

CHAPTER 3

LITERATURE REVIEW & FORMATION OF HYPOTHESIS

3.1 REVIEW OF LITERATURE

Due to ever changing competitive market environment, and customers gradually becoming erratic and more unpredictable it is difficult and complicated to study attitudes (Blois, 2000). Attitudes (both positive and negative) play an important role in customer buying behavior process and have strong impact in buying decisions. They are mainly judged by characteristics of products and services that they perceived to have and formal evaluation of these characteristics are based on customer satisfaction level. If a customer feels satisfied with the products / services, he poses a positive attitude towards it, which eventually creates a favorable perception in customer's mind (Assael, 1998).

Private labels are the "products owned and branded by the organizations whose primary objective is distribution rather than production" (Schutte, 1969). Two main advantages derived from the adoption of private labels by retailers are bigger margins and increased store loyalty (Fontenelle, 1996)

In studying the retailer economics of Private Label's programs, researchers have mostly examined factors such as the technology, investments necessary, size of category, category margins, national brand advertising and promotional activity levels and so forth (Hoch and Banerji, 1993; Sethuraman, 1992).

Hoch and Banerji (1993) find that Private Label's have higher shares in large categories offering high margins, and where they compete against fewer national manufacturers who spend less on national advertising.

The gap between National Brands and Private Label's in the level of quality also depends on the technology requirements in manufacturing that varies across categories (Hoch and Banerji, 1993).

Private Labels are introduced when the product market consists of a large number of National Brands. Moreover Private Labels have positive impact on amount of sales in the respective category (Raju et al, 1995).

Initially, private label brands developed a low-priced strategy to compete with national brands. They aimed at attracting low-income consumers who were price-conscious. By making price as the cornerstone of strategy, the private label brands grew at the expense of some of the heavily advertised national brands and items (Stern, 1966).

Private Labels are introduced when leading National Brands have large market share, and its result confirms the positive impact of the total value of category sales as well as there is positive impact on probability of introducing Private Label with respect to advertising vs. total sales ratio as stated in one of the study by Scott and Zettermeyer (2000).

The distinct gap in the level of quality between private label and national brands has narrowed; private labels' quality levels are much higher than ever before and they are more consistent, especially in categories historically characterized by limited product innovation (Quelch and Harding, 1996). The retailers have also been introducing store brands whose quality match or even exceed that of national brand products. The product may be sold at a slightly lower price or in some cases, even at higher prices (Dunne and Narasimhan, 1999). This reflects the serious quality improvements made by retailers in recent years to take on the national brand challenge (Baltas, 1997).

Consumers always use 'price – quality' formula to calculate the brand differences in the course of their buying decision making process (Edgecliff, 2001). Though quality varies by retailers, the taste is nonetheless inferior to premium brands (Steenkamp et al., 2003). Private Label brands are generally seen as cheaper alternatives of premium ones meant only for the price – conscious customers (Riezobos, 2003).

Shannon and Mandhachitara, (2005) pointed out that danger for a retailer using low prices alone with which to compete is that some consumers may use price as a proxy for quality. Customers with specific requirements from the category, high involvement and strong preferences toward specific brands were still attached to national brands (Baltas, 1997).

Private label brands with extrinsic high scope cues will have similar perceptions of quality as that of national brands. Extrinsic high scope cues in case of private label brands will be more effective in improving the quality perceptions for less familiar product when compared with familiar product.(Abhishek & Abraham Koshy, 2008).

One most important study by Dhar and Hoch (1997) tried to find various reasons affecting the purchase of Private Labels. In study of Private Labels, market share in 34 categories of products in 106 different locations in the USA showed that 40% of the variance of their sample (variance of the market share of PLBs across product categories, retailers, and locations) was explained by differences across categories of products and that 17% of the variances by differences across retailers. Following were main factors favoring large market share of Private Labels which explains 70% of the variance of the market share of Private Labels in sample of 185 products.

- High Quality relative to the National Brands.
- Low variability of quality of Private Labels.
- High product category sales.
- Small number of national manufacturers operating in the respective category.
- Low national advertising expenditures.

An important study by LSA / Fournier (1996) finds the causes for development and nurturing of Private Labels. Reasons to develop Private Labels are to increase customer loyalty, to improve positioning, to improve margins, and to lower prices. Private Labels are retailer specific which enhances differentiation between retailers. Hence Private Labels helps retailers to compete with other retailers with respect to customer loyalty and positioning and their suppliers through improved margins and lower prices. Thus, the development of private labels does not only alter the relationship between producers and retailers but also affects the competition between retailers (Berges-Sennou et al., 2004)

Frank and Boyd (1965) studied that both manufacturer brands and Private Label's are consumed by households with virtually 89 identical socio economic and total consumption characteristics. Myers (1967) established that consumers are best classified by their perceptions towards own-label rather than their individual characteristics such as general personality

variables and socio economic factors. He also noted that respondents do treat Private Label's differently from NBs.

As per research by Livesey and Lennon (1978), reason for perception differences are degree of experience with own-labels, differential response to marketing activities, differences in needs, perceived risk and different product importance among consumers.

Szymanski and Busch (1987) concluded that the poor performances of individual demographic and psychographic factors are relative to the role of consumer perceptions regarding product qualities and price.

Omar (1996) found that personal characteristics among other variables were useful in identifying segments of national and store brand buyers.

As per research of Del Vecchio (2001) founded that the consumers perception and penetration success of private label is driven by the segments complexity, quality variance price and inter-purchase time. Guerrero et. al. (2000) studied consumer attitude towards private labels and showed that consumers perceived private labeled products as reliable, different from producer brands and are good value for money.

In this research, we focus upon these consumer-level inter category attitudinal differences. By doing so, we hope to shed light on what has made Private Label's successful overall, drawing implications both for retailers marketing Private Label's as well as the National Brands that compete with them.

