CHAPTER II

REVIEW OF LITERATURE

In this chapter, an attempt has been made to review the literature relating to consumer behaviour towards gold jewellery. Limited number of literatures is available in this study area. A review of the earlier studies conducted relating to the present study is considered as very important to know what other researchers had studied in this field and to learn the avenues for further scope in this area. In addition to that, the research gap can be identified, and necessary steps can be taken to fill the gap in the field of study. Hence, the researcher has taken genuine efforts to review the literature available in this study area. The reviewed literature have been presented under two categories viz.,

1. Articles published by the Foreign Authors in the International Journals and

2. Articles published by the Indian Authors in the International and National level Journals.

Research Articles Published by Foreign Authors

Nan Kain (2013), conducted a study on consumer perceptions of Burmese shoppers for gems and jewellery products. The study has been conducted, in Mandalay division, Myanmar. The objectives of the study are (i) to study the relationship between demographic factors (gender, age, income, and education level) and (ii) consumers’ perceptions regarding product quality, product design,
price and promotion. The sample size of the study was 385, and the respondents were selected by using simple random sampling technique. The primary data collected from the 385 respondents were analysed with the help of applying percentage analysis. Finally, they concluded that the consumers’ perception of Burmese gems and jewellery shoppers regarding product quality, product design, price, promotion and their demographic factors includes gender, age, income, and education levels in Mandalay Division, Myanmar. The researcher set sixteen hypotheses to test the differences and discovered that there is a significant difference in Burmese shoppers’ perception between product quality and age, income and education levels. In addition, there is a significant difference in perception between product design and education level. Product quality and product design are paramount factors in customers’ perception in terms of gems and jewellery products. Thus, consumer behaviour is influenced by their perceptions that directly affects to revenues of the company. Both customers and company can get competitive advantages and satisfaction by producing a product with a better quality and good designs. Data were collected from a total of 385 respondents who have had experienced in dealing Burmese gems and jewellery business. From the result, demographic factors; gender, age, income and education levels, the researcher found that the majority of Burmese gems and jewelry shoppers are male, Burmese, age between 21 and 30 years, with under-graduate education level, who have monthly income between $501-$1,000 (around 500,000 kyat- 1,000,000 kyat). The results suggest that the marketing strategies of Burmese gems and jewellery products need to improve to get awareness from customers and potential customers.¹
Angi Rosch et al. (2012), conducted a study to ascertain the character of the impact of a selection of festivals on the expectation and volatility of daily price changes in spot gold market. They used a GARCH model and regression with covariates. These covariates are defined on the basis of dummy variables indicating the first day of the festival; a set of dummy variable extensions allow for modeling different patterns of festival anticipation and after effects. The covariates are added on in the GARCH term and in the conditional expectation formula. This implies that the magnitude of the festival’s impact on the conditional expectation of price changes is measured in units of the current standard deviation acting as a “news magnifier.” The empirical basis of the study consists of data from January 1991 through March 2012. The robustness of results was tested under various aspects. Festivals that were found to have an impact on the distribution of gold price changes are Akshaya Tritiya, Chinese New year, Christmas, Dussehra, and Ramadan Eid, but the impact’s character may be quite different. For example, they observed that volatility is increased significantly after Akshaya Tritiya, without a discernible increase in expectation. A substantial increase in volatility can be located around Christmas, and Ramadan Eid. While prices tend to increase during the impact period of Ramadan Eid, opposite signs (first positive, then negative) proved significant for the impact right before and right after Christmas. Finally, the researchers findings suggest the onset of the Chinese New Year impact in 2000 – it was the “Year of the Metal Dragon.”

Henri Jokinen (2011), in his thesis, concluded that, the three main factors that affect consumer behaviour. These three are design, price and trust. These constitute the main drivers behind the consumer purchasing decisions. Although,
ethical, social and environmental matters in jewellery are considered important, the majority of the consumers are not willing to make extra efforts or pay more on ethically made jewellery. The different cluster groups in terms of their size and behaviour as responsible and active jewellery consumers.

Positivists are a group who perceive jewellery as ethical, like to think they know much, but actually the social, ethical, environmental matters do not really count when they are buying jewellery. They are young, well educated, with the lowest income. They are interested in buying from internet, which is a good note for the future. However, currently they spend the least.

