“A STUDY ON CONSUMERS’ ATTITUDE TOWARDS PRIVATE LABELS: A SPECIAL FOCUS ON RETAILERS OF GUJARAT”

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CERTIFICATE

This is to certify that the work incorporated in the thesis titled, "A Study on Consumer's Attitude towards Private Labels: A Special Focus on Retailers of Gujarat" submitted by Mr. Monarch A Joshi comprises the results of independent and original investigations carried out by candidate under my guidance. The material that has been obtained and used from other sources has been duly acknowledged in the thesis.

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Abbreviations

Following are abbreviations and the related words which were used while analyzing and interpretation of data.

Abbreviations Used	Word
• NB	National Brand
• PL	Private Lable
• Q	Quality
• P	Price
• R	Risk (Associated)
• PC	Packaging
• BI	Brand Image
• _N_	National Brand
• _P_	Private Label
• CD	Consumer Durable
• PC	Personal Care Product
• HC	Home Care Product

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CHAPTER 1

INTRODUCTION TO RETAILING:

INTERNATIONAL & INDIAN SCENERIO

1.1 DEFINATON OF RETAIL

Retail is final stage of any economic activity. By virtue of this fact, occupies an important place in the world economy. In an attempt to understand the scope of the term retail various definitions of the term have been examined.

According to Phillip Kotller, Retailing includes all activities involved in the selling goods or services to the final consumers for personal none business use. A retailer or retail store is any business enterprise whose sell volume comes primarily from retailing.

Any organization selling to final customers whether it is a manufacture wholesaler and retailer - is doing retailing. It does not matter how the goods or services are sold (i.e. by person, mail, telephone, vending machine or internet or where they are sold – in a store, on the street or in the consumer's home)[1]

The North American Industry Classification System (NAICS)[2] specifies that the retail trade sector comprises establishments primary engaging retailing merchandise, generally without transformation, and a rendering services incidental to sell the merchandise.

The word retail is derived from the French word **"*retaillier*",** *w*hich means to cutoff a piece or to break bulb. Therefore the retailer may be defined as a dealer or trader who sales goods in small quantities or one who repeats or relates.

1.2 DEFINATION OF RETAILING

Retailing involves the sale of merchandise from a fixed location, such as a store, for direct consumption by the customer. It can be defined as an activity that ensures that customers derive maximum value from the buying process. This involves activities and steps need to place the merchandise made elsewhere into the hands of customers or to provide services to the customers.[3] Retailers organize the availability of merchandise on a large scale and supply them to consumers on a relatively small scale. In the process, they provide the accessibility of location and convenience of timing, size, information, and lifestyle support. When retailers perform these activities they create value for their customers, who pay for these services. These values are created continuously through a combination of service, price, accessibility and experience.[4]

One of the major roles played by retailers is to enable the adoption of products and services. Unless the product is made available at the store as is adopted by the retailers themselves, it is difficult to derive high value out of the marketing expenditure. The phenomenon, known as dual adoption, states that when a product is launched, customers adopt it symbolically, the actual adoption happens only when the retailers put forth the product in the right perspective.[5]

1.3 HISTORY OF RETAILING

Retailing as an occupation came into existence when farmers started producing more food than they required. Different people had different skill sets, and people who had a surplus of one good desired the goods they did not have or could not produce.[6]

In India, the existence of the current kirana format and other shops can be traced to the Manusmriti and Kautilya's Arthshastra. These texts provided guidelines for dealing with customers, after-sales service, and quality and price guarantees. Such scholarly works provided the equivalence for exchange in case of barter. They also defined the tax structure for retail and wholesale transactions. Kautilya commented on the location of stores dealing in specific products in a city. He also discussed the manner in which funds and investments could be managed for better results. Memoirs of traders who came from

Europe indicate that Indian merchants carried out business with low margins in order to enhance sales. Indian history and archeology record the existence of markets during the Harappa civilization also. Elaborate descriptions of local and periodic haats have also been found. These were the places where commodity exchange was carried out and people congregated and derived several non-economic values.

The new retail formats that are now seen in India have their genesis in Europe. The earliest traders were believed to be the Cretans who sailed the Mediterranean and carried on trade with the people of the area. They flourished for 2,000 years, and their culture influenced other great trading civilizations. The Phoenicians followed the Cretans as civilization's major traders. They distributed the goods of Egypt and Babylonia. Tyre, Sidon, and Carthage were the principal trading cities of this empire. After the hoenicians came the Romans. The Romans established a different form of retailing. They set up numerous small shops with centers. In fact ancient ruins indicate that the world's first department store was in Rome. With the fall of this empire, retailing disintegrated.

During the period after the fall of the Roman Empire, independent peddlers were the only retailers. They carried their merchandise around on their back. They went from village to village selling their wares. By the twelfth century artisans and traders began to organize into 'guilds' and opened up small shops. These guilds helped them gain social and economic advantages. During thirteenth century, fairs and markets flourished. Early fairs often had a religious foundation. People would gather at churches and exchange goods on feast days. Larger markets were also called fairs and people travelled long distances to participate in these. Tea centers run by Lipton were the first chain of stores. At the start of the twentieth century, markets were witnessing the precursors to the present-day retailing scenario:[7]

- The retailer, and not the products he/she sold, was the brand.
- Family-owned retail units dominated the market, but large retail corporations were also emerging in the form of corporate and cooperatives stores.
- Small retailers were resisting the entry of large retailers.
- Many retailers and manufactures had direct relationships.

- New technologies in transport and construction were influencing store decisions.
- International sourcing by retailers was also witnessed.
- City centers were becoming major points for comparison buying.
- Shopping centers were coming up at city centers and railway stations.

These developments were also witnessed in other countries, especially in North America. Large corporations were entering into retailing in the United States of America and Canada in the early twentieth century. The history of American retailing can be traced back to shops located near ports where merchants from Europe would dock their ships and sell the merchandise. Many American retailing institutions originated after 1850. Prior to that, most Americans lived on farms and were self-sufficient. During this time, peddlers and general stores were the only retailers in the country. Department stores started gaining prominence after 1850. As department stores grew in cities, rural citizens used the first form of direct catalogue/mail order marketing.

This allowed them to get the good they needed without the hassle of travelling long distances into the city.[8]

The development of railroad systems and refrigeration between 1890 -1920 enabled shoppers to travel more widely and choose from a greater assortment of merchandise. The first set of department stores opened during this time.

They offered more convenient and consolidated locations, longer hours, and better prices. American retailing witnessed the proliferation of other formats such as supermarket chains and shopping malls between the two World Wars. National brands such as Wonder Bread and Hostess were introduced in the market during this time. The first convenience store, 7-11 (Texas), and the First McDonald's (Illinois) also opened. The time between1950 – 1970 witnessed the emergence of major players and formats. The first indoor regional mall was set up by Southdale. The next big retail shift came when Sam Walton opened the first Wal – Mart and discounters such as Kmart and Target opened their stores. These stores used low costs and high turnovers to provide customers with lower prices. Kroger installed the first retail barcode scanner and the first GAP store opened in San Francisco. Wal Mart integrated computer systems to its operations. These mass retailers also set up independent distribution system to gain the volume necessary for negotiating with suppliers, track inventory, and allow for just – in - time replenishment. In the next decade (1970 – 1980), the retail industry witnesses the emergence of category killers and wholesale club stores such as Toys "R" Us, Home Depot, Circuit City, and Sam's Club. The industry started getting consolidated at this time.

During the 1980s, superstores and retail category killers made up about one-third of the over US retail revenues. In response to these price players, other formats such as malls, specialty stores, and grocery stores started stressing on 'retailtainment'. Mall of America – one of the largest malls in the world – opened in Minneapolis. Sears exited its general merchandise catalogue business. This was the time when the retailers started focusing on the 'store as brand' strategy. The 1990s can be termed as the times of the Internet. Amazon.com launched its book retailing business using e – commerce. This period also witnessed major internationalization efforts by large retail industry. Retailers are turning into multi format entities, especially with the help of the Internet. The focus has shifted to emerging economies and retailers are searching for a different business model to succeed in these markets ruled by small retailers.[9]

1.4 IMPORTANCE OF RETAILING[10]

Retail is the last stage in a channel of distribution. The channel of distribution includes all business and people involved in the physical movement and transfer of ownership from producers to the consumers. Retailers acts as the connecting link between the manufacturers, wholesalers and the consumers. A typical distribution channel is shown below:

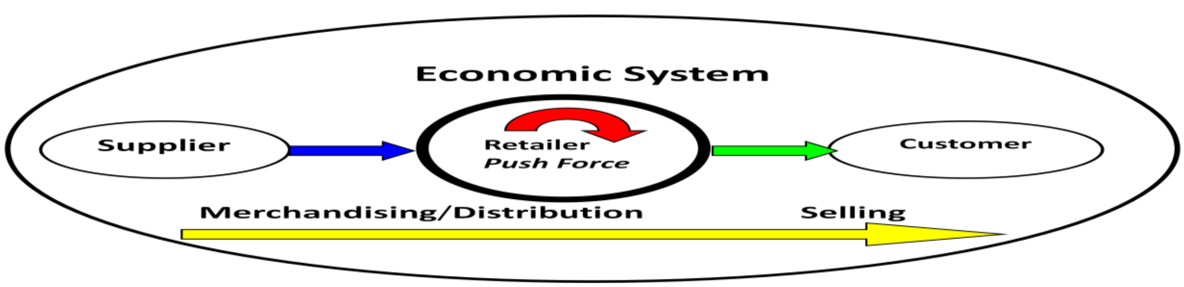

Figure 1.1: A typical distribution channel

Retailing provides the last mile connectivity and plays a vital role in the value delivery system. The importance of retailing can be understood from the various services provided by the retailers while selling the products and services. In the process of selling the products the retailers perform a variety of services to the Wholesalers, Manufacturers, and Consumers and to the economy. These aspects are dealt below;

1.4.1 Consumers' Perspective

The consumers are provided with the following array of services by the retailer;

- Consumers are offered with wide variety of products and choices in terms of brands, flavors, designs, sizes, colors and prices under one roof. They are saved from wasting time in searching for products /choices from various shops. Hence retails outlets are preferred by shoppers as all the products needed could be purchased at their convenience.[11]
- Development of organized retailing has led to quality products of good standards.
- Stiff competition among the national and international brands of product and the competition among the retailers have led to increased quality of products at affordable prices. The end consumers are provided with more value for money.[12]
- Consumers purchase the products required by them in smaller quantities. The number of transactions made by them is more but each transaction involves a smaller financial outlay. It is not possible for the consumers to reach the producers for smaller quantities. The retailers help the consumers by way of breaking the bulk into smaller lot. They purchase larger quantities from producers and wholesalers into convert them into smaller quantities as required by the final consumers. This makes it affordable and reachable for the shoppers.[13]
- Retailers maintain a large assortment of inventories. Retailers enable the consumers to keep smaller quantities of all products as they can purchase their requirement whenever they need. This helps consumers to save the money which can be used otherwise.
- Retailers display the products in attractive manner such a way that the consumers can understand and select the products easily. They are also provided with additional information needed for making a purchase. Customer service

executives are made available to help them in making choice. In view of tough competition, many retailers provide additional services like free pickup and drop to the retail shops, free home delivery, play station for children and the like.

- Retailing creates utilities for consumers in terms of values viz., functional, emotional, social, epistemic and conditional. Functional values are related to economic needs in terms of convenient opening hours, affordable prices, good quality etc. Emotional values address psychological needs for example the consumer may have an emotional attachment with the shop. Social values satisfy the needs for belongingness. For example people may visit a retail store to be a part of particular class in society. Epistemic values address the need for novelty and ego satisfaction.[14]
- Conditional-values satisfy the need arising out of a particular condition like availability of extremely cheap products due to stock clearance/festival discounts etc.
- The development in organized retailing has made shopping a pleasure to the customers. The ambience created in the retail showroom relaxes the customers and rejunavates them to the extent that it is termed as Shopping therapy.

1.4.2 Contribution to the Economy[15]

- Retailing is becoming highly competitive and challenging which enhances the need for employing skilled and creative manpower. The function of retail involves activities like arranging for finance, purchase goods/services; manage warehouse and distribution system, advertising, promotion, sale force management, market research etc. All these functions need manpower which enhances employment opportunities.
- Due to the policy liberalization huge amount of foreign direct investment is attracted towards our country contributing to the development of the nation. More money is invested for development of infrastructure which is a must for attracting investment from around the globe.

- Retailing provides opportunities for people wishing to start their own business. It enables people to become entrepreneurs and contribute their share in the economic development of the country.
- Retail industry requires millions of square feet for construction of malls and the related infrastructure. This will put into large areas of land into more effective utilization which will lead to real estate boom in the economy.
- Developing organized retailing would enable to attract large number of tourists as it happens in Dubai, Singapore and other countries. This will enhance the government revenues and popularize our country's brands across the world.
- Organized retailing can bring changes in the agricultural supply chain, remove the inefficiencies in distribution of consumer goods and improve the productivity.
- Large number of task related to retail management can be outsourced right from market research to identify the needs of customer to loyalty management. This will be a catalyst for augmenting our country's wealth.

1.4.3 Manufactures/Wholesalers Perspective

- The manufactures are provided with information regarding the consumer's needs, wants, improvement expected by them in the products and the like. This enables the producer to have an insight regarding the consumers and synchronize their plans to meet the requirements of the consumers.
- The manufacturers need not waste the time and attention by focusing on the marketing their products to ultimate consumers. The retailers enable the producers to concentrate on production and thereby contribute to maximize their efficiency.
- The final consumers buy the products in smaller quantities and tend to have a number of transactions which is not feasible for the producers. Retailers help the producers by buying the quantities in bulk which also reduces the number of transactions and thereby the cost is minimized.
- The producers/wholesalers need not lock the money in terms of inventory as the retailer's takes the burden of holding the stock until the consumers buy the same.

- The fund is available for investment in production or further trade. The cash flow is smooth as the producers or wholesales sell in bulk and realize entire amount as against selling in small units to final consumers.

1.5 DIFFERENCE BETWEEN TRADITIONAL AND NON TRADITIONAL RETAILING[16]

Traditional retailing involves the store based retailing. It includes the corner kirana store formats. Thanks to the development in the retail scenario, the new face of retailing is emerging taking the form of malls and non-store based retailing. The difference between traditional retailing and non-traditional retailing are listed below;

1.5.1 Size

Traditional store based retailing is run with a relatively lesser square feet compared to the malls which operates on a large scale. Often malls are set in multiple thousands of square feet. The modern retailing also takes place in virtual space or cyber space without any brick and mortar or in the form of multichannel retailing.

1.5.2 Location

The small kirana shops are often located near the consumers' vicinity or household location. The modern retail stores may be located near the consumers' location. Mostly due to the escalation in the cost of real estate, it may be situated a bit away from the densely populated area.

1.5.3 Ambience

The traditional stores do not bother about providing amenities and ambience to the shoppers as they spend the minimum time in the shops. The modern malls are focusing more on providing shopping experience and hence ambience plays a major role. The design, decorum and the environment is artistically decorated so as to hold the attention of the shoppers. The malls spend a lot of providing amenities right from parking lots to children play area so as to increase the footfall.

1.5.4 Assortment

Traditional retail shops may not have a large space to store a wide variety of products and brands. The modern malls offer depth and breadth in a range of products complete with unlimited choices and substitutes. Some specialized stores deal with a special product category but include variety in the same.

1.5.5 Knowledge of Consumer

Most of the Kirana shop owners know the customers by name and have a personal touch with the consumers and their family. Sometimes it may also lead to emotional bonding and loyalty. In modern retail formats, the customer may not come in touch with even a sales person. Thanks to automation, a customer can just walk in pick up the products and walk out without the need for any human intervention. Though database captures the shopping details and the personal profile of the customers, it lacks the human touch.

1.5.6 Home Delivery

The consumer can depend on home delivery of their purchases without much delay in case of traditional stores. In case of modern retailing though some stores offer home delivery, not all stores offer the same. In case of e-tailing the shoppers may have to wait for a longer time for the delivery of the products ordered.

1.5.7 Cost

Normally consumers hold the perception that the products sold in malls and big shopping complex are costlier than the one's sold in the traditional store. They feel that the cost incurred in providing the ambience and shopping experience are loaded on the product, making them highly priced than the ones available in kirana stores. Sometimes the shoppers enjoy the ambience and do window shopping, gather information and go back to their corner stores for purchase of the product. This poses a serious threat to modern retailers leading to more foot fall but less revenue per square feet.

Apart from the above distinguishing features there are other aspects like the credit transaction, time spend in the stores, waiting time for billing , frequency of visits and the like.

1.6 THE FUNCTIONS OF A RETAILER[17]

From the customer's point of view, the retailer serves him by providing the goods that he needs, in the required assortment, at the required place and time. From and economy standpoint, the role of a retailer is to provide real added value or utility to the customer. This comes from four different perspectives:

The first utility is regarding the **form** of product that is acceptable the customer. The retailer does not supply row materials but whether offers finished goods and services in a form that customers want. The retail performs the function of storing goods and providing us with an assortment of products in various categories.

He creates **time** utility by keeping the store open when the consumers prefer to shop.

By being available at a convenient location, he creates the **place** utility.

Finally when the product is sold **ownership** utility is created.

All these are real benefits, which retailer's offers by getting close to potential customers. It is necessary therefore for retailers to fully understand the motivation that drive their customers. The retailer serves the consumer by functioning as a marketing intermediary and creating time, place and by ownership utility for the consumer.

The retailer also serves the manufacturer by performing the function of distributing of the goods to the end consumer, and thus forming a channel of information to the consumer. He is the final link in the distribution chain and vary vital too. For several product categories where brand loyalty is not strong or for unbranded products, the retailer's recommendation is vital.

1.7 THE RISE OF RETAILER[18]

In the not so distant past, manufacturers created a product, advertised it slickly and sold it through their distribution channel. The manufacturing companies enjoyed economic power, as they were significantly bigger in size as compared to the distributors or the retailers. They determined prices of the products that the retailer could stock and also the dealer and distributor margins. They would also independently advertise for their producers. In case of a dispute with the distributor or retailer, it would not be rare for the manufacturer to discontinue supplies. However, much has changed. Today, retail has emerged as a separate function by itself. The environment in a large organized retail store is significantly different from that in a traditional or a mom and pop store.

- **Proximity to the Customer**

Today, with the emergence of large supermarkets, hypermarkets and various other formats like the department store, the retailer is the closet to the consumer. Most stores have their own policies and decide how to influence shoppers. In an age of global manufacturing and selling, the organization may be based in one part of the world and may actually retail its products in various other regions. The retailer is the first contact point that the consumer has with the product, this has given the retailer tremendous power.

- **The Rise of Consumerism**

Retailers are a part of a dynamic world today. The retailer faces a more knowledgeable and demanding consumer and since business exists to satisfy the need of the consumers, the demands and expectations of the consumers often have forced retail organizations to change their format and product offering.

While a large number of retail formats continue to exist in most markets across the world, what has also changed is the range of services offered. The customer demand convince at certain level of while shopping. Time required to shop and to travel to a particular location are important factor that affect consumer's decision. This is led to the raise specialist and the increase in the services offered by the retailer. For example, the petrol pump not only retails petrol and diesel, but also has a speed mart and an ATM.

- **The Introduction of the Private Label**

An increasingly large number of retailers now decide on the products that they want to stock. They decide on the brands that they want to stock. Retail shelf space is now of prime importance. Another significant change is that, most retail stores have developed their own in store brands/products known as private labels. These private labels cater specifically to the needs of their target customers and have been created not only by the large departmental and specialty stores, but also by the grocery retail chains.

- **Technology**

With the increasing use of technology and the use of the point of sale scanning system and the barcode, a wealth of information is now available to the retailer. This information enables the retailer to understand the consumer profile of his store, the products purchased, the price ranges and the promotional offers which have worked. Retailers have developed their own customer cards, which help them track purchases and learn more about the lifestyle of their customers. What is more, they can create products targeted for specific customers.

The arrival of the Internet has made it possible for business to develop across geographies at both business to business (B2B) and Business-to-consumer (B2C) levels. This has not only enhanced the economies of scale available, but has also made it easier to entry the retail market.

The opening up of international borders, making the world a global village, advances in technology and the growth of consumerism have has a tremendous impact on retail. Retailers are no longer dependent on the manufacturers to sell what is available and have emerged as the new leaders in the marketing channels.

1.8 CLASSIFICATION & CHARACTRISTICS OF ORGANIZED RETAILERS [19]

Following table gives classification, characteristics or operations carried out and range of area covered for operations.

Table1.1: World Wide Existing Retailing Formats

Format	Description	Size (Square Feet)	
		(International)	**(India)**
Category Specialist/Killer	Offer a narrow variety but very deep assortment of the merchandise. Merchandise may be sold at price lower than that.	50,000+	15,000+
Convenience Store	Usually located near residential areas & open long hours. Offers an assorted mix of products including milk, bread and eggs.	3,000-8,000	500-1,000
Department Store	Large store selling several product lines, with each operating as a department. Product mix is largely non-food like apparel, accessories, books, music, footwear, etc. Level of service is very high.	75,000+	5,000 - 40,000
Factory outlets	Stores which sell branded merchandise at a discount. Levels of service are low. Typically, these are franchise outlets located away from the main markets.	5,000-10,000	500 - 1,000
Hypermarket	Large self service stores selling mix of products. These store offers large depth in the products mix which includes food and non food item like apparel, CD’s, DVD’s foot-wear, etc. The low price for the products is a key attraction for the customer.	80,000-2,20000	40,000 - 75,000
Single price stores	Offer an assorted mix of branded and unbranded merchandise appeal to the budget conscious customer.	5,000-20,000	500 +
Specialty stores	Focus on brand or a particular category. They offer a narrow product line but good depth. Level of service is high.	5,000-8,000	2,000 - 5,000
Supermarket	These stores offer Food, laundry and Household maintenance products. They are self service, low cost, low margin and high volume operators.	8,000-20,000	800 – 5,000

1.9 RETAILING SCENARIO – INTERNATIONAL.

The significance of retail in the world economy can be gauged from the fact that the largest corporation in the world 'Wal-Mart' is a retail chain. Table1.1 indicates the retailers who feature in the list of the global Fortune 500, in the year 2009.

Table 1.2: Key Players in the World of Retail

Sr. No	Fortune Rank 2007	Company	Revenue ($ Millions)	Profits ($ Millions)
1	1	WAL-MART STORES	351,139	11,284
2	32	CARREFOUR	99,014.7	2,846.2
3	44	HOME DEPOT	90,837.0	5,761
4	55	TESCO	79,978.8	3,544.9
5	62	METRO	75,131	1,324.9
6	80	KROGER	66,111.2	1,114.9
7	94	COSTCO WHOLESALE	60,151.2	1,103.9
8	104	ROYAL AHOLD	56,944.9	1,127.9
9	114	SEARS HOLDINGS	53,012	1,490
10	129	WALGREEN	47,409	1,750
11	130	LOWE'S	46,927	3,105
12	134	SEVEN & I HOLDINGS	45,635.2	1,140.7
13	141	GROUPE AUCHAN	43,900	936
14	155	SAFEWAY	40,185	870.6
15	167	SUPERVALU	37,406	452
16	179	BEST BUY	35,934	1,377
17	200	J SAINSBURY	32,438.1	614.7
18	326	PUBLIX SUPER MARKETS	21,819	1,097
19	329	McDONALD'S	21,586	3,544
20	351	CHRISTIN DIOR	20,094	1,000
21	352	J C PENNEY	19,903	1,153
22	397	STAPLES	18,160	973
23	417	TJX	17,516	738
24	418	RITE AID	17,507	26
25	451	MIGROS	16,466	601
26	458	MARKS & SPENCER	16,267	1,248
27	475	GAP	15,943	778
28	487	KOHL'S	15,544	1,108
29	499	NIKE	14,954	1.392

Source: 2003 Global Retail Report, Deloitte Touche Tohmatsu & Euromonitor

Retailing is big business in more developed countries and it is better organized than what it is in India. According to recent reports, the US$ 9 trillion retail industry is one of the world's largest industries and the sector is still growing. 47 of the Global Fortune 500 companies and 25 of Asia's top 200 companies are retailers. In the developed parts of the world like the USA, most part of retailing is accounted for by the organized sector. The corresponding figure for Western Europe is 70% while it is 50% in Malaysia and Thailand, 40% in Brazil and Argentina, 35% in Philippines, 25% in Indonesia and 15% South Korea. Organized retailing, however, has gained a great deal of momentum in China in the last few years especially after the opening up of the sector to 100% FDI in 2004, and it accounts for 20% of the retail sales currently. Even as the developing countries are making rapid strides in this industry, organized retail is currently dominated by the developed countries with the USA, EU & Japan constituting 80% of the world's retailing. Retail is a significant contributor to the overall economic activity the world over: the total retail share in World GDP is 27% while in the USA it accounts for 22% of GDP.[20]

The service sector accounts for a large share of GDP in most developed economies. And the retail sector forms a very strong component of the service sector. Hence, the employment opportunity offered by the industry is immense. According to the US Department of Labor, about 22 million Americans are employed in the retailing industry in more than 2 million retail stores – that is, one out of every five workers employed. In essence, as long as people need to buy, retail will generate employment.[21]

Traditionally, local players tend to dominate in their home markets. Wal-Mart, the world's leading retailer, has about 8% of the market in the USA. Similarly, Tesco has a market share of about 13% in the UK market. The main value propositions that most large retailers use are a combination of low price, 'all-under-one-roof' convenience and 'neighborhood' availability. Globally, retailing is customer-centric with an emphasis on innovation in products, processes and services. In short, the customer is King![22]

Table1.3 : Percentage of Organized and Traditional Retailing Globally - 2010		
Country	**Organized Retailing**	**Traditional Retailing**
USA	80%	20%
W.Europe	70%	30%
Malaysia	50%	50%
Thailand	50%	50%
Brazil	40%	60%
Argentina	40%	60%
Philippines	35%	65%
Indonesia	25%	75%
China	20%	80%
South Korea	15%	85%
India	6%	94%

Source : Planet Retail and Technopak Advisers Pvt. Ltd

The top 200 largest retailers account for 30% of worldwide demand. As many as 10% of the world's billionaires are retailers .Retail sales globally are driven generally by the people's ability to buy (disposable income) and the willingness to buy (consumer confidence) . The positive force at work in the retail consumer market in developed economies today include a high rate of personal expenditures, low interest rates, low unemployment and very low inflation . The negative factors which may hold retail sales back especially in developed economies include weakening consumer confidence , slowly increasing unemployment and decreasing levels of consumer household wealth. Volatility in global markets and significant continued layoffs at larger corporations may further require job migration to other developing economies like India and china who may offer better labor arbitrage and this may lead to large numbers of consumers in developed economies employed as temporary workers.

Goldman Sachs argues in its BRIC report in 2004 that the economic potential of Brazil, Russia, and India is such that they may become among the four most dominant economies by the year 2050. The thesis was proposed by Jim O' Neill, a global economist at Goldman Sachs. These countries are forecast to encompass over 39% of the world's population and hold a combined GDP [PPP] of 15.435 trillion dollars. According to the report, on almost every scale, these countries would be the largest entity on the global stage. The report states that in BRIC nations, the number of people with an annual income over a threshold of $3,000 will double in number within three years and reach 800 million people within a decade. This predicts a massive rise in the size of the middle class in these nations. In 2025, it is calculated that the number of people in BRIC nations earning over $15,000 may reach over 200 million. This indicates that a huge pickup in demand will not be restricted to basic goods but impact higher-priced goods as well. According to the report, first china and then a decade later India will begin to dominate the world economy. Yet, despite the balance of growth swinging so decisively towards the BRIC economies, the average wealth level of individuals in the more advanced economies will continue to far outstrip the BRIC economy average. Goldman Sachs assert in a follow-up report compiled by lead authors Tushar, Poddar and Eva Yi in 2007 that "India's influence on the world economy will be bigger and quicker than implied in our previously published BRIC,s research". They noted significant areas of research and development, and expansion that are happening in the country, which we lead to the prosperity of the growing middle class. The report says, "India had 10 of the 30 fastest – growing urban area s in the world and, based on current trends, we estimate a massive 700 million people will move to cities by 2050, this will have significant implication for demand for urban infrastructure, real estate, and services " In the revised 2007 figures, based on increased and sustaining growth and more inflows into foreign direct investment, Goldman Sachs predict that "from 2007 to 2010, India's GDP per capita in US$ Terms will quadruple", and that the economy will surpass the united states (in US$) by 2043.[23]

According to the UK based research firm Euro-monitor international, in the global scenario, the emerging retail market of India and China are witnessing strong growth and India is especially is among the biggest and the fastest growing retail market globally.

As many as 8 of the top 15 retailers worldwide are based in the USA , Wal-Mart hold the No 1 retailers position by the huge margin , followed by the retailers based in the EU region, Tesco, UK and Carrefour, France.

Table 1.4: Most active emerging retail Markets		
Rank	**Country**	**Proportion of respondent that are actively looking in each market or first opened there in 2009**
1	India	27%
2	Ukraine	24%
3	Russia	22%
4	Malaysia	19%
5	Turkey	15%
6	South Africa	13%
7	Thailand	12%
8	China	11%
9	Mexico	10%
10	Indonesia	8%
11	Pakistan	6%
12	Vietnam	6%
13	South Korea	6%
14	Brazil	6%
15	Chile	2%
16	Argentina	2%
Source: World Retail Congress 2008.		

Over the past few decades, retail format have changed radically worldwide , the basic department stores and co-operatives of the early 20 century have given way to mass merchandisers (Wal Mart), hyper market (Carrefour), warehouse clubs (Sam's club) , category killers (toys ' R' US), discounters (Aldi), and convinces stores . Organized retail formats worldwide have evolved in three phases:

- In first phase, retailers decide on the category of Quality of product and services, differentiating them from other retailers, Retail format in this phase are typically super markets, department stores and specialty stores.
- During the second phase, retailers carve a niche for themselves based on a product category and price competition intensifies because the products and services offer become virtually standardize and price become the main selling point.
- The third phase arrives when competition peaks. This is when hypermarkets usually compete on price and a wider product range, but they normally lack product depth and service components.

Globally, 3 factors influence how consumers shop and will be shopping in the near future. These are:

1. **Cross-border Movement:** Retailer expands their businesses outside their traditional home markets, leading to the emergence of truly global retailers.
2. **Consolidation:** Another trends that id visible is the rapid pace of mergers and acquisitions.
3. **Migration of Formats:** A large number of retailers are gradually adopting the classical formats of department stores, supermarkets, hypermarkets, mail order as they customize their offerings to different consumer segments.

1.9.1 Ten Trends in Global retailing[24]

Retail outlets exist in all shapes and sizes – from a "panwala" to a shoppers' stop in India. However, most of these outlets are basic mom-and-pop stores- the traditional "kirana" shops in the locality, which are smaller than 500 sq. ft. in area with very basic offerings, fixed prices, zero use of technology, and little or no ambience. The numbers of outlets in India have increased from 0.25 million in 1950 to approximately 12 million today. This translates to a growth of 48 times over a certain period when the population has trebled.

The well-known consultancy firm, technology has listed ten retail trends in their recent report entitled Retail outlook 2007. Technopak Advisors says that the trends, many of which are already apparent, will be propelled by an unprecedented investment of $35 billion over five years into Indian retail.

Trend 1	Modern retail will grow but traditional retail will survive-there's place for both
Trend 2	Consumption will shift to lifestyle categories – consumers shifting evaluation from MRP to EMI
Trend 3	New retail formats will emerge and grow – small format cash & carry; investment surge in forecourt retailing: growth of super- specialty format
Trend 4	Modern retail will witness enhanced private equity infusion
Trend 5	There will be creation of large retailer brands / private label branding trend on the rise, more in groceries, home care and clothing ; provides profit margin advantage to retailers
Trend 6	There will be an interplay between retailers & suppliers – branded firms will collaborate with top retailers

Trend 7 Modern retail will face a few key bottlenecks – talent, retail space and supplier base shortages; India will witness a shortfall of almost one million people in the retail sector by 2012

Trend 8 New investments will happen in the back – end – enhanced focus on improving the supply chain; process of storing and displaying food will be in focus

Trend 9 Modern retail will benefit consumers and rural sector – rural retailing formats will ensure quality goods, easy accessibility and low rates: typical monthly shopping bill will reduce by at least 10%

Trend 10 Consolidation will increase in the retail sector – consolidation, through M&As, will increase and become the norm

1.9.2 Global Retail Market: Issues & Challenges[25]

The global retail sector is headed for a slowdown with economic recession becoming reality in many economies of the world. Retailers world over, will need to adapt their strategies in response to the same. Moreover, the maturing of many markets and the aging of consumers in many economies has also triggered retailers to rethink their strategies. At the same time, the emerging markets of China and India have begun a rebalancing of the global economy that will have a huge impact on the global retail market.

The significance of retail is apparent not only from its contribution to various economies but also by the level of employment generated by the industry. In India, where organized retail is just beginning to make its presence felt, it already contributes close to 6-7% of the employment. In the developed markets, organized retail controls a significantly higher portion of trade as compared to that in a country like India. Food and grocery constitutes the largest segment of retailing and also forms a significant part of the trade of the key global retailers.

The world of retail is a fast changing one and calls for constant evolution on the part of the retailer. A retailer not only need to keep up with the ever changing expectations and demands of the consumers but also needs to keep track of the competition, the changes in technology and the socio economic climate of the nation that he is operating in.

As stated earlier, till a few years ago, the American economy fuelled economic growth in many parts of the world, but an economic slowdown has forced many retailers to start looking at other economies. Rising fuel prices have also had a negative effect on the rapid expansion of the trade in various parts of the world. Retail at a global level, is a reality, which has to be understood and faced by retailers? Globalist ion is gradually emerging as an integral part of the retail strategy of many retailers. Some of the key challenges being faced by retailers worldwide are as follows:

- **The emergence of new markets:** Asia, especially China and India are the emerging marketplaces. In the past, the sheer size of China and India did not necessarily lead to their having an impact as a market. The technological, transportation and industrial revolutions of the past two decades have changed much of that. Increasing urbanization in both the markets has fast emerged as an important factor in the rise of these nations as important emerging markets. To gather, China and India, of Chindia as they are now termed, are now termed, are estimated to see the GDP rise to $ 6 trillion by the year 2020, They will consume 45-50% of the world's natural resources And have the potential of becoming the world's largest exporters of goods and services with a 25% + share. Few marketers and retailers can hence, ignore such a market.
- **The Empowered Consumer:** Retaining the consumer is far more difficult today than it was a decade ago. Consumer lifestyles and demographics are changing rapidly. Spending power is increasing and technology is aiding consumers to make sound shopping decisions. Given the increased amount of choice in terms of products and formats, consumers now dement more for less from the shopping experience, more competition is not just on price, but on multiple fronts.
- **Technology enabled Efficiencies:** Technology has enabled businesses and consumers to build efficiencies on the basis of the ability to receive and transmit data, at a fast speed. This information has today become critical for achieving efficiencies in all aspects of retailing. In the near future, retailer-supplier partnership will depend on technology, substituting information for inventory in the pipeline to reduce costs while improving productivity.

Retailers will rely on technology to establish links with consumers through electronic retailing and customer relationship marketing.

- **The Rise of the E-age:** The emergence of Internet retailing or e-tailing as is popularly known has been a key driver of change in retail. The increase in the number of Internet users not only in the developed markets but also globally, has placed new demands on retailers. Online shopping facilitated by auction sites are the new realities of retail. Internet savvy consumers understand the owner to shop and buy on their own terms. Internet both enhances and competes with the store i.e. the brick and mortar experience. Comparison-shopping is a new reality of the e-age.

1.10 RETAILING SCENARIO -- IN INDIA.[26]

1.10.1. The Evolution of Retail in India

The PDS or the public distribution system would easily emerge as the signal largest retail chain existing in the country. The evaluation of the public distribution of gains in India has its origin in the 'Rationing' system introduced by the British during the world war two. The system was started in 1939 in Bombay and subsequently extended to other cities and towns. By the year1946, as many as 771 cities /towns were covered. The system was abolished post war; however, on attaining independence, India was forced to reintroduce it in 1950 in the face of renewed inflationary pressures in the economy.

The Khadi & village industry (KVIC) was also set up post independence. Today, there are more than 7,050 KVIC stores across the country. The cooperative movement was again championed by the government which set up kendriya bhandars in 1963. In Maharashtra, Bombay bazaar, which runs stores under the label Sahakari bhandars, and apna bazaar run a large chain of cooperative stores.[27]

In the past decade, the Indian marketplace has transformed dramatically. However, from the 1950's to the 80's, investments in various industries were limited due to low purchasing power in the hands of the consumer and the government's policies favoring the small –scale sector. Initial steps towards liberalization were taken in the period of

1985-90. It was at this time that many restrictions on private company were lifted, and in the 1990's, the Indian economy slowly progress from being state led to becoming 'Market friendly'.

While independent retail store like Akbarally's, Vivek's and Nalli's have existed in India for a long time, the first attempts at organized retailing were noticed in the textiles sector. One of the pioneers in this field was Raymond's, which set up stores to retail fabric. It also developed a dealer network to retail its fabric. This dealer sold a mix of fabrics of various textile companies. The Raymond's distribution network today comprises of 20,000 retailers and over 429 showrooms across the country.[28]

Other textile manufacturers who also set up their own retail chains were Reliance- which set up Vimal showrooms- and garden silk mills with garden vareli. It was but natural at with the growth of textile retail, readymade branded apparel could not be far behind and the next wave of organized retail in India saw the likes of Madura garments, Arvind mills, etc. Set up showrooms for branded men's wear. With the success of the branded men's wear store, the new age departmental store arrived in India in the early nineties.

This was in a sense, the beginning of a new era for retail in India. The fact that post liberalization, the economy had opened up and a new large middle class with spending power had emerged, helped shape this sector. The vast middle class market demanded value for money products. The emergence of the modern Indian housewife, who manage her home and work led to a demand for more products, a better shopping ambience, more convenience and one stop shopping. This has fuelled the growth of departmental store, supermarkets and other specialty stores. The concept of retail as entertainment came to India with the advent of malls. The development of malls is now visible not only in the major metros but also in the other parts of the country.

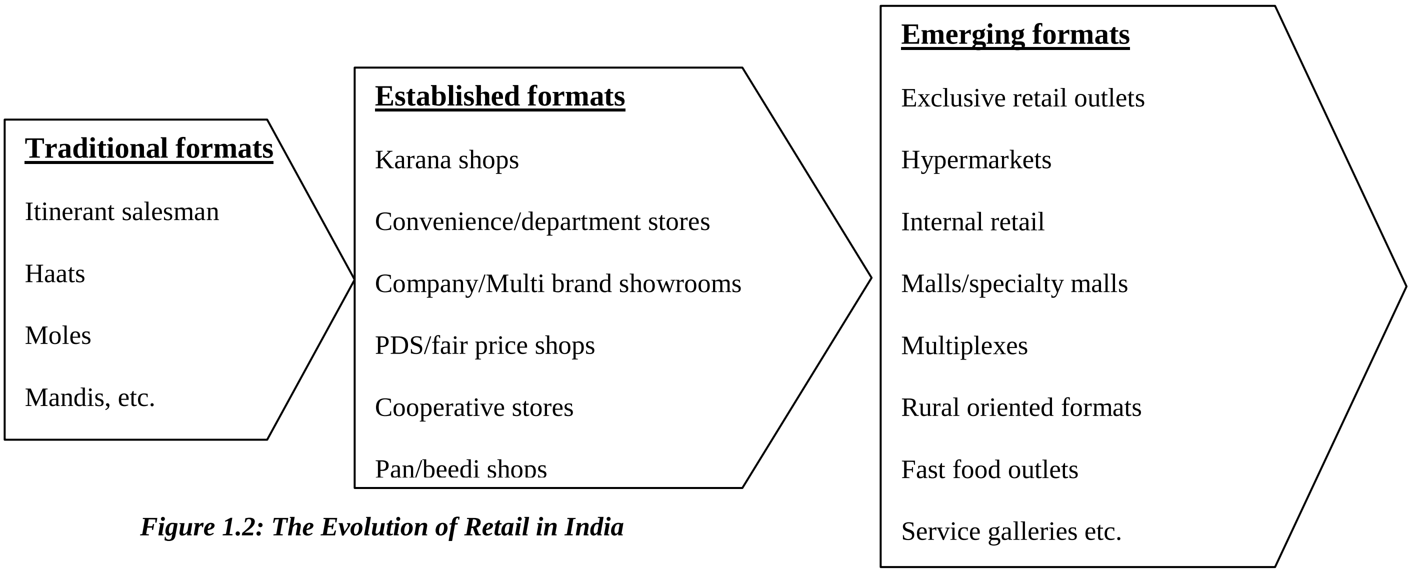

Figure 1.2: The Evolution of Retail in India

Source: Pradhan Swapna (2009), "Introduction to Retail - Retail Management", Third Edition, Tata McGraw Hill, New Delhi

India today is a dynamic combination of demanding consumers, rising levels of consumption and a growing population base. It has emerged as the fourth largest economy in the world in terms of purchasing power parity and is expected to rank third by 2010, after the U.S. and china. According to the Global Retail Development Index (GRDI) developed by A.T.Kearney, for the third year, India has emerged as the nation which has topped the index. India is currently the twelfth largest consumer market in the world. According to a study by McKinsey Global Institute, India is likely to join the premier league of the world`s consumer markets by 2025, improving its position to the fifth. The recent growth spurt was achieved primarily through a surge in productivity and is sustainable. As per this report, India`s contribution to world growth will be 'high and increasing.[29]

It is believed that 21 million people are employed in the retail sector in India, which is 7 % of the total national work force. It is estimated that an additional eight million jobs will be generated through direct and indirect employment related to the retail sector.

Since independence, retail in India has evolved to support the unique needs of our country given its size and complexity. In India, while retail has not as yet been accorded the states of an industry, it has been a witness to a large number of formats emerging in the market at a very fast pace. Since the early 1990s, the retail scenario in India has been characterized by a major shift from traditional kirana shops to modern formats that include department stores, hypermarkets, supermarkets and specially stores across a wide range of categories. Today, these retail formats have established a good presence across prime locations in the metropolitan and mini-metro centers and the last few years have seen them spreading out to the second-tier cities and towns, thereby exposing consumers in these areas to modern shopping options and experiences like never before.[30]

Formats new to the Indian marketplace have emerged rapidly over the past five years as mentioned in below table. [31]

Table 1.5 : Existing Retailing Formats in India

Formats	**Description**	**The Value Proposition**
Branded Store	They are exclusive showrooms either owned or franchised out by manufacturer.	Complete range available for a given brand, certified product quality.
Specialty Stores	They usually focus on specific consumer needs, and carry most of the brands available.	Greater choice for consumer, comparison between brands.
Departmental Stores	These are large store ranging from 2,000 to 5,000 Sq. Ft. catering to a variety of consumer needs, further divided into clothing, toys, home groceries, etc.	One stop shop catering to varied consumer needs.
Supermarkets / Hypermarkets	Lager self service outlets, catering to varied shopper needs are termed as supermarkets. These are located in near residential high street. These stores contribute to 30% of all food and grocery organized retail sales.	One stop shop catering to varied consumer needs.
Discount Stores	Store offering discounts on the retail price through selling volumes and reaping economies of scale.	Low Prices.
Convenience Stores	These are relatively small stores of 400 to 2,000 Sq. Ft. located near residential areas. They stock a limited range of high turnover convenience products and are usually open for extended periods during the day, seven days a week. Prices are slightly higher due to convenience premium.	Convenient location and extended operating hours.
Shopping Malls	An enclosure located in proximity to urban skirts, ranges from 60,000 to 10,000,000 Sq Ft, they lend an ideal shopping experience with an amalgamation of product, services and entertainment all under a common roof.	Variety of shops available.

Source : *Advertising Express November 2008 pg 41*

1.10.2 The Size of Retail in India[32]

The Retail Trade in India is highly fragmented in nature and it is often remarked that in India is nascent and mostly unorganized. While this may be the case viewed from a 'mature' developed world perspective, the reality is that not only agricultural produce but also manufactured goods such as toiletries, tobacco products and even basic electrical/electronic devices are available in the remotest corner of India.

What one sees of the retail sector in India is just the tip of the iceberg. As retail is not regarded as an industry in India, it is difficult to get a correct picture of this sector. The local bania or kirana store, the paanwala and the vegetable vendor who are very much a part of the Indian retail landscape, are termed by many as the unorganized sector. While it is true that they do not use technology, they are well aware of needs and wants of their customers, they know what and how much to stock and are aware of their likes and dislikes. Many of them would also know their customers by name and offer-add on services like free home delivery and credit facilities. This is the traditional form of retail in India.

While it is true that traditional formats exist in all markets of the world, the level of maturity of the market determines the dependence on the formats-traditional or modern. In the year 2006, the Indian retail market was estimated at Rs.1,200,000 crores, of which the organized market is estimated to stand at Rs.55,000 crores. At this juncture, it needs to be noted that since the size of the unorganized trade is significantly larger than the size of the organized trade, it is difficult to get an exact picture of the true size of the business. Figures given by various agencies vary. Students need to remember that figures that have been taken into consideration have been used to illustrate the size of the sector and its significance in the trade today.

A large number of research houses, consultants and industry federations have speculated on the size that Indian retail is likely to touch in the years to come. A common refrain has been that organized retail in India is expected to grow at 25-30 per cent per annum in the next 5-6 years, while total as a sector would grow at the rate of 5% per annum.

In the following section, we analyze prominent sectors in Indian retail with respect to the composition of the sector, key players and estimated size of the market. As stated earlier, since exact figures for the industry and its various segments are not available, the size and projected growth of the sectors have been taken from various industry estimates and reports.

1.10.3 The Concept of Organized Retail in India.

According to the National Accounts Statistics of India the 'unorganized sector' includes units whose activity is regulated by any statute or legal provision, and/or those, which do not maintain regular accounts. In the case of manufacturing, this covers all manufacturing units using power and employing less than 10 workers or not using power and employing less than 20 workers.

In the context of the retail sector, it could therefore be said to cover those forms of trade which sell an assortment of products and services ranging from fruits and vegetables to shoe repair. These products or services may be sold or offered out of a fixed or a mobile location and the number of people employed could range between 10-20 people. Thus the neighborhood bania, the paanwala, the cobbler, the vegetable, fruit vendor, etc, would be termed as the unorganized sector. The primary purpose in defining the scope of the unorganized sector is to understand the formats or the formats of trade that would be understood as unorganized and therefore, to further the understanding of the term organized.

Modern trade can be defined as any organized from of retail or wholesale activity (both food and non-food, under multiple formats), which is typically a multi-outlet chain of store or distribution centre's run by professional management. Organized retail in India is a new reality.

The retail trade sector comprises of establishments primarily engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The retailing process is the final step in the distribution of merchandise; retailers are therefore organized to sell merchandise in small quantities to the general public. The growth of organized retailing is thus expected to lead to value migration from wholesale to retail trade.

In the experience of many economies, retail markets pass through a life cycle and distinct phases of growth. Development of organized retail started in the western markets much before it did in the rest of the world. These markets are characterized by the existence of definite formats. The retailers have a national and many a times, an international presence.

In the first phase, new entrants create awareness about modern formats and raise consumer expectations. In the second phase, consumers demand modern formats as the markets develop there by leading to strong growth. As with the life cycle in any industry, the high rate of growth would lead to a stage where the market would reach maturity and all the players would strengthen their positions. This will be followed by the final phase where the market would reach saturation, the growth would be limited and for sustainable growth, retailers would explore new markets as well as evaluate inorganic opportunities.

The Indian market has just entered the stage of growth. The growth stage can last from 15to25 years. During this phase, various retail formats start emerging. Many retailers move from a local to a national presence. The concept of the retailer's private label starts emerging. Expansion and growth is rapid. Integration of process by use of Information Technology becomes necessary. The A.T. Kearney 2007, Global Retail Development Index (GRDI) further collaborates the point mentioned above. It states that countries typically progress through four stages-opening, peaking, declining and closing and as they evolve from emerging to mature markets, the time span can extend from five to ten years. The report further place India at the phase of opening in the year 1995, and fast approaching the stage of peaking in the year 2007.

Table 1.6 : Few Existing Retailers in India

Corporate Retailers	Different Retailing Outlets		The Value Proposition
Aditya Biral Retail	*Hyper Market*	More Mega Store	4 Hypermarkets & Target to open 8 up to 2010.
	Super Market	More for you	600 Super Stores & Target to open 730 up to 2010.
RPG	*Hypermarket*	Giant	275 Stores across 50 Cities in India
	Convenience Stores & Food Court	1. Spencer's Express 2. Spencer's Fresh 3. Spencer's Daily 4. Spencer's Super 5. Spencer's Hyper	
	Others	Music World Health & Glow	
Future Group	*Fashion Destination*	Pantaloons	Present in 71 Cities Covered 65 Rural Location Opened 1000 Stores Space occupied 12mn sq ft 2000mn Customer Base Operating through "*Adhar*" for Agriculture Services for Indian Farmers
	Hyper Market	Big Bazaar	
	Super Market & Food Court	Food Bazaar Furniture Bazaar	
	Seamless destination chain (Mall of Malls)	Central	
	Other Convenience Stores	Brand Factory Planet Sports Collection i E zone Electronic Bazaar Top 10	
Reliance Retail Ltd.	*Hyper Market*	Reliance Mart	2 Hypermarkets 590 Stores Covered 57 Cities of 13 States.
	Convenience Stores	Reliance Fresh	
	Other Convenience Stores	Reliance Digital Reliance Footprint Reliance Trends Reliance AutoZone's Reliance Wellness Reliance Timeout Reliance Jewels	
REI Agro Ltd	*Discount Stores cum Convenience Stores*	6 Ten	Opened 3500 Stores in 3 Years of 1000 Sq Ft each
TATA	*Hyper Market*	Shoppers Stop	
	Fashion Destination	West Side	
	Other	Tanisq Titan Croma	
Vishal Group	*Hyper Market*	Vishal Mega Mart	Plans to open 100 Hyper Malls Plans to open 90 FMCG Stores Launch Quick Service Restaurants

Source: Futurebazzar.com; Relianceretail.com; indiaretailbiz.com; spencersretail.com... Advertising Express December 2008 pg 20

1.10.5 Foreign Direct Investment (FDI) in Retailing[33]

According to the IMF and OECD definition, "Direct investment reflects the aim of obtaining lasting interest by a resident entity of one economy (direct investor) in an enterprise in an enterprise that is resident in one another economy (the direct investment enterprise)." The Balance of payment and the International Investment position are compiled under the same framework of methodological rules laid down in the fifth edition of the IMF balance of payment at the ***accrued value*** i.e *"transaction are recorded down when the economic value is created, transformed, exchanged, transferred or extinguished"*. Thus the flow recorded do not necessarily coincide with the liquid proceeds and payments generated. In practice, it is very difficult to apply the accrued principle total transaction and many of them are therefore recorded at the time when the proceeds or payments generated.

As per IMF - Foreign Direct Investment (FDI) is a method of allowing external finance into an economy. FDI also facilitates international trade and transfer of knowledge, skill and technology.

Foreign Direct Investment in India constituted a small per cent of gross fixed capital in 1993, which went up to 4 percent in 1997. The tenth plan approach paper postulates a GDP growth rate of 8 percent during 2002-07. This implies an increase in FDI from the present levels of $3.9 billion in 2001-02 to at least around US$ 8 billion a year during 2002-07.

India is fast emerging as a key destination for FDI. According to the FDI confidence Index prepared by A T Kearney ,India ranks second in FDI attractiveness ranking, the first being china.

Foreign owned Indian companies own and run retail shops to sell other category goods to consumers in India. Hundred per cent FDI is through permitted on specific approval basis in case of trading companies India, for carrying out any of the following :

- Export trading
- Bulk imports with sales either through custom bonded warehouse/ high seas sales
- Sales substantially to group companies to group companies

Some of the popular entry options for foreign players have been as follows.

- Franchising of operations appears to be the most popular strategy followed by the international retailers for entry in to India under franchising, the parent company India its name and technology to a local partner and guest's royalty in return. In case a master franchisee is appointed at the national or regional level. The parent company gets the right to appoint local franchisees. Nike, Marks and Spencer, Pizza hut and Mango are some of the best-known foreign players who have adopted this set up of operations.
- The other route for entry is a joint venture, whereby the international partner provides investor. The equity and support to the Indian partner provides all the local knowledge that is typically needed in such a venture. Mc Donald's and Reebok appointed the joint venture route in India.
- An international organization may also set up a manufacturing facility in India. Two key retailers who have appointed his strategy include Benetton and Bata.
- On the other hand companies may also set up direction offices in India and thereby trade in the country through local Indian retailers. Swarovski and Hugo Boss operate in India through distribution offices. Metro cash and Carry has entered into the country by way of wholesale trading.

It is argued that FDI will increase volumes in sale, which would translate into more manufacturing, more jobs in industry, and more prosperity international experience has demonstrated that the only way that farmers can get better price for their products is through improvement in the value added food chain. An organized retail sector can provide their farmers linkage for mass marketing of products and packaged goods. Organized retailing would generate employment, both direct and indirect, as notwithstanding the capital intensity of modern retail business, it continues to be labor intensive as well. It would also leads to creation of indirect employment in support activities throughout the supply chain, starting from products to packaging, storage, transport and other logistics services.

It is further believed that far from to an influx of imported goods, foreign companies would source most of their items domestically and would in fact, use quality Indian Products to stock thousand of their outlets in foreign countries, thus giving a fillip to our manufacturing as well as exports, Transfer to technology to ventures would ensure adherence of quality standards, good marketing production techniques and introduction of global practices in management. This would result in the integration of Indian manufacturing with the global supply chain.

The benefits for FDI do not accrue automatically and evenly across countries and sectors. In order to reap the maximum benefits from FDI, there is a need to establish a transparent, broad and effective enabling policy environment for investment to put in place, and appropriate framework for its implementation.

1.10.6 Challenges to Retail Development in India[34]

Organized retail in India is little over a decade old. It is largely and urban phenomenon and the pace of growth is still slow. Some of the reasons for this slow growth is are:

- Retail not being recognized as an industry in India: Lack of recognition and as an industry hampers the availability of finance to the existing and new players. This affects growth and expansions plans.
- The high cost of real estate: Real estates in India are among t prices in some cities in the world. The lease or rent of the property is one of the major areas of expenditure; high lease rentals eat into the profitability of projects.
- In addition to the high cost of real estate: the sector also faces very high stamp duties on transfer of property- it varies from states to states (12.5% in Gujarat end 8% in Delhi).the presence of strong pro-tenancy laws makes it difficult to evict tenants. The problem is compounded by problems of clear

titles to ownership, while at the sometimes, land use conversion is time consuming and complex, as is the legal processor property disputes.

- Lack of adequate infrastructure: Poor roads and the lack of a cold chain infrastructure hampers the development of food and fresh grocery retail in India. The existing supermarket and food retailers have to invest a substantial amount of money and timing building a cold chain network.
- Multiple and complex taxation system: The sales tax varies from state to state. While organized players have to face a multiple control and tax system. There is considerable sales tax evasion by small storage in many location retailers have to face a multipoint octroi. With the introduction value added tax (VAT) in 2005, certain anomalies in the existing sales tax system using disruption in the supply chain likely to get corrected over a period of time.

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CHAPTER 2

INTRODUCTION TO PRIVATE LABEL: INTERNATIONAL & INDIAN SCENERIO

2.1 Concept of Private Label

The increasing popularity of the retail sector in developed countries in the 19th century saw a tremendous rise in the number of departmental stores and supermarket chains; that further gave birth to concept of private-label goods[1] (Steenkamp and Dekimpe, 1997). Initially private labels were introduced in the grocery section with much cheaper prices compared to the branded products. The poor economic conditions in many countries in the mid 19th century made customers more price conscious, and led them go for these products. Simultaneously improvements in quality, taste and packaging to some extent attracted the customers as well[2] (Edgecliffe, 2001). In recent times, various product innovations have made these items quite popular in the retail market. Private Labels are top sellers in many product categories sold in the US supermarkets[3] (Quelch and Harding, 1996).

The term-'Own brand' acknowledges the power of the retailer. 'Own brands' are articulated and developed in a way that they not only fit with the brand promise of the retail store, but if effective, they also give consumer drives a key point of departure to enhance and celebrate the overall retail brand proposition so as to keep consumers coming back for more.

The Private Label Marketing Association defines store brand products as "all merchandise sold under a retail stores private label. That label can be the stores own name or a name created exclusively by that store. In some cases, a store may belong to a wholesale buying group that owns labels, which are available to the members of the group. These wholesaler owned labels are referred to as controlled labels'.[4]

2.2 Classification of Private Label[5]

Private label can be classified as under:

- **Individual Brands / Quasi Brands:**

Individual / Quasi-brands, invented controlled labels with no store association, work most successfully in a limited assortment environment to create the illusion of selection. Specific brand names are created for specific market segments and/ or categories. eg. Aldi, Lidl, Netto.

- **Store Brands:**

Store brands, where all private labels carry the name of the store, have been very successful at driving high levels of private label penetration in supermarkets. It carries the retailer's name, such as Westside, Food World, Big Bazzar, Sainsbury Albertson's and Safeway. Store brands offer a choice to the end consumer, for the retailer, they are tool for increasing business and winning customer loyalty. Retailers have realized that while consumers can buy a national brand anywhere; they can only buy their store brand at their store.

- **An Umbrella Brand / Group Brands:**

Group brands, where all private labels carry a common non-store name, are most commonly used by retailers with more than one store fascia

Where a common brand name is used across multiple categories – e.g. Splash (Lifestyle), Bare (Pantaloon). A private label is more than a product with the name of the retailer /store – it needs to be seen by the end consumer as different products. There must be a clear perception that 'it is produced by this store'. Private labels or store brands exist in a wide variety of industries, from apparel to food to health and beauty aids. Following table illustrates strengths and weakness of different private label strategies:

2.3 Significance of Private Label[6,7,8]

Across the globe retailers become more sophisticated and competitive, the role of private labels in their stores, changes from that of a price – fighter to being a value – added marketing differentiator. This is indicated by the fact that the volume of private-label brands are starting to diversify their offering beyond the expected, enabling them to compete more effectively in existing product categories and foray into new and different product categories that have traditionally been dominated by national brand players. Following are few reasons for the development of private label by retailers.

- Need to create unique merchandise.
- Need to create loyal customers.
- Need to earn increased margins.
- Changing consumer habits.
- Identification of need gap.

The changing consumer tastes and the need to fill a gap in the product offering is the key reasons for retailers to opt for offering a private label. This gap may be due to the non-availability of particular product / category. The retailer may also seed to create a competitive advantage in his domain by aiming to offer a product that is unique and thus, also build in on customer loyalty.

Offering a product or a range within a product, which gives the customer newer reasons to visit the store every month or week, is something that every retailer would aspire for. Private labels also allow the retailer to build a brand which is associated with the store and therefore, with an experience.

The most significant advantage that a private label allows a retailer is that of earning a level of margin which may be higher than what is offered on other brands that he chooses to retail. A private label basically involves the retailer doing the designing, merchandising, sourcing and distribution. Thus, his cost is under his control and spread across a limited range of activities. Promotions are mainly done in store and thus, his cost of goods sold is much lower compared to that of national brand.

Finally, the retailer may also vary the offerings of the private label across geographical boundaries on the basis of the variation in consumer preferences or to seed a competitive advantage in a new geographical region.

2.4 Evolution of Private Labels

Private labels were defined as generic product offerings that competed with their national brand counterparts by means of a price – value proposition. Often, the lower priced alternative to the 'real' thing, private label or store brands carried the stigma of inferior quality and therefore, inspired less trust and confidence.

While store brands offer a choice to the end consumer, while for the retailer served as a tool for leveraging business and winning customer loyalty. Retailers have realized that while consumers can buy a national brand anywhere; they can only buy their store brand at their store.[9]

In the developed markets, private labels started out of economic necessity – for providing a cheap alternative for low – emotion involvement goods such as butter, eggs, flour and sugar.[10] Generics, which were products distinguishable by their plain and basic packaging, where the first type of private labels to appear on the horizon, largely associated with low price and low quality.

Following table shows the Evolution of Own Brands[11]:

Table 2.1 : The Evolution of Own Brands (Private Labels)				
	1st Generation	2nd Generation	3rd Generation	4th Generation
Type of Brand	Generic No name Brand free Unbranded	Quasi Brand Own Label	Own Brand	Extended own brand, i.e. segmented own brand
Strategy	Generics	Cheapest Price	Me-too	Value Added
Objective	Increase Margins Provide choice in pricing	Increase Margins Reduce manufacturer's power by setting entry price Provide better value product	Enhance category margins Expand product assortment Build retailer's image among customers	Increase and retain the client base Enhance category margins Improve image further Differentiation
Product	Basic and Functional Products	One-off staple lines with a large volume	Big category products	Image forming product groups Large number of products with small volume (niche)
Technology	Simple production process and	Technology still lagging behind market leaders	Close to the brand leader	Innovative technology

	basic technology lagging behind market leader			
Quality / Image	Lower image and inferior image compared to the manufacturer's brands	Medium quality but still perceived as lower than leading manufacturer's brands Secondary brand, alongside the leading manufacturer's brand	Comparable to market leaders	Same of better than brand leader Innovative and different products from brand leaders
Approximate Pricing	20% or more below the brand leader	10 – 20 % below	5 – 10 % below	Equal or higher than known brand
Consumer's Motivation to buy	Price	Price is still important	Both quality and price, i.e. value for money	Better and unique products
Supplier	National, not specialized	National, partly specializing for own label manufacturing	National, mostly specializing for own label manufacturing	International, manufacturing mostly own brands
Source: Own brands in food retailing across Europe, H. Laaksonen and J. Reynolds, *The Journal of Brand Management*, 2, 1994.				

2.5 Process of Private Label Creation[12]

Steps involve in the creation of the private label are listed below:

1. Defining the Objective

   First step towards creating a private label is to start by defining the reason for which the retailer wishes to create the private label. Some common reasons for creating a private label are the need to create a competitive differentiation, or to offer a wide and unique product range. The need to create a private label may also be for enhancing the margin that he may be earning or to build customer loyalty.
2. Defining the Gaps in the Market

   After identification of the basic objective to create private label, the retailer needs to understand the customer segment which is to be tapped. This enhances a further understanding of the target profile of the customer and also helps the retailer address issues with respect to the sensitivity of price on the target audience, the level of experimentation within the segment and the level of brand loyalty, if any.

   The other aspect that needs to be liked into at this stage is the financial implications of the private label. This will involve gaining an understanding of the financials that would be involved in the creation of the private label and the supply chain efficiencies that would be needed from the organization and the supplier, in case the product is outsourced. After having determined the objective for creating the private label, the retailer needs to determine the strategy that he is going to adopt for the private label. The gaps in the offering of the brands and products in the store and that of the competitors need to be done. A decision needs to be taken in terms of the product mix and the pricing strategy to be adopted. It is necessary to define the required product specifications, standards, quality and estimated volumes.

3. Decision on Make or Buy and Sourcing

   After having determined the basic purpose for the creation of the private label, the method in which the sourcing of the product is to be done has to be decided upon. This will involve a decision on make or buy. In case the retailer decides to source the product, decisions with respect to the vendor or supplier then need to be tackled. One needs to check the ability of the supplier to provide products within the given time frame, at the required quality and price levels, so as to enable the retailer to earn a suitable amount as a margin. In case of products like apparel, it is necessary that the designs and styles of the products provide are different from those available with other retailers and brands.

4. Determine the Marketing and Sales Strategy

   The product secured also has to be marketed within the store environment. This will involve communication within the store and at times, communication in vehicles of mass media.

5. Determine the Measures of Performance

   While creating a private label, as with creating a brand, it is necessary to identify the measures of performance. It is necessary to develop a system to track and monitor private label program performance and identify recommendations for program refinement and improvement.

Thus, private label, as a concept, is poised for further expansion, and their population is fast extending too many nonfood categories and formats. Retailers have realized that private labels have a huge impact on bottom line and margins of private labels are usually double than that of branded products. The power of private labels is being explored by most retailers today as they do not want to be at the mercy of the big manufacturers. At the same time, they also realize that it’s not going to be easy as it takes time and money to build private labels.

2.6 Private Label: International Scenario

Globally private labels are winning acceptability and the loyalty of customers. Private labels posted market share gains in 15 countries tracked by Nielsen for PLMA's 2007 International Private Label Yearbook. It further states that in Central and Eastern Europe, where modern retailing is rapidly taking root, retailer brands are making their biggest market share increases. This change reflects in a shift in shopper attitudes, where a private label is no longer sought out only for reasons of price and economic conditions.[13]

The data also shows substantial growth for retailer brands in Western Europe. The share increase in the United Kingdom, up by more than a point to 43%. In France, the A-brand competition has not been able to stop the powerful trend towards private label in recent years. Market share in the country has now climbed to 34%, and would surely be higher if sales data from discounters were included. Even so, the private label's high market share contrasts sharply with the situation in 1997, when it stood at only 21%.

Spain continues to be one of the biggest success stories for retailer brands. Market share there has surpassed the 35% mark for the first time ever and seems destined to reach 40% in the next few years. Private label maintains its significant position in Germany and Belgium. Market share in Germany approaches the 40% level, while it is over 42% in Belgium. In Austria, retail brands climbed more than one point and now account for one of every five products sold.

Switzerland again had the highest volume share of any of the countries surveyed by Nielsen. Retailer brands now account for 53% of all products sold in the country and their market share is still climbing.

In Scandinavia private label's share is at least 20% in each of countries – Denmark, Finland, Norway and Sweden. The biggest increase was posted in Denmark, where the share for retailer brands climbed more than two points to 27%. Market share has been climbing steadily in Sweden, up from 22% in 2003, to more than 28% in 2006.

In the Netherlands, the share for retailer brands has now climbed to 22%. Private label continued its growth in Italy, marking substantial gains over the past eight years. Market share for private label in Portugal climbed more than two points reaching 27%.[14]

Table 2.2: Private label Penetration (%) & Sales growth (%)[15, 16]		
	Penetration (%)	**Sales Growth (%)**
North America	16	7
Latin America	2	5
Europe	23	4
Asia pacific	4	5
Emerging markets	6	17
World	17	5
Source : Images Retail Report,2009		

2.7 Private Label: Indian Scenario

Private label in India are coming on their won. Retailer in India appears to be taking a leaf out of their western counterparts. In case of Spencer's, about 25% of all goods displayed in its store counters are private labels. This figure is set to rise in the future. Hyderabad-based Heritage Foods (India) also has a fair share of private labels on display in its stores. The share of the private labels is almost 27%, barring fruits and vegetables. The emergence of private labels is giving smaller brands – especially in functional driven categories where emotional connect plays a negligible role – a chance to compete with the big national brands. [17]

In Lifestyle segment, private labels form 80% of apparel sales in Pantaloon as well Big Bazaar (Fashion@Big Bazaar). Following table details the private label brands of

PF in Lifestyle, Food as well as FMCG categories. Some of the Private Label Brands are - John Miller, Lombard, BARE, Knight-Hood, DJ&G, RIG, Chalk, Honey, Scullers etc.

In the Value format, Future Group has private label brands comprising of 30% of sales across Food, FMCG and Personal care categories. Some of the key private label brands in this space include Tasty Treat, Fresh & Pure, Clean Mate, Care Mate etc. For FY10, Future Group's FMCG private brands have registered a whopping 75% YoY growth. Future Group's major initiative in enhancing the private brands portfolio was the launch of the **Ektaa** brand, offering community specific food products across the country.[18]

In the Electronics space, FG has Koryo Private Label (Value for Money) and Sensei (as the Premium Offering). FG is facing tremendous competition from LG, Samsung, and Sony.[19]

In case of Food Bazaar, in many categories, private labels are better than branded products. For instance, Food Bazzar's *Care Mate* hand wash has been a fast moving product. While as a category, hand wash hadn't grown much in the last few years, the company introduced *Care Mate* by offering a unique price proposition. Food Bazaar's hand wash, detergents and oral care products are priced 20% to 25% lower than market prices. The company's private label business is doubling every quarter.

The company also believes that when it comes to local tastes and preferences, private labels hold an edge over national brands. And this is extremely pronounced in food categories, as a national brand can only offer limited varieties. But a private label can be localized to a greater extent, for example Food Bazaar's *Tasty Treat* pickles not only use local ingredients but also the oil is suited for the local palate. In western India, pickles are prepared in groundnut oil, while it is cooked in sesame and mustard oil in south and east. The company introduced *Tasty Treat Kasundi* (mustard sauce) only for the eastern market as kasundi is a regional favorite; the product is now being rolled out nationally. It has also introduced *'Thank You Aunty'*, an umbrella brand provided to self-help groups that make locally favorite snacks like murukku, chakli, thepla and chewda.

Food Bazaar has also adopted labels like the insecticide spray Quite, manufactured by Asian ITG, a manufacturer for brands like Mortein, and Maniar's Khahra (earlier sold only in the export market) for a year when the manufacturer was thinking about launching the brand in India. All these adopted brands are now sold exclusively in Food Bazaar outlets.[20]

Given the nascence of retailing in India, one can assume that players are looking only at generic private label brands. But segmentation is already taking place even within own labels – from pure generic brands to premium brands being retailed on the shelves. For instance, Big Bazaar has four different private label strategies – opening price point labels, promotional labels, trade – up labels and even deep – discount labels. This segmentation is created according to customers' preferences.

Similarly, Spinach has tied up with small brands in jam and sauces, and retails these products after rebranding them.

