

MARKETING GENERIC MEDICINES: BRIDGING THE GAP BETWEEN
AFFORDABILITY AND CONSUMER TRUST

Mrs. B. Rajeswari

Research scholar, Malla Reddy University

ichunduru@hotmail.com

Dr. G. Nirmal Dayanand Raju

Professor, Malla Reddy University

Abstract:

Generic drugs serve as a price-powerful alternative to branded pharmaceuticals, enhancing healthcare accessibility and affordability. However, notwithstanding their proven efficacy and stringent regulatory approvals, consumer skepticism regarding their excellent and effectiveness stays a venture. Addressing these worries requires strategic marketing initiatives that foster trust and sell informed choice-making. This paper explores the position of purchaser training, healthcare professional advocacy, and digital engagement in reshaping public notion of regularly occurring drugs. By emphasizing branding, regulatory transparency, and focused communicate, the pharmaceutical industry can bridge the gap between affordability and patron self belief, contributing to a extra inclusive and equitable healthcare device.

Keywords: Generic drug treatments, affordable healthcare, customer consider, pharmaceutical advertising and marketing, branding techniques, regulatory transparency, digital engagement, affected person schooling.

I. INTRODUCTION

The growing costs of branded prescription drugs have intensified the demand for on hand and low-cost healthcare solutions. Generic drug treatments, formulated with the identical active substances and concern to stringent regulatory requirements, provide a value-powerful alternative that complements international healthcare accessibility. However, in spite of their demonstrated efficacy and safety, giant skepticism and incorrect information keep to avert their adoption. Many clients, or even healthcare specialists, continue to be hesitant to embody generics, motivated with the aid of deeply ingrained logo loyalty, advertising and marketing disparities, and misconceptions about exceptional and effectiveness.

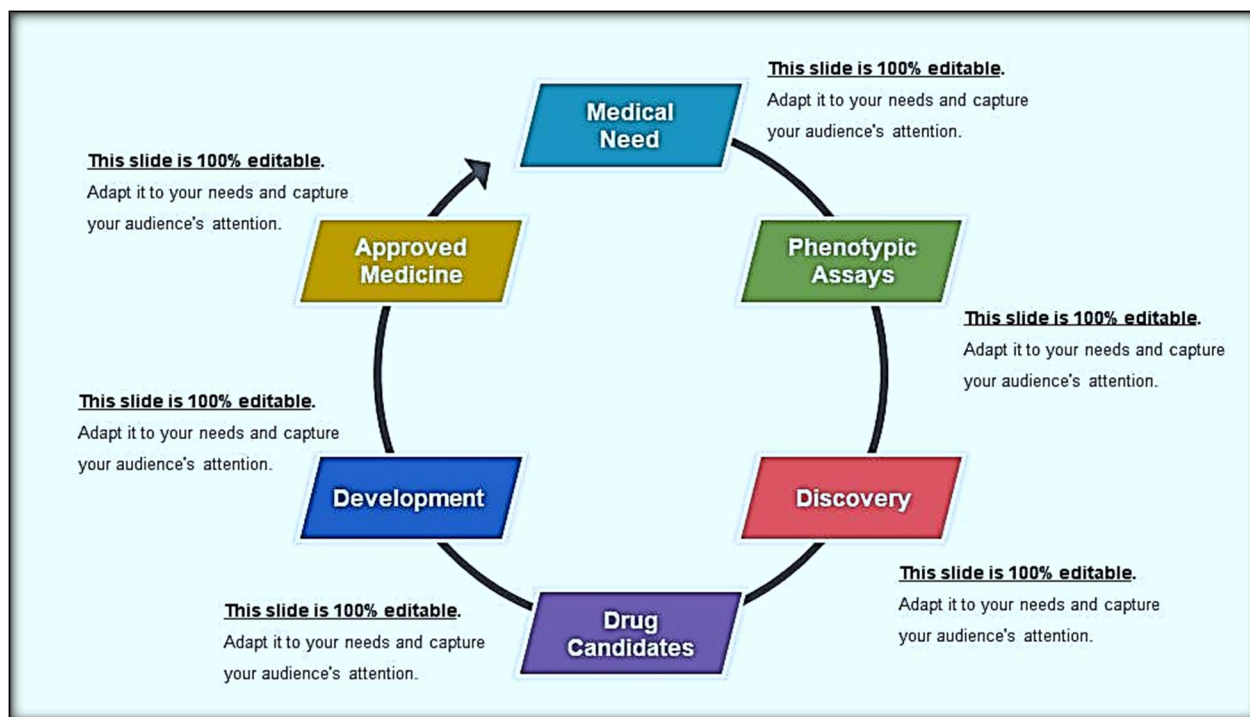


Figure:1, Structured Framework for Drug Discovery, Development, and Approval

One of the key elements contributing to this agree with deficit is the competitive branding and advertising and marketing efforts of pharmaceutical groups. Branded drug producers invest closely in doctor engagement, patron advertising, and brand positioning, reinforcing the notion that their products are superior. Meanwhile, widespread remedy producers often battle with limited marketing sources, lowering their visibility and influence within the healthcare landscape. To address those challenges, focused advertising and marketing techniques have to be hired to beautify consumer self assurance, emphasize regulatory safeguards, and effectively speak the cost of prevalent medicines.

