



FACTORS INFLUENCING CONSUMER'S ATTITUDE
TOWARDS STORE BRAND PRODUCT: A CASE STUDY
OF TESCO LOTUS

By
Ms. Skaw Sarojjitti

A Research Report for
MS 7000: Research Project

Submitted in Partial Fulfillment of the Requirements for the Degree of
Master of Science in Management

May 2007



**Assumption University of Thailand
COLLEGE OF INTERNET DISTANCE EDUCATION**

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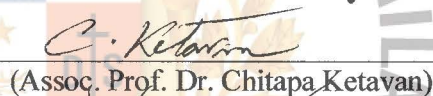
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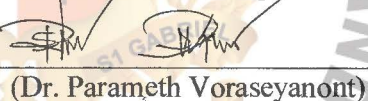
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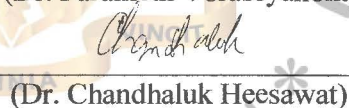
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Research Project Title: FACTORS INFLUENCING CONSUMER'S ATTITUDE
TOWARDS STORE BRAND PRODUCT: A CASE STUDY OF TESCO LOTUS

Author: Ms. Skaw Sarojjitti **Major Advisor:** Dr. Chandhaluk Heesawat **Degree:**
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ABSTRACT

The objective of this research is to study the relationship of the store image, perceived risk including perceived functional risk, perceived psychosocial risk, financial risk and consumer's attitude toward store brand product. Provide retailers with a more complete insight regarding how store brands may be better marketed and positioned.

The research methodology used in this research was the survey technique. Samples were drawn from male or female who shop at Tesco Lotus in Bangkok. The data was collected from 400 respondents. After gathering information from the respondents, the data was analyzed through The Statistic Package for Social Science (SPSS). Descriptive statistics was used to describe general information by percentage and frequency analysis. Pearson Correlation was used to test the hypothesis.

The majority of respondents in this research were female whose ages were between 25-29 years old with bachelor's degree. Most respondents are private sector employee, having an income level between 5,000-10,000 baht per month.

The finding showed that store image has significant positive relationship with consumer's attitude toward store brands product. There are significant negative relationship of perceived functional risk and perceived financial risk. Furthermore, perceived psychosocial risk has no relationship with consumer's attitude toward store brand product.

Key Words: Store Brand, Store Image, Retailing.

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CHAPTER 1

INTRODUCTION

1.1 Background of Study

Thailand's retail sector witnessed a sharp increase in new investments by both local and foreign players in 2005 despite economic uncertainty and cautious consumer spending. Contrary to the stalling economy, discount stores have been mushrooming since it can respond to price-conscious consumers. There are four discount store operators in Thailand at the moment: Tesco Lotus, Big C, Carrefour, and Siam Makro. All of them are owned by foreign investors: Tesco Lotus (Tesco from UK in partnership with the CP Group of Companies); Big C (Casino from France in partnership with The Central Group of Companies); Carrefour (Carrefour from France, originally in partnership with the Central Group of Companies); and Siam Makro (Makro from the Netherlands in partnership with CP Group of Companies). Only Siam Makro that operates as a cash and carry wholesale outlet with required membership; the other three discount stores operate as a cash and carry retail and wholesale store and are open to general public with no membership required (Kasikorn Research Center, 2005).

Since 2001, retail business has seen heightened rivalry. This is particularly true with discount stores that have evidently adjusted their investment strategies to win market share in the mass market. Among their strategies are reducing the size of outlets and introducing house brand products to enhance their policy of selling value-priced goods, differentiate from competitor, gain more profit margins. Furthermore,

the economic crisis over the past few years has dealt a severe blow to all businesses, including retail sector. The financial crisis has shaken retail business in Thailand. Include increasing oil price. During recession period of economy consumer will more be careful in their spending. Consumer concern goods related to value of money. They are likely to be psychologically affected and tend to tighten their purse strings. Thus, it is undeniable that merchandise prices will influence consumer's decisions on their purchases of consumables. Therefore, discount store introducing house brand product (Kasikorn Research Center, 2005). House Brand is the name given to products, which Manufacturer produced for retailers, and has the retailers name or an alternative name the retailer has chosen on the label. Sold by one retailer. Usually at a lower price than an equivalent name-brand item. Objective of house brand is increasing margin of discount store because house brand no have advertising expense, create differentiate from other discount store and build store loyalty (Gutwillig, 2000).

Nowadays, every discount store announce to increasing number of house brand item. For example, Big C (There house brand is Leader Price and First Line) will launch 300-400 items more to be 1600 items cover all product category. Carrefour (There house brand is Carrefour, First Line, Harmony, ABC and Number 1) will increasing 500-800 items to be 1,300 items and Tesco Lotus (There house brand is Tesco Lotus, Super safe and Kumkar) will increasing 1,000 items more to be 2,300 items. This is the last movement of house brands that intrude nation brand areas. Big C launches sales promotion and arranges activity with customer in March, 2005 and result is sales increasing 100%. Then, company will accelerate campaigns and promotions in last two quarters of the year. Company forecasts that consumer

will increasing try to purchase house brand product up to 80% from previous has only 50%. In the end of the year, Company will have revenue from house brand not less than 20% or 1000 million. Compute to 5% of total sales of Big C (Jitpleecheep, 2003).

In 2006, house brands are likely to play a more important role in the market. The proliferation of house brand products in 2006 should increase by 15-20 percent, year-on-year, and their sales value will likely account for at least 4 percent of discount stores' s total sales turnover, topping at least Bt4 billion. Supermarket chains have been consolidating their positions through mergers and acquisitions. With fewer and bigger players competing in markets, retailers need to carefully assess their strategies in order to gain market share. Developing a strong store brand can play an important role in this effort. (Kasikorn Research Center, 2005).

1.2 Statement of problem

The intensity of rivalry between competitors in retail industry in Thailand is high. There are fierce price competitions in this industry. Because goods are exactly same, only price is can differentiate them from other. Finally, price war will make everyone get the low profit margin. House brand product is the alternative choice for discount store to survive in industry (Jitpleecheep, 2003).

For retailer, house brand offers an opportunity to increase store traffic, differentiate and build store loyalty. Strategy to produce house-brand goods should generate handsome revenues for retailers. Although house brands generally priced lower than national brands, the higher margins earned on these products enable retailer to expand into lower volume categories for which success depends on greater

per unit contribution margins. More importantly, the availability of proprietary brands not sold elsewhere may encourage store loyalty and increase store traffic. Once inside the store, the consumer also becomes a prospect to which to sell the entire grocery basket owing to the cost of time involved in multi-store shopping. Minor producers enjoy greater earnings as supplier of house-brand goods. However, some producers may supply products to compete with their own goods. Consumers eventually enjoy more choices at cheaper prices (Dick et al., 1995).

However, the idea that store brands are a second range alternative still persists today amongst a large sector of consumers, and they perceived them as inferior to the corresponding national brands (Milla'n, 1997, Dick et al., 1997). A perceived risk is one of the key factors leading to consumer apprehension of inferiority. Store brands are typically umbrella brands, including various product categories. A negative experience with one product category can prevent consumers from buying private labels in other categories, and even erode customer confidence in the store as a whole (Thompson, 1999). The larger the number of categories marketed by an umbrella brand, the more negative the spill-over effects that occur (Sullivan, 1990). In this study we investigate how store image and perceived risk affect consumer evaluations of store branded products.

1.3 Research Objectives

1. To identify the relationship between store image and consumer's attitude towards store brands product.
2. To identify the relationship between perceived risks and consumer's attitude towards store brands product.

3. To provide retailers with a more complete insight regarding how store brands may be better marketed and positioned.

1.4 Research Questions to be answered

1. Is there relationship between store image and consumer's attitude towards store brands product?
2. Is there relationship between perceived functional risk and consumer's attitude towards store brands product?
3. Is there relationship between perceived psychosocial risk and consumer's attitude towards store brands product?
4. Is there relationship between perceived financial risk and consumer's attitude towards store brands product?

1.5 Significance of the study

This research studies "Factors influencing consumer's attitude towards store brand product: A case study of Tesco Lotus. The researcher intends to investigate the influential factor affecting consumer attitude towards store brands product. The finding will provide data that are beneficial for the large scale retailers and other who are in industry to understand the drivers of consumer attitude towards store brands product and assist retailers in improving the position of their store brands product in the market.

1.6 Definition of Terms

Store Brand	The name given to products, which are produced for retailers, and has the retailers name or an alternative name the retailer has chosen on the label. Sold by one retailer. Usually at a lower price than an equivalent name-brand item (Gutwillig, 2000). Store brands have been given many names including “house brand”, “private label”, “distributor brand”, “retail brand”, “own label” and “own brand” (Narasimhan and Wilcox 1998).
Consumer	Individual who identify a need, buy and consume products or services to satisfy their needs, and then dispose of the product or termination the service when they through with it (Well and Prensky, 1996).
Attitude	A learned predisposition to behave in a consistently favourable or unfavourable way with respect to a given object (Schiffman and Kanuk, 2000).
Functional risk	Uncertainty about whether the product or service will perform, as expected. Functional risk relates to the physical performance of the product (DelVecchio, 2001).
Psychosocial risk	Associated with the consumption of the product and its symbolic aspects, such as beliefs and status (Batra and Sinha, 2000; DelVecchio, 2001). Psychosocial risk exists to the extent that the consumer believes that he/she will be

	negatively evaluated due to his/her product (brand) choice (Bearden and Etzel, 1982).
Financial risk	Associated with monetary investment in an offering. Includes the consumer's concerns about how much goods are value for money as well as concerns about how much money might be wasted or lost if the product does not perform well (DelVecchio, 2001).
Store Image	Reflected in the store's physical environment (Richardson et al., 1996b), the overall quality of its merchandise, and perceived service quality (Baker et al., 1994; Zimmer and Golden, 1988).
Marketing mix	The set of controllable tactical marketing tools- product, price, place and promotion that the firm blends to produce the response it wants in the target market (Kotler and Armstrong, 1987).
Product	The physical product or service offered to the consumer. In the case of physical products, it also refers to any service or conveniences that are part of the offering. Product decisions include aspects such as function, appearance, packaging, service, warranty, etc (Kotler and Armstrong, 1987).
Price	Pricing includes not only the list price, but also discounts and financing (Kotler and Armstrong, 1987).

Place	Channels of distribution that serve as the means for getting the product to the target customers (Kotler and Armstrong, 1987).
Promotion	Communicating and selling to potential consumers. Promotion decisions involve advertising, public relation, media types, etc (Kotler and Armstrong, 1987).
Primary data	Information collected for the specific purpose at hand (Kotler and Armstrong, 1987).
Secondary data	Information that already exists somewhere, having been collected for another purpose (Kotler and Armstrong, 1987).

1.7 Limitations of Study

There are several store brands in discount store in Thailand. But this research is focusing on store brands product of Tesco Lotus under brand name “Tesco”. This research only focuses on consumers who shop at Tesco lotus in Bangkok area. The small size of the samples may not be able to represent the result for the whole population of Tesco Lotus.

This study uses non-probability sampling by using convenience sampling, so population will not be dispersed well and lack of sample variety.

CHAPTER 2

REVIEW OF RELATED LITERATURE REVIEW

In this part of the study, the researcher will relate the theories and model, which are necessary to develop the conceptual framework of the research. At first, it explains the concept and theories related to the independent variables –store image, functional risk, psychosocial risk and financial risks. Next, it explains concept and theories related to dependent variable – consumer attitude toward store brand Product. Then, conceptual framework, research hypothesis statements that explicate the relationship of factors that influence consumer attitude toward store brand Product. Therefore, house brand article, attitude theory, store image, functional risk, psychosocial risk, and financial risk are used in this research.

