

A study of consumers awareness and perception about branded gold jewellery with special reference to working and non-working women.

¹Ms. Shreya Gupta, ²Dr. Kavita Indapurakar

¹Student, ²Professor

¹Amity School of Economics,

¹Amity University, Noida, India.

Abstract : Gold is the primary item of jewellery in any women jewellery collection, not only this gold acts as an investment for any household generally whenever a decision is to be taken about buying jewellery gold is generally preferred because of its store of value nature. This paper studies the gap between buying and thoughts of buying a gold jewellery with respect to women with special reference to working women. For the study purpose 200 cases of women were taken of which 100 were household and 100 were working women the approach was snowball sampling in which known 100 household and known 100 working women of Delhi ncr were approached with the objective of filing questionnaire. Questionnaire were filled online .This study will help the jewellery stores traditional and branded understand the consumers perception. Data collected is processed using statistical tools like excel and spss to do factor analysis.

Index Terms – Gold Jewellery, Consumer perception, Branded jewellery, Working women.

1. Introduction

Consumer behavior is the study of entire procedure from buying to using to disposing of the product by consumer. It involves pre buying and post buying decisions of the consumer about the product. Sherlekor and Krishnamuorthy treat the consumer as “Consumer is a broad term and any person who uses a product or service or deals with it can be called a consumer.”

According to Hutt, Isaacson and Blum, “Behavior is a response of the organism that is conceptualized by the observer in a specified and systematic manner.” Consumer behavior is the result of consumers wishes desires, ideology perception moral values and life lessons. Consumer before deciding on what to buy make informed decision about his needs and wants. He is a rational human being and decides to purchase a product given its needs and quality and willingness to pay. This where marketer comes and make use of the available studies to make pricing branding market related decisions. These decisions are based on willingness of people to buy the product given its specification and pricing. In the words of Hoyer and MacInnis, “consumer behaviour involves understanding why, when, where, how, how much, how often, and for how long consumers will buy, use, or dispose of an offering.” M.S. Raju and Dominuque Xardel have illustrated “consumer behaviour as the sum total of how individuals and groups recognize and determine their needs and how they purchase and experience goods and services to meet those needs.” Consumer behavior is a compilation of three steps which include acquiring, consuming and disposing. Acquiring is the identification of need and then making the decision to purchase while going through all the available varieties. After Acquiring comes the need of consuming or purchasing this involves all the steps from budgeting to purchasing. After which come disposing where after the initial use the product is set to dispose and depreciation. Here comes the post purchase services like customer relation, feedback, guarantee etc.

India is a majorly service-oriented country where the major portion of hard-earned money is kept aside as a portion of savings for future uncertainties and future payback. The Indian society generally tends to save more because of the age-old practices of saving for the old age or living sustainable life for the better future of children. First two-decade plans were in fact based on the idea that production of capital goods will entail increase of saving and increase the standard of living of the people. People saving more leads to leakages from the circular flow of income and in long term leads to lack of money supply in the market which increases the interest rate. Due to this next decade plans included the need of housing finance and other financing corporations to increase the purchasing capacity of people. Due to which people started to use their saving to invest in real estate, commodity market, stock market. In India there is a practice to save for the betterment of the children and specially to spend in the daughter’s wedding. Gold is one such commodity which is considered very auspicious by people of India because of its store of value feature and investment feature. Gold is used as a jewellery item and is gifted to daughters and daughter in law because of its nature to be an investment as well as a pretty auspicious thing.

Gold jewellery is considered to be a status symbol among the earning class of India. People who own it flaunt it. Gold jewellery is seen as a very beneficial deal because of its store of value nature. Store of value nature is when a commodity keeps its value for a longer period of time like money, though the price keeps on fluctuating but it stays in the price limit. This is why it is such an important commodity for households in India. This paper aims to study the buying behavior of consumer with respect to gold jewellery with special reference to working women. Because working women are perceived as modern and idealistic with less interest and choice of buying the gold jewellery. Yet they make the purchasing decision which is very well informed and might go for branding as a factor whereas household women take the decision depending on investment purposes and might go to traditional sellers over branded sellers.

