

## **Systematic Review on Consumer Buying Behaviours for Gems and Jewellery with Special Reference to Branded Retailers**

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### **ABSTRACT**

The gems and jewellery industry has historically possessed cultural, social, and economic importance in India and worldwide. In recent years, the advent of branded shops has led to a substantial alteration in customer purchasing behavior within this industry. It also motivated by emotional, cultural, and investment factors, jewellery acquisition is now shaped by brand reputation, trustworthiness, quality guarantees, certification, design innovation, and after-sales support. This study explores consumer purchasing behaviors regarding gems and jewelry, specifically in relation to branded merchants, emphasizing elements such as demographics, lifestyle choices, income levels, and evolving views of authenticity and value. It emphasizes that consumers, especially urban and younger demographics, are increasingly favouring branded jewellery due to factors such as transparency, hallmarking, warranties, and contemporary shopping experiences. Digital platforms, advertising, and celebrity endorsements significantly influence purchasing decisions. This transition emphasizes the increasing significance of branding strategies and customer-focused methodologies in maintaining competitiveness within the jewellery sector. In this article, systematic review on consumer buying behaviours for gems and jewellery with special reference to branded retailers has been used.

**Keywords:** *Consumer, Behaviours, Gems, Jewellery, Branded, Retailers.*

### **I. Introduction**

The consumer purchasing behavior in the gems and jewelry sector has significantly evolved, transitioning from traditional family jewellers to organized branded retail establishments. In India and several other global regions, people perceive jewellery not only as an ornament but also as a symbol of culture, prestige, tradition, and investment. The emergence of branded jewellery stores has heightened customer exposure to contemporary retail formats, new designs, quality assurance, and transparent pricing methods, hence impacting their purchase decisions.

In the contemporary competitive market, the decision-making process of jewelry purchasers is influenced by various factors, including cultural preferences, social standing, brand trust, design originality, certification, after-sales service, and advertising tactics. Traditional jewellers mostly depended on established relationships and reputation through word-of-mouth, whereas branded retailers focus on standardized methods, hallmarking, return policies, and brand equity to cultivate consumer trust.

The expansion of urbanization, escalating disposable incomes, heightened fashion awareness, and exposure to global trends have further expedited the transition towards branded jewellery. Furthermore, younger generations favor branded establishments for their guarantee of authenticity, contemporary shopping experience, and inventive marketing strategies. The examination of consumer behavior in gems and jewelry, particularly concerning branded stores, is a significant research domain for comprehending evolving trends in retail marketing and customer satisfaction.

## **2. Systematic Review of Literature**

Bhagwanrao, N.N. & Shobha B. G. (2023). Most Indians advocate for the acquisition and disposal of gold in physical form or as jewellery. It is regarded as a favoured form of savings and investment in India. People purchase it not only for personal use but also as a secure investment with substantial liquidity. People also purchase it as a gift for several sacred occasions. Consumer awareness pertains to the process by which people evaluate a certain product to form their own views. The aim of the study is to analyze client purchasing behavior about P N Gadgil Jewellers in Aurangabad. We collected data from 120 respondents through online personal interviews.

Kalimuthu, M. & Dineshkumar, S. (2023). The Goods and Services Tax (GST) is an indirect tax framework established to facilitate the economic growth of the nation. Over 150 nations have adopted GST. The GST that the Indian government will implement from July 1, 2017, has elicited diverse emotions, arguments, and opinions from traders, manufacturers, and the general public. The GST procedure represents a pivotal development in the Indian tax system. It converts the nation into a unified, cohesive common market. Its inclusion of VAT, excise duty, service tax, and sales tax will streamline the existing tax structure. We gathered secondary data. The implementation of GST may adversely affect the jewellery sector by imposing a 3% GST on gold, thereby impacting jeweller's operating capital. The efficacy of GST significantly influences gold, as the physical demand for it has diminished due to the 3% GST levied on the 10% import tariff. Previously, the gold tax comprised a 1% service tax plus a 1% VAT, totalling 2%. The Goods and Services Tax has raised the tax rate on gold to 3%.

