


Consumer Behaviour towards Own Label: monitoring the Greek experience

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branded alternatives, attracting the most cost-conscious consumers. In today's private label market, however, a different level of products has emerged – the premium “branded” private label product. Based on a consumer survey conducted in Greece, the current study discusses consumer's attitude and satisfaction with respect to private label products. Frequency of purchase and consumer characteristics are also discussed in light of empirical evidence.

Keywords: Private label, consumer attitude, Greece, food retailing

Introduction

Increasingly over the last decades in many industries the focus on national brands is misplaced and private labels are becoming a dominant feature (Aaker, 1991). Retailers often ‘own’ their local markets and they do so by developing their own brands (Steenkamp and Dekimpe, 1997).

Private labels are playing a dominant role in the Western world. A major factor in the emergence of store brands is the increased concentration in retailing and in particular in grocery retailing. Retail chains are increasingly extending the range of products sold under store brands from mass-consumption basic products (paper products and frozen food) to the more sophisticated ones (diet products, cosmetics).

The growth in private labels has traditionally been attributed to two major causes. First, retailers use private labels to compete profitably in the price-sensitive segment. Second, these products enable retailers to get better deals from manufacturers in the form of lower prices on national brands. It is commonly believed that when the economy picks up, consumers go back to buying national brands. However, most recent trends show that private label sales are growing faster than national brands and have achieved much higher levels of penetration (Hoch, Montgomery and Park, 1996). Penetration of private label varies across countries and product categories. For instance Nielsen (2003) reports indicate that in developing markets, although the overall private label share is relatively low compared to the mature European and U.S. markets, there is a significant growth rate. This could be attributed to large multi-national retailers that expanded geographically, building new stores and introducing their private label brands

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into the marketplace. One of the principal features of the private-label market is that it is heavily prevalent in some categories while hardly being present in others. Own label products tend to be most popular in commodity-type categories where there is less opportunity for differentiation. Elsewhere, in categories where manufacturers make a substantial investment in branding, own-label penetration is very low. As a result, traditional private label categories such as paper products and frozen food continue to lead in share (29% and 28% respectively). New non-traditional categories such as cosmetics although they have a small private label share (2%) they have a significant growth rate (24%) (Nielsen, 2003).

The term "Private Label" creates a variety of images in the mind of consumer. In some parts of the world, the traditional perceptions of private label were once of low quality, unbranded alternatives, attracting the most cost-conscious consumers. Retailers have provided private labels as the low-priced high-volume alternatives for years. In today's private label market, however, although there may still be private label products of low cost and quality in existence, a different level of products has emerged – the premium "branded" private label product. The emphasis on the quality of store brands combined with the improved packaging and promotional programs was designed to increase customer awareness and sales of own brand products. These products offer consumers a quality private label choice as well as providing to retailers a unique selling point for merchandising in their stores (German, 2001).

The brand provides a promise or bond with the retailer, reduces consumer search costs, perceived risk, increases trust and signals the quality of the product. (O'Cass and Grace, 2003). Today, a number of theoretical frameworks have been suggested in order to enable understanding of consumers' attitude and response to brands (Kapferer, 1992; Keller, 1993). Important empirical work has also been done on the related issues of brand loyalty (Ucless et al., 1994; East et al., 1995; East and Hammond, 1996) based mainly on self-report measures of consumer preferences and to a lesser extent on real consumption of store brands (Richardson et al., 1996; Baltas, 1999). However, little work has been done on European data. Most related studies originate from the USA and reflect a different socio-economic and retail environment (Burt, 2000).

The present study aims to highlight on the recent developments in own label production and the associated consumer behaviour in Greece. The objectives of the study in particular are:

a) To identify consumers' behaviour towards private label. For those consumers that prefer own label products it is important to identify the factors that lead to this preference, and determine their level of satisfaction (in specific product categories). For the non-users it is important to identify the reasons of their behaviour; b) To determine consumers' preferences in terms of the private label supplier, the frequency of purchase as well as suggested improvements in own label characteristics; c) To link own label attitude with specific consumer characteristics.

