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### Factors Influencing Consumers' Purchase Intentions towards Private Label Products

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#### Abstract

*Retailers and store owners are starting to introduce their own distinctive items under their own brand names, which has led to a rise in the popularity of private label brands (PLBs). Formerly restricted to being sold by specific retail chains, private label businesses have grown to provide a wide variety of goods. The main aim of this study is to identify the factors and variables that have had a substantial impact on the consumers' decision to purchase private label brands. The quantitative research approach was followed, and data were collected by an organized questionnaire survey. Three hundred and ninety-nine responses, utilizing the connivance sampling technique, were gathered from the target respondents who are consumers from supermarkets, and resellers. The findings of the study have demonstrated that the purchasing habits of consumers are significantly impacted by Perceived Price, Packaging, and Perceived Risk, which have a substantial impact on Purchase Intention towards Private Label Products. However, Perceived Quality has had no significant effect on Purchase Intention. It is suggested that retailers should effectively manage pricing, packaging, and risk perceptions in order to enhance consumer assurance and improve the consumption of private label products. The study serves as a guide for further research in this area and offers scholars useful insights particularly in Nepal where there is a lack of literature on private label products.*

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## Introduction

Private Label Brand (PLB) was mainly defined by its affordability and the presence of the retailer's logo on its packaging (Mariño, 2016, as cited in Rendón W. M. et al., 2023). Consumers perceived private label brands as a competitive option to manufacturer brands because they offered lower prices, which was a result of their reduced costs (Dick et al., 1995). In the past, private-label brands had been mainly purchased by consumers who prioritized price (Kwon et al., 2008). At present, a diverse group of consumers has shown a keen interest in these brands, seeking high-quality products at affordable prices. Furthermore, private label brands can have a significant impact on the retailer's competitive strategy and differentiation (Lymperopoulos et al., 2010).

Doyle and Murgatroyd (2011), private labels have significantly affected the competitive dynamics of the markets. In recent years, private label products have experienced a major shift, overcoming their prior image of low quality and low cost. The product quality has greatly improved, and there has been a greater focus on packaging and product design. As a result, the market share of private-label products has consistently increased. In Europe, the food sector has experienced the largest growth, representing 10-45% of retail sales (Stauder et al., 2012).

Nevertheless, the way private label products were promoted varied depending on the product category. Market data indicated that private-label brands faced difficulties in gaining market share in products that relied heavily on consumer confidence, such as baby food and organic products (Bergès-Sennou et al., 2004). The use of PLBs been prevalent in developed countries for a significant time. However, in Nepal, this concept was relatively recent. A study conducted by Juhl et al. (2006) indicated that the market share of store brands had been on the rise in different food categories across western countries over the past decade.

In addition, store owners were being offered attractive incentives for developing their own store brands. Private brands provided several benefits to store owners, such as increased profit margins, enhanced customer loyalty, product category diversification, improved control over the supply chain, and others. Ashley (1998) claimed that private brands yielded greater profit margins compared to national brands. Private label brands (PLBs) had higher profit margins due to their lower production costs and minimal marketing expenses when compared to manufacturer's brands.

Nepal's retail sector has grown significantly, as prominent retail chains such as Bhat-Bhateni, Big Mart, Sales Berry, and others have expanded their operations across multiple

states. The expansion of organized sales has also increased private labels, which now pose significant competition to domestic retail companies. In response to this competition, retail marketers have implemented a range of strategies, with establishing a store/private brand as one of the most effective approaches. Private labels provide retailers with a notable advantage by enabling them to distinguish themselves in the market. Yet, to achieve this differentiation, it has been necessary to successfully position the private label in comparison to national brands, ensuring that the private label is perceived as being on par with or superior to its national counterparts. Private label products in retail chains are frequently priced lower than other products in the store's range. Customers with a higher sensitivity to price change or their income are typically more likely to purchase this particular product (Harakova, 2015).

This study aims to use empirical research and analysis to uncover the factors that influence consumer behavior. It also aims to provide guidance for retailers who are navigating the highly competitive market of private label branding. Although private label brands are becoming more prevalent in developed and developing markets, there is a lack of research on consumer behavior regarding private label brands, especially in Nepal. This study aims to fill this gap by investigating consumer intentions to buy private label brands and identifying the factors that influence these intentions. This research seeks to inform retailers and policymakers by offering valuable insights into consumer behavior and preferences. It aims to contribute to the ongoing discussion about private label brands in the retail sector.