Objective

- To study the awareness of women with respect to branding of gold jewellery
- To evaluate the difference in awareness of working women and housewives with respect to brand.
- To study the impact branding has on buying behavior of gold.
- To study the buying behavior of consumers

2.Review of Literature

As per Cala, Alok (2010) right now is accounted for that gems industry has indicated a 16 percent ascend in the gold gems trades in the monetary year 2009-10. This industry contributes roughly 14 percent of India's all out sent out items. The information here expressed is that India's offer on the planet advertise demonstrated an ascent from 70 to 75 percent in esteem terms. The USA despite everything remained the India's most noteworthy purchaser of gold adornments. (Cala, "Gems Stone and Jewelry in Jaipur", 2010) According to Exim Bank (2010) Identifies the serious issues, difficulties and procedures for Indian gold gems portion. Bank right now that there was significant misfortune to the market of adornments sends out because of extraordinary misery and worldwide monetary log jam in the period. The bank around then had spoken to showcase investigation to realize the seriousness position of India contrasted with their other rival nations, and had likewise came to know the fare goals which have not been completely caught by Indians for their fares of gold adornments under not many item classifications.

There was an examination which was directed by Siegel, Dina (2009) which featured the nearness of Indian sellers and makers, network and Indian market in Antwerp. In the investigation, he spoke to that the vast majority of the families who are associated with the jewel area in Antwerp originated from the Gujarat locale, a district with the most elevated standing convention of settlement there among everywhere throughout the world. As indicated by the GJEPC (2008) which shows the current worldwide money related which has hit down the Indian gold adornments advertise. Most recent data on the gold adornments market and lessening in their worth expansion standards for gold gems industry has additionally been appeared right now. Fare and import of gold adornments items have likewise been investigated right now.

As per Mathur, Asha Rani (2007) who distinguishes the riches structure of the country, India. From numerous hundreds of years, the gold brought to her and land for the two dealers and intruders. She had told about the convention, culture, assortments, most popular systems and indications for a review of exceptional current planner gems. Mathur's examination is a face of the Indian gold gems in the totality. Berad, N. R. et al. (2015) in his investigation indicated the "A relative report on shopper's inclination towards the marked gems when contrasted and the non-marked adornments in Delhi". Here, right now the elements that influences the clients while buying gems are its structure, value, immaculateness, picture, assortment, quality, advancement and offers, family members like family and companions. It was seen and was minimal unexpectable that 75% of the respondents knew about the marked adornments.

Gomathy, C. and Devi, K. (2015) in its paper, "The examination on shoppers' recognition and mindfulness about the marked jewellery accessible in the market" investigated that the greatest number of the clients know about marked gems. Tanishq, PC Jewelers and Kalyan Ji goldsmiths are the brands which are generally favored by the clients. Mulky, A. G. et al. (2015) in its investigation, "Market passage system in the platinum gems classification demonstrated the four p's of promoting" found that the adornments showcase in India is at its rising pattern, with numerous different players were being put at different focuses on the size of value, quality, assortment, development and plan.

Rawal, K. R. (2015) in their examination, "An investigation on the customer purchasing conduct for buying the precious stone gems from marked shops" broke down the elements influencing the shoppers purchasing conduct to choose marked gems item from various marked outlets. This is the examination which assisted with getting a thought regarding the client's desire, inclination, discernment and mentalities of them towards the marked adornments. Ramachandran, K. K. and Karthick, K. K. (2014) in its paper, "An examination on the desire for clients towards marked adornments" established that marked gems items have made a sort of new upheaval in the portion of gems advertise. The fundamental fascination and consideration of marked adornments is that it has a one of a kind way and style of their own that makes it not the same as unbranded gems.

