

Chapter 5

CONSUMERS' PERCEPTION IN PURCHASING GOLD JEWELLERY

5.1. Introduction

Neo-liberalism is founded on the belief in the unrestricted market where the consumers can purchase and spend their money based upon their free choice. It gives an available choice to the consumer demands—more the demands of the consumers towards the product, there will be more supply of products in the market and these products will escalate the requirement of the market, which will immediately bring profit to the producer. It has given an open space for the marketers to establish their business by unlocking trade barriers and with the liberty to the consumers to pursue their self-interest in buying products. The neo-liberal market has groomed the consumers as their agents who influence the market (Castro 2015). This neo-liberal market perpetually flourishes by arousing the consumers' uncontrollable passion for the material objects or commodities. It gives rise to the passion for buying or keeping the commodities available in the marketplace so that the consumers can draw mystical satisfaction. Siliguri market is evolving towards a consumer-targeted market where it is focusing not only on retaining and on sustaining the consumers for a long term, but also on retaining and sustaining their business as a whole. This evolution of consumer market has a link to the rapid urbanisation (Ray 2017) where Siliguri magnetise immigrants from north-east states for higher and safer training to get a job, that has welcomed small-scale entrepreneurs and corporate entrepreneurs to establish their business to this place (Saha 2011: 685). Over the last few decades, Siliguri city has become the core centre for education, tourism, transportation, communication opening job opportunities for the new entrants. The number of consumers has swelled with the rise in purchasing power of the burgeoning middle- and upper classes. The consumers are the key element for every jewellery house, and for the jewellery market. This chapter talks about the views of the jewellery consumers about the traditional *swarnakars* as well as the three Corporate Jewellery houses in Siliguri. Understanding the consumers' perception about the Siliguri market helps to know about the challenges the jewellery sectors are confronting to preserve their jewellery business. In total 50 respondents were covered and the data have been collected based on the purposive sample with judgemental

outlook where the respondents were taken from four major religious communities, such as Hindu, Muslim, Christian and Jain. This chapter is going to explain (1) the differential background (social and class background) of the jewellery consumers of the Corporate Jewellery houses (see Chapter 4) and traditional *swarnakars* (see Chapters 2 and 3) in Siliguri, (2) consumer preference on purchasing jewellery from the Siliguri market area, (3) persuasive factor for purchasing gold jewellery, and (4) consumers' perception of the competitive nature of the corporate jewellery houses.

5.2 Demographic Profiles of the Consumers

The development in the market structure arises due to rapid urbanization (Ray 2017:120) where the jewellery marketer regulates the life of an individual in an existing society by creating opportunities for the consumers for living a comfortable life. Ray has stated that 32.50 per cent of male immigrants in Siliguri are involved in wholesale and retail trade; and 8.35 per cent of them are engaged in manufacturing and repairing (Ray 2017:123). According to these data, immigrants who are involved in manufacturing and retailing may or may not be involved in this jewellery industry; however, these immigrants from varied caste group, ethnic group and wide-ranging communities have a strong attachment with the metal gold. As we know gold as a metal acts as a symbol of social value for its cultural and religious connotation it has always influenced the purchasing behaviour of the consumers in Siliguri. Emerging technologies are changing the outlook of consumers by influencing them to perceive what the marketers are trying to show them. In this way, technology is uniting all the consumers together into a bowl made up of simulation where social media and digital connections are helping to spread a platform of hyper-reality for keeping the consumers' desire alive, for selling gold jewellery. A sense of narcissism plays its role when consumers go for purchasing gold jewellery. To meet up the narcissistic nature of the jewellery consumers, the makers of the gold jewellery are merging the styles of traditional jewellery designs with the contemporary designs of making jewellery for capturing Siliguri Jewellery market. This form of jewellery has brought a new trend in the formation and style of gold jewellery. This fusion of trends in terms of jewellery has brought a new life to the consumers where jewellery indicates the status, prestige and brings about a distinction in the society. In the word of Cisek SZ (et al.), narcissism is associated with materialism (Cisek SZ 2014). For understanding their psychological

inclination towards gold jewellery, it is necessary to identify the demographic background of gold jewellery consumers in Siliguri market. Jewellery is an object of women's desire and men remain impassive towards it uses. Though the sample size is collected unevenly among 50 respondents focusing mainly on women, yet seven men have willingly agreed on contributing their opinion on preferring gold jewellery. This shows that love for jewellery is not gender-specific (see Table 5.1).

Table 5.1 Classification of Siliguri Consumer based on Gender

Gender	No. of Respondents	Percent
Men	7	14
Women	43	86
Total	50	100

Source: Primary Survey, September 2017- August 2018

One of the respondents named Mr. O Bhowmik, aged 50, private service, said, *“Yes, I am fond of wearing gold jewellery. At the time of my wedding, I have received wedding rings and a gold chain. We men expect to get at least gold jewellery at the time of marriage. But after wearing, it gives you confidence and a social position where you can showcase your fingers covered with gems stone made up with gold jewellery”*.

Mr. P Nandi, aged 45, government service, said, *“I love jewellery. Why always jewellery symbolizes woman! Being a man, I love gold jewellery, silver jewellery as well as diamond jewellery. Gold Jewellery attracts me more than any other form of jewellery because of its yellow colour. I purchase gold jewellery for my mother every year. I love to visit the jewellery showrooms. Before my wedding, I have purchased two gold chains- short-chain whose length reaches chest and another gold chain reach the length till navel after wearing it. I have also purchased one gold bracelet and one gold karah. Along with these, I have repaired my gems rings which are made of gold.”*

These two opinions reflect that men are breaking the social stereotype by purchasing gold jewellery for themselves and prefer to receive gold jewellery as a gift. The significant role of metal gold and its aesthetic value appeal to both women and men who embrace gold jewellery.

Table 5.2: Religious and Caste background of Siliguri Consumer

Religion	No. of Respondents	Percentage	Caste	No. of Respondents	Percentage
Hindu	42	84	General	41	82
Muslim	2	4	OBC	6	12
Christian	2	4	SC	1	2
Others	4	8	ST	2	4
Total	50	100	Total	50	100

Source: Primary Survey, September 2017 - August 2018

Table 5.3 indicates that the maximum number of respondents are highly educated where 29 respondents out of 50 have completed post-graduation degree and 14 have agreed to take a super-specialized degree in the field of research or other educational courses. These 14 respondents have professionally engaged themselves in College and University jobs. These respondents are stratified on the basis of knowledge as their opinion regarding the social and economic value of gold jewellery will help us to understand their inclination towards different types of jewellery.

