

Consumer Buying Behaviour and Trust towards Online Jewellery Shopping

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Abstract:

In today's scenario people have been acclimatized to shopping online as it is more convenient and less time consuming. It is gaining more light due to its tremendous advantages like the consumers need not face aggressive salespersons, accessible at any time, doorstep delivery and many more. But it is not the same in case of all varieties of products as the value of products vary and so does its perception in the minds of the consumers.

Jewellery shopping is one such decision in which people are very conservative and believe one such seller from generation to generation. So, it takes a very long time to penetrate into this market as it requires a lot of trust in order to make online jewellery shopping model a successful one. This study focuses on how the companies can understand the relation between consumer behaviour and trust towards online jewellery shopping.

Key words: *Online shopping, Jewellery shopping, Consumer, Buying behaviour, Trust*

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I. Introduction:

Globally, consumers spend about \$348.5 billion per year on jewellery which includes both precious metals like gold, silver, platinum and also gemstones. The top 5 fashion jewellery consuming countries are China, USA, India, Japan and Hongkong. According to a research it is said that the volume of jewellery purchase is expected to grow by 3% and in future we shall be buying more and paying less for the same. The growth in this sector is linked to urbanization, increasing in purchasing power, boom in e-commerce sales, increase in organized retail channels and technological upgradations.

Gold in India has a predominant place in the culture and tradition and draws way back to the Mohenjadaro civilization and is carried on till date.

Online shopping is rampant in India as the use of technology is booming and people have become more dependent on internet. In today's scenario people are ready to pay more and enjoy the benefits of online shopping as it is more convenient and time saving.

Indians are fond of purchasing gold in the form of jewellery. The increase in number of players in the market has given an opportunity to shift from unorganized sector to organized sector.

Until 1990's, the trend in gold purchase was going on in a traditional unorganized manner and the introduction of industrialization created more job opportunities which lead to urbanization and people started moving into cities from villages and a huge chunk of people engaged in IT sector, due to which they had very less leisure time to spend on traditional shopping by physically visiting the stores.

In 1994 Amazon initially started as an online marketplace for books and later expanded to sell electronics, software, video games, apparel, jewellery and many more.

In 2000's Sachin Bansal and Binny Bansal redefined customer experience by starting Flipkart, an online platform which was more convenient for the customers.

In 2008 Bluenile was the first Indian company to start online jewellery platform.

Indian jewellery industry is very vivid in nature due to the cultural diversity which exists in India. Exports of gems and jewellery make India the second major foreign exchange earner for the country. The industry is highly unorganized and fragmented with over 96% of the total players being family owned businesses. It is one of the largest in the world which contributes 29% to the global jewellery consumption. The industry is a home to more than 3,00,000 jewellery players consisting of both organized and unorganized sector. It contributes to over 7% to India's Gross Domestic Product (GDP) and provides employment opportunity to more than 4.75 million employees and constitutes about 15.71% of India's total merchandise exports, it also

contributes a major chunk to the total foreign reserves of the country. UAE, US, Russia, Singapore, Hongkong, China are the biggest importers of Indian jewellery. The existing literature gives various inputs for the current research.

Variety, value for money and delivery are the important attributes in case of online shopping. In-store shoppers looked for social interaction and personalized attention. Control of shopping experience was the desired value for utilitarian purchase irrespective of the channel of purchase (Haidasan, Gautami & Fernando, 2018). In a study conducted by Walia and Jha Manish (2015), it was found out that information, usefulness, ease of use, privacy and perceived enjoyment are the factors which influence consumer while purchasing online.

About security and privacy concerns, research reveals that even though there is an increase in consumer demand, consumers are skeptical regarding the privacy of information and delivery system prevailing in online business. These may not encourage new entrants into this market (Fazeen, 2017). However, there is an alternate view to this in a research conducted by ThuraSoe (2019), which revealed that consumer privacy and security is not affected in case of e-commerce purchase in Myanmar. It is due to the trust that lies in the customers towards the organization. The other factors which influence the consumers are website quality and the reputation of the organization. A study by Corbitt, Thanasankit and Han Yj (2013) also reveals that the consumers would prefer to purchase online only if they have trust and have experience using the web. Trust levels of the consumer are likely to be influenced by the website quality, technical trustworthiness and the shopping experience on the site.

