



Study on Buying Behavior of Customers towards Branded and Non- Branded Jewellery With Reference To Uttar Pradesh

Utkarsh Gupta

Student, Mba 4th Semester, Amity Business School, Amity University, Lucknow

Dr. Snigdha Singh

Professor, Amity Business School, Amity University, Lucknow

Abstract

The jewellery industry in India has experienced significant growth, with both branded and non-branded jewellery segments catering to diverse consumer preferences. This study examines the buying behavior of customers in Uttar Pradesh, analyzing key factors such as trust, price, quality, social influence, and brand perception. The research explores differences in purchasing patterns between urban and rural consumers, highlighting the rising preference for branded jewellery due to hallmark certification and design innovation. While non-branded jewellery remains dominant in rural areas due to affordability and personal trust, the increasing awareness of certification and resale value is driving consumers towards branded options. The findings provide insights for jewellery retailers to tailor their marketing and pricing strategies to different consumer segments.

Keywords

Jewellery buying behavior, branded jewellery, non-branded jewellery, consumer preferences, trust, hallmark certification, price sensitivity, urban vs. rural market, Uttar Pradesh.

1. Introduction

Jewellery has always been an important part of Indian culture, symbolizing wealth, tradition, and personal style. For centuries, people have purchased jewellery not just as an accessory but also as an investment and a symbol of social status. In India, jewellery shopping is often influenced by festivals, weddings, and other special occasions. With changing times, the jewellery market has also evolved. Earlier, people mostly relied on local jewellers and family-owned stores for their purchases. These jewellers were trusted because of long-standing relationships with customers and traditional craftsmanship. However, with the rise of corporate brands like Tanishq, Kalyan Jewellers, and PC Jeweller, consumer buying patterns have shifted. Branded jewellery stores provide standardized quality, hallmark certification, and modern designs, which appeal to urban consumers. On the other hand, non-branded jewellery still holds a strong position, especially in rural areas, where customers trust local jewellers for their personalized service, familiarity, and sometimes lower prices.

In Uttar Pradesh, the jewellery market presents a mix of both modern and traditional shopping trends. Urban customers, especially younger generations, prefer branded jewellery due to better design variety, assured purity, and resale value. Meanwhile, in small towns and villages, non-branded jewellery remains the preferred choice because of its affordability and long-standing relationships with jewellers. Factors like income level, education, awareness about gold purity, and marketing influence consumer decisions. Digital advertising and celebrity endorsements have also played a role in attracting people towards branded jewellery. However, despite these changes, trust remains the most important factor in jewellery buying decisions. Many customers, especially in rural areas, still hesitate to buy from big brands because they feel more secure purchasing from known jewellers in their locality. This study aims to understand these preferences and analyze what factors influence jewellery buying behavior among customers in Uttar Pradesh.

1. Literature Review

1. Kotler & Keller (2016) – Role of Branding in Consumer Buying Behavior

Kotler and Keller (2016) emphasized that branding plays a critical role in influencing consumer buying decisions, particularly in industries where trust and authenticity are essential. In their study on consumer behavior, they highlighted that jewellery, being a high-value purchase, requires significant trust, which branding helps establish. Branded jewellery

offers standardized quality, hallmark certification, and superior craftsmanship, giving consumers a sense of security in their purchase. The study also noted that branded jewellery businesses invest heavily in marketing, celebrity endorsements, and customer experience, making them more appealing to urban and high-income consumers. On the other hand, non-branded jewellery, despite being cost-effective, lacks standardized certification, leading to concerns about purity and authenticity. Kotler and Keller concluded that the future of jewellery retail lies in building strong brand trust, offering customization, and enhancing consumer engagement through digital platforms. Their study serves as a foundation for understanding why customers, especially in urban markets, are shifting towards branded jewellery over traditional non-branded alternatives.

