

Evaluation on Consumer Buying Behaviours for Gems and Jewellery with Focus to Branded Retailers in Kolkata

Amit Paul¹, Dr. Meenakshi Srivastava²

^{1,2}Department of Management, Mansarovar Global University, Sehore (M.P.), India

Date of Submission: 29-10-2025

Date of Acceptance: 08-11-2025

ABSTRACT:

The consumer buying behavior for gems and jewellery in Kolkata, focusing on branded retailers, would likely highlight demographic factors such as age, gender, and income, influencing preferences for design, investment value, and brand recognition. It also emphasizes the role of psychological contexts like brand perception and trust along with social influences such as peer recommendations and advertising. Rapid urbanization, rising disposable incomes, and changing lifestyle aspirations have transformed the jewellery market; branded retailers now compete strongly with traditional jewellers by offering standardized quality, design variety, after-sales services, and aspirational branding. The study revealed that purchase occasions like weddings and festivals drive buying, and that branded jewellery attracts consumers who value quality, design novelty, and authenticity, though often at a higher price point. In this article, evaluation on consumer buying behaviours for gems and jewellery with focus to branded retailers in Kolkata has been discussed.

Keywords: Consumer, Gems, Jewellery, Branded, Retailers, Kolkata.

I. INTRODUCTION:

The gems and jewellery sector occupies a distinctive place in India's retail landscape: it is at once deeply cultural, highly aspirational, and commercially significant. (Deveshwar, A. & Kumari, R., 2016) In Kolkata- a city with rich traditions of ornamentation, ceremonial gifting and a growing middle-to-upper-class urban population that the purchase of jewellery is shaped by rituals, social signalling, investment considerations and evolving lifestyle aspirations. (Sundar, S., 2020) Over the past two decades branded jewellery retailers (national chains, designer boutiques and organized retail showrooms) have grown in prominence alongside traditional family-owned karigari (artisan) and unbranded shops, offering standardized quality, certifications, financing options and modern retail experiences. (Gupta, S. & Indapurakar, K., 2020) This structural shift raises important questions about

how consumers choose between emotional, cultural and economic motives when buying gems and jewellery in an urban Indian context. (Asha, K. & Christopher, S.E., 2014)

Understanding consumer buying behaviour in this category therefore requires triangulating several influences: cultural customs (weddings, festivals, religious observances), perceived product attributes (purity, design, hallmarks, gemstone certification), retail cues (brand reputation, store ambience, after-sales service), and transactional factors (price transparency, gold/silver rates, payment/EMI options). (Begum, J.S. & Selvam, G.R., 2020) For branded retailers, additional drivers such as designer labels, certifications (hallmark, BIS, gem reports), warranty/return policies and marketing communications (celebrity endorsements, trust campaigns) play an outsized role in building consumer trust particularly among younger and first-time buyers who may prioritise assurance and convenience over traditional relationships with local jewellers. (Amitabh, A., 2019). The objective of the study was to evaluation on consumer buying behaviours for gems and jewellery with focus to branded retailers in Kolkata.

II. RESEARCH METHODOLOGY:

Study Area: Kolkata.

Variables:

Dependent Variables: Age, Gender, Marital Status, Educational Qualification, Occupation, Annual Income.

Independent Variables: Brand awareness, Customer Expectations, Customer Experiences, Consumer buying decision, Consumer buying behaviour.

Research Design: In this research, qualitative and quantitative research design has been used.

Sources of Data: In this research, primary and secondary data has been used.

Sampling Plan: In this research, simple random sampling has been used.

Sample Size:

500 consumers from different branded retailers of Kolkata city were chosen for this study.

Methodology:

The respondents were selected from the selected branded gems and jewellery retailers within the Kolkata city. After clearing the research objectives, the structured questionnaires were distributed in favor of the respondents. Sufficient time was given in favor of each respondent. Then, after collection of the sheets, these were preserved for further data analysis and interpretation.