Aditya Birla Retail is aggressively pursuing the strategy of promoting Sales of private labels. Currently, the segment accounts for around 3 percent of its total sales. A B Retail, which operates supermarket and Hypermarket formats, under 'More for You' food and grocery chain, is Targeting to increase private label sales to 10-15 percent in the next 2-3 years.[21]

According to Mr. Amit Kumar, Retail head, Fashion@bigbazaar on private labeling, he said that he plans to increase his private labels from 60 percent to 90 percent in the next three years. According to him Private labels provide four key merits:

- Gives the opportunities to stand out from the crowd.
- Helps maintain consistency in stocks.

- Outside brands may or may not be available in the future leading to a potential loss of customers.
- Enables retailers to control margins by improving their bargaining Power.

Bharti Retail, Walmart’s joint venture partner in India, have bought eight private label in total including Great Value line of food (flour, dry fruits, spices, cereal, and tea) , George Apparel. The Private Label lines are going into the Cash & Carry format (BestPrice Modern Wholesale) and discount convenience (Easyday). Equate, a brand for pharmacy and health and beauty items, has been introduced only in the handwash category as of now in Easyday stores. Other Wal-Mart private labels introduced in India include Home Trends (home furnishing), Mainstays (plastic containers, kitchen accessories), Kid Connection (toys, clothing), Faded Glory (footwear) and Athletic Works (athletic shoes, equipment). Astitva, is a line for Indian ethnicwear.[22]

Since private Labeling requires long term planning, it enables the retailers to understand all the nuances of its products as against an opportunity. Stock which could turn into an opportunity cost in the long run. Globally, own label brands contribute to 17 percent of retail sales with a Growth of 5 percent per annum. International Retailers like Wal-Mart of USA and Tesco of UK have 40 percent and 55 percent own label brands representation in their stores, respectively. In India there is an increasing trend towards acceptance of private label brands and thus their penetration is on the rise especially in the apparel, consumer durables, home care and FMCG segments. Overall, in India, private labels constitute 10-12 percent of the organized retail product mix.[23] Players like Shoppers Stop, Tata Trent, Pantaloon, Reliance, Spencer’s, moved towards adopting private labels to address consumer needs and to increase profitability of their retail businesses.[24] In India, very few players are into own manufacturing of private labels and are dependent on third parties For example, Vishal Retail is increasingly shifting from manufacturing to third party sourcing primarily because of increase in categories for private labeling and volumes. Vishal Megamart's offers salt and toothbrush under its `V-need' brand.[25]

There is hardly any special advertising created for own labels, expected for the odd leaflet or two. Most retailers rely on shelf space and signage's, and techniques like sampling and active merchandising at the essential that the packaging and look and feel are as good as, if not better than national brands, so that customers don't have a reason to view the products with suspicion.

The real challenge, however, will be for retailers to take own labels outside their stores and make them national brands. Following table lists few private libels of Indian retailers.[26]

Table 2.3 Private Labels with Indian Retailers			
Sr. No.	**Retailer**	**Private Labels**	**Merchandise Details**
1	Aditya Birla Ltd {MORE}	Maha Saver, Freya	Groceries
		Essentials, Pebble Rock	Home Décor
		Big Feet	Foot Ware
		Feasters, Kitchen Promise, Best Of India	Food Brands
		Enrich, 110%, Pestex, Paradise, Germex	Home & Personal Care
2	Spencer's	Smart Choice	Daily Groceries, Processed Foods, Beverages, Home & Multipurpose Needs
		Iland Monks, Mark Nicolas, Scorez, Detailz, Asankhya, Puddles, Little Devils, UNI	Fashion
		Maroon	Non Stick Cookware
		Live Smart	Modular Furniture
		College Studio	Stationary
		360 degree	Luggage
		Great	Electronic & Electrical
3	Future Group	John Miller, Lombard, Bare, DJ & C, Buffalo, RIC	Fashion
		Dream Line	Home Segment
		Tasty Treat, Premium Harvest, Fresh & Pure	Food Brands
		Care Mate	Personal Care
		Clean Mate	Home Care
		Koryo, Sensei	Electronic & Electrical
4	Reliance Retail	Reliance Select, Reliance Value	Staples & Food
		Dairy Pure	Dairy Products
5	Rei Six Ten	Real Magic, Mr. Miller, 6Ten	Staples & Food, Home Segment
6	Shoppers Stop	Kashish, Stop, Life, Mario Zegnoti, Acropolis, Push and Shove, Vettorio Fratini	Mens's Ethnic Wear, Western Wear Men & Women, Mens Casual Wear , Jeans Wear, Men's Formal Wear, Men's Formal Wear, Eye Wear, Premium Men's Wear

Source:*Futurebazzar.com;Reliancerelail.com;indiaretailbiz.com;spencersretail.com.., sixteen.com Advertising Express December 2008 pg 20; http://www.retailmantra.com/shoppers-stop-private-label-business-outlook/ June 20, 2009)*

2.8 Snapshot of Indian Retailer's Depth of Private Labels[27]

Private labels are likely to continue to grow in the current financial environment as cash-strapped consumers' perception of the products as a 'cheaper option' changes. Part of private label growth in a recession is permanently sustainable. As consumers learn about the improved quality of private labels in recessions, a significant proportion of them are likely to remain loyal to private labels, even after the necessity to economize on purchases is no longer required.

Higher profile, quality-focused private label brands are likely to prosper as consumers begin to reassess their views of own-brand goods. Also, with increase in competition and rising pressure on margins, private label are increasingly getting attention due to the aggressive marketing of retailers at par with branded goods. Following states the present depth of private labels in few Indian retailers.

Table 2.4 : Indian Retailer's depth of private labeling

Indian Retailers	Depth of Private Labels (%)
Trent	90
Reliance	80
Pantaloon	75
Nilgiris	38
Indiabulls / Piramyd	30
Food world	22
Shoppers Stop	20
Subhiksha	19
Spencers	10
Ebony	10
Rei Six Ten	6
Aditya Birla Retail	3

Source : Images Retail Report 2009

2.9 Long-term Growth Drivers of Private Label[28]

The conclusion that private-label penetration will have reached 50 percent by 2025 is based on assumptions about food retail market structure. The underlying drivers for private label growth are scattered over a number of trends/strategies. To complicate matters, there is a strong interdependency between the growth factors. The 11 arguments for private label growth are summarized below:

1. Consumer acceptance levels for private label are rising, due to price sensitivity (economic recession or hard discount competition).
2. Continued industry consolidation in developed food retail markets (Western Europe, the US and Australia). Economies of scale in logistics, procurement, marketing, store opening strategies and private label will continue to fuel sector consolidation. Larger operating scale provides more opportunities to launch private label.
3. Adoptions of modern retail i.e. more professional and larger scaled procurement organizations in developing markets (Central and Eastern Europe, Russia and Turkey).
4. Growing share of hard discount due to increase price awareness, a consumer trend toward demand polarization (indulgence versus value for money) and ongoing expansion in developing countries.
5. Hard discount competition is driving value private-label growth. Service-oriented supermarkets are expanding their value private-label offering, aiming to retain traffic and prevent customers defecting to hard discounters.
6. Need for diversification among service oriented supermarkets. The ongoing convergence of service and price-oriented business models is driving the need for service-oriented supermarkets to differentiate through premium private label.
7. More comprehensive private-label strategies of larger retailers. Many top-three retailers in developed countries are still in the early stages of private-

label adoption and have only recently started to look at private label as one of the pillars for growth.

8. Need for diversification among smaller supermarkets. Smaller, regional food retailers need private label to help them carve out a niche position in a rapidly consolidating market.
9. Increased professionalism of private-label suppliers. The emergence of specialist private-label suppliers is increasing professionalism and quality levels, thus improving the 'image' of private label among retailers and consumers.
10. Consolidation among A-brands undermines retailers' negotiation positions. Larger A-brand suppliers drive the need for food retailers to reinforce their position at the negotiation table by expanding their private-label offering.
11. Price competition in private-label supply is expected to heat up. As private label and A-brands is winning share; producers of delisted B-brands are looking for alternative products/markets to safeguard their production capacity utilization rates (and profitability). This is expected to fuel price competition in private-label supply.

2.10 Rationale of Study

The birth of retailers owns private label brands are a major landmark in the history of retailing. According to De Charnatony and McDonald (2003), the changing nature and popularity of retailing in the 19th Century was the main reason for growth of this new concept.[29] Subsequently due to rise of private label brands, branding in retail sector has also taken a new shape and significance (Gilbert, 2002)[30]. This became increasingly apparent as more retailers have been launching a wide range of products, improving quality standards, offering reasonable prices, implementing effective promotional strategies and using bigger distribution networks. Private labels were actually introduced in the grocery market by some early big retailers as cheaper alternatives for premium ones. In last couple of years these goods have gradually expanded their presence across all product categories ranging from clothing, electronics, health, footwear, beauty, OTC (over the counter) medicine, etc. and at present all the leading groceries offer a range of products under private-label brands.

A report shows that these brands are the top sellers in many product categories sold in the US supermarkets (Quelch and Harding, 1996)[31]. These brands were found to be successful reasons for the same are as follows:

1. They have higher gross margin opportunity to retailers than premium brands (Raju et. Al., 1995).[32]Although they are typically priced much lower than premium brands, lower marketing costs compensate for lower prices allowing them to enjoy a higher overall gross margin (Mason et. Al., 1994).[33]
2. Retailers often advertise premium brands to attract customers to their stores and sell their own brands (generally placed along with premium ones) to the price sensitive segment (Hoch and Banerjee, 1993)[34].
3. Retailers use them as bargaining tools for asking manufacturers for better trading terms such as cheaper prices, more promotional items, quicker deliveries,[35],[36],[37] etc. (Ailawadi et. Al. 1995); Narasimban and Wilcox, 1998,

and Chintagunta et. Al. 2002). Moreover these brands enable retailers to get better deals from manufacturers in the form of lower wholesale prices on premium brands (Mills 1995)[38].

4. Retailers can build distinctive store image with these brands (Richardson et. al. 1994; Grewal et. al. 1998; and Sayman et. al., 2002).[39],[40]
5. Private label brands with strong and exclusive image can develop store loyalty resulting in more store traffic (Levy and Weitz, 2001).[41]

Hence from the above factors leading towards success of private label it is believed that rise of these brands will continue in future with significant improvement in product quality, reasonable price, higher brand image as well as store image. For capturing a greater portion of private label market, the retailers now a days are trying ever means – expanding product range, offering wide varieties in attractive packaging, using wider distribution networks, doing customer – oriented sales – promotion activities, etc.

The Indian retail market is the third largest retail destination globally. It has been ranked as the most attractive emerging market for investment in retail sector by AT Kearney's' ninth annual Global Retail Development Index (GRDI), in 2010. A Mc Kinsey report 'The rise of Indian Consumer Market', estimates that Indian Consumer Market is likely to grow four times by 2025. According to the Investment Commission of India, the overall retail market is expected to grow from US$ 262 billion to about US$ 1065 billion by 2016, with organized retail amounting to US $165 billion (Approximately 15.5 % of total retail sales). FDI inflow as on September 2009, in single brand retail trading, stood at approximately US$ 47.43 million, according to Department of Industrial Policy and Promotion (DIPP). India's' overall retail sector is expected to rise to US$ 833 billion by 2013 and to US$ 1.3 trillion by 2018, at a compounded annual growth rate (CAGR) of 10 %.

India's FMCG sector is the fourth largest sector in the economy and creates employment for more than three million people in downstream activities.[42] Its principal constituents are Household Care, Personal Care and Food & Beverages. The total FMCG market is in excess of Rs. 85,000 Crores. It is currently growing at double digit growth rate (15%) and is expected to maintain a high growth rate.[43] FMCG Industry is characterized by a well established distribution network, low penetration levels, low operating cost, lower per capita consumption and intense competition between the organized and unorganized segments.[44]

Indian Scenario of Selected Categories: Consumer Durable, Personal Care & Home Care Products.

Consumer Durables in India[45]

India’s consumer durable market is riding the crest of the countrys economic boom. Driven by a young population with access to disposable incomes and easy finance options, the consumer market has been throwing up staggering figures. The Indian consumer durable market, with a market size of US$ 27.38 billion in 2008 – 09, has grown by 7.1% in 2009-10.

The purpose of this study is to explore the attributes and to known the attitudinal difference amongst the selected private label categories viz. consumer durable, home care product, and personal care products across different selected demographic factors in four major selected cities of Gujarat State. To meet the research objectives most significant attributes were identified from the in depth literature review on private label, and respondents were asked to compare them with national brands with respected to different selected product categories on a likert scale (1 to 7) from least significant to highly significant.

Richardson, Jain, and Dick (1996) present what is probably the most extensive such framework offered to date. They argue that consumers' propensity to purchase Private Label’s depends on certain demographic factors, such as income, family size, and age. Richardson, Jain and Dick did not study category-level variations in these factors.

In this research, we focus upon these consumer-level inter category attitudinal differences. By doing so, we hope to shed light on what has made Private Label's successful overall, drawing implications both for retailers marketing Private Label's as well as the National Brands that compete with them. Major implication of the study is to give retail sector, private labels as pivotal strategy during times of sluggish growth and long term establishment of the private label brands across various categories to sustain in market.

Personal Care Products in India[46]

Skin Care

The total skin care market is estimated to be around Rs. 3,400 Cr. The skin care market is at a primary stage in India. The penetration level of this segment in India is around 20 per cent. With changing life styles, increase in disposable incomes, greater product choice and availability, people are becoming aware about personal grooming. The major players in this segment are Hindustan Unilever with a market share of ~54 per cent, followed by CavinKare with a market share of ~12 per cent and Godrej with a market share of ~3 per cent.

Hair Care

The hair care market in India is estimated at around Rs. 3,800 Cr. The hair care market can be segmented into hair oils, shampoos, hair colorants & conditioners, and hair gels. Marico is the leader in Hair Oil segment with market share of ~ 33 per cent; Dabur occupy second position at ~17 per cent.

Shampoos

The Indian shampoo market is estimated to be around Rs. 2,700 Cr. It has the penetration level of only 13 per cent in India. Sachet makes up to 40 per cent of the total shampoo sale. It has low penetration level even in metros. Again the market is dominated by HUL with around ~47 per cent market share; P&G occupies second position with market share of around ~23 per cent.

Antidandruff segment constitutes around 15 per cent of the total shampoo market. The market is further expected to increase due to increased marketing by players and availability of shampoos in affordable sachets.

Oral Care

The oral care market can be segmented into toothpaste - 60 per cent; toothpowder - 23 per cent; toothbrushes - 17 per cent. The total toothpaste market is estimated to be around Rs. 3,500 Cr. The penetration level of toothpowder/toothpaste in urban areas is three times that of rural areas. This segment is dominated by Colgate-Palmolive with market share of ~49 per cent, while HUL occupies second position with market share of ~30 per cent. In toothpowders market, Colgate and Dabur are the major players. The oral care market, especially toothpastes, remains under penetrated in India with penetration level ~50 per cent.

Household Care Products in India[47]

Personal Wash

The market size of personal wash is estimated to be around Rs. 8,300 Cr. The personal wash can be segregated into three segments: Premium, Economy and Popular. The penetration level of soaps is ~92 per cent. It is available in 5 million retail stores, out of which, 75 per cent are in the rural areas. HUL is the leader with market share of ~53 per cent; Godrej occupies second position with market share of ~10 per cent. With increase in disposable incomes, growth in rural demand is expected to increase because consumers are moving up towards premium products. However, in the recent past there has not been much change in the volume of premium soaps in proportion to economy soaps, because increase in prices has led some consumers to look for cheaper substitutes. The size of the detergent market is estimated to be Rs. 12,000 Cr. Household care segment is characterized by high degree of competition and high level of penetration. With rapid urbanization, emergence of small pack size and sachets, the demand for the household care products is flourishing. The demand for detergents has been growing but the regional and small unorganized players account for a major share of the total volume of the detergent market. In washing powder HUL is the leader with ~38 per cent of market share. Other major players are Nirma, Henkel and Proctor & Gamble.

2.11 Research Objectives

1. To study & find out attributes on which consumers evaluate both Private Labels (PLs) & National Brands (NBs).
2. To find out & compare the overall customers' attitude towards private label versus national brands across different attributes, selected categories, as well as demographic variables.

- Different attributes viz.
    - Quality,
    - Price,
    - Risk Associated,
    - Packaging
    - Image;
- Selected categories viz.
    - Consumer Durables,
    - Personal Care,
    - House Hold Care Products;
- Demographic and other variables viz.
    - City,
    - Gender,
    - Age,
    - Monthly Household Income,
    - Type of Family,
    - Occupation,
    - Marital Status,
    - Shopping Frequency.

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CHAPTER 3

LITERATURE REVIEW & FORMATION OF HYPOTHESIS

3.1 REVIEW OF LITERATURE

Due to ever changing competitive market environment, and customers gradually becoming erratic and more unpredictable it is difficult and complicated to study attitudes (Blois, 2000). Attitudes (both positive and negative) play an important role in customer buying behavior process and have strong impact in buying decisions. They are mainly judged by characteristics of products and services that they perceived to have and formal evaluation of these characteristics are based on customer satisfaction level. If a customer feels satisfied with the products / services, he poses a positive attitude towards it, which eventually creates a favorable perception in customer's mind (Assael, 1998).

Private labels are the "products owned and branded by the organizations whose primary objective is distribution rather than production" (Schutte, 1969). Two main advantages derived from the adoption of private labels by retailers are bigger margins and increased store loyalty (Fontenelle, 1996)

In studying the retailer economics of Private Label's programs, researchers have mostly examined factors such as the technology, investments necessary, size of category, category margins, national brand advertising and promotional activity levels and so forth (Hoch and Banerji, 1993; Sethuraman, 1992).

Hoch and Banerji (1993) find that Private Label's have higher shares in large categories offering high margins, and where they compete against fewer national manufacturers who spend less on national advertising.

The gap between National Brands and Private Label's in the level of quality also depends on the technology requirements in manufacturing that varies across categories (Hoch and Banerji, 1993).

Private Labels are introduced when the product market consists of a large number of National Brands. Moreover Private Labels have positive impact on amount of sales in the respective category (Raju et al, 1995).

Initially, private label brands developed a low-priced strategy to compete with national brands. They aimed at attracting low-income consumers who were price-conscious. By making price as the cornerstone of strategy, the private label brands grew at the expense of some of the heavily advertised national brands and items (Stern, 1966).

Private Labels are introduced when leading National Brands have large market share, and its result confirms the positive impact of the total value of category sales as well as there is positive impact on probability of introducing Private Label with respect to advertising vs. total sales ratio as stated in one of the study by Scott and Zettelmeyer (2000).

The distinct gap in the level of quality between private label and national brands has narrowed; private labels' quality levels are much higher than ever before and they are more consistent, especially in categories historically characterized by limited product innovation (Quelch and Harding, 1996). The retailers have also been introducing store brands whose quality match or even exceed that of national brand products. The product may be sold at a slightly lower price or in some cases, even at higher prices (Dunne and Narasimhan, 1999). This reflects the serious quality improvements made by retailers in recent years to take on the national brand challenge (Baltas, 1997).

Consumers always use 'price – quality' formula to calculate the brand differences in the course of their buying decision making process (Edgecliff, 2001). Though quality varies by retailers, the taste is nonetheless inferior to premium brands (Steenkamp et al., 2003). Private Label brands are generally seen as cheaper alternatives of premium ones meant only for the price – conscious customers (Riezobos, 2003).

Shannon and Mandhachitara, (2005) pointed out that danger for a retailer using low prices alone with which to compete is that some consumers may use price as a proxy for quality. Customers with specific requirements from the category, high involvement and strong preferences toward specific brands were still attached to national brands (Baltas, 1997).

Private label brands with extrinsic high scope cues will have similar perceptions of quality as that of national brands. Extrinsic high scope cues in case of private label brands will be more effective in improving the quality perceptions for less familiar product when compared with familiar product.(Abhishek & Abraham Koshy, 2008).

One most important study by Dhar and Hoch (1997) tried to find various reasons affecting the purchase of Private Labels. In study of Private Labels, market share in 34 categories of products in 106 different locations in the USA showed that 40% of the variance of their sample (variance of the market share of PLBs across product categories, retailers, and locations) was explained by differences across categories of products and that 17% of the variances by differences across retailers. Following were main factors favoring large market share of Private Labels which explains 70% of the variance of the market share of Private Labels in sample of 185 products.

- High Quality relative to the National Brands.
- Low variability of quality of Private Labels.
- High product category sales.
- Small number of national manufacturers operating in the respective category.
- Low national advertising expenditures.

An important study by LSA / Fournier (1996) finds the causes for development and nurturing of Private Labels. Reasons to develop Private Labels are to increase customer loyalty, to improve positioning, to improve margins, and to lower prices. Private Labels are retailer specific which enhances differentiation between retailers. Hence Private Labels helps retailers to compete with other retailers with respect to customer loyalty and positioning and their suppliers through improved margins and lower prices. Thus, the development of private labels does not only alter the relationship between producers and retailers but also affects the competition between retailers (Berges-Sennou et al., 2004)

Frank and Boyd (1965) studied that both manufacturer brands and Private Label's are consumed by households with virtually 89 identical socio economic and total consumption characteristics. Myers (1967) established that consumers are best classified by their perceptions towards own-label rather than their individual characteristics such as general personality variables and socio economic factors. He also noted that respondents do treat Private Label’s differently from NBs.

As per research by Livesey and Lennon (1978), reason for perception differences are degree of experience with own-labels, differential response to marketing activities, differences in needs, perceived risk and different product importance among consumers.

Szymanski and Busch (1987) concluded that the poor performances of individual demographic and psychographic factors are relative to the role of consumer perceptions regarding product qualities and price.

Omar (1996) found that personal characteristics among other variables were useful in identifying segments of national and store brand buyers.

As per research of Del Vecchio (2001) founded that the consumers perception and penetration success of private label is driven by the segments complexity, quality variance price and inter-purchase time. Guerrero et. al. (2000) studied consumer attitude towards private labels and showed that consumers perceived private labeled products as reliable, different from producer brands and are good value for money.

In this research, we focus upon these consumer-level inter category attitudinal differences. By doing so, we hope to shed light on what has made Private Label’s successful overall, drawing implications both for retailers marketing Private Label’s as well as the National Brands that compete with them.

Within brand-type, the top three attributes for national brands preference are quality, price and packaging, and for private label preference are price, health and risk (Dr Amit Mittal & Ruchi Mittal 2009).

Any examination of the consumer-level factors that moderate Private Label’s success across product categories should start with a framework to explain consumer’s susceptibility to buying PLBs. Richardson, Jain, and Dick (1996) present what is probably the most extensive such framework offered to date. They argue that consumers' propensity to purchase Private Label’s depends on:

(a) Certain demographic factors, such as income, family size, age and education,

(b) Certain individual difference variables, such as the degree of reliance by the consumer on extrinsic cues (those more reliant on such cues preferring national brands) and the consumers' tolerance of ambiguity (intolerants preferring safer national buys), and

(c) Certain consumer perceptions of the particular category (degree of perceived quality variation, level of perceived risk, and perceived value for money), as well as the degree of consumer knowledge about the category (greater knowledge increasing PLs choice).

From the above we can note that though several of these perceptual factors ought to vary across categories (such as the degree of perceived quality variation, level of perceived risk, perceived value for money, and degree of consumer knowledge), Richardson, Jain and Dick did not study category-level variations in these factors. They have chosen instead to aggregate data across categories.

Burton et al. (1998) defined private brand attitude as, "A predisposition to respond in a favorable or unfavorable manner due to product evaluation, purchase evaluations, and /or self-evaluation associated with private label grocery products".

A landmark study by George Baltas (1997) in the field of understanding consumer attitude and behavior towards private label brands, in which thirteen predictor variables were identified and were classified into four broad types namely,

a) Descriptors of shopping behavior,
b) Reasons for buying store brands,
c) Indicators of consumer relationship with store products,
d) Consumer involvement with the category.

From above, under the first broad type of shopping behavior, the following variables were considered: Decide about the brand before going to the shop; Look for price promotions; Go for the cheapest brand; Buy the same brands; and try new/ different things. The second broad type is the reasons for buying private labels and it comprised of lower price and higher preference. Store brands relationship, the third broad types included familiarity with store brands and proximity between consumer and brand personality. The last broad type is category involvement including importance of getting the right brand, number of brands tried, frequency of shopping category, and satisfaction with available brands. The study identifies the store brand shopper as a price-cautious but not promotion – sensitive consumers. Further, the importance of psychological proximity, in the study, illuminates the appeal of the typical private label positioning for a particular segment of consumers. The managerial recommendation of the study gives a further insight and suggests that the private label buyer shops more frequently the particular categories and this propensity can be exploited by introducing bigger family sizes and bundle offers.

Researchers have examined differences of quality perceptions for national and private label brands. Initial study done by Bellizzi et al. (1981) gathered perceptions of national, private label and generic brands through a series of Likert-type scales. Respondents showed significant perceptual differences for the three types of brands and consistently rated private label brands below the national brands on attributes related to quality, appearance, and attractiveness.

Cunningham et al. (1982) observed that consumers rate national brands as superior to private label and generic brands in terms of taste, appearance, labeling, and variety of choice.

Rosen (1984) conducted a telephone survey of 195 households and obtained ratings for generic, private label, and national brand grocery products on three quality perceptions: overall quality, quality consistency over repeat purchases, and quality similarity across stores. Data gathered across nine product categories showed that private label brands had lower scores in comparison to national brands for overall quality as well as quality consistency over repeat purchases.

Omar (1994) conducted similar test of quality for private label and national brands across three product categories. The results showed that consumers did not perceive any difference among the brands during a blind taste test but revealed taste test indicated that shoppers assigned superior ratings to national brands. Thus, private label offers were rated much lower in revealed taste test than in blind taste test.

Invariably, all these studies indicated that private label brands suffer from low quality image when compared with national brands despite improvements made in the quality. This spawned efforts by academicians and practitioners to examine the ways to improve the quality perceptions of private label brands.

Sethuraman and Cole (1997) did model category level variations in many factors. They examined the effect on "willingness to pay a price premium for a national brand" of

(a) Several category level variables, including the quality perception of Private Label's, average price, purchase frequency, and the degree to which the category gives "consumption pleasure,"

(b) Individual demographics such as income, age, family size, gender and education, and

(c) Individual difference perceptual variables such as the belief of a price-quality relationship, perceived deal frequency, and familiarity with Private Label's.

Sethuraman and Cole (1997), for instance, did not measure and model the crucial effect of the level of perceived risk in the product category (Richardson, Jain, and Dick, 1996; Narasimhan and Wilcox, 1998).

Price Consciousness, defined as the "degree to which the consumer focuses exclusively on paying low prices" (Lichtenstein, Ridgway, and Netemeyer, 1993, p. 235), has been found to be a predictor of Private Label's purchase (Burger and Schott, 1972).

Previous research has shown that a consumer's level of price-consciousness rises with lower incomes (Lumpkin, Hawes, and Darden, 1986), and is higher among deal-prone consumers (Babakus, Tat, and Cunningham, 1988) who believe less in price-quality associations (Lichtenstein, Bloch, and Black, 1988).

Research has for long talked of the level of perceived risk in the category as being a crucial factor in Private Label's purchases (Bettman, 1974; Richardson, Jain, and Dick, 1996), though this variable has either not been studied at the individual category level (e.g., by Richardson, Jain, and Dick, 1996), or has been omitted in some recent category-level studies (e.g., Sethuraman and Cole 1997).

Perceived risk can be gauged using performance, financial, or social criteria (Dunn, Murphy, and Skelly, 1986).

Drawing on the literature on perceived risk (e.g., Bauer, 1967; Cox, 1967), Narasimhan and Wilcox (1998) argue that consumers will prefer National Brands to Private Label's if the level of perceived risk in buying the Private Label's in that category is seen as high. They also state that the degree of perceived risk increases with the degree of perceived quality variation. Moreover a determinant of such risk, according to Narasimhan and Wilcox (1998), Dunn, Murphy, and Skelly (1986), and others, is the "degree of inconvenience of making a mistake."

In one of the benchmark study carried out by Rajeev Batra and Indrajit Sinha (2000), an effort was made towards understanding the different determinants of perceived risk, which help explain the variations in purchasing preferences for national brands versus private label brands across different product categories. The four determinants used to determine the perceived risk of making purchasing mistake declines. The result also indicted that consumers buy fewer Private Labels if a category's benefits require actual trial / experience instead of searching through package label information. Depending upon the different product categories, consumers react differently, for example, a product category with experience benefits, such as the taste of ground coffee, or a soft drink, leads to a greater felt purchase anxiety about quality than a category with purely search attributes, such as a single-ingredient OTC drug using a standard, quality-certified ingredient fully described on the label.

One of the most important studies by Kusum Ailawadi, Scott Neslin and Karen Gendek (2001), value conscious consumers' responses to national brand promotions and store brand promotions were evaluated through a combination of psychographic and demographic variables. Some psychographic variables like savings, product quality, entertainment, exploration, wealth-expression, switching cost, store loyalty, search cost, out-of-store promotions, thinking cost, and inventory holding cost were included. The demographic variables included in the study were income, employment status, and number of children in the household, type of residence, age, sex and education. The study gives some landmark results to pave the way for further studies. The study shows that not only deal buying, but also store brand buying, is driven by the economic / utilitarian returns, psychosocial / hedonic returns, and costs. Further the study says that demographics have significant association with psychographic characteristics and are, therefore, useful in segmentation, targeting, and communication. Also that, education is positively related with quality consciousness and need for cognition, full time employment and having young children are associated with time pressure, and higher income is associated with lower financial constraints and price consciousness. Another relevant finding is that planning and impulsiveness can go together and that in-store promotion usage is consistent with both. The study mentions that brand loyal consumers are more likely to buy national brands using out of store promotions, also that, displays and in – store promotions may induce more brands switching, whereas coupons and other out –of – store promotions may be more likely to attract consumers' towards the private label brands. A variety of factors work upon for the consumer decision making (attitude) while deciding for a private label product purchase.

Consumers rated national brands higher than Private Label's and generics on prestige, reliability, quality, attractive packaging, taste, aroma, color, texture, appealing, tempting, purity, freshness, uniformity, familiarity, confidence in use, among others, Bellizi et al. (1981).

Consumers tend to utilize extrinsic cues, such as a brand name, when confronted with ambiguous attributes that lower their perceived ability to make objective, quality-comparisons across brands, Hoch and Ha (1986).

Demographic factors were identified from various past studies in the similar areas, Richardson, Jain, and Dick (1996).

Different attributes viz. Image (Brand Image / Store Brand Image), Quality, Price, Risk, Packaging have been identified to assess the consumer evaluations of PLs & NBs were identified from the past studies which are as follows:

- Dolekoglu et al. (2008) stated factors viz. quality, price, trust, availability of alternatives, attractive packaging, frequent advertising, sales promotions, imitations, well-known, healthy, availability, brand image, prestige, freshness and habits.

- Wells, Farley, Armstrong (2007) stated factor viz. Packaging.

- Batra & Sinha (2000); Bettman, (1973); Dunn et al., (1986); Richardson, Jain, & Dick (1996) stated Perceived Risk as factor.

- Batra and Sinha (2000) stated Price Consciousness, Price-Quality association as factors influencing customers' attitude.

- Ashokkumar and Gopal (2009) studied Price, Quality, and Risk perception as factors affecting consumers' attitude.

Thus, a review of previous studies undertaken in the area of Private Label's indicates that, research has been more limited on the consumer-level factors that make Private Label's differentially successful across product categories. Also the effect of demographic variables on customer perception and preference for private label brands across different product categories has hardly been researched. Given the lack of studies undertaken in the area of understanding Indian customers' attitude and perception towards private label brands across product categories and the effect of demographic variables on this perception, the present study has been undertaken to gain an insight into how customers in India, perceive and evaluate private label brands in comparison to national label brands. The findings of the study will be helpful for retailers to understand the importance of various factors in being successful with customers in the private label brands category.

Table 3.1, gives overview of the research work carried till date in relation to the current study in decadal format.

Table 3.1 : Overview of Research work carried out on Private Labels / Store Brands in decadal format				
Sr. No.	**Year**	**Name of Author / s'**	**Topic of Research** **Name of Journal**	**Some Important highlights related to different demographic parameters, various attributes, product categories etc.**
1960 A.D. to 1970 A.D.				
1	1965	R.E. Frank and H.W. Boyd Jr.	"*Are private brand prone grocery customers really different?"* Journal of Advertising Research	Studied that both manufacturer brands and Private Label's are consumed by households with virtually 89 identical socio economic and total consumption characteristics.
2	1966	Stern, L.	*"The new world of private brands"*. California Management Review	Private label brands developed a low-priced strategy to compete with national brands. They aimed at attracting low-income consumers who were price-conscious.
3	1967	J. G. Myers	*"Determinants of private label attitude",* Journal of Marketing Research,	Consumers are best classified by their perceptions towards own-label rather than their individual characteristics such as general personality variables and socio economic factors.

				Respondents do treat Private Label's differently from NBs.
4	1967	Bauer, R. A.	*"Consumer Behavior as Risk Taking,"* Harvard University Press.	Consumers will prefer National Brands to Private Label's if the level of perceived risk in buying the Private Label's in that category is seen as high. Degree of perceived risk increases with the degree of perceived quality variation.
5	1967	Cox, Donald F.	"*Risk Handling in Consumer Behavior- An Intensive Study of Two Cases,"* Harvard University Press.	Consumers will prefer National Brands to Private Label's if the level of perceived risk in buying the Private Label's in that category is seen as high. Degree of perceived risk increases with the degree of perceived quality variation.
6	1969	Schutte, T. F.	*The semantics of branding*. Journal of Marketing	Defined private labels as the "products owned and branded by the organizations whose primary objective is distribution rather than production"

1971A.D. to 1980 A.D.				
7	1972	Burger, P.C. and Schott, B.	"*Can Private Brand Buyers Be Identified?*" Journal of Marketing Research	Price Consciousness has been found to be a predictor of Private Label's purchase
9	1973	Bettman, J.R.	"*Perceived risk and its components: A model and empirical test*" Journal of Marketing Research	Stated factor as Perceived Risk for comparative study across different product categories.
10	1974	James R. Bettman	*"Relationship of information-processing attitude structure to private brand purchasing behavior",* Journal of Applied Psychology	Level of Perceived Risk being a crucial factor in Private Label's purchases.
11	1978	F. Livesey and P. Lennon	*"Factors affecting consumers choice between manufacturer brands and retailer own brands",*	Reason for perception differences are degree of experience with own-labels, differential response to marketing activities, differences in needs, perceived risk and different product importance among consumers.

			European Journal of Marketing,	
1981 A.D. To 1990 A.D.				
12	1981	Bellizzi, Joseph A., Harry F. Krueckeberg, John R. Hamilton, and Warren S. Martin	"*Consumer Perceptions of National, Private, and Generic Brands,*" Journal of Retailing	Examined differences of quality perceptions for national and private label brands, through a series of Likert-type scales. Respondents rated national brands higher than Private Label's and generics on prestige, reliability, quality, attractive packaging, taste, aroma, color, texture, appealing, tempting, purity, freshness, uniformity, familiarity, confidence in use, , appearance, and attractiveness, among others
13	1982	Cunningham, Isabella C.M.; Hardy, Andrew P., and Imperia, Giovanna	"*Generic Brands Versus National Brands and Store Brands,*" Journal of Advertising Research	Consumers rate national brands as superior to private label and generic brands in terms of taste, appearance, labeling, and variety of choice.

14	1982	Shimp, T., & Bearden, W.	"*Warranty and other extrinsic cue effects on consumers' risk perceptions".* Journal of Consumer Research	Level of Perceived Risk being a crucial factor in any product purchases.
15	1984	Rosen, D.	"*Consumer perceptions of quality for generic grocery products: A comparison across categories".* Journal of Retailing	Conducted a telephone survey of 195 households for 9 product categories and obtained ratings for generic, private label, and national brand grocery products on three quality perceptions: overall quality, quality consistency over repeat purchases, and quality similarity across stores. Private label brands had lower scores in comparison to national brands for overall quality as well as quality consistency over repeat purchases.
16	1986	Dunn, Mark G., Patrick E. Murphy, and Gerald U. Skelly	"*The Influence of Perceived Risk and Brand Preference for Supermarket Products,"* Journal of Retailing	Perceived risk can be gauged using performance, financial, or social criteria. Perceived Risk is determined as "degree of inconvenience of making a mistake."

17	1986	Hoch and Ha	*"Consumer learning: Advertising and the ambiguity of product experience."* Journal of Consumer Research	Consumers tend to utilize extrinsic cues, such as a brand name, when confronted with ambiguous attributes that lower their perceived ability to make objective, quality-comparisons across brands.
18	1986	Lumpkin, James R., Jon M. Hawes, and William R. Darden	"*Shopping Patterns of the Rural Consumer: Exploring the Relationship Between Shopping Orientations and Out shopping,*" Journal of Business Research	Consumer's level of price-consciousness rises with lower incomes
19	1987	Szymanski D., & Busch P.	*"Identifying the generics-prone consumer: A meta-analysis".* Journal of Marketing Research	The poor performances of individual demographic and psychographic factors are relative to the role of consumer perceptions regarding product qualities and price.
20	1988	Babakus, Emin, Peter Tat and	*"Coupon Redemption: A Motivational Perspective."*	Consumer's level of price-consciousness is higher among deal-prone consumers.

		Cunningham	Journal of Consumer Marketing	
21	1988	Lichtenstein, Donald R., Peter H. Bloch, and William C. Black	"*Correlates of Price Acceptability,"* Journal of Consumer Research	Deal-prone consumers believe less in price-quality associations.
1991A.D. to 2000 A.D.				
22	1992	Sethuraman, Raj	"*Understanding Cross-Category Differences in Private Label Shares of Grocery Products,"* Cambridge, MA: Marketing Science Institute	Examined factors such as the technology, investments necessary, size of category, category margins, national brand advertising and promotional activity levels while studying retailer's economics of Private Labels.
23	1993	Hoch, S. and Banerji, S.	'*When do private labels succeed?'* Sloan Management Review	Private Label's have higher shares in large categories offering high margins, and where they compete against fewer national manufacturers who spend less on national advertising.

				The gap between National Brands and Private Label's in the level of quality also depends on the technology requirements in manufacturing that varies across categories
24	1993	Lichtenstein, Donald R., Nancy M. Ridgway, and Richard G. Netemeyer	"*Price Perceptions and Consumer Shopping Behavior: A Field Study,*" Journal of Marketing Research,	Price Consciousness, defined as the "degree to which the consumer focuses exclusively on paying low prices"
25	1994	Omar O. E.	*"Comparative product testing for own-label marketing."* International Journal of Retail & Distribution Management	Tests quality of private label and national brands across three product categories. Private label offers were rated much lower.
26	1995	J. S. Raju, R. Seturaman, and S. K. Dhar	*"The introduction and performance of store brands"* Management Science,	Private Labels are introduced when the product market consists of a large number of National Brands. Private Labels have positive impact on amount of sales

				in the respective category
27	1996	Fontenelle, S.M	"*Private labels and consumer benefits- The Brazilian Experience",* Advances in Consumer Research,	Main advantages derived from the adoption of private labels by retailers are bigger margins and increased store loyalty
28	1996	L.S. A. Fournier	*"Les marques de distributeurs",* Libre Service Actualities	Reasons to develop Private Labels are to increase customer loyalty, to improve positioning, to improve margins, and to lower prices. Private Labels are retailer specific which enhances differentiation between retailers.
29	1996	Omar O. E.	"*Grocery purchase behavior for rational and own – label brands",* Services Industry Journal	Personal characteristics among other variables were useful in identifying segments of national and store brand buyers.
30	1996	Quelch, J., & Harding, D.	*"Brands versus private labels: Fighting to win".* Harvard Business Review	Private labels' quality levels are much higher than ever before and they are more consistent, especially in categories historically characterized by limited product

				innovation
31	1996	Richardson, Paul S., Arun K. Jain, and Alan Dick	"*Household Store Brand Proneness: A Framework,*" Journal of Retailing	Consumers' propensity to purchase Private Label's depends on (a) Certain demographic factors, such as income, family size, age and education, (b) Certain individual difference variables, such as the degree of reliance by the consumer on extrinsic cues (those more reliant on such cues preferring national brands) and the consumers' tolerance of ambiguity (intolerants preferring safer national buys), and (c) Certain consumer perceptions of the particular category (degree of perceived quality variation, level of perceived risk, and perceived value for money), as well as the degree of consumer knowledge about the category (greater knowledge increasing PLs choice).
32	1997	Baltas, G	"*Determinants of store brand choice: A behavioral analysis*" Journal of Product and Brand	Identified thirteen predictor variables which were classified into four broad types namely, e) Descriptors of shopping behavior,

			Management	f) Reasons for buying store brands, g) Indicators of consumer relationship with store products, h) Consumer involvement with the category.
33	1997	Sethuraman, Raj and Catherine Cole	"*Why do Consumers Pay More for National Brands than for Store Brands?"* Cambridge, MA: Marketing Science Institute	Examined the effect on "willingness to pay a price premium for a national brand" of (a) Several category level variables, including the quality perception of Private Label's, average price, purchase frequency, and the degree to which the category gives "consumption pleasure," (b) Individual demographics such as income, age, family size, gender and education, and (c) Individual difference perceptual variables such as the belief of a price-quality relationship, perceived deal frequency, and familiarity with Private Label's.
34	1997	S. K. Dhar and S. J. Hoch	*"Why store brand penetrating varies by retailer",*	Main factors favoring large market share of Private Labels in sample of 185 products; 34 Categories and 106 different location in USA are :

			Marketing Science,	• High Quality relative to the National Brands. • Low variability of quality of Private Labels. • High product category sales. • Small number of national manufacturers operating in the respective category. • Low national advertising expenditures.
35	1998	Burton, S., Lichtenstein, D., Netemeyer, R. and Garretson, J.	"*A scale for measuring attitude toward private label products and an examination of its psychological and behavioral correlates"* Academy of Marketing Science	Defined private brand attitude as, "A predisposition to respond in a favorable or unfavorable manner due to product evaluation, purchase evaluations, and /or self-evaluation associated with private label grocery products".
36	1998	Narasimhan, C. and Wilcox, R.	"*Private labels and the channel relationship: A cross category analysis",* Journal of Business	Consumers will prefer National Brands to Private Label's if the level of perceived risk in buying the Private Label's in that category is seen as high.
37	1998	Assael H	*"Consumer Behavior and Marketing Action"*	Formal evaluation of product / service characteristics is based on customer satisfaction level. If a customer feels

			South West College, Cincinnati.	satisfied with the products / services, he poses a positive attitude towards it, which eventually creates a favorable perception in customer's mind.
38	1999	Dunne, David and Chakravarthi Narasimhan	"*The New Appeal of Private Labels",* Harvard Business Review	The retailers have also been introducing store brands whose quality match or even exceed that of national brand products. The product may be sold at a slightly lower price or in some cases, even at higher prices.
39	2000	Batra, R., Sinha, I.	"*Consumer-level factors moderating the success of private label brands"* Journal of Retailing	Result indicted that consumers buy fewer Private Labels if a category's benefits require actual trial / experience instead of searching through package label information. Depending upon the different product categories, consumers react differently.
40	2000	Blois K J	*"The Oxford Text Book of Marketing,"* Oxford University Press	Ever changing competitive market environment, and customers gradually becoming erratic and more unpredictable it is difficult and complicated to study attitudes.
41	2000	L. Y. Guerrero,	*"Consumer attitude towards store*	Consumers perceived private labeled products as

		M.D. Colomer, Guardia J. Xicoia, and R. Clotet	*brands",* Food Quality and Preference	reliable, different from producer brands and are good value for money.
42	2000	Scott-Morton, F., and F. Zettelmeyer	*"The strategic positioning of store brands in retailer manufacturer bargaining"* (Working Paper)	Private Labels are introduced when leading National Brands have large market share, and its result confirms the positive impact of the total value of category sales as well as there is positive impact on probability of introducing Private Label with respect to advertising vs. total sales ratio.
2001A.D. To 2010 A.D.				
43	2001	Ailawadi, K., Neslin, S., & Gedenk, K.	"*Pursuing the value-conscious consumer: Store brands versus national brand promotions"* Journal of Marketing	Value conscious consumers' responses to national brand promotions and store brand promotions were evaluated through a combination of psychographic and demographic variables. Psychographic variables like savings, product quality, entertainment, exploration, wealth-expression, switching cost, store loyalty, search cost, out-of-store

				promotions, thinking cost, and inventory holding cost were included. The demographic variables included in the study were income, employment status, and number of children in the household, type of residence, age, sex and education. The study says that demographics have significant association with psychographic characteristics and are, therefore, useful in segmentation, targeting, and communication.
44	2001	Edgecliffe J A	*"Back to Cheap and Cheerful Own-Label"* Financial Times	Consumers always use 'price – quality' formula to calculate the brand differences in the course of their buying decision making process.
45	2001	Vecchio D. Del	*"Consumer perceptions of private label quality: the role of product category characteristics and consumer use of heuristics"*, Journal of Retailing and Consumer	The consumer's perception and penetration success of private label is driven by the segments complexity, quality variance price and inter-purchase time.

			Services	
46	2003	Steenkamp Jan-Benedict E. M. Batra R and Alden D L	*"How Perceived Brand Globalness Creates Brand Vlue",* Journal of International Business Studies	Quality varies by retailers, the taste is nonetheless inferior to premium brands
47	2003	Reizobos R	*"Brand Management: A Theoretical and Practical Approach",* Financial Times	Private Label brands are generally seen as cheaper alternatives of premium ones meant only for the price – conscious customers.
48	2004	Fabian Bergès-Sennou, Philippe Bontems and Vincent Réquillart	"*Economics of Private Labels: A Survey of Literature"* Journal of Agricultural & Food Industrial Organization	Private Labels are retailer specific which enhances differentiation between retailers.
49	2005	Shannon, R., & Mandhachitara,	"*Private label grocery shopping attitude and behaviour: A cross-*	Pointed out that danger for a retailer using low prices alone with which to compete is that some consumers

		R.,	*cultural study"* Brand Management	may use price as a proxy for quality.
50	2007	Wells, L.E., Farley, H. and Armstrong, G.A	"*The importance of packaging design for own-label food brands"* International Journal of Retail & Distribution Management	Stated factor as Packaging for comparative study across different product categories.
51	2008	Ailawadi, K.L., Pauwels, K. and Steenkamp, E.M	*"Private-label Use and Store Loyalty,"* 72 (November)	They mentioned that brand loyal consumers are more likely to buy national brands using out of store promotions, also that, displays and in – store promotions may induce more brands switching, whereas coupons and other out –of – store promotions may be more likely to attract consumers' towards the private label brands.
52	2008	Dolekoglu, C.O., Albayrak, M., Kara, A. and Keskin, G.	"*Analysis of Consumer Perceptions and Preferences of Store Brands Versus National Brands: An Exploratory Study in an Emerging Market",*	Stated factors viz. quality, price, trust, availability of alternatives, attractive packaging, frequent advertising, sales promotions, imitations, well-known, healthy, availability, brand image, prestige, freshness and habits.

			Journal of Euromarketing	
53	2008	Abhishek & Abraham Koshy.	*“Quality Perceptions of Private Label Brands Conceptual Framework and Agenda for Research”* www.scribd.com/doc/37408933/2008-02-04	Private label brands with extrinsic high scope cues will have similar perceptions of quality as that of national brands. Extrinsic high scope cues in case of private label brands will be more effective in improving the quality perceptions for less familiar product when compared with familiar product.
54	2009	Ashokkumar, S. and Gopal, S.	“*Diffusion of Innovation in Private Labels in Food Products,”* The ICFAI University Journal of Brand Management	Studied Price, Quality, and Risk perception as factors affecting consumers’ attitude.
55	2009	Dr Amit Mittal & Ruchi Mittal	“*Modeling-Consumer-Attitudes-Towards-Private-Labels-An-Exploratory-Study”* www.scribd.com/doc/22600237	Within brand-type, the top three attributes for national brands preference are quality, price and packaging, and for private label preference are price, health and risk.

3.3 Formation of Hypothesis

From the above review of literature; following hypothesis were framed across different demographic variables to be tested across private label brands; selected product categories; and all the selected cities of Gujarat (viz. Ahmedabad; Surat; Vadodara and Rajkot).

Hθ1 Respondent's attitude towards Quality of Private Label Product is independent of Gender.

- Respondent's attitude towards Q_P_CD is independent of Gender.
- Respondent's attitude towards Q_P_PC is independent of Gender.
- Respondent's attitude towards Q_P_HC is independent of Gender.

Hθ2 Respondent's attitude towards Price of Private Label Product is independent of Gender.

- Respondent's attitude towards P_P_CD is independent of Gender.
- Respondent's attitude towards P_P_PC is independent of Gender.
- Respondent's attitude towards P_P_HC is independent of Gender.

Hθ3 Respondent's attitude towards Risk Associated of Private Label Product is independent of Gender.

- Respondent's attitude towards R_P_CD is independent of Gender.
- Respondent's attitude towards R_P_PC is independent of Gender.
- Respondent's attitude towards R_P_HC is independent of Gender.

Hθ4 Respondent's attitude towards Packaging of Private Label Product is independent of Gender.

- Respondent's attitude towards PC_P_CD is independent of Gender.
- Respondent's attitude towards PC_P_PC is independent of Gender.
- Respondent's attitude towards PC_P_HC is independent of Gender.

Hθ5 Respondent's attitude towards Image of Private Label Product is independent of Gender.

- Respondent's attitude towards I_P_CD is independent of Gender.
- Respondent's attitude towards I_P_PC is independent of Gender.
- Respondent's attitude towards I_P_HC is independent of Gender.

Hθ6 Respondent's attitude towards Quality of Private Label Product is independent of Age.

- Respondent's attitude towards Q_P_CD is independent of Age.
- Respondent's attitude towards Q_P_PC is independent of Age.
- Respondent's attitude towards Q_P_HC is independent of Age.

Hθ7 Respondent's attitude towards Price of Private Label Product is independent of Age.

- Respondent's attitude towards P_P_CD is independent of Age.
- Respondent's attitude towards P_P_PC is independent of Age.
- Respondent's attitude towards P_P_HC is independent of Age.

Hθ8 Respondent’s attitude towards Risk Associated of Private Label Product is independent of Age.

- Respondent’s attitude towards R_P_CD is independent of Age.
- Respondent’s attitude towards R_P_PC is independent of Age.
- Respondent’s attitude towards R_P_HC is independent of Age.

Hθ9 Respondent’s attitude towards Packaging of Private Label Product is independent of Age.

- Respondent’s attitude towards PC_P_CD is independent of Age.
- Respondent’s attitude towards PC_P_PC is independent of Age.
- Respondent’s attitude towards PC_P_HC is independent of Age.

Hθ10 Respondent’s attitude towards Image of Private Label Product is independent of Age.

- Respondent’s attitude towards I_P_CD is independent of Age.
- Respondent’s attitude towards I_P_PC is independent of Age.
- Respondent’s attitude towards I_P_HC is independent of Age.

Hθ11 Respondent’s attitude towards Quality of Private Label Product is independent of Monthly Household Income.

- Respondent’s attitude towards Q_P_CD is independent of Monthly Household Income.
- Respondent’s attitude towards Q_P_PC is independent of Monthly Household Income.
- Respondent’s attitude towards Q_P_HC is independent of Monthly Household Income.

Hθ12 Respondent's attitude towards Price of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards P_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards P_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards P_P_HC is independent of Monthly Household Income.

Hθ13 Respondent's attitude towards Risk Associated of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards R_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards R_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards R_P_HC is independent of Monthly Household Income.

Hθ14 Respondent's attitude towards Packaging of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards PC_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards PC_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards PC_P_HC is independent of Monthly Household Income.

Hθ15 Respondent's attitude towards Image of Private Label Product is independent of Monthly Household Income.

- Respondent's attitude towards I_P_CD is independent of Monthly Household Income.
- Respondent's attitude towards I_P_PC is independent of Monthly Household Income.
- Respondent's attitude towards I_P_HC is independent of Monthly Household Income.

Hθ16 Respondent’s attitude towards Quality of Private Label Product is independent of Type of Family.

- Respondent’s attitude towards Q_P_CD is independent of Type of Family.
- Respondent’s attitude towards Q_P_PC is independent of Type of Family.
- Respondent’s attitude towards Q_P_HC is independent of Type of Family.

Hθ17 Respondent’s attitude towards Price of Private Label Product is independent of Type of Family.

- Respondent’s attitude towards P_P_CD is independent of Type of Family.
- Respondent’s attitude towards P_P_PC is independent of Type of Family.
- Respondent’s attitude towards P_P_HC is independent of Type of Family.

Hθ18 Respondent’s attitude towards Risk Associated of Private Label Product is independent of Type of Family.

- Respondent’s attitude towards R_P_CD is independent of Type of Family.
- Respondent’s attitude towards R_P_PC is independent of Type of Family.
- Respondent’s attitude towards R_P_HC is independent of Type of Family.

Hθ19 Respondent’s attitude towards Packaging of Private Label Product is independent of Type of Family.

- Respondent’s attitude towards PC_P_CD is independent of Type of Family.
- Respondent’s attitude towards PC_P_PC is independent of Type of Family.
- Respondent’s attitude towards PC_P_HC is independent of Type of Family.

Hθ20 Respondent's attitude towards Image of Private Label Product is independent of Type of Family.

- Respondent's attitude towards I_P_CD is independent of Type of Family.
- Respondent's attitude towards I_P_PC is independent of Type of Family.
- Respondent's attitude towards I_P_HC is independent of Type of Family.

Hθ21 Respondent's attitude towards Quality of Private Label Product is independent of Occupation.

- Respondent's attitude towards Q_P_CD is independent of Occupation.
- Respondent's attitude towards Q_P_PC is independent of Occupation.
- Respondent's attitude towards Q_P_HC is independent of Occupation.

Hθ22 Respondent's attitude towards Price of Private Label Product is independent of Occupation.

- Respondent's attitude towards P_P_CD is independent of Occupation.
- Respondent's attitude towards P_P_PC is independent of Occupation.
- Respondent's attitude towards P_P_HC is independent of Occupation.

Hθ23 Respondent's attitude towards Risk Associated of Private Label Product is independent of Occupation.

- Respondent's attitude towards R_P_CD is independent of Occupation.
- Respondent's attitude towards R_P_PC is independent of Occupation.
- Respondent's attitude towards R_P_HC is independent of Occupation.

Hθ24 Respondent’s attitude towards Packaging of Private Label Product is independent of Occupation.

- Respondent’s attitude towards PC_P_CD is independent of Occupation.
- Respondent’s attitude towards PC_P_PC is independent of Occupation.
- Respondent’s attitude towards PC_P_HC is independent of Occupation.

Hθ25 Respondent’s attitude towards Image of Private Label Product is independent of Occupation.

- Respondent’s attitude towards I_P_CD is independent of Occupation.
- Respondent’s attitude towards I_P_PC is independent of Occupation.
- Respondent’s attitude towards I_P_HC is independent of Occupation.

Hθ26 Respondent’s attitude towards Quality of Private Label Product is independent of Marital Status.

- Respondent’s attitude towards Q_P_CD is independent of Marital Status.
- Respondent’s attitude towards Q_P_PC is independent of Marital Status.
- Respondent’s attitude towards Q_P_HC is independent of Marital Status.

Hθ27 Respondent’s attitude towards Price of Private Label Product is independent of Marital Status.

- Respondent’s attitude towards P_P_CD is independent of Marital Status.
- Respondent’s attitude towards P_P_PC is independent of Marital Status.
- Respondent’s attitude towards P_P_HC is independent of Marital Status.

Hθ28 Respondent's attitude towards Risk Associated of Private Label Product is independent of Marital Status.

- Respondent's attitude towards R_P_CD is independent of Marital Status.
- Respondent's attitude towards R_P_PC is independent of Marital Status.
- Respondent's attitude towards R_P_HC is independent of Marital Status.

Hθ29 Respondent's attitude towards Packaging of Private Label Product is independent of Marital Status.

- Respondent's attitude towards PC_P_CD is independent of Marital Status.
- Respondent's attitude towards PC_P_PC is independent of Marital Status.
- Respondent's attitude towards PC_P_HC is independent of Marital Status.

Hθ30 Respondent's attitude towards Image of Private Label Product is independent of Marital Status.

- Respondent's attitude towards I_P_CD is independent of Marital Status.
- Respondent's attitude towards I_P_PC is independent of Marital Status.
- Respondent's attitude towards I_P_HC is independent of Marital Status.

Hθ31 Respondent's attitude towards Quality of Private Label Product is independent of Shopping Frequency.

- Respondent's attitude towards Q_P_CD is independent of Shopping Frequency.
- Respondent's attitude towards Q_P_PC is independent of Shopping Frequency.
- Respondent's attitude towards Q_P_HC is independent of Shopping Frequency.

Hθ32 Respondent’s attitude towards Price of Private Label Product is independent of Shopping Frequency.

- Respondent’s attitude towards P_P_CD is independent of Shopping Frequency.
- Respondent’s attitude towards P_P_PC is independent of Shopping Frequency.
- Respondent’s attitude towards P_P_HC is independent of Shopping Frequency.

Hθ33 Respondent’s attitude towards Risk Associated of Private Label Product is independent of Shopping Frequency.

- Respondent’s attitude towards R_P_CD is independent of Shopping Frequency.
- Respondent’s attitude towards R_P_PC is independent of Shopping Frequency.
- Respondent’s attitude towards R_P_HC is independent of Shopping Frequency.

Hθ34 Respondent’s attitude towards Packaging of Private Label Product is independent of Shopping Frequency.

- Respondent’s attitude towards PC_P_CD is independent of Shopping Frequency.
- Respondent’s attitude towards PC_P_PC is independent of Shopping Frequency.
- Respondent’s attitude towards PC_P_HC is independent of Shopping Frequency.

Hθ35 Respondent’s attitude towards Image of Private Label Product is independent of Shopping Frequency.

- Respondent’s attitude towards I_P_CD is independent of Shopping Frequency.
- Respondent’s attitude towards I_P_PC is independent of Shopping Frequency.
- Respondent’s attitude towards I_P_HC is independent of Shopping Frequency.

3.2 Definitions and Discussion of terms used in Study.*(56 to 68)

Quality

Quality can be defined broadly as superiority or excellence. By extension, perceived quality can be defined as consumers judgment about a products overall excellence or superiority.

A modern definition of quality derives from Juran's "fitness for intended use." This definition basically says that quality is "meeting or exceeding customer expectations."

Price

A value that will purchase a definite quantity, weight, or other measure of a good or service. As the consideration given in exchange for transfer of ownership, price forms the essential basis of commercial transactions.

In commerce, price is determined by what (1) a buyer is willing to pay, (2) a seller is willing to accept, and (3) the competition is allowing to be charged. With product, promotion, and place of marketing mix, it is one of the business variables over which organizations can exercise some degree of control.

Packaging

Packaging is the science, art, and technology of enclosing or protecting products for distribution, storage, sale, and use. Packaging also refers to the *process* of design, evaluation, and production of packages. Packaging can be described as a *coordinated system* of preparing goods for transport, warehousing, logistics, sale, and end use. Packaging contains, protects, preserves, transports, informs, and sells.

Packaging is defined in the regulations as "all products made of any materials of any nature to be used for the containment, protection, handling, delivery and preservation of goods from the producer to the user or consumer."

Risk

Risk is the potential that a chosen action or activity (including the choice of inaction) will lead to a loss (an undesirable outcome). The notion implies that a choice having an influence on the outcome exists (or existed). Potential losses themselves may also be called "risks".

Brand Image

Brand image is the current view of the customers about a brand. It can be defined as a unique bundle of associations within the minds of target customers. It is a set of beliefs held about a specific brand. In short, it is nothing but the consumers' perception about the product. Brand image conveys emotional value and not just a mental image. It is an accumulation of contact and observation by people external to an organization. The main elements of positive brand image are- unique logo reflecting organization's image, slogan describing organization's business in brief and brand identifier supporting the key values.

Consumers develop various associations with the brand. Based on these associations, they form brand image. An image is formed about the brand on the basis of subjective perceptions of association's bundle that the consumers have about the brand. Volvo is associated with safety. Toyota is associated with reliability.

Brand images can be strengthened using brand communications like advertising, packaging, word of mouth publicity, other promotional tools, etc.

Brand image has not to be created, but is automatically formed. The brand image includes products' appeal, ease of use, functionality, fame, and overall value. Brand image is actually brand content. When the consumers purchase the product, they are also purchasing its image. Brand image is the objective and mental feedback of the consumers when they purchase a product. Positive brand image is exceeding the customers' expectations. Positive brand image enhances the goodwill and brand value of an organization.

Store Image

The positioning of a store in terms of its branding, product selection, interior and exterior design, fixtures and fittings, lighting, etc.

Consumer Durables

As per Dictionary of Marketing – “Consumer durable goods are relatively expensive item bought by the public which can be used for several years.”

Barron's Finance & Investment Dictionary defines – “Consumer durable are products bought by consumers that are expected to last three years or more. These include automobiles, appliances, boats, and furniture.

Personal Care Products

A non-medicinal consumable product that is intended to be used in the topical care and grooming of the body and hair and that is rubbed, poured, sprinkled, or sprayed on, introduced into, or otherwise applied to a body, human or animal, for cleansing, beautifying, promoting attractiveness, or altering the appearance without affecting the body’s structure or functions. Personal care products are specifically for use in such activities as cleansing, toning, moisturizing, hydrating, exfoliating, conditioning, anointing, massaging, coloring/decorating, soothing, deodorizing, perfuming, and styling.

House Hold Care Products

Substances or materials used in the course of housekeeping or personal routine. These are consumable like housecleaning products. They are also known by other names as Household Supplies, Household Products.

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CHAPTER 4

CONSUMER ATTITUDE, MODELS AND MEASURMENT

Attitudes are an expression of inner feelings that reflect whether a person is favorably or unfavorably predisposed to some object. They are an outcome of psychological process, and hence are not observable, but must be inferred from what people say are what they do.

Attitude has been one of the most important subjects of study in the field of Consumer Behavior. Attitude research forms the basis for developing new products repositioning the existing products, creating advertising campaigns, and predicting brand preferences as well as general purchase behavior. Understanding how attitudes influence a consumer's purchase behavior is a vital ingredient o the success of any marketing program. Business frequently succeeds in altering behavior by changing attitudes toward a product, service or activity.

4.1 DEFINATION OF ATTITUDE

Cognitively oriented social psychologists defined an attitude as "an enduring organization of motivational, emotional, perceptual, and cognitive processes with respect to some aspect of an individual's world." In simple terms an attitude is the way we think, feel and act toward some aspect of our environment such as a retail store, television program, or product.[1]

A recent definition by behavioral theorists explicitly treats attitudes as being multidimensional in nature. Here, a person's overall attitude toward an object is seen to be a function of (l) the strength of each of a number of beliefs the person holds about various aspects of the object and (2) the evaluation he gives to each belief as it relates to the object.[2]

In Consumer Behavior contest, “an attitude is a learned predisposition to behave in a consistently favorable or unfavorable way with respect to a given object.” [3]

Louis L. Thurstone defines attitude is - “the sum total of a man’s inclinations and feelings, prejudice, or bias, preconceived notions, ideas, fears, threats and convictions about a specific topic”.[4]

Katz D. defines – “attitude is the predisposition of the individual to evaluate some symbol or aspect of his work in a favorable or unfavorable manner.”[5]

Krech D. R. S. Crutchfield and E.L. Ballachey define – “an endouring system of positive or negative evaluation, emotional feelings, and pro and con action tendencies with respect to a social object”.[6]

Robyn M. Dawes defines – “attitude is the response of an individual to a social object or phenomenon, and the response will have affective or evaluations connotations”.[7]

Allport G.W. defines attitudes – “are individual mental processes which determine both actual and potential responses of each person in a social world.” Since, attitude is always directed toward some object may be defined as “the state of mind of the individual toward a value.” Thus attitude is a mental state of readiness organized by experience, exerting influence upon the consumers’ response to marketing inputs. The attitudes are formed on account of an inward need, external environment and taste experience.[8]

4.2 CHARACTERISTICS OF ATTITUDE[9,10,11,12]

Attitudes have several important characteristics.

They

- have an object
- have direction, intensity and degree
- have structure
- are learned predispositions
- are influenced by a situation

- Attitudes Have an Object

The "object" can be an abstract concept such as "racism" or a tangible item such as a washing machine. The object can be a physical thing, such as a product or it can be an action such as choosing a retail outlet. For our purpose all the marketing related concepts such as product, product category, brand, service, possessions, product use, advertisement price, medium or retailer can be considered objects.

- Attitudes Have Direction, Degree and Intensity

Attitude expresses i) direction-the person is either favorable or unfavorable toward the object ii) degree-how much the person likes the object, and iii) intensity-how strongly he believes in his conviction. These three elements of a person's attitude provide a marketer with an estimate consumer readiness toward a product purchase. Through degree and intensity sound related they are not synonymous. For instance, a person might feel that Lee jeans are too expensive and the color fades quickly. Thus, his attitude is negative and the degree of negative feeling is quite extensive. But the individual might have little conviction feeling of sureness since he never wore one or bought one and thus his attitude could be easily changed in a favorable direction.

- Attitudes Have Structure

Attitudes do not stand in isolation. They are associated with each other to form a complex whole. This implies that they have a certain degree of consistency between them. Because attitudes cluster into a structure, they tend to show stability over time. However, despite their consistency, attitudes are not necessarily permanent, they do change.

- Attitudes are learned

Attitude relevant to purchase behavior are formed as a result of direct experience with the product, information acquired from others, and exposure to mass media. As a predisposition, attitudes have a motivational quality; that they might propel a consumer toward a particular behavior. Thus, learning precedes attitude formation and change.

- Attitudes Occur within a Situation

Situation can influence the relationship between an attitude and behavior. A specific situation can cause consumer who usually wear bright and flashy color dresses might purchase a light and sober color dress since he needs to attend a job interview. It is important to understand how consumer attitudes vary from situation to situation.

4.3 MODELS OF ATTITUDE[13,14]

4.3.1 Tri-Component Model[15,16]

According to tri-component attitude model, attitudes consist of three major components, a cognitive component, an affective component, and a behavioral component. These three components are illustrated in Figure 4.1 and discussed as follows:

Initiator	Component	Component Manifestation	Attitude
Stimuli : Products situations, retail outlets, sales personnel, advertisement and other attitude objects.	Affective	Emotions or feelings about specific attributes or overall object	Overall orientation towards object
	Cognitive	Belief about specific attributes or overall object	
	Behavioral	Behavioral intentions with respect to specific attributes or overall	

Source : Del I. Hawkins, Roger J Best and Kenneth A Coney, "Consumer Behavior, "Seventh Edition, Mc Graw Hill Company, 1998

Figure 4.1: Attitude Components and Manifestation

- Affective Component: A consumers' emotions or feelings about a particular product or brand constitute the affective component of an attitude.[17] These emotions and feelings are evaluative in nature, because of this nature, an individual rate an object either "favorable" or "unfavorable". When a consumer 'likes' or 'dislikes' a product, it is an evaluation based on a vague, general feeling without cognitive information or beliefs about the product. Or, it may be the result of several evaluations of the product's performance on each of several attributes.

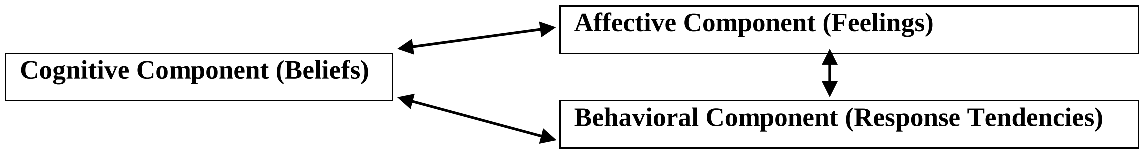
Affect laden experiences also manifest themselves as emotionally charged states (e.g., happiness, sadness, shame, disgust, anger, distress, and guilt). Such emotional states may enhance or amplify positive or negative experiences. A consumer's affective reaction to a product may change as the situation changes. Due to unique motivations and personalities, past experiences, reference groups, and physical conditions, the individuals may evaluate the same belief differently.[18,19,20]

While feelings are often the result of evaluating specific attributes of a product, they can precede and influence cognitions. In fact, one may like a product without acquiring any cognitive beliefs about the product. Sometimes, our initial reaction to a product may be like or dislike without any cognitive basis for the feeling.[21]

- Cognitive Component: The cognitive component consists of a consumer's beliefs about an object. It includes the knowledge and perceptions that are acquired by a combination of direct experience with the attitude object and related information from various sources. This knowledge and resulting perceptions commonly take the form of beliefs. The total configuration of beliefs about a brand represents the cognitive component of an attitude towards as product.[22]
- Behavioral / Conations Component: This represents one's tendency to respond in a certain manner toward an object or activity. According to some interpretations, the cognitive component may include the actual behavior itself. In pure marketing terms it relates to the consumer's intention to buy. That is, behavioral intentions. A series of decisions to purchase or other brand to friends would reflect the behavioral component of an attitude.[23]

Component consistency[24]

All the three attitude components tend to be consistent. Figure 4.2 illustrates the attitude component consistency. This means that a change in one attitude component tends to produce related changes in other components. This tendency is the basis for a substantial amount of marketing strategy.



Source : Del I. Hawkins, Roger J Best and Kenneth A Coney, "Consumer Behavior, "Seventh Edition, Mc Graw Hill Company, 1998

Figure 4.2 Attitude components Consistency

It is difficult for marketers to directly influence consumers to buy, use, or recommend their products. Hence, marketers indirectly influence consumer behavior by providing information, music, or other stimuli that influence a belief or feeling about the product.