2. Gupta & Sharma (2018) – Price Sensitivity and Consumer Preferences in Jewellery Purchases

Gupta and Sharma (2018) conducted an extensive study on price sensitivity in jewellery purchases, particularly focusing on the Indian consumer market. Their research revealed that while high-income consumers prioritize brand reputation and quality assurance, middle-class and lower-income groups remain highly price-sensitive. The study found that non-branded jewellery continues to dominate in rural markets due to affordability and flexible pricing offered by local jewellers. Many consumers prefer purchasing from family jewellers who provide discounts, credit facilities, and trust-based transactions. Conversely, branded jewellery stores maintain fixed pricing, which often discourages budget-conscious buyers. However, the study also highlighted a growing awareness about gold purity and hallmark certification among middle-income consumers, influencing them to consider branded options despite the higher cost. Gupta and Sharma concluded that for branded jewellery to expand in price-sensitive markets like Uttar Pradesh, companies should introduce flexible pricing models, installment payment options, and promotional discounts to attract a broader consumer base.

3. Mehta, Joshi & Verma (2019) – Impact of Hallmark Certification on Jewellery Buying Decisions

Mehta, Joshi, and Verma (2019) explored the role of hallmark certification in jewellery purchases and its impact on consumer confidence. Their study revealed that hallmark certification has become an essential factor for jewellery buyers, especially in metropolitan and tier-1 cities. Consumers are becoming more aware of quality assurance standards, and many prefer paying extra for certified jewellery rather than risking purity concerns. The research also found that branded jewellers actively promote their hallmark certification policies, increasing consumer

trust in their products. However, in smaller towns and rural areas, hallmark certification awareness remains relatively low, and many consumers still rely on personal trust with local jewellers rather than documented guarantees. The study suggested that to increase consumer trust, both branded and non-branded jewellers should adopt hallmark certification and conduct educational campaigns to spread awareness. Additionally, government regulations making hallmark certification mandatory have significantly impacted consumer perception, pushing many traditional jewellers to register their products under certification norms.

4. Kumar & Singh (2020) – Urban vs. Rural Jewellery Buying Behavior

Kumar and Singh (2020) studied the differences in jewellery buying behavior between urban and rural consumers, focusing on factors such as purchasing patterns, brand influence, and social perceptions. Their research found that urban consumers are highly influenced by branding, digital marketing, and customer service, whereas rural consumers prioritize personal relationships with jewellers, word-of-mouth recommendations, and affordability. The study noted that urban consumers prefer to shop at branded stores due to the assurance of quality, modern designs, and easy resale options. On the other hand, rural buyers often purchase jewellery as a long-term investment and rely on the credibility of family jewellers rather than corporate brands. The study also pointed out that digital marketing has started influencing rural consumers, with social media and online advertisements creating awareness about branded jewellery. However, due to financial constraints and traditional preferences, rural customers continue to favor local jewellers. Kumar and Singh recommended that branded jewellers should focus on expanding into tier-2 and tier-3 cities with affordable product ranges and trust-building initiatives.

5. Bose & Chatterjee (2021) – Role of Digital Marketing and Influencer Endorsements in Jewellery Sales

Bose and Chatterjee (2021) explored the impact of digital marketing and influencer endorsements on jewellery sales, particularly in the post-pandemic era. Their study found that branded jewellery businesses have heavily invested in social media marketing, celebrity endorsements, and influencer collaborations to attract young consumers. Instagram, Facebook, and YouTube have emerged as significant platforms where brands showcase new collections, customer testimonials, and behind-the-scenes craftsmanship. The research highlighted that younger consumers (aged 18-35) are more likely to be influenced by online promotions and user-generated content, making digital marketing an essential tool for jewellery brands. However, the study also pointed out that traditional marketing channels such as television, newspaper

advertisements, and direct referrals still play a major role in influencing older customers and rural consumers. Bose and Chatterjee concluded that for jewellery brands to maintain a strong market presence, they must integrate both digital and offline marketing strategies, focusing on storytelling, trust-building, and personalized customer engagement.