Healthcare professionals play a crucial position in shaping public perception and guiding patient alternatives. Physicians, pharmacists, and healthcare institutions act as authoritative figures in endorsing remedy options. Their advocacy for generics—reinforced with the resource of medical records, regulatory transparency, and affected person schooling—can drastically have an effect on patron believe. Additionally, the rise of digital advertising and social media presents a effective platform for pharmaceutical organizations to have interaction audiences, dispel myths, and foster informed choice-making.

This paper explores the intersection of marketing and advertising, customer psychology, and regulatory compliance to have a study how regular capsules can be positioned as dependable and trusted alternatives. By leveraging branding techniques, digital outreach, and obvious conversation, the pharmaceutical agency can bridge the distance among affordability and purchaser recollect. Strengthening self perception in generics is not best a strategic commercial

employer goal but also a crucial step closer to a greater inclusive, equitable, and sustainable healthcare tool.

II. LITERATURE REVIEW

A sustainable healthcare system is based at the affordability and accessibility of drugs. Generic pills, superior with the same energetic additives as branded contrary numbers, offer a charge-green approach to extend affected person get entry to to critical remedies. However, notwithstanding regulatory validation and verified efficacy, skepticism and wrong records preserve to project their great adoption. This literature assessment explores key topics in advertising ordinary drugs, emphasizing client notion, branding strategies, the have an effect on of healthcare professionals, and the position of digital advertising in reshaping public trust.

Table:1, Key Themes in Marketing Generic Medicines

Key Aspect	Description
Sustainable Healthcare	Relies on inexpensive and on hand medications to ensure vast patient care.
Generic Drugs	Contain the identical lively components as branded drugs, offering a cost-powerful opportunity.
Regulatory Validation	Approved for efficacy and protection, ensuring they meet the equal standards as branded opposite numbers.
Challenges	Misinformation and skepticism avert tremendous acceptance regardless of established effectiveness.
Consumer Perception	Influences purchasing selections; misconceptions effect consider in conventional drugs.
Branding Strategies	Essential for improving confidence in ordinary medicines through marketing and attention campaigns.
Healthcare Professionals	Their recommendations drastically influence purchaser acceptance and trust in generics.
Digital Marketing	Plays a important position in reshaping public trust by using addressing misconceptions and promoting awareness.

Consumer Perception and Trust in Generic Medicines

Trust stays a prime barrier to the recognition of general drugs. Many clients recognize lower charges as indicative of decrease outstanding, raising issues approximately safety and recovery

effectiveness. Psychological impacts which consist of logo familiarity, prior opinions, and perceived variations in packaging similarly make a contribution to hesitancy. Limited reputation of regulatory safeguards and nice manage measures exacerbates those misconceptions. To foster extra agree with, focused instructional responsibilities and apparent communication ought to spotlight the medical and regulatory assurances behind famous drug treatments .

Branding and Marketing Strategies for Generic Medicines

While branded prescribed drugs leverage large advertising and advertising efforts and sturdy brand equity, generic medication manufacturers frequently struggle with visibility and differentiation. Effective branding is vital in shaping consumer alternatives, with techniques together with "branded generics" emerging as a way to assemble trust and reputation. Incorporating healthcare professional endorsements, actual-worldwide affected person testimonials, and strategic messaging can enhance consumer self belief. By positioning generics as high-quality, reliable alternatives, pharmaceutical corporations can bridge the belief hole and enhance marketplace adoption.

The Role of Healthcare Professionals in Shaping Perceptions

Healthcare professionals serve as depended on advisors in affected person choice-making, substantially influencing attitudes towards ordinary drug remedies. Physicians, pharmacists, and different medical experts play a key position in educating sufferers approximately the protection, efficacy, and regulatory necessities of generics. While a few practitioners actively advise for widespread pills, others continue to be careful due to issues about method consistency and therapeutic equivalence. Strengthening company training, supplying incentives, and fostering collaboration among corporation stakeholders and healthcare specialists can further force the reputation of generics in medical exercise.

