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Research Article

Demographic Determinants of Consumer Preference for Private Label Brands: A Multi-Generational Analysis

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ABSTRACT

Private label brands (PLBs), or store brands, have gained significant power in both developed and emerging markets. In India, evolving consumer behavior and modern retail growth have increased interest in PLBs. This study examines the demographic and generational factors influencing consumer preferences toward PLBs in Karnataka's urban retail context. A quantitative survey of 400 respondents, stratified across Baby Boomers, Generation X, Millennials, and Generation Z, was conducted using a validated Likert-scale instrument. Statistical analyses including chi-square tests, one-way ANOVA, and multiple regression were employed. Results show that income, education, age, and generational cohort significantly affect PLB adoption, while gender does not. Younger, educated, and middle-income consumers—particularly Millennials and Generation Z—exhibit the highest engagement. These cohorts are influenced by digital literacy, price sensitivity, and evolving brand perceptions. The findings underscore the need for generationally tailored retail strategies. This study contributes to the growing body of knowledge on PLB marketing in emerging economies and offers practical insights for retail brand managers seeking to position PLBs for maximum impact among diverse consumer segments.

KEYWORDS: *PRIVATE LABEL BRANDS, CONSUMER PREFERENCE, RETAIL STRATEGY, & GENERATIONAL COHORTS*

INTRODUCTION

The rapid transformation of the global retail landscape has elevated private label brands (PLBs) also known as store or retailer brands from low-cost alternatives to mainstream, quality-assured options. Retailers are increasingly using PLBs to build brand equity, improve margins, and create customer loyalty by offering value-driven products at competitive prices. While this trend is well-documented in developed economies, emerging markets like India are witnessing a more nuanced evolution in PLB adoption, shaped by socio-economic changes and consumer sophistication. In the Indian context, the growth of organized retail and rising consumer awareness have contributed to a noticeable shift in preferences toward PLBs. (Chekol, F., Hiruy, M., Tsegaye, A., Mazengia, T., & Alimaw, Y. 2022). This change is not uniform, however; it varies across demographic factors such as age, income, education, and gender. More importantly, generational cohorts—groups of individuals shaped by distinct historical, social, and technological influences offer a critical lens for understanding consumption behavior. Baby Boomers, Generation X, Millennials, and Generation Z each bring different values, brand loyalties, and expectations to the retail experience. These generational differences are amplified in an emerging economy, where access, digital exposure, and socio-cultural norms evolve rapidly. Despite growing academic interest in PLBs, there is limited research examining the combined effect of demographic and generational factors in an Indian setting. (Czeczotko, M., Górska-Warsewicz, H., & Zaremba, R. 2022). This study aims to bridge this gap by analyzing how demographic variables and generational identities jointly influence consumer perceptions and purchase behavior toward PLBs. Focusing

on urban Karnataka, this research contributes to theory and practice by providing actionable insights for retailers developing targeted private label strategies.

I.LITERATURE REVIEW

A. Evolution of Private Label Brands (PLBs)

Private label brands (PLBs), also known as store or retailer brands, have undergone significant transformation over the past two decades. Once considered low-cost, low-quality substitutes for national brands, PLBs have evolved into competitive offerings with improved product quality, branding, and market positioning (Sethuraman & Gielens, 2014). Kumar and (Steenkamp 2007) emphasize that successful PLBs can match or exceed consumer expectations when aligned with retailer trust and brand consistency. The global expansion of organized retail has accelerated PLB adoption, particularly in value-conscious and emerging markets, where they are perceived as economical without compromising quality (PLMA, 2021).

