CONSUMERS' ATTITUDE TOWARDS APPAREL STORE BRANDS IN ORGANISED RETAILING

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ABSTRACT

The retail sector in India is making good impression with its fast growing presence in organized formats. Particularly, apparel retailing has adopted the organized and modern retail formats promptly. In today's competitive global environment, a continuous change has been found in consumers' taste and preferences, hence, it is a challenging job for retailers to obtain and retain customers. Retailers are adopting different strategies to maintain their market share and profitability. Especially, in apparel industry, the competition is intense and several firms resort to create their own brands to compete with National brands. Apparel store brand retailers can ensure their likelihoods of up-and-coming growth and expansion of their store brands by identifying the probable success factors which are evaluated by consumers' while shopping. It is found relevant to study the various aspects of apparel store brands which contribute in their growth and in the acceptance of store brands by consumers'. The purpose of the study is to find the opinion of the consumers' of apparel store brands and the factors which help in the growth of store brand.

Keywords: *Store Brands, Apparel Retailing, Consumer Behaviour, Organised Retailing, Apparel Store Brands*

Introduction

Indian retail industry is second largest employer after Agriculture, employing more than 35 million people with wholesale trade generating additional 5.5 million employments more. The Indian retail market is currently estimated at USD 396 billion. Indian luxury market currently stands at USD 3.5 billion and expected to grow to make India the 12th largest luxury retail market in the world by 2015. Indian Retail Market has grown at CAGR of 10% in the past six years. The share of organized retail in the total Indian retail trade pie is projected to grow at 40 per cent per annum (BiG Strategic Management Consultants, 2012). Food segment contributes largest part of total value of retail market, followed by fashion, leisure & entertainment and fashion accessories. The growing disposable income in the country is resulting in increasing consumer spending habits (Deloitte, 2012).

As per AT Kearney Report (2006), India is currently facing the world's most dynamic combination of highly informed and dynamic consumers on one hand and of rapidly increasing consumption levels across various retail product categories and geographies on the other. Growing consumer demands and the consequent response of leading

businesses have created a more complex and competitive marketplace. This scenario requires each firm to be more adaptive to the customers need and more aggressive at exploiting their unique capabilities to meet those needs. In the context of Indian consumer products and retail companies, this indicates multiple challenges as well as opportunities for them. Favorable demographic and psychographic changes relating to India's consumer class, international exposure, availability of increasing quality retail space, wider availability of products and brand communication are some of the factors that are driving the retail in India.

Indian retail industry is the fifth largest in the world, with a size of $353bn and is growing at 12% per annum (http://www.ibef.com). Food and Grocery is the largest category within the retail sector with 60 per cent share and Apparel is the second largest segment in terms of its contribution to the retail market. Within the organized retail sector, Apparel is the largest segment. "Food and Grocery" and "Mobile and telecom" are the other major contributors to this segment. The overall size of the textile and apparel industry in India is currently estimated at $70bn and is expected to grow to $220bn by 2020 with a CAGR of 11%. Private labels constitute around 21% of total sales in the Indian apparel sector (www.deloitte.com/in, Kanagal, Jyoti and Patel, 2014).

Literature Review

Till 2-3 decade ago, there was no concept of Private label there in India. Indian apparel market was unorganized. Consumers were buying material or fabric from the small local unorganized retailers. In early 1990s, Shoppers Stop pioneers the concept of private label in India and redefined the concept of 'shopping' by making efforts to provide the Indian consumers with an international shopping experience. It launched a STOP brand in India with the branded women ethnic wear. This attracted many business houses and visionary entrepreneurs entered into the retail arena. Players like Future Group, Trent, Pantaloons Retail, Infiniti Retail, and The Mobile Store, Westside and Univercell launched their own private label brands which captured 14% of the total retail market (Vakhariya and Chopde, 2011).