Literature Review

Brand loyalty in own labels

There have been many recent developments in consumer loyalty schemes, with varying degrees of success. The loyalty of customers, who can switch freely between retail-

ers, has been influenced among other by the increased usage of private label, as both a store loyalty builder and a ready alternative to branded products, reducing risk and customer's resistance to switch brands. According to Steenkamp and Dekimpe (1997) customer loyalty to store brands is only possible if they have a favorable image. Quality is a major factor in consumer purchase decisions and as private labels have substantially narrowed the perceived quality gap, the higher priced national brands have lost their competitive edge (Gale Group, 2002). Moreover, according to Baltas et al (1997), there is an asymmetric cross-brand substitutability when both manufacturer and retailer own brands are available. This signifies that actions aimed at improving the perceived value of a branded product, tend to draw relatively more share from the other branded products than from private labels.

Another important factor that affects purchase probabilities between national brands and own label is brand awareness. Silk and Urban (1978) indicate that brand recall increases the likelihood that the brand will be in the consumer's evoked set. Given the role of advertising in establishing brand awareness, one can highlight the importance of advertising as a competitive tool in frequently bought product categories (Baltas et al, 1997, Tellis, 1988). Moreover, brand awareness can serve as an approximation for brand familiarity and trust created by previous consumption, exposure to advertising or word-of-mouth (Keller, 1993).

Private label vs national brands: consumers' behaviour

Consumer reactions to national brands and private labels are influenced by a number of factors such as consumers' *value consciousness*, the element of *price-quality association*, the element of *trust* and the issue of *smart shopper self-perception* (Garretson et al, 2002). Brand loyal consumers display a stronger tendency to purchase the same brands they have always bought and, compared to those who are more likely to seek variety, are less likely to switch to new and unfamiliar brands. Research has indicated that consumers concerned with paying lower prices are less loyal toward specific brands (Krishnamurthi and Raj, 1988), whereas on the other hand the tendency to purchase specific brands on a more consistent basis is positively influenced by a belief in the price-quality relationship (Blatberg and Neslin, 1990).

Evidence suggests that although demographics do not seem to influence store brand and national brand usage, they are highly associated with psychographic characteristics useful for market targeting. Store brand use correlates mainly with characteristics related to economic benefits and costs, whereas the use of out-of-store promotions is associated mainly with traits related to hedonic benefits and costs (Ailawadi, Neslin and Gedenk, 2001). Moreover, price sensitive consumers have been identified to exhibit stronger variety seeking preferences (Garretson and Burton, 1998). Apart from the rational price-perception variables, more ego-related variables are also directly and positively related to private label and national brand promotions attitude. One such psychological aspect is the smart shopper self-perception, a psychological variable that emerges from consumers' need for intrinsic rewards from price savings achieved through shopping (Schindler, 1988, 1992; Mano & Elliot, 1997). Manufacturers have attempted to retain the interest of value conscious consumers through increased promotional spending. In recent years, sales promotions in the US packaged goods manufacturers have accounted for an overwhelming 74% of the total marketing budget (Ailawadi et al, 2001). However, while evidence suggests that national brand promotions act

as a deterrent in private label penetration (Sethuraman, 1992; Sethuraman and Mittelstaedt, 1992; Blattberg and Wisniewski, 1989), other studies indicate that significant and frequent price promotions on national brands may erode brand loyalty (Gedenk and Neslin, 1999).

