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SEGMENTING PRIVATE LABEL SHOPPERS: AN EMPIRICAL STUDY

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Abstract: ***Rationale:*** *Private brands were once a small part of retailers' merchandise, however today they are becoming a significant factor for most retail operations. It has also been found that major studies in private labels emphasize on the grocery sector. Apparel sector is on the edge of growth in domestic and global markets due to liberalisation. Very few studies have been conducted using multivariate analysis (cluster analysis) for studying the segments of shoppers for an apparel retail store, and so the present study is undertaken to better understand the consumer perceptions.*

Purpose: *The study indicates the segments of private label shoppers and its association with frequency of usage and the store from which they are purchased.*

Design/methodology/approach: *Data are collected using a self-administered questionnaire. The sample size for the study is 608 respondents. Analysis has been done by using multivariate techniques (cluster analysis) followed by Chi Square.*

Findings: *Four segments of private label shoppers were brought out from the study, which included Quality Conscious Shoppers, High Expectation Seekers, Apathetic Shoppers, and Impression Oriented Shoppers. Additionally, it was inferred from the study that there exists some association between the segments and frequency of purchase and the store selected.*

Research limitations/implications: *A key limitation of this study is the sampling frame. Future studies should replicate this study in different context.*

Keywords: *Retail, Private Labels, Segmentation*

INTRODUCTION

The Indian retail market has undergone tremendous changes in the last two decades. The Boston Consulting Group and Retailers Association of India published a report titled, 'Retail 2020: Retrospect, Reinvent, Rewrite', highlighting that India's retail market is expected to nearly double from US$ 600 billion in 2015 to US$ 1 trillion by 2020, driven by income growth, urbanisation and attitudinal shifts. As per Indian Brand Equity Forum (IBEF, 2016) the retail market in India will reach USD1.3 trillion by 2020 from USD600 billion in 2015. Apart from food and grocery, apparel is expected to grow by 9 to 10 percent year on year, for the next five years. Apparel shopping consists of shopping for men's wear, boys' wear, women's wear, children's wear, girls' wear, infants' wear, general clothing businesses, footwear, leather products, and travel goods (Guy, 1998).

In the era of hyper competition, retailers are coming up with strategies to lure their customers. One such strategy implemented by companies across all categories is the introduction of private labels (PL). The Private Label Manufacturers Association (2010) provides on its website the following definition for private labels: "Private label products encompass all merchandise sold under the retailers' brand. The brand can be retailer's own name or a name created exclusively by the retailer. In some cases, a retailer may belong to a wholesaler group that owns the brands that are available only to the members of the group." Private label brands (PLB) are also called as store brands (SB) or own brands.

The success of private brands penetration is directly connected to the growth of modern retailing. Private label's share in the modern retail in India is about 7%, but it is as high as 40% in European countries, and as low as less than 1% in China and hence, private labels have a big role to play. As per Euromonitor 2012; margins on private labelled apparel ranges from 30-50%, and hence even e-commerce players have started introducing their own private label brands.

LITERATURE REVIEW

The earliest study on private label brands goes all the way back to 60's (Food Commission report, 1966; Stern, 1966)

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as they were among the first to address the importance of private label brands and their strategic relevance from the retailers point of view. Later studies focused on demographic, psychographic and behavioural characteristics of store brand consumers (Myers, 1967; Bellizzi, Krueckeberg, Hamilton, & Martin, 1981). Nair (2011) mentioned that private label which initially used to cater to a specific segment that was price conscious but not quality conscious; now segments urban youth due to their lifestyle and growing fashion awareness. The following variables have been identified from the literature which makes up the perception of private brands in the mind of the customer.