B. Demographic Influences on Consumer Behavior

Demographic characteristics—age, gender, income, and education—serve as foundational constructs in consumer behavior research (Schiffman & Wisenblit, 2019).

a. Age influences preferences through factors like risk aversion, brand loyalty, and receptiveness to innovation. Bakewell and (Mitchell 2003) note that younger consumers tend to be more experimental, whereas older consumers prioritize reliability and brand familiarity.

b. Gender impacts decision-making processes, though recent findings suggest a decline in traditionally gendered consumption patterns. (Meyers-Levy and Loken 2015) observed that while females are often more brand-conscious and detail-oriented, males prioritize utility and price.

c. Income shapes the perceived value of PLBs. Initially targeted at low-income groups (Baltas, 2003), PLBs are now attracting middle- and high-income consumers due to improvements in quality and aesthetics.

d. Education fosters brand discernment and awareness. Batra and (Sinha 2000) found that educated consumers are more open to alternatives and display reduced brand loyalty when quality and value are evident.

C. Generational Cohorts and Consumption Patterns

Generational cohort theory suggests that individuals born during the same period develop shared values and behaviors influenced by formative socio-economic events (Parment, 2013). This framework is increasingly used in marketing to segment consumers and understand long-term brand engagement.

a. Baby Boomers (1946–1964): Value brand loyalty and product consistency, shaped by post-war economic stability (Williams & Page, 2011).

b. Generation X (1965–1980): Pragmatic, independent, and skeptical. (Norum 2003) describes them as price-sensitive but cautious adopters.

c. Millennials (1981–1996): Digital natives who seek innovation, sustainability, and value. Fromm and (Garton 2013) highlight their affinity for PLBs that align with ethical and lifestyle choices.

d. Generation Z (1997–2012): Highly influenced by peer reviews, social media, and product transparency. They expect convenience, customization, and innovation (Francis & Hoefel, 2018).

D. Consumer Perceptions of PLBs

The success of PLBs hinges on how consumers perceive their price, quality, brand trust, and innovation

a. Price sensitivity remains the strongest driver of PLB adoption. (Ailawadi et al. 2001) assert that economic downturns increase PLB acceptance due to their cost advantage.

b. Perceived quality has improved, narrowing the gap with national brands. (Hoch and Banerji 1993) found that quality perceptions strongly mediate purchase decisions.

c. Retailer trust plays a pivotal role. According to (Semeijn et al. 2004), consumers who trust the retailer are more likely to trust its PLBs.

d. Innovation and customization are increasingly valued, particularly by Millennials and Gen Z (Nielsen, 2019), who prioritize PLBs aligned with health, environmental, and ethical standards.

E. Cultural and Regional Context

While PLBs thrive in developed markets like the U.S. and Germany due to retail maturity and consumer familiarity, adoption in developing economies like India has been slower but steadily increasing. (Steenkamp and Kumar 2009) note that cultural dimensions such as uncertainty avoidance and collectivism affect risk perception and PLB acceptance. In urban Indian markets, rising education, internet access, and disposable income are shifting perceptions, making PLBs more acceptable across socio-economic strata.

F. Research Gaps

While existing studies shows the role of demographics and generational traits in private label brand (PLB) adoption, key gaps remain. Few have combined these factors within a single framework, especially in the Indian context. The impact of digital behavior on generational preferences toward PLBs is underexplored. This study addresses these gaps through a generationally stratified demographic analysis in urban Karnataka, offering deeper insights into evolving consumer behavior in emerging markets.

II. RESEARCH OBJECTIVES AND HYPOTHESIS

This study aims to investigate the combined influence of demographic and generational variables on consumer preference toward private label brands (PLBs) within an emerging retail market context.

1. To examine the impact of demographic variables age, gender, income, and education—on consumer preferences for private label brands.

2. To analyze generational differences in perceptions, attitudes, and purchasing behavior toward private label brands across Baby Boomers, Generation X, Millennials, and Generation Z.

3. To evaluate the combined effect of demographic and generational variables on the adoption of private label brands and derive insights for segmentation-based retail marketing strategies.

Hypotheses:

H1: There is a statistically significant relationship between demographic characteristics (age, gender, income, and education) and consumer preference for private label brands.
H2: There are significant differences in perception and purchase behavior toward private label brands among generational cohorts.
H3: The interaction between demographic and generational variables significantly influences the likelihood of private label brand adoption.