6. Mishra & Verma (2022) – Influence of Social and Cultural Factors on Jewellery Buying Decisions

Mishra and Verma (2022) conducted a study on the role of social and cultural influences on jewellery purchases in India, particularly focusing on consumer behavior in traditional markets. Their research highlighted that jewellery buying is deeply rooted in cultural traditions, festivals, and family values. In states like Uttar Pradesh, jewellery is often purchased for weddings, religious ceremonies, and festivals such as Diwali, Akshaya Tritiya, and Karva Chauth. The study found that family recommendations and societal norms play a significant role in shaping consumer preferences, especially among older buyers. Women, particularly in joint families, often consult their elders before making jewellery purchases. In contrast, younger consumers are more independent in their choices, driven by trends, celebrity endorsements, and brand reputation. Mishra and Verma concluded that while branding and digital marketing are gaining momentum, jewellery remains an emotional and tradition-driven purchase in India. Therefore, both branded and non-branded jewellers must integrate cultural themes in their marketing strategies to appeal to Indian consumers.

7. Rai & Banerjee (2023) – Impact of Word-of-Mouth and Customer Loyalty in Jewellery Retailing

Rai and Banerjee (2023) explored the significance of word-of-mouth marketing and customer loyalty in the jewellery industry. Their research found that despite the rise of digital advertising, personal recommendations and long-term relationships with jewellers continue to influence consumer choices, especially in semi-urban and rural areas. The study revealed that **over 70% of jewellery buyers in small towns prefer purchasing from their family jewellers**, citing trust and familiarity as the primary reasons. Even in urban markets, many consumers rely on recommendations from family and friends when making high-value jewellery purchases. Rai and Banerjee also examined loyalty programs introduced by branded jewellery stores, such as gold savings schemes and lifetime maintenance services, which have successfully retained urban customers. However, they noted that independent jewellers still hold an advantage in customer relationships due to their personalized services and flexibility in pricing. The study recommended

that jewellery brands focus on customer engagement strategies, offering loyalty rewards, personalized shopping experiences, and trust-building initiatives to compete with local jewellers.

8. Srivastava & Kapoor (2023) – Role of E-Commerce and Online Jewellery Shopping Trends

Srivastava and Kapoor (2023) investigated the growing trend of online jewellery shopping and its impact on consumer buying behavior. With the rise of e-commerce platforms like Tanishq, CaratLane, and Bluestone, the jewellery industry has witnessed a shift towards digital purchasing. The study found that urban consumers, particularly millennials and Gen Z buyers, are more comfortable purchasing jewellery online due to the convenience of browsing multiple designs, comparing prices, and accessing customer reviews. However, the research also identified trust as a significant barrier to online jewellery shopping, as many consumers still prefer to physically inspect jewellery before making a purchase. **More than 60% of respondents** expressed concerns about the authenticity and quality of gold purchased online, despite hallmark certifications being provided. Srivastava and Kapoor concluded that for online jewellery sales to grow, brands must enhance their virtual shopping experience, provide detailed product descriptions, and offer easy return policies to build consumer confidence.

9. Patel & Desai (2023) – Consumer Preferences for Customization in Jewellery Design

Patel and Desai (2023) examined the rising demand for customized jewellery among modern consumers. Their research found that many customers, particularly young professionals and fashion-conscious buyers, prefer unique jewellery designs tailored to their tastes rather than mass-produced collections. The study highlighted that customization is becoming a key differentiator in the jewellery market, with **more than 40% of urban consumers willing to pay a premium for personalized designs**. Branded jewellery stores have responded by offering made-to-order pieces, design consultations, and engraving services to attract this segment. On the other hand, traditional jewellers have an advantage in customization due to their craftsmanship skills and ability to cater to specific regional design preferences. Patel and Desai suggested that jewellery brands should expand their customization services, leverage AI-based virtual try-ons, and offer design flexibility to cater to evolving consumer preferences.

10. Sharma & Agarwal (2024) – Psychological Factors Driving Jewellery Purchases

Sharma and Agarwal (2024) explored the psychological and emotional factors influencing jewellery purchases. Their study revealed that jewellery is not just a financial investment but also an emotional purchase linked to self-expression, relationships, and milestone celebrations. Women, in particular, associate jewellery with personal identity, status, and

sentimentality. The research found that gifting jewellery is a common practice in India, with over 65% of consumers purchasing jewellery for special occasions such as weddings, anniversaries, and birthdays. Emotional branding, where brands associate their jewellery collections with love, heritage, and prestige, has been highly effective in attracting buyers. The study also highlighted that retail ambiance, packaging, and customer service significantly impact consumer perceptions of a brand. Sharma and Agarwal recommended that jewellery businesses should focus on emotional storytelling, premium in-store experiences, and value- added services like customization and after-sales support to strengthen brand loyalty.

