

CONSUMER BUYING BEHAVIOUR TOWARDS ONLINE JEWELLERY SHOPPING IN HARYANA

Rekha Kumari

Ph.D. Research Scholar, Department of Commerce, Baba Mastnath University, Asthal Bohar

Dr. A.S. Boora

Professor, Faculty of Commerce and Management, Baba Mastnath University, Asthal Bohar

Abstract

The present paper examined the buying behaviour of consumers towards online jewellery shopping in Haryana in relation to gender and income. The exploratory and descriptive character of this survey-based study. A descriptive survey method was used to obtain data from 400 respondents. A well-designed questionnaire was designed to gather the data. Percentage and chi-square tests were used to analyse the data. Even, no gender difference was observed in buying behaviour of respondents regarding online jewellery shopping. But a significant difference was observed in buying behaviour of customers towards online jewellery shopping among respondents of different income group. The respondents of higher and middle income group preferred online shopping of jewellery in comparison to the respondents of lower income group.

Key words: Online, shopping, jewellery, gender, income

Introduction

Jewellery is a sign of financial security and success in Indian culture. Domestic consumption has increased as a result of rising disposable incomes. The proliferation of structured actors increases product and layout diversity. Some of these businesses are also attempting to increase sales by luring consumers with attractive financing options. A younger demographic is buying gold jewellery. Appealing to this demographic requires a visually stimulating design. Consumers no longer buy jewellery for simply weddings; instead, they're increasingly buying it for special events like their own birthdays, anniversaries, karvachauth, etc. In comparison to the age preceding liberalisation in India, the modern era of consumer purchasing decisions has several unique characteristics. Over the last two decades, there has been a dramatic shift in personal income, lifestyle, and literacy rate, necessitating a new way of assessing options and making purchases. The availability of different brands, each of which attracts consumers in its own unique manner, also plays a role. The Indian market has an abundance of styles and products to choose from. Brand management is crucial in today's marketplaces, and more so in the Indian market, where consumers are highly traditional. As the price of gold continues to rise, consumers are demanding more value. A rural person's gold was merely a safe investment. Wedding season was often when they'd stock up on expensive jewellery. Today, however, people also seek for authentic, on-trend, and designer jewellery. Their products, collections, and marketing efforts all reflect this. There has been a shift from traditional to branded jewellery

in the Indian market. Nowadays' consumers are more picky than ever before. The jewellery industry is the country's third-largest consumer market, behind telecommunications and the food industry.

After a lengthy lockdown period beginning on March 24, 2020 because to the Covid-19 pandemic, the notion of lockdown became commonplace in India. The Government of India, following the example of other world leaders, decided to limit the mobility of people by enacting restrictive measures in an effort to hasten the decline of the mounting instances of Coronavirus. While residents stayed inside for months, the Indian e-commerce market reached a tipping point. Demand was skyrocketing since both new consumers and sellers were increasingly reliant on digital marketplaces. Because of the widespread awareness of the benefits of online purchasing during the lockdown, the Indian e-commerce industry has reaped the most rewards from the pandemic. More and more people's lives have become reliant on online goods and services as a result. The Indian jewellery business is just one sector that saw a rise in demand because to the rise of online shopping in India. The Indian jewellery market was already booming because to online purchasing when the pandemic hit. Government efforts like Digital India, Start-Up India, and Digital Udaan have also contributed greatly to the expansion of the business, which was already flourishing because to the widespread availability of smartphones, low cost of internet access, and rising disposable income.

Indians place a high value on their pricey jewellery made of precious metals like diamonds, platinum, gold, and silver. However, as the price of precious metals like gold continues to rise, demand for these commodities has recently declined. In a market worth Rs 8,000 crore, of which only approximately 2% is traded online, modern consumers are demonstrating a preference for fake and rubbish jewellery. Due to the broad selection and low prices, imitation jewellery is rapidly expanding its online market share. There has been a rise in the popularity of online jewellery stores in recent years, and one reason is that many of these stores now allow consumers to create their own designs.

In addition, the proliferation of e-commerce websites has helped local jewellery designers attract customers from all over the world, regardless of their physical location. They're reaching out to consumers on more fronts than before. They are becoming more and more innovative with design, materials, and finishes in an effort to attract more buyers. Smaller firms, alongside the industry's major names, are therefore becoming more optimistic about their prospects.

To win over a more substantial portion of the online consumer market, e-commerce sites advertise lower prices, a broader selection, fashionable patterns or designs, lab certification reports of their items, and convenient payment options (like EMI). Real jewellery is slowly gaining ground in the online market alongside the industry for fake jewellery. Established and developing businesses are assisting the real jewellery market in catching up with dependable and transparent services, despite the fact that the real jewellery market requires more advice and higher average transactions.

Review of Literature

Manek and Khaparde (2015) found that more and more people are opting to buy jewellery online. Consumers with higher levels of education are more likely to shop for jewellery online.

Deveshwar (2016) conclude that the behaviour of the consumer are changing and now they started to give preference to branded jewellery over unbranded jewellery. This ratio is high in urban area as compared to rural area. **Pandya (2016)** concluded that still there are challenges related to skilled labour and technology to create design in this sector. On other hand, there was the development of various desktop applications for the various uses; hence there was progress seen from the technology point of view. **Chilka and Chauhan (2018)** stated that sixty-nine percent of Bangaloreans shopped online for necessities in 2015–16; this year, that number is expected to rise to seventy-five percent for categories including clothing, presents, periodicals, home equipment, children's toys, jewellery, , cosmetics, and sports equipment. **Krishnan (2019)** cleared that women are attracted towards branded gold jewellery retail outlets because of the brand name, years in business, word of mouth publicity, advertisement, celebrity, latest design etc. **Yeramilli (2019)** stated that Online retailers are also enabling a more comprehensive buying experience with the goal of integrating in-store purchase experience to a digital platform with high quality images, excellent navigation, and easy to use products configuration setting. **Shah (2021)** stated that jewellery is gradually taking over the online market as people can choose from a wide range of jewellery at an affordable price. Small businesses are also offering the customers to design their own jewellery making the online jewellery businesses more appealing and lucrative to the customers.