The theory of reasoned acting holds that behavior intentions are based on combination of the attitude towards a specific behavior, the social or normative beliefs about the appropriateness of the behavior, and the motivation to comply with the normative beliefs about the appropriateness of the behavior, and the motivation to comply with the normative beliefs. It is difficult to measure all the relevant aspects of an attitude. Consumers may be unwilling or unable to articulated all their feelings and beliefs about various products or brands.

The seven factors that reduce the consistency between attitude components are as follows:

1. A favorable attitude required a need or motive before it can be translated into action.
2. Translating favorable beliefs and feelings into ownership requires ability.
3. One always measure attitudes towards product, but purchases often involve tradeoffs not only within and but also between product categories. So a customer might purchase a less expensive product in order to save resources to buy a new or another product.
4. If cognitive and affective components are weakly held, and the consumer obtains additional information while shopping, then the initial attitudes may give way o new ones.

5. One measures an individuals' attitude, but many purchase decisions involve other household members either directly or indirectly. Hence shoppers end buying a product which meet the needs of entire family.
6. Brand attitude are measured independent of purchase situation. However many items are purchased for, or in, specific situations. A very inexpensive product might be purchased if the consumer anticipates access to more sophisticated equipment in the near future.
7. It is difficult to measure all of the relevant aspects of an attitude. Consumers may be unwilling to or unable to articulate all their feelings and beliefs about various products or brands.

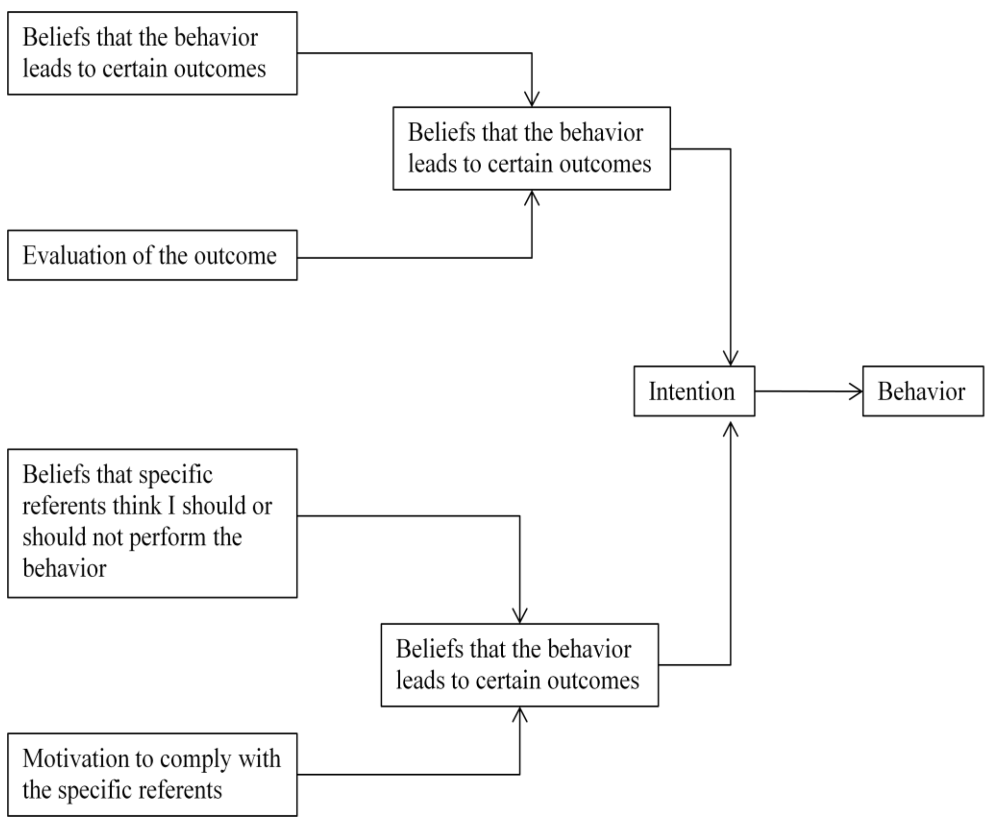
Thus attitude components – cognitive, affective, and behavioral tend to be consistent. But, the degree of apparent consistency between measures of cognition and affect and observations may be reduced by a variety of factors.

4.3.2 The Multi Attribute Attitude Model

It portray consumers attitudes with regard to an attitude objects viz. a product, service, catalog, direct-marketing or cause or a idea; as function of consumers perception and assessment of the key attributes or beliefs held with regard to the particular attitude object. Although there are many variations of this type of attitude model, the following three models are briefly stated and discussed here viz. 1) the attitude-towards-object model, 2) the attitude-towards-behavior model, 3) the theory-of-reasoned-action model.

- The attitude-towards-object model is especially suitable for measuring attitudes towards a product / service category or specific brands.[25]**.**According to this model, the consumer's attitude towards a product or specific brands of a product is a function of the presence / absence and evaluation of certain product specific beliefs and or attributes. Thus consumers have favorable attitudes towards those brands that they believe have an adequate level of attributes that they evaluate as positive, and they have unfavorable attitudes towards those brands they feel do not have an adequate level of desired attributes or have too many negative or undesired attributes. Supporting the "trade off" nature of evaluative process, a recent study of Chinese consumers responses to the content of advertisements found that consumers tended to judge product messages both subjectively and objectively.[26]

- The attitude-towards-behavior model is designed to capture the individual's attitude towards behaving or acting with respect to an object rather than the attitude towards the object itself.[27]**.** Model corresponds closely to actual behavior compare to the attitude towards object model.[28]
- The theory-of-reasoned-action (TRA)[29] model presents comprehensive integration of attitude components into structure that is designed to lead to both better explanation and better predictions of behavior. It consists of all three elements viz. cognitive, affective and conative components like tri-component model, but are arranged in different pattern.[30],[31],[32]



Source: Adapted from Icek Aizen and Martin Fishbein, Understanding Attitude Predicating Social Behavior, Prentice Hall, Pg. 84, 1980

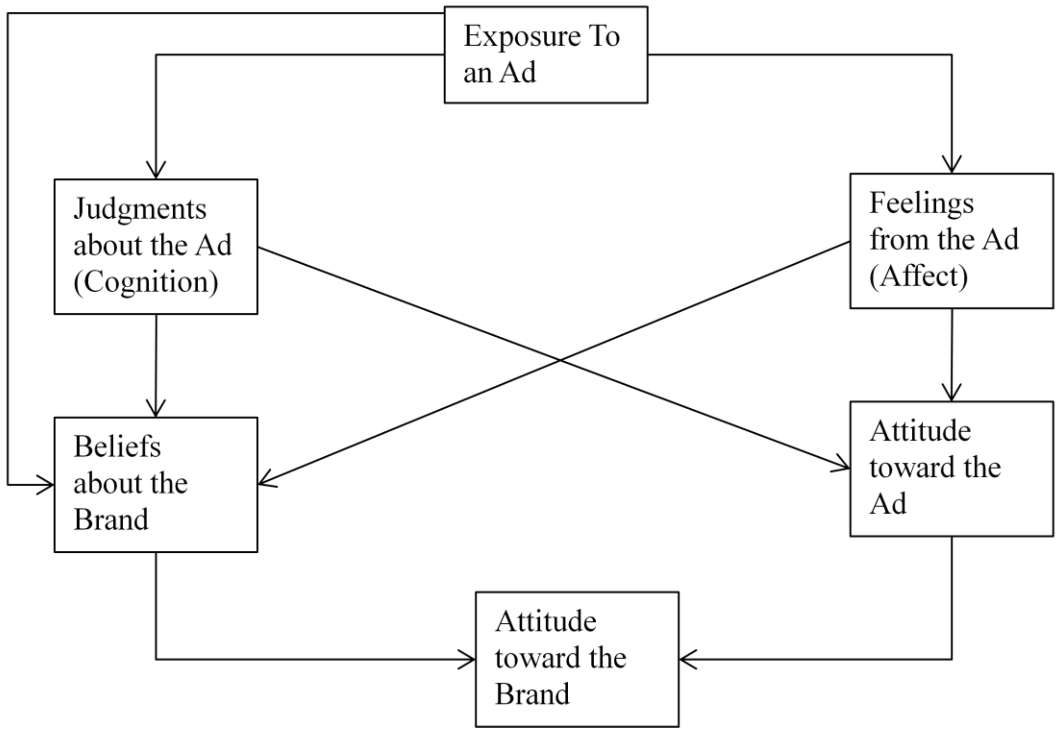
Figure 4.3: A Simplified Version of Theory of Reasoned Action by Fishbein - Aizen

4.3.3 The Trying-to-Consume Model

The theory of trying to consume is designed to account for the many cases in which the action or outcome is not certain but instead reflects the consumers' attempts to consume. In this model, there are often personal impediments that might prevent the desired action or outcome from occurring. Again, the key point is that in these cases of trying, the outcome is not and cannot be assumed to be certain. Researchers have recently extended this inquiry by examining those situations in which consumers do not try to consume – that is, fail to try to consume. In this case, consumers appear to (1) fail to see or are ignorant of their options and (2) make a conscious effort not to consume; that is, they might seek to self-sacrifice or defer gratification to some future time.[33,34,35,36]

4.3.4 The Attitude-towards-the-ad Model[37,38,39]

To understand the impact of advertising or some other promotional vehicle on consumer attitudes towards particular products or brands, considerable attention has been paid to developing what has been referred to as attitude towards the ad models. Figure 4.3 presents schematic of some of the basic relationships described by an attitude towards the ad model. As the model depicts, the consumer forms various feelings / affects and judgments / cognitions as the results of exposure to an advertisement. These feelings and adjustments in turn the consumer's attitude towards the ad and beliefs about the brand secured from exposure to the advertisement. Finally, the consumer's attitude towards the ad and beliefs about the brand influence his or her attitude towards the brand. [40,41,42,43,44,45]



Source:Julie A. Edell and Marian Champman Burke, "The Power of feelings in Understanding Advertising Effects", Journal of Consumer Research 14(December 1987).

Figure 4.4 A Conception of the Relationship Among Elements in an Attitude Towards-the-Ad Model.

4.4 MEASURMENT OF ATTITUDE COMPONENTS[46]

Since components of attitude are often integral part of a marketing strategy, it is important to measure each component.

- Measuring Belief :

  Semantic differential scales can measure beliefs. They list the various attributes and characteristics of a brand that might be part of the target markets' attitude towards the brand. These characteristics can be discovered through focus group interviews projective techniques and logical analysis. Each characteristic is presented in terms of opposite extremes that it might have such as large/small, light/dark, or fast/slow. Consumer beliefs about the ideal brand are also measured using semantic differential scales.

- Measuring Feelings:

The Likert scale requires a list of the various attributes and characteristics of a brand that might be part of the target markets attitude towards the brand. In Likert scale, the various characteristics or that the consumer has a specific affective response to the overall brand or an aspect of it. Consumers are then asked to state a degree of agreement or consumer disagreement.

- Measuring Response Tendencies:

  Response tendencies are most often measured by fairly direct questioning. Products for which there are strong social norms, such as consumption of alcohol or pornography, eating patterns and media usage, it works less well, but in general it works quite well for other products. People tend to understand the consumption of negative products and to overstate their consumption of positive products such as educational television. Carefully worded questions and indirect questions can be effective when dealing with negative products.

4.5 SOURCES OF ATTITUDE DEVELOPMENT[47,48,49,50]

Attitudes develop from human needs and the value people place upon objects that satisfy those perceived needs. Sources that make, consumer, aware of their needs, how their attitudes develop their importance to them, an- develop toward objects that satisfy needs are discussed below:

- Personal Experience

  Consumers' direct experiences with sales representatives, products representatives, products to create and shape the attitudes toward market objects. Several factors influence how they evaluate such persona experiences:
- Needs

  Because needs differ and also vary with time, people can develop different attitudes toward the same object at different points of time in their lives.

- Selective Perceptions

People operate on their personal interpretation of reality. Hence the way they interpret information about products, stores and so on affects their attitudes toward them.

- Personality

Personality traits of the consumer also influence the way he or she processes this further direct experiences with objects. How social unsociable, trusting-suspicious, conservative experimenting, and so on, that people are will affect the attitudes they form.

- Group Associations

An individual's attitudes towards products, ethics, warfare and a multitude of other subjects are influenced strongly by groups that we value and with which we do or wish to associate. Several groups, including family, work and peer groups, and cultural and sub-cultural groups, are important in affecting a person's attitude development. The family is an extremely important source of influence on the formation of attitudes, for it is the family that provides us with many of our basic values and a wide range of beliefs.

- Influential Others

A consumer's attitude can be formed and changed through personal contact with influential persons such as respected friends, relatives and experts For instance opinion leaders strongly influence the attitudes and purchase behavior of followers. Advertisers often use well known personalities or models that look similar to or acts similar t o their targeted audiences. Personality also plays a critical role in attitude formation. For instance individuals with a high need for cognitive are likely to form positive attitudes in response to the ads that are rich in product related information .O n the other hand, consumers who are relatively low in need for cognitive are more likely to form positive attitudes in response to ads that feature on attractive model or well known celebrity. In similar fashion, attitudes toward new products and new consumption situations are strongly influenced by specific personality characteristics of consumers.

- Exposure to Mass Media

  With easy access to newspapers and an almost infinite variety of general and special interest magazines and television channels, consumers today are constantly exposed to new ideas, products, opinions, and advertisements. These mass media communications provide an important source of information that influences the formation of consumer attitudes.

4.6 FUNCTIONS OF ATTITUDE[51,52,53]

Attitudes serve four major fractions for the individual. These functions are the motivational bases that shape and reinforce positive attitudes toward goal objects perceived as need-satisfying and/or negative attitudes toward other objects perceived as punishing or threatening. These situations are diagramed in Figure4.4**.** The functions themselves can help marketers to understand why people hold the attitudes they do toward psychological products.

Punishing, threatening, unrewarding object ← **ATTITUDE** → ***Need Satisfying object***

Source : Del I. Hawkins, Roger J Best and Kenneth A Coney, "Consumer Behavior, "Seventh Edition, Mc Graw Hill Company, 1998

Figure 4.5: Attitude Development and Functions Based on Perceived need satisfaction or harm avoidance.

- Adjustment Function

  The adjustment function directs people toward pleasurable or rewarding objects and away from the unpleasant and undesirable ones. It serves the utilitarian concept of maximizing reward and minimizing punishment. Thus, the attitudes of consumers depend to a large extent on their perception so f what is needs satisfying and what is punishing. Because consumers perceive products, services and stores as providing need-satisfying or unsatisfying experiences should expect their attitudes toward these objects to vary in relation to the experience that have occurred.

- Ego Defensives Function

Attitudes are often formed and used to defend our egos and images against threats and shortcomings. Products promoted as very macho may be viewed favorably by men who are insecure in their masculinity. Actually, many outward expressions of such attitudes reflect the opposite of what the person perceives himself to be.

- Value Expressive Function

This function enables the expression of the person's centrally held values. Therefore, consumers adopt certain attitudes in an effort to translate their values into something more tangible and easily expressed. Thus, a conservative person might develop an unfavorable attitude toward fast going cars and instead be affected toward safe and slow driven cars.

Marketers should understand the values consumers wish to express as bout themselves and they should design products and promotional campaigns to appeal these self-expressions.

- Knowledge Function

Humans have a need for a structured and orderly world, and therefore, they speak about consistency, stability, definition and understanding. Out of this need to know, people develop an attitude toward acquiring knowledge "The consumers' need to know", a cognitive need, is important to marketers concerned with product positioning. In fact; brand and product positioning acts by marketers are attempts to gratify the consumer's need to acquire knowledge and to develop positive attitudes toward the brand by comparative advertising.

- Utilitarian Function

This function is based on operant conditioning. We tend to form favorable attitudes toward objects and activities that are rewarding and negative attitudes towards those that are not. Marketers frequently promise rewards in advertising and conduct extensive product testing to be sure the products are indeed rewarding. One way of changing attitude in favor of product is by showing people that it can serve a utilitarian function they may not have considered.

4.7 FISHBEIN –AIZEN MODEL & MEASURING ATTITUDE TOWARDS BRANDS[54]

The various learning theories make reference to stimulus response conditioning processes. It may be argued that stimulus response bonds established in this manner correspond to what we call beliefs. Beliefs can be defined in terms of probability that a given object is related to some attribute, i.e. , to some other object, concept, or goal. It the object is now viewed as a stimulus and the related attribute as a response, a belief about an object corresponds to the probability that the stimulus elicits the response, i.e., to the strength of the stimulus response association. Tolman (1932) explicitly viewed subjective probabilities that one event is associated with (or follows from) some other event i.e. “cognitions” as “expectancies”; (Fishbein and Ajzen, 1975, p. 28).[55]

One important implication of these considerations is that, according to a behavior theory approach, belief formation should follow the laws of learning. Whenever a belief is formed, some of the implicit evaluation associated with the response becomes conditioned to the stimulus object. The implicit evaluation associated with a response constitutes an attitude which may have been formed as the result of prior conditioning. The implication of this conditioning paradigm is that attitude towards as object is related to beliefs about the object.

Fishbein (1963) has made this relationship an explicit part of his theory of attitude (multi attribute model), which can be described as -

1. An individual holds many beliefs about a given object; i.e., the object may be seen as related to various attributes, such as other objects, characteristics, goals, etc.
2. Associated with each of the attributes is an implicit evaluative response, i.e. an attitude.

3. Through conditioning, the evaluative responses are associated with the attitude object.
4. The conditioned evaluative responses summate, and thus
5. On future occasions the attitude object will elicit this summated evaluative response, i.e., the overall attitude.

According to the theory, a person's attitude towards any object is a function of his belief about the object and the implicit evaluative responses associated with those beliefs. The central equation of theory can be expressed as follows:-

$$\mathbf{A = \sum_{i=1}^{n} P*D}$$

Where 'A' is the attitude towards some brand; 'P' is the belief *'i'* about brand, i.e. subjective probability that brand is related to attribute *i*; 'D' is evaluation of attribute *i*; and *'n'* is number of beliefs.

4.8 INDIAN CONSUMER PHYSIC[56]

In a study conducted by Prof. S Shajahan (Faculty IBS, Chennai), a large population of three hundred in store and six hundred household consumers were profiled. Some interesting facts that emerged were:

- Amongst the people who visited the shopping malls, almost half of them owned credit cards, besides owning gadgets like air conditioners, personal computer, etc. The age profile of the respondents was found to be between 21 – 25 Years (30%) followed by 26 -30 Years (19%) and 31 – 35 years (12%), the balance comprising assorted age groups.
- 22% of respondents were found to be self – employed / professionals followed by 21% of housewives (categorized into traditional and evolved housewives) and 19% were salaried / clerks / executives. These three formed the major share of target customers.

- It was also observed that 65% of the respondents were found to shop randomly, i.e., without any prior decision to shop. The study was conducted in Chennai which, incidentally, is the region where a majority of organized retail business surfaced.
- The authors conducted a small study in the city of Lucknow with a sample size 200 respondents with an objective to understand the mindset of customers in a Sec. B city like Lucknow towards the upcoming retail formats. It was important to understand if there were any hidden inhibitions acting as a barrier for a customer to visit such large malls.9 Factors were analyzed and grouped these factors into components which are highly correlated within group. The decreasing order of these factors, as per the level of relative importance as perceived by the respondents is-

Group 1	(a) Good Bargains
	(b) Reasonable Prices
Group2	(a) Wide variety of merchandise
	(b) Availability of something for everyone in the family
Group 3	(a) Convenient location
	(b) Attractive ambience
	(c) Parking and other facility
Group 4	(a) Helpful behavior of sales people
	(b) Free home delivery facility.

The results probably provide credence to the fact that the Indian consumers are invariably price conscious and all other attributes related to services dimensions are of secondary relevance.

In response to another question pertaining to preference of kirana stores over-organized retail outlets, customer gave the following reasons for their preferences –

- Lower Price 42%
- Proximity 22%
- Personal Touch 18%
- Familiarity 14%
- Free Delivery 4%

Customers were indifferent in choosing between Indian and foreign brands as long as they get value for their money from that product. Moreover almost 90% of respondents felt that organized outlets provide better facilities than any kiran stores but, as Indian consumers have strong belief that quality and price are directly proportional. This preconceived notion is playing a strong role in perceiving a premium price image of organized retail outlets and hence the hesitation of visiting such outlets. This conclusion is pursuant to the fact that the responses indicate a very strong correlation of 66.4% between facilities provided by the organized retail outlets and consumers perception about higher prices charged by these outlets.

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CHAPTER 5

OVERVIEW OF GUJARAT STATE AND SELECTED CITIES

5.1 SOCIO ECONOMIC REVIEW OF GUJARAT STATE[1]

Gujarat, which was carved out as a separate state from the then Bombay State on May 1, 1960, is celebrating the Golden Jubilee year of its existence. Gujarat began a new era - an era of self confidence, of trend setting, of proving to the world, what Gujarat and Gujaratis have been known for ages. Since the state hood, Gujarat has achieved many milestones and has led the way for other states to emulate. The successes have come in many fields and through innovations - be it through two rounds of green revolutions to improve productivity in agriculture sector and make farmers and villages prosperous, through co-operatives and white revolution to empower women and provide a strong backbone to rural Gujarat, through inter linking of rivers and by taking waters of Narmada to every nook and corner of Gujarat and making every village self sufficient in their drinking water needs or by ensuring that every house hold in Gujarat gets 24 hour electricity supply.

The results of economic liberalization could be seen most clearly in Gujarat in the first decade of the new century, beginning 2001. The State emerged stronger and a beacon of hope for the rest of the country in terms of economic and industrial development. The investment climate and industry friendly policies of Gujarat have made it industrially Vibrant State. Gujarat is among the top few States in India to attract investments and create jobs. In particular, the State Government began organizing the now-famous, biennial Vibrant Gujarat Global Investment Summit (VGGIS) from 2003 onwards to showcase the State as a major investment destination. In the five such events held so far, investments worth rupees lakhs of crores have been promised and many projects are at various stages of implementation across the State. On the industrial infrastructure front, the state has moved from traditional industrial clusters to industrial estates and advanced further to establish 60 SEZs. The State is further moving to set up truly world-class huge-sized Special Investment Regions which we call the SIRs. They will be supported by world-class infrastructure, premium civic amenities and an exemplary policy environment. Setting up of these SIRs is in line with the upcoming Dedicated Freight Corridor between Delhi and Mumbai (DFC) and the Delhi-Mumbai Industrial Corridor (DMIC). Similarly, these SIRs will have a great synergy with our upcoming International Finance Tech-City popularly known as Gujarat International Finance Tech-City (GIFT).

Gujarat accounts for about 30 per cent of India’s stock market capitalization, 22 per cent of exports and 9.5 per cent of the workforce. The State is the world’s largest producer of castor and cumin, has the largest gas-based single location sponge iron plant, the largest producer of processed diamonds and the third largest denim producer. Besides, it also has Asia’s largest grassroots petroleum refinery at Jamnagar and the country’s only LNG import terminals at Hazira and Dahej.

In terms of its presence across sectors, Gujarat contributes significantly to the country’s soda ash production (98 per cent), salt production (78 per cent), diamond processing (80 per cent), plastic industry (65 per cent), Petrochemical production(62 per cent), Onshore Crude oil (53 per cent), Onshore natural gas (31 per cent), Mineral production (10 per cent) , chemicals (51 per cent), groundnut (37 per cent), pharmaceuticals (35 per cent), cotton (31 per cent) and Textiles (31 per cent).

5.1.1 Brief about Gujarat States’ Economy[2]

Gujarat located on the western most part of India, has one third of coastline of the country. Since inception of the state, the structure of its economy has changed significantly. Not only the State’s GSDP and Per Capita GSDP have increased but it has shown all signs of a developed and urbanized economy.

As per the quick estimates, Gross State Domestic Product (GSDP) at factor cost at current prices in 2009-10 has been estimated at Rs. 429356 crore as against Rs. 367745 crore in 2008-09, showing a growth of 16.8 percent during 2009-10. The share of Gujarat state for the year 2009-10 at current prices in Gross Domestic Product at all India level works out to 7.00 percent. The per capita income at current prices is estimated at Rs. 63961 in 2009-10 (which is higher than the national average of Rs. 46492), as against Rs. 55140 in 2008-09, registering an increase of 16.0 percent over the previous year.

Gujarat has continued to witness impressive industrial development. The state has received acknowledgments of 9737 Industrial Entrepreneurs Memorandum (IEM) filed by entrepreneurs till September- 2010 with an estimated investment of Rs. 800219 crore. The cumulative number of registered Small Scale Industries units crossed the figure of 3.12 lakh at the end of September-2006. SSI act is revised as Micro, Small and Medium Enterprises act (MSMED Act, 2006) from 2nd October, 2006. In the state during the October, 2006 to November, 2010, the total 69129 Micro, Small & Medium units have been registered having an investment of Rs.35366 crore and employment generation of 929006. Board of Approval (BOA) in Ministry of Commerce and Industries (MoCI), New Delhi has accorded approvals to 60 SEZs (Special Economic Zone) in Gujarat at the end of November-2010. The total proposed investment by SEZs developers is around Rs. 267374 crore.[3]

The percentage share of Gujarat State in All-India aggregates for ASI 2008-09 such as number of factories, number of employees, value of output and net value added, accounted for 9.57 percent, 9.93 percent, 15.54 percent and 11.77 percent respectively.[4]

Gujarat stands first in providing jobs to the candidates through Employment Exchanges for the last seven years in the country as per report published by the Directorate General of Employment & Training, New Delhi. The number of placements in year 2008 was 225714, which is maximum among all the states. In the state, during the year 2009-10, 4.08 lakh persons have been registered in the employment exchanges and 1.78 lakh have been placed in employment. The total employment in public sector and private sector has increased from 19.04 lakh at the end of March, 2009 to 19.82 lakh at the end of March, 2010.[5]

Infrastructure is the backbone of progress and the state has a fairly well developed infrastructural facilities. The generation of electricity in the state, including the generation of private sector and central share was 69883 MUs in 2009-10. The per capita consumption of electricity during the year 2009-10 was 1491 units (as per CEA's revised formula).[6]

As per the provisional accounts, the total receipts during the year 2009-10 was Rs.56204.02 crore which is higher by Rs.7020.50 crore than the previous year 2008-09. Revenue receipt was higher by Rs.2996.66 crore and capital receipt was higher by Rs.4023.84 crore than the previous year. The expenditure during the year 2009-10 was Rs.60357.68 crore, which was higher by Rs.8437.80 crore than the year 2008-09.

The revenue expenditure was higher by Rs.9896.81 crore while capital expenditure was lower by Rs.1459.01 crore compared to the previous year i.e. 2008-09.

As per the provisional accounts of 2009-10, the receipts on revenue account was about Rs.41672.37 crore, while the total outgoings on revenue account was about Rs.48638.27 crore, leaving a deficit of Rs.6965.90 crore under revenue account. Under the capital account, total expenditure was Rs.11719.41 crore, against the capital receipts of Rs.14531.65 crore, showing a surplus of Rs.2812.24 crore. During the year 2009-10 on the capital account, expenditure on discharge of internal debt was Rs.2681.26 crore against the final accounts for the year 2008-09 of Rs.2045.86 crore. The total deficit on revenue and capital account together for the year 2009-10 works out to Rs.4153.65 crore, while the contingency fund and public account (Net) recorded deficit of Rs. 13.15 crore and surplus of Rs. 3941.71 crore respectively. [7]

Thus, the Government account for the year 2009-10, shows net deficit of Rs. 225.10 crore. Government of India has been implementing the revised Twenty Point Programme-2006 since 1-4- 2007. The Gujarat State has achieved 96 percent and got 1st rank in the year 2008-09. The State has achieved 94 percent in the year 2009-10. The Ministry of Statistics and Program Implementation of the Government of India has recently published Progress Report ending July-2010 for the year 2010-11, Gujarat State has achieved 1st rank with 100 percent achievement in the country.[8]

5.1.2 Overview of Population in Gujarat State[9]

According to Population Census 2001, the population of Gujarat was reported at 5.07 crore. The decadal growth rate has increased from 21.19 percent (1981-91) to 22.66 percent (1991-2001). Gujarat accounts 6.19 percent of the area and 4.93 percent of population of the country.

The literacy rate in the State (excluding children in the age group 0-6 years) has increased from 61.29 percent in 1991 to 69.14 percent in 2001. The density of population in Gujarat has been 258 persons per sq.km. Nearly 37.36 percent population of Gujarat was residing in urban areas and the sex ratio was worked out to 920 in 2001.

Classification of population by economic activity according to Population Census 2001 reveals that out of the total population of 506.71 lakh in the state, 170.25 lakh were main workers, 42.31 lakh were marginal workers and 294.15 lakh were non-workers. Thus main workers constitute about 33.60 percent of the total population and marginal workers constitute about 8.35 percent of the total population of the state.

5.1.3 Overview of Gujarat State Domestic Product[10]

Gross State Domestic Product (GSDP) at factor cost at constant (2004-05) prices in 2009-10 has been estimated at Rs. 331633 crore as against Rs. 300847 crore in 2008-

09, registering a growth of 10.2 percent during the year. As per quick estimates, Gross State Domestic Product at factor cost at current prices in 2009-10 has been estimated at Rs. 429356 crore as against Rs. 367745 crore in 2008-09, registering a growth of 16.8 percent during the year. The higher growth in the economy during the year 2009-10 can be mainly attributed to manufacturing, electricity, construction and communication sectors, which have contributed to the tune of 11.0 to 34.6 percent growth during the year 2009-10 at constant (2004-05) prices.

The share of primary, secondary and tertiary sectors has been reported at 14.2 percent, 38.6 percent and 47.2 percent respectively to the total GSDP (Rs. 331633 crore) in 2009-10 at constant (2004- 05) prices. The share of primary, secondary and tertiary sectors has been reported at 18.2 percent, 36.9 percent and 44.9 percent respectively to the total GSDP (Rs. 429356 crore) in 2009-10 at current prices. The share of primary, secondary and tertiary sectors in the base year 2004-05 was reported at 19.5 percent, 36.5 percent and 44.0 percent respectively.

5.1.4 Overview of Net State (Gujarat) Domestic Product[11]

The State Income i.e. Net State Domestic Product (NSDP) at factor cost at constant (2004-05) prices in 2009-10 is estimated at Rs. 283930 crore as against Rs. 256197 crore in 2008-09, showing a growth of 10.8 percent during the year. At current prices, the NSDP in 2009-10 is estimated at Rs. 370400 crore as against Rs. 314899 crore in 2008-09, showing a growth of 17.6 percent during the year.

5.1.5 Overview on Per Capita Income in Gujarat[12]

The Per Capita Income (i.e. Per Capita NSDP) at factor cost at constant (2004-05) prices has been estimated at Rs. 49030 in 2009-10 as against Rs. 44861 in 2008-09, registering a growth of 9.3 percent during the year. The Per Capita Income at current prices has been estimated at Rs. 63961 in 2009-10 as against Rs. 55140 in 2008-09, showing an increase of 16.0 percent during the year.

5.1.6 Overview of Five Year Planning in Gujarat State[13]

- **Tenth Five Year Plan (2002-07)**

The outlay for the Tenth Five Year plan for the state was fixed at Rs.47000.00 crore against that an expenditure of Rs.49415.54 crore was incurred during the plan period.

- **Eleventh Five Year Plan (2007-12)**

The proposed outlay for the Eleventh Five Year plan of the state has been fixed at Rs.111111.00 crore which is 136.40 percent more than Tenth Five Year Plan (Rs. 47000.00 crore outlays). The Eleventh Five Year plan, aims to achieve the annual growth of Gross State Domestic Product (GSDP), Agriculture, Industries and Service sector at 11.2 percent, 5.5 percent, 14.0 percent and 10.5 percent respectively.

- **Annual Plans**

The annual plan for the year 2007-08 was fixed at Rs.16000.00 crore, which was 14.40 percent of the total outlay (Rs.111111.00 crore) fixed for Eleventh Five Year Plan (2007-2012). An amount of Rs.15680.47 crore was spent during year 2007-08 which was 98.00 percent of the outlay of Rs.16000.00 crore.

The annual plan for the year 2008-09 was fixed at Rs. 21000.00 crore which was 18.90 percent of the total outlay (Rs. 111111.00 crore) fixed for the Eleventh Five Year Plan (2007-2012). An amount of Rs. 21763.68 (P) crore was spent during the year 2008-09 which was 103.64 percent of the outlay of Rs. 21000 crore.

The annual plan for the year 2009-10 has been fixed at Rs. 23500.00 crore which is 21.15 percent of the total outlay (Rs. 111111.00 crore) fixed for the Eleventh Five Year Plan (2007-12). An amount of Rs. 23161.46 crore was spent during the year 2009-10 which is 98.56 percent of the outlay of Rs.23500.00 crore fixed for the year 2009-10.

The annual plan for the year 2010-11 has been fixed at Rs. 30000.00 crore which is 21.15 percent more than previous year's plan.

5.1.7 Overview of Financial Status of Gujarat State[14]

As per the final accounts, the total receipts during the year 2009-10 was Rs.56204.02 crore which is higher by Rs.7020.51 crore than the previous year 2008-09. Revenue receipt was higher by Rs.2996.66 crore and capital receipt was higher by Rs.4023.85 crore than the previous year. The expenditure during the year 2009-10 was Rs.60357.68 crore, which was higher by Rs.8437.80 crore than the year 2008-09. The revenue expenditure was higher by Rs.9896.81 crore while capital expenditure was lower by Rs.1459.01 crore compared to the previous year i.e. 2008-09.

As per the final accounts of 2009-10, the receipts on revenue account was about Rs.41672.37 crore, while the total outgoings on revenue account was about Rs.48638.27 crore, leaving a deficit of Rs.6965.90 crore under revenue account. Under the capital account, total expenditure was Rs.11719.41 crore, against the capital receipts of Rs.14531.66 crore, showing a surplus of Rs.2812.25 crore. During the year 2009-10 on the capital account, expenditure on discharge of internal debt was Rs.2681.26 crore against the final accounts for the year 2008-09 of Rs.2045.86 crore. The total deficit on revenue and capital account together for the year 2009-10 works out to Rs.4153.65 crore, while the contingency fund and public account (Net) recorded deficit of Rs. 13.15 crore and surplus of Rs. 3941.71 crore respectively. Thus, the Government account for the year 2009-10, shows net deficit of Rs. 225.09 crore.

5.1.8 Overview of Industries, Infrastructure & Investments in Gujarat State[15]

The state of Gujarat is one of the highly industrialized states in India. With its reputation of being a highly investor-friendly state, the state has a proven track record of attracting high volumes of investment becoming the most favoured investment destination in India. In the backdrop of these developments, the Government of Gujarat has declared Industrial Policy - 2009.

The Blueprint for Infrastructure in Gujarat 2020 (BIG 2020) is an integrated plan for the state's infrastructure development, to make Gujarat a globally preferred place to live in and to do business through accelerated, balanced, inclusive and sustainable growth driven by robust social, industrial and physical infrastructure. It envisages an investment of Rs11,80,912 crore across 19 infrastructure sectors, is an integrated plan for the state's infrastructure development. This integrated infrastructure investment plan will ensure high investments in infrastructure, increase productivity, expand the industries and services sector and hence propel Gujarat's per capita income into the league of top fifty countries of the world while making it globally preferred place to live in and do business.

Under the liberalized procedure introduced by Government of India, Gujarat has continued to witness impressive industrial development. Since January-1983, the State has received acknowledgments of 9737 Industrial Entrepreneurs Memorandum (IEM) filed by entrepreneurs till September-2010 with an estimated investment of Rs.800219 crore.

The State has also received 1415 Letters of Intent (LoI) having proposed investment of Rs.64508 crore and 1577 Letters of Permission (LoP) for setting up 100 percent Export Oriented Units (EOUs) having proposed investment of Rs. 7946 crore till September-2010.

The state has implemented Micro, Small and Medium Enterprises (MSMED) Act 2006 from 2nd October, 2006. Upto November, 2010, the total number of 69129 units have been registered having an investment of Rs. 35366 crore and employment generation of 929006. Gujarat has set up a mechanism to monitor implementation of all investment proposals. As on 30th September-2010, 5439 projects were implemented aggregating total investment of Rs.178077 crore.

In addition, 2682 projects are under implementation aggregating total investment of Rs. 553757 crore. These include 1555 projects each having less than Rs.10 crore of investment, 633 projects having investment between Rs.10 crore to Rs.50 crore, 154 projects each having investment between Rs.50 crore to Rs.100 crore and 340 projects each having investment of over Rs.100 crore.

The value of output at current prices of all registered factories covered under the survey in State has increased from Rs. 448243 crore in 2007-08 to 508071 crore in 2008-09, showing an increase of 13.35 percent over the previous year.

The fixed capital employed by the factory sector in State has increased from Rs. 145400 crore in 2007- 08 to Rs. 172301 crore in 2008-09, showing an increase of 18.50 percent over the previous year.

The employment in all factories covered under the survey, inclusive of managerial, supervisory and clerical personnel has increased from 10.45 lakh in 2007-08 to 11.26 lakh in 2008-09. It shows that about 80282 additional net employments have been generated in the State during the year 2008-09.

The number of working registered factories in the State has increased from 23942 at the end of the year 2008(P) to 24453 at the end of the year 2009(P). The average daily employment in the working factories has also increased from 11.75 lakh at the end of the year 2008(P) to 12.58 lakh at the end of the year 2009(P). Chemical and Chemical products (except products of petroleum and coal) group was the leading industry group accounting for about 15.97 percent of the working factories at the end of the year 2009(P) followed by manufacturing of Textile Products (11.35 percent),

Manufacturing of other Non-Metallic Mineral Products (9.07 percent), Manufacturing of Food Products and Beverages (9.03 percent), Manufacturing of Fabricated Metal Products & Equipments (8.83 percent), Manufacturing of Machinery and Equipments N.E.C. (8.77 percent), Manufacturing of Basic Metal Products (7.14 percent), Manufacturing of Rubber and Plastic Products (5.10 percent), Manufacturing of

Wood Products & Cork (3.84 percent) and Agriculture, Hunting and related service activities (2.92 percent).

During the year 2009-10 (Up to October, 2009), 2091 new Joint Stock Companies with an authorized capital of Rs.608 crore were registered in the State. Thus, up to October, 2009, 57104 Joint Stock Companies were registered in the State.

During the calendar year 2010 (up to September-2010), incidence of 18 strikes and lockouts have reported which have affected 3440 workers and the total 41128 man-days were lost as against incidents of 31 strikes and lockouts having affected 4977 workers and total 32282 man-days were lost during the year 2009.

The Centre has signed an agreement with the Government of Gujarat for setting up a Petroleum, Chemicals and Petrochemicals Investment Region (PCPIR) at Dahej in the state. The PCPIR policy is a window to ensure the adoption of a holistic approach to the development of global scale industrial clusters in the petroleum, chemical and petrochemical sectors in an integrated and environment friendly manner. The idea is to ensure the setting up of industrial estates in a planned manner to achieve synergies and for value added manufacturing, research and development.

The Gujarat Government proposes to set up a PCPIR at Dahej in South Gujarat spread over the blocks of Vagra and Bharuch in Bharuch district. It will cover an area of 453 sq km, with a processing area of 186 sq kms, approximately 41.05 per cent of the total area.

5.1.9 Development of Railway in Gujarat State[16]

The total length of railway lines in the State as on 31st March-2009 was 5328 route kms. comprising that of 3193 kms. of Broad Gauge (BG), 1364 kms. of Meter Gauge (MG) and 771 kms. of Narrow Gauge (NG) lines.

5.1.10 Development of Roads in Gujarat State[17]

The total length of roads (except Non-plan, Community, Urban and Project roads) in the State has increased to 74112 KMs. at the end of 2007-08 from 74064 KMs. at the end of 2006-07. Out of the total road length of 74112 KMs. The length of surfaced roads was 71507 KMs. (96.49 percent), where as un-surfaced roads was 2605 KMs., (3.51 percent) by the end of 2007-08. Out of the total road length of 74112 KMs. at the end of the year 2007-08, the length of National Highways, State Highways, Major District Roads, Other District Roads and Village Roads was 3244 KMs. 18447 KMs., 20564 KMs., 10352 KMs. and 21505 KMs. respectively.

The State Government's Roads and Buildings Department has approved Rs 181 crore projects for widening of nine-port roads that are gateway to eight ports. The roads that are presently 3.5 to 7 meter wide will be expanded up to 10 meter in view of heavy load of traffic.

On the lines of Ahmedabad-Vadodara expressway, constructed by Central government undertaking National Highways Authority of India (NHAI), Gujarat government has chalked out plans to build its own expressway between Ahmedabad and Bhavnagar. The Gujarat government would construct its own expressway of 110 kms between Ahmedabad and Bhavnagar via Sarkhej-Pipali-Dholera. It would the first expressway to be built by the state government. The state expressway was envisaged as Dholera Special Investment Region (SIR) would also get air connectivity through international airport.

5.1.11 Development of Ports in Gujarat State[18]

The State of Gujarat, located on the West Coast of India, has about 1600 Km. long coastline, representing a third of the nation's water front. Gujarat is strategically positioned to serve the vast north and central Indian hinterland. The State has 41 minor and intermediate ports, geographically dispersed across South Gujarat (14 ports), Saurashtra (23 ports) and Kachchh region (4 ports). Besides, in the State of

Gujarat there is a major port of Kandla, under the administrative control of the Central Government. The total cargo handled by the Kandla Port in quantitative terms has increased from 722.25 lakh tonnes in the year 2008-09 to 795.00 lakh tonnes in the year 2009-10, showing an increase of 10.06 percent over the previous year (including transshipment). The imports from Kandla port have increased by 15.98 percent while exports have decreased by 2.32 percent respectively during the year 2009-10 as compared to the previous year. During the year 2010-11 (April-october-2010) the total cargo handled by major port Kandla has been recorded to 476.43 lakh tonnes (including transshipment).

For the third year in a row, the major port of Kandla port retained the tag of India's biggest cargo handler by volume. During the year 2009-10, the port located in Gujarat, handled 79.50 million tonnes of cargo, up from 72.22 million tonnes in the previous year. The Intermediate and Minor ports of Gujarat handled a total cargo of 2055.40 lakh tonnes during the year 2009-10 as against 1528.14 lakh tonnes handled during the preceding year, showing an increase of about 34.50 percent. During the year 2010-11 (April-October, 2010), intermediate and minor ports have handled the total cargo of 1319.37 lakh tonnes.

Gujarat Maritime Board is planning to double the capacity through public-private partnership (PPP) in next few years. At present, Gujarat handles 205 million tonnes of cargo, which will increase to over 500 million tonnes in two to three years. With the doubling of cargo handling capacity, the state will be handling more than 40% of the country's cargo traffic. Gujarat Maritime Board will construct a jetty and allied infrastructure near Bagsara, Rajkot, in the Gulf of Kutch for salt export through sea route at an investment of over Rs 80 crore. The salt jetty at Bagsra in Maliya taluka is strategically located as it is amongst the few leading salt producing belts with about 10 lakh MT of production in Gujarat. The objective behind developing an exclusive salt jetty is to keep the white commodity away from dirty cargo at ports. As per industry estimate, nearly 18 lakh MT of salt is exported annually from the two state ports-Kandla and Mundra.

The Gujarat Maritime Board (GMB) is working to interlink 45 ports of the state using the Integrated Port Management System, wherein the data regarding cargo handled, arrival and departure of the ships will be updated daily. GMB intend to interlink 41 ports of GMB, private ports of Mundra, Pipavav, Dahej and Hajira through information technology (IT) network. As a result, all critical information like revenue collection, port traffic, inventory, HR will be available online. The Gujarat government has decided to develop five clusters as marine shipbuilding parks (MSPs) to give fillip to shipbuilding industry. The locations identified are - along the north bank of Narmada river in Dahej, old Bhavnagar port, near Mahuva in the Bhavnagar, coastline between Navlakhi and Jodiya in northern Saurashtra, and near Mandvi in the Gulf of Kachchh. Japan and the Gujarat Maritime Board (GMB) have signed an MoU for Rs 100 crore to upgrade the Alang ship breaking yard to international requirements by way of technology transfer and financial assistance under a Private-Public Partnership (PPP). The modernised Alang yard will be ready by 2012-13.

5.1.12 Development of Aviation in Gujarat State[19]

Government of Gujarat (GoG) announced setting up the Gujarat State Aviation Company (GUJSAC) as a public sector enterprise, with a view to building infrastructure and providing trained human resources for the fast growing civil aviation sector. This initiative is a part of a farsighted policy to set up an autonomous enterprise to meet the growing demand in the public as well as private sector.

A budgetary provision has also been made on this head. It will explore private sector participation through Build-Operate-Transfer (BOT) model. Gujarat will get 11 new airports to provide easy connectivity to major pilgrimage sites in the state. The Gujarat government is working on 11 new airports which would come up at pilgrim places like Palitana (Bhavnagar), Dwarka (Jamnagar) and Ambaji (Banaskantha).

Gujarat has some 20 small and big airports, and to promote tourism better air connectivity is needed.

5.1.13 Banking[20]

The total number of all Scheduled Commercial Banks including private sector, RRBs, DCCBs, GSCARDB branches have increased from 5748 branches (as on 31st March, 2009) to 6091 branches (as on 31st March, 2010) in the state of Gujarat comprising 2759 rural, 1533 semi-urban, 981 urban and 818 metro branches respectively. The aggregating deposits of these banks increased from Rs. 191871 crore (as on 31st March, 2009) to Rs. 225299 crore (as on 31st March, 2010), registering the growth of 17.42 percent. The advances had also increased from Rs.131842 crore to Rs. 155575 crore during the same period and registered the growth of 18.00 percent. The Credit Deposit Ratio of the State stood at 69.05 percent at the end of 31st March, 2010.

The National Bank for Agriculture and Rural Development (NABARD) presented a credit plan for 2010-11 for Gujarat with a credit potential of Rs 31,607 crore. Gujarat which is now celebrating golden jubilee year of its formation (1960-2010), will also be able to get banking facilities in all villages including 3538 non-banking facility villages consisting of population of over one crore by March 2011. The banks will extend banking facilities to the villages where the population exceeds 2000 as per the 2001 census. The residents of these villages will get banking facilities by the end of March 2011.

5.1.14 e-Governance[21] & Awards Received[22]

Gujarat has received the United Nations Public Service Award (UNPSA), 2010, for its State Wide Attention on Grievances with Application of Technology (SWAGAT), in the category ‘Improving

The award was given for “improving transparency, accountability and responsiveness in the public service”. Appreciating the CMO initiative, the UN Department of

Economic and Social Affairs, which instituted the award, said SWAGAT allows citizens to “air their grievances regarding government’s provision of public services” after having “direct access to meet the chief minister personally to present their cases”.

In 2009, the UN Public Service Award went to Water and Sanitation Management Organization (WASMO) for “fostering participation in policy-making decisions through innovative mechanisms”.

Official portal of Hon. Gujarat CM got the prestigious e Gov 2.0 award: The official portal of Honorable CM of Gujarat (www.narendramodi.in) got the prestigious e Gov 2.0 award for the ‘Most innovative use of social Media’. There were more than 400 entries for this prestigious award. The other two recipients in this category were Ministry of External Affairs’ Public Diplomacy Division and Delhi Traffic Police. The awards were conferred at the gala event held at New Delhi on 28th October, Thursday evening. Moreover http://www.narendramodi.in/ has been recognized for the most innovative use of social media and web 2.2 technologies.

It’s a matter of pride for Gujarat that it’s State Portal (www.gujaratindia.com) too won an award in the same event for the ‘Most user friendly portal’. It has been recognized as the most user friendly portal. It provides a unified interface to all Gujarat Government websites and acts as a logical frontend of the Government. The exclusive feature of the portal allows citizens to partake in Government by picking up various activities and hence enabling a huge participation.

Instituted by e Gov magazine, the India e Gov 2.0 Awards aim to felicitate and acknowledge unique and innovative initiatives in the use of social media tools for creating interactive platforms for improving citizen service delivery. It is also awarded for sharing and garnering information to meet the larger social development goals by the government and private sector bodies including citizens, citizen groups, NGOs and political parties. The e Gov magazine is the Asia's first and only print cum- online magazine on e-Governance, focusing on the use of ICTs in governance.

UN Sasakawa Award for disaster reduction, CAPAM award for innovation in governance, UNESCO award for e-eco development, CSI award for e-governance. VG could be one of the best futuristic system.

5.2 OVERVIEW OF AHMEDABAD CITY[23]

Ahmedabad was founded on February 26, 1411 by Sultan Ahmed Shah to serve as the capital of the Gujarat Sultanate, and was named after him. The city is the administrative centre of Ahmedabad district and was the capital of Gujarat till 1960. Under British rule, a military cantonment was established and the city infrastructure was modernized and expanded. Though incorporated into the Bombay Presidency during British rule, Ahmedabad remained the most important city in the Gujarat region. Ahmedabad district is located in the central Gujarat near the banks of the River Sabarmati, 32 km from the state capital Gandhinagar. List of cities in the world by GDP (2008) PWC Ranks Ahmedabad 5th largest city. The district headquarter, Ahmedabad is the largest city in Gujarat and seventh largest urban agglomeration in India.In 2010, *Forbes* magazine rated Ahmedabad as the fastest-growing city in India, and third in the world after two Chinese cities — Chengdu and Chongqing —, and ahead of the Brazilian city of Manaus, the fourth in this list**.** In December 2011 a leading market research firm IMRB declared Ahmedabad as the best mega-city to live in (compared to India's other mega-cities). The gross domestic product of Ahmedabad metro was estimated at $59 billion in 2010.[24]

5.2.1 Overview of Population in Ahmedabad City

Total Population of Ahmedabad city is 5,816,519 as per census 2001. With respect to gender it is segregated as 3,074,556 Males amongst 2,741,963 Females; while with respect to region they are divided as 1,152,986 are in rural area and 4,663,533 in urban area.

5.2.2 Brief Overview of Economy, Industry, Infrastructure & Investments in Ahmedabad City

Ahmedabad is an industrial base for sectors such as chemicals, textiles, drugs and pharmaceuticals and agro and food processing industries. Textile and Chemicals have been the major sectors of investment and employment in the district, since 1980. It accounts for 21.5% of factories and employs 18% of workers in the state. Over 14% of the total investments in all stock exchanges in India and 60% of the total industrial productivity is contributed by the district.

Several business conglomerates such as Adani Group, Reliance Industries, Nirma Group of Industries, Arvind Mills, Claris Life Sciences, Cadilla Pharmaceuticals, Shell, Vadilal Industries Ltd., Rasna, Bosch Rexroth (Germany), Stork and Rollepaal (Netherland) are present in the district. Presence of Ahmedabad Textile Industry's Research Association (ATIRA), the largest association for textile research and allied industries in India, has helped the district in becoming a thriving textile centre. Most of the medium and large scale industries are concentrated in talukas such as Ahmedabad city, Sanand, Viramgam, Daskroi and Dholka

There are around 422 medium and large scale industries based in Ahmedabad district with total investment of INR 5,45,988 crore (US$ 1,33,167 million) providing employment around 79,904 people.

The district has over 23,734 small scale industries generating over 95,591 jobs with total investment of INR 89,356.5 lakhs (US$ 21,794 million). Engineering, textiles, chemical, and paper and paper products are the major small scale industry sectors present in the district, with an investment to the tune of INR 68,220 lakhs (US$ 16,639 million).

According to Industrial Entrepreneurial Memorandum (IEM) filed from 1988 to 2007, Ahmedabad has attracted an investment of INR 15,399 Crore (USD 3,755.8 million) in industries such as petrochemicals & refinery, engineering, chemicals and drugs and pharmaceuticals. From 1988 to 1997, investments by industries in the district amounted to INR 8,430 Crore (USD 2,056 million). Some of the major investments were in chemicals, drugs and pharmaceuticals, textiles and metallurgical Industries.

Emergence of investments in new sectors such as infrastructure and tourism were observed during the decade 1998-07. A total of 113 MoUs amounting to investment of INR 56,904 Crore (USD 13,879 million) were signed for locations in Ahmedabad during Vibrant Gujarat : Global Investors Summit (VGGIS) hosted in the year 2003, 05 and 07. *70 MoUs were signed* during VGGIS 2007, involving an investment of INR 50,605 Crore (USD 12,342.6 million), in different sectors. The sectors such as chemicals, textiles, tourism, industrial parks/SEZ, agro and food processing, engineering and auto, and urban development attracted major investments. With an investment of INR 14,260 Crore (USD 3,478 million), Oil & Natural Gas Corporation (ONGC), signed a MoU in 2007 Summit in oil and gas sector.

For setting up a Pharma SEZ, Dishman Infrastructure Ltd. signed an MoU, with an investment to the tune of INR 8100 Crore (USD 1975.61 million). During the three summits, 18 MoUs were signed in Textile and Tourism sectors followed by Agro and Food processing, engineering and Auto with 13 and 12 MoUs signed in each sector respectively.

5.2.3 Economic Drivers

An increase in the investments in sectors such as textiles, chemicals and agro & food processing over the last 20 years has made Ahmedabad has emerged as a thriving industrial centre in the State.

By leveraging the existing textile, chemical and pharmaceutical base, Ahmedabad is attracting several large multinational giants.

Due to various prominent educational institutes such as Indian Institute of Management (IIM), Center for Environmental Planning and Technology (CEPT) and Mudra Institute of Communication, Ahmedabad (MICA), there is a presence of a large qualified pool of manpower for various industries.

The proposed Delhi Mumbai Industrial Corridor (DMIC), Dholera (Special Investment Region) and Gujarat International Finance Tech-City (GIFT) are expected to fuel the industrial growth of Ahmedabad.

A newly emerged corridor between Ahmedabad and Pune which connects the district to other metropolitan cities including Vadodara, Surat and Mumbai has led to the axial growth of the region.

5.3 OVERVIEW OF VADODARA CITY[25]

Vadodara, formerly known as Baroda, is the fourth most populated city in the Indian State of Gujarat.Vadodara, one of India’s most cosmopolitan cities, is located to the south east of Ahmedabad, on the banks of river Vishwamitri. Known as the ‘Gateway to the Golden Corridor’, as all the rail and road arteries that link Delhi, Mumbai and Ahmedabad also connect Vadodara, including the Delhi Mumbai Industrial Corridor (DMIC). Vadodara is the third most-populated city in the Indian state of Gujarat after Ahmedabad and Surat. It is one of four cities in the state with a population of over 1 million,the other being Rajkot.

5.3.1 Overview of Population in Vadodara City

Total Population of Vadodara city is 3,641,802 as per census 2001. With respect to gender it is segregated as 1,897,368 Males amongst 1,744,434 Females; while with respect to region they are divided as 1,995,580 are in rural area and 1,646,222 in urban area.[26]

5.3.2 Brief Overview of Economy, Industry, Infrastructure & Investments in Vadodara City

The industrial clusters include Chemicals and Fertilizers, Pharmaceuticals, Biotechnology, Cotton textiles, Machine tools, Glass, Engineering, Tobacco, Fisheries and Dairy. Major crops cultivated are Rice, Wheat, Sorghum (Jowar), Yellow Peas, Grams, Oilseeds, Groundnut, Tobacco, Cotton and Sugarcane. The district has huge reserves of Dolomite and Fluorspar. Manufacturing plants of several private industry players, as well as Public Sector Units (PSUs) such as Gujarat Alkalis and Chemicals Limited (GACL) and Gujarat State Fertilizers & Chemicals Ltd. (GSFC) are located here. There are over 18,000 SSI units in Vadodara, the maximum being in the repairing and servicing industry (5,713 units). Other key small scale industries include textiles, metal works, chemicals, equipments, rubber products and food products.

Famous companies such as ABB, Reliance Industries, Larsen and Toubro, DuPont, Bombardier, ERDA, General Motors Chevrolet, IPCL, ONGC, Sun Pharmaceuticals, GSFC, Alembic, Apollo Tyres, CEAT Limited, Suzlon, Kemrock,Vasu Healthcare, CG Glass, JCT Electronics and Allscripts(Eclipsys)all have a strong presence in this city, also it has presence of IT multi-national companies.

As per the Industrial Entrepreneur Memoranda (IEM) filed, several sectors showed major increase in investments over a period of last two decades (1990 – 2010).

Investments in key industry segments such as Chemicals, Boilers & Steam generating equipments and glass showed a major increase in the past decade. The growth in investments in Chemicals excluding fertilizers is almost 98 % over last decade. Other industry segments showing growth in investments include sugar, vegetable oils, fermentation industries & transportation.

In the last decade maximum investments were observed in the sectors such as Petrochemicals, Chemicals, Textiles, Plastics and Pharmaceuticals. Of these, Pharmaceuticals and Chemicals were highly labor intensive and created maximum employment opportunities. At present Chemicals and Pharmaceuticals are among the top five investment generating sectors in Vadodara. New sectors with high investments during this period include Infrastructure, Glass and Transportation.

Around 38 MoUs have been signed during Vibrant Gujarat: Global Investors' Summits (VGGIS) held during 2003, 2005 and 2007, with a total investment to the tune of INR 14,414 crore (USD 3.43 billion).The major sectors that have witnessed maximum investments include Biotechnology and Chemicals & Petrochemicals. Other key sectors where investments have been made include Engineering, Food & Agro, Tourism and Textiles and Apparels. Chemicals & Petrochemicals continued to witness investments during each Summit, leading to signing of a total of 8 MoUs, while all 9 Biotechnology MoUs were signed during VGGIS 2007.

5.3.3 Economic Drivers

The Delhi-Mumbai Industrial Corridor passes through Vadodara, making it a key destination for attracting industrial investments.

Vadodara is the exclusive producer of Dolomite and Fluorspar in Gujarat, offering scope for tremendous growth in the processing industries. Several Government companies such as GSFC and GACL have their manufacturing plants in the district.

Gujarat's leading educational institutions are located in Vadodara, offering skilled and intellectual manpower in abundance for various industries and R&D activities.

Proximity of Vadodara to key industrial centers of Gujarat such as Ahmedabad (via India's first Expressway), Bharuch and Surat, along NH8 could be considered a major driver for growth of the economy.

An investment of INR 19 billion (USD 452 million) is proposed under Jawaharlal Nehru National Urban Renewal Mission (JNNURM) for infrastructure projects in the city.

Ring Road development is envisaged to be completed by 2015.

A Bus Rapid Transit System (BRTS) is proposed to enhance existing public transport system.

The Vadodara-Surat National Highway is expected to be completed by 2012. Vadodara airport is proposed to be developed as an “Aircraft Maintenance Hub” for the western part of India.

5.4 OVERVIEW OF SURAT CITY[27]

Surat is India's eighth most populated and fastest growing cities in India. Its rank is fourth in a global study of fastest developing cities conducted by The City Mayors Foundation, an international think tank on urban affairs.Surat is located in the Southern part of Gujarat and is the second largest commercial hub in the State. Recently, the district of Surat was bifurcated into two new districts, viz. Surat district with headquarters at Surat and Tapi district with it’s headquarter at Vyara. Surat is mainly known for its textiles & diamond processing industries. The district is emerging as a potential hub for IT/ITeS sector in Gujarat. Hazira and Magdalla Ports in the district provide logistic support to industrial operations in the state. Vyara and Songadh in Tapi district are known for dense forests with a major production of bamboos. The unit of Central Pulp Mills is located in Songadh. The estimated gross domestic product of Surat is at $10 billion in 2010. Surat contributed a maximum of 11.5% of Gross Domestic Product (GDP) to the State, as compared to any other district of India.

5.4.1 Overview of Population in Surat City

Total Population of Surat city is 4,995,174as per census 2001. With respect to gender it is segregated as 2,722,539 Males amongst 2,272,635 Females; while with respect to region they are divided as 1,999,357 are in rural area and 2,995,817 in urban area.[28]

5.4.2 Brief Overview of Economy, Industry, Infrastructure & Investments in Surat City

Industrial development in Surat district could be attributed to the presence of a large number of diamond processing, textiles and chemical & petrochemical industries. The processes 10 out of 12 varieties of diamonds in the world contributing to INR 45,000 crore (USD 10.71 billion), which is approximately 65% of total diamond exports from India. Surat – The synthetic capital of India hosts over 45,000 power looms and provides over 7 lakh jobs. It contributes 18% to the total manmade fiber exports and 40% of manmade fabric production in India.

Surat has been very successful in attracting a sizeable amount of Foreign Direct Investment (FDI) in various sectors like energy, oil, and petroleum. A significant investment of INR 3,000 crore (USD 726 million) in Hazira LNG terminal project is one of the largest greenfield FDIs in India.

There are 605 medium and large scale industries based in Surat district. Most of the medium and large scale industries are concentrated in Choryasi taluka (West Surat) with 230 units followed by Mangrol (North Surat) and Mandvi taluka (Central Surat) with 131 and 116 units respectively.

There are over 41,300 small scale industries (SSI) functioning in Surat district. Some of the main industries under SSIs in Surat are textiles, chemicals dying & printing, diamond processing, jhari (Silver) making, and. engineering and related activities (manufacturing machineries & equipments). Maximum number of SSI units (24,000 Units) is related to textile industry in the district followed by repairing & service industry with more than 11,000 units. Most of the small scale industries are located at talukas such as Choryasi (Western Surat), Mangrol (Northern Surat), Olpad (Northern Surat), Mandvi (Central Surat) and Palsana (Southern Surat).

As per the Industrial Entrepreneur Memoranda (IEMs) filed, the total investments during 1988-97 were INR 33,251 Crore (USD 7.92 billion) and INR 35,975 Crore (USD 8.57 billion) between 1998-2007.

Around 70% of the investments during 1998-07 have been contributed by engineering, electrical equipment, textiles, chemicals & petrochemicals sectors. However, major investments during 1988-97 were contributed by industries such as petrochemicals & refinery, rubber goods, textiles, metallurgical industry and infrastructure projects.

Total 866 units were introduced during 1988-97; however during 1998-07 1215 new units were introduced with textile sector units having taken a lion's share of 51% in terms of new units established in last one decade.

During 1988-97 petrochemical and refinery sector attracted maximum investments to the tune of INR 11,886 crore (USD 2.83 billion) contributing 36% to the total investments.

Investments in textile industry were witnessed by 604 units accounting for INR 3,295 crore (USD 0.78 billion). Textile sector generated 88,612 jobs during 1988-97 contributing a share of 62% to the total jobs created.

Infrastructure sector received a sizeable investment of INR 3,277 crore (USD 780 million). Machinery and engineering sectors attracted maximum investments of INR 12,567 crore (USD 2.99 billion), contributing 35% of the total investments. Electrical equipments, textiles, and chemical sectors experienced an investment of INR 4,991 crore (USD 1.19 billion), INR 3,823 crore (USD 0.91 billion) and INR 3,683 crore (USD 0.88 billion) respectively. Textiles, engineering and chemicals were the sectors generating highest employment contributing 31%, 11% and 7% of the total new jobs respectively Engineering, chemicals and textile sectors contributed to 61% of the new units established. Of them, textile sector has shown tremendous growth with emergence of 618 units.

A total of 78 MoUs amounting to INR 84,421crore (USD 20 billion) of investments were signed for locations in Surat during Vibrant Gujarat Global Investors Summit (VGGIS) hosted in the year 2003, ‘05 and ’07.

The sectors such as agro, ports, power, textiles, engineering and oil & gas attracted major investments. With an investment of INR 3,187 crore (USD 759 million) Gujarat State Electricity Corporation Ltd signed two MoUs in 2007 summit for establishing 360 MW gas based power project at Utran and 500 MW coal based power project in Ukai regions. In addition, 38 MoUs were signed and 2 announcements were made during VGGIS 2007, involving an investment of INR 31,349 crore (USD 7.46 billion). During last three summits, 23 MoUs were signed in agro sector followed by engineering and power with 8 MoUs in each sector respectively.

5.4.3 Economic Drivers

The upgraded Surat airport is envisaged to offer direct air connectivity with important destinations in India and abroad. This is expected to boost commercial activities in the city as well as in the district, leading to an upsurge in the demand in hospitality sector, which is primarily driven by corporate tourism.

Emergence of a petrochemical complex, gems and jewelry Park and the centrally promoted Surat SEZ are expected to further fuel the industrial and economic growth of the city.

Hazira is known as the ‘gateway port’ to serve the hinterlands of north, west and central India as it is situated in the midst of one of the most industrialized areas in the country. It is a deepwater, all weather and direct berthing port.

Magdalla is a lighterage port. The port is situated on the western coast of India in southern Gujarat. It is on the southern bank of river Tapti about 16 Km upstream the river.

In a recent development, Hazira Port Pvt. Ltd and PSA Ltd, Singapore have signed an Heads of Agreement for development of a Container Terminal at Hazira Port. A steel plant established by Essar Steel Ltd. in Hazira port is the largest steel manufacturing facility on the western coast of India.

The expansion plans of Hazira port is envisaged in two phases. The first phase envisions the development of port infrastructure to handle Liquefied Natural Gas (LNG) imports, and the second phase would offer port facilities for handling dry bulk and containerized cargo. The port facility would help in attracting sizeable investments in the times ahead.

GMB is planning to develop a common user berth towards south of Essar jetty at Hazira.The location is falling under the administrative control of Magdalla Port. Fertilisers, soybean, groundnut, coal, general cargo, etc. can be handled at this proposed location.

The Government has proposed a Bus Rapid Transit System (BRTS), to enhance the connectivity in the city. Further, a canal corridor has been proposed to be built which will provide the much needed east – west connectivity in Surat city.

The proposed Outer Ring Road in Surat is envisaged to decongest the urban core traffic. A multi layer flyover is being developed with an investment of INR 290 million.

Development of feeder road links is ongoing, connecting the industrial area with NHDP, DFC corridor and Hinterland.

5.5 OVERVIEW OF RAJKOT CITY[29]

Rajkot is located in the south-west region of Gujarat. The district headquarter is Rajkot city – Largest city in Saurashtra and fourth largest in Gujarat state.

The district has 14 talukas of which the major talukas are Rajkot, Morbi, Jetpur, Wankaner, Upleta and Dhoraji. Rajkot city is considered the economic, industrial and educational hub of the region. Rajkot is ranked 22nd in The world's fastest growing cities and urban areas.

The district boasts of a stock exchange, which is linked with exchanges in Mumbai, Kolkata & New Delhi.

Engineering and Auto ancillary industry is viewed as the growth engine of the district. Textiles and Apparels is also an emerging sector. Ajanta, world’s largest clock manufacturer is present in the district.

5.5.1 Overview of Population in Rajkot City

Total Population of Rajkot city is 3,169,881 as per census 2001. With respect to gender it is segregated as 1,642,018 Males amongst 1,527,863 Females; while with respect to region they are divided as 1,544,019 are in rural area and 1,625,862 in urban area.[30]

5.5.2 Brief Overview of Economy, Industry, Infrastructure & Investments in Rajkot City

The occupational pattern in Rajkot is primarily based on manufacturing and service sector. About 42% of workers are engaged in service activities and 34% in manufacturing activities.

Manufacturing activities are concentrated in two main industrial estates – Aji and Bhaktinagar. In the past, Rajkot concentrated around the establishment of cloth mills. The current trend of industrial growth is towards the Engineering and Autoancillary sector. In this sector, diesel engine is the leading business with around 105 manufacturing units operational in the district.

The district also has various manufacturing units for machine tools, industrial equipments, lathe machines, metallurgical industries, electronics, engineering and auto ancillary sector.

Small and medium industries are dominated by foundries, engineering & automobile works, textile related units gold & silver jewellery, handicrafts, spices, medicines, and wall clocks. Jetpur taluka of the district is famous for dyeing and printing business and Paddhari taluka for ginning and pressing business in the entire State.

There are around 73 medium scale / large scale industrial units in Rajkot. Majority of the industries are concentrated in Rajkot, Morbi and Kotda Sanghani talukas of the district. The industrial units are present across engineering, forging, casting, solvent plants, paper, milk products, ceramics, electronics & pharmaceuticals sectors.

There are over 30,463 small scale industries operating in Rajkot district in the areas such as Some of the main industries include machinery, textiles, food products, glass and ceramics, and metal products. Maximum number of SSI units (5,283 Units) belongs to machineries followed by textiles (4,389 Units). Most of the small scale industries are located at talukas such as Rajkot, Jetpur, Morbi, and Gondal

As per the Industrial Entrepreneur Memoranda (IEMs) filed, the total investments during 1988-97 was INR 1,495 Crore (USD 356 million) and during 1998 -2007 investments were to the tune of INR 1,657 Crore (USD 395 million).

Around 50% of the growth in investments during 1998-2007 has been in the industry sector such as Ceramics, Textiles, Machines and Engineering. Total number of industrial units has grown from 156 to 207 with ceramics sector contributing 35% of new units established during 1998-2007. The number of jobs created during 1998-2007 has doubled as compared to previous decade (1988-1998) was 22,529.

During 1988-97, infrastructure sector attracted highest investment worth INR 566 crore (USD 134.76 million) contributing 38% to total investments.

In Food processing industry, Vegetable oils sector attracted investments of INR 129 crore (USD 31.4 million) generating highest number of jobs during 1988-1997.

Within the Engineering sector, Industrial machinery attracted major investments of INR 118 crore (USD 28.78 million) while Metallurgical industries investments were to the tune of INR 85 crore (20.7 million) and stood second highest to generate jobs (1879) in the district. Ceramics and Chemicals sector attracted investments of INR 115 crore (USD 28 million) and INR 100 crore (USD 24 million) respectively.

Ceramics sector witnessed highest investment worth INR 456 crore (USD 108.57 million) with growth over 200 times than previous decade. Miscellaneous machinery and Engineering industries attracted next highest investment of INR 308 crore (USD 73.30 million) contributing 23% to total investments.

