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The Influence of Consumer Attitude on Private Label Brand Purchase Behavior in Port Harcourt, Rivers State, Nigeria

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Abstract: This study explored the effect of consumer attitude on preference of private label brands. It is somewhat difficult to identify the characteristics and actual drives on consumers towards purchasing the privatelabel brands. Specifically this paper aimed to ascertain whether consumer attitude variables (trust on store product quality, familiarity and perceived economic situation) influences private label brand purchase behavior. The study adopted descriptive survey design through administering questionnaires with 14 items measurement to a sample size of 330 consumers in the three universities in Port Harcourt, Rivers State Nigeria. SPSS version 21 software was used to analyze the data with descriptive statistics of mean and standard deviation. The results were tested with non-parametric test of significance using Wilcoxon Signed – Rank at P< 0.05. The findings revealed that there is positive significant relationship between the three consumer attitude variables and private label brand purchase behavior. The findings also validated passive learning theory that attitude to object are likely formed after a purchase experience. Hence, the study concludes that customer attitude to private label brand purchase behavior is formed from the consumer's previous purchase experience with the store including the purchase of generic brands. The implication of the findings, is that stores must ensure that their marketing strategies achieve favorable consumer attitude to their store for the successes of any of their private label brand or to develop and implement consumer attitude modification strategy if they are faced with unfavorable consumer attitude.

Keywords: Attitude, Consumers, Perception, Preference, Private label brands, and Purchases

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I. INTRODUCTION

Brand as an identity of a particular product and of its value. Brand today in marketing is a tool that has been seen to have significant influence on consumer psyche. Kotler and Keller (2007: 274) defined a brand as: "a name, term, sign, symbol, or design, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors".

Since the 18th century, brands have been used to identify and differentiate the manufacturers' products by the consumers and competitors. Eventually, branded products have been equated with the sign of differentiated products by the consumers which precipitate to less perceived risk when buying the product. Brand has been developed into two categories-manufactured brand and private label brand. Private label brand also known as Own brands or Store brands have come afar since the last few decades. In the late 1980's and early 1990's the terms 'Generic' and 'Private Label' were used to describe the product that were cheaper compared to manufacturers' brands and were of lower quality than branded products. Since then private label brands have established their own identities, becoming popular consumer choice. Private label products are manufactured for sale under a specific retailer's brand. Private label refers to manufacturing a product under another company's or store brand name (Ozo, 2005). A manufacture offers a private brand label if it will increase to penetrate the market or gain market share for increasing total revenue or profit. They are regularly designed to compete against branded products, offering customers a cheaper alternative to public brands. Though the consumers generally used to see them as low cost imitations of branded products, private labels have overcome this reputation and achieved significant growth in recent years (Olise, Nkamnebe, Ukenna, and Okoli, 2014). The most commonly known private label goods are the "Store brands" sold by food retailers, department stores, electronics stores, and office supply retailers, all offer private label products example Ogbuewa Motorcycle manufactured in China but branded Ogbuewa Motorcycle, the name of the Motorcycle retailer in Nnewi in Anambra state Nigeria. Consumers tend to decide the purchase of a particular brand by

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weighing various factors like price, quality, store image and so on, sequel to an increased set of brands to choose from (Sudhakar and Parise, 2012). Both the private and manufacturers' label brands are struggling to attract the consumers on these factors. At some point in time, lower priced private label brands were equated with less quality products when they were first introduced (Steiner 2004). Although, in recent times, major retailers have increased the quality level of their private label brands to close to or, in some cases, even superior than that of the manufacturer's brand labels (Hariprakash, 2011). There are evidences that quality private label brands can help distinguish a retail store and create store loyalty (Corstjens and Lal 2000, Shudir & Talukdar 2004). Shudir & Talukdar (2004) also found that profit margin of a retailer can increase when the sale of private label brands increases. Therefore, it is in the interest of the retailers to recognize which factors can influence the consumers' attitude toward private label brands and subsequently influence their decision to purchase these brands.