Data Collection:

For the research study, the data were collected both primary as well as secondary data through various sources. Primary data was included questionnaires whereas secondary data was included journals,

books, magazines, e-libraries, e-resources, documentary evidences etc.

Research Tools: Structured questionnaires.

Data Analysis, Interpretation and Statistical Tools:

The examining, purifying, converting, and modelling data in order to find relevant information, draw conclusions, and aid in decision-making is the process of data analysis. Understanding, arranging, and interpreting the available data in order to draw relevant conclusions is known as data interpretation. Pie charts display data as a circle, with each slice representing a proportion or fraction of the total. A pie chart can display data in a circular graph. In this research and pie charts were used.

III. DATA ANALYSIS, INTERPRETATION, RESULTS AND DISCUSSION

SECTION I: DEMOGRAPHIC PROFILE

Table 1. Age (in years):

Age (in years)	Respondents	%
21-30 years	100	20
31-40 years	186	37.2
41-50 years	160	32
51-60 years	54	10.8
Total	500	100

(Source: Primary Data, Survey)

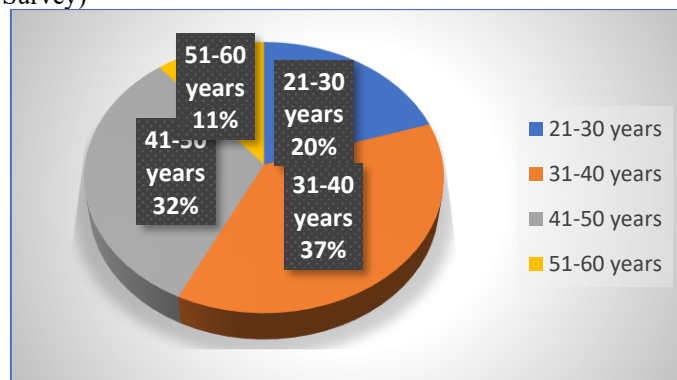


Figure 1. Age (in years) (%)

From the above table & figure, it was found that the % of age (in years) were 21-30 years: 20%, 31-40 years: 37.2%, 41-50 years: 32%, 51-60 years: 10.8%.

Table 2. Gender:

Gender	Respondents	%
Male	250	50
Female	250	50
Total	500	100

(Source: Primary Data, Survey)

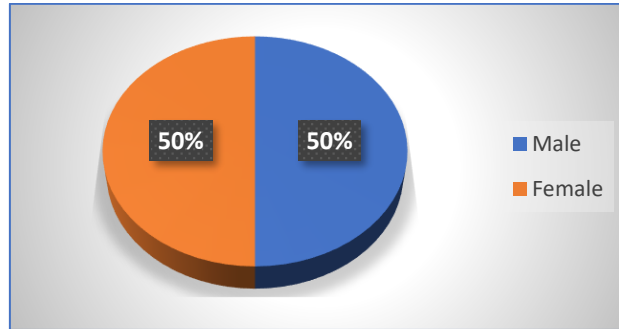


Figure 2. Gender (%)

From the above table & figure, it was found that the % of Gender -Male: 50% and Female: 50%.

SECTION II: STRUCTURED QUESTIONNAIRES

A. FACTORS INFLUENCING ON CONSUMER BUYING DECISION

Table 3. Design of Jewellery:

Options	Respondents	%
Yes	369	73.8
No	131	26.2
Total	500	100

(Source: Primary Data, Survey)

