

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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**A STUDY OF CUSTOMERS' ATTITUDE AND BEHAVIOUR ON JEWELLERY PURCHASE IN SALEM DISTRICT**

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**ABSTRACT**

*Gold is a precious metal that has been valued by people since ancient times. People use gold for coins, jewellery, ornaments and many industrial purposes. Until recently, gold reserves formed the basic of world monetary systems. Gold is a chemical element with the symbol 'Au' which is short for the Latin word for gold 'Aurum', which means "shining dawn". Women's are passionate about jewellery as it represented a symbol of femininity and even social status. Designer's men's jewellery is also popular among men and boys. Jewellery is one of the many adornments that have evolved and changed overtime. In this research paper, we studied the customer's attitude and behaviour on jewellery purchase. The sample respondents have been selected from the various taluks of Salem District based on the number of jewellery shops and population. In this study, survey method is used to collect the primary data through a well designed questionnaire. Questionnaire method helps in fulfilling several purposes like measurement, descriptions and drawing inferences. The results are compared and analyzed by using descriptive analysis, average score analysis, chi-square analysis, Analysis of variance and multiple regression.*

**KEYWORDS**

aurum, element, jewellery, multiple regression, ornaments.

**INTRODUCTION**

From ancient times people all over the world have shown special interest in gold ornaments either for possession or prestige or status. The same trend is continued, rather it is high. It are understood that India's culture, art and gold is inseparable. It is a fact that gold in any form or other is used in all temples, places of worship and sacred areas.

Passion for jewellery is legendary. It is reflected in numerous customary occasions where it is not only considered auspicious but mandatory to gift ornaments crafted in gold. The bride's trousseau is incomplete without the gold ornaments. Due to growing value in the possession of jewels, people preferred to have an considerable investment in gold. The available investment criteria other than gold is not a favourable option as there is more risk factor involved from time to time. But investment in gold gives a standard assurance in value and also serve the consumers as an ornamental beauty. This resulted in emergence of gold business in the form of variety of jewels. It is evident that people demand for gold even though the prices are high, expecting for the future increase. This is due to the expectation of more returns at the time of resale.

Men, women and children in every part of the world wear jewellery in various forms in almost every human culture and on every inhabited continent. The word jewellery is derived from the word "jewel" which was anglicised from the old French "jovel" in around the 13<sup>th</sup> century. Over the years, gold has had a place in society giving it the allure of wealth and power. Emperors and kings wore gold in various ways and used golden objects to show their wealth and position in the society.

**REVIEW OF LITERATURE**

A literature review is a "critical analysis of a segment of a published body of knowledge through summary, classification and comparison of prior research studies, and theoretical articles". The aim of literature review is to show that "the writer has studied existing work in the field of insight". A good literature review presents a clear case and context for the project that makes up the rest of the thesis. So, a good literature review raises questions and identifies areas to be explored.

Previous studies and articles are reviewed in order to gain insight extent of research done in this topic and to access what impact the study will have on the topic. In this regard a brief review of some of the information collected from various articles and journals are narrated as follows:

Steiner (1964), in his study analysed that "Human behaviour itself is so enormously varied, so delicately complex, so obscurely motivated that many people despair of finding valid generalization to explain and predict the thoughts and feelings of human-beings despair, that is of the very possibility of constructing a science of human behaviour.

Engil (1982) focused that "consumer behaviour means the art of individuals directly involved in obtaining and using economic goods and services, including the decision processes that proceed and determine these arts. It is the process whereby individuals decide whether, what, when, where, how and from whom to purchase goods and services.

Philip kotler (1999) said, "the field of consumer behaviour studies how individuals, groups and organizations select, buy, use and dispose the goods and services, ideas or experiences to satisfy their needs and desires. Understanding consumer behaviour and knowing customers are never simple. Customers may say one thing but do another. They may not be in touch with deeper motivation. They may respond to influence that change their mind at the last minute".