Attitude toward private label brands have been found in various studies to influence the actual purchase and the purchase intention of these brands (Burton, Lichtenstein, Netemeyer, & Garretson, 1998, Garretson, Fisher, and Burton, 2002, Jin & Suh, 2005). Attitude is a learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object (Fishbein and Ajzen, 1975). Consumers have attitudes toward a wide range of attitude objects, from product-specific behaviors (e.g., using Lipton tea instead of Nestle Milo) to more general consumption-related behaviors (e.g., how often one should cut one's hairs). Thus, Petty, Wegnener, and Fabriger (1997) conclude that an attitude is the way we think, feel, and act toward some aspect of our environment such as a retail store, television program, or product. Kotler, Keller, Koshy, and Jha, (2007) posited that attitudes may be acquired or modified by influences arising from four principal sources: information exposure, group membership, environment, and want satisfaction. Attitudes are an expression of inner feelings that reflect whether a person is favorably or unfavorably predisposed to some 'stimulus' or 'object' (e.g., a restaurant, a brand, a service, a retail establishment). Attitudes are viewed as outcome of psychological processes. This implies that attitudes are not directly observable, but can only be inferred from what people say or what they do. Most scholars believe that attitudes are learned. This implies that attitudes relevant to purchase behavior are found as a result of direct experience with the good or service, information acquired from others, and exposure to mass media. Attitudes might result from behavior but are not same with behavior. They are a reflection of either a favorable or an unfavorable evaluation of the attitude object.

As a predisposition, attitudes have a motivational quality, that is, they might propel a consumer toward a particular behavior or repel the consumer away from a particular behavior. In the experiment conducted by Chaniotakis, Lymperopoulos and Soureli (2010), they pointed out that consumer attitude has influence on purchase intention of consumers based on the intrinsic and extrinsic factors of the product. Among the variables of consumer attitude identified are consumer trust, consumer familiarity, and consumer perceived economic situation. It was found in Conroy, (2010) study that consumers may try to save money by purchasing private label product during economic recession but once the condition turn to be better; they will shift back to their familiar brands. This is because when the product is familiar to a person; he or she will define the product in such a good way. Therefore, in order to build up trust on private label product, retailers should let consumers feel confident with their product (Chaniotakis et al., 2010). Trust in private label product is influenced by perceived benefit, which means that perceived price-quality affects consumers' attitude. Chen, (2008) observed that once purchasing intention is made, internal memory arise along with external memory by the information received in the purchasing process. Carpenter, (2007) observed that stiff competition from private label brands was seen as one of the reasons for a major food item manufacturer's (Kraft) 19% fall in fourth-quarter profits in 2006. In the U.S. there has been evidence that an increasing number of consumers are showing more brand loyalty toward the private label brands than ever before (Chimhundu, 2011). Nishikawa and Perrin (2005) conducted a study in 38 countries under ACNielsen, and it was found that 2/3 of the consumers in those countries considered private label brands a good alternative to other brands and that private label brands offered good value for money. Private label brands have traditionally experienced a high level of penetration in Europe. Private label brands represent 23% of all brands sold (in terms of volume) in Europe which is higher than the global figure that is 17% (Nishikawa & Perrin 2005). The market share of private label brands in United Kingdom, Germany, Belgium, India, Switzerland and Africa are currently over 40% (Private Label Manufacturers Association 2007). Therefore the need to explore the effects of consumers' attitude towards private label brands among consumers in Port Harcourt, Rivers State of Nigeria becomes eminent hence this study.

1.1 Statement of the Problem

It is somewhat difficult to identify the characteristics and actual drives on consumers towards purchasing the private-label brands. With growing levels of disposable income, consumers are far more open to experimentation than ever before. With the advent of modern technology, the perceptions about shopping have changed. Rather than viewing shopping as a duty, more and more Nigerians are finding it to be a more gratifying experience. The system has also triggered the revolution on the shopping experience of consumers