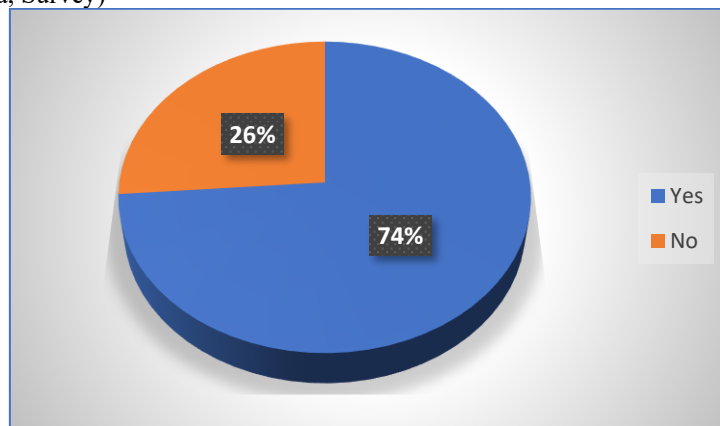


Figure 3. Design of Jewellery (%)

From the above table & figure, it was found that the % of respondents were Yes: 73.8% and No: 26.2%.

Table 4. Ambience of the Retailers:

Options	Respondents	%
Yes	288	57.6
No	212	42.4
Total	500	100

(Source: Primary Data, Survey)

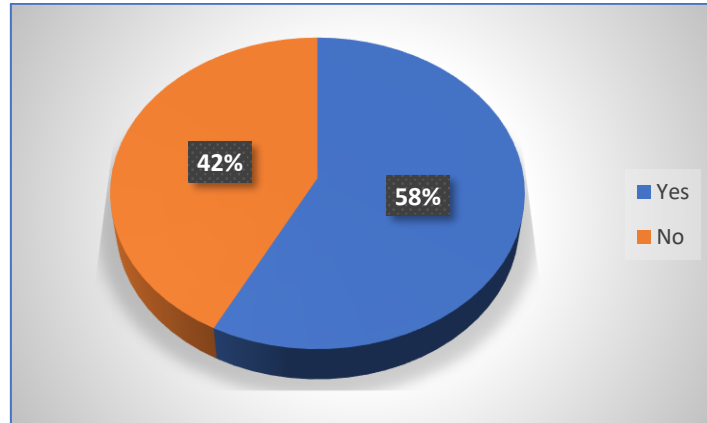


Figure 4. Ambience of the Retailers (%)

From the above table & figure, it was found that the % of respondents were Yes: 57.6% and No: 42.4%

Table 5. Product features:

Options	Respondents	%
Yes	358	71.6%
No	142	28.4%
Total	500	100

(Source: Primary Data, Survey)

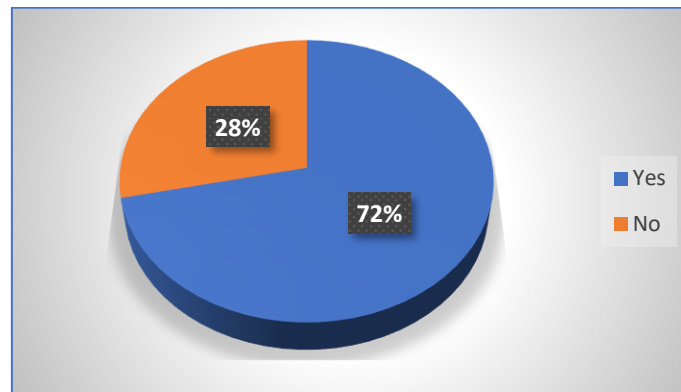


Figure 5. Product features (%)

From the above table & figure, it was found that the % of respondents were Yes: 71.6% and No: 28.4%.

Table 6. Purity of Gold:

Options	Respondents	%
Yes	385	77
No	115	23
Total	500	100

(Source: Primary Data, Survey)

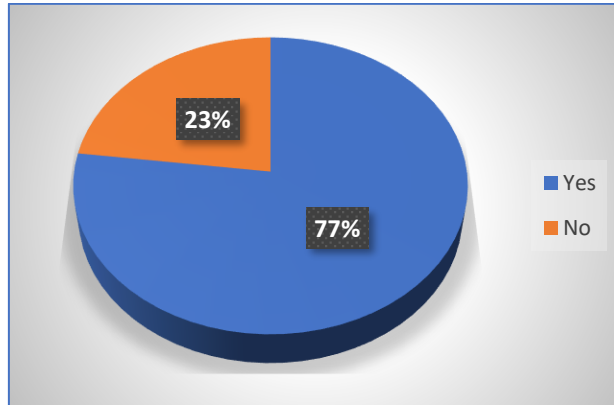


Figure 6. Purity of Gold (%)

From the above table & figure, it was found that the % of respondents were Yes: 77% and No: 23%.

