

# A Study on Factors Influencing Customer's Buying Behaviour of Gems and Jewellery in Koshi Zone of Bihar

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## ABSTRACT

The gems and jewellery sector holds significant cultural, social, and economic importance in Bihar, particularly in the Koshi Zone, where jewellery purchases are closely linked with traditions, festivals, and life-cycle events. The present study examines the key factors influencing customers' buying behaviour of gems and jewellery in the Koshi Zone of Bihar. The study aims to analyze how demographic variables, socio-cultural influences, product attributes, pricing, brand reputation, and promotional strategies affect purchase decisions. Primary data were collected through structured questionnaires administered to customers across selected districts of the Koshi Zone, while secondary data were sourced from journals, reports, and industry publications. Statistical tools such as percentage analysis, ranking methods, and simple descriptive techniques were used for data analysis. The findings reveal that purity and quality of jewellery, price transparency, trust in the jeweller, and traditional preferences play a dominant role in influencing buying behaviour. Factors such as design variety, certification (hallmarking), after-sales services, and seasonal offers also significantly impact customer choices. Additionally, income level, age, and cultural customs were found to shape purchasing patterns. The study concludes that understanding customer expectations and building long-term trust are crucial for jewellers operating in the Koshi Zone. The results offer valuable insights for jewellery retailers to frame effective marketing strategies and enhance customer satisfaction in this region.

**Keywords:** Socio-cultural, Marketing strategies, Communication strategies

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## I. Introduction:

The gems and jewellery industry is a sparkling, traditional and glamorous industry. The industry employs millions of people globally. It is a global industry from raw materials processing and is on the path of transformation. With the evolution of human society, the several activities aligned with the industry like mining, polishing, cutting, retailing and fabrication. India plays a very significant role in world's gems and jewellery market. The size of the Indian jewellery market is the biggest in the world, second only to the US market, followed by China, Japan, Italy. Indian is known to be the largest consumer of gold in the world. Indian designers have made a mark on the world jewellery scene and got recognition for design development as well. The growth in gems and jewellery exports is a record among the major Indian export sectors. India has, in present, largest artisans for making jewellery in the world. In fact, every village boasts of a family of goldsmith, having a very long tradition of

jewellery making. But there are problems ahead, the skilled man power and technology to create and produce designs for the international markets is the main challenge among others.

## 2. Historical Heritage of Gems and Jewellery :

Jewellery has been an integral part of human culture from millennium years, serving as adornment, status symbols and bearers of spiritual significance. The evolution of gems and jewellery reflects the artistic, cultural, and technological advancement of various civilizations throughout history.

### Prehistoric and Ancient Civilization:

The earliest known jewellery dates back approximately 150,000 years, with discoveries in Morocco revealing shell beads used for adornment. In ancient Egypt (circa 3100 BCE-30 BCE), jewellery held profound symbolic and spiritual meaning, crafted from gold and adorned with gemstone like lapis lazuli and turquoise, these pieces were believed to offer protection and denote status.

### **Classical Antiquity:**

In ancient Greece and Rome, jewellery design emphasized intricate craftsmanship and the use of precious stones such as emerald, rubies, and sapphires. These gems were often imported via trade routes like the Silk Road, highlighting early globalization in hem commerce.

### **Medieval Period (5<sup>th</sup>- 15<sup>th</sup> Century):**

During the medieval era, jewellery evolved from functional items like brooches and clasps to more decorative pieces. The use of gemstones such as emeralds, diamonds, and rubies became more prominent, reflecting societal status and wealth.

### **Baroque Period (17<sup>th</sup>- 18<sup>th</sup> Century) :**

Emerging in the 17<sup>th</sup> century, Baroque jewellery was characterized by bold, ornate designs and lavish use of gemstones and pearl. Elaborate pieces featuring intricate scrollwork and asymmetrical compositions mirrored the dramatic sensibilities of the Baroque era.