2.1 Store Brand

2.2 Perceived Risk (functional risk, psychosocial risk, and financial risk)

2.3 Store image

2.4 Discount Stores

2.5 Attitude

2.6 Consumer Behavior

2.7 Previous Studies

2.8 Research Framework

2.9 Research Hypothesis

2.1 Store Brand

Store brands are brands which are specific to a retail store. The retailer either manufactures goods under its own label or rebrands private label goods. Store brands have been given many names over the years including “house brand”, “private label”, “distributor brand”, “retail brand”, “own label”, and “own brand”. Whichever term is used, a “store brand” refers to a brand owned by a retailer (a marketing chain or any other typical retail structure) or by a wholesale distributor. Store brand goods are generally cheaper than national brand goods because the retailer can optimize the production to suit consumer demand and reduce advertising costs. Goods sold under a store brand are subject to the same regulatory oversight as goods sold under a national brand. Store brands are perceived as major threats to national brands by manufacturers and have helped shift power to the retailer in the industry (Narasimhan and Wilcox 1998).

For retailers, store brands offer an opportunity to increase store traffic and build store loyalty. Although store brands are generally priced lower than national brands, the higher margins earned on these products enable retailers to expand into lower volume categories for which success depends on greater per unit contribution margins. More importantly, the availability of proprietary brands not sold elsewhere may encourage store loyalty and increase store traffic. Once inside the store, the consumer also becomes a prospect to which to sell the entire grocery basket owing to the cost of time involved in multi-store shopping. In addition, store brands can help project a lower-price image for retailers, increase their bargaining power over manufacturers and producers of major national brands, and lead to increased control over shelf space. Store brand products have earned their rightful shelf space next to

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national brand products. The inferior "generic" grocery products of yesterday have evolved over the years into Store Brand products that seriously compete with the national brands of today. Dated plain white and black type packaging describing the contents - fruit cocktail, cola, onion soup mix, ground coffee - has been replaced by packaging and graphics that rival the national brands (Dick et al., 1995).

The most obvious benefit to consumers afforded by own brands is lower prices. On average, private labels are 10-30 percent cheaper than national brands in grocery product classes. Lower self prices for the consumer and better gross margins for the retailer clearly require a considerably lower supply price, compared with equivalent manufacturer brands. As discussed above, the power of large retailers to demand terms based on suppliers' marginal costs and tight product specification are main contributory factors. Similarly, lower advertising and promotion cost and quality differences contribute to the formation of a lower supply price for own-label. In fact, own-labels tend not to receive any advertising support other than corporate where general benefits associated with the retailer are promoted. This means that the retailer is able to charge a significantly lower price and often make a higher profit margin. The consumer benefits, as the availability of a low-price product increases alternative choices. More importantly, consumers may prefer the guarantee offered by a familiar store name on a cheap product than the uncertainty and the risk of an unfamiliar minor national brand. It has been the minor brands that have disappeared from the market at the expense of own brands (McGoldrick, 1984).

Most own labels are not actually produced by the retailer. Manufacturers may elect to produce own-label products for retailers in order to achieve scale economies in production and distribution, utilization of excess capacity, sales increase without

marketing cost, as well as price discrimination because of image differentiation between branded and private-label products. Originally, private labels were only produced when capacity allowed it. Increasingly, entire factories are dedicated to production of private label products. Nevertheless, it appears that most own-label suppliers are small regional players not coincidentally playing on the major manufacturers' field. The producer of private-label products acts like the perfectly competitive firm of economic theory. The supplier faces a fixed and typically very tight product specification and a fixed price with no returns for innovation or differentiation. Therefore attention is concentrated in cost minimization (Hoch, 1996).

However, the idea that store brands are a second-range alternative still persists among a large sector of consumers who perceive them as inferior to the corresponding national brands (Bellizi et al., 1981; Cunningham et al., 1982; Milla'n, 1997; Richardson et al., 1994). A perceived risk is one of the key factors leading to consumer apprehension of inferiority. Apparently even a strong store brand does not guarantee success for all product categories for all retailers. These differences have been related to the perceived risks associated with store brand purchases (Mitchell, 2001). By choosing among different brands, and depending on the degree of involvement with each product, consumers make trade-offs between the types and degrees of risk they perceive. The risks associated with the purchase of a product can assume different forms, but have traditionally been categorized into three groups, namely functional or physical, psychosocial, and financial risks. It is generally expected that category complexity and the perceived quality of the private

label are inversely related, i.e., the higher the category complexity the lower the expected private label quality (DelVecchio, 2001).

2.2 Perceived risk

Consumers' purchase intentions are greatly influenced by the perceived risks associated with product purchase. Risk may manifest itself in a variety of ways such as fear that a product may not possess desirable attributes, uncertainty regarding product performance, or a sense that the purchase of a particular brand may invite social disapproval. Perceived risk reflects the extent to which the consumer is uncertain about the consequences of buying, using or disposing of an offering. If negative outcomes are likely or positive outcomes are unlikely, perceived risk is high. Consumers are more likely to pay attention to and carefully process marketing communications when perceived risk is high. In addition, as perceived risk increases, consumers tend to collect more information and evaluate it carefully (Bettman, 1973). The 3 risks associated with the purchase of a product:

Functional risk reflects uncertainty about whether the product or services will perform as expected. Functional risk can be related to the concern that the product or store chosen might not perform as desired and thus not deliver the benefits promised. Most writers treat it in this way. If a retailer is selling a product made by someone else, then the failure of the product to perform is a "product-specific risk" which it is difficult for the retailer to reduce. So, functional risk is usually product specific except in cases where the retailer rather than the manufacturer guarantees performance of the product as occurs with own labels. In such cases, functional risk has a direct impact on the retailer (Mitchell, 2001).

Psychosocial risk is associated with the consumption of the product and its symbolic aspects, such as beliefs and status (Batra and Sinha, 2000; DelVecchio, 2001). Psychosocial risk exists to the extent that the consumer believes that he/she will be negatively evaluated due to his/her product (brand) choice. Psychosocial risk is the potential harm to one's social standing that may arise from buying, using, or disposing of an offering. Nonetheless, not all products are consumed in public situations, that is, other people might not be aware that someone possesses and uses a certain product, as it is not highly visible to others (Bearden and Etzel, 1982). It is generally accepted that the more visible or public a product category, the smaller the chance that a consumer will use a private brand, due to its low level of symbolic quality. Psychosocial risk combines the social risk resulting from friends or family thinking that a consumer has made a poor or inferior choice. The product might be perfectly all right, but in the judgment of others it is inferior in some way. Social risk operates on the store as well as the product level since where one shops can be socially judged as much as what one buys. Psychosocial risk is also present when family and friends are privy to any resulting consequences of a product failure. In addition, the psychological aspect of being disappointed at oneself for not making a good choice, i.e. losing self-esteem and the product not fitting with one's self image are also a part of this risk (DelVecchio, 2001).

Financial risk associated with monetary investment in an offering. Financial risk includes the consumer's concerns about how much goods are value for money as well as concerns about how much money might be wasted or lost if the product does not perform well. In addition, any incidental costs accrued from the shopping experience, e.g. traveling costs, meals required and paying more than necessary can

also be seen as a part of financial risk. When substantial quality variance occurs within a product category, the likelihood of a consumer making the wrong purchase decision is increased. This would lead to the perception of financial risk (DelVecchio, 2001).

One of the basic questions centers on if and how retailer attributes influence consumer evaluations of store brands. Dick et al. (1995) observed that the store image functions as an important indicator of store brand quality for consumers.

2.3 Store image

Store image can be described to be personality of the retail store.” Since that pronouncement, it has generally been acknowledged that, over time, consumers form thoughts and feelings associated with stores, and that these overall impressions strongly influence their shopping and patronage behaviors. Store image is reflected in the store’s physical environment (Richardson et al., 1996b), the overall quality of its merchandise, and perceived service quality (Baker et al., 1994; Zimmer and Golden, 1988). Consumers use these cues to form an overall evaluation that will affect their attitude toward the store as a whole and potentially towards its store brands. Several chains have shown that they can compete and outperform manufacturer branded products. Some examples are Harrods with its premium brands, Sainsbury and Tesco with relatively cheap, high quality product lines, and Aldi with its “no-frills” stores and a clear focus on basic products at a low price. Consumers will thus be affected in their buying decisions by their experiences with the retail environment and the level of service. A wide and well-known brand range can also enhance the quality image of a store and lead to the satisfaction of status motives. Speed, quality of service and attitude of staff can have an immediate effect

on the self esteem, status, authority and prestige feelings of consumers by making them feel special and important which increases the chance of them to perceived good image of the store (Semeijn, J., Riel, A.C., Ambrosini, A.B, 2004).

Store image is composed of many different factors. The design and general image of the store is central to the perception of the goods displayed there, whether we are talking about fashion, food products or any other type of goods. Store features, coupled with such consumer characteristics as shopping orientation, help to predict which shopping outlets people will prefer. Some of the important dimensions of a store's profile are location, merchandise suitability, perceived convenience, and the knowledge and congeniality of the sales staff (Fitzell, 1992).

2.4 Discount Stores

There are four discount store operators in Thailand at the moment: Tesco Lotus, Big C, Carrefour, and Siam Makro. All of them are owned by foreign investors: Tesco Lotus (Tesco from UK in partnership with the CP Group of Companies); Big C (Casino from France in partnership with The Central Group of Companies); Carrefour (Carrefour from France, originally in partnership with the Central Group of Companies); and Siam Makro (Makro from the Netherlands in partnership with CP Group of Companies).

Tesco Lotus and Big C are the two leading firms that concentrating on the retail business, while Carrefour comes in third. Siam Makro leads and concentrates on the wholesale business. All four of them are known for ordering supply in one big lot at a price cheaper than the supplier would give to other major wholesalers, to win a prize set by the supplier according to the order quantity. They then sell that lot to small wholesalers or major retailers at the same price. The prize, which is normally

extra quantities of the product ordered, is their profit in addition to the product entry fee, promotional fee and the shelving fee, which the supplier has to pay to these stores to have their products displayed in the store.

Tesco Lotus

- Tesco Lotus is Thailand's largest hypermarket chain, and is operated by the parent company Tesco PCL of UK. The local Tesco Lotus operator is Ek-Chai Distribution System Co., Ltd, with the majority of the company owned by Tesco Plc. The Tesco Lotus was originally set up in 1995 by the Charoen Pokphand (CP) Group as Lotus Super center. At the height of the 1997 economic crisis CP sold 75 percent of its 100 percent stake in Lotus to Tesco, Britain's largest retailer. Further dilution followed and today CP's equity share is a minimal 2 percent. Buys 95 percent of its products from Thai vendors and manufacturers;
- Tesco Lotus has three different private labels: The Company's existing Super Save brand targets A-level consumers earning 20,000 baht or more per month, and its Tesco brand is aimed at B-level shoppers earning 12,000 to 20,000 baht. Khumkha , Thai for "worthiness", is the third house brand under the Tesco Lotus umbrella. Its introduction aimed to widen the company's customer base to those in the so-called income level C, below 12,000 baht a month.
- Currently, Tesco Lotus has more than 500 house-brand product items and expects to increase the total to between 700 and 800 items;
- Currently, Tesco Lotus has a total of 49 hypermarket outlets located throughout the country;

- Tesco Lotus is the clear leader not only in the hypermarket retail trade, but in the entire modern food retail industry. Tesco Lotus now has a 5-6 percent share of the country's retail market, which includes traditional and modern sales channels, and about 60 percent of the company's revenues are derived from groceries and fresh food. In 2003, it held a 44 percent market share in the hypermarket subsector;
- Tesco Lotus is the leader in the retail trade, with its total sales amounting to Baht 57,040 million (USD1, 374 million) in 2003 (Jitpleecheep, 2003).

2.5 Attitude

Attitude is a learned predisposition to behave in a consistently favourable or unfavourable way with respect to a given object. The main characteristics of attitudes are indicated by the key words in the definition: learned, predisposition, behave. Attitudes occur within a situation and that the situation can, and will, influence the relationship between attitude and behaviour. A consumer can have different attitudes towards the same product depending on the situation (Schiffman and Kanuk, 2000).

