FACTORS INFLUENCING CONSUMERS' BEHAVIOURAL INTENTION AND THEIR ACTUAL BEHAVIOUR IN BUYING JEWELLERY ONLINE: AN EXPLORATIVE STUDY

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Abstract

Jewellery has always been an important symbol of wealth, luxury, and success in human cultures. Within these communities, the phenomena has played a significant role. This is one reason why the Jewellery has such cultural importance. Casually donning the garment was a frequent way for people to display their social standing through various means. In addition, it was essential for major life events like the birth of a child or the dowry exchange in marriages. Important times are illustrated by the following examples. The following are instances of events that are significant in their own right. Due to this scenario, Jewellery has transformed into an essential component that people use every day. Through the ages, we have seen local traditions expressed in a variety of ways. Varieties in product design and manufacturing processes are encompassed by these approaches. An increasing amount of machinery is being used in the manufacturing processes of firms these days. Although new designs have been created to accommodate changing situations, it is important to recognise that some regions have maintained their industrial traditions. Even when new designs come out, this problem still exists (Anderson., Jain, & Chintagunta, 19931). Consequently, the purpose of this research is to delve into the numerous factors that impact online Jewellery shoppers' behavioural intention and actual conduct with adequate sampling responses included in the study, per se.

Keywords- Jewellery, Online purchase, Consumer Behaviour, Marketing management, Branding.

Introduction

As a result of the rapid expansion of e-commerce, the Jewellery industry has undergone substantial alterations, which has led to the emergence of a significant market segment for the selling of Jewellery online. For businesses operating in the Jewellery industry to be able to engage in online Jewellery transactions, they need to have a comprehensive awareness of the numerous factors that influence the intentions and behaviours of customers. These components had an impact on the manner in which the customers made judgments and carried out their actions. When it comes to the domain of electronic commerce, the actions of customers are influenced by a multitude of elements. These aspects include trust, perceived risk, social impact, and the whole experience of making a purchase online. There is a widespread consensus that trust is a key and indispensable component. The application of the Theory of Planned Behaviour (TPB) paradigm permits an evaluation of the influence exerted by attitudes,

subjective standards, and perceived behavioural control on consumers' intentions to engage in online Jewellery purchases. Through the application of a theoretical framework, this is something that can be accomplished. Additionally, the consumer's impression of the risks connected with product quality and safety, in addition to the authenticity and dependability of online vendors, has a significant impact on the consumer's propensity to engage in transactions. As a consequence of this, these characteristics have a major influence on the consumer's propensity to engage in activities related to purchase. According to Chu,& Lu, (20072), the online Jewellery sector is subject to a social effect as a result of the enormous influence that customer reviews and peer suggestions have on customer attitudes and actions.

At the present time, India has established itself as a significant player in the international market for the production of high-end Jewellery . Notwithstanding this, a major fraction of Indian Jewellery firms are classed as original equipment manufacturers (OEM). The manufacturing capacities of these companies are limited, and they fulfil the role of auxiliary entities. Numerous industrial clusters in India are centred on the production of Jewellery and gemstones. These clusters are located throughout the country. Each cluster can be found in the country of India. The vast majority of production facilities are scattered throughout a wide range of locations, which ensures accessibility across the country. The great creativity, usage of cutting-edge technology, and provision of complete post-purchase service that gem and Jewellery companies offer have contributed to the establishment of a strong name in the market. Cutting and polishing, inventive design, and quality control are three areas in which India has established itself as a significant global leader. As a consequence of this, India is generally acknowledged within the international community as being among the leading nations in various fields. Before beginning the manufacturing of Jewellery that is considered to be of extraordinary worth and quality, it is vital to take into consideration a wide range of important variables.