Objective

- To study the influence of gender and income on consumers behaviour towards online jewellery shopping in Haryana.

Hypothesis

- There is significant no difference in the consumer buying behaviour towards online shopping jewellery in Haryana in relation to gender and income.

Research Methodology

The purpose of this paper is to see the buying behaviour of Haryana residents towards online shopping of jewellery in Haryana who make it an exploratory study. It is a descriptive study since it intends to characterise consumers’ levels of awareness in the Haryana region. The sample of 400 subjects was collected through convenient research method from different districts. Primary data is collected from people using a well-structured questionnaire. A preliminary survey is conducted to iron out any kinks in the questionnaire before it is fully implemented. Percentage and Chi-square tests were used to analyse the data.

Data Analysis

Table 1: Demographic characteristics of the respondents

Gender	Number of respondents	Percentage
Male	119	29.7



Female	281	70.3
Total	400	100.0
Annual Income		
Below one lakh	87	21.7
1 to 3 lakh	192	48.0
Between 3.1 lakh to 6 lakh	108	27.0
Above 6 lakhs	13	3.3
Total	400	100.0

The table 1 reveals the demographic characteristics of the respondents. Because females have too much love and attraction towards gold, so 70 per cent of the respondents are female, while 29.7 per cent respondents were male. Income also influence the buying behaviour of the respondents, hence in the present study, 27 per cent of the respondents earned between 3.1 to 6 lakh and majority (48%) respondents earned between 1 to 3 lakh per annum.

Data Analysis

Table 2

Buying behaviour of respondents towards Online jewellery shopping in relation to gender

		Gender		Total
		Male	Female	
Strongly disagree	Count	3	4	7
	% within	42.9%	57.1%	100.0%
Disagree	Count	13	35	48
	% within	27.1%	72.9%	100.0%
Neutral	Count	48	85	133
	% within	36.1%	63.9%	100.0%
Agree	Count	44	113	157
	% within	28.0%	72.0%	100.0%
Strongly agree	Count	11	44	55
	% within	20.0%	80.0%	100.0%
Total	Count	119	281	400
	% within	29.8%	70.2%	100.0%

Chi- Square	Calculated value	df	Tabulated value	Remarks
χ^2	6.022	5	11.070	Non-Significant

The above table shows the opinion of the respondents regarding the online shopping of jewellery. The data in table showing that trend of online shopping of jewellery are increasing day by day. Majority of the female respondents were found agree or strongly agree about online

jewellery shopping, but the obtained chi square value “6.022” is less than the tabulated value of “11.070” at 5 df, so not found to be significant. This shows that there is no significant difference in the opinion that online shopping is a new method to purchase jewellery male and female respondents.

Table 4.4.14

Buying behaviour of respondents towards Online jewellery shopping in relation to income

		Income per annum				Total
		Below one lakh	Between 1 to 3 lakh	Between 3.1 lakh to 6 lakh	Above 6 lakhs	
Strongly disagree	Count	3	4	0	0	7
	% within	42.9%	57.1%	0.0%	0.0%	100.0%
Disagree	Count	20	21	7	0	48
	% within	41.7%	43.8%	14.6%	0.0%	100.0%
Neutral	Count	29	55	40	9	133
	% within	21.8%	41.4%	30.1%	6.8%	100.0%
Agree	Count	35	95	27	0	157
	% within	22.3%	60.5%	17.2%	0.0%	100.0%
Strongly agree	Count	0	17	34	4	55
	% within	0.0%	30.9%	61.8%	7.3%	100.0%
Total	Count	87	192	108	13	400
	% within	21.8%	48.0%	27.0%	3.2%	100.0%

Chi- Square	Calculated value	df	Tabulated value	Remarks
χ^2	82.234	15	25	Significant

The above table shows the opinion of the respondents having different level of income regarding the online shopping of jewellery. The above table shows that the obtained chi square value “82.234” is more than the tabulated value of “25” at 15 df, so found to be significant. This shows that there is a significant difference in the opinion of respondents of different income groups regarding the online shopping of jewellery. The respondents of middle and higher income group were more in favour of online shopping of jewellery than lower income group respondents.

Findings and Conclusion

The present paper is related to online jewellery purchasing behaviour of consumers of Haryana. The paper try to find out the influence of gender and income on customers’ buying behaviour towards online jewellery shopping. Even, no gender difference was observed in buying behaviour of respondents regarding online jewellery shopping. But a significant difference was observed in buying behaviour of customers towards online jewellery shopping among

respondents of different income group. The respondents of higher and middle income group preferred online shopping of jewellery in comparison to the respondents of lower income group.

Convenience has surpassed security as the primary factor in determining whether a customer would make a purchase online. Naturally, this trend has resulted in a preference for companies that cater to this demographic's specific wants and demands. Women's increasing buying power, combined with other factors such as rising consumer awareness, educated decision making, influence, responsibility, social effect, and monetary ramifications, are fueling a booming online luxury goods market.

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