2.5.1 The main characteristics of attitudes are:

- Attitudes are **learned** from personal experience, information provided by others, and market controlled sources, in particular exposure to mass media.
- Attitudes are **predispositions**. A predisposition is an inclination or tendency towards something; attitudes have motivational qualities.
- Attitudes have a relationship with **behaviour**. For marketers, the behaviour of primary interest is product purchase. Remember, however, that we are

not suggesting or assuming a causal relationship.

d) Attitudes are **consistent**. However, this does not necessarily mean that they are permanent; attitudes can change.

e) Attitudes are directed towards an **object** and are very specific reactions to that object. For example, you like 'x' but you don't like 'y'. The term 'object' includes specific consumption- or marketing-related concepts, such as product, product category, brand, service, possessions, product use, advertisement, price, medium, or retailer (Swales and McClelland, 1998).

2.5.2 Attitude component

Attitude consists of three major components: a cognitive (belief), an effective (feeling) and a behavioural (response tendencies).

- Cognitive component: consists of a consumer's think, know and beliefs about an objective.
- Affective component: consists of a consumer's feeling or emotional reaction to an objective.
- Behavioral Components: is one's tendency to respond in a certain manner toward an objective. The action that consumer do or intend to do.

All three components coexist in a relatively stable and balanced relationship, and combine to form an overall attitude about an object or idea (Hawkins, Best and Coney, 2001)

2.5.3 Consumers' Attitude Formation

Classical and operant conditioning and cognitive learning theories are used to determine how the process of learning attitudes can be applied to attitude formation.

2.5.3.1 Learning theories applied to attitude

One of the key characteristics of attitude is 'learned'. If attitudes are learned, then obviously marketers are interested in how attitudes are learned. Again, you can see the interdisciplinary nature of the study of consumer behaviour as marketers use the information gained from psychologists and educators, and apply the learning theories to the learning of attitudes. A consumer moves from having no attitude — possibly because they have no knowledge of or experience with the product — to having an attitude, regardless of whether it is positive, negative or ambivalent. However, learning is not a finite process, it is continuous. The same learning theories that are applied to the learning of an attitude can be applied to attitude change. Let's briefly review the three main learning theories and consider how they can be applied to the learning of attitudes.

a) Classical conditioning: Marketers use this learning theory when they associate their product with a stimulus which elicits a favourable response with their target market. They hope for a positive attitude towards the product, increasing the chance of purchase. In terms of attitude creation, the 'stimulus' could be a brand name. For example, in the case of family branding and line extensions, the new product is linked to the favourable attitude consumers have towards the company's existing products or brand name. Next time you are in a supermarket, notice how many products have the family brand name. When you see a new product on the shelves, check to see whether classical conditioning has been used. Is there any

association with an existing brand or product? The 'stimulus' can also be a person. By using celebrities, marketers attempt to associate the product with the positive characteristics, recognition and goodwill of the celebrity. This can be especially useful in new product introductions where, at best, consumers have an ambivalent or neutral attitude. However, marketers must use classical conditioning, especially the use of celebrity endorsers, with caution.

b) Instrumental conditioning: We learn positive attitudes by receiving positive reinforcement from use of the product. Consumers may purchase a product towards which they have a neutral attitude. Perhaps it was the only product available; they were enticed by a price reduction or premium offer; or they were curious about a new product. In this case, the reinforcement received through using the product determines their attitude. If the reinforcement is positive then they liked the product. Their attitude will probably move from neutral to positive.

c) Cognitive learning theory: Earlier we studied the concept of involvement, that is, the importance of the product to the consumer. For high involvement products, knowledge and beliefs are extremely important in the formation of attitudes. Cognitive learning theory suggests that the more information a consumer has about a product, the more likely they are to form an opinion, either positive or negative. This is a clear message to marketers: provide consumers with information about product features and benefits. Remember though that consumers can, and do, suffer from information overload; marketers must ensure that they provide information about salient beliefs. The three most important salient beliefs tend to dominate in formation of attitude (Swales and McClelland, 1998).

2.5.3.2 Influences on attitude formation

Where do consumers get the information they need to form attitudes? If marketers can determine the main sources of information that consumers use in the formation of attitudes, they can adjust their strategies accordingly, especially the dissemination of product information. Three principal sources of information are used in the formation of attitudes: direct and past experience, personal influence, and exposure to mass media. Note that personality can have an impact on the formation of attitudes. Depending on the individual, the product, and the situation, one or more of the principal sources of information may be used in formation of the consumer's attitude. You learn from a magazine advertisement that Colgate has a product called Plax. It is designed as an anti-plaque, pre-brushing dental rinse. The advertisement mentions that plaque can cause dental problems and these concerns you. When you mention your concern to a friend, she tells you that she is also concerned about plaque; she has tried both Plax and Reach, a competing brand, and she finds that Plax has a more pleasant taste. On your next visit to your dentist, he shows you examples of the damage plaque can do to teeth. The dentist suggests that you should pay more attention to removing plaque, and advises that brushing your teeth twice a day is not enough. You then have to sit through a one-hour session with a dental hygienist where the plaque is removed from your teeth.

Attitudes are learned through knowledge and experience gained either directly or indirectly. Either you have direct experience with a product (you have used Plax), or, those around you have and have provided you with the information (the opinions and information provided by both your friend and the dentist). Did you notice the impact of the media? You initially learned about Plax, the product, and

that plaque is harmful from a magazine advertisement. Bits of information — beliefs such as the harmful effects of plaque, and your friend's comments about the pleasant taste — are bundled together to form attitudes. You are now favourably disposed towards Plax. This positive attitude might have an impact on behaviour. You may now buy Plax. If you find you like the product and on your next trip to the dentist you do not have as much plaque removed, you may consistently purchase Plax in response to a direct experience (Swales and McClelland, 1998).

2.5.3.3 Attitude change strategies

If your brand is clearly the market leader, your goal would be to solidify and maintain the positive attitudes of your current customers. Would this mean that only marketers of secondary brands are concerned about attitude change? Obviously not. All marketers are concerned with maintaining positive attitudes in their current consumers; changing the neutral attitudes of ambivalent consumers to positive attitudes, hoping to increase market share; and, if necessary, changing negative attitudes to at least neutral ones. Can attitudes be changed? If you have ever tried to change a bad habit, or 'clean up' your attitude, you know that it is difficult — but not impossible — to change attitudes. Marketers have found that weakly held attitudes are easier to change than strongly held attitudes. Consumers tend to develop strongly held attitudes in areas they consider being of great personal importance, that is, of high involvement. Strongly held attitudes can be either positive or negative, with the product falling in the evoked or the inept set. In areas of limited or questionable importance, consumers tend to be ambivalent or neutral, or have weakly held attitudes that are susceptible to change. These products would fall in the inert set. We identify six categories of attitude change strategies:

1. Changing the basic motivational function. These strategies are based on the theory that attitudes serve four basic functions: utilitarian, ego-defensive, value-expressive and knowledge. By changing the basic motivational function, the attitude towards the product can be changed.

2. Associating the product with a special group, event or cause. Attitudes can be altered by indicating to consumers the product's relationship to particular groups, events or causes. Concern for the environment has been one cause used recently.

3. Relating to conflicting attitudes. Consumers like harmony — they do not like conflict. If they can be shown that their attitude towards a product is in conflict with another attitude, they may be induced to change one of the attitudes.

4. Altering components in the multi-attribute model. In these strategies, marketers attempt to change the evaluation of attributes by upgrading or downgrading significant attributes; change brand beliefs by introducing new information; and by adding an attribute, or by changing the overall brand rating.

5. Changing beliefs about competing brands. In this strategy, we directly compare our product with the competition in an attempt to change consumer beliefs about both products, for example, Mercury compares itself to BT.

6. The elaboration likelihood model. This model suggests that consumer attitudes can be changed by either central or peripheral routes to persuasion. In the central route, attitude change occurs because the consumer seeks and evaluates additional information about the product. In this case, motivation levels are high and the consumer is willing to invest the time and effort to gather and evaluate the information, indicating a high level of involvement. Multi-attribute models are

based on the central route to persuasion as attitudes are believed to be formed on the basis of important product attributes/features and brand beliefs. In the peripheral route, consumers are either unwilling or unable to seek additional product information. Involvement is low, so marketers must offer secondary inducements such as price reductions or premiums in an attempt to induce attitude change. More attention is paid in advertisement design to the credibility of the message source (spokesperson or endorser) and his or her attractiveness.

Note that all of these strategies take the traditional view that attitude precedes behaviour and use the relationship between attitude and behaviour to effect attitude change (Swales and McClelland, 1998).

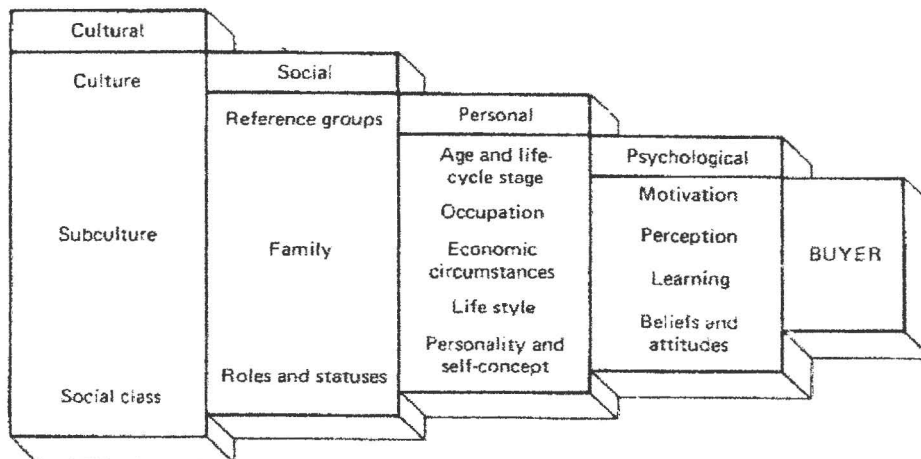
2.6 Consumer Behavior

Consumer behaviour is the study of how people buy, what they buy, when they buy and why they buy. It is a subcategory of marketing that blends elements from psychology, sociology, sociopsychology, 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, psychographics, and behavioural 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.

2.6.1 Factors influencing the buyer's behavior

Buyer's purchase decisions are influenced by his cultural, social, personal and psychological factors.

Figure 2.1: Detailed Model of Factors Influencing Behavior



Source: Philip Kotler. (1994). Marketing Management. 8th ed. New Jersey: Prentice Hall.

2.6.1.1 Cultural Factors

a) Culture: is the highest entity of personal identification with the society. These entities were in the past the nations and could be in the future the civilizations (Western, Muslim, Hindi, Chinese). Humane behavior is largely learned. The growing child acquires a set of values, perceptions, preferences and behaviors through a process of socialization involving the family and other education institutions.

b) Subculture: Each culture consists of smaller subcultures that provide more specific identification and socialization for its members. We can distinguish several subcultures in the different countries.

c) Social Class: are relatively homogeneous and enduring divisions in a society, which are hierarchically ordered and whose members share similar values interests and behavior. Social scientists have identified several social classes in a society. An example for the United States is shown below (Kotler, 2000).

Characteristics of Seven Major American Social Classes

- Upper Americans-upper-upper class, .3%, "Old money." People who have been born into and raised with wealth.

- Lower-upper class, 1.2%, "New money." Individuals who have become rich within their own lifetimes.

- Upper-middle class, 12.5%, High-salaried professionals (i.e., doctors, lawyers, corporate executives).

- Middle Americans-middle class, 32%, Professional with salaries and educational attainment higher than those found among lower-middle class workers (i.e., professors, managerial office workers, architects)

- Working class, 38%, Lower-paid professionals, but not manual laborers (i.e., police officers, non-management office workers, small business owners).

- Lower Americans-lower class, 9%, Blue-collar workers and manual labourers. Also known as the "working class."

- Lower-lower class, 7%, the homeless and permanently unemployed, as well as the "working poor."

Social class determines to some extent, the types, quality, and quantity of products that a person buys or uses. Lower class people tend to stay close to home when shopping; do not engage in much prepurchase information gathering. Social classes show distinct product and brand preferences in such areas as clothing, home furnishing, leisure activities, automobiles, and food and beverages.

2.6.1.2 Social Factors

a) Reference Groups: mentioned that a person's reference groups consist of all social groups that have a direct (face to face) or indirect influence on the person's attitudes or behaviors (Kotler, 2000)

b) Family: Family members constitute the most influential primary reference group shaping the buyer's behavior. Two or more persons related by blood, marriage, or adoption who reside together.