CBI Bulletin (2002) in its article on fashion jewellery market in European Union focused the European market for fashion jewellery, silver jewellery and hair ornaments. The study revealed that changing fashions trends have led to users of fashion jewellery entering the market and price competition has intensified because of an over supply of popular items in the past few years. It also concluded that the fashion jewellery have picked up a good market in European Union.

Sampath Kumar. R (2003) pointed out in his study that a majority of consumers nowadays are highly enlightened with the quality of products. In majority of the cases, companies try to get the consumers loyalty.

Sanjit Kumar Roy (2008) in his article 'Advertising and its discontents' states that advertising is one of the promotional elements which has been utilized very effectively by the marketers to target the customers. But, of late, advertising has taken a lot of flak. It has been accused of promoting materialism, manipulation and to promote products, targeting children and on the whole sending the social value system of our culture down the chute. Some of the critiques brand advertising as an "unethical practice". The need of the hour is to reframe the tarnished image of advertising.

Muruganantham and Kaliyamoorthy (2009) in their study on 'Role of celebrities in two wheeler advertisements' compared the celebrity advertisements with ordinary advertisements and also analyzed the role of celebrities in two wheeler advertisements. It was found that respondents are closely watching the advertisements when their most preferred celebrity is appearing in the television advertisement and they pay less attention to the information given by the

celebrity and they expect that the celebrities appearing in advertisements should give correction information. It is also found that the reach of the product message and remembrance are very high in case of celebrity advertisements compared to ordinary advertisements.

### NEED OF THE STUDY

Shop choice is classified in literature as primarily, a cognitive process. Shop choice behaviours of the shopper has been found to be similar to brand choice, the only difference being the importance of the spatial dimension. While the brand choice is devoid of any geography, the choice of a shop is very much influenced by location. It is as much as information processing behaviour as any other purchase decision.

Shoppers who had higher level of pre-purchase information generally shopped at the speciality shop, whereas the shopper with low pre-purchase information bought at jewellery shops. This is mainly attributed to the customers adopting a risk reduction policy with regard to their impending purchase. The importance placed on the customer's familiarity with the shop, will depend upon the perceived risk in making an erroneous purchase and the importance of the product category to the shopper.

### STATEMENT OF THE PROBLEM

When there are alternative investments available to consumers why they prefer buying jewels, will be of more useful information to anybody. In this way it becomes important for the merchants to know the changing preferences of customers. As gold is preferred for all occasions, it is viewed that there is still more scope for this business. Jewellery is a very vast field to study upon because for every culture and religion we have different style of jewellery.

Consumer buying behaviour has changed dramatically in the past few years. Consumers are better informed and have more choices about how they spend their money than ever before. They want experiences and products that satisfy their deepest emotional needs, sold to them in the most innovative ways. The competitive landscape has changed jewellery retailers are no longer just competing with each other, but with luxury holidays, flat-screen tv's, spa weekends and cars. Understanding the customer's needs is the first step to winning business. This gave the idea to the researcher to study the marketing trends of jewellery, the motivations and processes involved in the purchase of jewellery, attitude and behaviour of the consumers and finally suggest ways to stay in touch with the customers.

### OBJECTIVES

The following are the broad objectives of the study:

1. To study the customer's attitude and behaviour towards purchase of jewellery in Salem district.
2. To analyse the socio - economical and psychological profiles of the respondents.
3. To identify the spending priorities, frequency of purchase, place of purchase and the factors influencing stores choice behaviour among the respondents.
4. To reveal the purchase decision and the factors influencing the purchase decisions.
5. To examine the role of the individual in purchase process among the household of the respondents.
6. To study the reasons for preferences to jewellery as investment.
7. To study the respondents opinion about price, model, quality and design of jewels.
8. To study the opinion about the schemes provided by jewellery shops.
9. To analyse the level of brand awareness, brand preference and brand loyalty and how it correlates among the respondents.
10. To exhibit the various consumer behaviour patterns and expectation among the respondents.