III. METHODOLOGY

This study adopted a quantitative, cross-sectional, and descriptive research design to examine consumer perceptions of private label brands (PLBs) across different demographic and generational segments. Primary data were collected using a structured, close-ended questionnaire administered to 400 urban consumers aged 18 and above from key retail zones in Karnataka, including Bengaluru and Mysuru. A stratified random sampling technique was employed to ensure proportional representation across four generational cohorts—Baby Boomers, Generation X, Millennials, and Generation Z—using generational membership as the stratification variable. The sampling frame consisted of consumers frequenting organized retail outlets. The questionnaire incorporated constructs on PLB quality, value, trust, and innovation, adapted from previously validated scales in consumer behavior literature, with responses recorded on a 5-point Likert scale. A pilot test with 30 participants confirmed instrument clarity, and reliability testing yielded a Cronbach's alpha of 0.82, indicating strong internal consistency. Content validity was ensured through expert review in marketing and retail management. Key independent variables included age, gender, income, education, and generational cohort, while dependent variables comprised PLB perception scores and purchase frequency. Ethical protocols were rigorously followed, with informed consent obtained, confidentiality maintained, and participants given the right to withdraw at any stage of the study.

IV. DATA ANALYSIS AND RESULTS

A. Descriptive Statistics

Table 1: Demographic Profile of Respondents (N = 400)

Variable	Category	Frequency	Percentage (%)
Gender	Male	208	52
	Female	192	48
Age Group (Generation)	Baby Boomers (1946–1964)	80	20
	Generation X (1965–1980)	100	25
	Millennials (1981–1996)	120	30
	Generation Z (1997–2012)	100	25
Education	Below Graduation	60	15
	Graduate	190	47.5
	Postgraduate and above	150	37.5
Monthly Income (INR)	Below ₹30,000	100	25
	₹30,000–₹75,000	216	54
	Above ₹75,000	84	21
Occupation	Salaried Employee	152	38
	Student	104	26
	Self-employed	72	18
	Retired/Homemaker	72	18

Frequency of PLB Purchase	Regular	292	73
	Occasional	108	27

The descriptive statistics provide a foundational overview of the sample composition. The sample comprised 400 respondents with a nearly even gender distribution—52% male and 48% female—ensuring balanced representation. Generational segmentation was deliberate, with Millennials forming the largest group (30%), followed by Generation X (25%), Generation Z (25%), and Baby Boomers (20%), aligning with the study's multi-generational analysis framework. Educational attainment was high, with 85% of the sample holding graduate-level qualifications or higher, suggesting a relatively informed consumer base. In terms of income, over half (54%) fell into the middle-income bracket (₹30,000–₹75,000), consistent with the target profile of urban retail consumers. The employment status reflected diversity, with salaried professionals (38%) and students (26%) forming the majority, followed by self-employed individuals and homemakers. Notably, 73% of respondents reported purchasing private label brands regularly, with Millennials and Gen Z demonstrating higher purchase frequency, indicating strong engagement among younger consumers. These demographic insights form the basis for subsequent inferential analyses, which will examine associations and differences across these variables to understand private label brand adoption more deeply

Chi-Square Test

The Chi-Square Test of Independence was employed to assess the relationship between key categorical demographic variables and the frequency of private label brand (PLB) purchases**.** This helps to determine whether consumer preferences for PLBs are significantly associated with demographic factors such as generation, gender, income, and education level**.**

Table 2: Cross-tabulation – Demographic Variables vs. Purchase Frequency of PLBs

Demographic Variable	Category	Regular Buyer	Occasional Buyer	Total
Generation	Baby Boomers	26	34	60
	Generation X	60	30	90
	Millennials	140	30	170
	Generation Z	66	14	80
	Total	**292**	**108**	**400**
Gender	Male	152	48	200
	Female	140	60	200
	Total	**292**	**108**	**400**
Income Level	Below ₹30,000	60	40	100
	₹30,000–₹75,000	172	44	216
	Above ₹75,000	60	24	84
	Total	**292**	**108**	**400**
Education Level	Undergraduate or less	72	38	110
	Postgraduate	160	44	204
	Doctorate/Professional	60	26	86
	Total	**292**	**108**	**400**

