Gold Jewellery Purchasing Patterns and Customer Experience in Karur District

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Abstract—This study aims to explore the impact of purchasing patterns and customer experience on gold jewellery purchases in Karur District. Gold is more than just a precious metal among Indians and in fact it was established in their religious system. Gold jewellery has become an eternal part and an integral part of the Indian psyche. Jewellery is the main product that a customer intends to buy at every stage of life. Regardless of age, gender, caste, religion, social and economic status, customers prefer to buy gold jewellery. Buying gold is an important part of every occasion for the Indian people, such as marriage, birth of a child, anniversaries, and so on. The collected data was analyzed by using KS (Kolmogorav Smirnov) test and chi-square test. It is revealed by KS test, there is a significant difference in customer preference on inspiration and trustworthy of gold jewellery. Chi-square test shows that, there is no significant relationship between purchase pattern and experience and gender of the customers. It can also be concluded that there is a significant relationship between purchase pattern and experience and age of the customer.

Index Terms—Customer, Gold Jewellery, Customer Experience, Purchase Pattern

I. INTRODUCTION

Gold is a globally recognized asset that has never relied on any government promise to pay, and is not related to the economic performance of any country. Gold is a global asset, with no socio-economic or geographical boundaries. The purchase of gold is considered to be the height of its beauty, rarity and unique characteristics as a store of value. The value of gold increases from time to time. The purchase of gold is supported by personal wear, investment, national preservation and prudential motives of different people. In a world of uncertainty, people including investors and financial professionals are attracted to gold, as it is a valuable and safe asset that can be withdrawn at any time. Gold is an effective hedge, protecting a portfolio from unexpected movements in asset prices. In addition, gold is an appropriate type of gift for everyone. In many cultures, gold forms a family heirloom and a means of transferring wealth from one generation to another. Traditional family jewellery shops have earned the trust of many generations among customers. Moreover, transactions through traditional jewellery shops are mostly based on trust, commitment, and the relationship between the seller and the customer. Traditional jewellery shops are mainly unbranded jewellery shops. Until the last two decades, local jewellers and goldsmiths were the leading jewellers in the Indian gold jewellery market.

II. STATEMENT OF THE PROBLEM

Gold is a good and time-tested investment. People continue to buy gold even as the price of gold rises. Customers in the Indian jewellery market expect increasing design awareness. Around 85% of the gold jewellery market share is still dominated by unbranded gold jewellery. But this trend is changing slowly; customers are venturing into branded jewellery to choose the latest collections, customization, promotional activities, and advertising. In particular, the youth prefer to buy branded jewellery due to its luxurious look and availability of great design. Purchase Pattern and experience mediate between product perception and customer satisfaction. purchase pattern provides a certain kind of experience, which if found to be good, will ensure more satisfaction for the customers. Lifestyle, preferences and standard of living have witnessed a significant change in the Indian customers. Customers are very dynamic, their preferences and needs are changing in line with the increasing changes in the world. Therefore, understanding the customers' attitude, preferences, and behaviour is a challenging task.

III. REVIEW OF LITERATURE

Joseph (2014) examined the consumer behaviour in the gold jewellery market. This study ascertained that the factors like brand name and reputation, showroom ambience, gold purity, price, and impact of advertisement are shaping consumer behaviour. The customers are interested to purchase gold jewelleries from branded jewellers because of different design availability, perceived product quality, perceived service quality, exchange offer, and certification of jewelleries and so on. It was concluded that consumers are making gold buying decisions based on the quality, purity and satisfied service of the jewel showroom.

Chitra (2015) intended to assess the customer preference and satisfaction towards jewellery marts. This study disclosed that jewellery showrooms should focus on improving brand that stand for purity and quality. Moreover, the consumers are eager to show their individuality by buying and wearing fashionable and latest designs, their wish is satisfied by the branded jewelleries by fulfilling their needs. Findings also revealed that innovation, fine and fresh designs, lifestyle brands; higher quality designs at affordable prices are the outcome of branded jewelleries. It was concluded that consumers are expressing more preference on branded jewelleries.

Gomathy & Yesodha Devi (2015) examined the consumer behaviour in purchase of gold jewellery. This study revealed that gold market is primarily a market for purchase and sale of physical gold and in the form of ornaments. Findings of the study revealed that consumers have bought gold for investment motive and as a highly liquid and safeguard asset in case of emergence. It was concluded that majority of customers are preferred to by gold jewellery to worn for personal use.

