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T Chitradevi
Assistant Professor,
Thanthai Hans Roever College,
Perambalur, Tamil Nadu,
India

A study on consumer behaviour towards jewellery products in Tiruchirappalli district

T Chitradevi

Abstract

In India, jewellery had great importance, because of its traditional and aesthetic value. It was not used merely to beautify, but also acted as a store of wealth, marked the rituals of life, signified status, conferred respectability and marked the wearer's identity, social background and every stage in life, from birth to death. It also had a close association with religion, fortune, and health, and was a source of production from misfortune and illness, and a medium of prayer and congress with the divine. One of the jewellery's most important functions was as a store of wealth, whether of gold, Silver or even base metal for it was easily portable and had a high value relative to its weight. The amount of jewellery owned by a woman also signifies her status and adds to the riches in her name. Jewellery has covered its journey since the beginning as an evolving art form. The beauty of Indian jewellery lies in the uniqueness of its design and the efforts of the workmanship involved in creating the intricate designs. The tradition of adorning oneself with jewellery has gained even more vigor in the modern days. The objective of the study is to get response about various factors affecting the buying behaviour of jewellery products and it was identified that behind purchasing jewellery price, purity and design which scores the maximum.

Keywords: Behaviour, jewellery, preference, consumers

Introduction

Jewellery is valued as an important savings and investment vehicle in India. Even in present times, Jewellery remains the Indian bride's 'Streedhan', the wealth she takes with her when she marries and which remains hers. Gold jewellery is the preferred jewellery worn by women in India irrespective of their religious beliefs. In marriages, gold jewellery is the gift preferred by the near relatives of the bride and the groom. Jewellery is very popular among farmers, with an upsurge in gold sales after a good agricultural season.

Various benefits to health and well-being were ascribed to jewellery. There were numerous beliefs concerning the efforts of specific types of jewellery on the health, and it was used to guard against specific diseases such as a small pox. Gold on the nose was thought to guard against colds. While "rudraksha beads" were believed to control blood pressure and precious stones were considered to have an effect on health and temperament. Buying of gold Jewellery is an important part of every stage of an Indian citizen's life- at birth, marriage, health, construction of home, festivals, religious ceremonies, setting up of new business, and death.

Review of Literature

Berad, N. R. *et al.* (2015) in their study "A comparative study on the consumer's preference towards branded jewellery over non branded jewellery in Nasik city" identified the factors that direct a customer while purchasing jewellery are design, price, purity, image, variety, display, service, promotion & offers, family & friends. It was observed that 100% of the respondents were aware about branded jewellery.

Gomathy, C. & Devi, Y. (2015) in their paper, "A study on consumers' awareness and perception about branded jewellery" examined that maximum number of customers are aware of branded jewellery. Tanishq brand is the most preferred brand by the customers. Mulky, A. G. *et al.* (2015) in their study, "Market entry strategy in platinum jewellery category explored the 4's p of marketing"

Correspondence
T Chitradevi
Assistant Professor,
Thanthai Hans Roever College,
Perambalur, Tamil Nadu,
India

found that the jewellery market in India is booming, with many players placed at different points on the spectrum of price, quality, innovation and design.

Rawal, K. R. (2015) in their research, "A study of consumer buying behaviour for purchasing of diamond jewellery from branded retailers" determined the factors influencing consumer buying behaviour to select branded jewellery product from branded outlets. This study helps to get an idea about the customer's expectation, perception and attitudes of consumer towards branded jewellery.

Ramachandran, K. K. & Karthick, K. K. (2014) in their paper, "A study on the perception of customers towards branded jewellery" found that branded jewellery products have formed a sort of revolution in the field of jewellery market. The main attraction of branded jewellery is that it has a unique style of their own that differentiates them from unbranded jewellery.

Jyothi, M. B. & K. V. S. N. Babu (2014) in their study, "An empirical study on consumer preferences towards branded jewellery in Tirupati." discovered that the varieties, purity of the gold, brand image and its positioning in the market, service provided, advertisement, brand familiarity, offers, promotional schemes, celebrity endorsement, are the major factors which affect the behaviour of the consumers.

Asha, K. & Christopher, S. E. (2014) in their research, "A study on buying behaviour of customers towards branded and non-branded gold jewellery with reference to Kanyakumari district" found that most of the people buy gold jewellery for the marriages in their family, wedding ceremony, anniversaries, baby birth, birthdays, festivals, financial gain

Vadra, R. & Malhotra, G. G. (2014) in their study, "Customer perception towards branded jewellery in India" investigated that the consumers buying behaviour also shows a shift from content to design in jewellery i.e. fashionable jewellery.