Quality

Improved quality is credited throughout the marketing literature as a major reason for the growing acceptance of PLs. Omar (1994) conducted a quality test for private label brands and national brands across three product categories. The result showed that consumers did not find any difference among brands during a blind taste test but revealed taste test indicated superior ratings to national brands. Abhishek and Abraham (2008) found out through their research that the gap in quality of private label and national brands is narrowing with the time as retailers are emphasizing more on quality. According to them the retailers have started providing depth in the product category in terms of size, colours, packaging, style, design, features, and other product attributes. Consumers who believe in price and quality relationship probably depend on brand names and engage in price seeking behaviour (Tellis & Gaeth, 1990). Bhatt and Bhatt (2015) explained that intrinsic cues (product ingredients) are more important in comparison to extrinsic cues (brand name, store name, price, and packaging).

Price

Price consciousness is the degree to which consumers use price in its negative role as a decision-making criterion (Lichtenstein, Peter & William, 1988). Burton (1998) and Ailawadi, Neslin, and Gendenk (2001) also show that consumers who tend to pay low prices have a more favourable attitude towards buying PLBs. Lichtenstein, Ridgway, and Netmeyer (1993) define value consciousness as "a concern for price paid relative to quality received." It implies consideration of quality not in absolute terms, but in relations to the price of a particular brand (Jin & Suh, 2005). Lichtenstein *et al*. (1993) defined sale proneness as "an increased propensity to respond to a purchase offer because the sale in which the price is presented positively affects purchase evaluations." Those consumers who view price as what they give up for the product might exhibit sales proneness (Jin & Suh, 2005). Lichtenstein *et al*. (1993) defined price mavenism as "the degree to which an individual is a source for price information for many kinds of products and places to shop for the lowest prices, initiates discussion with consumers, and responds to request from consumers for market place price information." Lichtenstein *et al*. (1993) defined price sensitivity as "favourable perceptions of the price are based on feelings of prominences and status that higher prices signal to other people about the purchaser."Bhatt and Bhatt (2015) have also identified the dimensions of price namely price consciousness, prestige sensitivity, sale proneness, price mavenism, and value consciousness.

Proximity

Though it may sound very elementary, but this closeness factor is the most important in influencing the self-perception of consumers as the mean of this factor is the highest. Consumers who usually buy SBs (store brands) perceive these brands to be suitable for "people like me." Shoppers who are closer to these brands will be more confident in obtaining satisfactory performance with them (Bhatt, 2014).

Brand Loyalty

According to Mc Goldrick (2002), private label brand manufacturers have faced a long time problem to create an image of brand loyalty towards private labels. This is because the number of retailers in the current scenario is increasing tremendously. East *et al*. (1997) said that consumers usually build positive attitude towards a store and its brands through their loyal behaviour. Regarding store brand loyalty, prior studies on this topic tested the negative influence of brand loyalty (in general) on SB perceptions and purchasing (Baltas, 1997; Burton, 1998; Garretson, Fisher, & Burton., 2002). The study by Bhatt (2014) confirmed that store brand fidelity had a demonstrable impact on SB purchase.

Risk Aversion

Bettman (1973) finds variables reflecting lower perceived risk and greater information to be associated with store brand perceptions. Livesey and Lennon (1978) highlight the importance of consumer experience with store brands and perceived risk. Majority of studies have cited that perceived risk is higher in case of private labels, but contrasting finding has emerged out in this study by Bhatt (2013). A study conducted by Dunn, Murphy, and Skelly (1986) also finds that PLBs are least risky on financial measures; however, social risk is less important for supermarket products generally.

Serviceability

Customer's perception of service quality can generally be divided into the perception of reliability, responsiveness, assurance, empathy and tangibles. Service ability, as the factor comprises statements related to warranty (after sales service), good service offered by the stores and whether consumers can buy private brands online (Bhatt, 2014).

Corporate Image

The corporate image of a store is defined as a combination of the store as a brand, and the selection of store brands and manufacturer brands offered by the store (Grewal, Monroe, & Krishnan, 1998). A strong relationship between retail store image and the image of its PLB is considered to be a "fundamental requirement for a successful differentiation strategy" (Collins-Dodd & Lindley, 2003, p. 2). Research has also demonstrated that brands with a better image are chosen than those with a less positive image (Kwon, 1990). Pitta and Kutsanis (1995) have exhibited that a positive image of a brand differentiates the brand in the consumer's mind, and in turn helps enhance the brand equity. While the management of a department store focuses on ways to increase their PLB equity, a possible solution is to focus on factors that enhance the PLB image.