Trust is found to directly and indirectly affect the consumer buying behaviour and also impacts the consumer loyalty towards an organization. The study also reveals that it has a threefold effect on the consumer behaviour that is pre purchase, purchase and post purchase behaviour (Kim, Ferrin and Rao, 2008). Kalia, Kaur and Singh (2016) identified twenty-six factors which affect the consumer behaviour while purchasing online. The factors which were prioritized by the consumers were price, convenience, security, information and access to the website impacted the most while making the decision. **Xiaotian and Jamal (2018)** emphasize on trust between the consumer and the provider of the product or service. The authors analyzed that the core factor to gain consumer trust was through a two-way communication. The organization should not use it as a tool just for the sake of communication but utilize it as a medium for building trust among the consumers.

In addition to the trust factor, a better understanding of consumer behavior helps the organization to develop strategies related to potential and actual customers. Ease of use, vendor's characteristics, usefulness, website design, trust and risk are the important parameters considered while purchasing online (Vaghela, 2019).

However, Kumar (2019) found that the penetration of e-commerce is low in India and the most preferred mode of payment system is Cash on delivery owing to 75% of the total transactions.

Research objectives:

- To study the demography of the consumers desiring to buy online jewellery.
- To understand how trust increases among customers by implementing credible marketing strategies.

Scope of the study:

The study is confined to identify the relation of trust with the consumer buying behaviour in Banagalore city and focuses only on online shopping as it is easy to build trust in a traditional setup when compared to a virtual setup that is online shopping. It helps the organisation to understand how to frame marketing strategies in order to build trust among the consumers. The demographic factors considered are restricted to age, income and gender.

Research methodology:

Descriptive type of research was being conducted and primary data was collected through convenient and snowball sampling from 86 respondents by using Google forms. The various tools used in the study for analysis are Excel, SPSS and Tableau. Analysis is derived by using chi-square test, prediction analysis and correlation.

Hypothesis:

Hypothesis 1

H0: There is no relation between trust and consumer buying behaviour towards online jewellery shopping.

H1: There is a relation between trust and consumer buying behaviour towards online jewellery shopping.

Hypothesis 2

H0: Age does not influence consumer perception towards online jewellery shopping.

H1: Age influences consumer perception towards online jewellery shopping.

Hypothesis 3

H0: Gender does not influence consumer perception towards online jewellery shopping.

H1: Gender influences consumer perception towards online jewellery shopping.

Hypothesis 4

H0: Household income does not influence consumer perception towards online jewellery shopping.

H1: Household income influences consumer perception towards online jewellery shopping.

Analysis:

Table 1: Age

Age	Frequency	Percentage
<18 years	4	4.7%
18-25 years	47	54.7%
25-35 years	10	11.6%
35-45 years	11	12.8%
>45 years	14	16.3%
Total	86	

It is found out that majority of the respondents are between the age group of 18 years to 25 years which indicates that they are the ones who are most involved into usage of technology and the youth which accepts any sort of new things which is bought up in the society. They are ready to accept the change which takes place.

Table 2: Gender

Gender	Frequency	Percentage
Male	39	45.3%
Female	47	54.7%
Total	86	

We can observe that highest number of responses were received from women, a study shows that men are not inclined much towards online shopping and another reason for female majority is that the product(jewellery) has a higher sentimental value and attachment in the hearts of women when compared to that of men.

Table 3: Household income

Household income	Frequency	Percentage
< Rs.1,00,000	13	15.1%
Rs.1,00,000 – Rs.3,00,000	21	24.4%
Rs.3,00,000 – Rs.5,00,000	19	22.1%
Rs.5,00,000 – Rs.10,00,000	20	23.3%
>Rs.10,00,000	13	15.1%
Total	86	

Table 4: Attitude towards online jewellery shopping

Attitude towards online jewellery shopping	Frequency		Percentage	
	Gold	Silver	Gold	Silver
Extremely useful	7	8	8.14%	9.3%
Very useful	10	13	11.63%	15.12%
Moderately useful	18	20	20.93%	23.25%
Slightly useful	17	19	19.77%	22.09%
Not at all useful	34	26	39.53%	30.24%
Total	86	86		

We can observe that majority of the consumers opined that online shopping is not at all useful, we can infer from this that the consumers have not acclimatized to the new technological upgradations and feel comfortable in purchasing it in an offline or a traditional setup by directly and physically visiting the store.