2.6.1.3 Personal Factors

a) Age and Life-cycle Stage: People buy different goods and services over their lifetime: They eat baby food in the early years, most foods in the growing and maturing years, and special diets in the later years.

b) Occupation: A person's consumption pattern is also influenced by his or her occupation. A white-collar worker will buy other clothing and food as a blue-collar worker.

c) Economic circumstances: People economic circumstances consist of their spendable income, savings and assets, borrowing power, attitude toward spending and saving.

d) Lifestyle: People coming from the same subculture, social class, occupation but may lead different lifestyles. A person's lifestyle in the person's pattern of living in the world as expressed in the persons activities, interests, and opinions. Lifestyle portrays the "whole person" interacting with his or her environment.

e) Personality and Self-concept: Personality means the person's distinguishing psychological characteristics. Self concept (or self image) means our

image of ourselves. We distinguish several types of Self Concept: actual self concept, ideal self concept and others self concept.

2.6.1.4 Psychological factors

a) **Motivation:** Motivation refers to getting someone *moving*. When we motivate ourselves or someone else, we develop incentives - we set up conditions that start or stop behavior.

b) **Perception:** Our perception is an approximation of reality. Our brain attempts to make sense out of the stimuli to which we are exposed. This works well, for example, when we "see" a friend three hundred feet away at his or her correct height; however, our perception is sometimes "off"—for example, certain shapes of ice cream containers look like they contain more than rectangular ones with the same volume.

c) **Learning:** Learning involves "a change in the content or organization of long term memory and/or behavior." The first part of the definition focuses on what we know (and can thus put to use) while the second focuses on concrete behavior. For example, many people will avoid foods that they consumed shortly before becoming ill. Learning is not all knowledge based. For example, we may experience the sales people in one store being nicer to us than those in the other. We thus may develop a preference for the one store over the other; however, if pressed, we may not be able to give a conscious explanation as to the reason for our preference.

d) **Attitude:** Consumer attitudes are a composite of a consumer's (1) beliefs about, (2) feelings about, (3) and behavioral intentions toward some object--within the context of marketing, usually a brand or retail store. These components

are viewed together since they are highly interdependent and together represent forces that influence how the consumer will react to the object.

e) Attribution: It incorporates behavior modification in the sense that it emphasizes the idea that learners are strongly motivated by the pleasant outcome of being able to feel good about themselves. It incorporates cognitive theory and self-efficacy theory in the sense that it emphasizes that learners' current self-perceptions will strongly influence the ways in which they will interpret the success or failure of their current efforts and hence their future tendency to perform these same behaviors. (Schiffman and Kanuk, 2000)

2.7 Previous studies

Semeijn, J., van, Riel, A.C.R., Ambrosini, A.B. (2004) studied “Consumer evaluation of store brand: effects of store image and product attribute” researcher studied combined effects of retailer- and product attributes on consumer attitude towards store branded products in grocery stores. Effects for store image and three product attributes were hypothesized. Store image and perceived private label quality : The study showed that public usage of a product reduces the chance that consumers will buy a store brand, due to the lack of (symbolic) quality. In product categories where risk of public exposure of the product is an important issue, a national brand will outperform a store brands. Store image and perceived private label quality Diversity across stores with respect to their retail strategy, store design and their commitment to serving their customers’ needs results in variance in consumer’s store image. Based on previous research (Richardson et al., 1994; Richardson et al., 1996b), a powerful effect was expected from store image on

attitude towards the store brand. Direct and mediated effects were hypothesized. Both effects were observed in our study, so that store image must be considered an important predictor of attitude towards a store brand. Quality variance and financial risk: Quality variance within a product category was expected to be positively related to the perceived risk of choosing a low quality product and therefore of losing money. In the data strong support is present for the view that perceived quality variance within a category is related to a negative evaluation of store branded products in that category. This finding leads to the conclusion that when quality variance within a product category is high, it is likely that consumers will choose branded products over store labels, to minimize the financial risks associated with that purchase.

Ailawadi, K. L., Gedenk, K. and Neslin, S. A. (2003) studied “understand competition between retailers and manufacturers: an integrated analysis of store brand and national brand deal usage”. This research examines how consumers’ perceptions drive their usage of store brands and deals for national brands. They find that both behaviors are influenced by economic as well as hedonic factors. Among hedonic factors, peer approval plays an important role in determining both behaviors. Among economic factors, the most important driver of store brand usage is perceived quality, and the most important driver of national brand deal usage is perceived savings. They also find a negative intrinsic relationship between store brand and national brand deal usage. Their results suggest a competitive advantage for store brands. Store brands can attract many consumers by increasing their perceived quality. Manufacturers would then have a hard time attracting back these

consumers even if they increase deal savings. There is an intrinsically negative relationship between the two behaviors. Higher store brand usage is associated with lower national brand deal usage and vice versa. Thus, the associations that are formed between the two behavior categories in consumers' memory appear to be negative. Partaking in one behavior discourages consumers from partaking in the other behavior rather than encouraging them. Only four of the twelve attributes exhibit a significant effect on national brand deal usage. One of these is the perception of an economic benefit (savings), two are perceptions of hedonic benefits (family and other peoples' approval), and one is a cost perception (planning requirement). Three of these have the sign one would expect, but the fourth, perceived planning costs, is positively associated with national brand deal usage. Perhaps consumers purchasing on deal either find the process of buying on deal to be rewarding, or are more aware of the costs associated with it than are other consumers. Eight of the twelve perceptions exhibit a significant effect on store brand usage, and all but one of these (makes affordable) has the sign that one would expect. Interestingly, most of the perceived economic and hedonic benefits are significant in determining store brand usage. So, although many of these attributes were drawn from studies on deal proneness, our belief that they are also related to store brand usage is confirmed.

Dick, A., Jain, A. and Richardson, P. (1997) studied "How consumers evaluate store brands" The result shows that price plays a major role in consumers' perceptions of store brand quality with those more price reliant especially suspicious of store brand ingredients. There is a long history of research demonstrates that

consumers often use price to inferior product quality. This research reaffirms those findings and suggests that management's strategy to target the most price elastic shoppers by discounting their store brands may actually backfire. Lower prices may effectively "turn off" shoppers who might otherwise try private label brands. In other words, some consumers may view low store brand prices as a "signal" that store brands are of inferior quality. A low price strategy has an additional drawback as well: it may do little to increase store loyalty – an important potential benefit of offering proprietary brands. National brands can be bought anywhere and, therefore, are difficult to use to build store loyalty. Store brands, on the other hand, are exclusive to the store or chain and, if effectively marketed, may build greater store loyalty and traffic. Retailers might try to exploit this fact and better communicate that their products are of high quality and of good or superior value. Of course, retailers can lure shoppers into their stores by emphasizing low prices. However, competitors can always lower their prices as well. Thus, simply advertising store brands as the cheapest available will not likely result in any sustained competitive advantage. Important managerial implications of this study may be noted. They find that brand name is a primary cue consumers utilize in quality assessment. Store brand managers might take advantage of this tendency and attempt to establish a strong brand image for their proprietary lines.

Baltas, G. (1997) studied "Determinants of store brand choice: a behavioral analysis" In this study, they assess impact of various attitudinal and behavioral consumer attributes on store brand buying. The product is a frequently bought item that is typically consumed everyday. For proprietary reasons we cannot reveal the

product category. The results illuminate many important issues for brand management. The store brand shopper is identified as a price-cautious but not promotion sensitive consumer. This highlights the necessity of permanent low price for the store brand. The influence of familiarity on choice stresses the importance of marketing activities such as trial packs, free samples, etc., so that consumers get to know better the store products. Recently similar marketing tactics are common in major multiples in conjunction with loyalty programmed. For example, a loyalty-card holder gets money-off coupons toward private label products or free store products as loyalty awards. Similarly, the importance of the psychological proximity illuminates the appeal of the typical private label positioning for a particular segment of consumers. This also identifies a risk of “going upscale” for many own label products. Moving upscale they may lose their traditional clientele and compete for a different segment attached to the different strengths of national brands. The traditional value for money approach has the advantage that it avoids direct competition with the national brands. The manager should move carefully. A reasonable policy is gradual line extensions with pivotal launches of “upscale” store products while retaining the successful older sister variants. Understanding and focusing on the consumers that have made own-label a success is crucial. The study also suggests that the private label buyer shops more frequently the category. Managers can exploit this propensity by introducing bigger family sizes and bundle offers.

Cudmore (2000) studied “The effect of store image, package and price similarity on consumer perceptions of store brand quality.” The result shows that

perceptions of higher store brand quality may depend on the combined of positive cues to quality, such as favorable store image, packaging similar to national brands and price closer to national brand prices. The researcher described relationship between this extrinsic cues and perceptions of store brand quality. The result indicated that store image and package similarity are indeed important in determining consumer store brand quality judgments when consumer's store brand knowledge is taken into account. The results have important implications for store brand pricing and imitation strategies.

2.8 Research Framework

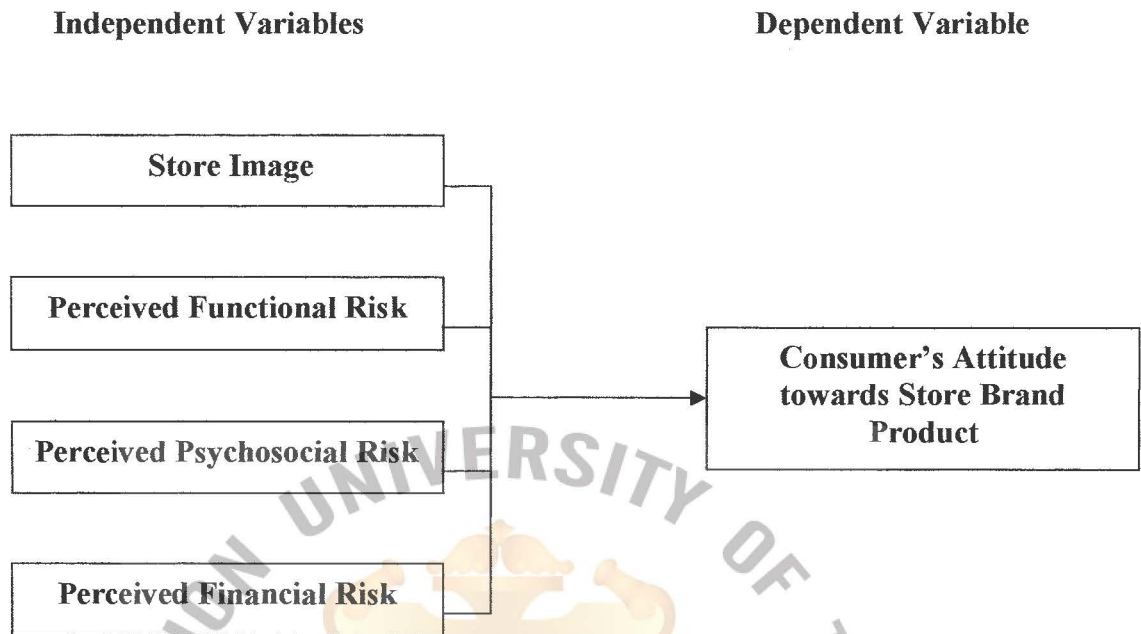
2.8.1 Theoretical Framework

This research will study the factors influencing consumer attitude's towards store brand product: A case study of Tesco Lotus. Therefore, the independent variables were perceived store image, perceived functional risk, perceived psychosocial risk, perceived financial risk and the dependent variables was consumer attitude toward store brands product.

2.8.2 Conceptual framework

The conceptual framework explicated the relationship between the dependent variable and independent variables. The researcher will use this framework for testing, examining and analyzing. Figure 2.2 will present the conceptual framework as following.

Figure 2.2: Conceptual Framework



Remark: Conceptual Framework was adapted from previous research “Consumer evaluations of store brands” (Semeijn; Riel and Ambrosini, 2004).

2.8.3 Definition of the variable

In this research, there are 4 independent variables and 1 dependent variable. Their definitions are as follows:

Independent Variables

- **Store image** refers to the degrees to which a consumer perceived store's design and their commitment to serving their customer's needs.
- **Perceived psychosocial risk** refer to the degrees to which a consumer believes that he/she will be negatively evaluated due to his/her product (brand).