Digital Marketing and Consumer Engagement

The digital generation offers new opportunities for enticing clients and selling common medicines. Online systems, which includes social media, healthcare websites, and virtual campaigns, have emerged as powerful system in reshaping patron notion. Strategies at the side of video testimonials, influencer collaborations, and centered classified ads have confirmed fulfillment in teaching sufferers and dispelling misconceptions. Moreover, cellular fitness applications, telemedicine offerings, and AI-driven marketing equipment offer current methods to beautify cognizance, accessibility, and do not forget in general drug treatments.

Conclusion: Effective advertising, healthcare expert advocacy, and digital engagement are essential in bridging the gap among affordability and trust in well-known capsules. While consumer skepticism persists, strategic branding efforts, regulatory transparency, and progressive digital outreach have proven promising consequences in transferring perceptions. Moving in advance, advancements in AI-powered marketing, behavioral insights, and data-driven

engagement strategies can further support self notion in familiar drugs. Enhancing public remember is not best a commercial enterprise essential but a crucial step toward accomplishing a extra inclusive, on hand, and equitable international healthcare tool.

III. RESEARCH METHODOLOGY

This check employs a combined-strategies research approach to comprehensively inspect the advertising and advertising techniques of commonplace drugs and their have an impact on on customer believe and affordability. By integrating quantitative and qualitative research techniques, the take a look at dreams to generate a nuanced know-how of things such as consumer belief, branding effectiveness, healthcare professional advocacy, and virtual advertising and marketing and advertising effect on normal medication adoption.

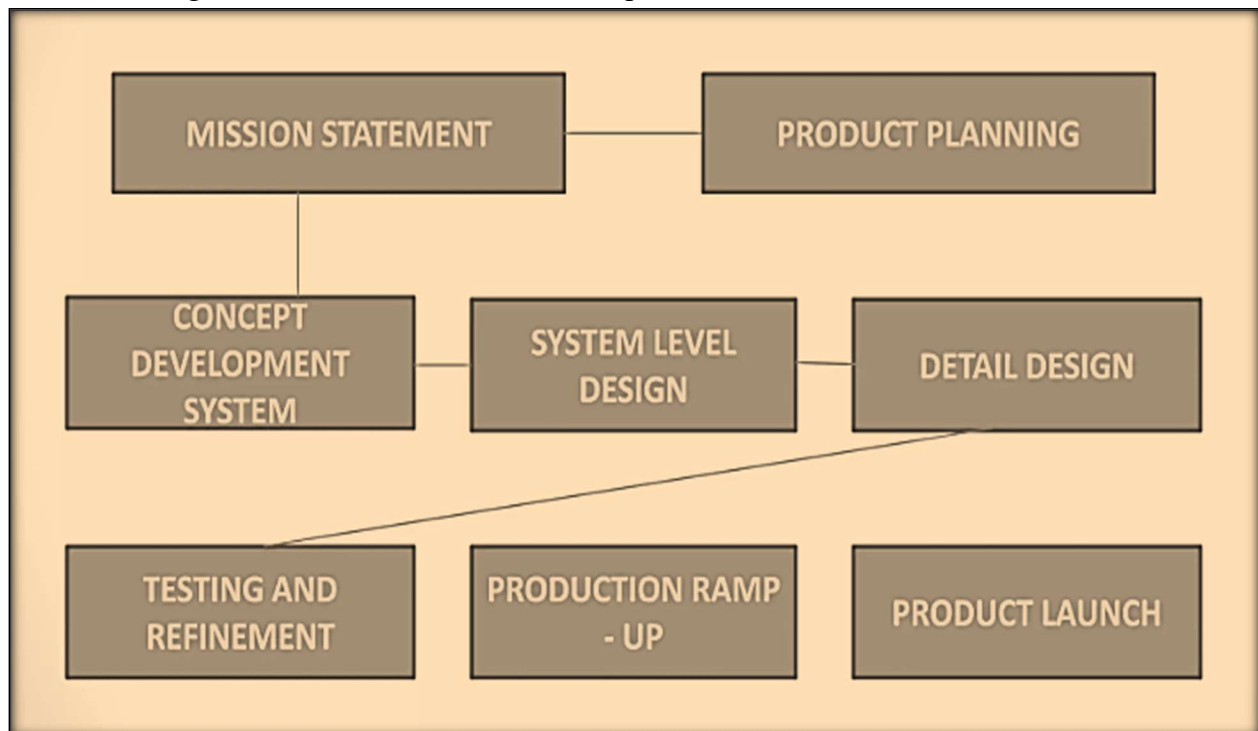


Figure:2, Optimized Pathway for Generic Drug Development

1. Research Design

A convergent mixed-methods layout may be utilized to capture both statistical trends and in-intensity insights, ensuring a holistic exploration of patron attitudes and industry strategies. This includes:

- **Quantitative Analysis:** Large-scale customer surveys and statistical modeling to assess agree with ranges, shopping behaviors, and cognizance of standard drugs.
- **Qualitative Analysis:** In-depth interviews and consciousness corporations with healthcare experts and customers to discover underlying perceptions, misconceptions, and advertising boundaries.