Casual shoppers have low awareness, are independent shoppers, are not loyal to the brand, and they rely on their perceptions. They are not too much concerned of social, ethical, environmental matters, as these do not really count when they are buying. However, they would like to receive much more information of the social, ethical, environmental facts in jewellery. They are more likely men than women, and they are also older. Most importantly, they are good spenders.

Brand loyalists go with the flow, rely on to others and have low awareness, but understand that there are important social, ethical, environmental matters behind their choices. They are older, well educated with the highest spending ratio. They like to trust their brands and arguably spend on expensive luxury brands, thus making highest relative spending.

Critical negativists’ perceive jewellery unethical, are critical to new information, and like to think they are aware of the social, ethical, environmental
matters in jewellery. They are also older, with lowest education, who work in low-level manager positions. They are medium spenders, and in relative terms are the smallest group. They are the only group strongly believing that silver and gold are not ethical materials.

Good – “doers” are extremely active responsible jewellery buyers. However, they still need to rely much on their perceptions, and thus would like to receive much more information of the social, ethical, environmental facts in jewellery. Good doers are young, mainly blue collar or basic workers, who have only a medium spending on jewellery. However, taking their age into account, this biggest group will become very influential in the coming next ten years. They do the ‘right’ thing and want more information.

Impressionists are the softer version of good – doers. The jewellery shop image and the sales person affect them greatly. They like to think they are aware of the social, ethical, environmental matters in jewellery, and understand that they are important issues. They are also young, but they are well educated. However, they do not know their consumer rights well. Perhaps, this is because of their young, but they are well educated. However, they do not know their consumer rights well. Perhaps, this is because of their young age. Overall, they are interested in buying from internet, and they are medium spenders. This is also a growing consumer group. They like to ask many questions, and are easily affected by the seller’s knowledge.³

Kittichok Nithi Sathian et al. (2011) opined that in his article, the Thai fine gold jewellery export industry is a subsector of the gem and jewellery industry
that is Thailand's third most important export category and the leading sector of
the creative industry. This industry creates little pollution, is in line with the nature
of the Thai people, brings foreign currency into Thailand and creates both high
value added and much employments. The growth rate for exporters in this sector
has decreased due to the economic downturn, fluctuating raw material costs, the
unstable political situation in Thailand, lack of investment in technology by Thai
manufacturers and the arrival of new entrants from China and India. It is important
for Thai exporters to understand the situation they face so as to remain competitive.
This paper reports on research conducted by in-depth interviews to identify key
issues are uniting and dividing Thai and Hong Kong fine gold jewellery exporters.
It is shown that, in terms of new product development, Thai manufacturers should
focus more on the marketing orientation rather than personal judgment. Only
products that come with the right concept benefit from the value added. Thai
exporters should focus on product development, networking, be risk takers and
foster cooperation between Thai organizers for international gems and jewellery
fairs, while also lobbying for a long-term government support plan.4

Kulkanya Napompech et al. (2010), investigates the factors influencing
gold consumption for savings and investments by people. The study has conducted
in Bangkok Metropolitan area. The objectives of the study are to study the
consumer behaviour and factors influencing gold consumption. The sample size
the of the study was 400, and the respondents were selected by using convenience
sampling. The primary data collected from the 400 respondents were analysed by
statistical analysis like percentage, weight mean, standard deviation and factor
importance level analysis. Based on the study, the researchers suggest that the
consumers give importance to the ups and downs of oil prices, which rise and fall in relation to the price of gold, in order to stimulate savings and investments, both government and the private sector should follow this information and keep consumers updated about oil and gold prices. Entrepreneurs should establish training courses for employees so that employees have sufficient knowledge about products to advise customers about savings and investments since customers give great importance to this factor. Although respondents normally sell/buy gold through gold shops; therefore, entrepreneurs should pay attention to safety in the shop and improve open/close time of shop, by increasing the amount of workdays, to enhance convenience for consumers. Entrepreneurs should provide discounts, premiums, exchanges, and opportunities for customers to pawn gold and make it more convenient for customers to sell gold back.\(^5\)

**Huma Tariq et al. (2007)** revealed on shopping for gold a ritual experience. The study has based on the primary data through snowball sampling technique. The study concluded that gold is an artifact within the Indian consumer society. Social interaction in the community is facilitated through the linking value and the role that gold represents in the culture. Gold possessions have embedded in the customs and the traditions that carry significant importance to the people. The finding from the qualitative phase of this study support that gold buying is a ritual activity in the Indian culture. Gold buying activities have each of the four components like ritual artifacts, ritual script, ritual performance role, and ritual audience found in a ritual experience.

