Factors Influencing Bangkok People Purchase Intention towards Tesco Lotus House Brand Products

Ratiya Tirawatnapong

Master of Business Administration Graduate School of Business Assumption University of Thailand

Marrisa Fernando, PhD Lecturer, Graduate School of Business Assumption University of Thailand

Abstract

This study aimed to determine factors influencing Bangkok people purchase intention towards Tesco house brand products. The study was a quantitative research using Cronbach's Alpha, Descriptive and Inferential Statistics to determine the reliability of questionnaire analyze demographics information and test hypotheses, respectively. There were 412 questionnaires distributed to samples who live in Bangkok and never been bought Tesco Lotus house brand products Purposive sampling, quota sampling and convenience sampling were employed in this study. The findings presented that there were three variables that had a significant effect on purchase intention which were price, trust and perceived value. However, there were no influence of product, store brand image, and brand awareness toward purchase intention. Moreover, there is no significant mean difference in purchase intention regarding Tesco Lotus house brand among Bangkok people with different monthly income levels.

Keywords: price, product, trust, perceived value, brand awareness, store brand image,

purchase intention

Introduction

Since late 19th – early 20th century, the supermarket has been a one stop shop for improving the convenience of people. The supermarket products mainly focuses on food and household goods. In 1963, the first hypermarket was established in France, it is called "Carrefour". The hypermarket is an expansion of the retail facility, carrying variety of product categories in one place. The product categories are in wide range including food, household good and general merchandise. The hypermarkets usually combine and sells high volume product quantity in different brands with low profit margin.

This research focuses on Tesco Lotus Thailand, Tesco is the United Kingdom's biggest supermarket. The company was established in 1919 by Jack Cohen and it has been recorded as the largest store in Europe. The company is headquartered in Hertfordshire, United Kingdom. From 1990s, Tesco continued to open more stores in the United Kingdom and launched many aggressive campaigns to beat its competitor. There was a growth period of supermarket until year 2013, the profit continuedly dropped in 20 years due to the world economic recession and the popularity of e-commerce.

Tesco also produces house brand products to be one of the shopping destinations for customers. In this research, the focus is on the house brand products that are available in Thailand. The available products in Thailand can be categorized into 3 brands with the different target market. The first brand is Tesco. Tesco can be divided into 2 types; the first type is the low involvement product such as toilet paper, cooking oil and detergents. The outstanding point of this one is the low price. The second type is Tesco Everyday Value. This type of product completes with other national brand products, but the price is lower than other brands around 15-20%. The target customer in this type of product would educate about the product and acknowledge the quality of the product in the cheaper price. The third brand of the product is called Tesco Finest. Tesco Finest is the premium products. The goods are import from foreign countries and it is a high involvement product. The product's prices are higher than those two brands by 100%.

Tesco house brand builds store loyalty and help the local communities by partnering with the local suppliers to manufacture the house brand products in many categories. The customers usually come to shop at Tesco because they believe that the product price and the quality are reasonable which lead to the purpose of the brand "Building store loyalty" to customers.

Research Objectives

The main objectives of study are:

- To identify the influencing factors of purchase intention towards the house brand of Tesco Lotus.
- To determine the significant influencing factors on purchase intention towards the house brand products.
- To propose recommendations based on the findings.

Review of Literature

Perceived value

McDougall and Levesque (2000) presented that the reflection of the perceived value can obtain after the purchase time, search costs and transaction by acknowledging the products and services enjoyment, satisfaction and benefits. Caruana and Ewing (2010) stated that the evaluation of the product would allow the customers to obtain the differentiation between the product total cost and the attributes of the products that customers received. Moreover, Grewal et al (1998) stated that perceived value is the key in consumers' possession of a product and consumers' decision makings. Therefore, there is the link between purchase intention and perceived value of a product that make the customers would like to acquire the products. Berry (2002) stated that the important factor that persuade customer perceived value is convenience because the customers can save effort and save time once they would like to buy the product.

Product

Walker (2006) stated that house brand product has a low price and it is the consumers' alternative products. Nielsen (2008) mentions that the house brand products are bought by the customers because of the low price and the product attributes meet the requirement of what customers' needs which drives the customer to purchase the products. Moreover, Chen (2008) described that the retailers have more control over the house brand products because the retailers can control the marketing tactics and activities of the house brand products for examples, packaging, advertising, inventory, price and display. In order to increase profit margin, Tesco Lotus manufactured its own product to create more alternative choices to customers.