Table 5.3: Classification of Siliguri Consumer Based on Their Educational Qualification

Educational Qualification	No. of Respondents	Percentage
Secondary	2	4
Higher Secondary	9	18
Graduate	10	20
Post Graduate and Above	29	58
Total	50	100

Source: Primary Survey, September 2017 - August 2018

It is evident from Table 5.4 that the respondents are involved in various kinds of work. Majority of respondents are homemakers (21 out of 50) who are economically dependent on someone for buying jewellery, and the second largest are involved in teaching occupations (19 out of 50). Respondents' economic background will show some insights regarding their choice of jewellery, choice of jewellery shop and their attachments with the jewellery. Therefore, an employed person can exercise their free choice in purchasing jewellery, which is opposite to the unemployed group.

Table 5.4: Classification of Siliguri Consumer Based on their Line of Work

	Line of Work						Total
	Teacher	Assist. Professor	Govt. Clerk	Service	Retired	Home Maker	
No. of Respondents	5	14	1	8	1	21	50
Percentage	10	28	2	16	2	42	100

Source: Primary Survey, September 2017 - August 2018

Gold is the most trusted element after paper money that works as a substitute at the time of financial need. The economic stability of the respondent is determined by the frequent purchase of gold jewellery either from traditional *swarnakars* or from corporate jewellers. Table 5.5 uncovers the economic background of the respondents in terms of Annual Family Income. It is observed that the majority of them are financially stable except for one respondent Mr. B Paswan, aged 38, whose monthly income is ₹8500. He said that he purchased gold jewellery at the time of his wedding as a gift for his wife, and after that he haven't purchased any forms of gold jewellery. Targeting the consumer psyche is the core policy of the corporate jewellers and traditional *swarnakars*, Marx called it as commodity fetishism. The socio-economic background of the consumers is going to provide an outline of their attitude for purchasing jewellery and the factors that compelled the consumers to rush to the jewellery store. The influence of consumerism is so effective that the class positions of the consumers are based on consumer 'freedom of choice' in purchasing jewellery.

Table 5.5: Classification of Siliguri Consumer Based on Annual Family Income

Annual Family Income	No. of Respondents	Percent
< 1 Lakhs	1	2
1-3 Lakhs	9	18
4-6 Lakhs	10	20
7-9 Lakhs	12	24
10-12 Lakhs	11	22
13+ Lakhs	7	14
Total	50	100

Source: Primary Survey, September 2017- August 2018

5.3 Consumers' Preference for Gold over Diamond Jewellery

The freedom of preferring jewellery initially starts within a family and then at the societal level. It has become a trend to purchase jewellery for fashion, highlighting status and class position. Siliguri jewellery market, over the last 15 years, has mesmerized the consumers through media with their overwhelming gold and diamond jewellery designs. It has helped to reproduce consumerism where the consumers' psyche was ruled by the mediated image that acts as an umpire to instruct the consumers to lead a luxurious and secured life after purchasing gold jewellery. The arrival of corporate jewellers has given a scope to the jewellery producers for trading massive jewellery collections by generating consumers 'desire' for accumulating gold/diamond jewellery for building a 'society of consumers' (Bauman 2007: 29) in Siliguri. Chart 5.1 draws a comparison between the consumers' preference for gold and diamond jewellery. It is observed that 42 respondents (84 per cent) out of 50 have preferred gold jewellery as their first choice, followed by diamond jewellery, and then silver oxidized jewellery. The gradation of preference is done to understand the type of metal the consumers of Siliguri prefer to purchase.

Mrs. K Baid, homemaker, aged 42, said, "*Gold jewellery has its novelty*".

Mrs. J Guha, tuition teacher, aged 50, said, "*The word jewellery itself hints at gold jewellery so I prefer gold jewellery over a diamond*".

Mrs. M D Dutta, homemaker, aged 31, said, "*Gold jewellery is a convertible asset, at any given point of time it can be exchanged with cash or other gold jewellery depending upon the market value of the gold price.*"

Ms. P Mitra, assistant professor, aged 25, said, "*for preferring I prefer both but gold jewellery has a unique aesthetic essence that attracts me towards it. It is traditionally attached to our culture*".

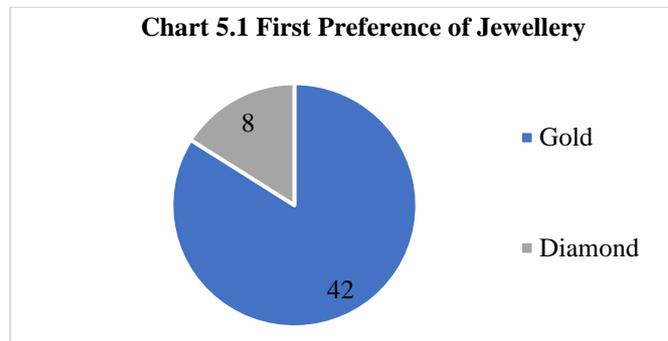
Ms. C Choudhury, assistant professor, aged 38, said, "*The golden colour of gold jewellery pleases my mind and the artistic decoration of each type of jewellery attracts my eyes to go for it. I love to wear gold bangle as it beautifies my hand after wearing it*".

Mrs. S Raha, homemaker, aged 50, said, *“We belong to a middle-class category, and for us, gold is the most expensive metal that we can at least afford to buy. Diamond jewellery is for rich people not for us. Pure diamond is very expensive and was not available in the market before the branded jewellery brought it in the market. The availability of diamond jewellery has become popular nowadays in Siliguri. Previously, only Tanishq used to sell diamond jewellery that is so expensive. Gold jewellery looks beautiful than diamond jewellery. So I prefer gold jewellery”*.

Mrs. B Jain, homemaker, aged 48, said, *“the interest rate offered by the bank is decreasing as the years’ proceeds but the value of gold per gram has increased more than double. It is worth buying gold jewellery as it fulfils the need to have ornament and side by side, it carries monetary value”*.