## **Literature Review**

### ***Private Label Brands***

Private label brands are the one owned by retailers and sold exclusively through a specific chain of stores. They were regarded as essential for attaining success in established global retail markets. Therefore, they had the potential to represent the store's private brand or a name exclusively created by the store. These brands allowed manufacturers to achieve economies of scale in production and distribution by increasing sales without incurring high marketing expenses. Their main objective was to enhance profitability, uniqueness, and dominance in the market (Wu et al., 2011).

It has allowed them to engage in price discrimination, which includes offering private label products at lower prices to gain a competitive advantage and increase profits by reducing costs (Norfarah et al., 2018; Boon et al., 2018). According to a study by Armani (2019), customer perceptions regarding private label brands have been evolving. Private

label brands have typically been priced at a lower level than national brands, while maintaining a high quality level. This has been accomplished in order to effectively compete with national brands (Norfarah et al., 2018). Over the years, as quality has improved, consumers' concerns about price and quality seem to have declined. However, the question of perceived risk remains unresolved.

### ***Purchase Intention***

The process of consumers making purchasing decisions is highly complex. The purchasing intention is usually affected by consumers' behavior, perception, and attitude. Intention pertains to an individual's perception that acts as a catalyst for engaging in specific behavior (Ramayah et al., 2018). Consumer purchase behavior plays a crucial role in the process of considering and evaluating a specific product (Keller, 2001).

Blackwell et al. (2001), the intention is the subjective assessment made by an individual regarding their decision to engage in specific behaviors in the future. Purchase intention is utilized in numerous studies to forecast the purchasing behavior of goods or services (Shao et al., 2004). Zeithaml (1988) study revealed that external factors, such as the price, quality, and value of a product, impact purchase intentions. However, Lin and Lekhawipat (2014) found that the store's image positively impacts customer satisfaction during their shopping experience, which ultimately impacts their intention to make a purchase. In short, the intention to purchase is influenced by perceptual factors such as attitude, norms, perceived behavioral control, product price, quality, value, and store image. Vazifehdoost and Ghanbari (2017), Schiffman and Kanuk (2004) found that when consumers intend to make a purchase, they develop a strong commitment to the brand, which motivates them actually to make the purchase.

### ***Perceived Price***

The private label products that have been the most sensitive to price have also been the ones that have been consumed most frequently (Raju & Hastak, 1995, as cited in Rendon et al., 2023). Previous studies have demonstrated that price consciousness and perceived low prices positively influence PLB evaluation and overall attitude towards PLB (Beneke et al., 2013; Mostafa & Elseidi, 2018). According to Jin and Sternquist (2004), these consumers are willing to sacrifice time and effort to shop at multiple stores for the lowest prices. Price consciousness varies by product category (Monroe & Krishnan, 1985). Sinha and Batra (1999) stated that customers' price consciousness changes based on perceived risk and product category.

Beneke et al. (2013) demonstrated that price consciousness and perceived low prices have positively influenced PLB (private label brand) evaluation. Thanasuta (2015) observed that consumers with high price consciousness have focused more on low-priced products compared with those consumers with low price consciousness. Mostafa and Elseidi (2018) indicated that price consciousness and perceived low prices have positively influenced the overall attitude towards PLB. Ndlovu (2024) PLBs has been centered on pricing-quality, consumer perceptions, risk, purchase intentions, and consumer attitudes among others. Recently, prodigious investments by grocery retailers have set PLBs on a positive trajectory. In response, NBs fast track their investment on research and development toward ensuring the maintenance of their place ahead of their PLB counterparts, as these have been battle areas.

### ***Packaging***

Rundh (2005) has asserted that packaging draws attention to a specific brand, improves its reputation, and modifies the way that consumers view the product. Product packaging has served as both a means of promoting a product and shielding it from the elements (Raheem et al., 2014). They have argued that there has been a lack of consistency, objectivity, and rationality in the decision-making process by consumers. As a result, people have frequently depended on their opinion of quality on packaging. According to research by Rundh (2005), a product's packaging affects consumers' perceptions of the product, enhances its image, and directs their purchase intentions towards a particular brand.

Waheed et al. (2018) have stated that their research has sought to determine how various elements of product packaging such as color, material, and style of font, design, and printed information have affected consumers' purchasing decisions. Their research has concentrated on determining how these package characteristics have influenced the products that people have selected to purchase, thereby offering insightful information about the ways in which packaging has affected consumer behavior. Overall, their study's findings have been consistent with the idea that packaging has included more than just product covering. Instead, every component of packaging has been vital to motivating consumers to make purchases.

