

Factors Affecting Consumer Buying Behaviour towards Gold Jewellery



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Abstract: Indian gems and jewellery industry has undergone major structural changes. The consumer today demands along with best service terms the best value offers and expects the retailer to be honest enough through transparent business activities. There has been considerable change in the thought pattern of consumer towards jewellery purchase. Indian consumer buys jewellery for several reasons varying from investment to conspicuous value to hedonic value. Indian customers love for gold and jewellery is quite well acclaimed and known fact. At this backdrop the study pertains to identify the various factors affecting consumer buying behaviour towards gold jewellery.

The respondents selected for the study were 500 affluent females, divided into three age groups – 18 to 30 years (25%) , 31 to 40 years (43%) and 41 years and above (32%). Further the sample was categorized on basis of Occupational status as working (70.7%) and non working (29.3%) and Educational background as graduate (43%) and post graduate (57%). The selected women were requested to respond to the queries enlisted in the questionnaire annexed as Appendix 1.

Chi square and Factor analysis through SPSS has been used as the data analysis tool.

Keywords: gold, jewellery, consumer behaviour, gems and jewellery industry, consumer preference

I. INTRODUCTION

Indian domestic market has undergone a sea change and has shown very promising growth signs, evident from present pace of growth of brands across board be it FMCG sector or durables, apparels or any service such as empowerment and entertainment etc. coupled with stupendous growth of organized retail sector. The author believes that Indian market holds a similar potential for gems and jewellery sector. Purchase of jewellery is largely based on trust exhibited by customers. As a result, households make purchases from their “family jewelers”. According to CRISIL Research, there are over 300,000 jewellery retail outlets across the country; majority being single store, family owned business. The nature of jewellery market across the entire value chain is fragmented. Organized retail players share in some of the consumer goods sectors is depicted in the table I.[1]

Table I share of organized retail players

SECTOR	PERCENTAGE SHARE
JEWELLERY	4-6%
BOOKS AND MUSIC	11%
APPAREL	20%
FOOTWARE	35%

The retail sector is forecasted to reach USD 1,200 billion by the year 2021 as per FICCI report. The gems and jewellery market in the domestic sector would reach USD 100 billion by 2025, according to the latest report of IBEF, 2019.

The dominant traditional jewellery retail, due to its fragmented nature and more often change-resistant mind set, had led this sector to lag behind. This sector is unable to professionalize its operations as well as attract investment capital and advance technology. All this could fuel the gems and jewellery sector to touch new heights but in recent years the Indian gems and jewellery industry has undergone major structural changes. Volatile metal prices and change in consumer taste have fuelled the change wave in this industry. Indian consumer has begun to move towards branded jewellery.

II. OBJECTIVE OF THE STUDY

The authors feel that there has been considerable change in the thought pattern of consumer towards jewellery purchase dichotomized with vitality of fashion with a strong intention of investment as well. At this backdrop the study pertains to identify various factors which play a vital role during purchase decision of gold jewellery.

III. LITERATURE REVIEW

Solomon, 1995 described Consumer Behaviour as the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desire. [2] Foxall, 1987, defined consumer buying as the pattern of aggregate buying and not just the act of buying itself. This activity involves both pre as well as post purchase activities. [3]. According to Engel et al., defined consumer behavior as those acts of individuals directly involved in obtaining, using, and disposing of economic goods and services, including the decision processes that precede and determine these acts” .[4] Schiffman explained consumer behavior as the resultant of the process of consumer decision making, which has two aspects: visible aspect,

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the purchase activity and invisible aspect of decision making involving interplay of several complex variables. To sum up the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. [5]

Veblen, spoke about the possessions having symbolic value for people and named this phenomenon as the idea of conspicuous consumption. [6] Several researchers have the view that people's attitude and behavior are widely influenced by factors such as culture, social class, reference groups etc. As per Coleman, 1983 each social class can be distinctly separated on basis of product basket and these products act as social symbols. [7] Thus class membership influences consumption pattern.

The value of the product defines the financial dimension. This includes price, resale value, discount and offers. Ahtola, 1984, [8], Chapman, 1986 [9], Mazumdar, 1986 [10].

Sheth et al., 1991 framed the definition of the functional dimension of the luxury. This definition included parameters such as quality, uniqueness, usability, reliability as well as the durability of the product. [11]

The personal orientation of the customer addresses the individual dimension. Materialism is one such personal parameter which is applicable to the luxury sector according to Richnis and Dawson, 1992. [12] Similarly value of self identity and hedonism are important, Hirschman and Holbrook, 1982. [13]

Bearden and Etzel, 1982; [14] Brinberg and Plimpton, 1986; [15] and Kim, 1998 [16] were of the opinion that consumption of luxury goods depicts a well framed social function. Therefore, the social dimension refers to the perceived utility individuals acquire by consuming products or services recognized within their own social group(s) such as conspicuousness and prestige value, which may significantly affect the evaluation and the propensity to purchase or consume luxury brands.