### HYPOTHESES

1. There is no significant difference between the level of opinion regarding performance of jewellery shops and demographic variables.
2. There is no significant difference between the level of satisfaction regarding performance of jewellery shops and demographic variables.
3. There is no significant relation between the level of awareness about jewellery shops and demographic variables.
4. The respondents have equal preference towards the facilities offered by the jewellery shops.
5. The buying behaviours of the respondents depend on the functioning of jewellery shops.

### RESEARCH METHODOLOGY

All items in any field of inquiry constitute a 'Universe' or 'Population'. A complete enumeration of all items in the population is a census enquiry. It can be presumed that in such an enquiry, when all items are covered, no element of chance is left and highest accuracy is obtained. But in practice this may not be true. Even the slightest element of bias in such an enquiry will get larger and larger as the number of observation increases. Moreover, there is no way of checking the element of bias or its extent except through a resurvey or use of sample checks. Besides, this type of enquiry involves a great deal of time, money and energy. When the field of enquiry is large, this method becomes difficult to adopt because of the resources involved. At times, this method is practically beyond the reach of ordinary researcher.

Further, many a time it is not possible to examine every item in the population, and sometimes it is possible to obtain accurate results by studying only a part of total population. In such cases there is no utility of census survey. Under census method, each and every unit of the population or universe is studied. Census method will give more representative, accurate and reliable results. Since it involves enormous amount of time and money, this method was not used for this research.

#### SAMPLING

Instead of obtaining information from each and every unit of the universe, only a small representative part is studied and the conclusions are drawn on that basis for the entire universe or whole population. Hence, this research uses convenient sampling method for collecting the data.

This sampling is convenient as the interviewer can select the first few sample items quickly rather than going through the laborious process of obtaining a random sample. Samples are chosen simply because they are most readily available or accessible or easy to measure. Convenient sampling is a non probabilistic sampling technique.

In order to study the consumer's attitude and behaviour towards jewellery shops in urban and rural areas of Salem District, 500 sample respondents have been selected from the various taluks of Salem District, based on the number of jewellery shops and population.

### ANALYSIS AND RESULTS

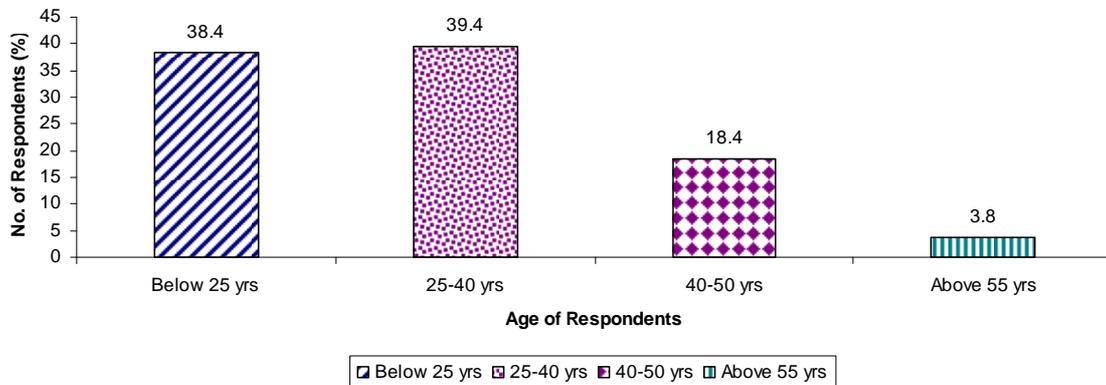
This chapter attempted to study the customer's attitude and behaviour on jewellery purchase with reference to Salem District. The data analysis contains three major sections. The percentages analysis which is used to describe socio demographic characters of sampled customers. The second section includes the influencing factors over various dimensions of motivating factors. In third section the descriptive analysis which will describe descriptive statistics of over all motivating factors and its level of association with demographic variables by Chi-square analysis were run to examine the association. The test for mean score analysis (ANOVA) test procedure is used to compare mean scores of more than two groups. The Independent-Samples t test procedure is used to compare mean scores of two groups.