As per Kearney, (2013) Gold is an image of riches, influence, thriving and requests to both more youthful ages and senior ages across social strata in the nation. The style section that as of late has 8 to 10 percent share yet has gotten extraordinary significance with its ascent sought after for gold gems. The development right now being raised or driven by rising salary levels of the clients and the reception and advancement of western culture and ideas, for example, ruby, panna and solitaire wedding bands and hoops. Who is affecting the purchasing choice for gems? It tends to resemble family, companions, and needs. Right now, investigated that none of the ladies was getting affected by their female companions. Consequently, they demonstrated that ladies assume minor job, with regards to adjusting their perspective of her companion for purchasing the gold Jewelry.

Alok Kala (2010) in his look at entitled "Diamond global" said that Jaipur offers first rate capability inside the gem and jewelry enterprise. These gems and jewelry are in awesome call for in India and international. Jaipur exports a wide collection of gold, platinum and studded jewellery. The creator said that the jewelry market in Sitapur alone bills for turnover of Rs 450 crore, which incorporates Rs300 crore of the exports. Shah Vipul (2012) in his take a look at entitled "Change in Leadership of Gem and jewelry" said that because the branded jewelry market came into trend, the variety of gold retailers within the U. S. A. Accelerated sharply. Branded players together with Tanishq, Oyzterbay, D'Damas, Gili and Carbon opened retailers in diverse elements of the country. Traditional jewelers additionally began to deliver out light-weight jewellery, and some of them even released their in-residence brands. However, the proportion of branded jewelry in the overall jewelry market remains small (approximately Rs. 10 billion of the Rs. 400 billion per annum jewellery market in 2002), even though growing at a pace of 20 to 30 percent yearly.

Zaveri Samrat (2003) in his look at entitled "Branded & Gold jewelry marketplace in India" observed that because the past due Nineties, there was a shift in consumer call for and as a result girl had been more and more choosing stylish and light-weight jewelry rather than traditional chunky jewelry. There changed into an upward push in demand for light-weight jewelry, specifically for customers within the sixteen to 25 age institution, who regarded jewellery as an accessory and not a funding. Jewellers need to understand the transferring desires, motivations and aspirations of clients inside the jewelry market, and to become aware of new

tendencies and opportunities. Ekanayake, et.AL., (2010) of their take a look at entitled “Entrepreneurial Strategic Innovation Model for Attaining Premium Value for the Sri Lankan Gem and Jewellery Industry” observed that the gemstones and jewellery industry in Sri Lanka has been successful sufficient to broaden an aggressive product base however has been located to enjoy a discount in market value. This reduction has resulted inside the disintegration of the enterprise cost machine, forcing the firms to paintings in isolation. They said that the industry cost machine is dealt with by means of non-public area entrepreneurship without nation interference

Rncos (2006) in his study entitled “Indian Customers Showing Interest in Branded Jewellery” discovered that gem stones and jewellery marketplace in India own remarkable capacity for future growth. It has an added benefit of low manufacturing value and extraordinarily professional hard work that separate it from its competition. It is projected that the overall gems and jewellery marketplace will grow at a CAGR (Compound Annual Growth Rate) of around 14% throughout 2009-2012.

3. Research Methodology

Research methodology is the entire study of process used and identified as important in developing a research. It includes study of the method of collection of data to method of analysis and recommendations. This paper follows a Primary method of data collection. Primary data collection method is both time consuming and costly but is effective and more reliable because data is directly collected from the source of investigation and is collected through the investigator either offline going on field trips or online through various platforms like survey monkey. For this particular study due to time constraint and covering a large area snowball sampling approach was picked up. It is not completely reliable and free of bias but is efficient. I contacted my known household and working females and asked them to get the forms filled online by their knowns which lead to reaching out to larger no, of people. The major objective of questionnaire was to find the difference in buying behavior and patterns of working women with household women.

3.1 Data Collection

The Data was collected through questionnaire which was online surfaced and filled online. The responses were recorded in excel file and the data was processed in MS excel for qualitative data analysis. Statistical Method used for the purpose of data analysis, basic data analysis tools were used with the objective of qualitative analysis and the SPSS software was used for factor analysis. This take a look at is both descriptive and analytical in nature. It covers both number one and secondary information. Primary facts required for the have a look at had been gathered from the respondents decided on for the examiner. Pre-tested interview time table is used for collection of number one facts. Secondary statistics has accrued by way of the researcher from numerous resources like Magazines, Journals, Text books and web sites.