This illustrates that gold jewellery is culturally, religiously, aesthetically and financially more valuable than diamond jewellery. Wearing jewellery is a process of beautification of self that soothes the psyche of the consumer. Therefore, being a popular raw metal, gold is considered as the most auspicious metal in Hindu culture that enriches the heritage of ornamentation, signifies beautification and symbolises good luck to the wearer. Respondents who choose gold jewellery as their first preference express a similar view that gold jewellery symbolizes purity. Its pure nature signalled the behaviour of people to ‘touch gold’ jewellery with their hand to ensure past or future. It has a strong emotional and sentimental connection that binds people together blindly to believe and accept gold as a sacred metal. The consumption of gold jewellery is now a cultural phenomenon carried out historically through a popular culture where the psyche of the consumers is dependent upon day-to-day socializing process that made them think it as a pure metal. Other than this, its economic value secures one’s position in society. Universally, the acceptance of gold jewellery is associated with cultural and monetary value.

Quite the reverse, the respondents who favoured diamond jewellery as their first preference is less in number. They consider diamond jewellery as a symbol for sophistication. It invisibly segregates people and places them into higher economic class as it is not a cup of tea for everyone to possess it.



Source: Primary Survey, September 2017 - August 2018

Mrs. S Daga, homemaker, aged 35, said, *“Not every people can afford to buy diamond jewellery. I love the diamond. It gives me confidence”*.

Mrs. S Chatterjee, assistant professor, aged 50, said that she likes both diamond and gold jewellery. She said, *“As I have to prefer between these two metals, then I will go for diamond jewellery. The price of diamond jewellery has gone down and the emerging designs of diamond jewellery have grabbed the mainstream trader in Siliguri to offer diamond jewellery at an affordable price. We can get diamond jewellery at ten thousand rupees”*.

Mrs. S Mitra, assistant professor, aged 40, answered, *“Obviously its diamond! I do not like gold jewellery.”*

A clear-cut division is observed in terms of cultural consciousness where an imaginary idea of self has formulated a new conception for identifying their position in society by embracing material-cultural that is situating themselves into status-culture or class-culture. This ability to recognize self as an observer in terms of material-culture (possession of gold jewellery or diamond jewellery) is an illusory way of life where they are practising and placing themselves in an imaginary hierarchy of cultural consciousness. ‘Diamond jewellery’ identifies ‘Superior Class’ who are financially balanced and on the contrary, the gold jewellery symbolizes the status of a person so it belonged to the middle-class culture group. Thus, preferring diamond jewellery as first preference is deconstructing the notion that all yellow metal will be loved for its golden colour or monetary value. India is the biggest manufacturer and exporter of diamonds in the world and it has helped the Indian jewellery industry to survive by producing

“smaller size and lower qualities of rough diamond” (Economy and Political Weekly 1984). The value of the refined diamond stone is very high so it means that the diamond jewellery, which is being sold at an affordable price, what, Mrs. Chatterjee commented, is made up of rough and small-sized diamond. Side by side, the market value and exchange value of diamond jewellery is incomparable with gold jewellery, as the exchange and market value of gold is much higher than the diamond jewellery. Diamond jewellery is made up with hard metals; preferably, 10-karat to 18-karat gold are used where gold is mixed with silver, alloy, bronze, zinc, etc. to make it hard to hold a diamond. Moreover, as the common people are not specialized in gemology so determining the purity of stone is very hard, as a result, it is difficult to recognize pure diamond stone. Due to this, the exchanging value of diamond jewellery is much less than gold jewellery. Therefore, the findings also reflect that the Siliguri consumers have come out of their shell to choose diamond jewellery over gold jewellery in order to place themselves into a superior class culture. However, the middle-class consumers reveals that preferring of gold jewellery determines “another lifestyle choice”.

5.4 Buying Preference of Jewellery Outlet

The association between the consumer and the retailer is based on the type of interaction they established before purchasing the product. Creating an informal relationship with the customer is the sole purpose of the retailer to retain consumer to their shop, and the consumers, on the other side, wish to receive a pleasant conversation from the retailer related to the product they are seeking. Until 2012, the consumers in Siliguri were largely in the habit of visiting traditional *swarnakars*' shop for purchasing jewellery. Variations in jewellery shop were not available as because during those times preferring jewellery shop depended on the recommendation given by the family members and friends. Then the arrival of branded corporate jewellery showrooms in Siliguri has impelled the consumer to go for alternatives before purchasing jewellery from traditional *swarnakars*. Having a choice of two varied structure of jewellery outlet that is local jewellery outlet run by traditional *swarnakars* and branded jewellery outlet run by corporates, has allowed the Siliguri consumer to purchase jewellery from both the sectors. Moreover, Table 5.6 shows that the 22 consumers out of 50 preferred to purchase jewellery only from branded jewellery outlet and 21 consumers out of 50 preferred to purchase jewellery from both the jewellery outlets. Hence, it can be said that the demand for branded jewellery outlet is increasing among the middle-class

consumers. The fact that seven consumers out of 50 only depend on traditional *swarnakars* for purchasing jewellery indicates that trust and loyalty built through generations has made them continue to prefer local jewellery outlets.

Table 5.6: Jewellery Outlet Preferences

Jewellery Outlet	No.	Percent
Brand	22	44
Local	7	14
Both	21	42
Total	50	100

Source: Primary Survey, September 2017- August 2018

Mrs. A Roy, homemaker, aged 61, said, *“I was married at the age of 22. I started making gold jewellery from one of my in-laws' acquaintances. He has his shop in Mahabirasthan, ever since then I have been fond of wearing and making jewellery from him. They make the jewellery the way I instruct them to do. For the sake of being acquainted, I can pay them as per my convenience. The benefit for making jewellery from local jewellery shop is that they do not pressurize us for the money nor they made any rule to hand over the money at a fixed duration/date. Moreover, they deliver the jewellery in my place. This is the trust that has developed over the years made me choose local jewellery outlet.”*

Mrs. S Kar, homemaker, aged 40, told that they have extended their relationship with the local jewellers because their previous generations rely on them for making gold jewellery. It has made her build up a conventional relationship with the shop owner.