Establishing a comprehensive branding strategy and developing a design that differentiates itself from competitors are both essential steps in the process of getting started. Additionally, the achievement of the product's excellent quality is of the utmost importance, and attaining this quality requires the employment of skilled craftsmanship as well as the exploitation of raw materials of the highest possible quality. In order to gain the highly prized stones with vivid colours, it is absolutely necessary to adhere to a wide variety of laborious processing techniques. A deep awareness of gemstone quality and the presence of qualified individuals are two of the most important factors that contribute to the achievement of success in the manufacturing of high-quality Jewellery. Therefore, India has established itself as a significant participant in the world arena by achieving a large degree of knowledge in the aforementioned sectors. This advancement has enabled India to position itself as a significant player. It is possible that the circumstances described by Sureshchanndra et al. (20033) are responsible for this phenomena.

Over the course of the past few years, the Jewellery manufacturing sector in India has seen a considerable industrial shift. Originally, this revolution was spurred by the shift from original equipment manufacturers (OEMs) to original design manufacturers (ODMs). Both the process

of transformation and the industry as a whole have been significantly impacted by it. It is important to point out that a substantial number of new Jewellery firms have successfully established their own distinct identities, as demonstrated by the extensive presence of these enterprises across a variety of social media platforms. On top of that, a sizeable fraction of these manufacturers have garnered a reputation for the superior quality of the Jewellery that they produce. This platform provides merchants with a technique that is both cost-effective and efficient for showcasing the characteristics of their products, while at the same time providing consumers with increased convenience, namely in terms of completing product research, comparing available options, and disseminating information. You are able to take advantage of each of these advantages simultaneously. According to Doherty, Ellis-Chadwick, and Hart (20034), a sizeable percentage of individual Jewellery consumers have a comprehensive understanding of the distinct characteristics and qualities associated with the item they are interested in purchasing before engaging in a transaction at a brick-and-mortar Jewellery store or making an online purchase through an e- commerce platform.

India's social networking phenomenon has seen substantial expansion, displaying a steady increasing tendency on a daily basis. This growth has been going on for quite some time. During the most recent few years, this expansion has taken place. There is a considerable population in India that is actively engaged with the Internet, which is one of the theories that could be considered reasonable to explain the observed expansion. Users are able to build interpersonal connections through the usage of social media platforms, which also assist the spread of various forms of content, such as photographs, videos, and other forms of media. The vast majority of these contacts take place between people who are already familiar with one another, such as those who are members of the same social network or who are members of the same family. This platform's deployment creates a new market landscape in which retail companies can compete with one another, which is a novel market landscape. Several aspects of our day-to-day lives, including the dynamics of interactions between businesses and their customers, have been significantly impacted by the aforementioned problem, which has led to the major influence of social networking sites. Access to information regarding products and services that have been specifically adapted to satisfy the requirements of big populations that are geographically diverse is made available to customers in a simple manner. There is a possibility that the information will include feedback from customers that is obtained from previous purchases as well as the utilisation of projected products or services. Additionally, there has been a noticeable shift in consumer behaviour, notably a trend away from traditional in-person purchases made at brick-and-mortar retail businesses and toward the adoption of online shopping (Kumara and Kumar, 20165). This transition has been notable since it has led to a shift in consumer behaviour.

Statement of problem to investigate

Online Jewellery sales have grown in recent years. Increasing e-commerce platforms and shifting customer preferences have caused the shift. Digital Jewellery has great growth potential, but there are still hurdles and uncertainties. This thesis examines how internet Jewellery buyers' behaviour is affected. We aim to extensively study this topic and provide helpful insights to assist businesses adapt to the changing atmosphere and exceed customer

expectations. The perceived risks of buying precious products online are a major issue for the internet Jewellery industry. Online Jewellery shoppers often worry about legality, quality, and privacy. Perceived threats can affect people's confidence in a product or service and their behaviour. Businesses and customers must understand how online Jewellery shoppers perceive and handle risks. Resolving this issue will boost customer trust and improve online Jewellery retail.

Many academic research have examined online shopping factors. Online Jewellery shoppers' behavioural goals and purchasing behaviour are still unclear. The discrepancy between customers' intentions and their actions could hurt firms. Trust, social influence, pricing methods, and internet buying can positively or negatively affect the intention behaviour gap. This thesis analyses the complicated relationships between these aspects and offers practical advice to assist e-commerce Jewellery sellers match client tastes and behaviours. The resolution of this issue will help the online Jewellery industry grow sustainably and boost customer and business satisfaction.