Finally, these early results indicate that Indian women are a distinct consumer segment. The product, in this case, is gold primarily in the form of
jewellery. However, to some extent the women view gold as an investment vehicle which provides some measure of financial security for themselves and/or their daughters. The author suggests opportunity for retail and financial establishments to use nationality when marketing to women customers noting that gems and precious metals have a deeper significance beyond jewellery.\(^6\)

**Ekant Veer et al. (2001)**, highlighted in his article that, the private and public meanings of jewellery for Indian consumers living in New Zealand. An emphasis on shared, public meaning of jewellery is that even jewellery acquired as a gift in special circumstances in viewed as an exchangeable commodity. In contrast, Pakeha New Zealanders, who acquire jewellery as gifts, is unlikely to sell them because of the personal, private meanings attached to the gift.

Indian consumers need 22-karat gold jewellery to fulfill their social obligations within their community. This distinctive need means that a niche market for 22-karat gold jewellery in traditional Indian design exists. At present most of the Indians in New Zealand, buy new gold jewellery on trips to overseas. The major jewellers in New Zealand appear to have overlooked the market potential of Indian and other ethnic consumers. They should examine the viability of serving this market segment with the type of jewellery they require.\(^7\)

**Research Articles Published by Indian Authors**

**Balaji et al. (2014)**, conducted “a paradigm shift in the buying behaviour of Indians towards gold jewellery – A theoretical approach with reference to the growth of branded retailers." The objective of the study was to study the nature of
changes in jewellery industry, due to the growth of organized retailers, the opportunities for the growth of organized retailers in gems and jewellery industry with reference to Indian consumers, and consumers buying behaviour with reference to branded retailers. Finally, they concluded that the current scenario implies that the consumer buying behaviour is taking a paradigm shift and consumers are interested in brand values rather than unorganized jewellery of the past. To be successful in this industry understanding the changing consumer needs and behaviour would enable building trusted. Research in this field would lead to better understanding and contribute to the growth of this industry.8

Srinivas Rao et al. (2014), conducted a study of customers’ attitude and behaviour on purchase of gold jewellery. The study was conducted in Chennai city. The objectives of the study are (i) to study the customer’s attitude and behaviour towards purchase of jewellery, the spending priorities, frequency of purchase, place of purchase; and (ii) the factors influencing stores choice behaviour among the respondents, the purchase decision and the factors influencing the purchase decisions and the role of the individual in purchase process among the household of the respondents. The sample size of the study was 500, and the respondents were selected by using convenient sampling technique. The primary data collected from the 500 respondents were analysed with the help of applying percentage analysis, chi-square test and ANOVA. Finally, they concluded that the significance of jewellery in the country is evident from the fact that on many auspicious occasions, jewellery forms a part of gifts. Jewellery has not only been considered for the purpose of adoration, but also as a security in times of contingency. This is because it is often expensive and can be sold, whenever there is a dire need of
money. This way, jewellery also serves the purpose of insurance, which can depend upon. Due to the significance gold holds in India, the Indians buy gold very frequently, not only for weddings, but also on their worshipping events. Other than that, gold is also considered as a status symbol in India. The benefits of buying gold are many in number. Gold has resale value, and this makes gold of great benefit and great asset value to buy. Gold is foremost on the list of investments and value. In most parts of the world, gold holds a very important value in several cultures since it is a symbol of success, authority and affluence. In India, gold tends to have religiously as well as cultural significance. This is one of the many reasons, which makes gold jewellery a kind of art in India. The customer’s attitude and behaviour on jewellery purchase in Chennai city have played a significant role.⁹

