

EFFECT OF PRIVATE LABEL BRANDS (PLBs) EXPOSURE ON CONSUMER
BEHAVIOR: A NEPALI RETAIL CONTEXT

A Research dissertation submitted to
Kathmandu University School of Management
in partial fulfilment of the requirements for the
Degree of Master of Philosophy (MPhil) in Management

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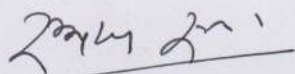
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DECLARATION

I hereby declare that this thesis entitled *Effect of Private Label Brands (PLBs) Exposure on Consumer Behaviour: A Nepali Retail Context* embodies the result of an original experimental research work I carried out in partial fulfilment of the requirements for the degree of Master of Philosophy (MPhil) in Management of the Kathmandu University and that this dissertation has not been submitted for candidature for any other degree.



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October 2017

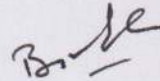
RECOMMENDATION

This is to certify that Santosh Sharma has completed his research work on *Effect of Private Label Brands (PLBs) Exposure on Consumer Behaviour: A Nepali Retail Context*. His dissertation embodies the result of his investigation conducted during the period he worked as an MPhil candidate of the School of Management. The dissertation is of the standard expected of a candidate for the degree of MPhil in Management and has been prepared in the prescribed format of the School of Management. The dissertation is forwarded for evaluation.

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KATHMANDU UNIVERSITY SCHOOL OF MANAGEMENT

APPROVAL

We have conducted the viva-voce examination of the dissertation *Effect of Private Label Brands (PLBs) Exposure on Consumer Behavior: A Nepali Retail Context* by Santosh Sharma and found the dissertation to be original work of the candidate and written according to the prescribed format of the School of Management. We approve the dissertation as the partial fulfillment of the requirements for the degree of Master of Philosophy (MPhil) in Management.

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ABSTRACT

Nepal is one of the fastest urbanizing country in the world. In last decade, there is significant rise in establishment of retail chains in the country. This phenomenon also synchronize with the emergence of private label brands (PLBs) in Nepali retail landscape, mostly in grocery segment. However, consumers are getting different level of PLB exposure across these grocery retail chains. This study assessed the effect of PLB exposure to Nepali consumer's purchase behavior, by analyzing the effect on different variables contributing to PLB 'purchase intention' and their relationships.

This study was conducted with 200 retail consumers at Kathmandu valley who were experimentally exposed to PLBs at stores; 100 with high exposure, and 100 with low exposure. Natural experimental method and post-test only control group design was used. Primary data were collected via structured questionnaire immediately after exposure. For analysis, ANOVA and multiple linear regression method was adopted.

From this study, it was found that high PLB exposure had significant effect on 'PLB awareness', 'Perceived risk' and 'Attitude towards PLBs'. 'PLB awareness', 'In-store extrinsic cues' and 'Perceived Risk' significantly affected 'Attitude towards PLBs'. Furthermore, 'Attitude towards PLBs' had significant effect on 'Purchase Intention'. This study added value in knowledge continuum in PLB research, as well as PLB research void in Nepal. It shall contribute academicians and retailers to better understand and explain the PLB purchase phenomenon in Nepal, ultimately supporting PLB adoption process.

Key Words: private label brands (PLBs), Nepali retail, PLB exposure, experimental method, attitude, purchase intention

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ABBREVIATIONS

ANOVA	Analysis of Variance
ATP	Attitude towards PLBs
CG	Control Group
EG	Experimental Group
FMCG	Fast Moving Consumer Goods
HSD	Honestly Significance Difference
IEC	In-store Extrinsic Cues
N	Frequency
NB	National Brand
OLS	Ordinary Least Square
PA	PLB Awareness
PI	Purchase Intention
PLB	Private Label Brand
PR	Perceived Risk
SD	Standard Deviation
SOR	Stimuli-Organism-Response

CHAPTER I

INTRODUCTION

The context of this research was identified with the phenomenon of interest developed as a consumer while buying goods at different supermarkets in Kathmandu valley. However, the topic for this research was finalized with dozen of observations at leading supermarket chains which promoted private label brands (PLBs), together with review of various research literatures in the domain of study.

In retail sector, customers are provided with product options which has cultivated brand preferences in the minds of the customer. The rising income level of the customer is another reason which has developed a habit in the minds of the customer to use branded product. Customers are the king who associates brand with specific qualities under assumptions of equality in price and its availability. This has motivated many manufacturers to come out with different brands to make consumers buy those and cherish. Whereas, occurrence of recession has brought new opportunities for retailers to come out with cheaper alternatives to save on everyday purchases (Gala & Patil, 2013). Here, private labels or store brands have become a simpler strategy to trim bills by switching to a similar but a cheaper brand. Many researchers have also linked economic slowdown as favorable environment for PLBs (Nandan & Dickinson, 1994). This change in attitude of customer was identified as one of the major reasons that have boosted private label brands in the retail outlets.

Private label brands (PLBs) are brands owned, controlled, and sold exclusively by a retailer (Baltas, 1997). PLBs have come a long way since it was originated. PLBs were first introduced over 100 years ago in a few product categories, such as tea and

are now available in over 60 percent of all grocery categories in USA (Fitzell, 1982). The concept of PLBs was popularized by large corporate supermarket chains which expanded their private label business at the expense of some heavily advertised national brands and items. The experience of the post-war years has seen decline of weak manufacturers' brands (also called national brands), especially when not in the top three of a product category, in market share and even sometimes disappearing completely. While the major brands have strengthened their position somewhat, increasing retail concentration has put the brands owned by the large retailers into a strong position in a number of product categories (Morris & Nightingale, 1980).

Rapid technological and socio-economic changes over the last few decades have affected the buying behavior of consumers, forcing retailers to innovate and build new brands (private label brands) across different categories and various price points to attract more buyers to their stores (Connor et al., 1996). Consumers have been more and more familiar with PLBs over time due to their bargain pricing strategy, packaging upgrades, continuous quality improvements, licensing program expansions, emergence of premium quality or unique, innovative private brands and worldwide dispersions of private label marketing activities (Fitzell, 1998). Although the public generally used to see PLBs as low-cost imitations of branded products, PLBs have overcome this reputation and achieved significant growth in recent years, established their own identities, and becoming popular consumer choice.

PLBs have built their own markets and becoming more popular among the consumers in the world today. They have occupied significant share of organized retail in the United States and Europe in the past few decades. Consumers tend to perceive PLBs as a substitute or choices to the national brands. By 1990, private label brands had become the dominant brand for nearly 20 percent of US supermarket

product categories (Dick, Jain, & Richardson, 1996). Nowadays, almost every supermarket in the West carries both manufacturer's national brand and PLBs. Nielsen (2014) identified value share of private label brands in Europe as high as 45% whereas it's below 10% in most of the developing countries. Nielsen (2014) had polled more than 30,000 online consumers in 60 countries throughout Asia-Pacific, Europe, Latin America, the Middle East, Africa and North America, where perceptions about PLB was found overwhelmingly favorable almost three-quarters of global respondents (71%) say private-label quality has improved over time. A door once opened by economic necessity has widened to include a variety of PLB that remain viable and trusted for many consumers worldwide.

Much theoretical and empirical research works on PLBs purchase phenomenon are found for developed economies like USA and Europe but it is limited in case of emerging economies (Diallo, 2012). As per Nielsen (2014), while learning about PLB success in one market can help in another, there is no cookie-cutter approach for all. PLBs growth requires approaches that are tailored to each market. The results may be different in under developed and developing countries due to socio-economic situation, maturity of the retail industry and knowledge and awareness of consumers. The rate of adoption of PLBs is not the same in all countries. There is evidence supporting that grocery retailing varies from country to country (Sinha & Batra, 1999). Expanding private label research from a pre-dominantly European and North American domain into an emerging market context, shall widen the conceptual base of scholarly literature.

Statement of the Problem

After the end of decade-long Maoist conflict in the country in 2005, Nepal again started its development path. National and International businesses found

confidence to work in Nepal and started investing in diverse sectors of opportunities. One of the areas, where significant growth happened and visible is organized retail sector. From just few organized retail stores such as Bhatbhateni, now there are dozens of organized retail store chains such as, Bhatbhateni, Saleways, Big Mart, KK Mart, CG Mart etc. which have networks hundreds of retail chains. The growth of organized retail stores is also complemented with the growth of urban consumers in Nepal who are rapidly switching their shopping behavior from traditional grocery stores to supermarkets for various reasons, not limited to comfort, variety, quality, status, ambience and the likes. For the period 1990-2014, Nepal was one of the top ten fastest urbanizing countries in the world, with a rate of urbanization of 3 percent. For the period 2014-2050, Nepal will still remain amongst the top ten fastest urbanizing countries in the world with a projected annual urbanization of 1.9 percent (UN DESA, 2014). Urbanization in Nepal is dominated by a few large and medium cities with excessive population concentration in Kathmandu valley. Organized supermarket chains also resemble with this trend, concentrating themselves within big cities of Nepal.

In Nepal, majority of supermarket chains such as, Bhatbhateni, Saleways, Big Mart, KK Mart, CG Mart etc. through their stores sell international and national brand products to consumers in superior ambience. Despite of potential and benefits of PLBs as given by various literatures, only few supermarket chains in Nepal are seen offering PLBs mostly in food and grocery category of items. Field observations of the stores which offered PLBs had revealed that they had quite different 'Shelf space allocation' for PLBs at their stores. Some supermarket chains allocated 1-2 shelves only for their PLBs and very few items, whereas other supermarket chains had allocated larger number of shelf space for their PLBs with dozen of items variety.

With varied PLB 'Shelf space allocation' across store chains, Nepali consumers are likely to get different level of PLB exposure across stores which shall impact their organism and response differently. The knowledge of this phenomenon shall be valuable for Nepali retailers to enhance PLB purchase intention and choice of their consumers, as well as management of their most scarce resource in retail i.e. shelf space.

Even though there are much theoretical and empirical research works on PLBs purchase phenomenon but studies on the PLB exposure (via different relevant stimuli such as 'Shelf space allocation') and its effect to consumer behavior is still under-explored area. Existing literatures have mostly focused on assessing the effect of in-store stimuli such as, lightening, smell, color, sound etc. on consumer purchase behavior. Some literatures are restricted to predicting efficient models for 'Shelf space allocation' at retail stores rather than measuring its effect on consumer purchase behavior. Very little is known on the consumer behavior in emerging markets such as Nepal, where literatures on PLB phenomenon is almost non-existent.

All of the above stated gaps in the knowledge and practice in PLB domain provides the relevancy of this study.

This study aims to uncover PLB purchase phenomenon in Nepal via measuring the effects of PLB exposure to the consumer attitude and purchase intention in Nepali supermarket retail chains. In this context, this study intends to answer the following research question.

How does the PLB exposure affect purchase behavior of PLBs among Nepali consumers?

Objectives of the Study

PLBs exposure and its effect to consumer behavior have found limited attention in overall consumer behavior studies on PLBs. In countries, where PLBs has newly emerged and insignificant marketing efforts for PLBs exist, stimuli such as 'Shelf space allocation' can provide valuable PLBs exposure to influence consumer purchase behavior. From theoretical perspective, knowledge on PLBs exposure is important because it allows to test different hypothesis and find empirical consensus. From practical terms, knowledge about PLBs exposure and its effect on consumer purchase decision variables can be helpful to supermarket retail chains to devise their strategies for higher PLB sales.

The main objective of this study is to know the PLB purchase phenomenon at supermarket retail chains in Nepal. In particular, this research intends to assess the effects of PLB exposure on Nepali consumer's purchase intention and the related antecedent variables.

The following are three specific objectives of this research,

1. To compare the effectiveness of PLB exposure (High/Low) on 'PLB Awareness', 'In-store extrinsic cues', 'Perceived Risk', 'Attitude towards PLBs' and 'Purchase Intention'.
2. To examine the effect of 'PLB awareness', 'In-store extrinsic cues' and 'Perceived Risk' on 'Attitude towards PLBs'.
3. To test the effect of 'Attitude towards PLBs' on 'Purchase Intention'.

Organization of the Study

This study has been organized into five chapters. Chapter one is an introductory chapter which includes the background, problem statement and objectives of the study. Chapter two includes theoretical framework and literature

review on major topics of study: brands, retail sector brands, private label brands (PLBs), PLB categories, PLB benefits, PLB purchase phenomenon in different contexts, along with the findings of previous studies. This chapter provides the overall framework for this study and the testable hypothesis of the study.

Chapter three illustrates research methodology employed in this study. This chapter deals with experimental research design, sample and sampling, sample size, measurement instrument, data collection procedure, and data analysis procedures used in this study. Chapter four presents the results of different empirical analysis in order to provide answers to the research question that underpin the current research study. It presents both the descriptive and relevant inferential statistics. Summary of hypotheses testing are also tabulated in this chapter. Finally, chapter five provides the summary of findings, discusses on the results of findings, and highlights specific implications and critique of the study.

CHAPTER II

REVIEW OF LITERATURE

Brands and Retail

The term "brand" is perceived to be extremely rich and meaningful in context, not only from academia, but also from the business world. Scholars and practitioners attempt to develop lucid and specific definitions of the term emphasizing a number of its aspects, such as its functionality as a legal instrument, a logo, a company, a shorthand, a risk reducer, an identity system, an image, a value system, a personality, a relationship contributor, an added value and an evolving entity. Palumbo and Herbig (2000) classify a brand, based on that proposed by the American Marketing Association (AMA), a brand is "a trademark or distinctive name of a product or manufacturer. It is a name, term, sign, symbol, design or any combination used to identify the goods and services of a seller".