Why Jewellery study

The theory is relevant academically and professionally as it improves our understanding of customer behaviour in the online Jewellery retail sector. E-commerce has changed the Jewellery sector. More research is needed on this market's clients' behavioural intentions and activities. By revealing the complexity of online Jewellery client decision-making, the study will enrich academic literature. This study will provide a theoretical framework for future customer behaviour researchers in specialised e-commerce businesses.

The outcomes of this research will benefit online Jewellery companies. Jewellery shops may better meet consumer needs by understanding consumer behaviour and tailoring their marketing, website, pricing, and customer service tactics. Consumer satisfaction, confidence, and loyalty may increase. Businesses can overcome entry and growth hurdles in this highly competitive industry by detecting online Jewellery sales risks and optimising the purchasing experience.

This study results and outcome is important for consumers. Online Jewellery shopping is growing, therefore shoppers need knowledge and guidance to make judgments. This research could empower online Jewellery shoppers by helping them make informed choices that match their values. This
study analyses trust, perceived risk, and social influence variables to improve online Jewellery retailing transparency and credibility. The study's findings may assist customers and the industry. This study can improve consumer experience by fostering trust, sustainability, and ethics in the online Jewellery sector.

Review of Literature and work

According to the findings of the research conducted on the literature, the decisions that customers make regarding their separate purchases are influenced by the desires and needs of both consumers and retailers. However, the amount of Jewellery that is purchased online varies

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greatly depending on the level of economic position revealed by O J (2013). This is despite the fact that there is a constant attitude toward online shopping throughout a wide variety of age groups. According to the findings of the research conducted by Rehman and colleagues in 2019, the findings suggested that there is a significant association between customer behaviour and the prediction of their intention to make a purchase utilising the internet. The marketing aspect brought to light a connection that was quite robust. According to Pandiyaraj and Magesan (2015), in order for shops to be successful in selling products online, they must first understand the elements that influence the decorating decisions of their customers. It has been reported by Mallapragada et al. (2016) that there has been a significant rise in the number of transactions that take place online, which has led to an increase in the amount of money that is earned online. During this time period, there has been a substantial rise in the amount of online traffic that is directed to a variety of eCommerce websites. According to Mallapragada et al. (2016), customers usually explore a number of different websites and eCommerce sites before choosing on one where they can purchase Jewellery that is customised to their interests. This is because customers want to make sure that they are getting the best possible experience. There are a number of aspects that determine the perceptions that are received from the experience, and a substantial percentage of the transition from traditional brick-and-mortar stores to online commerce is dependent on these factors. Amitabh (2019) conducted a study in which a number of different models were utilised in order to conduct an analysis of the characteristics and traits of individuals who shop for Jewellery online. In particular, the study focused on individuals who are price-conscious and undertake extensive research on e-commerce platforms prior to making a purchase. Additionally, the option to provide feedback on the things that they purchase piques the attention and curiosity of customers who are interested in purchasing Jewellery online, as stated by Al-Alawi (2019). Customers enjoy having a sense of control over their purchases. There has been an increase in the number of items that are sold online as a direct result of the prevalence of online evaluations that serve as professional descriptions of products in a significant number of instances involving online shopping. According to the findings of the research conducted by Petcharat and Leelasantitham (2021), the Technology Acceptance Model (TAM) was utilised to gather information regarding customer service, the perceived ease of use of the application, and the desire to engage in e-commerce Jewellery shopping. It was discovered by Albarracín et al. (2021) that trust is an essential component in the process of purchasing Jewellery online. Haridasan et al.'s research from 2021 reveals that there may be a connection between decreased perceived risk and greater online shopping experience and habit. The data from 2005 that was reviewed to support this hypothesis suggests that there may be a connection. There may be a connection between the research on online jewellery purchasing activity and the perceived drawbacks of internet shopping, which include the risks associated with products and privacy, as well as the absence of options for involvement in social activities. According to the findings of Haridasan et al. (2021), consumers are discouraged from making regular purchases online because they perceive that doing so will put their privacy at risk. In the context of online shopping, the design style is a significant component that plays a role in influencing the purchasing decisions of customers. In their study, Albarracín et al. (2021) discovered that customers tend to select Jewellery that is reflective of their individual preferences and interests.