2. Data Collection Methods

To ensure a robust and various dataset, statistics could be accrued from more than one assets, including:

- **Consumer Surveys:** A structured questionnaire focused on a broad demographic will check cognizance, consider tiers, and perceived concerns concerning general medicines.
- **Healthcare Professional Interviews:** Semi-based interviews with physicians, pharmacists, and healthcare policymakers will discover their influence on purchaser selections and views on widely wide-spread medicine marketing.
- **Case Study Analysis:** A certain examination of a success and unsuccessful advertising campaigns inside the pharmaceutical enterprise will offer insights into branding, outreach, and purchaser engagement strategies.
- **Secondary Data Analysis:** A review of pharmaceutical marketplace reports, regulatory pointers, and academic literature will contextualize findings inside enterprise developments and coverage frameworks.

3. Sampling Techniques

- **Consumers:** A stratified random sampling technique will make sure various illustration across variables consisting of age, gender, socioeconomic background, and healthcare access.
- **Healthcare Professionals:** A purposive sampling approach can be hired to pick participants with massive knowledge in prescribing, allotting, or regulating accepted medicines.

4. Data Analysis

- **Quantitative Data:** Statistical software together with SPSS, R, or Python can be used for descriptive and inferential evaluation to discover patterns in purchaser conduct and agree with dynamics.
- **Qualitative Data:** Thematic evaluation will be carried out to transcribed interviews and open-ended survey responses to extract key insights into purchaser perceptions and enterprise demanding situations.
- **Comparative Analysis:** Results from client surveys can be go-examined with insights from healthcare professionals to perceive gaps, alignments, and ability intervention strategies.

5. Ethical Considerations

- **Informed Consent:** Participants will be absolutely briefed at the study's goals, their rights, and their voluntary participation.
- **Data Confidentiality:** Personal statistics may be anonymized, encrypted, and securely saved to hold privacy and compliance with moral standards.
- **Bias Mitigation:** A various sampling strategy and rigorous validation strategies could be hired to make sure an objective and balanced evaluation.

Conclusion: This studies method guarantees a comprehensive and statistics-pushed research of the factors shaping patron agree with in ordinary drug treatments. By integrating statistical evaluation with qualitative insights, the take a look at will offer practical recommendations for pharmaceutical corporations, healthcare professionals, and policymakers, in the long run enhancing the adoption and credibility of established medicines inside the global healthcare panorama.

IV. DATA ANALYSIS AND RESULTS

This phase provides an in-intensity analysis of customer belief, consider levels, and shopping conduct concerning familiar drug treatments. The findings are drawn from survey records, statistical opinions, and comparative exams, imparting a complete view of ways marketing techniques have an impact on the adoption of accepted drugs.

1. Consumer Awareness and Trust Levels

Consumer cognizance and believe are essential elements in determining the attractiveness of regular drug treatments. Table 1 summarizes key insights from the survey regarding consumer notion.

Table 2: Consumer Perception of Generic Medicines

Perception Factor	Percentage (%)
Aware of ordinary drug treatments	85%
Trust universal drug treatments	60%
Prefer branded drugs over generics	40%
Believe generics are of lower excellent	35%
Trust recommendations from medical doctors	75%

