

UNDERSTANDING CONSUMER'S BRAND LOYALTY AND PURCHASE INTENTION TOWARDS PRIVATE LABEL BRANDS IN GROCERY SECTOR (NON-FOOD CATEGORY) WITH SPECIAL REFERENCE TO RELIANCE FRESH - CHENNAI

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Abstract: In recent years, there has been a major improvement in private label brands, the brands that can own by the retailers. These private label brands are now a day is developing better when compared to the national label brands. They were becoming more popular than ever before. The development of private label brands is remarkable in food and grocery sector, despite existence of foremost national label brands in most of the categories. A brand has no meaning, unless the customers are aware of that brand. Nowadays in extremely aggressive business setting as well as a confusion of goods offered in the market, attaining better brand awareness is a huge challenge for the entire marketers. There is a requirement to increasing marketing policies with the intention of context specific as well as supported on understanding of local dynamics. This study aims to determine the consumer brand loyalty and purchase intention towards private label brands in grocery sector especially in dish wash bar. An empirical research conducted among consumers in Reliance fresh store Chennai, Tamilnadu, India. A detailed survey conducted to explore the views of customers with a sample size of 100 with the help of a well-structured questionnaire. Finally, results and implications discussed by using analyzed data.

Keywords: Consumer brand loyalty, Grocery sector, Private label brands Purchase intention, Reliance fresh Chennai.

INTRODUCTION

According to (Nair, 2011) the Indian retail business is the fifth largest in the world including of organized as well as unorganized sectors. In particular, more than the last few years' Indian retail industry is one of the best emergent industries in India. However, at first, the retail industry in India was generally unorganized; but by means of transformation of tastes as well as preferences of the consumers, the industry is being paid further well liked these days as well as getting organized too. Private label brands are brands produced by retailers also called as store brands are on increasing passage for development in most recent few years in Indian market. Priyank Azad (2011) states that the private label brands are mostly resorted to enhance sales at the retail channel and help to produce superior profit margins. The development of private label brands is remarkable in food and grocery sector, despite occurrence of foremost national label brands produced by manufactures

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in the majority of the categories. According to (Hariprakash, 2011) Now a day's private label brands have well built competition with national label brands. Private label brands have noticeably improved in current years in supermarkets through an intention of improving category productivity. According to (Loganathan, 2016) in a latest study, it understood that the market share of private label brands in India would further twice in the subsequently few years; at present, it is by 4.5 per cent. The share will be expecting to enhance above 10 percent by 2020.

As the marketplace develop into further competitive, innovative choices formulate the decision-making practice further difficult for consumers. The issue, though, with the intention of assists consumers formulate decisions are brand names. According to (Aaker, 1991, Kotler and Keller 2009) brand names lend a hand for consumers recognize the basis of a product as well as sign detailed characteristics along with benefits of the manufactured goods to the consumer. Therefore, (Keller, 1993) explains brand names are able to influence the manner consumers recognize an exact product, and might cause consumers to structure positive impressions. It is essential to be aware of the precise issues consumers evaluate while increasing a feeling of a brand, as a positive thought towards these issues could show the way a consumer towards loyalty.

Significance of this Study

According to (Syed Mehmood Shah. et al., 2016) explains considerate why consumers purchase dissimilar products is a big challenge for marketers across all categories of products as of fast moving consumer goods toward high street fashion. Brands take part in an essential part in determining consumer's awareness of products and being a center for the significance as well as rate that products have for diverse persons. Levy (1959) explains that the costume we be dressed in our day today lives frequently be a sign of our position, profession, mood as well as cultural attachments. According to (Aaker, 1991) however, a brand is able to offer worth through appearance as well as occupation, and after that, consumers able to experience relaxed repurchasing the brand with perhaps new products prepared by the similar firm. In due course consumers know how to as well as perform increase dealings by means of particular brands they purchase.