TABLE - 1.1 : AGE WISE DISTRIBUTION OF RESPONDENTS

Age	Frequency	%
Below 25 yrs	192	38.4
25-40 yrs	197	39.4
40-50 yrs	92	18.4
Above 55 yrs	19	3.8
<b>Total</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

CHART - 1.1: AGE WISE DISTRIBUTION OF RESPONDENTS



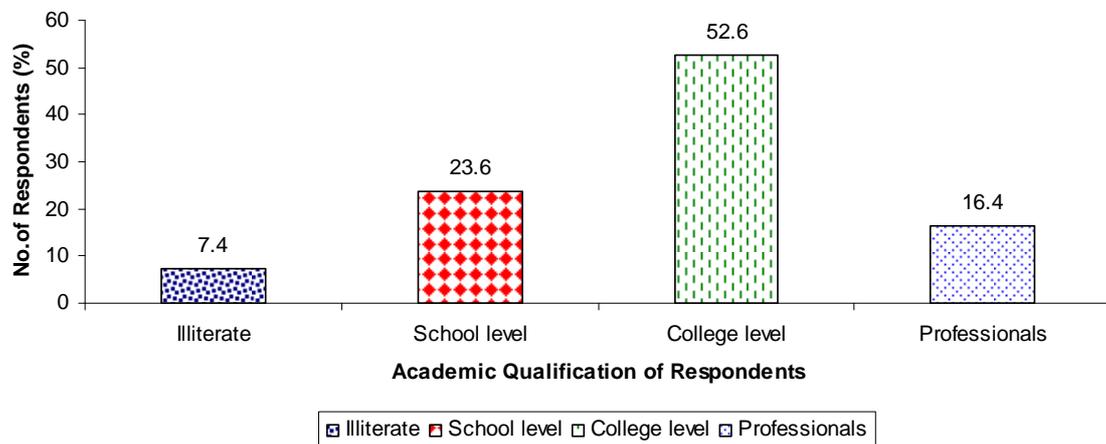
It is clear from the table that 39.4 percent of the customers belong to the age group of 25-40 years, 38.4 percent of them belong to the age group of below 25 yrs, 18.4 percent of them belong to the age group of 40-50 yrs and 3.8 percent of them above 55 yrs.

TABLE - 2.1: ACADEMIC QUALIFICATION WISE DISTRIBUTION OF RESPONDENTS

Education	Frequency	%
Illiterate	37	7.4
School level	118	23.6
College level	263	52.6
Professionals	82	16.4
<b>Total</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

CHART - 2.1: ACADEMIC QUALIFICATION WISE DISTRIBUTION OF RESPONDENTS



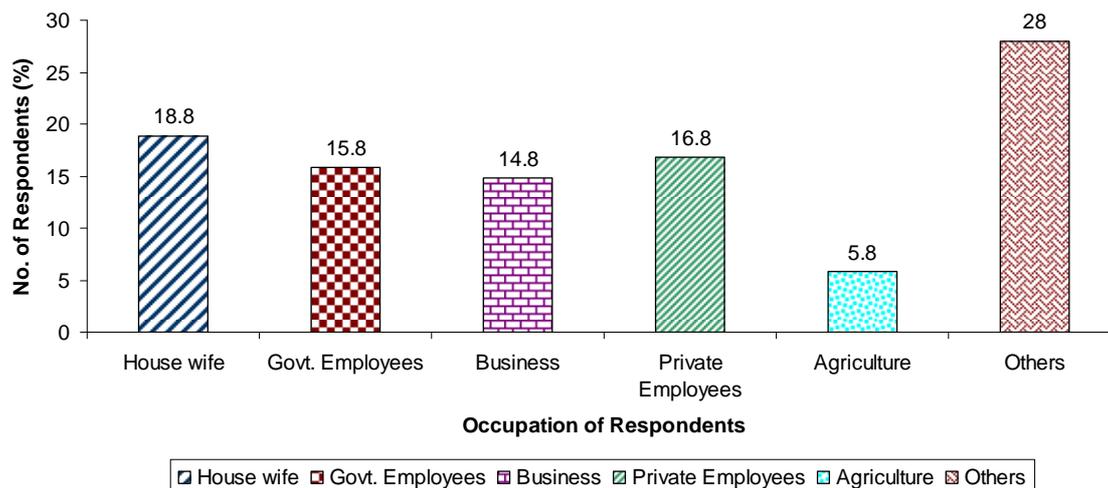
It is clear from the above table that 52.6 percent of customers have studied up to college level, 23.6 percent of customers are in school level, 16.4 percent of them are professionals and 7.4 percent are illiterates.

