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PSYCHOGRAPHIC SEGMENTATION OF PRIVATE LABEL BRAND CONSUMERS: A STUDY OF LIFESTYLE, VALUES, AND SOCIO-DEMOGRAPHIC CORRELATES

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1 ABSTRACT

This study explores psychographic segmentation among Private Label Brand (PLB) consumers according to lifestyle, values, and socio-demographic correlates. In this study, we delved into various determinants that significantly influence PLB buying behavior, focusing on consumer psychographics, socio-demographics, shop habits, and store image. The research employs statistical methods like chi-square tests, logistic regression, correlation analysis, and moderated regression analysis to examine various hypotheses. The study results show that socio-demographic factors such as age, income, and education significantly impact PLB buying decisions, while gender does not significantly impact. Psychographic traits, including lifestyle, values, and attitude, also play their role in embracing PLB. Consumer attitudes toward PLBs are different from those toward national brands, as the latter are viewed as more quality, service, convenience, and innovation, and PLBs as price. Perceived quality, price, and convenience collectively impact PLB purchase decisions, with quality emerging as the most significant factor. Nonetheless, store reputation does not play a mediating role between the PLB attributes and purchase. This implies consumer perception is stronger. The study provides practical tips for retailers and marketers to enhance their segmentation by reaching targeted groups, enhancing the value of PLB, and applying consumer psychographics. The study also highlights the need for PLB brands to enhance product innovation and maintain competitive prices in order to reach a diverse group of consumers. Future studies can examine other factors such as brand loyalty, advertising effectiveness, and internet activity to gain a deeper understanding of PLB consumer behavior within an evolving retail landscape.

KEYWORDS: *Private label brands, Store brands, Price consciousness, Perceived quality, Store image, Consumer Perceptions*

2 INTRODUCTION

Private label brands, which are also known as house brands, store brands, or retailer brands, are goods produced by one firm but marketed under another company's brand, usually a retailer. Retailers control and market private label brands exclusively so that they can sell products at competitive prices to national or manufacturer brands. The increasing popularity of private label brands is the result of their affordability, making them a good choice for consumers who are sensitive to prices. This has been the case, especially since the 19th century, when economic difficulties and recessions experienced during this era increased consumer sensitivity to prices, creating demand for cheaper substitutes of national brands (Valaskova, Kliestikova, and Krizanova 2018).

The economic uncertainty felt in most nations in the mid-19th century further enabled this trend, as customers became ever more focused on savings over loyalty to brands. This change in consumer behavior witnessed a sharp increase in the use and popularity of private label brands in most markets (Savale T.K 2022). Consumers took advantage of this by boosting their private label ranges, taking advantage of their capacity to manage their manufacturing costs and pricing policies. Consequently, private label brands are now a key element of retail strategy, providing the consumer with a compromise between cost and quality and allowing retailers to drive profit margins and reinforce market position (Valaskova, Kliestikova, and Krizanova 2018).

India is the fifth-largest retail destination worldwide, fueled by increasing incomes, expanding aspirations, favorable demographics, and available credit (Srivastava, Srivastava, and Singhal 2020). The retail industry contributes more than 10% to Indian GDP and employment of 8% (Vijayakumar 2018). After recent high-speed growth, the industry offers remarkable expansion opportunities. Estimates suggest a compound annual growth rate (CAGR) of 10%, which could enlarge the market from 641 billion in 2016 to 1.6 trillion by 2026.

Private Label Brands (PLBs) have gained significant popularity among consumers due to their competitive pricing and exceptional value for money. Consumers are more willing to buy PLBs, particularly those from large retail chains with an extensive portfolio of private label items with better quality standards (Mandal 2021). The affordable low cost and availability of PLBs, which appeal to price-sensitive consumers without compromising sufficient quality levels, contribute to this trend. In the Indian market, PLBs have recorded tremendous growth as consumers are more and more inclined towards them than national brands due to their lower prices and wide range of products (Savale T.K 2022). Retailers are also making a serious investment in private label development to improve store loyalty and differentiate themselves within a competitive market. This has generated high consumer interest and embracement of PLBs, especially in sectors like apparel and accessories, in which private labels are seen as striking a compromise between price and quality. Increasing focus on in-store branding as well as extensions in private label portfolios indicates retail stores' tactics to leverage consumer attitude changes and economic trends (Mandal 2021).

2.1 Definition and Overview of Private Label Brands

Private Label Brands (PLBs), or store brands, or retailer-owned brands, are products that are solely created, owned, and marketed by retailers using their own name or trademark (Raju, Sethuraman, and Dhar 1995). First made popular by supermarket chains, PLBs have emerged as a key source of profitability and a competitive tactic against national brands (Hoch and Banerji 1993). Retailers use PLBs by pricing, merchandising autonomy, and greater shelf space, making them more powerful negotiators with national brands (Stern

1966). PLBs were first developed in early Britain and spread around the world, starting in categories such as tea and cheese, before diversifying across product lines (Raju, Sethuraman, and Dhar 1995).

PLBs are produced by three units: large manufacturers producing both private and national labels, small and medium manufacturers of special product lines, and big wholesalers or retailers having in-house manufacturing facilities ("Private Label Today," 2016). PLBs control European markets in countries such as Germany, the UK, and Belgium, with consumer confidence in store brands increasing ("Private Label Today | PLMA," n.d.). In the USA, PLBs dominate the market with a notable share, which is expected to continue growing.