Highest employment was generated by Electronics sector (7,205 jobs) followed by miscellaneous industries sector. Textiles sector also witnessed an upward trend in investments growing over 100 times with investments to the tune of INR 125 crore (USD 30 million).

A total of 11 MoUs were signed investments worth INR 1,873 crore (USD 446 million) for the projects related to Rajkot district during Vibrant Gujarat Global Investors Summit (VGGIS) 2003, 2005 & 2007.

Sectors such as ports, engineering and automobile, tourism and food & agro industries witnessed major investments.Three MoUs with total investment of INR

1,150 crore (USD 274 million) were signed in engineering and automobile sector, which was highest proposed investment by Rajkot Engineering Association for setting up SEZ. Maximum number of MoUs was signed in food and agro sector followed by ports sector and engineering & automobile sector.

5.5.3 Economic Drivers

Rajkot is one of the biggest centers for engineering industry. Special Economic Zone (SEZ) for engineering sector is proposed in the district, which will further boost the growth of engineering sector as well as increase the industrial output and exports of the district.

Growth in real estate in Rajkot is quite rapid due to the large investments made by top realty players in projects such as development of townships, group housing, commercial complexes, and IT Parks. This will increase the investments and employment opportunities in the infrastructure sector as well.

The State Government has identified various industrial clusters to fuel the industrial growth in the district. Major industries identified are engineering (diesel engine, machine tools, electric motors, casting and forging), ceramics/floor tiles, textiles, gems and jewellery, ginning and oxidized metals. Development of these clusters will lead to industrial growth in the district.

The district has huge reserves of minerals, especially fireclay which has led to the growth of specific industries such as fire bricks and ceramics (crockery manufacturing).

The Gujarat State Road Development Corporation (GSRDC) has proposed a four lane highway connecting Rajkot – Jamnagar – Vadinar with estimated cost of INR 775 crore (185 million) for which in-principle approval is granted.

It is proposed to provide port linkage through railway line between Dahisara to Maliya – Samakhyali – Palanpur. The distance is about 37 km and cost of the rail project is estimated to be INR 148 crore (USD 35 million).

The National Highways Authority of India (NHAI) along with a private developer West Gujarat Expressway Ltd. has proposed to construct Rajkot Bypass and Gondal-Jetpur Road Development of container handling facilities at Navlakhi port on Sui Creek for feeder container vessel Development of liquid terminal at Navlakhi port to import LPG to fulfill the demand of north Indian market.

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CHAPTER 6

RESEARCH DESIGN AND METHODOLOGY

6.1 Research Design

The study involves both exploratory research design as well as descriptive research design.

In this study extensive literature surveys and reviews were carried out for formulating problem for more precise investigation and for developing hypothesis. It may also help in establishing priorities for future research.

Moreover, after collecting primary data statistical methods viz. cross sectional analysis was carried out which describes the features of certain groups with respect to product categories selected and attitude towards products with different age group, gender, occupation, type of family, and level of income. It also helps in determining association between certain variables.

6.2 Sample Plan

Convenient sampling method (disproportionate) was used to collect primary data. Information was collected from respondents each outside different retail outlets in different parts of four major cities of Gujarat State.

Cities included for research purpose are Ahmedabad, Surat, Vadodara, & Rajkot, which were selected with respect to the most populous cities in Gujarat as per census 2009 as given in Table 6.1.

Respondents were divided on the basis of cities and 125 respondents were selected from each selected city hence, all together 500 respondents were selected for the study. For the same around 700 questionnaires were filled, but 200 incomplete, inappropriate responses, and non-relevant responses, were dropped from the study.

Table 6.1 : Population of Major Cities of Gujarat State				
Rank	**City**	**Population (2009) (Estimated)**	**Population (2001)**	**District**
1	Ahmedabad	3,913,793	3,520,085	Ahmedabad
2	Surat	3,344,135	2,433,835	Surat
3	Vadodara	1,513,758	1,306,227	Vadodara
4	Rajkot	1,395,026	967,476	Rajkot
Source:www.worldgazetteer.com.http://www.worldgazetteer.com/wg.php?x=&men=gcis&lng=en&des=wg&geo=104&srt=pnan&col=adhoq&msz=1500&pt=c&va=&geo=-1862. Retrieved 2009-11-30.				

6.3 Source of Data Collection:

For studying consumer's attitude towards private label brands, both sources of data viz. Primary and Secondary were used.

Primary Source of Data

Data were collected from around 700 respondents in all the four major selected cities of Gujarat State, but out of them only 500 (i.e. 125 from each city) correct, complete and valid respondents were selected.

Secondary Source of Data

Data are also referred and presented from different books, print as well as online national and international journals, magazines, news-papers, online data base, as well as different website on Retailing, Retail Management, Private Labels, Store Brands / Own Brands, to name a few.

6.4 Research Approach:

Data were collected from 700 respondents through structured questionnaire, but only 500 correct, complete and valid were selected from all the four selected cities, which stand to 125 respondents from each selected city.

6.5 Data Collection Tool:

Tool employed for generating responses was structured questionnaire, consisting of 40 Questions.

- Out of 40 questions 9 questions were framed to gather demographic as well as personal profile of respondent, which includes name, place / city, gender, age, monthly household income, marital status, type of family, occupation, monthly frequency of visiting retail outlet for shopping. All demographic parameters were included as per the past studies carried out on the similar study by various researchers and are included as part of review of literature.
- While 1 Question was framed to rate individual's importance of attribute on Likert Scale. Attribute includes preference for Quality of product, Price of product, Risk Associated with product, Packaging of Product and Brand Image of Product. All attributes were included as per the past studies carried out on the similar study by various researchers and are included as part of review of literature.
- 30 Questions were framed to rate & compare national brands as well as private labels with respect to five different attributes viz. Quality, Price, Risk Associated, Packaging and Brand Image across 3 different categories viz. Consumer Durables, Personal Care & Home Care Products on Likert Scale.

6.6 Model Used for the Research Study & Derivation of Scale

For data analysis "Adequacy Importance" model is used, in which 5 attributes identified was framed in model and importance was measured on scale of 1 = Least Significant to 7 = Most Significant across different product categories. "Adequacy Importance" model happens to be one of the most widely used models appearing in consumer behavior research (Cohen, Fishbein, & Ahtola (1972).

Model can be described as:

$$A_{i} = \Sigma\, P^{*} D$$

Where

A_i *= an individual's attitude toward the brands;*

P= importance of attribute (dimension) for the person;

D= individual's evaluation of brands w.r.t the corresponding attribute (dimension).

Further attitude was obtained on scale of 1 to 7 as 1 = extremely negative attitude, 2 = moderately negative attitude, 3 = slightly negative attitude, 4 = neither negative nor positive attitude, 5 = slightly positive attitude, 6 = moderately positive attitude & 7 = extremely positive attitude. Following table shows interpretation of respondent's attitude with respect to mean (attitude) calculated in ANOVA, as well as their corresponding belief towards different attributes associated with product category. SPSS 17 & advance Excel applications were used for data analysis.

- **Derivation of Scale for interpretation of respondent's attitude:**

Table 6.2 : Interpretation of Respondent's Attitude with Respect to Mean Calculated for Corresponding Belief Towards Different Attributes Associated			
Corresponding Mean calculated in ANOVA for attitude	**Interpretation as Attitude towards attribute**		**Corresponding belief with respect to Attribute**
1 (-21 to -15)	Extremely negative attitude towards :	Quality	Extremely low quality
		Price	Extremely expensive
		Risk	Extremely risky
		Packaging	Extremely unattractive packaging
		Brand Image	Extremely low brand image
2 (-14 to -8)	Moderately negative attitude towards :	Quality	Quite of low quality
		Price	Quite expensive
		Risk	Quite risky
		Packaging	Quite unattractive packaging
		Brand Image	Quite low brand image
3 (-7 to -1)	Slightly negative attitude towards:	Quality	Slightly low quality
		Price	Slightly expensive
		Risk	Slightly risky
		Packaging	Slightly unattractive packaging
		Brand Image	Slightly low brand image
4 (0)	Neither negative nor positive attitude towards:	Quality	Neutral
		Price	Neutral
		Risk	Neutral
		Packaging	Neutral
		Brand Image	Neutral
5 (1 to 7)	Slightly Positive attitude towards :	Quality	Slightly high quality
		Price	Slightly cheap
		Risk	Slightly risk free
		Packaging	Slightly attractive packaging
		Brand Image	Slightly high brand image
6 (8 to 14)	Moderately positive attitude towards :	Quality	Moderately high quality
		Price	Moderately cheap
		Risk	Moderately risk free
		Packaging	Moderately attractive packaging
		Brand Image	Moderately high brand image
7 (15 to 21)	Extremely positive attitude towards :	Quality	Extremely high quality
		Price	Extremely cheap
		Risk	Extremely risk free
		Packaging	Extremely attractive packaging
		Brand Image	Extremely high brand image

6.7 Statistical Methods used for Data Analysis as well as Testing of Hypothesis.

For purpose of data analysis following statistical methods was applied.

- Frequency Distribution
- Reliability Analysis by finding Cronbach's Alpha
- Test for Normality by P-P Plots
- T – test
- Mean Analysis
- One way ANOVA (Analysis of Variance)
- Calculation of LSD (Least Significant Difference) to find inter-categorical similarities as well as differences.

6.8 Definitions and Discussion of Terms Used

Place / District

Data were collected and are representing the respondents from four major selected cities of Gujarat State, viz. Ahmedabad, Surat, Vadodara and Rajkot. For the research study only urban respondents who were shopping in different shopping malls and who have used or purchased private label / store brands were only considered. From each city sample of 125 respondents were selected. Moreover city itself was considered as strata, hence to see and compare change in attitude with respect to city across five selected attributes and three selected product categories.

Gender of Respondent

To understand the attitudinal differences across product categories with respect to selected attributes in respective cities, it was found necessary to include the gender as one of the demographic parameter for analysis.

Age of Respondent

Age indicates the age of respondents in completed years. In the questionnaire age was to be mentioned in absolute numbers (i.e. exactly completed years); hence to increase involvement of respondent right from beginning for filling the complete questionnaire.

Further for analysis it was grouped as follows:

- 18 to 30 Years
- 31 to 40 Years
- 41 to 50 Years
- 51 to 60 Years

Total Household Income / Month (Rs.)

Household income includes the income of all members of household and from all sources. It was to be answered in absolute terms (i.e. exactly after adding all family members income per month from all sources); which is also part of increasing involving the respondents. Moreover as many of the students were also respondents hence the question was asked for total household income per month instead of personal income.

Further for analysis it was grouped as follows:

- Up to. Rs. 20,000
- Rs. 21,000 to Rs. 40,000
- Rs. 41,000 to Rs. 60,000
- Rs. 61,000 to Rs. 80,000
- Rs. 81,000 to Rs.100,000

Type of Family

This parameter was incorporated to see the attitudinal difference amongst respondents living in nuclear and joint family, with respect to the five attributes and three product categories across the four cities. They were to be marked as

- Nuclear Family (Individual, Husband, Wife and or children)
- Joint Family (Individual Member / Husband / Wife with elderly members / parents / in-laws and or children)

Occupation

Respondents from below mentioned selected occupation were included for research study.

- Student

  Who have crossed 18 Years of age and are associated with any of education or academic institute or body.

- Housewife

  Woman who is engaged only in taking care and routine house hold affairs. She is not serving neither playing any direct role as earning member.

- Service Class

It includes government, semi-government and private organizations' employees who are drawing monthly salary.

- Self Employed / Business

Respondents involved in trading, manufacturing, commission agents, brokers, shopkeepers, and or involved in business through virtual space.

- Professionals (Dr, CA, Lawyer, Consultant)

Technically qualified persons like doctors, chartered accountants, company secretaries, advocates, consultants, architects.

Marital Status

To see attitudinal difference with respect to marital status of respondents this demographic variable was also part of our study. It was to be marked as follows.

- Unmarried (Respondent who is never married)
- Married (All respondents who were either married or divorcee or one of spouse expired)

Frequency of visiting retail outlet / shopping mall

The question was asked to see attitudinal difference with respect to monthly frequency of visiting retail outlet / shopping malls. It was to be marked as follows.

- Daily
- 2-3 Days / Week
- Weekly
- Fortnightly
- Monthly

6.9 List of Abbreviations Used in Data Analysis and Interpretation.

Following are abbreviations and the related words which were used while analyzing and interpretation of data.

Abbreviations Used	Word
• Q	Quality
• P	Price
• R	Risk (Associated)
• PC	Packaging
• BI	Brand Image
• _N_	National Brand
• _P_	Private Label
• CD	Consumer Durable
• PC	Personal Care Product
• HC	Home Care Product

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CHAPTER 7

DATA ANALYSIS AND INTERPRETATION

1. Demographic Profile of Respondents

Following table presents demographic profile of respondents across four selected cities and six demographic parameters viz. gender, age group, monthly household income, type of family, occupation and marital status.

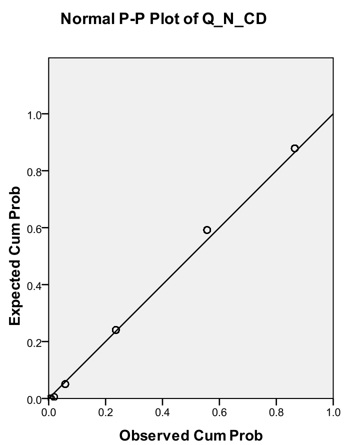
Table 7.1 : The demographic profile of respondents (N = n1+n2+n3+n4 = 500)

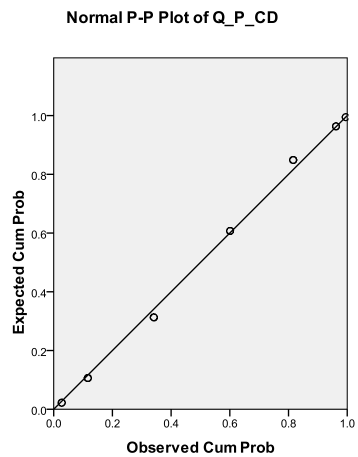
Demographic Parameters		Ahmedabad n1 = 125	Surat n2 = 125	Vadodara n3 = 125	Rajkot n4 = 125
Gender	Male	54	86	47	103
	Female	71	39	78	22
Age Group	18 to 30 Years	58	106	53	96
	31 to 40 Years	61	12	49	27
	41 to 50 Years	4	6	9	0
	51 to 60 Years	2	1	14	2
Monthly Household Income Group (Rs.)	Up to. 20,000	37	55	49	53
	21,000 to 40,000	62	45	44	44
	41,000 to 60,000	19	18	23	22
	61,000 to 80,000	5	7	5	6
	81,000 to 100,000	2	0	4	0
Type of Family	Nuclear	59	60	73	81
	Joint	66	65	52	44
Occupation	Student	15	42	8	4
	Housewife	23	3	12	4
	Service	73	55	68	94
	Self Employed / Business	11	20	19	23
	Professional (Dr, CA, Lawyer, Consultant)	3	5	18	0
Marital Status	Unmarried	34	83	38	44
	Married	91	42	87	81

2. Test for Normality of Data Collected

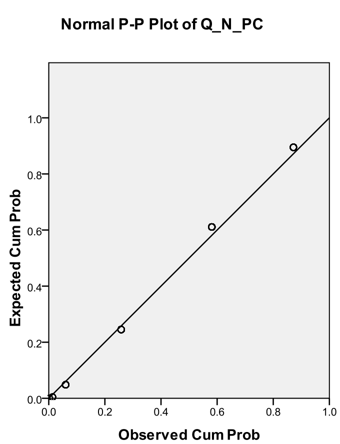
Many statistical tests and procedures assume that data follows a normal distribution. Before applying statistical methods that assume normality, it is necessary to perform a normality test on the data; hence here graphical method (p-p plots) is used for the same. Moreover all data’s across 30 variable were found to be normal.

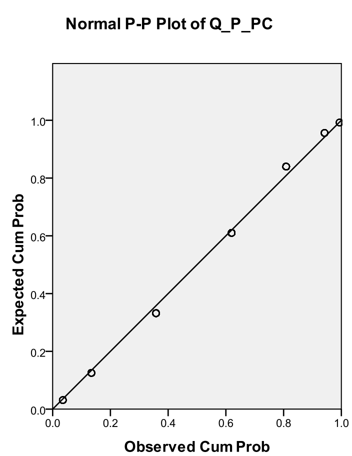
<u>Test of Normality: P-P Plot. (Composite of all four selected cities)</u>



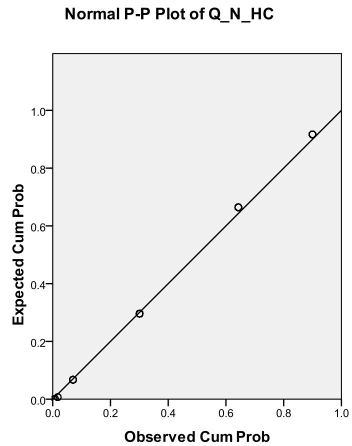


Graph 1 : Normal PP Plot of Q_N_CD Graph 2 : Normal PP Plot of Q_P_CD

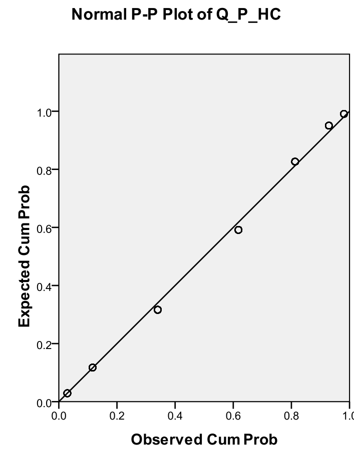




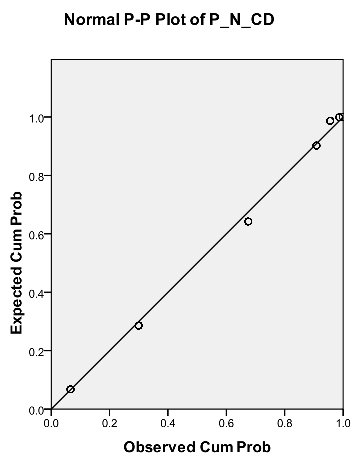
Graph 3 : Normal PP Plot of Q_N_PC Graph 4 : Normal PP Plot of Q_P_CD



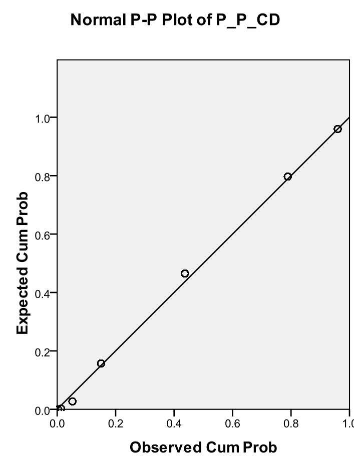
Graph 5 : Normal PP Plots of Q_N_HC



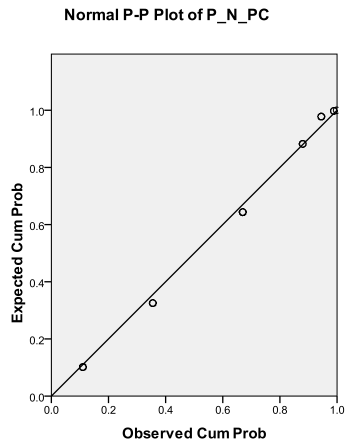
Graph 6 : Normal PP Plots of Q_P_HC

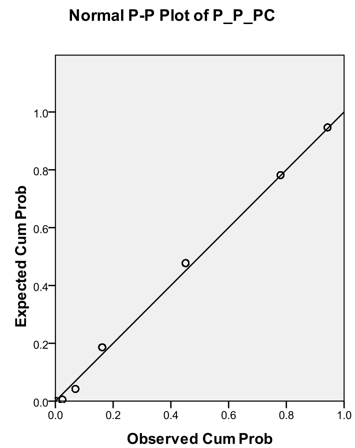


Graph 7 : Normal PP Plots of P_N_CD



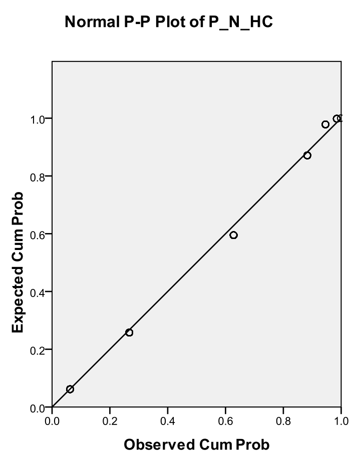
Graph 8 : Normal PP Plots of P_P_CD

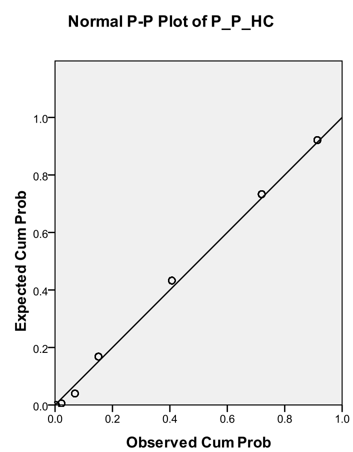




Graph 9 : Normal PP Plots of P_N_PC

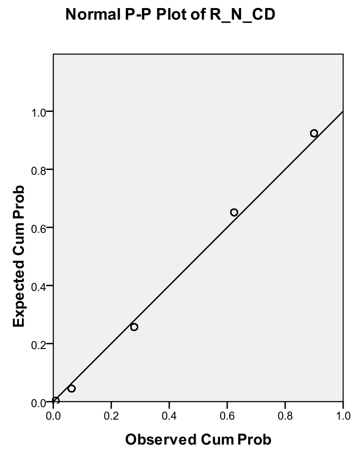
Graph 10 Normal PP Plots of P_P_PC

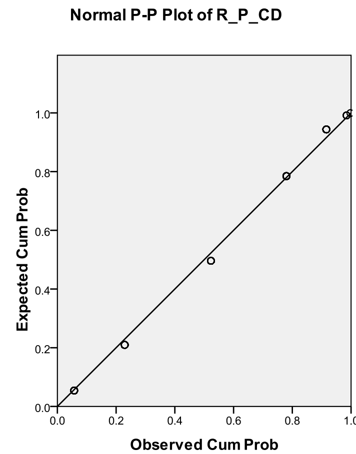




Graph 11 : Normal PP Plots of P_N_HC

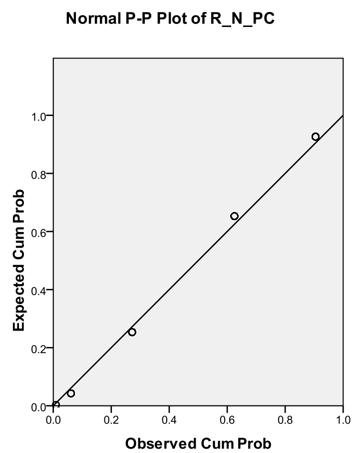
Graph 12 : Normal PP Plots of P_P_HC

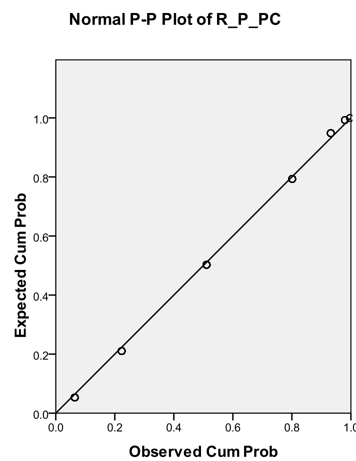




Graph 13 : Normal PP Plots of R_N_CD

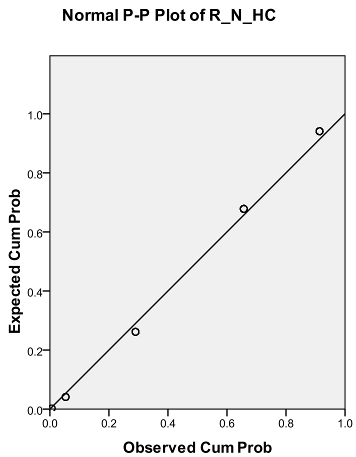
Graph 14 : Normal PP Plots of R_P_CD

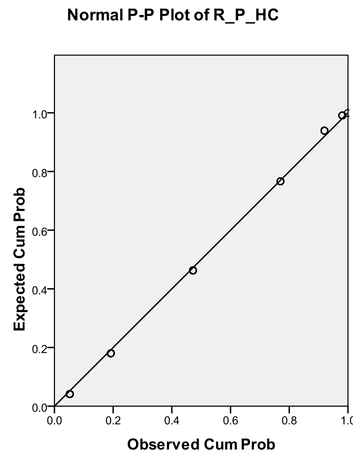




Graph 15 : Normal PP Plots of R_N_PC

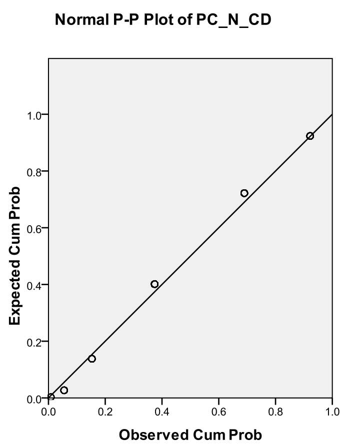
Graph 16 : Normal PP Plots of R_P_PC

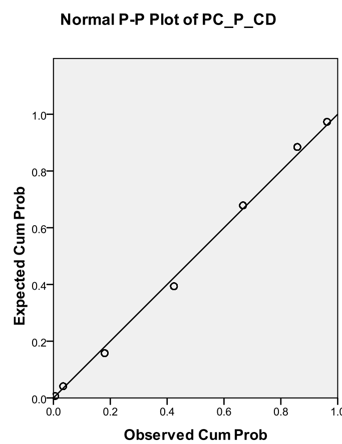




Graph 17 : Normal PP Plots of R_N_HC

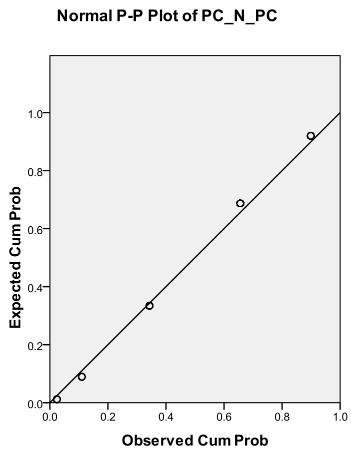
Graph 18 : Normal PP Plots of R_P_HC

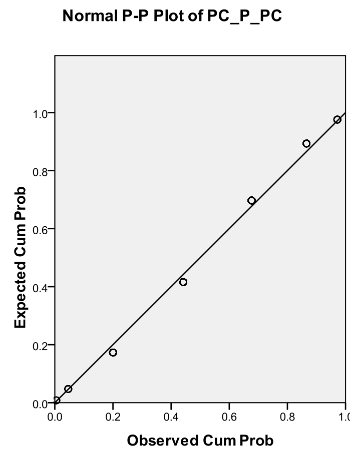




Graph 19 : Normal PP Plots of PC_N_CD

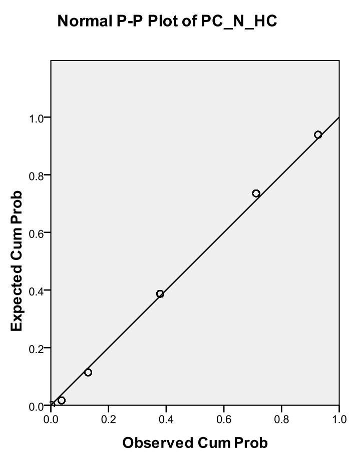
Graph 20 : Normal PP Plots of PC_P_CD

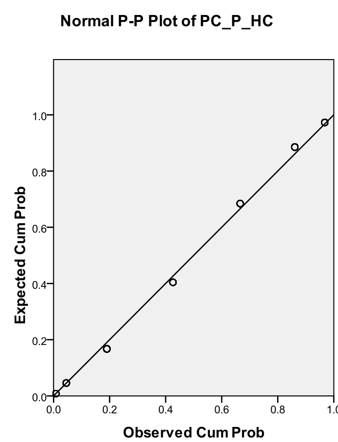




Graph 21 : Normal PP Plots of PC_N_PC

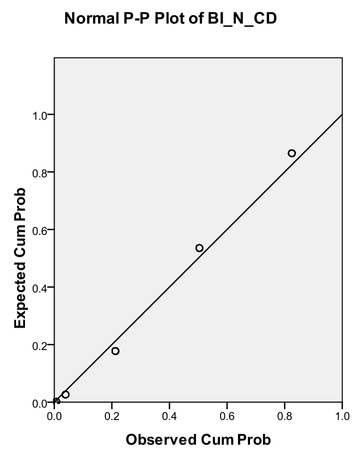
Graph 22 : Normal PP Plots of PC_P_PC

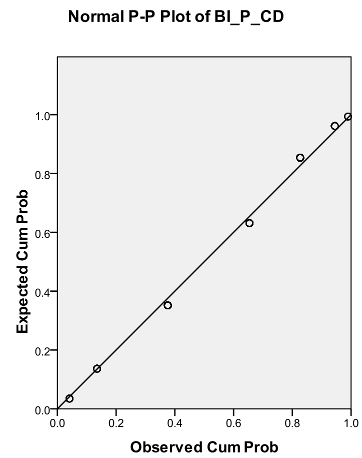




Graph 23 : Normal PP Plots of PC_N_HC

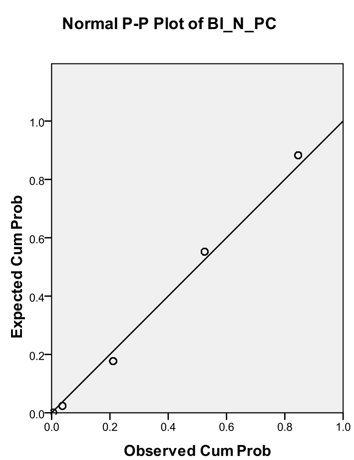
Graph 24 : Normal PP Plots of PC_P_HC

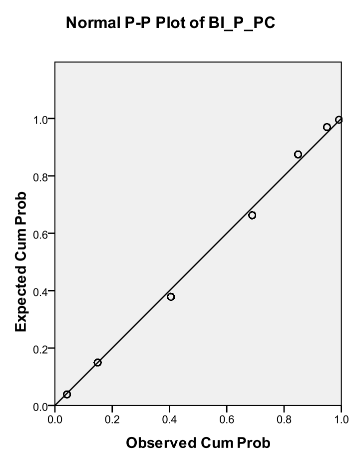




Graph 25 : Normal PP Plot of BI_N_CD

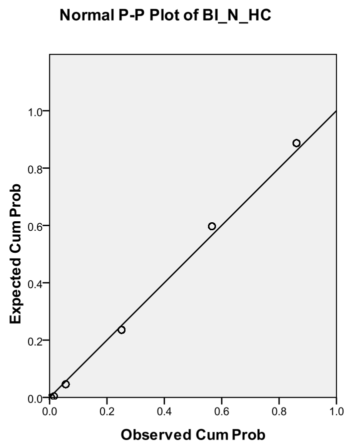
Graph 26 : Normal PP Plots of BI_P_CD

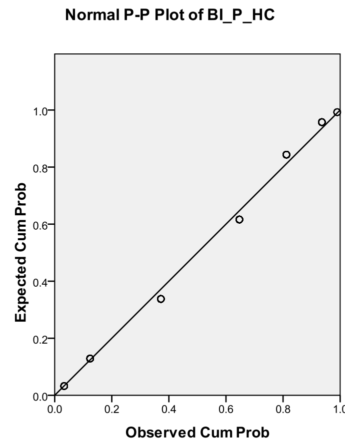




Graph 27 : Normal PP Plot of BI_N_PC

Graph 28 : Normal PP Plots of BI_P_PC





Graph 29 : Normal PP Plots of BI_N_HC   Graph 30 : Normal PP Plots of BI_P_HC

3. Test for Reliability of Data Collected

Data reliability and validity plays most significant role in any research, before data analysis and interpretation. The present study had adopted internal consistency analysis to conduct reliability testing. Composite Cronbach's ά came out to be 0.781, which indicates that reliability of the scale of measurement was significantly high. While city wise and variable wise was also found for measuring the internal consistency and was found to be 0.821, 0.779, 0.705 and 0.746 for Ahmedabad, Surat, Vadodara and Rajkot Cities respectively which are stated in below mentioned tables (Table 7.2 to Table 7.6).

Table 7.2 : Cronbach's Alpha - Composite for all selected cities					
Case Processing Summary				**Reliability Statistics**	
		N	**%**	**Cronbach's Alpha**	**N of Items**
Cases	Valid	500	100.0	.781	30
	Excluded	0	.0		
	Total	500	100.0		

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q_N_CD	128.56	167.116	.184	.779
Q_P_CD	130.67	159.879	.353	.772
Q_N_PC	128.61	165.582	.253	.777
Q_P_PC	130.71	159.646	.332	.773
Q_N_HC	128.76	167.474	.178	.780
Q_P_HC	130.64	158.407	.365	.771
P_N_CD	131.71	167.341	.174	.780
P_P_CD	129.22	171.058	.039	.786
P_N_PC	131.76	165.976	.187	.780
P_P_PC	129.25	170.275	.053	.786
P_N_HC	131.59	163.742	.291	.775
P_P_HC	129.10	168.549	.098	.784
R_N_CD	128.69	167.453	.201	.779
R_P_CD	131.30	165.968	.180	.780
R_N_PC	128.69	166.071	.262	.776
R_P_PC	131.32	163.306	.271	.776
R_N_HC	128.74	167.642	.208	.778
R_P_HC	131.20	164.230	.245	.777
PC_N_CD	129.02	162.126	.323	.773
PC_P_CD	129.95	154.158	.512	.763
PC_N_PC	128.85	163.372	.315	.774
PC_P_PC	130.02	153.703	.522	.762
PC_N_HC	129.00	163.994	.292	.775
PC_P_HC	129.98	153.094	.536	.761
BI_N_CD	128.40	165.115	.286	.775
BI_P_CD	130.78	155.817	.447	.766
BI_N_PC	128.44	165.586	.282	.776
BI_P_PC	130.89	157.495	.406	.769
BI_N_HC	128.57	165.272	.263	.776
BI_P_HC	130.73	156.867	.414	.768

Table 7.3 : : Cronbach's Alpha – Ahmedabad City					
Case Processing Summary				**Reliability Statistics**	
		N	**%**	**Cronbach's Alpha**	**N of Items**
Cases	Valid	125	100.0	.821	30
	Excluded	0	.0		
	Total	125	100.0		

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q_N_CD	122.19	137.914	.418	.813
Q_P_CD	124.63	144.170	.199	.821
Q_N_PC	122.23	140.583	.326	.817
Q_P_PC	124.67	143.867	.210	.821
Q_N_HC	122.38	143.561	.204	.821
Q_P_HC	124.68	143.058	.284	.818
P_N_CD	125.10	153.378	-.198	.832
P_P_CD	122.58	150.390	-.060	.828
P_N_PC	125.14	151.011	-.087	.830
P_P_PC	122.59	148.550	.019	.827
P_N_HC	124.99	150.314	-.055	.828
P_P_HC	122.53	148.396	.029	.826
R_N_CD	122.00	141.452	.368	.815
R_P_CD	124.89	142.181	.277	.818
R_N_PC	121.99	141.782	.357	.816
R_P_PC	124.90	141.836	.269	.819
R_N_HC	122.07	142.100	.348	.816
R_P_HC	124.82	141.840	.290	.818
PC_N_CD	122.36	132.926	.600	.805
PC_P_CD	123.81	130.979	.621	.803
PC_N_PC	122.18	133.184	.565	.806
PC_P_PC	123.87	131.419	.590	.805
PC_N_HC	122.37	135.105	.509	.809
PC_P_HC	123.87	131.500	.630	.803
BI_N_CD	121.83	136.738	.562	.808
BI_P_CD	124.71	135.174	.520	.809
BI_N_PC	121.88	139.090	.456	.812
BI_P_PC	124.82	139.103	.405	.814
BI_N_HC	121.89	139.036	.457	.812
BI_P_HC	124.73	136.893	.482	.811

Table 7.4 : Cronbach's Alpha – Surat City					
Case Processing Summary				**Reliability Statistics**	
		N	**%**	**Cronbach's Alpha**	**N of Items**
Cases	Valid	125	100.0	.779	30
	Excluded	0	.0		
	Total	125	100.0		

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q_N_CD	133.38	194.027	.048	.783
Q_P_CD	134.87	180.209	.391	.767
Q_N_PC	133.33	190.013	.191	.777
Q_P_PC	134.85	174.275	.526	.759
Q_N_HC	133.52	194.445	.043	.783
Q_P_HC	134.78	179.837	.350	.769
P_N_CD	136.18	185.211	.306	.772
P_P_CD	133.90	191.394	.150	.778
P_N_PC	136.14	185.780	.258	.774
P_P_PC	133.82	191.022	.144	.779
P_N_HC	135.98	180.572	.422	.766
P_P_HC	133.70	185.823	.304	.772
R_N_CD	133.26	192.777	.124	.779
R_P_CD	135.95	187.433	.214	.776
R_N_PC	133.23	189.325	.262	.774
R_P_PC	135.98	183.927	.319	.771
R_N_HC	133.41	191.727	.209	.776
R_P_HC	135.89	188.923	.178	.778
PC_N_CD	133.62	183.462	.320	.771
PC_P_CD	134.29	178.852	.425	.765
PC_N_PC	133.41	188.405	.241	.775
PC_P_PC	134.41	181.663	.348	.770
PC_N_HC	133.57	188.038	.249	.775
PC_P_HC	134.19	180.237	.425	.766
BI_N_CD	133.22	188.982	.202	.777
BI_P_CD	135.04	176.184	.446	.764
BI_N_PC	133.27	189.361	.216	.776
BI_P_PC	135.14	179.286	.357	.769
BI_N_HC	133.52	186.381	.298	.772
BI_P_HC	134.93	177.809	.390	.767

Table 7.5 : Cronbach's Alpha – Vadodara City					
Case Processing Summary				**Reliability Statistics**	
		N	%	Cronbach's Alpha	N of Items
Cases	Valid	125	100.0	.705	30
	Excluded	0	.0		
	Total	125	100.0		

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q_N_CD	130.56	143.506	-.001	.712
Q_P_CD	133.02	130.726	.442	.683
Q_N_PC	130.68	141.348	.096	.706
Q_P_PC	133.14	136.915	.173	.703
Q_N_HC	130.89	141.084	.097	.706
Q_P_HC	132.96	130.861	.338	.689
P_N_CD	134.22	137.945	.234	.698
P_P_CD	131.59	145.905	-.095	.719
P_N_PC	134.31	135.958	.245	.697
P_P_PC	131.63	147.863	-.158	.725
P_N_HC	134.06	134.802	.308	.693
P_P_HC	131.34	147.209	-.134	.727
R_N_CD	130.88	138.945	.229	.699
R_P_CD	133.98	139.290	.112	.707
R_N_PC	130.93	137.390	.302	.695
R_P_PC	133.90	134.104	.298	.693
R_N_HC	130.82	140.329	.175	.701
R_P_HC	133.67	133.771	.288	.694
PC_N_CD	131.22	141.235	.065	.709
PC_P_CD	132.06	124.222	.516	.672
PC_N_PC	131.05	141.046	.096	.706
PC_P_PC	132.21	119.682	.629	.660
PC_N_HC	131.21	143.989	-.022	.713
PC_P_HC	132.26	120.821	.541	.667
BI_N_CD	130.56	138.781	.227	.699
BI_P_CD	133.18	129.195	.403	.684
BI_N_PC	130.58	138.003	.282	.696
BI_P_PC	133.30	129.871	.405	.684
BI_N_HC	130.66	139.709	.169	.702
BI_P_HC	133.09	129.952	.388	.685

Table 7.6 : Cronbach’s Alpha – Rajkot City					
Case Processing Summary				**Reliability Statistics**	
		N	%	Cronbach's Alpha	N of Items
Cases	Valid	125	100.0	.746	30
	Excluded	0	.0		
	Total	125	100.0		

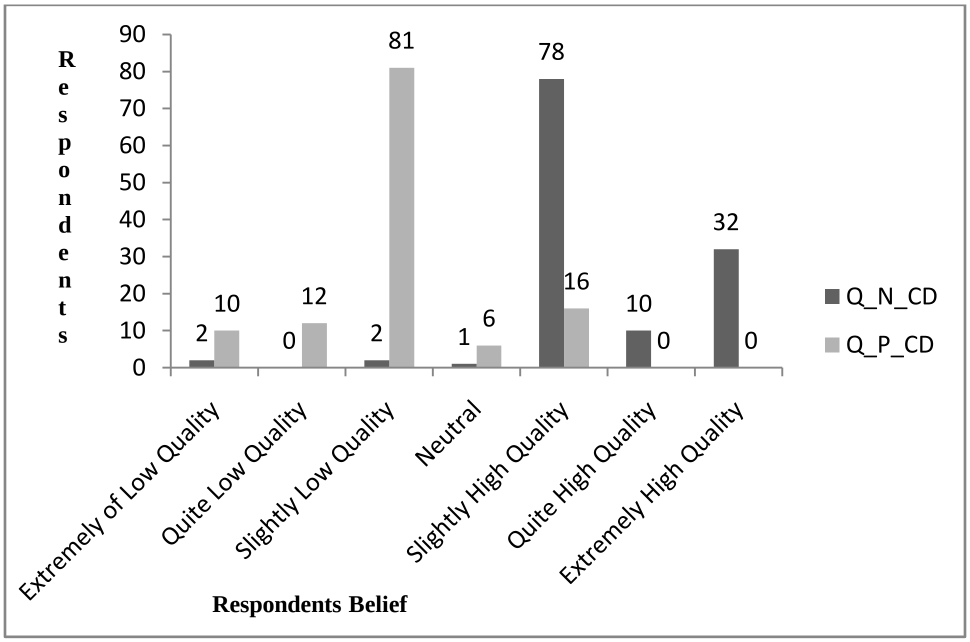
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q_N_CD	128.13	128.580	.257	.740
Q_P_CD	130.18	127.937	.127	.749
Q_N_PC	128.18	126.442	.328	.736
Q_P_PC	130.17	127.109	.144	.748
Q_N_HC	128.24	126.200	.356	.735
Q_P_HC	130.15	124.985	.238	.741
P_N_CD	131.34	126.211	.249	.739
P_P_CD	128.80	128.323	.153	.745
P_N_PC	131.46	125.089	.254	.739
P_P_PC	128.95	126.272	.183	.745
P_N_HC	131.31	123.716	.364	.733
P_P_HC	128.84	126.829	.154	.747
R_N_CD	128.62	129.642	.135	.745
R_P_CD	130.39	127.627	.185	.743
R_N_PC	128.60	128.726	.180	.743
R_P_PC	130.52	126.477	.229	.741
R_N_HC	128.65	129.327	.150	.745
R_P_HC	130.42	126.456	.250	.739
PC_N_CD	128.87	123.838	.400	.732
PC_P_CD	129.63	124.702	.345	.734
PC_N_PC	128.75	124.188	.412	.731
PC_P_PC	129.61	123.256	.427	.730
PC_N_HC	128.86	122.506	.483	.728
PC_P_HC	129.60	122.661	.449	.729
BI_N_CD	128.00	128.145	.263	.739
BI_P_CD	130.21	124.956	.263	.739
BI_N_PC	128.02	128.169	.261	.739
BI_P_PC	130.31	123.926	.301	.736
BI_N_HC	128.21	125.698	.314	.736
BI_P_HC	130.18	126.614	.203	.742

4. **Measuring & Comparing respondents Belief towards NBs vs. PL's**

City wise analysis of respondent belief's for NB vs. PL's for consumer durable, personal care products and home care products for selected attributes viz. quality, price, risk, packaging and image is discussed below with the graphs.

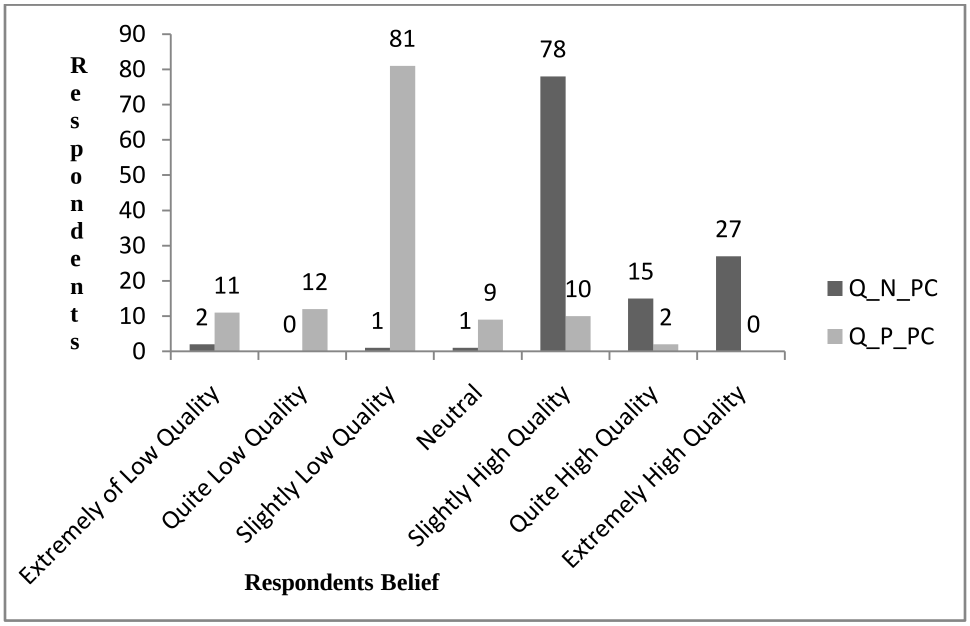
A. **Comparative Analysis of Belief towards NBs vs. PLs across Different Categories and Attribute in Ahmedabad City.**



Graph 31: Respondents Belief for Q_N_CD vs. Q_P_CD

As per above graph out of 125 respondents in Ahmedabad city, 81 respondents believe that private label consumer durables offer slightly low quality compared to national brand consumer durables, while 78 respondents agree that quality of national brand consumer durables is slightly high quality than private label consumer durables. Only 16 respondents believe that quality of consumer durables offered by private label are high comparative to national brands. Only 4 respondents states that national brand consumer durable offers low quality.

Moreover all together 103 respondents believe that quality of private label consumer durable is lower than national brands consumer durable, while all together 120 respondents strongly support the national brand consumer durables with respect to quality as attribute.

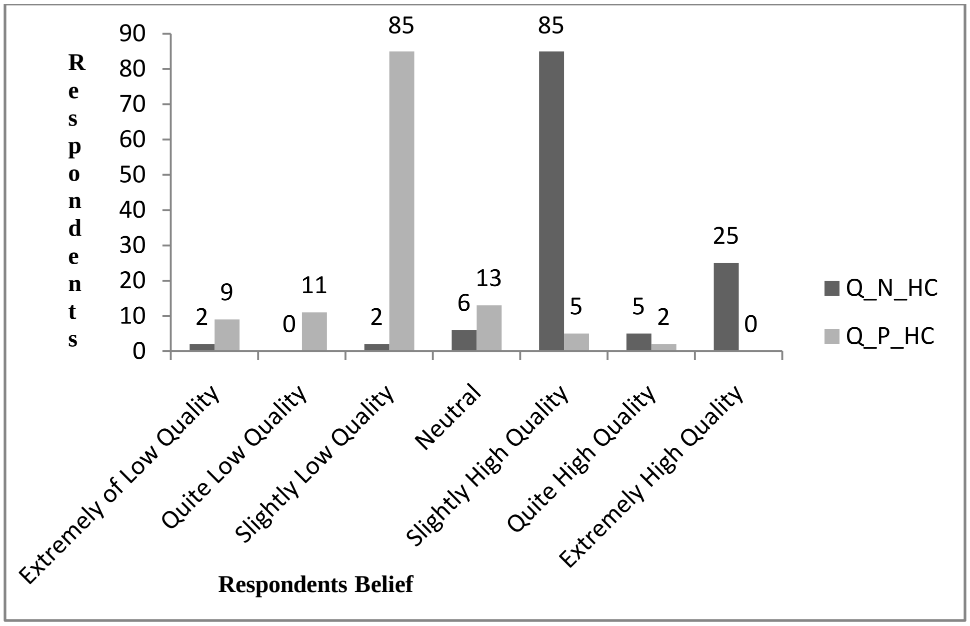


Graph 32: Respondents Belief for Q_N_PC vs. Q_P_PC

From the above graph it is observed that out of 125 respondents in Ahmedabad city 81 respondents believe that private label personal care products offer slightly low quality compared to national brands, while 78 respondents replied that national brands offer slightly high quality compared to private label personal care products.

Only 10 respondents find quality of private label personal care products to be slightly high than that of national brand personal care products. While 3 respondents believe that national brand personal care products offer low quality.

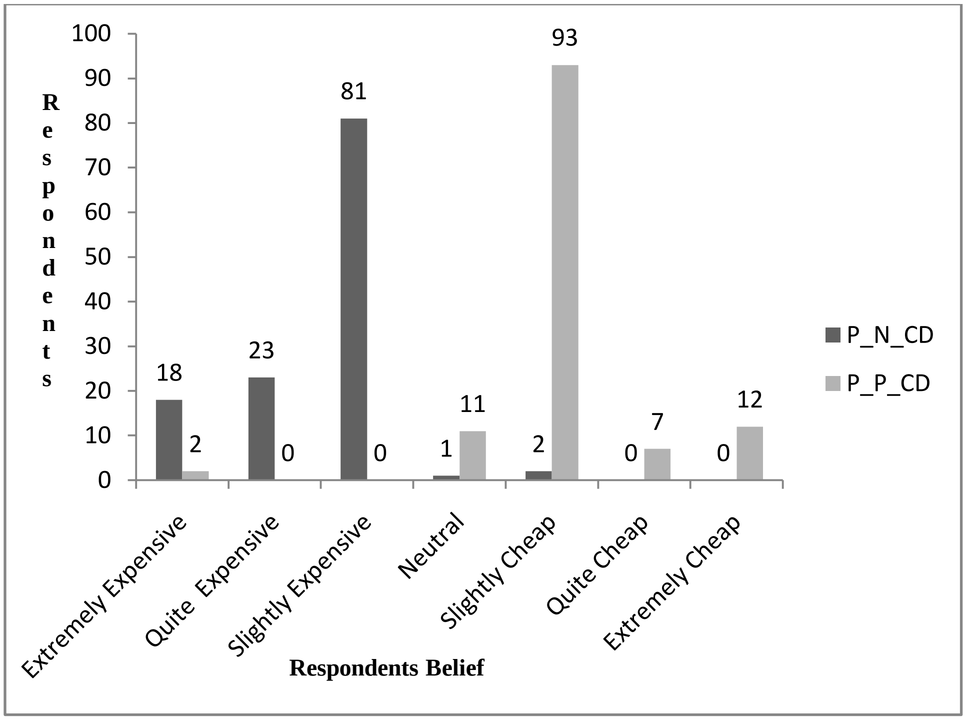
All together 104 consumers believe that private label personal care products offer low quality, and 120 respondents supports the quality offered by national brand personal care products.



Graph 33: Respondents Belief for Q_N_HC vs. Q_P_HC

It can be observed from the above graph that 85 respondents believes that national brand home care products offer slightly high quality, and overall 115 respondents out of 125 favors national brand home care products with respect to the quality offered.

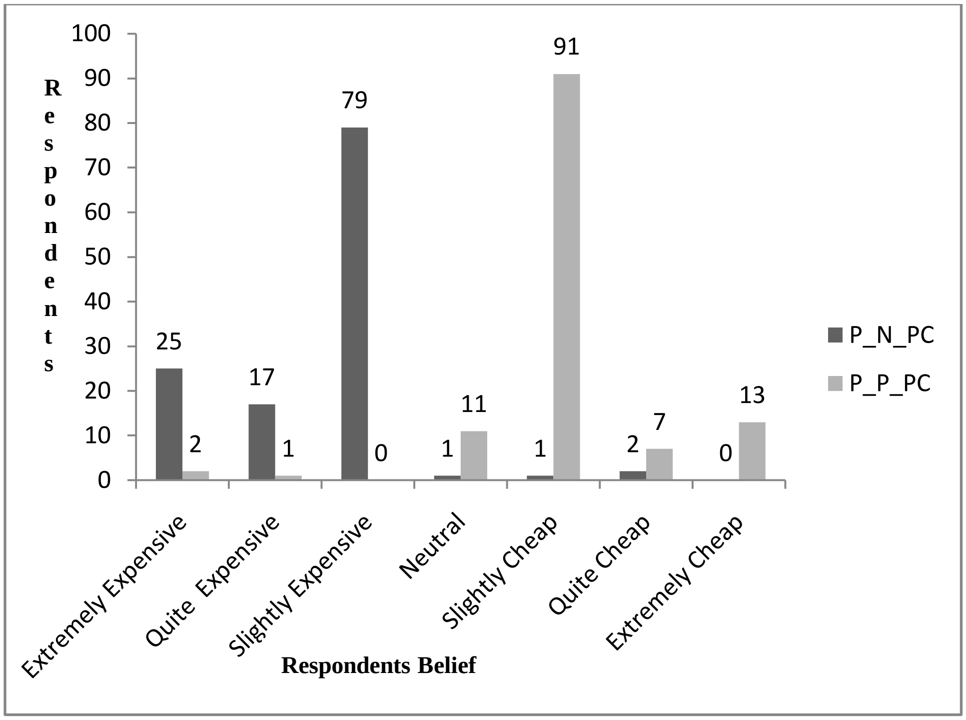
Moreover all together 105 respondents out of 125 believes that private label home care brands offers slightly low quality than national brands, while only 7 believes that private label offers high quality.



Graph 34: Respondents Belief for P_N_CD vs. P_P_CD

In the above graph it can be clearly observed that price of private label is quite lower than that of national brand consumer durables as many as 93 respondents out of 125 states that price of private label consumer durable is slightly cheap, while overall 112 believe that price of private label consumer durable is lower compared to national brands.

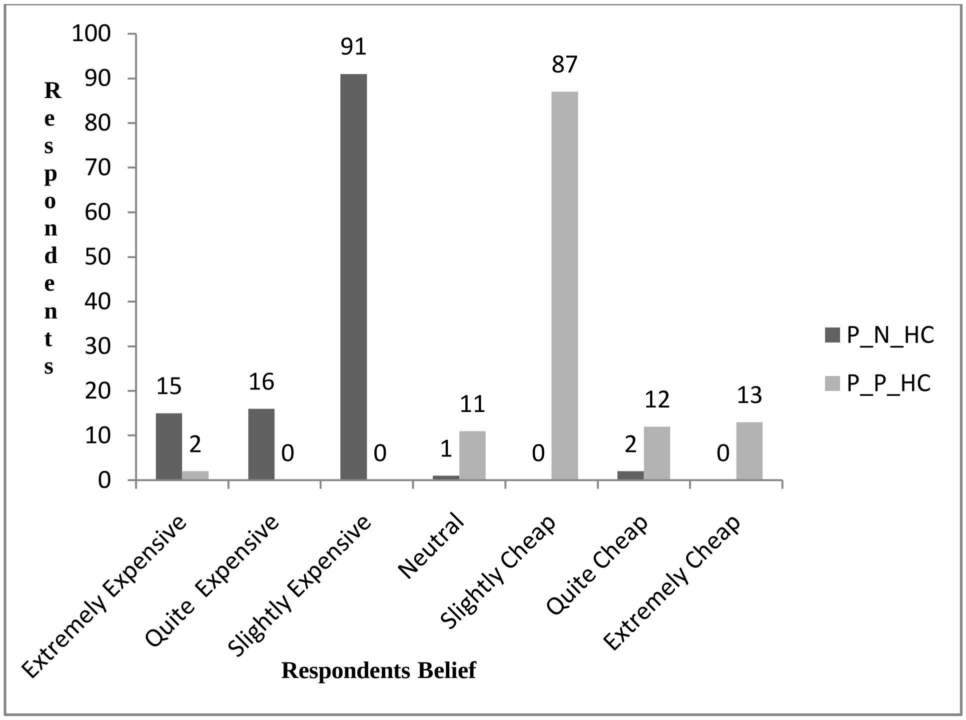
All together 122 respondents out of 125 in Ahmedabad believe national brand consumer durables are expensive.



Graph 35: Respondents Belief for P_N_PC vs. P_P_PC

All together 111 respondents out of 125 from Ahmedabad believe that private label personal care products offered are cheaper than national brands.

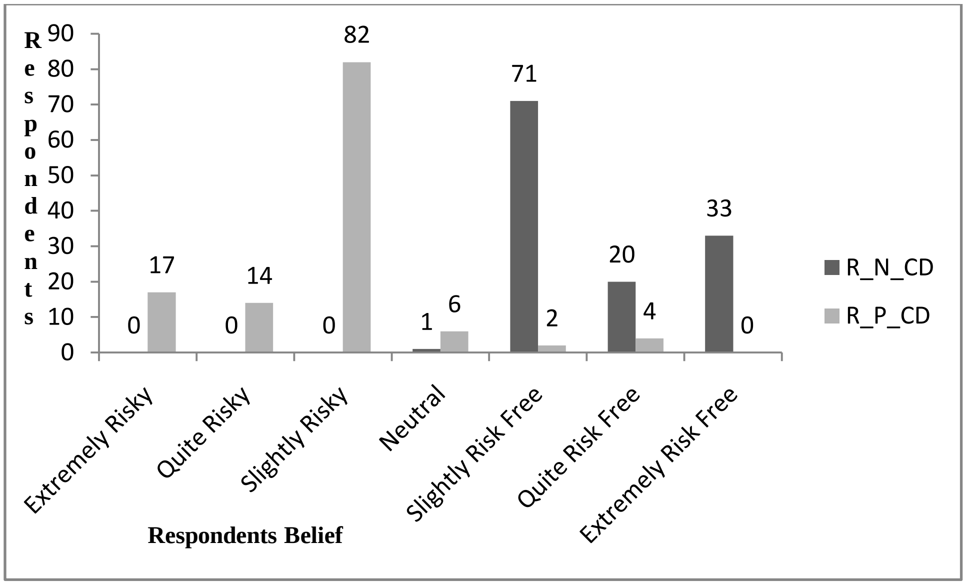
Further 121 respondents believe that national brands are expensive than their private label competitors.



Graph 36: Respondents Belief for P_N_HC vs. P_P_HC

As per above graph 87 respondents believe that private label home care products are slightly cheap, while all together 112 respondents' out of 125 states that private label home care products are cheap than national brand home care products.

Moreover 15 respondents find national brands extremely expensive, and all together 122 believes that national brands home care products are expensive compared to private labels.

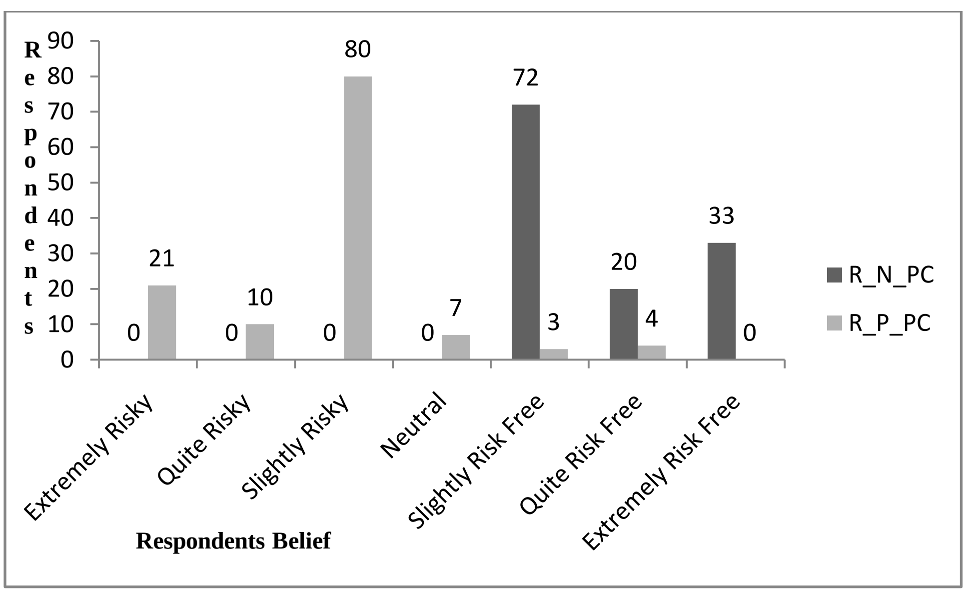


Graph 37: Respondents Belief for R_N_CD vs. R_P_CD

With reference to above graph 82 respondents believe that private label consumer durables are slightly risky while 71 believes that national brand consumer durable are slightly risk free.

All together 113 respondents believe that private label consumer durable are risky while 124 respondents believe that national brands are risk free.

Only 6 respondents believe that private label consumer durable is risk free.

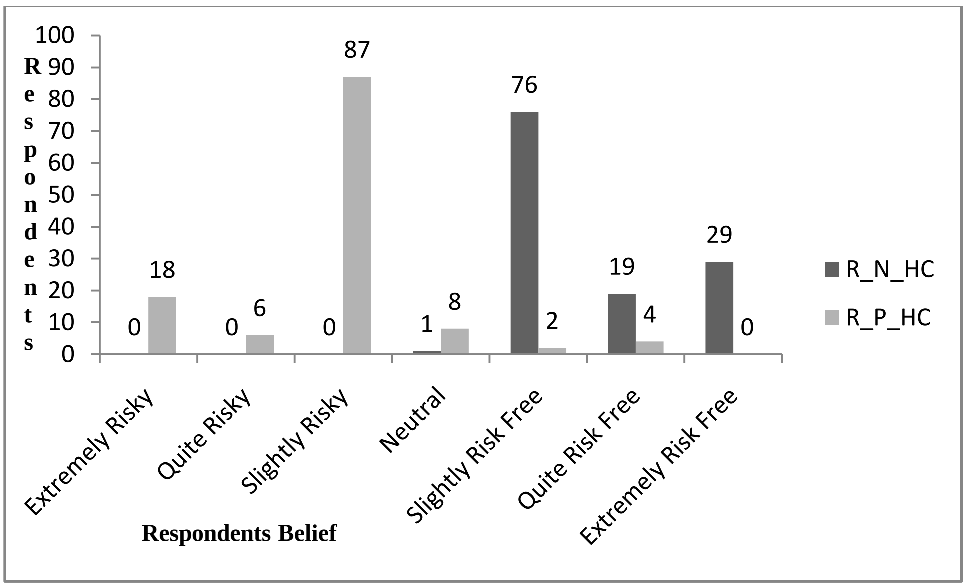


Graph 38: Respondents Belief for R_N_PC vs. R_P_PC

From the above graph it is observed that 80 respondents believe that private label personal care products are slightly risky while 72 believe that national brand personal care products are slightly risk free.

All together 111 respondents believe that private label personal care products are risky while 125 respondents believe that national brand personal care products are risk free.

Only 30 respondents believe that national brand personal care products are risky while 7 respondents believe that private label personal care products are risk free.

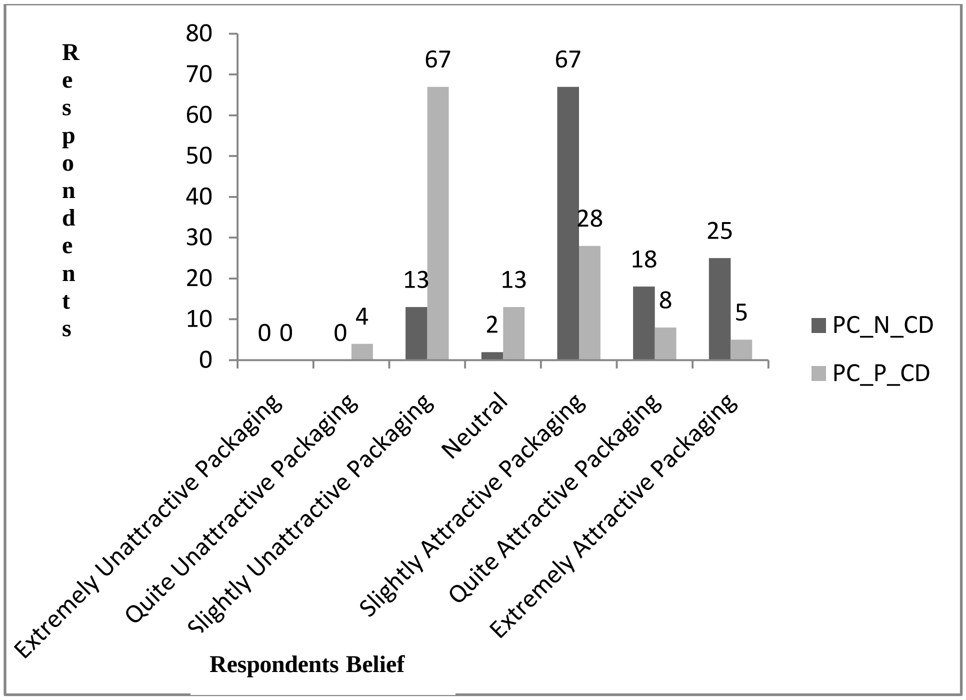


Graph 39: Respondents Belief for R_N_HC vs. R_P_HC

As per above graph it can be observed that 87 respondents believe that private label home care products are slightly risky while 76 respondents believe that national brand home care products are slightly risk free.

All together 111 respondents believe that private label home care products are risky while 124 believe that national brand home care products are risk free.

Only 6 respondents believe that private label home care products are risk free.

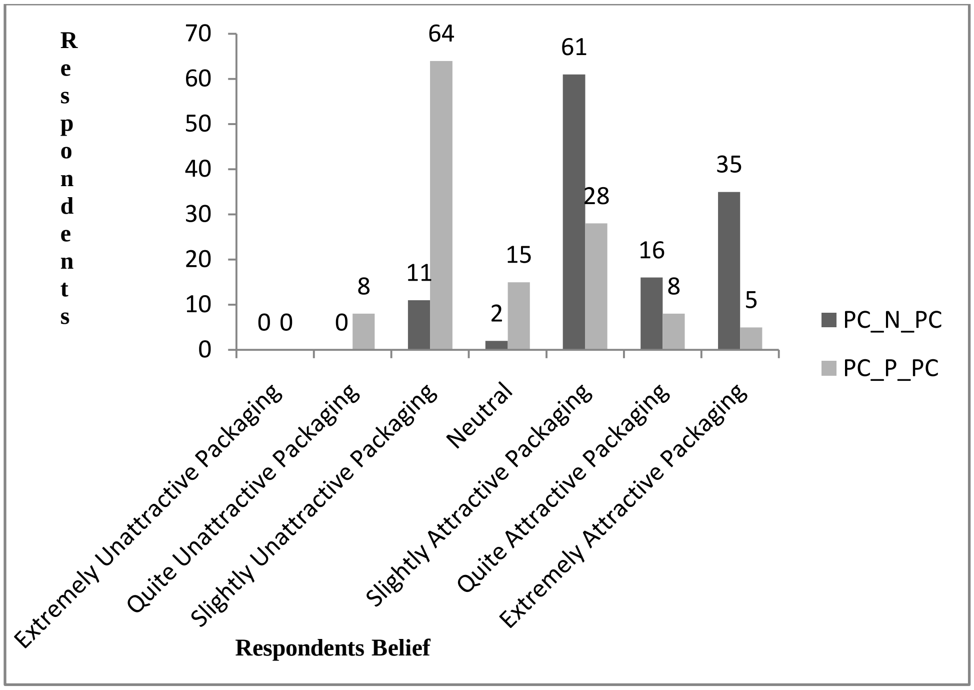


Graph 40: Respondents Belief for PC_N_CD vs. PC_P_CD

From the above graph it is observed that 67 respondents believe that packaging of private label consumer durable is slightly unattractive, while all together 41 respondents found private label consumer durables packaging attractive.

67 respondents found to believe that national brands consumer durable offers slightly attractive packaging, while altogether 110 respondents believe that national brands consumer durable offer attractive packaging.

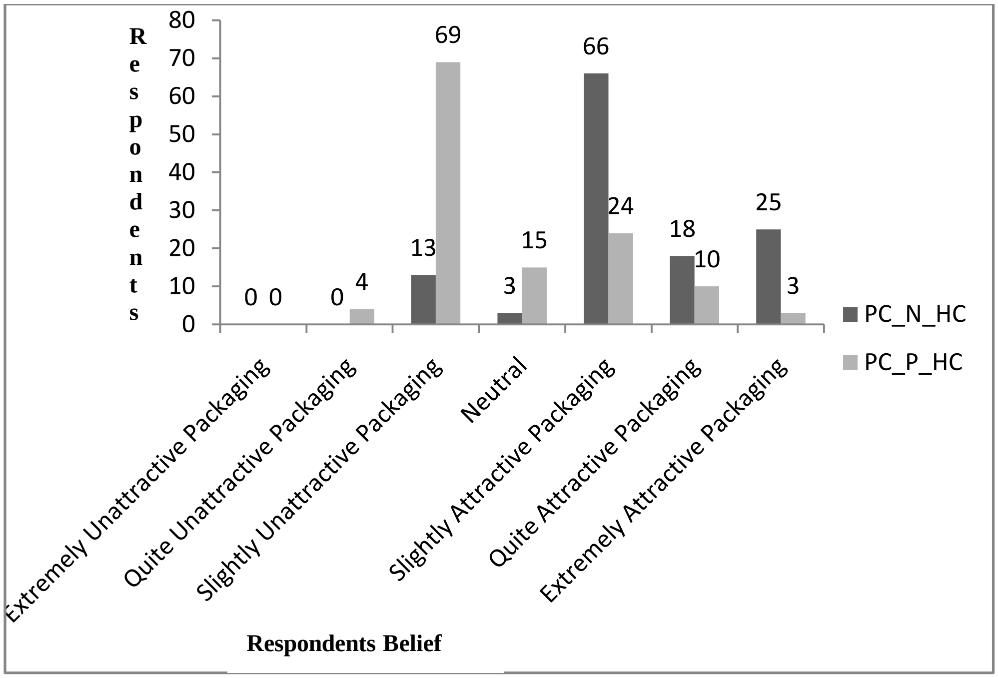
Only 13 respondents believe that national brand consumer durable packaging is unattractive.