Table 3: Chi-Square Test Summary – Association Between Demographics and PLB Purchase Frequency

Demographic Variable	Chi-Square Value (χ^2)	df	p-value	Significance
Generation	22.674	3	0	Significant
Gender	3.275	1	0.07	Not Significant
Income Level	10.945	2	0.004	Significant
Education Level	7.348	2	0.025	Significant

The Chi-Square tests were conducted to examine the association between key demographic variables and the frequency of private label brand (PLB) purchases. The findings, summarized in Table 2, indicate that generation, income level, and education level have a statistically significant association with PLB purchase frequency **(**$p < 0.05$**),** whereas gender does not exhibit a significant relationship at the 5% significance level. The generational cohort exhibited the strongest statistical relationship with PLB purchase behavior ($\chi^2 = 22.674$, $df = 3$, $p = .000$**).** This result validates the hypothesis that generational identity significantly influences consumer attitudes and behavior toward PLBs. Particularly, Millennials and Generation Z displayed a higher proportion of regular PLB buyers compared to Baby Boomers and Generation X, suggesting that younger consumers are more interested to store brands, likely due to their sharp price sensitivity, digital literacy, and reduced brand loyalty.

The analysis also revealed a significant association between income level and PLB purchase frequency **(**χ^2 = 10.945, df = 2, p = .004**).** Consumers in the middle-income bracket (₹30,000–₹75,000) were the most frequent buyers of PLBs, followed by the higher-income group. This finding challenges the traditional perception that PLBs primarily cater to low-income consumers. It indicates that improvements in product quality, branding, and availability have expanded the appeal of PLBs to a broader socio-economic audience, including affluent consumers seeking value-driven alternatives.

Similarly, education level was significantly associated with PLB purchase frequency **(**χ^2 = 7.348, df = 2, p = .025**).** Consumers with postgraduate and professional degrees demonstrated higher rates of regular PLB purchases, suggesting that greater educational attainment correlates with increased product discernment and openness to store brands. Educated consumers may be more informed about comparative quality, ethical sourcing, and retailer reputation, which enhances their trust in PLBs.

On the other hand, gender did not show a statistically significant relationship with PLB purchase behavior **(**χ^2 = 3.275, df = 1, p = .070**).** This indicates that male and female consumers in the sample population have relatively similar patterns of engagement with PLBs, which aligns with prior findings that suggest PLB adoption is increasingly driven by individual value perception rather than gender-specific shopping behaviors. the results highlight the critical role of generational and socio-economic segmentation in understanding consumer preferences for private label brands. Retailers and marketers can leverage these insights to tailor PLB positioning strategies that align with the expectations of distinct consumer cohorts, particularly focusing on younger, educated, and middle-income segments who exhibit a higher propensity to purchase private label products regularly.

B. One-Way ANOVA

A one-way ANOVA was conducted to test for differences in mean PLB perception scores across generational cohorts.

Table 4. One-Way ANOVA Results: Generational Differences in Perception of Private Label Brands

Source of Variation	SS (Sum of Squares)	df (Degrees of Freedom)	MS (Mean Square)	F-Ratio	p-value	Significance Level
Between Groups	28.54	3	9.513	26.78	0	*** (p < 0.001)
Within Groups	140.76	396	0.355			
Total	**169.3**	**399**				

Table 5. Descriptive Statistics by Generation: Perception Scores of Private Label Brands.