### ***Perceived Quality***

Beneke (2010), study on consumer perception, one of the key elements affecting the purchasing of private label products under food-based private brands has been perceived quality. Machavolu (2014) has concluded that in the food, grocery, and clothing segments,

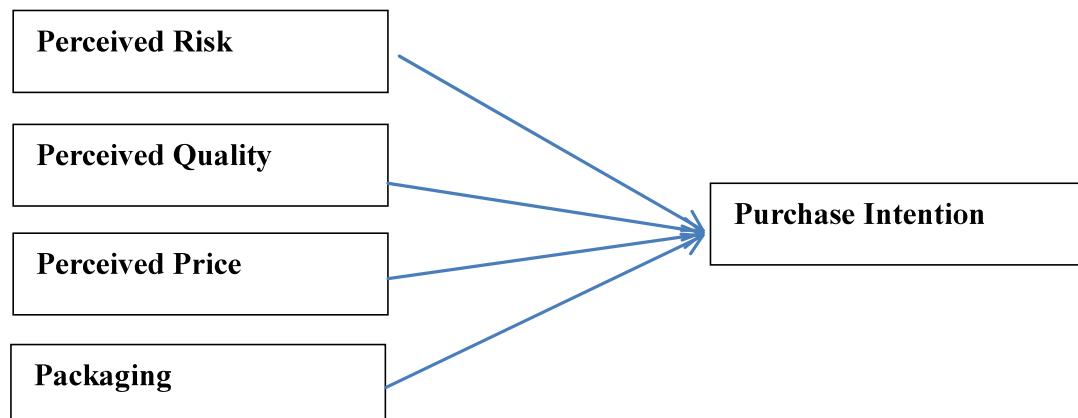
private label purchases have largely been influenced by quality. Since quality has been considered by consumers as one of the most important factors, the perceived quality construct has been included in the study. According to numerous research studies in recent years, consumers' judgments have now been more heavily weighted towards product quality than brand (Parasuraman et al., 1996). Based on research by Caruana (2002) and Tsotsou (2006), perceived quality and customer happiness are significantly correlated.

Perceived quality has had a greater impact on customer decision-making than other variables, like value for money (Richardson et al., 1994). For instance, purchase intention has been indirectly influenced by perceived quality (mediated through perceived quality) (Rajendran & Hariharan, 1996). Purchase intentions and perceived quality have been found to be significantly correlated by researchers (Parasuraman et al., 1996). Zeithaml (1988) has defined perceived quality as the consumer's assessment of a product's overall excellence or superiority. According to Snod et al. (2004), perceived quality has been the outcome of a comparison between consumer expectations and a brand's or products actual performance. Furthermore, according to recent research, consumers have continued to regard store brands as having much worse quality than manufacturer brands (Richardson et al., 1996). Although the store brands' competitive prices have increased their worth from the consumers' perspective, their perceived quality has been questioned and seen differently (Rubio et al., 2014).

### ***Perceived Risk***

Customers have unavoidably experienced uncertainty and perceived purchase risk because it has been impossible to determine the degree of (dis)satisfaction with the goods prior to the act of purchase (Mitchell, 1998). Dunn et al. (1986) have defined perceived risk as the anticipated negative utility connected to the purchase of a good or service. Narasimhan and Wilcox (1998) have defined risk as the negative utility that has resulted from the product not living up to expectations multiplied by the likelihood that this has happened. Thus, risk has been brought down to a manageable level in one of two ways: either by raising the degree of assurance that a loss hasn't occurred or by lowering the amount at stake or the penalty for failing (Ross, 1975). Because private labels have frequently been compared to well-known manufacturer brands, it has been expected that perceived risk will have had an even greater detrimental impact in the case of private labels. In this way, customers have frequently selected reputable manufacturer brands that they have believed in to raise the likelihood that a loss hasn't happened.

## Theoretical Framework of the Study



**Figure 1: Constructs of the study**

**Perceived Risk:** Consumers may perceive higher risk in PLBs due to uncertainty about quality and performance. Higher perceived risk negatively affects purchase intention.

**Perceived Quality:** Quality perception strongly influences trust and willingness to buy PLBs. Higher perceived quality positively affects purchase intention.

**Packaging:** Attractive and informative packaging can enhance perceived value and reduce risk. Packaging positively influences purchase intention.

**Perceived Price:** PLBs are often priced lower than national brands, which can attract price-sensitive consumers. Lower perceived price positively influences purchase intention.

**Purchase Intention:** The likelihood that a consumer will buy a PLB based on the above factors.

## Methods

The quantitative method has been used for this study to explain, test, and analyze the research objectives via questionnaire distribution. The study employed descriptive as well as causal comparative research design to investigate the causal link between the dependent and independent variables.

