summaries for the perceived value for money on consumers' attitude toward store brands

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	ANOVA Results			
					F-Value	df1	df2	Sig.
1	.851 ^a	.725	.724	.55926	1179.730	1	448	0.000

a. Predictors: (Constant), Perceived value for money

The coefficient summary for regression models shown in Table 4 revealed that positive perceived value for money (β=0.880, t=34.347, p=0.000) was the significant predictor for store brand attitudes.

Table-4: Predictor effects and Beta Estimates (Unstandardized) for Consumers' Attitude toward store brands associated with the Perceived value for money

Model	Variable	Unstandardized Coefficients		Standardized Coefficients	t-Value	Sig.
		B	Std. Error	Beta		
1	(Constant)	.689	.150	-	4.600	.000
	Perceived Value for Money	.880	.026	.851	34.347	.000

a. Dependent Variable: Consumers' Attitude toward Store Brands

The positive and high value of beta (β) which depicts that consumer's perceived value for money with store brands s explains high degree of attitudes toward store brands, and alternate hypothesis H1 was supported.

H2₀: Consumers' perceptions of store brand's attributes will not have effect on attitude toward store brands in relation to

H2_{0a}: Price; H2_{0b}: Quality; and H2_{0c}: Packaging

To test the effect of consumers' perceptions of store brand attributes such as price, quality and packaging on store brand attitude, stepwise multiple linear regressions analysis (MLRA) was used. The regression models shown in Table 5 contributed significantly and predicted 84.8 percent variation (adjusted R²) by perceptions of store brand's price in mode-1, 92.1 percent variation (adjusted R²) by perceptions of store brand's price & consumers' perceptions of store brand quality in model-2, and 95.6 percent variation (adjusted R²) by perceptions of store brand's price, quality & packing in model-3 towards store brand attitude.

Table5- Summary regression models for effect of perception of store brands price, quality and packaging on attitude toward store brands

Dependent variable	Model	R	R ²	Adj. R ²	S. E of Estimate	ANOVA Results			
						F-Value	df1	df2	Sig.
Attitude toward store brands a. Predictors: (Constant), Product Price b. Predictors: (Constant), Product price, Product quality c. Predictors: (Constant), Product price, Product quality and packaging	1.	.921 ^a	.848	.848	.35940	2506.2	1	448	.000
	2.	.959 ^b	.921	.920	.26039	406.4	1	447	.000
	3.	.978 ^c	.956	.956	.19414	358.1	1	446	.000
a. Predictors: (Constant), Product price									
b. Predictors: (Constant), Product price, Product quality									
c. Predictors: (Constant), Product price, Product quality, Product packaging									

The three evolved regression models for store brand attitude yielded a significant statistic (F=2506.2, p=0.000; F=406.4, p=0.000 and F=358.1, p=0.000) with perceptions of store brand's price (β = 0.877, t=50.062, p=0.000), perceptions of store brand's price & quality (β = 0.623, t=34.822, p=0.000 & β = 0.360 t=20.161, p=0.000) and by perceptions of store brand's price, quality & packing (β =0.390, t=21.507, p=0.000; β = 0.313, t=23.060, p=0.001; β = 0.295, t=18.926, p=0.000) as its significant predictors shown in Table 6

Table-6: Predictor effects and beta estimates for perception of store brands price, quality, and packaging on attitude toward store brands

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.664	.102		6.492	.000
	Product Price	.877	.018	.921	50.062	.000
2	(Constant)	.060	.080		.750	.453
	Product Price	.623	.018	.654	34.822	.000
	Product Quality	.360	.018	.379	20.161	.000
3	(Constant)	.004	.060		.069	.945
	Product Price	.390	.018	.410	21.507	.000
	Product Quality	.313	.014	.329	23.060	.000
	Product Packaging	.295	.016	.339	18.925	.000

a. Dependent Variable: Attitude toward Store Brands

It indicated that independent variables such as consumers' perceptions of store brand's price, quality and packaging were related to dependent variable i.e., store brand attitude. The positive and high value of beta (β) which indicates that consumer's perceptions of store brand's price, quality and packaging explains high degree of attitudes toward store brands, and alternative hypotheses - perceptions of store brand's price (H2_a), perceptions of store brand quality (H2_b), and perceptions of store brand packaging (H2_c) were supported.