Graph 41: Respondents Belief for PC_N_PC vs. PC_P_PC

64 respondents believe that packaging of private label personal care products is slightly unattractive, while 56 respondents believe that private label personal care products offer attractive packaging, out of total 125 respondents.

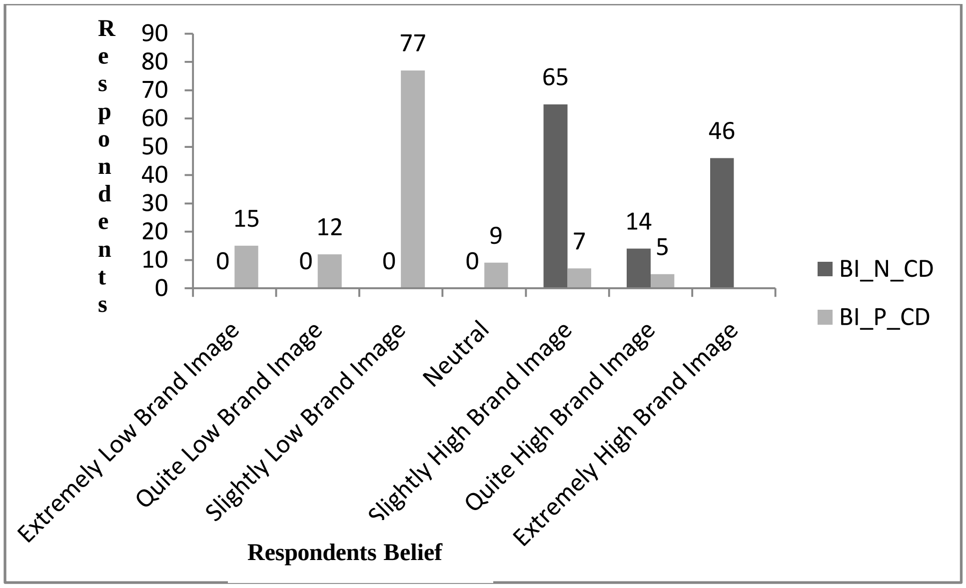
Moreover 61 respondents believe that packaging offered by national brand is slightly attractive, while all together 112 respondents believe that national brand personal care product offer attractive packaging. Only 11 respondents believe that national brand personal care product offer slightly unattractive packaging.



Graph 42: Respondents Belief for PC_N_HC vs. PC_P_HC

As per above graph 69 believe that they offer slightly unattractive packaging, while all together 73 respondents believe that private label home care product offer unattractive packaging,. Only 37 respondents believe that packaging offered by private label home care product is attractive out of 125 respondents in Ahmedabad.

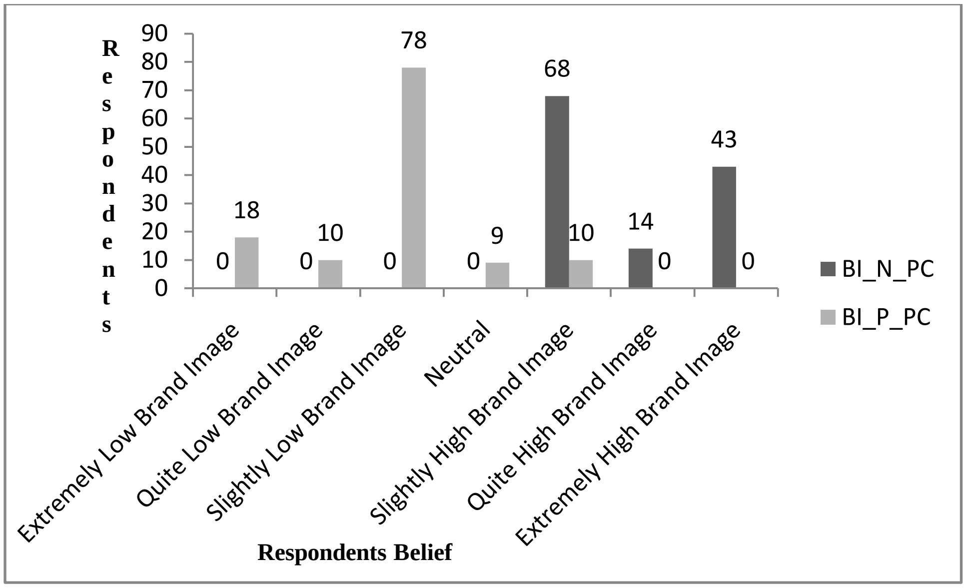
66 respondents believe that national brand offer slightly attractive packaging, while all together 109 respondents believe that national brand home care offer attractive packaging. Only 13 respondents were found to believe that national brand home care product offer slightly unattractive packaging, out of total 125 respondents in Ahmedabad.



Graph 43: Respondents Belief for BI_N_CD vs. BI_P_CD

With respect to above graph 77, 12 and 15 respondents believe that private label consumer durable have slightly low, quite low and extremely low brand image respectively. Only 12 respondents believe that private label consumer durable offer high brand image.

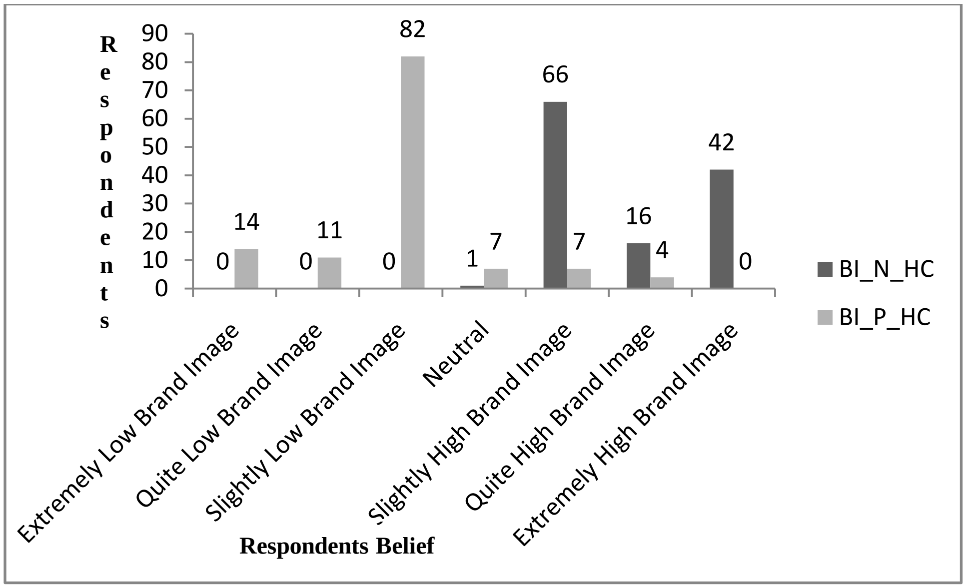
All the selected 125 respondents favors that brand image of national brand consumer durable are high. Out of above 46 respondents believe that national brand consumer durable offer extremely high brand image.



Graph 44: Respondents Belief for BI_N_PC vs. BI_P_PC

With respect to above graph 78, 10 and 18 respondents believe that private label personal care products have slightly low, quite low and extremely low brand image. Only 10 respondents believe that private label personal care products offer slightly high brand image.

All the selected 125 respondents favors that brand image of national brand personal care products are high. Out of above 43 respondents believe that national brand personal care products offer extremely high brand image.

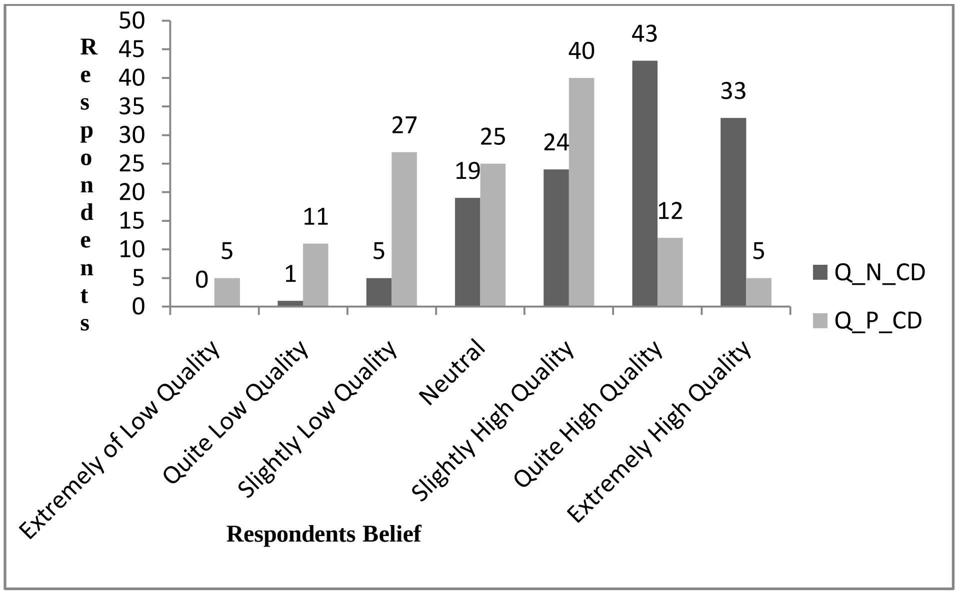


Graph 45: Respondents Belief for BI_N_HC vs. BI_P_HC

With respect to above graph 82 respondents believe that private label home care product have slightly low brand image, while 11 respondents believes that they have quite low brand and 14 respondent believes that they have extremely low brand image; out of 125 respondents selected in Ahmedabad city.

66, 16 and 42 respondents respectively believes that national brand home care products have slightly high, quite high, and extremely high brand image. Hence all selected favored that brand image offered by national brand home care products is high compared to private label home care products.

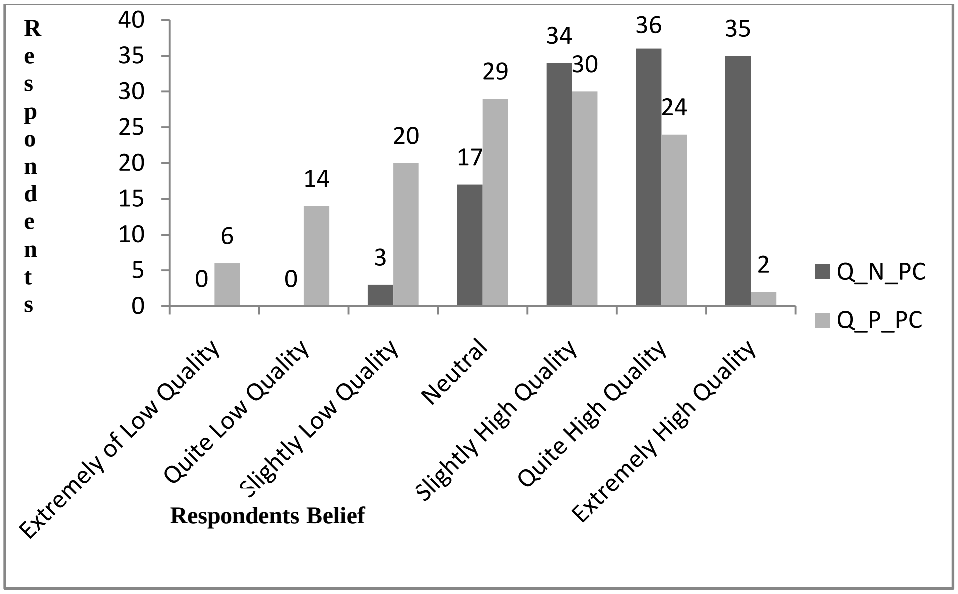
B. **Comparative Analysis of Belief towards NBs vs. PLs across Different Categories and Attribute in Surat City.**



Graph 46: Respondents Belief for Q_N_CD vs. Q_P_CD

As per above graph out of 125 respondents in Surat city, only 43 respondents believe that private label consumer durable offer low quality, while 57 believe that private label offer high quality than national brand consumer durables.

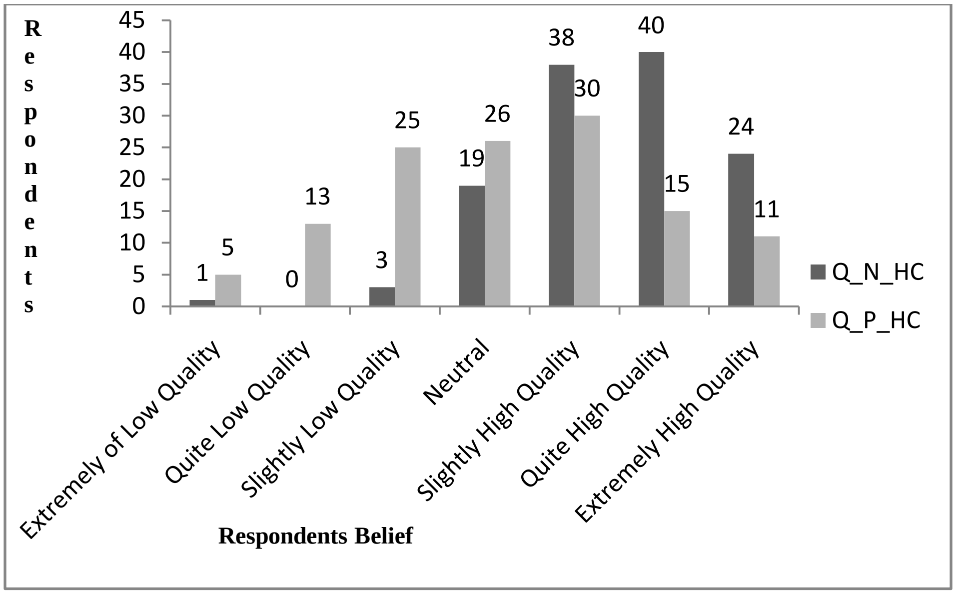
All together 100 respondents believe that national brand consumer durable offer high quality. While only 6 respondents believe that national brand offer low quality.



Graph 47: Respondents Belief for Q_N_PC vs. Q_P_PC

From the above graph it is observed that out of 125 respondents in Surat city 20 respondents believe that private label personal care products offer slightly low quality while 14 and 6 believe that they offer quite low and extremely low quality compared to national brands.

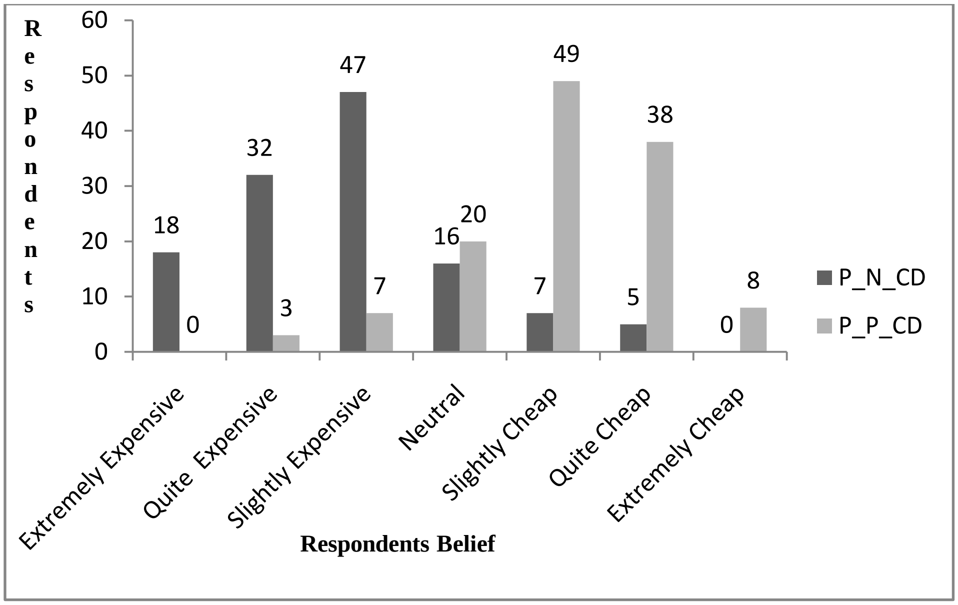
30 respondents find quality of private label personal care products to be slightly high as well as 24 believe that private label personal care product offer quite high quality personal care products. While 3 respondents believe that national brand personal care products offer low quality.



Graph 48: Respondents Belief for Q_N_HC vs. Q_P_HC

It can be observed from the above graph that 38 respondents believes that national brand home care products offer slightly high quality, while 40 believe that they offer quite high quality while 11 extremely favors quality offered to be higher of national brands. Overall 102 respondents out of 125 favors national brand home care products with respect to the quality offered.

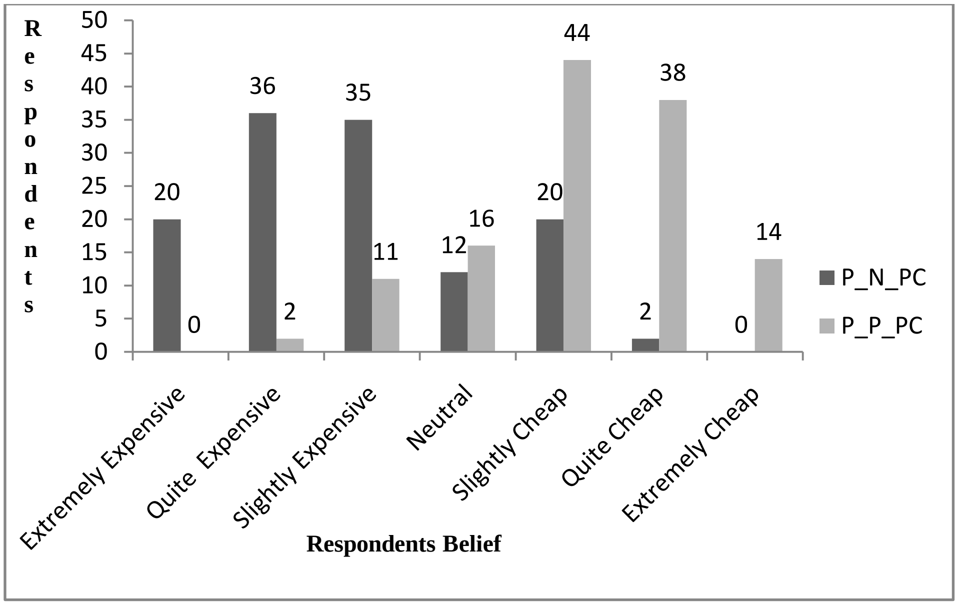
Moreover 25 respondents out of 125 believes that private label home care brands offers slightly low quality than national brands, 13 believes that they offer quite low quality , and 5 believe that they offer extremely low quality. Only 56 believes that private label offers high quality.



Graph 49: Respondents Belief for P_N_CD vs. P_P_CD

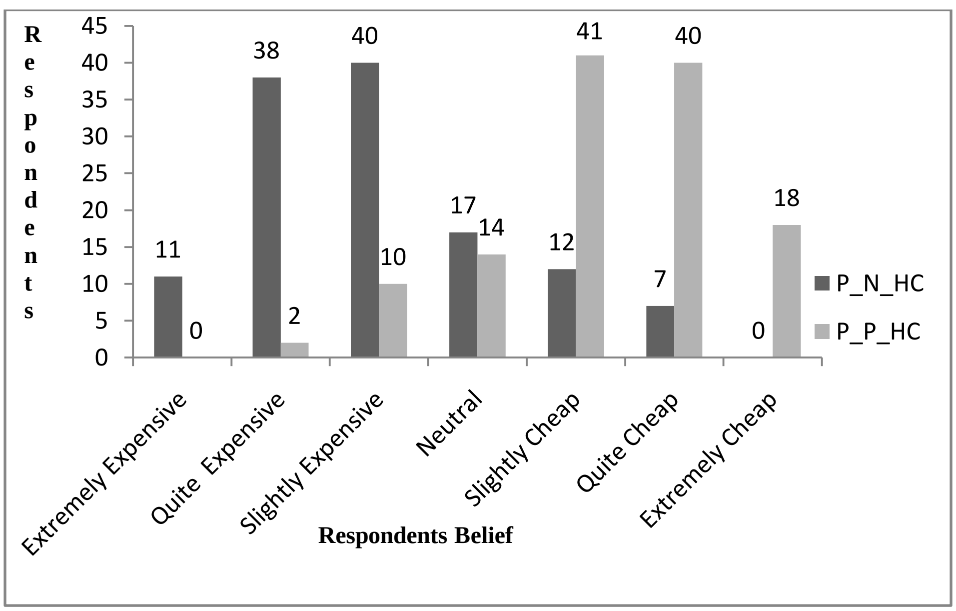
In the above graph it can be clearly observed that price of private label is quite lower than that of national brand consumer durables as many as 49 respondents out of 125 states that price of private label consumer durable is slightly cheap, while overall 95 believe that price of private label consumer durable is lower compared to national brands.

All together 97 respondents out of 125 in believe national brand consumer durables are expensive.



Graph 50: Respondents Belief for P_N_PC vs. P_P_PC

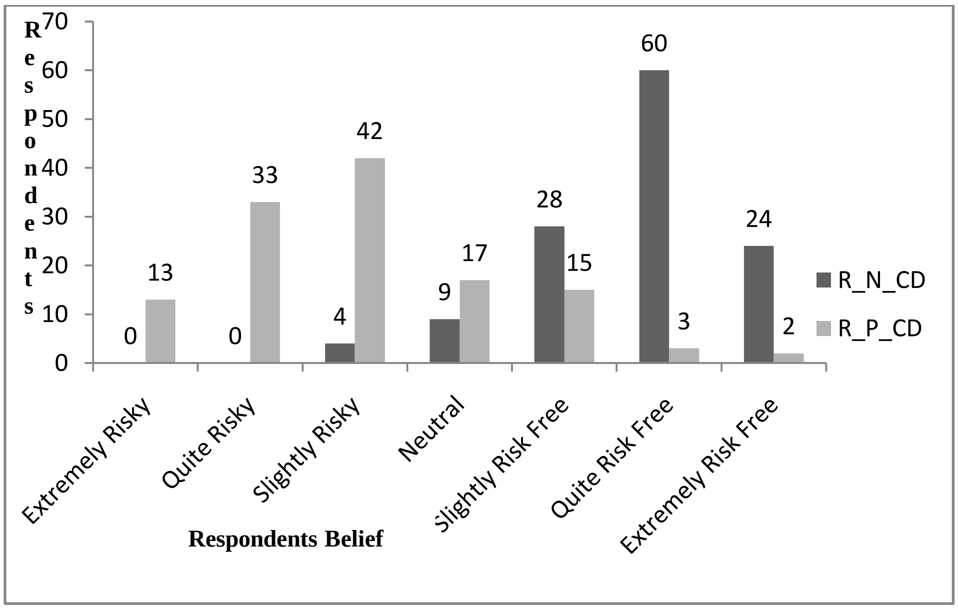
All together 91 respondents out of 125 believe that private label personal care products offered are cheaper than national brands. Further 96 respondents out of 125 believe that national brands are expensive than their private label personal care products in Surat city.



Graph 51: Respondents Belief for P_N_HC vs. P_P_HC

As per above graph 41 respondents believe that private label home care products are slightly cheap, while all together 91 respondents' out of 125 states that private label home care products are cheap than national brand home care products.

Moreover 11 respondents find national brands extremely expensive, and all together 89 believes that national brands home care products are expensive compared to private labels.

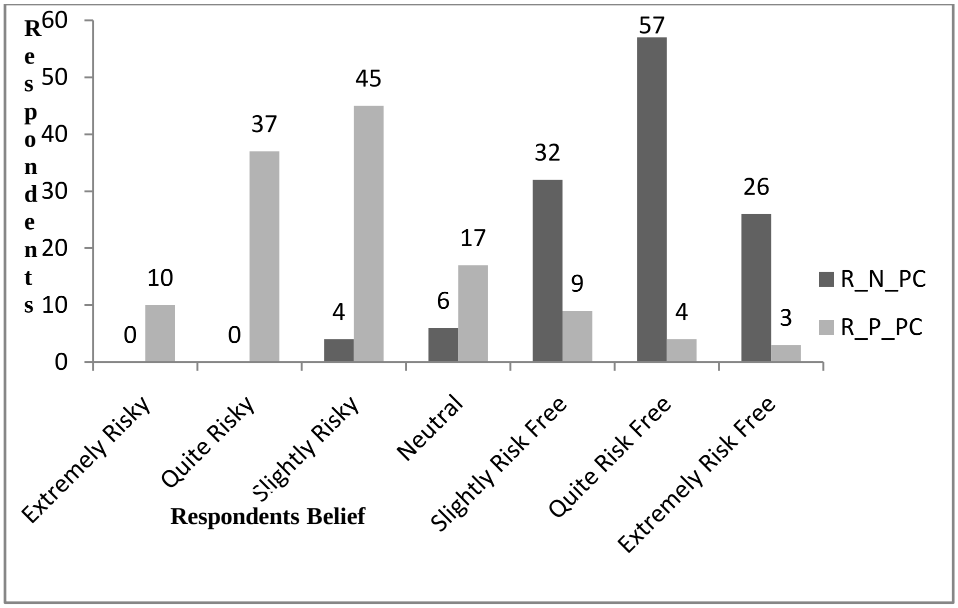


Graph 52: Respondents Belief for R_N_CD vs. R_P_CD

With reference to above graph 42, 33 and 13 respondents believe that private label consumer durables are slightly risky, quite risky, and extremely risky respectively; while 28, 60 and 24 believes that national brand consumer durable are slightly risk free, quite risk free as well as extremely risk free respectively.

All together 88 respondents believe that private label consumer durable are risky while 112 respondents believe that national brands are risk free.

Only 20 respondents believe that private label consumer durable is risk free.

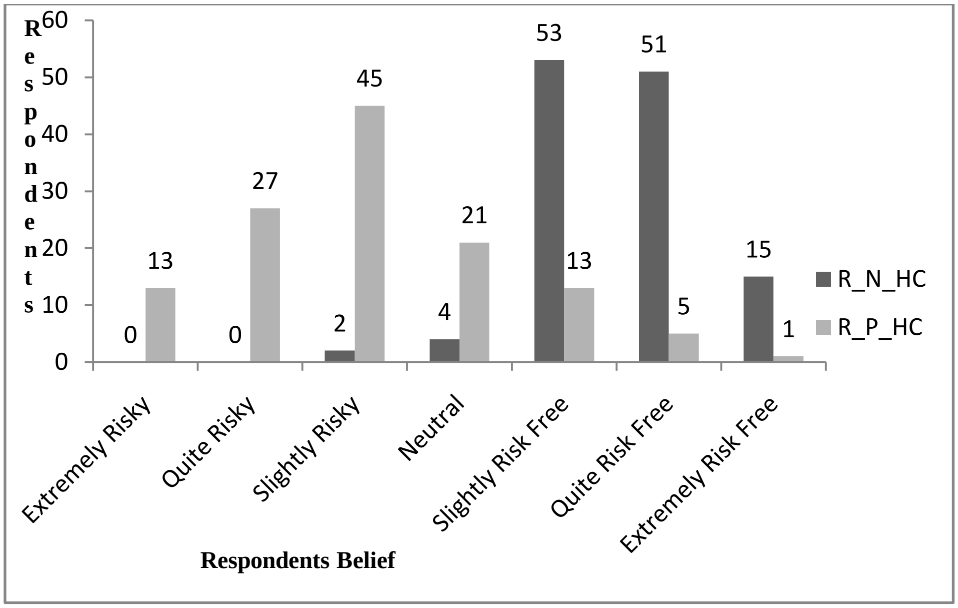


Graph 53: Respondents Belief for R_N_PC vs. R_P_PC

From the above graph it is observed that 45 respondents believe that private label personal care products are slightly risky while 32 believe that national brand personal care products are slightly risk free. 37 and 10 respondents believe that private labels are quite risky and extremely risky respectively. While 57 and 26 respondents believe that national brand personal care products are quite risk free and extremely risk free respectively.

All together 92 respondents believe that private label personal care products are risky while 115 respondents believe that national brand personal care products are risk free.

Only 4 respondents believe that national brand personal care products are risky while 16 respondents believe that private label personal care products are risk free.

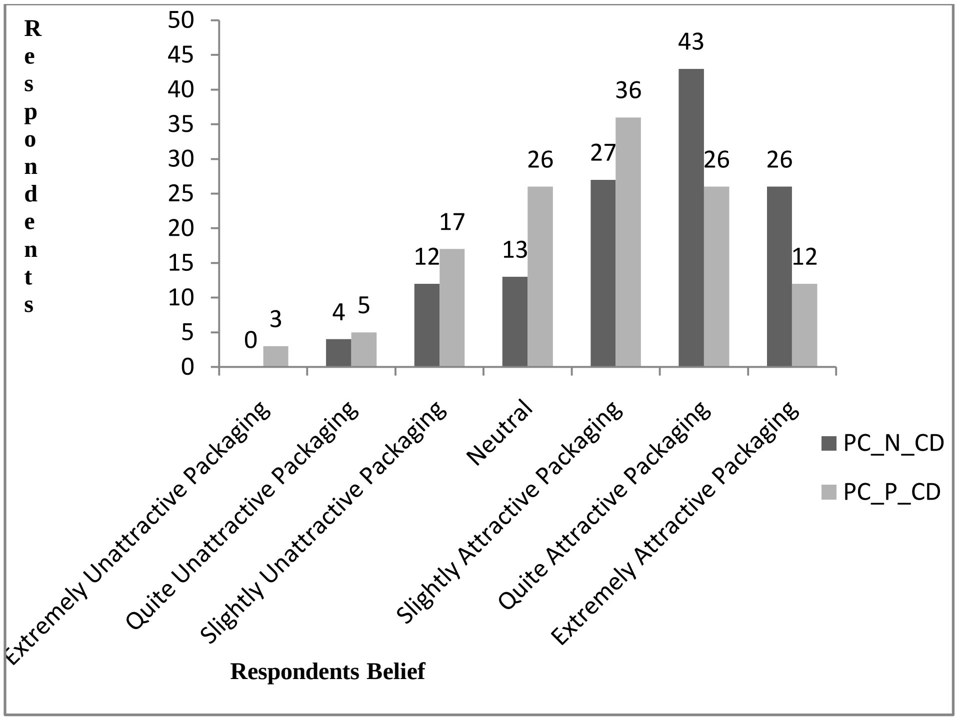


Graph 54: Respondents Belief for R_N_HC vs. R_P_HC

As per above graph it can be observed that 45, 27, and 13 respondents believe that private label home care products are slightly risky, quite risky and extremely risky while 53, 51 and 15 respondents believe that national brand home care products are slightly risk free, quite risk free and extremely risk free.

All together 95 respondents believe that private label home care products are risky while 119 believe that national brand home care products are risk free.

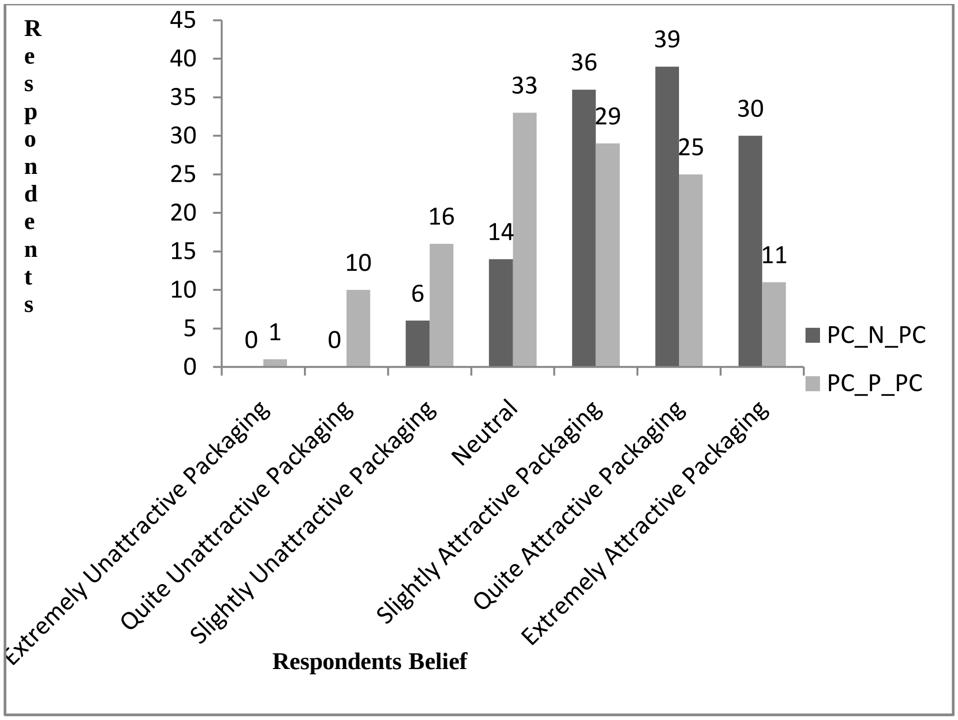
Only 19 respondents believe that private label home care products are risk free, while 2 respondents believe that national brand home care product are risky.



Graph 55: Respondents Belief for PC_N_CD vs. PC_P_CD

From the above graph it is observed that only 17, 5, 3 respondents believe that packaging of private label consumer durable is slightly unattractive, quite unattractive and extremely unattractive. While 27, 43 and 26 respondents believe that national brand consumer durables offer slightly attractive, quite attractive, and extremely attractive packaging.

Only 16 respondents believe that national brand consumer durable packaging is unattractive, while 74 respondents believe that private label consumer durable also offer attractive packing as national brands in Surat.

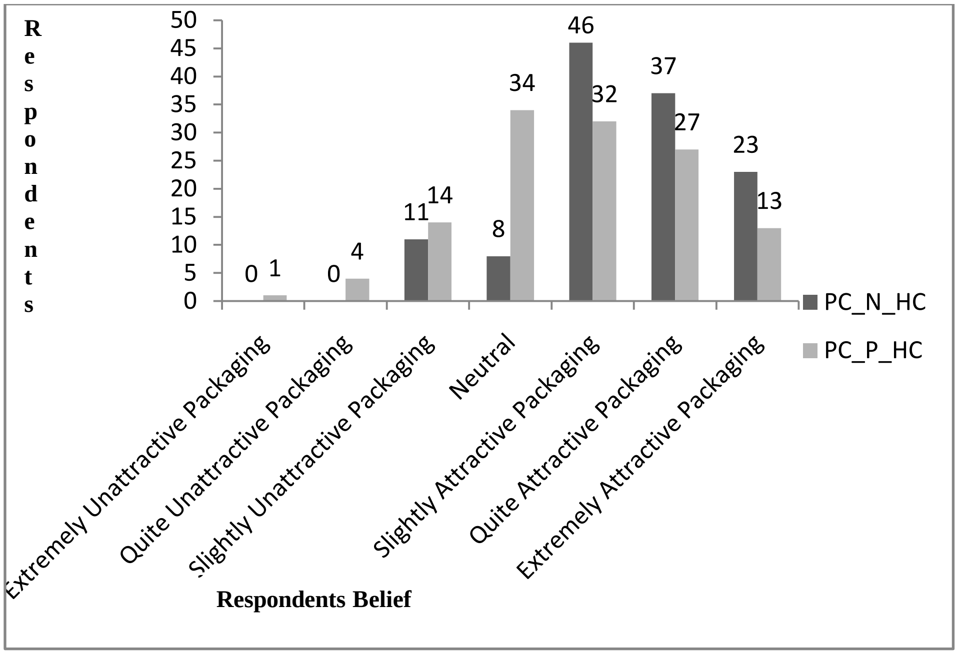


Graph 56: Respondents Belief for PC_N_PC vs. PC_P_PC

From above graph it can be observed that 16, 10 and 1 respondents believe that packaging of private label personal care products is slightly unattractive, quite unattractive and extremely unattractive respectively; while 29, 25 and 11 respondents believe that private label personal care products offer slightly attractive packaging, quite attractive and extremely attractive packaging respectively out of total 125 respondents.

Moreover 36, 39 and 30 respondents believe that packaging offered by national brand is slightly attractive, quite attractive and extremely attractive packaging respectively.

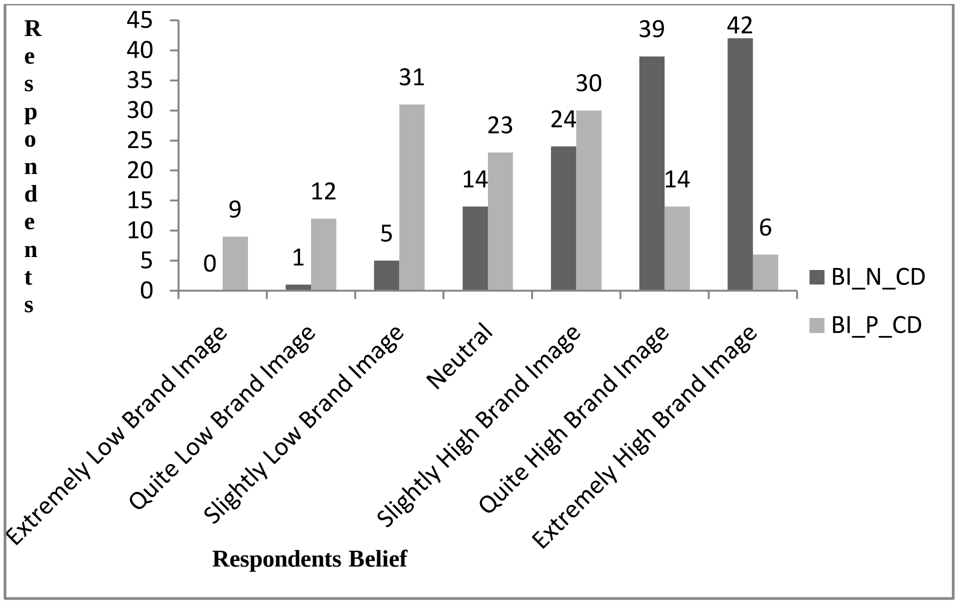
Only 6 respondents believe that national brand personal care product offer slightly unattractive packaging.



Graph 57: Respondents Belief for PC_N_HC vs. PC_P_HC

As per above graph all together 18 respondents believe that private label home care product offer unattractive packaging. While 72 respondents believe that packaging offered by private label home care product is attractive out of 125 respondents in Ahmedabad.

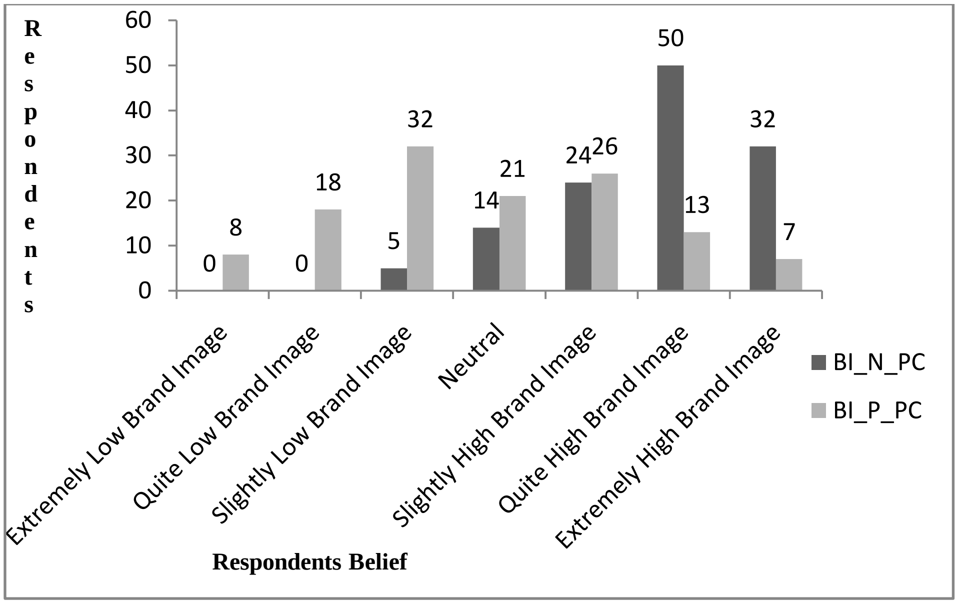
46 respondents believe that national brand offer slightly attractive packaging, while all together 106 respondents believe that national brand home care offer attractive packaging. Only 11 respondents were found to believe that national brand home care product offer slightly unattractive packaging, out of total 125 respondents in Ahmedabad.



Graph 58: Respondents Belief for BI_N_CD vs. BI_P_CD

With respect to above graph 31, 12 and 9 respondents believe that private label consumer durable have slightly low, quite low and extremely low brand image respectively. 50 respondents believe that private label consumer durable offer high brand image.

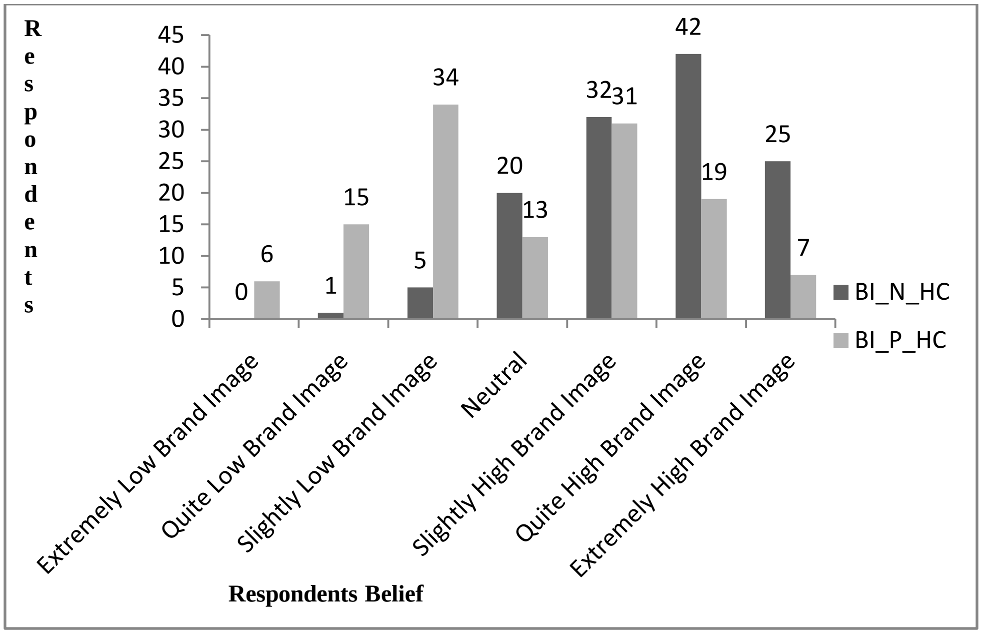
Out of all the selected 125 respondents in Surat city, 105 respondents favors that brand image of national brand consumer durable are high. Out of above 46 respondents believe that national brand consumer durable offer extremely high brand image.



Graph 59: Respondents Belief for BI_N_PC vs. BI_P_PC

With respect to above graph 32, 18 and 8 respondents believe that private label personal care products have slightly low, quite low and extremely low brand image. 46 respondents believe that private label personal care products offer slightly high brand image.

Moreover out of 125; 24, 50 and 32 respondents believe that national brand personal care product offer slightly high, quite high and extremely high brand image. While 5 respondents believe that national brands offer low brand image.

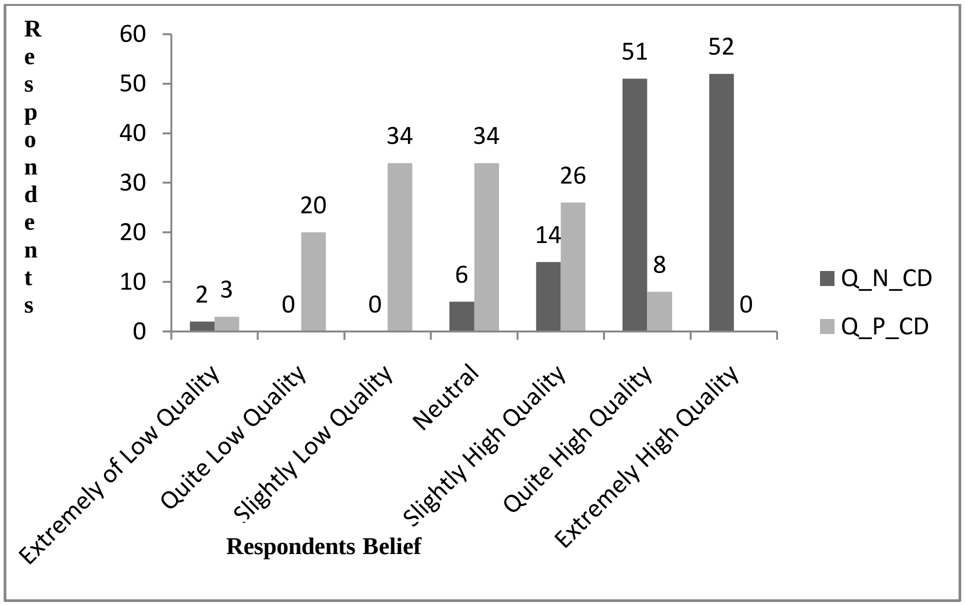


Graph 60: Respondents Belief for BI_N_HC vs. BI_P_HC

With respect to above graph 34 respondents believe that private label home care product have slightly low brand image, while 15 respondents believes that they have quite low brand and 6 respondent believes that they have extremely low brand image; out of 125 respondents selected in Surat city. It was observed that 57 respondents believe that private label have high brand image.

32, 42 and 25 respondents respectively believes that national brand home care products have slightly high, quite high, and extremely high brand image. Only 6 respondents believe that national brands offer lower brand image.

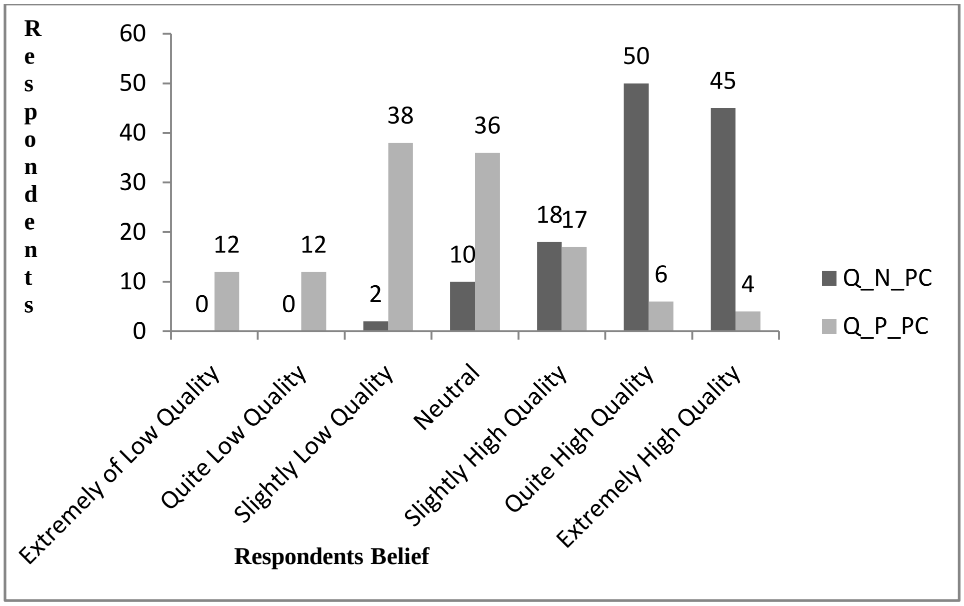
C. Comparative Analysis of Belief towards NBs vs. PLs across Different Categories and Attribute in Vadodara City.



Graph 61: Respondents Belief for Q_N_CD vs. Q_P_CD

As per above graph out of 125 respondents in Vadodara city, only 57 respondents believe that private label consumer durable offer low quality, while 34 believe that private label offer high quality than national brand consumer durables.

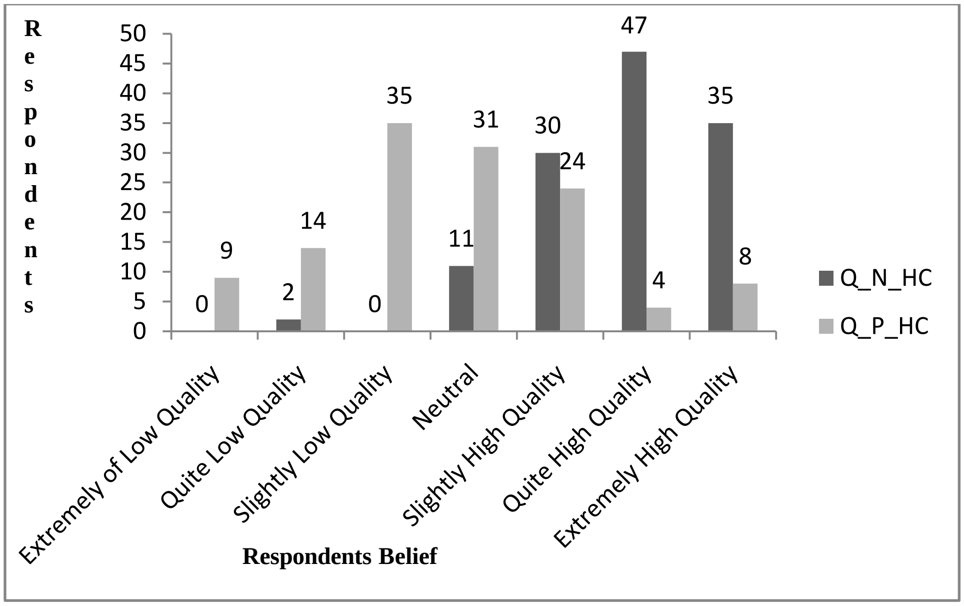
All together 107 respondents believe that national brand consumer durable offer high quality. While only 2 respondents believe that national brand offer low quality.



Graph 62: Respondents Belief for Q_N_PC vs. Q_P_PC

As per above graph out of 125 respondents in Vadodara city, only 62 respondents believe that private label personal care products offer low quality, while 27 believe that private label offer high quality than national brand personal care products.

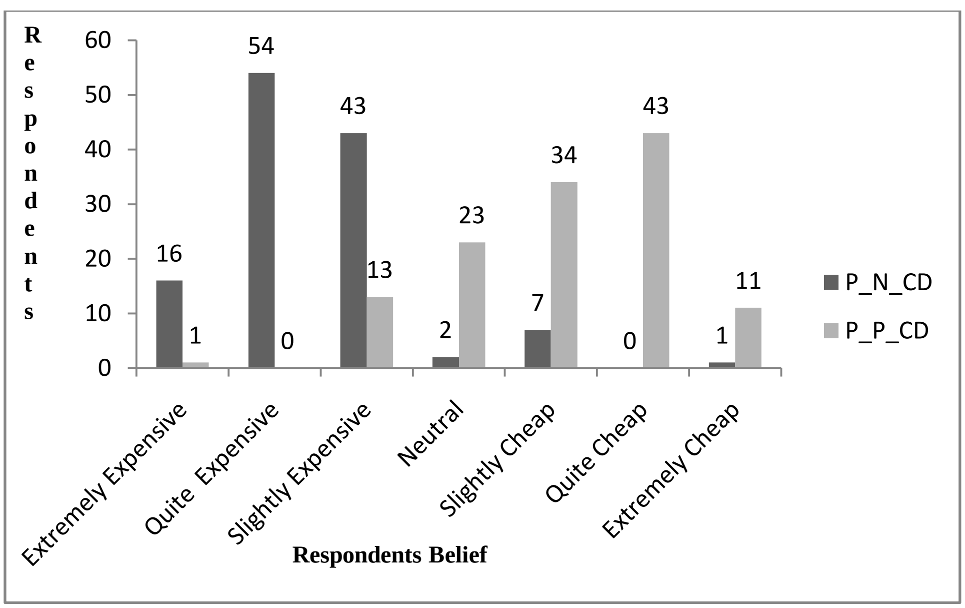
All together 113 respondents believe that national brand personal care products offer high quality. While only 2 respondents believe that national brand offer low quality.



Graph 63: Respondents Belief for Q_N_HC vs. Q_P_HC

As per above graph out of 125 respondents in Vadodara city, only 58 respondents believe that private label home care products offer low quality, while 36 believe that private label offer high quality than national brand home care products.

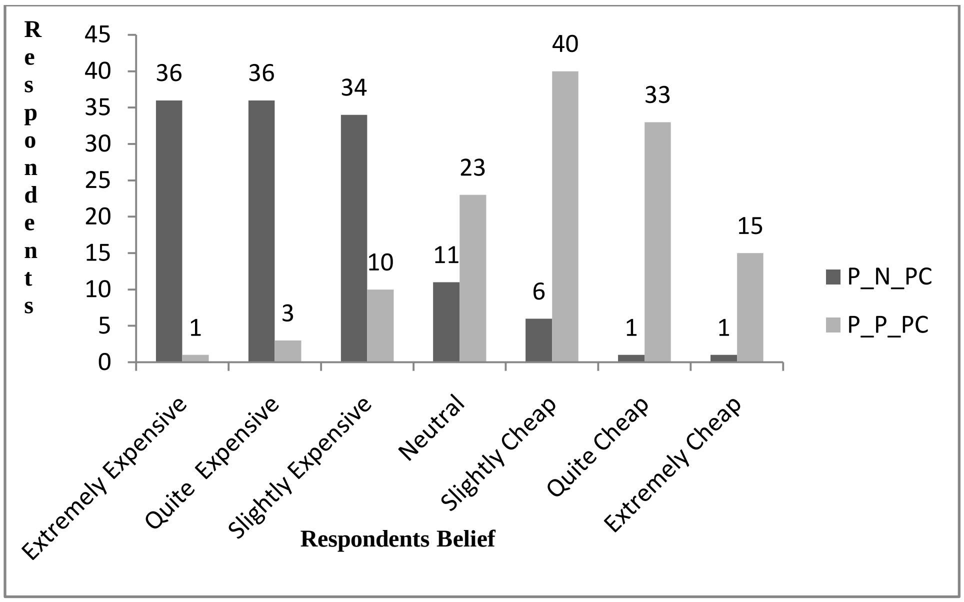
All together 112 respondents believe that national brand home care products offer high quality. While only 2 respondents believe that national brand offer low quality.



Graph 64: Respondents Belief for P_N_CD vs. P_P_CD

As per above graph out of 125 respondents in Vadodara city, only 1 respondents believe that private label consumer durable are expensive, while 88 believe that private label are cheaper than national brand consumer durables.

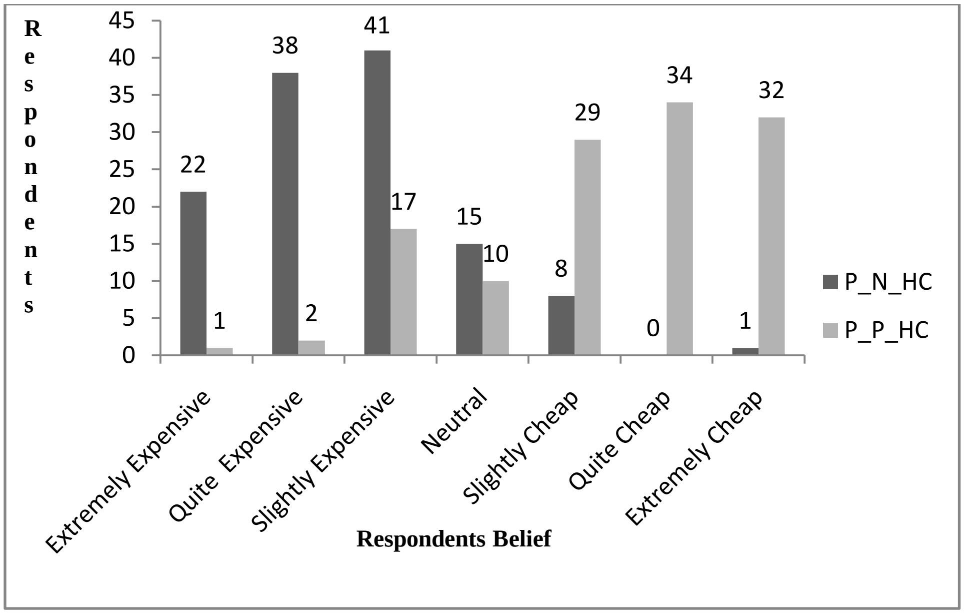
All together 113 respondents believe that national brand consumer durable are expensive, while only 8 respondents believe that national brand are cheaper than private label consumer durable.



Graph 65: Respondents Belief for P_N_PC vs. P_P_PC

As per above graph out of 125 respondents in Vadodara city, only 14 respondents believe that private label personal care products are expensive, while 88 believe that private label are cheaper than national brand personal care products.

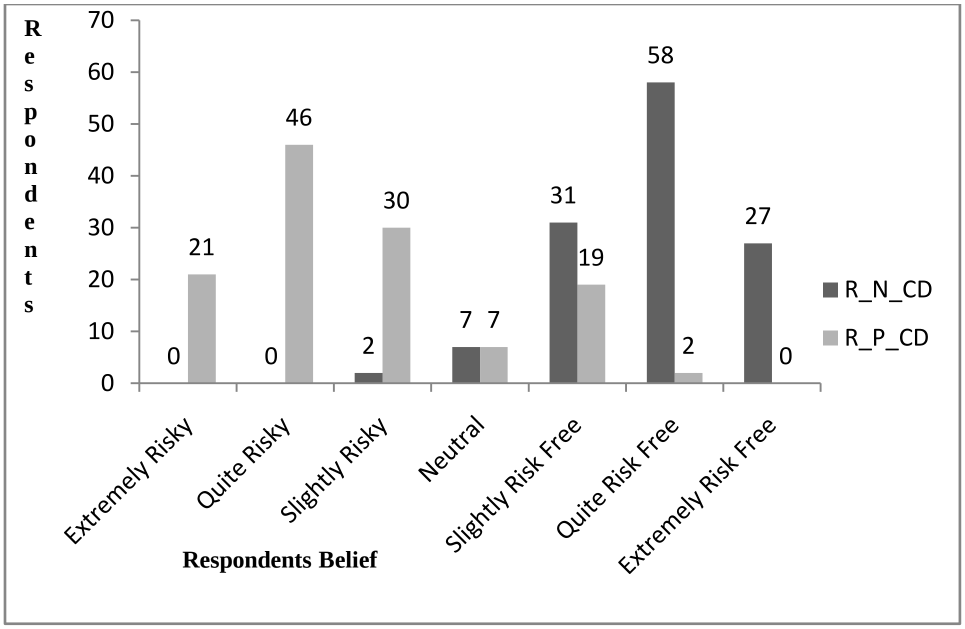
All together 106 respondents believe that national brand personal care products are expensive, while only 8 respondents believe that national brand are cheaper than private label personal care products.



Graph 66: Respondents Belief for P_N_HC vs. P_P_HC

As per above graph out of 125 respondents in Vadodara city, only 20 respondents believe that private label home care products are expensive, while 95 believe that private label are cheaper than national brand home care products.

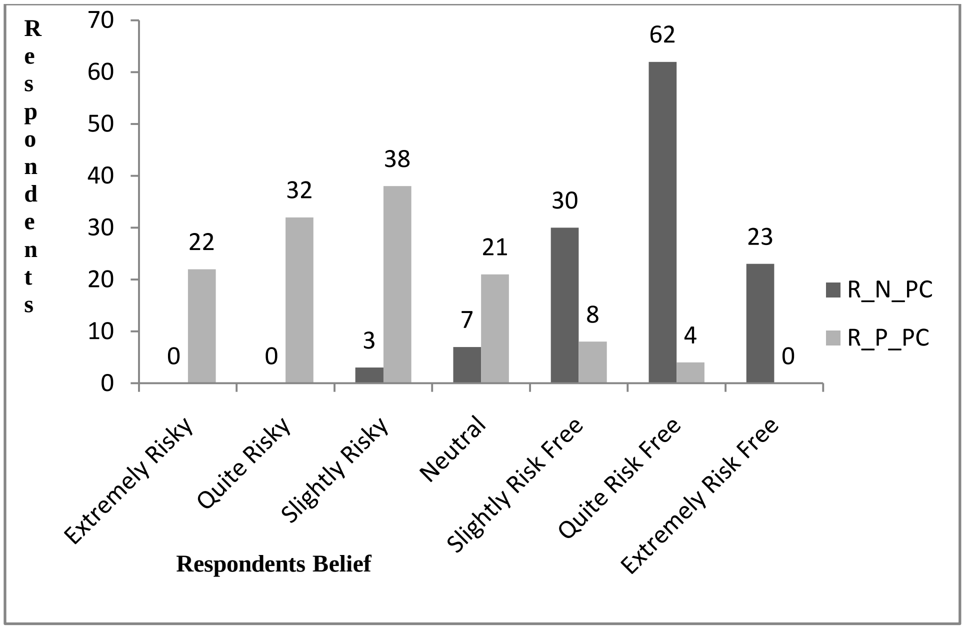
All together 101 respondents believe that national brand home care products are expensive, while only 9 respondents believe that national brand are cheaper than private label home care products.



Graph 67: Respondents Belief for R_N_CD vs. R_P_CD

As per above graph out of 125 respondents in Vadodara city, only 21 respondents believe that private label consumer durable are risk free, while 97 believe that private label are risky than national brand consumer durables.

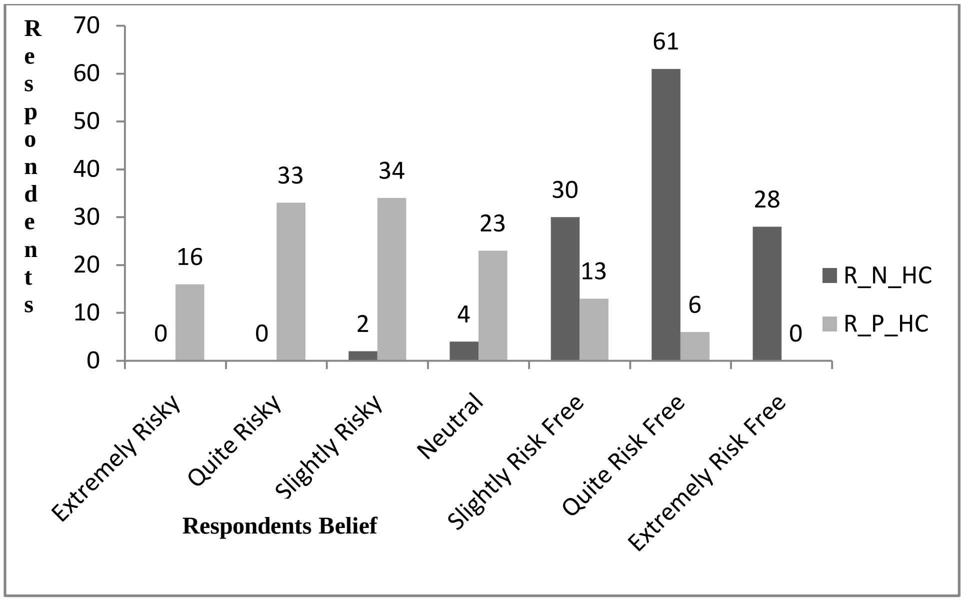
All together 116 respondents believe that national brand consumer durable are risk free, while only 2 respondents believe that national brand are risky than private label consumer durable.



Graph 68: Respondents Belief for R_N_PC vs. R_P_PC

As per above graph out of 125 respondents in Vadodara city, only 12 respondents believe that private label personal care products are risk free, while 92 believe that private label are risky than national brand personal care products.

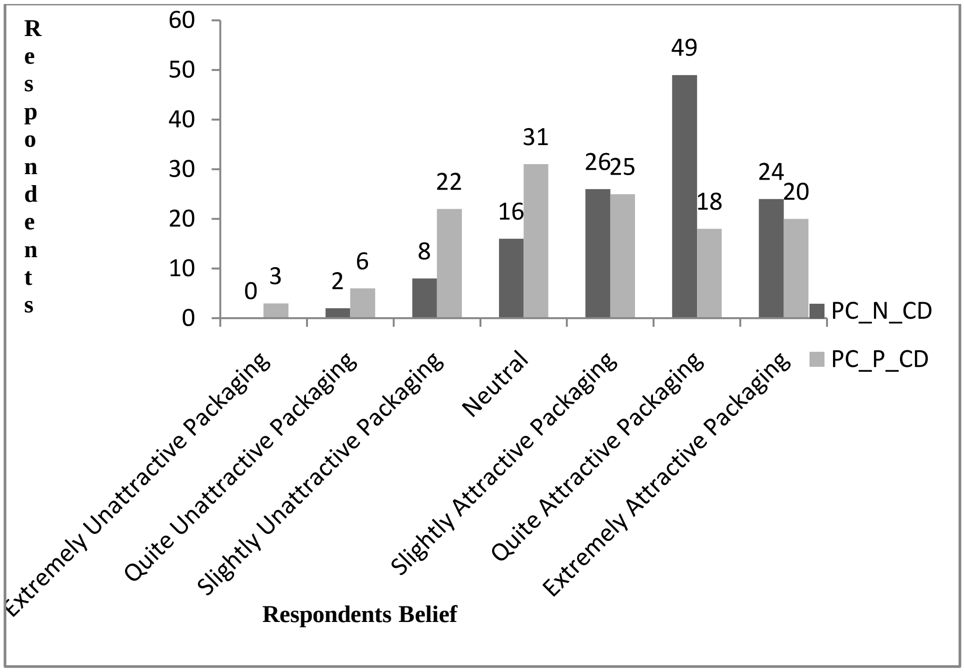
All together 115 respondents believe that national brand personal care products are risk free, while only 3 respondents believe that national brand are risky than private label personal care products.



Graph 69: Respondents Belief for R_N_HC vs. R_P_HC

As per above graph out of 125 respondents in Vadodara city, only 19 respondents believe that private label home care products are risk free, while 83 believe that private label are risky than national brand home care products.

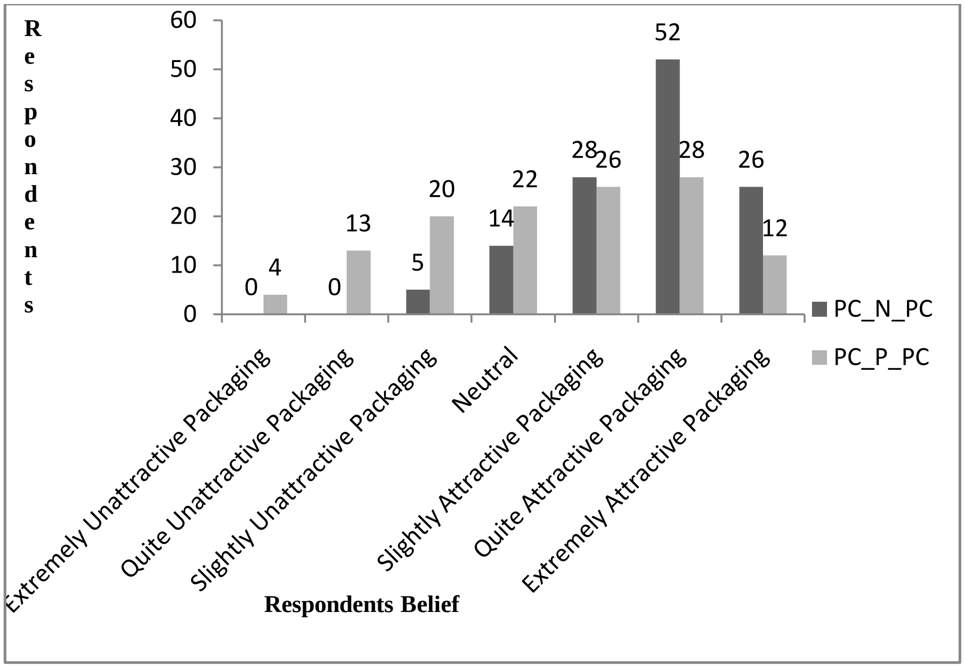
All together 119 respondents believe that national brand home care products are risk free, while only 2 respondents believe that national brand are risky than private label home care products.



Graph 70: Respondents Belief for PC_N_CD vs. PC_P_CD

As per above graph out of 125 respondents in Vadodara city, 31 respondents believe that private label consumer durable have unattractive packaging, while 63 believe that private label consumer durable have attractive packaging.