The study investigated the factors that influenced consumers' purchasing decisions of private label products, specifically focusing on perceived price, packaging, quality, and risk. Additionally, the majority of consumers were primarily from the Kathmandu valley, including respondents from Lalitpur and Bhaktapur districts. For this research, we used the convenience sampling method to gather responses. Accordingly, the representative

sample size for the study was determined to be 384. Out of the 450 questionnaires were distributed to the target population, where 399 valid responses were collected, with a response rate of 89%. The study data was gathered using a questionnaire that utilized a 5-point rating Likert scale ranging from 1- very low consider to 5- very high consider.

The primary objective of establishing validity and reliability in research has been to guarantee the accuracy of the results as well as the reliability and reproducibility of the data. Among other things, two criteria that have had to be met for a study to be regarded as valid have been the lack of bias and the ability to be generalized to the entire population. The Cronbach's Alpha Test has been one of many reliability tests that have been performed on the study's primary data.

**Table 1. Reliability Test**

Particulars	Cronbach's Alpha	No. of items
Perceived Price	0.772	6
Packaging	0.701	6
Perceived Quality	0.677	6
Perceived Risk	0.679	6
Purchase Intention	0.827	6

Table 1 has shown that all six constructs have had Cronbach's alpha values greater than 0.6. Based on Hair et al. (2006), it has been found that values of 0.6 or higher indicates high reliability.

**Table 2. General Demographics of the Respondents**

	Respondents in		Respondents in		
	Nos	%	Nos	%	
<i>Marital Status:</i>					
Married	104	26.1	Female	121	30.3
Unmarried	295	73.9	Male	278	69.7
<i>Total</i>	<i>399</i>	<i>100</i>	<i>Total</i>	<i>399</i>	<i>100</i>
<i>Age Group in years:</i>					
18-25	161	40.4	Student	149	37.3
26-35	173	43.4	Employed	150	37.6
36-45	59	14.8	Self-employed	56	14
46-55	6	1.5	Unemployed	35	8.8
<i>Total</i>	<i>399</i>	<i>100</i>	<i>Other</i>	<i>9</i>	<i>2.3</i>
<i>Education Qualification:</i>					
High School or below	28	7	<i>Total</i>	<i>399</i>	<i>100</i>
Bachelor's Degree	254	63.7			
Master's Degree	117	29.3			
<i>Total</i>	<i>399</i>	<i>100</i>			

Table 2 showed that demographic data relating to a sample of 399 individuals. The data has been classified according to a range of criteria, including gender, age, marital status, education qualification, and occupation.

## Results and Discussion

**Table 3. Descriptive Analysis**

Variables	Mean	S.D.
Perceived Price	3.46	0.97
Packaging	3.53	0.81
Perceived Quality	3.51	0.89
Perceived Risk	2.91	0.96
Purchase Intension	3.3	0.85
Private Level Brand	3.3	0.96

The highest mean score, 3.53, has indicated that most respondents have agreed that the packaging of private label products has met their expectations. On the other hand, the perceived risks with the lowest mean score, 2.91. While there has been a lot of variability in the responses, the highest standard deviation of 0.97 has indicated that people's opinions about the availability of private label products in perceived price have differed.

**Table 4. Correlation Analysis**

Variables	1	2	3	4	5
1. Perceived Price	1				
2. Packaging	0.369**	1			
3. Perceived Quality	0.193**	0.223**	1		
4. Perceived Risk	-0.138**	-0.076	0.005	1	
5. Purchase Intention	0.339**	0.267**	0.139**	-0.197**	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

The correlation coefficient of 0.339 has indicated positive correlation relationship between the independent variable perceived price and the dependent variable purchase intention. The correlation coefficient between packaging and purchase intention in the table has been 0.267. The correlation value of 0.139 has indicated a weak positive correlation between perceived quality and purchase intention. The table has shown a -0.197 correlation coefficient between perceived risk and purchase intention. The number has indicated a weak negative correlation between the dependent variable (purchase intention) and the independent variable (perceived risk). It has suggested that as perceived risk has risen, purchase intention has tended to fall.

**Table 5. Model Summary of Regression Analysis**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.404 <sup>a</sup>	.163	.155	.57378

R Square has represented the proportion of the variance in the dependent variable (Purchase Intention) that has been predictable from the independent variables. The R-squared score of 0.163 has suggested that the model's independent variables have explained 16.3% of the dependent variable's variation. This has indicated a relatively low explanatory power of the model. The "Standard Error of the Estimate," 0.57378, measures data point fluctuation around the regression line.