from being a necessity to becoming a worthwhile experience with less dependence on forecast and a predetermined list of brands. Wells, Farley and Armstrong, (2007) observed that about 80% of purchase decision is made at the point of sale. This argument was corroborated by Sharma, (2008) that over 73% of consumers agreed utilizing packaging to assist in their purchase decision. The works of Collins-Dodd, (2003) Herstein and Gamliel, (2004), Song (2009) focused on developed market perspective where the private sector is highly confident and the private label phenomenon is common. In Nigeria, since the 1980s, the private label phenomenon has been noticed among the eastern Nigerian entrepreneurs following their tall entrepreneurial drive; hitherto their activities have not been studied enough in the private label discourse. National and international products are commonplace in Nigeria and appears in Private Labels and they are gradually taking over the market leadership and carving out some market niche in the Nigerian marketplace, for instance the motorcycle spare-parts market, the electronic market, soft drink markets etc. However, reasons for this success and their challenges are yet to be elaborately studied in the literature. These issues have created obvious knowledge-gap in the literature that needs to be filled. Fascinatingly, it has not been stated if consumers choose private labels because of their formed attitude to the store, in the form of consumer's trust, familiarity and perceived economic situation, that facilitates the guarantee they get from knowing that they can interact directly with the private label owners on their repeat purchase or that what constitutes success factor for Private labels in the western context may not exactly constitute success factor in the Nigerian context. It is on this premise that the need to explore the effects of consumer attitude toward private label brands among consumers in Port Harcourt, Rivers State becomes pertinent.

1.2 Objectives of the Study

The general objective of this paper is to evaluate the influence of consumer attitude toward private label brands purchase behaviour. Specifically, this study sets out to:

- (i) ascertain the extent to which consumers' trust on store product quality is associated to the purchase of private label product brand;
- (ii) determine the degree of relationship between consumer's familiarities on a store and perceived loyalty to store private label brand; and
- (iii) evaluate the effect of consumers' perceived economic situation on store private label brand purchase bahaviour.

II. LITERATURE REVIEW

A review of related literature on consumer attitude and private label brands was done based on the following headings: conceptual, empirical reviews and theoretical framework.

2.1 Conceptual Review:

2.1.1 Private label products

Hoch, (1996) in his exploratory study defined private label product as the only trademark, which can only be found on the packaging and sold in a specific chain of store in low price. Chen, (2008) studied about the effect of private label on retailer's choice of products and he stated that retailers organize private label product where they can make a decision on the marketing activities such as advertising, packaging, wholesale price and investments of inventory. Thus, consumers who judge products by quality will be less likely to purchase private label products as they believe that quality is more important than price of the private label product even at lower price (Richardson, Jain, and Dick 1996). Never the less, the study of Laaksonen and Reynolds, (1994) observed that consumers have started to accept the private label brand and believed that private label product represent good value for price. Zeithaml, (1988) stated that price perceptions are tied to a whole lot of other consumer perceptions and behaviors. Besides the purchase decision itself, research has shown that price affects a consumer's assessment of the quality of the item priced (Zeithaml, (1988). A low price can suggest either low quality or a good value and a high price can suggest either high quality or poor value depending on the mindset being used by the consumer (Kotler, Keller, Koshy, & Jha, 2007). Studies on marketing research estimated that 88 percent of impulse buying is affected by the perception of lower prices (Zeithaml, 1988).

Ampuero and Vila, (2006) had an exploratory study on consumer perceptions of product packaging and it was observed that consumers' purchasing experience involves the internal and external memory which would play an important role in the purchasing process. Internal memory according to Ampuero and Vila comes from the actual experience consumers have with the goods or service while external memory is originated from information related to the goods or service.

Hariprakash (2011) stated that the success of private labels cannot continue to exist if it attracts the customers merely on the basis of asking price of the product. Pandaya and Joshi (2012) in their study reviewed the consumer's attitude towards Private label by focusing on three categories of items such as effect of marital status, age, and profession on buying behavior and intension of consumers on private label products. Whereas,

Sudhakar and Parise (2012) in their study revealed that, affordability, quality, availability, celebrity, self-satisfaction, image and social status are the key drivers to the shift to private branded label products from middle manufacturer's label products. They have also stated that private label brand perception, preference and purchase value are also affected by financial, functional, and individual aspects, apart from socially oriented drives of buying to impress others.