Table 7. Packaging of the product:

Options	Respondents	%
Yes	406	81.2
No	94	18.8
Total	500	100

(Source: Primary Data, Survey)

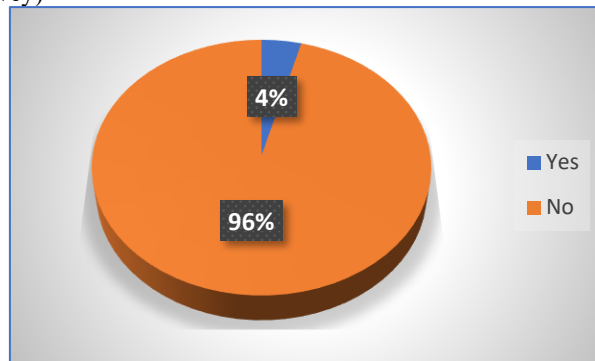


Figure 7. Packaging of the product (%)

From the above table & figure, it was found that the % of respondents were Yes: 81.2% and No: 18.8%.

Table 8. Service:

Options	Respondents	%
Yes	469	93.8
No	31	6.2
Total	500	100

(Source: Primary Data, Survey)

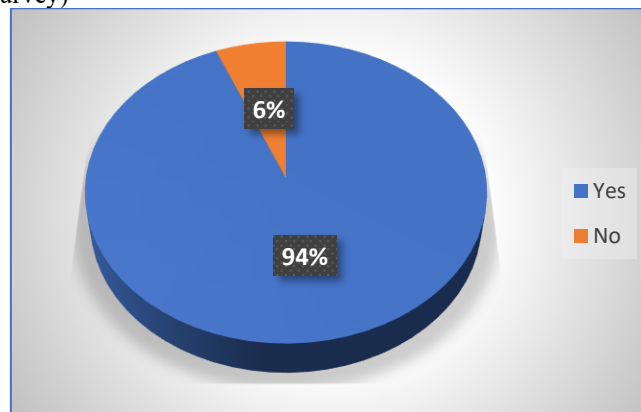


Figure 8. Service (%)

From the above table & figure, it was found that the % of respondents were Yes: 93.8% and No: 6.2%.

B. CONSUMER BUYING BEHAVIOUR

I. Preferred types of buying Jewellery:

Table 9. Gold jewellery:

Options	Respondents	%
Yes	378	75.6
No	122	24.4
Total	500	100

(Source: Primary Data, Survey)

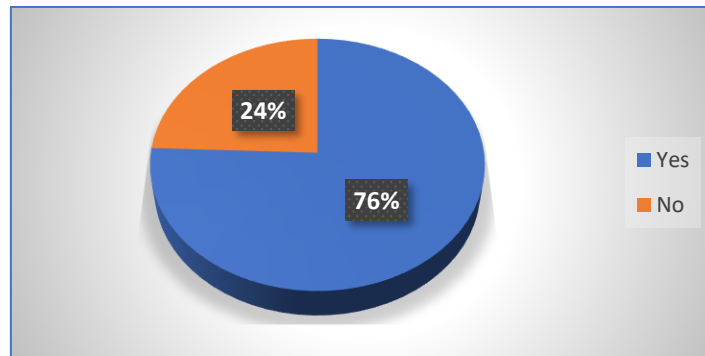


Figure 9. Gold jewellery (%)

From the above table & figure, it was found that the % of respondents were Yes: 75.6% and No: 24.4%.