Mrs. P Raha, government employee, aged 55, said, *“I like local jewellers. Two years ago, I have visited Anjali Jewellers (branded jewellery outlet) to buy jewellery for gifts and to see the difference in hallmark jewellery. I found there is no difference in the price of gold but overall, the billing is higher because their making charge is higher than the local jewellery shop. Currently, these local jewellers are supplying hallmarked jewellery so when everything goes well with local jewellery shop than there is no way look at branded jewellery outlet.”*

Mrs. M Sil, homemaker, aged 59, said, *“I buy from local jewellers, mainly from Khudiram Pally jewellery store. Being a regular customer, he gives me discounts, talks directly about the designs I offer them to include in jewellery, repairs old jewellery and sometimes exchange old jewellery. I have a good relationship with the shop owner.”*

Mr. B Paswan said, *“I am economically low so I cannot buy jewellery from branded showrooms or local jewellery makers. During my marriage, I bought from local jewellers”*.

Mrs. B Biswas, schoolteacher, aged 32, said, *“I purchased jewellery from both jewellery sectors. I have encountered a problem while buying bangles from branded jewellery outlets, i.e. they do not have the bangle size I wanted, and even they cannot supply bangle within 15 days. They need a month to make it and I have to pre-book it. But in the case of local jewellers, they can offer you the same bangle in 12 days”*.

However, consumers of the present generation do not adhere to the same principle for choosing jewellery from a fixed jewellery outlet. They prefer to choose jewellery outlet based on the market situation and relative benefits. The choice to visit a branded corporate jewellery outlet or sticking to traditional jewellery outlet depends on the coherent behaviour of the purchaser. Mostly, it is observed that the consumer comes with a picture of jewellery design to the traditional *swarnakars* to replicate the same design for them. This category of consumers prefers local jewellery outlet. They prefer to visit a branded outlet when they want to get a demonstration of jewellery as it helps them to select one out of the many designs on display. The religious beliefs in the purity of gold and interest for purchasing gold jewellery is instilled in them by their parents, husbands, family members and friends through a process of assimilation.

5.5 Persuasive Factors for Purchasing Gold Jewellery

The art of convincing consumers is a skill of the jewellers that helps them attract customers towards their shop. This art hinges on certain factors that draw the attention of the consumers to search for a few attributes before purchasing jewellery. Those stereotypical attributes for purchasing gold jewellery depend on design, price, purity, brand image, variety, and display of the jewellery, promotional offers, and services

provided by the producer. Consumers' preference is categorized into Important, Neutral and Unimportant, which leads to an expression of 'freedom of choice'. The lifestyle and social status of a person are connected with his or her preference for jewellery. Bauman has emphasized this as consumers' freedom of choice where they re-produce and re-alter their choices or preference they make before purchasing (Bauman 1999:38; Bauman 2007:84-85; Blackshaw 2015:121-122). In this contemporary society, people express their taste by articulating their 'freedom of choice' before buying, and this choice is govern by the common likeness that made them to identify themselves as a member of a certain class group. The consumers who have limited choice or no freedom of choice due to lack of wealth or any other reasons are unable to purchase jewellery that gives them a 'subjective sense of insufficiency' and a lower social ranking. This subjective sense of the consumers cultivates self-lifestyle arising from a feeling of self-consciousness that inculcated by the trendy jewellery designs popularised through social media.

Table 5.7: Factor Design

Factor Design	No.
Important	49
Neutral	1
Unimportant	0
Total	50

Source: Primary Survey, September 2017- August 2018

It is found from Table 5.7 that 98 per cent of the consumers have chosen gold jewellery 'design' as an "Important" factor for selecting jewellery. Consumers who remained neutral seem they are holding their opinion from sharing or they cannot make a decision on their own in terms of selecting 'design'. Consumers' who are marked 'important' are flexible in choosing alternative forms of design when they are unable to find a design they desire. Some consumers strongly adhere to a particular design they wanted to purchase and gave a special order to the local jewellers to create a similar form of jewellery for them or they wait for one month to get the jewellery from corporate jewellers.

Mrs. M Rai, a homemaker, aged 42, said, “*I do look for design but I am not strongly obsessed about it. Most of the time the weight of the jewellery elevates the price of the gold jewellery that restricts the limit for purchasing the same design that I wonder for but then I compromise with the design. Therefore, the design is not ‘important’ for me.*”

Mrs. N Khatun, aged 39, service, said, “*If I ask my family jewellers to make a piece of jewellery by showing him the branded jewellery design, he will make the same design. As they have their manufacturing unit so they can imitate the design.*”

Consumers often pay attention to the design worn by the other person and wish to have the same jewellery design. Thus, the perception of ‘design’ governs the subjective preference, which affects the buying behaviour of the consumer. Therefore, the making charge/ *mojuri* of the jewellery depends on the producer/*karigars* ability to produce it at a certain cost. Each design has its self-artistic appeal that drives the consumers to have a unique jewellery design from the others. In this case, consumers are of two types: first, who wants to replicate the same jewellery design, and second, consumers generally want to hold a trend of uniqueness. Indian Bullion Jewellers Association (IBJA) is “the regulator of demand and supply in the gold market” (Menon 2015: 99) that monitors the day-to-day gold price. Therefore, the consumer’s behaviour in purchasing the gold jewellery oscillates with the price of gold.

Table 5.8: Factor Price

Price	No.
Important	45
Neutral	5
Unimportant	0
Total	50

Source: Primary Survey, September 2017- August 2018

Table 5.8 shows how the consumers perceived the gold price as high, low, or fair for purchasing jewellery. The ‘important’ category determines the purchasing behaviour of the consumers that depends on the market value of the gold price, i.e. when the price is comparatively low for a certain period consumer rush to the stores for purchasing jewellery.

Mrs. M Dey, a homemaker, aged 46, said that she keeps a record of the fluctuating gold rates provided by the newspaper and her friends. When the price is less, she visits her permanent local jeweller. One of her friends named Mrs. S Kar, aged 46, a homemaker, wife of real estate owner, claimed that due to strong economic condition they often purchase gold jewellery without paying much heed to the fluctuating gold rate in the market. This shows that the preparedness of the people for purchasing gold jewellery depends on the price of the gold as well as the economic status that determines the person willingness for purchasing jewellery. The economic background of both the above cases is similar, but it is noticed that Mrs. M Dey does not prefer to buy jewellery the way even Mrs S Kar does. Consumers who are categorized as ‘neutral’ said that branded jewellery is too expensive as they take higher making charge when it is compared with local jewellers.