2.1.2 Purchase Behavior

Considering the buying behavior of the consumers is one of the very significant factors to be well thought-out which helps in knowing the factors that influence the selection process. Consumers undergo a sixstage decision-making process in any purchase they make. The first stage is need recognition where need motivates a person to go for a purchase. At this point, the consumer is aroused with a need of the product. Followed by information search where internal and external search is done which is based on the previous experience and opinion of other external sources like family and friends (Deepali and Ramchandra, 2013). This captures the strong place in the mind of the consumers for preferring any product brand (Nkamnebe, Idoko, and Kalu, 2009). Then evaluation of substitutes is done where the consumer utilizes his view about such brand with that of the products available before him. This evaluation is based on various factors that a purchaser may take care of, before a purchase decision is made. Then actual purchase of the product occurs based on the factors that captured space in the minds of the consumer. And at last post-purchase evaluation occurs where the consumer frames a picture in the mind, about the product based on the reality of the product and the customer's expectation about the product. Generally consumer purchase intention is related with consumers' behavior, perception and their attitude (Folorunso, 2013; Deepali and Ramchandra, 2013). Kotler and Keller, (2007) posits that consumer purchase behavior is an important key point for consumers when considering and evaluating purchase intension of certain products. Obviously, purchase intention is an effective tool used in predicting purchasing process (Chen, 2008). Suffice to say that, once the consumers decide to purchase the product in certain store(s), they will be driven by their intention (Kotler, Keller, Koshy and Jha, 2007). However, purchase intention may be changed by the influence of price, quality perception and value perception (Grewal,, Krishnan, Baker, and Borin, 1998). In addition, consumers could be interrupted by internal urge and external environment during the purchasing process. Kim and Jin, (2001) stated that the consumers' behavior may also be driven by the physiological motivation that stimulates their response which moves them to the retail store to fulfill their desired need.

2.1.3 Consumer Attitude

Consumer attitude as a predisposition to consistent response to marketing stimuli based on experience is determined by attitude variables such as consumer trust, consumer familiarity and consumer perceived economic situation. The experience of purchasing remains in consumers' attitude and the consumers will immediately start to evaluate the items they bought and the result of the purchasing experience toward the items will be kept in their mindset for a very long time (Kotler and Keller, 2007). Consumers with negative experience towards a product purchased will give a negative report for future purchase while when the quality equates the price, a positive impact is shown. The negative experience is easy to be shared with other prospective consumers and therefore influence their decision making (Steiner, 2004). However, several researches have been done to find the various criteria's that govern the preference of consumers about certain brands. Fabian (2002) focused his study on retailers who entrust public brand manufacturers for private label production as long as the private label's bargaining power is low.

Consumer trust as been conceptualized in several ways by many researchers, some view it as trusting beliefs (Doney and Cannon, 1997, Gafen and Silver, 1999), while some view it trusting intentions (Hosmer 1995, Moorman and Zaltman, 1992). Trust is a confident that the expected occurrence or performance will correspond with the consumer's intention and belief which may be as a result of past experience. In this case, the consumer is obliged to respond in a consistency way to objects or events (product, retail outlet)

Consumer familiarity is an attitude antecedent which a consumer takes a position of well known to an object (Store, product, brand) based on the past experience and the position is consistent to any future object associated to the previous object.

2.1.4 Consumer Attitude and Purchase Behavior

Consumers' purchasing experience involves the intrinsic and extrinsic reminiscence which would play an essential part in the purchasing process (Beneke, 2008). The inherent or intrinsic memory comes from the real experience consumers have with the products or retail outlet while extrinsic reminiscence emanated from information related to the products or retail outlet. The experience of purchasing stays and will remain in consumers' attitude. Therefore, they will immediately start evaluating on the items they purchased and the result of the purchasing experience toward the items will be kept in their sub-conscious for a long period (Kotler and Keller, 2007). It is therefore opined that such experience especially negative ones is easy to share by word

of mouth with other people and may influence their decision to buy irrespective of the prevailing economic situation in the country. The positive experience with the product or store outlet that is kept in consumer's subconscious for any time in future which will produce those attitudes variables-Trust, familiarities and perceived economic situation to reflect on consistency purchasing behavior of trial, repeat purchase, loyalty and good word of mouth. On this note, it becomes pertinent to validate this above presupposition with the following hypotheses:

Ho₁: There is no significant relationship between consumers trust on store's product quality and private labeled product brand purchase behavior.

Ho₂: There is no significant relationship between consumer's familiarities on stores own label and loyalty to private labeled product brand purchase behavior.

Ho3: There is no significant relationship between consumers' perceived economic situation and store's own labeled product brand purchase behavior.