Arulmurugan et al. (2013), conducted a study on investment behaviour of professors towards gold. The study was conducted in Tamil Nadu state. The objective of the study was to study the consumer preference, categorize the highly correlated variables into factors that influence preferences and influence of gender and time of gold investment. Sample size of the study was 101, and the respondents were selected by using convenient sampling. The primary data were collected from professors in various Arts and Science colleges, Engineering colleges and B – Schools in Tamil Nadu state. The 101 respondents opinion were analysed with the help of applying reliability analysis, Kolmogorov – Smirnov test, Garrett ranking, factor analysis and chi-square test. In the ultimate analysis of the study, revealed that individual and family characteristics of professors; such as age, gender, marital status, lifestyle, monthly family income, stage of family life
cycle and various factors as safety, liquidity, traditional value, investment tool, risks and returns associated with gold investment determines the investment behaviour of professor’s community in the study region. Thus, study result shows that especially professors give more inclination to safety, security, high returns, status, investment tool and managing uncertainty as last preference in Garrett Ranking technique. This study also analysis the preference towards various forms of gold investment and discloses that professors’ first choice goes for ornaments, gold coins, bars and last priority to ETF (Exchange Trade Funds). In factor analysis, as well those similar variables are factorized under five categories as future prospects, risk management, Ideal time for the investment tool that are highly correlated to each other in the right way order. This study also evidences that investment towards various forms of gold is influenced by the occasion of gold investment and the gender too with respect to gold investment behaviour of professors in Tamil Nadu state.\textsuperscript{10}

Deepa et al. (2013) has conducted a study on jewellery purchase in Salem district. The objective of the study was to study the customers’ attitude and behaviour towards purchase of jewellery. She collected data from 500 respondents using convenient sampling technique. The findings of the study are maximum level of knowledge was agricultural customers, family hand-loom customers and saving scheme customers. Further, she found the satisfaction score was significantly influenced by the variables of place and education of the customers. Based on her findings she suggested good customer care, improvement in quality and purity of gold, new trendy designs, BIS mark jewellery for the jewellery shop owners.\textsuperscript{11}
Julias Ceasar et al. (2013), conducted the cross-cultural management in relationship marketing – a study pertaining to the sprouting of jewellery shops. The study was conducted in Tamil Nadu. The objectives of the study are to study the customers showing interest in purchasing jewels from the other state jewellery shops prevailing in Tamil Nadu. The association of customers towards the brand, trademark, packing and marketing channel presence, the relationship quality that reflects the overall mean outcome of a sequence of commercial transactions that constitute Business to Consumer relationship, a successful business strategy followed by a business firm for successful business in a new environment. The study is oriented towards cross-cultural management in relationship marketing. The study has prepared two sets of questionnaires were administered with the customers and the merchants. The sample size of the study was 500, and the respondents were selected by using simple random sampling technique. Another set of questionnaires was administered with the merchants who had been selected on stratified random technique method. The data were analysed with the help of applied correlation analysis, chi-square test, trend analysis, t-test, one-way ANOVA, Kendall’s w test, factor analysis and weighted average method. Finally, they concluded that the relationship marketing practice through cross-cultural management is more effective in Tamil Nadu as there are merchants invading into the state for business and enhancing customer relationship. Every merchant in one form or the other is trying to understand the attitude of the customers in their own way. This helps the business units to a larger extent understand the minds of customers and help them out to have regular access with them. Some of the relationship marketing methods are personal attention to the customers, greetings
for birthdays, wedding days and other auspicious functions, frequent information about the product and their updates and models. Thus in the cross-cultural management practice the relationship marketing is one of the most important and very necessary aspects as it has the capacity of deciding the fate of the business. Even a small set back in a relationship with the customer will disturb and ruin the business operation, and the other competitor will capitalize the situation. Thus, in the cross-cultural management aspect the relationship marketing is more important. The organizations involved in the jewellery business in the study area aim at creating and ensuring a good relationship with all the customers, which will invariably help in building a business, and have a base for realizing customer value.12

Kumar (2013), conducted a study about buying behaviour of women customer’s towards jewellery products. The sample respondents are 200, with the objectives of factors affecting buying behaviour, brand awareness and purchase decision. The primary data collected from the 200 respondents was analysed with the help of percentage analysis, chi – square analysis and average score analysis. The major findings of the study are among the 200 respondents three forth have brand awareness, and purchase decisions are well taken, and majority of them interested to purchase jewellery only from branded jewellery shop. Finally, they concluded that the jewellery retail sectors have to adopt some sales promotion strategies which improve the sales of the Jewelles in their shop and increase the awareness of the jewellery retail shops. Jewellery retail sectors have to be a better relationship with their customer for better sales.13
Nega Jain (2013), conducted a comparative study of Indian women’s perception towards branded & non branded jewellery. The study was conducted in Jaipur city. The objective of the study was to study the consumer perception and factor that impact customer’s choice towards branded jewellery. The Sample size of the study was 90, and the respondents were selected by using convenience sampling technique. Based on the findings of the study the researcher suggested that the Women consumers aware about branded jewellery preference shift non brand to branded one. Mostly students & salaried house wife purchasing branded jewellery majority of their age lies between 20 to 30 for purchasing branded jewellery. Parents by self-influence done while deciding for purchasing jewellery. Finally, they concluded that the Consumer posses a strong positive attitude towards branded jewellery. Consumer specific variable & brand-specific variable both were having a positive relation with consumer preference towards branded jewellery. Brand awareness towards Tanishq, Nakshatra, Asmi, Sangini, Gili and Carbon brand takes time for awareness.14