Raju, K. V. & Kumar, D. P. (2013) in their work, "A study on consumer preference on branded jewellery in Hyderabad" found that the guiding factor behind buying jewellery is price, purity, design, variety, the brand image; influence of family and friends.

Objectives of the study

1. To study the consumer's attitude, expectations and behaviour patterns in purchasing gold jewellery.
2. To reveal the various factors influencing the purchase decision.
3. To study the reasons for preferences towards jewellery as an investment.
4. To analyze the level of brand awareness, brand preferences and brand loyalty and how it correlates among the respondents.
5. To offer suggestions for the consumer purchasing behavior on Jewellery in the study area.

Methodology

The study attempts to describe the consumer behaviour towards jewellery in and around Jewellery shops in Tiruchirappalli District. So, the Descriptive research design is to be used in the study to identify the consumer behaviour, preferences, expectations and awareness about the jewellery products. The researcher selected 500 consumers living in Tiruchirappalli district using the random sampling method and self prepared Structured

Questionnaire is used for data collection. Primary data was collected from the customers in and around Tiruchirappalli District. The secondary data is collected from journals, text books and through internet. The collected data were analyzed and clearly interpreted by means of using chi-square test to prove the hypothesis. The percentage analysis was computed for categorical data.

Results and Discussions

Based on the analysis the interpretations are given below:

Table 4.1: Gender- Wise Classification

Gender	No. of Consumers	Percentage
Male	181	36.2
Female	319	63.8
Total	500	100.0

(Source: primary data)

Table 4.1 reveals that 181 respondents were males, and 319 respondents were females. Majority of the respondents belong to the Gender of Females

Table 4.2: Age- Wise Classification

Age	No. of Consumers	Percentage
18-30	58	11.6
31-40	83	16.6
41-50	194	38.8
above 50	165	33.0
Total	500	100.0

(Source: primary data)

Table 4.2 reveals that out of 500 consumers 11.6% of the respondents belongs to the age category of 18-30, 16.6% of the respondents belong to 31-40, 38.8% of the respondents belong to 18-25 and the remaining 33% belong to the age group of above 50. Majority of the respondents belong to the age group of 41-50.

Table 4.3: Marital Status -wise Classification

Marital Status	No. of Consumers	Percentage
married	447	89.4
Unmarried	53	10.6
Total	500	100.0

(Source: primary data)

Table 4.3 reveals that out of 500 respondents, 89.4% respondents were married, and 10.6% respondents were unmarried. Majority of the respondents belong to the status of married.

Table 4.4: Education- wise Classification

Education	No. of Consumers	Percentage
Up to matriculation	119	23.8
secondary to graduation	207	41.4
PG & above	103	20.6
Professional	71	14.2
Total	500	100.0

(Source: primary data)

Table 4.4 reveals that out of 500 respondents, 23.8% respondents have education qualification up to matriculation, and 41.4% respondents were from secondary to graduation, and 20.6% respondents were from

PG and above,14.2% were from professional education. Majority of the respondents belong to the education of secondary to graduation.

Table 4.5: Monthly Family income- wise Classification

Family income	No. of Consumers	Percentage
less than 25000	196	39.2
25001-50000	151	30.2
50001-75000	77	15.4
75000 -1,00,000	45	9.0
1,00,000 & above	31	6.2
Total	500	100.0

(Source: primary data)

Table 4.7 reveals that out of 500 respondents, 39.2% respondents were in the monthly family income of less than 25,000, 30.2% of respondents were up to 25,001-50,000, 15.4% respondents were up to 50,001- 75,000, 9% respondents were up to 75,000- 1,00,000, 6.2% respondents were up to the income 1,00,00. and above. Majority of the respondents belong to the monthly family income of less than 25,000.