- **Perceived Functional Risk** refers to the degrees to which a consumer feel uncertainty about whether the product or service will perform as expected.

- **Perceived Financial Risk** refer to the degrees to which a consumer feel uncertainty about how much goods are value for money as well as concern about how much money might be wasted or lost if the product does not perform well.

Dependent variables

The dependent variable, consumer's attitude towards the store brand, was operationalized in accordance with previous studies in branding research (Aaker and Keller, 1990; van Riel et al., 2001), by averaging two measures: the perceived overall quality of the store brand and the likelihood of purchasing the store brand, assuming that the customer was planning a purchase in the product category that have store brand product.

2.9 Research Hypothesis

The hypotheses of the study are as follows:

Hypothesis

Ho1: There is no relationship between store image and consumer's attitude towards store brand product.

Ha1: There is relationship between store image and consumer's attitude towards store brand product.

Ho2: There is no relationship between perceived functional risk and consumer's attitude towards store brand product.

Ha2: There is relationship between perceived functional risk and consumer's attitude towards store brand product.

Ho3: There is no relationship between perceived psychosocial risk and consumer's attitude towards store brand product.

Ha3: There is relationship between perceived psychosocial risk and consumer's attitude towards store brand product.

Ho4: There is no relationship between perceived financial risk and consumer's attitude towards store brand product.

Ha4: There is relationship between perceived financial risk and consumer's attitude towards store brand product.



CHAPTER 3

RESEARCH METHODOLOGY

3.1 Research Method used

This research used a survey technique in gather primary data from a sample of consumers who shop at Tesco Lotus in Bangkok area. The advantage of a survey is that it can collect a great deal of data about an individual respondent at one time (Aaker, Kumer and Day, 2001). The research used this fixed alternative questions to ensure that all respondents answered to same type of questions. Survey provides quick, inexpensive, efficient and accurate means of assessing information about a population (Zikmund, 1997).

3.2 Respondents and sampling procedures

3.2.1 The target Population

In this research the target population is the people who shop at Tesco Lotus in Bangkok area.

3.2.2 Determining sample size

With respect to the determining the sample size of this research, the researcher referred the sample size from previous studies as the following.

- Kitbamrunsilp (2003) studied “Consumer attitude and purchase decision about house brand product-“Leader price” of Big C Supercenter in Bangkok Metropolis. Target population is the person who recognizes store brand- Leader Price of Big C supercenter. The study used 400 sample sizes. With confident level 95%.
- Rattanachueskul (2001) studied “The relationship between psychographic characteristic and store brand usage. Target population is customers who shop at Tesco Lotus Rama 4 branch in Bangkok. The study used 370 sample sizes. With confident level 99%.
- Prasoppak (2004) studied “Factors affecting purchasing behavior towards store brand product of woman in Bangkok Metropolis. Target population is people who shop at hypermarket in Bangkok. The study used 400 sample sizes. With confident level 95%.

Therefore, the researcher used the sample size of 400 respondents according to the stated previous studies to be applied for this research.

The target population of this research is the person who shops at Tesco Lotus in Bangkok area. The researcher decides to select 3 branches of Tesco Lotus where are the areas that have highest number of population in Bangkok to study in this research. There are Bang khae branch/ Bang khae district, Laksi branch/ Bang khen district and Lat Phrao – Phahonyodhin branch/ Chatuchak district (See appendix B: Population in Bangkok Metropolis by Districts in 2005).

3.2.3 Sampling Procedure

Zikmund (1997) mentioned that sampling involves any procedure that uses a small number of items or that uses parts of the population to make a conclusion regarding the whole population. In other word, a sample is able to imply a population.

Non-probability sampling method was used in this research because there is no the name list of people who shop at Tesco Lotus in Bangkok area, so there is no sampling frame. Therefore, this research cannot be used probability sampling in sampling design. Non-probability sampling is defined as a sampling technique in which units of the sample are selected on the basis of personal judgment or convenience; the probability of any particular member of the population being chosen is unknown. (Zikmund, 1997) supported that non-probability is a sampling method in which little or no attempt is made to ensure a statistical representative cross section. In other words, non-probability sample is arbitrary grouping that produces data unsuited for most standard statistical test. (Burn and Bush, 2000) described that there are four non-probability sampling methods: convenience samples, judgment samples, referral samples, and quota samples.

In selecting the respondents, the research has been decided to use convenience sampling method. Convenience sampling is defined as the sampling procedure of obtaining those people or units that are most conveniently available (Zikmund, 1997). Convenience sampling is one of the non-probability sampling designs. It involves collecting information from members of the population who are conveniently available to provide information (Davis and Cosenza, 1988). Accordingly, the most convenient areas for this study in terms of time and effort

turns out to be “high-traffic” area such as busy pedestrian intersections (Burns and Bush, 2000). The reason why using this approach is that it is less time consuming, and is possible to accomplish with a limited budget.

3.3 Research instruments/questionnaires

This research used questionnaire to gather the information from the respondents. The formulation of questionnaire was conducted based on the theoretical framework. The questionnaire consists of six parts. All questions responded to the statement of problems and hypothesis. The questionnaire is attached in the appendix. The outline of each part is shown below:

Part 1 – Image of Tesco Lotus

There are 7 questions in this part. The respondents will be asked to express their feeling about image of Tesco Lotus. By using seven points Likert Scales.

Part 2 – Perceived Functional Risk

There are 3 questions in this part. The respondents will be asked to express their feeling about perceived functional risk of house brands product Tesco of Tesco Lotus. By using seven points Likert Scales.

Part 3 – Perceived Psychosocial Risk

There are 4 questions in this part. The respondents will be asked to express their feeling about perceived psychosocial risk of house brands product Tesco of Tesco Lotus. By using seven points Likert Scales.

Part 4 – Perceived Financial Risk

There are 3 questions in this part. The respondents will be asked to express their feeling about perceived financial risk of house brands product Tesco of Tesco Lotus. By using seven points Likert Scales.

Part 5 – Attitude towards the store brand

There are 2 questions in this part. The respondents will be asked to express their feeling about attitude towards house brand products Tesco of Tesco Lotus. By using seven points Likert Scales.

Part 6 – Personal Data

This part including the general information of respondents such as gender, age, education, occupation and income.

Remark: seven points Likert Scales:

1= Very strongly Disagree 2= Strongly Disagree 3= Disagree
4= Neutral 5= Agree 6= Strongly Agree 7= Very Strongly Agree

3.4 Collection of the data/ Gathering procedures

The method of data collection applied in this research consists of primary data and secondary data. The primary data were collected by using self-administered or closed-formed questionnaire. The Primary data collected via questionnaires distributed to 3 branches of Tesco Lotus in Bangkok area with 400 respondents. This approach is the most flexible method of data collection because it is easy to provide the information to be interpreted. Self-administered questionnaire can be used to

present questions and record answers in quantitative field research surveys. Self-administered questionnaire is a less expensive and less time consuming method in collect information form the large number of individuals simultaneously.

Secondary data were collected from several sources such as marketing and consumer behavior textbooks, newspaper articles, other related research, and regional publications, library sources of marketing documents, research reports and foreign journals which are the important sources to support and develop the framework for this study

This research is a survey technique and the questionnaire were be distributes to the respondents who shop at Tesco Lotus in Bangkok area during March 2, 2007 to March 11, 2007 as shown in table 3.1. The way of distributing the questionnaires to respondents is face-to-face communication because it is a two-way communication between the researcher and the respondents. This approach is useful for this research in that they can ask the respondents to fill up the questionnaire and can reduce the error of the communication between researcher and respondents. Therefore, the unclear questions can be described to the respondents immediately.

Table 3.1 Timetable for distributing questionnaires

Date	Time	No. of Questionnaires
2/3/2007 Friday	11.00 a.m.- 7.00 pm	80 questionnaire per day
3-4/3/2007 Saturday	11.00 a.m.- 7.00 pm	80 questionnaire per day
10-11/3/2007 Sunday	11.00 a.m.- 7.00 pm	80 questionnaire per day

3.5 Statistic treatment of data

After the necessary data were collected, it was encoded, analyzed and summarized in a readable and easily interpretable form. The Statistical Package for Social Science (SPSS) is utilized to summarize the data where needed. The statistical manipulation of the data was summarized following the statement of problems and hypotheses. After collecting the data from 400 respondents, the data are coded into the symbolic forms that are used in SPSS software. The researcher used SPSS for data processing. The format of data presentation from these procedures would also be presented in an easily interpretable format.

Descriptive statistics was used to describe or summarize information of the respondent data such as, age, gender, education, employment status, individual income per month. The frequency distribution will be summarized with particular value of variable into a percentage value and shown in the table

The test of hypothesis was conducted by utilizing bivariate correlation statistics that is appropriate to measure association between two variables at a time. The pearson correlation coefficient is an appropriate measure of correlation when the two variables measures on an interval scale. The correlation coefficient (r) rang from +1.0 to -1.0. If the value of r is 1.0, there is perfect positive linear (straight-line) relationship. If the value of r is -1.0, a perfect negative linear relationship of a perfect inverse relationship indicated. No correlation is indicated if $r = 0$. A correlation coefficient indicates both the magnitude of the linear relationship and the direction of the relationship (Zikmund, 1997). Burns and Bush, 2002 identified the degree of relation between variable as shown in Table 3.2

Table 3.2 Rules of Thumb about Correlation Coefficient Size

Coefficient Range	Strength of Association
.81 to 1.00	Strong
.61 to .80	Moderate
.41 to .60	Weak
.21 to .40	Very weak
.00 to .20	None

Source : Burns and Bush (2002), Marketing Research, p. 534



CHAPTER 4

DATA ANALYSIS AND RESULT

This chapter will focus on analysis of the data gathered from the sample of 400 respondents. The data obtained using questionnaires administered to the target respondents. The data analysis is divided into two sections; the first section focuses on the descriptive statistics that interpreted the demographic profile of all respondents. The second section concentrates on hypothesis testing between the independent and the dependent variables.

4.1. Descriptive Statistics

Descriptive analysis is a method that involves transformation of raw data, making them easier to understand and interpret. In addition, descriptive analysis is used to describe sample data matrix in such a way as to portray the “typical” respondent and to reveal the general pattern of responses. Describing responses or observation is the first form of analysis. The analysis commonly responses by calculating averages, frequency distributions and percentage distribution (Zikmund, 1991).

In this research, descriptive statistics, frequency distribution, are used since they are effective methods of organizing and presenting numerical data. The following are the demographic profile of respondents that were analyzed by descriptive statistics and frequency distribution. The data including gender, age, education, occupation and personal income.

Table 4.1: Gender

GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	148	37.0	37.0	37.0
	FEMALE	252	63.0	63.0	100.0
	Total	400	100.0	100.0	

Table 4.1 shows the gender of the total respondents. It composed of 148 respondents (37%) male and 252 respondents (63%) female.

Table 4.2: Age

AGE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-19 YEARS	26	6.5	6.5	6.5
	20-24 YEARS	107	26.8	26.8	33.3
	25-29 YEARS	110	27.5	27.5	60.8
	30-34 YEARS	103	25.8	25.8	86.5
	MORE THAN 34	54	13.5	13.5	100.0
	Total	400	100.0	100.0	

Table 4.2 shows the age of the respondents of this research. The respondent between the ages of 25-29 years old are 110; accounting for 27.5%, the number of respondent's aged between 20-24 years is 107 respondents comprising 26.8% of the total number. Respondents between 30-34 years old were 103 making 25.8%, Respondents aged more than 34 years old were 54 making 13.5% and age range between 15-19 years old were 26 respondents with the minority 6.5%. Therefore, the majority of respondents' age in this research is 25-29 years old.

Table 4.3: Education

EDUCATION					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HIGH SCHOOL OR BELOW	70	17.5	17.5	17.5
	VOCATIONAL	90	22.5	22.5	40.0
	BACHELOR DEGREE	196	49.0	49.0	89.0
	HIGHER THAN BACHELOR DEGREE	44	11.0	11.0	100.0
	Total	400	100.0	100.0	

Table 4.3 shows the educational group of the respondents. As indicated, majority of the respondents' education level is Bachelor's degree, accounting for 196 respondents (49%). Respondents with vocational are 90 (22.5%), High school or below are 70 respondents (17.5%), higher than bachelor degree are 44 respondents (11%), respectively.