### **Indian Jewellery Traditions:**

In India, jewellery has a rich heritage deeply intertwined with cultural and religious practices. Temple jewellery, traditionally crafted from gold and embedded with precious stones, was used to adorn deities and later became integral to classical dance forms. Throughout history, gemstones have been revered not only for their beauty but also for their perceived metaphysical properties. For instance, rubies have been associated with vitality and protection, while emeralds symbolize rebirth and wisdom. The historical journey of gems and jewellery showcases humanity's enduring fascination with ornamentation, symbolism, and intrinsic value attributed to precious materials across different cultures and epochs.

### **Changes brought due to Industrialization and Technological Advancement:**

Industrialization and technological advancements have profoundly transformed the gems and jewellery industry, affecting various facets from designs and manufacturing to marketing and consumer engagement. Key changes include:

#### **❖ Computer-Aided Design (CAD) and 3D Printing:**

The adoption of CAD software has revolutionized jewellery design by enabling precise, intricate creations that were previously

challenging to achieve manually. Designers can now visualize and modify pieces in a virtual environment, enhancing creativity and efficiency. Complementing this, 3D printing technology allows for rapid prototyping and production of complex designs, reducing time to market and material waste.

#### **❖ Artificial Intelligence (AI) and Automation:**

AI has been integrated into various stages of jewellery production, from design optimization to quality control. Automated systems equipped with AI algorithms can assess gemstone quality with high accuracy, ensuring consistency and reducing human error. Additionally, robotics are employed for tasks such as gemstone cutting and setting, enhancing precision and efficiency.

#### **❖ Lab- Grown Diamonds:**

Technological advancements have facilitated the production of lab-grown diamonds, offering consumers alternatives to natural stones. These diamonds are often more affordable and considered environmentally friendly, appealing to ethically conscious buyers. The rise of lab-grown diamonds has prompted traditional diamond companies to innovate and differentiate their offerings.

#### **❖ E-Commerce and Digital Marketing:**

The proliferation of online platforms has transformed how jewellery is marketed and sold. Virtual showrooms, augmented reality (AR) try-on features, and social media marketing have expanded reach and personalized the shopping experience, catering to a tech-savvy consumer base. These advancements have collectively enhanced design possibilities, streamlined production, and reshaped consumer interactions, positioning the gems and jewellery industry for continued innovation and growth.

### **3. Review of Literature:**

Existing literature highlights multiple factors influencing customer buying behaviour in the gems and jewellery sector, including marketing strategies, demographic characteristics, economic considerations, cultural values, brand trust, and digital influence. Bose and Sarkar (2019) emphasize the crucial role of marketing efforts such as advertising, promotions, and in-store experience in shaping jewellery purchase decisions. Their study reveals that emotional appeal and personalized marketing

significantly enhance customer engagement and purchase intent. Similarly, Choudhary and Lal (2020) examine demographic factors and find that age, income, education, and marital status strongly influence jewellery consumption patterns, with higher-income and married consumers showing greater preference for gold and branded jewellery.

Price sensitivity remains a dominant factor in jewellery buying behaviour. Gupta and Verma (2019) report that fluctuations in gold prices directly affect purchase timing and quantity, making consumers highly price-conscious. Khan and Ahmed (2021) further support this view by identifying income levels, inflation, and overall economic stability as key economic determinants influencing jewellery demand. Brand-related aspects also play a significant role. Patel and Mehta (2017) highlight that brand trust enhances customer loyalty in the jewellery market by reducing perceived risk associated with high-value purchases. Roy (2022) extends this argument, noting that consistent quality, transparency, and after-sales services strengthen long-term customer loyalty in the gems and jewellery sector. Cultural influences are extensively discussed in the literature. Sharma and Gupta (2020) argue that traditions, festivals, and social customs significantly shape jewellery buying behaviour in India. Singh and Kaur (2018) similarly observe that jewellery purchases are closely linked to cultural rituals such as weddings and religious ceremonies, reinforcing emotional and symbolic value. Finally, the growing role of digital platforms is highlighted by Verma and Singh (2021), who find that online reviews, social media marketing, and e-commerce platforms increasingly influence consumer awareness and decision-making in jewellery purchases. Overall, the literature suggests that jewellery buying behaviour is multidimensional, driven by an interplay of economic, cultural, demographic, branding, and digital factors, providing a strong foundation for the present study.