Table 4.6: Products in Jewellery Preferred

Products in Jewellery	No. of Consumers	Percentage
Earrings	162	32.4
Bangles	53	10.6
Necklace	42	8.4
Chains	101	20.2
Rings	86	17.2
Bracelets	56	11.2
Total	500	100.0

(Source: primary data)

The result shows that out of 500 respondents 32.4%of the respondents prefer to buy Earrings, 10.6% prefer to buy bangles, 8.4% prefer to buy necklace, 20.2% prefer to buy chains, 17.2% prefer to buy rings. and the remaining11.2% prefer to buy bracelets. Majority of the respondents prefer to buy Earrings

Table 4.7: Frequency of Purchase

Frequency of Purchase	No. of Consumers	Percentage
once in 3months	20	4.0
once in 6 months	85	17.0
once in a year	395	79.0
Total	500	100.0

(Source: primary data)

The above table exhibits that 4% respondents purchase jewellery, once in 3months,17% respondents purchase jewellery once in 6 months, 79% respondents purchase jewellery once in a year. Majority of the respondents purchase jewellery, once in a year.

Table 4.8: Time Spend On Purchase

Time spend	No. of Consumers	Percentage
30 minutes	50	10.0
40 minutes	220	44.0
1 hour	170	34.0
more than 1 hour	60	12.0
Total	500	100.0

(Source: primary data)

The above table exhibits that 10% respondents spend time to purchase jewellery, in 30 minutes, 44% respondents spend time to purchase jewellery in 40 minutes, 34% respondents spend time to purchase jewellery in an hour, 12% respondents spend time to purchase jewellery, for more than 1 hour. Majority of the respondents spend time to purchase jewellery in 40 minutes.

Table 4.9: Preference to buy

Prefer to Buy	No. of Consumers	Percentage
Investment	215	43.0
Fashion	50	10.0
Occasions	130	26.0
Festivals	80	16.0
Gifts	25	5.0
Total	500	100.0

(Source: primary data)

The above table exhibits that 43% respondents prefer to buy jewellery, for investment purpose, 10% respondents prefer to buy jewellery, for fashion 26% respondents prefer to buy jewellery, for occasions, 16% respondents prefer to buy jewellery, for festivals, 5% respondents prefer to buy jewellery, for gifts. Majority of the respondents prefer to buy jewellery, for investment.

Table 4.10: Attributes attract to purchase

Attributes	No. of Consumers	Percentage
Product quality	170	34.0
Gram and weight	80	16.0
Price	120	24.0
Purity	40	8.0
Designs	30	6.0
Making and wastage charges	60	12.0
Total	500	100.0

(Source: primary data)

The above table exhibits that 34% respondents prefer the product quality attributes to purchase jewellery, 16% respondents prefer the gram and weight, 24% respondents prefer the price of the jewellery, 8% respondents prefer designs of jewellery, 12% respondents prefer the making and wastage charges in jewellery. Majority of the respondents prefer the product quality in jewellery

Table 4.11: Factors influence to buy

Factors influence	No. of Consumers	Percentage
Advertising	290	58.0
Shop display	65	13.0
Word of worth	30	6.0
Family/friends/relatives	95	19.0
Attractive packaging	10	2.0
Dealer	10	2.0
Total	500	100.0

(Source: primary data)

The above table exhibits that 58% respondents prefer advertising as a influencing factor which make them to purchase jewellery, 13% respondents prefer shop display, 6% respondents prefer word of mouth, 19% respondents prefer family/friends/relatives, 2% respondents prefer attractive packaging, 2% respondents prefer dealer for

purchasing the jewellery. Majority of the respondents prefer advertising as influencing factor to purchase jewellery.

Interpretation

HO: There is no significant relationship between consumer preference for type of jewellery products and gender of the consumers.

Table 4.12: Relationship between Type of jewellery products and Gender of the Consumers

Gender	Jewellery Products						Total
	Earrings	Bangles	Necklace	Chains	Rings	Bracelets	
male	63	13	7	34	40	24	181
female	99	40	35	67	46	32	319
Total	162	53	42	101	86	56	500

(Source: primary data)

Chi square value= 15.887. df =5, table value at 5 per cent level of significance=11.070

Hence the computed chi-square value is more than the table value. So, the hypothesis is rejected. It is concluded that there is a relationship between consumer preference for type of jewellery Products and gender of the consumers.

HO: There is no significant relationship between consumer preference for type of jewellery products and age of the consumers.

Table 4.13: Relationship between Type of jewellery products and Age of the Consumers

Age	Jewellery Products						Total
	Earrings	Bangles	Necklace	Chains	Rings	Bracelets	
18-30	17	11	4	12	9	5	58
31-40	28	5	11	15	15	9	83
41-50	54	16	20	44	43	17	194
above 50	63	21	7	30	19	25	165
Total	162	53	42	101	86	56	500

(Source: primary data)

Chi square value= 27.886. df =15, table value at 5 per cent level of significance=24.996

Hence the computed chi-square value is less than the table value. So, the hypothesis is rejected. It is concluded that there is relationship between consumer preference for type of jewellery Products and age of the consumers.