Price

Liang Qiao (2007) presented that the national brand products' price extensively higher than the house brand products' price, these effects house brand pricing decisions are concerned with difference of price between house brand products and nation brand products. They find that house brand analgesics are priced 45% lower than that of national brands although a 30% price difference appears to yield more category profits (Sethuraman, 2001) stated that empirical studies support this managerial perception. Researchers find that even if consumers perceive that national and store brands are of the same quality. Customers are willing to pay about 30% more for the national brands. Store Brand Image

Collins-Dodd and Lindley (2003) stated that store brand positioning is based on store brand equity because a large retailer extension or store brand image by reputation and commercial of store. Store image plays the important role of store image. Moreover, Keller (2004) presented that the store brand image of stores in the customers' perception is one of the store brand equity which means that store brand image is important to the customers and it impact to the store brand equity. The store brand image also influences the customer purchasing behavior process and consumer preferences. In this research, store brand image refers to the customers' perception towards Tesco Lotus house brand product in order to influence and impact the customers' purchasing intention and decision makings. Trust

Morgan and Hunt (1994) stated that trust can be the buyer willingness that relies on the ability and fulfilling of the brand. The sympathy also involved with the brand trust based on the brand preference and attributes. Doney and Cannon (1997) presented that the trust can occurred as the result of the evaluation of solid cognitive process. In this research, trust refers to the willingness of buyers that have towards Tesco Lotus house brand product which can increase the brand preference by increase the trust of house brand products.

Brand Awareness

Aaker (1991) stated that the rise of customer cognition and feeling commitment can be increased because of brand awareness. Brand awareness also created perceived value towards the brand because the commitment of the products can get the customers to acknowledge about the brand awareness. Low involvement product, brand awareness plays the important role toward the purchase decision and brand awareness. Contrastingly, high involvement product customers like the permanence of a brand. In this research, brand awareness refers to Tesco Lotus house brand that are reliable to the customers and comparing to other competitive brands, Tesco Lotus house brand product can be recognized by the customers based of the firm's name and reputation.

Research Framework and Methodology

Research Framework

Developing the conceptual frame, this research study implemented four mains of the study research models to adapt and design this research study conceptual framework. The first research model studied about "Consumer's Intention of Purchase Sustainable Products: The Moderating Role of Attitude and Trust" by Hosseinpour, Masoumeh & Nezakati, Hossein & Sidin, Md & Foong, Wong (2015). The second reseach model studied about "The influence of brand loyalty, brand awareness, and perceived quality value on consumer buying decision of Yamaha Vixion motorcycle manado" by Wensy Rantung, David P.E Saerang and Peggy Adeline Mekel (2014). The third model studied about "Measuring the influence of customer-based store brand equity in the purchase intention" by Cristina Calvo Porral, Valentín Alejan Dro, Martínez Fernán Dez, Oscar Juanatey Boga, and Jean-Pierre Lévy (2015). The last model studied about "Consumers' Perceptions, Attitudes and Purchase Intention towards Private Label Food Products in Malaysia" by Siti Nurafifah Jaafar, Pan Ein Lalp ,and Mohaini MohamedNaba (2013).



Figure 1: Conceptual Framework

The conceptual framework of this research study was developed from previous research models. The variables were selected by the importance and effect on purchase intention. The study aimed to find the influence factors of Tesco Lotus house brand intention through six dimensions including product, price, place, promotion, trust and brand awareness to measure the perceived value of the products on purchase intention. There are seven hypotheses the formulated based on this study's conceptual framework. H10: Product has no significant influence on purchase intention.

1110. I foddet has no significant infidence on putchase intentior

H2o: Price has no significant influence on purchase intention.

H3o: Trust has no significant influence on purchase intention.

H4o: Store brand image has no significant influence on purchase intention.

H50: Perceived value has no significant influence on purchase intention.

H60: Brand awareness has no significant influence on Tesco Lotus purchase intention.

H7o: There is no significant mean difference in purchase intention regarding Tesco Lotus house brand among Bangkok people with different monthly income levels.

Research Methodology

This research study used descriptive research from the target respondents. Zikmund (2003) mentioned that descriptive research determines the general concerned of the research such as the who, when, what, where types of questions. In order to understand this research study, descriptive research would help to understand and interpret data effectively. Moreover, the method is accurate and effective after evaluating the information from the target population

This research study applied quantitative method by using online questionnaires. The questionnaire consisted of 9 parts with 35 questions. The analysis began with part 2-8 from question 3 – question 30 by measuring the influence factors of 7dimensions. Cronbach's alpha was applied to test the reliability of this questionnaire by conducting the pilot test with 30 samples. The target study of this research population was people who have never bought Tesco Lotus house brand product before and live in Bangkok. The data of this research was collected from June and July in year 2019.