#### **IV. Research Methodology & Research Design**

The present study is descriptive and analytical in nature. It aims to examine, interpret, and analyze existing information related to the research problem using already available data. Since no primary data have been collected, the study relies entirely on secondary sources.

#### **Sources of Data :**

The study is based exclusively on secondary data, which have been collected from various published and unpublished sources. The major sources of secondary data include:

- Research journals, books, and academic articles
- Government publications such as Economic Survey, Census Reports, and Statistical Abstracts
- Reports of national and international organizations
- Websites of government departments, RBI, World Bank, and other reputed institutions
- Previous theses, dissertations, and research studies relevant to the topic

These sources provide reliable and authentic information necessary for achieving the objectives of the study.

#### **Period of Study:**

The study covers a specific period depending on data availability and relevance to the research objectives. Data for recent years have been given priority to ensure the **contemporary relevance** of the findings.

#### **Method of Data Collection**

Secondary data were collected through **systematic review and compilation** of available literature and official records. Care was taken to ensure that the data used are accurate, consistent, and relevant to the research problem.

#### **Tools and Techniques of Analysis:**

The collected data were analyzed using appropriate statistical and analytical tools, such as percentages, averages, ratios, tables, graphs, and trend analysis. Simple comparative and interpretative techniques were also used to derive meaningful conclusions from the data.

#### **Scope of the Study:**

The scope of the study is confined to the availability of secondary data and the specific objectives framed. The study focuses on analyzing trends, patterns, and relationships reflected in existing data rather than individual perceptions or behaviors.

#### **Limitations of the Study**

- The study is limited to secondary data, which may not fully reflect the current ground reality.
- The accuracy of results depends on the reliability of the original sources.

- Some data may be outdated or incomplete.

Despite these limitations, secondary data provide a strong foundation for understanding the research problem and drawing valid conclusions.

## V. Results and Discussion:

### Fators Involved in Buying Behaviour of Consumer of Jewellery :

Consumer behaviour in jewellery purchases is influenced by a complex interplay of factors, including emotional, social, economic, cultural, and personal considerations. Understanding these elements is crucial for businesses aiming to cater effectively to their clientele.

#### ❖ Emotional and Sentimental Value:

Jewellery often symbolizes significant life events and personal milestones, such as engagements wedding, and anniversaries. The emotional attachment associated with these pieces plays a pivotal role in purchasing decisions.

#### ❖ Social and Cultural Influences:

Cultural traditions and societal norms heavily impact jewellery preferences. For instance, in many cultures, gold jewellery is not only a fashion statement but also a symbol of wealth and status, often used in rituals and as heirlooms. Additionally, social choices, with individuals opting for styles popular within their community or social circle.

❖ **Economic Factors:** A consumer's financial situation significantly affects their jewellery purchasing behaviour. Disposable income levels determine the affordability of luxury items like jewellery. Furthermore, the perception of jewellery, especially gold, as an investment can motivate purchase during economic uncertainties.

#### ❖ Quality and Craftsmanship:

The quality of materials and the craftsmanship involved are critical considerations. Consumers often seek assurance of durability and value, making certifications and brand reputation influential in the decision-making process.

#### ❖ Personal Preferences and Lifestyle:

Individual tastes, fashion sense, and lifestyle choices play a significant role. Factors such as design aesthetics, comfort, and practicality influence decisions, with some consumers prioritizing everyday wearability over occasional opulence.

#### ❖ Marketing and Advertising:

Effective marketing strategies and advertising campaigns can shape consumer perceptions and create desires for specific styles or brands. Celebrity endorsements and social media influencers also contribute to trends and buying behaviors.

## VI. Conclusion :

Age, gender, marital status, and education level can influence jewellery preferences and purchasing power. For example, younger consumer might favour contemporary designs, while older individuals may prefer classic styles. Recognizing and analysing these factors enables jewellery retailers and marketers to tailor their offering and communication strategies to meet the diverse needs and desires of their target audiences.

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