Table 5: Frequency of online jewellery purchase

Frequency of online jewellery purchase	Frequency		Percent	
	Gold	Silver	Gold	Silver
Weekly	1	0	1.16%	0%
Monthly	2	3	2.33%	3.49%
Once in 6 months	14	16	16.28%	18.7%
Rarely	27	33	31.4%	38.37%
Never	42	34	48.83%	39.53%
Total	86	86		

We can observe that majority of them never purchase gold and silver jewellery online, we can infer that people are not exposed to this way of purchase and are comfortable in shopping such goods in a traditional offline store, the customers prefer direct conversation with the sales executive in order to close a deal. Hence, we can see majority of them either buy it rarely or neither make any online transactions.

Table 6: Affects bargaining power due to online purchase

Affects bargaining power due to online purchase	Frequency	Percentage
Strongly agree	42	48.85%
Agree	25	29.1%
No opinion	13	15.1%
Disagree	5	5.8%
Strongly disagree	1	1.2%
Total	86	

We can observe that majority of them strongly agree this may be due to continuous exposure of consumers towards traditional offline stores. In case of traditional stores, the consumers have an opportunity to have direct conversation with the sales executive.

Table 7: bargaining power will be sufficed with online discounts

bargaining power will be sufficed with online discounts	Frequency	Percentage
Strongly agree	13	15.1%
Agree	20	23.3%
No opinion	29	33.7%
Disagree	16	18.6%
Strongly disagree	8	9.3%
Total	86	

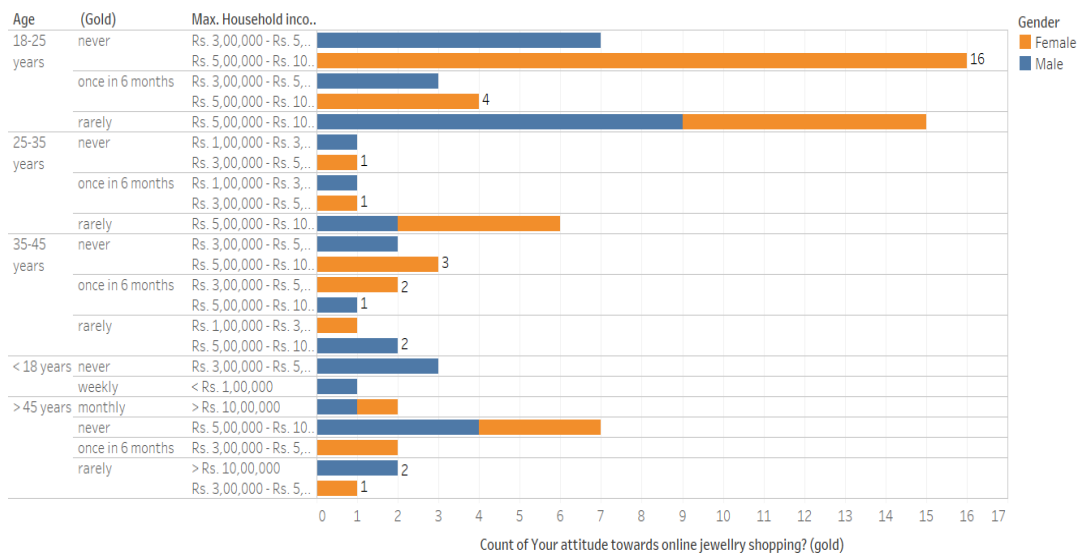
We can observe that majority of the respondents have no opinion which can be inferred that they are sometimes satisfied with the discounts and sometimes they are not satisfied. The next highest votes are for disagree which means that the consumers feel that they get much more discounts when they directly visit a traditional store as they can bargain which is not possible in an online setup.