This research was carried out with the purpose of gaining a better understanding of the perceived risks and benefits associated with internet buying. Based on the findings of the testing, customers opted for retail establishments that provided them with a sense of privacy and fulfilled their expectations respectively. According to the findings of a study that was carried out by Bhardwaj and colleagues (2023), these preferences were the primary driving force behind the predominant purchasing behavior, with the objective being to add value to the overall shopping experience.

Research Questions

In order to accomplish the above-mentioned objectives of the study, the study will meet the answers to the following research questions:

1) What are the factors influencing consumer decision-making processes with respect to the e- retailing of luxury products?

2) What are the attitudes and perceptions of consumers towards online Jewellery retailing?

3) What are the factors that influence consumer decision-making processes in online Jewellery retailing?

4) What is the impact of the factors on consumer behaviour in purchasing Jewellery online?

Objectives

The study's precise aim and objectives will be outlined in this section. The current study aims to examine the elements that impact consumers' behavioural intention and actual behaviour when purchasing Jewellery online. The current study will focus on obtaining relevant information related to the specified objectives to achieve the target mentioned above.

1) To find out the factors influencing consumer decision-making processes with respect to the e-retailing of luxury products.

2) To examine the factors that influence consumer decision-making processes in online Jewellery retailing.

3) To identify and analyse the attitudes and perceptions of consumers towards online Jewellery retailing.

4) To measure the impact of the factors on consumer behaviour in purchasing Jewellery online.

Research Design

The present study is going to adopt the descriptive research design. The present research study aims at the relationships between online Jewellery buying and the factors that determine the causes of consumers buying online Jewellery . Moreover, the descriptive research design was used to get through the demographic profile of the consumers and specifically consider the respondents' responses on the dependent and independent variables. The present study collected data to gain insights into the variables as the characteristics of the collected data aligned with the descriptive research design. The study will also use a diagnostic research design as the researcher diagnoses the relationship between the independent variables and the dependent variables and it further determines the impacts of the independent variables on the dependent variables. The independent variables are the consumers who are buying pieces of

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Jewellery online and the dependent variables are the factors that determine the choices of the consumers buying Jewellery online. However, this research method specifically considers the words, phrases, and sentences in the place of numerical data and statistical evaluation.

Data collection and Sampling
The study collected primary data and secondary data to collect insights about the area of research. A reliable and valid tested questionnaire was used for collection of the data. The target population in the current study is the consumers who are buying Jewellery online. The data collected is a group
of consumers whose certain set of factors determine their choices for buying Jewellery online. The data collected will further be researched and samples will be drawn to document and record the respondents' choices based on the factors that determine their buying Jewellery online.

Data Analysis
The present study will utilize IBM SPSS as the method for statistical; evaluation and analysis. In this study through descriptive study or analysis, the scholar has used frequencies, percentages, standard deviation, and mean. However, for validity and reliability analysis the consistency in the scales used in the questionnaire is usually done using Cronbach's Alpha. The Cronbach alpha measures the internal consistency which determines how much are the samples closer to the data that is collected. It is also known as the measure of scale reliability and a high value of alpha does not determine that the research questions are unidimensional. The outcome of this research study will be interpreted and reported in a very accurate and transparent manner. However, for reliability concerns, the research study will ensure that different statistical tests are employed to bring out statistical outcomes that are accurate and transparent.

Ethical consideration
Ethical considerations, such as data security and proper author citations, must be ensured. Participants must be informed of the study's objectives and potential risks, and they must be requested to consent to the study. Participants should also ensure that the data generated is used solely for research purposes. In addition, participants would be able to participate in the research project fully anonymously. The investigation aims to maximise the potential gain from the study. However, the inquiry and research study must ensure that errors and injury are minimised.

