
**A STUDY ON BUYING BEHAVIOUR OF CUSTOMERS
TOWARDS BRANDED AND NON-BRANDED GOLD
JEWELLERY WITH REFERENCE TO
KANYAKUMARI DISTRICT**

K. Asha

Research Schloar,
Noorul Islam University,
Kumaracoil, Kanyakumari District,
Thuckalay, Tamil Nadu, India

Dr. S. Edmund Christopher

Assistant Professor,
Noorul Islam University,
Kumaracoil, Kanyakumari District,
Thuckalay, Tamil Nadu, India

ABSTRACT

Gold is considered as a glamorous metal and as a symbol of status among people. In this study the research worker seeks to look into which factors that determinant the behaviour of consumers towards branded and non-branded jewellery products. The objective of the study is to get response about various factors affecting buying behaviour of jewellery products. Nowadays there seen larger brands witnessing an upward activity mainly due to factors such as increasing consumer false belief, decreasing investment compulsive purchases, fascinating retail channels and competition from other expensiveness products. The analyses showed that consumers are reasonably aware of the branded players who have forayed into the jewellery market and would like to purchase branded jewellery in the near future.

Keywords: Customer Perception-Buying Behaviour-Branded Jewellery-Non Branded Jewellery-Brand Awareness- Brand Equity.

1.1 INTRODUCTION

Indian market is lavish with varied designs and offerings. Brand management holds the key in the contemporary markets, particularly in Indian markets because Indians are very traditional. Customers are now want worth for money as gold rates are heading north. Gold was just a safe investment for small-town people. They used to buy heavy jewellery during the marriage season. But now they also look for genuine, trendy and designer jewellery. This is evident in their offerings, collection and merchandising campaigns. The Indian Jewellery market is undergoing a gradual change from Traditional to Branded formats. Consumers are more quality conscious than ever before. One of the largest user sectors in the country is the jewellery market, than telecommunication and possibly second only to the foods sector.

1.2 STATEMENT OF THE PROBLEM

In the market there are largely fragmented and unbranded jewellery shops. In spite of product quality and services, people are still buying gold jewels form local retailers. The income level of the buyers has important contact on the type of jewellery purchased by them. The choice of jeweler has significant relation with the geographical site of buyer. The knowledge about the branded jewelers is due to the advertisements floating on air or there are other sources of information also.

1.3 OBJECTIVES OF THE STUDY

1. To identify the buying motivation and concerned factors while consuming gold jewellery in Kanyakumari District.
2. To compare the consumer preference towards the characteristics of branded and Non-branded gold jewellery in Kanyakumari District.
3. To analyze the impact of advertisement while purchasing gold jewells in Kanyakumari District.
4. To understand the level of customer satisfaction regarding various factors provided by branded jewellers in Kanyakumari District.

1.4 RESEARCH METHODOLOGY

This research will accomplish chiefly through quantitative approach that is based on the survey through questionnaire. As well as qualitative studies like secondary information are also considered and taken into account.

As the population is large, the researcher has selected a total sample of 350 respondents from the population. For selecting the sample, the researcher has adopted Stratified Random Sampling method by considering the Kanyakumari District as universe and the Thaluks such as Vilavancode, Kalkulam, Agasteeswaram, and Thoivalai as Sampling Units.

1.5 ANALYSIS AND INTERPRETATIONS

1.5.1 Motivational Factors to Purchase Gold Jewellery

Motivational factors are the drivers of human behavior related to the basic nature of their buying behavior towards purchasing gold Jewellery, but not necessarily to the surrounding circumstances or environment. Friedman Rank test is used to find out the Motivational factors for purchasing gold jewelley

Table No. 1.1:
TABLE SHOWING THE MEAN RANK FOR THE MOTIVATIONAL FACTORS TO PURCHASE GOLD JEWELLERY IN KANYAKUMARI DISTRICT

Motivation Factors for Purchasing	Mean Rank	Rank	χ^2 Value	P Value
For Own Use in House Hold	4.05	2	422.493	.000
Investment Purpose	5.34	5		
Marriage In Family	3.43	1		
Gifts to Friends	4.60	4		
Traditional Value	5.54	6		
Status Symbol	5.70	8		
For Kids	4.24	3		
Safeguard Family	5.55	7		
Religious Significance	6.51	9		

Source: Primary Data

The results of this test suggest that there is significant difference in the motivation for purchasing gold jewellery. This is indicated by a Significance level of .000. Comparing the ranks for the motivation factors for purchasing gold jewellery, Marriage in family ranks first and for own use in house hold scores second rank.