Table 10. Silver jewellery:

Options	Respondents	%
Yes	269	53.8
No	231	46.2
Total	500	100

(Source: Primary Data, Survey)

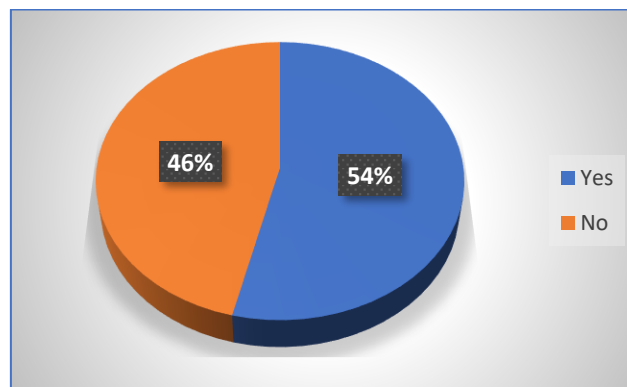


Figure 10. Silver jewellery (%)

From the above table & figure, it was found that the % of respondents were Yes: 53.8% and No: 46.2%.

Table 11. Diamond jewellery:

Options	Respondents	%
Yes	299	59.8
No	201	40.2
Total	500	100

(Source: Primary Data, Survey)

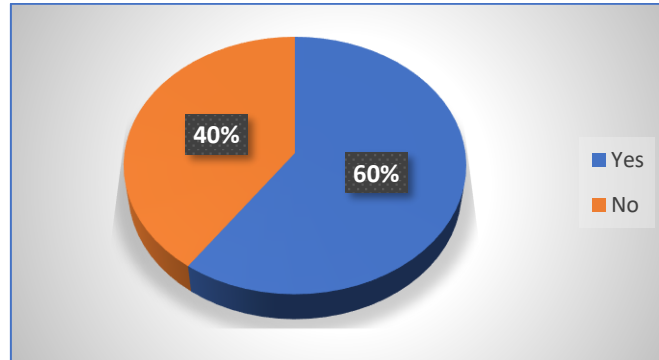


Figure 11. Diamond jewellery (%)

From the above table & figure, it was found that the % of respondents were Yes: 59.8% and No: 40.2%.

II. Purpose of Purchasing:

Table 12. Investments:

Options	Respondents	%
Yes	179	35.8
No	321	64.2
Total	500	100

(Source: Primary Data, Survey)

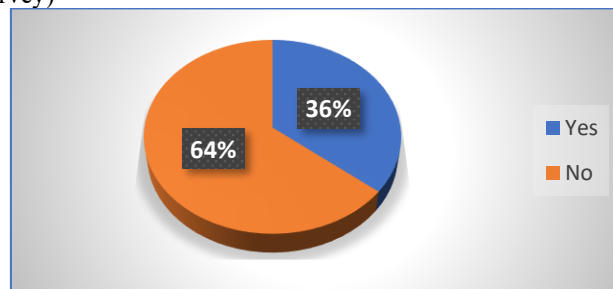


Figure 12. Investments (%)

From the above table & figure, it was found that the % of respondents were Yes: 35.8% and No: 64.2%.

Table 13. Occasions like marriage etc.:

Options	Respondents	%
Yes	277	55.4
No	223	44.6
Total	500	100

(Source: Primary Data, Survey)

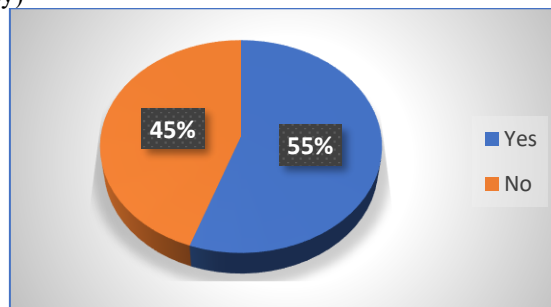


Figure 13. Occasions like marriage etc. (%)

From the above table & figure, it was found that the % of respondents were Yes: 55.4% and No: 44.6%.