Kumar, S.S. (2023). The gems and jewellery business holds a significant role in the Indian industrial sector, particularly within the Indian economy. It is a primary source of foreign exchange and one of the most rapidly expanding sectors in the nation. The Indian gems and jewellery industry is predominantly unstructured at present. There are more than 15,000 participants nationwide in the gold processing business, of which around 80 big entities generate a revenue above Rs. 200 million. This study aims to identify the elements that influence customers' purchasing decisions about gems and jewellery in Chengalpattu. We select sample clients using the convenience sampling approach. We use the questionnaire method as the instrument for data gathering. The questionnaire is administered directly to 120 customers. Statistical procedures, including percentages, the Chi-Square test, and correlation, were employed to analyze the data, and the results were interpreted. India was among the initial nations to establish a fine gem and jewellery business; currently, a significant portion of this sector in India remains handcrafted. The majority of female consumers scrutinize the packaging instructions and are concerned about the brand, the color of the stones, the packing date,

and the maximum retail price (MRP). This habit results from women's empowerment via education and growth. The behavioral patterns of gem and jewellery industrial consumers identified in the study are highly beneficial for producers and marketers in formulating policies and making strategic decisions.

Sudarshana, R.A. & Valarmathi (2023). This article examines the perspectives of gold purchasers about branded and non-branded jewellers. The study aims to analyze the motivations of jewellers and the satisfaction levels of consumers with gold jewellery. This study will be beneficial for gold jeweller proprietors to comprehend buyer preferences and choices, the criteria utilized by buyers in selecting a specific jeweller, the formulation of an appropriate pricing strategy, and the development of effective marketing strategies to enhance customer service.

Sembakalakshmi, S.J. & Krishnaa, N.A. (2023). This study is to investigate the impact of gold price variations on customer behavior. The study employs a quantitative methodology by gathering primary data from a customer sample using a survey questionnaire. The research examines the influence of gold price volatility on consumer expenditure patterns and their perceptions of gold as an investment. The study examines the determinants that affect consumer decision-making in relation to variations in gold prices. The study's results could help policymakers, investors, and financial institutions understand how changes in the price of gold affect how people act and come up with better ways to manage risk and take advantage of market opportunities. The research may aid merchants and makers of gold products in formulating strategies to address consumer behavior amid price volatility.

Kamalasaravanan, S. & Prasanth, R.R. (2023). The retail industry is currently seeing rapid growth. All business factors are experiencing transformation. The purchasing behavior for jewellery has historically followed a conventional pattern. There were family jewellers and a family-owned jewellery business. When the father or husband provided financial resources, the wife was the ultimate decision-maker. All models of consumer buying behavior have adapted to alter their purchasing decisions. The purchase of diamond jewellery online has sparked intrigue due to its deep-rooted tradition. This article analyses customer preference for diamond jewellery over gold and investigates preferences for purchasing diamonds through online retail formats, as well as the buying behavior associated with branded stores. This is descriptive research utilizing the survey method for data collection via a structured questionnaire. The initial phase of the research, which was qualitative, involved personal interviews with specialists and a literature analysis, then succeeded by a secondary data search. Key data indicate that the majority of individuals purchase costly diamonds to uphold their standing at social functions and within society. The service attributes of branded jewellers appear to significantly surpass those of traditional retailers, resulting in a high level of quality satisfaction among customers. Some individuals purchase diamonds to uphold their familial cultural traditions. We expect online purchasing to become more significant as internet penetration and smartphone sales increase, both as a sales channel and as a search tool. The evolving socio-economic views benefit the diamond jewellery sector.

Abirami, B. (2023). The jewellery sector has undergone a substantial transition in recent years owing to the emergence of digital technology and evolving customer behaviors. In reaction to these alterations, jeweller retailers and brands are progressively embracing multichannel strategies to interact with clients and improve their purchasing experiences. This review article examines the multichannel strategy within the jewellery sector, emphasizing its essential components, advantages, problems, and future outlook. This study seeks to deliver a thorough examination of the multichannel strategy in the jewellery sector by scrutinizing current literature and industry practices, providing insights and recommendations for both professionals and scholars.