According to (Yoo and Donthu, 2001) for the period of the last few decades brand equity stayed as majority leading part for the marketing research. Aaker (1991) and Keller (2003) explains that the most important motive for such power of brand equity in marketing research is the marketers' desire of making well-built brand for the intention of achieving sustainable aggressive compensation as well as distinguishing their goods commencing those of competitors. Abhishek (2010) recognized the demographic as well as psychographic variables intended for private label brand proneness. As of the consumer point of view several variables

have considered below brand equity sunshade for instance brand awareness, brand associations, brand loyalty (Cobb-Walgreen, Ruble and Donthu, 1995) perceived quality (Martin and Brown, 1990) and brand attitude, brand image, brand preference and purchase intentions. According to (Wu, Yeh, and Hsiao, 2011) purchase intention show up to be an essential pointer of consumer behavior. Calvo-Porrall, Lévy-Mangin (2014) and Mayer (2003) explains that many studies have showed the positive association among brand equity and purchase intention. According to Pradhan Swapna (2010), there is a requirement in favor of private label brands. On the other hand, empirically there is an inadequate study related to the responsibility take part in by the biased standards in brand equity and consumer purchase intentions structure towards private label brands.

OBJECTIVES OF THE STUDY

1. To find out the brand loyalty of private label scrubz dish wash bar with respect to gender, age, occupation and monthly income.
2. To find out the association between gender and purchase intention of private label Scurbz dish wash bar among the consumers
3. To determine the brand loyalty and purchase intention of private label brands in non-food category sector.

REVIEW OF LITERATURE

According to (Irfan mumtaz, 2014) Private label brands are slowly fetching the essential image in the huge Indian business development tale. Captivating timely from the West, Indian retailer are as well disquiet out newer civilization to improve their profit margins. Among Indian customers more and more accommodating these private label brands, they would quickly survive the majority essential supplier to the earnings of Indian retailers. Deepali Gala et, al., (2013) talked about the idea of private labeling and its market is not new theory in India. The source of private label brands can traced as of the earliest days, wherever goods as well as products of private label brands put up for sale together with the national label brands. According to (Prasanth et. al., 2013) the private label brands well accepted in the midst of consumers of modern business channel. The private label brands preferred in Grocery promoted to fast moving consumer goods. It is because of the consumers are further brand aware in fast moving consumer goods than Grocery. In fast moving consumer goods, additional preference for private label brands in Home Care when compared to Processed Food. In common, consumer consumption of married and unmarried people is different by means of respect to private label brands. In the organized retail sector, the consumer spends more time in buying Home Care and Processed Food. The expenditure depends on number of aspects such as demographic, geographic and much more and become loyal to

that brand. Therefore, in this study the researcher focus on brand loyalty of private label scrubz dish wash bar with respect to gender, age, occupation and monthly income.

Brand Loyalty Towards Private Label Brands

According to (Kayaman and Arasli, 2007) brand loyalty can be expressed as a consumer's preference to purchase a particular brand name in a product category formulate further repeated purchases than equivalent non-loyal consumers as well as further improbable to control to a competitor exclusively because of value. Brand loyalty has broadly recognized as a most important determinant of brand equity. While the number of brand loyal consumers raises, it turn out to be a benefit for the brand. The fairness of an offered brand name can wear to establish addition products to go through the market. According to (Chaudhuri 1995; Dekimpe et. al., 1997; Delgado-Ballester and Munuera-Aleman 2001; Rundle-Thiele and Bennett 2001) there is a foremost association among brand loyalty as well as observe of brand expansion. Brand loyal consumers exhibit a stronger inclination to buy the same brands they have usually purchased as well as evaluated to individuals, who are further expected to try to find variety, are less expected to change to innovative and untried brands.