Consumer attitudes towards PLBs depend on economic downturns, such that more use is experienced when the economy goes down, facilitated by cost-effectiveness (Quelch and Harding 1996; Chaniotakis, Lymperopoulos, and Soureli 2010). Nonetheless, PLBs are gaining recognition for their value and quality, reducing reliance on national brands (Raju, Sethuraman, and Dhar 1995). PLBs have today moved to cover a variety of categories that range from foods, health, and electronics to hardware, all of which cover supermarkets, pharmacies, and discount stores in the world.

2.2 Evolution and Strategic Classification of Private Label Brands in Retail

The history of retail is intertwined with the history of Private Label Brands (PLBs). They first appeared in 19th-century Great Britain when J. Sainsbury and Marks & Spencer, and other innovative early retailers, moved from unbranded food to branded private labels to establish PLBs (Balasubramanian et al. 2021). Their beginnings were as low-cost, lower-quality copies of national brands with zero market share (Kumar et al. 2007). Nevertheless, the development of organised retailing during the mid-20th century-initiated the globalization of PLBs, where retailers such as ALDI in Germany and Wal-Mart in the USA sell quality own-labels. Nowadays, PLBs cover 95% of packaged consumer goods categories and represent 45% of U.S. apparel retail sales (Kumar et al. 2007).

The retail environment has undergone dramatic change in private label branding with strategic differ- entiation into four segments: Generic Private Labels, Copycat Brands, Premium Store Brands, and Value Innovators. According to Kumar and Steenkamp (2007), these segments show different companies' market positioning strategies, how customers interact with them, and how they set themselves apart from the competition. Each of these segments plays a different role in how much money stores make and how loyal customers are.

1. ***Generic Private Labels:*** Cost Leadership as Central Strategy GPLs embrace a cost-leadership orientation, set up to approach price-conscious buyers with products offered 20–50% under national brand levels (Kumar et al. 2007). Branding, packaging, and promotion costs remain minimal, through low-cost design on packaging, with positioning space in the middle to secondary space. The value offered is that of price and not quality, while product improvement becomes secondary as opposed to contractual production with cheaper makers of obsolete technology. Hence, GPLs enjoy price sensitivity as their consumer attraction but miss differentiation and long-term customer commitment in the form of perceived inferior quality.

2. ***Copycat Brands: Mimicry with Economic Leverage*** Copycat brands adopt a "me-too" approach,

replicating national brands' visual and functional features but reducing prices by 5–25% (Kumar et al.2007). It is adopted by retailers to pressure manufacturers' prices, thus driving category profitability. Shelf positioning strategically next to national brands takes advantage of the customers' tendency to compare, while reverse engineering and alliances with technologically similar brands achieve parity of quality. Support based on price over time also raises visibility and leads to imitator labels as cheaper alternatives without reducing perceived value. Their success relies significantly on the market visibility and prestige of the brands being copied.

3. ***Premium Store Brands: Quality Differentiation and Brand Equity*** Premium Store Brands (PSBs) emphasize value-added differentiation by competing as premium variants of national brands on the basis of enhanced quality, innovative packaging, and niche branding (Kumar et al. 2007). As sub-brands or stand-alone labels, PSBs compete in image categories (e.g., prestige, organics) at price parity or above national brands. R&D investment assures product superiority, which is supplemented by expanded shelf facings and rigorously tested advertisement programs for aspirational brand building. PSBs try to create customer loyalty by matching with quality-seeking segments, thus supporting retailer prestige and margin potential.

4. ***Value Innovators: Price-Performance Optimization*** Value Innovators (VIs) redefine affordability by providing improved price-performance ratios, surrounding functional quality in the same class as national brands at a 20–50% lower price (Kumar et al. 2007). VIs differ from conventional branding efforts in that they focus on product assortment and low-cost innovation, employing precise cost-benefit analysis to produce the optimum output. Packaging balances uniqueness and frugality; distribution covers all categories irrespective of shelf position. Whereas VIs eschew one-channel promotion, they use standardized promotion to develop word-of-mouth promotion and customer loyalty and transform the retailer into a full value provider.

5. ***Strategic Implications and Market Dynamics*** Kumar and Steenkamp (2007) show that these categories represent retailers' reaction strategies in response to segment-level pressures. Whereas GPLs and Copycat Brands leverage price competition, PSBs and VIs move towards quality and innovation, respectively. This change is evidence of a broader shift away from price-based commoditization towards strategic brand management, where there is opportunity for retailers to transfer risk, take margin across consumer segments, and reduce dependence on national brands. Cross-play of such strategies indicates that there will be greater private-label sophistication as the primary stimulus for retail competition.

2.3 Advantages of Private Label Brands (PLBs)

Private Label Brands (PLBs) have undergone tremendous change and now provide excellent quality, economical alternatives to the national brands. Their development has come with its own set of advantages to both consumers and retailers, as outlined below:

2.3.1 Advantages to Consumers:

- ***Cost Savings with Similar Quality:*** PLBs allow consumers to save money while providing similar quality to national brands (Gielens, Dekimpe, Mukherjee, and Tuli 2023).

- ***Higher or Equivalent Quality Ingredients:*** PLBs are able to utilize the same, if not higher, ingredients as national brands, thus making them more appealing (Gielens, Dekimpe, Mukherjee, and Tuli 2023)..
- Quality Control: Since PLBs bear the retailer's brand name on the package, the consumer knows to anticipate uniform quality befitting the retailer's reputation.
- ***Customization and Accessibility:*** PLBs provide consumers with customized product offerings and faster acquisition and delivery than national brands (Gielens, Dekimpe, Mukherjee, and Tuli 2023)..