Meruliya, D. & Ayre, V. (2022). Consumer buying behavior encompasses the entirety of a consumer's attitudes, preferences, intents, and decisions related to their actions in the marketplace while acquiring a product or service. Comprehending consumer behavior can enhance your efficacy in marketing, design, product development, and many other endeavors that influence your clients. This research primarily analyses the purchasing behavior of consumers in Surat with regard to diamond acquisitions. The study utilized primary data acquired through a structured questionnaire. We extracted the sample population from various directional zones of Surat. This research employs Chi-square and cross-tabulation approaches for data analysis.

Priya, K.J. & Ravindran, D. (2022). India has a longstanding tradition of favouring jewellery crafted specifically from gold or silver, whether for aesthetic appeal or as a symbol of investing prestige. Several factors, including the product, shop, service, and promotional features, influence the purchasing behavior of consumers regarding jewellery. This research highlighted the influence of product and store-related factors on the purchasing behavior of jewellery customers and their choice of certain retail locations. The study was administered regarding jewellery purchases in the Madurai district of Tamil Nadu.

Valliammal, R. & Francy, B.F. (2022). Gold jewellery has always been a fundamental aspect of Indian culture, representing affluence, heritage, and social standing. It is both a crucial element of personal embellishment and a financial investment that offers protection. The allure of gold transcends diverse demographics, shaped by cultural practices, familial customs, and economic ambitions. This study examines customer purchase behavior about gold jewellery in Tenkasi District, with the objective of understanding consumer preferences, influences, and buying patterns in this area. Data was gathered from a varied cohort of gold jewellery purchasers throughout Tenkasi District. The results indicate that cultural traditions and social position markedly affect purchasing decisions, with a notable inclination towards traditional designs and investment value. The study highlights marketing strategy, customer service, and product quality as essential elements influencing consumer happiness and loyalty. This research offers significant insights for gold jewellery merchants and marketers, presenting ideas to customize their strategies to more effectively address the demands and preferences of the Tenkasi consumer market.

Phophalia, S. et al. (2022). While many prefer purchasing jewellery in physical locations, the COVID-19 outbreak underscored the significance of a digital presence for jewellery retailers. Prior to the epidemic, the jewellers' website was not a primary priority, with emphasis placed on their



physical stores. The habit of purchasing fine jewellery from reputable stores is changing, as an increasing number of people are opting to buy jewellery online. Indian shoppers are currently more receptive to online jewellery purchases than ever before. The purpose of this study is to examine the impact of digital advances on jewellery purchasing behavior. We obtained the primary data for the study between October and December 2021. A Likert scale questionnaire has been developed to gather comments from jewellery purchasers. The conclusions were drawn and hypotheses tested using MS Excel and SPSS 22 software.

Rana, A., Chauhan, H. & Bhatia, M. (2022). This article aims to examine consumer perception and behavior in the Indian gold and diamond jewellery business. Indian jewellery is renowned globally for its beautiful craftsmanship in Kundan, Jadau, Meenakari, Lacquer, Filigree, and various other styles. The Gems and Jewellery market accounts for around 7% of India's GDP. The research technique of this paper involves a comprehensive analysis of secondary data sources, including papers from esteemed journals, marketing literature, trend forecasting publications, and electronic resources. Requirements, desires, options, technology, and fashion continuously influence consumer preferences. Jewellers ought to enhance the quality, designs, waste management, production costs, and customer service. Consumer convenience, product knowledge, cost-effectiveness, a jeweller's reputation, and aftersales services influence consumer interest in the branded jewellery sector. Adhering to the most recent marketing trends will be transformative.