Within brand-type, the top three attributes for national brands preference are quality, price and packaging, and for private label preference are price, health and risk (Dr Amit Mittal & Ruchi Mittal 2009).

Any examination of the consumer-level factors that moderate Private Label's success across product categories should start with a framework to explain consumer's susceptibility to buying PLBs. Richardson, Jain, and Dick (1996) present what is probably the most extensive such framework offered to date. They argue that consumers' propensity to purchase Private Label's depends on:

(a) Certain demographic factors, such as income, family size, age and education,

(b) Certain individual difference variables, such as the degree of reliance by the consumer on extrinsic cues (those more reliant on such cues preferring national brands) and the consumers' tolerance of ambiguity (intolerants preferring safer national buys), and

(c) Certain consumer perceptions of the particular category (degree of perceived quality variation, level of perceived risk, and perceived value for money), as well as the degree of consumer knowledge about the category (greater knowledge increasing PLs choice).

From the above we can note that though several of these perceptual factors ought to vary across categories (such as the degree of perceived quality variation, level of perceived risk, perceived value for money, and degree of consumer knowledge), Richardson, Jain and Dick did not study category-level variations in these factors. They have chosen instead to aggregate data across categories.

Burton et al. (1998) defined private brand attitude as, "A predisposition to respond in a favorable or unfavorable manner due to product evaluation, purchase evaluations, and /or self-evaluation associated with private label grocery products".

A landmark study by George Baltas (1997) in the field of understanding consumer attitude and behavior towards private label brands, in which thirteen predictor variables were identified and were classified into four broad types namely,

- a) Descriptors of shopping behavior,
- b) Reasons for buying store brands,
- c) Indicators of consumer relationship with store products,
- d) Consumer involvement with the category.

From above, under the first broad type of shopping behavior, the following variables were considered: Decide about the brand before going to the shop; Look for price promotions; Go for the cheapest brand; Buy the same brands; and try new/ different things. The second broad type is the reasons for buying private labels and it comprised of lower price and higher preference. Store brands relationship, the third broad types included familiarity with store brands and proximity

between consumer and brand personality. The last broad type is category involvement including importance of getting the right brand, number of brands tried, frequency of shopping category, and satisfaction with available brands. The study identifies the store brand shopper as a price-cautious but not promotion – sensitive consumers. Further, the importance of psychological proximity, in the study, illuminates the appeal of the typical private label positioning for a particular segment of consumers. The managerial recommendation of the study gives a further insight and suggests that the private label buyer shops more frequently the particular categories and this propensity can be exploited by introducing bigger family sizes and bundle offers.

Researchers have examined differences of quality perceptions for national and private label brands. Initial study done by Bellizzi et al. (1981) gathered perceptions of national, private label and generic brands through a series of Likert-type scales. Respondents showed significant perceptual differences for the three types of brands and consistently rated private label brands below the national brands on attributes related to quality, appearance, and attractiveness.

Cunningham et al. (1982) observed that consumers rate national brands as superior to private label and generic brands in terms of taste, appearance, labeling, and variety of choice.

Rosen (1984) conducted a telephone survey of 195 households and obtained ratings for generic, private label, and national brand grocery products on three quality perceptions: overall quality, quality consistency over repeat purchases, and quality similarity across stores. Data gathered across nine product categories showed that private label brands had lower scores in comparison to national brands for overall quality as well as quality consistency over repeat purchases.

Omar (1994) conducted similar test of quality for private label and national brands across three product categories. The results showed that consumers did not perceive any difference among the brands during a blind taste test but revealed taste test indicated that shoppers assigned superior ratings to national brands. Thus, private label offers were rated much lower in revealed taste test than in blind taste test.

Invariably, all these studies indicated that private label brands suffer from low quality image when compared with national brands despite improvements made in the quality. This

spawned efforts by academicians and practitioners to examine the ways to improve the quality perceptions of private label brands.

Sethuraman and Cole (1997) did model category level variations in many factors. They examined the effect on "willingness to pay a price premium for a national brand" of

- (a) Several category level variables, including the quality perception of Private Label's, average price, purchase frequency, and the degree to which the category gives "consumption pleasure,"

- (b) Individual demographics such as income, age, family size, gender and education, and

- (c) Individual difference perceptual variables such as the belief of a price-quality relationship, perceived deal frequency, and familiarity with Private Label's.

Sethuraman and Cole (1997), for instance, did not measure and model the crucial effect of the level of perceived risk in the product category (Richardson, Jain, and Dick, 1996; Narasimhan and Wilcox, 1998).

Price Consciousness, defined as the "degree to which the consumer focuses exclusively on paying low prices" (Lichtenstein, Ridgway, and Netemeyer, 1993, p. 235), has been found to be a predictor of Private Label's purchase (Burger and Schott, 1972).

Previous research has shown that a consumer's level of price-consciousness rises with lower incomes (Lumpkin, Hawes, and Darden, 1986), and is higher among deal-prone consumers (Babakus, Tat, and Cunningham, 1988) who believe less in price-quality associations (Lichtenstein, Bloch, and Black, 1988).

Research has for long talked of the level of perceived risk in the category as being a crucial factor in Private Label's purchases (Bettman, 1974; Richardson, Jain, and Dick, 1996), though this variable has either not been studied at the individual category level (e.g., by Richardson, Jain, and Dick, 1996), or has been omitted in some recent category-level studies (e.g., Sethuraman and Cole 1997).

Perceived risk can be gauged using performance, financial, or social criteria (Dunn, Murphy, and Skelly, 1986).

Drawing on the literature on perceived risk (e.g., Bauer, 1967; Cox, 1967), Narasimhan and Wilcox (1998) argue that consumers will prefer National Brands to Private Label's if the level of perceived risk in buying the Private Label's in that category is seen as high. They also state that the degree of perceived risk increases with the degree of perceived quality variation. Moreover a determinant of such risk, according to Narasimhan and Wilcox (1998), Dunn, Murphy, and Skelly (1986), and others, is the "degree of inconvenience of making a mistake."