Preeti Srivastava (2013), conducted a study of consumer online shopping attitude and behaviour towards jewellery. The objective of the study was to study the attitude and online shopping behaviour of consumers of different age for jewellery. The sample size of the study was 105, and the data for the study was collected through social networking sites mostly from familiar and friends. The data was collected with the help of a questionnaire containing close – ended questions. Percentage analysis has been used in this study. The study shows that the willingness for online – shopping is very high. People across the different ages are highly encouraged for online shopping. The people were motivated for various
reasons viz. Product variety and design, fashionable and trendiness, convenience, effective presentation, gifts and offers, payment facility, etc. On the contrary, the result of the survey of online shopping behaviour for jewellery is a bit upset. The respondents divulged in their response that they would hesitate to buy jewellery online because of some major concerns like lack of satisfaction, social acceptance and recognition and inability to convince family members. Despite all this, risk is also an important factor, which bothers a lot while doing online shopping for any expensive products including jewellery.

At the same time, majority of the respondents also reveals that inexpensive, fashionable and trendy, good design and elegant look fascinate them much. The readiness and willingness for such fashionable jewellery are comparatively higher than those made of gold or some other precious metals. The respondents are also happy and ready to shop online gems and stones embedded jewellery. Thus, these variables can be said crucial factors that play an important role incoherent understanding of the impact of relevant factors on online attitudes and behaviour. However, consistent identification of other relevant independent and dependent variables need to be found out for even better exposure of what factor influence the most to consumers for online shopping in different age group. Therefore, the shopping behaviour for expensive and important products like jewellery is still traditional. It might take some more time to change the attitude of consumers for online shopping for jewellery.\textsuperscript{15}

\textbf{Asha et al. (2012)} in her article revealed that, the Gold ornament market in India is seasonal in nature and peak with the marriage season. The study research
added a new dimension to the perception of the gold consumers towards the different marketing strategies on the gold ornament market in India. Primary data gold business is one of the growing retail sectors in India. The article also revealed that product quality improvement strategies like hallmarking schemes occupy the first place in the marketing strategies of jewellery retailers in the gold ornament market in India. However, the income – wise details of a number of respondents show that there is a significant difference between consumers of various income groups on the influence of different marketing strategies’ on the gold ornament market in India.¹⁶

Balanaga Gurunathan et al. (2012), conducted on impact of customer awareness and buyer behaviour on buying jewellery products. The study was based on the primary data collected from 100 respondents, and the respondents were selected by using convenience sampling technique. The respondents were analysed with the help of statistical tools such as correlation analysis, mean and chi- square test. Finally, the researcher found that jewellery investment is a un stabilising activity, the result further found that gold jewellery with the mean of 4.60 in the priority, the silver jewellery with mean of 2.30 in the second priority, diamond jewellery item with of 1.12 in the third priority, new methods of investment like Platinum jewellery with mean of 0.62 in the fourth priority of customer buying behaviour and awareness of jewellery in Tamil Nadu State.¹⁷

Karan Walia et al. (2012) conducted on customer perception regarding branded jewellery. The objectives of the study are to study the consumer preference, perception and brand awareness towards jewellery. The major findings
of the study are the consumers are moving slowly away from contemporary jewellery to designer wear. They are quality conscious and jewellery buying is no longer confined to seasonal cycles of marriages and Diwali and Christmas: any time is a fine time, and jewellery can be bought as much to express emotion as to proclaim the financial status of the weaver. The study further found that the consumers buying behaviour shows a shift from content to design in jewellery i.e. fashionable jewellery is the range nowadays and acquires a status symbol in their minds. Branded jewellery players will continue to face much competition from local jewellers.¹⁸