Growth of Indian organised retailing

The growth of organized retailing and growth in the consumption by the Indian population is going to take a higher growth trajectory. The growth is boosted by various factors such as media proliferation, various brands gaining value, availability of various funding options, VAT implementation, change in demographics of country and international exposure (Cygnus Business Consulting & Research, 2008). Besides, with factors such as large youth population, rising income and purchasing power, changing mindset of customers, easy customer credit and high brand consciousness makes the business environment conducive

for growth (Deloitte, 2012).

Organized retail in India started with the opening of luxury department stores in the four large metropolitan areas. Some manufacturers, such as Bombay Dyeing (home textiles) and Bata (footwear), already had chain stores when local retail pioneer Shoppers' Stop and a few clothing companies such as Benetton entered the market. These early department stores, which targeted the growing affluent population, proved extremely successful. More players, such as Lifestyle and Westside, launched similar concepts and shopping malls started to spread. However, the main fillip received by organized retail was the advent of discount stores, which provide consumer goods at below the Maximum Retail Price printed on each item. This appealed to consumers and demand took off (Dave and Lehmann, 2006).

At the macro level factors such as rising disposable income, dominance of the younger population in spending, urbanization, shift of the traditional family structure towards the nuclear family are strengthening the organized retail growth in India. Being considered as a sunrise sector of the economy, several large business houses are entering the retail industry under multiple modern retail formats. On the one hand, the advancement of information technology is improving end-to-end business processing by integrating the entire value chain, backward and forward, for operational efficiencies. On the other hand, rising real estate prices, infrastructure constraints, and expensive technology are making the retail industry capital intensive (Joseph, Soundararajan, Gupta and Sahu, 2008).

Consumer taste and preferences are changing leading to radical alteration in lifestyles and spending patterns which in turn is giving rise to new business opportunities. Companies need to be dynamic and proactive while responding to the ever-changing trends in consumer lifestyle and behavior. (Tripathi and Mishra, 2007). Development of India as a sourcing hub shall further make India as an attractive retail opportunity for the global retailers. Retailers like Wal-Mart, GAP, Tesco, JC Penney, H&M, Karstadt-Quelle etc. stepping up their sourcing requirements from India and moving from third-party buying offices to establishing their own wholly owned / wholly managed sourcing and buying offices shall further make India as an attractive retail opportunity for the global players (Mallick, 2009).

Store Brands in Organised retailing

Store brands have been given many names over the years – including "distributor brand", "retail brand", "private label", "store brand", "own label", and "own brand". Whichever term is used, a "private brand" refers to a brand owned by a retailer (a marketing chain or any other typical retail structure) or by a wholesale distributor (who owns the right to sell the brand exclusively in its own retail outlets) (Herstein and Gamliel, 2006). The store brand owner does

not necessarily manufacture or process the products licensed, yet management frequently stipulates the required product characteristics or composition mix. Store brands are usually priced below the industry leaders but are not always the cheapest alternatives available. Store brands are typically, but not always, identified by the name of the sponsoring retailer (Dick, Jain and Richardson, 1995).

With the organized retail market to reach $51 billion in 2010 as per ASSOCHAM-KPMG Study, the store brand is going to make it big. Initially the store brand was only targeted towards the non-branded product range which included wheat flour, masalas and papads. Now the store brands have grown out of proportion by entering into high technology electronic gadgets like mobiles by Univercell, The mobile store and into other electronic products by electronic retail major croma with an entire "handpicked by croma" product range (Rao, 2010). In apparels category, India has umpteen number of private labels coming from the house of Future Group, Reliance Trends, Shoppers Stop. Vishal Mega Mart , Max , The Loot etc. (Kumar and Chugh, 2011)

Apparel Store Brands

Till 2-3 decade ago, there was no concept of Store brands in India. Indian apparel market was unorganized. Consumers were buying material or fabric from the small local unorganized retailers. In early 1990s, Shoppers Stop pioneers the concept of store brand in India and redefined the concept of 'shopping' by making efforts to provide the Indian consumers with an international shopping experience. When Shoppers Stop launched the STOP brand of women's ethnic wear in the early nineties, it was the one of the first retail chains to do so. Today it has numerous private brands for both men and women such as STOP, LIFE, haute Curry, Eliza Donatein, Vittorio Fratini, Kashish and Karrot (Khandelwal, 2011).

