PERCEPTION AND INTENTION FOR BUYING PRIVATE LABEL IN PARTICULAR PRODUCT CATEGORIES AMONG MACEDONIAN CONSUMERS

UDK 658.62:366.1>(497.7) / JEL D11 ; H42 / PRELIMINARY COMMUNICATION

EZENI BRZOVSKA
ASSISTANT PROFESSOR
FACULTY OF ECONOMICS, UNIVERSITY ST. CYRIL AND METHODIUS SKOPJE
SKOPJE, REPUBLIC OF MACEDONIA
ezeni@eccf.ukim.edu.mk

NIKOLINA PALAMIDOVSKA-STERJADOVSKA
ASSISTANT PROFESSOR
FACULTY OF ECONOMICS, UNIVERSITY ST. CYRIL AND METHODIUS SKOPJE
SKOPJE, REPUBLIC OF MACEDONIA
nikolina@eccf.ukim.edu.mk

ABSTRACT

Private labels are usually perceived as cheap substitutes compared to national brands. Though, in recent years private labels are becoming widely prevalent and successful in more product categories. An empirical research was conducted in order to investigate consumers' perceptions on private labels and their intentions to purchase private labels in various product categories. Additional to descriptive statistics, Kruskal Wallis test was applied for analyzing the differences in consumers' perceptions and intentions on private labels, regarding their demographic characteristics, i.e. gender, education and income level.

The perceptions and the shopping attitudes of the consumer in the Republic of Macedonia about private labels versus national brands have insignificant influence on buying decision making. Therefore, the paper provides relevant information for marketing professionals, retailers and scholars regarding the factors influencing perceptions and buying intentions of the private labels in different product categories.

KEY WORDS: private label, perception, product category.

INTRODUCTION

Perceptions about private-label brands are favorable around the world, and intention for buying private labels is more common in commodity driven, high-purchase categories and those where consumers perceive little differentiation. Private label products are generally brands owned by retailers, wholesalers, or distributores and are sold exclusively and privately in their own stores (Bushman, 1993; Sethuraman and Cole 1999). Perceptions about private labels are overwhelmingly adorable, almost three-quarters of global respondents (71%) say private-label quality has improved over time. Private label is most developed in Europe, particularly in the Western markets. Private labels contribute up to 45% of the brand share in the developed countries. Switzerland has the highest private-label share (in the region and around the world) at 45%, followed closely by the U.K. and Spain at 41% each. Private label is less developed in eastern and central Europe, where share varies greatly from a high of 24% in Poland to a low of 5% in Ukraine (Nielsen, 2014). Private labels have higher unit market share than the top national brands in more than one third of the categories (Quelch and Harding, 1996).

Though it has no official data for the private label share in the Republic of Macedonia, the concept of private labels is accepted and has become an important part of the retail chains strategy.

Share of private label brands have been growing rapidly in recent years due to their advantages. Price is important to most of the consumers and is the primary driver ofconsumers' purchase intentions for private label. Many authors pointed out that the quality is more important in determining private label success than lower price (Hoch and Banerji, 1993; Sethuraman, 1992). The inappropriate private label management that focuses excessively on price, compromising product quality, will have a negative impact on a large number of product categories (Horvat, 2013). Among retail chains, one obvious reason for their popularity and growth is their potential to increase store loyalty, chain profitability, control over shelf space, improving bargaining power over manufacturers and getting better margins for manufacturers' brands

(Richardson et al., 1996; Jorge, 2004; Chakravarthi and Ronald, 1998).

Besides main advantages of private labels, consumers always have a perceptual bias towards private labels for most of the product categories and give manufacturers' brands better quality assessment without considering the real difference (Paul et al., 1994). At the same time, retailers continuously seek to improve negative customer perceptions of quality as major roadblock to increased volume. Efforts to improve quality perceptions of private labels might be accomplished by upgrading the tangible quality of the product, improving the packaging, innovation, and educating consumers about the how quality is built into the product (Garretson et al., 2002).