In one of the benchmark study carried out by Rajeev Batra and Indrajit Sinha (2000), an effort was made towards understanding the different determinants of perceived risk, which help explain the variations in purchasing preferences for national brands versus private label brands across different product categories. The four determinants used to determine the perceived risk of making purchasing mistake declines. The result also indicted that consumers buy fewer Private Labels if a category's benefits require actual trial / experience instead of searching through package label information. Depending upon the different product categories, consumers react differently, for example, a product category with experience benefits, such as the taste of ground coffee, or a soft drink, leads to a greater felt purchase anxiety about quality than a category with purely search attributes, such as a single-ingredient OTC drug using a standard, quality-certified ingredient fully described on the label.

One of the most important studies by Kusum Ailawadi, Scott Neslin and Karen Gendek (2001), value conscious consumers' responses to national brand promotions and store brand promotions were evaluated through a combination of psychographic and demographic variables. Some psychographic variables like savings, product quality, entertainment, exploration, wealth-expression, switching cost, store loyalty, search cost, out-of-store promotions, thinking cost, and inventory holding cost were included. The demographic variables included in the study were income, employment status, and number of children in the household, type of residence, age, sex and education. The study gives some landmark results to pave the way for further studies. The study shows that not only deal buying, but also store brand buying, is driven by the economic / utilitarian returns, psychosocial / hedonic returns, and costs. Further the study says that

demographics have significant association with psychographic characteristics and are, therefore, useful in segmentation, targeting, and communication. Also that, education is positively related with quality consciousness and need for cognition, full time employment and having young children are associated with time pressure, and higher income is associated with lower financial constraints and price consciousness. Another relevant finding is that planning and impulsiveness can go together and that in-store promotion usage is consistent with both. The study mentions that brand loyal consumers are more likely to buy national brands using out of store promotions, also that, displays and in – store promotions may induce more brands switching, whereas coupons and other out – of – store promotions may be more likely to attract consumers' towards the private label brands. A variety of factors work upon for the consumer decision making (attitude) while deciding for a private label product purchase.

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

Consumers tend to utilize extrinsic cues, such as a brand name, when confronted with ambiguous attributes that lower their perceived ability to make objective, quality-comparisons across brands, Hoch and Ha (1986).

Demographic factors were identified from various past studies in the similar areas, Richardson, Jain, and Dick (1996).

Different attributes viz. Image (Brand Image / Store Brand Image), Quality, Price, Risk, Packaging have been identified to assess the consumer evaluations of PLs & NBs were identified from the past studies which are as follows:

- Dolekoglu et al. (2008) stated factors viz. quality, price, trust, availability of alternatives, attractive packaging, frequent advertising, sales promotions, imitations, well-known, healthy, availability, brand image, prestige, freshness and habits.
- Wells, Farley, Armstrong (2007) stated factor viz. Packaging.

- Batra & Sinha (2000); Bettman, (1973); Dunn et al., (1986); Richardson, Jain, & Dick (1996) stated Perceived Risk as factor.
- Batra and Sinha (2000) stated Price Consciousness, Price-Quality association as factors influencing customers' attitude.
- Ashokkumar and Gopal (2009) studied Price, Quality, and Risk perception as factors affecting consumers' attitude.

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

Table 3.1, gives overview of the research work carried till date in relation to the current study in decadal format.

Table 3.1 : Overview of Research work carried out on Private Labels / Store Brands in decadal format				
Sr. No.	Year	Name of Author / s'	Topic of Research Name of Journal	Some Important highlights related to different demographic parameters, various attributes, product categories etc.
1960 A.D. to 1970 A.D.				
1	1965	R.E. Frank and H.W. Boyd Jr.	<i>"Are private brand prone grocery customers really different?"</i> Journal of Advertising Research	Studied that both manufacturer brands and Private Label's are consumed by households with virtually 89 identical socio economic and total consumption characteristics.
2	1966	Stern, L.	<i>"The new world of private brands"</i> California Management Review	Private label brands developed a low-priced strategy to compete with national brands. They aimed at attracting low-income consumers who were price-conscious.
3	1967	J. G. Myers	<i>"Determinants of private label attitude"</i> , Journal of Marketing Research,	Consumers are best classified by their perceptions towards own-label rather than their individual characteristics such as general personality variables and socio economic factors.

				Respondents do treat Private Label's differently from NBs.
4	1967	Bauer, R. A.	"Consumer Behavior as Risk Taking," Harvard University Press.	Consumers will prefer National Brands to Private Label's if the level of perceived risk in buying the Private Label's in that category is seen as high. Degree of perceived risk increases with the degree of perceived quality variation.
5	1967	Cox, Donald F.	"Risk Handling in Consumer Behavior- An Intensive Study of Two Cases," Harvard University Press.	Consumers will prefer National Brands to Private Label's if the level of perceived risk in buying the Private Label's in that category is seen as high. Degree of perceived risk increases with the degree of perceived quality variation.
6	1969	Schutte, T. F.	<i>The semantics of branding.</i> Journal of Marketing	Defined private labels as the "products owned and branded by the organizations whose primary objective is distribution rather than production"

1971A.D. to 1980 A.D.					
7	1972	Burger, P.C. and Schott, B.	<i>"Can Private Brand Buyers Be Identified?"</i> Journal of Marketing Research	Price Consciousness has been found to be a predictor of Private Label's purchase	
9	1973	Bettman, J.R.	<i>"Perceived risk and its components: A model and empirical test"</i> Journal of Marketing Research	Stated factor as Perceived Risk for comparative study across different product categories.	
10	1974	James R. Bettman	<i>"Relationship of information-processing attitude structure to private brand purchasing behavior"</i> , Journal of Applied Psychology	Level of Perceived Risk being a crucial factor in Private Label's purchases.	
11	1978	F. Livesey and P. Lennon	<i>"Factors affecting consumers choice between manufacturer brands and retailer own brands"</i> ,	Reason for perception differences are degree of experience with own-labels, differential response to marketing activities, differences in needs, perceived risk and different product importance among consumers.	