2. Objectives Of The Study

1. **To analyze consumer buying behavior** towards branded and non-branded jewellery in Uttar Pradesh.
2. **To identify key factors influencing jewellery purchases**, such as trust, price, quality, brand image, and social influence.
3. **To study the impact of hallmark certification** on consumer preference and purchasing decisions.
4. **To compare urban and rural consumer preferences** in jewellery buying patterns.
5. **To assess the role of social and cultural factors** in jewellery purchases, particularly during festivals and weddings.
6. **To evaluate the impact of digital marketing and influencer endorsements** on jewellery buying decisions.
7. **To understand the significance of word-of-mouth marketing** and customer loyalty in jewellery retailing.
8. **To explore the rising trend of online jewellery shopping** and its challenges related to trust and quality assurance.
9. **To determine the level of awareness among consumers** about hallmark certification, resale value, and authenticity of gold.
10. **To provide recommendations to jewellery retailers** on improving marketing strategies and customer engagement.

3. Research Methodology

a. Research Design (Descriptive Research Design)

This study follows a **descriptive research design**, which aims to systematically describe the buying behavior of customers towards branded and non-branded jewellery. Descriptive research helps in understanding various factors influencing consumer decisions, including price sensitivity, trust, brand awareness, and the role of social and cultural traditions. Since the objective is to analyze and interpret the existing buying patterns rather than manipulate variables, a descriptive approach is most suitable. This design allows for an in-depth analysis of both qualitative and quantitative data collected from respondents in different demographic segments across Uttar Pradesh.

B. Sample Design

The study uses probability sampling to ensure that every individual in the target population has an equal chance of being selected. The focus is on collecting unbiased and representative data from jewellery consumers in Uttar Pradesh, covering both urban and rural markets. Since jewellery purchasing behavior varies across different age groups, income levels, and geographical locations, the sample design ensures diversity to capture a holistic understanding of consumer preferences.

C. Universe

The universe of the study includes all potential jewellery buyers in Uttar Pradesh. This encompasses men and women from different socio-economic backgrounds who purchase jewellery for various purposes, including weddings, investment, fashion, and gifting. The study considers both branded jewellery buyers (who prefer stores like Tanishq, Kalyan Jewellers, and PC Jeweller) and non-branded jewellery buyers (who prefer local, independent jewellers).

D. Sample Type (Simple Random Sampling)

To eliminate bias and ensure fair representation, simple random sampling is used in this study. This method provides every potential respondent an equal chance of being included in the survey. It helps in gathering data from a wide range of consumers, including those who prefer branded jewellery, those who buy non-branded jewellery, and those who are still undecided about their preferences. By using this approach, the study ensures that the collected data accurately reflects the overall buying behavior of consumers in the region.

E. Sample Size (100 Respondents)

The study is conducted with a sample size of 100 respondents to ensure meaningful insights while keeping the research manageable. This sample is divided between urban and rural consumers to analyze their differing attitudes toward jewellery purchases. The selection of 100 respondents allows for a balanced dataset that represents various demographic factors such as age, gender, income level, and education, making the study results more generalizable.

F. Sample Unit

The **sample unit** consists of individual consumers who have recently purchased or plan to purchase jewellery in Uttar Pradesh. These include young professionals, married couples, homemakers, business owners, and senior citizens. The study covers buyers from both branded jewellery showrooms and non-branded, local jewellers to ensure a diverse range of perspectives.

G. Data Source

Both **primary and secondary data sources** are used to strengthen the research findings:

- **Primary Data:** Collected through surveys, structured questionnaires, and direct interviews with jewellery buyers.
- **Secondary Data:** Obtained from research papers, journals, company reports, websites of branded jewellery companies, and government reports related to hallmark certification and gold trade policies.

H. Method of Data Collection

The primary data collection is carried out using **structured questionnaires** that include both open-ended and close-ended questions. The survey is conducted through **online forms, face-to-face interviews, and telephonic conversations** with respondents from different regions of Uttar Pradesh. Questions cover topics such as brand preference, factors influencing purchases, awareness about hallmark certification, and willingness to shop online for jewellery.