Table 1:

Variable	Number of Question	Questionnaire Scale
PART 1 Screening Question	Question number 1-2	Category Scale
PART 2 Price	Question number 3-7	Likert Scale
PART 3 Tesco Lotus Image	Question number 8-11	Likert Scale
PART 4 Product	Question number 12-14	Likert Scale
PART 5 Trust	Question number 15-18	Likert Scale
PART 6 Brand Awareness	Question number 19-22	Likert Scale
PART 7 Perceived Value	Question number 23-26	Likert Scale
PART 8 Purchase Intention	Question number 27-30	Likert Scale
PART 9 Demographics	Question number 31-35	Ordinal Scale

The summary of Research instrumental/Questionnaire

To collect the data, self-administered questionnaire in both Thai and English were distributed online. This research, the sample size was determined using size table sample size for validity by Paul F. McCawley (1999). The sample size of this research is 384 respondents. After the completion of collecting data, the data was analyzed descriptive and inferential statistics by using SPSS.

Research Findings

In this study the pretest questionnaire was conducted with 38 respondents. Mohsen Tavakol and Reg Dennick (2011) explained that Cronbach's alpha was developed by Lee Cronbach in 1915 in order to measure reliability or internal consistency. "Reliability" is how well a test measure what it should. For example, a shopping mall might have the shopping mall satisfaction survey to the shoppers. The high reliability means that the shoppers have high satisfaction toward the shopping mall, but the low reliability means its measure other things. Also, in this research Cronbach's alpha is used to ensure the reliability criteria.

The reliability of 38 questionnaire was tested which included independent and dependent variables such as price, Tesco Lotus image, product, trust, brand awareness, perceived value and purchase intention. According to Anderson and Gerbing (1988) or Hair et al. (2006), Cronbach Alpha would measure the consistency and reliability of the questionnaire. The Cronbach's alpha will be calculated through coefficients and variance. The acceptable level of the value between 0.7-0.9 as per the table below:

Table 2

Operational Variables	Number of items	Cronbach's Alpha
Price	5	0.744
Tesco Lotus Image	4	0.718
Product	3	0.847
Trust	4	0.917
Brand Awareness	4	0.738
Perceived Value	4	0.897
Purchase Intention	4	0.899

Reliability Testing Results

The questionnaires of this study were collected completely by 412 respondents. The data collection was processed and undertaken online by focusing on people who live in

Bangkok and never purchased Tesco Lotus house brand products before. The demographic factors in this study are included gender, marital status, age, occupations and personal income. The highest frequency percentage of each demographic factor was summarized in Table 3 as follows:

Table 3:

Summary of demographic factors shown in frequency and percentage in which the majority of respondents falls in each category

Demographic Factors	Characteristic	Frequency	Percentage
Gender	Female	277	67.20%
Marital Status	Single	221	53.60%
Age Group	26-30 years old	59	14.30%
Occupation	Employee	129	31.30%
Income	THB20,001-THB30,000	80	19.40%

This study research aimed to find the factors influencing Tesco Lotus house brand products of people who live in Bangkok. Multiple linear regression, One-Way ANOVA and T-Test in SPSS program were used for hypothesis testing as identified in the conceptual framework of this study. The variables included perceived value, price, product, store brand image, brand awareness and trust. Some of the variables which are price, trust and perceived value have significant influence on purchase intention of Tesco Lotus house brand products. Other variables such as product, store brand image and brand awareness have no significant influence on purchase intention of Tesco Lotus house brand products. The summary of the results of hypothesis testing are as follows:

Table 4

Summary	results from	hypothesis	testing
---------	--------------	------------	---------

Hypothesis	Coefficient (β)	Level of Significance	Conclusion s
H10: Product has no significant influence on purchase intention.	0.091	0.072	Failed to reject
H2o: Price has no significant influence on purchase intention.	0.186	0.001	Reject

H3o: Trust has no significant influence on purchase intention.	0.272	.000	Reject
H4o: Store brand image has no significant influence on purchase intention.	0.086	0.108	Failed to reject
H50: Perceived value has no significant influence on purchase intention.	0.46	.000	Reject
H60: Brand awareness has no significant influence on Tesco Lotus purchase intention.	-0.073	.259	Failed to reject
H7o: There is no significant mean difference in purchase intention regarding Tesco Lotus house brand among Bangkok people with different monthly income levels.		0.57	Failed to reject

*Note: P-Value should be < 5% confidence level

Conclusion

According to the demographic analysis of this research study, the most common profile of the respondents was female (67.20%) who were single (53.60%). Most of them had age between 26-30 years old with middle range of monthly income THB20,001-THB30,000 (19.40%) and the occupations are private company employee (31.30%). The respondents' profile tends to be in the middle-class economic status who generate middle income.

