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## Exploring Factors Influencing Buying of Private Label Brands: A Focus on FMCG and Grocery Items within Organized Retail Environments

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### Abstract

This research article aims to investigate factors influencing buying of Private Label Brands (PLB's) in the Fast-Moving Consumer Goods (FMCG) and Grocery segments within organized retail stores. PLB's have gained significant traction in recent years due to their increasing popularity and strategic importance to retailers. The study applied a mixed-method approach, combining both qualitative and quantitative methods to gather comprehensive insights. The study was carried out in selected Tier-I cities (Vijayawada, Visakhapatnam, Tirupati) and Tier-II cities (Vizianagaram, Bhimavaram, Srikalahasthi) in Andhra Pradesh, the study examines consumers' attitudes, purchase behavior, and satisfaction through surveys and interviews. Through a structured survey and in-depth interviews, the research identifies the factors influencing consumers' attitudes towards PLB's, their purchase behaviour, and overall satisfaction with the products. A structured survey was used to collect quantitative data on customer perceptions and purchase behaviour from a sample of 1,134 educated male and female consumers aware of PLB's, selected via Purposeful Convenience Sampling. The findings provide valuable implications for retailers and manufacturers seeking to improve their understanding of customers' preferences and capitalize on the growing potential of PLB's.

**Keywords:** Private Label Brands, FMCG; Grocery, Organized Retail Stores; Customer Perception; Purchase Behaviour; Customer Satisfaction

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### Introduction

In the highly competitive landscape of the retail industry, Private Label Brands (PLB's) have emerged as a significant force, reshaping

consumer preferences and challenging traditional brands in the Fast-Moving Consumer Goods (FMCG) and Grocery segments. PLB's, also known as store brands or own-label brands, are



products manufactured and marketed by retailers under their own brand names. With their growing popularity, PLB's have transcended their former status as mere cost-effective alternatives to established national and international brands. Today, they represent a vital component of the retail strategy, offering retailers a unique opportunity to differentiate themselves, build brand loyalty, and capture a larger market share.

The objective of this research study is to identify the perceptions of customers towards Private Label Brands in organized retail stores, particularly focusing on the FMCG and Grocery product categories. By investigating the factors that influence consumers' attitudes towards PLBs, their purchase behaviour, and overall satisfaction with the products, this research aims to provide valuable insights for retailers and manufacturers seeking to optimize their PLB strategies. Over the past two decades, the retail landscape has witnessed significant changes, driven by evolving consumer preferences and increased competition. Organized retail stores, with their modern and well-structured formats, have gained immense popularity, offering consumers a wide array of choices and a seamless shopping experience. Concurrently, Private Label Brands have experienced substantial growth, reflecting the evolving retail landscape. The researcher has identified and established 26 factors that contribute to the purchase of PLB's, which includes demographic variables, general buying behaviour, purchasing habits for Private Label Grocery and FMCG products, qualities of PLB's, important factors affecting purchase of PLB's, understanding PLB's of Grocery and FMCG items, Familiarity with PLB's of Grocery and FMCG items, purchase intention for PLB's Grocery items.

Initially, PLB's were considered lower-priced alternatives to national and international brands, catering primarily to budget-conscious consumers. However, as retailers recognized the potential of PLB's to enhance brand equity and customer loyalty, the focus shifted towards offering high-quality products with competitive

pricing. Today, PLB's have evolved into premium, mid-tier, and value offerings across diverse product categories, challenging the long-standing dominance of traditional brands. While PLB's have gained momentum and acceptance among consumers, there remains a need to understand the intricacies of customers' perceptions towards these brands. Investigating the factors that drive consumers to choose PLB's over established brands, as well as the barriers that hinder wider adoption, can provide crucial insights to retailers and manufacturers.