The impact on consumer behavior may be partially explained by the rationale used by consumers in purchasing certain brands. Keller (2012) states that consumers benefit from brands in a number of noteworthy manners namely:

- Brands identify the source of the product
- Brands represent an assignment of responsibility to the product / manufacturer
- Brands reduce risk
- Brands reduce search costs
- Brands contain a promise, bond or pact with the maker of the product
- Brands are a signal of quality

Identifying the source of the product is arguably the most important function of the brand as this attaches responsibility to the manufacturer. Thus, should the product not meet expectations, the customer is aware of recourse and remedies in this regard. This serves to reduce risks associated with the brand and may also lead to reduced search costs, whereby the consumer feels confident that he/she doesn't need to explore all options, instead preferring those brands whose reputation is worthy of trial. Thus, brands contain an inherent promise to deliver the anticipated performance and, in doing so, send a signal of quality assurance to the market.

Guerrero et al. (2000) contend that the importance of the brand in the decision-making process can be examined through the different functions that it holds for the consumer: identification of the products and their main characteristics; a reference function assisting the consumer to structure the offer; a guarantee function thereby boosting assurance and reducing the feeling of risk; a personal function allowing the consumer to locate himself/herself in social surroundings; an entertainment function facilitating consumers desire to exercise choice and, finally, a practical function allowing consumers to learn and evaluate the results of different shopping experiences.

Afore-mentioned statements reveals how consumers interact with brands on an everyday basis and have come to rely on these markers (or 'cues') as a means to make informed choices.

Presence of Brands in Retail Sector

Traditionally, marketing scholars has been placing attention on product branding. But, at recent, the consideration of service-oriented brands, particularly in a retail context, has come to limelight. Indeed, the rise of the retailer as a brand is considered as one of the most important trends in this field (Burt & Davies, 2010;

Grewal et al., 2004). Ailawadi and Keller (2004) explain that retail brands are sufficiently different from product brands and that the application of branding principles can vary. They contend that "retail brands" are typically more multi-sensory in nature than product brands and can rely on rich customer experiences to impact their equity. Echoing the traditional sentiments of branding researchers, Ailawadi and Keller (2004) posit that a retail brand is a mechanism to "identify the goods and services of a retailer and differentiate them from competitors". Yet, there is evidence in the literatures to suggest that the role of the retail brands extend further than the simple "identification of goods and services".

The evolution of the retail brand is best encapsulated by Kent (2003), who reasons that "it is becoming increasingly evident that the branding of retailers is a complex, multi-dimensional concept, in which the distinction between goods and services disappears and the format becomes the brand". The retail brand is moving from a two-dimensional to a three dimensional realm, wherein the store environment, and especially the consumer experience of this is pivotal. It is evident that the retail brand has come to incorporate more than just the identification of a retailer's goods and services.

Private Label Brands (PLBs)

National Brands versus Private Label Brands

In the context of merchandise management, two main brand categories appear to exist within the retail environment - National Brands (NBs) and Private Label Brands (PLBs). The key difference between them lies in the ownership of trademark rights. "Trademark rights of private label brands are held by retailers, while trademark rights of national brands are held by manufacturers" (Olbrich & Grewe, 2009).

However, in terms of branding principles, PLBs are considered “every bit as much a brand as [those belonging to] manufacturers” (Murphy, 1987).

National brands, which are also referred to as manufacturer brands, may be argued to be the main stay of a grocery retailer's business. Prime examples include Coca Cola, Kellogg's and Nestle in an international context; and Hulas, Gyan and Real in a Nepali context. Such NBs tend to boast decades of brand building and, hence, substantial brand prestige (Kumar & Steenkamp, 2007). Consumers more readily trust and rely upon NBs as they are perceived to be more advanced in terms of their features, taste, appearances and even aromas (De Wulf et al., 2005). To this end, NBs are still the strongest competitors in the market in almost all product categories. Thus, most retailers simply cannot afford to deny their customers a variety and assortment of these brands (De Wulf et al., 2005).

Private label brands may be defined as brands that are owned, controlled, marketed, and produced by the retailers themselves, or according to their specifications, and sold under their own names (Zielke & Dobbelsstein, 2007; Bergès-Sennou et al., 2004). These brands are also referred to in the literature as ‘store brands’, ‘own brands’, ‘house brands’ and ‘dealer brands’.

The American Marketing Association (2005) defined private label in two aspects. Produce level definition defines private label as a brand that is owned by the product's reseller rather than by its manufacturer. In rare instances, the reseller may be the manufacturer as well. The term is often associated with (a) Advertised brand versus unadvertised brand, and (b) National brand versus regional brand or local brand. Whereas, retailing definition defines private label as a brand name or label name attached to or used in the marketing of a product other than by the product manufacturers; usually by a retailer.

Morris (1979) stated that PLBs mean the consumer products that produced by the distributor and sold under the distributor's own name through the distributor's own outlets. While branded products use a manufacturer's name, sign or symbol to differ from other products, PLBs are created and owned by a reseller. The recent literatures are more consistent with the use of word *Private Label Brands (PLBs)* to describe distributor brand, retail brand, store brand, own label and own brand, which will be used for this study.

Although PLBs are now very much a global phenomenon, the concept was first introduced in Great Britain in the late nineteenth century by Sainsbury's (Méndez et al., 2008). The trend subsequently emerged in North America in the early twentieth century and has continued to attract sustained interest from both academic and commercial quarters ever since (Bergès-Sennou et al., 2004).

Traditionally, PLBs have carried the stigma of substandard quality when compared to NBs. Private labels are generally priced lower due to simple packaging, weak brand recognition and minimal advertising, while NBs are priced at a premium due to strict quality controls, aesthetically pleasing packaging and widespread advertising. As a result, the average consumer perceives NBs to be of superior quality and reliability (De Wulf et al., 2005). Yet, over the previous two decades, the market has witnessed a remarkable improvement of PLBs in terms of perceived image and quality (Beneke, 2010; De Wulf et al., 2005; Dick et al., 1995).

A balance of national and private label brands is clearly necessary to appeal to customers across the spectrum. Retailers, generally, cannot afford to merely discard NBs, as their customers expect to find them in store, and their presence represents a means of financial security (Martenson, 2007). Nonetheless, retailers are cognisant of the fact that stocking NBs is limiting in the sense that this avenue cannot provide a

significant level of differentiation between themselves and competitors (Martenson, 2007). PLBs, on the other hand, do achieve some form of differentiation (i.e. they are specific to the retailer and are not fully substitutable when switching chains) and reduce direct price competition, which may serve to threaten margins across the sector (Baltas, 2003).

The increase in sales and market share of products whose names are owned by retailers rather than by their suppliers has been one of the most significant phenomena in both distribution channel theory and practice. The extent to which private labels and NBs are true competitors is very much up for debate. Although NBs are still market leaders in most product categories, international retailers have successfully introduced PLBs as strong competitors (Baltas, 2003).

Categories of Private Label Brands

Although there is no universally accepted terminology used for the classification of the retailers' brands, it has been suggested that there are four distinct broad categories of this kind of brand (Laaksaonen & Reynolds, 1994). These are generics, store brands, non-store brands, and exclusive or private brands. However, even within each one of these categories of brands, authors use diverse names to describe virtually the same phenomenon.

According to Zielke and Dobbstein (2007), private label brands can be separated into four main groups depending on their strategic roles; namely the classic / standard private label, the generic private label, the premium private label, and the specialized private label. The classic/standard private label is positioned up to thirty percent cheaper than top national brands, whereas the generic private label is designed to be the cheapest and most basic specific product ranges (Zielke & Dobbstein, 2007). On the other hand, premium private labels aim to compete with the finest NBs

and are generally perceived to be of at least equal quality and image (Zielke & Dobbelsstein, 2007). Finally, specialized PLBs are highly innovative and compete in niche markets to cater for consumers with high expectations and specific needs (Richardson, 1997).

Similarly, Ailawadi and Keller (2004) identify at least four tiers of PLBs. These include low quality generics; medium quality private labels; somewhat less expensive but comparable quality products; and premium quality private labels that are priced above competing NBs.

According to Kumar and Steenkamp (2007), almost half of PLBs are 'copycat brands'. These brands essentially attempt to imitate the packaging and content of first tier manufacturer brands, for example category leaders. Such brands appear to fit the profile of standard and premium PLBs as they appeal to mainstream consumers who would ordinarily seek an established, trusted brand. Here, retailers analyze the content of leading brands and then re-create the product, through a process known as "reverse engineering". The retailers use in-store promotions to aggressively promote the brands, using a "me-too at a cheaper price" strategy. This type of strategy involves producing an almost identical product and offering it at a reduced price relative to competitors.

Benefits of selling Private Label Brands

Over the decades, the concept of PLBs has been recognized as beneficial both for consumers and retailers. Many consumers make purchasing decisions based not always on the prices of products, but on their product characteristics, quality and perceived value, even when dealing with fast moving consumer good (FMCG) products (Smith & Sparks, 1993). Successful private-label brands guarantee quality through retail control (Davies, 1992). Therefore, the most obvious benefit from the

existence of PLBs for consumers is the fact that they are able to buy good quality products cheaper than the national brands (Morris, 1979). The presence of PLBs in an establishment suggests a desire on behalf of the distributor to help consumers (Dick et al., 1996). Despite of some dilemma of retailers in introduction of PLB ranges in emerging markets, the development and support of PLBs is found beneficial for the retailer chains. PLBs has become strategic weapon with which retailers compete for sales, market share and customer's loyalty. It is a good investment and profit generator for retailers, since private-label brands: *a) Leave retailers with higher gross margins and allow them better profitability (Smith & Sparks, 1993)*. It relates to potential increases in profitability, which stems from relatively higher average price margins that these brands may generate for retailers. Owing to the modest marketing and supply expenses of PLBs, retailers are able to sell them at competitive prices while maintaining higher margins than they do on NBs (Kumar & Steenkamp, 2007). These price margins are inflated as a result of PLBs requiring minimal advertising expenditure, lower research and development costs, reduced costs of testing products prior to launching nationally and, arguably reduced packaging costs (Fernie et al., 2003); *b) Support store loyalty and creation of a distinct corporate image (Dick et al., 1996; Davies, 1998)*. Loyalty towards a PLB has a favorable impact on foot traffic into the store and the corporate identity exhibited to the world. PLBs can play a defining role in developing an affinity to the retailer and the creation of a distinct corporate identity for the organization (Ailawadi et al., 2009; Baltas, 1997; Richardson, 1997); *c) Opportunities to seize new market ventures*. In terms of category innovation and variety, the introduction of private labels may serve to revive a product category with a complacent NB leader, thereby optimizing competition and value for money for consumers. Thus, not only can the PLB improve the store image

and customer loyalty, it may also have positive consequences with respect to merchandise variety and rejuvenation (Baltas, 2007; Zielke & Dobbelsstein, 2007); d) *Allows increased bargaining leverage with suppliers / manufacturers.* PLBs are strategic weapons used in negotiations with manufacturers of national brands (Nandan & Dickinson, 1994). The power advantage of the retailer is also fostered due to the fact that it is the retailer and not the manufacturers who come in contact with the consumer. Retailers exploit this fact by giving prominence to the availability/display and promotion of PLBs at the expense of manufacturers' brands (Parker & Kim, 1997). If managed optimally, a retailers PLB may be viewed as an acceptable substitute for many NBs.

Theoretical Framework of Study

Consumer behavior is defined as the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs. Solomon (2004) indicated that consumers' mind is like a black box. The observable aspects consist of things that go into the box (the stimuli or events perceived from the outside world) and things that come out of the box (responses, or reactions to these stimuli).

Five major theoretical approaches have been embraced to study the consumer behavior (Foxall, 1990). These includes; Economic Man, Psychodynamic, Behaviourist, Cognitive and Humanistic. 'Stimulus-Organism-Response (SOR)' model, is one of the cognitive approach to study consumer behavior, which can be used to study purchasing behavior in PLBs.

Stimulus-Organism-Response (SOR) Model

This research uses the 'Stimulus-Organism-Response (SOR)' model from Mehrabian and Russell (1974) to study the effect of PLB exposure to Nepali retail consumer's behavior at grocery retail chains in Kathmandu valley.

This concept argues that a stimulus will affect an organism, and as a result, this will cause a response in the organism. In the model, the environment is representing the Stimulus, which is thus being conceptualized as environmental stimuli (Mehrabian & Russell, 1974). The Organism component comes to represent emotional states evoked by environmental stimuli in the person who is situated in the environment. Psychological concepts that indicate functions of the organismic component (O) include perception, emotion, judgment, thinking, and motivation. Finally, the Response is the outcome of the evoked emotional state, i.e. how the person comes to behave. Simply put, the environment will affect a person, and in response to this the person will act in a certain way.

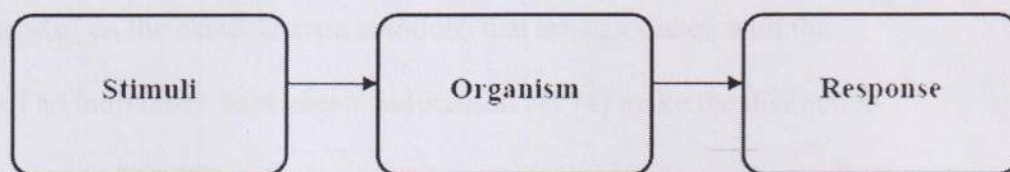


Figure 1. Stimuli-organism-response model, Mehrabian and Russell (1974)

With reference to the S-O-R-model, psychological structures and processes can be analyzed that mediate between stimulation and behavior. Such analyses are guided by the use of appropriate concepts. Most important scientific concepts (constructs) that are used to indicate an intermediation between stimulation and behavior are perception, emotion, motivation, attitude or reasoning.