Context of the Study

It is only within the last decade that Greek consumers have been accustomed to the reality of own brands. Private label market share ranges between 5% and 10% of overall sales in various product categories. However, despite the low levels of own label penetration, it is expected that private label development will follow the trend set by the Western European markets (The world of supermarket, 2001a; 2002). Private labels are on average 30% cheaper, and in some cases they are sold at almost half the price of national brands, thus, increasingly gaining market share. Many retailers are also venturing in the production of own brands with the establishment of small production units for certain product categories. This further signifies the reduction of production costs and the development of highly competitive (especially in terms of price) products. The introduction and establishment in the market of discount retailers such as *DIA* and *Lidl* that mainly operate with own label products intensifies the rate of adoption of private labels in the market (The world of supermarket, 2001b). Private label production, a task performed primarily by small production units is now a strategic direction for larger production companies. The experience and know-how of those larger manufacturers leads to further improvement in private label quality, further expansion and a sustainable competitive advantage to the companies involved in this process (Masouti, 2003; Self Service Review, 2001). Greek consumers are becoming more accustomed and receptive to own brands and the original belief that private label products are of an inferior quality seems to be replaced by a more positive attitude towards own brands.

The recent developments in own label production and consumption in Greece indicate the necessity to understand consumer behaviour, identify their requirements in terms of product characteristics and develop a detailed profile for both own label users and non users. There is potentially much to be learned from the Greek experience about the process of own label development and consumption as part of the market's retail development and internationalization. Greece as a country provides an almost perfect "laboratory" for the empirical study of own label development and consumption which could illuminate such discussion. A number of features make it particularly appropriate:

- a) the change is very recent and is accelerating
- b) the size of the country and the concentration of economic activity make it a "manageable" research proposition
- c) it is geographically and culturally discrete.

Methodology

A self-administered questionnaire survey conducted in June 2002 in order to address the above issues. Convenience sampling was used and a total of 524 consumers were interviewed from the Thessaloniki metropolitan area. Interviews were conducted Mondays to Saturdays (both mornings and evenings) in order to ensure a variety of demo-

graphic characteristics among the respondents. Consumers were approached at the entrance or exit of supermarkets as well as the coffee shops or rest areas within supermarkets whenever available.

Survey design and Questionnaire planning

Initially, a random sample of 15 consumers was used to pilot test the questionnaire which was then finalized and distributed.

The questionnaire consists of four modules, each concerned with a different variable:

1. Own label buyers or non buyers
2. Reason for purchase
3. Level of satisfaction by product category
4. Interest in private label origin (retailer's brand)
5. Place and frequency of purchase
6. Required improvements in own labels
7. Demographics

A *closed* question approach was used and interviewees were asked to tick their chosen answer. Likert scales were used in order to measure the level of satisfaction by product category (1 represents *highest* and 5 the *lowest* value)

Analysis and Discussion of Findings

Sample statistics

Out of the total 524 questionnaires distributed 518 were usable. 70% of the respondents were women due to the fact that mostly women buy groceries. In terms of the age and education distributions, the majority of the respondents (61%) were between 26 and 45 years old and were high-school (44%) or university (41%) graduates. Moreover, 62.5% of the respondents belonged to households of 3-4 people and the majority of them spent over 200 € on a monthly basis.

Finally, 34% of the respondents were employees in the private sector, 23% were professionals and another 23% were public sector employees. The proportion of housewives in the sample was relatively low (12%). In terms of the overall attitude towards private label and the purchase rate, 48% of the respondents stated that they are regular private label buyers and the remaining 52% indicated no intention to purchase own label products primarily due to their belief that own brands are of an inferior quality (46.5%) and secondly due to their preference in national brands (25.5%).

Private Label Behaviour

Over half the respondents (52%) are non-private label buyers mainly due to a lack of trust in quality standards (46.5%). A significant number of them indicate high loyalty level to branded goods (25.5%), and a strong preference to buy their groceries in the open market and not in the super market (18%).

Out of the 247 people (48%) that prefer own label products, 71% state that it is mainly because of their low competitive price whereas only 14% consider the quality of own brands to be of primary importance. Factors such as packaging, product placement on the shelf and trust are not by any means of primary importance. Kendall's W Test

(Level of significance 0,005) was used in order to evaluate the overall performance of the above named parameters as factors that affect consumers’ attitude toward own labels. The analysis indicated the following ranking.