			European Journal of Marketing,	
1981 A.D. To 1990 A.D.				
12	1981	<p>Bellizzi, Joseph A., Harry F. Krueckeberg, John R. Hamilton, and Warren S. Martin</p>	<p>"Consumer Perceptions of National, Private, and Generic Brands," Journal of Retailing</p>	<p>Examined differences of quality perceptions for national and private label brands, through a series of Likert-type scales.</p> <p>Respondents rated national brands higher than Private Label's and generics on prestige, reliability, quality, attractive packaging, taste, aroma, color, texture, appealing, tempting, purity, freshness, uniformity, familiarity, confidence in use, , appearance, and attractiveness, among others</p>
13	1982	<p>Cunningham, Isabella C.M.; Hardy, Andrew P., and Imperia, Giovanna</p>	<p>"Generic Brands Versus National Brands and Store Brands," Journal of Advertising Research</p>	<p>Consumers rate national brands as superior to private label and generic brands in terms of taste, appearance, labeling, and variety of choice.</p>

14	1982	Shimp, T., & Bearden, W.	<p><i>"Warranty and other extrinsic cue effects on consumers' risk perceptions"</i>.</p> <p>Journal of Consumer Research</p>	Level of Perceived Risk being a crucial factor in any product purchases.
15	1984	Rosen, D.	<p><i>"Consumer perceptions of quality for generic grocery products: A comparison across categories"</i>.</p> <p>Journal of Retailing</p>	<p>Conducted a telephone survey of 195 households for 9 product categories and obtained ratings for generic, private label, and national brand grocery products on three quality perceptions: overall quality, quality consistency over repeat purchases, and quality similarity across stores.</p> <p>Private label brands had lower scores in comparison to national brands for overall quality as well as quality consistency over repeat purchases.</p>
16	1986	Dunn, Mark G., Patrick E. Murphy, and Gerald U. Skelly	<p><i>"The Influence of Perceived Risk and Brand Preference for Supermarket Products,"</i></p> <p>Journal of Retailing</p>	<p>Perceived risk can be gauged using performance, financial, or social criteria.</p> <p>Perceived Risk is determined as "degree of inconvenience of making a mistake."</p>

17	1986	Hoch and Ha	<p><i>"Consumer learning: Advertising and the ambiguity of product experience."</i></p> <p>Journal of Consumer Research</p>	<p>Consumers tend to utilize extrinsic cues, such as a brand name, when confronted with ambiguous attributes that lower their perceived ability to make objective, quality-comparisons across brands.</p>
18	1986	Lumpkin, James R., Jon M. Hawes, and William R. Darden	<p><i>"Shopping Patterns of the Rural Consumer: Exploring the Relationship Between Shopping Orientations and Out shopping."</i></p> <p>Journal of Business Research</p>	<p>Consumer's level of price-consciousness rises with lower incomes</p>
19	1987	Szymanski D., & Busch P.	<p><i>"Identifying the generics-prone consumer: A meta-analysis"</i></p> <p>Journal of Marketing Research</p>	<p>The poor performances of individual demographic and psychographic factors are relative to the role of consumer perceptions regarding product qualities and price.</p>
20	1988	Babakus, Emin, Peter Tat and	<p><i>"Coupon Redemption: A Motivational Perspective."</i></p>	<p>Consumer's level of price-consciousness is higher among deal-prone consumers.</p>

		Cunningham	Journal of Consumer Marketing	
21	1988	Lichtenstein, Donald R., Peter H. Bloch, and William C. Black	" <i>Correlates of Price Acceptability</i> ," Journal of Consumer Research	Deal-prone consumers believe less in price-quality associations.
1991 A.D. to 2000 A.D.				
22	1992	Sethuraman, Raj	" <i>Understanding Cross-Category Differences in Private Label Shares of Grocery Products</i> ," Cambridge, MA: Marketing Science Institute	Examined factors such as the technology, investments necessary, size of category, category margins, national brand advertising and promotional activity levels while studying retailer's economics of Private Labels.
23	1993	Hoch, S. and Banerji, S.	' <i>When do private labels succeed?</i> ' Sloan Management Review	Private Label's have higher shares in large categories offering high margins, and where they compete against fewer national manufacturers who spend less on national advertising.

				The gap between National Brands and Private Labels in the level of quality also depends on the technology requirements in manufacturing that varies across categories
24	1993	Lichtenstein, Donald R., Nancy M. Ridgway, and Richard G. Netemeyer	<i>"Price Perceptions and Consumer Shopping Behavior: A Field Study,"</i> Journal of Marketing Research,	Price Consciousness, defined as the "degree to which the consumer focuses exclusively on paying low prices"
25	1994	Omar O. E.	<i>"Comparative product testing for own-label marketing."</i> International Journal of Retail & Distribution Management	Tests quality of private label and national brands across three product categories. Private label offers were rated much lower.
26	1995	J. S. Raju, R. Seturaman, and S. K. Dhar	<i>"The introduction and performance of store brands"</i> Management Science,	Private Labels are introduced when the product market consists of a large number of National Brands. Private Labels have positive impact on amount of sales