3.2 Population and Sample

According to census 2011 there were 5,152438 Females residing in Delhi, which has increased with many folds in current year. For simplifying the study and due to constraints of time we have taken a sample of 200 women of which 120 are working women and 80 are household women. We have used snowball sampling method in which the data is collected through self-sourcing.

3.3 Data and Sources of Data

Data is collected through questionnaire and we followed snowball sampling method for collection.

4. Findings and Discussions

The Data collected was of 200 consumers out of which to differentiate the opinions of working women and non-working women, 112 working women were surveyed whereas 88 non-working women were surveyed. Of all the working women 69% had their income in the income group of 25000 to 50000 this is mainly because of all the women surveyed 61% were in a younger age bracket which comprise of fresher women. The questionnaire also checked for their marital status to find out if the decision of husband also influences the buying behavior of women with respect to jewellery and to see their affordability is independent of dependent. Our data consisted of 51% married and 49% unmarried women. Of all the consumers, 25% had attended only school and 15 and 65% had done college and professional degree respectively. To find out the relation between savings and income we asked for savings and it was seen that 28% saves less than 10000 per month which makes the affordability a factor in buying behavior and 27% had savings greater than 10000.

Personal Factors		Frequency no.	Percentage
Age	21-25	82	41%
	26-35	40	20%
	36-45	59	29.5%
	46-55	18	9%
	Above 55	1	0.5%
Marital Status	Married	102	51%
	Unmarried	98	49%
Education	School	50	25%
	College	30	15%
	Professional	120	60%
Occupation	Unemployed	88	44%
	Employed	112	56%
Family members	Nuclear	145	72.5%

	Joint Family	55	27.5%
Income	Less than 25000	22	19.6%
	25001-50000	78	69.6%
	50001-75000	12	10.7%
	75001 and above	0	-
	Savings	Less than 5000	22
	5000- 10000	34	17%
	10000 and above	54	27%

Table 2 Awareness of Branded Jewellery

Factors		No. of consumer		Percentage	
		Working Women	Non-working women	Working women	Non-Working women
Awareness of brands	Tanishq	58	34	51.7	38.6
	Malabar gold	23	20	20.5	22.7
	Kalyan	26	20	23.2	22.72
	PC	5	13	4.46	14.77
	Not aware	0	1	0	1.13
Opinion about brand	Very good	21	0	18.75	0
	Good	60	33	53.57	37.5
	Poor	26	54	23.2	61.3
	Very poor	5	1	4.46	1.13
Purchased Branded product	Yes	107	15	95.5	17.04
	NO	5	73	4.5	93
Reason for not purchasing	Hesitation to switch from traditional jewellery	4	36	80	49.3
	High Price	1	7	20	9.58
	Additional Tax	0	6	0	8.21
	Non-Replacement	0	14	0	19.17
	Fear of Fake	0	10	0	13.69

We computed awareness of branded jewellery and compared the results between working women and non-working women. It was seen that of all the brands available in Delhi region Tanishq was the one about which women were mostly aware whereas Pc jeweler was the least known brand. Awareness difference in the brands gave same result for both working women and non-working women. 51.75 % Working women were aware of tanishq whereas 38.6% non-working women were aware of tanishq. None working women was unaware of the five brands listed in questionnaire. The least known brand PC was selected by 5 and 13 working and non-working women respectively. Then we asked about the opinion of working and non-working women with respect to branded jewellery over 53% responded good and 23% responded poor. Whereas in case of non-working women they preferred traditional jewellery over branded and hence 61% responded poor for branded jewellery. 95% working women admitted of buying the gold jewellery which is branded and 93% of non-working women responded that they do not buy gold jewellery from branded outlets. Contrary to the claim that branded jewellery is liked and awareness is there, the final purchase decision is majorly impacted by traditional jewellery outlets. After this we tried to know the reason for not purchasing the branded jewellery and it was realized that 80% and 49.35% working women and non-working women respectively who do not buy branded jewellery hesitate to shift towards branded jewellery from traditional jewellery. 19% of non-working women who do not buy gold jewellery have fear of fake jewellery.