Concerning the environmental stimuli, it consists of various stimulus components of sense modalities, e.g. color, light, smell, sound, texture, temperature etc. (Mehrabian & Russell, 1974). Mehrabian and Russell (1974) note that in environments characterized by multimodal sense stimulation, it can be difficult, if not impossible, to break down specific sense stimulations and relate them to specific emotional states. The reason for this is that the impression of an environment depends on the combination and complexity of the various stimuli. In one setting one stimulus may be highly influential, whilst in another setting the same stimulus may bear no significance at all. Therefore, it is more appropriate to categorize the stimuli according to the information rate of the environment. Information rate refers to the spatial and temporal relationships amongst different stimuli in a specific setting. The stimulus itself can be physical as well as social.

The environmental stimuli will elicit emotional states in a person. The emotional states that are brought forth, however, are not discriminately depended on the environmental stimuli (Mehrabian & Russell, 1974). The emotional states educed are also depended on the characteristic emotions that are associated with the personality of an individual. Mehrabian and Russell (1974) make the distinction between two types of emotions, these are trait emotions and state emotions. Trait emotions characterize the individual in general, and are connected to the personality of the individual. In contrast, state emotions are momentary and not connected to the personality as such. For example, a person may have a personality trait that always makes him/her feel anxious. In this case anxiety represents a trait emotion. A person may also experience anxiety at a single point in time and this would be signified as a state emotion. This temporary emotional state could for example be conditions such as hunger, thirst or intoxication. Moreover, when entering a specific environment, the

individual has a learning history that is related to the setting and will influence the emotional state. The individual can be a total stranger to the environment, or be familiar with it, and accordingly incited emotions can therefore be rather diverse. However, what kinds of feelings that are elicited falls back on the personality trait of a person. A proneness to experience certain emotional states may facilitate the evocation of those states when being subject to a particular environmental stimulus. Conclusively, the emotional state, as experienced by the person in a given setting, will be conditioned by the environmental stimuli, the emotional personality trait and the nature of the temporary emotional state a person has when entering the setting.

Mehrabian and Russell (1974) state that emotions can be reduced to three basic emotional variables, which are pleasure, arousal and dominance. These variables include the opposite feeling of the emotional state (e.g. pleasure and displeasure, arousal and unarousal, dominance and submissiveness), and the experienced emotion will be found on a continuum between the two pairs. Thus, the environmental stimuli will cause varying degrees of these emotional states in a person. Moreover, these emotional states will cause an emotional response, i.e. the person will behave in a certain manner due to the felt emotional state.

In their model, Mehrabian and Russell (1974) conclude that the emotional response caused by the emotional state will be either approach or avoidance. Depending on the emotional state the person will either want to approach the environment or to avoid it. Approach means a willingness to stay or explore a setting. Positive feelings of pleasure and arousal will influence the person to approach the setting, whereas negative emotions, e.g. displeasure, will produce an emotional response to avoid the setting.

Attitude and Purchase Behavior

Consumers' attitude towards PLBs is important because it will influence the consumers' intention to purchase and re-purchase the products. According to Thompson et al. (1994), there is a strong correlation between behavioral intention and consumer attitudes, in that attitudes influence and predict consumers' purchasing behavior towards private labels olive oil. According to Burton et al. (1998), attitude toward PLBs defines as a favourable or unfavourable way in respond to retailers' PLBs and they strives for attitude-behaviour consistency. Thus, consumers' views of a product and the action of purchasing the product have a crucial linkage. Consumer intention to buy PLBs is influenced by the consumer attitudes towards these products, such as perceived benefits. Moreover, consumers' willing to buy the PLBs is based on their expectations towards the products when choosing the PLBs. Apart from that, consumers have different needs, lifestyle and motivation when they are making decision on buying a product. Different attitudes towards PLBs will cause the different behaviour when they making decision on purchasing. Many consumers will see PLBs as a good alternative to other brands (Nielson, 2014). These positive consumer attitudes towards PLBs caused the growth of private label brands in today market as they will influence the buying behavior positively too (Walsh & Mitchell, 2010).

A consumer's buying behavior is influenced by cultural, social, personal, and psychological factors. Four key psychological processes- motivation, perception, learning and memory fundamentally influence consumer responses to the various marketing stimuli (Kotler & Lane, 2006). Kotler and Lane (2006) indicated that basic steps of customer behavior are Stimulus, Organism, and Response. The components of consumer behavior model interact with each other profoundly. If marketing

stimulation changes, consumers will change their cognition then make different purchase decisions.

Literature Related to PLB Purchase Behavior

Research on private label brands has been of substantial interest to the marketing managers and academics. The preliminary research by Myers (1967) proposed that consumers can be best classified by their perceptions towards the private label rather than individual characteristics such as personality variables or socio economic factors. The basic methodological feature of the study was development of attitudinal construct which could provide useful criteria for identifying differences in consumer type. The study showed low predictive power of socio-economic and personality determinants and suggested need for further theoretical and empirical investigation.

Livesey and Lennon (1978), after accepting the difficulty in constructing a theory which explained the difference in consumer behavior with respect to consumer's choice of private label brands and manufacturer brands, tried to explain the differences based on perception differences. They listed purchasing experience (i.e. degree of experience with store brands), differential response to marketing activities, and differences in consumer needs, perceived risk, and different product importance among consumers as variables for perception differences. The results showed that for particular products, differences in consumer needs constituted an important explanatory variable.

Dick et al. (1996) presented a framework for determining private label brand proneness. Building upon their earlier work done on examining the relative importance of extrinsic versus intrinsic cues in determining private label brand proneness, they proposed certain individual difference variables such as degree of

reliance by the customer on extrinsic cues and customers' tolerance of ambiguity as well as consumer perceptions of the particular category (degree of perceived quality variations, level of perceived risks, and perceived value for money) as correlates of private brand proneness. They also suggested income, family size, age and education as correlates of private brand proneness or familiarity.

Baltas (1997) talked about poor explanatory power of simple demographic variable in previous research and attempt to provide a framework of consumer characteristics that affect private label brand buying. The framework was developed using attitudinal and behavioral characteristics. The data was collected on thirteen independent variables which fell into four main categories namely shopping behavior, reasons for buying store brands, indicators of consumer relationships with store brands, and consumer involvement with category. The results suggested that heterogeneous models, were better predictors of private label brand proneness.

Daengrasmisopon (2010) for identifying potential factors driving private label preferences in Thai context, came with three group of factors: Perceived Saving (3 factors), Perceived Quality (14 factors), and Perceived Risk (10 factors).

Shannon and Mandhachitara (2005) did a cross-cultural study of private label shopping attitudes and behavior. Their study attempted to understand the attitudinal and behavioral factors associated with private-label grocery shopping through simultaneous surveys among customers in two countries of USA and Thailand. Specifically, they examined the independent variables namely private-label brand familiarity, perceived quality differences, perceived private label risk, time pressure, shopping enjoyment, shopping group size, price signaling and extrinsic cue.

Chaniotakis et al. (2009) while studying the purchase intention of buying PL frozen vegetables in Greece identified that it is directly affected by consumer's

attitude towards PLBs. In addition, Consumers' attitudes toward PL frozen vegetables is directly affected by the perceived benefits and indirectly affected by consumer trust and perceived economic situation.

Chandon and Mbayefall (2011) while identifying Consumer choice of Private Label Brands in the French market proposition of partial partition model showed that five main variables had a significant influence on PLB choice in a partial mediation model: attitude toward PLBs, PLB perceived price-image, store image perceptions, PLB purchase intention and value consciousness. Attitude toward PLBs and value consciousness had only a direct effect on PLB choice, while the effect of store image is totally mediated by purchase intention.

Abhishek (2011) used a model including demographics (age, education, income, family size) and psychographic variables (PLB familiarity, marketing activities, perceived quality, perceived risk, perceived value for money, price attitude etc.) to understand the customer proneness to PLBs in India. He recommended to include more environment variables as well as wider PLB categories for study.

Jayakrishnan et al. (2016) studied the role of consumer factors and store factors (perceived quality, private label value perception, product familiarity, store image and shelf space allocation) in PLB purchase in food category in Southern India, where he found the significant role of perceived quality, product familiarity, shelf space allocation and private label quality belief factors. He identified the gap in the model for not considering the influence of private label price, perceived risk, private label brand image, category price consciousness, assortment, in store promotions, in private label purchase.

In general, PLB research literatures can be categorized into the four groups. The first category focused on consumer perceptions of PLBs. Most authors advocated

that consumers are unhappy with the quality of private label merchandise, preferring NBs in this respect (Martenson, 2007; Raju et al., 1995; Richardson et al., 1994). However, in recent times, this trend appears to be reversing as financially troubled consumers are seeing increasing value in private labels, and are exhibiting higher levels of trust in the (improved) quality of these products (Beneke, 2010; De Wulf et al., 2005).

The second category examines the relationship between market factors and private label success (Lamey et al., 2007; Bergès-Sennou et al., 2004; Hoch & Banerji, 1993; Sethuraman, 2001). Such factors have been noted to include the country's retail structure, the level of retailer concentration, and the advertising rate of NBs, economies of scale, imagination and management.

The third category considers correlates of PLB proneness. Factors such as familiarity, and the level of information associated, with private labels; use of extrinsic cues in product evaluations; perceived quality variations; perceived risk; value for money; income levels and family size have all been found to be meaningful discriminators (Beneke et al., 2013; Glynn & Chen, 2009; Collins-Dodd & Lindley, 2003; Richardson et al., 1996; Bettman, 1974).

The last category centers on the creation of profiles for consumers who prefer private labels. Studies in this stream typically focus on developing profiles of shoppers of private label and national brands on the basis of lifestyle, attitudinal and behavioural characteristics (Beneke, 2010; Chaniotakis et al., 2009; Liu & Wang, 2008). In general, attitudinal and behavioural characteristics were found to be superior predictors of propensity to buy PLBs, over and above demographic profiling (Baltas & Doyle, 1998).

The proposed study falls mostly into third category of research, with partial inclusion of first and last category. However, it has adopted experimental research setting for observing the impact of PLB exposure to consumer cognition and behavior.

Conceptual Framework of Study

This conceptual framework was formulated on the basis of theoretical framework and referenced literatures. It intend to test the effect of 'PLB exposure' at consumer purchase intention and its antecedent variables. Likewise, effect of 'PLB exposure' to the study variables relationship was also studied.

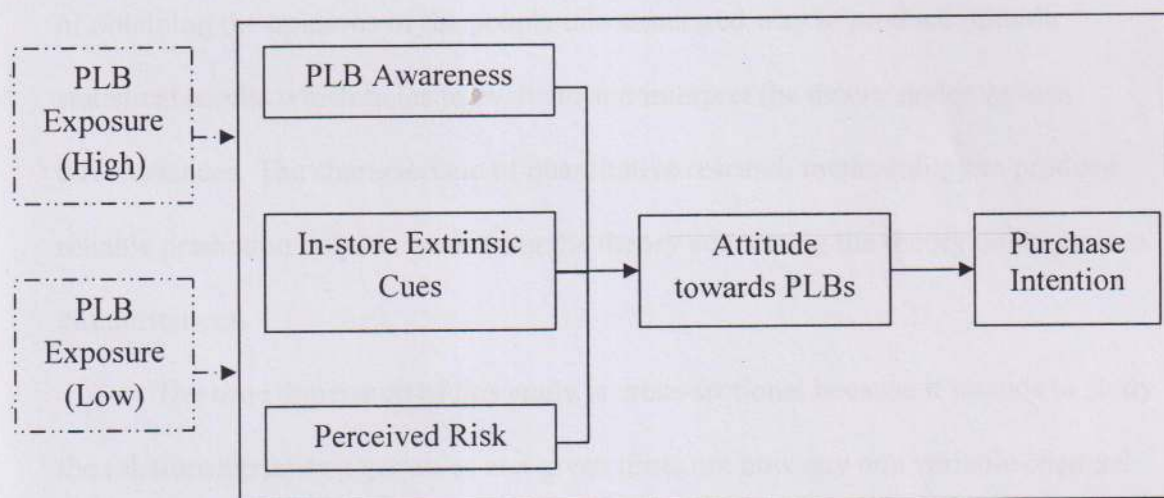


Figure 2. Conceptual framework of study (original)

CHAPTER III

RESEARCH METHODOLOGY

Research method involves how the empirical data will be collected, analyzed and interpreted by the researchers. In regards to research methods, one could either choose qualitative or quantitative method. To answer the problems identified in conceptual framework and to investigate the likely relationships among study variables, this study adopted quantitative research method. It is a scientific approach of obtaining the opinions of the people in a structured way to produce reliable statistical results which helps to evaluate and interpret the theory under various circumstances. The characteristic of quantitative research methodology to produce reliable prediction helps in evaluating the theory and testing the theory under various circumstances.

The time dimension of this study is cross-sectional because it intends to study the relationship among variables at a given time, not how any one variable changed over time.

Research Design

Research design refers to the overall process that has been chosen to integrate the different components of the study in a logical way. For this research, Natural Experimental method was preferred after getting into literature reviews and comprehensive analysis of the suitability of the study through observations and interactions.

PLBs were found to have limited penetration in the organized retail grocery segment in Nepal and awareness also restricted to limited customers, hence

experimental research was thought to be an ideal methodology for this research.

Experimental research is a systematic and scientific approach to research in which the researcher manipulates one or more variables, and controls/randomizes and measures any change in other variables. It has a control group. The subjects have been randomly assigned between the groups, and the researcher only tests one effect at a time. Experiments are also performed in innovative and new contexts, where given sample size is not big. Experiments can be used to test the effects of different prices, ad appeals, sales promotions, product changes, or any other marketing actions being considered on consumer attitudes and, most important, behavior.