2.3.2 Advantages to Retailers:

- ***Cost Saving and Bargaining Power:*** It helps retailers to save costs if they purchase PLBs directly from the manufacturers and gain more bargaining power over the manufacturers, helping them to achieve lower wholesale prices (Narasimhan and Wilcox 1998).
- ***Higher Margins:*** PLBs offer greater gross margins for the retailers, typically ranging between 20% and 30% (Hoch and Banerji 1993).
- Product Differentiation: PLBs allow stores to carry differentiated products, which allow them to differentiate in competitive markets (Quelch and Harding 1996).
- ***Brand Image and Customer Loyalty:*** Store owners are able to gain an individual brand image with PLBs since the packaging and labels bear their name. It provides brand identity and customer loyalty (Hoch and Banerji 1993).

2.4 Strategic Drivers of Private Label Success in the Grocery Retail Sector

Private label expansion in the grocery segment is a result of a mix of economic, operational, and strategic benefits that help retailers achieve profitability, market share, and consumer loyalty. Empirical evidence indicates that retailers favor private labels because they are able to provide better margins, operational effectiveness, and competitive differentiation, as discussed below.

1. ***Improved Profit Margins:*** Private labels allow retailers to attain margin growth by bypassing the cost mechanisms of national brands. Even when retailers realize 10–15% margins on national FMCGs, private labels provide 20–30% margins because of reduced intermediary cost and disintermediation (Kumar et al. 2007). The cost advantage arises from the direct control that retailers have over manufacturing, price, and distribution, hence capable of internalizing profit previously retained by third-party manufacturers.

2. ***Category Dominance and Market Penetration:*** Private labels are the key category drivers of growth and market share acquisition, especially in high-volume categories like grocery, packaged food, and home care. Food, grocery, and tobacco contribute to 72.2% of the retail space in India, with private labels driving consolidation and volume-based scalability (VILLAGE 2023). Focus on core categories enables retailers to take advantage of stable demand while promoting consumer dependence on unique products.

3. ***Economies of Scale and Operating Efficiency:*** Private labels are used by retailers to gain economies of scale through outsourcing and central production. Economies of scale are obtained by mass

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production, which lowers the unit cost, and backward integration, which ensures better quality control and supply chain management. This operating efficiency allows lower-cost production, increased margins, and the possibility of reinvesting savings in product development or pricing (Kumar et al. 2007).

4. ***Reduced Marketing Expenses:*** Relative to national brands that come with high advertising costs, private labels are accorded natural exposure through shelf position and customer loyalty schemes. Lack of heavy marketing campaigns also translates into greater profitability, with stores investing in shelf position and customer experience upgrade.

5. ***Exclusivity and Consumer Foot Traffic Generation:*** Private labels are traffic drivers, enticing customers in by way of distinctive pairs of products unavailable elsewhere in competitive retailers. These distinctions engender store loyalty because customers associate individual private label of- ferings with a retailer's image and thus are less price-sensitive and more retention-orientated (Hoch and Banerji 1993).

6. ***Product Differentiation and Competitive Insulation:*** By creating distinctive private label lines, retailers distinguish their merchandise mix from others. It shields them from price wars against national brands and enables customized reactions to local palate. For instance, retail companies can instantly reformulate or repackage to accommodate local tastes, a flexibility seriously curtailed by the standard practices of national brands.

7. ***Shelf Autonomy and Merchandising Control:*** Private labels provide the retailer with full con- trol over shelf management, allowing for optimized product placement and category adjacencies. Unencumbered by the stranglehold of national brands, retailers place private labels in prime loca- tions, employ assortment manipulation to emphasize value propositions, and test cross-promotional strategies to attain highest sales density per square foot (Ailawadi and Keller 2004).

8. ***Strategic Implications and Retailer Empowerment:*** The privatization supremacy documents a strategic shift from the dependence on national brands to retail self-governance. Value chain functions—from merchandising to production—intermediated by retailers enable the latter to insulate themselves from externality threats arising from marketplaces, enhance profitability, as well as capture consumer loyalty. In addition, private labels provide an economic recession because consumers increasingly value ever lower prices but without any corresponding trade-offs in perceived quality (Steenkamp, Van Heerde, and Geyskens 2010).

2.5 Strategic Imperatives for Private Label Growth in the Indian Retail Sector

For private labels in India to go in the right direction, there needs to be strategic investment, alignment of retailer goals, and consumer-led innovations that take advantage of market opportunities without being threatened by competition. Drawing on global best practices and the evolving retail scenario in India, the following imperatives are imperative for sustained success:

1. ***Margin Expansion Through Strategic Investment:*** In order to benefit from the 20–30% gross margin (Kumar et al. 2007) potential of private label, the retailer must make investments for the long term and not short-term costs, i.e., advertising and quality control. It requires investment in consumer research, supply chain integration, and product development to create brand equity. While early expenses emphasize profitability, the reward lies in reduced national brand reliance and greater

price strategy control, particularly in fast-developing categories like food and personal care (IBEF, 2023).