LITERATURE REVIEW

The perception of private label as offerings not capable of delivering any other benefits than price has been changed. Private labels are evolving from being mere substitutes to major threats for manufacturers' brands (Burt and Davis, 1999). Recently, private labels are becoming widely prevalent and successful in apparels, staple food, bakery, biscuits, chocolates and beverages categories and also into some unconventional categories like home appliances too.

The influence of demographic variables on perception and intention of buying private labels was the main focus of this study.

Most studies examining the impact of demographical variables on private label buying were conducted in the 1960s and 1970s. Despite a considerable number of researches for private label issues, findings regarding demographic characteristics are inconclusive. On one side, in one of the earliest published studies it was found that buyers of private label are older, better educated with lower incomes compared to buyers of manufacturer brand (Frank and Boyd, 1965). On the other hand, Coe (1971) and Murphy (1978) found that private label buyers belong to higher income classes.

The studies that examine the demographic influences on perception and buying intention in various categories of private label are limited. The main issue important to both retailers and marketers is whether the effect of demographic groups influences attitudes towards private labels. A long period of time there are no studies exploring the impact of demographic variables on private brand proneness. Richardson et al.(1996) tested the effect of four variables: income, education, age of the primary grocery shopper of the household and family size. They contend that the demographic status of respondents affects the propensity to purchase private labels. However, Baltas and Doyle (1998) conclude that many of the demographic findings into private label purchasing are mixed, unclear or outdated.

Several studies examine the effect of educational achievement on private label purchasing. Highly educated consumers have more opportunity to earn a greater income and are less dependent on the brand name as an extrinsic cue (Murphy & Laczniak, 1979). Some researchers also show that private label buyers with lower formal education are more likely to purchase national brands (Richardson et al., 1996). Other researchers argue that well educated consumers are more confident in their evaluative ability of products and that education is positively related to private label performance. Glynn and Chen (2009) proves that the relationship between education and private label purchase is significantly negative. Consumers who have tertiary-level education are more likely to choose higher priced national brands than people without such qualifications. This study suggests that people with higher educational qualifications are less prone to buy private label products. In contrast, Lybeck et al. (2006) find that better educated consumers have intention to buy private labels. Richardson et al. (1996) suggests that larger households, who have fewer financial resources than smaller households, are more likely to purchase private labels products.

Hoch (1996) suggests that household income has a negative relationship with private label purchase. The households with higher income have fewer financial constraints and show less price concern and less favorable attitude to private label, which reduces private label purchase incidence (Ailawadi et al., 2001; Burton et al., 1998). Glynn and Chen (2009) indicated that households with higher incomes are less likely to buy private label products. They stated that gender, on the other hand, has no statististicaly significant differences concerning private label usage. Other demographic variables, such as, income, household size, marital status and profession, were not significantly related to how inclined the respondents were to buying private label. However Lybeck et al. (2006) find that middle–aged consumers are more likely to buy store brands. Contrary, Burton et al. (1998) confirm that the differences in gender and age are non-significant and have no influence on perceptions. Analyses of variance results indicate significant differences between levels of education and family income and private label attitude. The directional patterns of relationships for these demographic variables have been reflected in the percentages of private label purchases (e.g., higher education and lower incomes associated with higher purchase percentages. Other authors stated that younger consumers and females are willing to pay larger price premiums than older consumers (Sethuraman and Cole, 1997). Beneke, (2010) found that greater degree of brand loyalty was observed in females and less affluent consumers.

Most of the researches investigating differences in private label product categories were focused on factors relevant for manufacturer and retailer (Hoch and Banerji, 1993; Sethuraman, 1992). Batra and Sinha (2000) investigate consumer level perceptions of intercategory differences. They pointed out the necessity to include more consumer–level variables such as demographic determinants in their future research. Other studies confirm no direct effect of demographic variables on the purchase of private verus manufacturers' brand (Liu and Wang, 2008). Beneke (2010)

stated that demographic variables are largely ineffective in determining an individual's propensity to buy private label brands.