Table 1. Reasons for not purchasing own label products

	% of respondents
Not aware of private labels	10
Prefer manufacturers’ brands	25.5
Open market buyers	18
Lack of trust in quality of own labels	46.5

Table 2. Reasons for purchasing own label products (in order of importance)

	ranking	% of respondents
Low competitive price	1.54	71
Good quality	2.94	14
Product placement on the shelf	3.05	8
Trust	3.47	7
Packaging	4.00	0.4

Note: 1 denotes maximum preference, 3 neutral and 5 minimum

Preference for own label products depends on the product category. Thus, for canned food the proportion of the respondents that stated very and extremely satisfied by own brands reached 53 %, for detergents 50%, paper 70%, cosmetics 29%, and finally non-alcoholic beverages 50%. Kendall’s W Test indicated that the most popular product category in own label products is paper followed by canned food. Detergents and non-alcoholic beverages are third in consumers’ preference and finally cosmetics is the least preferred product category.

Table 3. Preferred private label product categories

	ranking	% of respondents
Paper	2.32	70
Canned food	2.85	53
Detergents	3.02	50
Non-alcoholic beverages	3.03	50
Cosmetics	3.78	29

Note: 1 denotes maximum preference, 3 neutral and 5 minimum.

Attempts to link consumer demographics to own label satisfaction indicate that there is not a consistent pattern of behavior among the various groups of consumers and across the product categories examined. For instance, The level of satisfaction in the

paper product category seems to be related to age. Older people (over 56 years old) are adequately satisfied whereas respondents between 18 and 25 years of age are either highly or not at all satisfied. Satisfaction in detergents seems to be related to occupation. Housewives and old age pensioners were not at all satisfied whereas students and private sector employees were highly satisfied. Satisfaction in canned food is not linked to profession as opposed to the detergents category that is highly related to the respondents' occupation. The lack of trust and low level of satisfaction in cosmetics is linked to college education.

Consumers of 18-25 years of age with an average spending of 201-260€ who are still in education or training seem to prefer own label products and are highly satisfied by all product categories. This high level of satisfaction may be due to the fact that consumers of that age group and spending power are very price sensitive, they are better educated and informed about own label products compared to older people, they have limited time available for shopping activities and as a result they do not carefully examine product characteristics.

Women between 46 and 55 years old with a college education level and an average monthly consumption of 141-200€ seem to be adequately satisfied by the canned food and cosmetics product categories and very satisfied by own label detergents and juices. The fact that older women in this cluster indicate an average to low level of satisfaction on own label products may be due to their experience and involvement in grocery purchases compared to younger generations. They are thus more demanding and at the same time more difficult to satisfy.

Men over 56 years old, with either very low (less than 80€) or very high (over 261€) average monthly expenditure seem to be highly satisfied by the canned food product category, adequately satisfied by paper whereas own label products in the cosmetics category are considered to be inadequate in terms of quality, features and price.

Private Label Suppliers

Increased levels of private label consumption led to the development of "brand preferences". Over half the respondents in the survey (52%) seemed to be concerned with the origin of the own label products they purchased, namely the retailer preference.

Table 4. Level of Interest in Private Label Supplier

Level of Interest	%
Extremely	24
Very	28
Adequately	21
A little	15
Not at all	12

The analysis (Kendall's W Test) of respondents' specific preferences in private label purchases indicated that consumers seem to prefer a local retailer (Masoutis) for their own label purchases. Masoutis has a strong presence in the market (98 outlets in the Thessaloniki metropolitan area) and a significant commitment to private label production. Second in their preferences were (with small variations) the hard discounter *Lidl*,

Table 5. Consumers’ preference in specific retailers providing private label brands

Retailer (Own label brand provided by retailer)	ranking
Masoutis (MrGrand)	2.44
Lidl (various)	3.72
Carrefour (Carrefour)	3.83
Marinopoulos (Champion)	3.88
Dia (Dia)	4.37
A-B Vassilopoulos (A-B)	4.72
Veropoulos (Spar)	4.72

Note: 1 denotes maximum preference, 3 neutral and 5 minimum

the hypermarket retailer *Carrefour*, and the national retailer *Marinopoulos*, all with a strong commitment to private label production but a smaller presence in the market.