Table 4.4: Occupation

OCCUPATION					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STUDENT	94	23.5	23.5	23.5
	CIVIL SERVICE EMPLOYEE/ STATE ENTERPRISE EMPLOYEE	36	9.0	9.0	32.5
	PRIVATE SECTOR EMPLOYEE	140	35.0	35.0	67.5
	BUSINESS OWNER	76	19.0	19.0	86.5
	OTHER	54	13.5	13.5	100.0
	Total	400	100.0	100.0	

As table 4.4, the majority of the respondent's is private sector employee, accounting for 140 respondents or 35%. Students make up 23.5% or 94, Business

owner 76 respondents (19%), other is 54 respondents (13.5%), and Civil service employee/ state enterprise employee is 36 respondents (9%), respectively.

Table 4.5: Personal Income

INCOME					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LESS THAN 5,000 BAHT	60	15.0	15.0	15.0
	5,000- 10,000 BAHT	144	36.0	36.0	51.0
	10,001- 20,000 BAHT	96	24.0	24.0	75.0
	20,001-50,000 BAHT	76	19.0	19.0	94.0
	MORE THAN 50,001 BAHT	24	6.0	6.0	100.0
	Total	400	100.0	100.0	

Table 4.5 shows the respondents' personal income, the majority group is earn at range of 5,000-10,000 Baht 144 respondents (36%). This group is followed by range of 10,001-20,000 Baht forming 24% or 96 respondents. 76 respondents earn at range of 20,001-50,000 Baht (19%), income less than 5,000 Baht is 60 respondents (15%), income more than 50,001 Baht is 24 respondents (6%), respectively.

4.2 Test of Hypothesis Result

Hypothesis 1

Ho1: There is no relationship between store image and consumer's attitude towards store brand products.

Ha1: There is relationship between store image and consumer's attitude towards store brand products.

Table 4.6: Correlation between store image and consumer's attitude towards store brand products.

		Correlations	
		STORE IMAGE	ATTITUDE TOWARDS THE STORE BRAND
STORE IMAGE	Pearson Correlation	1.000	.229*
	Sig. (2-tailed)	.	.000
	N	400	400
ATTITUDE TOWARDS THE STORE BRAND	Pearson Correlation	.229**	1.000
	Sig. (2-tailed)	.000	.
	N	400	400

**. Correlation is significant at the 0.01 level (2-tailed).

Significant level (2-tailed) is 0.000, which is less than 0.01, so the null hypothesis is rejected and the alternative hypothesis is accepted.

Correlation coefficient is 0.229**, which means there is very weak positive correlation between these 2 variables. The symbol** illustrated that the correlation is significant at the 0.01 level under 2-tailed test and the result will, by chance, create 1% error.

The result from the above table shows that there is very weak positive relationship between store images and consumer's attitude towards store brand products. Thus, the result of the test reveals the fact that there is a relationship between store image and consumer's attitude towards store brand products.

Hypothesis 2

Ho2: There is no relationship between perceived functional risk and consumer's attitude towards store brand products.

Ha2: There is relationship between perceived functional risk and consumer's attitude towards store brand products.

Table 4.7: Correlation between perceived functional risk and consumer's attitude towards store brand products.

		Correlations	
		PERCEIVED FUNCTIONAL RISK	ATTITUDE TOWARDS THE STORE BRAND
PERCEIVED FUNCTIONAL RISK	Pearson Correlation	1.000	-.388*
	Sig. (2-tailed)	.	.000
	N	400	400
ATTITUDE TOWARDS THE STORE BRAND	Pearson Correlation	-.388**	1.000
	Sig. (2-tailed)	.000	.
	N	400	400

** . Correlation is significant at the 0.01 level (2-tailed).

Significant level (2-t is tailed) is 0.000, which is less than 0.01, so the null hypothesis is rejected and the alternative hypothesis is accepted.

Correlation coefficient is -0.388**, which means there is very weak negative correlation between these 2 variables. The symbol** illustrated that the correlation is significant at the 0.01 level under 2-tailed test and the result will, by chance, create 1% error.

The result from the above table shows that there is very weak negative relationship between perceived functional risk and consumer's attitude towards store brand products. Thus, the result of the test reveals the fact that there is a relationship between perceived functional risk and consumer's attitude towards store brand products.

Hypothesis 3

Ha3: There is relationship between perceived psychosocial risk and consumer's attitude towards store brand products.

Ho3: There is no relationship between perceived financial risk and consumer's attitude towards store brand products.

Table 4.8: Correlation between perceived psychosocial risk and consumer's attitude towards store brand products.

Correlations		PERCEIVED PSYCHOSOCIAL RISK	ATTITUDE TOWARDS THE STORE BRAND
PERCEIVED PSYCHOSOCIAL RISK	Pearson Correlation	1.000	-.062
	Sig. (2-tailed)	.	.216
	N	400	400
ATTITUDE TOWARDS THE STORE BRAND	Pearson Correlation	-.062	1.000
	Sig. (2-tailed)	.216	.
	N	400	400

Significant level (2-t is tailed) is 0.216 which is more than 0.01, so the null hypothesis is fail to rejected and the alternative hypothesis is rejected, which mean that there is no relationship between perceived psychosocial risk and consumer's attitude towards store brand products.

Hypothesis 4

Ho4: There is no relationship between perceived financial risk and consumer's attitude towards store brand products.

Ha4: There is relationship between perceived financial risk and consumer's attitude towards store brand products.

Table 4.9: Correlation between perceived financial risk and consumer's attitude towards store brand products.

		Correlations	
		PERCEIVED FINANCIAL RISK	ATTITUDE TOWARDS THE STORE BRAND
PERCEIVED FINANCIAL RISK	Pearson Correlation	1.000	-.205*
	Sig. (2-tailed)	.	.000
	N	400	400
ATTITUDE TOWARDS THE STORE BRAND	Pearson Correlation	-.205**	1.000
	Sig. (2-tailed)	.000	.
	N	400	400

** . Correlation is significant at the 0.01 level (2-tailed).

Significant level (2-t is tailed) is 0.000, which is less than 0.01, so the null hypothesis is rejected and the alternative hypothesis is accepted.

Correlation coefficient is -0.205*, which means there is very weak negative correlation between these 2 variables. The symbol** illustrated that the correlation is significant at the 0.01 level under 2-tailed test and the result will, by chance, create 1% error.

The result from the above table shows that there is very weak negative relationship between perceived financial risk and consumer's attitude towards store brand products. Thus, the result of the test reveals the fact that there is a relationship between perceived financial risk and consumer's attitude towards store brand products.

4.3. Research Questions

According to the result of the factors influencing consumer's attitude toward store brand product, the research questions had been answered.

1. Is there relationship between store image and consumer's attitude towards store brand products?

The research result shows that it has positive relationship between store image and consumer's attitude towards store brand products (see Table 4.10). It indicates that store image has influencing consumer's attitude towards store brand products. The better a consumer thinks of a store the better he will evaluate the store's private label.

Table 4.10: Relationship between store image and consumer's attitude towards store brand products

Question	Correlation Coefficient	Level of Significant	Relationship
Is there relationship between store image and consumer's attitude towards store brand products?	0.229**	0.000	Yes

** . Correlation is significant at the 0.01 level (2-tailed).

2. Is there relationship between perceived functional risk and consumer's attitude towards store brand products?

The research result shows that it has negative relationship between perceived functional risk and consumer's attitude towards store brand products (see Table 4.11). It indicates that perceived functional risk has influencing consumer's attitude towards store brand products. The lower a consumer perceived functional risk of store brand product the better he will evaluate the store's private label.

Table 4.11: Relationship between perceived functional risk and consumer's attitude towards store brand products.

Question	Correlation Coefficient	Level of Significant	Relationship
Is there relationship between perceived functional risk and consumer's attitude towards store brand products?	-0.388**	0.000	Yes

** Correlation is significant at the 0.01 level (2-tailed).

3. Is there relationship between perceived psychosocial risk and consumer's attitude towards store brand products?

The research result shows that ~~it~~ no relationship between perceived psychosocial risk and consumer's attitude towards store brand products (see Table 4.12). So, the perceived psychosocial risk is not influence consumer judgment of store brand product.

Table 4.12: Relationship between perceived psychosocial risk and consumer's attitude towards store brand products.

Question	Correlation Coefficient	Level of Significant	Relationship
Is there relationship between perceived psychosocial risk and consumer's attitude towards store brand products?	-0.062	0.216	No

4. Is there relationship between perceived financial risk and consumer's attitude towards store brand products?

The research result shows that it has negative relationship between perceived financial risk and consumer's attitude towards store brand products (see Table 4.13). It indicates that perceived financial risk has ^{x relationship with} influencing consumer's attitude towards store brand products. The lower a consumer perceived financial risk of store brand product the better he will evaluate the store's private label.

Table 4.13: Relationship between perceived financial risk and consumer's attitude towards store brand products.

Question	Correlation Coefficient	Level of Significant	Relationship
Is there relationship between perceived financial risk and consumer's attitude towards store brand products?	-0.205**	0.000	Yes

** . Correlation is significant at the 0.01 level (2-tailed).

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

This chapter consists of two sections. The first section shows the summary of conclusions and managerial implication. The second section discusses recommendations from the study and suggestions for the future research.

5.1 Summary of the study

The intensity of rivalry between competitors in retail industry in Thailand is high. There are fierce price competitions in this industry. Because goods are exactly same, only price is can differentiate them from other. Finally, price war will make everyone get the low profit margin. House brand product is the alternative choice for discount store to survive in industry. A retailer will able to escape this competitive parity and therefore reduce the threat of direct price competition (Jitpleecheep, 2003). However, the idea that store brands are a second range alternative still persists today amongst a large sector of consumers, and they perceived them as inferior to the corresponding national brands (Milla'n, 1997, Dick et al, 1997). For retailers, there are multiple risks associated with the introduction of new products under a private or store label. Store brands are typically umbrella brands, including various product categories. A negative experience with one product category can prevent consumers from buying private labels in other categories, and even erode customer confidence in the store as a whole (Thompson, 1999). One of the basic questions centers on if and how retailer attributes influence consumer evaluations of

store brands. Dick et al. (1995) observed that the store image functions as an important indicator of store brand quality for consumers.

5.2 Summary of the finding

There are two main types of information analyzed from the research. One is respondent's characteristics and the other is the summary results of the hypotheses testing.

5.2.1. Summary of respondent's characteristics

Table 5.1: Summary of respondent's characteristic

Character	Majority	No. of respondent	Percentage
Gender	Female	252	63%
Age	25-29 years old	110	27.5%
Education	Bachelor's degree	196	49%
Occupation	Private Sector employee	140	35%
Personal Income	5,000-10,000 Baht	144	36%

The target population of this research is the people who shop at Tesco Lotus in Bangkok area. The sample size of respondents in this research is 400. The majority of respondents in this research are female whose ages are between 25-29 years old with bachelor's degree. Most respondents are private sector employee, having an income level between 5,000-10,000 baht per month.

5.2.2. Summary of hypotheses testing

Table 5.2: Summary of the correlation analysis

Hypothesis	Statistic Test	Correlation Coefficient	Significant Level	Result
Ho1: There is no relationship between perceived store image and consumer's attitude towards store brand products.	Bivariate Correlation	0.229**	0.000	Reject Ho***
Ho.2: There is no relationship between perceived functional risk and consumer's attitude towards store brand products.	Bivariate Correlation	-0.388**	0.000	Reject Ho***
Ho.3: There is no relationship between perceived psychosocial risk and consumer's attitude towards store brand products.	Bivariate Correlation	-0.062	0.216	Fail to reject Ho****
Ho.4: There is no relationship between perceived financial risk and consumer's attitude towards store brand products.	Bivariate Correlation	-0.205**	0.000	Reject Ho***

Remark:

** Correlation is significant at the 0.01 level (2-tailed).

*** Reject Ho means significant level less than 0.01, so the null hypothesis is rejected and the alternative hypothesis is accepted, which means that there is relationship between independent variable and dependent variable in each hypothesis.