Contrary, previous studies confirmed that consumers' propensity to purchase private labels depends on certain demographic factors, such as household income, age and education.

As some of the research on demographic private label effects is contradictory, we next examine the influence of household income, education, and gender on perception and intention of buying private labels. On the basis of the forgoing arguments we propose the following hypotheses:

H1: There are gender differences concerning respondents' private label perceptions.

H2: There are differences among respondents' perceptions on private labels, regarding their level of education.

H3: There are differences among respondents' perceptions on private labels, regarding their income level.

Additionally, we examine whether the different demographic determinants impact purchasing preferences for private label brands across thirteen different product categories. Besides the fact that most of the categories were food related (flour, chocolate, pasta, snack items, jam and honey, frozen foods, dairy products, beverages), other categories were also included such as personal care products, house-hold cleaning products, pet supplies, and organic products.

Hence, we hypothesize that:

H4: There are gender differences concerning respondents' intentions on private labels.

H5: There are differences among respondents' intentions on private labels, regarding their level of education.

H6: There are differences among respondents' intentions on private labels, regarding their income level.

METHODOLOGY

The empirical data of this study was collected by using a structured questionnaire, consisted of three sections: demographic questions (gender, education, income etc.); statements assessing respondents' perceptions regarding different private label attributes and statements measuring respondents' intentions on buying private labels in different product categories. Respondents were asked to express their level of agreement related to the provided statements on a five-point Likert scale (1=strongly disagree, 2=disagree, 3=neither agree nor disagree, 4=agree and 5= strongly agree). The statements assessing respondents' perceptions and intentions related to private labels were adapted from the previously referenced literature (Senthilvelkumar and Jawahar, 2013). The "perception" section comprised 7 attributes of private labels (quality, value, pack size, variety, attractiveness, consumer needs fulfillment and additional benefits); while "intention" section included 13 product categories (mainly food products categories).

A non-probability sampling method was used, conventionally distributing the questionnaire to 512 respondents and 464 responses were received. After conducting the data screening procedure, 383 valid responses were remained (74,8% response rate). The sample characteristics are presented in table 1.

Table 1: Sample structure

Gender (%)	
Female	63.2
Male	36.8
Education (%)	
No education	0.3
Elementary education	4.4
High school	42.3
University degree	44.4
Master/PhD	8.6
Income (%)	
< 10.000 denars	6.8
10.001-20.000 denars	19.8
20.001-30.000 denars	26.9
30.001- 40.000 denars	16.4
40.001- 50.000 denars	17.2
> 50.001 denars	12.8

Source: Authors' calculations

Most of the respondents are female (63.2%), while regarding the level of education, most of them are with university degree (44.4%) or high school (42.3%). Concerning the income level, more than quarter of the respondents (26.9%) belongs to the category 20.001-30.000 denars, i.e. at the level of the average wage in Macedonia.

The obtained data were further analyzed in SPSS v20. Besides the descriptive statistics, Kruskal Wallis test was used in order to explore differences in perceptions and intentions related to private labels, regarding gender, education and income level. Kruskal Wallis test was applied since the data distribution was not proved to be normal.

Results and Discussions

The descriptive statistics of perception and intention statements are presented in table 2.