2. ***Synergies Between Retailer Brand Strategy and Private Label:*** Private labels must be positioned in the retailer's overall brand image so that they are consistent in what consumers see. For instance, a premium-focused retailer would position private labels as premium alternatives, whereas value chains can emphasize prices (Ailawadi and Keller 2004). Consistency implies integrating private label portfolios into the marketing mix, loyalty programs, and in-store environment to foster brand consistency and trust.
3. ***Value Delivery and Quality Standardization:*** Indian private label consumer acceptability is built on perceived similarity of quality to national brands. The quality should be controlled rigidly, congruent with certified vendors, and labeling must be transparent to win credibility through retailers. It has been established by studies that Indian customers are increasingly associating private labels with value-for-money propositions, though mistrust in the context of packaged food and health foods continues (Beneke 2010). Iterative testing of products, certifications (e.g., FSSAI), and optimization of offerings based on customer feedback are thus required.
4. ***Gap-Filling and Niche Positioning:*** Rather than head-to-head competition with well-established national brands, private labels can be leveraged by retailers to meet unserved consumer demand or underserved niches. Examples are providing gluten-free staples or regionally specific spice mixes to target gaps in national brand offerings. This strategy reduces competitive friction and positions the retailer as a curator of tailored solutions (Steenkamp, Van Heerde, and Geyskens 2010). Private labels may also choose premiumization in cities and affordability of price in rural regions, as per India's consumption trend getting divided (Sorensen and Johnson Jorgensen 2024).
5. ***Avoid Direct Competition with National Brands:*** Phased category entry minimizes retaliation threats. Retailers must first penetrate low-involvement categories (e.g., commoditized items like rice or detergent) where brand commitment is weaker anyway and then penetrate complex categories as trust increases. Simultaneously, maintaining cooperative relationships with national brands maintains shelf-space equilibrium and avoids retaliation by suppliers (Hoch and Banerji 1993).
6. ***Strategic Implications for Indian Retailers:*** The Indian retail market, with an estimated touch of $2 trillion by the year 2032 (IBEF, 2023), is a likely candidate for growth in private label. Success, however, comes at the cost of achieving a size versus specificity balance. Retailers must:
   - Employ data analysis to determine local tastes and demand patterns.
   - Invest in supply chain resilience to ensure quality and inventory levels.
   - Partner with local manufacturers for affordable production.

3 SCOPE OF THE STUDY

Private label brands (PLBs) are an attractive and win-win option for both consumers and retailers. PLBs provide quality products at competitive prices with standards similar to those of national brands. With the current market trend, consumers are increasingly looking for high-quality products at reasonable prices, presenting a great opportunity for retailers to take advantage of this demand. In order to create a successful private label brand, retailers need to follow a strategic strategy that focuses on a lower price-higher quality value proposition at all levels of operations. Acceptance of private labels by consumers depends on the consistent provision of quality since contemporary consumers are extremely quality-conscious and service- oriented. In today's retail environment, where quality and service are valued by consumers, private label brands that can deliver these will find broad acceptance and loyalty. This research investigates the dynamics of private label brands, their ability to generate value for retailers and consumers, and the key drivers of consumer adoption and satisfaction.

4 LITERATURE REVIEW

4.1 *Psychographic and Socio-Demographic Profiles of Private Label Brand (PLB) Consumers*

Private label brands (PLBs) have become more popular among consumers, with psychographic and socio- demographic factors playing a major role in choosing the brands to purchase. Shukla, Banerjee, and Adidam (2013) explored how the attitude-PLB relationship is mediated by socio-demographic factors such as age, gender, income, and education, with respect to psychographic factors such as price consciousness, impulsiveness, and brand loyalty. Their findings indicate that price-conscious and deal-seeking consumers are more likely to go for PLBs, whereas consumers who are loyal to brands want national brands (Shukla, Banerjee, and Adidam 2013). Similarly, Bhatt and Bhatt (2015) had divided private label consumers based on their quality perception, price consciousness, and how they perceive themselves as consumers. Their study identified that younger lower-income consumers are more likely towards PLBs because of their affordable price and value perception (Bhatt and Bhatt 2016).

Tat (2011) emphasized the significance of personality, values, and lifestyle in psychographic segmentation and argued that these traits need to be taken into account by retailers in order to effectively target PLB consumers. His research determined that financial conservatives and functional value consumers exhibit higher frequencies of PLB purchases (Sarli and Tat 2011). Menon (2018) developed this study further with fashion brands' PLBs and demonstrated how a brand's consumer attitude towards a brand heavily determines purchase intention. The study brought attention to psychological dimensions such as consumer innovativeness and theorized that experimenter fashion consumers would be more open to PLBs (Menon 2018).

4.2 *Consumer Perceptions of Private Label Brand Attributes:*

Consumer attitudes toward PLB attributes are of primary importance in determining purchasing behavior. Baltas (2003) constructed a model that combined segmentation and demand analysis and found that price- sensitive consumers tend to regard PLBs as superior value for money (Baltas 2003). DelVecchio (2001) examined the extent to which product category attributes shape consumer judgments about PLB quality. His research discovered that in product categories where product quality is easily discernible, e.g., household items, consumers are more open to PLBs. Yet, in categories that demand more trust, e.g., drugs, consumers stick with national brands (DelVecchio 2001).

Garretson, Fisher, and Burton (2002) tested the antecedents of private label attitudes versus national brand promotions. They discovered that value-driven consumers were inclined to appreciate PLBs due to their lower cost, yet those consumers perceiving high levels of risk were less likely to purchase them.

Additional observations by Hoch and Banerji (1993) suggested that the situations in which private labels fare better are when PLBs excel in categories that are low in perceived risk and sensitive to price (Hoch and Banerji 1993). In addition, Hoch (1996) analyzed means through which national brands can counteract PLB growth and provided that national brands focus on differentiation and brand equity (Hoch 1996).

4.3 *Effect of Socio-Demographic Variables, Buying Frequency, and Store Image on PLB Buying Decisions:*

The effect of socio-demographic variables on the purchasing behavior of PLBs has been researched deeply. Sinha and Batra (1999) investigated how consumer price sensitivity affects private label buying and identified that price-sensitive consumers tend to buy more of PLBs during periods of economic uncertainty (Sinha and Batra 1999). Also, Ailawadi, Pauwels, and Steenkamp (2008) examined how the use of PLBs impacts store loyalty, and they concluded that consumers who regularly shop at PLBs have greater store loyalty because they depend on low-priced alternatives (Ailawadi, Pauwels, and Steenkamp 2008).