1.5.2 Opinion Regarding Consumer Preference between the Branded and Non-Branded Jewellers

The individual consumer has a set of preferences and values whose determinations are outside the realm of economics. They are no doubt dependent upon culture, education, and individual tastes, among a plethora of other factors.

Table No. 1.2:
TABLE SHOWING THE ANOVA VALUE FOR THE CONSUMER PREFERENCE BETWEEN BRANDED AND NON-BRANDED JEWELLERS IN KANYAKUMARI DISTRICT

Consumer Preference	Sum of Squares	df	Mean Square	F	Sig.	
Traditional	Between Groups	154.954	4	38.739	3.153	.014
	Within Groups	4239.186	345	12.287		
	Total	4394.140	349			
Branded	Between Groups	198.453	4	49.613	3.329	.011
	Within Groups	5141.916	345	14.904		
	Total	5340.369	349			

Source: Primary Data

The above table 1.2 shows the calculated ‘F’ values of consumer preference between branded and traditional Jewellers are 3.153, and 3.329 which are significant at the ‘p’ value of 0.014, and 0.011 respectively. Since the respective ‘p’ values of consumer preference between branded and traditional jewellers are less than 0.05 the null hypothesis is rejected. It shows that educational qualification wise there is significant difference in consumer preference between branded and non branded jewellers

1.5.3 Reasons for Not Buying From Branded Jewellers

Generic products that resemble goods produced by brand-name manufacturers, distributors and retail establishments. Market perception typically places a lower value on these goods, and the quality and durability is often lower than branded products.

Table No. 1.3:
TABLE SHOWING THE FRIEDMAN RANK TOWARDS THE REASONS FOR NOT BUYING THE BRANDED JEWELLERS IN KANYAKUMARI DISTRICT

Reasons	Mean Rank	Rank	χ^2 Value	P Value
Lack of Awareness about existing Brands	4.18	1	101.528	.000
Lack of Awareness about the Benefits of Branded Jewellery	4.75	3		
Hesitation to Switch from age-old Jewelers	4.89	5		
Added Taxes	4.74	2		
People do not have White Money	5.74	9		
Non availability of Preferred Designs	5.25	7		
Better Payment terms of local Jewelers	5.17	6		
Perceived High making Charges of Branded Jewellery	4.79	4		
Non replacement term of Branded Outlet	5.49	8		

Source: Primary Data

The results of this test suggest that there is significant difference in the reasons for not buying from branded jewellers. This is indicated by a Significance level of .000. Comparing the ranks for the nine sets of scores, Lack of Awareness about existing brands ranks first and Added taxes scores second rank.

1.5.4 Mode of Advertisements to Create Awareness towards Brands

Advertising is mass media content intended to persuade audiences of readers, viewers or listeners to take action on products, services and ideas.

Table No. 1.4:

TABLE SHOWING THE MEAN RANK FOR THE MODE OF ADVERTISEMENT TO CREATE AWARENESS TOWARDS BRANDS IN KANYAKUMARI DISTRICT

Mode of Advertisements	Mean Rank	Rank	χ^2 Value	P Value
Banner	5.37	5	347.225	.000
Magazines	3.99	2		
Posters	4.92	4		
Television	3.38	1		
Websites	5.39	6		
Newspaper	4.79	3		
Radio	5.77	8		
Theaters	6.00	9		
POS	5.40	7		

Source: Primary Data

The results of this test suggest that there are significant differences in the Mode of Advertisement to Create Awareness towards Brands. This is indicated by a Significance level of .000. Comparing the ranks for the sets of scores, Television plays a main role in advertisement to create awareness towards the brands and its ranks first and Radios becomes the outdated mode of advertisement theaters scores the last rank in the mode of advertisement to create awareness.

1.5.5 Satisfaction of the respondents regarding various factors provided by the branded jewellers

Customer level of approval when comparing a product's perceived performance with his or her expectations. Also could refer to discharge, extinguishment, or retirement of an obligation to the acceptance of the obligor, or fulfillment of a claim. While satisfaction is sometimes equated with performance, it implies compensation or substitution whereas performance denotes doing what was actually promised.