At the beginning, the researcher visited three stores of sample supermarkets (who sold PLBs) and formally approached the concerned store authorities on the possibilities of setting dummy store for performing field experiments. But, the outcome of discussion with store authorities led to realization that it was not feasible to establish the dummy store and perform experiments in Nepal that can provide fully controlled environment, at least in current retail environment. Hence, 'Natural Experiment Method' was deemed most suitable which allowed the treatment not manipulated by the researcher but occur naturally in the environment of study.

PLB Exposure

Consumers have a lot of chances to get exposed to a product. They may encounter the product in stores, in advertising, by seeing others consuming it, and the like. In the organized retail environment (supermarkets), consumers gets different exposures via environmental stimuli such as, color, light, smell, sound, texture, temperature etc. (Mehrabian & Russell, 1974), as well as in the form of product intensity via 'Shelf space allocation' of products at stores (Nogales & Suarez, 2005).

These exposures acts as the stimuli to consumers, and affect their organism and response.

A large number of studies focused on exposure effects on product evaluation and more specifically on new stimuli evaluation. In social psychology, Zajonc (1968) found evidence that mere repeated exposure to novel stimuli enhances liking for these stimuli. In a review of literature (Bornstein, 1989) confirmed this finding and similar results have been found in the marketing literature (Veryzer & Hutchinson, 1998). Despite this strong evidence, other studies found opposite or different results; namely 25% of the studies reviewed by Bornstein (1989) report a negative or inverted-U relationship between exposure and affect.

In this study, 'PLB Exposure' was defined as the exposure of consumers to PLBs as they visited selected supermarkets that promoted PLBs. Due to variation in PLBs shelf space allocation and PLB intensity, Consumer's PLB exposure also varies significantly as they visit those supermarkets.

High PLB exposure was defined as a Consumer exposure to PLBs when they visited the supermarkets such as, Bhatbhateni where there were abundant 'shelf space allocation' to PLBs. Whereas, Low PLB exposure was defined as a Consumer exposure to PLBs when they visited the supermarkets such as, Big Mart where there are scarce 'shelf space allocation' to PLBs. It was assumed that higher PLBs exposure contribute significantly more in attitude formation of consumers towards PLBs and their purchase intentions in comparison to lower exposure to PLBs.

Setting of the Natural Experiment

Thorough observation of six supermarkets of two supermarket chains (Bhatbhateni & BigMart) by the researcher found that there was significant differences in shelf space allocations for the PLBs among chains. However, within the

chain they allocated similar space for the PLBs. Bhatbhateni supermarket were found to have significantly high number of shelf space allocation for PLBs, whereas BigMart supermarket was found to have very limited shelf space allocation for PLBs.

a) 'Bhatbhateni', a leading supermarket and departmental store chain in Nepal was established in 1984. It had 13 stores in Kathmandu, Lalitpur, Pokhara, Chitwan, Dharan and Butwal offering a full range of 120,000 products from 750 local and international suppliers, including a wide range of groceries, fresh fruits and vegetables; liquor, toiletries and cosmetics brands; and an extensive choice of kitchenware, clothing, sports, toys and electrical items. It promoted private label brands in the name of 'BBSM' in many grocery category such as dry fruits, food, snacks, fruits and vegetables. (www.bbsm.com.np)

b) 'Big Mart', established in 2010 is a largest supermarket retail chain in Nepal with more than 19 stores in Kathmandu and Lalitpur. It had 11 warehouses located strategically through-out the country to ensure product availability to its customers. It extensively sold wide range of groceries, fresh fruits and vegetables; liquor, toiletries and cosmetics brands. It promoted private label brands in few household food items such as, lentil in the name of 'Big Choice'. (www.bigmart.com.np)

The consumers who got high PLB exposure (consumers at Bhatbhateni stores) were taken as 'Experimental group (EG)' whereas consumers who got low PLB exposure (consumers at Big Mart stores) were taken as 'Control group (CG)'.

Big Mart was taken as a control store because it had insignificant number of PLBs at stores that could provide negligible PLB exposure. For controlling the effect of other exogenous variables, researcher have used matching concept. Both the experimental and control stores were selected to have similar retail atmospherics, which lead to similar effects to both group of consumers. Likewise, experiments were

performed for both experimental and control groups during similar days (weekdays and weekends) and timeslots (11:00 am to 6:00 pm). Similarly, both experimental and control stores were checked to ensure that their in-house promotion for PLBs is non-significant. Standard experimental procedures were used where consumer were observed at stores and intercepted at the exit of stores for filling similar questionnaire.

The outline of the experimental setting that was used, can be illustrated in the figure below.

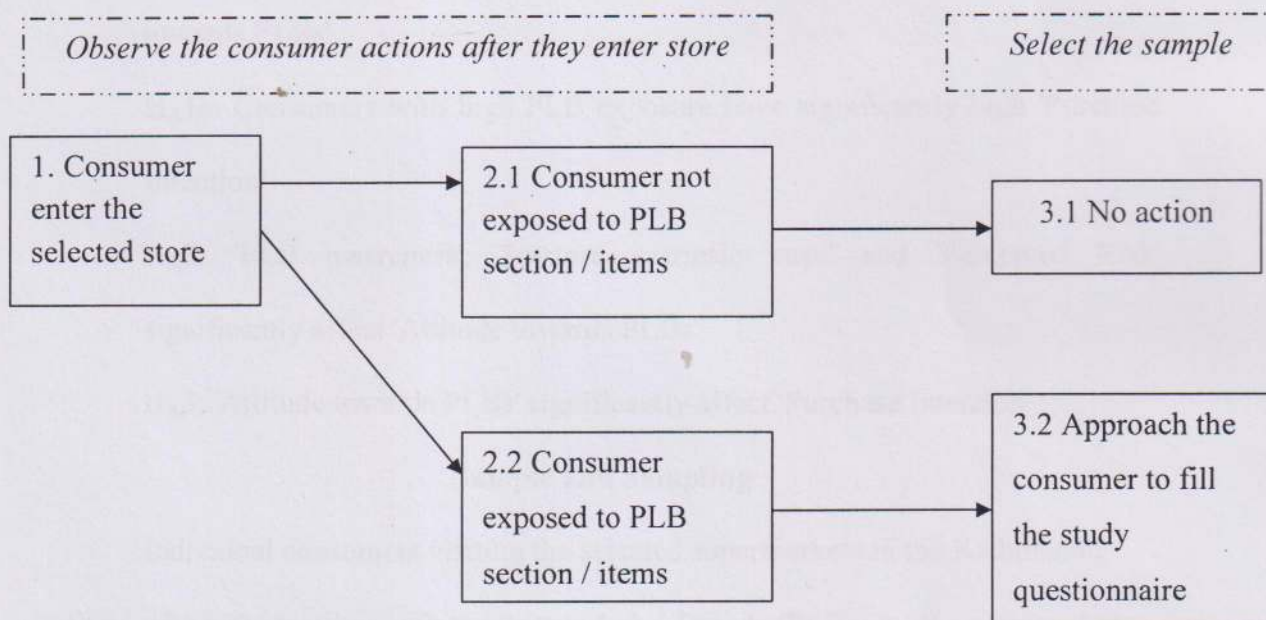


Figure 3. Outline of the experimental setting

Here, the researcher (with supporting assistant) observed the consumers being exposed to PLBs at the selected experimental and control stores, and intercepted the consumers as they exit from those stores. Only those consumers who were exposed to PLBs were taken as a sample for the study.

Research Hypothesis

Based on the established relationships in conceptual framework and their nature, the following hypotheses were set. Here, the effect of PLB exposure to purchase intention and its antecedent variables were tested, along with the relationship among the variables.

H_{A1a}: Consumers with high PLB exposure have significantly high 'PLB awareness'

H_{A1b}: Consumers with high PLB exposure have significantly high 'In-store extrinsic cues'

H_{A1c}: Consumers with high PLB exposure have significantly low 'Perceived Risk'

H_{A1d}: Consumers with high PLB exposure have significantly high 'Attitude towards PLBs'

H_{A1e}: Consumers with high PLB exposure have significantly high 'Purchase Intention'

H_{A2}: 'PLB awareness', 'In-store extrinsic cues' and 'Perceived Risk' significantly affect 'Attitude towards PLBs'

H_{A3}: 'Attitude towards PLBs' significantly affect 'Purchase Intention'

Sample and Sampling

Individual consumers visiting the selected supermarkets in the Kathmandu valley, who were familiar with the Private Label Brands (PLBs) were considered as a sample of this study.

Under Natural Experiment, this study followed 'Post-test only control group design'. The experiments were performed in two type of supermarkets which sold PLBs, one where there was significant shelf-space allocation for PLBs (i.e. Bhatbhateni) which provided high PLB exposure to consumers and other where there was minimal shelf-space allocation for PLBs (i.e. Big Mart) which provided low PLB exposure to consumers.

First, the consumers were observed for their exposure to PLBs in the selected supermarkets i.e. two Bhatbhateni and two Big Mart. Next, their post-test result was

taken through questionnaire, and compared for two types of groups varied by exposure. To increase the response rate and decrease the potential measurement errors, one-to-one self-administered questionnaire was administered.

Controlling Sampling Bias

In order to bring representative sample of the population, the experiments in the sampling location were captured in weekdays (where PLB purchase was found to be relatively moderate) as well as weekends (where PLB purchase was found to be relatively high). Equal samples for weekends and weekdays were collected for both groups.

Sample Size

Sample size must be big enough so that an effect that is scientifically important is also statistically significant; however, it should not be too big that an effect that is of little scientific important is statistically detectable (Length, 2001). For this study, total sample size of 200 was planned so that it was big enough to detect the phenomenon being studied, and for the findings to be generalized. Out of 200 sample observations, 100 were from experimental group (Bhatbhateni) and 100 were from control group (Big Mart). For the experimental group, Bhatbhateni stores at Pulchowk and Koteswor (two stores) were selected as the location of experiment. Whereas, for control group, Big Mart stores at Sanepa and Lazimpat (two stores) were selected as the location of experiment.

Variables of the Study

The main variables used in the conceptual framework are elaborated as below.

PLB Awareness

Awareness is one among the major factors that influence consumer choice of private labels. Brand awareness is one important component of brand equity which is

sometime under evaluated. Brand awareness indicates to the strength of a brand's presence in consumers' minds and as a key determinant identified in almost all brand equity Models (Aaker, 1991). Aaker (1991) defined brand awareness as "link to the brand name, logo, jingles, and so on to certain associations in memory ("Brand"). Not only brand awareness is of the main factors to create brand value but also it is a key element influences consumer perceptions and attitudes. To some extent, products that have high level of awareness are likely to result in higher sales because without awareness no communication or transaction will be occurred. In addition, awareness creates a great association in consumer memories. Thereby the level of awareness can be measured by the consumer ability to recall the brand in their mind. Bettman (1974) focused on the relationship of information the ability of the potential buyer to recognize and recall that brand is a member of a certain category".

According to Keller (2012), brand awareness refers to "the customers' ability to recall and recognize the brand as reflected by their ability to identify the brand under different conditions and to link the brand name, logo, symbol, and so forth to certain associations in memory". Brand awareness is composed by brand recognition and brand recall.

Consumer awareness of the brand refers to the ability to recall, recognize the brand in various situation and processing attitude structures to PLB purchasing behavior among consumers in grocery category. PLB awareness increase with the information available about the brands which can increase the purchase due to reduction in perceived risk and perceived quality variation associated with these brands. Wolinsky (1987) study about general merchandise suggested that it is not easy to recognize an unlabeled (or privately labelled) product with a recognized brand due to lack of information about the unlabeled products. This can hinder familiarity of the

products which can affect the product purchase. Richardson et al. (1996) examined the effect of familiarity on PLB proneness among consumers in grocery segment where he identified that familiarity (awareness) with the PLBs determines the purchase. Consumers who lack awareness and experience with such brands are likely to view them as quality inferior, risky products. Increased PLB awareness positively affects the consumer attitudes towards PLBs.

In this study, 'PLB Awareness' was defined as the ability of the consumers to know about the PLBs offered in the store and recall the PLBs by the logos/symbols used in the packet. It was assumed that better PLB awareness leads to higher 'Attitude towards PLBs'.

In-store Extrinsic cues

Collins-Dodd and Lindley (2003) advocate the 'Cue Utilisation Theory' and point to cues that are either intrinsic or extrinsic in nature. Intrinsic cues are concerned with physical characteristics of the product itself such as ingredients, texture, smell and taste. Extrinsic cues consist of characteristics such as packaging, vicinity-based advertising and promotions, and even shelf placement. The potency of extrinsic cues, in the context of PLBs, was highlighted by Richardson et al. (1994). In their study, the authors conducted a series of blind taste tests, revealing that perceptions of product quality were largely driven by the display of extrinsic cues rather than intrinsic cues.

In-store extrinsic cues act as signposts (or markers) that influence the consumer's perception of the merchandise on offer (Collins-Dodd & Lindley, 2003). Although these eye-catching features, such as packaging of the product, in-store promotions and shelf placement, have been found to have little effect on the perception of NBs, their effect on PLBs is considerably more significant (Kumar &

Steenkamp, 2007; Richardson et al., 1994). As such, these in-store extrinsic cues have been shown to have a material effect on the consumer's cognitive understanding of the brand and how this is perceived in quality terms (Collins-Dodd & Lindley, 2003; Baltas, 1997). Hence, if packaging is deemed to be attractive (de Chernatony & McDonald, 2003), shelf placement optimal (Valenzuela & Raghubir, 2009) and in-store promotions effectively delivered (Ailawadi et al., 2009), this can lead to a favorable image of the brand in the consumer's mind i.e. better attitude towards PLBs.