RATIONALE

Private brands which were once a small part of retailers merchandise, are occupying a significant pie-share of most retail operations today. Literature cites that price, quality, proximity, serviceability, store image, brand positioning, risk aversion etc. are the variables which the consumers take into account while building perceptions towards private labels. It has been studied that the people of Gujarat are very much price conscious. It has also been found that major studies in private labels emphasize on the grocery sector (Garretson *et al*., 2002; Burton *et al*., 1998; Putsis & Dhar, 2001; Sethuraman, 1996; Narsimhan & Wilcox, 1998; Batra & Sinha, 2000; Richardson *et al*., 1996). Clothes are generally a higher involvement and higher ticket product than grocery items. Besides, clothes are considered to have more 'experience' characteristics (Erdem & Swait, 1998) because consumers rely on how the clothes fit, how it feels, how it looks on them when worn, and expectation of how it would withstand the wear and tear of use. Apparel sector is experiencing continuous boom in domestic and global markets due to liberalisation. Hence, it makes sense to study the growth and contribution of private labels in the apparel sector. Further, very few studies have been conducted using multivariate analysis (cluster analysis) for studying the segments of shoppers for an apparel retail store, and so the study is undertaken to better understand the consumer perceptions.

OBJECTIVE

- To segment the consumers on the basis of factors affecting their perceptions towards private labels (identified from the literature).
- To identify whether there is any relationship between the segments brought out of the study and store selected for purchase of private labels.
- To identify whether there is any relationship between the segments brought out of the study and frequency of purchase.

HYPOTHESIS

- **H0:** There is no association between the different types of shoppers and the store selected for purchasing private labels
- There is no association between the different types of shoppers and the frequency of shopping

RESEARCH METHODOLOGY

The research design for the study is descriptive in nature and the sampling unit comprised consumers who were aware of private labels of major apparel formats located in Ahmedabad (Pantaloon, Westside, Globus, Big-Bazar), Baroda (Pantaloon, Westside, Big-Bazaar), Surat (Pantaloon, Westside, Big-Bazar) of Gujarat state. The questionnaire constructed for the study included several questions which were continuous and categorical in nature. A scale was constructed with five point Likert type statements in which respondents were asked to indicate their level of agreement (1 = strongly agree to 5 = strongly disagree).

General Consumer Perceptions

For general consumer perceptions, scale was constructed exhibiting consumer characteristics, multiple items were taken from Ailawadi *et al*. (2001), Batra and Sinha (2000), Lichtenstein *et al*. (1993), Jin and Suh (2005), and revised to fit the Indian context. However, for price and quality, two separate scales were constructed which are discussed below in details.

Quality Related Perceptions

For quality related perceptions, scale was constructed comprising both cues (extrinsic and intrinsic). Items were taken from a study by Richardson, Jain and Dick (1994), in which they have examined the relative importance of extrinsic verses intrinsic cues in determining the perceptions of store brand quality.

Price Related Perceptions

For price related perceptions, scale was constructed comprising of multiple items which were derived from Patel (2010), Jin *et al*. (2003), Baltas (1997), and Rao and Monroe (1989).

The final study involved a survey conducted in Ahmedabad, Baroda, and Surat between December 2013 and April 2014. The sampling technique used for the study was cluster followed by stratified sampling through mall intercept method. Responses were obtained from 608 respondents. The data was coded using SPSS 17 and statistical techniques including cluster analysis followed by Chi-Square test were used for the purpose of analysis.

DATA ANALYSIS

A cluster analysis was run on 608 cases, each responding to the factors influencing consumer perceptions of private labels in apparels, viz. quality indicators, price indicators, proximity, private brand loyalty, risk aversion, serviceability, and corporate image, which have been derived from the literature, as indicated in the earlier section of the paper. A hierarchical cluster analysis using Ward's method produced four clusters, between which the variables were significantly different. According to distance coefficients from the agglomeration schedule and dendrogram, the researchers can say that a four-cluster solution was found to be most appropriate.