In the large urban centre, apparel retailers, like Shoppers Stop, Westside and Pantaloon have popularised their store brand, which have attracted urban shoppers. Westside carries only its own store brand, while for the other stores, 20-30% of their apparel turnover is from store brand. Customers have loyalty to a store rather than any particular garment brand. This has led to a thriving unbranded or local brand market for ready-to-wear clothes leading to severe competition. Hence organized retailers like Lifestyle, for instance, have a loyalty programme called 'The Inner Circle', while Pantaloons offers a 'Green Card' Rewards programmes, Westside has 'Club West' to woo the customers. Customers look to design and fit of the clothes, and use the shop's name as a quality standard (Vyas, 2007).

From Shoppers' Stop, Globus, Lifestyle, Pantaloon to RPG Enterprises' Giant and Foodworld, Ajay Piramal's Piramyd and Delhi-based Ebony Retail, they are all readying their battery of store brand to jostle with the giant brands on sale. One of the first to embrace store brand was Westside,

run by Tata Group. Today, it's looking at ways of enlarging its private stable. Westside was the first store format to run purely on private brands. Today, 70 per cent of the store's turnover comes from apparels, but 85 per cent of its revenues come from store brand (Lakshman, 2004)

Objectives of the study: Present study was attempted to investigate what drives consumers' to buy the store brands and who buys the store brands? So, the objectives of the study are:

1.   To identify the demographic characteristics of apparel store brand consumers.

2.   To examine the attitude of the consumers' towards apparel store brands across demographic profile of the consumers.

Research Methodology

As the objective of the study was to identify the demographic characteristics of apparel store brand consumers and to examine the Attitude of the consumers' towards apparel store brands which induce the buying decision of the consumers', so the current study is based on primary data to collect the relevant data. Primary data has been collected by survey through a structured questionnaire that was well designed and non-disguised in nature. The present study has clarified the thoughts, opinions and the factors influencing the opinion and the buying decision of the users of apparel store brands of NCR (Delhi, Gurgaon, Faridabad, Noida, Ghaziabad) and it has also described the demographic characteristics of the apparel store brand consumers.

A sample of the consumers of all main Apparel Store Brand retailers like Shopper's Stop (Stop, Kashish, I jeans wear, Insense, Indivisual), Tata Trent (Westside- Mum soon, Street Blues, West Sport, Gia), Pantaloon (John Miller, Bare Denim, DJ&C, UMM, Rig, Lombard, Srishti), Lifestyle, Globus, Ebony, Madura Garments (Louis Phillipe, Van Heusen, Allen Solly, Peter England) etc. has been taken for the present study. The consumers of all these apparel store brands were the respondents of the survey.

There were 18 items in questionnaire measuring consumers' Attitude towards apparel store brands in organised retailing. Cronbach's Alpha value of these items is 0.705 and can be considered as indicator of higher reliability. The 7 factors have been extracted by applying the Principal Component Analysis (PCA). Rotation Method used was Varimax with Kaiser Normalization. Rotation converged in 7 iterations. The initial 18 items for measuring apparel shopping and store brands retailers attributes were represented in seven dimensions

The dimensions were named as Inferior Quality, Family Store, Sales Promotion, Value for Money, Influence of others on Brand Choice, Fashionable and Planned Shopping. The factors which had more than 1 eigen value were retained

since they were considered significant. An eigen value represents the amount of variance associated with the factor. The result shows that there were total of 7 factors, which explained for 68.96% of the total variance. The factors considered should account for more than 60% of the total variance (Malhotra, 2004). All the items were subjected to an exploratory factor analysis.

The KMO value is 0.678 signifies the appropriateness of the factor. The Bartlett's Test of Sphericity was also used to examine the correlation in the variables. It was found to be highly significant at .000 confident level (Malhotra, 2004).