Given existing consumer perceptions of private labels being of lower cost and lower quality status, together with relatively small marketing budgets, PLBs can use extrinsic cues to their advantage (Beneke, 2010; Baltas, 1997).

PLBs purchase is influenced by the similarity of the packaging between national brands and private labels. Higher the similarity consumers tend to perceive it as produced by national brand which enhances perceptions of quality leading to PLBs purchase (Richardson, 1997). Quality improvements and decreases in price differentials between private label and manufacturer brands have led to an increase in the importance placed on packaging (Beneke, 2010). This is changing the previous perception of management that PLB do not need flamboyant packaging or advertising in purchase points to complete the sale. Dursun et al. (2011) found that shelf space allocation contributes significantly in enhancing product familiarity and perceived quality. Zameer et al. (2012) stated that private labels are placed near to national brands to make consumer perceive that they are high quality products. So shelf space is having an indirect effect on private label purchase. Marketing literatures have identified the level on which the product is displayed has a significant effect on sales. For instance, a product which is located at eye-level falls within the average

consumer's line of vision, attracting his/her attention, and hence increased likelihood of the product being chosen.

In this study, 'In-store extrinsic cues' was defined as the perception of consumer on PLB packaging attractiveness as well the optimal shelf placement. If PLB packaging is deemed to be attractive and shelf placement optimal, it was assumed to lead to better attitude towards PLBs.

Perceived Risk

Schiffman and Wisenblit (2014) define perceived risk as “the uncertainty that consumers face when they cannot foresee the consequences of their purchase decisions”, highlighting the negative influence that may result from a poor decision. Risk may present within a consumer in several ways such as; uncertainty toward the performance of the brand or product, fear that the product or brand doesn't possess the needed attributes; and the perception that purchase of the brand or product may not be socially acceptable. Perceived risks are important as they have the ability to drastically affect consumer behaviour in terms of purchasing premium PLB (Richardson et al., 1996).

Traditionally, PLBs carried the stigma of substandard quality when compared to NBs (Beneke, 2010). However, over the past two decades, a dramatic improvement of PLBs in terms of perceived image and quality has become evident (De Wulf et al., 2005; Dick et al., 1995). Nonetheless, it would appear that many consumers still associate PLBs with substandard quality and believe these to be second rate alternatives. This inferiority largely stems from consumers' perceived risks associated with PLBs. Previous studies consistently reveal that greater perceived risk translates directly into lower proneness (i.e. willingness) to purchase PLBs (Glynn & Chen, 2009; Richardson et al., 1996).

Perceived risks can be categorized into five dimensions from the definition of different researchers (Stone & Gronhaug (1993); Srivastava and Sharma (2011); Mitchell (1998); Schiffman and Wisenblit (2014)) functional risk, psychological risk, financial risk, physical risk and time risk.

Functional risk is described as the uncertainty that the outcome of a product purchase will not meet consumer expectations. It may also be expressed as a performance risk as it demonstrates the consumer's fear that a product will not perform to its promised abilities. By implication, this risk specifically illustrates a customer's suspicions of the quality of the product, and whether it can be relied upon and trusted to operate accordingly (Mieres et al., 2005; Mitchell, 1998).

Psychological risk may be defined as a consumer's disappointment in making a poor product or service selection or the "anxiety and psychological discomfort arising from such a purchase (Srivastava & Sharma, 2011). Social and psychological risks are, at times, combined and referred to as psychosocial risk. The reason for this is that in the case of low involvement and low value purchases, consumers actually struggle to distinguish between the two types of risk (Mitchell, 1998).

Financial risk may be defined as the possibility of a monetary loss from a poor purchase choice/decision (Zielke & Dobbstein, 2007). This definition can, however, be extended to include the risk that the product's quality does not match its price tag (Schiffman & Wisenblit, 2014; Mitchell, 1998). Financial risk is a component of a product's (or services) expected performance, thus it is a non-personal risk (Sweeney et al., 1999).

Physical risk relates to the extent to which the product may physically harm the consumer (Schiffman & Wisenblit, 2014; Mieres et al., 2005). As above, this also

varies between product categories e.g. Food defect has potential to kill consumers whereas a clothing defect may only reduce its value.

Time risk involves the possible loss of convenience or time associated with the unsatisfactory delivery of a service or condition of a product (Schiffman & Wisenblit, 2014). In a fast paced world, time risk can have a significant impact on buying situations (Mitchell, 1998), particularly in instances where the consumer is pressed for time.

For the purpose of this research, only physical and financial risk are considered for investigation, as PLB are found mostly in food and grocery category.

In this study, 'Perceived Risk' was defined as the customer's expectation of loss in PLB item purchase from its physical and financial performance. It was assumed that Perceived risk negatively influence the 'Attitude towards PLBs' i.e. the lower the perceived risk towards PLBs, the higher the 'Attitude towards PLBs' and the vice versa.

Attitude towards PLBs

Attitude is considered as key concept on consumer behavior that was defined as set of beliefs, experience and feelings forming a predisposition to act in a given direction (Chandon & Mbayefall, 2011). Ajzen (1991) denoted that attitude has an influence on purchase intention and consumer behavior because it has basic psychological function. Attitude is expressed by the evaluation of a product/brand in two directions which is favorable or unfavorable. Attitude towards PLBs is defined as a pre-disposition to respond in a favorable or unfavorable manner due to product evaluation, purchase evaluations, and or self-evaluation associated with private label grocery products (Burton et al., 1998).

In recent years private labels are growing in the retailing industries and consumers are increasing and start to concern about the quality. For this reason several researcher mentions the balancing of price and quality has a relation for creating consumers positive attitude. Furthermore, if satisfaction from the last purchase is derived, consumers will frequently shop the product and become familiar with it. Once familiarity is archived, the perception of risk reduces; consequently, positive attitude towards PLBs is generated.

According to Zielke and Dobbstein (2007), the attitudes towards private label brands will influence the buying behavior positive too. According to Thompson et al. (1994), there is strong correlation between behavioral intention and consumer attitudes, in that attitudes influence and predict consumer behavior towards private label olive oil. A positive attitude towards the private label leads to purchase intention that is the more favorable the consumers are towards the brand the more it has impact on purchasing power. Consumers who have a positive attitude towards the brand have a positive impact on PLB products.

In this study, 'Attitude towards PLBs' was defined as the attitude of Nepali consumers towards the Private Label Brands (PLBs). It was assumed that 'Attitude towards PLBs' positively influence the 'Purchase Intention' of Nepali consumers towards PLBs.

Purchase Intention

Consumers buying decision is very complex. 'Purchase Intention' is related with consumer's behavior, perception and their attitude. Interests of consumers buy private label products is the beginning of the consumer purchase decision. Buying interest is an attempt to buy a product or visit a store that offers services (Shao et al., 2004). While Wu et al., (2011) stated that buying interest represents the probability

that consumers plan or will buy a product or service in the future. Correspondingly Rahman et al. (2012) found interest in buying a subjective assessment by consumers who happen after the general evaluation to buy a product or service. Where the buying interest include: the willingness of consumers to consider buying, Intention to buy in the future and/or the decision to buy back.

Interest in buying the product is not yet realized the purchase activity. Researchers have stated that purchase intention is an effective tool used in predicting purchasing process. Once the consumers decide to purchase the product in certain store, they will be driven by their intention. Purchase intention of PLBs is affected by negative and positive attitude formations of the consumers.

In this study, 'Purchase Intention' was defined as the willingness and intention of the consumer to buy the private label products. It was assumed that 'Attitude towards PLBs' positively contributes to consumer 'Purchase Intention' towards PLBs.

Measurement Instrument and Validation

Structured questionnaire has been used as the measurement instrument that was adapted from previous related literatures ensuring that includes the items to measure the five main study variables/constructs: a) PLB Awareness b) In-store extrinsic cues c) Perceived Risk d) Attitude towards PLBs e) Purchase Intention. All the five constructs were measured using seven point Likert scale (1:Strongly disagree/ 2: Disagree/ 3:Somewhat Disagree/ 4: Neither Agree or Disagree/ 5:Somewhat Disagree/ 6: Agree/ 7:Strongly Agree). The following Table 3.1 provides the constructs, their adoption source and no. of scale items.

Table 3.1

Construct and Scale Items

Constructs	Adapted From	No. of Scale Items
PLB Awareness	Fuchs et al. (2010) Zhou et al. (2010)	3
In-store extrinsic Cues	Fuchs et al. (2010) Zhou et al. (2010)	3
Perceived Risk	Diallo (2012)	4
Attitude towards PLBs	Garretson et al. (2002)	6
Purchase Intention	Diallo (2012) Sweeney et al. (1999)	3

In additional, relevant consumer demographic variables was incorporated in the questionnaire to study its relationship with main variables of study.

Before performing actual experimental survey, face validation of the questionnaire was done from experts in the related field, where each items were critically discussed confirming that the questionnaire items had no semantic problem. The developed English questionnaire was back-to-back translated into Nepali language for the ease of general respondent population. For the validation of Nepali translated questionnaire, at first, 10 respondents were supplied with the English questionnaire for filling and maintaining at least one day gap, the same respondents were supplied with the Nepali questionnaire for the filling. For each items of the response (from Nepali and English questionnaire), pair-wise correlation test was performed. It has been found that all items (except for 2) had correlation value > 0.6 . Necessary adjustments were performed in those 2 items for which correlation was less than 0.6. And, final experimental survey was conducted with adjusted Nepali questionnaire for 200 respondents (Experimental and Control group).

Data Collection and Coding

Data was collected using 7-point Likert scale through the self-administered questionnaires. Experimental survey method was used where the exposed consumers were intercepted at the exit point of the supermarkets to fill the structured questionnaire.

In order to process the data, each questionnaires were manually screened for the missing data. After manual screening, the responses of each individual respondent was captured into statistical software. Each questionnaire was coded before entering the data in computer.

Data Analysis

In this study, data analysis was conducted using statistical software called SPSS. SPSS (formerly known as Statistical Package for the Social Sciences), and manufactured by IBM, is a statistics analysis package used for a range of tasks, including elementary data analysis (e.g. producing descriptive statistics), as well as executing advanced multivariate statistical techniques grounded in probability theory.

At first, descriptive analysis of the study variables was done, followed by reliability and validity analysis of the constructs. Next, the effect of PLB exposure (High/Low) on six study variables were measured using Analysis of Variance (ANOVA). Finally, Multiple Linear Regression using Ordinary Least Square (OLS) method was used to assess the relationship between the study variables, combining all consumers who got either high or low PLB exposure.

To measure the adequacy of the measurement model, Unidimensionality was conducted using exploratory factor analysis with principal component extraction with varimax rotation method. Unidimensionality is an assumption underlying the calculation of reliability and is demonstrated when the indicators of a construct have

acceptable fit on a single factor (one-dimensional) model (Hair et al., 2003).

Achieving unidimensional measurement is a crucial undertaking in theory testing and development. A necessary condition for assigning meaning to estimated constructs is that the measures that are posited as alternative indicators of each construct must be acceptably unidimensional (Gerbing & Anderson, 1988). That indicates, each set of alternative indicators has only one underlying trait or construct in common (Hair et al., 2003).

The test of reliability was performed using the coefficient alpha. Reliability is a measure of the internal consistency of the construct indicators, depicting the degree to which they indicate the common latent (unobserved) construct (Hair et al., 2003). Cronbach's alpha is the most widely used diagnostic measure that assesses the consistency of the entire scale using reliability coefficient (Hair et al., 2003). The indicators of highly reliable constructs are highly inter-correlated, indicating that they all are measuring the same latent construct. As reliability decreases, the indicators become less consistent and thus are poorer indicators of the latent construct (Hair et al., 2003).

In order to compare designated groups within the sample, more advanced statistical techniques are required. Analysis of Variance (ANOVA) is one such technique that may be used to determine whether a fundamental difference exists between the mean values of various cohorts/groups. Normalised data is, however, required for the usage of ANOVA, whilst data that doesn't adhere to this criterion may be subjected to the non-parametric equivalent, the Kruskal Wallis test (Black, 2012; Hair et al, 2005). For the comparison of mean of study variables among experimental and the control group, Analysis of Variance (ANOVA) is used. Here,

the differences in the effect of PLB exposure to study variables for experimental and control groups were measured.

Tukey's HSD (Honestly Significant Difference) post-hoc test was performed thereafter, with the intention of understanding exactly which groups differed from the calculated mean. Here, ANOVA/Kruskal Wallis was able to inform the researcher of whether any groups did actually deviate, statistically, from the mean, whereas Tukey's post-hoc test was responsible for pinpointing precisely which groups differed (Black, 2012; Hair et al, 2005). Thus, inherent differences in responses between designated groups were exposed.

Multiple Regression Analysis

To assess the effect of independent variables on dependent variables of study, multiple regression model for analysis using ordinary least square method as referred by Gujarati, Porter, and Gunasekar (2009) was used. Multiple regression analysis is a statistical technique which explores the concurrent effects of multiple variables on a dependent variable that is interval scaled. In other words, multiple regression analysis aids in understanding how much of the variance in the dependent variable is explained by a set of predictors.

Two models were used for the analysis of relationship. The first regression model (Model 1) was used for analyze the effect 'PLB Awareness', 'In-store extrinsic cues', and 'Perceived Risk' on 'Attitude towards PLB'.