Table 8: Preferred mode of purchase

Preferred mode of purchase	Frequency	Percentage
Search online & Buy offline	65	75.6%
Search online & Buy online	21	24.4%
Total	86	

We can observe that the majority of the consumers opined that search online and buy offline is the best option as e commerce has not penetrated much into the Indian markets for jewellery and people have not readily accepted it due to privacy issues, payment systems and virtual aspects which bring anxiety in the minds of the consumers

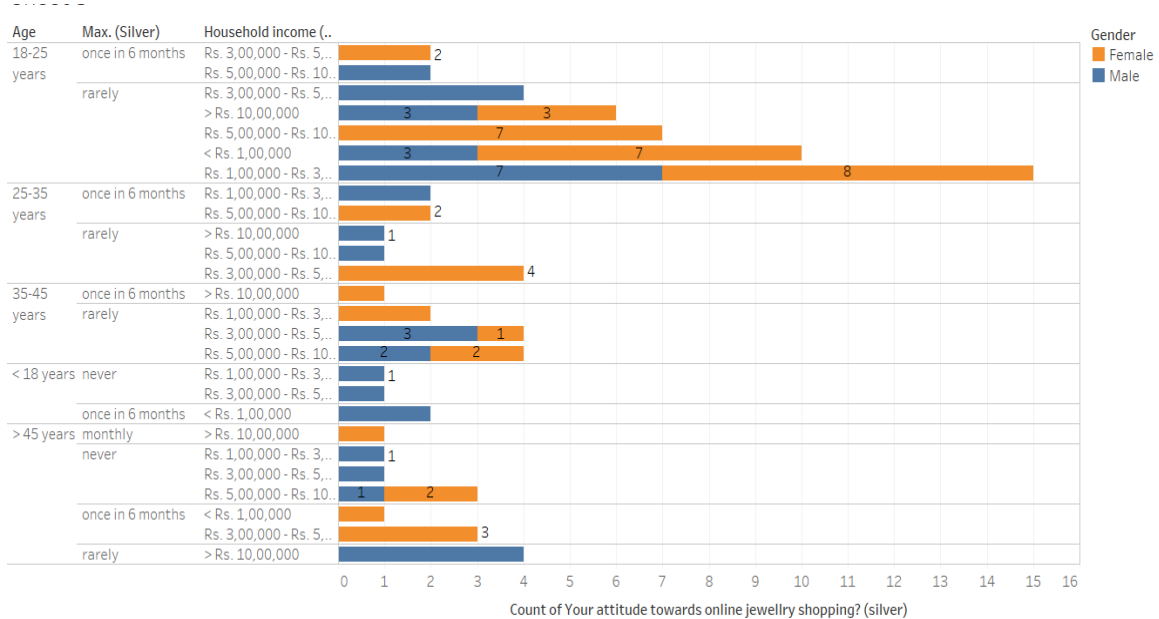
Table 9: Tableau graph for Gold



Count of Your attitude towards online jewellery shopping? (gold) for each maximum of Household income (yearly) broken down by Age and (Gold). Color shows details about Gender.

From the above graph we can predict that both male and female respondents in the age group of 18-25 years, with a household income between Rs.1 lakh to Rs.3 lakhs are likely to buy gold jewellery through online rarely.

Table 10:



Count of Your attitude towards online jewellery shopping? (silver) for each maximum of (Silver) broken down by Age and Household income (yearly). Color shows details about Gender.

From the above graph we can predict that both male and female respondents in the age group of 18-25 years, with a household income between Rs.1 lakh to Rs.3 lakhs are likely to buy silver jewellery through online rarely.

HYPOTHESIS :1

Statement 1.1: Trust and consumer behavior towards online jewellery of gold are related.

H0: There is no relation between trust and consumer buying behaviour towards online jewellery shopping of GOLD.

H1: There is a relation between trust and consumer buying behaviour towards online jewellery shopping of GOLD.