2.2 Empirical Review

Folorunso, (2013) empirically studied the relationship between purchase intension of foreign products and Domestic products in Nigeria. It specifically studied buyers in six (6) cities; one each from the six geopolitical zones in Nigeria. Factor analysis scales was used to examine perceived predicators of consumers' buying decisions between the two product types, such as personality scales, attitude measurements, ability scales green marketing and innovative drives as well as market orientations. The study revealed that the major predicators of consumers' purchasing decisions and intensions between foreign and domestic products in Nigeria, as arranged in the order priority are: 'Green Marketing drive', 'Innovative drive', 'Ability scales', 'Attitude measurements' and 'Personality scales'. The buying intension of ultimate consumers is very complex (Deepali and Ramchandra, 2013). Deepali and Ramchandra (2013) empirically studied consumer attitude towards private labels in comparison to national brands. One of the objectives was to study the unfair practices adopted to attract customers towards private label products. 50 respondents were selected with convenience sampling technique. The study revealed that, majority respondents prefer both national and private label as compared to individual specific brand, but has changed along with change in demographic profile. The study stated that decision making with regard to brand selection is very similar to consumer decision-making on outlet where the consumer goes through a process starting from identifying needs to post–purchase issues.

Calvo-Porral, and Jean-Pierre (2014) empirical research focused on private label brand equity. The study was developed in the large retailing industry, comprising different retailing formats that offer private labels to consumers. The findings suggested a conceptual private label brand equity model, considering store image as an antecedent and stressing its importance in building and enhancing private labels' brand equity and that, retailers searching for successful ways to compete in the retail market need to examine in more detail the customer-based brand equity related to their private labels. Ailawadi, Karen, Christian, and Scott, (2007) empirical study used a model and simulation-based method to measure the benefits and costs of stockpiling and assessed their relative magnitudes and it was found that the benefits were substantial, but consumption appears to be the most important, followed by preemptive switching and then an increase in repeat purchases. It was opined in this study that these benefits could easily offset the negative aspect of consumer stockpiling—namely, purchase acceleration by loyal customers who would have bought the private label brand at regular price at a later date. Based on the experimental study of Chaniotakis, et al (2010), factors that influence consumers' purchase intention are consumers' attitudes, extrinsic factors and intrinsic factors of the products. Consumers' attitude includes trust in private label product, familiarity and perceived economic situation. Chaniotakis, et al. (2010) observed in their study that the way of thinking influence consumers' purchase intention as well as perceived economic situation. Olise, Nkamnebe; Ukenna, and Okoli, (2014) empirically studied to identify success factors and major challenges to motorcycle spare parts Private Labels in the south-East, Nigeria. The study was guided by three objectives and three hypotheses. Four point likert scale questionnaire was designed and primary data were drawn from 23 Private Label managers or owners at Nnewi, South-east Nigeria. Principal component analysis and t-statistics were adopted for data reduction and for hypotheses testing respectively. The major finding of their study was that to gain control of the motor cycle spare parts market was the major reason for development of private label. The study concluded that three factors such as selfgratification, control, and piracy regulation can expressively explain the survival of Private Labels in the motor cycle spare parts market in Nigeria and not basically price or purchase experiences of the customers. Albeit, Steiner, (2004) had opined that people with negative experience toward a product will give a negative report for future purchase while when the quality equates the price, a positive impact is shown; such experience is easy to be shared with others and thus influence their purchase decision. Thus, from the foregoing, there exist no study that tend to explore the effects of consumer price perception element and personality element on attitude toward private label brands among consumers hence this study in Port Harcourt.

2.3 Theoretical Framework

Passive Learning Theory of attitude developed by Krugman in 1963 is considered relevant as a theoretical base for this study. The theory states that consumers learn about brands with little involvement and purchase, with little evaluation of alternative brands (Eze and Ozo, 2010). he says attitude are more likely to be formed after, rather than before a purchase. this implies that consumer will first have experience with the store with little involvement or evaluation for alternative development. Passive Learning Theory of Attitude has the following presuppositions:

- i. consumer link the product to an involving issue;
- ii. consumer link the product to an involving personal situation; and
- iii. increase the importance of the product attribute.