Table 5.9: Factor Purity

Purity	No
Important	48
Neutral	2
Unimportant	0
Total	50

Source: Primary Survey, September 2017- August 2018

The value of the gold does not always depend on the price, it depends on the purity of the product as well. Table 5.9 indicates that 96 per cent of the consumers considered the purity of gold jewellery as an ‘Important’ factor while buying gold jewellery. This obstinate determines that the consumers are concerned about the purity of gold. Their concept of purity is guided by two factors: first, the KDM jewellery and second, is Hallmark Jewellery maintained by the BIS directed by the government. We know that the present-day KDM jewellery is not considered as the purest form of gold jewellery, but the consumers lack the clarity of knowledge regarding KDM jewellery. Due to this reason, local jewellers are taking advantage of this ambiguity to earn profits when the consumers are unable to pay for hallmarked jewellery.

Mrs. S Duggar, a homemaker, aged 35, said, *“I purchase jewellery from Tanishq and MP Jewellers. They give certificate on purity of gold which other local jewellers cannot guarantee.”*

Mrs. B Jain, a homemaker, aged 40, said, *“Tanishq has a separate machine to check gold jewellery without moulting the jewellery. It has its way to measure the purity of gold which is authentic.”*

Mrs. A Roy, aged 61, a homemaker, said that the price of gold is flexible so it is necessary to buy gold in terms of purity. Buying gold of 22 karats and 18 karat is the safest way to keep money safe. Before buying, it is necessary to check for BIS hallmark having 916 certifications in jewellery that give an assurance about the gold that we are buying.

On contrast to this view, her relative who visited another jewellery shop (name not mentioned) said that she does not trust Tanishq’s certificate on purity of gold because she had measured a gold earring to measure the purity as she wanted to re-sale it, and she came to know that the purity of jewellery is less than 22 karat. As she was unable to get proper gold jewellery of that re-sale value, she visited another corporate jewellery showroom to get a desired design and price of the jewellery. The second shop measured the purity and was ready to resale it by 22 karat. This shows that ‘purity’ of gold jewellery can be put under question whether this certification of purity is measured authentically or not. We know, Tanishq does not provide certified BIS hallmark jewellery, they have their Tanishq certification of jewellery measured in *karatmeter*.

Like Mr. O Bhowmick, aged 50, service, and others who purchase from Tanishq, recommended, *“If you are buying from Tanishq or any other corporate jewellery shop then for re-sale value it is better to sale it to the same shop from where you have purchased jewellery.”*

Mrs. R Ghosh, a homemaker, aged 40, said *“depending on the verbal assurance on purity by the local jewellers was traditionally followed by my family. My family jeweller makes both types of jewellery in terms of purity. As the government instructed to buy hallmark so he makes hallmark gold jewellery for us”*.

It is found that five out of 48 respondents are flexible in buying hallmark or KDM gold jewellery. Even though they are aware that the new government regulation about Hallmark jewellery will protect them from being cheated by the jewellers, still they

choose to buy KDM jewellery at the time of gift-giving and for self-possession they buy hallmark jewellery. Consumers who have selected 'Neutral' show that they lack proper knowledge about the standard of gold purity given by the government.

Mrs. M Guha, who was in service, aged 45 said that the making charge of the BIS hallmarked jewellery is about 20 per cent, which is extensively high compared to local jewellers who charge about 12 per cent. He said: "*It is the government who made a rule of KDM jewellery as pure and now again a new rule has come up as 'purity'. It is just for their profit they are introducing rules on 'purity'.*"

Another factor that plays an important role in the mind of the consumer is the brand image. The brand refers to the products that identify a unique identity. It gives a name to the product we purchase, which represents a particular company trademark or company name, company logo or slogan. For example, Tanishq brand emphasizes contemporary designed diamond jewellery, provides trustable diamonds. Consumption of Tanishq jewellery is a marker of 'economically upper-class'. It is a sign of status and acts as an indicator of an elite lifestyle. With an increase in media exposure and awareness of fashion, it has widened the boundaries of all the companies to target rationally consumer psychology by compelling them to choose their company for buying products. Consumers, on the other side, are always in a search for attaining self-lifestyle to identify their existence into 'new selves' (Bauman 2007:115) in society. In this contemporary society, a transition is noticed in terms of a factor for purchasing jewellery is from product to brand image, where 'Brand' comes first then the product.

The consumers of Siliguri have witnessed a change in the jewellery market with the growing number of corporate jewellery brands entering the market. This led to the shift of consumer base from the known reliable traditional (local) jewellers to the flashy brand showrooms, which inversely changed the consumer's perception about the jewellery outlets. As a result, now-a-days, for the consumers more than the jewellery the branded jewellery outlets from where it is procured matter. Similarly, while flaunting the jewellery collection possessed by a woman the brand name is also highlighted.

Table 5.10: Factor Brand Image

Brand Image	No.
Important	30
Neutral	13
Unimportant	7
Total	50

Source: Primary Survey, September 2017- August 2018

Table 5.10 indicates that the majority of the consumers of Siliguri have selected brand image as an ‘Important’ factor. It shows that they strongly prefer branded jewellery products and recommend others to purchase from the brand. The corporate advertisers use cross-cultural variations in jewellery that persuade the consumer to be fascinated by the brand image.

Mrs. L Karmakar, aged 29, an assistant professor in a local college, told me that Tanishq is a popular brand and purchasing from the shop means getting a trusted product. It is a big company.

Mrs. S Mitra said, *“It is better to buy from Tanishq, P C Chandra and M P Jewellers- all three corporate outlets which you are studying, I prefer them all. The first choice is Tanishq, as it is India’s largest jewellery brand, which is a company run under the TATA group, and I love diamonds. For buying gold jewellery, I prefer P C Chandra and M P jewellers.”*

Mrs. H Pal, aged 31, a teacher, who loves P C Chandra brand, says it is the leading jewellery brand for Bengalis and has opened many branches in other parts of the country.

This shows that the initial choice of consumers is for the brand name of the company and not the product because the corporate marketers use the cross-cultural styles in jewellery products, which allow consumers from different ethnic backgrounds to select from a wide range of collections. Interestingly, it is found that 13 out of 50 consumers remained ‘Neutral’ and this indicates that they do not want to disclose their choice. Hypothetically, it could mean many things:

- They do not want to reveal the reason for not visiting the branded jewellery showroom, as they want to hide their frequent purchase from brands. As it reflects that they are economically rich class which they do not want to show, or
- They are confused about the ‘brand image’, or
- They do not buy from branded jewellery showroom, or
- They prefer both the corporate jewellers as well as traditional *swarnakars*, or
- They do not want to reveal their incapability to appreciate the imperative role of branded jewellery.