				in the respective category
27	1996	Fontenelle, S.M	<i>"Private labels and consumer benefits- The Brazilian Experience"</i> , Advances in Consumer Research,	Main advantages derived from the adoption of private labels by retailers are bigger margins and increased store loyalty
28	1996	L.S. A. Fournier	<i>"Les marques de distributeurs"</i> , Libre Service Actualities	Reasons to develop Private Labels are to increase customer loyalty, to improve positioning, to improve margins, and to lower prices. Private Labels are retailer specific which enhances differentiation between retailers.
29	1996	Omar O. E.	<i>"Grocery purchase behavior for rational and own – label brands"</i> , Services Industry Journal	Personal characteristics among other variables were useful in identifying segments of national and store brand buyers.
30	1996	Quelch, J., & Harding, D.	<i>"Brands versus private labels: Fighting to win"</i> . Harvard Business Review	Private labels' quality levels are much higher than ever before and they are more consistent, especially in categories historically characterized by limited product

				innovation
31	1996	Richardson, Paul S., Arun K. Jain, and Alan Dick	"Household Store Brand Proneness: A Framework," Journal of Retailing	<p>Consumers' propensity to purchase Private Label's depends on</p> <p>(a) Certain demographic factors, such as income, family size, age and education,</p> <p>(b) Certain individual difference variables, such as the degree of reliance by the consumer on extrinsic cues (those more reliant on such cues preferring national brands) and the consumers' tolerance of ambiguity (intolerant preferring safer national buys), and</p> <p>(c) Certain consumer perceptions of the particular category (degree of perceived quality variation, level of perceived risk, and perceived value for money), as well as the degree of consumer knowledge about the category (greater knowledge increasing PLs choice).</p>
32	1997	Baltas, G	"Determinants of store brand choice: A behavioral analysis" Journal of Product and Brand	<p>Identified thirteen predictor variables which were classified into four broad types namely,</p> <p>e) Descriptors of shopping behavior,</p>

			Management	<p>f) Reasons for buying store brands, g) Indicators of consumer relationship with store products, h) Consumer involvement with the category.</p>
33	1997	<p>Sethuraman, Raj and Catherine Cole</p>	<p><i>"Why do Consumers Pay More for National Brands than for Store Brands?"</i> Cambridge, MA: Marketing Science Institute</p>	<p>Examined the effect on "willingness to pay a price premium for a national brand" of</p> <p>(a) Several category level variables, including the quality perception of Private Label's, average price, purchase frequency, and the degree to which the category gives "consumption pleasure,"</p> <p>(b) Individual demographics such as income, age, family size, gender and education, and</p> <p>(c) Individual difference perceptual variables such as the belief of a price-quality relationship, perceived deal frequency, and familiarity with Private Label's.</p>
34	1997	<p>S. K. Dhar and S. J. Hoch</p>	<p><i>"Why store brand penetrating varies by retailer",</i></p>	<p>Main factors favoring large market share of Private Labels in sample of 185 products; 34 Categories and 106 different location in USA are :</p>

			Marketing Science,	<ul style="list-style-type: none"> • High Quality relative to the National Brands. • Low variability of quality of Private Labels. • High product category sales. • Small number of national manufacturers operating in the respective category. • Low national advertising expenditures.
35	1998	Burton, S., Lichtenstein, D., Netemeyer, R. and Garretson, J.	<p><i>"A scale for measuring attitude toward private label products and an examination of its psychological and behavioral correlates"</i></p> <p>Academy of Marketing Science</p>	Defined private brand attitude as, "A predisposition to respond in a favorable or unfavorable manner due to product evaluation, purchase evaluations, and /or self-evaluation associated with private label grocery products".
36	1998	Narasimhan, C. and Wilcox, R.	<p><i>"Private labels and the channel relationship: A cross category analysis"</i>,</p> <p>Journal of Business</p>	Consumers will prefer National Brands to Private Label's if the level of perceived risk in buying the Private Label's in that category is seen as high.
37	1998	Assael H	<i>"Consumer Behavior and Marketing Action"</i>	Formal evaluation of product / service characteristics is based on customer satisfaction level. If a customer feels

			South West College, Cincinnati.	satisfied with the products / services, he poses a positive attitude towards it, which eventually creates a favorable perception in customer's mind.
38	1999	Dunne, David and Chakravarthi Narasimhan	<i>"The New Appeal of Private Labels"</i> , Harvard Business Review	The retailers have also been introducing store brands whose quality match or even exceed that of national brand products. The product may be sold at a slightly lower price or in some cases, even at higher prices.
39	2000	Batra, R., Sinha, I.	<i>"Consumer-level factors moderating the success of private label brands"</i> Journal of Retailing	Result indicted that consumers buy fewer Private Labels if a category's benefits require actual trial / experience instead of searching through package label information. Depending upon the different product categories, consumers react differently.
40	2000	Blois K J	<i>"The Oxford Text Book of Marketing,"</i> Oxford University Press	Ever changing competitive market environment, and customers gradually becoming erratic and more unpredictable it is difficult and complicated to study attitudes.
41	2000	L. Y. Guerrero,	<i>"Consumer attitude towards store</i>	Consumers perceived private labeled products as

		M.D. Colomer, Guardia J. Xicoia, and R. Clotet	<i>brands</i> , Food Quality and Preference	reliable, different from producer brands and are good value for money.
42	2000	Scott-Morton, F., and F. Zettelmeyer	<i>"The strategic positioning of store brands in retailer manufacturer bargaining"</i> (Working Paper)	Private Labels are introduced when leading National Brands have large market share, and its result confirms the positive impact of the total value of category sales as well as there is positive impact on probability of introducing Private Label with respect to advertising vs. total sales ratio.
2001 A.D. To 2010 A.D.				
43	2001	Ailawadi, K., Neslin, S., & Gedenk, K.	<i>"Pursuing the value-conscious consumer: Store brands versus national brand promotions"</i> Journal of Marketing	Value conscious consumers' responses to national brand promotions and store brand promotions were evaluated through a combination of psychographic and demographic variables. Psychographic variables like savings, product quality, entertainment, exploration, wealth-expression, switching cost, store loyalty, search cost, out-of-store