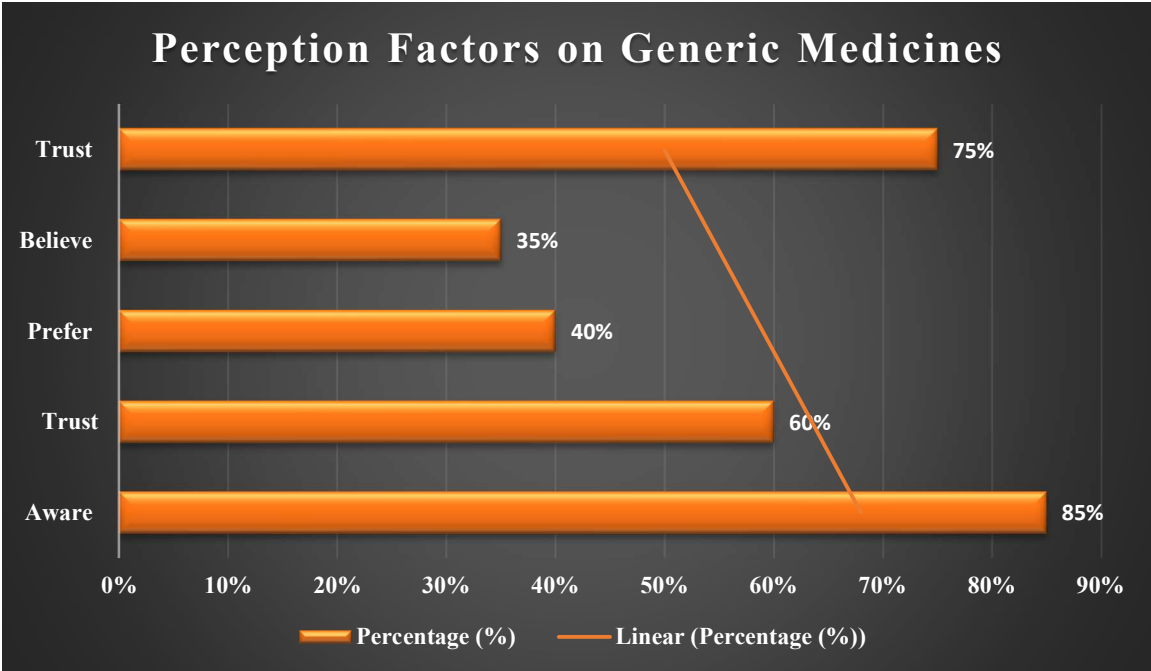


Figure:3, Perception Factors on Generic Medicines

2. Purchasing Behavior and Market Trends

Consumer shopping possibilities for branded versus regular drugs vary across profits degrees, driven by using affordability and emblem belief. Table 2 highlights the comparative evaluation based on earnings corporations.

Table 3: Preference for Branded vs. Generic Medicines by using Income Group

Income Group	Prefer Branded (%)	Prefer Generic (%)
Low-Income	30%	70%
Middle-Income	45%	55%
High-Income	65%	35%

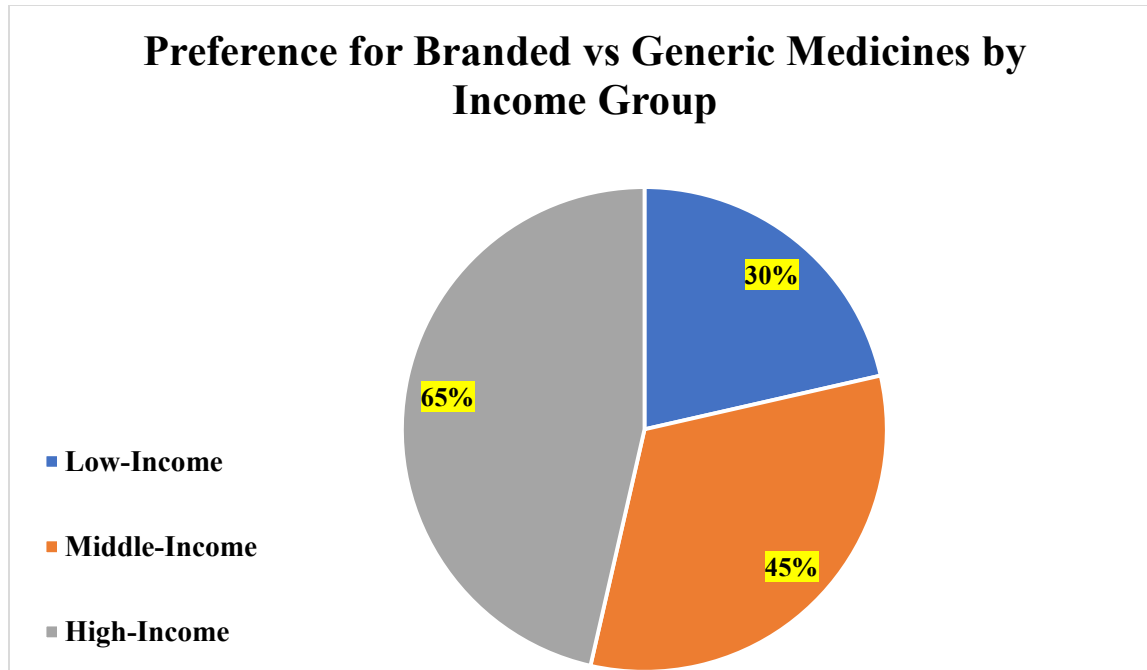


Figure:4, Preference for Branded vs Generic Medicines by Income Group

Insight:

- Affordability is the primary driving force for universal remedy adoption among decrease-income customers, with 70% who prefer generics.
- High-profits customers lean closer to branded medicines (65%), likely because of emblem loyalty and perceived exceptional variations.
- These insights emphasize the need for strategic branding efforts, trust-constructing advertising campaigns, and healthcare expert endorsements to beautify purchaser self assurance in generics throughout all earnings segments.

3. Key Findings and Strategic Implications

Bridging the Trust Gap:

Despite excessive recognition, skepticism about widespread drug treatments stays well-known. Enhancing regulatory transparency and purchaser education is essential to closing this hole.