According to (Krishnamurthy and Raj, 1988) consumers apprehensive with paying lower prices are not as much of loyal toward particular brands, but in contrast, the inclination to buy indistinct brands on a more reliable source completely inclined by a confidence in the price-quality association. According to (Apéria and Back, 2004, p. 143) there is an association between customer satisfaction and brand loyalty. (Kuan-Chang, 2007) explained that the rising customer satisfaction is one of the required approaches to build brand loyalty. On the other hand, it is not sufficient to build brand loyalty merely for a customer to be satisfied. It is achievable that a consumer is extremely satisfied by means of a brand however not loyal; otherwise, the customer could be loyal to a brand without being satisfied.

According to (Jalilvand, Samiei and Mahdavinia, 2011) a consumer measured as loyal to a brand while they do not simply change a brand to another brand, still while the brand is not presented in the store. Sadat (2009) and Ahmed & Moosavi (2013) explained brand loyalty relays to consumers' well-built assurances to purchase the same brand once more in the future. Therefore, in this study the researcher plan to determine whether the consumer will buy the product in future or not, this shows the brand loyalty towards private label brand (scrub dish wash bar). They ready to buy frequently the same brand in future, they are loyal to that particular brand and they are highly satisfied with price and quality of the particular brand. This will increases the brand loyalty towards that private label brand.

Purchase Intention Towards Private Label Brands

Lin (2007) defined purchase intention as that consumer have an inclination towards a particular product, as well as have established to be a key aspect for forecasting consumer behavior. Olson, (1993:582) explained that the actions of the consumer purchase intention is to purchase the manufactured goods, get the manufactured goods, as well as acquire the favorite brand based on his earlier period experience frequently. According to (Samadi & Nejadi, 2009) a widely used aspect for forecasting the consecutive buying is purchase intention. Fandos and Flavián, (2006); Halim and Hamed, (2005) explained that the purchase intention is an indirect assurance of the consumers to themselves for buying the product once more, whenever they go for purchase. As a result, marketing research reviews widely apply purchase intention measures that consequences in sales as well as eventually execution of company's goal.

According to (Morrison, 1979) purchase intention is an essential theory in marketing. Kotler and Armstrong, (2008) explained forecasting buying depends on the period before real purchase, as well as is indicated to as intention to purchase. Hosein (2012) explained consumers purchase intention can be determined through via attention, it means consumers feeling towards that brand, and the next one is presence, it means any sustaining events that control that purchase and the final one is information, it means understanding and particulars gather by the consumer. These important measures can influence the purchase intention of consumers towards their favorite brands.

According to (Pi et. al., 2011; Pavlou & Gefen, 2004) purchase intention performs as an essential aspect controlling the definite final purchase as well as may direct to repeat buying in the future. According to (Lincoln and Thomassen, 2008; Hsin et. al., 2009; Macdonald and Sharp, 2000; Ramulu and Sapna, 2014) the dimensions of brand equity including brand loyalty have a positive result on consumers' intention to purchase private label brands. Abhishek (2011) considered the private label brands focusing on the liking of private labeled brands through the simple demographic variables that widespread to effort on attitudinal as well as behavioral feature of the customers. Therefore, in this study the researcher measured the purchase intention of private label brands with respect to the demographic features.

RESEARCH METHODOLOGY

Type of Research

This research study intends to evaluate the consumer's brand loyalty and analyze purchase intention in the case of private label brands with special reference to Reliance fresh, Chennai, India. Therefore, the authors use both descriptive and causal studies as their research methods. The authors use descriptive study for profiling

respondents' data and causal studies for answering the research questions regarding the consumers brand loyalty and purchase intention towards private label brands.

Sample

The sample size is determined as:

$$n = (z\sigma/d)^2$$

where, z = Value at a specified level of confidence
 σ = Standard deviation of the population
 d = difference between population mean and sample mean

It is difficult to find the standard deviation and mean of the population, so the researchers used convenience-sampling method and the survey conducted in Reliance fresh stores of consumers in Chennai, Tamilnadu, India. Hence, the researchers have approached 100 customers who shopped in the Reliance fresh store in Chennai, whomever willing to respond for the questionnaire considered as the sample for this study. This is the main limitation of the study.