Table 3 Opinion about branded jewellery

	N	Min	Max	Mean	Std. Dev
Prices high	200	1	5	4.05	0.7868
Purity	200	1	5	3.33	0.6964
Availability	200	1	5	3.700	0.82585
Designs	200	1	5	3.9150	0.92353
Quality	200	1	5	3.800	0.7963
Information	200	1	5	3.7100	0.92088
Advertisement	200	1	5	3.5375	0.85191
Attractive	200	1	5	3.7400	0.8656
No risk	200	1	5	3.1625	0.91826
Status symbol	200	1	5	3.575	0.8634

On asked about opinion about branded jewellery, it was realized that High price is the most selected outcome of customer with mean score of 4.05, The ranking of the statements was based on ordinal ranking where 1 was the least likely and 5 was the most likely. Customers were least sure about purity and no risk factor of branded jewellery.

Variable	Variables	P value	><0.05	Result	Significant/Not Significant
Influencing factors to prefer branded Gold Jewellery	Age	0.657	>0.05	Accepted	Not significant
	Marital Status	0.657	>0.05	Accepted	Not significant
	Education Qualification	0.441	>0.05	Accepted	Not significant
	Occupation (Working)	0.441	>0.05	Accepted	Not significant
	Occupation (Non-working)	0.558	>0.05	Accepted	Not significant
	Monthly saving	0.456	>0.05	Accepted	Not significant
Influencing Factor to prefer local retailer	Age	0.657	>0.05	Accepted	Not significant
	Education Qualification	0.441	>0.05	Accepted	Not significant
	Occupation (Working)	0.745	>0.05	Accepted	Not significant
	Occupation (Non-working)	0.581	>0.05	Accepted	Not significant
	Monthly saving	0.558	>0.05	Accepted	Not significant

Chi square test is used to compare two variables in a data, particularly descriptive variables like age, gender which generally comprise of demographic variable in primary data collection. In this study, we have used chi square test to compare demographic variable with the influencing factor to prefer local retailer and branded gold jewellery and it was concluded that p value which show the probability value of null hypothesis being true is greater than 0.05 hence we accept the null hypothesis there exist a relation between two variables

Table 5 shows Customer's purchase behavior is the key in understanding why customer is making a particular buying decision what are the various factors affecting it, in this study to understand the buying behavior of the consumer we have identified few statements which can give a understanding of the factors which are important to consumer while making the buying decision. These statements were rated based on the likert scale where 5 was the strongly agree and 1 was strongly disagree. 4 gives agree 3 gives neutral and 2 disagree. The factor which is given the utmost importance based on the mean score is that gold jewellery is easily exchangeable for money and is good substitute for money kept for harder times. While buying from unfamiliar sources is rated the least by the consumers that is because our previous tables show that branded jewellery is purchased over unbranded ones. Also, the consumer behavior with respect to jewellery is not very affected by what others buy, he makes his decision solely and prefers buying branded jewellery. Brands differ also effects on celebrity endorsements, designs showcased, showroom, presentation etc. However very few consumers believe that high price is associated with high quality, they understand the difference between High price and price associated with branding as branding cost.