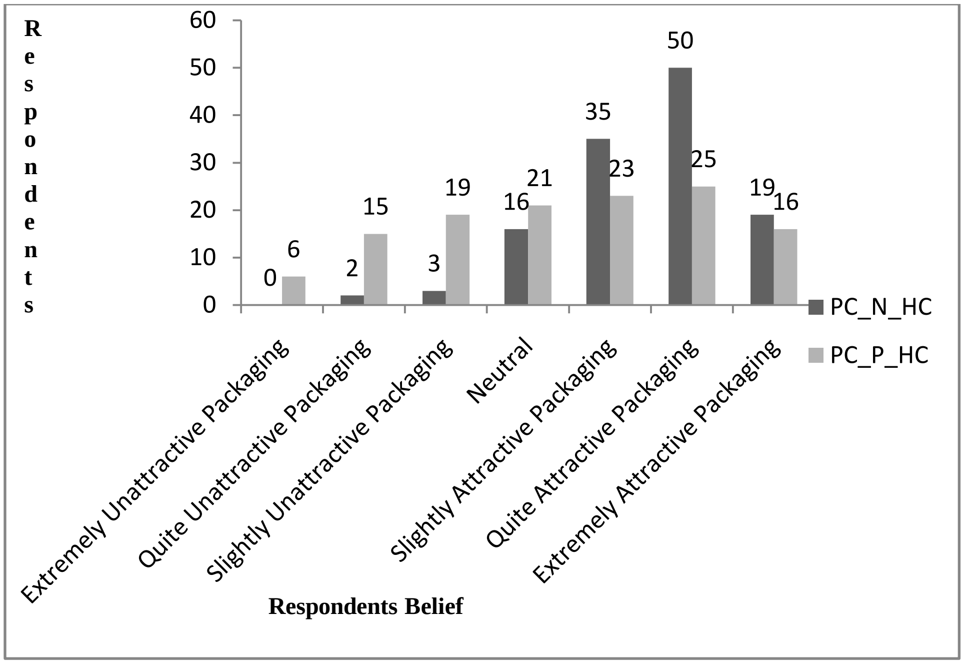
All together 99 respondents believe that national brand consumer durable have attractive packaging, while only 10 respondents believe that national brand have unattractive packaging than private label consumer durable.



Graph 71: Respondents Belief for PC_N_PC vs. PC_P_PC

As per above graph out of 125 respondents in Vadodara city, 37 respondents believe that private label personal care products have unattractive packaging, while 66 believe that private label personal care products have attractive packaging.

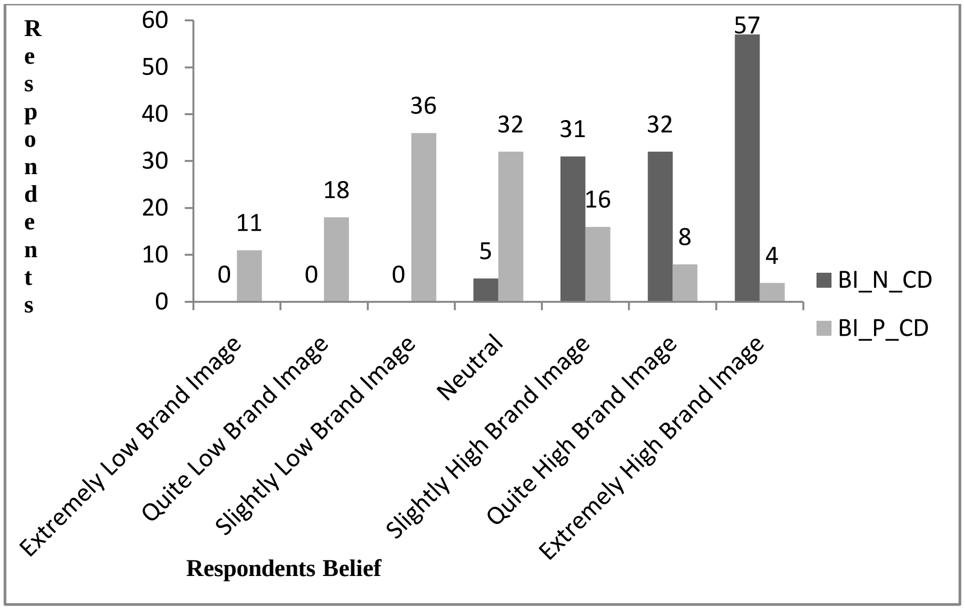
All together 106 respondents believe that national brand personal care products have attractive packaging, while only 5 respondents believe that national brand have unattractive packaging than private label personal care products.



Graph 72: Respondents Belief for PC_N_HC vs. PC_P_HC

As per above graph out of 125 respondents in Vadodara city, 50 respondents believe that private label home care products have unattractive packaging, while 64 believe that private label home care products have attractive packaging.

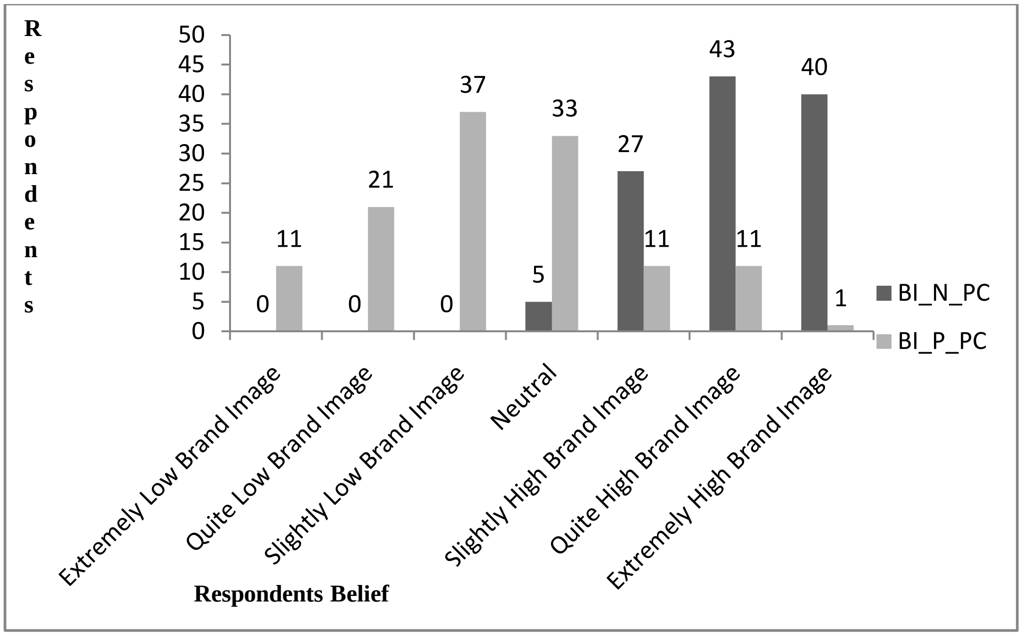
All together 104 respondents believe that national brand home care products have attractive packaging, while only 40 respondents believe that national brand have unattractive packaging than private label home care products.



Graph 73: Respondents Belief for BI_N_CD vs. BI_P_CD

With respect to above graph 36, 18 and 11 respondents believe that private label consumer durable have slightly low, quite low and extremely low brand image respectively, while 28 respondents believe that private label consumer durable offer high brand image.

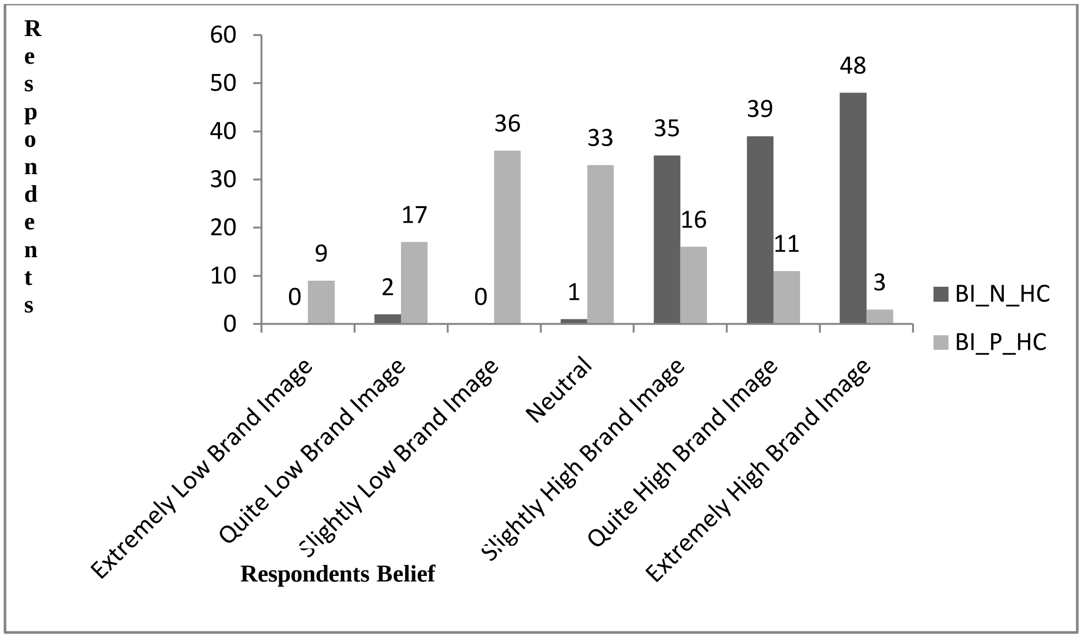
Out of all the selected 125 respondents, 63 respondents favor the brand image of national brand consumer durable and term it as higher than private label. Moreover 46 respondents believe that national brand consumer durable offer extremely high brand image.



Graph 74: Respondents Belief for BI_N_PC vs. BI_P_PC

With respect to above graph 37, 21 and 11 respondents believe that private label personal care products have slightly low, quite low and extremely low brand image. 23 respondents believe that private label personal care products offer slightly high brand image.

Moreover out of 125; 27, 43 and 40 respondents believe that national brand personal care product offer slightly high, quite high and extremely high brand image respectively. None of the respondents believe that national brands offer low brand image.

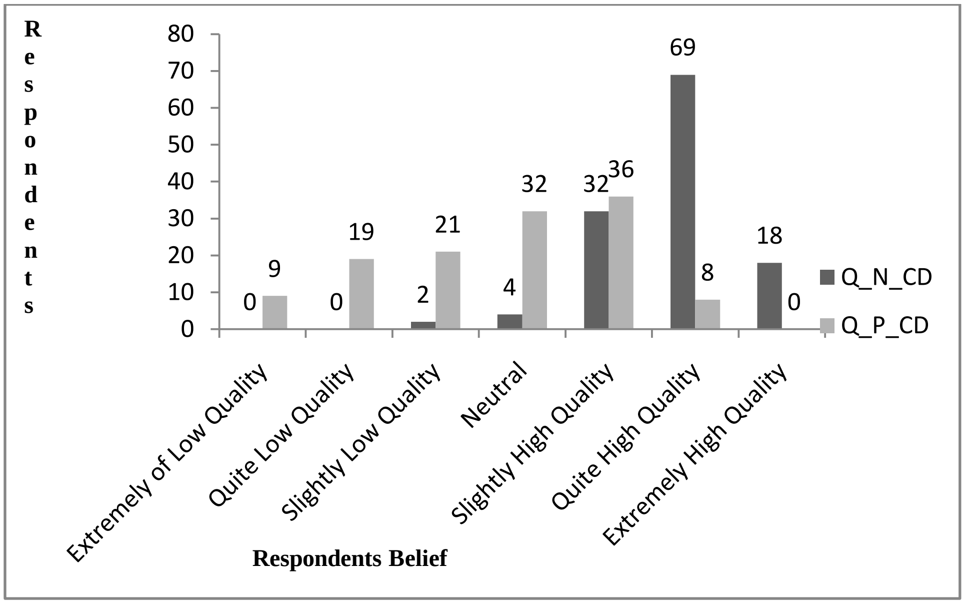


Graph 75: Respondents Belief for BI_N_HC vs. BI_P_HC

With respect to above graph 36 respondents believe that private label home care product have slightly low brand image, while 17 respondents believes that they have quite low brand and 9 respondent believes that they have extremely low brand image; out of 125 respondents selected in Vadodara city. It was observed that 30 respondents believe that private label have high brand image.

Moreover 35, 39 and 48 respondents respectively believes that national brand home care products have slightly high, quite high, and extremely high brand image respectively. Only 2 respondents believe that national brand home care products offer lower brand image.

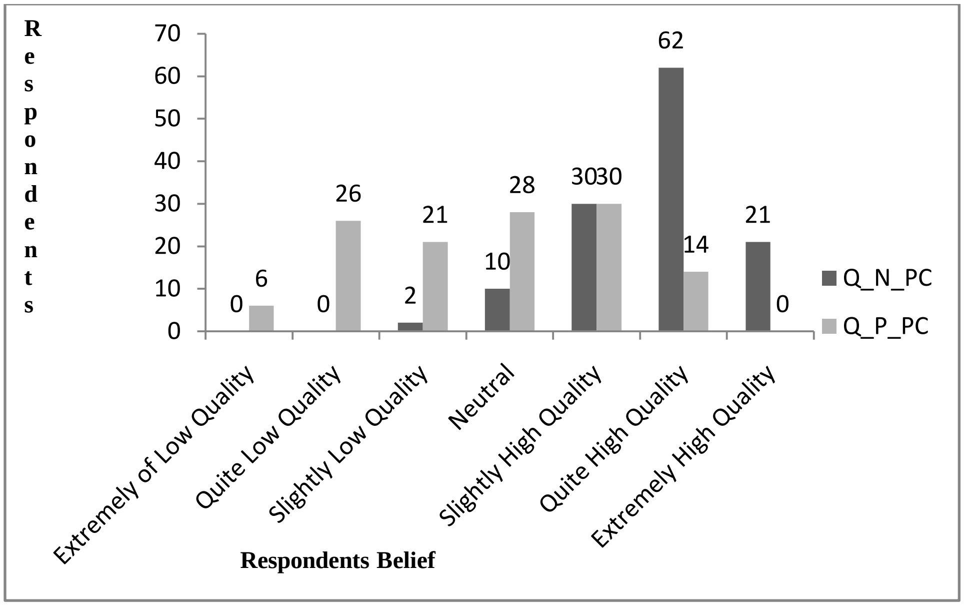
D. Comparative Analysis of Belief towards NBs vs. PLs across Different Categories and Attribute in Rajkot City.



Graph 76: Respondents Belief for Q_N_CD vs. Q_P_CD

As per above graph out of 125 respondents in Rajkot city, only 49 respondents believe that private label consumer durable offer low quality, while 44 believe that private label offer high quality than national brand consumer durables.

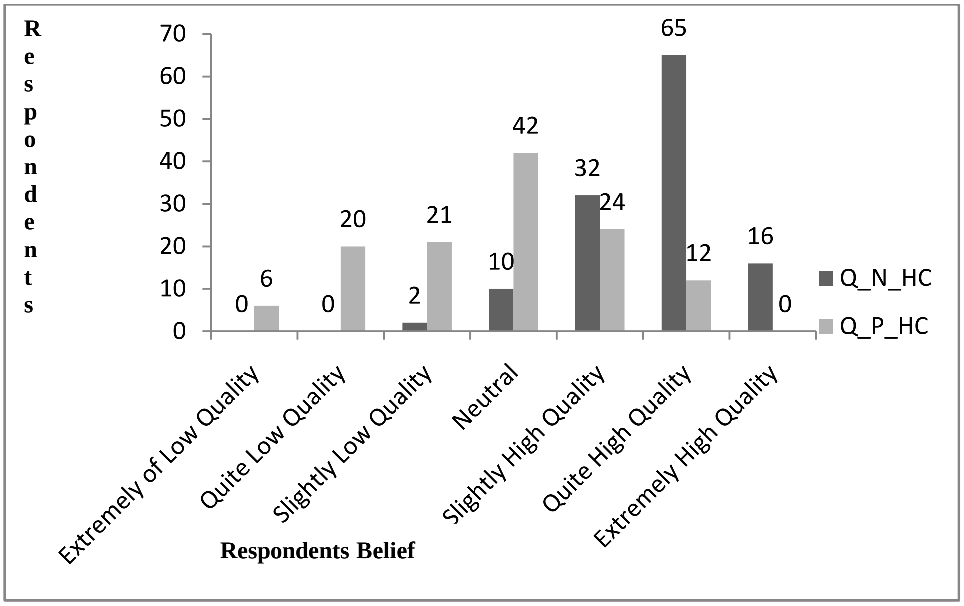
All together 119 respondents believe that national brand consumer durable offer high quality. While only 2 respondents believe that national brand offer low quality.



Graph 77: Respondents Belief for Q_N_PC vs. Q_P_PC

As per above graph out of 125 respondents in Rajkot city, 53 respondents believe that private label personal care products offer low quality, while 44 believe that private label offer high quality than national brand personal care products.

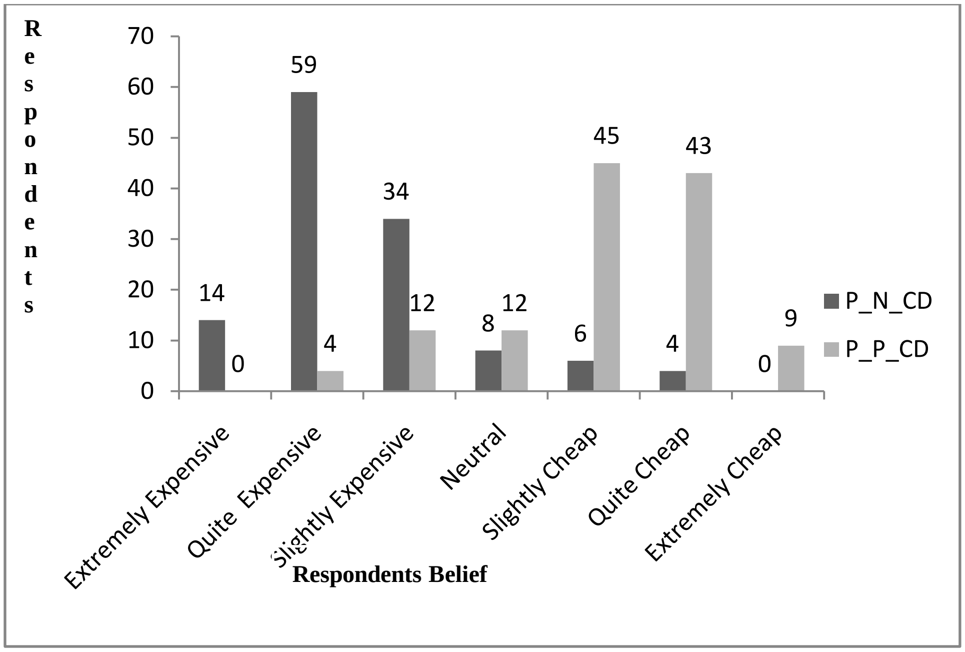
All together 113 respondents believe that national brand personal care products offer high quality. While only 2 respondents believe that national brand offer low quality.



Graph 78: Respondents Belief for Q_N_HC vs. Q_P_HC

As per above graph out of 125 respondents in Rajkot city, only 47 respondents believe that private label home care products offer low quality, while 36 believe that private label offer high quality than national brand home care products.

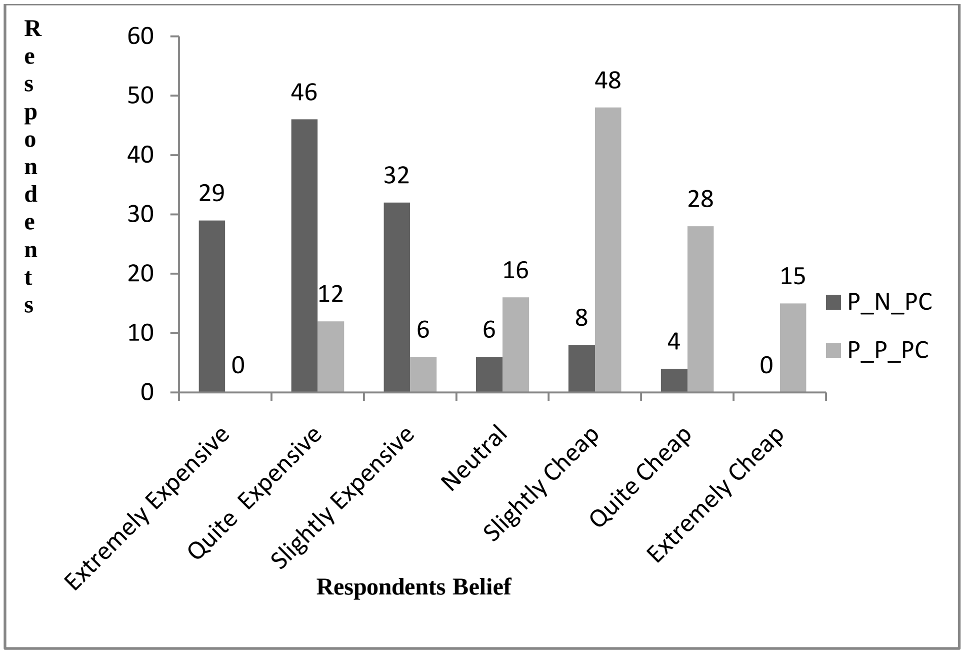
All together 113 respondents believe that national brand home care products offer high quality. While only 2 respondents believe that national brand offer low quality.



Graph 79: Respondents Belief for P_N_CD vs. P_P_CD

As per above graph out of 125 respondents in Rajkot city, only 16 respondents believe that private label consumer durable are expensive, while 97 believe that private label are cheaper than national brand consumer durables.

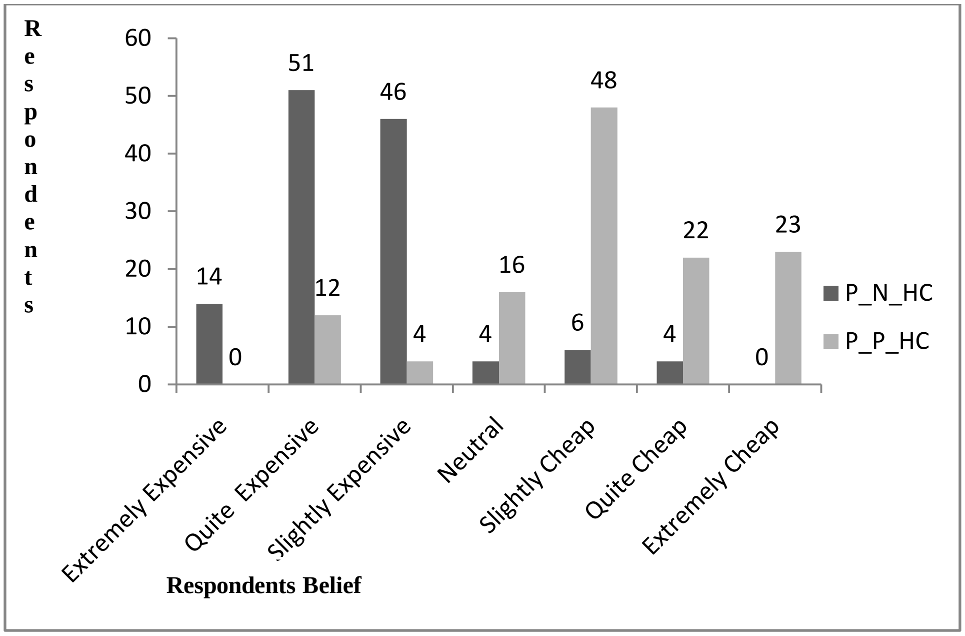
All together 107 respondents believe that national brand consumer durable are expensive, while only 10 respondents believe that national brand are cheaper than private label consumer durable.



Graph 80: Respondents Belief for P_N_PC vs. P_P_PC

As per above graph out of 125 respondents in Rajkot city, only 18 respondents believe that private label personal care products are expensive, while 91 believe that private label are cheaper than national brand personal care products.

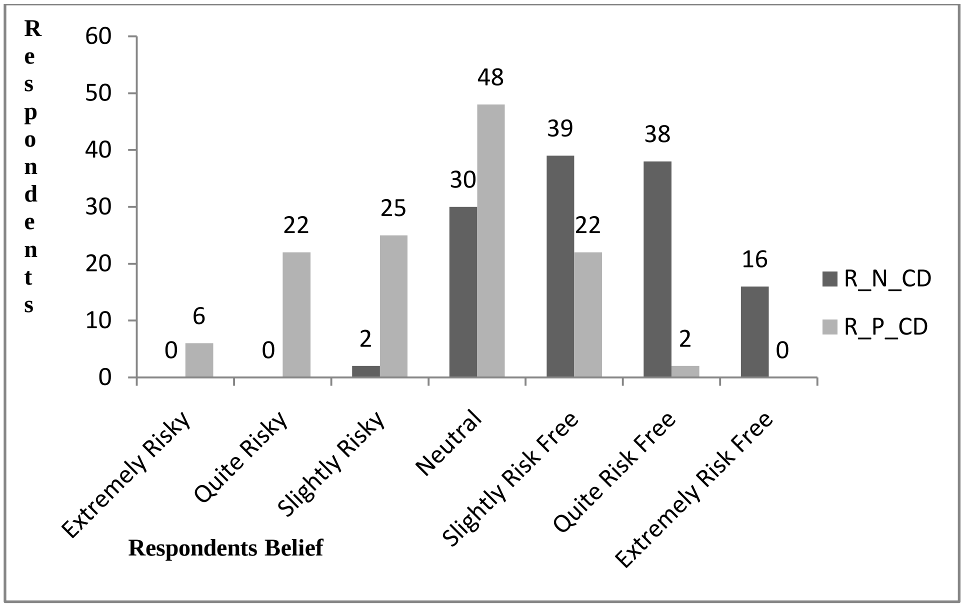
All together 107 respondents believe that national brand personal care products are expensive, while only 12 respondents believe that national brand are cheaper than private label personal care products.



Graph 81: Respondents Belief for P_N_HC vs. P_P_HC

As per above graph out of 125 respondents in Rajkot city, only 18 respondents believe that private label home care products are expensive, while 93 believe that private label are cheaper than national brand home care products.

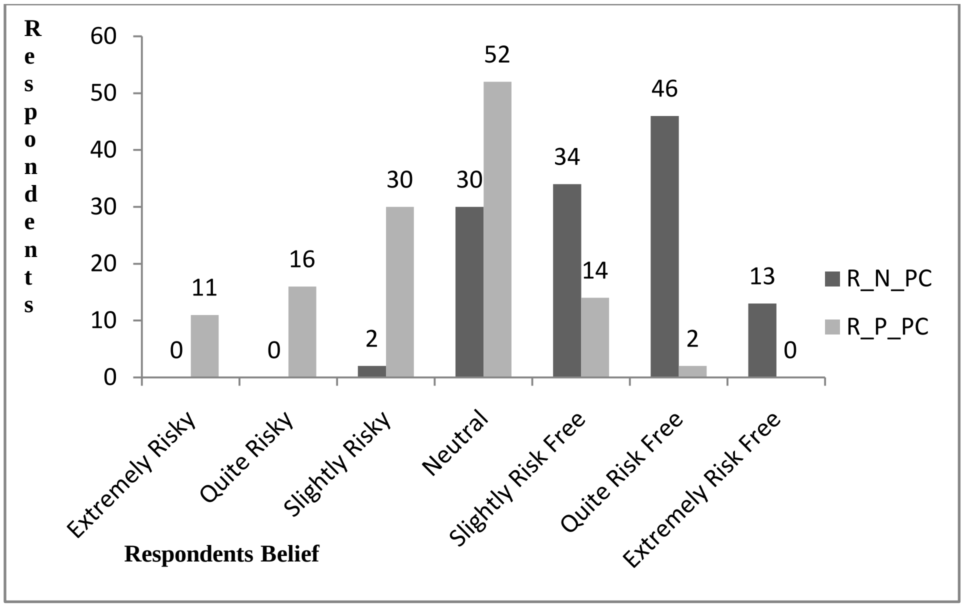
All together 111 respondents believe that national brand home care products are expensive, while only 10 respondents believe that national brand are cheaper than private label home care products.



Graph 82: Respondents Belief for R_N_CD vs. R_P_CD

As per above graph out of 125 respondents in Rajkot city, only 44 respondents believe that private label consumer durable are risk free, while 53 believe that private label are risky than national brand consumer durables.

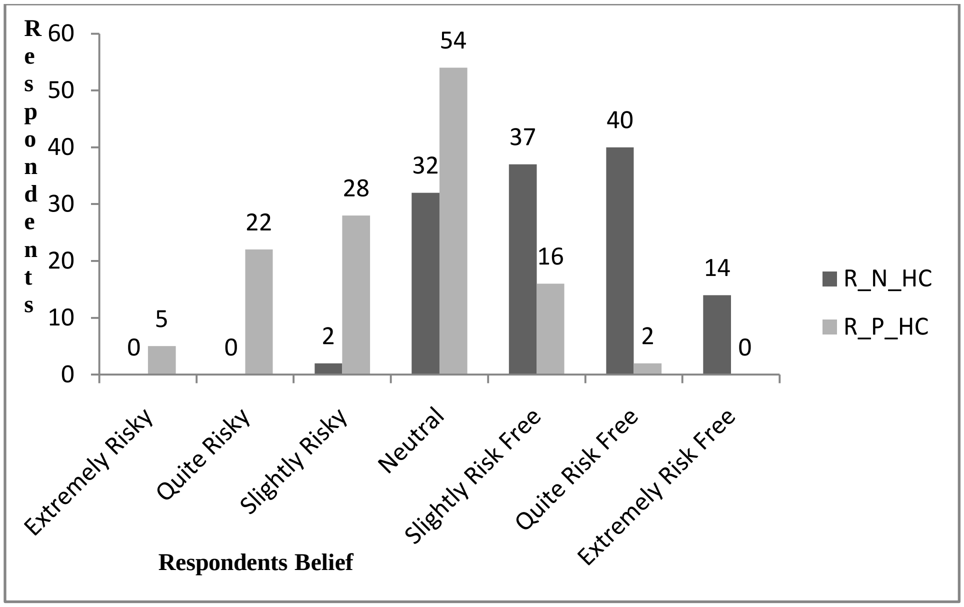
All together 93 respondents believe that national brand consumer durable are risk free, while only 2 respondents believe that national brand are risky than private label consumer durable.



Graph 83: Respondents Belief for R_N_PC vs. R_P_PC

As per above graph out of 125 respondents in Rajkot city, only 16 respondents believe that private label personal care products are risk free, while 57 believe that private label are risky than national brand personal care products.

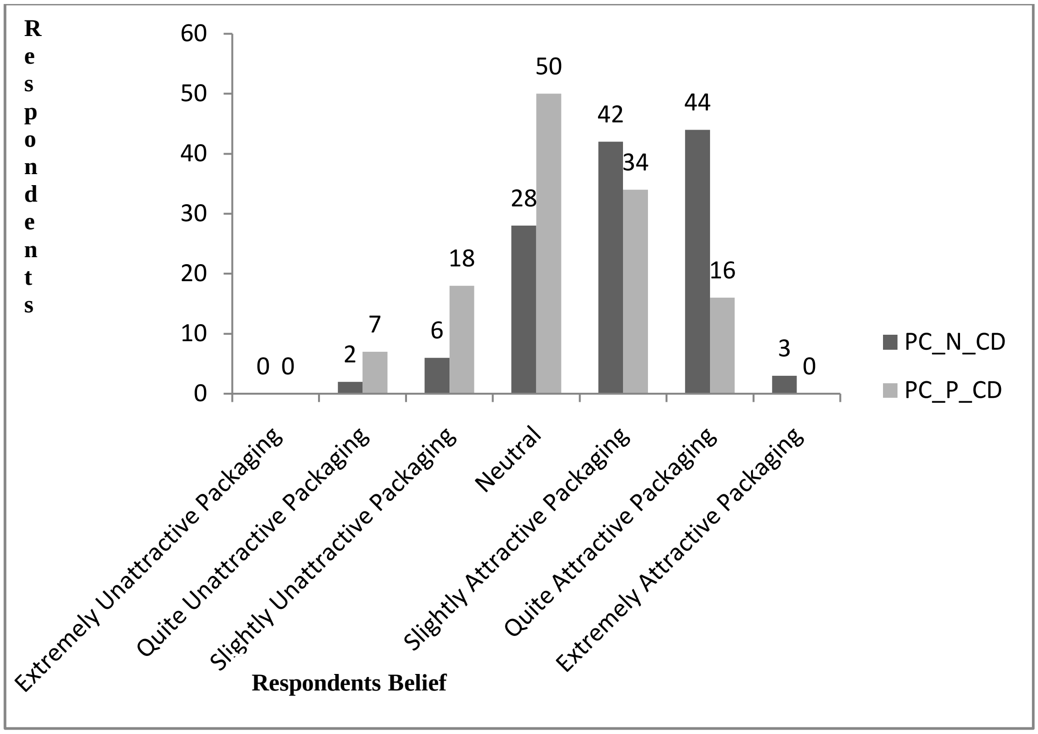
All together 93 respondents believe that national brand personal care products are risk free, while only 2 respondents believe that national brand are risky than private label personal care products.



Graph 84: Respondents Belief for R_N_HC vs. R_P_HC

As per above graph out of 125 respondents in Rajkot city, only 18 respondents believe that private label home care products are risk free, while 55 believe that private label are risky than national brand home care products.

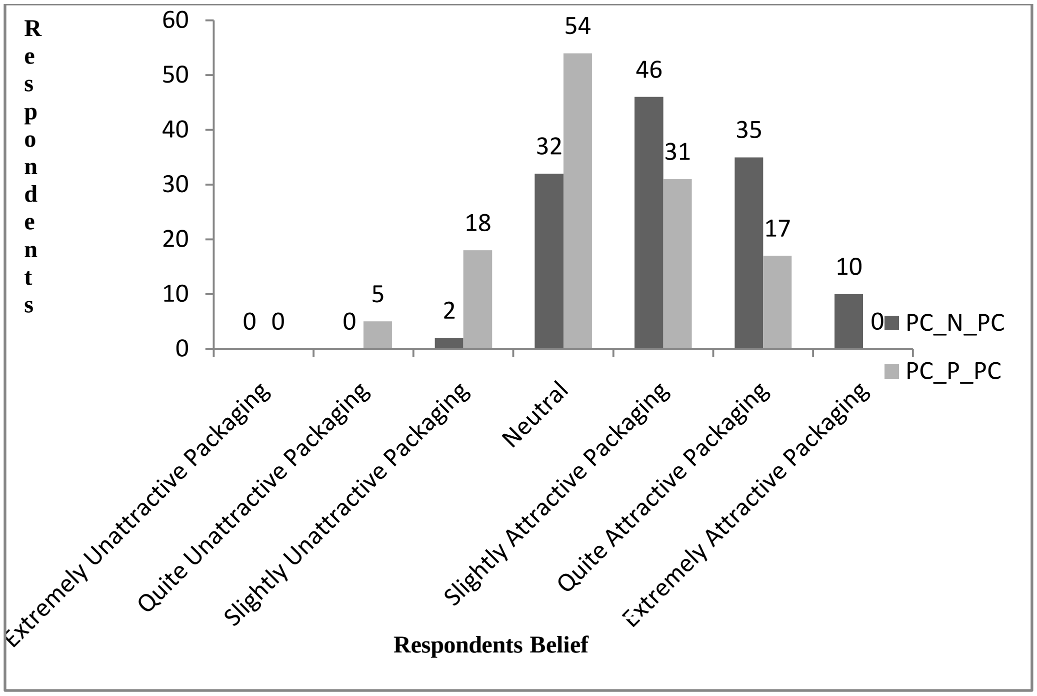
All together 91 respondents believe that national brand home care products are risk free, while only 2 respondents believe that national brand are risky than private label home care products.



Graph 85: Respondents Belief for PC_N_CD vs. PC_P_CD

As per above graph out of 125 respondents in Rajkot city, 25 respondents believe that private label consumer durable have unattractive packaging, while 50 believe that private label consumer durable have attractive packaging.

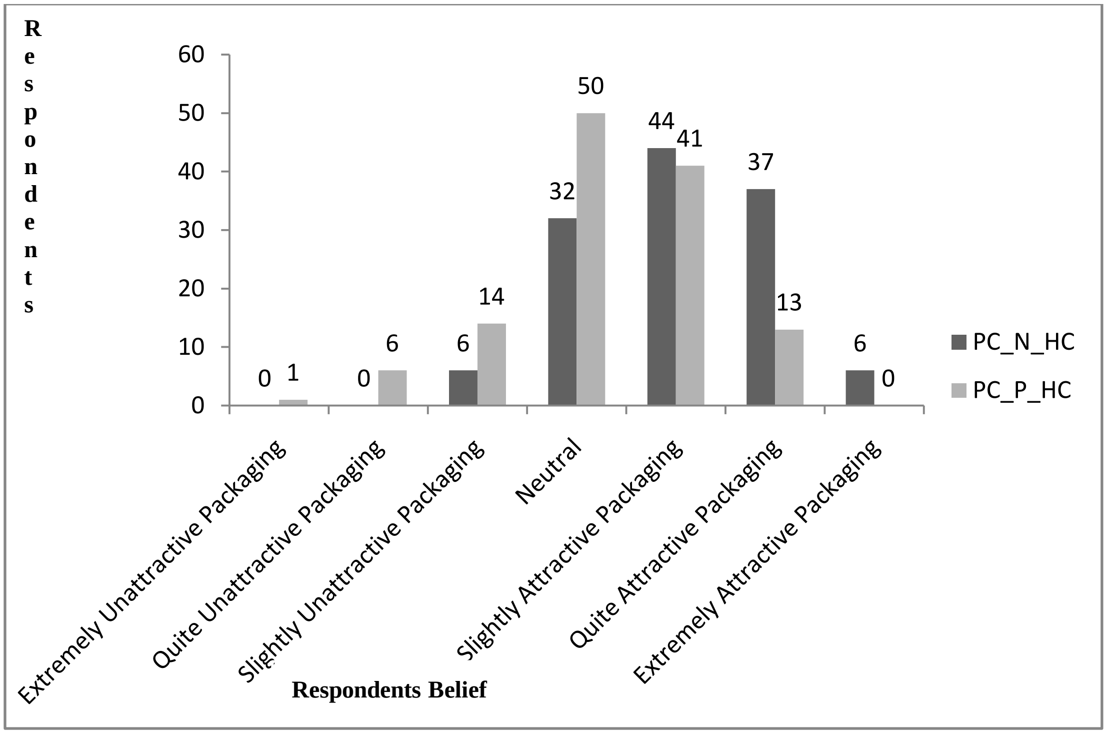
All together 89 respondents believe that national brand consumer durable have attractive packaging, while only 8 respondents believe that national brand have unattractive packaging than private label consumer durable.



Graph 86: Respondents Belief for PC_N_PC vs. PC_P_PC

As per above graph out of 125 respondents in Rajkot city, 23 respondents believe that private label personal care products have unattractive packaging, while 48 believe that private label personal care products have attractive packaging.

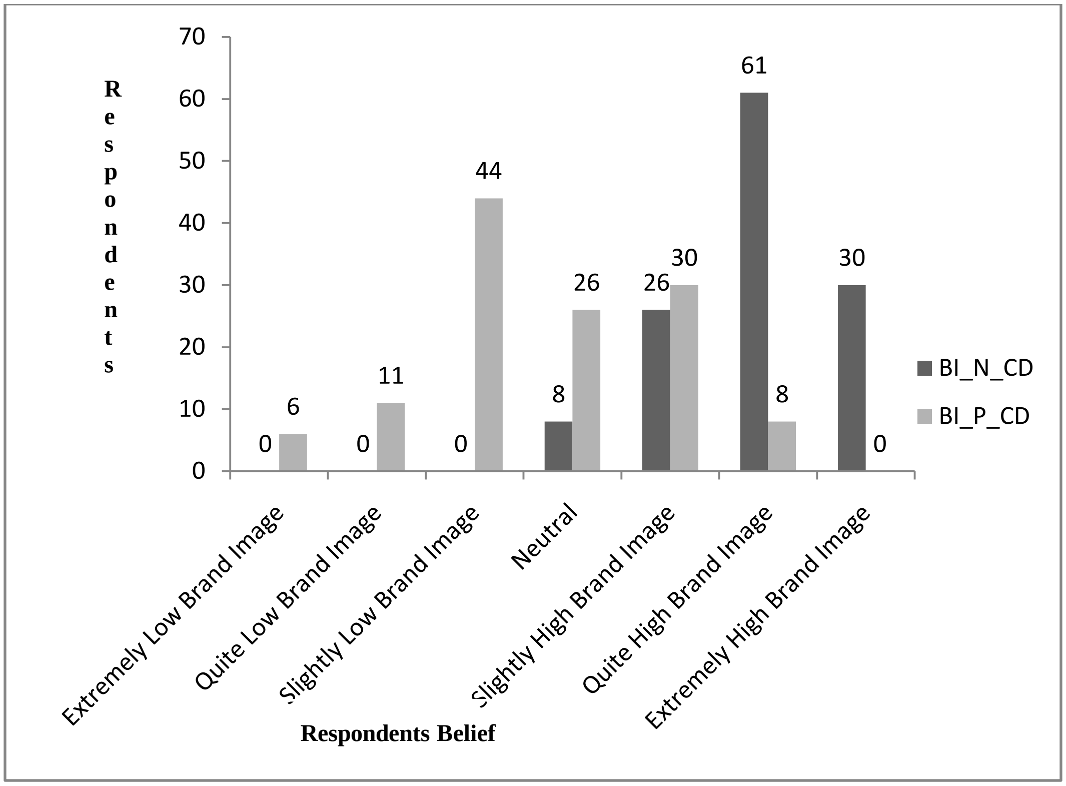
All together 91 respondents believe that national brand personal care products have attractive packaging, while only 2 respondents believe that national brand have unattractive packaging than private label personal care products.



Graph 87: Respondents Belief for PC_N_HC vs. PC_P_HC

As per above graph out of 125 respondents in Rajkot city, 21 respondents believe that private label home care products have unattractive packaging, while 54 believe that private label home care products have attractive packaging.

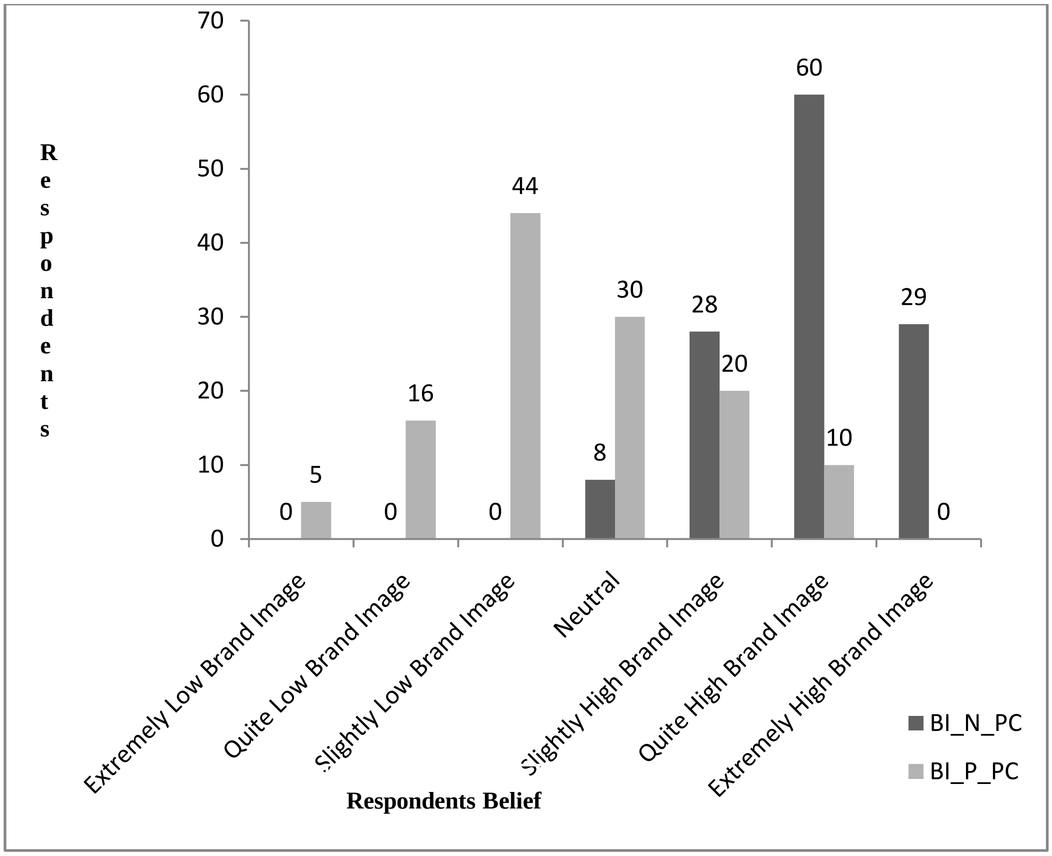
All together 87 respondents believe that national brand home care products have attractive packaging, while only 6 respondents believe that national brand have unattractive packaging than private label home care products.



Graph 88: Respondents Belief for BI_N_CD vs. BI_P_CD

With respect to above graph 11 and 6 respondents believe that private label consumer durable have quite low and extremely low brand image respectively. 38 respondents believe that private label consumer durable offer high brand image.

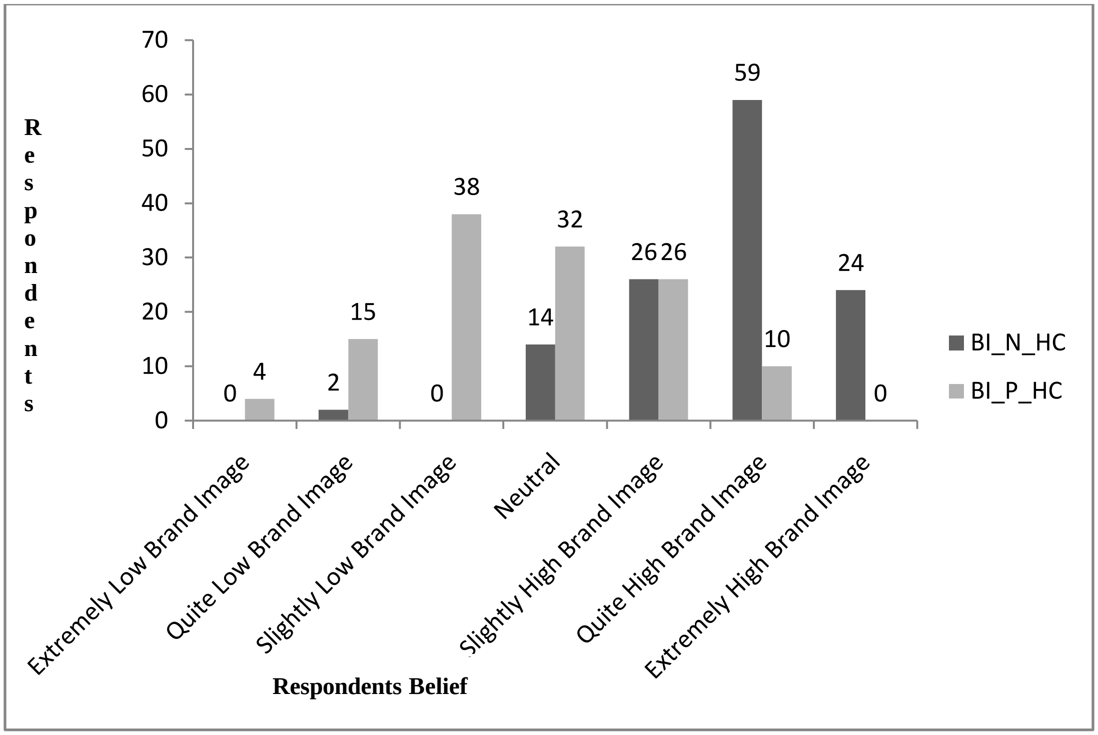
Out of all the selected 125 respondents, 117 respondents favor the brand image of national brand consumer durable and term it as higher than private label. Moreover 30 respondents believe that national brand consumer durable offer extremely high brand image. None of the respondents believe that national brands have low brand image.



Graph 89: Respondents Belief for BI_N_PC vs. BI_P_PC

With respect to above graph 5 and 16 respondents believe that private label personal care products have quite low and extremely low brand image. 30 respondents believe that private label personal care products offer slightly high brand image.

Moreover out of 125; 28, 60 and 29 respondents believe that national brand personal care product offer slightly high, quite high and extremely high brand image respectively. None of the respondents believe that national brands offer low brand image.



Graph 90: Respondents Belief for BI_N_HC vs. BI_P_HC

With respect to above graph 15 respondents believes that they have quite low brand and 4 respondents believes that they have extremely low brand image; out of 125 respondents selected in Rajkot city. It was observed that 36 respondents believe that private label have high brand image.

Moreover 26,59 and 24 respondents respectively believes that national brand home care products have slightly high, quite high, and extremely high brand image respectively. Only 2 respondents believe that national brand home care products offer lower brand image.

5. Measuring & Comparing Attitude towards NBs vs. PL's.

Importance of attitude towards NBs & PLs was calculated for 500 respondents from the formula of *"Adequacy-Importance"* with respect to 5 different selected attributes across 3 selected categories and four selected cities of Gujarat. Further for comparison t- test for equality of means was carried out. Following tables highlights

a. Overall and city wise comparison with respected to selected categories and attributes
b. Comparison with respect to selected categories and attributes across selected cities.

A. Overall and City wise comparison with respected to selected categories and attributes.

Table 7.7: Comparative Analysis of (Means) Attitude Towards NBs vs. PLs Across Different Categories and Attributes							
Overall (All four selected Cities) (N = 500)							
Categories	**Brand Attributes**	**Attitude towards NBs**		**Attitude towards PLs**		**t-test for equality of means; Df: 499**	**Sig. (2 -Tailed)**
N = 500		**Mean**	***Std. Dev.***	**Mean**	***Std. Dev.***		
Consumer Durables	**Quality**	6.04	*1.176*	5.55	*1.051*	14.484	0.000*
	Price	4.95	*0.955*	5.57	*1.424*	-17.553	0.000*
	Risk	5.15	*1.341*	4.79	*0.972*	12.155	0.000*
	Packaging	4.52	*1.584*	4.48	*1.432*	1.877	0.621
	Image	5.33	*1.658*	4.95	*1.293*	10.678	0.000*
Personal Care Product	**Quality**	6.02	*1.184*	5.52	*1.010*	15.187	0.000*
	Price	4.95	*0.964*	5.54	*1.410*	-15.949	0.000*
	Risk	5.15	*1.341*	4.79	*0.958*	12.269	0.000*
	Packaging	4.53	*1.603*	4.48	*1.406*	2.509	0.012
	Image	5.33	*1.663*	4.93	*1.232*	11.747	0.000*
Home Care Products	**Quality**	6	*1.179*	5.52	*1.012*	14.308	0.000*
	Price	4.99	*0.997*	5.56	*1.412*	-16.942	0.000*
	Risk	5.16	*1.349*	4.81	*0.986*	11.805	0.000*
	Packaging	4.52	*1.606*	4.48	*1.426*	1.948	0.52
	Image	5.31	*1.663*	4.98	*1.269*	10.020	0.000*
Asterix (*) denotes that the difference in means is statistically significant at 5% significance level							

From the above table we can analyze overall / composite of all selected cities consumer's attitudes towards NBs vs. PLs which shows that there was perceived difference on the attributes of quality, price, risk and image (difference in means are statistically significant at 5% significance level) across all selected categories.

However, there was no perceived difference on the attributes of Packaging (means are significant at 5% significance level) across all selected categories.

Further, means of NBs & PLs can be compared and interpreted from above table as follows:

1. NB > PL: NBs perceived to be better than PLs : Quality, Risk & Image
2. NB < PL: PLs perceived to be better than NBs : Price
3. NBs = PLs: NBs & PLs perceived to be same : Packaging

Table 7.8 : Comparative Analysis of (Means) Attitude Towards NBs vs. PLs Across Different Categories and Attribute in Ahmedabad City.

Categories	Brand Attributes	Attitude towards NBs		Attitude towards PLs		t-test for equality of means; Df:124	Sig. (2 -Tailed)
n1 = 125		Mean	*Std. Dev.*	Mean	*Std. Dev.*		
Consumer Durables	**Quality**	5.56	*1.291*	5.03	*0.951*	8.406	0.000*
	Price	4.98	*1.157*	5.78	*1.692*	-11.136	0.000*
	Risk	4.82	*1.143*	4.58	*0.774*	4.587	0.000*
	Packaging	3.76	*1.902*	3.75	*1.564*	0.145	0.885
	Image	4.59	*2.247*	4.28	*1.473*	3.690	0.000*
Personal Care Product	**Quality**	5.56	*1.291*	5.02	*0.893*	8.681	0.000*
	Price	4.96	*1.146*	5.78	*1.692*	-11.185	0.000*
	Risk	4.82	*1.143*	4.58	*0.765*	4.567	0.000*
	Packaging	3.74	*1.921*	3.77	*1.551*	-0.0403	0.688
	Image	4.59	*2.247*	4.27	*1.467*	3.744	0.000*
Home Care Products	**Quality**	5.53	*1.126*	5.01	*0.866*	8.560	0.000*
	Price	5.03	*1.117*	5.78	*1.692*	-11.087	0.000*
	Risk	4.82	*1.143*	4.59	*0.784*	4.551	0.000*
	Packaging	3.74	*1.921*	3.75	*1.564*	-0.142	0.887
	Image	4.59	*2.247*	4.29	*1.480*	3.634	0.000*

Asterix (*) denotes that the difference in means is statistically significant at 5% significance level

From the above table we can analyze consumer's attitudes towards NBs vs. PLs which shows that there was perceived difference on the attributes of quality, price, risk and image (difference in means are statistically significant at 5% significance level) across all selected categories in Ahmedabad City.

However, there was no perceived difference on the attributes of Packaging (means are significant at 5% significance level) across all selected categories.

Further, means of NBs & PLs can be compared and interpreted from above table as follows:

1. NB > PL: NBs perceived to be better than PLs : Quality, Risk & Image
2. NB < PL: PLs perceived to be better than NBs : Price
3. NBs = PLs: NBs & PLs perceived to be same : Packaging

Table 7.9 : Comparative Analysis of (Means) Attitude Towards NBs vs. PLs Across Different Categories and Attribute in Surat City.

Categories	Brand Attributes	Attitude towards NBs		Attitude towards PLs		t-test for equality of means; Df:124	Sig. (2 - Tailed)
n2 = 125		Mean	*Std. Dev.*	Mean	*Std. Dev.*		
Consumer Durables	**Quality**	6.19	*1.053*	5.83	*1.083*	5.182	0.000*
	Price	4.99	*0.938*	5.40	*1.215*	-6.547	0.000*
	Risk	5.11	*1.432*	4.78	*0.997*	5.292	0.000*
	Packaging	4.73	*1.467*	4.75	*1.395*	-0.687	0.493
	Image	5.58	*1.116*	5.28	*1.044*	4.534	0.000*
Personal Care Product	**Quality**	6.22	*1.028*	5.78	*1.028*	6.905	0.000*
	Price	5.03	*0.975*	5.38	*1.262*	-5.295	0.000*
	Risk	5.14	*1.444*	4.74	*0.943*	5.952	0.000*
	Packaging	4.79	*1.467*	4.74	*1.337*	1.420	0.158
	Image	5.62	*1.148*	5.22	*0.983*	6.655	0.000*
Home Care Products	**Quality**	6.17	*1.030*	5.78	*1.036*	5.816	0.000*
	Price	5.06	*0.998*	5.42	*1.296*	-6.048	0.000*
	Risk	5.13	*1.437*	4.77	*1.041*	5.845	0.000*
	Packaging	4.74	*1.461*	4.74	*1.461*	0.000	1.000
	Image	5.58	*1.166*	5.30	*1.057*	4.753	0.000*

Asterix (*) denotes that the difference in means is statistically significant at 5% significance level

From the above table we can analyze consumer’s attitudes towards NBs vs. PLs which shows that there was perceived difference on the attributes of quality, price, risk and image (difference in means are statistically significant at 5% significance level) across all selected categories in Surat City.

However, there was no perceived difference on the attributes of Packaging (means are significant at 5% significance level) across all selected categories.

Further, means of NBs & PLs can be compared and interpreted from above table as follows:

1. NB > PL: NBs perceived to be better than PLs : Quality, Risk & Image
2. NB < PL: PLs perceived to be better than NBs : Price
3. NBs = PLs: NBs & PLs perceived to be same : Packaging

Table 7.10: Comparative Analysis of (Means) Attitude Towards NBs vs. PLs Across Different Categories and Attribute in Vadodara City.

Categories	Brand Attributes	Attitude towards NBs		Attitude towards PLs		t-test for equality of means; Df:124	Sig. (2 - Tailed)
n3 = 125		Mean	*Std. Dev.*	Mean	*Std. Dev.*		
Consumer Durables	Quality	6.21	*1.340*	5.66	*1.77*	8.037	0.000*
	Price	4.79	*0.892*	5.26	*1.408*	-6.496	0.000*
	Risk	5.59	*1.582*	4.92	*1.209*	9.264	0.000*
	Packaging	4.94	*1.401*	4.83	*1.306*	2.663	0.009*
	Image	5.5	*1.490*	5.08	*1.154*	0.666	0.000*
Personal Care Product	Quality	6.16	*1.388*	5.61	*1.106*	7.940	0.000*
	Price	4.81	*0.904*	5.26	*1.396*	-5.983	0.000*
	Risk	4.92	*1.209*	5.58	*1.572*	8.822	0.000*
	Packaging	4.95	*1.419*	4.81	*1.324*	3.424	0.001*
	Image	5.48	*1.479*	5.04	*1.194*	7.144	0.000*
Home Care Products	Quality	6.16	*1.388*	5.65	*1.159*	6.905	0.000*
	Price	4.82	*0.968*	5.28	*1.383*	-6.644	0.000*
	Risk	5.62	*1.595*	5.02	*1.205*	7.963	0.000*
	Packaging	4.96	*1.428*	4.79	*1.303*	4.317	0.000*
	Image	5.48	*1.490*	5.09	*1.231*	6.311	0.000*
Asterix (*) denotes that the difference in means is statistically significant at 5% significance level							

From the above table we can analyze consumer's attitudes towards NBs vs. PLs which shows that there was perceived difference on the attributes of quality, price, risk packaging and image (difference in means are statistically significant at 5% significance level) across all selected categories in Vadodara City.

Moreover, means of NBs & PLs can be compared and interpreted from above table as follows:

1. NB > PL: NBs perceived to be better than PLs : Quality, Risk, Packaging & Image
2. NB < PL: PLs perceived to be better than NBs : Price

Table 7.11: Comparative Analysis of (Means) Attitude Towards NBs vs. PLs Across Different Categories and Attributes in Rajkot City.

Categories	Brand Attributes	Attitude towards NBs		Attitude towards PLs		t-test for equality of means; Df:124	Sig. (2 - Tailed)
n4 = 125		Mean	*Std. Dev.*	Mean	*Std. Dev.*		
Consumer Durables	Quality	6.19	*0.830*	5.68	*0.819*	7.553	0.000*
	Price	5.02	*0.793*	5.84	*1.180*	-11.606	0.000*
	Risk	5.08	*1.036*	4.87	*0.833*	5.707	0.000*
	Packaging	4.66	*1.244*	4.63	*1.185*	2.351	0.098
	Image	5.64	*1.346*	5.18	*0.976*	7.273	0.000*
Personal Care Product	Quality	6.16	*0.837*	5.66	*0.824*	6.961	0.000*
	Price	5.02	*0.824*	5.74	*1.177*	-10.086	0.000*
	Risk	5.08	*1.036*	4.87	*0.833*	5.707	0.000*
	Packaging	4.65	*1.272*	4.60	*1.143*	1.164	0.109
	Image	5.64	*1.346*	5.19	*0.981*	7.032	0.000*
Home Care Products	Quality	6.16	*0.837*	5.66	*0.763*	7.540	0.000*
	Price	5.03	*0.803*	5.76	*1.187*	-10.626	0.000*
	Risk	5.08	*1.036*	4.86	*0.820*	5.496	0.000*
	Packaging	4.63	*1.168*	4.63	*1.168*	0.000	1.000
	Image	5.61	*1.337*	5.24	*0.995*	6.065	0.000*
Asterix (*) denotes that the difference in means is statistically significant at 5% significance level							

From the above table we can analyze consumer's attitudes towards NBs vs. PLs which shows that there was perceived difference on the attributes of quality, price, risk and image (difference in means are statistically significant at 5% significance level) across all selected categories in Rajkot City.

However, there was no perceived difference on the attributes of Packaging (means are significant at 5% significance level) across all selected categories.

Further, means of NBs & PLs can be compared and interpreted from above table as follows:

1. NB > PL: NBs perceived to be better than PLs : Quality, Risk & Image
2. NB < PL: PLs perceived to be better than NBs : Price
3. NBs = PLs: NBs & PLs perceived to be same : Packaging

B. Comparison with respect to selected categories and attributes across selected cities.

Following tables states mean rank of all selected attributes across selected categories of NBs and PLs.

Table 7.12 : Overall Mean Rank Analysis of Attitudes Towards NBs vs. PLs Across Different Attributes and Product Categories

Overall (All four selected Cities) (N = 500)

Categories	Brand Attributes	Attitude towards NBs		Mean Rank NBs	Attitude towards PLs		Mean Rank PLs
N = 500		Mean	*Std. Dev.*		Mean	*Std. Dev.*	
Consumer Durables	Quality	6.04	*1.176*	1	5.55	*1.051*	2
	Price	4.95	*0.955*	4	5.57	*1.424*	1
	Risk	5.15	*1.341*	3	4.79	*0.972*	4
	Packaging	4.52	*1.584*	5	4.48	*1.432*	5
	Image	5.33	*1.658*	2	4.95	*1.293*	3
Personal Care Product	Quality	6.02	*1.184*	1	5.52	*1.010*	2
	Price	4.95	*0.964*	4	5.54	*1.410*	1
	Risk	5.15	*1.341*	3	4.79	*0.958*	4
	Packaging	4.53	*1.603*	5	4.48	*1.406*	5
	Image	5.33	*1.663*	2	4.93	*1.232*	3
Home Care Products	Quality	6	*1.179*	1	5.52	*1.012*	2
	Price	4.99	*0.997*	4	5.56	*1.412*	1
	Risk	5.16	*1.349*	3	4.81	*0.986*	4
	Packaging	4.52	*1.606*	5	4.48	*1.426*	5
	Image	5.31	*1.663*	2	4.98	*1.269*	3

Following observations were made from the above table :

Overall respondent's hierarchy of attributes (higher to lower) preferred for national brand consumer durable is quality, image, risk, price and packaging.

Overall preference for quality (Mean = 6.04) is highest while packaging (Mean = 4.52) is lowest for national brand consumer durable.

Overall respondent's hierarchy of attributes preferred for private label consumer durable is price, quality, image, risk and packaging.

Overall preference for price (Mean = 5.57) is highest while packaging (Mean =4.95) is lowest for private label consumer durable.

Overall respondent's hierarchy of attributes (higher to lower) preferred for national brand personal care products is quality, image, risk, price and packaging.

Overall preference for quality (Mean = 6.02) is highest while packaging (Mean = 4.53) is lowest for national brand personal care products.

Overall respondent's hierarchy of attributes preferred for private label personal care products is price, quality, image, risk and packaging.

Overall preference for price (Mean = 5.54) is highest while packaging (Mean =4.93) is lowest for private label personal care products.

Overall respondent's hierarchy of attributes (higher to lower) preferred for national brand home care products is quality, image, risk, price and packaging.

Overall preference for quality (Mean =6) is highest while packaging (Mean = 4.52) is lowest for national brand home care products.

Overall respondent's hierarchy of attributes preferred for private label home care products is price, quality, image, risk and packaging.

Overall preference for price (Mean = 5.56) is highest while packaging (Mean =4.48) is lowest for private label home care products.

Table 7.13 : Mean Rank Analysis of Attitudes Towards NBs vs. PLs Across Different Attributes and Product Categories for Ahmedabad City (n2 = 125)							
Categories	**Brand Attributes**	**Attitude towards NBs**		**Mean Rank NBs**	**Attitude towards PLs**		**Mean Rank PLs**
N = 500		**Mean**	***Std. Dev.***		**Mean**	***Std. Dev.***	
Consumer Durables	**Quality**	5.56	*1.291*	1	5.03	*0.951*	2
	Price	4.98	*1.157*	2	5.78	*1.692*	1
	Risk	4.82	*1.143*	3	4.58	*0.774*	3
	Packaging	3.76	*1.902*	5	3.75	*1.564*	5
	Image	4.59	*2.247*	4	4.28	*1.473*	4
Personal Care Product	**Quality**	5.56	*1.291*	1	5.02	*0.893*	2
	Price	4.96	*1.146*	2	5.78	*1.692*	1
	Risk	4.82	*1.143*	3	4.58	*0.765*	3
	Packaging	3.74	*1.921*	5	3.77	*1.551*	5
	Image	4.59	*2.247*	4	4.27	*1.467*	4
Home Care Products	**Quality**	5.53	*1.126*	1	5.01	*0.866*	2
	Price	5.03	*1.117*	2	5.78	*1.692*	1
	Risk	4.82	*1.143*	3	4.59	*0.784*	3
	Packaging	3.74	*1.921*	5	3.75	*1.564*	5
	Image	4.59	*2.247*	4	4.29	*1.480*	4

From the above table following observations can be highlighted for respondents of Ahmedabad City:

Respondent's hierarchy of attributes (higher to lower) preferred for national brand consumer durable in Ahmedabad city is quality, price, risk, image and packaging.

Respondents preference for quality (Mean =5.5 6) is highest while packaging (Mean = 3.76) is lowest for national brand consumer durable.

Respondent's hierarchy of attributes preferred for private label consumer durable is price, quality, risk, image, and packaging.

Respondents preference for price (Mean = 5.78) is highest while packaging (Mean =3.75) is lowest for private label consumer durable.

Respondent’s hierarchy of attributes (higher to lower) preferred for national brand personal care products is quality, price, risk, image and packaging.

Respondents preference for quality (Mean = 5.56) is highest while packaging (Mean = 3.74) is lowest for national brand personal care products.

Respondent’s hierarchy of attributes preferred for private label personal care products is price, quality, risk, image, and packaging.

Respondents preference for price (Mean = 5.78) is highest while packaging (Mean =3.77) is lowest for private label personal care products.

Respondent’s hierarchy of attributes (higher to lower) preferred for national brand home care products is quality, price, risk, image and packaging.

Respondents preference for quality (Mean =5.53) is highest while packaging (Mean = 3.47) is lowest for national brand home care products.

Respondent’s hierarchy of attributes preferred for private label home care products is price, quality, risk, image and packaging.

Respondents preference for price (Mean = 5.78) is highest while packaging (Mean =3.75) is lowest for private label home care products.

Table 7.14 : Mean Rank Analysis of Attitudes Towards NBs vs. PLs Across Different Attributes and Product Categories for Surat City (n2 = 125)							
Categories	**Brand Attributes**	**Attitude towards NBs**		**Mean Rank NBs**	**Attitude towards PLs**		**Mean Rank PLs**
N = 500		**Mean**	***Std. Dev.***		**Mean**	***Std. Dev.***	
Consumer Durables	**Quality**	6.19	*1.053*	1	5.83	*1.083*	1
	Price	4.99	*0.938*	4	5.40	*1.215*	2
	Risk	5.11	*1.432*	3	4.78	*0.997*	4
	Packaging	4.73	*1.467*	5	4.75	*1.395*	5
	Image	5.58	*1.116*	2	5.28	*1.044*	3
Personal Care Product	**Quality**	6.22	*1.028*	1	5.78	*1.028*	1
	Price	5.03	*0.975*	4	5.38	*1.262*	2
	Risk	5.14	*1.444*	3	4.74	*0.943*	4
	Packaging	4.79	*1.467*	5	4.74	*1.337*	4
	Image	5.62	*1.148*	2	5.22	*0.983*	3
Home Care Products	**Quality**	6.17	*1.030*	1	5.78	*1.036*	1
	Price	5.06	*0.998*	4	5.42	*1.296*	2
	Risk	5.13	*1.437*	3	4.77	*1.041*	4
	Packaging	4.74	*1.461*	5	4.74	*1.461*	5
	Image	5.58	*1.166*	2	5.30	*1.057*	3

From the above table following observations can be highlighted for respondents of Surat City:

Respondent's hierarchy of attributes (higher to lower) preferred for national brand consumer durable in Surat city is quality, image, risk, price and packaging.

Respondents preference for quality (Mean = 6.19) is highest while packaging (Mean = 4.73) is lowest for national brand consumer durable.

Respondent's hierarchy of attributes preferred for private label consumer durable is quality, price, image, risk and packaging.

Respondents preference for price (Mean = 5.83) is highest while packaging (Mean = 4.75) is lowest for private label consumer durable.

Respondent's hierarchy of attributes (higher to lower) preferred for national brand personal care products is quality, image, risk, price and packaging.

Respondents preference for quality (Mean = 5.56) is highest while packaging (Mean = 3.74) is lowest for national brand personal care products.

Respondent's hierarchy of attributes preferred for private label personal care products is quality, price, image, risk and packaging.

Respondents preference for price (Mean = 5.78) is highest while risk & packaging (Mean = 4.74) is lowest for private label personal care products.

Respondent's hierarchy of attributes (higher to lower) preferred for national brand home care products is quality, image, risk, price and packaging.

Respondents preference for quality (Mean = 6.17) is highest while packaging (Mean = 4.74) is lowest for national brand home care products.

Respondent's hierarchy of attributes preferred for private label home care products is quality, price, image, risk and packaging.

Respondents preference for price (Mean = 5.78) is highest while packaging (Mean = 4.74) is lowest for private label home care products.