H3₀: Consumers' perceived risk has a direct negative effect on consumers' attitude toward store brands in relation to:

H3_{0a}: performance risk; H3_{0b}: Physical risk (health risk); and

H3_{0c}: financial risk; H3_{0d}: Psychological Risk

To test the Consumers' perceived risk such as performance risk, physical risk (health risk), financial risk, time and convenience risk and psychological risk on attitude towards store brands, stepwise multiple linear regressions analysis (MLRA) was used. The regression models shown in Table-7 contributed significantly and predicted 33.5 percent variation (adjusted R²) by performance risk in mode-1, 40.8 percent variation (adjusted R²) by performance risk & physical risk (health risk) in model-2 and 44.4 percent variation (adjusted R²) by performance risk, Physical risk (health risk) and financial risk in model-3 and 45.7 percent variation (adjusted R²) by performance risk, physical risk (health risk), financial risk and psychological risk in model-4 towards store brand attitude.

Table-7: Summary regression models for effect of perceived risk factors on attitude toward store brands

Dependent variable	Model	R	R ²	Adj. R ²	S. E of Estimate	ANOVA Results			
						F-Value	df1	df2	Sig.
Attitude toward store brands a. Predictors: (Constant), Performance Risk b. Predictors: (Constant), Performance Risk, Physical risk c. Predictors: (Constant), Performance Risk, Physical risk, Financial Risk d. Predictors: (Constant), Performance Risk, Physical risk, Financial Risk, Psychological Risk	1.	.580 ^a	.336	.335	.7518	227.14	1	448	.000
	2.	.641 ^b	.411	.408	.7093	56.17	1	447	.000
	3.	.671 ^c	.451	.447	.6854	32.70	1	446	.000
	4	.679 ^d	.462	.457	.6794	8.93	1	445	.003
a. Predictors: (Constant), Performance Risk									
b. Predictors: (Constant), Performance Risk, Physical Risk									
c. Predictors: (Constant), Performance Risk, Physical Risk, Financial Risk									
d. Predictors: (Constant), Performance Risk, Physical Risk, Financial Risk, Psychological Risk									

The five evolved regression models for attitude toward store brands yielded a significant statistic (F=227.147, p=0.000; F=155.645, p=0.000, F=122.024, p=0.000, and F= 95.381, p=0.000) with perceived performance risk ($\beta = -.513$, t=-15.071, p=0.001); perceived performance risk and physical risk ($\beta = -.422$, t= -12.284, p=0.001 & $\beta = -.252$ t= -7.495, p=0.002); perceived performance risk, physical risk and financial risk ($\beta = -.257$, t= -5.847, p=0.001; $\beta = -.236$, t=-5.719, p=0.000 & $\beta = -.223$, t= -6.773, p=0.002), and perceived performance risk, physical risk, financial risk, and psychological risk ($\beta = -.222$, t= -6.422, p=0.001; $\beta = -.211$, t= -5.379, p=0.002, $\beta = -.194$, t= -4.008, p=0.001, & $\beta = -.141$, t=-2.990, p=0.003) its significant predictors shown in Table-8.

Table-8: Predictor Effects and Beta Estimates for Perceived risk of Store Brand Products on Attitude toward Store Brands

Model		Coefficients ^a				t	Sig.
		Unstandardized Coefficients		Standardized Coefficients			
		B	Std. Error				
1	(Constant)	-2.729	.201	-	-13.553	.000	
	Performance Risk	-.513	.034	-.580	-15.071	.001	
2	(Constant)	-1.809	.226	-	-8.000	.000	
	Performance Risk,	-.422	.034	-.477	-12.284	.001	
	Physical Risk	-.252	.034	-.291	-7.495	.002	
3	(Constant)	-1.590	.222	-	-7.165	.000	
	Performance Risk	-.257	.044	-.291	-5.847	.001	
	Physical Risk	-.236	.041	-.284	-5.719	.000	
	Financial Risk	-.223	.033	-.257	-6.773	.002	
4	(Constant)	-1.249	.248	-	-5.044	.000	
	Performance Risk	-.222	.041	-.267	-6.422	.000	
	Physical Risk	-.211	.033	-.244	-5.379	.002	
	Financial Risk	-.194	.048	-.219	-4.008	.001	
	Psychological Risk	-.141	.047	-.138	-2.990	.003	

a. Dependent Variable: Attitude toward Store Brands

The results indicated that independent variables such as performance risk, physical risk (health risk), financial risk, and psychological risk were related to dependent variable i.e., store brand attitude. Moreover, the effects was negative, which means, as perceived risk increases consumers' positive (favourable) attitude toward store brands labels decreases. In other words, perceived performance risk, financial risk, physical risk, psychological risk are inversely proportionate to consumers' attitude toward store brand and thus, it causes consumers to avoid purchasing retailers' store brands.