ANOVA test (Table 2) indicated that all seven factors contributed to differentiating the four clusters ($p<0.001$). Tables present results of cluster analysis for the four clusters. The four groups of shoppers can be named as Quality Conscious Shoppers, High Expectation Seekers, Apathetic Shoppers, and Impression Oriented Shoppers.

Table 1: Final Cluster Centres

	Cluster			
	1 (n=194)	2 (n=161)	3 (n=46)	4 (n=207)
Quality Indicators	4	4	3	3
Price Indicators	3	4	3	3
Proximity	4	4	2	3
Private Brand Loyalty	2	3	2	3
Risk Aversion	3	4	3	3
Serviceability	3	4	3	3
Corporate Image	3	4	3	4

Source: Primary data collected through questionnaire

(Mean values were computed on the basis of 5-point scale 1- Strongly Disagree, 5- Strongly Agree)

Table 2: ANOVA

	Cluster		Error			
	Mean Square	Df	Mean Square	Df	F	Sig.
Quality Indicators	16.911	3	0.237	604	71.425	0.00
Price Indicators	10.479	3	0.222	604	47.185	0.00
Proximity	48.767	3	0.226	604	215.741	0.00
Private Brand Loyalty	48.411	3	0.316	604	153.314	0.00
Risk Aversion	21.872	3	0.263	604	83.053	0.00
Serviceability	26.892	3	0.278	604	96.886	0.00

Table 3: Demographic Profiles of Segments

		Quality Conscious Shoppers (Segment 1) (%)	High Expectation Seekers (Segment 2) (%)	Apathetic Shoppers (Segment 3) (%)	Impression Oriented Shoppers (Segment 4) (%)
Gender	Male	62.37	64.59	63.04	61.3
	Female	37.62	35.40	36.9	38.64
Marital Status	Married	39.69	35.40	41.30	32.36
	Unmarried	60.30	64.59	58.6	67.63
Education Level	Undergraduate	9.71	9.31	6.52	6.76
	Graduate	25.77	41.61	39.13	42.02
	Post Graduate	57.18	47.22	52.17	45.41
	Others	8.24	1.86	2.17	5.79

		Quality Conscious Shoppers (Segment 1) (%)	High Expectation Seekers (Segment 2) (%)	Apathetic Shoppers (Segment 3) (%)	Impression Oriented Shoppers (Segment 4) (%)
Monthly Income	Less than 25000	52.06	57.14	39.96	60.39
	25001-50000	35.54	26.09	47.83	29.47
	50001-75000	7.22	8.07	6.52	7.73
	75001-100000	0.52	5.59	4.35	1.45
	More than 100000	5.67	3.11	4.35	0.97
Age	Less than 25 years	50.52	40.37	28.26	57.97
	25-35 years	32.47	45.96	50.00	31.40
	35-45 years	13.92	6.83	19.57	8.21
	More than 45 years	3.09	6.83	2.17	2.42
Occupation	Service	55.67	53.41	71.73	51.69
	Business	9.79	13.66	6.52	13.52
	Housewife	2.06	3.72	0	2.89
	Students	30.41	26.70	19.56	28.01
	Others	2.06	2.48	2.17	386

Source: Primary data collected through questionnaire

Interpretation

The review of the demographic profile (Table 3) of the segments reveals that segment 1 consists mainly of males, unmarried people, mostly employed and possessing post-graduate degree. Segment 2 differs with relatively more of younger people with monthly income on the lower end and almost equally distributed in their educational qualifications of graduates and post-graduates. Segment 3 mainly comprises post-graduate professionals in the age bracket of 25 – 35 years. Segment 4 has a large share of people younger than 25 years, unmarried and earning less than Rs. 25,000 per month.

Based on the demographic profiles and the analysis of their responses to the psychographic statements (factors), the segments were classified under the following nomenclatures.

