

# A STUDY ON BUYING BEHAVIOUR OF WOMEN TOWARDS GOLD JEWELLERY IN REWA CITY

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## ABSTRACT

The main intention of conducting this research is to study the preference to the buying jewellery with special reference to Rewa city. The objective of the study is to get near about the consumer buying behaviour and factor influencing it such as cultural, social, economic factors and brand awareness etc. while purchasing of gold jewellery at various jewellery retail stores at Rewa city. In this study the research member of staff seeks to look into which factors that determinant the behaviour of consumers towards branded and non-branded jewellery commodities. The primary data was collected through questionnaire from around 50 customers mainly from the top jewellery retail stores jaipuriya jewellers and shakshi jewellers etc. Data collected and analysed using statistical method, Factor analysis and ANOVA method. The study was restricted only to Rewa city and various of the customer were not serious in their responses consequently result cannot be generalised. The study helps jewellery retail stores to understand about the buying behaviour of customer towards jewellery.

**Keywords:** *Buying Behaviour, Branded, Jewellery, Brand awareness.*

## I. INTRODUCTION

Consumer behaviour essentially refers to how and why people make the purchase decisions they do. Marketers strive to understand this behaviour so they can better formulate appropriate marketing stimulus that will result in increased sales and brand loyalty. There are a vast number of goods available for purchase, but consumers tend to attribute this volume to the industrial world's massive production capacity. Marketing profession is responsible for the variety of goods on the markets. The skill of evaluating and influencing consumer behaviour is foremost in determining which marketing efforts will be used and when.

The study of consumer behaviour focuses on how individuals make their decisions to spend their available resources (time, money, effort) on consumption related items or consumption related aspects (What they buy? When they buy? How they buy?). It also study of individuals, or organizations and the processes consumers use to search, select, use and dispose of products, services, experience, or ideas to satisfy needs and its impact on the consumer and society. Consumer buying behaviour in jewellery industry can be calculated on the internal parameters such as Popularity of the brand, Trust in the brand, Impact of any occasions such as Festivals, Birthday, Anniversary, Marriage, Engagement etc., Celebrity Endorsement, Promotion, Brand Name, Exhibitions, Launch of new collections.

## II. JEWELLERY

Nowadays jewellery industry is one of the fastest emergent and foreign exchange earner industry in the Indian economy. Jewellery has been used by the Indian for both its aesthetic as well as investment purposes. Jewellery is a type of accessory that includes necklaces, rings, bracelets, watches, and earrings, etc. Jewellery is being designed for men, women, and children and can be made from a variety of different categories. Jewellery started about 1,00,000 years ago Began with materials made from bone, teeth, and shell. The first known jewellery pieces were worn by the Cro-Magnons about 40,000 years ago, These pieces were made of bone and teeth and were worn as necklaces and earrings to show tribal membership. Later on incorporated beads, stone & gems .Egyptians were first to use gold and metals for creating Jewellery, it were considered a symbol of power and wealth.

Indian market is lavish with varied designs and offerings. Brand management holds the key in the contemporary markets, particularly in Indian markets because Indians are very traditional. Customers are now want worth for money as gold rates are heading north. Gold was just a safe investment for small-town people. They used to buy heavy jewellery during the marriage season. But now they also look for genuine, trendy and designer jewellery. This is evident in their offerings, collection and merchandising campaigns. The Indian Jewellery market is undergoing a gradual change from Traditional to Branded formats. Consumers are more quality conscious than ever before. One of the largest user sectors in the country is the jewellery market, than telecommunication and possibly second only to the foods sector.

Gold is a symbol of prosperity and appeals to both younger and older generations across social strata within the country. The fashion-wear segment that currently has 8 to 10 percent share but has gained importance with the increase in demand for diamond jewellery. The growth in this segment is being driven by rising income levels and the adoption and promotion of western concepts such as solitaire engagement rings.