Women between 46 and 55 years of age with an average level of education (college graduates) who are either part of a large family (over 5 people) or live alone indicate very little or no interest at all in the various private label brands that are available in the market. Instead they view private labels as a broad category of cheaper products with no significant variation in terms of quality. Male consumers between 26 and 35 years old with a higher or even postgraduate level of education are highly interested in the origin of the private labels they purchase and show increased levels of loyalty to specific retailers that offer own label products.

Suggested Improvements

Suggestions for private label improvements are classified according to the views of consumers who are either buyers or non buyers of own label products. The emphasis in the first case is placed on the quality of the products as 68% of the respondents indicated quality as either their first or second priority in terms of improvement. 52% of the respondents requested greater variety of own labels and only half the respondents asked for more competitive prices.

For those consumers who do not purchase private label products the most important element requiring improvement was quality (72% of consumers) followed at a distance by price (17%). Overall, it is evident that quality improvement is of primary importance for all categories and in particular the non-buyer category.

Table 6. Required Improvements in Private Label Products

Buyers	Non-Buyers
Improved Quality (2.03)	Improved Quality (1.42)
Greater Variety (2.49)	Lower Price (2.62)
Lower Price (2.56)	Greater Variety (2.94)
Better Packaging (2.93)	Better Packaging (3.01)

Note: 1 denotes maximum priority, 3 neutral and 5 minimum

In terms of the correlation between the required improvements and the demographic characteristics of the respondents it can be noted that consumers with a high average monthly expenditure (over 261€) require cheaper private label products in better packaging and are less concerned with variety whereas consumers with a low monthly expenditure (80€) indicate the necessity for greater variety. Moreover, younger people (up to 35 years old) place emphasis on quality improvement as opposed to older people (36-55 years old) who are not that concerned with quality. Finally, the less educated consumers are, the more emphasis they place on packaging. Consumers who consider better packaging to be of primary importance are not highly educated (basic education or college graduates) whereas consumers with a higher education level (university graduates or postgraduate degree) rank packaging fourth in importance.

Male and female respondents between 36 and 55 years of age with an average monthly expenditure (201-260€), require primarily better packaging followed by greater variety, lower price and finally improved quality. Men up to 35 years old, with a higher education and a low monthly consumption give emphasis on quality and variety improvements and to a lesser extent on competitive pricing and better packaging. Finally, young housewives (18-25 years old) with an increased monthly expenditure (over 261€) require cheaper products, better quality products in a better packaging and greater variety in order of importance.

Concluding Comments

The bulk of studies examining the characteristics of the private label buyer have attempted to discover whether the propensity to buy private label is associated with demographic or socio-economic consumer characteristics. The tendencies discovered were rather weak and insignificant (Burt, 2000). Frank and Boyd (1965), conclude that both manufacturer brands and private label are consumed by buyers with similar socio-economic characteristics. Myers (1967) suggests a classification of consumers by private label perceptions rather than socio-economic characteristics. Burger and Scott (1972) claim that private label consumption is spread across all socio-economic groups and differences in attitudinal and behavioral variables are better predictors. Bettman (1974) finds variables reflecting lower perceived risk and greater information to be associated with private label proneness.

