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A STUDY ON CONSUMERS BUYING BEHAVIOR TOWARDS IN – HOUSE BRANDS AGAINST NATIONAL BRANDS IN RETAIL INDUSTRY AT MADURAI

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ABSTRACT
The Indian retail industry is considered as one of the world's top five retail markets in terms of economic value, Estimated to be worth more than US$ 500 billion, the industry is experiencing exponential growth, with retail development taking place not just in major cities and metros, but also in Tier-II and Tier-III cities. India's strong growth fundamentals along with increased urbanization and consumerism have opened up immense scope for retail expansion. Further, easy availability of Debit/ Credit cards has contributed significantly to a strong and growing online consumer culture in India. With the online medium of retail gaining more and more acceptance, there is a tremendous growth opportunity for retail companies, both domestic and international. Currently, the online retail penetration in India stands at around 60 per cent, according to a report by an industrial body.
The researcher has studied the consumer buyer behavior who are buying in-house brands are satisfied with almost all the attributes of the product, if they increase the awareness about in-house products there is a chance to increase the sales. The customers spend most of their purchase amount to buy national brands because of its quality but they are dissatisfied with the offers which are not available for most of the time, Retail industry can give offers like combo pack which can increase the sales of national brands. In the grocery section there is only in-house brands are available some of the customers prefer National brands or Regional brands if there is an availability it will satisfy the customers.

INTRODUCTION
The Indian retail industry is considered as one of the world's top five retail markets in terms of economic value, Estimated to be worth more than US$ 500 billion, the industry is experiencing exponential growth, with retail development taking place not just in major cities and metros, but also in Tier-II and Tier-III cities.

India's strong growth fundamentals along with increased urbanization and consumerism have opened up immense scope for retail expansion. Further, easy availability of Debit/ Credit cards has contributed significantly to a strong and growing online consumer culture in India. With the online medium of retail gaining more and more acceptance, there is a tremendous growth opportunity for retail companies, both domestic and international. Currently, the online retail penetration in India stands at around 60 per cent, according to a report by an industrial body."India has a young, well-educated and professional population, core customers. It has a very good market. We chose to be in India before China," as per Mr. Jonathan D Caplan, President and Chief Executive, Genesco Inc.
Consumer buying behavior is the study of consumer behavior towards the product about when, why, how, and where people do or do not buy a product. It blends elements from psychology, sociology, social anthropology and economics. It attempts to understand the buyer decision making process, both individually and in groups. It studies characteristics of individual consumers such as demographics and behavioral variables in an attempt to understand people's wants. It also tries to assess influences on the consumer from groups such as family, friends, reference groups, and society in general. Customer behavior study is based on consumer buying behavior, with the customer playing the three distinct roles of user, payer and buyer. Relationship marketing is an influential asset for customer behavior analysis as it has a keen interest in the re-discovery of the true meaning of marketing through the re-affirmation of the importance of the customer or buyer. A sample of 150 customers is taken and is made to respond for the questions asked by the researcher and also from the books and websites. And a further research methodology is followed.

THE OBJECTIVE OF THE STUDY

1. To find out the Socio demographic profile of the customers' of Retail industry.
2. To study the reasons for preferring retail industry as their shopping destination
3. To identify the awareness towards the In-house products of Retail industry.
4. To find out the Decision of customers' towards the In-house brands against National brands in Groceries, FMCG and General Merchandise.
5. To provide suggestions to Retail industry in order to further the sales of In-house brand.

LIMITATION OF THE STUDY

1. The study is not focused on in-house products in Apparels and Consumer Durables at Retail industry.
2. The opinion of the respondents are taken as true and taken valid, the behavior of the respondent may influence the result.

REVIEW OF LITERATURE

Belch and Belch (2007) explain that consumers undertake both an internal (memory) and an external search. Sources of information include: Personal sources, Commercial sources, Public sources, Personal experience. The relevant internal psychological process that is associated with information search is perception. Perception is defined as "the process by which an individual receives, selects, organizes, and interprets information to create a meaningful picture of the world". Selective attention consumers select which promotional messages they will pay attention to their beliefs, attitudes, motives and experiences. The implications of this process help develop an effective promotional strategy, and select which sources of information are more effective for the brand.