## III. REVIEW OF LITERATURE

### 3.1 Too many studies have been conducted in the area of consumer buying behaviour towards gold jewellery. Some of them have been summarized as follows:

According to **Kala, Alok (2010)** Reported that jewellery industry has registered a 16 per cent increase in the total jewellery exports in 2009-10. The industry contributes 13 percent to India's total goods exports. The figure stated that India's share in world market witnessed an increase from 60 to 70 per cent in value terms. The USA remained India's largest consumer of jewellery. (Kala, "Gems Stone and Jewellery in Jaipur", 2010) According to **Exim Bank (2010)** Identified the various challenges and strategies for Indian jewellery sector. Bank in his study explained that there has been a loss of market for jewellery exports due to depression and global economic slowdown. The bank has presented market analysis to understand the competitive position of India about other competitor countries, and also has identified the export destinations which have not been fully tapped by India for its exports of jewellery under select product categories.

Study conducted by **Siegel, Dina (2009)** Highlighted the presence of Indian dealers, community and Indian market in Antwerp. In his study, Siegel stated that most of the families involved in the diamond sector in Antwerp came from the region of Gujarat, a region with a longstanding tradition of resettlement all over the world. As per **GJEPC (2008)** Highlighted that the current global financial render down has hit the Indian

jewellery industry. Update on the jewellery industry and reduction in the value addition norms for jewellery industry has also been discussed. Export and import data of jewellery products have also been displayed in this newsletter.

According to **Mathur, Asha Rani (2007)** Identified the fabulous wealth of India. For centuries, her gold brought to her land both merchants and invaders. She told about the tradition, ranges, varieties, best known techniques and manifestations and an overview of up to date jewellery. Mathur's study is a sight of Indian jewellery in its totality. 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 Rewa 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 80% 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" 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 helped 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 jewelry" 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.

According to **Kearney, (2013)** Gold is a symbol of prosperity and appeals to both younger and older generations across social strata within the country. The fashion-wear segment that currently has 8 to 10 per cent share but has gained importance with the increase in demand for Gold jewellery. The growth in this segment is being driven by rising income levels and the adoption and promotion of western concepts such as solitaire engagement rings. Who is influencing the buying decision? It can be for family, friends, and needs. This survey explored that none of the women were influenced by their female friends hence they infer that women play minor role, when it comes to influencing her friend in buying of Jewellery.

### 3.2 Research methodology:

Research is a systematic investigation resulting in some formal record of procedures and the report of procedures and the report of conclusion and results. Research has been defined as "a formal systematic method of analysis". This research work is basically descriptive as well as analytical in nature. The aim of this research is to collect detailed information about expectations and related satisfaction of consumers regarding gold jewellery. It is an endeavour in the research to make an empirical study by analyzing and critically examining the relevant statistical collection from primary and related information from secondary sources. The purpose of the study was to explore the attitudes of respondents towards buying gold jewellery. Differences in the respondents' attitudes and behaviours based on their level of online shopping of Gold Jewellery has also been explained in the study.

11<sup>th</sup> June 2017, [www.conferenceworld.in](http://www.conferenceworld.in)

### 3.3 Data collection

Data was collected through primary mode of data collection, i.e. through questionnaire.

### 3.4 Sampling

Sample size for the study was 50.

**3.5 Data Representation:** Data is represented by Graphs created through SPSS-20 version.

**3.6 Statistical tools used:** For the purpose of analyzing the collection of data, statistical techniques of mean, standard deviation have been used. In order to study the uniformity in the view of the various respondents. Anova and t- test have been applied. Factor analysis and Analysis of variance (ANOVA) method. The data were coded and prepared for analysis using the statistical packages for social science (SPSS).

**3.7 Pilot survey:** Pilot survey has been undertaken for pre-testing the questionnaire which is especially carried out for the questions based on summated scale. The questions based on summated scale total 13, which were based upon , consumer preferences, sources of information, recommendation of family and friends, quality and some of the questions were based upon retailers also.

**3.8 Reliability Analysis:** Many constructs are measured in which a subset of relevant items is selected, administered to subjects, and scored- and then inferences are made about the true population values (George & Mallery, 2011). Reliability analysis is conducted to measure the internal consistency, i. E., do all items within the instrument measure the same thing. The closer the alpha is to 1.00, the greater is the internal consistency of items in the instrument being assessed. The value of Cronbach's alpha in this case is .785 which is acceptable.

### Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded <sup>a</sup>	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.785	13

## IV. OBJECTIVES

1. To study the brand awareness of women towards gold jewellery with respect to marital status.
2. To study the various factor affecting buying behavior of women towards jewellery.
3. To study the role of price of gold jewellery upon the buying decision of women with respect to income.
4. To analyze the preference of women towards traditional Vs modern jewellery with respect to marital status.
5. To study the roles of celebrity endorse activities upon buying decision of women with respect to income.

**V. HYPOTHESES**

1. There is no significant difference in the brand awareness of women towards gold Jewellery with respect to marital status.
2. There is no significant difference in the various factors affecting buying behaviour of Women towards jewellery.
3. There is no significant role of price of gold jewellery in the buying decision of women with respect to income.
4. There is no significant difference in the preference of women towards traditional Vs modern jewellery with respect to marital status.
5. There is no significant difference in the roles of celebrity endorse activities upon buying decision of women with respect to income.

**VI. DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

Age wise there were 17 respondents who belonged to 25-35 yrs age group and 13 respondents belonged to bellow 25 yrs age group and 10 respondents belonged 35-45 yrs age group and rest 10 respondents belonged to above 45 yrs age group. Education wise there were 27 graduate people and 23 people were higher secondary passed. Monthly income wise 25 respondents are earn to Rs 25,000 and 16 respondents are earn to Rs 25,000-50,000 and rest of 9 respondents earn to Rs. 50,000- 1,00,000. Occupation wise 22 respondents related to service sector and 15 respondents are professional and rest of 13 respondents related to business sector. Occupation wise 22 respondents related to service sector and 15 respondents are professional and rest of 13 respondents related to business sector. Marital status wise there were 24 respondents are married and 26 were unmarried.

<b>Age</b>		
	Frequency	Percent
Bellow 25 yrs	13	26
25-35 yrs	17	34
35-45 yrs	10	20
Above 45 yrs	10	20
Total	50	100
<b>Education</b>		
	Frequency	Percent
Higher secondary	23	46
Graduate	27	54
Total	50	100
<b>Monthly Income</b>		
	Frequency	Percent
25,000	25	50
25,000- Rs.50,000	16	32