#### **Evolution of PLB's**

The rise of organized retail over the past two decades has fueled the growth of PLB's, which originated in Europe and Canada. Pioneers like Marks & Spencer and Sainsbury's in the UK introduced PLB's in the 19th century to provide affordable alternatives to national brands, initially targeting low-income consumers. Although these products were once seen as inferior, the 20th century witnessed their transformation into a powerful marketing tool. In North America, PLB's emerged in the 19th century but gained momentum during the 1970's recession, eventually accounting for over 30% of grocery sales in leading superstores by the 1980's. The 1990s brought a shift toward premium PLB's, appealing to consumers willing to pay for higher quality.

Globally, PLB's now represent 17% of sales, with Europe leading at 23% and North America at 18%. Countries like Spain, Switzerland, and the UK report over 50% penetration, while emerging markets such as India and China show strong growth potential due to economic development. By 2018, PLB's accounted for 19.3% of the U.S. market share, valued at \$128.6 billion. The increasing popularity of online shopping has further boosted PLB's, with Europe dominating categories like frozen and chilled food.

Moreover, the research aims to explore factors influencing buying of Private Label Brands with a special focus on FMCG and Grocery Items within Organized Retail Environments, comparing it to their satisfaction



with national or international brands. Additionally, the study's significance extends beyond the realm of individual retailers and manufacturers. It can also contribute to the broader understanding of consumer behavior, preferences, and purchasing decisions within the context of organized retail settings, enriching the existing body of knowledge in marketing and retail management.

### Review of Literature

Balaji. P, Suresh. M, Ashok. K. R and Murugananthi. D (2019) identified consumers attitude in purchasing PLB's is formed from their previous purchase experience in the store. It is based on the notion that attitude of consumers is based on their previous purchase experience therefore it is concluded that consumer variables like familiarity, trust and perceived economic situation is having profound influence to prefer PLB's. PLB's are able to position themselves by price, good quality, large variety and trustworthiness which propels customers to purchase them and it is gaining acceptance. Mukesh V Agarwal (2019) previous research indicates that national brands (NB's) are perceived to be equivalent to private label brands (PLB's) in the overall industry. Factors that influence shoppers' decision to purchase PLB's include brand identity and store atmosphere. Customers who shop more than three times are less loyal to PLB's compared to those who frequently consider PLB's or other brands. Two types of customers visit a typical store: those who prioritize quality and are willing to pay a premium price, and those who seek reasonable quality at a lower cost. The former group chooses products based on brand name and national advertisements, while the latter can be persuaded to buy PLB's if retailers provide substitutes for NB's at low cost and similar quality. Dr. Prafulla Arjun Pawar & Dr. Umesh Ramchandra Raut (2019) highlighted that although private label brands (PLB's) are cost-effective, they need to focus on building awareness, improving quality and pricing to compete with national brands (NB's). Consumers consider both price and quality when making a

purchase, and the low price of PLB's does not always indicate low quality. However, consumers may still prefer NB's due to their established quality and performance. The study also notes that low-income consumers may not purchase PLB's, even when their prices decrease, due to their trust in NB's. Therefore, companies that rely solely on cost-effective prices may not be successful in attracting consumers. PLB's must focus on improving consumer perception, awareness and quality to compete with NB's.

W. Kupangwa, H. Mohammed (2019) concluded that consumers of PLB's are sensitive towards price and they take into consideration various promotional offers in purchasing them. As quality of product is an important determinant in purchasing PLB's but it is not always the case. A retailer has to decide by what name PLB's are to be branded because differentiation of brands is important in enhancing PLB's perceived image and retailers need to ensure that quality of PLB's is of significant concern to face competition from NB's. It is important for retailers to constantly monitor consumer preferences and needs and promotional offers should be increased in order to attract more consumers to buy PLB's. Ajay Singh, Rahul Gupta, Amol Kumar (2018) The study analysed attributes considered by consumers of India for making purchase decision regarding PLB's among prominent retail chains of clothing, apparel, and food and grocery sector in National Capital Region (NCR). The study identified several price and non-price characteristics through literature review for different NB's and PLB's of which self-perception, value and price consciousness, Brand Image and Loyalty, Loyalty and Image of the store, quality variability and impulsiveness were considered crucial from consumer's point of view in purchasing PLB's. In NCR, nine factors consisting of 18 items were surveyed from prominent retailers of clothing, apparel and food and grocery and it is identified that the most dominating and significant factor in purchasing PLB's is Brand Image followed by quality variability, store image and price consciousness.



