

# Factors Influencing Consumers Purchase Intentions towards Private Brands

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## *Abstract*

*The change in market trends, of late, is marked by the growth of 'brands' for consumable items. Now, people prefer 'branded' products even for household use instead of random selection. Keeping in view the changing trend, this study explores the factors influencing purchase of private brands in Karachi and to understand how those factors affect the purchase intentions of consumers towards private brands. With the help of available literature a conceptual framework is developed to examine the factors influencing purchase intentions of consumers towards private brands. In order to test the hypotheses a self-administered questionnaire was distributed in the major areas of Karachi, which resulted in 255 useful responses. These responses are tested through the regression technique to validate the hypotheses. The findings of the study indicate that the perceived price and quality are two main factors that affect the purchase intention of consumers for private brands in Pakistan. Therefore the store owners and marketing managers of private brands need to focus on devising policies that can ensure high quality of private brands with the most reasonable prices to make private brands a success in Pakistan.*

*Keywords:* Private brands, store brands, purchase intention, hyper stores

## **1. Introduction**

Private Label Brands (PLB) are the goods that are being custom-merchandised by the store owners or retailers. These brands are also known as Store Brands. During last few years, brands are acclaimed to be the most precious intangible asset for any organization and no one can deny the importance of brands for the organization. Ailawadi and Keller (2004) state that because of the cutthroat competition the importance of branding in the retail industry has increased to create brand loyalty in the consumers and mend their perceptions towards the store image. Many hyper stores have launched their own brands to increase store loyalty and to compete with the manufacturer brands. They do not consider themselves as the distributor of manufacturer brands but a competitor to those brands.

The PLBs are being used in the developed countries foreverly long time but in Pakistan this concept is relatively new. A study by Juhl et al (2006) suggests that during the last decade the market share of store brands among different food categories in all the western countries have increased and the store owners are getting good incentives for creating store brands. Private brands offer certain advantages to the store owners which include higher margins, increase customer loyalty, diversification in the product category, better control over supply chain and etc. Ashley (1998) suggests that private brands give higher margins than national brands. Higher margins of PLBs are achieved because of the fact that the packaging of private brands is comparatively cheaper to that of manufacturer's brands, in terms of production costs and very little or no marketing expenditures.

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Raju et. al (1995) accept the importance of PLBs by stating that in the retail category diversified by the introduction of private brands. PLBs are also gaining popularity among the consumers and the most important reason for this popularity is the price advantage offered by private brands. Consumers looking for low-price substitute of branded products prefer to buy private brands of stores that are well-reputed than manufacturer's brands (Baltas, 1997).

Despite the growth of private brands, they are highly profitable in some product categories while in other categories they are not equally profitable (Hoch & Banerji, 1993). This variation in different product categories poses some risks for the retailers in launching new products as their own brands. Thompson (1999) states that if a consumer has bad experience in one product category then he might hesitate to buy private brands in other category or even lose his confidence from the store and may opt for some other store. Sullivan (1990) explains the impact of such bad experiences that the greater the diversity in private brands the greater is the overall impact.

The main objective of this research is to determine the factors that affect consumers' purchase intentions towards private label brands in Pakistan. It also explores the level of association and relationship of those factors with the purchase intention and on the basis of that analysis developing managerial implications for the policy makers and store owners to remove impediments in the growth of private brands in Pakistan.

Consumers' purchase intentions towards private brands depend on various factors that need to be studied in order to make private brands successful. Though many research studies are conducted on private brands, they mostly cater to the United States or other Western countries (Boutsouki et al., 2008) and hence the outcomes of those studies cannot be generalized over Asian countries. In Asian countries, particularly Pakistan, private brands are at their primary stage and store owners are trying their best to make them a success. Therefore, this study attempts to explore the factors that most influence the growth and penetration of private brands and contribute to their success in Pakistan.

## **2. Literature Review**

Hoch (1996) defines private brand as the brand that is available only on the packaging of products of a specific store at a cheap price. Private brands or store brands have been a favorite subject of researchers and many research studies are conducted on this subject matter. Researchers are trying to determine the reasons for private brands adoption and growth; they are taking into account many factors that can affect the purchasing decision of a private brand buyer. These factors may be either intrinsic in nature that are directly related to product, or extrinsic in nature that are independent of product attributes.