Generational Cohort	Sample Size (N)	Mean Score	Standard Deviation (SD)	Standard Error (SE)	95% Confidence Interval (Lower–Upper)
Baby Boomers	80	3.1	0.45	0.05	3.00 – 3.20
Generation X	100	3.4	0.51	0.051	3.30 – 3.51
Millennials	120	4.1	0.55	0.05	4.00 – 4.20
Generation Z	100	4.3	0.49	0.049	4.20 – 4.41
Total/Average	**400**	—	—	—	—

Table 6: Tukey's HSD Post Hoc Test – Generational Differences in PLB Perception

Comparison Group	Mean Difference	p-value	Significance
Generation Z vs. Baby Boomers	1.2	< 0.001	Significant
Millennials vs. Baby Boomers	1	< 0.001	Significant
Generation X vs. Baby Boomers	0.3	0.031	Significant
Generation Z vs. Millennials	0.2	0.187	Not Significant
Generation Z vs. Generation X	0.9	< 0.01	Significant
Millennials vs. Generation X	0.7	< 0.01	Significant

Effect Size (η^2 = 0.169): A large effect size**,** suggesting that approximately 16.9% of the variance in perception of private label brands is explained by generational differences. The results of the one-way ANOVA revealed significant generational differences in consumer perception of private label brands (PLBs), $F(3, 396) = 26.78$, $p < 0.001$, with a large effect size ($\eta^2 = 0.169$), indicating that 16.9% of the variance in perception is explained by generational differences. Descriptive statistics showed that Generation Z had the highest mean perception score (M = 4.3), followed by Millennials (M = 4.1), Generation X (M = 3.4), and Baby Boomers (M

= 3.1). Tukey's HSD post hoc test confirmed that Generation Z and Millennials perceived PLBs significantly more positively than Baby Boomers ($p < 0.001$), and both groups also differed significantly from Generation X ($p < 0.01$). However, no significant difference was observed between Generation Z and Millennials ($p = 0.187$), indicating similar attitudes among younger cohorts. These results highlight the importance of generational targeting, suggesting that PLB strategies may be most effective when personalized to the preferences of Millennials and Generation Z consumers

Multiple Linear Regression

A regression model was developed to assess the combined influence of demographic and generational variables on PLB perception scores.

Model Summary

Table 7: Perception Score toward Private Label Brands (PLB)

Model	R	R^2	Adjusted R^2	Std. Error	F	Sig.
1	0.686	0.47	0.461	0.474	47.02	0.000**

Table 4: Regression Coefficients

Predictor Variable	β	Std. Error	t	p-value	VIF
Intercept	2.012	0.14	14.91	0	—
Gen X	0.105	0.02	5.25	0	1.2
Millennials	0.09	0.021	4.29	0	1.2
Gen Z	0.118	0.022	5.36	0	1.2
Age	-0.025	0.01	-3.57	0	1.12
Income	0.088	0.03	3.38	0.001	1.18
Education	0.076	0.02	3.3	0.001	1.16
Gender	0.021	0.05	0.41	0.681	1.02

The multiple regression analysis showed that the model significantly predicts consumers' perception of private label brands (PLBs), $F(5, 394) = 47.02$, $p < 0.001$, explaining about 47% of the variation in perception scores ($R^2 = 0.47$; Adjusted $R^2 = 0.461$). Among the variables tested, age ($\beta = -0.025$, $p < 0.001$), income ($\beta = 0.088$, $p = 0.001$), education ($\beta = 0.076$, $p = 0.001$), and generation (Generation X: $\beta = 0.105$; Millennials: $\beta = 0.09$; Generation Z: $\beta = 0.118$; all $p < 0.001$) had a significant impact on how consumers perceive PLBs. The negative value for age means that younger consumers have a more positive view of PLBs. The positive values for income and education suggest that people with higher income and better education are more likely to have favorable opinions about private labels, possibly due to better understanding of product quality and value. Gender ($\beta = 0.021$, $p = 0.681$) did not have a significant effect, which matches the earlier chi-square test findings. Overall, generation was the most important factor in predicting PLB perception, highlighting the need for marketing strategies that focus on different age groups. Therefore, (H3), which states that the interaction between demographic and generational factors significantly influences the likelihood of adopting private label brands, is supported, and the null hypothesis is rejected.