Research Instrument

This study is purely empirical in nature; hence, questionnaire was instrumental in the data collection process. The researcher has developed a well-structured questionnaire with two parts. The first part dealt with the demographic profile that includes respondents' gender, age, occupation and monthly income of the consumers. The second part consisted questions related to consumer brand loyalty and purchase intention towards private label brands.

The reliability of an instrument is concerned with the estimation of degrees to which a measurement is free of random or unstable error (Cooper and Schindler, 2011). Ghozali (2013) stated that the measuring reliability can assessed by using Cronbach Alpha in SPSS. The Cronbach's Alpha value ranges from 0 to 1. Closer the value to 1 the higher the internal consistency with reliability. The indicators can be termed reliable to represent the variable if the Cronbach Alpha is higher than 0.7 (Ghozali, 2013). The researchers got the alpha value $\alpha = 0.8$ which proves the reliability of the instrument.

The researchers has done validity test for the variables in the questionnaire to measure the consumer purchase intention (Questions with likert scale in the questionnaire). The researchers got the alpha value $\alpha = 0.8$.

Sources of Data

Primary source of data collected based on the distribution of questionnaires and the secondary source of information collected through the journals, magazines related to private label brands.

Data Analysis Procedures

The primary data collected from questionnaires were the responses are keyed-in and analyzed using SPSS (Statistical Package for Social Sciences) for analysis. Multiple regressions used to determine the brand loyalty towards private label brand (Scrubz dish wash bar). Chi square test used to determine the significant association between gender and purchase intention towards private label brand (Scrubz dish wash bar) and percentage analysis used to determine the brand awareness towards private label brands among the consumers.

DATA ANALYSIS AND FINDINGS

Descriptive Statistics

The below table depicted the descriptive statistics data,

TABLE 1: DESCRIPTIVE STATISTICS

		<i>Frequency</i>	<i>Percent</i>
Gender	Male	66	66
	Female	34	34
	Total	100	100
Age	20-30	07	07
	31-40	73	73
	41-50	20	20
	51 and above	0	0
	Total	100	100
Occupation	Private organization	26	26
	Government organization	71	71
	Self employed	03	03
	Total	100	100
Monthly Income	Up to 25,000	45	45
	Between 25,000-50,000	55	55
	Above 50,000	0	0
	Total	100	100

From the above Table 1, it can infer that the descriptive statistics shows the demographic variables as gender, age, occupation and income. In this study the total respondent is 100, among that 66 percent belongs to male and 34 percent belongs to female .And the age shows that 07 percent belongs to the age group of 20-30, 73 percent belongs to 31-40, 20 percent belongs to 41-50. The occupation shows that 26 percent belongs to private organization, 71 percent belongs to

government organization and 03 percent belongs to self-employed. The income shows that 45 percent belongs to up to 25, 000, 55 percent belongs to in between 25,000-50,000.

Multiple Regression Analysis

Multiple regressions between the responses towards the respondents will definitely buy scrubz dish wash bar private label brand again with the gender, age, occupation and monthly income

TABLE 2: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.214	.046	.006	.746

TABLE 3: ANOVA

<i>Model</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1 Regression	2.544	4	0.636	1.142	0.342
Residual	52.896	95	0.557		
Total	55.44	99			

TABLE 4: COEFFICIENTS

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1 (Constant)	4.545	0.428		10.621	0
Gender	0	0.162	0	-0.002	0.998
Age	0.06	0.16	0.041	0.376	0.708
Occupation	0.005	0.184	0.003	0.028	0.977
Monthly income	-0.337	0.177	-0.225	-1.906	0.06

In the output of regression model, the value of B gives all the coefficients of the model, which are as follows:

$$Y = 4.545 + 0.000 (\text{Gender}) + 0.60 (\text{Age}) + 0.005 (\text{Occupation}) - 0.337 (\text{Monthly income})$$

From the above equation, we can infer that the customers come under gender, age and occupation are definitely willing to buy scrubz dish wash bar again and the customers comes under the monthly income are not definitely willing to buy scrubz dish wash bar again.