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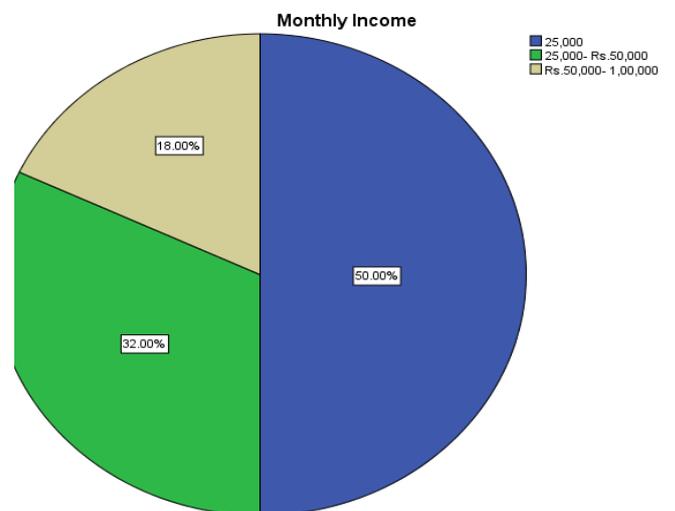
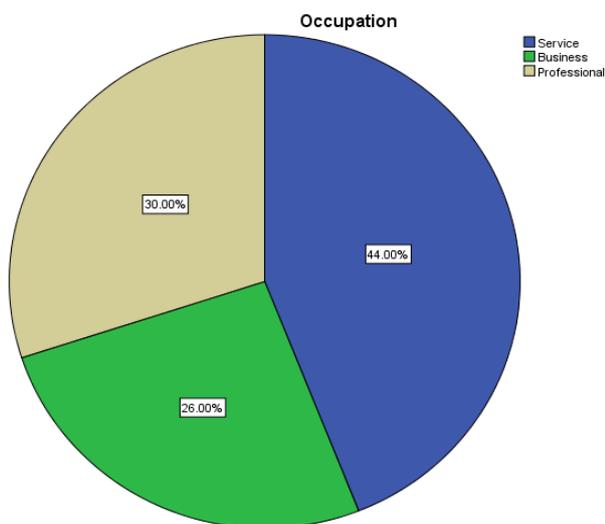
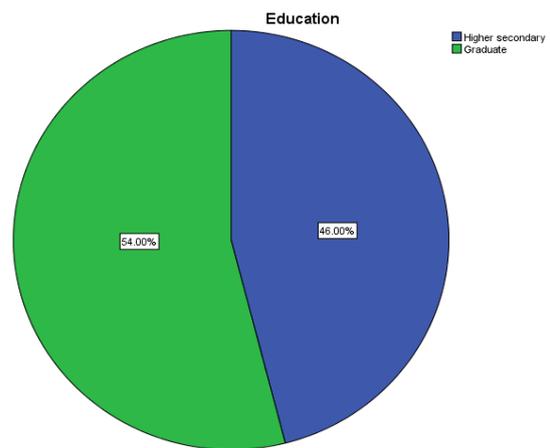
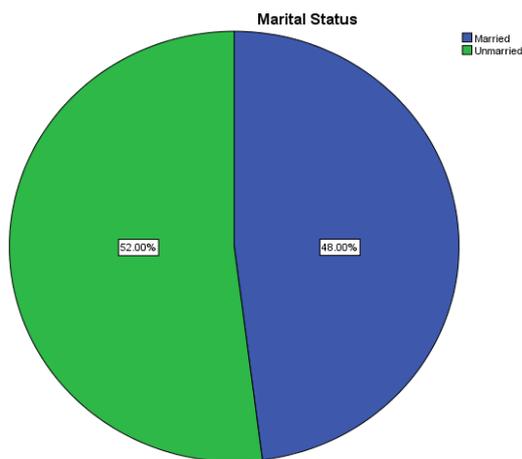
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11<sup>th</sup> June 2017, [www.conferenceworld.in](http://www.conferenceworld.in)

ISBN: 978-93-86171-48-1

Rs.50,000- 1,00,000	9	18
Total	50	100
Occupation		
	Frequency	Percent
Service	22	44
Business	13	26
Professional	15	30
Total	50	100
Marital Status		
	Frequency	Percent
Married	24	48
Unmarried	26	52
Total	50	100



**VII. Data and interpretation Analysis sss**

Which jewellery do you prefer?	Frequency	Percent
Branded	29	58
Non branded	21	42
Total	50	100

**1. Awareness about various jewellery brands available in the market:**

Are you aware of the various jewellery brands available in the market?	Frequency	Percent
Yes	45	90
No	5	10
Total	50	100



According to survey the result show that there is 90% people are aware about jewellery brands and 10% show that they are not much aware.

From above information it can be interpreted that most of the respondents are aware of the various jewellery brands.

**2. Preference for the kind of jewellery:**



As per the above data it can be infer that, when recipients were asked regarding there preference for prefer branded or non branded jewellery, the frequency distribution table and figure showing that 58% of recipients prefer branded jewellery and 42% recipients prefer non branded jewellery. It means the demand of branded jewellery is more in market as compare to non branded jewellery.

**3. Purchase of any branded jewellery:**

Purchase of any branded jewellery	Frequency	Percent
Yes	36	72
No	14	28
Total	50	100



From the above table it can be observed that 72% people bought branded jewellery and 28% people are not bought branded jewellery.

So from the available data it can be interpreted that the mostly people bought branded jewellery.