Overall, our findings seem to endorse the conclusions of the aforementioned earlier studies in which there is no association between consumption and socio-economic characteristics and the self-report measures of private label proneness. In our study, almost 50 % of the respondents are either regular or occasional private label buyers. The majority of them are influenced in their decision making by the product's low price, the good quality, the location / presentation on the shelf, the retailer's name, and finally packaging (in order of importance). High levels of satisfaction are linked to low price, high levels of education and limited time for groceries. Adequate satisfaction on the other hand is linked to women (46-55 years old) who are experienced, involved in the shopping process and therefore very demanding.

Consumers appear to be more satisfied with the traditional private label product categories (paper, canned food, detergents, non-alcoholic beverages) and less with the non-traditional ones (cosmetics). In some product categories the level of satisfaction is related to demographics. People over 56 years old are adequately satisfied by paper, a

product category that rates first in terms of overall preference. Moreover, the level of satisfaction in detergents is linked to occupation and age. Older people (housewives and old age pensioners) are not satisfied with the specific product category as opposed to students and young private sector employees that are highly satisfied. Canned food consumption and satisfaction levels are not influenced by demographics. It should also be noted that consumers' preference to traditional product categories coincides with retailers' strategy to initially develop private label products in those categories and subsequently expand in non-traditional ones. This leads to consumers' increased level of familiarity with the traditional product categories and therefore increased preference.

The positive attitude towards the papers product category could be attributed to the big price differential between private label and national brands in the specific product category. Moreover the increased production requirements in order to meet demand could only be met by large production units with the required expertise. Moreover, it should also be noted that it is a low risk product category as opposed to cosmetics that entails higher risk for consumers (potential allergies, etc.). At the same time private label cosmetics are facing increased competition by a vast variety of national brands that are heavily promoted.

The primary requirement for private label improvement regardless of the product category is quality followed by price, variety and packaging. However, variations in the aforementioned sequence are not uncommon. In particular, regular private label buyers required lower prices as opposed to the occasional buyers who place particular emphasis on variety improvements. Furthermore, younger people are more sensitive and demanding to quality issues. Lastly, sophisticated packaging is important for lower education consumers.

Branding within private labels is increasing in significance. Consumers indicate strong preferences in specific private label "brands". Such attitude is linked to high levels of education, young professionals and average households (3-4 people). Average household sizes in particular are linked to families with children that are more sensitive to quality issues and consider the supplier's name to be an indication on the product's quality. Low levels of private label "brand loyalty" instead, are linked to lower education, private sector employment and either small or large households (1 or over 5 people). Emphasis on branding and consumers' association to specific private label brand is in a way a result of retailers' strategy to provide quality private labels in order to differentiate and establish consumer preferences.

Limitations & Directions for further research

In this study we investigate the particular characteristics of consumers that buy private label products and attempt to link them to specific factors that determine their level of satisfaction. At the same time an attempt is made to identify the potential improvements that could lead to higher penetration levels for private label products overall. The analysis is based on self-report measures of consumer preferences and may therefore not provide an accurate overview of the developments. However, most studies on brand loyalty employ self-report measures of consumer preferences as it is considered that self report measures represent actual behaviour (Uncless et al., 1994; East et al., 1995; East and Hammond, 1996; East, Harris, Wilson and Lomax, 1995). Nevertheless it is valued that self report measures (survey data) combined with store data would provide a comprehensive picture of consumer behaviour towards own label products.

Another issue that merits attention is the localized character of the study, (data was collected from the Thessaloniki metropolitan area). Although, the specific area is widely used as a test market in order to identify consumer attitudes and preferences in various product categories a survey conducted at a national level would provide detailed information on consumer behaviour in metropolitan as well as rural areas.

Despite efforts to have a representative and well balanced sample, the majority of the participants in the study were women. This was due to the fact that the survey was conducted in supermarkets and women are usually assigned with the task of groceries buying. In a similar sense the low level of participation of younger people (18-25 years old) could be attributed to the lack of interest in groceries shopping for those ages. Older people on the other hand are not well represented in the study as they usually finish their shopping early in the morning.

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