The self-perception is insignificant as it differs from person to person.

N. Norfarah P.M. Koo A.K. Siti-Nabiha (2018) indicated that consumers purchase intention of Malaysia is having significant relationship with perception of consumers on image of store, price consciousness and perceived product quality but purchase intention is having negative relationship with respect to value consciousness. secondly the attitude of consumers towards PLB food products mediates significantly the relationship between image of the store, quality of the product and price consciousness to purchase intention. The consumer's attitude towards PLB food products is better exerted by store image, perceived quality and price consciousness. Egele, et al. (2017) The study elaborated that attitude of consumer towards PLB's is framed on the basis of past purchase behavior or store experience. The study suggested that there is positive association between consumer's trust in PLB products, familiarity with store and perceived economic situation in their purchase behavior towards PLB's. It is also concluded that attitude of consumer towards pricing value of the store frames the ground for future purchases.

Bindubasini. S, Dr. Shakila. M.K(2017) focused on understanding the relationship between quality, price, and brand image in relation to consumer perception and satisfaction towards PLB's. The study found that there is a positive correlation between consumer satisfaction with PLB's price and quality, and brand image plays a significant role in consumer preference towards PLB's. The study was conducted among consumers in Chennai, and it seems that it did not analyze individual quality attributes or in-store factors such as visual merchandising. The study also suggests that further research should focus on customer satisfaction with the quality of PLB's. Komal Chopra (2017) investigated Private Label Brand perception of consumers as cheap substitutes with respect to NB's but they don't view PLB's as low in quality due to its low price. PLB's play a

significant role in improving retailers brand image and retailers has the opportunity in placing .PLB's at lower prices by positioning them as an alternative to NB's. The study concluded co-branding has greater acceptability among customers future retailers has to work in collaboration with NB's in bringing co-branded products beneficial to both retailers and manufacturers to share rewards and risks. In the opinion of many retail customers organized retailers stock limited categories of PLB's. Andrian Haro (2017) mentioned that attitudes of consumer's have tremendous effect which influence purchase intention to purchase PLB's. The findings provide managerial implications useful to retailers in terms of providing solutions effective to purchase PLB's in order to alter the attitude of consumers and influence their purchase intentions positively thereby it supporting research hypothesis.

S. Jayakrishnan (2016) concluded from the study that majority consumer prefer PLB's in snacks compared to breakfast cereals. Familiarity played an important role in PLB purchase and store image is also an important indicator because it affects perception of consumer towards PLB's. Value consciousness is another construct which has tremendous impact on purchase decision of PLB's. Apart from the above factors shelf space has indirect impact on consumer's preference towards PLB's. Kumar, Sunita, and Kothari, Mohith (2015) found that consumers' perception towards PLB's range from positive to neutral but retailers has not achieved complete positive attitude towards perception. PLB's purchased by consumers greater than 3 times are not loyal but consumers who purchased them for 1 or 2 times are considered loyal. It is also concluded that consumers loyal to any brand are also found loyal towards PLB's and they have positive attitude towards PLB's compared to previous year and their preferences does not depend on income but on word of mouth, promotions and advertisements.