Passive Learning Theory validates Attribution Theory of attitude which holds that a consumer will seek some reasons for the purchase after the fact. Suffice to say, that first experience of the consumer becomes the reason for consistent purchase behavior of a consumer. The implication of these attitude theories to private label brand proposes that consumer previous experience with store outlet brands or private label brands will form the basis for developing attitude attributes of consumer trust, familiarity and perceived economic situation to any private label brand. In line with the above theoretical foundation, this study proposes analytical model of consumer attitude as shown below as Fig. 1

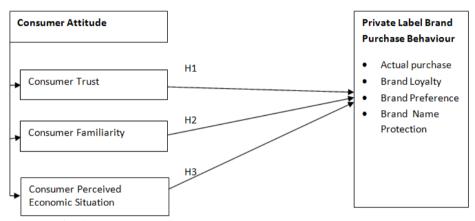


Fig. 1: Consumer Attitude on Private Label Brand Purchase Behavior

Source: Researchers Conceptualization 2017

III. METHODOLOGY

The study is a survey descriptive type, conducted in Port Harcourt, the capital of Rivers State in Nigeria. A sample size of 330 consumers from three universities in the city: University of Port Harcourt, Rivers State University of Science and Technology, and Ignatius Ajuru University of education were used. Each of the university was allocated with 110 questionnaires while convenience sampling technique was used.

The questionnaire is designed in a 5-point Likert Scale with fourteen items for measuring consumer attitude: four items for consumer trust, five items for consumer familiarity and five items for consumer perceived economic situations in relation to private label purchase behavior. The data was collected in the duration of 4 weeks. The Crombach alpha for each of the questionnaire items have been tested as reliability measure with few adjustments according to the country's language. SPSS version 21 software was used too analyzed the collected data with both descriptive and analytical technique. The descriptive statistics of percentage frequency table and mean was employed to analyze data from the questionnaire. And the results were tested with non-parametric tests of significance using Wilcoxon Signed-Rank as P<0.05 was considered significant.

IV. RESULTS AND DISCUSSION

4.1 Questionnaire Distribution and Collection

 Table 1: Questionnaire Distribution Percentage Response Rate

Name of Institution	No. of Questionnaire distributed	Number retrieved	Number not retrieved	Percentage response
University of Port Harcourt	110	98	12	32.5
Rivers State University of Science and Technology	110	100	10	33.1

Ignatius Ajuru University of Education	110	104	6	34.4
TOTAL	330	302	28	100%

The table above shows that a total of 330 questionnaires were distributed and 302 was returned. Therefore, the response of 302 questionnaires were used for analysis

4.2 Influence of Consumer Attitude on Private Label Brand Purchase Behavior

Scaling Points: Strongly Agree (5); Agree (4); Neutral (3); Disagree (2); and Strongly Disagree (1).

Table 2: Consumer Trust and Private Label Brand Purchase Behavior

S/No.	DETAILS	SA (5)	A (4)	N (3)	D A (2	SD A(1)	TOT AL	MEA N	Std. Dev.	P- value
1.	Customer's establish trust on retail store leads to trusting any product on the store own label.	238	37	0	22	5	302	4.59	0.68	0.000
2.	Customers' trust base on the store's product quality experience	215	51	0	29	7	302	4.45	0.76	0.000
3.	Customer trust on store always lead to customer's actual purchase on any product with the store own label.	243	33	1	18	7	302	4.61	0.68	0.000
4.	Customer's trust on a store can make the customer protect or defend the store owner label brand.	241	43	2	11	5	302	4.67	0.59	0.000
	TOTAL							4.58	0.46	0.000

The result in the above table revealed overall mean of 4.58 of the four items of consumer trust on private label purchase behavior. This implies that consumers have the disposition of extending the trust of previous product quality experience with the store to any product with the store private label and consequently purchase the new private label brand and as well defend the store private label brand. The result of hypothesis 1 (see appendix), show there is positive significant relationship between consumer trust on store product quality and private labeled product brand behavior. The result of the test has Z-value is -2.5205 while the W-value is 0. The critical value of W for N=8 at $P\le 0.05$ is 3.

The result validates the early position in marketing literature on private label brand that it was associated with low quality brand or low cost imitation brand (Richardson, Jain and Dick, 1996) and the assertion of Olise, Nkamnebe, Ukenna and Okoli (2014) that private label has overcome the above reputation and achieved a significant growth. The new reputation according to the findings of this study is that private label brands are also perceived as high quality products based on other quality attributes of the store products including generic brands.