Statistically, regression equation can be written as:

$$Y = \beta_0 + \beta_1 (\text{Perceived price}) + \beta_2 (\text{Packaging}) + \beta_3 (\text{Perceived quality}) + \beta_4 (\text{Perceived risk}) + ei$$

In equation form,

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + ei \dots \dots \dots (1)$$

**Table 6. Estimated Regression Results of Purchase Decision on Study Variables**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
	2.077	0.299		6.941	0		
1	(Constant)						
	Perceived Price (PP)	0.23	0.046	0.252	5.005	0	0.838
	Packaging (PG)	0.181	0.061	0.15	2.979	0.003	0.839
	Perceived Quality (PQ)	0.065	0.054	0.057	1.202	0.23	0.935
	Perceived Risk (PR)	-0.157	0.048	-0.151	-3.24	0.001	0.979
							1.022

The regression analysis has offered valuable insights into the relationship between the dependent variable, purchase intention (PI), and the independent variables. The positive unstandardized coefficient of 0.23 for Perceived Price (PP) indicates that for every unit rise in PP, the Purchase Intention increases by an average of 0.23 units. The standardized coefficient of 0.252 has indicated that, of all the variables taken into consideration, perceived price has had the largest positive impact on purchase intention.

The unstandardized coefficient of 0.181 for the Packaging (PG) variable has represented that Purchase Intention (PI) rises by 0.181 units for every unit increase in packaging. The standardized coefficient of 0.15 has indicated a moderately positive relationship between

packaging and intention to buy. In this instance, all Variance Inflation Factor (VIF) values have been well below 10, and all tolerance values have been above 0.1. This has indicated that the presence of multicollinearity in the model may not have been a serious concern.

## Discussions

After conducting a thorough review of the literature, we have identified four important factors that have a significant impact on consumers' intentions towards private label products: perceived price, perceived quality, perceived risk, and perceived packaging. Our correlation analysis has revealed that there have been positive correlations between perceived prices, packaging, perceived quality, and purchase intention. Conversely, there has been a negative correlation between purchase intention and perceived risk. According to Jaafar et al. (2012), the variable of perceived price is considered to have the most impact on purchase intention among those that include store image, advertisement, packaging, and store perception. Our findings are consistent with Manusamy and Wong (2008), who found a positive and significant relationship between price and consumer motives for purchasing private label products. Customers have found low-cost products to be the most appealing (Berman, 1996). Our results have been consistent with Rundh's (2007) study, which has shown that packaging is important for product promotion and for influencing consumers' intentions to purchase the product. Our results have contrasted with the research carried out by Richardson et al. (1994), which has discovered that purchasing private brands is primarily influenced by one's perception of quality. Based on our findings, we have identified a negative correlation between perceived risk and purchase intention. In line with our findings, Glynn and Chen (2009), suggested that customers are more inclined to purchase national brands when they anticipate significant consequences.

## Conclusion and Implications

In summary, your study explores the relationships between various factors and purchase intention for private label products: Purchase intention is positively influenced by perceived price, packaging, and perceived quality. This aligns with previous studies, like Saleem et al. (2015), which also found that perceived quality positively affects purchase intention. Perceived risk has a negative impact on purchase intention, consistent with Ural's (2008) research, which highlighted the negative influence of functional and financial risks on consumer attitudes toward private brands. Regression Analysis shows that perceived price and packaging have a strong, positive effect on purchase intention. Perceived risk has a strong, negative effect on purchase intention. Perceived quality has a

positive influence, but it is not statistically significant in this model. These findings suggest that businesses should focus on strategies that enhance perceived price and packaging, as these factors have a stronger positive influence. Addressing perceived risks can help mitigate their negative effects and improve purchase intention. Overall, the study provides valuable guidance for businesses, emphasizing the importance of price and packaging while highlighting the need to manage perceived risks.

This study highlights key insights for companies and marketers in the private label product space:

- **Pricing Strategy:** A strong relationship exists between perceived price and purchase intention, emphasizing the need for retailers to align their pricing with consumer value perceptions to make private label products more attractive.
- **Packaging:** Packaging design plays a significant role in shaping consumer preferences. Retailers should invest in eye-catching and informative packaging that conveys quality and value.
- **Perceived Risk:** Perceived risk negatively affects purchase intention. Retailers should focus on building trust through clear product information, ensuring quality, and possibly offering trials to reduce perceived risks.
- **Academic Contribution:** The research provides valuable insights for academics, especially in Nepal, where literature on private label products is limited, serving as a reference for future research in this field.

In short, the study provides actionable recommendations for retailers and contributes to academic literature on private label products.

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