Statements	N	Minimum	Maximum	Mean	Std deviation
I buy even when prices are high	200	1	5	3.0550	1.22
Gold jewels are easy to sell.	200	1	5	3.8350	0.9618
Love going out to buy jewels	200	1	5	3.5800	1.02
Strong interest in jewel	200	1	5	3.5325	1.03
Self-selection	200	1	5	3.5750	1.13
High price is high quality	200	1	5	2.91	1.19
I purchase what others purchase	200	1	5	2.64	1.266
I like giving recommendations	200	1	5	3.51	1.04
It helps me express my personality	200	1	5	3.47	1.011
I prefer to purchase jewellery when offer with free gifts	200	1	5	3.12	1.101
Promotional offers do not excite me to buy jewellery	200	1	5	3.11	1.05

I make purchase only during special sale and festive season	200	1	5	3.41	1.07
Location of shop is more important than the products for me	200	1	5	3.33	1.05
I don't mind coming to the shop which is far	200	1	5	3.55	1.07
I prefer larger shops	200	1	5	3.59	1.15
I do a lot of comparing of price when buying jewels	200	1	5	2.95	1.123
Display of products attract me	200	1	5	3.17	1.12
Advertisement attracts me	200	1	5	3.30	0.997
Celebrity advertisement secure me	200	1	5	3.35	1.03
I enjoy taking chances of buying from unfamiliar product	200	1	5	2.99	1.19

4.1 Findings

- Most of the consumers are aware about the branded jewellery, brands available in Delhi. Particularly Tanishq, kalyan, Pc Jeweller, Malabar gold.
- Of which Tanishq is the most known brand among the women.
- Mostly working women purchase the jewellery from a branded outlet.
- Non-working women mostly prefers traditional jewellery.
- The literature shows and support the analysis that non-working household women buy from traditional buyers because they offer services of exchange and return, also they are more reliable.
- The most likely reason for not buying from branded outlet is listed as the hesitation from shifting from traditional methods to branded one and also the risk associated.
- Of all the opinions about branded jewellery the most likely is that branded jewellery prices are way higher than traditional one.
- Consumers rated buying the gold jewellery because it is an easy cash substitute as the most liked statement.

4.2 Limitation of the study

- The primary data collection method used in this study is snowball sampling, due to time constraints and mainly because it was circulated at the time of lockdown so using the own network it was circulated.
- Snowball sampling method have its own consequences, the data is not 100% random and unbiased, there is biasness to some extent because it is being circulated by interviewers' own network

4.3 Suggestions

- One of the reasons traditional jewellery sellers are more in demand in higher income group is because of their customer services, Like exchange and return. Value for money and sharing the breakup of cost with the customer gives customer the satisfaction and a sense of reliability so branded retail shops can learn something out of it, and bring in schemes like loyalty customer gets the benefit of exchanging etc.
- On the other hand, the branded store offers various designs which are modern and In line with latest fashion, they use of celebrity endorsement to influence the customers and uses claims of 100% purity certificate. This is something which can be adopted by the traditional sellers, they need to adopt to latest designs and a little advertisement will help them widen their customer base.

5. Conclusion

The gold jewellery benefits are plenty, it is used in many occasions specially in India where gold jewellery is considered to be auspicious and hold cultural religion value as well. Gold jewellery not only is possess as the weapon of women but also help families because of its resale value and investment purposes, gold is of great profit and great asset to buy. Generally branded jewellery is more famous among the working women because of its designs, purity certificates, quality benchmarking but household women prefers traditional jewellery because of its reliability and family relations with the small dealers, generally known as sunars , they give the entire cost breakup of the jewellery with no added cost or taxes which are applicable in branded showrooms because of high

cost incurred on advertisement and celebrity endorsement. Point of sale for branded store is the advertisement however for the retail traditional owners the sales point is the word of mouth and customer relations.

Branding is very important for any product be it FMCG or any other asset good, branding creates awareness changes perception and outlook for the product by the customer it helps in making customer relation and make a customer base for the product. Advertisement is the tool used in branding to increase the awareness about the product. Branded jewellery in our case confirms to the quality and purity creates awareness about the brandlike our data showed that maximum no of respondent was aware about at least one of the five brands shown. And of all the brands tanishq Is the most known and liked brand of jewellery. That is because tanishq over time have improved their advertisement strategy reaching out to large no of customer base with exciting offers and celebrity endorsement. Overall opinion score also indicated that maximum no of working women has a good opinion about the branded jewellery.

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