Zahid, R. et al. (2022). This study sought to investigate the determinants affecting purchasing intention for fashion jewellery in Pakistan. Given the paucity of existing studies in this field, we employed an inductive research strategy using qualitative methodology. We gathered data through semi-structured in-depth interviews and netnography. We conducted comprehensive interviews with 30 fashion jewellery buyers in the twin cities of Pakistan, namely Islamabad and Rawalpindi. The foundation of netnography was the examination of online reviews and blogs related to fashion jewellery items. This research examined many goods, brands, and customer/market aspects that are thought to favorable influence purchase intentions for fashion jewellery. Factors associated with the product encompass durability, degree of differentiation, fashion innovativeness, meticulous finishing, and price promotions. Brand variables were determined by brand repute, product diversity, perceived authenticity, and the brands' internet presence. Market dynamics are influenced by individualistic society, the rising trend of fashion jewellery purchases, and celebrity endorsements, all contributing positively to the intention to acquire fashion jewellery products. This research has contributed to the hitherto lacking literature on fashion jewellery in Pakistan. Additionally, it has offered insights into fashion jewellery firms concerning essential aspects that can enhance the buying intention of prospective consumers.

Thakor, M.B. & Parmar, T. (2021). This investigation examines consumer satisfaction and perceptions regarding their knowledge and attitudes towards the services offered by the Gems and Jewellery sector. This research provides insights into consumer behavior about gems and jewellery. In Gujarat, individuals anticipate that Gems & Jewellery will be more efficient and readily accessible at a reduced cost. We employ a descriptive research design, utilizing an option-based questionnaire for personal interviews that incorporates numerous open-ended, grid-type, and ranking items. We

analyze the collected information to perform research and ascertain perceptions. Data was obtained from 150 respondents residing in the North Gujarat region. An application called Excel was used to look at the multiple-choice questions, and different frequency distributions, tables, charts, and percentages were used for the full analysis.

Mistry, T.S. (2021). Consumerism in India is seeing unparalleled expansion fuelled by advantageous demographics, a youthful and employed populace, increasing disposable income, urbanization, and heightened brand affinity. The World Gold Council reports that India was the largest market for gold jewellery, accounting for an impressive 974 tons of gold in 2013. The estimated total demand for gold in 2014 was 950 tons. The World Gold Council (WGC) reported that India's gold consumption in 2019 ranged between 750 to 850 tonnes, compared to 760.4 tonnes the previous year and a 10-year average of 838 tonnes. The primary objective of this research is to examine the preference for purchasing jewellery, specifically in relation to Mumbai city. The study aims to gain insights into customer purchasing behavior and the elements influencing it, including cultural, social, and economic factors and brand awareness, during the acquisition of gold jewellery at various retail locations in Mumbai. The core data was gathered via questionnaires and personal interactions with approximately 50 clients, primarily from leading jewellery retail establishments such as Kalyan Jewellers and Tanishq. The study assists jewellery retail establishments in comprehending customer purchasing behavior about jewellery.

Kalimuthu, M. & Shree, K.M. (2021). This study aims to analyze customer purchasing behavior about gold jewellery in Coimbatore city. We acquired the data through survey methods, administering a questionnaire to 120 respondents. The methodologies employed in this project included basic percentage analysis and Likert scale analysis. The study indicates that customers are inclined to purchase gold ornaments. The majority of consumer's express interest in gold loans. The sole expectation of the consumer is a discount on promotional offers. The following are conclusions from the study. Consequently, the survey determined that consumers are content with their purchasing behavior regarding gold jewellery.

Gyaneshwari, K. (2021). Many individuals view gold as an aesthetically pleasing metal and a symbol of status. The objective of the researcher in this analysis is to examine the demographic characteristics that affect consumer behavior regarding branded and non-branded jewellery items. The study aims to get insights on the demographic variables that affect jewellery product buying. Prominent brands are presently witnessing heightened activity due to factors including market disinformation, diminishing investment-driven sales, intriguing distribution channels, and competition from other premium products. Research indicates that consumers are quite aware of the branded entities that have penetrated the jewellery sector and have a desire to purchase branded jewels in the near future. This article examines the impact of demographic characteristics on customer purchasing behavior for branded and non-branded gold jewellery.