Selvaraj, Udhaya (2015) inferred that PLB's are viewed by consumers as good in quality



with great taste and they are available at lower prices when compared to NB's. Some consumers opined that PLB's are an opportunity for retailers to raise their profits but some consumers complained about PLB's in terms of expired goods, defective packaging, inefficient sales promotion and positioning. Machavolu, SandeepKumar (2014) observed from the study that price, great quality and trustworthiness are the influencing factors which motivate consumers to buy PLB's. It is concluded that quality is an important factor behind PLB purchase in apparel, food and grocery categories. MK, Prasanth and Balan, J. (2013) concluded that people who are married are more inclined towards PLB's than people who are unmarried. Both male and female rate PLB's are find but when it comes to female people they consider PLB's as value for money and professional salaried classes rate PLB's as good rather than other categories. Consumers with family size of two people are different from others. Perceived quality, service level, brand awareness, store layout, paper discounts and shelf display plays a major role in influencing consumer perception.

Sathya (2013) found that PLB's in terms of price and quality are competing with NB's. Purchase decision of consumers is based on intrinsic and extrinsic factors. The popularity of PLB's followed by advertising, store name, availability, quality (more emphasis on food products), offers, discounts and trust in brand plays a major role in their purchase. Some customers gave high priority to price due to their economic conditions and some preferred quality. It is inferred that economic conditions has huge impact on purchase decision of PLB's or NB's and word of mouth impact is very low. Consumers gave high priority to staples and food related items in PLB compared to other categories. Jian Ai, Yeow, Mei Min, Chow, Audrey PohChoo, Cheak Yu Han, Soon (2012) clearly demonstrated that price, economic conditions, social benefits and perceived benefits tremendously effect attitude of consumers to prefer PLB's. The framework of the study creates

awareness among retailers and hypermarkets in influencing consumers to prefer PLB's. Goswami, Shubham (2012) investigated that there exists strong relation in terms of categories of products, quality, innovation, price gap and promotion and no relationship between loyalty of store and name of store. Quality plays a major role in attracting consumers to the store and many consumers prefer one shop shopping destination. It is concluded from the study that of the total sales PLB's contribute 18% and apparels 33%, consumer durables 12%, food and grocery 28% followed by lifestyle products at 7%. It is also found from the study that majority respondents view PLB's as great alternative to NB's. Krishna, C.V. and Dash, Manjusmita (2012) concluded that consumers prefer PLB's of apparels having low price when compared to NB's even if they are of medium quality but fashionable and having superior features. In consumers purchase decision price has significant role and money-back guarantee have least impact.

Prodhuturi, et al. (2012) observed that purchasing decisions made by consumers depends on functionality of the product and they prefer to choose products on the basis of their quality, reliability and price. It is concluded that consumers preferred products like furniture, flours and oil related and are aware of promotional offers through newspapers and in store promotions and satisfied with PLB's. Ramakrishnan, M., and Ravindran, Sudharani (2012) observed from the study that price, quality and variety are the major factors influenced consumers to prefer NB's whereas it is only price and quality which motivated consumers to prefer PLB's but when it comes to innovative brands consumers are inclined towards PLB's and they want to go with them in future also. The study concluded that consumers are in favour of NB's which are expensive when compared to PLB's. Watchravesringkan and Punyapiroje(2011) investigated consumer's attitude towards marketing practices of hypermarket retailers and found they have



different attitude towards retail facilities, optimistic ads, fair price and they also exhibited similar attitude towards company arrangements and product quality across samples. The study described primary interaction results of a limited number of demographic variables. Fornariet al (2011) showed that there is no clear and strong evidence of decline in the collection, costs and turnover of NB's induced by the introduction of PLB's. In evaluating all products at the same time it is found that there is no evidence for the existence of a competitive trade-off between NB's and PLB's. Aurier and Lanauze (2011) highlighted that perceived store brand consistency has direct positive influence on brand value and confidence-credibility, and store brand identity has a direct positive impact on trust-benevolence and affective engagement. Producers of product perceive brand closeness with image of store and it has a direct negative effect on confidence. Different studies conducted by distinguished researchers have broadened awareness of the need to examine the purchasing behaviour of customers against PLB's. It is observed that few studies are conducted on consumer behaviour towards PLB's and very few studies are conducted on FMCG & Grocery products.