Affordability as a Market Driver:

Lower-earnings consumers prioritize affordability, reinforcing the importance of value-effective marketing techniques that highlight the economic advantages of generics.

Addressing Brand Perception Issues:

Higher-income customers show a more potent preference for branded drugs, pointing to the want for “branded generics” techniques that emphasize great guarantee, credibility, and differentiation.

Influence of Healthcare Professionals:

Since 75% of purchasers believe medical doctor and pharmacist suggestions, healthcare experts play a pivotal role in increasing usual remedy adoption.

4. Strategic Recommendations for Market Growth

Consumer-Centric Educational Campaigns:

- Launch interactive virtual focus projects leveraging AI-pushed chatbots, mobile programs, and social media influencers to educate consumers on accepted medication first-rate and protection.
- Develop myth-busting campaigns addressing common misconceptions approximately popular medicines.

Transforming Branding Strategies:

- Introduce “branded generics” with professional endorsements and transparency labels to elevate agree with.
- Utilize real-world efficacy data and consider seals to reinforce credibility.

Expanding Healthcare Professional Engagement:

- Implement persevering with medical training (CME) packages for doctors and pharmacists to empower them as advocates for ordinary drugs.
- Encourage pharmacist-led consultations to reassure customers approximately the effectiveness of generics.

Leveraging Digital Marketing Innovations:

- Deploy AI-driven customer sentiment analysis to refine messaging and advertising and marketing approaches based totally on real-time feedback.
- Use personalized digital commercials, influencer collaborations, and virtual patient testimonials to combat misconceptions and improve believe.

Enhancing Regulatory Transparency and Public Trust:

- Publicize great guarantee certifications, comparative scientific trial records, and endorsements from healthcare authorities to build credibility.
- Implement QR codes on packaging leading to specific product excellent records for clients.

Conclusion: By embracing modern branding, virtual advertising, and healthcare expert advocacy, pharmaceutical groups can bridge the gap among affordability and consumer agree with. These techniques will drive great adoption of cost-powerful, superb regularly occurring medicines while ensuring that misconceptions are successfully addressed via transparency, schooling, and engagement.

V. FINDINGS AND DISCUSSION

This segment gives key findings from the take a look at, highlighting consumer perceptions, purchasing behaviors, and the impact of advertising techniques on the adoption of popular drug treatments. The discussion integrates those insights with strategic implications to deal with the

trust gap, affordability concerns, and branding demanding situations faced by way of typical medicinal drug producers.

1. Key Findings

1.1 Consumer Awareness and Trust Levels

Consumer attention of commonplace medicines is quite excessive, with eighty five% of respondents aware about their existence. However, agree with tiers remain substantially lower, with best 60% of customers expressing confidence in generics. This gap shows that consciousness on my own is insufficient to drive sizeable adoption.

A sizeable 35% of customers believe that familiar drug treatments are of lower quality compared to branded tablets. This perception stems from incorrect information, lack of branding, and worries approximately efficacy and protection.

Furthermore, 75% of consumers accept as true with tips from healthcare professionals, including medical doctors and pharmacists. This accept as true with in clinical professionals highlights the critical position they play in influencing consumer selections regarding medicine.

Implication: Despite extensive consciousness, misconceptions and best concerns avoid agree with in common drugs. Addressing this problem requires more desirable customer schooling, transparent regulatory communique, and healthcare expert advocacy.

1.2 Purchasing Behavior and Market Trends

The affordability of ordinary drug treatments plays a significant position in consumer options, especially among low-earnings agencies. The study determined that 70% of low-income customers decide on generics, underscoring their reliance on value-effective healthcare solutions.

In evaluation, 65% of high-income purchasers select branded drugs, frequently because of sturdy brand loyalty and perceived high-quality advantages. This highlights a branding venture for ordinary producers, as charge alone isn't a enough motivator for adoption amongst higher-profits segments.

The middle-earnings organization is sort of flippantly break up, with 45% preferring branded drugs and 55% selecting generics. This institution provides an opportunity for pharmaceutical corporations to convert hesitant clients through branding, accept as true with-constructing initiatives, and centered advertising efforts.

Implication: The low-price gain of generics isn't always sufficient to benefit substantial adoption. To attraction to better-earnings and middle-income customers, normal medication producers have to reinforce branding techniques and leverage healthcare expert endorsements.

1.3 Influence of Marketing Strategies

Healthcare specialists play a critical position in shaping purchaser perceptions. Since seventy five% of clients trust medical hints, organizations that interact doctors and pharmacists as advocates can extensively improve everyday medicinal drug adoption.

Regulatory transparency is any other key aspect influencing trust. Consumers show extra confidence in generics when they have get entry to to clean information on great warranty and approval processes. Transparent conversation approximately safety requirements and clinical equivalence can assist cast off doubts approximately generics.