Thirty two variables were reduced to seven factors (see exhibit 1). The variables 29, 32 and 28 correlate with factor 1 after rotation and is labelled as **'Inferior Quality'**. Variables 8, 9, 13 and 18 extracted as factor 2 and labelled as **'Family Store'**. The factor 3 **'Sales Promotion'** has been generated after rotation through the variables 10, 14 and 23. The variables 31 and 30 extracted the factor 4 which has labelled as **'Value for Money'**. The variables 19 and 20 correlate with factor 5 after rotation has labelled as **'Influence of others on Brand Choice'**. The variables 25 and 27 extracted the factor 6 and labelled as 'Fashionable' and the variables 1 and 2 extracted the factor 7, labelled as **'Planned Shopping'**.

Exhibit 1: Factor structuring of Variable

Factor	Statement	Loading
Inferior Quality	29. Store Brands are cheap because they offer poor quality.	.848
	32. I believe that there is more risk associated with buying Store Brands	.811
	28. Store Brands are inferior quality alternatives to National Brands	.799
Family Store	8. I mostly visit these stores with family or friends	.827
	9. These stores offer something for everyone in the family	.685
	13. I preferably buy the product from these stores because they offer more variety	.633
	18. Accessibility is the prime factor influences my purchase	.474
Sales Promotion	10. I visit these stores more during promotional offers	.819
	14. I preferably buy the product from the store from where I get maximum Discount	.690
	23. During discount period, I usually try new store brands	.685
Value for money	31. Store Brands offer value for money	.758
	30. Store Brands have improved in quality	.753
Influence of others on brand choice	19. I achieve a sense of belonging by buying the same brands that others purchase.	.804
	20. I always buy the brands which I have already decided in advance	.760
Fashionable	25. Store brand apparel fits my body exactly	.815
	27. Store brands are more fashionable	.790
Planned Shopping	1. Most of shopping for apparels (readymade garments) is planned	.723
	2. In case of planned shopping I go to specified destination	.709

Data analysis and Results of the study:

It is important to study the demography of respondents as it greatly impacts the attitude and buying behaviour of the consumers'. The factors like Gender, Age, Marital Status, Occupation, Income, Family Background and Education play a significant role in shaping consumer's perception and behaviour. The results dealt with the socio-demographic profile of the consumers who use store brand apparels and the factors influencing the buying decision of the store brand consumers.

To get a better understanding of the data set and its respondents, it was important to assess the socio-demographic characteristics of the sample. Table 1 shows the profile of respondents in terms of gender, age, marital status, employment, family income (Monthly), family background and educational qualification.

As far as the demographic profile of the respondents is concerned, Table no. 1 shows the differences among the preference of the respondents to buy and use the apparel store brands. Table no. 1 clearly shows that who prefers the apparel store brand the most than others. Such as, 51.6% respondents were male and 48.4% respondents were female who were using apparel store brands. Very negligible difference is there among the male and female respondents preference towards apparel store brands.

The majority of the respondents buying store brand apparels were in the age group of 26-35 years (53.7%) followed by the respondents of age group of 16-25 years (32.6%) and only 13.7% respondents were of age group above 36 years. This speaks that comparatively younger respondents were more in for store apparel brands.

Table 1: Demographic characteristics of the Consumers

Demographics		Frequency	Per cent
Gender	Male	215	51.6
	Female	202	48.4
Age (Years)	16-25	136	32.6
	26-35	224	53.7
	36 and Above	57	13.7
Marital Status	Married	216	51.8
	Unmarried	201	48.2
Occupation	Own Business	36	8.6
	Private Sector Employees	237	56.8
	Government Employee	93	22.3
	Students	51	12.2
Monthly Family Income (₹)	less than 50,000	98	23.5
	50,000-1,50,000	191	45.8
	1,50,000-2,50,000	63	15.1
	2,50,000 and above	65	15.6
Family Background	Urban	336	80.6
	Rural	81	19.4
Educational Qualification	10+2	18	4.31
	Graduation	141	33.81
	Post-Graduation	258	61.87

Married and unmarried respondents preferred the apparel store brands almost in equal numbers, as 51.8% of consumers were married while the rest of 48.2 % were unmarried who were using apparel store brands.