TABLE - 3.1: OCCUPATION WISE DISTRIBUTION OF RESPONDENTS

Occupation	Frequency	%
House wife	94	18.8
Govt. Employees	79	15.8
Business	74	14.8
Private Employees	84	16.8
Agriculture	29	5.8
Others	140	28.0
<b>Total</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

CHART- 3.1: OCCUPATION WISE DISTRIBUTION OF RESPONDENTS



The above table reveals that 28 percent of customers are others, 18.8 percent are House wife, 16.8 percent are Private employees, 15.8 percent are Government employees, 14.8 percent are in business and 5.8 percent are in agriculture.

**OPINION OF THE RESPONDENTS ABOUT THE TRUST WITH MANNERS OF JEWELLER**

The factors that will influence the respondents towards the manner of jeweller classified in five factors. They are “qualification, years in business, recommendation by jewellery magazine Recommendation by friends and seller’s ability to answer all questions”.

TABLE - 4.1 (A): OPINION OF THE RESPONDENTS ABOUT THE TRUST WITH MANNERS OF JEWELLER

Factor	SA		Agree		Neutral		Disagree		SDA		Total
	F	%	F	%	F	%	F	%	F	%	
Qualification	77	15.40	101	20.20	111	22.20	139	27.80	72	14.40	500
Years in business	42	8.40	90	18.00	143	28.60	146	29.20	79	15.80	500
jewellery magazine	45	9.00	103	20.60	146	29.20	149	29.80	57	11.40	500
Friend	39	7.80	80	16.00	114	22.80	201	40.20	66	13.20	500
Answer all question	45	9.00	80	16.00	99	19.80	163	32.60	113	22.60	500

It clear from the table that, 15.40 percent of the customers strongly agree with the qualification of jeweler, 9 percent of them strongly agree with recommendation by jewellery magazine and ability of seller to answer all question, 8.40 percent of them strongly agree with years in business and 7.80 percent of them strongly agree with recommendation by friend.

To identify the factor which is more influencing the respondent towards attitude the Friedman’s test analysis was used and the results were given in the following table.

TABLE - 4.1 (B) : INFLUENCING FACTORS TOWARDS THE MANNER OF JEWELLER

Factors	Mean	Std. Deviation	Mean Rank	Chi square	p
Qualification	3.06	1.293	2.72		
Years in business	3.26	1.173	3.04		
Recommendation by jewellery magazine magazine	3.14	1.141	2.87		
Recommendation by friends	3.35	1.132	3.13		
Seller able to answer all question	3.44	1.250	3.24		

\*\* Highly significant

The Friedman chi-square tests the null hypothesis that the ranks of the variables do not differ from their expected value. For constant sample size, the higher the value of this chi-square statistic, the larger the difference between each variable's rank sum and its expected value. For these rankings, the chi-square value is 44.389. Degrees of freedom are equal to the number of variables minus 1. Because five factors were being ranked, there are 4 degrees of freedom. The asymptotic significance is the approximate probability of obtaining a chi-square statistic as extreme as 44.389 with four degrees of freedom in repeated samples if the rankings of each factors are not truly different. Because a chi-square of 44.389 with 4 degrees of freedom is unlikely to have arisen by chance, therefore we conclude that the 500 respondents do not have equal preference for all factors.