Table 2: Descriptive statistics

	Mean	Std. Deviation
Private labels offer better product quality than national brands	2.7232	.98239
Private labels offer greater value for money than national brands	3.3368	1.08482
Private labels have more convenient pack sizes than national brands	3.4738	1.07126
Private labels offer better product variety than national brands	2.4595	1.16350
The packaging of private labels are more attractive than that of national brands	2.4230	1.14347
Private labels take more care than national brands in meeting consumer needs squarely	3.1358	1.00384
Private labels offer more additional benefits for the consumers like discount, extra quantity and free gifts than national brands	3.7827	1.08069
I prefer to buy private labels over national brands in the category of staple food products like food grains, flour and pulses.	3.2388	1.14163
I prefer to buy private labels over national brands in the category of biscuits and chocolates.	2.8845	1.19969
I prefer to buy private labels over national brands in the category of snack/savory items.	3.0052	1.16528
I prefer to buy private labels over national brands in the preparatory food categories like noodles, pasta, porridge and vermicelli.	3.0919	1.18298
I prefer to buy private labels over national brands in the category of sauce/ketchup, jam and honey.	3.0814	1.18152
I prefer private labels over national brands in the category of personal care products like soap, toothpaste and skin cream.	2.3789	1.24285
I prefer private labels over national brands in the category of personal care products like detergent soap/powder and floor cleaning.	2.9003	1.15190
I prefer private labels over national brands in the category of pet supplies	2.5914	1.21079
I prefer private labels over national brands in the category of organic products	2.6746	1.15045
I prefer private labels over national brands in the category of frozen foods	2.8549	1.15815
I prefer private labels over national brands in the category of cannned food	2.9710	1.11113
I prefer private labels over national brands in the category of dairy foods	2.8351	1.26388
I prefer private labels over national brands in the category of Beverages	2.7063	1.19726

Source: Authors' calculations

Regarding the average scores of perceptions on different private label attributes, it could be notified that the highest level of agreement (3.78) is expressed concerning the additional benefits (discounts, extra quantity, presents etc.) that private labels provide comparing to national brands. The lowest average values are observed regarding attractiveness (2.42) and variety (2.45) of private labels comparing to national brands. Generally, the respondents are neutral, i.e. they express neither agreement nor disagreement about the statements related to their perceptions on private label attributes (3.05 in average).

The average respondents' intention to buy private labels (2.86) is even lower than their perceptions' average. Regarding different product categories, respondents express the highest level of intention to buy private labels in basic food product category (flour, grains etc.) (3.24). Respondents' intentions are lowest for buying private labels in the personal care product category (soaps, toothpaste, skin cream etc.) (2.38); where the perceived risk is higher.

In order to test the proposed hypotheses regarding the differences among perceptions and intentions of respondents with different demographic characteristics (gender, education and income), Kruskal Wallis test was applied. The results are presented and discussed below.

Since it is observed that $p=0.192$, i.e. $p>0.05$, the H1 (There are gender differences concerning respondents' private label perceptions) is rejected. Therefore, it could be assumed that there are no differences in perceptions on private labels between males and females. In order to conduct more in-depth analyses regarding different private label attributes, the Kruskal Wallis test was performed for testing differences between males' and females' perceptions on separate private label attributes (Table 3).

Table 3: Gender differences in perceptions on private label attributes

	Private labels offer better product quality than national brands	Private labels offer greater value for money than national brands	Private labels have more convenient pack sizes than national brands	Private labels offer better product variety than national brands	The packaging of private labels are more attractive than that of national brands	Private labels take more care than national brands in meeting consumer needs squarely	Private labels offer more additional benefits for the consumers like discount, extra quantity and free gifts than national brands
Chi-Square	.009	5.702	.021	.855	1.639	.143	.001
Df	1	1	1	1	1	1	1
Asymp. Sig.	.926	.017	.885	.355	.200	.705	.969

Source: Authors' calculations

The level of significance is observed to be p<0.05 on differences between males' and females' perceptions related to value private labels provide comparing to the national brands. Namely, males perceive higher level of value of private labels (3.48) compared to females (3.25). Regarding other private label attributes, there are no significant differences between males' and females' perceptions.

H4 (There are gender differences concerning respondents' intentions on private labels)) is not confirmed (p=0.497), i.e. there are no differences between males' and females' intentions to buy private labels. Further, Kruskal Wallis test was performed for testing differences between males' and females' intentions on private labels in different product categories (Table 4).