Thus, the respondents who choose ‘Unimportant’ buy jewellery from traditional *swarnakars*. One of the consumers, Mrs. K Munshi, aged 51, a homemaker, tells, “*All the glitters are not gold*”, which means that Brand Image creates a simulation of the real. She says she is happy with her family jewellers as she does not go for brand image. It indicates that consumers in Siliguri city do not project their social or economic status through image value of the jewellery brand and does not consider ‘Brand Image’ to be a factor for purchasing gold jewellery.

Being a multi-cultural city, a wide variety of jewellery shops and jewellery products are available in this place. Each culture has its variety and style of jewellery. Generally, the availability of different varieties of gold jewellery drives consumers to purchase for various parts of the body. Most common varieties of jewellery are necklace, earrings, ring, bracelet, *mangalsutra*, chain and bangles that are available in traditional *swarnakar* shops and corporate jewellery showrooms. The style of gold jewellery is not only culture specific but also community specific.

Table 5.11: Factor as Variety

Variety	No
Important	42
Neutral	2
Unimportant	6
Total	50

Source: Primary Survey, September 2017- August 2018

From the time, it was observed that the purchasing of gold jewellery is correlated with the displaying of varieties of jewellery available in jewellery outlets. More varieties of jewellery will attract more consumers to the jewellery outlets. Thus, jewellery outlets trades on diversified forms of gold jewellery designed for almost every part of the body, such as ear, neck, nose, ankle, fingers, waist, arms, head, etc. And the art of making jewellery for a specific body part can also vary because there can be different styles, patterns and shapes of a particular type of jewellery. These jewelleries not only enhance the beauty of the wearer but also give them a sense of confidence. It is found that the 'Variety' of gold jewellery tempts the consumers to purchase jewellery from different outlets. From Table 5.11, it is found that the majority of the consumers have accepted the 'Variety' of jewellery as an "Important" factor that lures them to visit jewellery outlet which ends in purchasing jewellery. Majority of jewellery shops in Siliguri sell wedding jewellery made up of gold. Few middle *swarnakars* and small *swarnakars* sell jewellery made up of gemstones and diamond. The *swarnakars* who sell gold and diamond jewellery usually do not keep silver jewellery. Corporate jewellery showrooms keep only gold and diamond jewellery. One common metal used by both the traditional *swarnakars* and corporate jewellery showroom is gold as it is the most favoured metal among women (Moors Gold 2013:78-89). All the traditional *swarnakars* have pointed out that women always search for varieties in jewellery. And the shopkeepers are required to update their collection constantly as the choices and preferences of the consumers also change with time. Today, consumers are witnessing changes in jewellery variations as 'white gold' and 'rose gold' jewellery, produced by Corporate jewellery showroom, to give a new task to the liquid consumers to adopt variant jewellery, but the Siliguri consumers mostly prefer gold jewellery over 'white gold' or 'rose gold' jewellery. Middle *swarnakars* say that to make consumers depend on their products they offer varieties of jewellery by altering the designs of jewellery. Moreover, the corporate jewellers and middle *swarnakars* can create a mood for buying jewellery by producing a myth of uniqueness through advertising varieties of jewellery, which small *swarnakars* and *karigars* lack. Variations in the fusion of Indian and western style of jewellery is what the consumers seek. Purchasing jewellery is linked with emotions, the jewellers focus on jewellery made up of contemporary designs, traditional designs, temple designs where gold is embedded and the unique handcrafted gold jewellery is always on demand. The buying behaviour of the consumers who have selected 'Neutral' is not governed by the variety of jewellery; their choice of jewellery

depends on the choice of *swarnakars* or sales representative. Some of them get confused between variety and designs of jewellery.

Mr. R Subba, aged 26, assistant professor, said that her family jeweller gives her jewellery catalogue to choose jewellery designs from where she can choose a variety of jewellery designs, whereas branded showrooms provide such varieties of jewellery readily available in their shops.

Table 5.12 Factor Display

Display	No.
Important	25
Neutral	16
Unimportant	9
Total	50

Source: Primary Survey, September 2017- August 2018

Another factor that perpetuates consumers to visit branded jewellery showroom is the easy accessibility of the jewellery display section (see Table 5.12). The consumers, who consider the display of jewellery ‘important’, like the fact that corporate showrooms and middle *swarnakars* exhibit their jewellery in a separate case with separate jewellery section. This not only helps the sales representatives in exhibiting the varieties in jewellery designs but also enables the consumers to have a bird-view of the jewellery collections of showrooms. Thereby, the consumers get an idea about the new jewellery trends as well as various styles and patterns available for the same jewellery item.

Mrs. S Raha, aged 50, homemaker, one of the respondents, said, “*I was planning to buy polabadhano from P C Chandra Jewellers collections. After visiting the store, they took to me to polabadhano section where all differently styled pola were displayed. It makes easy to choose and try the product, but the displayed jewellery did not satisfy my taste. So, they informed me to come after three weeks as their new collection of polabadhano was to be installed. After hearing this, my daughter and I thought of having a momentary look to the forms of jewellery displayed in the store. My eyes hooked at Bala jewellery section. Lastly, I purchased one Bala instead of buying polabadhano from the store.*”

This shows that the purchasing behaviour of the consumers is also guided by the display sections of the jewellery shops or outlets. She did not wait for three weeks to buy *polabadhano* instead was driven to another piece of jewellery. In another case, it was also found that a large number of consumers i.e. 16 (32 per cent), who are marked as ‘Neutral’, prefer to have a glance at the displayed jewellery but their purchasing decision is not guided by displayed jewellery rather they give importance to other factors for purchasing jewellery. Moreover, giving promotional offers to the consumers is a common practice among all the jewellery outlets including corporate jewellers and middle *swarnakars* that helps them attract more consumers to their showroom to buy their products.

Table 5.13 highlights that the majority of consumers consider promotional offer as an ‘Important’ factor that drives them to visit a jewellery shop/showroom. They think it is an ideal time to get a good deal for purchasing jewellery. This endorsement provided by the corporate branded jewellers and middle *swarnakars* increases the sale in the pieces of jewellery during religious (festivals and on cultural) occasions. Consumers prefer to wait or delay their purchase for getting offers made them “slavery dogs” who are “more accustomed to shopping” (Blackshaw 2015: 125) where consumers are less concerned about the fact that they are trapped by the “messy politics” of the bourgeoisie.