The consumer compares the brands and products that are in their evoked set. How can the marketing organization increase the likelihood that their brand is part of the consumer's evoked (consideration) set? Consumers evaluate alternatives in terms of the functional and psychological benefits that they offer. The marketing organization needs to understand what benefits consumers are seeking and therefore which attributes are most important in terms of making a decision. It also needs to check other brands of the customer's consideration set to prepare the right plan for its own brand.

Once the alternatives have been evaluated, the consumer is ready to make a purchase decision. Sometimes purchase intention does not result in an actual purchase. The marketing organization must facilitate the consumer to act on their purchase intention. The organization can use variety of techniques to achieve this. The provision of credit or payment terms may encourage purchase, or a sales promotion such as the opportunity to receive a premium or enter a competition may provide an incentive to buy now. The relevant internal psychological process that is associated with purchase decision is integration. Once the integration is achieved; the organization can influence the purchase decisions much more easily.

The EKB model was further developed by Rice (1993) which suggested there should be a feedback loop, Foxall (2005) further suggests the importance of the post purchase evaluation and that the post purchase evaluation is the key due to its influences on future purchase patterns. Consumer behavior is influenced by: demographics, psychographics (lifestyle), personality, motivation, knowledge, attitudes, beliefs, and feelings. Consumer behavior concern with consumer need consumer actions in the direction of satisfying needs leads to his behavior of every individual depend on thinking. Consumer behavior is influenced by: culture, sub-culture, locality, royalty, and ethnicity, and family, social class, past experience reference groups, lifestyle, and market mix factors.

RESEARCH METHODOLOGY

Descriptive research design was adopted for this study. Descriptive research is used to describe the characteristics of certain groups, to estimate the proportion of people in a specified population who behave in a certain way and to make a specific prediction. In this study Convenient sampling is used which is based on the ease of access. In this type of sampling, items for the sample are selected deliberately by the researcher. Sample size refers to the number of items to be selected from the universe to constitute a sample. Here, the sample size of 120 is selected by the researcher. The sample unit is customers of Retail industry Madurai.

Source of Data collection

"The primary data are those which are collected a fresh and for the first time and thus happen to be original in character". In this study primary data are collected through questionnaires. "The secondary data are those which have already been collected by someone else and which have already been passed through the statistical process". In this study, secondary data are taken from **books** and **website**. The tools used for the study was Chi Square.

ANALYSIS AND INTERPRETATION

1. Socio economic profile of the respondents

Majority of the 76% of the respondents are males and 24% of the respondents are females. Most of the respondents (34%) come 31-40 years of age group.28% of respondents are in the age group of 20-30years.92% of the respondents are married and 8% of the respondents are unmarried. Family constituting 4 members is the family size of the majority of the respondents (37%).Family constituting 3 members is the next size which is more among the respondents (31%).Most of the respondents are educated till graduation (36%) and post graduation (20%) and in some cases they are professionally educated (26%).Most of the respondents are employed privately 43% and few (18%) are employed in Government sector; business men (18%), home markers (10%).23% of respondents are in the income category of below Rs. 20,000/- and another 23% are in the category of Rs. 30-40,000 and about 28% of respondents are in the income category of above Rs.50,000/-.The respondents (62%) buy from Retail industry for a month for an amount Rs.1,000 to 3,000/- the items include groceries, FMCG etc.,17% of respondents buy for amount Rs.3000-5000/-

2.Reason for preferring retail industry as their shopping destination

Reason	No. of respondents	Percentage (%)
Proximity	17	14
Quality	26	22
Brand	4	3
Economic price	11	9
Ambience	4	3
One stop shopping	52	44
Offers	6	5
Total	**120**	**100**

Inference

The main reason behind respondents preferring Retail industry is, it is a one stop shopping destination (44%) to buy many things under one roof. Respondents consider Retail industry offers quality product (22%) at reasonable price (9%). Proximity (14%) is also one of the reasons to choose Retail industry.