H4₀: Consumer perception of store reputation (image) will not have a direct and positive influence on attitudes towards store brands.

The hypothesis of relationship between consumer perception of store reputation (image) and consumers' attitude toward purchase of store brands were tested using simple linear regression. The regression results shown in Table-9 revealed that the predictor variables contribute significantly and had influence on the attitudes towards store brands (adj. R² = 0.567). The corresponding ANOVA value (F =590.146, p=0.000) for the regression models had indicated the validation for attitudes towards store brands purchase behaviour

Table-9: Regression Model Summaries for the store reputation (image) on consumers' attitude toward store brands

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	ANOVA Results			
					F-Value	df1	df2	Sig.
1	.754 ^a	.568	.567	.69119	590.146	1	448	.000

a. Predictors: (Constant), Perceived value for consumer perception of store reputation (image)

The coefficient summary shown in Table-10 revealed that beta values of store reputation (image) (β=0.641, t=24.29, p=0.000) was significant predictor of consumers' attitude toward purchase of store brands.

Table-10: Predictor effects and Beta Estimates (Unstandardized) for Attitude toward Store Brands associated with the Store Reputation (Image)

Model	Variable	Unstandardized Coefficients		Standardized Coefficients	t-Value	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.164	.152		14.24	.000
	Store Reputation (Image)	.641	.026	.754	24.29	.000

a. Dependent Variable: Attitude toward Store Brands

The results were implicit that predictor variable was related with dependent variable. Hence, null hypothesis was disproved and alternate hypothesis (H4) was accepted as their p-values were less than 0.05.

H5₀: Store brand's price promotions will not positively influence consumers' attitudes towards store brands

The hypothesis of relationship between store brand's price promotions and consumers' attitude toward store brands were tested using simple linear regression. The regression results shown in Table-11 revealed that the predictor variables contribute significantly and had moderate impact on the attitudes towards purchase of store brands (Adj.R² = 0.287). The corresponding ANOVA value (F =181.380, p=0.000) for the regression models had indicated the validation with attitudes towards purchase of store brands.

Table-11: Regression Model Summaries for the Store brand's price promotions on consumers' attitude toward store brands

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	ANOVA Results			
					F-Value	df1	df2	Sig.
1	0.537 ^a	0.288	0.287	0.61687	181.380	1	448	0.000

a. Predictors: (Constant), Store brand's Price Promotions

The coefficient summary shown in Table-12 revealed that beta values of store brand's price promotions (β=0.612, t=13.468, p=0.000) was significant predictor of consumers' attitude toward purchase of store brands.

Table-12: Predictor effects and Beta Estimates (Unstandardized) for Consumers' attitude toward store brands associated with the Price promotions of store brands

Model	Variable	Unstandardized Coefficients		Standardized Coefficients	t-Value	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.459	0.263	-	9.344	0.000
	Store brand's price promotions	0.612	0.045	0.537	13.468	0.000

a. Dependent Variable: Consumers' Attitude towards Store Brands

The results were implicit that predictor variable was related with dependent variable. Hence, null hypothesis was disproved and alternate hypothesis (H5) was accepted as their p-values were less than 0.05.

H6₀: Consumers' attitudes towards store brands will not have positive and direct influence on purchase intentions

The hypothesis of relationship between consumers' attitudes towards store brands and consumers' purchase intentions were tested using simple linear regression. The regression results shown in Table-13 revealed that the predictor variables contribute significantly and had moderate impact on consumers' purchase intentions ($R^2 = 0.639$). The corresponding ANOVA value ($F = 797.004$, $p = 0.000$) for the regression models had indicated the validation with consumers' purchase intentions.