				<p>promotions, thinking cost, and inventory holding cost were included.</p> <p>The demographic variables included in the study were income, employment status, and number of children in the household, type of residence, age, sex and education.</p> <p>The study says that demographics have significant association with psychographic characteristics and are, therefore, useful in segmentation, targeting, and communication.</p>
44	2001	Edgecliffe J A	<p><i>"Back to Cheap and Cheerful Own-Label"</i> Financial Times</p>	<p>Consumers always use 'price – quality' formula to calculate the brand differences in the course of their buying decision making process.</p>
45	2001	Vecchio D. Del	<p><i>"Consumer perceptions of private label quality: the role of product category characteristics and consumer use of heuristics"</i>, Journal of Retailing and Consumer</p>	<p>The consumer's perception and penetration success of private label is driven by the segments complexity, quality variance price and inter-purchase time.</p>

			Services	
46	2003	Steenkamp Jan-Benedict E. M. Batra R and Alden D L	<i>"How Perceived Brand Globalness Creates Brand Value"</i> , Journal of International Business Studies	Quality varies by retailers, the taste is nonetheless inferior to premium brands
47	2003	Reizobos R	<i>"Brand Management: A Theoretical and Practical Approach"</i> , Financial Times	Private Label brands are generally seen as cheaper alternatives of premium ones meant only for the price – conscious customers.
48	2004	Fabian Bergès- Sennou, Philippe Bontems and Vincent Réquillart	<i>"Economics of Private Labels: A Survey of Literature"</i> Journal of Agricultural & Food Industrial Organization	Private Labels are retailer specific which enhances differentiation between retailers.
49	2005	Shannon, R., & Mandhachitara,	<i>"Private label grocery shopping attitude and behaviour: A cross-</i>	Pointed out that danger for a retailer using low prices alone with which to compete is that some consumers

		R.,	<i>cultural study"</i> Brand Management	may use price as a proxy for quality.
50	2007	Wells, L.E., Farley, H. and Armstrong, G.A	<i>"The importance of packaging design for own-label food brands"</i> International Journal of Retail & Distribution Management	Stated factor as Packaging for comparative study across different product categories.
51	2008	Ailawadi, K.L., Pauwels, K. and Steenkamp, E.M	<i>"Private-label Use and Store Loyalty,"</i> 72 (November)	They mentioned that brand loyal consumers are more likely to buy national brands using out of store promotions, also that, displays and in – store promotions may induce more brands switching, whereas coupons and other out –of – store promotions may be more likely to attract consumers' towards the private label brands.
52	2008	Dolekoglu, C.O., Albayrak, M., Kara, A. and Keskin, G.	<i>"Analysis of Consumer Perceptions and Preferences of Store Brands Versus National Brands: An Exploratory Study in an Emerging Market",</i>	Stated factors viz. quality, price, trust, availability of alternatives, attractive packaging, frequent advertising, sales promotions, imitations, well-known, healthy, availability, brand image, prestige, freshness and habits.

			Journal of Euromarketing	
53	2008	Abhishek & Abraham Koshy.	<p><i>"Quality Perceptions of Private Label Brands Conceptual Framework and Agenda for Research"</i></p> <p>www.scribd.com/doc/37408933/2008-02-04</p>	<p>Private label brands with extrinsic high scope cues will have similar perceptions of quality as that of national brands.</p> <p>Extrinsic high scope cues in case of private label brands will be more effective in improving the quality perceptions for less familiar product when compared with familiar product.</p>
54	2009	Ashokkumar, S. and Gopal, S.	<p><i>"Diffusion of Innovation in Private Labels in Food Products,"</i></p> <p>The ICFAI University Journal of Brand Management</p>	<p>Studied Price, Quality, and Risk perception as factors affecting consumers' attitude.</p>
55	2009	Dr Amit Mittal & Ruchi Mittal	<p><i>"Modeling-Consumer-Attitudes-Towards-Private-Labels-An-Exploratory-Study"</i></p> <p>www.scribd.com/doc/22600237</p>	<p>Within brand-type, the top three attributes for national brands preference are quality, price and packaging, and for private label preference are price, health and risk.</p>

3.3 Formation of Hypothesis

From the above review of literature; following hypothesis were framed across different demographic variables to be tested across private label brands; selected product categories; and all the selected cities of Gujarat (viz. Ahmedabad; Surat; Vadodara and Rajkot).

H01 Respondent's attitude towards Quality of Private Label Product is independent of Gender.

- Respondent's attitude towards Q_P_CD is independent of Gender.
- Respondent's attitude towards Q_P_PC is independent of Gender.
- Respondent's attitude towards Q_P_HC is independent of Gender.

H02 Respondent's attitude towards Price of Private Label Product is independent of Gender.

- Respondent's attitude towards P_P_CD is independent of Gender.
- Respondent's attitude towards P_P_PC is independent of Gender.
- Respondent's attitude towards P_P_HC is independent of Gender.

H03 Respondent's attitude towards Risk Associated of Private Label Product is independent of Gender.

- Respondent's attitude towards R_P_CD is independent of Gender.
- Respondent's attitude towards R_P_PC is independent of Gender.
- Respondent's attitude towards R_P_HC is independent of Gender.

H04 Respondent's attitude towards Packaging of Private Label Product is independent of Gender.

- Respondent's attitude towards PC_P_CD is independent of Gender.
- Respondent's attitude towards PC_P_PC is independent of Gender.
- Respondent's attitude towards PC_P_HC is independent of Gender.

H05 Respondent's attitude towards Image of Private Label Product is independent of Gender.

- Respondent's attitude towards I_P_CD is independent of Gender.
- Respondent's attitude towards I_P_PC is independent of Gender.
- Respondent's attitude towards I_P_HC is independent of Gender.

H06 Respondent's attitude towards Quality of Private Label Product is independent of Age.