Table 3: Consumer Familiarity and Private Label Brand Purchase Behaviour

S/No.	Details	SA (5)	A (4)	N (3)	D A (2	SD A (1)	TO TA L	MEA N	Std. Dev.	P- valu e
1.	Store own label make consumers to easily familiarize with new product brand	262	24	1	10	5	302	4.75	0.56	0.00
2.	Consumers familiarity with a store makes the consumer to prefer the new product with the store owner label	205	55	2	12	28	302	4.31	0.91	0.00

3.	Customer store familiarity leads to store owned label product brand to loyal	218	44	0	32	8	302	4.43	0.79	0.00
4.	Store image familiarity is usually extended to any brand with store private label.	254	33	0	11	4	302	4.73	0.55	0.00
5.	Store image familiarity established based on private label can lead to purchase.	260	26	0	10	6	302	4.74	0.58	0.00
	TOTAL							4.59	0.53	0.00

The overall mean of these five items that measures the influence of consumer familiarity on a store on private label purchase behavior is 4.59. This indicates that once a consumer is familiar with a store, the consumer is at the disposition of purchasing a new product with the store private label and as well extended the store loyalty to private brand loyalty. The result of the test for hypothesis 2 also shows that there is positive significant relationship between consumer familiarity with a store and private label brand purchase behavior. The test showed the Z-value is -2.8031, the P-value is 0.0052 while the W-value is 0. The critical value of W for N=10 at P \leq 0.05 is 8 (see appendix attached). This result is supporting evidence to Calvo-Porral and Jean-Pierre (2014) suggestion for a conceptual private label brand equity model based on the antecedent of store image and its importance in building and enhancing private label equity. This signifies that the more a store is familiar to many consumers; there is a high tendency that many consumers will purchase their private label brands and as well be loyal to private label brand

Table 4: Consumer Perceived Economic Situation and Private Label Brand Purchase Behavior

S/N	Details	S	A	N	DA	SD	TOT	MEA	Std.	P-
0.		A (5)	(4)	(3	(2)	A (1)	AL	N	Dev	value
1.	Customer perception of store as to offering affordable prices will influence the customer prefer any product brand with the store own label.	23 6	36	1	22	7	302	4.56	0.71	0.000
2.	Customer perception of a store for certain class of the society will influence the consumer to purchase any product brand with store label when he feels or want to be identified with a class	23 2	48	1	14	7	302	4.60	0.65	0.000
3.	Income level of a customer can make him prefer store owned label product or brand	24 7	29	1	18	7	302	4.63	0.68	0.000
4.	Product with private owned label is seen as low cost brand.	20 7	45	0	16	34	302	4.24	0.99	0.000
5	Product with private label signifies inferior or low quality product.	14 9	28	18	30	77	302	3.47	1.25	0.000
	TOTAL							4.30	0.70	0.000

The result in the above table on consumer perceived economic situation and private label purchase brand behavior shows the overall mean of 4.3 and standard deviation of 0.70. It reveals that customer perceptions on store in respect of its general price offering level to its products based on the consumers income level and class of the store targeted consumers, definitely influences purchase behavior of the store private label brand. The result of hypothesis three tested shows the Z-value is -2.0831, the P-value is 0.00512, and the W-value is 0. The critical value of W for N=8 at $P \le 0.05$ is 8 (see appendix attached) therefore there is positive significant relationship between consumer perceived economic situation and store private purchase brand label behavior.

The finding suggests that consumer perceived economic situation should be taken into consideration whenever it comes to price determination of private label brand. Knowing quite well that the attitude disposition of consumers to store pricing experience whether it is negative of positive is extended to future purchase behavior both for private and generic label brands.

Summarisingly, the findings are supporting the presupposition that attitude are more likely to be formed after a purchase experience as argued by Passive Learning Theory developed by Krugman in 1963 and was adopted as the theoretical framework for this study.

V. CONCLUSION AND RECOMMENDATIONS

The study concludes that consumer purchase behavior on any private label brand is determined by the consumer purchasing experience with the store offerings not just based only on the stores previous private label brands but including other product brand on generic labeling. This is based on the fact that consumer attitude is formed with purchasing previous experience. Therefore each of this variables of consumer attitude (trust, familiarity and perceived economic situation) is capable of influencing consumer to prefer private label brand, purchase be loyal and protect private brand names or not. Therefore the study also concludes that consumers attitude to private purchase behavior is formed from the previous purchasing experience to the store. The implication of the findings, is that stores must ensure that their marketing strategies achieves favorable consumer attitude to their store for the successes of any of their private label brand or to develop and implement consumer attitude modification strategy if they are faced with unfavorable consumer attitude.