The other value constructs identified are price, usability, quality parameters, uniqueness, self identity, materialism, hedonism, conspicuous and prestige value specifically in the social networks, Wiedmann et al., 2007. [17]

The Veblen Effect or Perceived Conspicuous Value has been studied by several authors and the findings are that reference groups have an influence on the consumption of prestige brands. There was a positive relation between the conspicuousness of the product and influence of reference groups, Mason, 1981. [18] Those luxury products which are consumed publicly are categorized as conspicuous products, Bearden and Etzel, 1982. [19] Braun and Wickland, 1989, described that the conspicuousness consumption of the product shapes the preferences of consumers regarding purchase of such products. [20]; Corneo and Jeanne, 1997. [21] Veblen, 1899 [22] many years ago identified that people used conspicuous consumption of products to display their status, wealth and power. Thus, the prestige products have the utility for the person in display of the power and wealth.

Leibenstein, 1950, described the snob appeal or perceived unique value of a product, it takes into consideration the desire both at personal as well as emotional levels while buying the prestige brands. [23] According to Mason, 1981

the snob effect may occur during two situations: (1) the snob buyer purchases the prestige products as soon as it is launched because of the advantage of the lesser number of consumers. (2) These very buyers reject the prestige products as soon as it is consumed by masses. [24] The psychologists, Snyder and Fromkin, 1977 observed that individuals have a need for uniqueness. [25] Festinger, 1954, specified the need for uniqueness is the result of process of social comparison of desires of individuals. [26]

Rogers, 1983, described the bandwagon effect or perceived social value as the effect which influences the brand extensions at the lower end. [27] Dubois and Duquesne, 1993 explained that the basic motivation is the self concept for buying luxury products and this motivation is same for snob as well as follower buyer. [28] the hedonic effect or the perceived emotional value is attached with those goods or services which have higher emotional value than the functional utility, Hirschman and Holbrook, 1982. [29] According to Sheth et al., 1991, the hedonic effect occurs when consumers attach more value to the perceived value rather than the utility of the product. [30]

Therefore, people who relate to personal values that depend upon the individual alone for fulfillment, such as self-respect and who are not susceptible to interpersonal influence when purchasing and using prestige brands may represent hedonist type of consumers, Bearden et al., 1989. [31]

IV. METHODOLOGY

The study is limited to the precious jewellery segment of the industry with main focus on gold jewellery segment due to its relatively large size in terms of domestic consumption and export contributions. The survey has been conducted in National Capital Region (NCR).

The sampling technique used is convenience sampling. The sampling unit for the purpose of this study has been defined as women in the age group of 18 years and above, from the upper middle and higher income group. The sample is divided on basis of age and working status, a total of 500 affluent urban females were interviewed.

The selected women were requested to respond to the queries enlisted in the questionnaire annexed as **Appendix I**. Chi square and Factor analysis through SPSS has been used as the data analysis tool.

V. DATA ANALYSIS AND INTERPRETATION

A. Demographic Profile of Respondents

Table II: Profile of the respondents (Customers)

PROFILE		NUMBER	PERCENTAGE
Age	18 – 30 years	125	25%
	31 – 40 years	215	43%
	41+ years	160	32%
Education	Graduate	215	43%
	Post Graduate	285	57%
Occupation	Non-working	147	29.4%
	Working	353	70.6%

(N=500)

B. The various factors which play a vital role during purchase decision of gold jewellery

Table III presents the information regarding the **20 possible factors** and their relative explanatory powers as expressed by their **Eigen values**. The 8 Factors retained represent 61.214% of variance of the 20 variables.

Table III: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.073	15.365	15.365	3.073	15.365	15.365	3.031	15.157	15.157
2	1.647	8.235	23.600	1.647	8.235	23.600	1.601	8.006	23.163
3	1.432	7.159	30.759	1.432	7.159	30.759	1.385	6.924	30.087
4	1.355	6.777	37.536	1.355	6.777	37.536	1.276	6.382	36.469
5	1.255	6.277	43.813	1.255	6.277	43.813	1.258	6.290	42.759
6	1.236	6.178	49.991	1.236	6.178	49.991	1.255	6.277	49.036
7	1.142	5.712	55.703	1.142	5.712	55.703	1.235	6.173	55.209
8	1.102	5.511	61.214	1.102	5.511	61.214	1.201	6.004	61.214
9	.985	4.923	66.137						
10	.982	4.909	71.046						
11	.905	4.527	75.572						
12	.846	4.229	79.801						
13	.824	4.118	83.919						
14	.804	4.020	87.939						
15	.698	3.488	91.427						
16	.642	3.209	94.636						
17	.578	2.892	97.528						
18	.494	2.472	100.000						
19	6.962E-17	3.481E-16	100.000						
20	7.978E-18	3.989E-17	100.000						

In the VARIMAX-rotated Component Analysis factor Matrix the total amount of variance extracted is the same in the rotated solution as it was in the un rotated i.e. 61.214%. After analyzing the solution Factor Loading has been done on the basis of significant values.