3. Awareness about retail industry's in-house products

Categories	Aware	No. of respondents	Percentage (%)
Grocery	Yes	21	18
	No	99	83
	Total	**120**	**100**
FMCG	Yes	12	10
	No	108	90
	Total	**120**	**100**
General merchandise	Yes	9	7
	No	111	93
	Total	**120**	**100**
Apparels	Yes	9	7
	No	111	93
	Total	**120**	**100**

Inference

18% are only aware of the in-house grocery brands of retail outlets.12% are only aware of the in-house FMCG brands of retail industry .7% are only aware of the in-house GM brands of retail outlets.7% are only aware of the in-house apparels brands of retail outlets.

4. Showing in-house products bought by respondents

Categories	Brand name	Using	No. of respondents	Percentage (%)
Grocery	**Golden harvest**	Yes	98	82
		No	22	18
		Total	**120**	**100**
	Fresh & pure	Yes	9	7
		No	111	93
		Total	**120**	**100**
Fmcg	**Tasty treat**	Yes	24	20
		No	96	80
		Total	**120**	**100**
	Sach	Yes	8	7
		No	112	93
		Total	**120**	**100**
	Care mate	Yes	10	8
		No	110	92
		Total	**120**	**100**
	Clean mate	Yes	16	13
		No	104	87
		Total	**120**	**100**
General merchandise	**Dream line**	Yes	40	33
		No	80	67
		Total	**120**	**100**
	Mile stone	Yes	2	2
		No	118	98
		Total	**120**	**100**

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Inference

82% of Respondents using Golden Harvest.93% of respondents not buying fresh & pure.80% of respondents not buying tasty treat.93% of respondents not buying sach.40% of respondents are buying Dream Line.2% of respondents only buying Milestone. Most of the respondents prefer in-house products only on purchasing Grocery items.

5. Showing in-house products bought by respondents

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Grocery	Golden harvest	Yes	98	82
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6. Showing respondents buying in-house products

	No. of respondents	Percentage
Respondents buying atleast one in-house products	104	87
Respondents not buying any in-house products	16	13
Total	**120**	**100**

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7. Cross table for educational qualification and buying of in-house products

EDU. QLF / BUYING OF IN-HOUSE PRODUCTS	SSLC	HSC	UG	PG	PROF	OTHERS	TOTAL
Respondents buying at least one in-house products	2	6	41	20	26	9	104
Respondents not buying any in-house products	0	2	2	4	6	2	16
Total	**2**	**8**	**43**	**24**	**32**	**11**	**120**

Inference

The above shows that the respondents who are not buying In-house products are mostly Professionals and Post Graduates.

8. Showing respondents satisfaction level on in-house products

Attributes	Satisfaction level	No. of respondents	Percentage (%)
Quality	Highly satisfied	11	10
	Satisfied	77	74
	Average	13	13
	Dissatisfied	3	3
	Highly dissatisfied	0	0
	Total	**104**	**100**
Price	Highly satisfied	20	19
	Satisfied	78	75
	Average	5	5
	Dissatisfied	1	1
	Highly dissatisfied	0	0
	Total	**104**	**100**
Offers/discounts	Highly satisfied	43	41
	Satisfied	51	49
	Average	8	8
	Dissatisfied	2	2
	Highly dissatisfied	0	0
	Total	**104**	**100**
Varieties	Highly satisfied	44	42
	Satisfied	55	53
	Average	5	5
	Dissatisfied	0	0
	Highly dissatisfied	0	0
	Total	**104**	**100**
Availibility	Highly satisfied	52	50
	Satisfied	52	50
	Average	0	0
	Dissatisfied	0	0
	Highly dissatisfied	0	0
	Total	**104**	**100**

Inference

74% of respondents are satisfied with the quality of in-house products.75% of respondents are satisfied with the price of in-house products.49% of respondents are satisfied with offers and 41% are highly satisfied.53% of respondents are satisfied with the variety of in-house products. Almost all the respondents are highly satisfied and satisfied with the availability of in-house products.

9. Showing the respondents frequency of buying the in-house products

Frequency	No. of respondents	Percentage (%)
Always	68	65
Sometimes	24	23
If there is a need	12	12
Total	**104**	**100**

Inference

65% of the respondents are always buying in-house products, 23% of respondents sometimes buying the in-house products and 12% buy it when there is a need.