Results Analysis

Table 1. Demographic participation in study

Variables	Frequency	Percentage
Genderwise		
Male	201	52.2
Female	184	47.8

Age wise		
18-30 years	94	24.4

Variables	Frequency	Percentage
31-40 years	111	28.8
41-50 years	100	26.0
>51 years	80	20.8
Salary wise		
10000-25001	77	20.0
25001-40000	80	20.8
40001-50000	80	20.8
50001-7500	83	21.6
75001-more	65	16.9

Reliability Statistics

Within the statistical package known as SPSS, a reliability test known as Cronbach's Alpha is carried out in order to determine the internal consistency, or reliability, of the measuring instrument. It is most frequently utilised in situations in which the questionnaire is produced by utilising many statements from the Likert scale, and consequently, in order to ascertain whether or not the scale is dependable. The table that follows presents the reliability statistics of the sample data for a sample size of 385. As we can see, the value of Cronbach's alpha is 0.896, which shows that our scale has a high degree of internal consistency between itself and this particular sample. On the other hand, the dependability of behavioural intention was only 0.079. For the purpose of future investigation, however.

Table 2. Reliability Statistics

Variables	Crohnbach's alpha (α)
Perceived usefulness	0.679
Perceived ease of usage	0.702
Attitude towards buying Jewellery online	0.596
Behavioural intention	0.079
Customer decision to buy Jewellaery online	0.793
Overall	0.896

Reliability Statistics

Cronbach's Alpha	N of Items
.896	38

Factor analysis

When all the items were forced to form a single factor, the factor analysis was able to extract 11 components with a variance of 55.814%. All the items except four items had factor loadings of more than 0.4. But all the items were considered for further analysis.

Table 3. Factor Analysis - Rotated Component Matrix

Rotated Component Matrixa

	Component								
	1	2	3	4	5	6	7	8	9
B1	.558			.462					
B2	.585								
B3	.415			.435					
B4		.454							
B5	.521								
C1		.494							
C2		.689							
C3				.471					
C4	.662								
C5	.675								
D1					.552				
D2									
D3					.689				
D4			.474	.443					
D5							.575		
E1							-.820		
E2			.641						
E3			.511						
E4		.648							
E5						-.755			
F1			.402						
F2								.835	
F3								.454	-.519

	1	2	3	4	5	6	7	8	9
F4				-.773					
F5	.592								
F6	.630								
F7	.506	**.525**							
F8		**.408**							
F9	.516								
F10		**.529**							
F11									**.567**
F12	.623				**.468**				
F13			**.452**			**.530**			
F14					**.439**				
F15									
F16									
F17									
F18									

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

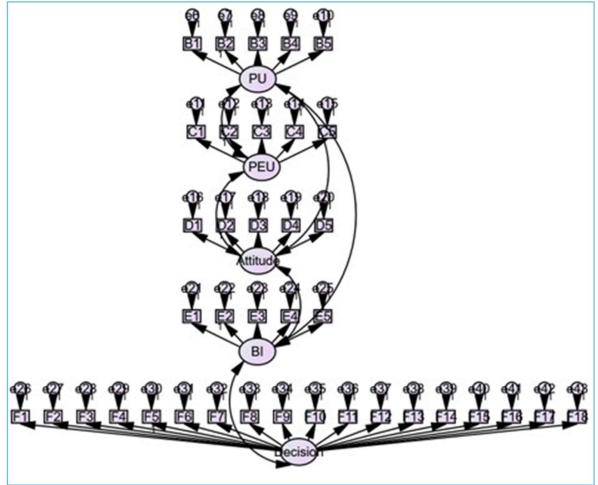a. Rotation converged in 13 iterations.

Model fit indices

The values of different indices are presented in the table 4.

Table 4. Model fit indices

	Model fit	Desired score
Chi – Square	1893.991	NA
Degrees of Freedom	658	NA
CMIN/DF	2.878	</=2.00 for good fit and 2.00 – 5.00 for moderate fit.