Manikandan, L. N., & Rajandran, K. V. R. (2022) study conducted on consumer buying behaviour towards gold jewellery in Nagapattinam District, Tamil Nadu, used a quantitative approach with data collected from 120 respondents through convenience sampling. Multiple regression analysis showed that cultural factors, demographics, branding, marketing practices, and local context strongly influence purchase decisions. The research highlights how these variables shape consumer preferences and provide useful insights for jewellers to frame effective marketing strategies. This work adds to the understanding of gold jewellery consumption patterns with practical relevance for both academic and retail perspectives.

IV. RESEARCH METHODOLOGY

This study has been conducted with 545 customers who are purchasing gold jewellery in various gold jewellery showrooms. The sample is identified among the people buying gold jewellery in various jewellery showrooms. Sampling is managed by interviewing the randomly selected customers. Data has been collected by presenting a structured and non-disguised questionnaire. The required primary data are collected during June to August 2024, which is carried out after detailed pre-testing. Pre-test assist to ensure reliability, consistency, and sufficiency of the data collected so as to get meaningful results. This study widely used Kolmogorav Smirnov (KS) test and Chi-square test. In addition to that required secondary data has been collected from various published sources.

V. OBJECTIVES OF THE STUDY

1. To analyse the preference of customers on gold jewellery purchase.
2. To examine the gold jewellery purchase patterns of customers and analyse the purchase experience of the customers.

VI. RESULTS AND DISCUSSION

Kolmogorav Smirnov test (KS test) has been administered to find out the customer preference in gold jewellery purchase. This study attempted to measure there is any difference in customer preference on gold jewellery purchase. Therefore, null hypothesis states there is no significant difference in customers' preference on gold jewellery purchase.

6.1.1 INSPIRATION

Inspiration is the real driving force to guide the customers to prefer and purchase gold jewellery. Hence, it is taken into consideration with the following null hypothesis:

H_0: There is no significant difference in customer preference on inspiration of gold jewellery.

TABLE 6.1.1 INSPIRATION

Showroom Type	Preference	N	OP	COP (O)	EP	CEP (E)	(O-E)	Results
Branded	SA	60	0.16	0.16	0.20	0.20	-0.04	D = 0.22 Table value of D (α = 0.05) : $1.36/\sqrt{366} = 0.07$ Significant
	A	138	0.38	0.54	0.20	0.40	0.14	
	N	102	0.28	0.82	0.20	0.60	0.22	
	D	46	0.13	0.95	0.20	0.80	0.15	
	SD	20	0.05	1.00	0.20	1.00	0.00	
Non-Branded	SA	25	0.13	0.13	0.20	0.20	-0.07	D = 0.22 Table value of D (α = 0.05) : $1.36/\sqrt{179} = 0.10$ Significant
	A	66	0.37	0.51	0.20	0.40	0.11	
	N	54	0.31	0.82	0.20	0.60	0.22	
	D	22	0.12	0.94	0.20	0.80	0.14	
	SD	12	0.06	1.00	0.20	1.00	0.00	
Total	SA	84	0.15	0.15	0.20	0.20	-0.05	D = 0.22 Table value of D (α = 0.05) : $1.36/\sqrt{545} = 0.06$ Significant
	A	205	0.38	0.53	0.20	0.40	0.13	
	N	155	0.29	0.82	0.20	0.60	0.22	
	D	70	0.13	0.94	0.20	0.80	0.14	
	SD	31	0.06	1.00	0.20	1.00	0.00	

Source: Survey Data

Table shows the customer preference on gold jewellery due to inspiration on designs. It is found that the calculated value is more than table value for branded, non-branded, and total. It leads to reject null hypothesis, therefore, there is a significant difference in customer preference on inspiration of gold jewellery.

6.1.2 TRUSTWORTHY

Customer generally seeks trustworthy on gold jewellery they intended to purchase. Therefore, trustworthy is taken into consideration with the following null hypothesis:

H_0: There is no significant difference in customer preference on trustworthy of gold jewellery.