Table-13: Regression Model Summaries for the consumers' attitudes towards store brands on consumers' purchase intentions

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	ANOVA Results			
					F-Value	df1	df2	Sig.
1	0.800 ^a	0.640	0.639	0.63285	797.004	1	448	0.000

a. Predictors: (Constant), Consumers' purchase Intentions

The coefficient summary shown in Table-14 revealed that beta values of consumers' purchase intentions ($\beta = 0.802$, $t = 28.231$, $p = 0.000$) was significant predictor of consumers' purchase intentions.

Table 4.12 Predictor effects and Beta Estimates (Unstandardized) for Consumers' attitudes towards store brands associated with the consumers' purchase intentions

Model	Variable	Unstandardized Coefficients		Standardized Coefficients	t-Value	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.1221	0.167	-	6.727	0.000
	Attitude toward Store Brands	0.802	0.028	0.800	22.231	0.000

a. Dependent Variable: Consumers' Purchase Intentions

The results were implicit that predictor variable was related with dependent variable. Hence, null hypothesis was disproved and alternate hypothesis (H6) was accepted as their p-values were less than 0.05.

VI. Implications of the Study

The results from this research reveal that proposed consumers' buying behaviour towards store brand products in food and grocery category is tenable in the Indian context. The findings of study offer a number of implications for both academia and store brands in food and grocery sector.

Academic Implications

1. The findings of this study has contributed to the literature by being the distinctive one providing comprehensive framework from which to assess the importance and influence of determinant attributes of consumer' buying behaviour toward store brands in food and grocery category in the Indian context.
2. Another assertion is that the lack of empirical knowledge about the influence of perceived value for money, store reputation (image) and price promotions include in-store promotions on consumer attitudes toward store brands purchase, which in turn influence consumer's intention to purchase behaviour toward store brands in food and grocery category.
3. The dissertation also highlighted some empirical considerations when using consumer's perceived behavioural control, moderating the relationship between consumers' intention to purchase and actual purchase behaviour towards store brand products in food and grocery category.
4. This dissertation furthers theory on consumers' buying behaviour toward store brand products in food and grocery category by focussing on consumer's attitudinal dimensions, intention to purchase and actual purchase behaviour towards store brand products in food and grocery category.
5. In addition, the study has expanded the body of knowledge by exploring and examining the impact of perceived risk aspects related to performance, financial, physical, psychological, and time and convenience towards store brand attitudes in food and grocery category.
6. Finally, given the absence of published academic literature (empirical nature) relating to consumers' buying behaviour toward store brand products in food and grocery category, this study may serve as a departure point for future research in this area of concern.

Mangerail Implications

The findings from this dissertation are also relevant to retail managers. The important implications are drawn from this research for retail industry as follows:

- 1) The results clearly indicated that perceived value for money was found to highly influencing (direct effect) consumers' positive attitudes toward purchase of store brand products. Thus store brands should provide the required economical and emotional benefits and utilities which are being perceived as a holistic differentiated value proposition by their customers. To be successful, store brands should be able to offer the consumer tangible value.
- 2) Findings indicate that price plays the most critical role in consumers' decisions to purchase store branded products. This factor was expected because several researchers argue that store brand buyers are highly sensitive about price (Elg, 2003). Therefore, retailers need to determine optimal price gaps between the retailers' brands and manufacturer brand equivalents. Retailers must also ensure wide availability of the store brand products at different price points to fully satisfy needs of different consumers.
- 3) The direct and positive influence of perceived store brand's quality on store brand attitudes indicates that improving product quality is a prime way to build purchase behaviour. This result is particularly interesting as the role of higher perceived quality in attracting switchers has traditionally received less attention in the store brands literature. Our findings indicate that the high quality store brands always drive momentum; retailers need to increase their focus on merchandise strategies is a key to their success in the marketplace.
- 4) The results highlight the significance of store brand packaging on consumers' attitude toward purchase of store brand products. However, most store brand products are not explicitly marketed. Therefore, retailers need to ensure that customers form their appreciation based on the packaging of the products and in-store displays.
- 5) The findings of this study shed some insight on perceived risk, such as functional, financial, physical, and psychological. The perceived functional risk and financial risk has direct and negative effect on store brands attitude. The findings might be due to the association of price-quality concern. Therefore, retailers are required to focus on the price and quality association of the store brands during formulation of positioning strategy. It can be presumed that when these risks are minimised, there is a high probability that consumers store brand attitudes toward purchase behaviour will be increased.