Table No. 1.5:

TABLE SHOWING THE LEVEL OF SATISFACTION OF THE RESPONDENTS REGARDING VARIOUS FACTORS PROVIDED BY THE BRANDED JEWELLERS BASED ON GENDER

Factors	U-value	Z-value	p-value	Mean rank	
				Male	Female
Service	8562.500	-.034	.973	175.13	175.58
Quality	8112.500	-.755	.450	183.50	173.88
Price	8166.500	-.640	.522	182.58	174.06
Product Features	7834.500	-1.131	.258	188.21	172.92
Wide Product Range	8155.000	-.636	.524	168.22	176.98
Purity	8113.500	-.733	.464	183.48	173.88
Trendy Designs	7780.500	-1.206	.228	189.13	172.74

Source: Primary Data

The null hypothesis (H_0) is accepted at the 5% level of significance with regard to the level of satisfaction in brand name, quality, price, product features, wide product range and purity due to the p value is more than 0.05. It shows that Gender wise there is no significant difference in level of satisfaction in brand name, quality, price, product features, wide product range and purity

1.6 FINDINGS OF THE STUDY

1. Majority of the people buy gold jewellery for the marriages in their family. It is a traditional attitude among the people who belong to Kanyakumari district. And gold jewels have different connotations attached to it. It is a habit, ornament, companion of the difficult times, way to prosperity and carrier of value.
2. From the study it is evident that most of the people preferred to buy gold jewellery on the occasion of Wedding Ceremony, Baby Birth and Festivals with traditional belief, where customers opt for heavier items and the purchase is infrequent. New-fangled reasons have emerged where small and frequent purchases are made such as financial gain, birthdays and anniversaries in Kanyakumari District.
3. It is understood from the study that the respondents are highly satisfied with the good will factors of the branded jewellery such as wide product range, finishing and designs etc. Promotional factors also make the respondents to buy from branded jewellers such as shop appearance, discounts on special occasions, advertisements etc. Purity factor of the branded jewellery makes the people to buy from branded jewellery.
4. Television plays a main role in advertisement to create awareness towards the brands and its ranks first and Radios become the outdated mode of advertisement. Theaters score the last rank in the mode of advertisement to create awareness. Television plays a main role in the mode of advertisement towards brands. This shows majority of the respondents are attracted by the audio visual advertisements. Radio becomes the outdated mode of advertisements.
5. Gender wise that there is no significant difference in level of satisfaction in brand name, quality, price, product features, wide product range and purity. Majority of the male and female respondents are satisfied with the overall performance of the branded outlets. They are satisfied with the service, price, design and wide product range provided by branded outlet.

1.7 SUGGESTIONS OF THE STUDY

1. Offers and Discounts

At the time of some special occasions such as Marriage days and other festival season, the respondents wanted more offers. They are of the opinion that more exchange offers will enhance the sale of jewellery. The offer and discounts can also be provided in the traditional jewellery shops to get more customers towards them.

2. 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 attitude that when making jewellery the wastage is again being utilised by the jewellers themselves. When the usage is with them, why to pull together the charges from the customers is the question raised by them. Also they convey that a large amount is being taken for making charges from the branded jewellery shops and this must be reduced to gain the customer loyalty.

3. Good Customer Service

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

4. Improvement in Purity and Quality of Gold

It is found from the study that most of the respondents are more conscious in the quality of gold. Purity and Quality 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 influence on buying behaviour the jewellery retailers can improve the quality by reducing the other metals which are mixed with gold.

5. New and Trendy Designs

Due to increase in the usage of fashion jewellery which is in mind - driving designs, respondents are in need of such new and trendy designs in gold jewellery too. Though nowadays light weighted gold jewellery comes in eye-catching designs, still more new varieties are expected by the buyers. Hence the traditional jewellers can also use to sell fashion and light weighted gold jewellery to attract more customers and reduce the competitions.

6. Hallmarking Jewellery

Large number of respondents has conveyed that they get full satisfaction with BIS mark jewellery. But most of the respondents are not aware about the components of hallmarking. Along with the Bureau of Indian standard the jewellery retailers have to create awareness towards hallmarking components.