While investigating the factors affecting consumers' purchase intention towards private brands, both intrinsic and extrinsic factors have their own importance, and researchers have not yet come across any concrete evidence of these factors having more significance than other factors. A study suggests that extrinsic factors are more important than intrinsic factors when studying consumers' purchase intention (Richardson, 1997). Whereas a more recent study suggests that intrinsic factors play more important role in driving consumers' purchase intention towards private brands (Kumar et al., 2012). These conflicts occur mainly due to the different product categories, geographical limitations, and attitude differences between

household and industrial consumers. Gilboa et al (2012) concluded that household consumers' purchase intentions are more influenced by the extrinsic factors while agriculture consumers give more importance to the intrinsic factors.

It suggests that both intrinsic and extrinsic factors have equal significance and both should be considered while studying the consumers' purchase intentions towards private brands. However, studying all the intrinsic and extrinsic factors that may affect the consumers' purchase intentions in one research is not possible due to time and resource limitations hence researchers are trying to build a model that takes into account few major attributes of both intrinsic and extrinsic factors and most efficiently predicts the affect of those factors on consumers purchasing intention towards private brands.

Bao et al (2011) suggested a model which studies the effects of store image, product signatureness, quality variation and quality perceptions on purchase intention and concluded that store image and product signatureness have positive impact on consumers' purchase intention while quality perception have negative impact on consumers' purchase intention and quality perception seemed to moderately arbitrate all the effects on purchase intention.

Another study by Jaafar et al (2013) developed a more sophisticated and comprehensive model to assess the impact of three intrinsic factors (which include perceived quality, perceived value and perceived risk), four extrinsic factors (which include perceived price, store image, advertisement and packaging) and three attributes of consumers' attitude (which include familiarity, perceived economic situation and trust) on consumers' purchase intention. The study concluded that consumers' attitude and perceived price are the most significant factors that affect the consumers' purchase intentions towards private brands.

## **2.1 Purchase Intention**

Wu et al (2011) defines purchase intention as the probability of consumer's readiness to purchase a product in near future. It is generally linked with the consumer's attitude, perception and buying behavior. It is observed that purchase intention is a very important factor for consumers when they are making decisions about buying any product (Fishbein & Ajzen, 1975; Ghosh, 1990). This is the reason why purchase intention is always considered when studying consumers' buying behavior and in order to study the factors affecting consumers buying behavior many researchers have used purchase intention as a dependant variable.

Liljander et al (2009) developed a similar model to Jaafar et al (2013) in order to investigate the consumers' buying behavior in apparel category; the model took into account perceived value, perceived quality, perceived risk and store image and studied their effects on purchase intention. The study concluded that perceived quality and perceived value have direct impact on purchase intention and perceived risk negatively affects the purchase intention. Whereas store image has indirect impact on purchase intention through perceived risk and perceived quality.

## **2.2 Perceived Price**

Walker (2006) suggests that private brands are normally cheaper than manufacturer brands; therefore, they can be considered as a substitute to the manufacturer brands. Price has been considered as a main reason for consumers' inclination towards the private brands, and generally price sensitive buyers are more likely to buy private brands. However, consumers who prefer quality over price are less likely to purchase private brands because usually price is used as an indicator of quality. If the price is low, than it will have a negative impact on perceived quality (Chandrashekar & Grewal, 2006). Earlier, research studies suggested that consumers have started to like the private brands and think that private brands offer good value for their money (Laaksonen & Reynolds, 1994).

## **2.3 Perceived Quality**

According to Hoch and Banerji (1993), and Ailawadi et al (2001), when it comes to private brands, quality is given more importance than price. Private brands are generally considered as low quality products due to the fact that manufacturer brands have international standard packaging whereas store brands do not meet that standard. Besharat (2010) and Chen et al (2007) suggest that manufacturer brands are preferred, when compared with private brands, due to the fact that they are famous, reputable and well-advertised. Earlier studies established that perceived quality significantly affects consumers' purchase intentions (Chang, 2006; Ho, 2007; and Wu, 2006). Evans and Berman (2001) explained that store owners are continuously trying to launch low-price private brands with similar quality to that of manufacturer brands. However, consumers who think price-quality relationship is important still prefer manufacturer brands over private brands.