As the result of the first hypothesis test, the analysis found that the first hypothesis state that product has no significant influence on Tesco Lotus house brand purchase intention. The result can be supported by Sudhir and Talukdar (2004) stated that the low-price product with the simple packaging would has lower quality that the product that has higher price and good packaging product. Because pf the appearance of the product is essential to the customers. The product would have low confident and doubtful due to the price and package

The second hypothesis state that price has a significant influence on Tesco Lotus house brand purchase intention. The result can be supported by Munusamy and Wong (2008) presented that price shows a positive relationship with consumers' motives. Kim and Jin (2001) stated that consumers' behavior would response to the low-price product because of the attractiveness. The low-price product can motivate the customers to buy the product. Especially, during the economic crisis, people tend to spend on the low-price product better that the high-price product. People has become more price sensitive and price conscious towards the product price and value of money.

The third hypothesis state that trust has a significant influence on Tesco Lotus house brand purchase intention. The result can be supported by Chaniotakis et al (2009) mentioned that the level of trust is very significant to the consumers to purchase the product. The good product would be recommended to customers' peer. Moreover, the negative feedback would affect the customers in the future purchase. The consumers would buy the product based of the good experience product and trust.

The fourth hypothesis state that store brand image has no significant influence on Tesco Lotus house brand purchase intention. The result can be supported by Leon and Leslie (2007) stated that the store image is not the important factors in order to purchase the product and the purchasing process. The more important role of the house brand image is based on the trust that the customers have towards the house brand rather than the store brand image.

The fifth hypothesis state that perceived value has a significant influence on Tesco Lotus house brand purchase intention. The result can be supported by Conroy (2010) presented that perceived value of the house brand product are important to the attitude of buying the product especially during the economic crisis because people would try to save their money to purchase their goods. The purchase intention would increase due to the increase in perceived value towards the house brand products. Based on the theoretical framework of Siti (2013) explained that perceived value is the most important criteria in consumers' purchase intention.

The sixth hypothesis state that brand awareness has no significant influence on Tesco Lotus house brand purchase intention. The result can be supported by Liu et al (2010) that brand awareness has the relationship with the brand recognition. The customer can gain from the previous experience. The brand awareness has to relationship in order to purchase the house brand product because of the price and trust are the important roles for customers in order to make decision about purchasing process.

Recommendations

This research study focuses on determining only the factors influencing Tesco Lotus house brand product purchase intention of Bangkok people. The results of this research study found that there are 3 factors including price, trust and perceived value influence Tesco Lotus house brand purchase intention in Bangkok.

Trust is the most influencing factor on Tesco Lotus house brand products of purchase intention. Trust refers to customers' beliefs that the products are worth buying comparing to the national brand products. Moreover, Tesco Lotus house brand products have reliable quality. Tesco Lotus should build or retain products and services quality to maintain trust.

Additionally, perceived value is the second influencing factor on Tesco Lotus house brand purchase intention because customers believe that Tesco Lotus house brand products can generate everyday value and have the similar value as national brand products. Moreover, the product prices are considering as a good deal. In order to maintain and improve the perceived value.

The last influencing factor is price on Tesco Lotus house brand products. The product price of Tesco Lotus house brand is reasonable for shoppers. Comparing to the average market price, Tesco Lotus products tend to have the similar quality with the lower price. In order to maintain the product, Tesco Lotus should set the product price to be competitive and affordable for the customers

Future Studies

Due to the limitation in this research which focusing on Bangkok people purchase intention of Tesco Lotus house brand products. In the future, the research may have to conduct a study to identify the factors on the intention of purchase in other province such as greater areas of Bangkok and other high GDP provinces which are the top five consuming area in Thailand in order to criticize the factor influencing of purchase intention.