**Suryanvanshi Anil Govindrao (2010)** conducted a study on lead of India in glittering Gold: a perspective approach. The objective of the study was to understand the concept of hallmark, purity, determination of gold ornaments, trends of changing prices of gold in Indian economy, and opportunities during the recession period to the buyers in the gold market. Finally, the author concluded that the investment in gold is not a dead investment but it is a futuristic and liquid investment which helps in difficulties. There is more option to make an investment in this avenue, but some people thought about the risk of theft. It is noted that the banks are offering the facility of lockers on minimum charges. The people can get safety through this facility. In the recession period also the people never stop their buying gold ornaments is the sign of affiliation of people with it. As available data, the people are interested in both in investment and ornaments.¹⁹

**Vijay Durga Prasad (2010)** conducted a study on hallmarking in India: a major quality initiative in the largest gold jewellery market in the world. The study
was conducted in Vijayawada city. The objective of the study was to study the consumer preference, awareness, opinions of respondents on purity/fineness and hallmarking and understanding on whether they purchase from big jewellery malls or the small outlets in the unorganized sector. Sample size of the study was 285, and the respondents were selected by using simple random sampling technique. The primary data collected from the 285 respondents, and their opinions were analysed with the help of applying cross tabulation and chi-square test. The major findings of the study are the majority of the respondents opined that they prefer ornaments in light weight, more design and traditional models. Majority of the respondents are not aware of the difference between 916 purities and BIS hallmarking of ornaments. The local merchants in the unorganized sector were not selling jewellery at reasonable price, many customers were asked whether karat meters be made available in jewellery outlets and also the researcher suggest that ornaments make of precious and semi-precious stones should be trendy, fashionable and small size.20

Lakshmi Priya et al. (2009), conducted a study on customer preference and satisfaction towards gold jewellery. The study was conducted in Coimbatore city of Tamil Nadu. The objective of the study was to study the customer's preference, satisfaction, perception and attitude towards gold jewellery. Sample size of the study was 250, and the respondents were selected by using simple random sampling technique. The primary data collected from the 250 respondents were analysed with the help of statistical tools like Simple percentages analysis, t-test, ANOVA, Chi-square analysis and Factor analysis. Based on the findings of the study the researcher suggested more awareness should be created among the customers to select models and to know the recent trends and the models through
internet. The jewellery shops should conduct a study about the expectations of the customers and based on the results the jewellery shops can react. Window display can be done to attract the customers. These are the suggestions of the researchers.²¹

**Jambulingam et al. (2006)** conducted a study on consumers’ attitude towards jewellery products. The study was conducted in Chennai, Trichy, Madurai and Coimbatore cities of Tamil Nadu. The objective of the study was to study the impact of demographic factors on the consumers’ attitude towards jewellery products among the different socio-economic groups of consumers. The researcher has decided to collect the data three types of respondents on the basis of their occupation. The occupational category has been divided into three. They are private sector, public sector and others. From each category 50 respondents, 150 respondents from each area totally 600 respondents from all the four areas have been selected by using proportionate sampling technique. The primary data collected from the 600 respondents’ opinions were analysed with the help of Chi-square analysis, Cross Tabulated, ANOVA technique and Regression analysis. Based on the findings of the study; the researcher suggested that the respondents are bothered only about the design followed by price and quality, because wherever they go quality and price are the same and people live in the world of fashion and new technology and today’s fashion becomes obsolete tomorrow. Hence it is recommended that new design be the need of the hour. The respondents were not at all bothering about the price and quality.²²

**Gururaj (2005)**. In his research highlighted that, consumer preference towards purchase of jewellery. The study was conducted in Tumkur district. The
objective of the study was to study the brand awareness, consumer perception, and impact of advertising. The researcher observed that the consumption pattern of rural people has changed drastically. In rural marketing audio, visual advertisements are most effective in rural areas to inform the consumer regarding commodities. The study also revealed that television movies have a deep impact on the minds of rural consumers; particularly young consumers promoting the brand, should be built by wall painting, movies, taking local actor for the image advertisement and events. Further, he stated, in consultation with elders of the house, 100 percent respondents believed in joint decision making before purchasing jewels. Advertisement is bound to create a positive attitude among the consumer in the long run. An advertisement creates faith and goodwill among the rural people about the product featured by confirming to the core of believability, uniqueness, reputation, and reasonable claims. The rural customer in the urban analogous villages want to acquire the urban lifestyle but when it comes to buying decision making it is entirely different from its urban counterparts.\textsuperscript{23}
END NOTES