Table 11: Correlation table of consumer behavior and trust towards online jewellery shopping of GOLD.

		A	B	C	D	E	F	G	H
A	Pearson's r								
	p value								
B	Pearson's r	0.510***							
	p value	<0.001							
C	Pearson's r	0.091	-0.089						
	p value	0.407	0.416						
D	Pearson's r	0.096	-0.068	0.874***					
	p value	0.38	0.537	<0.001					
E	Pearson's r	0.072	-0.107	0.698***	0.728***				
	p value	0.51	0.328	<0.001	<0.001				
F	Pearson's r	0.129	-0.082	0.866***	0.874***	0.753***			
	p value	0.238	0.453	<0.001	<0.001	<0.001			
G	Pearson's r	0.098	-0.062	0.805***	0.844***	0.794***	0.879***		
	p value	0.368	0.572	<0.001	<0.001	<0.001	<0.001		
H	Pearson's r	0.065	-0.088	0.812***	0.869***	0.742***	0.876***	0.838***	
	p value	0.555	0.42	<0.001	<0.001	<0.001	<0.001	<0.001	

A	attitude towards online jewellery shopping	*p	<0.05
B	frequency of purchase	**p	<0.01
C	secured payment system	***p	<0.001
D	confidentiality of personal information		
E	reputation of the firm		
F	guarantee of product		
G	timeliness of delivery		
H	after sale service		

The consumer behavior factors are attitude of consumers towards online jewellery and the frequency of purchase, the trust factors considered are secured payment system, confidentiality of information, reputation of the firm, guarantee of the product, timeliness of delivery and after sale service.

To find the significant relation between consumer behavior and trust towards online jewellery shopping of GOLD, the statistical tool used is Pearson's Correlation and it was found that there is NO significant relation between the trust and consumer behavior factors as all the calculated values of r is less than 0.5, hence we accept Null hypothesis.

We can also identify that there is a strong correlation among the trust factors.

Result:

Null hypothesis (H0) is accepted and alternative hypothesis (H1) is rejected. Therefore, there is no relation between trust and consumer buying behavior towards online jewellery shopping of GOLD.

Statement 1.2: Trust and consumer behavior towards online jewellery of gold are related.

H0: There is no relation between trust and consumer buying behaviour towards online jewellery shopping of SILVER.

H1: There is a relation between trust and consumer buying behaviour towards online jewellery shopping of SILVER.

Table 12: Correlation table of consumer behavior and trust towards online jewellery shopping of SILVER.

		A	B	C	D	E	F	G	H
A	Pearson's r								
	p value								
B	Pearson's r	0.426***							
	p value	<0.001							
C	Pearson's r	0.215*	0.008						
	p value	0.047	0.943						
D	Pearson's r	0.072	-0.012	0.852***					
	p value	0.508	0.91	<0.001					
E	Pearson's r	0.102	-0.03	0.799***	0.806***				
	p value	0.351	0.784	<0.001	<0.001				
F	Pearson's r	0.103	-0.057	0.875***	0.858***	0.894***			
	p value	0.344	0.605	<0.001	<0.001	<0.001			
G	Pearson's r	0.133	0.029	0.846***	0.856***	0.868***	0.891***		
	p value	0.221	0.789	<0.001	<0.001	<0.001	<0.001		
H	Pearson's r	-0.008	-0.096	0.740***	0.793***	0.813***	0.862***	0.823***	
	p value	0.943	0.377	<0.001	<0.001	<0.001	<0.001	<0.001	

A	attitude towards online jewellery shopping	*P	<0.05
B	frequency of purchase	**P	<0.01
C	secured payment system	***P	<0.001
D	confidentiality of personal information		
E	reputation of the firm		
F	guarantee of product		
G	timeliness of delivery		
H	after sale service		

The consumer behavior factors are attitude of consumers towards online jewellery and the frequency of purchase, the trust factors considered are secured payment system, confidentiality of information, reputation of the firm, guarantee of the product, timeliness of delivery and after sale service.