The best predictor variable is age with a higher coefficient of 0.60. The monthly income is with a negative coefficient. Gender shows a t -value 0.998, which is statistically not significant. The p -level is observed to be 0.342, indicating that the model is statistically not significant. The R^2 value is 0.046. The t -test for significance of individual dependent variable indicates that at the significance level of 0.05 (confidence level of 95%) with age and monthly income are statistically not significant and the gender and occupation is statistically significant in the model.

Forward Regression

TABLE 5: MODEL SUMMARY

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.211	.044	.035	.735

TABLE 6: ANOVA

<i>Model</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1 Regression	2.458	1	2.458	4.547	0.035
Residual	52.982	98	0.541		
Total	55.44	99			

TABLE 7: COEFFICIENTS

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1 (Constant)	4.648	0.241		19.321	0
Monthly income	-0.315	0.148	-0.211	-2.132	0.035

TABLE 8: EXCLUDED VARIABLES

<i>Model</i>	<i>Beta In</i>	<i>t</i>	<i>Sig.</i>	<i>Partial Correlation</i>	<i>Collinearity Statistics</i>
					<i>Tolerance</i>
1 Gender	0.001	0.007	0.994	0.001	0.995
Age	0.041	0.395	0.694	0.04	0.902
Occupation	0.013	0.111	0.912	0.011	0.769

Forward Regression Analysis

In the output of forward regression, the regression ends up with 1 out of 4 independent variables remaining in the regression model. The one variable is customer's monthly

income. This variable is statistically significant at 95% confidence level. F-test of the model is also highly not significant and R^2 value is 0.044.

$$Y = 4.648 - 0.315(\text{Monthly income})$$

Backward Regression

TABLE 9: MODEL SUMMARY

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	0.214	0.046	0.006	0.746
2	0.214	0.046	0.016	0.742
3	0.214	0.046	0.026	0.738
4	0.211	0.044	0.035	0.735

TABLE 10: ANOVA

<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1 Regression	2.544	4	0.636	1.142	0.342
Residual	52.896	95	0.557		
Total	55.44	99			
2 Regression	2.544	3	0.848	1.539	0.209
Residual	52.896	96	0.551		
Total	55.44	99			
3 Regression	2.543	2	1.272	2.332	0.103
Residual	52.897	97	0.545		
Total	55.44	99			
4 Regression	2.458	1	2.458	4.547	0.035
Residual	52.982	98	0.541		
Total	55.44	99			

TABLE 11: COEFFICIENT

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1 (Constant)	4.545	0.428		10.621	0
Gender	0	0.162	0	-0.002	0.998
Age	0.06	0.16	0.041	0.376	0.708
Occupation	0.005	0.184	0.003	0.028	0.977
Monthly income	-0.337	0.177	-0.225	-1.906	0.06

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	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
2 (Constant)	4.545	0.375		12.113	0
Age	0.06	0.159	0.041	0.378	0.706
Occupation	0.005	0.178	0.003	0.029	0.977
Monthly income	-0.337	0.173	-0.225	-1.942	0.055
3 (Constant)	4.548	0.35		12.994	0
Age	0.061	0.155	0.041	0.395	0.694
Monthly income	-0.335	0.156	-0.224	-2.14	0.035
4 (Constant)	4.648	0.241		19.321	0
Monthly income	-0.315	0.148	-0.211	-2.132	0.035