Rotated Component Matrix^a

	Component							
	1	2	3	4	5	6	7	8
A	-0.24	0.268	0.438	0.001	0.032	-0.34	0.2	-0.28
B	0.99		-0.03			-0.00	-0.0	0.00
C	0.09	0.003	-0.18	0.003	0.045		0.2	-0.06
D	0.08	-0.05		0.583	0.185	0.1	0.2	
E	0.08	-0.11		-0.04		-0.01	-0.1	-0.02
F	0.06	0.229		0.238	0.704	0.6	0.79	0.05
G	0.11			-0.09		-0.01	-0.0	0.05
H	0.03	0.119		0.063	0.583	0.3	0.33	0.02
I	0.03	-0.16		-0.65	-0.17	-0.12	0.0	0.01
J	0.02			0.198	0.3	0.8	0.09	0.09
K				-0.15	-0.15	-0.0	-0.0	-0.03
L		0.02		0.373	0.2	0.074	0.93	0.6

H	0.049	-0.077		-0.457	-0.115		0.4	0.404
I	0.035	0.045	-0.17	-0.1	0.01	0.077	0.36	0.70
J	-0.073	-0.038	0.279	0.291	0.022	-0.14	-0.1	0.83
K	0.011	-0.813		-0.016	-0.02	0.21	0.2	0.55
L	-0.051	0.061	0.109	0.039	0.127	-0.02	0.0	-0.07
M	0.013	0.804		0.023	0.029	0.58	0.1	0.94
N	-0.04	0.03	-0.06	0.011	-0.10	0.052	0.16	-0.06
O	0.044	0.035	-0.10	-0.006	-0.25	0.2	0.5	-0.09
P	0.996	0.003	-0.03	0.003	0.045	0.591	0.13	0.00
Q	0.996	0.003	-0.03	0.003	0.045	-0.00	0.02	0.00
R	0.047	-0.074	-0.08	-0.64	0.071	-0.00	0.02	-0.07
S	4.53E-05						0.2	-0.20
T	0.058	-0.01	0.095	-0.119	0.048	0.568	0.39	0.2
		0.299	0.416	-0.135	-0.46	-0.08	-0.2	0.18
							0.35	0.2

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Rotation converged in 13 iterations.

The factor loadings of the 8 identified factors are tabulated in Table IV.

The eight factors identified are – **Place Dimension (Shopping Convenience)** as Factor1 comprises of three variables viz., Reliability of jeweler, Location of the jewellery outlet and Pleasing store environment.15.157% of the total variance is explained by this factor.

Individual Dimension is identified as the factor2 and has two component variables – Esteem and Hedonic value. The total variance explained is 8.006%. Esteem value is linked to lifestyle and personality while hedonic value refers to emotional satisfaction.

Product Dimension is identified as the Factor 3, including variables like usability and durability of jewellery and investment purpose. It explains 6.924% of the total variance.

Quality Assurance (factor 4) includes three variables accuracy of weight and purity of precious metal and certification, together they explain 6.382% of the total variance.

Factor 5 is identified as **Financial Dimension**, explaining 6.290 % of the total variance with three component variables of price of metal, resale or buyback guarantee and flexible payment terms.

Factor 6 named **Promotional Dimension** explains 6.277% of the total variance and includes advertisements, promotional schemes and word of mouth.

Factor 7 **Design**, explains 6.173 % of the total variance and is a single component factor of uniqueness of design.

The last Factor 8, termed as **Social Dimension**, explains 6.004% of the total variance and includes conspicuous value and prestige value.