**4. The purpose of buying jewellery for you?**

- a) Fashion
- b) Occasions
- c) Festivals
- d) Investment
- e) Any other

What is the purpose of buying jewellery for you?	Frequency	Percent
Fashion	20	40
Occasions	19	38
Festivals	2	4
Investment	7	14
Any other	2	4
Total	50	100

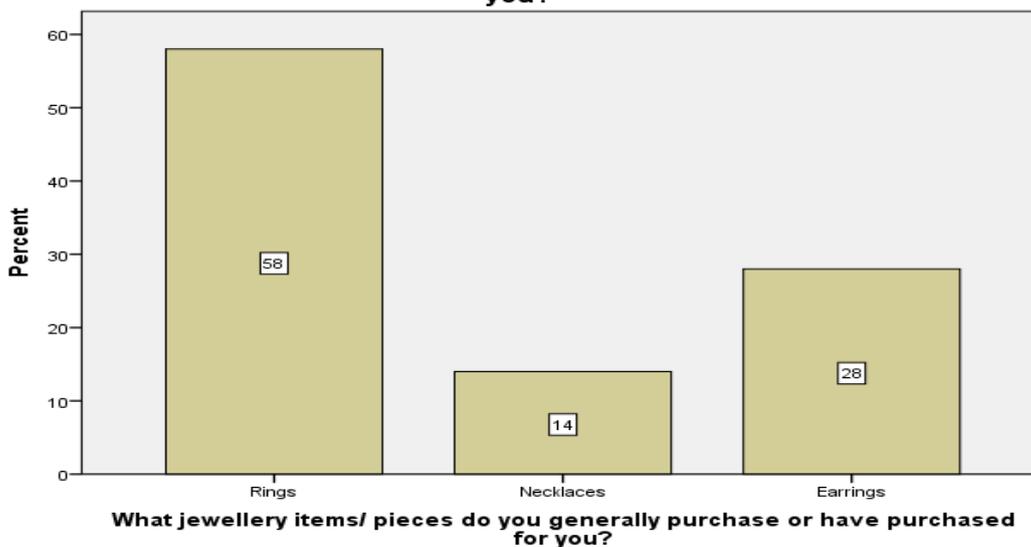


As from the above table and figure it can be analyze that the 40% people buy jewellery for Fashion and 38.% people buy jewellery for occasion and 14% people buy jewellery for the purpose of investment where as only 4% people buy jewellery at the time of festivals and any other purpose. So from the available data it can be interpreted that mostly people buy jewellery for the purpose of fashion occasions and investment.

**5. Generally purchased jewellery items/ pieces for self:**

What jewellery items/ pieces do you generally purchase or have purchased for you?	Frequency	Percent
Rings	29	58
Necklaces	7	14
Earrings	14	28
Total	50	100

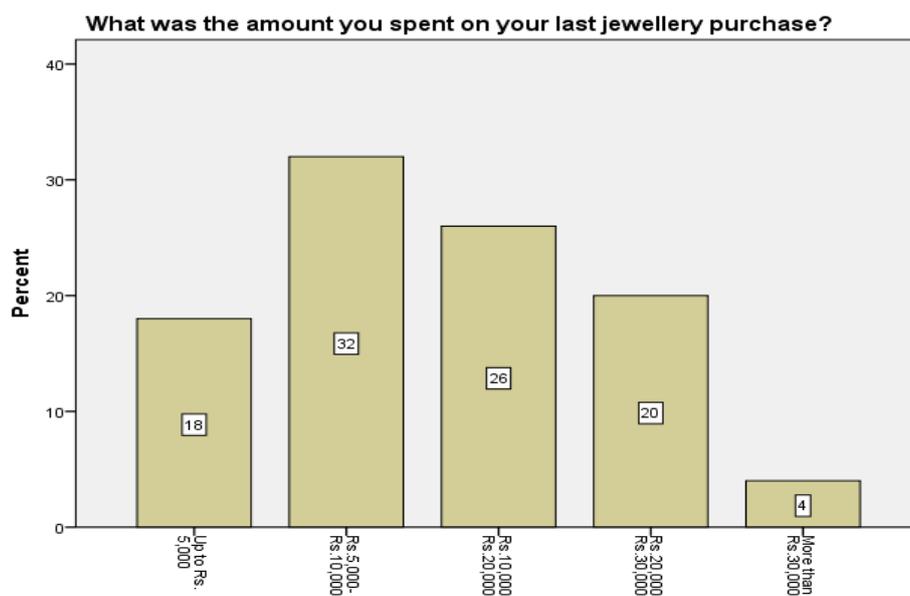
**What jewellery items/ pieces do you generally purchase or have purchased for you?**