Additionally, there is also the limitation of time which is only one month in other to conduct the survey. Moreover, there were only 6 independent variables which are product,

price, trust, store brand image, perceived value and brand awareness influencing purchase intention of Tesco Lotus house brand product. Thus, other variables that may influence purchase intention may influence Tesco Lotus house brand intention should be included in order to study as well.

References

- Aaker. (1991). Measuring brand equity across products and markets. *California Management Review*, 103.
- Anderson, J. C. (1988). Structural equation modeling in practice: A review and recommended two step approach. *Psychological Bulletin*, 411-423.
- Asvapreecha, D. (2010). Retrieved from UTCC:

http://utcc2.utcc.ac.th/brandthaicenter/Article%20etc/สินค้าตราห้าง%

20(House%20Brand)%20-%20ครุณี%20อัศวปรีชา.pdf

- Burmann, C., Benz, M., & Riley, N. (2009). Towards an identity-based brand equity model. Journal of Business Research 62, 390-397.
- Chaniotakis, Lymperopoulos, & Soureli. (2010). Consumers' intentions of buying own-label premium food products. *Journal of product and Brand Management. Vol 19(5)*, 327-334.
- Collins-Dodd, & Lindley. (n.d.). Store brand and retail differentiation: the influence of store image and store brand attitude on store own brand perceptions. *Journal of Retailing and Consumer Services*, 345–352.
- Conroy. (2010, March 7). *Brand loyalty and the impact of private label products*. Retrieved from http://www.deloitte.com/us/brandloyalty
- Constantinides, E. (2006). The Marketing Mix Revisited: Towards the 21st Century Marketing. *Journal of Marketing Management*, 22, 407-438.
- De, D., & Singh, A. (2017). mer's Perspective and Retailer's Consideration Towards Consumer's Perspective and Retailer's Consideration Towards Consumer's Perspective and Retailer's Consideration Towards Purchase of Private Label Brands Purchase of Private Label Brands. EielsreBv.iVer. B.V.

Deming, W. E. (1950). Some Theory of Sampling. New York: John Wiley & Sons, Inc.

- Doan, E. (2019, May 2019). *Number of supermarkets in Thailand in 2016 and 2017, by chain*. Retrieved from Statista: https://www.statista.com/statistics/755536/thailandsupermarket-number-by-chain/
- Dunne, D. (1996). An economic analysis of private label supply in the grovery industry.
- Hair, A. R. (2006). Multivariate Data Analysis. New York: McGraw-Hill.
- Hair, J. B. (2009). Marketing research: In a digital information environment. 4th Edition.
- Hayes, A. (2019, May 8). *R-Squared Definition*. Retrieved from Investopia: https://www.investopedia.com/terms/r/r-squared.asp
- Išoraitė, M. (2016). Marketing Mix Theoretical Aspects. *International Journal of Research-Granthaalayah*, 4.
- Jaafar, N. S., Lalp, P. E., & Naba, M. M. (2015). Consumers' Perceptions, Attitudes and Purchase Intention towards Private Label Food Products in Malaysia. Asian Journal of Business and Management Sciences Vol.2 No. 8 (73-90).
- Jathar, A., & Kumar, U. (2018). Consumer Choice between House Brands and National Brands in Detergent Purchases at Reliance Retail SWOT Analysis / SWOT Matrix. Retrieved from Blue Ocean University: http://blueoceanuniversity.com/frontpage/swotcase/13174-detergent-reliance
- Keller. (2004). Understanding retail branding: conceptual insights and research priorities. *Journal of Retailing*, 331-342.
- Kenton, W. (2018, March 13). *Variance Inflation Factor*. Retrieved from Investopia: https://www.investopedia.com/terms/v/variance-inflation-factor.asp
- Khan, M., & Pervaiz, A. (2015). Elements of Supermarket Image Influencing the Purchase Intentions of Youth in Pakistan. *Journal of Marketing and Consumer Research*, 14.
- Khanta, F. (2017). House Brand Products and Marketing Strategy in Thailand.
- Kim, & Jin. (2001). Korean consumers' patronage of discount stores: Domestic vs. multinational discount stored shoppers' profile. *Journal of Consumer Marketing, Vol.* 18(2), 236-255.
- Lamarca, N. (2011). *The Likert Scale: Advantages and Disadvantages*. Retrieved from Psyc450: https://psyc450.wordpress.com/2011/12/05/the-likert-scale-advantages-and-disadvantages/
- Leon, & Leslie. (2007). Consumer behavior. 9th edition. New York.
- Liu. (2010). Exploring customers' store loyalty using means-end chain approach. *Journal of Retailing and Consumer Services*, 395–405.