CFI	0.724	Close to or more than 0.90 for good fit
RMSEA	0.07	</=0.10 reflects good fit
NFI	0.634	Value close to 0.90 reflects a good fit

Confirmatory Factor Analysis

Using AMOS, a preliminary model was established for the purpose of conducting confirmatory factor analysis. Using the preliminary model, the researcher was able to determine the model's optimal fit in terms of both its parasimony and its substantive meaningfulness. Model fit indices provided an indication of how well the underlying structure corresponds to the data. A number of model fit indices, such as the Chi Square statistic, Degrees of Freedom (DF), CMIN/DF, CFI, and RMSEA, were utilised in order to execute the evaluation of the model.

Discussion and Conclusion

The objective of the study was to ascertain the determinants that impact customers' decision-making processes in the context of online luxury purchasing. This was achieved by a comprehensive examination of both the overarching objective and the specific goals. The objective of the study was to examine customer viewpoints and attitudes towards online Jewellery retailing, analyse the factors that affect customer decision-making processes, and evaluate the significance of these attributes on real customer behaviour during online Jewellery

purchases. The stated objectives served as a guiding principle, directing the research towards a more comprehensive comprehension of the intricate correlation between clients and the digital domain of Jewellery sales.

It is evident that customers exhibit a pronounced inclination towards user interfaces that possess qualities of intuitiveness and user-friendliness. The topic of website usability has gained significant importance. The significance of maintaining a trustworthy online environment was underscored when the trustworthiness of a website emerged as a crucial factor influencing client decision- making (Kocoglu, 2015). This underscores the significance for e-commerce Jewellery vendors to provide precedence to both the excellence of their merchandise and the smooth and protected client experience offered by their online platforms. In a study conducted by Bhardwaj et al. (2023), it was shown that the perceived risks and advantages of online purchasing play a crucial role in influencing individuals' willingness to engage in online shopping.

By incorporating a diverse range of components, the complexity of the customer decision-making process was underscored. Research has indicated that achieving a harmonious equilibrium between optimistic perspectives and diminished concerns is essential for influencing customers' behavioural intentions. The study underscored the significance of possessing a comprehensive understanding of the various factors that contribute to the decision-making process in online Jewellery sales, in order to comprehend its intricacies.Given the abundance of available information, online Jewellery retailers have the opportunity to proactively enhance their business strategy.

Several crucial strategies have developed, such as prioritising product excellence, establishing and upholding brand credibility, and promptly addressing customer grievances. By matching their operations with these findings, online retailers can effectively build strong behavioural intentions, leading to a significant boost in real online sales.In summary, this chapter has conducted a comprehensive analysis of the factors that impact customers' behavioural intention and subsequent behaviour in the context of online Jewellery shopping. The findings are valuable for both scholars and professionals as they offer a thorough understanding of the intricate mechanisms involved in the realm of online Jewellery buying. The findings of this study provide a basis for developing informed strategies aimed at enhancing customers' online shopping experiences and bolstering the competitiveness of online Jewellery retailers. Pandiyaraj and Magesan (2015) did a study which revealed that there have been significant concerns and thorough examinations on the potential challenges associated with forthcoming consumer habits.

In order to maintain competitiveness within the dynamic e-commerce industry, it is imperative to be up-to-date on emerging trends, technology advancements, and evolving consumer preferences. The dynamics of online Jewellery shopping are subject to constant evolution, and future research endeavours may explore these dynamic qualities to offer a progressive perspective on this phenomenon. The continual review will ensure the continued relevance of academic research and the continued effect of practical discoveries on industry practices.This

chapter has provided a comprehensive examination of the intricate nature of clients' decision-making processes within the realm of online Jewellery commerce.

This study contributes to the existing body of knowledge by analysing the various factors that influence individuals' behavioural intentions and subsequent actions. Additionally, it provides an opportunity for well-informed efforts that could enhance the online buying experience and bolster the positions of online Jewellery sellers in a fiercely competitive market. However, as indicated by a previous study conducted by Pandiyaraj and Magesan (2015), it is imperative for online retailers to possess a comprehensive understanding of the various elements that impact customers' choices in decorating.