7. Techniques of Marketing

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

8. Branded Shops

In Kanyakumari District there is large number of customers who are buying gold jewellery. In the District there are only two national brands available in the jewellery market. There is a market for National brands like Kalyan, Thanisq, Joy alukkas, Malabar Gold etc., to makes the customers to choose from more alternatives.

1.8 CONCLUSION

The benefits of buying gold jewellery are many in number. Gold has resale value and this creates gold of great benefit and of great asset value to buy. Gold is leading on the list of investments and value. In the maximum parts of the world, gold holds a very imperative value in several cultures since it is a symbol of achievement, power and wealth. In India, gold tends to have religious as well as cultural significance. This is one of the numerous reasons, which makes gold jewellery a gentle of art in India. Based on the above, customer's approach and behaviour on jewellery purchase in Kanyakumari District have played a significant role.

BIBLIOGRAPHY

Books

- [1] Batra, S, K & Kazmi, S.H.H, “*Consumer Behaviour*”, Excel Books, New Delhi, 2008.
- [2] Becker, Vivienne, “*Antique and Twentieth century*”, N.A.G Publication, London, 2003.
- [3] Bitta Albert J. Della and Loudon David L, “*Consumer Behaviour*”. Second edition, Tata Mc-Grawhill, New Delhi, 2004.
- [4] Blackwell, R., Miniard, P. and Engel, J, “*Consumer behavior*”, Mason: Thompson, 2006.
- [5] Del I Hawkins, Roger J Best, Kenneth A Coney, AmitMukherjee, “*Consumer Behaviour*”, Tata McGraw-Hill, New Deli, 2007.
- [6] Hoyer, W.D. & Macinnis, D.J, “*Consumer Behaviour*”, 5th edition, Cengage Learning, 2008.
- [7] Bitta Albert, J. Della and Loudon David L, “*Consumer Behaviour*”, Mc-Grawhill Second edition, 2004.
- [8] Neal, C., Quester, P. and Pettigrew, S, “*Consumer Behaviour: Implications for Marketing Strategy*” (5th edition) Berkshire: McGraw-Hill, 2006.
- [9] Philip Kotler, “*Marketing Management*”, New Delhi, Prentice Hall of India, 2012.
- [10] Rao, K, “*Services Marketing*”, New Delhi, Pearson Education, 2007.
- [11] Schiffman, Leon G, Kanuk, Leslie Lazar, “*Consumer Behavior*”, Prentice Hall of India, Third Edition, 2008.
- [12] Schiffman Lenon G., & Kanuk Leslie Lazar, “*Consumer Behaviour*”. Prentice Hall of India, 2006.
- [13] Schiffman, L., Hansen H. and Kanuk L, “*Consumer Behaviour: A European Outlook*”, London, Pearson Education, 2007.
- [14] Tyagi, C. and Kumar, A, “*Consumer Behaviour*”, US, Atlantic Publishers, 2004.
- [15] Solomon, M.R, *Consumer Behaviour*, 3rd ed., Prentice Hall, 312, 1995.

Articles

- [1] Abraham, Shinu (2003). "Chera, Chola, Pandya: using archaeological evidence to identify the Tamil kingdoms of early historic South India". *Asian Perspectives: the Journal of Archaeology for Asia and the Pacific* p.42.
- [2] Alok kala (2010), “Gemstones and Jewellery in Jaipur”, *Dimond World*, Thomson press Ltd., Faridabad , vol.38, Issue 4, p12-14.
- [3] Ashwin Shah(2008), “*Gold Jewellery Becomes Fashion Accessory*”, <http://www.diamondworld.net/contentview.html>, 02nd September, 2008.
- [4] Backhaus, K. Hillig, T. and Wilken, R.(2007) “Predicting purchase decision with different conjoint analysis methods”, *International Journal of Market Research*. Vol.49, Issue (3), p. 341-364.
- [5] Bagozzi, R. & Warsaw, L. (1990) “Trying to Consumer”, *Journal of Consumer Research* Vol.17, (2) p. 127 – 140.
- [6] Clark, Grahame (1986). “*Symbols of Excellence: Precious Materials as Expressions of Status*”. Cambridge, England: Cambridge University Press.
- [7] Clark, John B., Hwang Hojong(2000). “International Comparative Analysis of Customer Satisfaction with Discount Stores”, *Journal of retailing*, Volume 76, No.1, pp. 58-72.
- [8] Craig Symons (2004). “*Branding Success*”, www.jewelleryworld.net, Quoted 21.4.2004.
- [9] Craig, Samuel C. and Douglas, Susan P. (2006). “Beyond national culture: implications of cultural dynamics for consumer research”, *International Marketing Review*, Vol. 23, Issue 3, p. 322-342.