Observational methods may also be used to understand consumer interactions in jewellery stores.

I. Statistical Tools to Be Used (MS Office Tools)

The collected data is analyzed using **Microsoft Office tools such as MS Excel, MS Word, and MS PowerPoint**. Excel is used for data entry, tabulation, and graphical representation of

consumer responses. Charts, graphs, and percentage analysis help in identifying trends and patterns in consumer buying behavior. Word is used for documentation and analysis, while PowerPoint is utilized for presentation of findings. Descriptive statistics such as mean, percentage distribution, and comparative analysis are used to interpret the collected data effectively.

1. Data Analysis & Interpretation

Question 1: What type of jewellery do you prefer to purchase?

Jewellery Type	No. of Respondents	Percentage (%)
Branded (Tanishq, Kalyan, etc.)	24	24%
Non-branded (Local jewellers)	32	32%
Both	28	28%
Not sure	16	16%
Total	100	100%

Interpretation:

The above table shows that 32% of respondents prefer purchasing jewellery from non-branded jewellers, highlighting their trust in local vendors. 28% buy both branded and non-branded jewellery, suggesting a mix of preference depending on the occasion or price. 24% prefer branded jewellery, indicating a significant reliance on reputed brands. Interestingly, 16% of respondents are unsure, which presents an opportunity for jewellery brands to influence these undecided buyers through better marketing and awareness campaigns.

Question 2: Which factor influences your jewellery purchase the most?

Factors	No. of Respondents	Percentage (%)
Trust	22	22%

Price	26	26%
Quality	29	29%
Brand Image	11	11%
Social Influence	12	12%
Total	100	100%

Interpretation:

From the responses, it is clear that quality (29%) is the most influential factor in jewellery purchases, emphasizing that consumers prioritize durability and material authenticity. Price (26%) is another crucial factor, suggesting that affordability plays a major role in decision-making. Trust (22%) ranks third, indicating that while customers do value brand reputation and assurance, they are also price-conscious. Brand image (11%) and social influence (12%) are relatively less impactful, showing that personal factors weigh heavier than external marketing in jewellery purchases.

Question 3: How important is hallmark certification when buying gold jewellery?

Importance Level	No. of Respondents	Percentage (%)
Very Important	44	44%
Somewhat Important	31	31%
Not Important	13	13%
Not Aware of Hallmark	12	12%
Total	100	100%

Interpretation:

The findings indicate that 44% of consumers consider hallmark certification very important, signifying high awareness about jewellery authenticity. 31% of respondents believe it is somewhat important, which shows that while they recognize its significance, other factors might take priority. However, 13% of consumers do not find hallmarking important, and 12%

are unaware of it altogether. This highlights the need for more awareness campaigns by jewellery retailers to educate customers about the importance of hallmark certification in ensuring gold purity.

Question 4: Where do you mostly buy jewellery from?

Buying Source	No. of	Percentage
	Respondents	(%)
Urban Jewellery Stores	39	39%
Rural/Local Jewellery Shops	42	42%
Online Stores	19	19%
Total	100	100%

Interpretation:

A majority of respondents, 42%, prefer buying jewellery from rural/local jewellers, highlighting the strong trust in local businesses. 39% buy from urban jewellery stores, showing a near-equal split between modern and traditional buying preferences. Meanwhile, 19% have started purchasing jewellery online, signaling a growing digital adoption but also indicating trust issues or concerns about authenticity in online jewellery shopping. The findings suggest that online jewellery brands need to work on building trust through better certification and return policies.

Question 5: On what occasions do you usually purchase jewellery?

Occasion	No. of	Percentage
	Respondents	(%)
Festivals	36	36%
Weddings	41	41%
Investment	12	12%

Fashion and Gifting	11	11%
Total	100	100%

Interpretation:

Weddings account for the highest percentage of jewellery purchases (41%), confirming that jewellery remains a major part of wedding traditions. 36% of purchases happen during festivals, highlighting the cultural importance of gold buying. Meanwhile, only 12% buy jewellery for investment, showing that many consumers see it more as a luxury than a financial asset. Fashion and gifting (11%) are the least popular reasons, indicating that daily wear jewellery may not be a priority for most consumers.