The amount spent on last jewellery purchase	Frequency	Percent
Up to Rs.5,000	9	18
Rs.5,000-Rs.10,000	16	32
Rs.10,000-Rs.20,000	13	26
Rs.20,000-Rs.30,000	10	20
More than Rs.30,000	2	4
Total	50	100

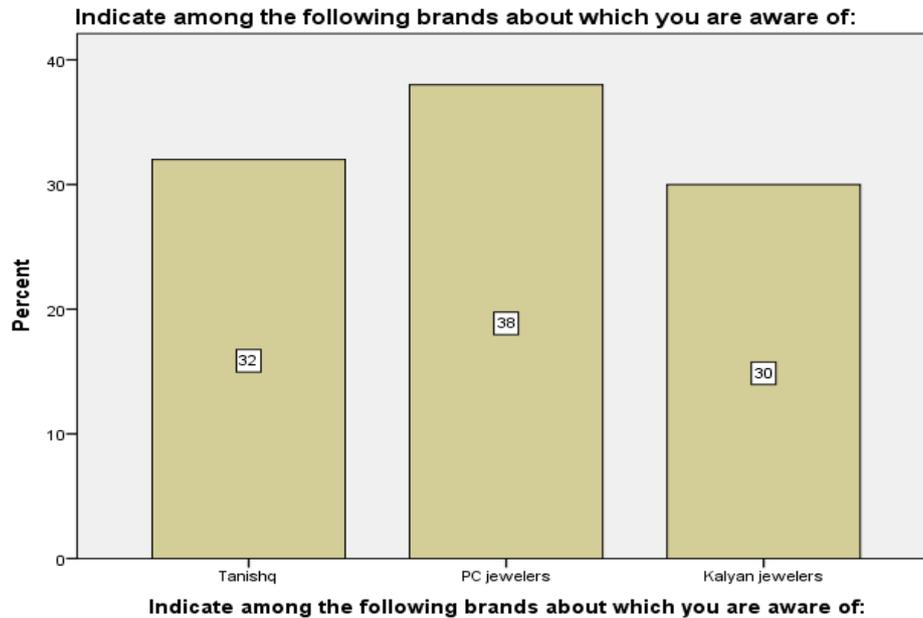
It is clear from the table that most of the 58% respondents are generally purchase rings and 28% respondents are purchase earrings and rest of the 28% respondents are generally purchase necklaces. From above information it can be interpreted that the most of the respondents are generally purchase rings.

**6. The amount spent on last jewellery purchase:**



From the above data in table and from the figure it can be inferred that the 32% respondents are spent Rs.5,000-10,000 amount of last jewellery purchase and 26% respondents spent Rs10,000-20,000 amount where as 20% respondents are spent Rs20,000-30,000 amount of last jewellery purchase and 18% respondents spent amount up to Rs 5,000-10,000 and rest of 4% respondents are spent more than Rs30,000 amount of last jewellery purchase. So from the responses analysis of respondents we can interpret that the mostly respondent spent Rs5,000-10,000 amount of last jewellery purchase.