To find the significant relation between consumer behavior and trust towards online jewellery shopping of SILVER, the statistical tool used is Pearson's Correlation and it was found that there is moderate relation between the SECURED PAYMENT SYTEM (trust factor)and ATTITUDE TOWARDS ONLINE JEWELLERY SHOPPING (consumer behavior factor) and not a strong relation as all the calculated values of r nearing to 0.5, hence we reject Null hypothesis.

We can also identify that there is a strong correlation among the trust factors.

Result:

Alternative hypothesis (H1) is accepted and Null hypothesis (H0) is rejected. Therefore, there is a relation between trust and consumer buying behavior towards online jewellery shopping of SILVER.

HYPOTHESIS: 2

Statement 2.1: Age and perception towards online jewellery shopping of gold are related.

H0: AGE does not influence the consumer perception towards online jewellery shopping of GOLD.

H1: AGE influences the consumer perception towards online jewellery shopping of GOLD.

Table 4.12: Pivot table of age and perception towards online jewellery shopping of GOLD.

AGE	attitude towards online jewellery shopping (GOLD)					total
	extremely useful	moderately useful	not at all useful	slightly useful	very useful	
<18 years	0	1	3	0	0	4
18-25 years	6	8	16	12	5	47
25-35 years	1	3	2	2	2	10
35-45 years	0	3	6	1	1	11
>45 years	1	1	8	2	2	14
total	8	16	35	17	10	86

Chi square test

chi square test			
	value	df	p
□ 2	12.2	16	0.729
N	86		

To find the significant relation between age and perception towards online jewellery shopping of GOLD , the statistical tool used is Chi-square test and it was found that the calculated value that is p is equal to 0.729 which is more than the significance level , 0.05, hence we accept Null hypothesis.

Result:

Null hypothesis (H0) is accepted and alternative hypothesis (H1) is rejected. Therefore, Age does not influence the consumer perception towards online jewellery shopping of GOLD.

Statement 2.2: Age and perception towards online jewellery shopping of gold are related.

H0: AGE does not influence the consumer perception towards online jewellery shopping of SILVER.

H1: AGE influences the consumer perception towards online jewellery shopping of SILVER.

Table 4.13: Pivot table of age and perception towards online jewellery shopping of SILVER.

AGE	attitude towards online jewellery shopping (SILVER)					total
	extremely useful	moderately useful	not at all useful	slightly useful	very useful	
<18 years	0	0	4	0	0	4
18-25 years	6	15	8	13	5	47
25-35 years	1	2	1	3	3	10
35-45 years	0	3	4	1	3	11
>45 years	1	0	9	2	2	14
total	8	20	26	19	13	86

Chi square test

chi square test			
	value	df	p
□ 2	30.7	16	0.015
N	86		

To find the significant relation between age and perception towards online jewellery shopping of SILVER, the statistical tool used is Chi-square test and it was found that the calculated value that is p is equal to 0.015 which is less than the significance level , 0.05, hence we reject Null hypothesis.

Result:

Null hypothesis (H0) is rejected and alternative hypothesis (H1) is accepted. Therefore, Age influences the consumer perception towards online jewellery shopping of SILVER.

HYPOTHESIS: 3

Statement 3.1: Gender and perception towards online jewellery shopping of gold are related.

H0: GENDER does not influence the consumer perception towards online jewellery shopping of GOLD.

H1: GENDER influences the consumer perception towards online jewellery shopping of GOLD.

Table 4.14: Pivot table of gender and perception towards online jewellery shopping of GOLD.

GENDER	attitude towards online jewellery shopping (GOLD)					total
	extremely useful	moderately useful	not at all useful	slightly useful	very useful	
female	5	8	18	13	3	47
male	3	8	17	4	7	39
total	8	16	35	17	10	86

Chi- square test

chi square test			
	value	df	p
□ 2	6.2	4	0.185
N	86		

To find the significant relation between gender and perception towards online jewellery shopping of GOLD, the statistical tool used is Chi-square test and it was found that the calculated value that is p is equal to 0.185 which is more than the significance level , 0.05, hence we accept Null hypothesis.

Result:

Null hypothesis (H0) is accepted and alternative hypothesis (H1) is rejected. Therefore, Gender does not influence the consumer perception towards online jewellery shopping of GOLD.