10. Showing mode of awareness about in-house products

Factors	No. of respondents	Percentage (%)
Pamphlets	0	0
News papers	4	4
Point of purchase only	82	79
Sales person	16	15
Friends/relatives	2	2
Total	**104**	**100**

Inference

Point of purchase is the main source of awareness about in-house products; sales persons also induce respondents in buying in-house products.

11. Showing respondents reason for preferring in-house products

Reason	No. of respondents	Percentage (%)
Affordable price	38	36
Quality	21	21
Offers	12	12
Availability	13	12
Varieties	1	1
No other option	19	18
Total	**104**	**100**

Inference

Affordable price is a one of the major reason to prefer in-house products (36%), Quality is also play a major role to choose in-house products (21%).18% of respondents prefer in-house products because there is no other option is available in grocery.

12. Showing amount spends for in-house products in monthly purchase

Percentage of amount	No. of respondents	Percentage (%)
<25%	21	20
25-50%	65	63
50-75%	15	14
>75%	3	3
100%	0	0
Total	**104**	**100**

Inference

Majority of respondents (63%) spends 25-50% of their monthly purchase amount in purchasing in-house brands.

13. Showing respondents satisfaction level towards national brands

Attributes	Satisfaction level	No. of respondents	Percentage (%)
Quality	Highly satisfied	88	73
	Satisfied	32	27
	Average	0	0
	Dissatisfied	0	0
	Highly dissatisfied	0	0
	Total	**120**	**100**
Price	Highly satisfied	13	11
	Satisfied	80	67
	Average	21	17
	Dissatisfied	6	5
	Highly dissatisfied	0	0
	Total	**120**	**100**
Offers/discounts	Highly satisfied	2	2
	Satisfied	33	27
	Average	43	36
	Dissatisfied	42	35
	Highly dissatisfied	0	0
	Total	**120**	**10**
Varieties	Highly satisfied	60	50
	Satisfied	59	49
	Average	1	1
	Dissatisfied	0	0
	Highly dissatisfied	0	0
	Total	**120**	**100**
Availibility	Highly satisfied	53	44
	Satisfied	64	54
	Average	3	2
	Dissatisfied	0	0
	Highly dissatisfied	0	0
	Total	**120**	**100**

Inference

Quality wise people (73%) are highly satisfied with the national brands. Price wise respondents (67%) are highly satisfied with the national brands.35% of respondents are dissatisfied as national brands announce offers only on seasonal times and not throughout the whole year. All the respondents are satisfied with the varieties offered by the national brands. As national brands are abundantly available in all leading stores it is also one factor which satisfies a respondent (54%).

14. Showing factors influence the respondents to prefer national brands

Factors	No. of respondents	Percentage (%)
Brand name	30	25
Quality	78	65
Advertisement	12	10
Friends/relatives	0	0
Discounts	0	0
Total	**120**	**100**

Inference

Quality (65%) is the main criteria which initiates a buyer to choose national brand and next comes the brand name (25%), which also motivates a buyer to buy a national brand.

15. Showing amount spents by respondents for national brands in a monthly purchase

Amount percentage	No. of respondents	Percentage (%)
Below 25%	3	2
25-50%	15	13
51-75%	65	54
Above 75%	21	18
100%	16	13
Total	**120**	**100**

Inference

51-75% of the total purchase is allotted to buy national brands.

CHI-SQUARE ANALYSIS

Bigger the family purchase for huge amount observed frequency

Family size / Purchase amount ( )	2	3	4	5	Above 5	Total
Below 1000	0	6	2	0	0	8
1000-3000	9	23	27	12	3	74
3000-5000	4	4	7	2	3	20
Above 5000	0	4	8	4	2	18
Total	13	37	44	18	8	120

Expected Frequency

Family size / Purchase amount ( )	2	3	4	5	Above 5	Total
Below 1000	0.8667	2.4667	2.9333	1.2	0.533	8
1000-3000	8.0166	22.8166	27.133	11.1	4.933	74
3000-5000	2.1667	6.1667	7.333	3	1.333	20
Above 5000	1.95	5.55	6.6	2.7	1.2	18
Total	13	37	44	18	8	120