Kalyani, S.R. (2021). For ages, gold has influenced nearly every known society through its use in art, religion, healing, and commerce. As one of the precious metals, gold has played a crucial role in human existence. India is the foremost user of gold. Since 1990, there has been a shift in purchasers'

perceptions and preferences about jewellery. Currently, there are numerous participants in the branded jewellery business. The aim of this study paper is to analyze the purchasing behavior of female consumers of gold jewellery. Additionally, the study aims to understand the market's recognition and preference for branded gold jewellery. This study work aims to assess the satisfaction level associated with purchasing branded jewellery across many characteristics. The research report is founded on both primary and secondary data. We gathered primary data from a sample of eighty female respondents in the city of Mumbai. The method of data collection was a questionnaire.

Vijayalakshmi, V. & Pavithra. (2020). The adage "Gold is next to God" underscores the significance of gold in civilization. Gold's presence is as omnipresent and pervasive as the divine. The yellow metal has secured a significant role in our daily existence throughout our extensive history and culture. Ancient scriptures and research indicate that gold is the most ancient metal extracted. Gold often serves as a determinant of economic position in numerous instances. In India, people primarily advocate for the acquisition and disposal of gold, either in its physical form or as jewellery. The aim of the study is to analyze client purchasing behavior regarding gold jewellery in Vellore City.

Vekariya, S. & Patel, T. (2020). Consumer buying behavior encompasses the entirety of a consumer's attitudes, preferences, intents, and decisions related to their actions in the marketplace while acquiring a product or service. Comprehending consumer behavior can enhance your efficacy in marketing, design, product development, and many other endeavors that influence your clients. This research primarily focuses on analyzing the purchasing behavior of consumers in Surat with regard to diamond acquisitions. The study utilized primary data acquired through a structured questionnaire. We drew the sample population from several directional zones of Surat. This research employs Chi-square and cross-tabulation approaches for data analysis.

Bhoomika, K.M. & Mahadev, N. (2020). In the current context, individuals have become accustomed to online purchasing due to its convenience and efficiency. It is becoming more popular due to its significant advantages, such as the absence of aggressive salespeople, 24/7 accessibility, doorstep delivery, and numerous additional benefits. However, this is not uniform across all product variations, as the value of things fluctuates, along with consumer perceptions. People often make conservative decisions when shopping for jewellery, preferring a seller they have trusted for generations. Penetrating this industry is time-consuming, since it necessitates substantial trust to ensure the success of the online jewellery shopping model. This study examines how organizations can comprehend the relationship between consumer behavior and trust in online jewellery purchases.

Sundar, S. (2020). In India, the acquisition of jewellery is common at every life stage, encompassing birth, marriage, health, home construction, festival participation, religious rituals, the initiation of a new enterprise, and even death. The primary component of India's gold market consists of the purchase and sale of genuine gold for jewellery and investment purposes. Gold jewellery is esteemed in our culture. Jewellery is greatly valued for its aesthetic and cultural importance in India. It is a widely recognized metaphor for wealth and affluence. This research aims to provide insight into women's purchasing behaviors in the jewellery business. This study is descriptive, aiming to

ascertain the degree of connections among several factors influencing women's purchase decisions in the jewellery industry. This research utilized primary sources for data analysis. We thoroughly examined the purchasing behaviors of women regarding branded jewellery.

Begum, J.S. & Selvam, G.R. (2020). The phrase "consumer behavior" denotes the acts undertaken by customers during the processes of searching for, purchasing, utilizing, evaluating, and disposing of goods and services perceived to satisfy their needs. It is an examination of how individuals allocate their available resources (time, money, and effort) toward items pertinent to their consumption of goods and services. The Indian economy has numerous fast-evolving enterprises, including the jewellery sector. In addition to the unstructured sector, there exists an organized sector. It is a well-acknowledged fact that gold, in various forms, is present in all religious edifices, including temples, churches, and other places of worship. There exists a notable fascination in jewellery. Various traditional occasions demonstrate that it is both compulsory and considered auspicious to offer gold-crafted ornaments. The primary objectives of the study were to assess the criteria for the selection of gold jewellery among respondents and to examine customers' attitudes and behaviors about jewellery purchases in the study region. This study is empirical research, relying entirely on primary data gathered from consumers in Thanjavur District. The researcher randomly selects 300 respondents (consumers) to participate in the survey using a Google Form. The study employed a convenient random selection strategy. The survey revealed that a gradual transition is occurring in the Indian jewellery business from traditional to branded forms.