- Respondent's attitude towards Q_P_CD is independent of Age.
- Respondent's attitude towards Q_P_PC is independent of Age.
- Respondent's attitude towards Q_P_HC is independent of Age.

H07 Respondent's attitude towards Price of Private Label Product is independent of Age.

- Respondent's attitude towards P_P_CD is independent of Age.
- Respondent's attitude towards P_P_PC is independent of Age.
- Respondent's attitude towards P_P_HC is independent of Age.

H08 Respondent's attitude towards Risk Associated of Private Label Product is independent of Age.

- Respondent's attitude towards R_P_CD is independent of Age.
- Respondent's attitude towards R_P_PC is independent of Age.
- Respondent's attitude towards R_P_HC is independent of Age.

H09 Respondent's attitude towards Packaging of Private Label Product is independent of Age.

- Respondent's attitude towards PC_P_CD is independent of Age.
- Respondent's attitude towards PC_P_PC is independent of Age.
- Respondent's attitude towards PC_P_HC is independent of Age.

H010 Respondent's attitude towards Image of Private Label Product is independent of Age.

- Respondent's attitude towards I_P_CD is independent of Age.
- Respondent's attitude towards I_P_PC is independent of Age.
- Respondent's attitude towards I_P_HC is independent of Age.

H011 Respondent's attitude towards Quality of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards Q_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards Q_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards Q_P_HC is independent of Monthly Household Income.

H012 Respondent's attitude towards Price of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards P_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards P_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards P_P_HC is independent of Monthly Household Income.

H013 Respondent's attitude towards Risk Associated of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards R_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards R_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards R_P_HC is independent of Monthly Household Income.

H014 Respondent's attitude towards Packaging of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards PC_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards PC_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards PC_P_HC is independent of Monthly Household Income.

H015 Respondent's attitude towards Image of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards I_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards I_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards I_P_HC is independent of Monthly Household Income.

H016 Respondent's attitude towards Quality of Private Label Product is independent of Type of Family.

- Respondent's attitude towards Q_P_CD is independent of Type of Family.
- Respondent's attitude towards Q_P_PC is independent of Type of Family.
- Respondent's attitude towards Q_P_HC is independent of Type of Family.

H017 Respondent's attitude towards Price of Private Label Product is independent of Type of Family.

- Respondent's attitude towards P_P_CD is independent of Type of Family.
- Respondent's attitude towards P_P_PC is independent of Type of Family.
- Respondent's attitude towards P_P_HC is independent of Type of Family.

H018 Respondent's attitude towards Risk Associated of Private Label Product is independent of Type of Family.

- Respondent's attitude towards R_P_CD is independent of Type of Family.
- Respondent's attitude towards R_P_PC is independent of Type of Family.
- Respondent's attitude towards R_P_HC is independent of Type of Family.

H019 Respondent's attitude towards Packaging of Private Label Product is independent of Type of Family.

- Respondent's attitude towards PC_P_CD is independent of Type of Family.
- Respondent's attitude towards PC_P_PC is independent of Type of Family.
- Respondent's attitude towards PC_P_HC is independent of Type of Family.

H020 Respondent's attitude towards Image of Private Label Product is independent of Type of Family.

- Respondent's attitude towards I_P_CD is independent of Type of Family.
- Respondent's attitude towards I_P_PC is independent of Type of Family.
- Respondent's attitude towards I_P_HC is independent of Type of Family.

H021 Respondent's attitude towards Quality of Private Label Product is independent of Occupation.

- Respondent's attitude towards Q_P_CD is independent of Occupation.
- Respondent's attitude towards Q_P_PC is independent of Occupation.
- Respondent's attitude towards Q_P_HC is independent of Occupation.

H022 Respondent's attitude towards Price of Private Label Product is independent of Occupation.

- Respondent's attitude towards P_P_CD is independent of Occupation.
- Respondent's attitude towards P_P_PC is independent of Occupation.
- Respondent's attitude towards P_P_HC is independent of Occupation.

H023 Respondent's attitude towards Risk Associated of Private Label Product is independent of Occupation.

- Respondent's attitude towards R_P_CD is independent of Occupation.
- Respondent's attitude towards R_P_PC is independent of Occupation.
- Respondent's attitude towards R_P_HC is independent of Occupation.

H024 Respondent's attitude towards Packaging of Private Label Product is independent of Occupation.

- Respondent's attitude towards PC_P_CD is independent of Occupation.
- Respondent's attitude towards PC_P_PC is independent of Occupation.
- Respondent's attitude towards PC_P_HC is independent of Occupation.

H025 Respondent's attitude towards Image of Private Label Product is independent of Occupation.

- Respondent's attitude towards I_P_CD is independent of Occupation.
- Respondent's attitude towards I_P_PC is independent of Occupation.
- Respondent's attitude towards I_P_HC is independent of Occupation.

H026 Respondent's attitude towards Quality of Private Label Product is independent of Marital Status.

- Respondent's attitude towards Q_P_CD is independent of Marital Status.
- Respondent's attitude towards Q_P_PC is independent of Marital Status.
- Respondent's attitude towards Q_P_HC is independent of Marital Status.

H027 Respondent's attitude towards Price of Private Label Product is independent of Marital Status.

- Respondent's attitude towards P_P_CD is independent of Marital Status.
- Respondent's attitude towards P_P_PC is independent of Marital Status.
- Respondent's attitude towards P_P_HC is independent of Marital Status.

H028 Respondent's attitude towards Risk Associated of Private Label Product is independent of Marital Status.

- Respondent's attitude towards R_P_CD is independent of Marital Status.
- Respondent's attitude towards R_P_PC is independent of Marital Status.
- Respondent's attitude towards R_P_HC is independent of Marital Status.

H029 Respondent's attitude towards Packaging of Private Label Product is independent of Marital Status.