Statement 3.2: Gender and perception towards online jewellery shopping of silver are related.

H0: GENDER does not influence the consumer perception towards online jewellery shopping of SILVER.

H1: GENDER influences the consumer perception towards online jewellery shopping of SILVER.

Table 4.15: Pivot table of gender and perception towards online jewellery shopping of SILVER.

GENDER	attitude towards online jewellery shopping (SILVER)					total
	extremely useful	moderately useful	not at all useful	slightly useful	very useful	
female	3	12	9	15	8	47
male	5	8	17	4	5	39
total	8	20	26	19	13	86

Chi square test

chi square test			
	value	df	p
□ 2	10.2	4	0.038
N	86		

To find the significant relation between gender and perception towards online jewellery shopping of SILVER, the statistical tool used is Chi-square test and it was found that the calculated value that is p is equal to 0.038 which is less than the significance level , 0.05, hence we reject Null hypothesis.

Result:

Null hypothesis (H0) is rejected and alternative hypothesis (H1) is accepted. Therefore, Gender influences the consumer perception towards online jewellery shopping of SILVER.

HYPOTHESIS: 4

Statement 4.1: HouseholdIncome and perception towards online jewellery shopping of gold are related.

H0: HOUSEHOLD INCOME does not influence the consumer perception towards online jewellery shopping of GOLD.

H1: HOUSEHOLD INCOME influences the consumer perception towards online jewellery shopping of GOLD.

Table 4.16: Pivot table of household income and perception towards online jewellery shopping of GOLD.

INCOME	attitude towards online jewellery shopping (GOLD)					
	extremely useful	moderately useful	not at all useful	slightly useful	very useful	total
< Rs.1,00,000	0	5	6	1	1	13
> Rs.10,00,000	3	2	5	1	2	13
Rs.1,00,000 - Rs.3,00,000	0	4	7	7	3	21
Rs.3,00,000 - Rs.5,00,000	2	1	12	1	3	19
Rs.5,00,000 - Rs.10,00,000	3	4	5	7	1	20
total	8	16	35	17	10	86

Chi square test

chi square test			
	value	df	p
χ^2	24.9	16	0.071
N	86		

To find the significant relation between household income and perception towards online jewellery shopping of GOLD, the statistical tool used is Chi-square test and it was found that the calculated value that is p is equal to 0.071 which is more than the significance level , 0.05, hence we accept Null hypothesis.

Result:

Null hypothesis (H0) is accepted and alternative hypothesis (H1) is rejected. Therefore, Household income does not influence the consumer perception towards online jewellery shopping of GOLD.

Statement 4.2: HouseholdIncome and perception towards online jewellery shopping of gold are related.

H0: HOUSEHOLD INCOME does not influence the consumer perception towards online jewellery shopping of SILVER.

H1: HOUSEHOLD INCOME influences the consumer perception towards online jewellery shopping of SILVER.

Table 4.17: Pivot table of household income and perception towards online jewellery shopping of SILVER.

INCOME	attitude towards online jewellery shopping (SILVER)					
	extremely useful	moderately useful	not at all useful	slightly useful	very useful	total
< Rs.1,00,000	0	5	5	3	0	13
> Rs.10,00,000	2	2	3	3	3	13
Rs.1,00,000 - Rs.3,00,000	0	6	6	6	3	21
Rs.3,00,000 - Rs.5,00,000	3	3	9	3	1	19
Rs.5,00,000 - Rs.10,00,000	3	4	3	4	6	20
total	8	20	26	19	13	86

Chi square test

chi square test			
	value	df	p
□ 2	19.1	16	0.266
N	86		

To find the significant relation between household income and perception towards online jewellery shopping of SILVER in Sri Rajalakshmi Group of Jewellers, the statistical tool used is Chi-square test and it was found that the calculated value that is p is equal to 0.266 which is more than the significance level , 0.05, hence we accept Null hypothesis.

Result:

Null hypothesis (H0) is accepted and alternative hypothesis (H1) is rejected. Therefore, Household income does not influence the consumer perception towards online jewellery shopping of SILVER.