As per table no. 1, private employees preferred the apparel store brands the most as 56.8% respondents were Private Sector Employees, 22.3% were Government Employees and 12.2% were students and 8.6% respondents were having their own business.

As far as annual income of family was concerned, majority of the respondents (45.8%) had Monthly family income of Rs. 50,000-1,50,000 and 23.5% respondents were having family income of less than 50,000 rupees, and 15.6% having monthly family income of Rs. 2,50,000 and above and 15.1% consumers were having family income of Rs.1,50,000 to 2,50,000. As per this data the majority store apparel brand users belonged to middle income level.

As per Table 1, Apparel store brands were mostly preferred by urban consumers (80.6%). Only 19.4% consumers were from rural areas which confirmed that urban consumers were more aware about apparel store brands than rural consumers.

Table 1 show that the majority of the respondents in the sample were post-graduates (61.87%) who preferred the apparel store brands the most than others as 33.81% respondents were graduates and only 4.31% were having educational qualification till 10+2.

Attitude of the consumers' towards apparel store brands across demographic profile of the consumers

There were total of 32 items used to measure the respondents' attitude towards apparel shopping of the store brands. The 32 items for measuring apparel shopping and store brands retailers attributes were represented in seven factors by using factor analysis. The responses were scored on five points scale.

Attitude of the consumers towards apparel Store Brand across Gender: Analysis of ANOVA results (Table no. 2) showed that significant differences existed between male and female respondents in only one aspect related to apparel shopping and store brands preference. Male and female respondents differ in the opinion that the store brand apparels are fashionable. High mean score of female respondents showed their favourable perception towards apparel store brands as these respondents are in opinion that store brand apparels are fashionable and of good fitting whereas male are less favourable than females in this aspect. In rest of the aspects the male and female respondents have insignificant difference for the perception towards Store Brand apparel shopping.

Attitude of the consumers towards apparel Store Brand across age: The result of ANOVA for means differences among the three age groups of respondents are displayed in table no.2 As shown in the table, the F value with a

Table no. 2: ANOVA (attitude of the consumers' towards apparel store brands across Socio-demographic profile)

Factors	Gender F-Value	Gender Sig.	Age F-Value	Age Sig.	Income F-Value	Income Sig.	Occupation F-Value	Occupation Sig.	Marital Status F-Value	Marital Status Sig.	Family Background F-Value	Family Background Sig.	Qualification F-Value	Qualification Sig.
Inferior Quality	.524	.470	9.195	**.000**	.196	.899	15.576	**.000**	13.781	**.000**	.864	.353	11.080	**.000**
Family Store	2.292	.131	2.433	.089	3.286	**.021**	.937	.423	15.296	**.000**	6.266	**.013**	.982	.375
Sales Promotion	2.866	.091	1.507	.223	2.158	.092	.630	.596	3.009	.084	.898	.344	2.189	.113
Value for Money	1.125	.289	8.743	**.000**	3.818	**.010**	3.400	**.018**	.557	.456	4.674	**.031**	3.219	**.041**
Influence of others on Brand Choice	1.506	.220	11.177	**.000**	3.676	**.012**	7.741	**.000**	16.626	**.000**	8.839	**.003**	8.146	**.000**
Fashionable	10.867	**.001**	1.890	.152	.547	.650	.966	.409	.350	.554	1.991	.159	2.515	.082
Planned Shopping	.818	.366	6.693	**.001**	3.640	**.013**	6.591	**.000**	5.020	**.026**	.032	.858	2.353	.096

Table no. 2a: Mean Table for significant items (Gender, Age and Monthly Family Income)