Cluster 1: Quality Conscious Shoppers

It comprises 31.9% of shoppers. It has high mean score for two factors. It appears that the shoppers have high expectations from private labels in terms of quality and proximity. The mean score for both of them was 4, whereas the other four factors - price, risk aversion, serviceability, and corporate image showed a moderate mean score of 3 and brand loyalty had the lowest mean score of 2. The shoppers in this cluster want good quality private labels. The previous findings from research have always put more stress on price as one of the important parameters. On the contrary, this group of shoppers want good quality private label apparels. Additionally they also consider private labels very close to their heart and are ready to continue purchasing it and gifting the same to their family and friends on different occasions. They do not consider private brands to be of cheap quality. It is worth noting that majority of consumers in this segment are post graduate professionals and have service as their occupation.

Cluster 2: High Expectation Seekers

It comprises 26.48% of shoppers. It has the highest mean scores across all the factors among the three cluster groups except loyalty. It appears that mean scores for all the factors (price, quality, risk aversion, corporate image and service) except loyalty is 4. These people have reasonably high income and want a lot from the store. These customer personalities are the mature adult consumers. They will pay attention to every detail before making a purchase. They are demanding shoppers who would reflect both utilitarian and hedonic benefits of shopping. It is very difficult to handle and suffice the requirements of such type of consumers. The best way to handle such customers is to give utmost respect; and go right to the point. This finding aligns with the literature and also shows that demanding shoppers are not loyal (William *et al.*, 1978).

Cluster 3: Apathetic Shoppers

It is the smallest cluster comprising 7.56% of shoppers. It has mean scores low for all the factors. Shopping for this type of shopper is an onerous task and often shops 'to get it over with'. These consumers try to minimize shopping time by getting into and out of store as quickly as possible. Majority of shoppers in this segment are older than 30 years, married and have high monthly income.

Cluster 4: Impression Oriented Shoppers

The cluster comprises 34.04% of shoppers, representing the largest group of respondents. It has high mean score of 4 for only one factor i.e. corporate image. For all other factors, the mean score was low. This segment comprised mainly of shoppers below 25 years. They consider both the reputation of the store as well as the reputation of the brand which they are buying.

HYPOTHESIS TESTING

Hypothesis 1

H0: There is no association between the different types of shoppers and the store selected for purchasing private labels.

H0: There is association between the different types of shoppers and the store selected for purchasing private labels.

The Chi Square Test of independence which tests the association between two categorical variables is chosen for the analysis which is also shown in Table 4.

Table 4: Chi Square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	53.755	9	0.000
Likelihood Ratio	54.262	9	0.000
Linear-by-Linear Association	0	1	0.995
N of Valid Cases	608		

Source: Primary data collected through questionnaire

A rejected null hypothesis is reflected from the fact that the chi square test produced a chi square of 53.735 ($p<.05$). The test shows that there is an association between the types of shoppers and store selected for purchase of private label apparels. However the strength of the association when tested (Crammer's V =.372, Contingency Coefficient = .585) gave moderate values which exhibits that the association is moderately strong.

The graph shown in Fig. 1 also shows the type of shoppers in the stores namely Pantaloon, Westside, Globus, and Big Bazaar