- [10] Davis, Fred. (1995). “*Clothing and Fashion as Communication*”, In the Psychology of Fashion, eds., Michael R. Solomon, Massachusetts: D.C. Heath and Company.
- [11] Gidwani and Devika (2002), “Branded Gold Jewellery Market in India”, *ICMR*, Vol. 29(3), p. 56-62.
- [12] Holman, Rebecca M. (1981). “*Apparel as Communication.*” In Symbolic Consumer Behavior, eds., Elizabeth Hirschman and Morris B. Holbrook, Ann Arbor: Association for Consumer Research, p. 7-15.
- [13] Kacen. J. J. and Lee. J. A., (2002) “The influence of culture on consumer impulsive buying behaviour”, *Journal of consumer psychology*. Vol. 12(2), p. 163-174.
- [14] Kahle L.R. and Close, A. (2006) “*Consumer Behaviour Knowledge for Effective Sports and Event Marketing*”, Taylor & Francis, New York, USA.
- [15] Philip Kotler (2003) “*Principles of Marketing*”, Prentice Hall of India, New Delhi, p.4-5.
- [16] Kuberudu Burlakanti and Romala Vijaya Srinivas(2013). “The Most Influential Factors of Consumers' Buying Pattern At Organized and Unorganized Retail Stores with Special Reference to Kakinada City, Andhra Pradesh.” *Indian Journal of Marketing*, Vol.61, No.6, p. 14-23.
- [17] Kumar and Varadaraj(2013), “A Study on Buying Behaviour of Women Customer's towards jewellery products with special reference to Tirupur City”, *Indian Journal of Applied Research*, Vol .3, issue.5, p:29-32.
- [18] Malik,M(2012). “A study on Customer Satisfaction Toward Service quality of Organized Retail Stores in Haryana.” *Indian Journal of Marketing*, Vol.42, No.2, p.51-60.
- [19] Mckinsey. C, (2005). “Strategies for Wooing Customers”, *Jewellery News India*, Vol.10, Issue 1, p.56-58.
- [20] Mehta, Raj, Russell W and Belk,(1991). “Artifacts, Identity, and Transition: Favorite Possessions of Indians and Indian Immigrants to the United States”, *Journal of Consumer Research*, Vol.17, p. 398-411.
- [21] Osjag , S. (2009), “Gold Ornaments world”, *Bangkok Gems & Jewellery Magazine*, Vol 22 Issue1, p.14-15.
- [22] Paul Noronha (2005) “Brand appeal” *THE HINDU* Volume 22 - Issue 23.
- [23] Perugini, M. & Bagozzi, R. (2001) “The role of desires and anticipated emotions in goal-directed behaviours: Broadening and deepening the theory of planned behaviour” *British Journal of Social Psychology*, Vol.40, p. 79-98.
- [24] Rncos(2006) “Indian Customers Showing Interest in Branded Jewellery”, *Journal Of Gems & Jewellery*,, Vol.10(1), p.12-16.
- [25] Rohna O’Connell (2006) “India: exiting advances in local gold market” *World Gold Council Report 2006*.
- [26] Rook (1985). “The ritual dimension of consumer behavior”, *Journal of Consumer Research*, Vol.12, Issue 3, December, p.251-264.
- [27] Rose, S. and Samouel, P., (2009) “Internal psychological versus external market-driven determinants of the amount of consumer information search amongst online shopper”, *Journal of Marketing Management*. Vol.25(1/2), p. 171-190.
- [28] Kumar and Varadaraj(2013), “A Study on Buying Behaviour of Women Customer's towards jewellery products with special reference to Tirupur City”, *Indian Journal of Applied Research*, Vol .3, issue.5, p:29-32.
- [29] Shah Vipul, (2012), “Change in Leadership of Gem and Jewellery”. *Journal Of Gems & Jewellery*, Vol 50, Issue 5, p.22-23.
- [30] Shweta , B .H (2010), “How to Invest In gold”- Case Study, May 11 , 2010 , *Rupee talk*.
- [31] Stallworth, P. (2008), “Consumer behaviour and marketing strategic”, online, pp.9.
- [32] Tanishq : study of consumer behavior , Oct 13 , 2008.