Observed frequency	Expected frequency	$(o-e)^2/e$
0	0.8667	0.8667
9	8.0166	0.1206
4	2.1667	1.5512
0	1.95	1.95
6	2.4667	5.061
23	22.8166	0.008
4	6.1667	0.7612
4	5.55	0.4328
2	2.9333	0.2967
27	27.133	0.0006
7	7.333	0.0151
8	6.6	0.2969
0	1.2	1.2
12	11.1	0.0729
2	3	0.3334
4	2.7	0.6259
0	0.533	0.533
3	4.933	0.7574
3	1.333	2.846
2	1.2	0.5333
$\sum(o-e)^2/e$ =		18.2627

LEVEL OF SIGNIFICANCE= 0.05
DEGREE OF FREEDOM= (C-1)*(R-1)
= (5-1)*(4-1)
=12
CALCULATED VALUE = 18.2627
TABULATED VALUE = 21.026

H0: Bigger family purchase for huge amount.
H1: Bigger Family not purchase for huge amount.

Therefore hypothesis accepted the tabulated value is higher than calculated value.

Showing the respondents purchase frequency

Categories	Purchase frequency	No. of respondents	Percentage (%)
Grocery	Once in a week	0	0
	Twice in a month	4	3
	Monthly once	90	75
	Rarely	16	13
	Never	13	11
	Total	**120**	**100**
Fmcg	Once in a week	9	7
	Twice in a month	33	13
	Monthly once	57	48
	Rarely	15	13
	Never	6	5
	Total	**120**	**100**
Apparels	Once in a week	0	0
	Twice in a month	0	0
	Monthly once	0	0
	Rarely	33	28
	Never	87	72
	Total	**120**	**100**
General merchandise	Once in a week	0	0
	Twice in a month	0	0
	Monthly once	0	0
	Rarely	65	54
	Never	55	46
	Total	**120**	**100**
Consumer durables	Once in a week	0	0
	Twice in a month	0	0
	Monthly once	0	0
	Rarely	14	12
	Never	106	88
	Total	**120**	**100**

Inference

75% of respondents purchase groceries monthly once, as they are salaried people they do their purchase when they receive their salary.48% of the respondents purchase FMCG monthly once. 13% of respondents purchase twice a month. The respondents rarely (28%) consider Retail industry for their apparels purchase, 72% never like to purchase apparels in Retail industry. Since general merchandise is an item which can be bought only when it is required like plastic items, the respondents (54%) rarely buy it from RETAIL OUTLETS & 46% never buy it. Consumer durables are things which can be bought only when it is required so only 12% of the respondents buy durables from RETAIL OUTLETS, 88% never buy it.

Chi square test for higher income customers to purchase all categories of products
Observed Frequency

Family income ( ) / Categories	Below 20,000	20-30,000	30-40,000	40-50,000	Above 50,000	Total
Apparels	5	2	9	4	13	33
General merchandise	13	5	17	10	20	65
Consumer durables	3	2	3	1	5	14
Total	21	9	29	15	38	112

Expected Frequency

Family income ( ) / Categories	Below 20,000	20-30,000	30-40,000	40-50,000	Above 50,000	Total
Apparels	6.187	2.651	8.544	4.419	11.196	33
General merchandise	12.187	5.223	16.83	8.705	22.053	65
Consumer durables	2.625	1.125	3.625	1.875	4.75	14
Total	21	9	29	15	38	112

Observed frequency	Expected frequency	$(o-e)^2/e$
5	6.187	0.1055
13	12.187	0.0542
3	2.625	0.0535
2	2.651	0.159
5	5.223	0.0095
2	1.125	0.680
9	8.544	0.0243
17	16.83	0.0606
3	3.625	0.107
4	4.419	0.0397
10	8.705	0.192
1	1.875	0.408
13	11.196	0.2906
20	22.053	0.191
5	4.75	0.0131
Total $\sum(o-e)^2/e$ =		2.388

Level of significance= 0.05
Degree of Freedom= (C-1) (R-1) = (5-1) (3-1) = 8
Calculated Value= 2.388
Tabulated Value= 15.507
H_0- Increase in income will increase the purchase of all categories of products

H_1- Increase in income will not increase the purchase of all categories of products
Table value is less than calculated value Therefore null hypothesis is accepted.