Jin and Suh (2005) incorporated the consumer perception factors in modeling the purchase of private brands in Korean discount stores. Their study determined that store reputation is very influential in driving attitudes of consumers toward PLBs and that stores highly regarded by consumers have more consumer trust and more PLB sales (Jin and Gu Suh 2005). Ailawadi and Harlam (2004) studied the determinants of retail margins and concluded that stores that have a higher percentage of PLBs tend to have increased profitability with lower distribution and marketing costs (Ailawadi and Keller 2004).

4.4 *Interrelationships Between Perception Variables Related to Private Label Brands:*

Various researches have discussed the relationships between consumer perception measures related to PLBs. Richardson, Jain, and Dick (1996) developed a framework for conceptualizing household store brand proneness by recognizing perceived quality, risk aversion, and price sensitivity as the central factors (Richardson, Jain, and Dick 1996). Steenkamp and Dekimpe (1997) discussed the expanding role of store brands on market share and loyalty, noting that an effectively executed private label policy can facilitate greater customer retention and store differentiation (Steenkamp and Dekimpe 1997). Corstjens and Lal (2000) also investigated the way store brands influence store loyalty and discovered that an effective private label program can raise consumer affinity to a retail chain considerably (Corstjens and Lal 2000).

5 RESEARCH QUESTIONS

1. To analyze the psychographic and socio-demographic profiles of consumers purchasing Private Label Brands (PLBs) at retail outlets.
2. To evaluate consumer perceptions of the various attributes associated with private Label brands or store brands.
3. To examine the influence of socio-demographic factors, shopping frequency, and store reputation on the psychographic variables related to PLB groceries and their impact on PLB purchase decisions.
4. To investigate the interrelationships between perception variables related to private label brands.

5.1 Research Objective

- To analyze the psychographic and socio-demographic profiles of consumers purchasing Private Label Brands (PLBs) at retail outlets.
- To evaluate consumer perceptions of the various attributes associated with private Label brands or store brands.
- To examine the influence of socio-demographic factors, shopping frequency, and store reputation on the psychographic variables related to PLB groceries

and their impact on PLB purchase decisions.

- To investigate the interrelationships between perception variables related to private label brands.

5.2 Research Hypotheses

- H_{11}: There is no substantial correlation between consumers' psychographic and socio-demographic profiles (e.g., income, education, age, gender) and their probability of buying Private Label Brands (PLBs).
- H_{12}: Consumers' perceptions of PLB benefits (e.g., quality, price, packaging, service quality, convenience, offers/deals, and innovativeness) are not considerably different from their perceptions of national brand benefits.
- H_{13}: Socio-demographic characteristics (e.g., income, age), frequency of shopping, and reputation of the store do not have a significant impact on psychographic factors (e.g., lifestyle, attitudes, values) of PLB grocery buying.
- H_{14}: Perception variables (e.g., price, quality, convenience) and their combined influence on PLB buying decisions shows no substantial relationship.
- H_{15}: Reputation of the store does not strongly mediate between consumer attitudes toward PLB attributes and PLB buying decisions.

6 RESEARCH METHODOLOGY

6.1 Data Collection

The study adopted a mixed-methods approach where both primary and secondary data collection methods were used to collect exhaustive information. The primary data were collected by conducting a carefully structured questionnaire in alignment with the research goals. Three different questionnaires were constructed in order to identify consumer reactions towards Fast-Moving Consumer Goods (FMCG) products specifically. The questionnaires played a vital role in collecting customer opinions, attitudes, and behaviors towards private label brands. Besides the formal questionnaires, qualitative information was gathered through interviews with experts such as store managers, mall administrators, and personnel from retail outlets. Such industry forums enabled greater insight into performance of private label products and trends in retail generally.

Secondary data were collected from authoritative and credible sources such as peer-reviewed research journals, academic journals, business magazines, retail trade association reports, and official websites of retail organizations. Secondary data added depth to primary findings by giving contextual and industry-level perspectives, thus adding analytical depth to the study.

6.2 Data Analysis and Interpretation

6.2.1 H_{11}:There is no substantial correlation between consumers' psychographic and socio-demographic profiles (e.g., income, education, age, gender) and their probability of buying Private Label Brands (PLBs).

- ***Dependent Variable:*** Likelihood of purchasing PLBs
- ***Independent Variables:*** Socio-demographic factors (Age, Gender, Income, Education), Psycho- graphic factors (Lifestyle, Values, Interests, Opinions)

Table 1: ***Chi-square Test Results***

Variable	**Chi-square Value**	**p-value**	**Interpretation**
Age	12.45	0.014	Significant relationship between age and PLB purchase likelihood.
Gender	3.21	0.073	No significant relationship between gender and PLB purchase

			likelihood.
Income	18.67	0.001	Significant relationship between income and PLB purchase likelihood.
Education	9.34	0.025	Significant relationship between education and PLB purchase likelihood.

Source: Authors' own data derived after analysis of customer responses

Table 2: ***Logistic Regression Results***

Variable	**Coefficient (β)**	**p-value**	**Odds Ratio**	**Interpretation**
Age	0.45	0.012	1.57	Older consumers are 1.57 times more likely to purchase PLBs.
Gender (Male)	-0.12	0.320	0.89	Gender does not significantly influence PLB purchase likelihood.
Income	0.67	0.001	1.95	Higher-income consumers are 1.95 times more likely to purchase PLBs.
Education	0.34	0.018	1.40	Higher education levels increase the likelihood of purchasing PLBs.
Psychographics	0.56	0.003	1.75	Positive psychographic factors increase the likelihood of purchasing PLBs.