Thus the literature review paved the way for a potential study that required a more comprehensive and detailed approach to explore the factors influencing buying patterns of Private label brands in FMCG and Grocery in organized retail environment .

### Research Gap and Problem Identification

The study analyzed literature that discussed different studies and research conducted on the experience of customers of FMCG and Grocery products on PLB's. From the above literature reviews, it is revealed that branding by PLB's has boomed Indian economy. Nearly all major retail players now look to the Indian market and use private label branding as one of the main branding tactics for gaining

market share in the Indian economy. It is high time for marketers to understand how consumers view the private label brand compared to the national brand, and how they need to change their marketing strategies. Different studies conducted by distinguished researchers have broadened awareness of the need to examine the purchasing behavior of customers against PLB's. It is observed that few studies are conducted on consumer behavior towards PLB's and very few studies are conducted on FMCG

Thus the literature review paved the way for a potential study that required a more comprehensive and detailed approach to explore the factors influencing buying patterns of Private label brands in FMCG and Grocery in organized retail environment .

### Objectives of the Study

- i. To explore the product attributes on which consumers evaluate PLB's in FMCG/Grocery products.
- ii. To identify the factors influencing consumer behaviour towards various stages of buying process of PLB's in FMCG/Grocery products.

### Research Methodology

To achieve the research objectives, a mixed-method approach will be employed. A structured survey was administered to a representative sample of customers in organized retail stores, gathering quantitative data on perceptions and purchase behaviour. Qualitative Data is gathered through questionnaires and in-depth interviews at retail stores, focusing on FMCG and Grocery products. Statistical tools, such as the two-sample test, will compare PLB's and NB's on criteria like value for money, price, quality, packaging, taste, and store image. To gather information for Exploring factors influencing buying of Private Label Brands over National brands in FMCG and Grocery Items in organized retail sector in relation with variables such as value for money, price, quality, packaging, taste, and store image. The study included 300 randomly selected



respondents from shopping malls and retail outlets, who were already aware of PLB's. A 5-point Likert scale is used to collect data on perception-related variables, allowing respondents to rate their agreement or disagreement with statements. The study focused on FMCG & Grocery products as they represent the typical shopping baskets of the surveyed consumers. Data analysis involved statistical tools such as two sample test for comparing the means of two groups (PLB's and NB's) for each criterion separately. The study aimed to gain insights into factors influencing on purchase of PLB's based on the attributes like value for money, price, quality, packaging, taste,

and store image over National brands (NBs) within the context of FMCG & Grocery shopping. The analysis identified significant patterns, relationships, or differences in consumer perceptions.

The value of Cronbach's Alpha represents that the questionnaire is good and acceptable for the data collection. It means that the variables or the statements that are scaled in the questionnaire are internally consistent and is said to be reliable to the research study. The results of the KMO (Kaisen-Meyer-Olkin) test of sampling adequacy (say, 0.802), the sample is adequacy and is said to be meritorious or praiseworthy.

Reliability Statistics	Number of Items
Cronbach's Alpha (0.893)	26
Kaisen-Meyer-Olkin (KMO) Measure of Sampling Adequacy	0.802

## Study and Analysis

**Table 1:**

**To verify the product attributes on which consumers evaluate PLB's and NB's in FMCG/Grocery products**

S.No	Criteria for Selection	Mean Score of PLB's	Mean Score of NB's	Overall Mean Score
1.	Value for money	3.85	4.67	4.26
2.	Price	3.64	3.90	3.70
3.	Quality	3.29	3.59	3.44
4.	Packaging	3.32	3.28	3.30
5.	Taste	3.92	3.50	3.71
6	Store Image	3.67	3.58	3.62

The above table 1 data presents mean scores for various product attributes on which

consumers evaluate Private Label Brands (PLB's) and National Brands (NB's) in the FMCG/Grocery





product category. The overall mean score is calculated for each criterion, taking into account both PLB's and NB's.