**AGE AND LEVEL OF KNOWLEDGE**

To study the effect of age, the distributions of sample customers according to age the level of knowledge are shown in the table. It could be noted from the table that the level of knowledge among the below 25 years was ranged between 6 and 18 with an average of 11.75 with the mean % of 65.28. The level of knowledge among 20-40 years was ranged between 6 and 18 with an average of 11.72 with the mean % of 65.12. The level of knowledge among 45-50 years was ranged between 6 and 17 with an average of 11.59 with the mean % of 64.37, among the age group of 55 & above was ranged between 9 and 15 with an average of 21.11 with the mean % of 67.25. Thus, it is inferred from the above analysis that the maximum level of knowledge was among above 55 years.

TABLE 5.1 (A): AGE AND LEVEL OF KNOWLEDGE

Age	F	%	Range		Mean	SD	Mean %
			Min	Max			
Below 25yrs	192	38.4	6	18	11.75	2.23	65.28
25-40yrs	197	39.4	6	18	11.72	2.38	65.12
40-50yrs	92	18.4	6	17	11.59	2.15	64.37
above 55 yrs	19	3.8	9	15	12.11	1.56	67.25
<b>Total</b>	<b>500</b>	<b>100</b>	<b>6</b>	<b>18</b>	<b>11.72</b>	<b>2.25</b>	<b>65.12</b>

With a view to find the degree of association between age of the customers and level of knowledge, a two-way table was prepared and the results are shown in the table. It is found from the table that the percentage of high level of knowledge of customers was the highest (4.6) among 25-40 years and the same was lowest (0.2) among the 55 and above year’s customers. The percentage of medium level of knowledge over the availability was the highest (24.8) among the

customers in 25-40 years and the same was lowest (3) among the 55 and above year’s customers. The percentage of the low level satisfaction was the highest (10.2) among the below 25 years and the same was lowest (0.6) among the 55 and above years.

TABLE - 5.1 (B): AGE AND LEVEL OF KNOWLEDGE

Age	Knowledge level						Total	
	Low		Medium		High		F	%
	F	%	F	%	F	%		
Below 25yrs	51	10.2	122	24.4	19	3.8	192	38.4
25-40yrs	50	10	124	24.8	23	4.6	197	39.4
40-50yrs	24	4.8	60	12	8	1.6	92	18.4
above 55yrs	3	0.6	15	3	1	0.2	19	3.8
<b>Total</b>	<b>128</b>	<b>25.6</b>	<b>321</b>	<b>64.2</b>	<b>51</b>	<b>10.2</b>	<b>500</b>	<b>100</b>

In order to find the relationship between the age of the customers and the level of knowledge, a Chi-square test was used and result of the test is shown in the following table.

TABLE - 5.1 (C)

Factor	Calculated Chi-square value	Degrees of freedom	'p' Value	Remarks
Age	2.612	6	0.856	Not Significant

It is noted from the above table that the 'p' value is greater than 0.05 and hence the result is not significant. Hence the hypothesis 'age of the customers and the level of knowledge are not associated' does hold well. From the analysis it is concluded that there is no close relationship between the age of the customers and the level of knowledge.

**EDUCATION AND LEVEL OF KNOWLEDGE**

To study the effect of education, the distributions of sample customers according to education and the level of knowledge are shown in the table.

TABLE - 6.1 (A) : EDUCATION AND LEVEL OF KNOWLEDGE

Education	F	%	Range		Mean	SD	Mean %
			Min	Max			
Illiterate	37	7.4	9	16	12.38	1.77	68.77
School level	118	23.6	6	18	11.78	2.32	65.44
College level	263	52.6	6	18	11.59	2.43	64.36
Professionals	82	16.4	8	16	11.78	1.65	65.45
<b>Total</b>	<b>500</b>	<b>100</b>	<b>6</b>	<b>18</b>	<b>11.72</b>	<b>2.25</b>	<b>65.12</b>

It could be noted from the table that the level of knowledge among the illiterate was ranged between 9 and 16 with an average of 12.38 with the mean% of 68.77. The level of knowledge among school level was ranged between 6 and 18 with an average of 11.78 with the mean % of 65.44. The level of knowledge among college level was ranged between 6 and 18 with an average of 11.59 with the mean % of 64.36. The level of knowledge among professionals level was ranged between 8 and 16 with an average of 11.78 with the mean % of 65.45.