- Respondent's attitude towards PC_P_CD is independent of Marital Status.
- Respondent's attitude towards PC_P_PC is independent of Marital Status.
- Respondent's attitude towards PC_P_HC is independent of Marital Status.

H030 Respondent's attitude towards Image of Private Label Product is independent of Marital Status.

- Respondent's attitude towards I_P_CD is independent of Marital Status.
- Respondent's attitude towards I_P_PC is independent of Marital Status.
- Respondent's attitude towards I_P_HC is independent of Marital Status.

H031 Respondent's attitude towards Quality of Private Label Product is independent of Shopping Frequency.

- Respondent's attitude towards Q_P_CD is independent of Shopping Frequency.
- Respondent's attitude towards Q_P_PC is independent of Shopping Frequency.
- Respondent's attitude towards Q_P_HC is independent of Shopping Frequency.

H032 Respondent's attitude towards Price of Private Label Product is independent of Shopping Frequency.

- Respondent's attitude towards P_P_CD is independent of Shopping Frequency.
- Respondent's attitude towards P_P_PC is independent of Shopping Frequency.
- Respondent's attitude towards P_P_HC is independent of Shopping Frequency.

H033 Respondent's attitude towards Risk Associated of Private Label Product is independent of Shopping Frequency.

- Respondent's attitude towards R_P_CD is independent of Shopping Frequency.
- Respondent's attitude towards R_P_PC is independent of Shopping Frequency.
- Respondent's attitude towards R_P_HC is independent of Shopping Frequency.

H034 Respondent's attitude towards Packaging of Private Label Product is independent of Shopping Frequency.

- Respondent's attitude towards PC_P_CD is independent of Shopping Frequency.
- Respondent's attitude towards PC_P_PC is independent of Shopping Frequency.
- Respondent's attitude towards PC_P_HC is independent of Shopping Frequency.

H035 Respondent's attitude towards Image of Private Label Product is independent of Shopping Frequency.

- Respondent's attitude towards I_P_CD is independent of Shopping Frequency.
- Respondent's attitude towards I_P_PC is independent of Shopping Frequency.
- Respondent's attitude towards I_P_HC is independent of Shopping Frequency.

3.2 Definitions and Discussion of terms used in Study. ^{*(56 to 68)}

Quality

Quality can be defined broadly as superiority or excellence. By extension, perceived quality can be defined as consumers judgment about a products overall excellence or superiority.

A modern definition of quality derives from Juran's "fitness for intended use." This definition basically says that quality is "meeting or exceeding customer expectations."

Price

A value that will purchase a definite quantity, weight, or other measure of a good or service. As the consideration given in exchange for transfer of ownership, price forms the essential basis of commercial transactions.

In commerce, price is determined by what (1) a buyer is willing to pay, (2) a seller is willing to accept, and (3) the competition is allowing to be charged. With product, promotion, and place of marketing mix, it is one of the business variables over which organizations can exercise some degree of control.

Packaging

Packaging is the science, art, and technology of enclosing or protecting products for distribution, storage, sale, and use. Packaging also refers to the *process* of design, evaluation, and production of packages. Packaging can be described as a *coordinated system* of preparing goods for transport, warehousing, logistics, sale, and end use. Packaging contains, protects, preserves, transports, informs, and sells.

Packaging is defined in the regulations as "all products made of any materials of any nature to be used for the containment, protection, handling, delivery and preservation of goods from the producer to the user or consumer."

Risk

Risk is the potential that a chosen action or activity (including the choice of inaction) will lead to a loss (an undesirable outcome). The notion implies that a choice having an influence on the outcome exists (or existed). Potential losses themselves may also be called "risks".

Brand Image

Brand image is the current view of the customers about a brand. It can be defined as a unique bundle of associations within the minds of target customers. It is a set of beliefs held about a specific brand. In short, it is nothing but the consumers' perception about the product. Brand image conveys emotional value and not just a mental image. It is an accumulation of contact and observation by people external to an organization. The main elements of positive brand image are- unique logo reflecting organization's image, slogan describing organization's business in brief and brand identifier supporting the key values.

Consumers develop various associations with the brand. Based on these associations, they form brand image. An image is formed about the brand on the basis of subjective perceptions of association's bundle that the consumers have about the brand. Volvo is associated with safety. Toyota is associated with reliability.

Brand images can be strengthened using brand communications like advertising, packaging, word of mouth publicity, other promotional tools, etc.

Brand image has not to be created, but is automatically formed. The brand image includes products' appeal, ease of use, functionality, fame, and overall value. Brand image is actually brand content. When the consumers purchase the product, they are also purchasing its image. Brand image is the objective and mental feedback of the consumers when they purchase a product. Positive brand image is exceeding the customers' expectations. Positive brand image enhances the goodwill and brand value of an organization.

Store Image

The positioning of a store in terms of its branding, product selection, interior and exterior design, fixtures and fittings, lighting, etc.

Consumer Durables

As per Dictionary of Marketing – “Consumer durable goods are relatively expensive item bought by the public which can be used for several years.”

Barron's Finance & Investment Dictionary defines – “Consumer durable are products bought by consumers that are expected to last three years or more. These include automobiles, appliances, boats, and furniture.

Personal Care Products

A non-medicinal consumable product that is intended to be used in the topical care and grooming of the body and hair and that is rubbed, poured, sprinkled, or sprayed on, introduced into, or otherwise applied to a body, human or animal, for cleansing, beautifying, promoting attractiveness, or altering the appearance without affecting the body's structure or functions. Personal care products are specifically for use in such activities as cleansing, toning, moisturizing, hydrating, exfoliating, conditioning, anointing, massaging, coloring/decorating, soothing, deodorizing, perfuming, and styling.

House Hold Care Products

Substances or materials used in the course of housekeeping or personal routine. These are consumable like housecleaning products. They are also known by other names as Household Supplies, Household Products.

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