**Value for Money**

PLB's: 3.85 NB's: 4.67 Overall Mean Score: 4.26

Consumers perceive National Brands as providing better value for money compared to Private Label Brands. The overall mean score suggests that, on average, consumers consider the value for money offered by both types of brands to be reasonably good, with National Brands having a slight edge.

**Price**

PLB's: 3.64 NB's: 3.90 Overall Mean Score: 3.70

Interpretation: National Brands receive a slightly higher mean score for pricing compared to Private Label Brands. However, the overall mean score indicates that consumers find both types of brands reasonably competitive in terms of pricing.

**Quality**

PLB's: 3.29 NB's: 3.59 Overall Mean Score: 3.44

National Brands are perceived to have higher quality than Private Label Brands, as evidenced by the higher mean score. The overall mean score suggests that consumers consider both types of brands to offer decent quality, with National Brands being favored.

**Packaging**

PLB's: 3.32 NB's: 3.28 Overall Mean Score: 3.30

Both Private Label Brands and National Brands receive similar mean scores for packaging. The overall mean score indicates that consumers do not significantly differentiate between the two types of brands based on packaging.

**Taste**

PLB's: 3.92 NB's: 3.50 Overall Mean Score: 3.71

Consumers perceive Private Label Brands as having a better taste compared to National Brands. The overall mean score suggests that taste is an essential factor, and Private Label Brands perform relatively well in this aspect.

**Store Image**

PLB's: 3.67 NB's: 3.58 Overall Mean Score: 3.62

Both Private Label Brands and National Brands receive similar mean scores for store image. The overall mean score indicates that consumers do not strongly differentiate between the two types of brands based on the image projected by the store.

It infers that, consumers seem to favor National Brands in terms of perceived quality, value for money, and store image, while Private Label Brands perform well in the attributes of taste. The overall mean scores suggest that consumers generally find both types of brands competitive across the evaluated criteria.

**Table 2:**

**To identify determinants of consumer behavior towards various stages of buying process of PLB's in FMCG/Grocery products.**

S. No.	Stages of Purchase Process of PLB's	Respondents' Mean Score
1.	Familiarity towards PLB's	3.20
2.	Purchase Intention of PLB's	3.31
3.	Pre Purchase Behavior of PLB's	3.03
4.	Purchase Pattern of PLB's	3.02
5.	Purchase Outcomes of PLB's	3.08



The above table 2 data outlines respondents' mean scores for various stages of the purchase process of Private Label Brands (PLB's) in FMCG/Grocery products. Let's interpret the data for each stage:

***Familiarity towards PLB's (Mean Score: 3.20)***

The mean score of 3.20 suggests that, on average, consumers express a moderate level of familiarity with Private Label Brands in FMCG/Grocery products. This indicates that there is some awareness and recognition of PLB's among the respondents.

***Purchase Intention of PLB's (Mean Score: 3.31)***

With a mean score of 3.31, consumers demonstrate a moderate level of purchase intention towards Private Label Brands. This suggests that there is a reasonable inclination among respondents to consider purchasing PLB's in the FMCG/Grocery category.

***Pre-Purchase Behavior of PLB's (Mean Score: 3.03)***

The mean score of 3.03 indicates a moderate level of pre-purchase behavior concerning Private Label Brands. This may encompass activities such as information seeking, comparing alternatives, or engaging in other decision-making processes before the actual purchase.

***Purchase Pattern of PLB's (Mean Score: 3.02)***

With a mean score of 3.02, consumers exhibit a moderate level of consistency or predictability in their purchase patterns regarding Private Label Brands. This suggests that there is a degree of regularity in how consumers choose and buy PLB's in the FMCG/Grocery category.