## **2.4 Packaging**

National brands are normally well-packaged and advertised, and charge premium pricing, on the other hand, store brands are poorly packaged, lack strong brand identity and are usually not marketed countrywide (Richardson et al., 1994). However many store owners have now recognized the need for better packaging in order to compete with the manufacturer brands. Ampuero and Vila (2006) explain the importance of packaging in private brands as, in consumers' purchasing decisions, packaging is a key factor and products are normally evaluated by the consumers from the details stated on the packaging.

## **2.5 Perceived Risk**

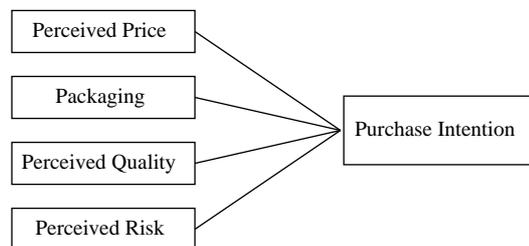
In case of PLBs, perceived risk is high because it is the established fact that people feel safer to buy products or goods that have well-established brands, whereas PLBs are less established as manufacturer brands. If the level of perceived risk is high in a product category then consumers would prefer to buy national brands rather than private brands in that category (Narasimhan & Wilcox, 1998).

Perceived risk is different in several product categories. In some categories risk perception may be higher while in other it is very low. Consumers are less likely to purchase private brands if they think that the risk is high. Sudhir and Talukdar (2004) explain this phenomena as consumers regard low price, less famous brands and simpler packaging as quite unsafe because the quality of such products is uncertain.

### 3. Conceptual Framework

Study of consumers' purchase intention towards private brands does not limit to a few intrinsic and extrinsic factors; however, all the factors cannot be covered in one study, Therefore, this study attempts to build a conceptual framework which uses a combination of some important factors to explain the variation in consumers' purchase intentions towards private brands. With the help of the literature review a simple yet effective conceptual framework has been developed to investigate the factors affecting consumers' purchase intentions towards private brands. In this model two intrinsic factors (perceived price and perceived quality) and two extrinsic factors (packaging and perceived risk) are linked with purchase intention for private brands.

Figure 1. Conceptual Model



### 4. Variables

Independent variables of the study are stated below:

- Perceived Price (Chandrashekar & Grewal, 2006; Laaksonen & Reynolds, 1994)
- Packaging (Ampuero & Vila, 2006; Richardson et al., 1994)
- Perceived Quality (Chang, 2006; Ho, 2007; Wu, 2006)
- Perceived Risk (Narasimhan & Wilcox, 1998; Sudhir & Talukdar, 2004)

Whereas dependant variable is:

- Purchase Intention (Fishbein & Ajzen, 1975; Ghosh, 1990)

#### 4.1 Hypothesis Formulation

After the in-depth literature review the explanatory and dependent variables were identified as mentioned above, the relationship and level of association between explanatory and the dependant variable was studied by developing appropriate hypothesis using the help of earlier researches. Laaksonen and Reynolds (1994) studied the impediments in the expansion and growth of private brands in Europe and identified that private brands are continuously growing with the help of strategies such as discounted pricing and continuous addition of value by improving quality. In literature many researches are found that signifies the importance of perceived quality as a predictor of consumers' purchase intention (Chang, 2006; Garretson and Clow, 1999; Ho, 2007; Monroe, 1990; and Wu, 2006). On the basis of these studies, the following hypothesis was formulated:

**H1:** Consumers prefer private brands over manufacturer brands due to price and quality.

## 5. Research Methodology

This is a quantitative and explanatory research that intends to find out the factors affecting consumers' purchase intentions towards private brands in Pakistan. The universe/population of this research is all the consumers who have purchased private brands at least once in Pakistan. Target population is the consumers in Karachi. Sampling frame is the consumers using private brand products from Imtiaz, Metro and Hyperstar.

### 5.1 Sampling Design and Technique

Responses were collected through convenience sampling from the different locations of Karachi city. Cochran's formula for unlimited population was used to determine the sample size. By setting confidence interval to 95% and margin of error to 3%, the formula yielded a minimum sample size of 230 samples. A total of 300 questionnaires were circulated out of which 283 were received back but only 255 were found useful.