Table 14. Fashion:

Options	Respondents	%
Yes	172	34.4
No	328	65.6
Total	500	100

(Source: Primary Data, Survey)

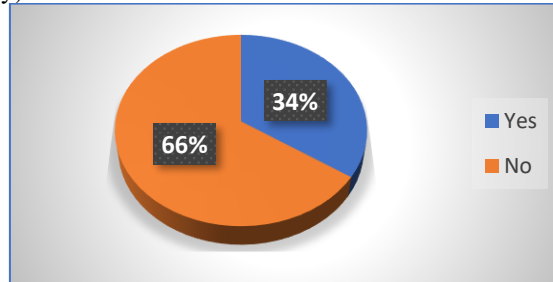


Figure 14. Fashion (%)

From the above table & figure, it was found that the % of respondents were Yes: 34.4% and No: 65.6%.

Table 15. Festival time:

Options	Respondents	%
Yes	367	73.4
No	133	26.6
Total	500	100

(Source: Primary Data, Survey)

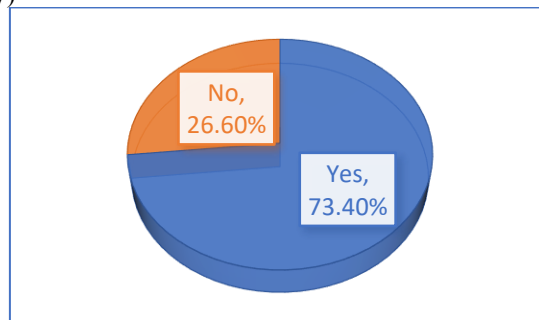


Figure 15. Festival time (%)

From the above table & figure, it was found that the % of respondents were Yes: 73.4% and No: 26.6%.

Table 16. Gifts:

Options	Respondents	%
Yes	276	55.2
No	224	44.8
Total	500	100

(Source: Primary Data, Survey)

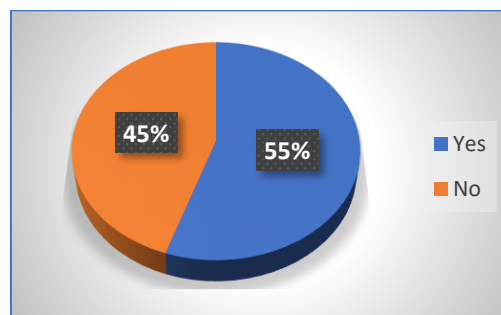


Figure 16. Gifts (%)

From the above table & figure, it was found that the % of respondents were Yes: 55.2% and No: 44.8%.

Table 17. Kids:

Options	Respondents	%
Yes	146	29.2
No	354	70.8
Total	500	100

(Source: Primary Data, Survey)

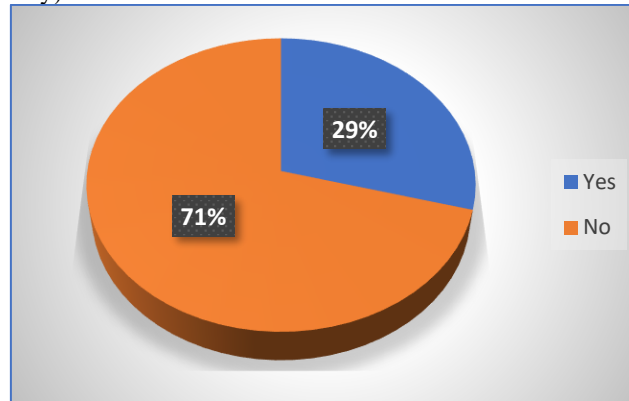


Figure 17. Kids (%)

From the above table & figure, it was found that the % of respondents were Yes: 29.2% and No: 70.8%.