Thus, it is inferred from the above analysis that the maximum level of knowledge was among illiterate customers.

With a view to find the degree of association between education of the customers and level of knowledge, a two-way table was prepared and the results are shown in the following table. It is found from the table that the percentage of high level of knowledge of customers was the highest (5.8) among college level customers and the same was lowest (1) among the illiterate and professionals customers. The percentage of medium level of knowledge over the satisfaction was the highest (31.4) among the customers in college level and the same was lowest (5.2) among the illiterate customers. The percentage of the low level satisfaction was the highest (15.4) among the College level customers and the same was lowest (1.2) among the Illiterate customers.

TABLE - 6.1 (B): EDUCATION AND LEVEL OF KNOWLEDGE

Education	Knowledge level						Total	
	Low		Medium		High		F	%
	F	%	F	%	F	%		
Illiterate	6	1.2	26	5.2	5	1	37	7.4
School level	27	5.4	79	15.8	12	2.4	118	23.6
College level	77	15.4	157	31.4	29	5.8	263	52.6
Professionals	18	3.6	59	11.8	5	1	82	16.4
<b>Total</b>	<b>128</b>	<b>25.6</b>	<b>321</b>	<b>64.2</b>	<b>51</b>	<b>10.2</b>	<b>500</b>	<b>100</b>

In order to find the relationship between the education of the customers and the level of knowledge, a Chi-square test was used and result of the test is shown in the following table.

TABLE - 6.1 (C)

Factor	Calculated Chi-square value	Degrees of freedom	'p' Value	Remarks
Education	7.307	6	0.293	Not Significant

It is noted from the above table that the 'p' value is greater than 0.05 and hence the result is not significant. Hence the hypothesis 'education of the customers and the level of knowledge are not associated' does hold well. From the analysis it is concluded that there is close relationship between the education of the customers and the level of knowledge.

**FINDINGS**

1. It is understood from the study that 62.6 percent are female customers and 37.14 percent of them are male customers.
2. The study reveals that 39.4 percent of the customers belong to the age group of 25-40 years.
3. It is evident from the analysis that 58 percent of the customers are married and 42 percent of the customers are single.
4. It is found from the analysis that the maximum level of satisfication was among wedding anniversary customers and debit card customers.
5. It is inferred from the analysis that the maximum level of knowledge was among Sankagiri customers, who are male, single, illiterate and in the age group of 55 years and above.
6. It is found from the analysis that the maximum level of knowledge was among agriculture customers, family handloom customer and savings scheme customers.
7. There is no significance regarding gender, marital status, age and education. But the p value is less than 0.55 regarding Place, Occupation and Annual income and the level of measurement of the customers regarding the manner of the jeweller of qualification.

8. There is no significance regarding marital status, education and annual income. But the p value is less than 0.05 regarding place, gender, age and occupation and the years in business by the consumers.
9. There is no significance regarding gender, marital status, age, education and occupation. But the p value is less than 0.05 regarding place and annual income and the Recommendation by jewellery magazine by the consumers.
10. The result is not significant regarding Gender, Marital status, Education and Annual income. But the p value is less than 0.05 regarding Place, Age and Occupation the Recommendation by friends by the consumers.
11. It is found from the analysis that the satisfaction score was significantly influenced by the variables of place and education of the customers.

## SUGGESTIONS

### 1. GOOD CUSTOMER SERVICE

Most of the respondents expect good customer service from the jewellery shops. They feel that their opinions and ideas must be given importance at the time of purchase. Hence the jewellery shops can improve their service by providing adequate information to their customers relating to their purchase, giving immediate attention by receiving them quickly, identify the need of the particular product and helping them to choose the correct one.