**** Fail to reject Ho means significant level more than 0.01, so the null hypothesis is fail to rejected and the alternative hypothesis is rejected, which means that there is no relationship between independent variable and dependent variable in each hypothesis.

Store Image

The result of hypothesis 1 predicted a positive relationship between store image and consumer's attitude towards the store brand. Hence, as expected, store image perception influence consumer judgment of store brand product. The better a consumer thinks of a store the better he/she will evaluate the store's private label.

Perceived Functional Risk

The result of hypothesis 2 predicted a negative relationship between the perceived functional risk and consumer's attitude towards the store brand. Hence, as expected, the perceived functional risk influence consumer judgment of store brand product. The lower a consumer perceived functional risk of store brand product the better he/she will evaluate the store's private label.

Perceived Psychosocial Risk

The result of hypothesis 3 predicted no relationship between the perceived psychosocial risk and consumer's attitude towards the store brand. So, the perceived psychosocial risk is not influence consumer judgment of store brand product.

Perceived Financial Risks

The result of hypothesis 4 predicted a negative relationship between the perceived financial risk and consumer's attitude towards the store brand. Hence, as expected, the perceived financial risk influence consumer judgment of store brand product. The lower a consumer perceived financial risk in purchasing store brand product the better he/she will evaluate the store's private label.

5.3. Discussion of the research findings

The purpose of this study was to explain the relationship of store image and perceived risks on consumer's attitude towards store brand products. Effects for store image and three perceived risks were hypothesized. The effects were measured in an empirical study at Tesco Lotus.

Store image

From the research result, store image is the factor influencing consumer's attitude towards house brand product. Store design and their commitment to serving their customers' needs have effect in consumer's attitude toward store brand products. So that store image must be considered an important predictor of attitude towards a store brand. The retailer should concentrate and develop their store image that will improve consumer's evaluation of store brand.

Perceived functional risk

The result of research shows that perceived functional risks has inversed effect to consumer's attitude towards store brand product. Therefore, the retailers should reduce perceived function risks of consumers by concerned about quality of material/ingredient that used to produce store brands product. Finding the reliable manufacturer to produce store brand products to the store. Educate customers regarding the standard quality of ingredients and manufacturing process used in store brand product manufacture to make customer clear and understand about quality of

store brands product and reduce perceived functional risk toward store brands of customer.

Perceived psychosocial risk

Psychosocial risk has not a significant effect on consumer's attitude towards the store brand. These results are probably influenced by the type of product sell in Tesco Lotus where sell mostly in household product, because the consumption of consumer product is not visible to other individuals. On the other hand, consumers may believe that if they purchase store brand product, other individuals will consider them smart buyers, due to the cheaper prices of store brands.

Perceived financial risk

The lower price of store brands could make the consumer fear of a possible monetary loss. The perceived risk of choosing a low quality product and therefore, losing of money. In the data support is present for the view that it has a negative relationship between perceived financial risk and the attitude of consumer towards store brand product. The lower a consumer perceived financial risk in purchasing store brand product the better he/she will evaluate the store's private label. Therefore, retailers have to make consumer perceived that their store brand product quality are meet standard and valuable for consumers to buy them. Furthermore, retailers have to make it clear to consumers that the lower prices of their brands are not a consequence of inferior quality but rather result from great cost savings in marketing, advertising, etc.

5.4. Conclusion

According to the objectives of this research, it is focused on the relationship between dependent variable: store image, perceived functional risk, perceived psychosocial risk, perceived financial risk and independent variable: consumer's attitude toward store brand product, the factors which influence consumer's attitude toward store brand products.

The results from the hypothesis testing show that there are three factors have significant relationship with consumer's attitude toward store brand product. There are perceived store image, perceived functional risk and perceived financial risk which influencing consumer attitude toward store brand product. Only Perceived psychosocial risk has no relationship with the consumer's attitude. Therefore, the retailers should employ this information in setting the store brand strategy. Retailers have to reduce perceived functional risk and perceived financial risk which influence consumer's attitude toward store brand product and improve their store image to increase optimal degree of consumer's attitude toward store brand product.

5.5 Implication for Practice

Store image

The retailer managers should focus and developing strategic, store design and their commitment to serving their customer's needs. Setting policy following the research result (composition of the store image factor that asked in the questionnaire) will help the sustainability of competitive advantage. For example, manager should be willing to spend more resource on staff training in providing information that customer often doubtful and setting department for customer complaint and bring it

to improve the result. It will make customer feel that he/she is important person for that retail store and have good impression towards the store. Setting policy for purchasing manager to concern more on choosing the product sell in the store. Ensuring that the products which sell in the store will meet the standard and expectation of the consumer. It will make consumer confident to shop in the store and enhance impression towards store image. Furthermore, layout should be easy to find the product. Finally, increasing variety of product to providing “One-Stop Shopping” service creates an obvious benefit to consumer.

Perceived functional Risk

Retailer managers should educate customers regarding the standard quality of ingredients and manufacturing process used in store brand product manufacture by using demonstration, in-store displays and informational material at the point of purchase.

Familiarity with store brands contributes to a reduction in the consumer's perceived risk, it is of great importance for retailer managers to promote trials of store brands among consumers so that they can thereby evaluate them not only based on the external aspects of the brand, such as their price or image, but also on their intrinsic attributes (reliability, quality, taste). In this regard, various promotional activities, such as offering free samples or testing at the point of sale, could be put into practice.

Finally, The retailer managers should concern in upgrade the overall quality of store brand product to compete with the quality level of national brands product and insure that the quality of their store brands are good and valuable product.

Perceived financial Risk

It is essential that retailers banish the idea from the consumer's mind that store brands are of inferior quality merely because they are cheaper than national brands. It would be advisable for retailer managers to make it clear to consumers that the lower prices of their brands are not a consequence of inferior quality but rather result from great cost savings, for example, the way they are marketed. Furthermore, retailer managers have to make customers to understand that their store brands product are meet standard and valuable for customer to buy them. Finally, advertising store brands as the cheapest available will not likely result in any sustained competitive advantage. Of course, retailers can lure shoppers into their stores by emphasizing low prices. However, competitors can always lower their prices as well. Price plays a major role in consumers' perceptions of store brand quality with those more price reliant especially suspicious of store brand ingredients. There is a long history of research demonstrates that consumers often use price to infer product quality. Some consumers may view low store brand prices as a "signal" that store brands are of inferior quality.

5.6. Recommendation for further study

Future research should investigate effect of gender as well as other demographics including: age, income, and education related to consumer's attitude toward store brand to provide actionable directions specific to each group of consumer. Focusing on the specific product category to understand which type of product lines will potential and appropriate to produce store brand product. Then, Retailers should take this result to setting product line strategy to produce suitable

store brand product category that meet customer needs and create competitive advantages to retailer. Finally, future research might study in other branches of Tesco Lotus to cover the result for the whole population of Tesco Lotus.



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QUESTIONNAIRE

This questionnaire is constructed for use as part of a research project of a master degree student at Assumption University in Master of Science in management. The purpose to obtain information about “The examination of factors influencing consumer attitude toward house brand product: A case study of Tesco Lotus”. Please fill in each item of the questionnaire according to your experience. The information obtained will only be used for study purpose.

Store Brand product: is the name given to products, which are produced for retailers, and has the retailers name or an alternative name the retailer has chosen on the label. Sold by one retailer. Usually at a lower price than an equivalent name-brand item.

Instruction: Please put / on the answer that is the most applicable to your case.

Please indicate only one answer in each statement base on the following scale:

1= Very strongly Disagree 2= Strongly Disagree 3= Disagree 4= Neutral
5= Agree 6= Strongly Agree 7= Very Strongly Agree

Part 1: Image of Tesco Lotus

	1	2	3	4	5	6	7
1. As a result of the Tesco Lotus layout I can easily find what I need.							
2. Tesco Lotus has merchandise available when I need it.							
3. I can easily find Tesco Lotus's promotions announced on TV, newspapers, or leaflets.							
4. Employees in Tesco Lotus have the knowledge to answers my questions.							
5. I never have problems when I need to return or exchange a product in Tesco Lotus							
6. I feel that Tesco Lotus tries to find a solution whenever I have a complaint.							
7. Tesco Lotus offers high quality merchandise.							

1= Very strongly Disagree 2= Strongly Disagree 3= Disagree 4= Neutral

5= Agree 6= Strongly Agree 7= Very Strongly Agree

Part 2: Perceived Functional Risk

	1	2	3	4	5	6	7
8. You are suspicious the quality of house brand product of Tesco Lotus.							
9. You are suspicious of the ingredients/material used in its manufacturing house brand product of Tesco Lotus.							
10. You think that house brand product of Tesco Lotus is not going to give you a good result.							

Part 3: Perceived Psychosocial Risk

	1	2	3	4	5	6	7
11. You are worried that, if you buy house brand product of Tesco Lotus, the esteem your family or friends have for you may drop.							
12. You are afraid that, if you buy house brand product of Tesco Lotus, it may negatively affect what others think of you							
13. You think that, if you buy house brand product of Tesco Lotus, others will not see you the way you want them to.							
14. You are afraid that, if you buy house brand product of Tesco Lotus , others may look down on you!							

1= Very strongly Disagree 2= Strongly Disagree 3= Disagree 4= Neutral
5= Agree 6= Strongly Agree 7= Very Strongly Agree

Part 4: Perceived Financial Risk

	1	2	3	4	5	6	7
15. You think that buying house brand product of Tesco Lotus is a waste of money.							
16. You are worried that buying house brand product of Tesco Lotus is not worth the money spent							
17. You think that buying house brand product of Tesco Lotus is not a wise way of spending money.							

Part 5: Attitude towards the store brand

	1	2	3	4	5	6	7
18. How do you think about quality level of house brand product Tesco of Tesco Lotus.							
19. You will purchase the store brand Tesco of Tesco Lotus, assuming that you have planning a purchase in the product category that have Tesco brand.							

Part 6. Personal Data

20. Sex

1) Male

2) Female

21. Age

1) 15-19 years

2) 20-24 years

3) 25-29 years

4) 30-34 years

5) More than 34 years

22. Education

1) High school or less

2) Diploma Degree

3) Bachelor Degree

4) Master degree or higher

23. Occupation

- | | |
|---------------------------------|---|
| 1) Student | 2) Civil service employee/ State enterprise |
| 3) Private Sector employee | 4) Business owner |
| 5) Other (please specify) _____ | |

24. Individual income/ month

- | | |
|----------------------------|-------------------------|
| 1) Less than 5,000 Baht | 2) 5,000 – 10,000 Baht |
| 3) 10,001 – 20000 Baht | 4) 20,001 – 50,000 Baht |
| 5) Higher than 50,001 Baht | |



แบบสอบถาม

การวิจัยเรื่อง ปัจจัยที่มีอิทธิพลต่อพฤติกรรมการตัดสินใจซื้อเฮาส์แบรนด์ชียี่ห้อ เทสโก้ จากห้างเทสโก้ โลตัส ในเขตกรุงเทพมหานคร

คำชี้แจง แบบสอบถามนี้จัดทำขึ้นเพื่อใช้เป็นส่วนประกอบในการศึกษาและทำวิทยานิพนธ์ของนักศึกษาปริญญาโท สาขาการจัดการของมหาวิทยาลัยอัสสัมชัญ ทั้งนี้ข้อมูลที่ได้จะนำไปใช้เพื่อการศึกษาเท่านั้น มิใช่เพื่อประโยชน์อื่นใด ทางผู้จัดทำใคร่ขอขอบพระคุณท่านที่สละเวลาในการตอบแบบสอบถามฉบับนี้