Table 18. Religious significance:

Options	Respondents	%
Yes	281	56.2
No	219	43.8
Total	500	100

(Source: Primary Data, Survey)

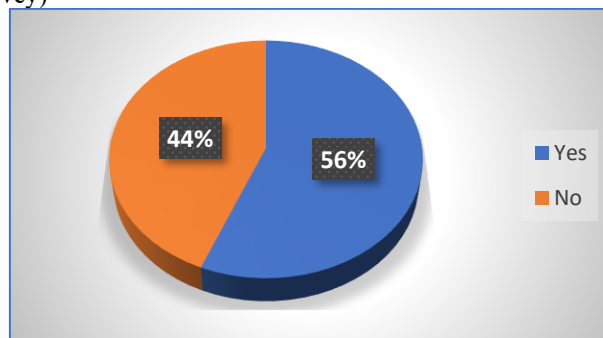


Figure 18. Religious significance (%)

From the above table & figure, it was found that the % of respondents were Yes: 56.2% and No: 43.8%.

III. Purchase Style:

Table 19. Frequently in a year:

Options	Respondents	%
Yes	343	68.6%
No	157	31.4%
Total	500	100

(Source: Primary Data, Survey)

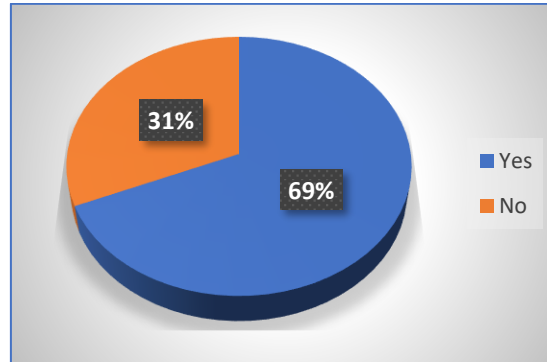


Figure 19. Frequently in a year (%)

From the above table & figure, it was found that the % of respondents were Yes: 68.6% and No: 31.4%.

IV. CONCLUSION:

This study examined consumer buying behaviours for gems and jewellery with a special focus on branded retailers in Kolkata. The evidence indicates that purchase decisions are shaped by an interplay of economic, cultural, interpersonal and retail-specific factors. While price sensitivity remains important across many consumer segments, brand-related cues perceived trustworthiness, certification, after-sales services and store image play a decisive role when consumers choose branded retailers over informal or unbranded sellers. Branded outlets are perceived to reduce transaction risk (authenticity, hallmarking, buyback and exchange policies) and to offer design, quality assurance and status signalling that many buyers value, especially for high-involvement purchases such as wedding and investment jewellery.

REFERENCES:

- [1]. Amitabh, A. (2019). Factors Affecting Consumer Buying Behaviour towards Gold Jewellery. *International Journal of Recent Technology and Engineering*, 8(3), 8088-8093.
- [2]. Asha, K. & Christopher, S.E. (2014). A study on buying behaviour of customers towards branded and non-branded gold jewellery with reference to Kanyakumari District. *International Journal of Management*, 5(10), 105-114.
- [3]. Begum, J.S. & Selvam, G.R. (2020). An Empirical Study on Customers' Attitude Towards Branded Jewellery. *International Journal of Management*, 11(4), 977-985.
- [4]. Deveshwar, A. & Kumari, R. (2016). A Study on Customer Preference Towards Branded Jewellery. *International Journal of Science, Technology and Management*, 5(3), 179-187.
- [5]. Gupta, S. & Indapurakar, K. (2020). A study of consumer's awareness and perception about

branded gold jewellery with special reference to working and non-working women. *Journal of Emerging Technologies and Innovative Research*, 7(4), 601-607.

- [6]. Sundar, S. (2020). Study of buying behaviour of women towards Gold Jewellery. *International Journal of Management*, 11(10), 2864-2872.