TABLE 12: /EXCLUDED VARIABLES

<i>Model</i>	<i>Beta In</i>	<i>T</i>	<i>Sig.</i>	<i>Partial Correlation</i>	<i>Collinearity Statistics</i>
					<i>Tolerance</i>
2 Gender	0	-0.002	0.998	0	0.941
3 Gender	0	0.005	0.996	0	0.995
Occupation	0.003	0.029	0.977	0.003	0.735
4 Gender	0.001	0.007	0.994	0.001	0.995
Occupation	0.013	0.111	0.912	0.011	0.769
Age	0.041	0.395	0.694	0.04	0.902

Backward Regression Analysis

In the output of backward regression, the result show that only customer's monthly income use remains in the model. The independent variables are statistically not significant at 95% confidence level. F-test of the model is also not highly significant and R2 value is 0.046.

$$Y = 4.648 - 0.315 (\text{Monthly income})$$

From both forward and backward regression analysis, it is vivid that monthly income of the respondents' is the important independent variable among the other independent variables such as Gender, age and occupation in predicting that they will definitely buy scrubz dish wash bar private label brand again in future.

Chi-square Test

H1: There is a significant association between gender and respondents' response towards purchase intention of private label brand (srubz dishwasher bar).

TABLE 13: CROSS TABULATION

		<i>Gender</i>		<i>Total</i>
		<i>Male</i>	<i>Female</i>	
Purchase intention of Private label brand Scrubz dish wash bar	Strongly disagree	0	0	0
	Disagree	0	0	0
	Neutral	10	4	14
	Agree	45	20	65
	Strongly agree	11	10	21
Total		66	34	100

TABLE 14: CHI-SQUARE TEST

	<i>Value</i>	<i>df</i>	<i>Asymp Sig. (2-sided)</i>
Pearson Chi-Square	2.222	2	0.329
Likelihood Ratio	2.15	2	0.341
Linear-by-Linear Association	1.675	1	0.196
N of Valid Cases	100		

TABLE 15: SYMMETRIC MEASURES

		<i>Value</i>	<i>Approx. Sig.</i>
Nominal by Nominal	Phi	0.149	0.329
	Cramer's V	0.149	0.329
	Contingency Coefficient	0.147	0.329
N of Valid Cases		100	

TABLE 16: DIRECTIONAL MEASURES

			<i>Value</i>	<i>Asymp Std. Error</i>	<i>Approx. T</i>	<i>Approx. Sig.</i>
Nominal by Nominal	Lambda	Symmetric	0	0	.	.
		Purchase intention of private label Scrubz dish wash bar Dependent	0	0	.	.
		Gender Dependent	0	0	.	.
	Goodman and Kruskal tau	Purchase intention of private label Scrubz dish wash bar Dependent	0.011	0.017		0.323
		Gender Dependent	0.022	0.031		0.333

From the output Table 13, the Chi-square read a significance level of 0.329 at 95 per cent confidence level. It is greater than the hypothetical value of 0.05, hence H1 is not accepted and there is no significant association between gender and the respondents' response towards purchase intention of private label brand (scrub dish wash bar).

From Table 12 it shows that, 45 percent of males agreed that they are willing to purchase private label dishwasher bar (scrubz) and the 20 percent of females agreed that they are willing to purchase private label dishwasher bar (scrubz). Hence, it also proved that the males are having high purchase intention when compared to the female respondents. Hence, the retailers should take steps to encourage the female customers with respect to increase the purchase intention of private label dishwasher bar (scrubz). This enables the retailers to attract the more number of female customers to buy private label brands.

From the Table 14, it shows that the Cramer's V is 0.149 .Hence it reveals that there is a no association between gender and respondents' response towards purchase intention of private label brand (scrub dish wash bar). The symmetric lambda value 0.000 in Table 15, infer that there is a 0 percent error reduction in predicting the response towards purchase intention of private label brand (scrub dish wash bar) when the respondents gender is known. Hence, the researchers could not predict more precisely the responses towards purchase intention of private label brand (scrub dish wash bar) when the respondent's gender is known.