FINDINGS, SUGGESTION & CONCLUSION
FINDINGS

1. Most of the customers are within 3kms from Retail industry only.
2. 76% of the respondents are males and 24% of the respondents are females.
3. Most of the respondents (34%) come under 31-40 years of age group.
4. 92% of the respondents are married and 8% of the respondents are unmarried.
5. Family constituting 4 members is the family size of the majority of the respondents (37%).
6. Most of the respondents are educated till graduation (36%) and beyond and in some cases they are professionally educated (26%).
7. Most of the respondents are employed privately 43% and few are employed in Government sector.
8. Most of the respondents about 28% of respondents are in the income category of above Rs.50,000/-.
9. The respondents (62%) buy from Retail industry for a month for about Rs.1,000 to 3,000/- the items include groceries, FMCG etc.,
10. 75% of respondents purchase groceries monthly once, as they are salaried people they do their purchase when they receive their salary.
11. 48% of the respondents purchase FMCG monthly once. 13% of respondents purchase twice a month.
12. The respondents rarely (28%) consider Retail industry for their apparels purchase, 72% never like to purchase apparels in Retail industry.
13. Since general merchandise is an item which can be bought only when it is required like plastic items, the respondents (55%) rarely buy it from retail outlets.
14. Consumer durables are things which can be bought only when it is required so only 12% of the respondents buy durables from retail outlets.
15. Increase in income will increase the purchase of all categories of products.
16. The main reason behind respondents preferring Retail industry is, as it is a one stop shopping destination (44%) to buy many things at one roof.
17. 93% are not the card holders and only 7% of the respondents are card holders of Retail industry.
18. 66% of respondents are coming to retail outlets in their own two wheelers and 28% are coming in four wheeler.
19. 18% are only aware of the in-house grocery brands of retail outlets.
20. 12% are only aware of the in-house FMCG brands of retail outlets.
21. 7% are only aware of the in-house GM brands of retail outlets.
22. 7% are only aware of the in-house apparels brands of retail outlets.
23. Most of the respondents prefer in-house products only on purchasing Grocery items it is very low on other categories.
24. 74% of respondents are satisfied with the quality of in-house products.
25. 75% of respondents are satisfied with the price of in-house products.
26. 49% of respondents are satisfied with offers and 41% are highly satisfied.
27. 53% of respondents are satisfied with the variety of in-house products.
28. Almost all the respondents are highly satisfied and satisfied with the availability of in-house products.
29. 65% of the respondents are always buying in-house products.
30. Point of purchase is the main source of awareness about in-house products; sales persons also induce respondents in buying in-house products.
31. Affordable price is a one of the major reason to prefer in-house products (36%).
32. Majority of respondents (63%) spends 25-50% of their monthly purchase amount in purchasing in-house brands.
33. “A known devil is better than unknown angel” a respondent (13%) want to purchase those brands which he/she is familiar with rather than buy a brand or product which he is unaware.

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34. Quality wise people (73%) are highly satisfied with the national brands.
35. Price wise respondents (67%) are highly satisfied with the national brands.
36. 35% of respondents are dissatisfied as national brands announce offers only on seasonal times and not throughout the whole year.
37. All the respondents are satisfied with the varieties offered by the national brands.
38. As national brands are abundantly available in all leading stores it is also one factor which satisfies a respondent (54%).
39. Quality (65%) is the main criteria which initiates a buyer to choose national brand and next comes the brand name (25%), which also motivates a buyer to buy a national brand.
40. 51-75% of the total purchase is allotted to buy national brands.

SUGGESTIONS

1. The customers who are buying in-house brands are satisfied with almost all the attributes of the product, if they increase the awareness about in-house products there is a chance to increase the sales.
2. The customers spend most of their purchase amount to buy national brands because of its quality but they are dissatisfied with the offers which are not available for most of the time, Retail industry can give offers like combo pack which can increase the sales of national brands.
3. In the grocery section there is only in-house brands are available some of the customers prefer National brands or Regional brands if there is an availability it will satisfy the customers.

CONCLUSION

The retail Industry is growing very fast even in Tier-II and Tier-III cities. As the population's income is growing because of education and IT employment opportunities, people prefer retail outlets like Retail industry, which provides quality products at one place. Most of the customers are blindly buying the in-house brands because of the quality and affordable price. The customers in other hand they spend more amount in buying national brands, the retail stores have to focus more on national brands and less on in-house brands.

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