สินค้าเฮาส์แบรนด์ คือ สินค้าอุปโภคบริโภคของซูเปอร์มาร์เก็ต คิสแคนท์สโตร์หรือร้านค้าปลีก-ค้าส่งที่ใช้ชื่อยี่ห้อสินค้าตามชื่อร้านค้า หรือชื่อยี่ห้อคล้ายคลึงกับชื่อร้านค้า จะมีจำหน่ายเฉพาะร้านค้านั้นๆเท่านั้น ซึ่งการผลิตสินค้านั้นมักจะทำการว่าจ้างโรงงานผู้ผลิตสินค้าที่ผลิตสินค้านั้นๆภายใต้ชื่อยี่ห้ออื่นๆออกสู่ตลาด

คำแนะนำ : กรุณาใส่เครื่องหมาย / ลงในช่องที่ตรงกับคำตอบของท่านมากที่สุด

กรุณาส่งการวิจัยนี้คืนเกี่ยวกับประโยชน์ข้างส่งตามสเกลต่อไปนี้

1= ไม่เห็นด้วยอย่างยิ่งมากที่สุด	2= ไม่เห็นด้วยอย่างยิ่ง	3= ไม่เห็นด้วย	4= เฉยๆ
5= เห็นด้วย	6= เห็นด้วยอย่างยิ่ง	7= เห็นด้วยอย่างยิ่งมากที่สุด	

ส่วนที่ 1 ความคิดเห็นเกี่ยวกับเทสโก้ โลตัส

	1	2	3	4	5	6	7
1. การจัดวางของในเทสโก้ โลตัสทำให้ฉันสามารถหาสินค้าที่ฉันต้องการซื้อได้ง่าย							
2. ฉันสามารถหาซื้อสิ่งของที่ฉันต้องการซื้อได้เสมอ ที่เทสโก้ โลตัส							
3. ฉันสามารถหาโปรโมชั่นของเทสโก้ โลตัสที่ประกาศตามทีวี, หนังสือพิมพ์ และใบปลิวได้ง่าย							
4. พนักงานในห้างเทสโก้ โลตัสมีความรู้ที่จะตอบคำถามหรือข้อสงสัยของฉัน							
5. ฉันไม่เคยมีปัญหาในการคืนหรือเปลี่ยนสินค้าที่เทสโก้ โลตัส							
6. ฉันรู้สึกว่าเทสโก้ โลตัสพยายามหาทางแก้ไขข้อบกพร่องเมื่อฉันมีข้อแนะนำ							
7. เทสโก้ โลตัสขายสินค้าที่มีคุณภาพดี							

1= ไม่เห็นด้วยอย่างยิ่งมากที่สุด 2= ไม่เห็นด้วยอย่างยิ่ง 3= ไม่เห็นด้วย 4= เฉยๆ
5= เห็นด้วย 6= เห็นด้วยอย่างยิ่ง 7= เห็นด้วยอย่างยิ่งมากที่สุด

ส่วนที่ 2 ความเสี่ยงด้านคุณภาพสินค้า

	1	2	3	4	5	6	7
8. คุณสงสัย/ ไม่แน่ใจในคุณภาพของสินค้าแฮสแบรนด์ของเทสโก้ โลตัส							
9. คุณสงสัย/ ไม่แน่ใจเกี่ยวกับส่วนผสมที่ใช้ในการผลิตสินค้าแฮสแบรนด์ของเทสโก้ โลตัส							
10. คุณคิดว่าสินค้าแฮสแบรนด์ของเทสโก้ โลตัสจะไม่ให้ผลเป็นที่น่าพอใจ							

ส่วนที่ 3 ความเสี่ยงด้านสังคม

	1	2	3	4	5	6	7
11. คุณกังวลว่าถ้าคุณซื้อสินค้าแฮสแบรนด์ของเทสโก้ โลตัส ความนับถือหรือคุณค่าที่ครอบครัวและเพื่อนมีต่อคุณจะลดลง							
12. คุณกลัวว่า ถ้าคุณซื้อสินค้าแฮสแบรนด์ของเทสโก้ โลตัสแล้วผู้อื่นจะมองคุณในแง่ลบ							
13. คุณคิดว่าถ้าคุณซื้อสินค้าแฮสแบรนด์ของเทสโก้ โลตัส คนอื่นจะมองในแบบที่คุณไม่ต้องการ							
14. คุณกลัวว่า ถ้าคุณซื้อสินค้าแฮสแบรนด์ของเทสโก้ โลตัส คนอื่นจะดูถูกคุณ							

ส่วนที่ 4 ความเสี่ยงด้านการเงิน

	1	2	3	4	5	6	7
15. คุณคิดว่าการที่คุณซื้อสินค้าแฮสแบรนด์ของเทสโก้ โลตัส เป็นการสิ้นเปลืองเงิน							
16. คุณกังวลว่าการที่คุณซื้อสินค้าแฮสแบรนด์ของเทสโก้ โลตัส เป็นการใช้จ่ายเงินที่ไม่คุ้มค่า							
17. คุณคิดว่าการที่คุณซื้อสินค้าแฮสแบรนด์ของเทสโก้ โลตัส เป็นการใช้จ่ายเงินที่ไม่ฉลาด							

1= ไม่เห็นด้วยอย่างยิ่งมากที่สุด	2= ไม่เห็นด้วยอย่างยิ่ง	3= ไม่เห็นด้วย	4= เฉยๆ
5= เห็นด้วย	6= เห็นด้วยอย่างยิ่ง	7= เห็นด้วยอย่างยิ่งมากที่สุด	

ส่วนที่ 5 ทศนคติต่อสินค้าแฮสแบรนด์ของเทสโก้ โลตัส

	1	2	3	4	5	6	7
18. คุณภาพของสินค้าแฮสแบรนด์โดยรวมของเทสโก้ โลตัสมีคุณภาพสูง							
19. ถ้าคุณจะซื้อสินค้าที่มีชื่อแฮสโก้ในหมวดสินค้านั้น คุณจะซื้อชื่อแฮสโก้							

ส่วนที่ 6 ข้อมูลเกี่ยวกับผู้ตอบแบบสอบถาม

20. เพศ

1) ชาย

2) หญิง

21. อายุ

1) 15-19 ปี

2) 20-24 ปี

3) 25-29 ปี

4) 30-34 ปี

5) มากกว่า 34 ปี

22. ระดับการศึกษาสูงสุด

1) มัธยมศึกษาหรือต่ำกว่า

2) ปวช/ปวส

3)ปริญญาตรี

4) สูงกว่าปริญญาตรี

23. อาชีพ

1) นักเรียน/นักศึกษา

2) ข้าราชการ/พนักงานรัฐวิสาหกิจ

3) พนักงานบริษัทเอกชน

4) เจ้าของกิจการ

5) อื่นๆ โปรดระบุ _____

24. รายได้ต่อเดือน

1) น้อยกว่า 5,000 บาท

2) 5,000 – 10,000 บาท

3) 10,001 – 20,000 บาท

4) 20,001 – 50,000 บาท

5) 50,001 บาทขึ้นไป



Population in Bangkok Metropolis by Districts in 2005

Districts	Population		
	Male	Female	Total
Bang Khae	88,567	99,062	187,629
Bang Khen	86,156	91,537	177,693
Chatuchak	80,746	88,844	169,590
Chom Thong	80,830	86,785	167,615
Sai Mai	77,806	85,014	162,820
Don Mueang	79,213	79,790	159,003
Bang Sue	73,332	80,165	153,497
Bang Kapi	67,974	79,919	147,893
Din Daeng	69,407	77,104	146,511
Prawet	67,130	73,022	140,152
Thon Buri	66,205	72,591	138,796
Buang Kum	64,413	74,042	138,455
Phasi Charoen	65,450	71,729	137,179
Lat Krabang	65,661	70,464	136,125
Bangkok Noi	64,408	70,868	135,276
Bang Khun Thian	62,143	67,244	129,387
Khlong Sam Wa	60,804	65,989	126,793
Nong Khaem	59,844	66,825	126,669
Khlong Toei	60,089	63,979	124,068
Dusit	65,257	57,087	122,344
Nong Chok	58,953	61,110	120,063
Lak Si	56,631	60,346	116,977
Lat Phrao	54,046	62,855	116,901
Min Buri	55,579	60,573	116,152
Suan Luang	53,894	61,353	115,247
Wang Thonglang	52,569	60,856	113,425
Bang Phlat	51,564	58,407	109,971
Bang Kho Laem	51,301	54,936	106,237
Thung Khru	50,385	55,442	105,827
Taling Chan	50,308	54,894	105,202
Bang Na	48,121	53,469	101,590

Districts	Population		
	Male	Female	Total
Vadhana	37,988	42,068	80,056
Phaya Thai	39,054	39,210	78,264
Huai Khwang	35,753	40,754	76,507
Phra Nakhon	33,224	35,463	68,687
Thawi Watthana	30,439	34,503	64,942
Pathum Wan	29,942	33,677	63,619
Pom Prap Sattru Phai	29,893	31,024	60,917
Bang Rak	23,918	26,577	50,495
Samphanthawong	15,728	16,328	32,056
Total	2,700,207	2,941,708	5,641,915

Source: The Bureau of Registration Administration, Department of Provincial Administration, Ministry of Interior.





APPENDIX C
SPSS RESULT

Frequencies

Statistics

		GENDER	AGE	EDUCATION	OCCUPATION	INCOME
N	Valid	400	400	400	400	400
	Missing	0	0	0	0	0

Frequency Table

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	148	37.0	37.0	37.0
	FEMALE	252	63.0	63.0	100.0
	Total	400	100.0	100.0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-19 YEARS	26	6.5	6.5	6.5
	20-24 YEARS	107	26.8	26.8	33.3
	25-29 YEARS	110	27.5	27.5	60.8
	30-34 YEARS	103	25.8	25.8	86.5
	MORE THAN 34	54	13.5	13.5	100.0
	Total	400	100.0	100.0	

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HIGH SCHOOL OR BELOW	70	17.5	17.5	17.5
	VOCATIONAL	90	22.5	22.5	40.0
	BACHELOR DEGREE	196	49.0	49.0	89.0
	HIGHER THAN BACHELOR DEGREE	44	11.0	11.0	100.0
	Total	400	100.0	100.0	

OCCUPATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STUDENT	94	23.5	23.5	23.5
	CIVIL SERVICE EMPLOYEE/ STATE ENTERPRISE EMPLOYEE	36	9.0	9.0	32.5
	PRIVATE SECTOR EMPLOYEE	140	35.0	35.0	67.5
	BUSINESS OWNER	76	19.0	19.0	86.5
	OTHER	54	13.5	13.5	100.0
	Total	400	100.0	100.0	

INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LESS THAN 5,000 BAHT	60	15.0	15.0	15.0
	5,000- 10,000 BAHT	144	36.0	36.0	51.0
	10,001- 20,000 BAHT	96	24.0	24.0	75.0
	20,001-50,000 BAHT	76	19.0	19.0	94.0
	MORE THAN 50,001 BAHT	24	6.0	6.0	100.0
	Total	400	100.0	100.0	

Correlations

Correlations

		STORE IMAGE	PERCEIVED FUNCTIONAL RISK	PERCEIVED PSYCHOSO CIAL RISK	PERCEIVED FINANCIAL RISK	ATTITUDE TOWARDS THE STORE BRAND
STORE IMAGE	Pearson Correlation	1.000	.016	-.055	-.065	.229*
	Sig. (2-tailed)	.	.743	.272	.194	.000
	N	400	400	400	400	400
PERCEIVED FUNCTIONAL RISK	Pearson Correlation	.016	1.000	.256**	.444**	-.388*
	Sig. (2-tailed)	.743	.	.000	.000	.000
	N	400	400	400	400	400
PERCEIVED PSYCHOSOCIAL RISK	Pearson Correlation	-.055	.256**	1.000	.458**	-.062
	Sig. (2-tailed)	.272	.000	.	.000	.216
	N	400	400	400	400	400
PERCEIVED FINANCIAL RISK	Pearson Correlation	-.065	.444**	.458**	1.000	-.205*
	Sig. (2-tailed)	.194	.000	.000	.	.000
	N	400	400	400	400	400
ATTITUDE TOWARDS THE STORE BRAND	Pearson Correlation	.229**	-.388**	-.062	-.205**	1.000
	Sig. (2-tailed)	.000	.000	.216	.000	.
	N	400	400	400	400	400

** . Correlation is significant at the 0.01 level (2-tailed).