II. Findings

- It is observed that majority of the respondents felt that online jewellery shopping of SILVER is moderately useful who fall into the age group of 18-25 years.
- It is observed that majority of the respondents felt that online jewellery shopping of GOLD is not at all useful who fall into the age group of 18-25 years.
- It is observed that male respondents felt that online jewellery shopping of SILVER is extremely useful when compared to that of the female respondents.
- But in case of online jewellery shopping of GOLD female respondents felt it to be extremely useful when compared to that of the male respondents.
- It is observed that majority of the respondents would never prefer to buy jewellery from online platforms either it is GOLD or SILVER.
- Majority of the respondents would purchase SILVER jewellery online for the purpose of gifting.
- Whereas majority of the respondents preferred buying GOLD jewellery online for their own use.
- Majority of the respondents opined that their bargaining power is highly affected due to the online platforms of jewellery purchase.
- It is observed that majority of the respondents had no opinion whether their bargaining power would be sufficed with the discounts given online.
- It is observed that majority of the respondents felt that secured payment system, confidentiality of personal information, reputation of the firm, guarantee of the product and timeliness of delivery are very important factors to trust an online jewellery platform.
- Majority of the respondents felt that “Search online and Buy offline” is better when compared to “Search online and Buy online”.
- There is a significant relation among the trust factors.

Findings with respect to objective 1

(To study the demography of the consumers desiring to buy online jewellery.)

- From the study we can observe that age and gender of individual bear a direct impact on the perception towards online jewellery shopping.
- Male and female preferences are completely different from each other when it comes to the perception, it is observed that male respondents felt online shopping of SILVER is useful but whereas female respondents felt online shopping of GOLD is more useful.
- Age has a direct impact on the consumer perception towards online purchase of SILVER but does not influence their perception when it comes to GOLD. This may be due to the higher value of the product in case of GOLD which none of the age groups feel comfortable in buying the same.
- It is observed that income does not bear an impact on the consumer perception towards online jewellery shopping whether it is GOLD or SILVER.
- It is observed that the attitude of consumers towards jewellery is still traditional and requires time to change.

Findings with respect to objective 2

(To understand how trust increases among customers by implementing credible marketing strategies.)

- From the study we can find that the trust factor which bears impact on the consumer buying behavior is a Secured payment system, hence the organization should focus on building a secure format which is encrypted and does not hamper the consumer details and misuse them.
- We can observe that trust has an impact on consumer behavior incase of online jewellery shopping of SILVER, but trust has no bearing on consumer behavior when it comes to online jewellery shopping of GOLD.

Limitations

- the comparison is between only trust and buying behaviour.
- It is confined only to consumers in Bangalore, so findings need not be true to other geographical areas like other states / semi-urban / rural areas.
- The study period is restricted to 6 weeks study.
- The sample size was confined to 86 respondents.

III. Conclusion

From the study we can observe that not many people choose to buy jewellery online due to the high value of the product, it can be said that people choose to buy a television, fridge or a mobile phone in online platforms which are comparatively of a high value, but in the case of these goods the quality remains the same and people are aware of the quality measures, but in case of jewellery due to its resale value people are stringent and still opine to buy it in a traditional store as the quality varies and they are comfortable buying it from the age old store which is passed on from generation to generation.

It is observed that trust has an impact on consumer buying behaviour towards online jewellery shopping of silver as people opine that they can find more collections in an online store when compared to a traditional store and they give less importance to the resale value of silver than to that of gold, so they prefer buying silver jewellery online over gold jewellery.

To start of with, initially the company should choose for “search online and buy offline” and slowly venture into a typical online store to make it convenient to the customers and slowly build trust towards their firms.

Finally, we can say that people are still hesitant towards choosing online platforms for purchasing jewellery and companies should implement credible marketing strategies and transparency to gain trust towards the online platforms

Ms. Bhoomika K M, et. al. “Consumer Buying Behaviour and Trust towards Online Jewellery Shopping.” *IOSR Journal of Business and Management (IOSR-JBM)*, 22(11), 2020, pp. 09-20.