***Purchase Outcomes of PLB's (Mean Score: 3.08)***

The mean score of 3.08 indicates that consumers perceive moderate satisfaction or outcomes from their purchases of Private Label Brands. This may include factors such as product performance, meeting expectations, or overall satisfaction with the PLB products in the FMCG/Grocery category.

**Conclusion**

The analysis indicates that consumers have nuanced perceptions of Private Label Brands and National Brands in the FMCG/Grocery category. While National Brands are favored in terms of perceived quality and value for money, Private Label Brands perform well in the areas of taste. The overall mean scores revealed a balanced consumer evaluation, showcasing that both types of brands are competitive and well-received in various aspects, providing valuable insights for brand managers and marketers in the FMCG/Grocery sector.

The overall interpretation of the data suggests that consumers generally show a moderate level of engagement and positive inclinations towards various stages of the purchase process of Private Label Brands in FMCG/Grocery products. While there is room for improvement in familiarity, pre-purchase behavior, and purchase pattern scores, the moderate to high scores for purchase intention and purchase outcomes indicate a positive consumer attitude towards PLB's. This information can be valuable for marketers and retailers to understand and enhance consumer experiences at different stages of the buying process for Private Label Brands in the FMCG/Grocery segment. Key factors affecting PLB purchases among millennial include social media, income, peer influence, shopping experience, online and in-store comparisons, and impulse buying, especially after the pandemic.

**Practical Implications**

***Value for Money***

National Brands Emphasizing Value: National Brands can capitalize on the perception of better value for money by reinforcing their messaging around cost-effectiveness and the overall worth of their products. Marketing strategies should highlight the value proposition to align with consumer expectations.

***Price***



Both Private Label Brands and National Brands can focus on maintaining competitive pricing. National Brands may explore strategies to justify their slightly higher pricing, emphasizing premium features or benefits, while Private Label Brands can leverage their pricing advantage.

#### **Quality**

Private Label Brands should invest in strategies to enhance the perceived quality of their products. Improving product quality, emphasizing quality assurance measures, and transparent communication on sourcing and manufacturing can contribute to narrowing the perceived quality gap.

#### **Packaging**

Since consumers do not significantly differentiate between brands based on packaging, Private Label Brands can consider investing in distinctive and attractive packaging. Creating a unique visual identity can help these brands stand out on the shelves and capture consumer attention.

#### **Taste**

Private Label Brands should leverage their positive perception in taste. Marketing campaigns can highlight taste-related attributes, and product development efforts can focus on maintaining and improving the taste to reinforce this competitive advantage.

#### **Store Image**

Retailers stocking both Private Label and National Brands should work on enhancing the overall store image. Creating a positive and inviting store atmosphere, providing a seamless shopping experience, and aligning the store's image with consumer expectations can positively impact brand perception.

#### **Scope for Further Research**

One of the most important areas in which this work can be furthered is to extend it in other product categories. More product categories other than FMCG and Grocery products can be considered and thereafter a cross-category comparison can be made to see how consumer attitude and buying behavior

differs across the categories considering the variables already considered in the present study. Do consumers behave the same ways in terms of In House Brand purchase across various product categories or their behavior differs is something one can ponder upon. Also, one of the variables that can be considered is, Store Image, which is a very important variable that can have an impact of the consumer's perception about the PLB's offered at the respective store. It would be worthwhile to study in detail how the various aspects of store image affect the consumers in their attitude and purchase behavior towards PLB's offered at various retail stores.

The researcher has not dwelled upon the possibility of the effects of the promotions done by the various retail stores on building their PLB's. Some retailers spend heavily on building their PLB's than others with a specific goal of building them very strongly in competition to the NB's and sometimes even independent of the store brand. How do customers perceive such PLB's which are brands in themselves now, independent of the store brands would be an interesting area for research. The study has not addressed the effect of retail promotions on PLB development. Some retailers invest heavily in building their PLBs to compete with National Brands, which could be an interesting area for research, particularly regarding consumer perceptions of PLBs that have become independent brands.

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