Table 7.15 : Mean Rank Analysis of Attitudes Towards NBs vs. PLs Across Different Attributes and Product Categories for Vadodara City (n2 = 125)							
Categories	**Brand Attributes**	**Attitude towards NBs**		**Mean Rank NBs**	**Attitude towards PLs**		**Mean Rank PLs**
N = 500		**Mean**	***Std. Dev.***		**Mean**	***Std. Dev.***	
Consumer Durables	**Quality**	6.21	*1.340*	1	5.66	*1.77*	1
	Price	4.79	*0.892*	5	5.26	*1.408*	2
	Risk	5.59	*1.582*	2	4.92	*1.209*	4
	Packaging	4.94	*1.401*	4	4.83	*1.306*	5
	Image	5.5	*1.490*	3	5.08	*1.154*	3
Personal Care Product	**Quality**	6.16	*1.388*	1	5.61	*1.106*	1
	Price	4.81	*0.904*	5	5.26	*1.396*	3
	Risk	4.92	*1.209*	4	5.58	*1.572*	2
	Packaging	4.95	*1.419*	3	4.81	*1.324*	5
	Image	5.48	*1.479*	2	5.04	*1.194*	4
Home Care Products	**Quality**	6.16	*1.388*	1	5.65	*1.159*	1
	Price	4.82	*0.968*	4	5.28	*1.383*	2
	Risk	5.62	*1.595*	5	5.02	*1.205*	4
	Packaging	4.96	*1.428*	3	4.79	*1.303*	5
	Image	5.48	*1.490*	2	5.09	*1.231*	3

From the above table following observations can be highlighted for respondents of Rajkot City:

Respondent's hierarchy of attributes (higher to lower) preferred for national brand consumer durable in Vadodara city is quality, risk, image, risk, packaging and price.

Respondents preference for quality (Mean = 6.21) is highest while price (Mean = 4.79) is lowest for national brand consumer durable.

Respondent's hierarchy of attributes preferred for private label consumer durable is quality, price, image, risk and packaging.

Respondents preference for quality (Mean = 5.66) is highest while packaging (Mean = 4.66) is lowest for private label consumer durable.

Respondent's hierarchy of attributes (higher to lower) preferred for national brand personal care products is quality, image, packaging, risk, and price.

Respondents preference for quality (Mean = 6.16) is highest while price (Mean = 4.81) is lowest for national brand personal care products.

Respondent's hierarchy of attributes preferred for private label personal care products is quality, risk, price, image and packaging.

Respondents preference for quality (Mean = 5.6) is highest while packaging (Mean = 4.81) is lowest for private label personal care products.

Respondent's hierarchy of attributes (higher to lower) preferred for national brand home care products is quality, image, packaging, price and risk.

Respondents preference for quality (Mean = 6.16) is highest while risk (Mean = 5.62) is lowest for national brand home care products.

Respondent's hierarchy of attributes preferred for private label home care products is quality, price, image, risk and packaging.

Respondents preference for quality (Mean = 5.65) is highest while packaging (Mean = 4.79) is lowest for private label home care products.

Table 7.16 : Mean Rank Analysis of Attitudes Towards NBs vs. PLs Across Different Attributes and Product Categories for Rajkot City (n2 = 125)							
Categories	**Brand Attributes**	**Attitude towards NBs**		**Mean Rank NBs**	**Attitude towards PLs**		**Mean Rank PLs**
N = 500		**Mean**	***Std. Dev.***		**Mean**	***Std. Dev.***	
Consumer Durables	**Quality**	6.19	*0.830*	1	5.68	*0.819*	2
	Price	5.02	*0.793*	4	5.84	*1.180*	1
	Risk	5.08	*1.036*	3	4.87	*0.833*	4
	Packaging	4.66	*1.244*	5	4.60	*1.185*	5
	Image	5.64	*1.346*	2	5.18	*0.976*	3
Personal Care Product	**Quality**	6.16	*0.837*	1	5.66	*0.824*	2
	Price	5.02	*0.824*	4	5.74	*1.177*	1
	Risk	5.08	*1.036*	3	4.87	*0.833*	4
	Packaging	4.65	*1.272*	5	4.60	*1.143*	5
	Image	5.64	*1.346*	2	5.19	*0.981*	3
Home Care Products	**Quality**	6.16	*0.837*	1	5.66	*0.763*	2
	Price	5.03	*0.803*	4	5.76	*1.187*	1
	Risk	5.08	*1.036*	3	4.86	*0.820*	4
	Packaging	4.63	*1.168*	5	4.63	*1.168*	5
	Image	5.61	*1.337*	2	5.24	*0.995*	3

From the above table following observations can be highlighted for respondents of Rajkot City:

Respondent’s hierarchy of attributes (higher to lower) preferred for national brand consumer durable in Rajkot city is quality, image, risk, price and packaging.

Respondents preference for quality (Mean = 6.19) is highest while packaging (Mean = 4.66) is lowest for national brand consumer durable.

Respondent’s hierarchy of attributes preferred for private label consumer durable is price, quality, image, risk and packaging.

Respondents preference for price (Mean = 5.84) is highest while packaging (Mean = 4.60) is lowest for private label consumer durable.

Respondent’s hierarchy of attributes (higher to lower) preferred for national brand personal care products is quality, image, risk, price and packaging.

Respondents preference for quality (Mean = 6.16) is highest while packaging (Mean = 4.65) is lowest for national brand personal care products.

Respondent’s hierarchy of attributes preferred for private label personal care products is price, quality, image, risk and packaging.

Respondents preference for price (Mean = 5.74) is highest while packaging (Mean = 4.60) is lowest for private label personal care products.

Respondent’s hierarchy of attributes (higher to lower) preferred for national brand home care products is quality, image, risk, price and packaging.

Respondents preference for quality (Mean = 6.16) is highest while packaging (Mean = 4.63) is lowest for national brand home care products.

Respondent’s hierarchy of attributes preferred for private label home care products is price, quality, image, risk and packaging.

Respondents preference for price (Mean = 5.76) is highest while packaging (Mean = 4.63) is lowest for private label home care products.

C. Mean Rank Analysis of Attitudes towards NBs and PLs Consumer Durables across Attributes and Selected Cities

Table 7.17: Mean Rank Analysis of Attitudes Towards NBs and PLs Consumer Durables Across Attributes and Selected Cities.

Category	Brands Attributes	Ahmedabad		Surat		Vadodara		Rajkot	
		Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
Consumer Durables (NB)	Quality	5.56	1.291	6.19	1.053	6.21	1.340	6.19	0.830
	Mean Rank	4		2		1		3	
	Price	5.98	1.157	4.99	0.938	4.97	0.892	5.02	0.793
	Mean Rank	1		3		4		2	
	Risk	4.82	1.143	5.11	1.432	5.59	1.582	5.08	1.036
	Mean Rank	4		2		1		3	
	Packaging	3.76	1.902	3.75	1.564	4.94	1.401	4.66	1.244
	Mean Rank	3		4		1		2	
	Image	4.59	2.247	5.58	1.116	5.5	1.490	5.64	1.346
	Mean Rank	4		2		3		1	
Consumer Durables (PLs)	Quality	5.03	0.951	5.83	1.083	5.66	1.77	5.68	0.819
	Mean Rank	4		1		3		2	
	Price	5.78	1.692	5.40	1.215	5.26	1.408	5.84	1.180
	Mean Rank	2		3		4		1	
	Risk	4.58	0.774	4.78	0.997	4.92	1.209	4.87	0.833
	Mean Rank	4		3		1		2	
	Packaging	3.75	1.564	4.75	1.395	4.83	1.306	4.60	1.185
	Mean Rank	4		2		1		3	
	Image	4.28	1.473	5.28	1.044	5.08	1.154	5.18	0.976
	Mean Rank	4		1		3		2	

Below mentioned observations can be drawn from the above table:

Respondents from Vadodara have highest positive attitude (M = 6.21), while of Ahmedabad least positive attitude (M = 5.56) for national brands consumer durables, with respect to quality as attribute.

Respondents from Ahmedabad have highest positive attitude (M = 5.98), while of Vadodara have lowest positive attitude (M = 4.97) for national brands consumer durables, with respect to price as attribute.

Respondents of Vadodara have highest positive attitude (M = 5.59), while of Ahmedabad have least positive attitude (M = 4.82) for national brands consumer durables, with respect to risk (risk – free) as attribute.

Respondents of Vadodara have highest positive attitude (M = 4.94), while of Surat have lowest positive attitude (M = 3.75) for national brands consumer durables, with respect to packaging as attribute.

Respondents of Rajkot have highest positive attitude (M = 5.64), while of Ahmedabad have least positive attitude (M = 4.59) for national brands consumer durables, with respect to image as attribute.

Respondents from Surat have highest positive attitude (M = 5.83), while of Ahmedabad least positive attitude (M = 5.03) for private label consumer durables, with respect to quality as attribute.

Respondents from Rajkot have highest positive attitude (M = 5.84), while of Vadodara have lowest positive attitude (M = 5.26) for private label consumer durables, with respect to price as attribute.

Respondents of Vadodara have highest positive attitude (M = 4.92), while of Ahmedabad have least positive attitude (M = 4.58) for private label consumer durables, with respect to risk (risk – free) as attribute.

Respondents of Vadodara have highest positive attitude (M = 4.83), while of Ahmedabad have lowest positive attitude (M = 3.75) for private label consumer durables, with respect to packaging as attribute.

Respondents of Surat have highest positive attitude (M = 5.28), while of Ahmedabad have least positive attitude (M = 4.28) for private label consumer durables, with respect to image as attribute.

Table 7.18: Mean Rank Analysis of Attitudes Towards NBs and PLs Personal Care Products Across Attributes and Selected Cities.

Category	Brands Attributes	Ahmedabad		Surat		Vadodara		Rajkot	
		Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
Personal Care Products (NB)	**Quality**	5.56	*1.291*	6.22	*1.028*	6.16	*1.388*	6.16	*0.837*
	Mean Rank	3		1		2		2	
	Price	4.96	*1.146*	5.03	*0.975*	4.81	*0.904*	5.02	*0.824*
	Mean Rank	3		1		4		2	
	Risk	4.82	*1.143*	5.14	*1.444*	4.92	*1.209*	5.08	*1.036*
	Mean Rank	4		1		3		2	
	Packaging	3.74	*1.921*	4.79	*1.467*	4.95	*1.419*	4.65	*1.272*
	Mean Rank	4		2		1		3	
	Image	4.59	*2.247*	5.62	*1.148*	5.48	*1.479*	5.64	*1.346*
	Mean Rank	4		2		3		1	
Personal Care Products (PLs)	**Quality**	5.02	*0.893*	5.78	*1.028*	5.61	*1.106*	5.66	*0.824*
	Mean Rank	4		1		3		2	
	Price	5.78	*1.692*	5.38	*1.262*	5.26	*1.396*	5.74	*1.177*
	Mean Rank	1		3		4		2	
	Risk	4.58	*0.765*	4.74	*0.943*	5.58	*1.572*	4.87	*0.833*
	Mean Rank	4		3		1		2	
	Packaging	3.77	*1.551*	4.74	*1.337*	4.81	*1.324*	4.60	*1.143*
	Mean Rank	4		2		1		3	
	Image	4.27	*1.467*	5.22	*0.983*	5.04	*1.194*	5.19	*0.981*
	Mean Rank	4		1		3		2	

Below mentioned observations can be drawn from the above table:

Respondents from Surat have highest positive attitude (M = 6.22), while of Ahmedabad least positive attitude (M = 5.56) for national brands personal care products, with respect to quality as attribute.

Respondents from Surat have highest positive attitude (M = 5.03), while of Vadodara have lowest positive attitude (M = 4.81) for national brands personal care products, with respect to price as attribute.

Respondents of Surat have highest positive attitude (M = 5.14), while of Ahmedabad have least positive attitude (M = 4.82) for national brands personal care products, with respect to risk (risk – free) as attribute.

Respondents of Vadodara have highest positive attitude (M = 4.95), while of Ahmedabad have lowest positive attitude (M = 3.74) for national brands personal care products, with respect to packaging as attribute.

Respondents of Rajkot have highest positive attitude (M = 5.64), while of Ahmedabad have least positive attitude (M = 4.59) for national brands personal care products, with respect to image as attribute.

Respondents from Surat have highest positive attitude (M = 5.78), while of Ahmedabad least positive attitude (M = 5.02) for private label personal care products, with respect to quality as attribute.

Respondents from Ahmedabad have highest positive attitude (M = 5.78), while of Vadodara have lowest positive attitude (M = 5.26) for private label personal care products, with respect to price as attribute.

Respondents of Vadodara have highest positive attitude (M = 5.58), while of Ahmedabad have least positive attitude (M = 4.58) for private label personal care products, with respect to risk (risk – free) as attribute.

Respondents of Vadodara have highest positive attitude (M = 4.81), while of Ahmedabad have lowest positive attitude (M = 3.77) for private label personal care products, with respect to packaging as attribute.

Respondents of Surat have highest positive attitude (M = 5.22), while of Ahmedabad have least positive attitude (M = 4.24) for private label personal care products, with respect to image as attribute.

Table 7.19: Mean Rank Analysis of Attitudes Towards NBs and PLs Home Care Products Across Attributes and Selected Cities.

Category	Brands Attributes	Ahmedabad		Surat		Vadodara		Rajkot	
		Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
Home Care Products (NB)	**Quality**	5.53	*1.126*	6.17	*1.030*	6.16	*1.388*	6.16	*0.837*
	Mean Rank	3		1		2		2	
	Price	5.03	*1.117*	5.06	*0.998*	4.82	*0.968*	5.03	*0.803*
	Mean Rank	2		1		3		2	
	Risk	4.82	*1.143*	5.13	*1.437*	5.62	*1.595*	5.08	*1.036*
	Mean Rank	4		2		1		3	
	Packaging	3.74	*1.921*	4.74	*1.461*	4.96	*1.428*	4.63	*1.168*
	Mean Rank	4		2		1		3	
	Image	4.59	*2.247*	5.58	*1.166*	5.48	*1.490*	5.61	*1.337*
	Mean Rank	4		2		3		1	
Home Care Products (PLs)	**Quality**	5.01	*0.866*	5.78	*1.036*	5.65	*1.159*	5.66	*0.763*
	Mean Rank	4		1		3		2	
	Price	5.78	*1.692*	5.42	*1.296*	5.28	*1.383*	5.76	*1.187*
	Mean Rank	1		3		4		2	
	Risk	4.59	*0.784*	4.77	*1.041*	5.02	*1.205*	4.86	*0.820*
	Mean Rank	4		3		1		2	
	Packaging	3.75	*1.564*	4.74	*1.461*	4.79	*1.303*	4.63	*1.168*
	Mean Rank	4		2		1		3	
	Image	4.29	*1.480*	5.30	*1.057*	5.09	*1.231*	5.24	*0.995*
	Mean Rank	4		1		3		2	

Below mentioned observations can be drawn from the above table:

Respondents from Surat have highest positive attitude (M = 6.17), while of Ahmedabad least positive attitude (M = 5.53) for national brands home care products, with respect to quality as attribute.

Respondents from Surat have highest positive attitude (M = 5.06), while of Vadodara have lowest positive attitude (M = 4.82) for national brands home care products, with respect to price as attribute.

Respondents of Vadodara have highest positive attitude (M = 5.62), while of Ahmedabad have least positive attitude (M = 4.82) for national brands home care products, with respect to risk (risk – free) as attribute.

Respondents of Vadodara have highest positive attitude (M = 4.96), while of Ahmedabad have lowest positive attitude (M = 3.74) for national brands home care products, with respect to packaging as attribute.

Respondents of Rajkot have highest positive attitude (M = 5.61), while of Ahmedabad have least positive attitude (M = 4.59) for national brands home care products, with respect to image as attribute.

Respondents from Surat have highest positive attitude (M = 5.78), while of Ahmedabad least positive attitude (M = 5.01) for private label home care products, with respect to quality as attribute.

Respondents from Ahmedabad have highest positive attitude (M = 5.78), while of Vadodara have lowest positive attitude (M = 5.28) for private label home care products, with respect to price as attribute.

Respondents of Vadodara have highest positive attitude (M = 5.02), while of Ahmedabad have least positive attitude (M = 4.59) for private label home care products, with respect to risk (risk – free) as attribute.

Respondents of Vadodara have highest positive attitude (M = 4.79), while of Ahmedabad have lowest positive attitude (M = 4.59) for private label home care products, with respect to packaging as attribute.

Respondents of Surat have highest positive attitude (M = 5.30), while of Ahmedabad have least positive attitude (M = 4.29) for private label home care products, with respect to image as attribute.

6. Testing of Hypothesis

All hypotheses were tested with respect to each city, only significant results and analysis are discussed as follows with respective tables. Moreover after one-way analysis of variance (ANOVA), to explore further and compare the mean of one group with the mean of another Fisher's Least Significant Difference (LSD) test was administered to Age Group, Monthly Household Income, Occupation and Shopping Frequency of respondent. The test was not administered for variables viz. Gender, Type of Family and Marital Status as there are less than three groups.

Hθ1 Respondent's attitude towards Quality of Private Label Product (CD, PC & HC) is independent of Gender.

Hθ2 Respondent's attitude towards Price of Private Label Product (CD, PC & HC) is independent of Gender.

Hθ3 Respondent's attitude towards Risk Associated of Private Label Product (CD, PC & HC) is independent of Gender.

Hθ4 Respondent's attitude towards Packaging of Private Label (CD, PC & HC) Product is independent of Gender.

Hθ5 Respondent's attitude towards Brand Image of Private Label Product (CD, PC & HC) is independent of Gender.

Ahmedabad City

As per Table 7.20.a, gender has significant effect on attitude towards private label brands, across quality, price, packaging and brand image across all merchandise categories viz. consumer durables, personal care products and home care products.

It is observed from Table 7.20.b that male have slightly positive attitude with respect to quality as attribute across all product categories of private label brands.

Further from Table 7.20.b we can notice that female have moderately positive attitude with respect to price as attribute across all product categories, with respect to quality it is observed to be slightly positive across all product categories, with respect to brand image it was found to be neutral across all product categories and with respect to packaging female respondents have slightly negative attitude towards all categories of private label brands.

Table 7.20.a : Effect of respondents Gender on attitude towards PLs (ANOVA) - Ahmedabad						
		Sum of Squares	df	Mean Square	F	Sig.
Q_P_CD	Between Groups	5.743	1	5.743	7.198	.008
	Within Groups	98.129	123	.798		
	Total	103.872	124			
Q_P_PC	Between Groups	8.040	1	8.040	10.881	.001
	Within Groups	90.888	123	.739		
	Total	98.928	124			
Q_P_HC	Between Groups	7.902	1	7.902	11.422	.001
	Within Groups	85.090	123	.692		
	Total	92.992	124			
P_P_CD	Between Groups	32.014	1	32.014	12.185	.001
	Within Groups	323.154	123	2.627		
	Total	355.168	124			
P_P_PC	Between Groups	32.014	1	32.014	12.185	.001
	Within Groups	323.154	123	2.627		
	Total	355.168	124			
P_P_HC	Between Groups	32.014	1	32.014	12.185	.001
	Within Groups	323.154	123	2.627		
	Total	355.168	124			
PC_P_CD	Between Groups	67.176	1	67.176	34.991	.000
	Within Groups	236.136	123	1.920		
	Total	303.312	124			
PC_P_PC	Between Groups	70.581	1	70.581	38.128	.000
	Within Groups	227.691	123	1.851		
	Total	298.272	124			
PC_P_HC	Between Groups	67.176	1	67.176	34.991	.000
	Within Groups	236.136	123	1.920		
	Total	303.312	124			
BI_P_CD	Between Groups	21.837	1	21.837	10.858	.001
	Within Groups	247.363	123	2.011		
	Total	269.200	124			
BI_P_PC	Between Groups	20.889	1	20.889	10.450	.002
	Within Groups	245.863	123	1.999		
	Total	266.752	124			
BI_P_HC	Between Groups	21.114	1	21.114	10.366	.002
	Within Groups	250.518	123	2.037		
	Total	271.632	124			

Table 7.20.b : Effect of respondents Gender on attitude towards PLs (Descriptive) - Ahmedabad							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_CD	Male	54	5.28	.899	.122	3	7
	Female	71	4.85	.889	.105	3	7
	Total	125	5.03	.915	.082	3	7
Q_P_PC	Male	54	5.31	.907	.123	3	7
	Female	71	4.80	.821	.097	3	7
	Total	125	5.02	.893	.080	3	7
Q_P_HC	Male	54	5.30	.882	.120	3	7
	Female	71	4.79	.791	.094	3	6
	Total	125	5.01	.866	.077	3	7
P_P_CD	Male	54	5.20	1.784	.243	1	7
	Female	71	6.23	1.485	.176	1	7
	Total	125	5.78	1.692	.151	1	7
P_P_PC	Male	54	5.20	1.784	.243	1	7
	Female	71	6.23	1.485	.176	1	7
	Total	125	5.78	1.692	.151	1	7
P_P_HC	Male	54	5.20	1.784	.243	1	7
	Female	71	6.23	1.485	.176	1	7
	Total	125	5.78	1.692	.151	1	7
PC_P_CD	Male	54	4.59	1.267	.172	2	7
	Female	71	3.11	1.469	.174	1	6
	Total	125	3.75	1.564	.140	1	7
PC_P_PC	Male	54	4.63	1.202	.164	2	7
	Female	71	3.11	1.469	.174	1	6
	Total	125	3.77	1.551	.139	1	7
PC_P_HC	Male	54	4.59	1.267	.172	2	7
	Female	71	3.11	1.469	.174	1	6
	Total	125	3.75	1.564	.140	1	7
BI_P_CD	Male	54	4.76	1.115	.152	2	6
	Female	71	3.92	1.610	.191	1	7
	Total	125	4.28	1.473	.132	1	7
BI_P_PC	Male	54	4.74	1.102	.150	2	6
	Female	71	3.92	1.610	.191	1	7
	Total	125	4.27	1.467	.131	1	7
BI_P_HC	Male	54	4.76	1.115	.152	2	6
	Female	71	3.93	1.624	.193	1	7
	Total	125	4.29	1.480	.132	1	7

Surat City

As per Table 7.21.a, gender has significant effect on attitude towards private label brands, across risk, packaging and brand image as attributes for personal care products; risk and packaging as attributes for home care products; and packaging as attribute for consumer durables.

It is observed from Table 7.21.b that male have slightly positive attitude with respect to risk as attribute for personal care as well as house hold care products, packaging for house hold care and brand image for personal care products while attitude is found to be neutral for packaging of consumer durable as well as personal care products.

Further from Table 7.21.b we can notice that female have slightly positive attitude with respect to risk as attribute across personal care and house hold care products; for packaging as attribute across all categories while for brand image as attribute personal care products, respectively.

Table 7.21.a : Effect of respondents Gender on attitude towards PLs (ANOVA) – Surat

		Sum of Squares	df	Mean Square	F	Sig.
R_P_PC	Between Groups	4.756	1	4.756	5.543	.020
	Within Groups	105.532	123	.858		
	Total	110.288	124			
R_P_HC	Between Groups	4.549	1	4.549	4.313	.040
	Within Groups	129.723	123	1.055		
	Total	134.272	124			
PC_P_CD	Between Groups	20.884	1	20.884	11.653	.001
	Within Groups	220.428	123	1.792		
	Total	241.312	124			
PC_P_PC	Between Groups	21.438	1	21.438	13.160	.000
	Within Groups	200.370	123	1.629		
	Total	221.808	124			
PC_P_HC	Between Groups	16.411	1	16.411	8.955	.003
	Within Groups	225.397	123	1.832		
	Total	241.808	124			
BI_P_PC	Between Groups	3.926	1	3.926	4.170	.043
	Within Groups	115.802	123	.941		
	Total	119.728	124			

Table 7.21.b : Effect of respondents Gender on attitude towards PLs (Descriptive) - Surat							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
R_P_PC	Male	86	4.60	.871	.094	2	7
	Female	39	5.03	1.038	.166	3	7
	Total	125	4.74	.943	.084	2	7
R_P_HC	Male	86	4.64	.919	.099	2	7
	Female	39	5.05	1.234	.198	2	7
	Total	125	4.77	1.041	.093	2	7
PC_P_CD	Male	86	4.48	1.461	.158	1	7
	Female	39	5.36	1.013	.162	3	7
	Total	125	4.75	1.395	.125	1	7
PC_P_PC	Male	86	4.47	1.378	.149	1	7
	Female	39	5.36	1.013	.162	3	7
	Total	125	4.74	1.337	.120	1	7
PC_P_HC	Male	86	4.50	1.493	.161	1	7
	Female	39	5.28	.972	.156	3	7
	Total	125	4.74	1.396	.125	1	7
BI_P_PC	Male	86	5.10	.908	.098	3	7
	Female	39	5.49	1.097	.176	2	7
	Total	125	5.22	.983	.088	2	7

Vadodara City

It was observed that attitude towards private label brands is independent of gender of respondents, in Vadodara City.

Rajkot City

As per Table 7.22.a, gender has significant effect on attitude towards private label brands, across risk and packaging attributes for all selected product categories.

It is observed from Table 7.21.b that male and female both have slightly positive attitude with respect to risk and packaging as attribute for all product categories respectively.

Table 7.22.a : Effect of respondents Gender on attitude towards PLs (ANOVA) - Rajkot						
		Sum of	df	Mean Square	F	Sig.
R_P_CD	Between Groups	4.287	1	4.287	6.458	.012
	Within Groups	81.665	123	.664		
	Total	85.952	124			
R_P_PC	Between Groups	4.287	1	4.287	6.458	.012
	Within Groups	81.665	123	.664		
	Total	85.952	124			
R_P_HC	Between Groups	4.637	1	4.637	7.240	.008
	Within Groups	78.771	123	.640		
	Total	83.408	124			
PC_P_CD	Between Groups	6.434	1	6.434	4.723	.032
	Within Groups	167.566	123	1.362		
	Total	174.000	124			
PC_P_PC	Between Groups	6.434	1	6.434	5.087	.026
	Within Groups	155.566	123	1.265		
	Total	162.000	124			
PC_P_HC	Between Groups	5.623	1	5.623	4.231	.042
	Within Groups	163.449	123	1.329		
	Total	169.072	124			

Table 7.22.b : Effect of respondents Gender on attitude towards PLs (Descriptive) - Rajkot							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
R_P_CD	Male	103	4.79	.848	.084	3	6
	Female	22	5.27	.631	.135	4	6
	Total	125	4.87	.833	.074	3	6
R_P_PC	Male	103	4.79	.848	.084	3	6
	Female	22	5.27	.631	.135	4	6
	Total	125	4.87	.833	.074	3	6
R_P_HC	Male	103	4.77	.831	.082	3	6
	Female	22	5.27	.631	.135	4	6
	Total	125	4.86	.820	.073	3	6
PC_P_CD	Male	103	4.50	1.128	.111	2	7
	Female	22	5.09	1.342	.286	2	7
	Total	125	4.60	1.185	.106	2	7
PC_P_PC	Male	103	4.50	1.074	.106	2	7
	Female	22	5.09	1.342	.286	2	7
	Total	125	4.60	1.143	.102	2	7
PC_P_HC	Male	103	4.53	1.110	.109	2	7
	Female	22	5.09	1.342	.286	2	7
	Total	125	4.63	1.168	.104	2	7

Hθ6 Respondent's attitude towards Quality of Private Label Product (CD, PC & HC) is independent of Age (age group).

Hθ7 Respondent's attitude towards Price of Private Label Product (CD, PC & HC) is independent of Age (age group).

Hθ8 Respondent's attitude towards Risk Associated of Private Label Product (CD, PC & HC) is independent of Age (age group).

Hθ9 Respondent's attitude towards Packaging of Private Label Product (CD, PC & HC) is independent of Age (age group).

Hθ10 Respondent's attitude towards Brand Image of Private Label Product (CD, PC & HC) is independent of Age (age group).

Ahmadabad City

It was observed that attitude towards private label brands is independent of respondents age in Ahmedabad City.

Surat City

It was observed that attitude towards private label brands is independent of respondents age in Surat City.

Vadodara City

From table 7.23.a it is observed that respondent's age has significant effect on attitude towards private label brands.

Age was found to have significant effect on respondent's attitude for price and risk (risk free) as attributes across all selected private label categories; while it was found to be significant for brand image as attribute, for private label consumer durable and home care products.

From table 7.23.b and 7.23.c it is observed that -

- Price as attribute for private label consumer durables, means are significantly different for 18 to 30 Years and 31 to 40 Years age group, and attitude is found to be moderately positive and slightly positive respectively.
- Price as attribute for private label personal care as well as home care products, means are significantly different for age group viz. 18 to 30 Years & 31 to 40 Years, and 31 to 40 Years & 51 to 60 Years respectively. Moreover moderately positive attitude was found for 18 to 30 Years and 51 to 60 Years age group, while slightly positive attitude was found for 31 to 40 Years age group.
- Risk (risk free) as attribute for private label consumer durable, personal care products and home care products, means are significantly different for age group viz. 18 to 30 Years & 41 to 50 Years, 18 to 30 Years & 51 to 60 Years, 31 to 40 Years & 41 to 50 Years and 31 to 40 Years & 51 to 60 Years respectively. Moreover moderately positive attitude was found for 41 to 50 Years and 51 to 60 Years age group, while slightly positive attitude was found for 18 to 30 Years and 31 to 40 Years age group.
- Brand image as attribute for private label consumer durable and home care products, means are significantly different for age group viz. 18 to 30 Years & 51 to 60 Years, 31 to 40 Years & 51 to 60 Years, 31 to 40 Years & 41 to 50 Years and 31 to 40 Years & 51 to 60 Years respectively. Moreover moderately positive attitude was found for 41 to 50 Years and 51 to 60 Years age group, while slightly positive attitude was found for 18 to 30 Years and 31 to 40 Years age group.

Table 7.23.a : Effect on respondents attitude towards PLs with respect to Age Group (ANOVA) - Vadodara						
		Sum of Squares	df	Mean Square	F	Sig.
P_P_CD	Between Groups	15.992	3	5.331	2.807	.043
	Within Groups	229.816	121	1.899		
	Total	245.808	124			
P_P_PC	Between Groups	22.241	3	7.414	4.086	.008
	Within Groups	219.567	121	1.815		
	Total	241.808	124			
P_P_HC	Between Groups	18.392	3	6.131	3.390	.020
	Within Groups	218.808	121	1.808		
	Total	237.200	124			
R_P_CD	Between Groups	26.377	3	8.792	6.871	.000
	Within Groups	154.823	121	1.280		
	Total	181.200	124			
R_P_PC	Between Groups	22.429	3	7.476	5.860	.001
	Within Groups	154.371	121	1.276		
	Total	176.800	124			
R_P_HC	Between Groups	15.973	3	5.324	3.929	.010
	Within Groups	163.995	121	1.355		
	Total	179.968	124			
BI_P_CD	Between Groups	11.150	3	3.717	2.919	.037
	Within Groups	154.050	121	1.273		
	Total	165.200	124			
BI_P_HC	Between Groups	15.442	3	5.147	3.609	.015
	Within Groups	172.590	121	1.426		
	Total	188.032	124			

Table 7.23.b : Effect on respondents attitude towards PLs with respect to Age Group (Descriptive)							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
P_P_CD	18 to 30 Years	53	5.57	1.279	.176	1	7
	31 to 40 Years	49	4.84	1.532	.219	2	7
	41 to 50 Years	9	5.11	.782	.261	4	6
	51 to 60 Years	14	5.64	1.447	.387	3	7
	Total	125	5.26	1.408	.126	1	7
P_P_PC	18 to 30 Years	53	5.60	1.291	.177	1	7
	31 to 40 Years	49	4.78	1.462	.209	2	7
	41 to 50 Years	9	5.00	.707	.236	4	6
	51 to 60 Years	14	5.79	1.424	.381	3	7
	Total	125	5.26	1.396	.125	1	7
P_P_HC	18 to 30 Years	53	5.58	1.292	.178	1	7
	31 to 40 Years	49	4.84	1.448	.207	2	7
	41 to 50 Years	9	5.11	.782	.261	4	6
	51 to 60 Years	14	5.79	1.424	.381	3	7
	Total	125	5.28	1.383	.124	1	7
R_P_CD	18 to 30 Years	53	4.74	1.211	.166	1	7
	31 to 40 Years	49	4.67	1.162	.166	2	7
	41 to 50 Years	9	6.11	.601	.200	5	7
	51 to 60 Years	14	5.71	.914	.244	5	7
	Total	125	4.92	1.209	.108	1	7
R_P_PC	18 to 30 Years	53	4.79	1.335	.183	1	7
	31 to 40 Years	49	4.73	1.036	.148	2	6
	41 to 50 Years	9	6.11	.601	.200	5	7
	51 to 60 Years	14	5.64	.745	.199	5	7
	Total	125	4.96	1.194	.107	1	7
R_P_HC	18 to 30 Years	53	4.94	1.350	.185	1	7
	31 to 40 Years	49	4.76	1.090	.156	2	7
	41 to 50 Years	9	5.89	.782	.261	5	7
	51 to 60 Years	14	5.64	.745	.199	5	7
	Total	125	5.02	1.205	.108	1	7
BI_P_CD	18 to 30 Years	53	4.98	1.185	.163	1	7
	31 to 40 Years	49	4.90	1.195	.171	3	7
	41 to 50 Years	9	5.56	.527	.176	5	6
	51 to 60 Years	14	5.79	.893	.239	4	7
	Total	125	5.08	1.154	.103	1	7
BI_P_HC	18 to 30 Years	53	4.94	1.292	.177	1	7
	31 to 40 Years	49	4.90	1.195	.171	3	7
	41 to 50 Years	9	5.78	.833	.278	5	7
	51 to 60 Years	14	5.86	.949	.254	4	7
	Total	125	5.09	1.231	.110	1	7

Table 7.23.c : Effect on respondents attitude towards PLs with respect to Age Group(Multiple Comparisons - LSD) - Vadodara					
Dependent Variable	(I) AgeGroup	(J) AgeGroup	Mean Difference (I-J)	Std. Error	Sig.
P_P_CD	18 to 30 Years	31 to 40 Years	.729*	.273	.009
P_P_PC	18 to 30 Years	31 to 40 Years	.828*	.267	.002
	31 to 40 Years	51 to 60 Years	-1.010*	.408	.015
P_P_HC	18 to 30 Years	31 to 40 Years	.748*	.267	.006
	31 to 40 Years	51 to 60 Years	-.949*	.408	.022
R_P_CD	18 to 30 Years	41 to 50 Years	-1.375*	.408	.001
		51 to 60 Years	-.978*	.340	.005
	31 to 40 Years	41 to 50 Years	-1.438*	.410	.001
		51 to 60 Years	-1.041*	.343	.003
R_P_PC	18 to 30 Years	41 to 50 Years	-1.319*	.407	.002
		51 to 60 Years	-.850*	.339	.014
	31 to 40 Years	41 to 50 Years	-1.376*	.410	.001
		51 to 60 Years	-.908*	.342	.009
R_P_HC	18 to 30 Years	41 to 50 Years	-.945*	.420	.026
		51 to 60 Years	-.699*	.350	.048
	31 to 40 Years	41 to 50 Years	-1.134*	.422	.008
		51 to 60 Years	-.888*	.353	.013
BI_P_CD	18 to 30 Years	51 to 60 Years	-.805*	.339	.019
	31 to 40 Years	51 to 60 Years	-.888*	.342	.011
BI_P_HC	18 to 30 Years	51 to 60 Years	-.914*	.359	.012
	31 to 40 Years	41 to 50 Years	-.880*	.433	.044
		51 to 60 Years	-.959*	.362	.009

Rajkot City

As per table 7.24.a respondents age was found to have significant effect on respondent’s attitude for brand image as attributes across all selected private label categories.

As per table 7.24.b and 7.24.c it is observed that

- Brand image as attribute for private label consumer durable, personal care and home care products, means are significantly different for age group viz. 18 to 30 Years & 31 to 40 Years.

Table 7.24.a : Effect on respondents attitude towards PLs with respect to Age Group (ANOVA) - Rajkot						
		Sum of Squares	df	Mean Square	F	Sig.
BI_P_CD	Between Groups	6.503	2	3.252	3.554	.032
	Within Groups	111.625	122	.915		
	Total	118.128	124			
BI_P_PC	Between Groups	6.892	2	3.446	3.737	.027
	Within Groups	112.500	122	.922		
	Total	119.392	124			
BI_P_HC	Between Groups	8.175	2	4.088	4.350	.015
	Within Groups	114.625	122	.940		
	Total	122.800	124			

Table 7.24.b : Effect on respondents attitude towards PLs with respect to Age Group (Descriptive) - Rajkot							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
BI_P_CD	18 to 30 Years	96	5.27	.888	.091	3	7
	31 to 40 Years	27	4.78	1.188	.229	3	6
	51 to 60 Years	2	6.00	.000	.000	6	6
	Total	125	5.18	.976	.087	3	7
BI_P_PC	18 to 30 Years	96	5.29	.893	.091	3	7
	31 to 40 Years	27	4.78	1.188	.229	3	6
	51 to 60 Years	2	6.00	.000	.000	6	6
	Total	125	5.19	.981	.088	3	7
BI_P_HC	18 to 30 Years	96	5.35	.906	.092	3	7
	31 to 40 Years	27	4.78	1.188	.229	3	6
	51 to 60 Years	2	6.00	.000	.000	6	6
	Total	125	5.24	.995	.089	3	7

Table 7.24.c : Effect on respondents attitude towards PLs with respect to Age Group(Multiple Comparisons - LSD) - Rajkot					
Dependent Variable	(I) AgeGroup	(J) AgeGroup	Mean Difference (I-J)	Std. Error	Sig.
BI_P_CD	18 to 30 Years	31 to 40 Years	.493*	.208	.020
BI_P_PC	18 to 30 Years	31 to 40 Years	.514*	.209	.015
BI_P_HC	18 to 30 Years	31 to 40 Years	.576*	.211	.007

Hθ11 Respondent's attitude towards Quality of Private Label Product (CD, PC & HC) is independent of Monthly Household Income.

Hθ12 Respondent's attitude towards Price of Private Label Product (CD, PC & HC) is independent of Monthly Household Income.

Hθ13 Respondent's attitude towards Risk Associated of Private Label Product (CD, PC & HC) is independent of Monthly Household Income.

Hθ14 Respondent's attitude towards Packaging of Private Label Product (CD, PC & HC) is independent of Monthly Household Income.

Hθ15 Respondent's attitude towards Brand Image of Private Label Product (CD, PC & HC) is independent of Monthly Household Income.

Ahmedabad City

As per table 7.25.a respondent's monthly household income was found to have significant effect on respondent's attitude for quality as attributes for private label personal care as well as home care products.

While respondents monthly household income also have significant effect on respondent's attitude with respect to price and brand image as attributes across all selected private label categories.

As per table 7.25.b and 7.25.c it is observed that -

- Quality as attribute for private label personal care as well as home care products, means are significantly different for monthly household income of respondent viz., Up-to 20K & 41K to 60K, 21K to 40K & 41K to 60K and 41K to 60K for private label personal care products and Up-to 20K & 41K, 21K to 40K & 61K to 80K, 41K to 60K & 61K to 80K and 81K to 100K & 61K to 80K for private label household products. Moreover moderately positive attitude was found for monthly income group of 81K to 100K, while slightly positive attitude was found for all other income group across both categories respectively.

- Price as attribute for private label consumer durable, personal care as well as home care products, means are significantly different for income group viz. up-to 20K and all other income group and 21K to 40K & 41K to 60K, 81K to 100K respectively. Moreover extremely positive attitude was found for income group up-to 20K, moderately positive attitude for 21K to 40K, slightly positive attitude for 41K to 60K and slightly negative attitude for 81K to 100K income group respectively across all three categories.
- Brand image as attribute for private label consumer durable, personal care and home care products, means are significantly different for income group viz. up-to 20K & 41K to 60K, 61K to 80K and 21K to 40K & 41K to 60K respectively. Moreover respondents with income up to 20K were neutral; while of all other income group it was found to be slightly positive attitude for all categories.

Table 7.25.a : Effect on respondents attitude towards PLs with respect to Monthly Household Income (ANOVA) - Ahmedabad

		Sum of	df	Mean	F	Sig.
Q_P_PC	Between Groups	7.964	4	1.991	2.627	.038
	Within Groups	90.964	120	.758		
	Total	98.928	124			
Q_P_HC	Between Groups	8.808	4	2.202	3.139	.017
	Within Groups	84.184	120	.702		
	Total	92.992	124			
P_P_CD	Between Groups	67.064	4	16.766	6.983	.000
	Within Groups	288.104	120	2.401		
	Total	355.168	124			
P_P_PC	Between Groups	67.064	4	16.766	6.983	.000
	Within Groups	288.104	120	2.401		
	Total	355.168	124			
P_P_HC	Between Groups	67.064	4	16.766	6.983	.000
	Within Groups	288.104	120	2.401		
	Total	355.168	124			
BI_P_CD	Between Groups	32.273	4	8.068	4.086	.004
	Within Groups	236.927	120	1.974		
	Total	269.200	124			
BI_P_PC	Between Groups	30.562	4	7.640	3.882	.005
	Within Groups	236.190	120	1.968		
	Total	266.752	124			
BI_P_HC	Between Groups	31.137	4	7.784	3.884	.005
	Within Groups	240.495	120	2.004		
	Total	271.632	124			

Table 7.25.b : Effect on respondents attitude towards PLs with respect to Monthly Household Income (Descriptive) - Ahmedabad							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_PC	Upto 20K	37	4.84	.928	.153	3	6
	21K to 40K	62	5.00	.810	.103	4	7
	41K to 60K	19	5.47	.697	.160	5	7
	61K to 80K	5	4.60	1.673	.748	3	7
	81K to 100K	2	6.00	.000	.000	6	6
	Total	125	5.02	.893	.080	3	7
Q_P_HC	Upto 20K	37	4.84	.928	.153	3	6
	21K to 40K	62	5.03	.849	.108	4	7
	41K to 60K	19	5.37	.496	.114	5	6
	61K to 80K	5	4.20	1.095	.490	3	5
	81K to 100K	2	6.00	.000	.000	6	6
	Total	125	5.01	.866	.077	3	7
P_P_CD	Upto 20K	37	6.54	.989	.163	4	7
	21K to 40K	62	5.85	1.587	.202	1	7
	41K to 60K	19	4.63	2.033	.466	1	7
	61K to 80K	5	4.80	2.049	.917	3	7
	81K to 100K	2	3.00	2.828	2.000	1	5
	Total	125	5.78	1.692	.151	1	7
P_P_PC	Upto 20K	37	6.54	.989	.163	4	7
	21K to 40K	62	5.85	1.587	.202	1	7
	41K to 60K	19	4.63	2.033	.466	1	7
	61K to 80K	5	4.80	2.049	.917	3	7
	81K to 100K	2	3.00	2.828	2.000	1	5
	Total	125	5.78	1.692	.151	1	7
P_P_HC	Upto 20K	37	6.54	.989	.163	4	7
	21K to 40K	62	5.85	1.587	.202	1	7
	41K to 60K	19	4.63	2.033	.466	1	7
	61K to 80K	5	4.80	2.049	.917	3	7
	81K to 100K	2	3.00	2.828	2.000	1	5
	Total	125	5.78	1.692	.151	1	7
BI_P_CD	Upto 20K	37	3.70	1.596	.262	2	7
	21K to 40K	62	4.26	1.503	.191	1	6
	41K to 60K	19	5.16	.602	.138	4	6
	61K to 80K	5	5.20	.447	.200	5	6
	81K to 100K	2	5.00	.000	.000	5	5
	Total	125	4.28	1.473	.132	1	7
BI_P_PC	Upto 20K	37	3.70	1.596	.262	2	7
	21K to 40K	62	4.26	1.503	.191	1	6
	41K to 60K	19	5.11	.567	.130	4	6
	61K to 80K	5	5.20	.447	.200	5	6
	81K to 100K	2	5.00	.000	.000	5	5
	Total	125	4.27	1.467	.131	1	7
BI_P_HC	Upto 20K	37	3.73	1.627	.267	2	7
	21K to 40K	62	4.26	1.503	.191	1	6
	41K to 60K	19	5.16	.602	.138	4	6
	61K to 80K	5	5.20	.447	.200	5	6
	81K to 100K	2	5.00	.000	.000	5	5
	Total	125	4.29	1.480	.132	1	7

Table 7.25.c : Effect on respondents attitude towards PLs with respect to Monthly Household Income (Multiple Comparisons - LSD) - Ahmedabad					
Dependent Variable	(I) MonthlyHouseholdIncome	(J) MonthlyHouseholdIncome	Mean Difference (I-J)	Std. Error	Sig.
Q_P_PC	Upto 20K	41K to 60K	-.636*	.246	.011
	21K to 40K	41K to 60K	-.474*	.228	.040
	41K to 60K	61K to 80K	.874*	.438	.048
Q_P_HC	Upto 20K	41K to 60K	-.531*	.236	.027
	21K to 40K	61K to 80K	.832*	.389	.035
	41K to 60K	61K to 80K	1.168*	.421	.006
	81K to 100K	61K to 80K	1.800*	.701	.011
P_P_CD	Upto 20K	21K to 40K	.686*	.322	.035
		41K to 60K	1.909*	.437	.000
		61K to 80K	1.741*	.738	.020
		81K to 100K	3.541*	1.125	.002
	21K to 40K	41K to 60K	1.223*	.406	.003
		81K to 100K	2.855*	1.113	.012
P_P_PC	Upto 20K	21K to 40K	.686*	.322	.035
		41K to 60K	1.909*	.437	.000
		61K to 80K	1.741*	.738	.020
		81K to 100K	3.541*	1.125	.002
	21K to 40K	41K to 60K	1.223*	.406	.003
		81K to 100K	2.855*	1.113	.012
P_P_HC	Upto 20K	21K to 40K	.686*	.322	.035
		41K to 60K	1.909*	.437	.000
		61K to 80K	1.741*	.738	.020
		81K to 100K	3.541*	1.125	.002
	21K to 40K	41K to 60K	1.223*	.406	.003
		81K to 100K	2.855*	1.113	.012
BI_P_CD	Upto 20K	41K to 60K	-1.455*	.397	.000
		61K to 80K	-1.497*	.670	.027
	21K to 40K	41K to 60K	-.900*	.368	.016
BI_P_PC	Upto 20K	41K to 60K	-1.403*	.396	.001
		61K to 80K	-1.497*	.668	.027
	21K to 40K	41K to 60K	-.847*	.368	.023
BI_P_HC	Upto 20K	41K to 60K	-1.428*	.400	.001
		61K to 80K	-1.470*	.675	.031
	21K to 40K	41K to 60K	-.900*	.371	.017

Surat City

From table 7.26.a respondents monthly household income has significant effect on respondent's attitude with respect to quality as attributes for personal care product, brand image as attribute for personal care and home care product.

As per table 7.26.b and 7.26.c it is observed that -

- Quality as attribute for private label personal care products, means are significantly different for monthly household income of respondent viz., Up-to 20K & 41K to 60K, 21K to 40K & 41K to 60K and 41K to 60K & 61K to 80K. Moreover moderately positive attitude was found for monthly income group of 21K to 40K and 61K to 80K, while slightly positive attitude was found for all other income group across both categories respectively.
- Brand image as attribute for private label consumer durable, personal care and home care products, means are significantly different for income group viz. up-to 20K & 61K to 80K, 41K to 60K & 61K to 80K for both categories and 21K to 40K & 61K to 80K for personal care products. Moreover respondents with income group of 61K to 80K have moderately positive attitude, while of all other income group it was found to be slightly positive attitude.

Table 7.26.a : Effect on respondents attitude towards PLs with respect to Monthly Household Income (ANOVA) - Surat

		Sum of Squares	df	Mean Square	F	Sig.
Q_P_PC	Between Groups	11.031	3	3.677	3.703	.014
	Within Groups	120.137	121	.993		
	Total	131.168	124			
BI_P_PC	Between Groups	10.017	3	3.339	3.682	.014
	Within Groups	109.711	121	.907		
	Total	119.728	124			
BI_P_HC	Between Groups	9.301	3	3.100	2.905	.038
	Within Groups	129.147	121	1.067		
	Total	138.448	124			

Table 7.26.b : Effect on respondents attitude towards PLs with respect to Monthly Household Income (Descriptive) - Surat							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_PC	Upto 20K	55	5.78	.854	.115	4	7
	21K to 40K	45	6.02	1.033	.154	4	7
	41K to 60K	18	5.11	1.323	.312	2	7
	61K to 80K	7	6.00	.816	.309	5	7
	Total	125	5.78	1.028	.092	2	7
BI_P_PC	Upto 20K	55	5.04	1.018	.137	2	7
	21K to 40K	45	5.29	.968	.144	3	7
	41K to 60K	18	5.22	.732	.173	4	7
	61K to 80K	7	6.29	.756	.286	5	7
	Total	125	5.22	.983	.088	2	7
BI_P_HC	Upto 20K	55	5.09	1.059	.143	2	7
	21K to 40K	45	5.49	1.141	.170	3	7
	41K to 60K	18	5.17	.618	.146	4	6
	61K to 80K	7	6.14	.900	.340	5	7
	Total	125	5.30	1.057	.095	2	7

Table 7.26.c : Effect on respondents attitude towards PLs with respect to Monthly Household Income (Multiple Comparisons - LSD) - Surat					
Dependent Variable	(I)Monthly Household	(J)Monthly Household	Mean Difference	Std. Error	Sig.
Q_P_PC	Upto 20K	41K to 60K	.671*	.271	.015
	21K to 40K	41K to 60K	.911*	.278	.001
	41K to 60K	61K to 80K	-.889*	.444	.047
BI_P_PC	Upto 20K	61K to 80K	-1.249*	.382	.001
	21K to 40K	61K to 80K	-.997*	.387	.011
	41K to 60K	61K to 80K	-1.063*	.424	.013
BI_P_HC	Upto 20K	61K to 80K	-1.052*	.415	.012
	41K to 60K	61K to 80K	-.976*	.460	.036

Vadodara City

As per table 7.27.a respondents monthly household income has significant effect on respondent’s attitude with respect to packaging as attributes across all selected private label categories.

As per table 7.27.b and 7.27.c it is observed that -

- Packaging as attribute for private label consumer durables, personal care products, and household care products means are significantly different for monthly household income of respondent viz., up-to 20K & 21K to 40K, 41K to 60K, 61K to 80K respectively; 21K to 40K & 41K to 60K and 41K to 60K & 61K to 80K, 81K to 100K respectively. Moreover moderately positive attitude was found for monthly income group of 61K to 80K, 81K to 100K, while slightly positive attitude was found for all other income group across both categories respectively.

Table 7.27.a : Effect on respondents attitude towards PLs with respect to Monthly Household Income (ANOVA) - Vadodara						
		Sum of Squares	df	Mean Square	F	Sig.
PC_P_CD	Between Groups	34.781	4	8.695	5.905	.000
	Within Groups	176.691	120	1.472		
	Total	211.472	124			
PC_P_PC	Between Groups	34.520	4	8.630	5.663	.000
	Within Groups	182.872	120	1.524		
	Total	217.392	124			
PC_P_HC	Between Groups	34.137	4	8.534	5.804	.000
	Within Groups	176.455	120	1.470		
	Total	210.592	124			

Table 7.27.b : Effect on respondents attitude towards PLs with respect to Monthly Household Income (Descriptive) - Vadodara							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
PC_P_CD	Upto 20K	49	4.67	1.491	.213	1	7
	21K to 40K	44	5.30	1.069	.161	3	7
	41K to 60K	23	3.96	.825	.172	3	6
	61K to 80K	5	5.80	1.095	.490	5	7
	81K to 100K	4	5.50	.577	.289	5	6
	Total	125	4.83	1.306	.117	1	7
PC_P_PC	Upto 20K	49	4.63	1.537	.220	1	7
	21K to 40K	44	5.27	1.065	.160	3	7
	41K to 60K	23	3.96	.825	.172	3	6
	61K to 80K	5	5.80	1.095	.490	5	7
	81K to 100K	4	5.50	.577	.289	5	6
	Total	125	4.81	1.324	.118	1	7
PC_P_HC	Upto 20K	49	4.65	1.521	.217	1	7
	21K to 40K	44	5.27	1.065	.160	3	7
	41K to 60K	23	3.91	.733	.153	3	5
	61K to 80K	5	5.80	1.095	.490	5	7
	81K to 100K	4	5.00	.000	.000	5	5
	Total	125	4.79	1.303	.117	1	7

Table 7.27.c : Effect on respondents attitude towards PLs with respect to Monthly Household Income (Multiple Comparisons - LSD) - Vadodara					
Dependent Variable	(I) MonthlyHouseholdIncome	(J) MonthlyHouseholdIncome	Mean Difference (I-J)	Std. Error	Sig.
PC_P_CD	Upto 20K	21K to 40K	-.622*	.252	.015
		41K to 60K	.717*	.307	.021
		61K to 80K	-1.127	.570	.050
	21K to 40K	41K to 60K	1.339*	.312	.000
	41K to 60K	61K to 80K	-1.843*	.599	.003
		81K to 100K	-1.543*	.657	.021
PC_P_PC	Upto 20K	21K to 40K	-.640*	.256	.014
		41K to 60K	.676*	.312	.032
		61K to 80K	-1.167*	.580	.046
	21K to 40K	41K to 60K	1.316*	.318	.000
	41K to 60K	61K to 80K	-1.843*	.609	.003
		81K to 100K	-1.543*	.669	.023
PC_P_HC	Upto 20K	21K to 40K	-.620*	.252	.015
		41K to 60K	.740*	.307	.017
		61K to 80K	-1.147*	.569	.046
	21K to 40K	41K to 60K	1.360*	.312	.000
	41K to 60K	61K to 80K	-1.887*	.598	.002

Rajkot City

From table 7.28.a respondents monthly household income has significant effect on respondent's attitude for quality as attribute across all selected private label categories.

As per table 7.28.b and 7.28.c it is observed that -

- Quality as attribute for private label personal care products, means are significantly different for monthly household income of respondent viz., Up-to 20K & 21K to 40K, 61K to 80K for all three categories and up-to 20K & 41K to 60K for personal care products. Moreover slightly positive attitude was found for respondents with income group up-to 20K while moderately positive attitude was found for all other income groups across all categories.

Table 7.28.a : Effect on respondents attitude towards PLs with respect to Monthly Household Income (ANOVA) - Rajkot						
		Sum of	df	Mean	F	Sig.
Q_P_CD	Between Groups	9.187	3	3.062	5.007	.003
	Within Groups	74.013	121	.612		
	Total	83.200	124			
Q_P_PC	Between Groups	10.533	3	3.511	5.766	.001
	Within Groups	73.675	121	.609		
	Total	84.208	124			
Q_P_HC	Between Groups	8.876	3	2.959	5.653	.001
	Within Groups	63.332	121	.523		
	Total	72.208	124			

Table 7.28.b : Effect on respondents attitude towards PLs with respect to Monthly Household Income (Descriptive) - Rajkot							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_CD	Upto 20K	53	5.40	.689	.095	5	7
	21K to 40K	44	5.91	.858	.129	5	7
	41K to 60K	22	5.73	.883	.188	5	7
	61K to 80K	6	6.33	.516	.211	6	7
	Total	125	5.68	.819	.073	5	7
Q_P_PC	Upto 20K	53	5.34	.618	.085	5	7
	21K to 40K	44	5.86	.878	.132	5	7
	41K to 60K	22	5.82	.958	.204	5	7
	61K to 80K	6	6.33	.516	.211	6	7
	Total	125	5.66	.824	.074	5	7
Q_P_HC	Upto 20K	53	5.38	.627	.086	5	7
	21K to 40K	44	5.86	.765	.115	5	7
	41K to 60K	22	5.73	.883	.188	5	7
	61K to 80K	6	6.33	.516	.211	6	7
	Total	125	5.66	.763	.068	5	7

Table 7.28.c : Effect on respondents attitude towards PLs with respect to Monthly Household Income (Multiple Comparisons - LSD) - Rajkot					
Dependent Variable	(I) MonthlyHouseholdIncome	(J) MonthlyHouseholdIncome	Mean Difference (I-J)	Std. Error	Sig.
Q_P_CD	Upto 20K	21K to 40K	-.513*	.160	.002
		61K to 80K	-.937*	.337	.006
Q_P_PC	Upto 20K	21K to 40K	-.524*	.159	.001
		41K to 60K	-.479*	.198	.017
		61K to 80K	-.994*	.336	.004
Q_P_HC	Upto 20K	21K to 40K	-.486*	.148	.001
		61K to 80K	-.956*	.312	.003

Hθ16 Respondent's attitude towards Quality of Private Label Product (CD, PC & HC) is independent of Type of Family.

Hθ17 Respondent's attitude towards Price of Private Label Product (CD, PC & HC) is independent of Type of Family.

Hθ18 Respondent's attitude towards Risk Associated of Private Label Product (CD, PC & HC) is independent of Type of Family.

Hθ19 Respondent's attitude towards Packaging of Private Label Product (CD, PC & HC) is independent of Type of Family.

Hθ20 Respondent's attitude towards Brand Image of Private Label Product (CD, PC & HC) is independent of Type of Family.

Ahmedabad City

As per Table 7.29.a, respondent's type of family has significant effect on attitude towards private label brands for price as attribute across all merchandise categories viz. consumer durables, personal care products and home care products.

It is observed from Table 7.29.b that respondents from nuclear family have slightly positive attitude, while respondents from joint family have moderately positive attitude with respect to price as attribute across all product categories of private label brands.

Table 7.29.a : Effect on respondents attitude towards PLs with respect to Type of Family (ANOVA) - Ahmedabad						
		Sum of Squares	df	Mean Square	F	Sig.
P_P_CD	Between Groups	31.360	1	31.360	11.912	.001
	Within Groups	323.808	123	2.633		
	Total	355.168	124			
P_P_PC	Between Groups	31.360	1	31.360	11.912	.001
	Within Groups	323.808	123	2.633		
	Total	355.168	124			
P_P_HC	Between Groups	31.360	1	31.360	11.912	.001
	Within Groups	323.808	123	2.633		
	Total	355.168	124			

7.29. b. : Effect on respondents attitude towards PLs with respect to Type of Family (Descriptive) - Ahmedabad							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
P_P_CD	Nuclear	59	5.25	1.862	.242	1	7
	Joint	66	6.26	1.373	.169	1	7
	Total	125	5.78	1.692	.151	1	7
P_P_PC	Nuclear	59	5.25	1.862	.242	1	7
	Joint	66	6.26	1.373	.169	1	7
	Total	125	5.78	1.692	.151	1	7
P_P_HC	Nuclear	59	5.25	1.862	.242	1	7
	Joint	66	6.26	1.373	.169	1	7
	Total	125	5.78	1.692	.151	1	7

Surat City

As per Table 7.30.a, respondent’s type of family has significant effect on attitude towards private label personal care products for risk (risk free) as attribute.

It is observed from Table 7.30.b that respondents from nuclear family as well as joint family have slightly positive attitude with respect to risk (risk free) as attribute for private label personal care products.

7.30.a : Effect on respondents attitude towards PLs with respect to Type of Family (ANOVA) - Surat						
		Sum of Squares	df	Mean Square	F	Sig.
R_P_PC	Between Groups	3.766	1	3.766	4.349	.039
	Within Groups	106.522	123	.866		
	Total	110.288	124			

7.30. b : Effect on respondents attitude towards PLs with respect to Type of Family (Descriptive) - Surat							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
R_P_PC	Nuclear	60	4.92	.907	.117	2	7
	Joint	65	4.57	.951	.118	3	7
	Total	125	4.74	.943	.084	2	7

Vadodara City

As per Table 7.31.a, respondent's type of family has significant effect on attitude towards private label brands for risk (risk free) as attribute across all merchandise categories viz. consumer durables, personal care products and home care products.

It is observed from Table 7.31.b that respondents from nuclear family as well as joint family have slightly positive attitude with respect to risk (risk free) as attribute for all selected private label products.

7.31.a : Effect on respondents attitude towards PLs with respect to Type of Family (ANOVA) - Vadodara						
		Sum of Squares	df	Mean Square	F	Sig.
R_P_CD	Between Groups	19.221	1	19.221	14.596	.000
	Within Groups	161.979	123	1.317		
	Total	181.200	124			
R_P_PC	Between Groups	14.633	1	14.633	11.099	.001
	Within Groups	162.167	123	1.318		
	Total	176.800	124			
R_P_HC	Between Groups	7.576	1	7.576	5.405	.022
	Within Groups	172.392	123	1.402		
	Total	179.968	124			

7.31.b : Effect on respondents attitude towards PLs with respect to Type of Family (Descriptive) - Vadodara							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
R_P_CD	Nuclear	73	4.59	1.245	.146	1	7
	Joint	52	5.38	.993	.138	3	7
	Total	125	4.92	1.209	.108	1	7
R_P_PC	Nuclear	73	4.67	1.281	.150	1	6
	Joint	52	5.37	.929	.129	3	7
	Total	125	4.96	1.194	.107	1	7
R_P_HC	Nuclear	73	4.81	1.319	.154	1	7
	Joint	52	5.31	.961	.133	3	7
	Total	125	5.02	1.205	.108	1	7

Rajkot City

As per Table 7.32.a, respondent's type of family has significant effect on attitude towards private label brands for quality and price as attribute across all merchandise categories viz. consumer durables, personal care products and home care products.

It is observed from Table 7.32.b that respondents from nuclear family as well as joint family have slightly positive attitude with respect to quality as attribute for all selected private label products. While respondents from nuclear family have moderately positive attitude and joint family have slightly positive attitude with respect to price as attribute for all selected private label products.

7.32. a : Effect on respondents attitude towards PLs with respect to Type of Family (ANOVA) – Rajkot						
		Sum of Squares	df	Mean Square	F	Sig.
Q_P_CD	Between Groups	6.953	1	6.953	11.217	.001
	Within Groups	76.247	123	.620		
	Total	83.200	124			
Q_P_PC	Between Groups	6.052	1	6.052	9.524	.003
	Within Groups	78.156	123	.635		
	Total	84.208	124			
Q_P_HC	Between Groups	10.299	1	10.299	20.462	.000
	Within Groups	61.909	123	.503		
	Total	72.208	124			
P_P_CD	Between Groups	15.408	1	15.408	12.041	.001
	Within Groups	157.392	123	1.280		
	Total	172.800	124			
P_P_PC	Between Groups	21.460	1	21.460	17.557	.000
	Within Groups	150.348	123	1.222		
	Total	171.808	124			
P_P_HC	Between Groups	19.270	1	19.270	15.240	.000
	Within Groups	155.530	123	1.264		
	Total	174.800	124			

7.32. b : Effect on respondents attitude towards PLs with respect to Type of Family (Descriptive) - Rajkot							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_CD	Nuclear	81	5.51	.744	.083	5	7
	Joint	44	6.00	.863	.130	5	7
	Total	125	5.68	.819	.073	5	7
Q_P_PC	Nuclear	81	5.49	.744	.083	5	7
	Joint	44	5.95	.888	.134	5	7
	Total	125	5.66	.824	.074	5	7
Q_P_HC	Nuclear	81	5.44	.632	.070	5	7
	Joint	44	6.05	.834	.126	5	7
	Total	125	5.66	.763	.068	5	7
P_P_CD	Nuclear	81	6.10	1.068	.119	3	7
	Joint	44	5.36	1.241	.187	3	7
	Total	125	5.84	1.180	.106	3	7
P_P_PC	Nuclear	81	6.05	1.071	.119	3	7
	Joint	44	5.18	1.167	.176	3	7
	Total	125	5.74	1.177	.105	3	7
P_P_HC	Nuclear	81	6.05	1.071	.119	3	7
	Joint	44	5.23	1.217	.184	3	7
	Total	125	5.76	1.187	.106	3	7

Hθ21 Respondent's attitude towards Quality of Private Label Product (CD, PC & HC) is independent of Occupation.

Hθ22 Respondent's attitude towards Price of Private Label Product (CD, PC & HC) is independent of Occupation.

Hθ23 Respondent's attitude towards Risk Associated of Private Label Product (CD, PC & HC) is independent of Occupation.

Hθ24 Respondent's attitude towards Packaging of Private Label Product (CD, PC & HC) is independent of Occupation.

Hθ25 Respondent's attitude towards Image of Private Label Product (CD, PC & HC) is independent of Occupation.

Ahmedabad City

From table 7.33.a it is observed that respondent's occupation has significant effect on respondent's attitude towards private label brands. Significance is observed for price, packaging and brand image as attributes across all product categories.

From table 7.33.b and 7.33.b it is observed that –

- Price as attribute for private label consumer durable, personal care as well as home care products, means are significantly different for respondents occupation viz. students & housewife, housewife & service, self employed and professionals respectively. Moreover extremely positive attitude was found for housewife, moderately positive attitude for service, slightly positive attitude for students, self employed and professionals respectively across all categories.
- Packaging as attribute for private label consumer durable, personal care product and home care products, means are significantly different for respondent's occupation viz. students & housewife and housewife & service, self employed respectively. Housewife's attitude was found to be slightly negative while of others it is found to be neutral across all categories respectively.
- Brand image as attribute for private label consumer durable, personal care and home care products, means are significantly different for occupation viz. students & housewife, housewife & service, self employed and professionals respectively. Moreover housewives have slightly negative attitude, while professionals and service class respondents have slightly positive attitude across all selected categories.

Table 7.33.a : Effect on respondents attitude towards PLs with respect to Occupation (ANOVA) - Ahmedabad						
		Sum of Squares	df	Mean Square	F	Sig.
P_P_CD	Between Groups	46.979	4	11.745	4.573	.002
	Within Groups	308.189	120	2.568		
	Total	355.168	124			
P_P_PC	Between Groups	46.979	4	11.745	4.573	.002
	Within Groups	308.189	120	2.568		
	Total	355.168	124			
P_P_HC	Between Groups	46.979	4	11.745	4.573	.002
	Within Groups	308.189	120	2.568		
	Total	355.168	124			
PC_P_CD	Between Groups	39.576	4	9.894	4.502	.002
	Within Groups	263.736	120	2.198		
	Total	303.312	124			
PC_P_PC	Between Groups	40.900	4	10.225	4.767	.001
	Within Groups	257.372	120	2.145		
	Total	298.272	124			
PC_P_HC	Between Groups	39.576	4	9.894	4.502	.002
	Within Groups	263.736	120	2.198		
	Total	303.312	124			
BI_P_CD	Between Groups	58.632	4	14.658	8.353	.000
	Within Groups	210.568	120	1.755		
	Total	269.200	124			
BI_P_PC	Between Groups	56.851	4	14.213	8.125	.000
	Within Groups	209.901	120	1.749		
	Total	266.752	124			
BI_P_HC	Between Groups	59.338	4	14.835	8.385	.000
	Within Groups	212.294	120	1.769		
	Total	271.632	124			

Table 7.33.b : Effect on respondents attitude towards PLs with respect to Occupation (Descriptive) - Ahmedabad							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
P_P_CD	Students	15	5.40	1.549	.400	3	7
	Housewife	23	7.00	.000	.000	7	7
	Service	73	5.63	1.687	.197	1	7
	Self Employed	11	5.09	2.212	.667	1	7
	Professional	3	4.67	3.215	1.856	1	7
	Total	125	5.78	1.692	.151	1	7
P_P_PC	Students	15	5.40	1.549	.400	3	7
	Housewife	23	7.00	.000	.000	7	7
	Service	73	5.63	1.687	.197	1	7
	Self Employed	11	5.09	2.212	.667	1	7
	Professional	3	4.67	3.215	1.856	1	7
	Total	125	5.78	1.692	.151	1	7
P_P_HC	Students	15	5.40	1.549	.400	3	7
	Housewife	23	7.00	.000	.000	7	7
	Service	73	5.63	1.687	.197	1	7
	Self Employed	11	5.09	2.212	.667	1	7
	Professional	3	4.67	3.215	1.856	1	7
	Total	125	5.78	1.692	.151	1	7
PC_P_CD	Students	15	4.40	1.454	.375	1	6
	Housewife	23	2.61	1.033	.215	1	4
	Service	73	3.93	1.549	.181	1	7
	Self Employed	11	4.00	1.789	.539	2	6
	Professional	3	4.00	1.732	1.000	2	5
	Total	125	3.75	1.564	.140	1	7
PC_P_PC	Students	15	4.40	1.454	.375	1	6
	Housewife	23	2.61	1.033	.215	1	4
	Service	73	3.93	1.549	.181	1	7
	Self Employed	11	4.18	1.601	.483	2	6
	Professional	3	4.00	1.732	1.000	2	5
	Total	125	3.77	1.551	.139	1	7
PC_P_HC	Students	15	4.40	1.454	.375	1	6
	Housewife	23	2.61	1.033	.215	1	4
	Service	73	3.93	1.549	.181	1	7
	Self Employed	11	4.00	1.789	.539	2	6
	Professional	3	4.00	1.732	1.000	2	5
	Total	125	3.75	1.564	.140	1	7
BI_P_CD	Students	15	4.47	1.302	.336	2	6
	Housewife	23	2.87	1.217	.254	2	5
	Service	73	4.63	1.369	.160	1	7
	Self Employed	11	4.36	1.362	.411	2	6
	Professional	3	5.33	.577	.333	5	6
	Total	125	4.28	1.473	.132	1	7
BI_P_PC	Students	15	4.47	1.302	.336	2	6
	Housewife	23	2.87	1.217	.254	2	5
	Service	73	4.63	1.369	.160	1	7
	Self Employed	11	4.36	1.362	.411	2	6
	Professional	3	5.00	.000	.000	5	5
	Total	125	4.27	1.467	.131	1	7
BI_P_HC	Students	15	4.47	1.302	.336	2	6
	Housewife	23	2.87	1.217	.254	2	5
	Service	73	4.64	1.378	.161	1	7
	Self Employed	11	4.36	1.362	.411	2	6
	Professional	3	5.33	.577	.333	5	6
	Total	125	4.29	1.480	.132	1	7

Table 7.33.c : Effect on respondents attitude towards PLs with respect to Occupation (Multiple Comparisons - LSD) - Ahmedabad					
Dependent Variable	(I) OCCUPATION	(J) OCCUPATION	Mean Difference (I-J)	Std. Error	Sig.
P_P_CD	Students	Housewife	-1.600*	.532	.003
	Housewife	Service	1.370*	.383	.001
		Self Employed	1.909*	.587	.001
		Professional	2.333*	.984	.019
P_P_PC	Students	Housewife	-1.600*	.532	.003
	Housewife	Service	1.370*	.383	.001
		Self Employed	1.909*	.587	.001
		Professional	2.333*	.984	.019
P_P_HC	Students	Housewife	-1.600*	.532	.003
	Housewife	Service	1.370*	.383	.001
		Self Employed	1.909*	.587	.001
		Professional	2.333*	.984	.019
PC_P_CD	Students	Housewife	1.791*	.492	.000
	Housewife	Service	-1.791*	.492	.000
		Self Employed	-1.391*	.543	.012
PC_P_PC	Students	Housewife	1.791*	.486	.000
	Housewife	Service	-1.323*	.350	.000
		Self Employed	-1.573*	.537	.004
PC_P_HC	Students	Housewife	1.791*	.492	.000
	Housewife	Service	-1.323*	.354	.000
		Self Employed	-1.391*	.543	.012
BI_P_CD	Students	Housewife	1.597*	.440	.000
	Housewife	Service	-1.761*	.317	.000
		Self Employed	-1.494*	.486	.003
		Professional	-2.464*	.813	.003
BI_P_PC	Students	Housewife	1.597*	.439	.000
	Housewife	Service	-1.761*	.316	.000
		Self Employed	-1.494*	.485	.003
		Professional	-2.130*	.812	.010
BI_P_HC	Students	Housewife	1.597*	.441	.000
	Housewife	Service	-1.774*	.318	.000
		Self Employed	-1.494*	.488	.003
		Professional	-2.464*	.816	.003

Surat City

As per table 7.34.a respondents occupation has significant effect on respondent's attitude towards private label brands. Significance is observed for quality as attribute across all selected product categories.