Source: Authors' own data derived after analysis of customer responses

A two-dimensional statistical method was used to look at the link between consumer socio-demographic and psychographic profiles and their likelihood to buy a private label brand (PLB). For testing associations among categorical variables, chi-square tests were first run. Results revealed strong associations of PLB purchasing probability with age (x^2=12.45, p=0.014), income (x^2=18.67, p=0.001), and education (x^2=9.34, p=0.025), but not with gender (x^2=3.21, p=0.073). These findings were also augmented by logistic regression analysis that quantified the predictive value of these variables. The regression equation showed that older consumers (OR=1.57, p=0.012), wealthier consumers (OR=1.95, p=0.001), and educated consumers (OR=1.40, p=0.018) were much more likely to buy PLBs. As a result of a Likert scale, psychographic factors such as values awareness, lifestyle preferences, and positive attitudes toward the brand were also a strong predictor (OR=1.75, p=0.003) of taking up PLB. Gender was statistically insignificant in both models (OR=0.89, p=0.320). Together, these results show that socio-demographic (age, income, education level) and psychographic factors (psychographic traits) have a big effect on PLB consumption behavior but not gender.

The research results in the following conclusions: First, marketing must be tailored to attract older, wealthier, and better-educated consumers with greater PLB affinity. Second, value communications aligned with psychographic traits—practicality and quality consciousness—must support PLB appeal. These results offer actionable levers to propel maximum audience segmentation and positioning initiatives for competitive markets.

6.2.2 H_{12}: Consumers' perceptions of PLB benefits (e.g., quality, price, packaging, service quality, convenience, offers/deals, and innovativeness) are not considerably different from their perceptions of national brand benefits.

We assume the following attributes for both PLB and National Brand (NB):

- ***PLB Attributes:*** Quality, Price, Packaging, Service Quality, Convenience, Deals/Offers, Innovative- ness
- ***NB Attributes:*** Quality, Price, Packaging, Service Quality, Convenience, Deals/Offers, Innovative- ness

Table 3: ***Paired Sample t-Test Results (Perception Comparison between PLB and NB)***

Attribute	**Mean (PLB)**	**Mean (NB)**	**t-value**	**df**	**Sig. (p-value)**
Quality	3.85	4.25	-6.92	299	<0.01
Price	4.10	3.85	5.52	299	<0.01
Packaging	3.70	4.05	-7.08	299	<0.01
Service Quality	3.80	4.30	-8.46	299	<0.01
Convenience	4.00	4.40	-6.82	299	<0.01
Deals/Offers	4.20	4.10	2.16	299	0.032
Innovativeness	3.90	4.10	-4.35	299	<0.01

Source: Authors' own data derived after analysis of customer responses

Table 4: ***Summary of Paired Sample t-Test Findings***

Attribute	**Result**
Quality	Significant difference: National Brand >PLB
Price	Significant difference: PLB >National Brand
Packaging	Significant difference: National Brand >PLB
Service Quality	Significant difference: National Brand >PLB
Convenience	Significant difference: National Brand >PLB
Deals/Offers	No significant difference
Innovativeness	Significant difference: National Brand >PLB

Source: Authors' own data derived after analysis of customer responses

Examination of the data shows very significant differences in consumer attitudes towards Private Label Brands (PLBs) and National Brands (NBs) in terms of various attributes, and these are upheld by the findings of the Paired Sample t-Test. National Brands are found to be better in quality, packaging, service quality, convenience, and innovativeness on all accounts, and all these are seen to have statistically significant differences ($p < 0.01$). For instance, National Brands' mean ratings of 4.25 on quality, 4.05 on packaging,

4.30 on service quality, 4.40 on convenience, and 4.10 on innovativeness are higher than PLBs with ratings of 3.85, 3.70, 3.80, 4.00, and 3.90, respectively. This means that customers will associate national brands with better quality, better packaging, better service quality, more convenience, and

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more innovativeness than PLBs. However, PLBs score higher on the price factor with an average of 4.10 as opposed to National Brands' 3.85, which implies that PLBs are considered to offer good value for money. A positive t-value of 5.52 and a statistically significant p-value of less than 0.01 demonstrate this.

The deals/offers characteristic is the sole one that fails to reveal a significant difference (p = 0.032), with the implication being that customers perceive National Brands and PLBs as having discount and promotion equally. In brief, the study reveals a latent difference in what customers perceive: National Brands in quality measurements, whereas PLBs dominate in cost-effectiveness. In the quest to be more competitive and acceptable to customers, PLBs need to place greater focus on quality enhancement, service quality, and innovation as they maintain price competitiveness. Such findings are very useful to PLBs in closing the perceptual gap with National Brands and delivering better services to customers.

6.2.3 H_{13}: Socio-demographic characteristics (e.g., income, age), frequency of shopping, and reputation of the store do not have a significant impact on psychographic factors (e.g., lifestyle, attitudes, values) of PLB grocery buying.

- ***Independent Variables:*** Socio-demographic factors (income, age), Shopping frequency, Store reputation.
- ***Dependent Variables:*** Psychographic variables (lifestyle, attitudes, values) related to PLB grocery purchases.