Table 4: Gender differences in intentions on private labels in different product categories

	Staple food products like food grains, flour and pulses.	Biscuits and chocolates.	Snack/ savory items.	Noodles, pasta, porridge and vermicelli.	Sauce/ ketchup, jam and honey.	Soap, toothpaste and skin cream.	Detergent soap/ powder and floor cleaning.	Pet supplies	Organic products	Frozen foods	Canned food	Dairy foods	Beverages
Chi-Square	1.690	1.335	.860	.398	.005	.035	.055	.623	.215	3.263	11.545	.109	.809
Df	1	1	1	1	1	1	1	1	1	1	1	1	1
Asymp. Sig.	.194	.248	.354	.528	.942	.851	.815	.430	.643	.071	.001	.742	.369

Source: Authors' calculations

The differences between males' and females' intentions on buying private labels are observed to be significant (p<0.05) only in the canned food product category. Namely, males express higher level of intentions for buying canned food (3.24) with a private label than females do (2.82). In other product categories, there are no significant differences in males' and females' intentions on buying private labels.

The obtained results (p=0.279) indicate that H2 that there are differences among respondents' perceptions on private labels, regarding their level of education should be rejected. Therefore, no differences were found in perceptions on private label among the respondents with different education level. In order to conduct more in-depth analyses regarding different private label attributes, the Kruskal Wallis test was performed for testing differences in perceptions on separate private label attributes among respondents with different education levels (Table 5).

Table 5: Respondents' differences in perceptions on private label attributes, regarding education level

	Private labels offer better product quality than national brands	Private labels offer greater value for money than national brands	Private labels have more convenient pack sizes than national brands	Private labels offer better product variety than national brands	The packaging of private labels are more attractive than that of national brands	Private labels take more care than national brands in meeting consumer needs squarely	Private labels offer more additional benefits for the consumers like discount, extra quantity and free gifts than national brands
Chi-Square	4.563	2.095	2.661	2.399	6.693	7.375	6.028
Df	4	4	4	4	4	4	4
Asymp. Sig.	.335	.718	.616	.663	.153	.117	.197

Source: Authors' calculations

No differences were found in perceptions of private labels among respondents with different education level, neither on the attribute level.

H5 (There are differences among respondents' intentions on private labels, regarding their level of education) is rejected (p=0.917) and it could be concluded that intentions on buying private labels are not significantly different among respondents with different education level. Further, the differences in respondents' intentions were explored on product category level.

Table 6: Respondents' differences in intentions on private label in different product categories, regarding education level

	Food grains, flour and pulses.	Biscuits and chocolates.	Snack/ savory items.	Noodles, pasta, porridge and vermicelli.	Sauce/ ketchup, jam and honey.	Soap, toothpaste and skin cream.	Detergent soap/ powder and floor cleaning.	Supplies	Organic products	Frozen foods	Canned food	Dairy foods	Beverages
Chi-Square	3.320	3.528	8.236	6.349	3.408	1.471	4.895	8.205	2.271	5.965	.103	1.096	3.617
df	4	4	4	4	4	4	4	4	4	4	4	4	4
Asymp. Sig.	.506	.474	.083	.175	.492	.832	.298	.084	.686	.202	.999	.895	.460

Source: Authors' calculations

No differences were confirmed in respondents' intentions on buying private labels (regarding their level of education) neither on the product category level (Table 6).

As regarding the other demographic characteristics, the income level of respondents was not confirmed to influence their perceptions on private labels (p=0.182), i.e H3 is rejected. On attribute level, significant differences were found in perceptions of the package attractiveness and product quality of private labels among respondents belonging to different income groups (Table 7). Namely, as income level increases, respondents' perceptions on private labels package attractiveness compared to national brands significantly decreases. Additionally, respondents in the lowest income group express the most preferable perceptions regarding product quality of private labels relative to national brands' quality.