Attitude towards PLBs = $f(\text{PLB Awareness, In-store extrinsic cues, Perceived Risk})$

$$y_1 = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \mu_i \text{----- Model 1}$$

Where,

y_1 = Attitude towards PLB

β_0 = Coefficient for the intercept

$\beta_1, \beta_2, \beta_3$ = Coefficient for the slope

x_1 = PLB Awareness

x_2 = In-store extrinsic cues

x_3 = Perceived Risk

μ_i = Residual term

The second regression model (Model 2) was used for analyze the effect of 'Attitude towards PLBs' on 'Purchase Intention'.

Purchase Intention = f (Attitude)

$z_1 = \beta_0 + \beta_1 k_1 + \mu_i$ ----- Model 2

Where,

z_1 = Purchase Intention

β_0 = Coefficient for the intercept

β_1 = Coefficient for the slope

k_1 = Attitude towards PLBs

μ_i = Residual term

CHAPTER IV

RESULTS

This chapter comprises the analysis of data by tabulating and interpreting the results of study variables and their relationship using different statistical tools. This chapter is divided into five different sections; the first section presents the description and association of study variables and the result of validity of measures. The second section reveals the results of mean differences and strength of relationships among study variables. The third section presents the comparison of effect of PLB exposure (high and low) on different study variables. The fourth section presents the result of regression analysis for high exposure (experimental group) and low exposure (control group) for the study relationship. The final section, provides the hypothesis testing results.

Descriptive, Reliability and Validity Statistics

Distribution of Data

The detailed information about the nature of data is presented in Table 4.1 below.

Table 4.1
Nature of Data

Variables		N	Percentage
Gender	Male	93	46.5
	Female	107	53.5
Age group	16-25 years	33	16.5
	26-35 years	80	40.0
	36-45 years	69	34.5
	>45 years	18	9
Education	Higher Secondary or lower	58	29.0
	Bachelors	79	39.5
	Masters or higher	63	31.5
Monthly Grocery	< = NPR 5000	33	16.5
Expenses	Between NPR 5001-10000	73	36.5
	> NPR 10000	94	47.0
Marital Status	Married	132	66.0
	Single	68	34.0
Occupation	Private	50	25
	Government / NGOs	44	22
	Own Business	34	17
	Others/ Students	72	36
Store Visit	Daily	23	11.5
Frequency	Weekly	124	62.0
	Monthly and higher	53	26.5

The sample constitutes 46.5% of male and 53.5% of female participants, near gender balanced. Most participants (91%) were within 45 years, which showed dominance of young people in supermarket shopping. Likewise, 71% of participants had education of Bachelors or higher, indicating preference of educated people to supermarket shopping. Interestingly, 66% of the participants were married, inferring married people liking to supermarket shopping. More than two third of the

participants (74%) were engaged in some employment or business. And, most participants (73.5%) were frequent (daily or weekly) visitors at supermarkets, which implies people patronage to supermarket shopping.

The comparison of nature of data for Experimental and Control group is given in Table 4.2 below.

Table 4.2

Comparison of the Nature of Data for Experimental and Control Groups

Variables		EG (%)	CG (%)
Gender	Male	34	59
	Female	66	41
Age group	16-25 years	7	26
	26-35 years	37	43
	36-45 years	46	23
	>45 years	10	8
Education	Higher Secondary or lower	36	22
	Bachelors	46	33
	Masters or higher	18	45
Monthly Grocery Expenses	< = NPR 5000	7	26
	Between NPR 5001-10000	37	36
	> NPR 10000	56	38
Marital Status	Married	75	57
	Single	25	43
Occupation	Private	25	25
	Government / NGOs	18	26
	Own Business	20	14
	Others/ Students	37	35
Store Visit Frequency	Daily	14	9
	Weekly	68	56
	Monthly and higher	18	35

Experimental group (EG) constituted more female participants (66%) compared to control group (CG) i.e. 41%. Both EG and CG had similar percentage of people within 45 years i.e. 90% compared to 92%. However, CG had more number of higher educated people (45%) compared to EG (18%). Interestingly, more EG (25%)

were single compared to CG (43%). Both, EG and CG had near equal percentage of people not engaged in some employment or business (37% and 35% respectively). However, EG has more frequent visitors (82%) compared to CG (65%).

Sample Descriptions

The maximum, minimum, mean values and standard deviation of the study variables are presented in Table 4.3 below.

Table 4.3

Descriptive Statistics of Study Variables

Variables	N	Minimum	Maximum	Mean	SD
1. PLB Awareness	200	2.00	7.00	5.61	0.914
2. In-store extrinsic cues	200	1.67	7.00	4.95	1.109
3. Perceived Risk	200	2.50	5.25	3.51	0.538
4. Attitude towards PLBs	200	1.67	7.00	4.92	1.074
5. Purchase Intention	200	1.67	7.00	5.06	1.159
Valid N (listwise)	200				

For the study sample, highest mean value was observed for 'PLB Awareness' (Mean=5.61, SD=0.914) followed by 'Purchase Intention' (Mean=5.06, SD=1.159), 'In-store extrinsic cues' (Mean=4.95, SD=1.109), 'Attitude towards PLBs' (Mean=4.92, SD= 1.074), and 'Perceived Risk' (Mean=3.51, SD=0.538).

Reliability Analysis of Study Variables

Before testing the reliability of study variables, unidimensionality measures were assessed based on the result of exploratory factor analysis with principal component extraction with varimax rotation method. Unidimensionality refers to characteristics of a set of indicators that has only one underlying trait or concept in common (Hair et al., 2003). As a rule of thumb used frequently as a means of making preliminary examination of the factor matrix, factor loadings greater than .30 are

considered to meet the minimum level; loadings of .40 are considered more important; and the loadings .50 or greater are considered practically significant. These guidelines are applicable when the sample size is 100 or larger and this approach is practical not statistical significant (Hair et al., 2003).

As indicated in Table 4.4, all the factor loading are above .70 hence the results ensured the unidimensionality of each construct.

Reliability is a measure of the internal consistency of the construct indicators, depicting the degree to which they indicate the common latent (unobserved) construct (Hair et al., 2003). A Cronbach Alpha coefficient is generally used to measure the internal consistency. A commonly used threshold value for acceptable reliability is .70, although this is not an absolute standard, and values of .60 have been deemed acceptable if the research is exploratory in nature (Hair et al., 2003).

The Cronbach's alphas for all study variables: PLB Awareness (0.659), In-store extrinsic cues (0.735), Perceived Risk (0.817), Attitude towards PLBs (0.783) and Purchase Intention (0.796), are above 0.65 i.e. above acceptable reliability threshold for exploratory research. Hence, the instrument can be considered as reliable. The coefficient alpha estimate of study variables is presented in Table 4.4.

Table 4.4

Cronbach's Alpha of the Study Variables

Construct	Factor Loading	% of variance explained	Coefficient Alpha
1. PLB Awareness		59.743	0.659
PLB knowledge	0.770		
PLB recall	0.853		
PLB recognition	0.687		
2. In-store extrinsic Cues		65.407	0.735
PLB variety perception	0.795		
PLB placement perception	0.797		
PLB packaging perception	0.834		
3. Perceived Risk		64.745	0.817
PLB quality risk	0.719		
PLB ingredients risk	0.836		
PLB money worth risk	0.811		
PLB money spend risk	0.846		
4. Attitude towards PLBs		63.559	0.783
Feel Good	0.808		
PLB preference	0.824		
Best buy	0.766		
Best-quality products	0.834		
Value for money	0.825		
Good Deal	0.721		
5. Purchase Intention		71.144	0.796
PLB purchase willingness	0.844		
PLB purchase probability	0.893		
PLB purchase likelihood	0.790		

Analysis of Variances of Study Variables

One way ANOVA was conducted between demographic variables (Gender, Age Group, Education, Monthly Grocery Expenses, Marital Status, Occupation and Store Visit Frequency) and the study variables. The ANOVA result is given in Table 4.5 below.

Table 4.5

ANOVA outputs of the Socio-Demographic Groups of Study Variables

Variables	PLB Awareness	In-store Extrinsic Cues	Perceived Risk	Attitude towards PLBs	Purchase Intention
	F	F	F	F	F
Gender	4.746*	1.826	6.894**	4.884*	4.364*
Age Group	1.063	0.435	1.205	1.584	1.314
Education	5.331**	1.911	7.236**	5.531**	4.168**
Monthly Grocery Expenses	2.494	1.817	0.645	1.110	0.193
Marital Status	4.147*	0.010	0.724	0.572	6.044*
Occupation	0.569	1.134	1.782	1.210	0.320
Store Visit Frequency	4.415**	1.061	3.104*	3.803*	1.913

Note. Significance codes: ** Significant at 1%, * Significance at 5%

One way ANOVA suggest that there is no statistically significant difference among the consumers with Age Groups, Monthly Grocery Expenses and Occupation on any of the study variables. However, significant differences exist among Gender on PLB Awareness ($F=4.746$, $p<.05$), Gender on Attitude towards PLBs ($F=6.884$, $p<0.05$), Gender on Perceived Risk ($F=6.894$, $p<0.01$), Gender on Purchase Intention ($F=4.364$, $p<0.05$); Education level on PLB Awareness ($F=5.331$, $p<.01$), Education Level on Attitude towards PLBs ($F=5.531$, $p<.01$), Education level on Perceived Risk

(7.236, $p<.01$), Education level on Purchase Intention ($F=4.168$, $p<.01$); Marital Status on PLB Awareness ($F=4.147$, $p<.05$), Marital Status on Purchase Intention ($F=6.044$, $p<.05$); and Store Visit Frequency on PLB Awareness ($F=4.415$, $p<.01$), Store Visit Frequency on Attitude towards PLBs ($F=3.803$, $p<.05$), Store Visit Frequency on Perceived Risk ($F=3.104$, $p<.05$). Further analysis was carried to the variables having significant difference among demographics.

Descriptive Statistics: Gender

Gender of the respondents was categorized into two groups based on the sample distribution. The descriptive statistics of the study variables according to the Gender is shown in Table 4.6.

Table 4.6

Group Statistics- Gender (N=200)

Variable	Gender	N	Mean	SD
PLB Awareness	Male	93	5.46	1.002
	Female	107	5.74	0.811
Perceived Risk	Male	93	3.61	0.588
	Female	107	3.42	0.474
Attitude towards PLBs	Male	93	4.74	1.149
	Female	107	5.07	0.982
Purchase Intention	Male	93	4.87	1.176
	Female	107	5.21	1.125

As obtained in the one way ANOVA, there is significant difference between the variables i.e. PLB Awareness, Perceived Risk, Attitude towards PLBs and Purchase Intention according to the Gender. From the mean value obtained in Table 4.5, it can be stated that the Female consumers (Mean=5.74, SD=0.811) take PLB Awareness as higher priority to Male. Male consumers (Mean=3.42, S.D=0.588) possess high perceived risk compared to Female. Whereas, Female consumers

(Mean=5.07, S.D=0.982) have higher Attitude value compared to Male. In contrast, Female consumers (Mean=5.21, S.D=1.125) has higher Purchase Intention compared to Male.

Descriptive Statistics: Education Level

Education level of the respondents was categorized into three different groups based on the sample distribution. The descriptive statistics of the study variables according to the Education Level is shown in Table 4.7.

Table 4.7

Group Statistics: Education Level (N=200)

Variables	Education Level	N	Mean	SD
PLB Awareness	Higher Secondary or lower	58	5.72	0.746
	Bachelors	79	5.81	0.816
	Masters or higher	63	5.24	1.061
Perceived Risk	Higher Secondary or lower	58	3.44	0.528
	Bachelors	79	3.37	0.445
	Masters or higher	63	3.75	0.578
Attitude towards PLBs	Higher Secondary or lower	58	5.15	1.050
	Bachelors	79	5.10	0.970
	Masters or higher	63	4.48	1.100
Purchase Intention	Higher Secondary or lower	58	5.27	1.085
	Bachelors	79	5.22	1.085
	Masters or higher	63	4.65	1.227

As obtained in the one way ANOVA, there is significant difference on the variables i.e. PLB Awareness, Attitude towards PLBs, Perceived Risk and Purchase Intention to the Education Level. From the mean value obtained in Table 4.6, it can be stated that the people with Education of Bachelors (Mean=5.81, SD=0.816) and Higher Secondary or lower (Mean=5.72, SD=0.746) take PLB Awareness as highest priority. Similarly, people with Education Level of Higher Secondary or lower (Mean=5.15, SD=1.05) and Bachelors (Mean= 5.10, SD= 0.970) have high Attitude

level. Likewise, people with Education Level of Masters or higher (Mean=3.75, S.D=0.578) and Higher Secondary or lower (Mean= 3.44, SD=0.528) take highest perceived risk. Similarly, people with Education Level of Higher Secondary or lower (Mean= 5.27, SD= 1.085) and Bachelors (Mean=5.22, SD=1.085) has higher Purchase Intentions.

Descriptive Statistics: Marital Status

The descriptive statistics of the study variables according to the Marital Status is shown in Table 4.8.

Table 4.8

Group Statistics- Marital Status (N=200)

Variable	Gender	N	Mean	SD
PLB Awareness	Married	132	5.70	0.904
	Single	68	5.43	0.910
Purchase Intention	Married	132	5.20	1.170
	Single	68	4.78	1.094

As obtained in one way ANOVA, there is significant difference on the variables i.e. PLB Awareness and Purchase Intention according to the Marital Status. From the mean value obtained in Table 4.8, it can be stated that the consumers who are Married (Mean=5.70, SD=0.904) take PLB Awareness as higher priority to those who are Single. Likewise, consumers who are Married (Mean=5.20, S.D=1.170) take Purchase Intention as higher priority to their Single counterpart.