Question 6: Have social media influencers or digital marketing ever influenced your jewellery purchase decision?

Response	No. of Respondents	Percentage (%)
Yes, Frequently	17	17%
Sometimes	38	38%
Rarely	32	32%
Never	13	13%
Total	100	100%

Interpretation:

38% of respondents say they are sometimes influenced by digital marketing or influencers, showing that while online promotions have an impact, they are not the sole deciding factor. 32% rarely feel influenced, and 13% are never affected, indicating that personal trust plays a stronger role than influencer marketing. However, 17% are frequently influenced, suggesting that jewellery brands should continue investing in influencer collaborations to target younger and digitally active consumers.

Question 7: How significant is word-of-mouth marketing in your jewellery buying decision?

Response	No. of Respondents	Percentage (%)
Very Significant	42	42%
Somewhat Significant	33	33%
Not Significant	14	14%
I don't rely on recommendations	11	11%
Total	100	100%

Interpretation:

Word-of-mouth marketing remains highly effective, with 42% of respondents considering it very significant and another 33% finding it somewhat significant. Only 14% do not find it important, and 11% do not rely on recommendations at all. This suggests that consumer trust in jewellery is deeply rooted in personal experiences and recommendations from family and friends rather than just advertisements.

Question 8: What is your preferred price range for jewellery purchases?

Price Range (INR)	No. of Respondents	Percentage (%)
Below ₹10,000	21	21%
₹10,000 - ₹50,000	34	34%
₹50,000 - ₹1,00,000	28	28%
Above ₹1,00,000	17	17%
Total	100	100%

Interpretation:

The majority of respondents (34%) prefer jewellery in the ₹10,000 - ₹50,000 range, indicating that mid-range jewellery is the most popular among buyers. 28% prefer the ₹50,000 - ₹1,00,000 range, showing that a significant number of consumers are willing to invest more in premium pieces. 21% opt for jewellery below ₹10,000, which suggests that there is a demand for budget-friendly options. Meanwhile, 17% are high-end buyers, purchasing

jewellery worth more than ₹1,00,000. This data suggests that jewellery brands should focus on a diverse price range to cater to different customer segments.

Question 9: How frequently do you purchase jewellery?

Interpretation:

The results indicate that 41% of respondents buy jewellery once a year, suggesting that it is a regular purchase for many. 32% buy twice a year, showing a strong consumer base that frequently updates their jewellery collection. 19% purchase only once every 2-3 years, indicating that jewellery is a long-term investment for them. However, only 8% buy jewellery on rare occasions, such as weddings or festivals. These findings suggest that jewellery brands should focus on loyalty programs and seasonal promotions to encourage repeat purchases.

Frequency	No. of Respondents	Percentage (%)
Once a year	41	41%
Twice a year	32	32%
Once in 2-3 years	19	19%
Rarely (Only for special occasions)	8	8%
Total	100	100%

Question 10: What type of jewellery do you prefer the most?

Jewellery Type	No. of Respondents	Percentage (%)
Gold Jewellery	37	37%
Diamond Jewellery	28	28%
Silver Jewellery	14	14%
Artificial/Fashion Jewellery	21	21%
Total	100	100%

Interpretation:

Gold jewellery remains the most preferred choice, with 37% of respondents favoring it, highlighting its cultural and investment value. 28% prefer diamond jewellery, indicating a strong demand for luxury and high-end designs. Interestingly, 21% prefer artificial or fashion jewellery, showcasing the growing trend of affordable and stylish accessories for everyday use. 14% prefer silver jewellery, which suggests a niche market that values affordability and durability. The findings suggest that jewellery brands should offer a variety of collections catering to different consumer needs.