Table 7: Respondents' differences in intentions on private label attributes, regarding income level

	Private labels offer better product quality than national brands	Private labels offer greater value for money than national brands	Private labels have more convenient pack sizes than national brands	Private labels offer better product variety than national brands	The packaging of private labels are more attractive than that of national brands	Private labels take more care than national brands in meeting consumer needs squarely	Private labels offer more additional benefits for the consumers like discount, extra quantity and free gifts than national brands
Chi-Square	11.069	10.100	1.253	8.545	19.559	6.870	5.706
Df	5	5	5	5	5	5	5
Asymp. Sig.	.050	.072	.940	.129	.002	.230	.336

Source: Authors' calculations

H6 that there are differences among respondents' intentions on private labels, regarding their income level is not confirmed, i.e. respondents' income level does not influence their intentions on buying private labels. In the same line are the results observed in the additional analysis on product category level. That is, respondents' intentions on private labels in different product categories do not differ significantly, regarding their income level (Table 8).

Table 8: Respondents' differences in intentions on private label in different product categories, regarding income level

	Food grains, flour and pulses.	Biscuits and chocolates.	Snack/ savory items.	Noodles, pasta, porridge and vermicelli.	Sauce/ ketchup, jam and honey.	Soap, toothpaste and skin cream.	Detergent soap/ powder and floor cleaning.	Pet supplies	Organic products	Frozen foods	Canned food	Dairy foods	Beverages
Chi-Square	5.999	5.497	3.421	1.208	5.923	8.585	3.290	4.714	2.994	3.843	3.311	1.482	10.214
Df	5	5	5	5	5	5	5	5	5	5	5	5	5
Asymp. Sig.	.306	.358	.635	.944	.314	.127	.655	.452	.701	.572	.652	.915	.069

Source: Authors' calculations

CONCLUSION

Despite tremendous interest in the current role of private label by retailers, distributors, and national brand manufacturers, there has been little scholarly research that has examined the demographic variables. The study examines the consumers' perceptions and intentions to purchase private labels for various product categories. Kruskal Wallis test was performed to check whether there were significant differences with respect to demographic variables on perception and buying criteria. This research confirms that income, education and gender are not of high importance in identifying perception on private label attributes and intentions on buying private labels in different product categories. The survey confirmed that there are no differences in perceptions on private labels between males and females. Some clear differences were found between males' and females' perceptions related to value private labels provide comparing to the national brands. Namely, males perceive higher level of value of private labels compared to females. The differences between males' and females' intentions on buying private labels are observed to be significant only in onw product category, the canned food. No differences were found in perceptions of private labels among respondents with different education level on the attribute level neither on the intention on buying private labels on the product category level.

As regarding the other demographic characteristics, the income level of respondents was not confirmed to influence their perceptions on private labels. On attribute

level, significant differences were found in perceptions of the package attractiveness and product quality of private labels among respondents belonging to different income groups. Consequently, as income level increases, respondents' perceptions on private labels package attractiveness compared to national brands significantly decreases. Also, respondents in the lowest income group highly evaluate product quality of private labels relative to national brands' quality. Respondents' intentions on private labels in different product categories do not differ significantly, regarding their income level.

Generally, education, income and gender do not influence private brand proneness, subsequently there are no differences in private label attitudes across demographic variables. The findings in this study would have academic and managerial relevance. The survey examining the relationship between the demographic determinants and perception and intention of buying private labels will be useful for retailers in making appropriate targeting and positioning decisions. In the end, it is important to point at the limitations of this study that may affect the generalizability of the findings. Because of the localised nature of this study, further research is needed using a larger, cross - cultural and more heterogeneous sample.