Factors	Mean	Gender Male	Gender Female	Age 16-25	Age 26-35	Age 36 and above	Monthly Family Income in Rupees Less than 50000	50000-150000	150000-250000	More than 250000
Inferior Quality	4.54	4.604	4.472	**5.088**	**4.245**	**4.392**	4.453	4.575	4.462	4.644
Family Store	6.51	6.407	6.639	6.621	6.376	6.842	**6.825**	**6.468**	**6.062**	**6.652**
Sales Promotion	5.60	5.451	5.579	5.383	5.678	5.814	5.367	5.685	6.003	5.314
Value for Money	6.53	6.624	6.433	**6.755**	**6.218**	**7.229**	**6.142**	**6.532**	**6.525**	**7.124**
Influence of others on Brand Choice	5.11	5.234	4.978	**5.788**	**4.720**	**5.023**	**5.089**	**5.036**	**4.628**	**5.828**
Fashionable	6.12	**5.880**	**6.379**	6.281	6.104	5.807	6.262	6.040	6.214	6.057
Planned Shopping	5.79	5.719	5.869	**5.519**	**5.781**	**6.484**	**5.702**	**5.726**	**5.503**	**6.399**

Table no. 2b: Mean Table for significant items (Qualification, Marital Status, Occupation, Occupation)

Factors	Mean	Qualification 10+2	Qualification Graduation	Qualification Post-Graduation	Marital Status Married	Marital Status Un-Married	Occupation Own Business	Occupation Private Employee	Occupation Government Employee	Occupation Student	Family Background Urban	Family Background Rural
Inferior Quality	4.54	**5.320**	**5.038**	**4.213**	4.218	4.886	4.339	4.200	4.655	6.054	4.582	4.637
Family Store	6.51	7.006	6.541	6.474	**6.805**	**6.212**	6.345	6.621	6.328	6.520	**6.613**	**6.129**
Sales Promotion	5.60	4.710	5.615	5.654	5.752	5.437	5.358	5.594	5.790	5.454	5.558	5.776
Value for Money	6.53	**5.651**	**6.748**	**6.474**	6.467	6.601	6.327	6.338	6.783	7.116	**6.626**	**6.138**
Influence of others on Brand Choice	5.11	**5.395**	**5.664**	**4.787**	4.706	5.544	4.137	5.128	4.846	6.196	4.959	5.737
Fashionable	6.12	6.185	6.345	5.990	6.078	6.168	6.464	6.046	6.090	6.287	6.068	6.341
Planned Shopping	5.79	5.789	5.543	5.927	**5.970**	**5.599**	4.660	5.937	5.947	5.628	5.799	5.761

significant value of .000 indicated the mean difference among 3 age groups were significant ($p<0.05$). These mean values indicated that the 1st age group of 16-25 years were the strongest believer of the opinion that Store Brand apparels are inferior in quality as this group has secured the highest mean value among all 3 age groups. The third age group of 36 years and above scored the lowest mean value of 4.39. But this third group scored the highest mean value and hence this group is the strongest believer of the opinion that store brands provide value for money whereas the 2nd age group of 16-25 years scored the lowest mean value for the same. The 1st age group of 16-25 years was the group who influenced by others the most for making any brand choice and the group who least influenced by others for making brand choice was age group of 26-35 years. The age group of 36 years and above was the group whose shopping is most planned and the 1st group was least planned group for shopping.

Attitude of the consumers towards apparel Store Brand across income: As per ANOVA table no. 2, F value of 4 income groups was .021 indicated the significant differences among the groups. 1st income group having family income of less than 50000 rupees per month was most favourable group which considered the store brand outlets as family store and the 4th income group having family income of more than 250000 rupees per month was least favourable group which considered the store brand outlets as family store. The opinion is just opposite about the aspect that store brands are value for money. The 4th income group having family income of more than 250000 rupees per month was the group which influenced the most by others in making brand choice and the 2nd income group having family income of 50000-150000 rupees per month influenced the least. This 2nd income group's shopping was most planned among all income groups and the 3rd income group's shopping was least planned among all income groups.