7. Awareness about different brands



out the brands	Frequency	Percent
Tanishq	16	32
PC jewelers	19	38
Kalyan jewelers	15	30
Total	50	100

	SA	A	N	D	SD	Total
I feel that ready-made gold jewellery does not have good quality.	10	10	11	16	3	50
I prefer the jewellery which are designed locally.	19	3	12	13	3	50
I prefer branded jewellery more.	22	19	6	3	-	50
I buy jewellery for keeping myself.	13	24	8	5	-	50
I prefer traditional designs of jewellery.	23	15	9	2	1	50
I like light weight jewellery.	30	10	2	4	4	50
I usually get the information about jewellery from electronic media.	13	11	12	10	4	50
I usually get the information about jewellery from print media.	11	10	16	8	5	50
I purchase jewellery from online shopping websites.	11	9	4	10	16	50
I purchase jewellery which my family and friends recommended to me.	15	20	9	5	1	50
Price doesn't matter for me if I like jewellery designee.	15	9	15	7	4	50
I prefer the jewellery which is endorsed by some famous celebrity.	12	10	15	7	6	50
I think local retailers have quality gold jewellery.	10	15	9	11	5	50

From the above data and figure it can be infer that the 38% respondents are aware of PC jewellers brands where as 32% respondents are aware of Tanishq brand and the rest of 30% respondents are aware of Kalyan jewellers brands. So it can be interpreted from the above data that the mostly respondents are aware of PC jewellers brand.

**8. Consumer attitude towards jewellery**

9. Please indicate the level of agreement with each statement by using in appropriate column:- SA:

Strongly Agree, A: Agree, N: Neutral, D: Disagree, SD: Strongly Disagree

**Hypotheses testing**

**H0: There is no significant difference in the brand awareness of women towards gold jewellery with respect to marital status.**

**H1: There is significant difference in the brand awareness of women towards gold jewellery with respect to marital status.**

From the following table it is seen that more respondents have shown their awareness about different brands. The mean score for respondents. Highest value for std. deviation comes out to be 1.7540 for the biased responses. That shows majority of the respondents are distributed towards higher side over the issue of awareness about different brands in the first income group i.e. upto 25000. Similar is the case

Awareness about different brands	N	Mean	Std. Deviation	Std. Error
25,000	25	1.9600	.84063	.16813
25,000- Rs.50,000	16	2.0000	.81650	.20412
Rs.50,000- 1,00,000	9	2.0000	.70711	.23570
Total	50	1.9800	.79514	.11245

By looking at the following table it can be inferred that the test value come out to be .985 which is higher than the P-value 0.05. Hence

The null hypothesis Ho is accepted and alternative hypothesis H1 is rejected. Hence, it is concluded that there is no significant difference between in the brand awareness of women towards gold jewellery with respect to marital status.

ANOVA : Indicate among the following brands about which you are aware of:

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.020	2	.010	.015	.985
Within Groups	30.960	47	.659		
Total	30.980	49			

**Hypothesis 2: There is no significant role of price in consumer buying decision about gold jewellery with respect to income.**

From the following table it is seen that more respondents have shown that the price of the gold jewellery does not matter to them if they like the jewellery brand. The mean score was highest for the respondents in the

income group from Rs. 50,000- 10,000 and the value was 2.6667. Highest value for std. deviation comes out to be 1.32539 for the income group for the respondents who were having income up to 25000. The value of std. error is lowest for satisfied respondents who were 9 in number.

Price doesn't matter for me if I like jewellery designee.	N	Mean	Std. Deviation	Std. Error
25,000	25	2.4400	1.32539	.26508
25,000- Rs.50,000	16	2.5625	1.26326	.31582
Rs.50,000- 1,00,000	9	2.6667	1.32288	.44096
Total	50	2.5200	1.28158	.18124

the test value come out to be .894 which is higher than the P-value 0.05. Hence The null hypothesis Ho is accepted and alternative hypothesis H1 is rejected. Hence, it is concluded that there is no significant difference between in the brand awareness of women towards gold jewellery with respect to marital status

ANOVA : Price doesn't matter for me if I like jewellery designee.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.383	2	.191	.112	.894
Within Groups	80.098	47	1.704		
Total	80.480	49			

**Hypothesis 3: There is no significant role of celebrity endorsement in consumer buying decision about gold jewellery with respect to income.**

Role of celebrity endorsement in consumer buying decision about gold jewellery	N	Mean	Std. Deviation	Std. Error
25,000	25	2.7200	1.48661	.29732
25,000- Rs.50,000	16	2.6875	1.19548	.29887
Rs.50,000- 1,00,000	9	2.6667	1.11803	.37268
Total	50	2.7000	1.31320	.18571

Following table shows that the value of Anova testing comes out to be .994 which is more than 0.05. Hence the null hypothesis is accepted that there is no significant role of celebrity endorsement in consumer buying decision about gold jewellery with respect to income.