Similarly, perceived physical risk can be minimised by emphasising on the quality and food safety of the ingredients used for manufacturing the store brand products and clearly labelling them on the packages. Perceived psychological risk can be reduced by enhancing the store reputation (image) of the retailers. Retailers must adopt confidence building measures through customer relationship management, better service quality and appealing store atmospherics since perceived value and perceived risk are the main drivers of store brand attitude.

- 6) This study shows the fact that store reputation (image) has multitude dimensions and the influenced store brand attitudes. The results underscore the importance of store reputation from the customer perspective. Thus results confirmed that consumer's use store image including an assortment with price-competitive store brands, return purchase policy and effective customer services is key to the strategy of differentiating them from other retailers, and also serve as heuristics to make inferences about the quality of store brand products. Results implied that store brand products are seen as extensions of store image and can, thus contribute to store differentiation in the minds of consumers.

Therefore, retailers need to develop, nourish and sustain a store image can create opportunities to achieve differentiation and positioning relative to their competitors' store brands, and sell store brands profitably.

- 7) The direct and positive influence of price promotions on store brand attitudes indicated that store brand promotions are often seen as one of the critical drivers of consumers purchase behaviour. The results highlighted the need to offer frequent price promotions to bring in changes in consumers behaviour so that they are attracted and made them loyal to the store brand products. Therefore, retailers need to identify the promotional levers that work best for the store brands in food and grocery category. So that, the price promotions can be designed as an impulse purchase or a planned purchase towards store brand products.
- 8) The results of this study confirm that a positive attitude toward store brands, affected by perceived value for money, attributes of store brands, perceived risk, store image, price-promotions is an important predictor of consumers' intention to purchase of store brand products. The results implied that set of emotions (saving money), beliefs, and behaviours toward store brands attitudes influencing consumers' purchase intentions. The results can be understood as the level of awareness, availability, visual quality and performance of store brand products appear to have an effect on consumers' attitudes and purchasing patterns.
- 9) The results underscore the direct and positive affect of consumers' intention to purchase of store brand products on actual purchase behaviour towards store brand products. Thus the retailers should work on identified factors influencing the their attitude towards store brands and intention to purchase store brand

products. The actual purchase behaviour would provide a more valid way to assess consumers buying behaviour towards store brand products.

- 10). In addition, this research shows the significant moderating role of perceived behavioural control on the relationship between purchase intention and actual purchase behaviour. Hence, the retailers might try to improve the consumers' intentions to purchase and change consumers' perceptions of higher prices to affordable prices using marketing strategies (e.g. discount, advertisement, new product development), which would make consumers believe that they are capable to buy store brand products.

VII. Conclusions

In today's highly competitive Indian food and grocery retailing, developing and managing successful store brand products offering has become a top priority for many retailing companies since the perceived benefits of store brand products provide them competitive advantage in several ways. The literature review also mentioned that growth across many store brand categories in food and grocery is being fanned by prevalent consumer trends including changing preferences, perceptions, motives, beliefs, emotions, attitudes and behavioural intentions towards store brand products. In this context, the study examined the relationships among the constructs underlying consumer's buying behaviour towards store brand products in food and grocery retailing in India. The findings indicated that the higher perceived price, quality and packaging attributes of store brand products are the critical factors affecting store brand attitude toward purchase behaviour towards store brands. It is the relatively low and affordable price continues to be the primary benefit that consumers seek in store brands. The results show that consistent quality levels and positioning, as well as a reduction of the gap between the perceived quality levels of national and store brand products play major role in decisions to purchase store brand products.

The direct and positive influence of store reputation (image) on consumers' attitudes towards store brand purchase behaviour indicates that there is a need to focus on dimensions and sub-dimensions of store image. One possible explanation would be that consumers rely on store brand image and on store image in their purchase decision process. The results revealed that purchasing attitudes toward store brand products are influenced by various needs including functional, financial, psychological and physical benefits of store brand products. It means that consumers worry about perceived importance of negative consequences in the case of poor choice when they purchase store brands. It is imperative for the retailers to create high brand awareness among consumers to ensure they feel confident and sure about the store brand products they are purchasing without experiencing any risk at the time of choice and purchase of store brand products. Another major finding of the study is that consumers' intention to purchase of store brand products resulted in actual purchase behaviour. Finally, the findings demonstrate that consumers' perceived behavioural control play a mediating role between purchase intention and actual purchase behaviour.

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