HO: There is no significant relationship between consumer preference for type of jewellery Products and marital status of the consumers.

Table 4.14: Relationship between Type of jewellery products and marital status of the Consumers

Marital status	Jewellery Products						Total
	Earrings	Bangles	Necklace	Chains	Rings	Bracelets	
married	141	46	34	90	83	53	447
Unmarried	21	7	8	11	3	3	53
Total	162	53	42	101	86	56	500

(Source: primary data)

Chi square value= 10.721. df =5, table value at 5 per cent level of significance=11.070

Hence the computed chi-square value is less than the table value. So, the hypothesis is accepted. It is concluded that there is no relationship between consumer preference for

type of jewellery Products and marital status of the consumers.

HO: There is no significant relationship between consumer preference for type of jewellery products and educational qualification of the consumers.

Table 4.15: Relationship between Type of jewellery products and Educational qualification of the Consumers

Education	Jewellery Products						Total
	Earrings	Bangles	Necklace	Chains	Rings	Bracelets	
Up to matriculation	37	7	4	23	37	11	119
secondary to graduation	66	20	25	45	27	24	207
PG & above	43	20	0	22	10	8	103
Professional	16	6	13	11	12	13	71
Total	162	53	42	101	86	56	500

(Source: primary data)

Chi square value= 64.061 df =15, table value at 5 per cent level of significance=24.996

Hence the computed chi-square value is more than the table value. So, the hypothesis is rejected. It is concluded that there is a relationship between consumer preference for type

of jewellery Products and educational qualification of the consumers.

HO: There is no significant relationship between consumer preference for type of jewellery Products and monthly family income of the consumers.

Table 4.16: Relationship between Type of jewellery products and Monthly family income of the Consumers

Monthly Family income	Jewellery Products					Total	
	Earrings	Bangles	Necklace	Chains	Rings		Bracelets
less than 25000	60	25	17	37	34	23	196
25001-50000	48	9	15	40	25	14	151
50001-75000	29	15	3	11	11	8	77
75000 -1,00,000	17	4	7	9	4	4	45
1,00,000&above	8	0	0	4	12	7	31
Total	162	53	42	101	86	56	500

(Source: primary data)

Chi square value= 42.637 df =20, table value at 5 per cent level of significance=31.410

Hence the computed chi-square value is more than the table value. So, the hypothesis is rejected. It is concluded that there is a relationship between consumer preference for type of jewellery Products and monthly family income of the consumers.

Findings

- Majority of the respondents belong to the Gender of Females
- Majority of the respondents belong to the age group of 41-50.
- Majority of the respondents belong to the status of married.
- Majority of the respondents belong to the education of secondary to graduation.
- Majority of the respondents belong to the monthly family income of less than 25,000.
- Majority of the respondents prefer to buy Earrings
- Majority of the respondents purchase jewellery, once in a year.
- Majority of the respondents spend time to purchase jewellery in 40 minutes.
- Majority of the respondents prefer to buy jewellery, for investment.
- Majority of the respondents prefer the product quality in jewellery.
- Majority of the respondents prefer advertising as influencing factor to purchase jewellery.
- There is a relationship between consumer preference for type of jewellery Products and gender of the consumers
- There is a relationship between consumer preference for type of jewellery Products and age of the consumers.
- There is no relationship between consumer preference for type of jewellery Products and marital status of the consumers.
- There is a relationship between consumer preference for type of jewellery Products and educational qualification of the consumers
- There is a relationship between consumer preference for type of jewellery Products and monthly family income of the consumers.

Conclusions

The present study was conducted on the consumers purchasing behaviour towards jewellery with special

reference to Tiruchirappalli District. Today the market is consumer oriented and the importance is given to the consumers. The preference of consumer is continuously shifted according to the needs, desires, choices and fashion etc. In jewellery purchasing the consumers have more expectations. Hence the jewellers should improve the quality, designs, wastage and making charges, and customer service etc. Nowadays, the branded jewellery products is facing an uptrend on these days, so the jewellers should take these aspects into consideration and keep up its values of trust, authenticity, credibility, objectivity of the respondents and serve them in a better manner. Purchasing of gold jewellery holds a very imperative value in several cultures since it is a symbol of achievement, power and wealth. Based on the above, customer's approach and behaviour on jewellery purchase in Trichy District have played a significant role.

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