### 5.2 Econometric Testing

The hypothesis is tested using the regression analysis which also explains the level of association between the dependent and independent variables. Before applying regression analysis certain pre-requisites are met. These pre-requisites are:

- Independence of residuals
- Normal distribution of errors

In order to check the independence of residuals, Durbin-Watson test was used. For residuals to be independent, the Durbin-Watson value range is between 1.5 and 2.5. The hypothesis of this study yielded a Durbin-Watson value of 1.810 which suggests that there is no correlation between errors and that the errors are independent.

### 5.3 Instrument

A self-administered closed-ended questionnaire was used to gather responses from the sample. The questionnaire was adopted from the previous researches (Chen, 2008; Jaafar et al., 2013). There were 18 questions in the questionnaire, allocation of the questions is mentioned in Table 1. The table also shows how each variable was measured using an example item (Chen, 2008; Jaafar et al., 2013).

**Table 1**  
Allocation of Question

Variable	Item No.	Example Items
Perceived Price	1 to 6	I give more importance to price when I buy products.
Packaging	7 to 9	I prefer to buy products having attractive packaging.
Perceived Quality	10 to 12	I give more importance to quality when I buy products.
Perceived Risk	13 to 16	Lesser price of products leads to higher risks.
Purchase Intention	17 to 18	I will continue buying private label products.

A five-point Likert scale from 1 to 5 was used to rate the questions, where 1 being “Strongly Disagree” and 5 being “Strongly Agree”. In order to test the reliability of the questionnaire, Cronbach’s alpha was used. The result of the test signifies good reliability of the questionnaire as the test value came above 0.7 for all the questions. Table 1 shows the reliability statistics of the instrument with all the 18 items in place. Cronbach’s alpha value of 0.786 signifies the strong reliability of the instrument.

Table 2 shows the instruments reliability statistics with step by step removal of each item. It is observed that the deleting each item and rerunning the reliability test did not result in any significant increase in the Cronbach’s alpha score of the instrument. Therefore, none of the item should be deleted from the instrument.

**Table 2**  
Items Reliability Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q1	53.87	86.354	.469	.422	.768
Q2	53.77	89.473	.383	.420	.775
Q3	54.08	91.251	.310	.221	.780
Q4	54.15	91.250	.303	.250	.780
Q5	54.33	89.668	.355	.355	.777
Q6	54.38	90.821	.302	.335	.781
Q7	53.84	88.816	.413	.251	.773
Q8	54.21	92.026	.233	.167	.786
Q9	54.36	93.726	.205	.097	.786
Q10	53.72	86.465	.468	.369	.769
Q11	53.92	88.397	.450	.453	.771
Q12	53.96	89.370	.413	.435	.773
Q13	53.89	90.004	.366	.256	.776
Q14	54.23	93.341	.178	.218	.790
Q15	53.95	87.737	.418	.268	.772
Q16	54.09	91.596	.312	.209	.780
Q17	54.22	87.746	.458	.365	.770
Q18	53.84	86.673	.522	.474	.766

#### 5.4 Respondents’ Profile

The respondents were mostly male, belonging to the age group of less than 30 years. Most of them were unmarried and having income of up to Rs. 20000. The qualification of most respondents was either graduation or masters and the family size was up to 10 people. The results of basic descriptive measures showed that males, having ages less than 30, qualification of masters or bachelors, unmarried, have monthly income up to Rs. 20000, and a family size of less than 5 or 5 persons are more inclined towards buying private brands. Poonam was the most commonly used private brand in Karachi, followed by First 1. The reason for the popularity of Poonam in Karachi is that Poonam is the oldest and perhaps the first private brand launched in Karachi. People generally buy private brands 2 to 5 times in 6 months, which signifies the popularity and growth of private brands in Karachi. Table 3 enlists these statistics in tabular form.