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Table IV: Factor Loading : Factors Influencing Purchase Decision Of Jewellery

Dimensions	ITEMS	FACTORS LOADING
FACTOR 1 PLACE DIMENSION (SHOPPING CONVENIENCE)	B – Reliability of jeweler is very important while buying jewellery	0.996
	P – Location of the jewellery outlet affects your purchase decision	0.996
	Q-Pleasing store environment affects your purchase decision	0.996
FACTOR 2 INDIVIDUAL DIMENSION	K -You buy jewellery which suits your lifestyles and personality (esteem value)	0.813
	M - You buy jewellery which is in vogue, celebrity endorsed and gives emotional satisfaction (hedonic value)	0.804
FACTOR 3 PRODUCT DIMENSION	A- You consider usability of jewellery before buying (viz. party wear, office wear, daily wear etc.)	0.438
	F You consider durability of jewellery while purchasing	0.655
	G You buy Jewellery for investment purpose	0.575
FACTOR4 QUALITY ASSURANCE	C Purity of precious metal is very important while buying gold jewellery	0.583
	H You consider accuracy of weight of precious metal	0.457
	R- You ask for hallmarked or certified jewellery	0.643
FACTOR5 FINANCIAL DIMENSION	D Price of precious metal is decisive factor in your purchase decision	0.704
	E You consider resale or buyback guarantee before buying jewellery	0.583
	T- Flexible payment terms influence your purchase decision	0.464
FACTOR 6 PROMOTIONAL DIMENSION	L- Advertisement about jewellery influence your purchase decision	0.58
	O- Your purchase of jewellery is affected by promotional schemes	0.591
FACTOR 7 DESIGN	S- You rely on word of mouth of your friends and family to buy jewellery	0.568
	N- Uniqueness of design is most important factor to affect your purchase decision	0.75
FACTOR 8 SOCIAL DIMENSION	I Jewellery reflects our fashion consciousness(conspicuous value)	0.702

	J Jewellery worn reflects our social status (prestige value)
	0.557

VI. CONCLUSION

Customer buying behavior specifically in case of jewellery purchase is affected by several factors and most importantly due to identified factors such as **Place Dimension, Product Dimension, Promotional Dimension, Financial Dimension, Individual and Social Dimensions and Quality Assurance and Design of jewellery**. Present day customers are much informed and have changed expectations. All the stakeholders of jewellery have to realize the relevance of these identified factors. Place dimension defines shopping convenience for the customers both in terms of store location as well as store environment.

Product dimension defining usability and durability of jewellery is especially relevant for customers buying jewellery as an investment. Promotional dimension instills trust in the buyer because of word of mouth publicity, financial or price dimension is important both for occasional as well as investment buyer. As the jewellery is a product of conspicuous consumption therefore the social dimension affects the behavior of buyer as the conspicuous and prestige value are associated with it. Jewellery also defines the individual tastes and preferences therefore the individual dimension along with design and quality assurance are also important.

This study has identified the factors affecting consumer buying behavior towards gold jewellery, future scope of the study can be in identifying the most important and least important factor.

APPENDIX

Questionnaire for jewellery customer

Name: _____

Age: [] 18 to 30 years [] 31 to 40 years [] > 41 years

Occupation: [] working [] nonworking

Education: [] graduate [] post graduate

Please state your opinion about the factors you consider while buying gold jewellery :

	Factors considered while buying jewellery	5	4	3	2	1
		S	A	N	D	SD
A	You consider usability of jewellery before buying (viz. party wear, office wear, daily wear etc.)	5	4	3	2	1
B	Reliability of jeweler is very important while buying jewellery	5	4	3	2	1
C	Purity of precious metal is very important while buying gold jewellery	5	4	3	2	1
D	Price of precious metal is decisive factor in your purchase decision	5	4	3	2	1

E	You consider resale or buyback guarantee before buying jewellery	5	4	3	2	1
F	You consider durability of jewellery while purchasing	5	4	3	2	1
G	You buy Jewellery for investment purpose	5	4	3	2	1
H	You consider accuracy of weight of precious metal	5	4	3	2	1
I	Jewellery reflects our fashion consciousness (conspicuous value)	5	4	3	2	1
J	Jewellery worn reflects our social status (prestige value)	5	4	3	2	1
K	You buy jewellery which suits your lifestyles and personality (self image)	5	4	3	2	1
L	Advertisement about jewellery influences your purchase decision	5	4	3	2	1
M	You buy jewellery for emotional satisfaction (materialistic value)	5	4	3	2	1
N	Uniqueness of design is most important factor to affect your purchase decision	5	4	3	2	1
O	Your purchase of jewellery is affected by promotional schemes	5	4	3	2	1
P	Location of the jewellery outlet affects your purchase decision	5	4	3	2	1
Q	Store environment affects your purchase decision	5	4	3	2	1
R	You ask for hallmarked or certified jewellery	5	4	3	2	1
S	You rely on word of mouth of your friends and family to buy jewellery	5	4	3	2	1
T	Flexible payment terms influence your purchase decision	5	4	3	2	1

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