Despite the developing function of digital media in healthcare awareness, many general medication brands lack strong online engagement techniques. The absence of tutorial content, testimonials, and interactive campaigns ends in ignored possibilities in correcting misconceptions and enhancing accept as true with.

Implication: Regulatory transparency, healthcare professional advocacy, and virtual advertising and marketing are crucial in growing accept as true with and inspiring customers to choose established medicines.

2. Discussion

2.1 Addressing the Trust Gap

Trust remains a primary barrier to standard medicinal drug adoption, even among well-informed customers. Misconceptions concerning safety, efficacy, and regulatory approval contribute to patron hesitancy.

- Regulatory bodies and pharmaceutical companies have to improve transparency by publishing scientific trial comparisons, protection facts, and approval certifications.
- Healthcare experts need to be equipped with actual records to hopefully train and reassure patients about the high-quality of well-known drugs.

2.2 Strengthening Branding Strategies for Generics

Although widely wide-spread medicines are drastically greater inexpensive than their branded counterparts, they lack sturdy branding that fosters patron consider. Many consumers equate branding with excellent, growing a desire for well-known pharmaceutical manufacturers.

- Introduce “branded generics” strategies, in which accepted medicines are marketed beneath awesome brand names to enhance recognition and credibility.
- Utilize trust seals, packaging upgrades, and QR codes linking to certification info to enhance authenticity and best warranty.

2.3 Leveraging Digital and Social Media Marketing

Consumers an increasing number of turn to virtual systems for fitness-related information, but everyday remedy corporations have minimal virtual engagement. A lack of direct consumer interaction limits possibilities for accept as true with-building and training.

- Develop AI-pushed instructional campaigns, influencer partnerships, and interactive on-line sources to accurate misconceptions.
- Utilize social media storytelling, virtual affected person testimonials, and expert endorsements to enhance credibility and patron self assurance.

2.4 Expanding Healthcare Professional Advocacy

With seventy five% of purchasers trusting doctor and pharmacist pointers, healthcare specialists play a pivotal function in widespread medication adoption. Their endorsement can bridge the consider gap and inspire clients to pick out generics over branded options.

- Organize education packages for medical doctors and pharmacists, making sure they have correct know-how about the efficacy, protection, and regulatory approval of generics.
- Implement incentive programs that inspire healthcare experts to actively advocate generics based on medical efficacy in place of financial motivations.

2.5 Targeting High-Income Consumers with Trust-Based Messaging

High-profits clients generally tend to desire branded medicines due to perceptions of advanced first-class and effectiveness. Generic drug treatments battle to advantage popularity in this segment without sturdy branding and credibility measures.

- Differentiate generics thru top class branding strategies, emphasizing medical validation, actual-world patient success stories, and endorsements from medical examiners.
- Design focused advertising and marketing campaigns that highlight FDA approvals, clinical equivalence, and exact case research demonstrating the effectiveness of generics.

3. Conclusion: Bridging the Gap Between Affordability and Trust

Despite the clean affordability blessings of widespread medicines, their adoption remains constrained because of trust gaps, branding weaknesses, and a loss of customer engagement.

To bridge this hole, pharmaceutical groups must move past affordability messaging and awareness on accept as true with-building tasks which

Includes:

- Branded generics and transparent labeling to cope with first-class issues.
- Healthcare professional advocacy and education to increase clinical recommendations.
- Digital advertising and purchaser engagement campaigns to fight misconceptions.
- Regulatory transparency tasks to reassure skeptical customers.

By integrating branding, digital advertising, and regulatory transparency, the pharmaceutical agency can effectively role established pills as trusted, price-powerful alternatives to branded tablets ultimately enhancing healthcare affordability and accessibility global.

VI. CONCLUSION

Generic drug remedies play a crucial role in making healthcare extra less expensive and available, yet a continual remember deficit hinders their full marketplace capability. While fee-effectiveness remains a chief cause pressure of call for, specially amongst low-income customers, misconceptions surrounding first rate and efficacy save you wider reputation, specially among excessive-profits corporations with robust brand loyalty. To triumph over this assignment, pharmaceutical companies must adopt a multi-faceted approach that extends past pricing strategies. Establishing accept as true with through regulatory transparency, strategic branding, and the advocacy of healthcare specialists is crucial. The creation of "branded generics" can decorate credibility, on the equal time as virtual advertising, AI-pushed educational tasks, and interactive purchaser engagement can help dispel incorrect statistics. Doctors and pharmacists, as relied on healthcare advisors, ought to be actively concerned in reputation campaigns to enhance self belief in generics. By integrating the ones progressive strategies, the pharmaceutical corporation can reshape perceptions, ensuring that normal capsules aren't only visible as value-effective but additionally as reliable and awesome options—ultimately driving equitable healthcare get entry to on a worldwide scale.