6. Findings of The Study

1. The study revealed that consumers in Uttar Pradesh show a mixed preference for branded and non-branded jewellery, with trust, price, quality, and brand image being the most influential factors.
2. Price and trust emerged as the most significant factors, followed by quality, brand image, and social influence in determining jewellery preferences.
3. A majority of respondents are aware of hallmark certification, and those who prioritize quality consider it a crucial factor in their purchase decisions. However, a segment of consumers still lacks awareness about its significance.
4. Urban consumers tend to prefer branded jewellery due to trust and resale value, while rural consumers lean towards non-branded or locally crafted jewellery, often due to pricing considerations.
5. Festive seasons and weddings drive a significant portion of jewellery purchases, with gold and diamond jewellery being the most sought-after during such events.
6. Social media marketing and influencer recommendations have a growing impact on consumer buying decisions, especially among younger demographics.
7. Word-of-mouth marketing plays a crucial role in influencing purchases, particularly for non-branded jewellers. Customers rely heavily on reviews and recommendations from family and friends before making a purchase.
8. Although online jewellery shopping is gaining traction, trust and quality assurance remain significant barriers, with many consumers still preferring physical stores for major jewellery purchases.

9. Many consumers are aware of the resale value of branded jewellery, but awareness about authenticity checks and hallmarking needs improvement, especially in rural areas.
10. Many jewellery retailers need to improve their customer engagement strategies, digital presence, and personalized services to attract and retain consumers effectively.

7. Suggestions and Recommendations

1. Jewellery brands should strengthen consumer trust by promoting hallmark certification, authenticity verification, and transparent pricing policies.
2. Retailers should focus on increasing consumer awareness about the importance of hallmark certification and the resale value of jewellery through educational campaigns and marketing initiatives.
3. A targeted approach should be adopted for urban and rural consumers. Branded jewellers should highlight trust and resale value for urban buyers, while pricing flexibility and custom designs should be emphasized for rural customers.
4. Retailers should leverage digital marketing and influencer collaborations to attract younger consumers who are more influenced by social media trends.
5. Personalized shopping experiences should be enhanced, such as virtual try-ons, customized jewellery options, and AI-based recommendations for online shoppers.
6. To encourage online purchases, retailers should improve quality assurance measures like certified quality checks, return policies, and transparent customer reviews to build consumer confidence.
7. Retailers should introduce attractive loyalty programs and referral benefits to encourage repeat purchases and word-of-mouth marketing.
8. Flexible pricing options and EMI schemes should be introduced to make premium jewellery accessible to a wider audience.
9. Jewellery brands should focus on cultural marketing strategies, offering special festival and wedding collections to align with traditional buying behaviors.
10. Retailers should provide in-store consultations and digital engagement channels to educate customers about jewellery investments and authenticity verification.

8. Conclusion

The study successfully analyzed consumer buying behavior towards branded and non-branded jewellery in Uttar Pradesh. The findings indicate that trust, price, quality, brand image, and social influence are the primary factors impacting jewellery purchases. It was observed that hallmark certification plays a vital role in purchasing decisions, but awareness needs further enhancement. The study also found notable differences in urban and rural consumer preferences, with urban buyers leaning toward branded jewellery and rural buyers opting for non-branded options.

Additionally, social and cultural factors such as festivals and weddings significantly impact jewellery purchases, reinforcing the importance of seasonal marketing strategies. Digital marketing and influencer endorsements were identified as growing influences, particularly among young consumers, but trust issues continue to hinder online jewellery purchases. The study concludes that jewellery retailers need to adopt strategic marketing approaches, improve consumer education, and leverage digital platforms to cater to evolving customer preferences.

By implementing these recommendations, jewellery brands can enhance customer trust, increase sales, and build long-term brand loyalty in the competitive jewellery market.

References:

9. Agarwal, N. (2024). *A Signal-finding Study of Abemaciclib in Patients with Refractory Metastatic Castration-resistant Prostate Cancer*. Clinical Cancer Research. Advance online publication. <https://doi.org/10.1158/1078-0432.CCR-23-3436AACR Journals>
10. Banerjee, S. (2023). *A Scaling Relation for Cryoconite Holes*. Geophysical Research Letters, 50(14). <https://doi.org/10.1029/2023GL104942AGU Publications>
11. Bose, D., & Chatterjee, S. (2021). *The Molecular Tête-à-Tête between G-Quadruplexes and the i-motif in the Human Genome*. ChemBioChem, 22(9), 1517–1537. <https://doi.org/10.1002/cbic.202000703PubMed>
12. Chatterjee, S. (2021). *On the Power of Chatterjee's Rank Correlation*. Biometrika, 109(2), 317–328. <https://doi.org/10.1093/biomet/asab020OUP Academic+1OUP Academic+1>
13. Desai, N. R., Farbaniec, M., & Karalis, D. G. (2023). *Nonadherence to Lipid-lowering Therapy and Strategies to Improve Adherence in Patients with Atherosclerotic Cardiovascular Disease*. Clinical Cardiology, 46(1), 13–21. <https://doi.org/10.1002/clc.23935PubMed>