TABLE 6.1.2 TRUSTWORTHY

Type of Showroom	Preference	N	OP	COP (O)	EP	CEP (E)	(O-E)	Results
Branded	SA	82	0.22	0.22	0.20	0.20	0.02	D = 0.14 Table value of D (α = 0.05) : $1.36/\sqrt{366} = 0.07$ Significant
	A	115	0.31	0.54	0.20	0.40	0.14	
	N	56	0.15	0.69	0.20	0.60	0.09	
	D	59	0.16	0.85	0.20	0.80	0.05	
	SD	54	0.15	1.00	0.20	1.00	0.00	
Non-Branded	SA	41	0.23	0.23	0.20	0.20	0.03	D = 0.16 Table value of D (α = 0.05) : $1.36/\sqrt{179} = 0.10$ Significant
	A	59	0.33	0.56	0.20	0.40	0.16	
	N	30	0.17	0.73	0.20	0.60	0.13	
	D	28	0.16	0.88	0.20	0.80	0.08	
	SD	21	0.12	1.00	0.20	1.00	0.00	
Total	SA	123	0.23	0.23	0.20	0.20	0.03	D = 0.14 Table value of D (α = 0.05) : $1.36/\sqrt{545} = 0.06$ Significant
	A	174	0.32	0.54	0.20	0.40	0.14	
	N	86	0.16	0.70	0.20	0.60	0.10	
	D	87	0.16	0.86	0.20	0.80	0.06	
	SD	75	0.14	1.00	0.20	1.00	0.00	

Source: Survey Data

Table reveals the customer preference on trustworthy of gold jewellery. It is found that the calculated value is more than table value for branded, non-branded, and total. It leads to reject null hypothesis, therefore, there is a significant difference in customer preference on trustworthy of gold jewellery.

6.2 PURCHASE PATTERN AND EXPERIENCE
6.2.1 ASSOCIATION BETWEEN DEMOGRAPHIC PROFILE AND PURCHASE PATTERN AND EXPERIENCE
Purchase pattern and experience of customers are mainly shaped by the demographic content. In order to test its relationship, an attempt has been made to assess the relationship between purchase pattern and experience with demographic profile of the customers. Therefore, the following null hypothesis has been proposed:

H_0: There is no significant relationship between purchase pattern and experience and demographic profile (gender, Age) of the customers.

6.2.1.1 GENDER AND LEVEL OF AGREEMENT
Gender forms purchase pattern of customers and experience on purchase of gold jewellery. Gender of the customers has been taken into consideration. Null hypothesis states that there is no significant relationship between purchase pattern and experience and gender of the customers. Therefore, the findings are presented in table.

TABLE 6.2.1.1 GENDER AND LEVEL OF AGREEMENT: χ^2 TEST

| Type of Showroom | Gender | Level of agreement | | | Total | χ^2 (df = 2) |
		Agree	Neither Agree nor Disagree	Disagree		
Branded	Male	46 (51.7)	10 (11.2)	33 (37.1)	89 (100.0)	0.283
	Female	138 (49.8)	28 (10.1)	111 (40.1)	277 (100.0)	
	Total	184 (50.3)	38 (10.4)	144 (39.3)	366 (100.0)	
Non-branded	Male	19 (45.2)	3 (7.1)	20 (47.6)	42 (100.0)	1.631
	Female	59 (43.1)	20 (14.6)	58 (42.3)	137 (100.0)	
	Total	78 (43.6)	23 (12.8)	78 (43.6)	179 (100.0)	
Total	Male	65 (49.6)	13 (9.9)	53 (40.5)	131 (100.0)	0.337
	Female	197 (47.6)	48 (11.6)	169 (40.8)	414 (100.0)	
	Total	262 (48.1)	61 (11.2)	222 (40.7)	545 (100.0)	

Source: Survey Data
Figures in bracket shows percentage

Table depicts that 51.7% of male customers and 49.8% of female customers in branded showroom, 45.2% of male and 43.1% of female in non-branded showroom, and 49.6% of male and 47.6% of female in total are completely agreed. Calculated chi-square value 0.283 in branded, 1.631 in non-branded and 0.337 in total are less than the table value (5.991), which directs to accept null hypothesis at 5% significance level. Therefore, it can be concluded that there is no significant relationship between purchase pattern and experience and gender of the customers.

6.2.1.2 AGE AND LEVEL OF AGREEMENT
Age and purchase pattern of customers in gold jewellery purchase have direct and positive relationship hence, age is considered. Null hypothesis states that there is no significant relationship between purchase pattern and experience and age of the customers. Consequently, the results are given in table.