Table 5.13: Factor as Promotional Offers

Promotional offers	No
Important	21
Neutral	10
Unimportant	19
Total	50

Source: Primary Survey, September 2017 until August 2018

On the other side, consumers who are marked as ‘Neutral’ are those who are not a regular purchaser of gold jewellery but responded to promotional offer. They do buy jewellery during the time of offers but their buying behaviour is not always governed by this factor. For some of them, purchasing jewellery in odd time is to keep their grey money safe from the income tax department. Those who marked ‘Unimportant’, as these do not force them to purchase jewellery. Thus, it determines that when they are

in need to buy jewellery for any future aspects they wait for the offers (that comes to every occasion).

Table 5.14 Factor as Services

Service	No
Important	21
Neutral	10
Unimportant	19
Total	50

Source: Primary Survey, September 2017- August 2018

Another influencing factor the consumers seek after entering the shop/showroom is the service they receive from the sales representatives or traditional *swarnakars*. The service is limited to pre-purchase trial but also include greeting the consumer, post-purchase availability of services like jewellery repair, exchange, resale, the time required for the making of jewellery and delivery, delivery at the doorsteps, greetings, and communication over the phones. Table 5.14 shows that the consumers prefer pre-purchase trial and post-purchase services more than other services. Consumer who remained 'Unimportant' do not consider services as a factor for purchasing jewellery. It found that the services provided by the traditional *swarnakars* or branded managers do not affect the purchasing behaviour of these consumers. The important factors for purchasing jewellery are the design of the jewellery followed by the purity of jewellery and the third one is the price of the jewellery.

5.6 Time Span for Purchasing Gold Jewellery

When is the good time to buy gold jewellery? The consumers make this common enquiry before purchasing jewellery. Mostly, during the time of social occasions, festivals and offers the jewellery sales increase in Siliguri market. Table 5.15 shows that the purchasing behaviour of the respondents of this study. From the surveyed respondent consumers, the mean age is 40.26 with a standard deviation of 9.16 who are most inclined to purchasing jewellery for several years. Among the respondents, 17 (34 per cent) are purchasing jewellery for more than 20 years and above followed by 12 respondents (24 per cent) who are purchasing jewellery for 5–10 years. 8 respondents (16 per cent) are purchasing jewellery for 10–15 years, 7 respondents (14 per cent) for

2–5 years, 5 respondents (10 per cent) for 15–20 years and 1 respondent (2 per cent) purchase jewellery for 0–2 years.

Table 5.15 Duration for Purchasing Jewellery

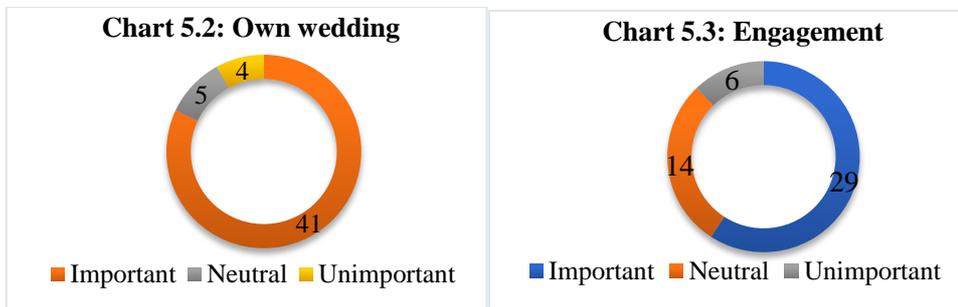
Duration	No.
0–2 Years	1
2–5 Years	7
5–10 Years	12
10–15 Years	8
15–20 Years	5
20 Years and Above	17
Total	50

Source: Primary Survey, September 2017- August 2018

5.7 Purpose of Buying Jewellery

Gold is consumed in a form of jewellery for its “eternal quality” (Ertimur & Sandikci 2005: 322-327; Renfrew 1986) which is a “store of value for perpetuity” (Menon 2015: 99-100), arises from the inheritance of jewellery. It is an essential ornament that acts as a bridge to connect individuals, kin members, religious groups, and the society as a whole. The factors that motivate one to buy jewellery are as follows: wedding, engagement, gift-giving, investment, resale purpose. According to the data, wedding is the main factor that drives one to purchase jewellery.

It is found from Chart 5.2 that 41 out of 50 respondents mentioned marriage as an important factor that governs the jewellery buying behaviour, and 29 out of 50 respondents (Chart 5.3) have opined that new social customs have sprung up around jewellery, such as exchanging ring or ring-ceremony or engagement, which has become an ‘important’ ritual in contemporary society. Ring-ceremony or engagement was mainly the tradition for non-Bengalis but now-a-days it has become a trend even among Bengalis to celebrate ring ceremony.

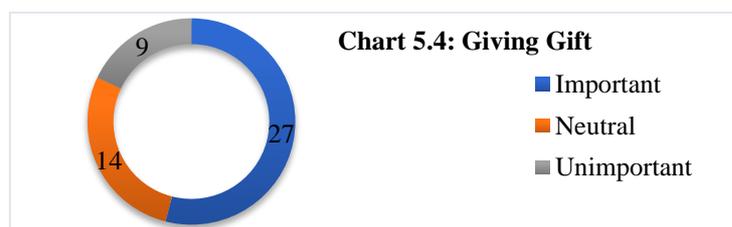


Source: Primary Survey, September 2017- August 2018

Like one of my respondents, Mrs. M Das Dutta, aged 31, homemaker, 54 per cent of consumers said that exchanging jewellery in Hindu wedding acts as an emotional practice that connects the bride and bridegroom with other family members. It is believed that the weight and size of the jewellery determine how strong the bond is between the receiver and the giver.