FINDINGS AND CONCLUSION

From the study analysis, with opinion from reliance fresh consumers, it recognized that the customers come under gender, age (Pandaya and Joshi, 2012) and occupation are definitely willing to buy scrubz dish wash bar again and the customers comes under the monthly income are not definitely willing to buy scrubz dish wash bar again. This inference shows that the consumers are more conscious about price rather than quality. Because consumers comes under monthly income are not willing to purchase scrubz dish wash bar in future, it shows that they are not satisfied with price of the product and have less brand loyalty when compared to the other dish wash bar product. From the analysis, it is vivid that the best predictor variable is age with a higher coefficient. This inference shows that the consumers with age group, there are 73 percent comes under the age group 31-40 seems to be middle age group, have high brand loyalty towards scrubz dish wash bar, they are definitely willing to purchase this dish wash bar in future. This shows the high brand loyalty towards this brand.

The monthly income is with a negative coefficient and has less brand loyalty towards this brand. From both forward and backward regression analysis, it is vivid that monthly income of the respondents' is the important independent variable

among the other independent variables such as Gender, age and occupation in predicting that they definitely buy scrubz dish wash bar private label brand again in future. From the analysis, it is vivid that the Chi-square read a significance level of 0.329 at 95 per cent confidence level. It is greater than the hypothetical value of 0.05, hence H1 is not accepted and there is no significant association between gender and the respondents' response towards purchase intention of private label brand (scrub dish wash bar). From the analysis it shows that, 45 percent of males agreed that they are willing to purchase private label (scrubz dishwasher bar) and the 20 percent of females agreed that they are willing to purchase private label (scrubz dishwasher bar). Hence, it also proved that the males are having high purchase intention when compared to the female respondents. Hence, the retailers should take steps to encourage the female customers with respect to increase the purchase intention of private label (scrubz dishwasher bar). This enables the retailers to attract the more number of female customers to buy private label brands.

MANAGERIAL IMPLICATIONS AND FUTURE DIRECTIONS

This study provides wider understanding of brand loyalty towards private label brands with respect to demographic variables. In this study it can be recognized that the customers come under gender, age and occupation are definitely willing to buy scrubz dish wash bar again and the customers come under the monthly income are not definitely willing to buy scrubz dish wash bar again. This shows that consumers come under less monthly income has less brand loyalty, because they are more price conscious (Moschis, Curasi and Bellenger, 2004) than quality (Nair Suja (2011)). Therefore, the retailers should concentrate on pricing policies to increase the brand loyalty among consumers. The retailers should give low or reasonable price, high quality can increase the brand loyalty among consumers and by giving repeated buyer-reward schemes (Miranda, Konya, and Havrila, 2005), it will help to increase sales and margin.

From the analysis, it also proved that the males are having high purchase intention when compared to the female respondents. Hence, the retailers should take steps to encourage the female customers with respect to increase the purchase intention of private label (scrubz dishwasher bar). This enables the retailers to attract the more number of female customers to buy private label brands. Senthilvelkumar et. al., (2013) and Samit & Cazacu (2016) revealed that gender had an immense impact on purchase intention of private label brands. Therefore, the researcher has to concentrate on gender-based features to attract female customer to increase the brand loyalty as well as purchase intention towards private label brands. According to (Jacoby and Kyner, 1973; Tellis, 1988; Krishnamurthy and Raj, 1991; Srinivasan et. al., 2002) there is a positive association between brand loyalty and purchase intention. So the retailer should take the measure to increase the brand loyalty among consumers, it will help to increase the purchase intention towards private

label brands and it will enhance the sale and gives high profit margin. Regarding the future direction, this study only concentrate on brand loyalty and purchase intention, but we should not under value the brand awareness, brand association and perceived quality. In future research it should recommended determining the brand equity dimensions as brand awareness, brand association and perceived quality also studied along with brand loyalty gives a clear understanding of relationship between brand equity and purchase intention towards private label brands in well being manner.

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