TABLE 6.2.1.2 AGE AND LEVEL OF AGREEMENT: χ^2 TEST

Type of Showroom	Age	Level of agreement			Total	χ^2 (df = 6)
		Agree	Neither Agree nor Disagree	Disagree		
Branded	Below 25 years	51 (40.8)	9 (7.2)	65 (52.0)	125 (100.0)	20.256
	26 – 40 years	63 (50.8)	14 (11.3)	47 (37.9)	124 (100.0)	
	41 – 55 years	51 (55.4)	14 (15.2)	27 (29.3)	92 (100.0)	
	Above 55 years	19 (76.0)	1 (4.0)	5 (20.0)	25 (100.0)	
	Total	184 (50.3)	38 (10.4)	144 (39.3)	366 (100.0)	
Non-branded	Below 25 years	25 (52.1)	4 (8.3)	19 (39.6)	48 (100.0)	11.126
	26 – 40 years	28 (42.4)	5 (7.6)	33 (50.0)	66 (100.0)	
	41 – 55 years	19 (38.0)	9 (18.0)	22 (44.0)	50 (100.0)	
	Above 55 years	6 (40.0)	5 (33.3)	4 (26.7)	15 (100.0)	
	Total	78 (43.6)	23 (12.8)	78 (43.6)	179 (100.0)	
Total	Below 25 years	76 (43.9)	13 (7.5)	84 (48.6)	173 (100.0)	15.725
	26 – 40 years	91 (47.9)	19 (10.0)	80 (42.1)	190 (100.0)	
	41 – 55 years	70 49.3)	23 (16.2)	49 (34.5)	142 (100.0)	
	Above 55 years	25 62.5)	6 (15.0)	9 (22.5)	40 (100.0)	
	Total	262 48.1)	61 (11.2)	222 (40.7)	545 (100.0)	

Source: Survey Data

Figures in bracket shows percentage

Table depicts that 40.8% of below 25 years of age, 50.8% of 26 – 40 years, 55.4% of 41 – 55 years, and 76.0% of above 55 years in branded showroom. Similarly, 52.1% of below 25 years, 42.4% of 26 – 40 years, 38.0% of 41 – 55 years, and 40.0% of above 55 years in non-branded showroom, and 43.9% of below 25 years, 47.9% of 26 – 40 years, 49.3% of 41 – 55 years, and 62.5% of above 55 years in total are completely agreed. Calculated chi-square value 20.256 in branded, 11.126 in non-branded and 15.725 in total are more than the table value (12.592), which directs to reject null hypothesis at 5% significance level. Therefore, it can be concluded that there is a significant relationship between purchase pattern and experience and age of the customer.

VII. FINDINGS & CONCLUSION

The findings support to identify purchase pattern and customer experience in purchase of gold jewellery. This study aimed to assess customer demographic profile, preference, perceived service quality, perception on brand/shop, purchase pattern and customer satisfaction concerning with purchase of gold jewellery. Questionnaires have been distributed among customers seeking to gold jewellery in various parts of Karur District. The primary data has been analyzed by using Chi-square test and Kolmogorov-Smirnov test and then results obtained accordingly. The customer preference on gold jewellery due to inspiration on designs. It is found that the calculated value is more than table value for branded, non-branded, and total. It leads to reject null hypothesis, therefore, there is a significant difference in customer preference on inspiration of gold jewellery. It also

reveals the customer preference on trustworthy of gold jewellery. It is found that the calculated value is more than table value for branded, non-branded, and total. It leads to reject null hypothesis, therefore, there is a significant difference in customer preference on trustworthy of gold jewellery. Gender forms purchase pattern of customers and experience on purchase of gold jewellery. Gender of the customers has been taken into consideration and the result is 51.7% of male customers and 49.8% of female customers in branded showroom, 45.2% of male and 43.1% of female in non-branded showroom, and 49.6% of male and 47.6% of female in total are completely agreed. Therefore, it can be concluded that there is no significant relationship between purchase pattern and experience and gender of the custom. Age and purchase pattern of customers in gold jewellery purchase have direct and positive relationship hence, age is considered and the result is 40.8% of below 25 years of age, 50.8% of 26 – 40 years, 55.4% of 41 – 55 years, and 76.0% of above 55 years in branded showroom. Similarly, 52.1% of below 25 years, 42.4% of 26 – 40 years, 38.0% of 41 – 55 years, and 40.0% of above 55 years in non-branded showroom, and 43.9% of below 25 years, 47.9% of 26 – 40 years, 49.3% of 41 – 55 years, and 62.5% of above 55 years in total are completely agreed. Calculated chi-square value 20.256 in branded, 11.126 in non-branded and 15.725 in total are more than the table value (12.592), which directs to reject null hypothesis at 5% significance level. Therefore, it can be concluded that there is a significant relationship between purchase pattern and experience and age of the customer.

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