From table 7.34.b and 7.34.c it is observed that –

- Quality as attribute for private label consumer durable, personal care as well as home care products, means are significantly different for respondent's occupation viz. students & service, self employed respectively across all categories while professional & self employed for home care products. Moreover moderately positive attitude was found for students & professional respondents, slightly positive attitude for service & self employed respondents respectively across all categories.

Table 7.34.a : Effect on respondents attitude towards PLs with respect to Occupation (ANOVA) - Surat

		Sum of Squares	df	Mean Square	F	Sig.
Q_P_CD	Between Groups	20.243	4	5.061	4.849	.001
	Within Groups	125.229	120	1.044		
	Total	145.472	124			
Q_P_PC	Between Groups	10.965	4	2.741	2.737	.032
	Within Groups	120.203	120	1.002		
	Total	131.168	124			
Q_P_HC	Between Groups	21.453	4	5.363	5.761	.000
	Within Groups	111.715	120	.931		
	Total	133.168	124			

Table 7.34.b : Effect on respondents attitude towards PLs with respect to Occupation (Descriptive) - Surat							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_CD	Students	42	6.33	.902	.139	4	7
	Housewife	3	6.00	1.000	.577	5	7
	Service	55	5.49	1.120	.151	2	7
	Self Employed / Business	20	5.55	1.050	.235	4	7
	Professional	5	6.40	.548	.245	6	7
	Total	125	5.83	1.083	.097	2	7
Q_P_PC	Students	42	6.12	.832	.128	4	7
	Housewife	3	5.33	.577	.333	5	6
	Service	55	5.62	1.163	.157	2	7
	Self Employed / Business	20	5.45	.945	.211	4	7
	Professional	5	6.40	.548	.245	6	7
	Total	125	5.78	1.028	.092	2	7
Q_P_HC	Students	42	6.29	.835	.129	4	7
	Housewife	3	5.33	.577	.333	5	6
	Service	55	5.56	1.135	.153	2	7
	Self Employed / Business	20	5.25	.786	.176	4	7
	Professional	5	6.40	.548	.245	6	7
	Total	125	5.78	1.036	.093	2	7

Table 7.34.c : Effect on respondents attitude towards PLs with respect to Occupation (Multiple Comparisons - LSD) - Surat					
Dependent Variable	(I) OCCUPATION	(J) OCCUPATION	Mean Difference (I-J)	Std. Error	Sig.
Q_P_CD	Students	Service	.842*	.209	.000
		Self Employed / Business	.783*	.278	.006
Q_P_PC	Students	Service	.501*	.205	.016
		Self Employed / Business	.669*	.272	.015
Q_P_HC	Students	Service	.722*	.198	.000
		Self Employed / Business	1.036*	.262	.000
	Professional	Self Employed / Business	1.150*	.482	.019

Vadodara City

As per table 7.35.a respondents occupation has significant effect on respondent's attitude towards private label brands. Significance is observed for packaging and brand image as attribute across all selected product categories.

From table 7.35.b and 7.35.c it is observed that –

- Packaging as attribute for private label consumer durable, personal care product and home care products, means are significantly different for respondent's occupation viz. students & service, housewife & service, service & self employed respectively. Students & Housewife's attitude was found to be moderately positive while of service & self employed it is found to be slightly negative across all categories respectively.
- Brand image as attribute for private label consumer durable, personal care and home care products, means are significantly different for occupation viz. housewife & service, housewife & professional, service & professional, self employed and professionals respectively. Moreover housewives have moderately positive attitude, while professionals were neutral and respondents having occupation as students, service & self employed have slightly positive attitude across all selected categories.

Table 7.35.a : Effect on respondents attitude towards PLs with respect to Occupation (ANOVA) - Vadodara

		Sum of Squares	df	Mean Square	F	Sig.
PC_P_CD	Between Groups	32.050	4	8.013	5.359	.001
	Within Groups	179.422	120	1.495		
	Total	211.472	124			
PC_P_PC	Between Groups	36.681	4	9.170	6.090	.000
	Within Groups	180.711	120	1.506		
	Total	217.392	124			
PC_P_HC	Between Groups	32.124	4	8.031	5.400	.000
	Within Groups	178.468	120	1.487		
	Total	210.592	124			
BI_P_CD	Between Groups	18.163	4	4.541	3.706	.007
	Within Groups	147.037	120	1.225		
	Total	165.200	124			
BI_P_PC	Between Groups	20.231	4	5.058	3.876	.005
	Within Groups	156.569	120	1.305		
	Total	176.800	124			
BI_P_HC	Between Groups	22.490	4	5.623	4.076	.004
	Within Groups	165.542	120	1.380		
	Total	188.032	124			

Table 7.35.b : Effect on respondents attitude towards PLs with respect to Occupation (Descriptive) - Vadodara							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
PC_P_CD	Students	8	5.63	.744	.263	5	7
	Housewife	12	5.67	1.155	.333	4	7
	Service	68	4.41	1.395	.169	1	7
	Self Employed	19	5.42	1.170	.268	3	7
	Professional	18	4.89	.583	.137	4	6
	Total	125	4.83	1.306	.117	1	7
PC_P_PC	Students	8	5.50	.756	.267	5	7
	Housewife	12	5.67	1.155	.333	4	7
	Service	68	4.35	1.380	.167	1	7
	Self Employed	19	5.53	1.264	.290	3	7
	Professional	18	4.89	.583	.137	4	6
	Total	125	4.81	1.324	.118	1	7
PC_P_HC	Students	8	5.50	.756	.267	5	7
	Housewife	12	5.67	1.155	.333	4	7
	Service	68	4.38	1.404	.170	1	7
	Self Employed	19	5.42	1.170	.268	3	7
	Professional	18	4.78	.428	.101	4	5
	Total	125	4.79	1.303	.117	1	7
BI_P_CD	Students	8	5.25	.707	.250	5	7
	Housewife	12	5.83	.389	.112	5	6
	Service	68	5.06	1.183	.143	1	7
	Self Employed	19	5.32	1.157	.265	3	7
	Professional	18	4.33	1.188	.280	2	6
	Total	125	5.08	1.154	.103	1	7
BI_P_PC	Students	8	5.25	.707	.250	5	7
	Housewife	12	5.83	.389	.112	5	6
	Service	68	5.06	1.183	.143	1	7
	Self Employed	19	5.16	1.119	.257	3	7
	Professional	18	4.22	1.437	.339	1	6
	Total	125	5.04	1.194	.107	1	7
BI_P_HC	Students	8	5.25	.707	.250	5	7
	Housewife	12	5.83	.389	.112	5	6
	Service	68	5.07	1.188	.144	1	7
	Self Employed	19	5.42	1.305	.299	3	7
	Professional	18	4.22	1.437	.339	1	6
	Total	125	5.09	1.231	.110	1	7
Professional includes Dr, CA, Lawyer, Consultant							

Table 7.35.c : Effect on respondents attitude towards PLs with respect to Occupation (Multiple Comparisons - LSD) - Vadodara					
Dependent Variable	(I) OCCUPATION	(J) OCCUPATION	Mean Difference (I-J)	Std. Error	Sig.
PC_P_CD	Students	Service	1.213*	0.457	0.009
	Housewife	Service	1.255*	0.383	0.001
	Service	Self Employed / Business	-1.009*	0.317	0.002
PC_P_PC	Students	Service	1.147*	0.459	0.014
	Housewife	Service	1.314*	0.384	0.001
	Service	Self Employed / Business	-1.173*	0.318	0.00
PC_P_HC	Students	Service	1.118*	0.456	0.016
	Housewife	Service	1.284*	0.382	0.001
	Service	Self Employed / Business	-1.039*	0.316	0.001
BI_P_CD	Housewife	Service	.775*	0.347	0.027
		Professional	1.500*	0.413	0.00
	Service	Professional	.725*	0.293	0.015
	Self Employed / Business	Professional	.982*	0.364	0.008
BI_P_PC	Students	Professional	1.028*	0.485	0.036
	Housewife	Service	.775*	0.358	0.032
		Professional	1.611*	0.426	0.00
	Service	Professional	.837*	0.303	0.007
	Self Employed / Business	Professional	.936*	0.376	0.014
BI_P_HC	Students	Professional	1.028*	0.499	0.042
	Housewife	Service	.760*	0.368	0.041
		Professional	1.611*	0.438	0.00
	Service	Housewife	-.760*	0.368	0.041
		Professional	.851*	0.311	0.007
	Self Employed / Business	Professional	1.199*	0.386	0.002
Professional includes Dr, CA, Lawyer, Consultant					

Rajkot City

As per table 7.36.a respondents occupation has significant effect on respondent's attitude towards private label brands. Significance is observed for price as attribute across all selected product categories, while quality as attribute for private label home care products.

From table 7.36.b and 7.36.c it is observed that –

- Quality as attribute for private label home care products, means are significantly different for respondent’s occupation viz. students & service, and housewife & service respectively. Moreover moderately positive attitude was found for service as occupation, slightly positive attitude for housewife and self employed and students were found to be neutral.
- Price as attribute for private label consumer durable, personal care as well as home care products, means are significantly different for respondent’s occupation viz. students & housewife, service, self employed respectively across all categories. Moreover extremely positive attitude was found for housewife, service and self employed respondents across all categories.

Table 7.36.a : Effect on respondents attitude towards PLs with respect to Occupation (ANOVA) - Rajkot

		Sum of Squares	df	Mean Square	F	Sig.
Q_P_HC	Between Groups	5.705	3	1.902	3.460	.019
	Within Groups	66.503	121	.550		
	Total	72.208	124			
P_P_CD	Between Groups	15.479	3	5.160	3.968	.010
	Within Groups	157.321	121	1.300		
	Total	172.800	124			
P_P_PC	Between Groups	14.827	3	4.942	3.810	.012
	Within Groups	156.981	121	1.297		
	Total	171.808	124			
P_P_HC	Between Groups	14.883	3	4.961	3.754	.013
	Within Groups	159.917	121	1.322		
	Total	174.800	124			

Table 7.36.b : Effect on respondents attitude towards PLs with respect to Occupation (Descriptive) - Rajkot							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_HC	Students	4	4.02	1.157	.579	5	5
	Housewife	4	5.00	.000	.000	5	5
	Service	94	5.77	.754	.078	5	7
	Self Employed / Business	23	5.43	.788	.164	5	7
	Total	125	5.66	.763	.068	5	7
P_P_CD	Students	4	4.00	1.155	.577	5	5
	Housewife	4	6.50	.577	.289	3	7
	Service	94	5.88	1.135	.117	6	7
	Self Employed / Business	23	5.87	1.217	.254	3	7
	Total	125	5.84	1.180	.106	3	7
P_P_PC	Students	4	4.00	1.155	.577	3	5
	Housewife	4	6.50	.577	.289	3	7
	Service	94	5.76	1.133	.117	6	7
	Self Employed / Business	23	5.87	1.217	.254	3	7
	Total	125	5.74	1.177	.105	3	7
P_P_HC	Students	4	4.00	1.155	.577	3	5
	Housewife	4	6.50	.577	.289	3	7
	Service	94	5.78	1.147	.118	6	7
	Self Employed / Business	23	5.87	1.217	.254	3	7
	Total	125	5.76	1.187	.106	3	7

Table 7.36.c : Effect on respondents attitude towards PLs with respect to Occupation (Multiple Comparisons - LSD) - Rajkot					
Dependent Variable	(I) OCCUPATION	(J) OCCUPATION	Mean Difference (I-J)	Std. Error	Sig.
Q_P_HC	Students	Service	-.766*	.378	.045
	Housewife	Service	-.766*	.378	.045
P_P_CD	Students	Housewife	-2.500*	.806	.002
		Service	-1.883*	.582	.002
		Self Employed /	-1.870*	.618	.003
P_P_PC	Students	Housewife	-2.500*	.805	.002
		Service	-1.755*	.582	.003
		Self Employed /	-1.870*	.617	.003
P_P_HC	Students	Housewife	-2.500*	.813	.003
		Service	-1.777*	.587	.003
		Self Employed /	-1.870*	.623	.003

Hθ26 Respondent’s attitude towards Quality of Private Label Product (CD, PC & HC) is independent of Marital Status.

Hθ27 Respondent’s attitude towards Price of Private Label Product (CD, PC & HC) is independent of Marital Status.

Hθ28 Respondent’s attitude towards Risk Associated of Private Label Product (CD, PC & HC) is independent of Marital Status.

Hθ29 Respondent’s attitude towards Packaging of Private Label Product (CD, PC & HC) is independent of Marital Status.

Hθ30 Respondent’s attitude towards Brand Image of Private Label Product (CD, PC & HC) is independent of Marital Status.

Ahmedabad City

As per Table 7.37.a, respondent’s marital status has significant effect on attitude towards private label brands for risk (risk free) as attribute across all merchandise categories viz. consumer durables, personal care products and home care products.

It is observed from Table 7.37.b that unmarried respondents have slightly positive attitude with respect to risk (risk free) as attribute for all selected private label products.

7.37. a : Effect on respondents attitude towards PLs with respect to Marital Status (ANOVA) - Ahmedabad

		Sum of Squares	df	Mean Square	F	Sig.
R_P_CD	Between Groups	3.582	1	3.582	6.390	.013
	Within Groups	68.946	123	.561		
	Total	72.528	124			
R_P_PC	Between Groups	3.378	1	3.378	5.853	.017
	Within Groups	70.990	123	.577		
	Total	74.368	124			
R_P_HC	Between Groups	3.180	1	3.180	5.357	.022
	Within Groups	73.012	123	.594		
	Total	76.192	124			

7.37.b : Effect on respondents attitude towards PLs with respect to Marital Status (Descriptive) - Ahmedabad							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
R_P_CD	Unmarried	34	4.85	.744	.128	4	7
	Married	91	4.47	.750	.079	2	6
	Total	125	4.58	.765	.068	2	7
R_P_PC	Unmarried	34	4.85	.744	.128	4	7
	Married	91	4.48	.765	.080	2	6
	Total	125	4.58	.774	.069	2	7
R_P_HC	Unmarried	34	4.85	.744	.128	4	7
	Married	91	4.49	.780	.082	2	6
	Total	125	4.59	.784	.070	2	7

Surat City

It was observed that attitude towards private label brands is independent of marital status of respondents, in Surat City.

Vadodara City

As per Table 7.38.a, respondent's marital status has significant effect on attitude towards private label brands for price and brand image as attribute across all merchandise categories viz. consumer durables, personal care products and home care products. While attitude was found to be significant for private label consumer durables with respect to risk (risk free) as attribute.

It is observed from Table 7.38.b that unmarried respondents have moderately positive attitude while married respondents have slightly positive attitude with respect to price as attribute across all selected categories.

Married as well as unmarried respondents have slightly positive attitude with respect to risk (risk free) as attribute for private label consumer durables.

Married as well as unmarried respondents have slightly positive attitude with respect to brand image as attribute for all selected private label merchandise.

7.38. a : Effect on respondents attitude towards PLs with respect to Marital Status (ANOVA) - Vadodara						
		Sum of Squares	df	Mean Square	F	Sig.
P_P_CD	Between Groups	18.755	1	18.755	10.160	.002
	Within Groups	227.053	123	1.846		
	Total	245.808	124			
P_P_PC	Between Groups	20.477	1	20.477	11.380	.001
	Within Groups	221.331	123	1.799		
	Total	241.808	124			
P_P_HC	Between Groups	14.172	1	14.172	7.816	.006
	Within Groups	223.028	123	1.813		
	Total	237.200	124			
R_P_CD	Between Groups	5.408	1	5.408	3.784	.050
	Within Groups	175.792	123	1.429		
	Total	181.200	124			
BI_P_CD	Between Groups	10.979	1	10.979	8.756	.004
	Within Groups	154.221	123	1.254		
	Total	165.200	124			
BI_P_PC	Between Groups	11.606	1	11.606	8.641	.004
	Within Groups	165.194	123	1.343		
	Total	176.800	124			
BI_P_HC	Between Groups	12.723	1	12.723	8.927	.003
	Within Groups	175.309	123	1.425		
	Total	188.032	124			

7.38. b : Effect on respondents attitude towards PLs with respect to Marital Status (Descriptive) - Vadodara							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
P_P_CD	Unmarried	38	5.84	.886	.144	3	7
	Married	87	5.00	1.517	.163	1	7
	Total	125	5.26	1.408	.126	1	7
P_P_PC	Unmarried	38	5.87	.875	.142	3	7
	Married	87	4.99	1.498	.161	1	7
	Total	125	5.26	1.396	.125	1	7
P_P_HC	Unmarried	38	5.79	.905	.147	3	7
	Married	87	5.06	1.497	.160	1	7
	Total	125	5.28	1.383	.124	1	7
R_P_CD	Unmarried	38	4.61	1.405	.228	1	7
	Married	87	5.06	1.093	.117	2	7
	Total	125	4.92	1.209	.108	1	7
BI_P_CD	Unmarried	38	4.63	1.344	.218	1	7
	Married	87	5.28	1.008	.108	3	7
	Total	125	5.08	1.154	.103	1	7
BI_P_PC	Unmarried	38	4.58	1.464	.237	1	7
	Married	87	5.24	1.000	.107	3	7
	Total	125	5.04	1.194	.107	1	7
BI_P_HC	Unmarried	38	4.61	1.480	.240	1	7
	Married	87	5.30	1.047	.112	3	7
	Total	125	5.09	1.231	.110	1	7

Rajkot City

As per Table 7.39.a, respondent's marital status has significant effect on attitude towards all selected private label merchandise for quality and brand image as attribute.

It is observed from Table 7.39.b that unmarried as well as married respondents have moderately positive attitude with respect to quality as attribute across all selected private label categories.

Married as well as unmarried respondents have slightly positive attitude with respect to brand image as attribute for all selected private label categories.

7.39.a : Effect on respondents attitude towards PLs with respect to Marital Status (ANOVA) - Rajkot

		Sum of Squares	df	Mean Square	F	Sig.
Q_P_CD	Between Groups	3.564	1	3.564	5.504	.021
	Within Groups	79.636	123	.647		
	Total	83.200	124			
Q_P_PC	Between Groups	6.052	1	6.052	9.524	.003
	Within Groups	78.156	123	.635		
	Total	84.208	124			
Q_P_HC	Between Groups	6.052	1	6.052	11.252	.001
	Within Groups	66.156	123	.538		
	Total	72.208	124			
BI_P_CD	Between Groups	5.268	1	5.268	5.742	.018
	Within Groups	112.860	123	.918		
	Total	118.128	124			
BI_P_PC	Between Groups	4.680	1	4.680	5.019	.027
	Within Groups	114.712	123	.933		
	Total	119.392	124			
BI_P_HC	Between Groups	4.590	1	4.590	4.776	.031
	Within Groups	118.210	123	.961		
	Total	122.800	124			

7.39.b : Effect on respondents attitude towards PLs with respect to Marital Status (Descriptive) - Rajkot							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Q_P_CD	Unmarried	44	5.91	.910	.137	5	7
	Married	81	5.56	.742	.082	5	7
	Total	125	5.68	.819	.073	5	7
Q_P_PC	Unmarried	44	5.95	.939	.142	5	7
	Married	81	5.49	.709	.079	5	7
	Total	125	5.66	.824	.074	5	7
Q_P_HC	Unmarried	44	5.95	.888	.134	5	7
	Married	81	5.49	.635	.071	5	7
	Total	125	5.66	.763	.068	5	7
BI_P_CD	Unmarried	44	5.45	.951	.143	3	7
	Married	81	5.02	.961	.107	3	6
	Total	125	5.18	.976	.087	3	7
BI_P_PC	Unmarried	44	5.45	.951	.143	3	7
	Married	81	5.05	.973	.108	3	6
	Total	125	5.19	.981	.088	3	7
BI_P_HC	Unmarried	44	5.50	.952	.144	3	7
	Married	81	5.10	.995	.111	3	6
	Total	125	5.24	.995	.089	3	7

Hθ31 Respondent’s attitude towards Quality of Private Label Product (CD, PC & HC) is independent of Shopping Frequency.

Hθ32 Respondent’s attitude towards Price of Private Label Product (CD, PC & HC) is independent of Shopping Frequency.

Hθ33 Respondent’s attitude towards Risk Associated of Private Label Product (CD, PC & HC) is independent of Shopping Frequency.

Hθ34 Respondent’s attitude towards Packaging of Private Label Product (CD, PC & HC) is independent of Shopping Frequency.

Hθ35 Respondent’s attitude towards Brand Image of Private Label Product (CD, PC & HC) is independent of Shopping Frequency.

Ahmedabad City

From table 7.40.a it is observed that shopping frequency has significant effect on respondent’s attitude towards all selected private label categories for price and packaging as attribute.

As per table 7.40.b and 7.40.c it is observed that –

- Packaging as attribute for private label consumer durable, personal care as well as home care products, means are significantly different shopping frequency viz. fortnightly and 2 - 3 days / week, weekly and monthly respectively across all categories. Moreover slightly positive attitude was found for respondents visiting fortnightly, while slightly negative attitude was of respondents visiting 2 – 3 days / week across all categories.

Table 7.40.a : Effect on respondents attitude towards PLs with respect to Shopping Frequency (ANOVA) - Ahmedabad

		Sum of Squares	df	Mean Square	F	Sig.
PC_P_CD	Between Groups	27.433	4	6.858	2.983	.022
	Within Groups	275.879	120	2.299		
	Total	303.312	124			
PC_P_PC	Between Groups	26.752	4	6.688	2.956	.023
	Within Groups	271.520	120	2.263		
	Total	298.272	124			
PC_P_HC	Between Groups	27.433	4	6.858	2.983	.022
	Within Groups	275.879	120	2.299		
	Total	303.312	124			

Table 7.40.b : Effect on respondents attitude towards PLs with respect to Shopping Frequency (Descriptive) - Ahmedabad							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
PC_P_CD	Daily	6	4.00	.894	.365	3	5
	2 - 3 Days / Week	9	2.78	1.394	.465	1	5
	Weekly	60	3.77	1.691	.218	1	7
	Fortnightly	11	5.00	.775	.234	3	6
	Monthly	39	3.56	1.465	.235	1	6
	Total	125	3.75	1.564	.140	1	7
PC_P_PC	Daily	6	4.00	.894	.365	3	5
	2 - 3 Days / Week	9	2.78	1.394	.465	1	5
	Weekly	60	3.77	1.691	.218	1	7
	Fortnightly	11	5.00	.775	.234	3	6
	Monthly	39	3.62	1.426	.228	1	6
	Total	125	3.77	1.551	.139	1	7
PC_P_HC	Daily	6	4.00	.894	.365	3	5
	2 - 3 Days / Week	9	2.78	1.394	.465	1	5
	Weekly	60	3.77	1.691	.218	1	7
	Fortnightly	11	5.00	.775	.234	3	6
	Monthly	39	3.56	1.465	.235	1	6
	Total	125	3.75	1.564	.140	1	7

Table 7.40.c : Effect on respondents attitude towards PLs with respect to Shopping Frequency (Multiple Comparisons - LSD) - Ahmedabad					
Dependent Variable	(I) SHOPPINGFREQUENCY	(J) SHOPPINGFREQUENCY	Mean Difference (I-J)	Std. Error	Sig.
PC_P_CD	Fortnightly	2 - 3 Days / Week	2.222*	.681	.001
		Weekly	1.233*	.497	.015
		Monthly	1.436*	.518	.006
PC_P_PC	Fortnightly	2 - 3 Days / Week	2.222*	.676	.001
		Weekly	1.233*	.493	.014
		Monthly	1.385*	.514	.008
PC_P_HC	Fortnightly	2 - 3 Days / Week	2.222*	.681	.001
		Weekly	1.233*	.497	.015
		Monthly	1.436*	.518	.006

Surat City

It was observed that respondents attitude towards private label brands is independent of respondents shopping frequency in Surat City.

Vadodara City

From table 7.41.a it is observed that shopping frequency has significant effect on respondent's attitude towards all selected private label categories for price and packaging as attribute.

From table 7.41.b and 7.41.c it is observed that -

- Price as attribute for private label consumer durable, personal care as well as home care products, means are significantly different for shopping frequency viz. 2 - 3 days / week and weekly, fortnightly, monthly respectively across all categories. Moreover moderately positive attitude was found for respondents visiting fortnightly, slightly positive attitude was found for weekly and monthly while slightly negative attitude is found to be for respondents visiting 2 – 3 days / week, across all selected categories.

Table 7.41.a : Effect on respondents attitude towards PLs with respect to Shopping Frequency (ANOVA) - Vadodara

		Sum of Squares	df	Mean Square	F	Sig.
P_P_CD	Between Groups	45.111	3	15.037	9.066	.000
	Within Groups	200.697	121	1.659		
	Total	245.808	124			
P_P_PC	Between Groups	46.814	3	15.605	9.683	.000
	Within Groups	194.994	121	1.612		
	Total	241.808	124			
P_P_HC	Between Groups	47.225	3	15.742	10.026	.000
	Within Groups	189.975	121	1.570		
	Total	237.200	124			

Table 7.41.b : Effect on respondents attitude towards PLs with respect to Shopping Frequency (Descriptive) - Vadodara							
		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
P_P_CD	2 - 3 Days / Week	8	3.00	1.690	.598	1	5
	Weekly	40	5.30	1.418	.224	2	7
	Fortnightly	32	5.59	1.292	.228	2	7
	Monthly	45	5.38	1.072	.160	2	7
	Total	125	5.26	1.408	.126	1	7
P_P_PC	2 - 3 Days / Week	8	3.00	1.690	.598	1	5
	Weekly	40	5.23	1.349	.213	2	7
	Fortnightly	32	5.66	1.310	.232	2	7
	Monthly	45	5.40	1.074	.160	2	7
	Total	125	5.26	1.396	.125	1	7
P_P_HC	2 - 3 Days / Week	8	3.00	1.690	.598	1	5
	Weekly	40	5.35	1.312	.207	3	7
	Fortnightly	32	5.69	1.306	.231	2	7
	Monthly	45	5.33	1.066	.159	2	7
	Total	125	5.28	1.383	.124	1	7

Table 7.41.c : Effect on respondents attitude towards PLs with respect to Shopping Frequency (Multiple Comparisons - LSD) - Vadodara					
Dependent Variable	(I) SHOPPINGFREQUENCY	(J) SHOPPINGFREQUENCY	Mean Difference (I-J)	Std. Error	Sig.
P_P_CD	2 - 3 Days / Week	Weekly	-2.300*	.499	.000
		Fortnightly	-2.594*	.509	.000
		Monthly	-2.378*	.494	.000
P_P_PC	2 - 3 Days / Week	Weekly	-2.225*	.492	.000
		Fortnightly	-2.656*	.502	.000
		Monthly	-2.400*	.487	.000
P_P_HC	2 - 3 Days / Week	Weekly	-2.350*	.485	.000
		Fortnightly	-2.688*	.495	.000
		Monthly	-2.333*	.481	.000

Rajkot City

It was observed that respondents attitude towards private label brands is independent of respondents shopping frequency in Rajkot City.

CHAPTER 8

FINDINGS AND LIMITATIONS OF RESEARCH STUDY

FINDINGS

Respondent's belief towards NBs and PLs across different categories and attribute in selected cities of Gujarat.

Private Label Ahmedabad City (n = 125)

- 103 respondents believe that private label consumer durables offers low quality.
- 16 respondents believe that private label consumer durables offer high quality.
- 114 respondents believe that private label personal care products offer low quality.
- 12 respondents believe that private label personal care products offer high quality.
- 105 respondents believe that private label home care products offer low quality.
- 7 respondents believe that private label home care products offer high quality.
- 103 respondents believe that private label consumer durables are cheap.
- 16 respondents believe that private label consumer durables are expensive.
- 114 respondents believe that private label personal care products are cheap.
- 12 respondents believe that private label personal care products are expensive.
- 105 respondents believe that private label home care products are cheap.
- 7 respondents believe that private label home care products are expensive.
- 103 respondents believe that private label consumer durables are risky.
- 16 respondents believe that private label consumer durables are risk free.
- 114 respondents believe that private label personal care products are risky.
- 12 respondents believe that private label personal care products are risk free.
- 105 respondents believe that private label home care products are risky.
- 7 respondents believe that private label home care products are risk free.
- 103 respondents believe that private label consumer durables have unattractive packaging.

- 16 respondents believe that private label consumer durables have attractive packaging.
- 114 respondents believe that private label personal care products have unattractive packaging.
- 12 respondents believe that private label personal care products have attractive packaging.
- 105 respondents believe that private label home care products have unattractive packaging.
- 7 respondents believe that private label home care products have attractive packaging.
- 103 respondents believe that private label consumer durables have low brand image.
- 16 respondents believe that private label consumer durables have high brand image.
- 114 respondents believe that private label personal care products have low brand image.
- 12 respondents believe that private label personal care products have high brand image.
- 105 respondents believe that private label home care products have low brand image.
- 7 respondents believe that private label home care products have high brand image.

Private Label Surat City (n = 125)

- 43 respondents believe that private label consumer durables offers low quality.
- 57 respondents believe that private label consumer durables offer high quality.
- 40 respondents believe that private label personal care products offer low quality.
- 56 respondents believe that private label personal care products offer high quality.
- 43 respondents believe that private label home care products offer low quality.
- 56 respondents believe that private label home care products offer high quality.
- 95 respondents believe that private label consumer durables are cheap.
- 10 respondents believe that private label consumer durables are expensive.
- 96 respondents believe that private label personal care products are cheap.
- 13 respondents believe that private label personal care products are expensive.
- 99 respondents believe that private label home care products are cheap.
- 12 respondents believe that private label home care products are expensive.
- 88 respondents believe that private label consumer durables are risky.
- 20 respondents believe that private label consumer durables are risk free.
- 92 respondents believe that private label personal care products are risky.
- 16 respondents believe that private label personal care products are risk free.

- 89 respondents believe that private label home care products are risky.
- 19 respondents believe that private label home care products are risk free.
- 25 respondents believe that private label consumer durables have unattractive packaging.
- 74 respondents believe that private label consumer durables have attractive packaging.
- 27 respondents believe that private label personal care products have unattractive packaging.
- 65 respondents believe that private label personal care products have attractive packaging.
- 19 respondents believe that private label home care products have unattractive packaging.
- 72 respondents believe that private label home care products have attractive packaging.
- 52 respondents believe that private label consumer durables have low brand image.
- 50 respondents believe that private label consumer durables have high brand image.
- 58 respondents believe that private label personal care products have low brand image.
- 46 respondents believe that private label personal care products have high brand image.
- 55 respondents believe that private label home care products have low brand image.
- 57 respondents believe that private label home care products have high brand image.

Private Label Vadodara City (n = 125)

- 57 respondents believe that private label consumer durables offers low quality.
- 34 respondents believe that private label consumer durables offer high quality.
- 62 respondents believe that private label personal care products offer low quality.
- 27 respondents believe that private label personal care products offer high quality.
- 58 respondents believe that private label home care products offer low quality.
- 36 respondents believe that private label home care products offer high quality.
- 88 respondents believe that private label consumer durables are cheap.
- 14 respondents believe that private label consumer durables are expensive.
- 88 respondents believe that private label personal care products are cheap.
- 14 respondents believe that private label personal care products are expensive.
- 95 respondents believe that private label home care products are cheap.
- 20 respondents believe that private label home care products are expensive.
- 97 respondents believe that private label consumer durables are risky.
- 21 respondents believe that private label consumer durables are risk free.

- 92 respondents believe that private label personal care products are risky.
- 12 respondents believe that private label personal care products are risk free.
- 83 respondents believe that private label home care products are risky.
- 19 respondents believe that private label home care products are risk free.
- 31 respondents believe that private label consumer durables have unattractive packaging.
- 63 respondents believe that private label consumer durables have attractive packaging.
- 37 respondents believe that private label personal care products have unattractive packaging.
- 66 respondents believe that private label personal care products have attractive packaging.
- 40 respondents believe that private label home care products have unattractive packaging.
- 64 respondents believe that private label home care products have attractive packaging.
- 65 respondents believe that private label consumer durables have low brand image.
- 28 respondents believe that private label consumer durables have high brand image.
- 69 respondents believe that private label personal care products have low brand image.
- 23 respondents believe that private label personal care products have high brand image.
- 62 respondents believe that private label home care products have low brand image.
- 30 respondents believe that private label home care products have high brand image.

Private Label Rajkot City (n = 125)

- 49 respondents believe that private label consumer durables offers low quality.
- 44 respondents believe that private label consumer durables offer high quality.
- 53 respondents believe that private label personal care products offer low quality.
- 44 respondents believe that private label personal care products offer high quality.
- 47 respondents believe that private label home care products offer low quality.
- 36 respondents believe that private label home care products offer high quality.
- 97 respondents believe that private label consumer durables are cheap.
- 16 respondents believe that private label consumer durables are expensive.
- 91 respondents believe that private label personal care products are cheap.
- 18 respondents believe that private label personal care products are expensive.
- 93 respondents believe that private label home care products are cheap.
- 16 respondents believe that private label home care products are expensive.

- 53 respondents believe that private label consumer durables are risky.
- 24 respondents believe that private label consumer durables are risk free.
- 57 respondents believe that private label personal care products are risky.
- 16 respondents believe that private label personal care products are risk free.
- 55 respondents believe that private label home care products are risky.
- 18 respondents believe that private label home care products are risk free.
- 25 respondents believe that private label consumer durables have unattractive packaging.
- 50 respondents believe that private label consumer durables have attractive packaging.
- 23 respondents believe that private label personal care products have unattractive packaging.
- 48 respondents believe that private label personal care products have attractive packaging.
- 21 respondents believe that private label home care products have unattractive packaging.
- 54respondents believe that private label home care products have attractive packaging.
- 61 respondents believe that private label consumer durables have low brand image.
- 38 respondents believe that private label consumer durables have high brand image.
- 65 respondents believe that private label personal care products have low brand image.
- 30 respondents believe that private label personal care products have high brand image.
- 57 respondents believe that private label home care products have low brand image.
- 36 respondents believe that private label home care products have high brand image.

National Brands Ahmedabad City (n = 125)

- 4 respondents believe that national brand consumer durables offers low quality.
- 120 respondents believe that national brand consumer durables offer high quality.
- 3 respondents believe that national brand personal care products offer low quality.
- 120 respondents believe that national brand personal care products offer high quality.
- 2 respondents believe that national brand home care products offer low quality.
- 115 respondents believe that national brand home care products offer high quality.
- 2 respondents believe that national brand consumer durables are cheap.
- 122 respondents believe that national brand consumer durables are expensive.
- 3 respondents believe that national brand personal care products are cheap.
- 121 respondents believe that national brand personal care products are expensive.

- 2 respondents believe that national brand home care products are cheap.
- 122 respondents believe that national brand home care products are expensive.
- None of the respondents believe that national brand consumer durables are risky.
- 124 respondents believe that national brand consumer durables are risk free.
- None of the respondents believe that national brand personal care products are risky.
- 125 respondents believe that national brand personal care products are risk free.
- 1 respondent believe that national brand home care products are risky.
- 124 respondents believe that national brand home care products are risk free.
- 13 respondents believe that national brand consumer durables have unattractive packaging.
- 110 respondents believe that national brand consumer durables have attractive packaging.
- 11 respondents believe that national brand personal care products have unattractive packaging.
- 112 respondents believe that national brand personal care products have attractive packaging.
- 13 respondents believe that national brand home care products have unattractive packaging.
- 109 respondents believe that national brand home care products have attractive packaging.
- None of the respondents believe that national brand consumer durables have low brand image.
- 125 respondents believe that national brand consumer durables have high brand image.
- None of the respondents believe that national brand personal care products have low brand image.
- 125 respondents believe that national brand personal care products have high brand image.
- None of the respondents believe that national brand home care products have low brand image.
- 124 respondents believe that national brand home care products have high brand image.

National Brands Surat City (n = 125)

- 6 respondents believe that national brand consumer durables offers low quality.
- 100 respondents believe that national brand consumer durables offer high quality.
- 3 respondents believe that national brand personal care products offer low quality.
- 105 respondents believe that national brand personal care products offer high quality.

- 4 respondents believe that national brand home care products offer low quality.
- 102 respondents believe that national brand home care products offer high quality.
- 12 respondents believe that national brand consumer durables are cheap.
- 97 respondents believe that national brand consumer durables are expensive.
- 22 respondents believe that national brand personal care products are cheap.
- 91 respondents believe that national brand personal care products are expensive.
- 19 respondents believe that national brand home care products are cheap.
- 89 respondents believe that national brand home care products are expensive.
- 4 respondents believe that national brand consumer durables are risky.
- 112 respondents believe that national brand consumer durables are risk free.
- 4 respondents believe that national brand personal care products are risky.
- 115 respondents believe that national brand personal care products are risk free.
- 2 respondents believe that national brand home care products are risky.
- 119 respondents believe that national brand home care products are risk free.
- 16 respondents believe that national brand consumer durables have unattractive packaging.
- 96 respondents believe that national brand consumer durables have attractive packaging.
- 6 respondents believe that national brand personal care products have unattractive packaging.
- 105 respondents believe that national brand personal care products have attractive packaging.
- 11 respondents believe that national brand home care products have unattractive packaging.
- 106 respondents believe that national brand home care products have attractive packaging.
- 6 respondents believe that national brand consumer durables have low brand image.
- 105 respondents believe that national brand consumer durables have high brand image.
- 5 respondents believe that national brand personal care products have low brand image.
- 106 respondents believe that national brand personal care products have high brand image.
- 6 respondents believe that national brand home care products have low brand image.
- 99 respondents believe that national brand home care products have high brand image.

National Brands Vadodara City (n = 125)

- 2 respondents believe that national brand consumer durables offers low quality.
- 117 respondents believe that national brand consumer durables offer high quality.

- 2 respondents believe that national brand personal care products offer low quality.
- 113 respondents believe that national brand personal care products offer high quality.
- 2 respondents believe that national brand home care products offer low quality.
- 112 respondents believe that national brand home care products offer high quality.
- 8 respondents believe that national brand consumer durables are cheap.
- 113 respondents believe that national brand consumer durables are expensive.
- 8 respondents believe that national brand personal care products are cheap.
- 106 respondents believe that national brand personal care products are expensive.
- 9 respondents believe that national brand home care products are cheap.
- 101 respondents believe that national brand home care products are expensive.
- 2 respondents believe that national brand consumer durables are risky.
- 116 respondents believe that national brand consumer durables are risk free.
- 3 respondents believe that national brand personal care products are risky.
- 115 respondents believe that national brand personal care products are risk free.
- 2 respondents believe that national brand home care products are risky.
- 119 respondents believe that national brand home care products are risk free.
- 10 respondents believe that national brand consumer durables have unattractive packaging.
- 99 respondents believe that national brand consumer durables have attractive packaging.
- 5 respondents believe that national brand personal care products have unattractive packaging.
- 106 respondents believe that national brand personal care products have attractive packaging.
- 5 respondents believe that national brand home care products have unattractive packaging.
- 104 respondents believe that national brand home care products have attractive packaging.
- None of the respondents believe that national brand consumer durables have low brand image.
- 120 respondents believe that national brand consumer durables have high brand image.
- None of the respondents believe that national brand personal care products have low brand image.
- 110 respondents believe that national brand personal care products have high brand image.
- None of the respondents believe that national brand home care products have low brand image.

- 122 respondents believe that national brand home care products have high brand image.

National Brands Rajkot City (n = 125)

- 2 respondents believe that national brand consumer durables offers low quality.
- 119 respondents believe that national brand consumer durables offer high quality.
- 2 respondents believe that national brand personal care products offer low quality.
- 113 respondents believe that national brand personal care products offer high quality.
- 2 respondents believe that national brand home care products offer low quality.
- 113 respondents believe that national brand home care products offer high quality.
- 10 respondents believe that national brand consumer durables are cheap.
- 107 respondents believe that national brand consumer durables are expensive.
- 12 respondents believe that national brand personal care products are cheap.
- 107 respondents believe that national brand personal care products are expensive.
- 10 respondents believe that national brand home care products are cheap.
- 111 respondents believe that national brand home care products are expensive.
- 2 respondents believe that national brand consumer durables are risky.
- 93 respondents believe that national brand consumer durables are risk free.
- 2 respondents believe that national brand personal care products are risky.
- 93 respondents believe that national brand personal care products are risk free.
- 2 respondents believe that national brand home care products are risky.
- 91 respondents believe that national brand home care products are risk free.
- 8 respondents believe that national brand consumer durables have unattractive packaging.
- 89 respondents believe that national brand consumer durables have attractive packaging.
- 2 respondents believe that national brand personal care products have unattractive packaging.
- 91 respondents believe that national brand personal care products have attractive packaging.
- 6 respondents believe that national brand home care products have unattractive packaging.
- 87 respondents believe that national brand home care products have attractive packaging.
- None of the respondents believe that national brand consumer durables have low brand image.
- 117 respondents believe that national brand consumer durables have high brand image.

- None of the respondents believe that national brand personal care products have low brand image.
- 117 respondents believe that national brand personal care products have high brand image.
- None of the respondents believe that national brand home care products have low brand image.
- 109 respondents believe that national brand home care products have high brand image.

Overall and City wise comparison of attitude with respected to selected categories and attributes.

- For all the cities it was observed that consumer's attitudes towards NBs vs. PLs which shows that there was perceived difference on the attributes of quality, price, risk and image (difference in means are statistically significant at 5% significance level) across all selected categories.
- There was no perceived difference on the attributes of Packaging (means are significant at 5% significance level) across all selected categories except Vadodara City.
- Following results were obtained for 3 selected cities viz. Ahmedabad, Surat and Rajkot;

  1. NB > PL (Mean): NBs perceived to be better than PLs : Quality, Risk & Image
  2. NB < PL (Mean): PLs perceived to be better than NBs : Price
  3. NBs = PLs (Mean):NBs & PLs perceived to be same : Packaging

- Some difference was observed in attitude of respondents from Vadodara City which is as follows:

  1. NB > PL: NBs perceived to be better than PLs : Quality, Risk, Packaging & Image
  2. NB < PL: PLs perceived to be better than NBs : Price

Mean Rank Analysis & Comparison of attitude with respect to selected categories and selected attributes across selected cities.

Overall

- Overall respondent's hierarchy of attributes (higher to lower) preferred for national brand consumer durable is quality, image, risk, price and packaging.
- Overall preference for quality (Mean = 6.04) is highest while packaging (Mean = 4.52) is lowest for national brand consumer durable.
- Overall respondent's hierarchy of attributes preferred for private label consumer durable is price, quality, image, risk and packaging.
- Overall preference for price (Mean = 5.57) is highest while packaging (Mean =4.95) is lowest for private label consumer durable.
- Overall respondent's hierarchy of attributes (higher to lower) preferred for national brand personal care products is quality, image, risk, price and packaging.
- Overall preference for quality (Mean = 6.02) is highest while packaging (Mean = 4.53) is lowest for national brand personal care products.
- Overall respondent's hierarchy of attributes preferred for private label personal care products is price, quality, image, risk and packaging.
- Overall preference for price (Mean = 5.54) is highest while packaging (Mean =4.93) is lowest for private label personal care products.
- Overall respondent's hierarchy of attributes (higher to lower) preferred for national brand home care products is quality, image, risk, price and packaging.
- Overall preference for quality (Mean =6) is highest while packaging (Mean = 4.52) is lowest for national brand home care products.
- Overall respondent's hierarchy of attributes preferred for private label home care products is price, quality, image, risk and packaging.
- Overall preference for price (Mean = 5.56) is highest while packaging (Mean =4.48) is lowest for private label home care products.

Ahmedabad City

- Respondents preference for quality (Mean =5.5 6) is highest while packaging (Mean = 3.76) is lowest for national brand consumer durable.
- Respondents preference for price (Mean = 5.78) is highest while packaging (Mean =3.75) is lowest for private label consumer durable.
- Respondents preference for quality (Mean = 5.56) is highest while packaging (Mean = 3.74) is lowest for national brand personal care products.
- Respondents preference for price (Mean = 5.78) is highest while packaging (Mean =3.77) is lowest for private label personal care products.
- Respondents preference for quality (Mean =5.53) is highest while packaging (Mean = 3.47) is lowest for national brand home care products.
- Respondents preference for price (Mean = 5.78) is highest while packaging (Mean =3.75) is lowest for private label home care products.

Surat City

- Respondents preference for quality (Mean = 6.19) is highest while packaging (Mean = 4.73) is lowest for national brand consumer durable.
- Respondents preference for price (Mean = 5.83) is highest while packaging (Mean = 4.75) is lowest for private label consumer durable.
- Respondents preference for quality (Mean = 5.56) is highest while packaging (Mean = 3.74) is lowest for national brand personal care products.
- Respondents preference for price (Mean = 5.78) is highest while risk & packaging (Mean = 4.74) is lowest for private label personal care products.
- Respondents preference for quality (Mean = 6.17) is highest while packaging (Mean = 4.74) is lowest for national brand home care products.
- Respondents preference for price (Mean = 5.78) is highest while packaging (Mean = 4.74) is lowest for private label home care products.

Vadodara City

- Respondents preference for quality (Mean = 6.21) is highest while price (Mean = 4.79) is lowest for national brand consumer durable.
- Respondents preference for quality (Mean = 5.66) is highest while packaging (Mean = 4.66) is lowest for private label consumer durable.
- Respondents preference for quality (Mean = 6.16) is highest while price (Mean = 4.81) is lowest for national brand personal care products.
- Respondents preference for quality (Mean = 5.6) is highest while packaging (Mean = 4.81) is lowest for private label personal care products
- Respondents preference for quality (Mean = 6.16) is highest while risk (Mean = 5.62) is lowest for national brand home care products.
- Respondents preference for quality (Mean = 5.65) is highest while packaging (Mean = 4.79) is lowest for private label home care products.

Rajkot City

- Respondents preference for quality (Mean = 6.19) is highest while packaging (Mean = 4.66) is lowest for national brand consumer durable.
- Respondents preference for price (Mean = 5.84) is highest while packaging (Mean = 4.60) is lowest for private label consumer durable.
- Respondents preference for quality (Mean = 6.16) is highest while packaging (Mean = 4.65) is lowest for national brand personal care products.
- Respondents preference for price (Mean = 5.74) is highest while packaging (Mean = 4.60) is lowest for private label personal care products.
- Respondents preference for price (Mean = 5.76) is highest while packaging (Mean = 4.63) is lowest for private label home care products.
- Respondents preference for quality (Mean = 6.16) is highest while packaging (Mean = 4.63) is lowest for national brand home care products.

Other Observations

- Respondents from Vadodara have highest positive attitude (M = 6.21), while of Ahmedabad least positive attitude (M = 5.56) for national brands consumer durables, with respect to quality as attribute.
- Respondents from Ahmedabad have highest positive attitude (M = 5.98), while of Vadodara have lowest positive attitude (M = 4.97) for national brands consumer durables, with respect to price as attribute.
- Respondents of Vadodara have highest positive attitude (M = 5.59), while of Ahmedabad have least positive attitude (M = 4.82) for national brands consumer durables, with respect to risk (risk – free) as attribute.
- Respondents of Vadodara have highest positive attitude (M = 4.94), while of Surat have lowest positive attitude (M = 3.75) for national brands consumer durables, with respect to packaging as attribute.
- Respondents of Rajkot have highest positive attitude (M = 5.64), while of Ahmedabad have least positive attitude (M = 4.59) for national brands consumer durables, with respect to image as attribute.
- Respondents from Surat have highest positive attitude (M = 5.83), while of Ahmedabad least positive attitude (M = 5.03) for private label consumer durables, with respect to quality as attribute.
- Respondents from Rajkot have highest positive attitude (M = 5.84), while of Vadodara have lowest positive attitude (M = 5.26) for private label consumer durables, with respect to price as attribute.
- Respondents of Vadodara have highest positive attitude (M = 4.92), while of Ahmedabad have least positive attitude (M = 4.58) for private label consumer durables, with respect to risk (risk – free) as attribute.
- Respondents of Vadodara have highest positive attitude (M = 4.83), while of Ahmedabad have lowest positive attitude (M = 3.75) for private label consumer durables, with respect to packaging as attribute.

- Respondents of Surat have highest positive attitude (M = 5.28), while of Ahmedabad have least positive attitude (M = 4.28) for private label consumer durables, with respect to image as attribute.
- Respondents from Surat have highest positive attitude (M = 6.22), while of Ahmedabad least positive attitude (M = 5.56) for national brands personal care products, with respect to quality as attribute.
- Respondents from Surat have highest positive attitude (M = 5.03), while of Vadodara have lowest positive attitude (M = 4.81) for national brands personal care products, with respect to price as attribute.
- Respondents of Surat have highest positive attitude (M = 5.14), while of Ahmedabad have least positive attitude (M = 4.82) for national brands personal care products, with respect to risk (risk – free) as attribute.
- Respondents of Vadodara have highest positive attitude (M = 4.95), while of Ahmedabad have lowest positive attitude (M = 3.74) for national brands personal care products, with respect to packaging as attribute.
- Respondents of Rajkot have highest positive attitude (M = 5.64), while of Ahmedabad have least positive attitude (M = 4.59) for national brands personal care products, with respect to image as attribute.
- Respondents from Surat have highest positive attitude (M = 5.78), while of Ahmedabad least positive attitude (M = 5.02) for private label personal care products, with respect to quality as attribute.
- Respondents from Ahmedabad have highest positive attitude (M = 5.78), while of Vadodara have lowest positive attitude (M = 5.26) for private label personal care products, with respect to price as attribute.
- Respondents of Vadodara have highest positive attitude (M = 5.58), while of Ahmedabad have least positive attitude (M = 4.58) for private label personal care products, with respect to risk (risk – free) as attribute.
- Respondents of Vadodara have highest positive attitude (M = 4.81), while of Ahmedabad have lowest positive attitude (M = 3.77) for private label personal care products, with respect to packaging as attribute.

- Respondents of Surat have highest positive attitude (M = 5.22), while of Ahmedabad have least positive attitude (M = 4.24) for private label personal care products, with respect to image as attribute.
- Respondents from Surat have highest positive attitude (M = 6.17), while of Ahmedabad least positive attitude (M = 5.53) for national brands home care products, with respect to quality as attribute.
- Respondents from Surat have highest positive attitude (M = 5.06), while of Vadodara have lowest positive attitude (M = 4.82) for national brands home care products, with respect to price as attribute.
- Respondents of Vadodara have highest positive attitude (M = 5.62), while of Ahmedabad have least positive attitude (M = 4.82) for national brands home care products, with respect to risk (risk – free) as attribute.
- Respondents of Vadodara have highest positive attitude (M = 4.96), while of Ahmedabad have lowest positive attitude (M = 3.74) for national brands home care products, with respect to packaging as attribute.
- Respondents of Rajkot have highest positive attitude (M = 5.61), while of Ahmedabad have least positive attitude (M = 4.59) for national brands home care products, with respect to image as attribute.
- Respondents from Surat have highest positive attitude (M = 5.78), while of Ahmedabad least positive attitude (M = 5.01) for private label home care products, with respect to quality as attribute.
- Respondents from Ahmedabad have highest positive attitude (M = 5.78), while of Vadodara have lowest positive attitude (M = 5.28) for private label home care products, with respect to price as attribute.
- Respondents of Vadodara have highest positive attitude (M = 5.02), while of Ahmedabad have least positive attitude (M = 4.59) for private label home care products, with respect to risk (risk – free) as attribute.
- Respondents of Vadodara have highest positive attitude (M = 4.79), while of Ahmedabad have lowest positive attitude (M = 4.59) for private label home care products, with respect to packaging as attribute.

- Respondents of Surat have highest positive attitude (M = 5.30), while of Ahmedabad have least positive attitude (M = 4.29) for private label home care products, with respect to image as attribute.

All findings are discussed above from data analysis and interpretation; further following table clarify the statements of acceptance or rejection respectively for testing of hypothesis.

Sr. No.	Statement	Product Category	Ahmedabad	Surat	Vadodara	Rajkot
Hϕ1	Respondent’s attitude towards Quality of Private Label Product is independent of Gender.	**CD**	*Rejected*	Accepted	Accepted	Accepted
		PC	*Rejected*	Accepted	Accepted	Accepted
		HC	*Rejected*	Accepted	Accepted	Accepted
Hϕ2	Respondent’s attitude towards Price of Private Label Product is independent of Gender	**CD**	*Rejected*	Accepted	Accepted	Accepted
		PC	*Rejected*	Accepted	Accepted	Accepted
		HC	*Rejected*	Accepted	Accepted	Accepted
Hϕ3	Respondent’s attitude towards Risk Associated of Private Label Product is independent of Gender	**CD**	*Rejected*	Accepted	Accepted	*Rejected*
		PC	*Rejected*	*Rejected*	Accepted	*Rejected*
		HC	*Rejected*	*Rejected*	Accepted	*Rejected*
Hϕ4	Respondent’s attitude towards Packaging of Private Label Product is independent of Gender	**CD**	*Rejected*	*Rejected*	Accepted	*Rejected*
		PC	*Rejected*	*Rejected*	Accepted	*Rejected*
		HC	*Rejected*	*Rejected*	Accepted	*Rejected*
Hϕ5	Respondent’s attitude towards Image of Private Label Product is independent of Gender	**CD**	*Rejected*	Accepted	Accepted	Accepted
		PC	*Rejected*	*Rejected*	Accepted	Accepted
		HC	*Rejected*	Accepted	Accepted	Accepted
Hϕ6	Respondent’s attitude towards Quality of Private Label Product is independent of Age	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ7	Respondent’s attitude towards Price of Private Label Product is independent of Age	**CD**	Accepted	Accepted	*Rejected*	Accepted
		PC	Accepted	Accepted	*Rejected*	Accepted
		HC	Accepted	Accepted	*Rejected*	Accepted
Hϕ8	Respondent’s attitude towards Risk Associated of Private Label Product is independent of Age	**CD**	Accepted	Accepted	*Rejected*	Accepted
		PC	Accepted	Accepted	*Rejected*	Accepted
		HC	Accepted	Accepted	*Rejected*	Accepted
Hϕ9	Respondent’s attitude towards Packaging of Private Label Product is independent of Age	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ10	Respondent’s attitude towards Image of Private Label Product is independent of Age	**CD**	Accepted	Accepted	*Rejected*	*Rejected*
		PC	Accepted	Accepted	*Rejected*	*Rejected*
		HC	Accepted	Accepted	Accepted	*Rejected*

Sr. No.	Statement	Product Category	Ahmedabad	Surat	Vadodara	Rajkot
Hϕ11	Respondent's attitude towards Quality of Private Label Product is independent of Monthly Household Income.	**CD**	Accepted	Accepted	Accepted	*Rejected*
		PC	*Rejected*	*Rejected*	Accepted	*Rejected*
		HC	*Rejected*	Accepted	Accepted	*Rejected*
Hϕ12	Respondent's attitude towards Price of Private Label Product is independent of Monthly Household Income	**CD**	*Rejected*	Accepted	Accepted	Accepted
		PC	*Rejected*	Accepted	Accepted	Accepted
		HC	*Rejected*	Accepted	Accepted	Accepted
Hϕ13	Respondent's attitude towards Risk Associated of Private Label Product is independent of Monthly Household Income	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ14	Respondent's attitude towards Packaging of Private Label Product is independent of Monthly Household Income	**CD**	Accepted	Accepted	*Rejected*	Accepted
		PC	Accepted	Accepted	*Rejected*	Accepted
		HC	Accepted	Accepted	*Rejected*	Accepted
Hϕ15	Respondent's attitude towards Image of Private Label Product is independent of Monthly Household Income	**CD**	*Rejected*	Accepted	Accepted	Accepted
		PC	*Rejected*	*Rejected*	Accepted	Accepted
		HC	*Rejected*	*Rejected*	Accepted	Accepted
Hϕ16	Respondent's attitude towards Quality of Private Label Product is independent of Type of Family	**CD**	Accepted	Accepted	Accepted	*Rejected*
		PC	Accepted	Accepted	Accepted	*Rejected*
		HC	Accepted	Accepted	Accepted	*Rejected*
Hϕ17	Respondent's attitude towards Price of Private Label Product is independent of Type of Family	**CD**	*Rejected*	Accepted	Accepted	*Rejected*
		PC	*Rejected*	Accepted	Accepted	*Rejected*
		HC	*Rejected*	Accepted	Accepted	*Rejected*
Hϕ18	Respondent's attitude towards Risk Associated of Private Label Product is independent of Type of Family	**CD**	Accepted	Accepted	*Rejected*	Accepted
		PC	Accepted	*Rejected*	*Rejected*	Accepted
		HC	Accepted	Accepted	*Rejected*	Accepted
Hϕ19	Respondent's attitude towards Packaging of Private Label Product is independent of Type of Family	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ20	Respondent's attitude towards Image of Private Label Product is independent of Type of Family	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted

Sr. No.	Statement	Product Category	Ahmedabad	Surat	Vadodara	Rajkot
Hϕ21	Respondent's attitude towards Quality of Private Label Product is independent of Occupation	**CD**	Accepted	*Rejected*	Accepted	Accepted
		PC	Accepted	*Rejected*	Accepted	Accepted
		HC	Accepted	*Rejected*	Accepted	*Rejected*
Hϕ22	Respondent's attitude towards Price of Private Label Product is independent of Occupation	**CD**	*Rejected*	Accepted	Accepted	*Rejected*
		PC	*Rejected*	Accepted	Accepted	*Rejected*
		HC	*Rejected*	Accepted	Accepted	*Rejected*
Hϕ23	Respondent's attitude towards Risk Associated of Private Label Product is independent of Occupation	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ24	Respondent's attitude towards Packaging of Private Label Product is independent of Monthly Household Income	**CD**	*Rejected*	Accepted	*Rejected*	Accepted
		PC	*Rejected*	Accepted	*Rejected*	Accepted
		HC	*Rejected*	Accepted	*Rejected*	Accepted
Hϕ25	Respondent's attitude towards Image of Private Label Product is independent of Occupation	**CD**	*Rejected*	Accepted	*Rejected*	Accepted
		PC	*Rejected*	Accepted	*Rejected*	Accepted
		HC	*Rejected*	Accepted	*Rejected*	Accepted
Hϕ26	Respondent's attitude towards Quality of Private Label Product is independent of Type of Family	**CD**	*Rejected*	Accepted	Accepted	*Rejected*
		PC	*Rejected*	Accepted	Accepted	*Rejected*
		HC	*Rejected*	Accepted	Accepted	*Rejected*
Hϕ27	Respondent's attitude towards Price of Private Label Product is independent of Marital Status	**CD**	Accepted	Accepted	*Rejected*	Accepted
		PC	Accepted	Accepted	*Rejected*	Accepted
		HC	Accepted	Accepted	*Rejected*	Accepted
Hϕ28	Respondent's attitude towards Risk Associated of Private Label Product is independent of Marital Status	**CD**	Accepted	Accepted	*Rejected*	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ29	Respondent's attitude towards Packaging of Private Label Product is independent of Type of Family	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ30	Respondent's attitude towards Image of Private Label Product is independent of Marital Status	**CD**	Accepted	Accepted	*Rejected*	*Rejected*
		PC	Accepted	Accepted	*Rejected*	*Rejected*
		HC	Accepted	Accepted	*Rejected*	*Rejected*

Sr. No.	Statement	Product Category	Ahmedabad	Surat	Vadodara	Rajkot
Hϕ31	Respondent's attitude towards Quality of Private Label Product is independent of Shopping Frequency	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ32	Respondent's attitude towards Price of Private Label Product is independent of Shopping Frequency	**CD**	Accepted	Accepted	*Rejected*	Accepted
		PC	Accepted	Accepted	*Rejected*	Accepted
		HC	Accepted	Accepted	*Rejected*	Accepted
Hϕ33	Respondent's attitude towards Risk Associated of Private Label Product is independent of Shopping Frequency	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted
Hϕ34	Respondent's attitude towards Packaging of Private Label Product is independent of Shopping Frequency	**CD**	*Rejected*	Accepted	Accepted	Accepted
		PC	*Rejected*	Accepted	Accepted	Accepted
		HC	*Rejected*	Accepted	Accepted	Accepted
Hϕ35	Respondent's attitude towards Image of Private Label Product is independent of Shopping Frequency	**CD**	Accepted	Accepted	Accepted	Accepted
		PC	Accepted	Accepted	Accepted	Accepted
		HC	Accepted	Accepted	Accepted	Accepted

CONCLUSION

In this study, we examined how customers' in Ahmedabad, Surat, Vadodara & Rajkot cities perceive private label brands in three product categories in comparison to national label brands with respect to 5 attributes. In attempt to explain variations in customer attitude towards private label brands, the variations with respect to city & product category has been taken into consideration.

- Perception of quality is an important element relating to private-label brand use; if all brands in a category are seen as sharing a similar quality, then private-label brand use is often observed to increase (Richardson *et al*.1994).

- But as proven in this study and other global studies, one constant finding of private-label research had been that quality is more important than price to shoppers (Hoch and Banerji 1993; Sethuraman 1992) which we observed in almost all selected cities.

- The findings of the study clearly bring forth the importance of pricing as an attribute in influencing customers' acceptance of private label brands. This is so because today's customers are smart enough to understand that since they are not buying branded products so they need not pay premium. Moreover respondents from lower income group and joint family are found to be more price-conscious.

- Support for this belief was challenged, however, by Ailawadi *et al*.(2001). Burton *et al*. (1998) pointed out that the danger for a retailer using low prices alone (for private labels) with which to compete (i.e. national brands) is that some consumers may use price as a proxy for quality.

- Richardson *et al*.(1994) found that private-label brands were considered by shoppers to be inferior in quality terms to national brands; which can be noticed in almost all selected cities.

- As across all categories, attitude towards perceived risk as well as image was found to me unfavorable for private labels. Narasimhan and Wilcox (1998) argue that consumers will be less motivated to purchase private-label groceries if the level of perceived risk in that category is high.

MANAGEMENT INPLICATIONS

The findings of the study can be useful to retailers in formulating strategies to make products other than the national branded ones acceptable in the market, which will help retailers in developing stronger store/private label brands and in increasing their presence and acceptance amongst customers.

Retailers offering private label brands can capitalize by understanding what quality, price, packaging, risk and brand image mean to consumers and position private label brands by precise demographic segmentation, product planning and promotion.

LIMITATIONS & DIRECTION FOR FUTURE STUDIES

- Research was conducted by considering five attributes viz. quality, price, risk, packaging and image. Other attributes can also be considered depending its weight age with respect to the different categories of merchandise / products.
- Different product categories / merchandise can also be selected and studied, as this research only includes consumer durables, personal care products and home care products.
- Research was conducted at only four selected cities of Gujarat viz. Ahmedabad, Surat, Vadodara and Rajkot. Other cities of Gujarat as well as other states can also be studied for measuring and observing attitudinal difference amongst different respondents of different regions.
- Research was only focused to organized retailers store brands / private labels. Other local / generic brands from unorganized retailers were not the part of study, which can be studied as at almost all places local brands / generics, also plays a vital role in unorganized market.
- As there is difference in socio-economic and cultural aspects, there is a variation in attitude of people.

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Q U E S T I O N N A I R E

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A. Name of Respondent: ____

B. Place (District) :

Ahmedabad	Vadodara	Rajkot	Surat

C. Gender:

1. Male	2. Female

D. Age (Completed Years): ___________________________Years

E. Total Household Income / Month:_ Rs.______________________________

F. Type of Family

1. Nuclear	2. Joint

G. Occupation:

1. Student	2. Housewife	3. Service	4. Self Employed / Own Business	5. Professional (Dr, CA, Lawyer, Consultant)

H. Marital Status:

1. Unmarried	2. Married

I. How often do you visit Retail Outlet / Shopping Malls to purchase different products?

1. Daily	*2. 2-3 Days / Week*	*3. Weekly*	*4. Fortnightly*	*5. Monthly*

Q U E S T I O N N A I R E

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***"Private Label Brand"**- This refers to brands that are specifically owned by the retailer from which they are sold. These brands may be manufactured by the retailer or by third parties. These brands can also be termed 'In-house brands', 'Store brands', 'Own-brands' or 'Retailer Brands'.*

***Consumer Durables**. { (TV, Refrigerators, PC, Laptop, AC, JMG, Blender, Vacuum Cleaner, Geyser, DVD Players, Speakers, Fan, Iron, Washing Machine, Hand Blender)}*

***Personal Care Products**. {Soaps, Shampoos, Cotton Swabs, Deodorant, Moisturizes, Lotions, Shaving Cream, Skin Cream, Tooth Paste, Tooth Brush Liquid Soap}*

***Home Care Products**. {Detergents, Detergent Soaps, Utensil Cleaner, Scrubs, Phenyl, Toilet Cleaner, Floor Cleaner, Insect Repellent, Air Freshener, Whitener}*

J. Use the numbers from the following scale to evaluate each attribute while buying any product.

ATTRIBUTES	***Extremely Unimportant***	***Moderately Unimportant***	***Slightly Unimportant***	***Neutral***	***Slightly Important***	***Moderately Important***	***Extremely Important***
	-3	***-2***	***-1***	***0***	***1***	***2***	***3***
Quality							
Price							
Risk							
Packaging							
Brand Image							

K. Please rate National Brands as well as Private Label Brands of different merchandise on the following scale from 1 to 7 for <u>Quality</u>.

Rating / **Merchandise**	**Extremely of Low Quality**	**Quite Low Quality**	**Slightly Low Quality**	**Neutral**	**Slightly High Quality**	**Quite High Quality**	**Extremely High Quality**
	1	**2**	**3**	**4**	**5**	**6**	**7**
National Brand Consumer Durables							
Private Label Consumer Durables							
National Brand Personal Care Products							
Private Label Personal Care Products							
National Brand Home Care Products							
Private Label Home Care Products							

Q U E S T I O N N A I R E

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L. **Please rate National Brands as well as Private Label Brands of different merchandise on the following scale from 1 to 7 for Price.**

Rating / Merchandise	Extremely Expensive	Quite Expensive	Slightly Expensive	Neutral	Slightly Cheap	Quite Cheap	Extremely Cheap
	1	2	3	4	5	6	7
National Brand Consumer Durables							
Private Label Consumer Durables							
National Brand Personal Care Products							
Private Label Personal Care Products							
National Brand Home Care Products							
Private Label Home Care Products							

M. **Please rate National Brands as well as Private Label Brands of different merchandise on the following scale from 1 to 7 for Risk.**

Rating / Merchandise	Extremely Risky	Quite Risky	Slightly Risky	Neutral	Slightly Risk Free	Quite Risk Free	Extremely Risk Free
	1	2	3	4	5	6	7
National Brand Consumer Durables							
Private Label Consumer Durables							
National Brand Personal Care Products							
Private Label Personal Care Products							
National Brand Home Care Products							
Private Label Home Care Products							

Q U E S T I O N N A I R E

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N. Please rate National Brands as well as Private Label Brands of different merchandise on the following scale from 1 to 7 for **Packaging.**

Rating / Merchandise	Extremely Unattractive Packaging	Quite Unattractive Packaging	Slightly Unattractive Packaging	Neutral	Slightly Attractive Packaging	Quite Attractive Packaging	Extremely Attractive Packaging
	1	2	3	4	5	6	7
National Brand Consumer Durables							
Private Label Consumer Durables							
National Brand Personal Care Products							
Private Label Personal Care Products							
National Brand Home Care Products							
Private Label Home Care Products							

O. Please rate National Brands as well as Private Label Brands of different merchandise on the following scale from 1 to 7 for **Brand Image.**

Rating / Merchandise	Extremely Low Brand Image	Quite Low Brand Image	Slightly Low Brand Image	Neutral	Slightly High Brand Image	Quite High Brand Image	Extremely High Brand Image
	1	2	3	4	5	6	7
National Brand Consumer Durables							
Private Label Consumer Durables							
National Brand Personal Care Products							
Private Label Personal Care Products							
National Brand Home Care Products							
Private Label Home Care Products							

THANK YOU VERY MUCH FOR YOUR KIND COOPERATION & CONTRIBUTION FOR MY RESEARCH PROGRAM