It is recommended in this paper that:

- i. Consumer attitude modification strategy should be adopted by stores in order for the private label products to be fully accepted in the Nigerian market when there is consumer negative attitude to the store.
- ii. To gain control of the consumer market, stores should prioritize the development of private labels of their products.
- iii. For the survival of private label products in Nigeria, stores should take cognizance of factors such as self-gratification, control, and piracy regulation and not basically price or purchase experiences of the customers.
- iv. Efforts should be geared towards making private label products popular and peoples' choice at all seasons since consumers tend to save money by purchasing private label products during economic recession

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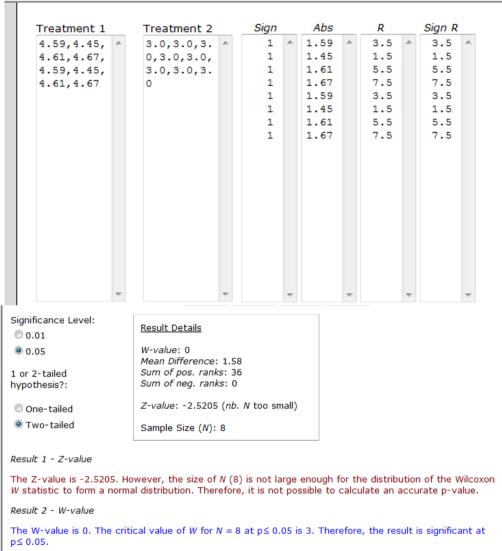
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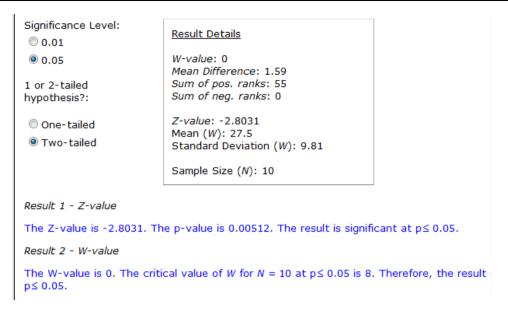
Appendix: Hypotheses Testing

Hypothesis 1: Consumer Trust and Private Label Brand Purchase Behavior

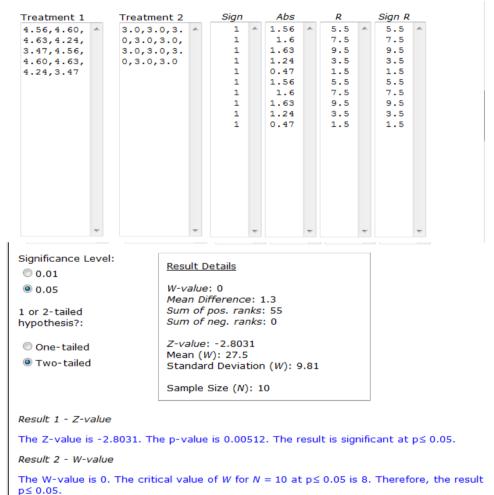


Hypothesis 2: Consumer Familiarity and Private Label Brand Purchase Behaviour

Treatment 1	Treatment 2	Sign	Abs	R	Sign R
4.75,4.31,	3.0,3.0,3. ^	1 ^	1.75 ^	9.5 ^	9.5 ^
4.43,4.73,	0,3.0,3.0,	1	1.31	1.5	1.5
4.74,4.75,	3.0,3.0,3.	1	1.43	3.5	3.5
4.31,4.43,	0,3.0,3.0	1	1.73	5.5	5.5
4.73,4.74		1	1.74	7.5	7.5
		1	1.75	9.5	9.5
		1	1.31	1.5	1.5
		1	1.43	3.5	3.5
		1	1.73	5.5	5.5
		1	1.74	7.5	7.5
~	-	-	-	-	-



Hypothesis 3: Consumer Perceived Economic Situation and Private Label Brand Purchase Behavior



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