Descriptive Statistics: Store Visit Frequency

Store Visit Frequency of the respondents was categorized into three different groups based on the sample distribution. The descriptive statistics of the study variables according to the Store Visit Frequency is shown in Table 4.9.

Table 4.9

Group Statistics- Store Visit Frequency (N=200)

Variables		N	Mean	SD
Store Visit Frequency				
PLB Awareness	Daily	23	5.96	0.638
	Weekly	124	5.63	0.942
	Monthly and higher	53	5.38	0.856
Attitude towards PLBs	Daily	23	5.31	0.881
	Weekly	124	4.97	1.022
	Monthly and higher	53	4.62	1.174
Perceived Risk	Daily	23	3.35	0.469
	Weekly	124	3.47	0.491
	Monthly and higher	53	3.68	0.633

As obtained in one way ANOVA, there is significant difference on the variables i.e. PLB Awareness, Attitude towards PLBs and Perceived Risk according to the Store visit frequency. From the mean value obtained in Table 4.9, it can be stated that the people who visit store daily (Mean=5.96, SD=0.638) and on weekly basis (Mean=5.63, SD=0.942) take PLB Awareness as highest priority. Similarly, people who visit store daily (Mean= 5.31, SD= 0.881) and on weekly basis (Mean= 4.97, SD=1.022) has higher attitude level. And, people who visit store on Monthly and higher (Mean= 3.68, SD=0.633) and on weekly level (Mean=3.47, SD= 0.491) perceive higher risk.

Nature and Strength of Relationships between Study Variables

Pearson correlation coefficient was conducted to examine the nature and strength of relationship between the different variables under study. The correlation coefficients between the variables are presented in Table 4.10.

Table 4.10

Bi-variate Pearson Correlation Coefficients between Study Variables

	PA	IEC	PR	ATP	PI
PLB Awareness (PA)	1				
In-store Extrinsic Cues (IEC)	.267**	1			
Perceived Risk (PR)	-.543**	-.464**	1		
Attitude towards PLBs (ATP)	.482**	.442**	-.723**	1	
Purchase Intention (PI)	.350**	.253**	-.601**	.765**	1

Note. Significance codes: ** Significant at 1%, * Significance at 5%

While observing the Table 4.10, a significant correlation ($p < .01$) exists between the study variables ('PLB Awareness', 'In-store extrinsic cues', 'Perceived Risk', 'Attitude towards ' and 'Purchase Intention'. Except for correlation with 'Perceived Risk', all other correlation with study variables are positive, which is naturally assumed relationship.

Comparison of Mean of Experimental and Control Groups

This section presents the comparison of effect of PLB exposure (high and low) on different study variables. To find out the effect of PLB exposure on 'PLB Awareness', 'In-store extrinsic cues', 'Perceived Risk', 'Attitude towards PLBs' and 'Purchase Intention'. The result is shown in Table 4.11.

Table 4.11

Mean Value of Study Variables for Experimental and Control groups

Variables	Group	Mean	SD	F- Value	P- Value
PLB Awareness	Experimental	5.833	0.729	12.853	.000
	Control	5.383	1.022		
In-store Extrinsic Cues	Experimental	4.937	1.076	0.011	.916
	Control	4.953	1.147		
Perceived Risk	Experimental	3.352	.487	18.660	.000
	Control	3.667	.542		
Attitude towards PLBs	Experimental	5.132	1.009	8.185	.005
	Control	4.705	1.098		
Purchase Intention	Experimental	5.193	1.189	2.806	.096
	Control	4.920	1.117		

As obtained in the way ANOVA there is significant difference between Experimental and Control group on variables: 'PLB Awareness', 'Perceived Risk' and 'Attitude towards PLBs' (at 5% level of significance), after exposure of PLBs. But, it is found in-significant for 'In-store extrinsic cues' and 'Purchase Intention'.

From the afore-mentioned Table 4.11 value, it can be stated that the Experimental group consumers (Mean=5.833, SD=0.729) has higher 'PLB Awareness' compared to Control group consumers (Mean=5.383, SD=1.022). Similarly, the Experimental group consumers (Mean=3.352, SD=0.487) has lower 'Perceived Risk' compared to Control group consumers (Mean=3.667, SD=0.542). Likewise, the Experimental group consumers (Mean=5.132, SD=1.009) has lower 'Attitude towards PLBs' compared to Control group consumers (Mean=4.705, SD=1.098).

Regression Analysis

To assess the effect of independent variables ('PLB Awareness', 'In-store extrinsic cues', and 'Perceived Risk') on dependent variable ('Attitude toward PLBs');

and, independent variable ('Attitude towards PLBs') on dependent variable ('Purchase Intention'), regression analysis as per regression model 1 and 2 was carried out.

The result of the assessment of the relationship between independent and dependent variable of Model-1 is shown in Table 4.12 below.

Table 4.12

Regression of 'PLB Awareness', 'In-store extrinsic cues' and 'Perceived Risk' on 'Attitude towards PLBs'

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7.635	.805		9.483	.000
PLB Awareness	.145	.067	.123	2.151	.033
In-store cues	.129	.052	.133	2.457	.015
Perceived risk	-1.186	.124	-.595	-9.557	.000

Note. Dependent Variable: Attitude towards PLBs

Model-1 has resulted as 'PLB Awareness' (t value at 2.151 and p value at 0.033), 'In-store extrinsic cues' (t value at 2.457 and p value at 0.015) and 'Perceived Risk' (t=-9.557, p= 0.000) having statistically significant relationship with 'Attitude towards PLBs'. This model-1 has R^2 value of 0.548 and adjusted R^2 value of 0.541. It is concluded that 'PLB Awareness' have positive effect on 'Attitude towards PLBs'. Similarly, 'In-store extrinsic cues' have positive effect on 'Attitude towards PLBs'. Whereas, 'Perceived Risk' have negative effect on 'Attitude towards PLBs'.

The result of the assessment of the relationship between independent and dependent variable of Model-2 is shown in Table 4.13 below.

Table 4.13

Regression of 'Attitude towards PLBs' on 'Purchase Intention'

Model	Unstandardized Coefficients	Standardized Coefficients			
	B	Std. Error	Beta	t	Sig.
(Constant)	.993	.249		3.993	.000
Attitude towards PLBs	.826	.049	.765	16.719	.000

Note. Dependent Variable: Purchase Intention

Model-2 has resulted as 'Attitude towards PLBs' (t value at 16.719 and p value at 0.000) having statistically significant relationship with 'Purchase Intention'. This model-2 has R^2 value of 0.585 and adjusted R^2 value of 0.583. It is concluded that 'Attitude towards PLBs' has significant positive effect on 'Purchase Intention'.

Hypothesis Testing

Based on the result of ANOVA and regression analysis, seven hypothesized relationships between the study variables were examined. The findings of these analyses are summarized in the Table 4.14 below.

Table 4.14

Result of Hypothesis Testing

Hypothesis	Findings
H _{A1c} : Consumers with high PLB exposure have significantly high 'PLB awareness'	Supported
H _{A1b} : Consumers with high PLB exposure have significantly high 'In-store extrinsic cues'	Not supported
H _{A1c} : Consumers with high PLB exposure have significantly low 'Perceived Risk'	Supported
H _{A1d} : Consumers with high PLB exposure have significantly high 'Attitude towards PLBs'	Supported
H _{A1e} : Consumers with high PLB exposure have significantly high 'Purchase Intention'	Not supported
H _{A2} : 'PLB awareness', 'In-store extrinsic cues' and 'Perceived Risk' significantly affect 'Attitude towards PLBs'	Supported
H _{A3} : 'Attitude towards PLBs' significantly affect 'Purchase Intention'	Supported

CHAPTER V

SUMMARY, DISCUSSION AND IMPLICATIONS

This chapter is divided into four sub-sections: summary of findings, discussion, implications and critique of the study. The first section summarizes the empirical research findings. The second section discusses the findings according to the objective of the study. In the next section, both theoretical and managerial implications of the study is highlighted. And, final section presents a critique of the study which highlights the limitations of this study.

Summary

An increase in the number of organized supermarkets chains in Nepal may be seen as an indicator of growing economic prosperity and change in consumer buying habits. These supermarkets are providing services to growing base of urban Nepali consumers by selling various national and international products at one place in pleasing environment compared to traditional grocery stores. Although, some of the supermarkets have started offering Private Label Brands (PLBs) at their stores but consumer PLB exposure varies across these supermarket. This study analyzed the effect of PLB exposure to various variables related to consumer cognition/organism and behavior. It also studied the relationship between the major variables of study, with PLB exposure.

In addition, this research also studied the relationship of PLB variables in reference to demographic variables (Gender, Age groups, Education level, Monthly expenses, Marital Status, Occupation, and Store Visit Frequency). Study samples identified that there was no statistically significant differences for Age Group, Monthly Grocery Expenses and Occupation. However significant differences exist

among Gender on PLB Awareness, In-store Extrinsic Cues, Perceived Risk, Attitude towards PLBs and Purchase Intention; Education level on PLB Awareness, Perceived Risk, Attitude towards PLBs and Purchase Intention; Marital status on PLB Awareness and Purchase Intention; Store Visit Frequency on PLB Awareness, Perceived Risk and Attitude towards PLBs.

Out of five study variables (PLB awareness, in-store extrinsic cues, perceived risk, attitude towards PLBs, and purchase intention), only three variables (PLB awareness, perceived risk, and attitude towards PLBs) had significant differences for different PLB exposure.

'PLB Awareness', 'In-store extrinsic cues' and 'Perceived Risk' were found to have statistically significant effect on 'Attitude towards PLBs'. Likewise, 'Attitude towards PLBs' was found to have statistically significant effect on 'Purchase Intention'.

Discussion

Among five study variables ('PLB awareness', 'in-store extrinsic cues', 'perceived risk', 'attitude towards PLBs', and 'purchase intention'), significant difference between Experimental and Control group was found for three variables ('PLB awareness', 'perceived risk', and 'attitude towards PLBs') after the PLB exposure.

PLB exposure resulted significant differences to Consumer's 'PLB Awareness', 'Perceived Risk' and 'Attitude towards PLBs' which aligns with Zajonc (1968) findings and Kotler and Lane (2006) model on effects of exposure. Higher PLB availability provided many advantages to consumers, one of it is time convenience as it avoids hassles to flip between different stores. Conventional wisdom suggests that larger assortments are beneficial to consumers because more options in the choice set

imply a greater likelihood that consumers will find an option matching their preferences. It also connects with Yoo et al. (2000) that if the private labels are distributed in a large number of retailers' stores, consumers will have greater exposure to the product, leading to greater brand awareness and satisfaction as consumers save time searching and traveling to stores—in other words, they experience more convenient purchasing. Greater satisfaction will lead to stronger brand loyalty and thus, the effect of PLB intensity on the overall private label brand equity (combination of brand awareness, brand association, perceived quality and brand image) will be positive. Hence, high PLB exposure at store will have positive impact in improvement of PLB awareness, reduction of perceived risk (via improvement of perceived quality), and in-turn improvement of attitude towards PLBs compared to low exposure of PLBs. However, recent research has shown that the benefits of greater variety at stores are often offset by an increase in consumers' cognitive costs associated with choosing from a larger assortment (Iyengar and Lepper, 2000).

Level of PLB exposure were found to have no effects on perception of 'In-store extrinsic cues'. There may be various reasons for it. First, field observation has shown that PLB packaging is not yet visually appealing, PLBs are still placed in off locations (non-prioritized shelf) than NBs, and no in-store promotion is used. Next, awareness of PLB brands among Nepali Consumers is still limited. So, Nepali consumers may have perceived PLBs 'in-store extrinsic cues' as more static component, hence didn't show any differences to PLB exposure.

Level of PLB exposure was found to have no effect on Customer's Purchase Intention towards PLBs. This can be related to the theoretical model of Kotler and Lane (2006) that exposure leads to perception but not directly purchase intention. As

PLB phenomenon is new to Nepal, and PLB exposure was provided only once to consumers, it may not have been sufficient to form their purchase intention.

Alternatively, Bedi et al. (2014) found that Indian consumers are buying PLB because of store image and store loyalty. So, there may be a lot of variables which may have affected Nepali consumers PLB purchase intention formation playing larger roles to PLB exposure.

In this study, 'PLB Awareness', 'In-store extrinsic cues' and 'Perceived Risk' were found to have significant effect on 'Attitude towards PLBs'. 'PLB Awareness' and In-store extrinsic cues had significant effect on Consumers Attitude towards PLB aligning with the finding of Dick et al. (1995) and Richardson et al. (1996). Whereas, 'Perceived Risk' had significant effect on Consumer Attitude towards PLBs which is in line with the findings of Zielke and Dobbelsstein (2007), Glynn and Chen (2009) and Diallo (2012). These finding re-validates Attitude and its antecedents ('PLB Awareness', 'In-stored extrinsic cues' and 'Perceived Risk') relationship, for PLB purchase phenomenon in Nepal where consumers are getting different level of PLB exposure.

Consumer attitude towards PLBs had significant positive effect on Purchase Intention which aligns with Zielke and Dobbelsstein (2007) and Thomson et al. (1994). This finding re-justify that Purchase Intention is the function of Attitude, for PLB purchase phenomenon in Nepal where consumers gets different level of PLB exposure. Walsh & Mitchell (2010) however had contrast finding.

Implications of the Study

This research has both managerial and academic implications. It presents a primary step in PLB research domain in Nepal that intends to explore the effects of PLB exposure in consumers purchase behavior. Academically, this research aims to

contribute to the knowledge continuum in this field to fill the gap in the body of knowledge through contextual knowledge on PLB purchase phenomenon across retail consumer demographics in Nepal, which is completely missing now. It shall also help the academicians and retailers to predict, explain and understand the PLBs phenomenon in Nepal. Similarly, it shall contribute as a reference literature for future researchers in the region.