Table 5: ***Regression Analysis Results***

Variable	Beta Coefficient	Standard Error	t-value	p-value	Significance
Income	0.12	0.05	2.40	0.017	Significant
Age	-0.08	0.04	-2.00	0.046	Significant
Shopping Frequency	0.05	0.03	1.67	0.096	Not Significant
Store Reputation	0.10	0.06	1.67	0.096	Not Significant

Source: Authors' own data derived after analysis of customer responses

Table 6: ***Model Summary***

R^2	Adjusted R^2	F-value	p-value
0.08	0.06	4.50	0.002

Source: Authors' own data derived after analysis of customer responses

The analysis of data was conducted with the aim to test the hypothesis (H03) that socio-demographic factors (age, income), purchasing frequency, and reputation of stores would have no effect on psychographic indicators (values, attitudes, lifestyle) related to purchasing behavior of private label brand (PLB) foodstuffs. Multiple regression analysis was performed on a sample of 300 respondents for analyzing these relationships. The results indicated socio-demographic factors, i.e., income and age, being statistically significant on psychographic variables but not shopping frequency and reputation. Income produced a positive statistical impact on psychographic variables and recorded a value of 0.12 (p = 0.017). This indicates higher-income consumers are likely to be exposed to lifestyles, attitude, and values similar to those expressed in PLB grocery purchases. Conversely, age had strong negative influence, beta being -0.08 (p = 0.046), meaning that the older are less likely to possess psychographic profiles that are predisposed towards PLB purchases.

Conversely, the frequency of shopping (beta = 0.05, p = 0.096) and store reputation (beta = 0.10, p = 0.096) had insignificant influences on psychographic variables, whose p-values were greater than the 0.05 level.

The final model was statistically significant (F-value = 4.50, p = 0.002) with 8% of the variance explained in the psychographic variables related to grocery shopping for PLB ($R^2 = 0.08$, Adjusted $R^2 = 0.06$). The role of the model suggests that the predictors together affect the result, yet with the relatively smaller R^2, it is a suggestion that more untested variables may play a larger role to determine psychographic factors. Lastly, the hypothesis H03 is partially rejected. Socio-demographic attributes, including age and income, play a strong role in influencing psychographic characteristics in the case of PLB grocery shopping, whereas shopping frequency and store image have no such influence. The above results reveal that marketers should specifically target particular income and age groups while marketing PLB grocery products. However, further research is recommended to establish other factors that could explain a greater proportion of variance in psychographic variables because the explanatory role of the current model is constrained.

6.2.4 H_{14}: Perception variables (e.g., price, quality, convenience) and their combined influence on PLB buying decisions show no substantial relationship.

- ***Independent Variables:*** Perceived Quality, Perceived Price, Perceived Convenience
- ***Dependent Variables:*** PLB Purchase Decision (measured on a Likert scale, e.g., 1 = Strongly Disagree to 5 = Strongly Agree).

Table 7: ***ANOVA Results***

Variable	**PLB Purchase Decision**	**Perceived Quality**	**Perceived Price**	**Perceived Convenience**
PLB Purchase Decision	1.000	0.450*	0.320*	0.380*
Perceived Quality	0.450*	1.000	0.250*	0.200*
Perceived Price	0.320*	0.250*	1.000	0.150*
Perceived Convenience	0.380*	0.200*	0.150*	1.000

Source: Authors' own data derived after analysis of customer responses

Table 8: ***Multiple Regression Analysis***

Variable	**Beta Coefficient**	**Standard Error**	**t-value**	**p-value**
(Constant)	0.850	0.120	7.083	0.000
Perceived Quality	0.420	0.045	9.333	0.000
Perceived Price	0.250	0.050	5.000	0.000
Perceived Convenience	0.300	0.040	7.500	0.000

Source: Authors' own data derived after analysis of customer responses

Model Summary:

- $R^2 = 0.350$ (35% of the variance in PLB purchase decisions is explained by the model).
- Adjusted $R^2 = 0.342$.
- F-statistic = 52.500, $p < 0.001$

Data analysis undertaken to verify hypothesis H04, i.e., the hypothesis of no significant correlation between perception variables (perceived quality, perceived price, perceived convenience) and their combined effect on private label brand (PLB) purchasing decisions yields some interesting findings. 300 participants' data were used in the study, where PLB purchasing decisions was the dependent variable, which was on a Likert scale, and perceived quality, price, and convenience as independent variables, also on Likert scales. To begin with, a correlation test was conducted to determine how each perception variable is related to PLB purchasing decisions. As results revealed that the three factors of perception, i.e., quality, price, and convenience, were significantly and positively associated with buying behaviors of PLB ($p < 0.05$). Perceived quality ($r= 0.450$) exhibited the highest relationship, followed by perceived convenience ($r = 0.380$) and perceived price ($r = 0.320$). This indicates that greater perceptions of quality, price, and convenience are linked with greater probabilities of PLB purchase.

To examine the combined effect of these variables further, multiple regression analysis was employed. Regression results show that all three perception variables have significant effects on the purchase of PLB ($p< 0.05$). Perceived quality had the most significant effect (Beta = 0.420), followed by perceived convenience and perceived price, with influence measures of 0.300 and 0.250 respectively. The overall model was significant statistically (F-statistic = 52.500, $p < 0.001$), with R^2 value of 0.350; this implies 35% variation in PLB purchase intention explained by the model. This indicates the general significance of the perception variables as a whole in influencing consumers' attitude towards PLBs. Based on these results, the null hypothesis (H04) is rejected. There is good evidence for the presence of high correlation between perception variables (quality, price, convenience) and their collective impact on PLB purchase decisions. Perceived quality emerges as the strongest variable followed by convenience and price. These results confirm the significance of strong control of consumer perceptions of quality, affordability, and convenience in shaping PLB purchase decisions.

6.2.5 H_{15}: Reputation of the store does not strongly mediate between consumer attitudes toward PLB attributes and PLB buying decisions.

- ***Independent Variables(X):*** Consumer Perceptions of PLB Attributes
- ***Dependent Variables (Y):*** PLB Purchase Decisions
- ***Moderator Variable (M):*** Store Reputation
- ***Interaction Term (X × M):*** PLB Attributes × Store Reputation.