- Londre, L. (2007). Several Concepts, Terms and Useful Definitions Helping to Explain and Understand Marketing and Related Activities, including Marketing, the Marketing Concept, Marketing Mix (4P's), and the Nine P's (9P's). Retrieved from Londre Marketing: www.LondreMarketing.com
- McCawley, P. F. (2015). Methods for Conducting an Educational Needs Assessment. *Guidelines for Cooperative Extension System Professionals*.

Middleton, A. (1996). Private label of public brand.

- Mirabi, V., Akbariyeh, H., & Tahmasebifard, H. (2015, January). A Study of Factors Affecting on Customers Purchase Intention. *Journal of Multidisciplinary Engineering Science and Technology*, 2(1).
- Munusamy, & Wong. (2008). Relationship between marketing mix strategy and consumer motive: an empirical study in major Tesco stores. *UNITAR E-Journal. Vol. 4*.
- N. Kakkos, P. T. (2015). Identifying Drivers of Purchase Intention for Private Label Brands. Preliminary Evidence from Greek Consumers. *Proceedia - Social and Behavioral Sciences*, 522-528.
- N. Norfarah, P. K.-N. (2018). Private Label Brand Purchase Intention: A Malaysian Study. Global Business and Management Research: An International Journal Vol. 10.
- Nezakati, H. (2015). Consumer's Intention of Purchase Sustainable Products: The Moderating Role of Attitude and Trust. *8th Annual International IBAHEEC2015 Conference*, 47-56.
- Nicole. (2011, December 5). *The Likert Scale: Advantages and Disadvantages*. Retrieved from https://psyc450.wordpress.com/2011/12/05/the-likert-scale-advantages-and-disadvantages/
- Pepe, M. (2008). *The longitudinal impact of private label brands on category profitabilityand loyal customers.*
- Porral, C., Alejandro, V., Fernández, M., Juanatey, O., Jean, B., Levy, P., & Magin, L. (2013). Measuring the influence of customer-based store brand equity in the purchase intention. *Cuadernos de Gestión Vol. 15*, 93-118.
- Qiao, L. (2007, June). Pricing and advertising responses of national brands to store brand introduction.
- R., S. (2001). Understanding cross-category differences in private label shares of grocery products. *Cambridge: Marketing Science Institute*, 92-128.
- Saunders. (2009). Research Methods for Business Students. Pearson Education.

- Scott, T. (2015, August 7). SurveyVitals Anesthesia Survey Undergoes Cronbach's Alpha Analysis. Retrieved from Survey Vitals: https://www.surveyvitals.com/start/surveyvitals-anesthesia-survey-undergoeschronbachs-alpha-analysis
- Sekaran. (2003). *Research Methods for Business A Skill-Building Approach. 4th Edition.* New York: John Wiley & Sons.
- Sethuraman. (2001). Understanding cross-category differences in private label shares of grocery products. *Cambridge: Marketing Science Institute*, pp.92-128.
- Smithers, R. (2016). *Tesco revamps own-label range in fight against discounters*. Retrieved from The guardian: https://www.theguardian.com/business/2016/mar/21/tesco-revamps-own-label-range-fight-discounters-aldi-lidl
- Somboon, R. (2017, June 30). *Why housebrand?* Retrieved from Brandage: http://www.brandage.com/article/760/house-brand-
- Tavakol, M., & Dennick, R. (2011). Making Sense of Cronbach's Alpha. International Journal of Medical Education, 53-55.

Theron, S. (2014). Umbrella Branding of Private Labels.

- Thomas, F. J. (2009). Assessing the outcomes of Generation-Y's customers' loyaty. *International Journal of Bank Marketing*, 218-214.
- Underwood, R. (1996). The effect of package picture on choice: An examination of the moderating effects of brand type, product benefits, and individual processing style.
- Walker. (2006). Bye-bye big brands. Journal of Marketing. Vol. 28, 23.

Yuen, J. (2015, May 13). New Trends in Thailand's Retail Market. Retrieved from Econimics Pick Reserch: http://economists-pick-research.hktdc.com/businessnews/article/Research-Articles/New-Trends-in-Thailand-s-Retail-Market/rp/en/1/1X000000/1X0A2CDN.htm

Zikmund. (2003). Business research methods. Mason, OH: Thomson/South-Western.