Gupta, S. & Indapurakar, K. (2020). Gold is the principal component of any women's jewellery collection; moreover, it serves as an investment for households. Typically, people favor gold due to its intrinsic value retention when making jewellery purchases. This paper examines the disparity between the act of purchasing and the intention to purchase gold jewellery, specifically focusing on working women. We selected 200 instances of women for the study, including 100 from households and 100 from the working world. We used a snowball sampling methodology, contacting 100 established households and 100 established working women from Delhi NCR to complete questionnaires. Participants filled out the questionnaires online. This study will assist traditional and branded jewellery businesses in comprehending consumer perceptions. We analyze the acquired data using statistical tools like Excel and SPSS for factor analysis.

Tayi, S.P.V. (2020). This research paper examines the correlation between brand perception and brand loyalty among rural customers of jewels in South India. We conduct an effective analysis to understand the various factors that shape the behavior of rural consumers in India towards both branded and non-branded jewellery. The research seeks to examine the relationship between pricing and shop selection among rural jewellery customers.

Pasha, M.A. et al. (2020). This study aims to examine the purchasing behavior of Coimbatore inhabitants about gold jewellery. We acquired the data through survey techniques, which involved 120 respondents. This experiment employed Likert scale analysis and direct percentage analysis. The study's results indicate that individuals are inclined to purchase gold jewellery. The majority of clients are considering asking for a gold loan. The purchaser solely expects a promotional discount. These are a selection of the findings from the study. The study's findings indicate that purchasers are satisfied with the gold jewellery they get.

Amitabh, A. (2019). The Indian gems and jewellery industry has experienced significant structural transformations. Contemporary consumers seek optimal service conditions and value propositions, expecting retailers to demonstrate honesty through transparent business practices. There has been a significant shift in customer attitudes around jewellery purchases. Indian consumers purchase jewellery for various reasons, including investment, conspicuous value, and hedonic value. The affinity of Indian consumers for gold and jewellery is a widely recognized truth. This study aims to determine the many elements influencing customer purchasing behavior about gold jewellery. Chi-square and factor analysis utilizing SPSS have been employed as the data analysis instruments.

Rajani, P. (2018). Gold significantly influences a nation's economy. Consumer behavior generally pertains to the motivations and rationale behind individuals' purchasing decisions. Marketers want to understand this behavior to effectively develop suitable marketing stimuli that will enhance sales and brand loyalty. Consumer purchasing behavior in the jewellery industry can be assessed based on internal factors such as brand popularity, brand trust, the influence of occasions like festivals, birthdays, anniversaries, marriages, and engagements, celebrity endorsements, promotions, brand reputation, exhibitions, and the introduction of new collections. The research included both primary and secondary data. The study elucidates consumer behavior patterns in the acquisition of gold jewellery.