ANOVA: I prefer the jewellery which is endorsed by some famous celebrity.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.023	2	.011	.006	.994
Within Groups	84.478	47	1.797		
Total	84.500	49			

**Hypothesis 4: There is no significant difference in the brand awareness among the respondents with respect to marital status.**

Group Statistics					
	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
Awareness about the brands	Married	24	2.0833	.82970	.16936
	Unmarried	26	1.8846	.76561	.15015

From the t statistics, it is clear that the value of t test comes out to be .353 which is also greater than 0.05. Hence it can be said that the null hypothesis is accepted here also. It can be said that on the basis of marital status of the respondents awareness about different brands does not vary.

Independent Samples Test		Levene's Test for Equality of Variances		t-test for Equality of Means		Sig. (2-tailed)
		F	Sig.	T	df	
Awareness about the brands	Equal variances assumed	0.359	0.552	0.881	48	0.383
	Equal variances not assumed			0.878	46.778	0.384

## VII. FINDINGS

1. Majority of people are aware about jewellery brands and there were very few of them who were not much aware of it.
2. Most of the respondents preferred branded jewellery and the rest of the respondents preferred non-branded jewellery.
3. Majority of people bought branded jewellery and rest of few people are not bought branded jewellery.
4. Majority of people buy jewellery for fashion and occasion and the mostly people buy jewellery for investment purpose and at the time of festivals.
5. Mostly customer purchase rings, earrings and necklaces.
7. Majority of the respondents spent Rs.5, 000-10,000 in their last jewellery purchase.
8. Mostly respondents are aware of PC jewellers and after that Tanishq and then about Kalyans jewellers.

## VIII. SUGGESTIONS

1. Introducing more attractive cash discounts schemes to the customer may enhance the sale of gold.
2. More attractive design in line with latest fashion of gold should be offered to the customer.
3. Giving schemes like EMIs and offers to the customers at special occasion like Deepawali and wedding seasons etc.
4. Most of the respondents look forward to good customer service from the jewellery shops. They feel that their view and ideas must be given importance at the time of purchase. Hence the Traditional jewellery shops can improve their service by providing satisfactory information to their customers relating to their purchase. Giving immediate attention by receiving them quickly, recognize the need of the particular product and helping them to choose the correct one makes the Branded jewellery becomes more preferable by the customers.

5. It is found from the study that most of the respondents are more conscious in the quality of gold. clarity and Quality of gold is an important factor influencing the purchase of the customers which make them to evaluate the gold purity between one shop and another. Since the quality has a direct influence on buying behaviour the jewellery retailers can improve the quality by reducing the other metals which are mixed with gold.

6. The respondents are of the opinion that the advertisements for jewellery must be more innovative, effective and informative. They feel that jewelleries are given much more importance in audio visual media. They said that jewellery advertisements must provide to the need of all types of people in the society.

## **IX. CONCLUSION**

The benefits of buying gold jewellery are many in number. Gold has resale value and this creates gold of great profit and of great asset value to buy. Gold is foremost on the list of investments and value. In the maximum parts of the world, gold holds a very essential value in several cultures since it is a symbol of achievement, power and wealth. In India, gold tends to have religious as well as cultural importance. Mostly people are aware for the branded jewellery. As is verified in the above points about customer preferences for gold ornaments, the end-user looks for unique designs, promotional activities of corporate show rooms etc. The Jewellery retail sectors have to adopt some sales promotion strategies which improve the Sales of the Jewellers in their shop and increase the awareness of the Jewellery retail shops. Jewellery retail sectors have to be a better relationship with their customer for the better sales. The researcher has gained more knowledge and experience in the field of research and it will be even helpful for future researcher performance is a possibility for the further research in the same field.

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