### 2. IMPROVEMENT IN QUALITY AND PURITY OF GOLD

It is found from the study that most of the respondents wanted improvement in quality of gold. Quality and purity of gold is an important factor influencing the purchase of the customers which make them to compare the gold purity between one shop and another. Since the quality has a direct impact on buying behaviour the jewellery retailers can improve the quality by minimising the other metals which are mixed with gold.

### 3. NEW AND TRENDY DESIGNS

Due to increase in the usage of fashion jewellery which are in mind - blowing designs, respondents are in need of such new and trendy designs in gold jewellery too. Though nowadays light weighted gold jewellery comes in attractive designs, still more new varieties are expected by the buyers.

### 4. REDUCTION IN WASTAGE AND MAKING CHARGES

Majority of the respondents feel that the wastage charges must not be levied. This is because they are of the opinion that when making jewellery the wastage is again being utilised by the jewellers themselves. When the usage is with them, why to collect the charges from the customers is the question raised by them. Also they convey that a large amount is being taken for making charges and this must be reduced to gain the customer loyalty.

### 5. TECHNIQUES OF MARKETING

The respondents are of the opinion that the advertisements for jewellery must be more effective, innovative and informative. They feel that diamond jewelleryes are given much more importance in visual media. They say that jewellery advertisements must cater to the need of all types of people in the society.

### 6. BIS MARK JEWELLERY

Large number of respondents have conveyed that they get full satisfaction with BIS mark jewellery along with rate card. Due to the display of rate card, they tell that it is easy for them to plan their budget at the time of purchase. It plays an effective tool for choosing the right product.

### 7. OFFERS AND DISCOUNTS

The respondents wanted more offers and at frequent periods / intervals. They are of the opinion that more exchange offers will enhance the sale of jewellery.

### 8. GOLD PRICE

Most of the respondents feel that sales tax must be reduced which will reduce the price of gold to a certain extent. Moreover the customers wanted the price of gold same as that of Chennai.

### 9. JEWELLERY MAINTENANCE

Some of the respondents convey that information about maintenance of the jewelleryes must be provided at the time of purchase. They feel that it helps them in maintaining jewelleryes like stone, pearl and kundan sets etc. Hence for providing such kind of informations the jewellery shops must provide adequate training to the sales persons. They can also provide CD'S and booklets to their customers regarding how to keep the jewelleryes clean and safe.

### 10. ADDITIONAL FACILITIES

Some respondents need some facilities like providing loupe (eye glass) while purchasing jewels which helps them in identifying any defects in the jewellery. They also wanted the shops to provide information regarding the jewellery insurance. Moreover adequate parking facilities must be given to the customers.

## CONCLUSIONS

Indians have been using jewellery for adornment since centuries. 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 be depended upon. Traditionally, jewellery has always been linked with wealth, power and status. There are thousands of epics in the Indian culture that involve gold as wealth. 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 of 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 religious as well as cultural significance. This is one of the many reasons, which makes gold jewellery a kind of art in India. Based on the above, customer's attitude and behaviour on jewellery purchase in Salem District have played a significant role.

## SCOPE FOR FURTHER RESEARCH

Today jewellery design as a career is steadily grabbing international attention. India has produced award winning jewellery and accessory designers. In the last five years, India has moved up five notches to emerge as the third largest diamond jewellery market in the world. And now, the relatively new branded and "hall marked" jewellery segment is all set to touch a new high.

Jewellery design as the name suggests, deals with the designing of precious ornaments, costume or junk jewellery. Designers work with metals, gems, precious and semi - precious stones, terracotta, glass, wooden beads, plastic, cowries, shells etc.

Trained designers usually work for established jewellers and are employed by costume jewellery manufacturing firms, buying agencies and large jewellery exporters and show rooms. Thus further research can be done in designing of the jewellery.

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