- [33] Changulani Taruna (2003), “Gold Rush,” *The HINDU*, Sunday June 30, 2003, p.7.
- [34] Untracht, Oppi (1982), “Jewelry Concepts and Technology”. New York: Doubleday.
- [35] Velliquette, M. Anne, Murray, B. Jeff and Creyer, H. Elizabeth.(1998). “The Tattoo Renaissance: An Ethnographic Account of Symbolic Consumer Behavior.” *Advances in Consumer Research*, Vol.25, p. 461-467.
- [36] Winer, R. (2009), “New Communications Approaches in Marketing: Issues and Research Directions,” *Journal of Interactive Marketing*, Vol.23 (2), p. 108–17.
- [37] Zaveri Samrat (2003), “Branded & Gold Jewellery Market in India”, *The jewellers*, Vol.5 Issue.6, p. 17-21.
- [38] Irfan Mumtaz K.S., “Retailer’s Brand Awareness: An Exploratory Approach”, *International Journal of Management (IJM)*, Volume 4, Issue 6, 2013, pp. 92 - 98, ISSN Print: 0976-6502, ISSN Online: 0976-6510.
- [39] Dr. Bidyut Jyoti Gogoi, “Antecedents of Customer Satisfaction in a Retail Store Environment and Its Impact on Time Spent and Impulse Buying”, *International Journal of Management (IJM)*, Volume 4, Issue 6, 2013, pp. 21 - 35, ISSN Print: 0976-6502, ISSN Online: 0976-6510.
- [40] Dr. K.K.Ramachandran and Dayanasajjanan, “Perception of Consumers Towards Branded Jewellery Products of Malabar Gold in Thiruvananthapuram City”, *International Journal of Management (IJM)*, Volume 5, Issue 6, 2014, pp. 10 - 20, ISSN Print: 0976-6502, ISSN Online: 0976-6510.

Web sites

- [1] <http://www.allheadlinenews.com/articles/7017272531>.
- [2] <http://www.commodityonline.com/news/Branded-gold-jewellery-shops-lure-Indians-23837-3-1.html>.
- [3] <http://www.diamondworld.net/contentview.aspx?item=2465>.
- [4] http://www.exchange4media.com/e4m/news/fullstory.asp?section_id=3&news_id=19874&tag=14601&pict.
- [5] <http://www.flonnet.com/fl2223/stories/20051118003809800.htm>.
- [6] <http://www.gulf-daily-news.com/NewsDetails.aspx?storyid=266902>.
- [7] <http://www.icmrindia.org/casestudies/catalogue/Business%20Strategy1/BSTR041.htm>.
- [8] <http://www.icmrindia.org/free%20resources/casestudies/branded-gold-jewellery1.htm>.
- [9] http://jewellery.indianetzone.com/1/branded_jewellery.htm.
- [10] <http://www.pressabout.com/indian-customers-showing-internet-in-branded-jewellery-24860/>.
- [11] <http://www.rncos.com/Report/IM148.htm>.
- [12] <http://www.scribd.com/doc/19901085/Jewellery-Companies-Comparison>.
- [13] http://travelersindia.com/archive/v5n2/v5n2-indian_jewelry.html.
- [14] <http://www.financialexpress.com/news/Gems-and-jewellery-industry-keen-to-build-brand-equity>.
- [15] http://www.jewellery.indianetzone.com/1/branded_jewellery.htm.
- [16] <http://www.aijsh.org>.
- [17] <http://www.emeraldinsight.com/10.1108/02580540210793428>.
- [18] http://www.gold.org/value/market_intelligence/supply_demand_jewellery.
- [19] <http://www.gjepc.org/gjepc>.
- [20] http://Jewellery.indianetzone.com/1/branded_jewellery.
- [21] <http://www.allbusiness.com/retail-trade/apparel>.