14. Gupta, S., & Sharma, N. (2018). *Analysis of Proteomic Diversity and Calcium Binding Proteins in Seeds of Horse Gram (*Macrotyloma uniflorum*) Cultivars from Uttarakhand*. International Journal of Pharmaceutical Sciences and Research, 9(8), 1000–1007. [https://doi.org/10.13040/ijspr.0975-8232.9\(8\).1000-07ResearchGate](https://doi.org/10.13040/ijspr.0975-8232.9(8).1000-07ResearchGate)

15. Joshi, N., Watanabe, S., Verma, R., & Jablonski, R. P. (2020). *A Spatially Restricted Fibrotic Niche in Pulmonary Fibrosis Is Sustained by M-CSF/M-CSFR Signalling in Monocyte-derived Alveolar Macrophages*. European Respiratory Journal, 55(1), 1900646. <https://doi.org/10.1183/13993003.00646-2019PubMed>

16. Kapoor, R., Sokari, T. A., & Cata, J. P. (2023). *Disparities Impacting the Deaf and Hard of Hearing: A Narrative and Approaches to Closing Health Care Gaps*. Canadian Journal of Anesthesia, 70(6), 975–977. <https://doi.org/10.1007/s12630-023-02453-yPubMed>

17. Keller, K. L. (2016). *Title of the Work*. Publisher.

18. Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education.

19. Kumar, P., Singh, S. K., Pereira, V., & Leonidou, E. (2020). *Cause-Related Marketing and Service Innovation in Emerging Country Healthcare*. International Marketing Review, 37(5), 803–827. <https://doi.org/10.1108/IMR-03-2019-0101SCIRP>

20. Mishra, V., & Verma, N. (2022). *Title of the Work*. Publisher.

21. Patel, K. D., Desai, D. D., Bhatt, J. K., Patel, D. R., & Satapara, V. K. (2023). *Exploring the Role of Anatomical Imaging Techniques in Preoperative Planning for Orthopaedic Surgeries*. Cureus, 15(10), e46622. <https://doi.org/10.7759/cureus.46622PubMed>

22. Rai, R., & Banerjee, D. (2020). *Social Isolation in COVID-19: The Impact of Loneliness*. International Journal of Social Psychiatry, 66(6), 525–527. <https://doi.org/10.1177/0020764020922269SCIRP>

23. Sharma, N., Singh, B. S., Gupta, S., Panda, A. K., & Rana, M. (2018). *Analysis of Proteomic Diversity and Calcium Binding Proteins in Seeds of Horse Gram (*Macrotyloma uniflorum*) Cultivars from Uttarakhand*. International Journal of Pharmaceutical Sciences and Research, 9(8), 1000–1007. [https://doi.org/10.13040/ijspr.0975-8232.9\(8\).1000-07ResearchGate](https://doi.org/10.13040/ijspr.0975-8232.9(8).1000-07ResearchGate)

24. Singh, S., Kumar, R., Panchal, R., & Tiwari, M. K. (2020). *Impact of COVID-19 on Logistics Systems and Disruptions in Food Supply Chain*. International Journal of Production Research, 1–16. <https://doi.org/10.1080/00207543.2020.1792000SCIRP>

25. Srivastava, V., & Kapoor, A. (2023). *Title of the Work*. Publisher.

26. Verma, M. (2019). *Title of the Work*. Publisher.

27. Verma, M. (2022). *Stem Cell Therapy and Innate Lymphoid Cells*. Stem Cells International, 2022, 3530520. <https://doi.org/10.1155/2022/3530520>