In practical sense, this study intended to help the Nepali retail managers to understand the effect of PLBs exposure to different consumer factors and relationships across consumer demographics responsible for PLBs purchase. The results of this study provide useful insights to PLB phenomenon in an emerging economy such as Nepal. Specifically, study findings indicate that PLB exposure has no significant effect to purchase behavior. This implies that supermarkets with low PLB exposure have the same opportunity to promote their PLB products vis-à-vis supermarkets with high PLB exposure. In other terms, most valuable asset of store (biggest cost driver) i.e. 'shelf space' need not be excessively allocated to PLBs to improve PLB purchase in Nepal. As more and more supermarkets chain stores are coming up in urban cities of Nepal, competition in this sector will get fierce, where PLBs seems strategically relevant option to fetch better profitability. The findings of this study can trigger PLB adoption phenomenon in organized retail space across broad product categories that shall have bigger economic implications to least-developed countries like Nepal where consumers gets opportunity of buying comparable quality products at relatively cheaper prices.

This study however puts forward some directions for potential future research. Exploratory research with bigger samples can be conducted to validate this research findings to local context. Future researcher can look into new PLB segments (e.g.

apparel, consumer electronics) which are rapidly expanding in Nepal. Likewise, they can also look into different forms of stimuli or exposure available in retail environment, also considering the effect of wider study variables (such as, store image). Finally, comparable studies on factors affecting PLBs and NBs purchase behavior in Nepal can be interesting for future researcher.

Critique of the Study

Despite using robust method and validated scale, this study had several limitations. This research was conducted in Private Label Brands (PLBs) at few supermarket chains in Nepal, particularly in food and grocery segment. So, the results may not be applicable to other private label markets. Further, it is likely that the findings would differ in other countries where market and consumer factors such as the stage of development of private labels, retail concentration and consumer attitudes may vary.

While performing this study, the possibility and impact of any previous PLBs exposures to treatment Consumers were not considered. Natural experiment method used in this study itself brought several limitations compared to lab experimental design. Likewise, in this research, two different retail stores for experimental and control group were used considering their near similarity, which could have been bettered if same stores were used for both groups. This study had collected information from consumers at the selected supermarkets after their willingness to fill the survey questionnaire. So, any consumer who didn't show interest to fill the questionnaire were avoided.

Finally, this study was conducted in few stores and limited samples in Kathmandu valley, hence the findings may not be generalizable across all stores and private labels in the country. Thus detailed research in other cities with wider number

of supermarkets and samples is required for examining the validity and reliability of the role of 'PLB exposure' in consumer attitude formation and consumer purchase intentions.

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APPENDIX I

Questionnaire for Customers (at Bhatbhateni Supermarket)

प्रश्नावली

नोट: यो अनुसन्धान विशुद्ध शैक्षिक प्रयोजनको लागि हो र तपाईंको व्यक्तिगत जानकारी गोप्य राखिनेछ। यहाँ तपाईंको सहभागिता स्वैच्छिक रहनेछ र तपाईं कुनैपनि समय यो गतिविधिबाट बाहिरन सक्नुहुन्छ।

भाटभटेनी (Bhatbhateni) तथा विगमार्ट (Big mart)मा आफ्नै नाम जोडिएको सामानहरु बिक्रीको लागि राखिएको हुन्छ। जस्तै, भाटभटेनीले आफ्ना सुपरमार्केट मार्फत 'BBSM' नामको र विगमार्टले आफ्ना सुपरमार्केट मार्फत 'Big CHOICE' नामको सामानहरु बिक्री गर्दछ।

तपाईंले यो स्टोरमा 'BBSM' लेबल भएको सामानहरु देखेपछि भएको छ भने, कृपया निम्न प्रश्नहरुको जवाफ दिनुहोस्।

कोड #

कृपया तलको प्रत्येक विवरण पढ्नुहोस् र तपाईंको धारणा झल्काउने सबैभन्दा उपयुक्त नम्बर (दायाँ) चयन (✓) गर्नुहोस्। '७' चयनले तपाईं 'पूर्णरूपमा सहमत' र '१' चयनले तपाईं 'पूर्णरूपमा असहमत' भन्ने अर्थ दिन्छ। प्रत्येक विवरणको लागि कृपया एउटा मात्र नम्बर चयन (✓) गर्नुहोस्।



१: पूर्णरूपमा असहमत	२: असहमत	३: केही हदसम्म असहमत	४: न त सहमत वा असहमत	५: केही हदसम्म सहमत	६: सहमत	७: पूर्णरूपमा सहमत
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विवरण	१	२	३	४	५	६	७
१. म BBSM लेबल भएको सामान किन्न खोज्छु।							
२. सम्भवत म यो स्टोरमा BBSM लेबल भएको सामान खरिद गर्नेछु।							
३. मैले BBSM लेबल भएको सामानहरु खरिद गर्ने संभावना छ।							
४. BBSM लेबल भएको सामान खरिद गर्दा म रमाउँछु।							
५. यहाँ उपलब्ध सामानहरुमा BBSM लेबल भएको सामान पाउँदा म प्रसन्न हुन्छु।							
६. अधिकांश सामानहरुमध्ये, BBSM लेबल भएको सामानको खरिद उत्कृष्ट छ।							
७. सामान्यत, BBSM लेबल भएको सामानको गुणस्तर राम्रो हुन्छ।							
८. पैसा-मूल्यको विचार गर्दा, म अन्य ब्रान्डहरु भन्दा BBSM लेबल भएको सामान रुचाउँछु।							
९. BBSM लेबल भएको सामान खरिद गर्दा, म सधैं राम्रो मूल्य पाएको महसुस गर्छु।							
१०. यो स्टोरमा उपलब्ध BBSM लेबल भएको सामानको गुणस्तर भरपर्दो छ।							
११. BBSM लेबल भएको सामानहरुको उत्पादनमा प्रयोग हुने तत्वहरु भरपर्दो हुन्छन्।							
१२. BBSM लेबल भएको सामान खरिद, पैसाको उपयुक्त खर्च हो।							
१३. BBSM लेबल भएको सामान खरिद गर्दा, मेरो पैसाको बुद्धिमानी खर्च हुन्छ।							

APPENDIX II

Questionnaire for Customers (at BigMart Supermarket)

प्रश्नावली

नोट: यो अनुसन्धान विशुद्ध शैक्षिक प्रयोजनको लागि हो र तपाईंको व्यक्तिगत जानकारी गोप्य राखिनेछ। यहाँ तपाईंको सहभागिता स्वैच्छिक रहनेछ र तपाईं कुनैपनि समय यो गतिविधिबाट बाहिरिन सक्नुहुन्छ।

भाटभटेनी (Bhatbhateni) तथा विगमार्ट (Big mart)मा आफ्नै नाम जोडिएको सामानहरु बिक्रीको लागि राखिएको हुन्छ। जस्तै, भाटभटेनीले आफ्ना सुपरमार्केट मार्फत 'BBSM' नामको र विगमार्टले आफ्ना सुपरमार्केट मार्फत 'Big CHOICE' नामको सामानहरु बिक्री गर्दछ।

तपाईंले यो स्टोरमा 'Big CHOICE' लेबल भएको सामानहरु देखेको छ भने, कृपया निम्न प्रश्नहरुको जवाफ दिनुहोस्।

कोड #

कृपया तलको प्रत्येक विवरण पढ्नुहोस् र तपाईंको धारणा झल्काउने सबैभन्दा उपयुक्त नम्बर (दायाँ)

चयन(१) गर्नुहोस्। '७' चयनले तपाईं 'पूर्णरूपमा सहमत' र '१' चयनले तपाईं 'पूर्णरूपमा असहमत'

भन्ने अर्थ दिन्छ। प्रत्येक विवरणको लागि कृपया एउटा मात्र नम्बर चयन (१) गर्नुहोस्।



१: पूर्णरूपमा असहमत	२: असहमत	३: केही हदसम्म असहमत	४: न त सहमत वा असहमत	५: केही हदसम्म सहमत	६: सहमत	७: पूर्णरूपमा सहमत
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विवरण							
1. म BIG CHOICE लेबल भएको सामान किन्न खोज्छु।	१	२	३	४	५	६	७
2. सम्भवत म यो स्टोरमा BIG CHOICE लेबल भएको सामान खरिद गर्नेछु।	१	२	३	४	५	६	७
3. मैले BIG CHOICE लेबल भएको सामानहरु खरिद गर्ने संभावना छ।	१	२	३	४	५	६	७
4. BIG CHOICE लेबल भएको सामान खरिद गर्दा म रमाउँछु।	१	२	३	४	५	६	७
5. यहाँ उपलब्ध सामानहरुमा BIG CHOICE लेबल भएको सामान पाउँदा म प्रसन्न हुन्छु।	१	२	३	४	५	६	७
6. अधिकांश सामानहरुमध्ये, BIG CHOICE लेबल भएको सामानको खरिद उत्कृष्ट छ।	१	२	३	४	५	६	७
7. सामान्यत, BIG CHOICE लेबल भएको सामानको गुणस्तर राम्रो हुन्छ।	१	२	३	४	५	६	७
8. पैसा-मूल्यको विचार गर्दा, म अन्य ब्रान्डहरु भन्दा BIG CHOICE लेबल भएको सामान रुचाउँछु।	१	२	३	४	५	६	७
9. BIG CHOICE लेबल भएको सामान खरिद गर्दा, म सधैं राम्रो मूल्य पाएको महसुस गर्छु।	१	२	३	४	५	६	७
10. यो स्टोरमा उपलब्ध BIG CHOICE लेबल भएको सामानको गुणस्तर भरपर्दो छ।	१	२	३	४	५	६	७
11. BIG CHOICE लेबल भएको सामानहरुको उत्पादनमा प्रयोग हुने तत्वहरु भरपर्दो हुन्छन्।	१	२	३	४	५	६	७
12. BIG CHOICE लेबल भएको सामान खरिद, पैसाको उपयुक्त खर्च हो।	१	२	३	४	५	६	७
13. BIG CHOICE लेबल भएको सामान खरिद गर्दा, मेरो पैसाको बुद्धिमानी खर्च हुन्छ।	१	२	३	४	५	६	७

१: पूर्णरूपमा असहमत	२: असहमत	३: केही हदसम्म असहमत	४: न त सहमत वा असहमत	५: केही हदसम्म सहमत	६: सहमत	७: पूर्णरूपमा सहमत
विवरण						
14. यो स्टोरले उच्चस्तरको सेवा र सुविधाहरू उपलब्ध गराउँछ।	१	२	३	४	५	६
15. यो स्टोरको माहौल किनमेल गर्ने अनुकूल छ।	१	२	३	४	५	६
16. यो स्टोरको वातावरण आकर्षक छ।	१	२	३	४	५	६
17. यो स्टोरको राम्रो नाम चलेको छ।	१	२	३	४	५	६
18. यो स्टोरले मैले किन्न चाहेंको सामानहरू बेच्छ।	१	२	३	४	५	६
19. मलाई यो स्टोरमा बेचन राखिएका BIG CHOICE लेबलको सामान बारे थाहा छ।	१	२	३	४	५	६
20. मैले BIG CHOICE लेबल भएको सामानको लोगो चाँडै सम्झन / चिन्न सक्छु।	१	२	३	४	५	६
21. मैले यो स्टोरमा BIG CHOICE लेबल भएको सामानहरू देखें।	१	२	३	४	५	६
22. यो स्टोरमा BIG CHOICE लेबल भएको सामानहरूको पर्याप्त प्रकार छन्।	१	२	३	४	५	६
23. यो स्टोरमा BIG CHOICE लेबल भएको सामानहरू सजिलो ठाउँमा थिए।	१	२	३	४	५	६
24. मैले BIG CHOICE लेबल भएको सामानको प्याकेट आकर्षक पाए।	१	२	३	४	५	६

तपाईं सम्बन्धित जानकारी:

तलका प्रत्येक प्रश्नहरूको लागि, कृपया तपाईंसँग मेल खाने कुनै एक विकल्प चयन (✓) गर्नुहोस्।

- तपाईंको लिंग? ☐ पुरुष ☐ महिला ☐ अन्य
- तपाईंको उमेर? ☐ १६-२५ वर्ष ☐ २६-३५ वर्ष ☐ ३६-४५ वर्ष ☐ ४६-६० वर्ष ☐ >६० वर्ष
- तपाईंको शिक्षा? ☐ एसएलसी वा कम ☐ उच्च माध्यमिक ☐ स्नातक ☐ स्नातकोत्तर वा उच्च
- तपाईंको मासिक किराना खर्च? ☐ रु.२,००० भन्दा कम ☐ रु.२,००१ र ५,००० को बीच ☐ रु.५,००१ र १०,००० को बीच ☐ रु.१०,००० माथि
- तपाईंको वैवाहिक स्थिति? ☐ विवाहित ☐ एकल
- तपाईंको पेशा? ☐ निजी काम ☐ सरकारी काम ☐ एनजीओ काम ☐ आफ्नै व्यवसाय ☐ अन्य / विद्यार्थी
- तपाईं कति पटक यो स्टोर भ्रमण गर्नुहुन्छ? ☐ दैनिक ☐ साप्ताहिक ☐ मासिक ☐ २ वा बढी महिनामा

<<< यो अनुसन्धानको लागि आफ्नो बहुमूल्य समय प्रदान गर्नुभएकोमा तपाईंलाई धेरै धन्यवाद >>>