**Table 3**  
Descriptive Statistics of Respondents Profile

Variable	Count	Percentage
<b>Gender</b>		
Female	76	29.8
Male	179	70.2
<b>Age</b>		
Less than 30	174	68.2
31 to 40	36	14.2
41 to 50	18	7
51 to 60	21	8.2
61 and above	6	2.4
<b>Qualification</b>		
Below Matriculation	4	1.5
Matriculation	5	2
Intermediate	37	14.5
Bachelors	97	38
Masters	107	42
PhD	5	2
<b>Marital Status</b>		
Married	92	36
Unmarried	163	64
<b>Monthly Income</b>		
Up to 20000	111	43.5
21000 to 40000	60	23.5
41000 to 60000	35	13.7
61000 to 80000	13	5
80000 and above	36	14.3
<b>Family Size</b>		
Alone	14	5.5
Less than 5 Persons	126	49.4
5 to 10 Persons	106	41.7
11 to 15 Persons	7	2.7
More than 15 Persons	2	0.7

## 6. Results

In order to examine the relationship between dependent variable and independent variables, regression analysis was used. The result of regression analysis is mentioned in Table 4 with perceived risk, perceived price, perceived quality, and packaging as predictors and purchase intention as dependent variable.

**Table 4**  
Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.590 <sup>a</sup>	.348	.337	.82218	1.843
a. Predictors: (Constant), Perceived Risk, Perceived Price, Perceived Quality, Packaging					
b. Dependent Variable: Purchase Intention					
<b>Analysis of Variance (ANOVA)</b>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	90.147	4	22.537	33.339	.000 <sup>d</sup>
a. Predictors: (Constant), Perceived Risk, Perceived Price, Perceived Quality, Packaging					
b. Dependent Variable: Purchase Intention					

**Table 5**  
Coefficients of Regression Equation

Model	Unstandardized	Coefficients	Standardized	t	Sig.
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
Constant	.203	.306		.662	.509
Perceived Price	.439	.073	.325	6.038	.000
Packaging	-.009	.080	-.007	-.115	.908
Perceived Quality	.434	.064	.392	6.829	.000
Perceived Risk	.060	.081	.045	.743	.458

**a. Dependant Variable: Purchase Intention**

The table shows the coefficients of regression equation for each variable with its significance level. Value of  $R^2$  shows that 34.8 percent of the total variations for the evaluation of consumers' purchase intention towards private brands is explained in the model.

## 7. Discussion

The results of regression analysis prove that hypothesis H1 is significant, which means that perceived price and perceived quality are two main factors that affect consumers' purchase intention, and perceived risk and packaging are not significant. The results are partially in line with the previous study (Jaafar et al., 2013), which finds that perceived value is the most important factor in consumers' purchase of private brands followed by perceived quality, perceived price, and perceived risk. The results are also in line with the findings of Dursun et al. (2011), which finds significant relationship between perceived quality and private brands purchase intention. The results are in contrast with the results of Ural (2008), which found that both functional risks and financial risk have significant direct negative relationship with the consumers' attitude towards private brands.

The contradiction in results is mainly due to the fact that earlier studies were done in different geographic locations, so their results cannot be generalized over other countries, especially Pakistan in view of the cultural differences in different regions. Lonner, Berry and Hofstede (1980) studied these differences in detail through a cross-country survey and proposed four dimensions capable of explaining the cultural differences. These dimensions were power distance (PDI), individualism (IDV), uncertainty avoidance (UAI) and masculinity (MAS). Two more dimensions, long term orientation (LTO) and indulgence versus restraint (IVR), were added later on to form the well-known Hofstede's six cultural dimensions.

## 8. Conclusion

This research explored the effects of some intrinsic factors (perceived quality and price) and extrinsic factors (perceived risk and packaging) on consumers' purchase intention. A conceptual model was developed and applied to identify the relationship between the factors and the purchase intention through regression analysis. The results of regression analysis showed that perceived price and perceived quality are two main factors affecting the consumers' purchase intention towards private brands. Richardson et al. (1994) state that perceived quality is an important factor in purchasing of private brands, if all products have almost similar

quality than use of private brands will be increased. However, many researchers have challenged this concept by saying that if the price is set too low then consumers may consider price as an indicator of quality (Ailawadi et al., 2001; Burton et al., 1998).

The results of this study suggest that the store owners in Pakistan should focus on launching high quality store brands at affordable prices in order to maximize their profits through private brands. Store owners should also devise strategies in accordance with this study to make their existing private brands successful.

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