Convergent validity, a crucial component of concept validation, was examined through the utilisation of latent construct factor loadings. The results of this investigation indicated statistically significant p-values below 0.001. The statistical rigour of the measurement model provided evidence for its robustness, suggesting that the constructs successfully converged to accurately measure the intended theoretical notions. By employing a multidimensional methodology to evaluate the measurement model, it was demonstrated that the constructs examined in the study exhibited both internal consistency and successful convergence, aligning with the anticipated outcomes outlined by theoretical frameworks.

Discriminant validity was comprehensively examined by the utilisation of correlation matrices and route analysis. Based on the correlation matrix, it can be shown that a significant proportion of the components had correlation coefficients below 0.85, suggesting a notable level of distinction among the constructs. The claim was supported by the route analysis, which demonstrated that the correlations between the latent components were less than one. The comprehensive analysis of discriminant validity yielded a high level of confidence in the distinctiveness of the constructs being
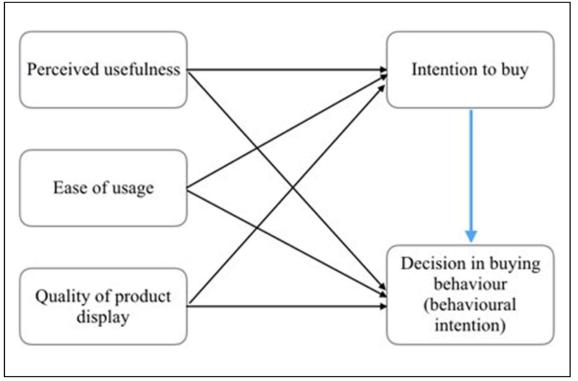studied.

In relation to the literature review, the chosen methodological strategy aligned with the overarching research objectives and provided empirical support for the selected characteristics and traits that impact the purchasing behaviours of online Jewellery consumers. By doing so, it seeks to expand the academic conversation and provide practical implications for the various players involved in the online Jewellery industry. Due to the seamless incorporation of concepts derived from the literature analysis and the meticulous methodology employed in this study, it possesses the potential to significantly enhance our comprehension of the phenomenon of online Jewellery commerce.

The descriptive data provided in this section contribute to the enhancement of understanding of customers' behavioural intentions and their subsequent behaviour in the context of online Jewellery shopping. The study endeavour employed a methodical sequence of statements, denoted as B1 to F18. In order to evaluate client preferences and attitudes towards online Jewellery shopping, each statement aimed to assess a certain factor. The analysis of the data, specifically in relation to averages, minimum and maximum values, standard deviations, and
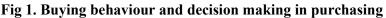
valid N (listwise), offers valuable insights about the extent of variability and centrality exhibited by the responses.

The Principal Component Analysis (PCA) and Confirmatory Factor Analysis (CFA) yield valuable insights into the underlying structure of the data. The aforementioned findings establish a robust basis for comprehending the factors that impact consumer behaviour in the context of online Jewellery transactions. The validity of the measurement model was tested by the rotation matrix obtained from principal component analysis and subsequent principal component analysis. The utilisation of descriptive statistics provides insights into the variability observed in consumer reactions.

Principal component analysis (PCA) produces a rotatable component matrix that illustrates the connections between variables (statements) and the underlying components. Loadings in the context of associations indicate both their magnitude and direction. In the case of Component 2, it can be observed that assertions C2 and D3 have substantial loadings of 0.689, suggesting a strong association with this particular component. Likewise, the loading of statement E1 in Component 5 is -0.820, suggesting a robust negative relationship between the two variables.

The model
Fig 1. Buying behaviour and decision making in purchasing

Recommendations
The following recommendations have been suggested to be adopted by jewellery e-commerce companies to increase the adoption and sales rate of jewellery in the market:

1.　　A positive store image is something that businesses need to keep up in order to attract and keep customers. In this context, store image relates to both the website and the loyalty components of the business.