REFERENCES

1. Ailawadi, K. L., Neslin, S. A., Gedenk, K. (2001.) Pursuing the value-conscious consumer: Store brands versus national brand promotions. *Journal of Marketing*, 65(1), 71-89.
2. Baltas, G., Doyle, P. (1998.) An empirical analysis of private brand demand recognising heterogeneous preferences and choice dynamics. *Journal of the Operational Research Society*, *49*(8), 790-798.
3. Batra, R., Sinha, I. (2000.) Consumer-level factors moderating the success of private label brands. *Journal of retailing*, Vol.76, No.2, pp.175-191
4. Beneke, J. (2010.) Consumer perceptions of private label brands within the retail grocery sector of South Africa. *African Journal of Business Management*, *4*(2), 203-220.
5. Burt, S., Davis, S. (1999.) Follow my leader? Lookalike retailer brands in non-manufacturer-dominated product markets in the UK. *The International Review of Retail, Distribution and Consumer Research*, 9(2), 163-185.
6. Burton, S., Lichtenstein, D. R., Netemeyer, R. G., Garretson, J. A. (1998.) A scale for measuring attitude toward private label products and an examination of its psychological and behavioral correlates. *Journal of the Academy of Marketing Science*, 26(4), 293-306.
7. Bushman, B. J. (1993.) What's in a name? The moderating role of public self-consciousness on the relation between brand label and brand preference. *Journal of Applied Psychology*, 78(5), 857-861.
8. Chakravarthi, N., Wilcox, R. T. (1998.) Private Labels and the Channel Relationship: A Cross-Category Analysis. *Journal of Business*, Vol. 71, No. 4, pp. 573-600.
9. Coe, B. D. (1971.) Private Versus National Preference Among Lower and Middle-Income Consumers. *Journal of Retailing*, 4., 61-72.
10. Frank, R.E., Boyd, H.W. (1965.) Are Private-Brand Prone Grocery Customers Really Different?. *Journal of Marketing Research,* 2(4): 27-35.
11. Garretson, J. A., Fisher, D., Burton, S. (2002.) Antecedents of private label attitude and national brand promotion attitude: similarities and differences. *Journal of Retailing*, 78(2), 91-99.
12. Glynn, M. S., Chen, S. (2009.) Consumer-factors moderating private label brand success: further empirical results. *International Journal of Retail & Distribution Management*, *37*(11), 896-914.
13. Hoch, S. J. (1996.) How should national brands think about private labels. *Sloan Management*.
14. Hoch, S. J., Banerji, S. (1993.). When do private labels succeed. *Sloan Management Review*, *34*.
15. Horvat, S. (2013.). Application of product life cycle concept to private label management. *Tržište,* Vol. 25/1, 63-75.
16. Liu, T. C., Wang, C. Y. (2008.) Factors affecting attitudes toward private labels and promoted brands. *Journal of Marketing Management*, *24*(3-4), 283-298.
17. Lybeck, A., Holmlund-Rytkönen, M., Sääksjärvi, M. (2006.) Store brands vs. manufacturer brands: consumer perceptions and buying of chocolate bars in Finland. *Int. Rev. of Retail, Distribution and Consumer Research*, *16*(4), 471-492.
18. Murphy, P. E., Laczniak, G. R. (1979.) Generic Supermarket Items: A Product and Consumer Analysis. *Journal of Retailing*, 55(2), 3-14.
19. Murphy, P. E. (1978.) The Effect of Social Class on Brand and Price Consciousness for Supermarket Products. *Journal of Retailing*, 54, pp. 33-42.
20. Quelch, J. Harding,D. (1996.) Brands versus Private Labels: Fighting to Win, *Harvard Business Review*, 74 (1): 99–111.
21. Richardson, P. S., Jain, A. K., Dick, A (1996.) Household store brand proneness: A framework. *Jornal of Retailing,* Vol. 72, No. 3, pp. 159-185.
22. Senthilvelkumar, K. R., Jawahar, P. D. (2013.) Building private labels into strong brands. *IUP Journal of Brand Management*, 10(2), 42.
23. Sethuraman, R. (1992.) Understanding cross-category differences in private label shares of grocery products. *Marketing Science Institute, Report No. 92–128,*
24. Sethuraman, R., Cole, C. (1997.) Why do consumers pay more for national brand than for store brand, *Marketing science institute cambridge massachusett,* Report No. 97-126.
25. Sethuraman, R., Catherine, C., (1999.) Factors Influencing the Price Premiums that Consumers Pay for National Brands over Store Brands. *The Journal of Product and Brand Management,* Vol. 8, No. 4, pp. 340-50.
26. The state of private label around the world (2014.) Nielsen