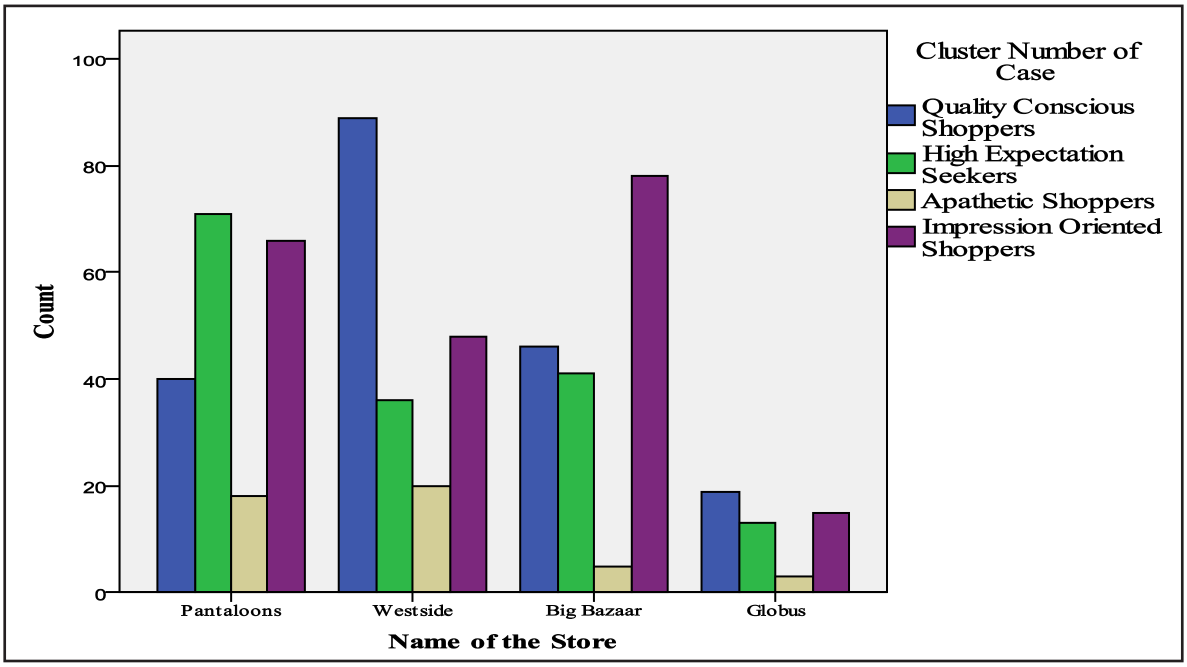

Fig. 1: Types of Shoppers in Different Stores

It can also be inferred that majority of quality conscious shoppers shop from Westside (46.1%), followed by Globus (38%). Majority of high expectation seekers shop from Pantaloons (36.4%). It also reveals that impression oriented shoppers prefer shopping from Big Bazaar (45.9%).

Hypothesis 2

H0: There is no association between the different types of shoppers and the frequency of shopping.

H1: There is association between the different types of shoppers and frequency of shopping.

The Chi Square Test of Independence which tests the association between two categorical variables is chosen for the analysis which is shown in Table 5.

Table 5: Chi Square Test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38.00	9.00	0.00
Likelihood Ratio	37.62	9.00	0.00
Linear-by-Linear Association	15.83	1.00	0.00
N of Valid Cases	608		

Source: Primary Data collected through questionnaire

A rejected null hypothesis is reflected from the fact that the chi square test produced a chi square of 37.995 ($p<.05$). The test shows that there is an association between the types of shoppers and number of times they purchase private label apparels. However the strength of the association when tested (Crammer's V =.144, Contingency Coefficient = .243) gave low values which exhibits that the association is not very strong.

Additionally it can be inferred that maximum impression oriented shoppers shop once every month (44.7%) as they are the ones who like to show off their outfits and would like to be opinion leaders and spread word of mouth related to the private label apparels. Majority of quality conscious shoppers shop once in every six months (47.4%), as they lay stress on very good quality rather than quantity.