Moderated Regression Analysis

- ***Model 1:*** Regress PLB Purchase Decisions (Y) on PLB Attributes (X).
- ***Model 2:*** Add Store Reputation (M) to Model 1.
- ***Model 3:*** Add the interaction term (X × M) to Model 2.

Table 9: ***Regression Coefficients***

Variable	**Model 1 (β)**	**Model 2 (β)**	**Model 3 (β)**
PLB Attributes (X)	0.45***	0.42***	0.41***
Store Reputation (M)	-	0.25***	0.24***
Interaction (X × M)	-	-	0.08
R^2	0.20	0.26	0.27

Adjusted R^2	0.19	0.25	0.26
F-Statistic	74.50***	52.33***	36.45***

******p < 0.001, **p < 0.01, p < 0.05 (Source: Authors' own data derived after analysis of customer responses)***

The study had the objective to test hypothesis (H05) that store reputation does not mediate the consumer perceptions of Private Label Brand (PLB) characteristics and purchase decisions of PLB. Moderated regression was employed with 300 participants in the sample size. The dependent variable was PLB buying decisions,

Table 10: ***Regression Coefficients***

Model	R^2	Adjusted R^2	ΔR^2	F-Statistic	p-value
1	0.20	0.19	-	74.50***	<0.001
2	0.26	0.25	0.06	52.33***	<0.001
3	0.27	0.26	0.01	36.45***	<0.001

******p < 0.001, **p < 0.01, p < 0.05 (Source: Authors' own data derived after analysis of customer responses)***

rated on a Likert scale, and the independent variable was consumer attitudes toward PLB attributes, and the moderator variable was store reputation, again both rated on Likert scales. The interaction term (PLB Attributes × Store Reputation) was added to test the moderating effect.

In Model 1, PLB attributes were regressed against PLB purchase decisions and a significant positive relationship was found ($\beta = 0.45$, $p < 0.001$). This shows that when consumers view PLB attributes more positively, their probability of PLB product purchasing increases. Model 2 added store reputation, which greatly enhanced the explanatory power of the model ($\Delta R^2 = 0.06$, $p < 0.001$). Store reputation also significantly influenced purchase decisions for PLB ($\beta = 0.25$, $p < 0.001$), implying that a strong store reputation increases consumers' propensity to buy PLB products. In Model 3, the interaction term (PLB Attributes × Store Reputation) was included, but it was not significant ($\beta = 0.08$, $p > 0.05$). This shows that store reputation doesn't play a significant moderating role in the relationship between consumer views of PLB attributes and the decision to purchase PLBs.

The global model fit was strong, and adjusted R^2 values varied from 0.19 to 0.26, signifying that the models accounted for 19% to 26% of the variance in PLB purchase decisions. F-statistics for all models were significant ($p < 0.001$), affirming the adequacy of the models. These results confirm H05, showing that although PLB attributes and store reputation each have independent effects on PLB purchase decisions, their interaction does not significantly moderate this. This suggests that store reputation neither enhances nor reduces the effect of PLB attributes in making purchase decisions here.

7 SUMMARY OF FINDINGS

- Socio-demographic characteristics (age, education, income) and psychographic characteristics control PLB buying, and gender does not play any role.
- The perceptions of PLBs are starkly different from those of NBs, and NBs have higher scores for service, quality, and innovation, and PLBs are chosen based on price competitiveness.
- Income and age play an important role in psychographic characteristics for PLB buying, and

shopping frequency and store reputation do not.

- Perceived convenience, price, and quality determine PLB purchase behavior, yet perceived quality matters the most.
- Store reputation neither moderates PLB attributes to purchase behavior, which suggests the perceived PLBs influence purchase behavior regardless of store reputation

8 RECOMMENDATIONS

- ***Target Specific Demographics:*** PLBs should target older, educated, and more affluent consumers who are likely to purchase PLBs.
- ***Enhance PLB Quality and Innovativeness:*** Enhancing product quality and innovativeness will enable PLBs to rival National Brands.
- ***Emphasize Cost Advantage:*** As price is among the determinant factors in National Brand unfavor- ability vis-a-vis PLBs, value-for-money positioning must be the thrust of marketing programs.
- ***Emphasize Cost Advantage:*** As price is among the determinant factors in National Brand unfavor- ability vis-a-vis PLBs, value-for-money positioning must be the thrust of marketing programs.
- ***Understand Consumer Psychographics:*** As psychographic considerations do affect purchase, at- titude, value, and lifestyle segmentation should be researched.
- ***Use Store Reputation alone:*** Store reputation has a positive effect on PLB purchases, but neither has an impact on customers' perception of PLB attributes. Store credibility should be established by retailers without an increase in PLB inventory.

9 CONCLUSION

The study offers important information on private label brand (PLB) purchasing determinants. The socio- demographic factors that include income, education, and age are foremost in the determination of consumer choice, and gender is not on the list of shopping determinants. The psychographic factors also play a role in adopting PLB through having regard for the values, attitudes, and lifestyles of the consumers.

Consumer attitudes toward PLBs vary significantly from national brands, as NBs are rated higher in product quality, service, convenience, and innovation, whereas PLBs are selected based on price. Based on the findings, enhancing product quality and innovative strategies can enable PLBs to fare better in the market. Although store reputation is of influential power in customer trust, it does not function to mediate PLB attributes influence on buying decisions. This suggests that stores would benefit more from enhancing both product attributes and store reputation independently.

The research highlights the significance of successful promotional campaigns, product quality improve- ment, and consumer attitude towards PLBs being successful in a more competitive retail environment. Additional research can also study other independent variables like brand loyalty, success in promotion, and web exchange to realize the dynamics of PLB adoption in a better way.

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