Panwala, M. (2017). The retail industry is rapidly evolving. All aspects of business are experiencing transformation. The global and local businesses are both instigating and adapting to change. The purchasing behavior for jewellery has historically followed a conventional pattern. There were families who owned jewellery and made purchases together. The father or husband provided the funds, but the woman made the final decision. All models of consumer purchasing behavior have adapted to the change. The online purchase of diamond jewellery has sparked intrigue due to its longstanding heritage. This research analyses the rise, determinants, and current landscape of purchasing diamond jewellery via online retail channels, along with consumer behavior toward branded shops. This is descriptive research utilizing a survey method for data collection via a structured questionnaire. The initial phase of the research, which was qualitative, involved personal interviews with specialists and a literature analysis, succeeded by a secondary data search. Key findings indicate that Indian consumers purchase valuable jewellery, such as diamond pieces, for both fashion and special events, as well as to uphold social status during social functions and gatherings, consistently opting for trusted branded retailers. Attributes such as store service for branded jewellers appear to significantly surpass those of traditional outlets, resulting in elevated levels of quality satisfaction among consumers. Working women are significant consumers of diamond jewellery and engage more frequently in impulse buying. Online presence presently exhibits a very limited reach in India. It functions primarily as a pre-purchase instrument. In India, 12 percent of women utilize the internet to pre-select designs or acquire information about diamond jewellery. We expect online purchasing to become more significant as internet penetration and smartphone sales increase, serving as both a sales channel and a search tool. The evolving socio-economic views benefit the jewellery sector.

Deveshwar, A. & Kumari, R. (2016). The jewellery industry is one of the fastest-growing sectors in the Indian economy. There exist both structured and unorganized sectors. The jewellery industry in India is predominantly unorganized, with a minor proportion belonging to the organized sector. However, in recent years, the proportion of the organized sector has consistently increased. This may be attributable to the rising awareness and preference for branded jewellery. The study examined customer preferences about branded jewellery. The study aims to assess customer preference for branded jewellery and to recommend strategies for jewellers to enhance this preference. The jewellery industry employs many tactics to enhance profitability and market share. They endeavour to secure customer trust and confidence. The survey revealed a daily increase in customer preference ratings. They increasingly favor lightweight and stylish branded jewellery over local and unbranded alternatives. A transition from content to design is occurring in jewellery.

Pandiyaraj, P.K. & Magesan, A.A. (2015). Ornaments have been integral to Indian civilizations for centuries. Jewellery has been an essential component of Indian culture, having been sought after and fashionable since the ancient civilizations of Harappa and Mohenjo-Daro. Jewellery can be worn to accentuate nearly any aspect of the body. India is recognized as the foremost consumer of gold globally. Gems and jewellery have been significant for both aesthetic and investment motives. The key aspects influencing the purchasing behavior of gems and jewellery include: reasons, satisfaction, surroundings, aesthetic needs, quality, mindset, and beliefs.

Asha, K. & Christopher, S.E. (2014). Individuals regard gold as a luxurious metal and a symbol of prestige. This study investigates the elements that influence consumer behavior toward branded and non-branded jewellery products. The aim of the study is to obtain feedback regarding the many aspects influencing the purchasing behavior of jewellery products. Currently, larger companies are seeing increased activity mostly owing to variables such as rising consumer misconceptions, declining investment in impulsive purchases, captivating retail channels, and rivalry from other premium products. The findings indicated that consumers had a moderate awareness of the branded entities that have entered the jewellery industry and have a desire to acquire branded jewels in the foreseeable future.

### **3. Conclusion**

The examination of consumer purchasing behaviors for gems and jewelry, particularly concerning branded merchants, underscores the increasing transition in customer preferences from conventional family jewellers to structured, branded establishments. Contemporary consumers demand purity, authenticity, and quality assurance, while also prioritizing brand reputation, unique designs, hallmark certification, honest pricing, and after-sales services. The impacts of evolving lifestyles, growing disposable incomes, heightened exposure to global fashion trends, and digital media marketing have significantly augmented the demand for branded jewelry.

Emotional and cultural values remain pivotal in jewellery acquisitions, particularly during weddings, festivals, and significant events; yet, contemporary consumers are progressively linking jewellery to fashion, investment, and social standing. Branded businesses have effectively capitalized on this changing behavior by providing trust, convenience, and personalized experiences.

Therefore, we can deduce that the jewellery industry in India is gradually moving towards organized commerce, where branded companies are fostering consumer trust. To ensure long-term viability, branded retailers must prioritize innovation, ethical sourcing, customer relationship management, and the integration of online and offline channels to satisfy the evolving demands of contemporary consumers.

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