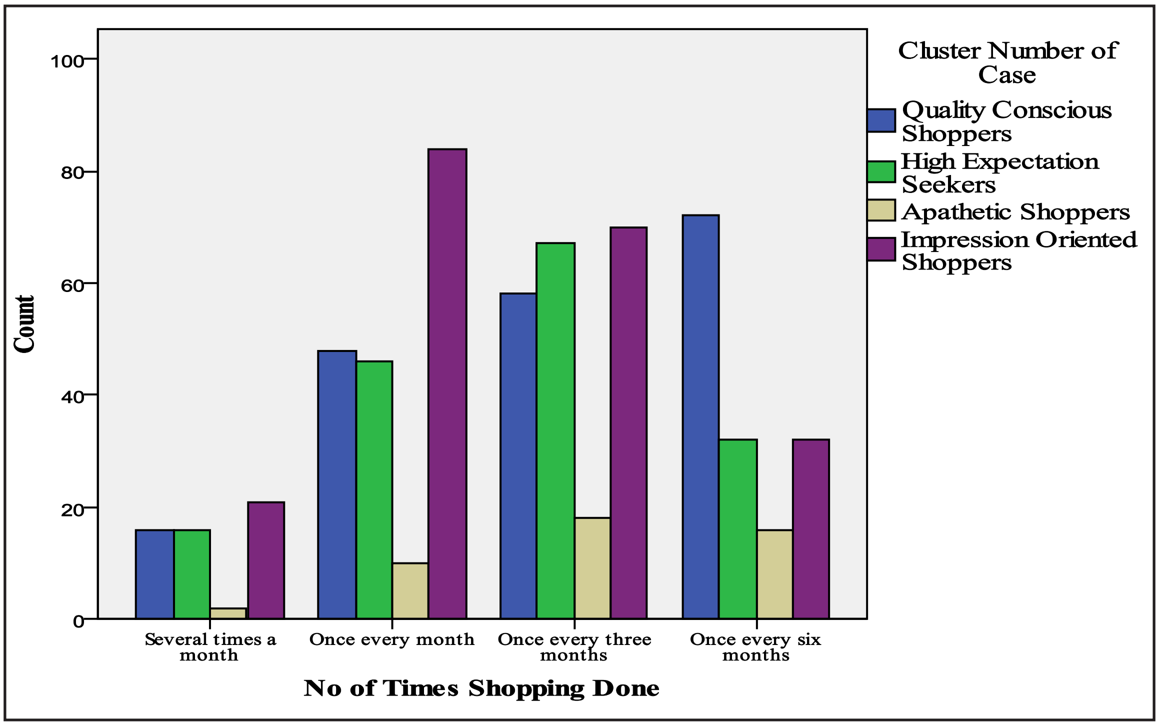

Fig. 2: Frequency of Shopping

IMPLICATIONS TO THE RETAILERS

In addition to the well-established factors like price and quality, some other factors also play an important role in consumers' perceptions about private labels, which need to be paid attention to by the retailers, namely, proximity, private brand loyalty, risk aversion, serviceability, and corporate image.

Retailers need to ensure that the private label apparels are identified with by the consumers, these are always available so that consumers do not postpone their purchase, retain the good impression that private labels carry, provide improved service at all times and maintain a good corporate image.

Private label consumers can be grouped into four categories namely Quality Conscious Shoppers, High Expectation Seekers, Apathetic Shoppers, and Impression Oriented Shoppers. Almost 66% consumers belonged to the category of quality conscious shoppers and impression oriented shoppers. Also, the frequency of purchasing of impression oriented shoppers is high as they shop once every month. Hence, both these groups of customers are important for retailers.

To cater to these groups, retailers need to ensure that they consistently provide quality products and improve on it, and at the same time maintain a good store and brand image.

As far as high expectation shoppers are concerned which consist of nearly 26% of the consumers, they are difficult to handle as their requirements are varied and they pay attention to every detail. The best way to handle such customers is to give utmost respect; and go right to the point.

FUTURE SCOPE OF RESEARCH

This study can be extended to other geographic regions with an identical or larger sample size to yield productive results. Moreover, the scope of study can be extended to private labels in other product categories and cross-category research can also be done to elaborate on the research findings.

CONCLUSION

The current study was undertaken with the aim of drawing out the perceptions of consumers towards private labels in the apparel sector with the help of secondary sources, and then segmenting consumers so as to identify their varied needs, to be kept in mind by the retailers. Accordingly, the study revealed four customer segments named as Quality Conscious Shoppers, High Expectation Seekers, Apathetic Shoppers, and Impression Oriented Shoppers. While the quality conscious shoppers had high expectations from private labels in terms of quality and proximity, the high expectation seekers demanded almost all factors to be present in their shopping experience. The apathetic shoppers were least bothered about any of the factors, while the impression oriented shoppers valued corporate image above everything else. Further, the study also indicated moderate level of association between the types of shoppers and store selected for purchase of private label apparels and weak association between the types of shoppers and number of times they purchased private label apparels.

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