2.　　Companies have a responsibility to guarantee that the products that customers buy are genuine and that they correspond to the product descriptions and photographs that are displayed on their websites.

3.　　The companies have a responsibility to ensure that their clients are not charged any additional or hidden expenses, and that all charges are disclosed openly and clearly in the final price.

4.　　Companies have a responsibility to guarantee that there are no delays in the shipment of items to customers and that the timeframe is communicated in an appropriate manner.

5.　　It is necessary for businesses to provide a wide variety of jewelry in order to cater to the various requirements of their customers and to also make jewelry accessible at a variety of pricing points.

6.　　The provision of online payment security to clients is a need for businesses. This security might include authentication as well as the guarantee of accurate communication regarding the completion of payments.

7.　　Businesses have a responsibility to guarantee that customers do not spend time on their websites by providing sufficient navigation and a streamlined procedure that begins with product selection and ends with the completion of the purchase.

8.　　Companies need to incorporate new technologies such as augmented reality and virtual reality in order to provide customers with the opportunity to evaluate jewellery goods prior to making a final purchase choice.

9.　　Companies are required to give enough customer service that can address a variety of questions pertaining to the purchase of jewellery as well as any questions regarding the quality of the product after the purchase has been made.

10.　　According to the information shown on the website, businesses are required to give proper product certification in addition to other features that guarantee the quality and originality of their products.

Limitations

Methodological and technological limitations may lower the study's trustworthiness and credibility. Because the current study is quantitative, it lacks a subjective approach that considers participants' opinions and reflections. This is a major study limitation. The current study also takes a broader perspective by excluding specific aspects related to actual purchase decisions made by housewives, working women, or women who live in tier 1, 2, and 3 towns, which can affect reliability by suggesting a change in priority of each factor in influencing behaviour intention and actual purchase behaviour when buying jewellery. Additionally, this survey included customer groups from several e-commerce jewellery retailers. This implies shoppers may buy jewellery from multiple brands, which may affect their purchases. A comparison analysis is needed to understand the variable that drives such assessments, which has also been ignored. Festivals and customs affect the Indian jewellery business ecology. Consumers' purchase decisions may also be affected by these factors.

Future Research areas

Future research on customer buying behaviour intention and decision-making will build on this study. Potential academics must also participate in a three-month to one-year experimental research to engage with the brand and suggest improvements. This helps assess practical issues and strategies. To create a comprehensive framework that considers customers and shop managers, future researchers will undertake a qualitative study to investigate the thoughts and perceptions of eCommerce jewellery market brand store managers and marketing professionals. Future research will include tier 1, 2, and 3 city housewives and workers.

However, unexpected behaviours dramatically altered consumer buying incentives and attitudes. Understanding buying behaviour may include impulsivity. Impulsive purchase was identified in 1940, spurring investigation. Impulsive buying affects 40–80% of purchase decisions, say Amos et al. (2014). Visual merchandising impulsive purchases are impacted by appealing displays, store layouts, price, sales promotions, packaging, and a large selection of online products. Impulsivity and gullibility define IB. A strong and convincing stimulant makes purchasers buy without hesitation, according to Atulkar and Kesari (2017). Amos et al. (2014) found that impulsive people are more prone to relapse into impulsive, immediate, and unexpected purchases without contemplating the consequences. The idea is cognitive and emotional comprehension. We examined the emotional side, which includes emotional needs and irrational buying.

Studying "Identity-based buying," a major consumer attribute, Chi and Chen (2019) found that customers' emotions affect their purchases. Client behaviour has changed due to the pandemic, making marketing challenging. It had profound psychological, social, and economic effects. Unemployment, low wages, societal unease, and an unstable economy were the results. Shopping and consumption have suffered from the pandemic, social isolation, and lockdown orders (Kim, 2020). Online shopping is rising, increasing the danger of impulsive purchases. Studying how pandemics affect percha behaviour is important.

The current study takes a unique look at numerous elements that influence client purchasing decisions. The study explored these factors. Product validity, cost, and delivery are factors. Store image and historical comments influence brand decisions, therefore brand managers must consider these.

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