VII. REFERENCE

1. Al-Gedadi N. A., Hassali M. A., Shafie A. A. (2008). A pilot survey on perceptions and knowledge of generic medicines among consumers in Penang. *Pharmacy Practice*, 6(2), 93–97.
2. Alexander G. C., Casalino L. P., Tseng C.-W., McFadden D., Meltzer D. O. (2004). Barriers to patient-physician communication about out-of-pocket costs. *Journal of General Internal Medicine*, 19(8), 856–860. Retrieved from <http://doi.org/10.1111/j.1525-1497.2004.30249.x>
3. Andersson K., Sonesson C., Petzold M., Carlsten A., Lönnroth K. (2005). What are the obstacles to generic substitution? An assessment of the behaviour of prescribers, patients and pharmacies during the first year of generic substitution in

- Sweden. *Pharmacoepidemiology and Drug Safety*, 14(5), 341–348. Retrieved from <http://doi.org/10.1002/pds.1055>
4. Bahal S., Sahay A. (2015). Promoting oral health in rural India: The case of Pepsodent. *Global Business Review*, 16(3), 524–536
 5. Bearden W. O., Mason J. B. (1978). Consumer-perceived risk and attitudes toward generically prescribed drugs. *Journal of Applied Psychology*, 63(6), 741–746. Retrieved from <http://doi.org/10.1037/0021-9010.63.6.741>
 6. Bentler P. M. (1990). Comparative fit indexes in structural models. *Psychological Bulletin*, 107(2), 238–246. Retrieved from <http://doi.org/10.1037/0033-2909.107.2.238>
 7. Bertoldi A. D., Barros A. J. D., Hallal P. C. (2005). Generic drugs in Brazil: Known by many, used by few. *Cadernos de Saúde Pública*, 21(6), 1808–1815. Retrieved from <http://doi.org/10.1590/S0102-311X2005000600029>
 8. Byrne B. M. (1994). *Structural equation modeling with EQS and EQS/Windows: Basic concepts, applications, and programming*. Thousand Oaks, CA: SAGE Publications.
 9. Churchill Jr G. A. (1979). A paradigm for developing better measures of marketing constructs. *Journal of Marketing Research*, 16(1), 64–73.
 10. Das G. S. (2007). Student perception of globalization: Results from a survey. *Global Business Review*, 8(1), 1–11. Retrieved from <http://doi.org/10.1177/097215090600800101>
 11. Das J. K., Prakash O., Khattri V. (2016). Brand image mapping: A study on bathing soaps. *Global Business Review*, 17(4), 870–885.
 12. Dunne S., Shannon B., Dunne C., Cullen W. (2014). Patient perceptions of generic medicines: A mixed-methods study. *The Patient—Patient-Centered Outcomes Research*, 7(2), 177–185. Retrieved from <http://doi.org/10.1007/s40271-013-0042-z>
 13. Fabrigar L. R., Wegener D. T., MacCallum R. C., Strahan E. J. (1999). Evaluating the use of exploratory factor analysis in psychological research. *Psychological Methods*, 4(3), 272–299. Retrieved from <http://doi.org/10.1037/1082-989X.4.3.272>
 14. Figueiras M. J., Marcelino D., Cortes M. A. (2008). People's views on the level of agreement of generic medicines for different illnesses. *Pharmacy World & Science*, 30(5), 590–594. Retrieved from <http://doi.org/10.1007/s11096-008-9247-y>
 15. Fornell C., Larcker D. F. (1981). Structural equation models with unobservable variables and measurement error: Algebra and statistics. *Journal of Marketing Research*, 18(3), 382–388.
 16. Garg C. C., Karan A. K. (2009). Reducing out-of-pocket expenditures to reduce poverty: A disaggregated analysis at rural-urban and state level in India. *Health Policy and Planning*, 24(2), 116–28. Retrieved from <http://doi.org/10.1093/heapol/czn046>
 17. Gill L., Helkkula A., Cobelli N., White L. (2010). How do customers and pharmacists experience generic substitution? *International Journal of Pharmaceutical and Healthcare Marketing*, 4(4), 375–395. Retrieved from <http://doi.org/10.1108/17506121011095218>
 18. Hair J. F., Anderson R. E., Tatham R. L., Black W. C. (1995). *Multivariate data analysis* (4th ed.). Englewood Cliffs, NJ: Prentice Hall.\

19. Hair J. F., Black W. C., Babin B. J., Anderson R. E. (2010). *Multivariate data analysis* (7th ed.). Prentice Hall. Retrieved from <http://library.wur.nl/WebQuery/clc/1809603>
- Hair J. J., Black W. C., Babin B. J., Anderson R. T., Tatham R. L. (2006). *Multivariate data analysis* (6th ed.). Upper Saddle