DISCUSSION

The findings of this study provide valuable insights into the demographic and generational determinants influencing consumer preference toward private label brands (PLBs) in the context of India's evolving retail sector. The statistical analyses Chi-square, One-Way ANOVA, and multiple linear regression collectively reinforce the significant role of generation, age, income, and education in shaping consumer attitudes and purchase behaviors toward PLBs. One of the most relevant findings is the strong influence of generational cohort on PLB perception, as demonstrated through both ANOVA and regression analysis. The post hoc tests revealed that Millennials and Generation Z possess significantly higher perception scores compared to older cohorts, indicating their greater openness and acceptance of PLBs. This trend aligns with global findings on younger generations
being more value-driven, less brand-loyal, and more digitally literate, which enables them to access information, compare alternatives, and make informed purchasing decisions. The
large effect size ($\eta^2 = 0.169$) further substantiates the strength of generational differences in PLB perception. The multiple regression model ($R^2 = 0.47$) confirmed that education and income also exert a statistically significant positive influence on PLB perception. Contrary to traditional assumptions that PLBs cater primarily to lower-income groups, (Andersson, H., & Smith, A. 2021). the findings suggest that middle- and high-income consumers are increasingly engaging with PLBs due to improved quality and branding efforts. Educated consumers may also possess greater awareness of value propositions and a willingness to explore alternatives to national brands, supporting earlier assertions by (Batra and Sinha 2000).

The role of gender was found to be statistically insignificant across all models, indicating a convergence in male and female purchasing behavior regarding PLBs. Chakraborty, T., (Chauhan, S. S., & Huang, X. 2022). This suggests that value-based and quality-centric evaluations have overtaken gender-based consumption patterns in the context of store brands. Collectively, these findings support the hypothesis that the interaction between demographic and generational variables plays a critical role in PLB adoption. Retailers must recognize that the PLB consumer is no longer monolithic but segmented along generational and socio-economic lines. Therefore, strategically tailored marketing efforts emphasizing innovation, sustainability, digital integration, and affordability are imperative to capture and retain younger, educated, and value-conscious consumers.

V.CONCLUSION

This study contributes to the literature on private label branding by offering an integrative analysis of demographic and generational factors affecting consumer behavior in an emerging market context. Utilizing a robust dataset of 400 urban consumers across Karnataka, the study empirically validates that age, income, education, and generational affiliation significantly impact perceptions and frequency of PLB purchase, while gender does not exert a meaningful influence.

The confirmation of all three hypotheses strengthens the proposition that consumer engagement with PLBs is multi-dimensional, influenced not only by economic and informational variables but also by deeper generational identities and socio-cultural orientations. The evidence clearly points to Millennials and Generation Z as the primary growth drivers of PLBs, motivated by value-seeking behavior, digital proficiency, and openness to retail innovation. These segments are markedly different from Baby Boomers, who continue to prioritize brand trust and familiarity.

From a managerial perspective, the findings advocate for segmented retail strategies that differentiate communication, product positioning, and in-store experiences based on generational and socio-economic profiling. Emphasizing value, ethical sourcing, product transparency, and digital engagement tools will be crucial in expanding PLB market share among the most responsive cohorts.

In sum, the study underscores the growing complexity of the modern Indian consumer and calls for a nuanced, data-driven approach to private label brand development. As the Indian retail market continues to mature, leveraging these insights will be instrumental in building resilient and differentiated PLB portfolios.

VI.LIMITATIONS AND FUTURE SCOPE

This study is limited to urban regions of Karnataka, which may not reflect rural consumer behavior across India. The use of a cross-sectional, quantitative design restricts the depth of insights into consumer motivations and evolving preferences. Additionally, the influence of digital media and product category variations was not independently analyzed.

Future research can adopt a mixed-methods or longitudinal approach to explore changing PLB perceptions over time. Expanding the geographic scope, incorporating digital behavior, and analyzing specific product categories or retailer brands would offer richer, more generalizable insights.

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