Attitude of the consumers towards apparel Store Brand across Qualification difference: The 1st group having qualification till 10+2 were the strongest believer of the opinion that Store Brand apparels are inferior in quality as this group has secured the highest mean value among all 3 groups. The third group having PG degree scored the lowest mean value for the same. The 2nd group having graduation degree scored the highest mean value who was the strongest believer of the opinion that store brands provide value for money whereas the 1st group having qualification till 10+2 scored the lowest mean value and of the unfavourable opinion that store brands provide value for money. The 2nd group having graduation degree scored the highest mean value and which influenced the most by others in making brand choice and the third group having PG degree scored the lowest mean and hence influenced by others the least for making brand choice.

Attitude of the consumers towards apparel Store Brand across Marital Status: The married respondents were the strongest believer of the opinion in comparison to unmarried respondents that Store Brand apparels are inferior in quality as they secured the highest mean value. Married group considered the store brand outlets as family stores by scoring high mean value than unmarried group. Unmarried group was more satisfied with the store brand apparels than unmarried groups in terms of being fashionable and good fitting of apparels. Married respondents group was most planned than unmarried respondents group when they went for shopping as married group scored high mean value in this case.

Attitude of the consumers towards apparel Store Brand across occupation: The result of ANOVA for means differences among the 4 employment groups of respondents are displayed in table no. 6. The mean values indicated that the 4th occupation group of students was the strongest believer of the opinion that Store Brand apparels are inferior in quality as this group has secured the highest mean value among all 4 groups and the 2nd group of private employees scored the lowest mean value. The 4th occupation group of students scored the highest mean value which influenced the most by others in making brand choice and the 1st group of having own business scored the lowest mean and hence influenced by others the least for making any brand choice. High mean score of the 1st group of having own business showed their favourable perception towards apparel store brands as this group was in opinion that store brand apparels are fashionable and of good fitting whereas Private employees were least favourable than others in this aspect. 3rd group of government employees was most planned than other groups when they went for shopping and the 1st group of having own business was least planned for shopping.

Attitude of the consumers towards apparel Store Brand across Family Background: The urban respondents were the strongest believer of the opinion in comparison to rural respondents that Store Brand apparels are inferior in quality as they secured the highest mean value. Urban group considered the store brand apparels as value for money by scoring high mean value than rural group. Rural group was more planned than urban group when they went for shopping.

Conclusion

In the apparels category, consumers are accepting the store brands and consider these brands as a good option to opt for. Store Brands importance in the apparel retailing and the apparent brightness of their future, it is important for the retailers of the apparel store brands to understand how consumers in the apparel market perceive store brands in relation to national brands. As the results of the study shows that youngsters of age group 26-35 years preferred the apparel store brands the most, so marketers should try to target this group the most. Similarly, respondents in private jobs, respondents belonged to middle income group, Post graduated respondents and the respondents from the

urban areas are found to me fonder of apparel store brands than others, so it's an great opportunity for store brand retailers to attract more and more consumers' having similar demographic profile towards their brands by making the strategies to capture their needs and demands by providing them good quality products in affordable prices. At the same time, retailers should also focus to improve their quality even more to satisfy the respondents who believed that store brands are inferior in quality. The speed at which store brands are penetrating in the organized retailing, no wonder if they took place of national brands but it's not so easy as there is a long way to cover by store brands to reach at the level of national brands. But with proper care, planning and strategies, store brand retailers can give a hard-hitting competition to national brands.

Managerial Implications: The result of this study has explained the consumer's insight that why they buy the store brands and what are the factors that influence them to buy store brands. Therefore this study may provide useful information for both retailers and producers or suppliers in applying this study to improve their own strategy for store brands. Through the results of the study, managers would be able to explain that what policies should they implement and what necessary actions have to be taken to compete with National Brands.

Limitations of the study: The nature of the current study presented certain unavoidable limitations that impacted on the interpretation of the result. The potential limitations for this study are the following:

(1) Willingness of buyers in retail stores to participate in the study.

(2) Inability to gather information on the usage of apparel store brands accurately.

(3) Limited sample of buyers using a convenience sample

(4) Limited sample of stores using a convenience sample.

Future Research Directions: The current study has explored the Attitude of the consumers towards the store brands and that's in the apparels category only. So, lots of scope is there to do further research on Store Brands in various categories such as FMCG products etc.

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