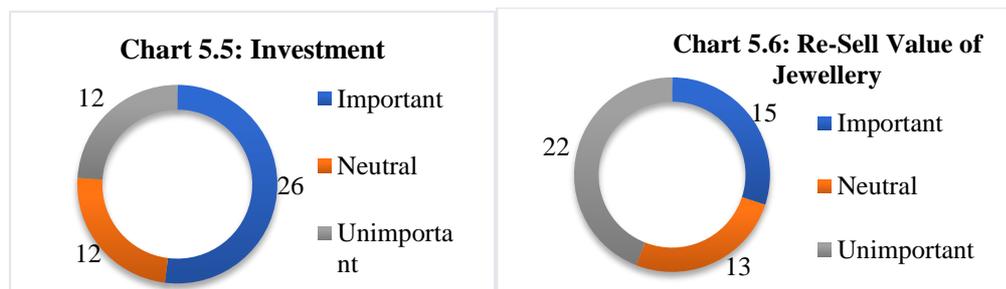
Jewellery made up of gold is the most expensive gift that people receive during close social functions like marriage, engagement/*ashirwad*. It is one way to hold and express love. From Chart 5.4, it is observed that 27 out of 50 respondents purposefully purchase jewellery for giving gift. The practice of giving gold jewellery as a gift symbolically and culturally connects the receiver and the giver. Being a multi-cultural city, Siliguri celebrates numerous occasions where the act of gifting gold jewellery has become a compulsion that helps one to showcase one’s social standing in the family or among friends.

Mrs S. Daga, aged 38, homemaker, said, “*Tanishq and M P Jewellers always come out with festive offers on Jewellery where gold jewellery symbolizes the fraternal friendship between the brother and a sister which we knew as Raksha Bandhan. We buy gold jewellery at Dhanterus because this is the day prosperity and wealth should come to our house; buying gold jewellery symbolizes welcoming Dhan or wealth.*”



Source: Primary Survey, September 2017- August 2018

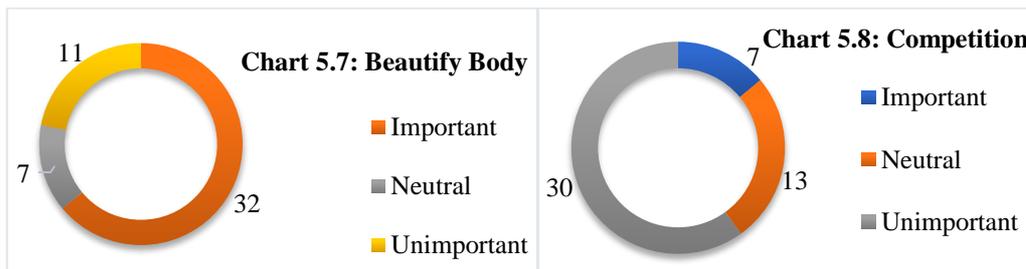
Other than these two major occasions, spending money for purchasing gold jewellery in the form of asset is the safest way to capitalize one's wealth. Chart 5.5 indicates that the majority of the consumers have accepted that investment on gold is a significant reason for purchasing jewellery, which acts as a defence mechanism at the time of future financial crunch. On the contrary, 22 out of 50 respondents (Chart 5.6) consider the 'Re-sell value of jewellery' as an unimportant reason while purchasing it. It portrays that the consumer's conscious mind does not think of investment or re-sale while purchasing jewellery. The concept of investment and the reason behind purchasing gold is psychologically transmitted to the minds of people, and hence they justify their purchase as an 'investment', which shows that there is an existence of the re-sell value of the jewellery in future. As both the Chart contradict each other, we get different perspectives on purchasing jewellery in contemporary society. The consumers of Siliguri purchase gold jewellery not as investment as they do not believe in re-selling their assets in the market, rather they prefer passing it down to their descendants as they value family relations and it helps maintain a strong emotional bond.



Source: Primary Survey, September 2017- August 2018

Therefore, the prime reason for purchasing gold jewellery ended up into 'body beautification'. From Chart 5.7, it is observed that 32 out of 50 respondents have purchased gold jewellery as an object of body beautification. The makers of the gold jewellery also focus on this beautification factor while creating a jewellery (Sukla 2016: 48). Jewellery side tracks the gaze of the viewer "towards the part of the body the women wish to emphasize" (Sukla 2016:48). The wearer always yearns for receiving compliments such as 'beautiful women' or 'looking good' from the viewer that upsurges competition between the wearer and viewer. Chart 5.8 reflects that 7 respondents have accepted that their purchasing of gold jewellery is triggered by this sense of 'competition'. They show off their self-image that they belong to economically

high class. This visual communication attracts the consumers' desire to create a piece of similar jewellery for self.



Source: Primary Survey, September 2017–August 2018

5.8 Advertisements Pull Consumers to Purchase the Jewellery

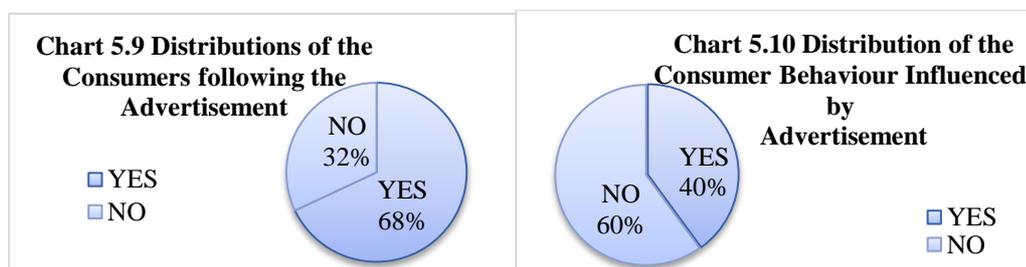
The traditional *swarnakars* have been depending on the power of word-of-mouth as a medium for developing trustable relation with the consumers. This word-of-mouth is an informal way to communicate and publicize their art of making jewellery. The petty traditional *swarnakars* provides detailed information about the product and influence the consumer in such a way that they get convinced to purchase gold jewellery without enquiring about the purity of the gold jewellery. This face-to-face communication and the power of word-of-mouth of the owner of the jewellery shop make him a suggestion-giver for the consumers about the jewellery designs and types and the consumer becomes suggestion-seeker. Once they become suggestion seeker, consumers will slowly depend on the *swarnakar*, which will lead to developing a friendly relationship with the *swarnakar* and the consumer, i.e., family *swarnakar*. Gradually, all the family members and friends keep a reference of the same jewellery shop for buying jewellery. This is a traditional form of advertisement, which the traditional *swarnakars* continue in Siliguri. On the contrary, middle *swarnakars* and corporate branded showrooms are targeting the consumers by developing a medium of advertisement through mass media. Chart 5.9 catches on the consumer consciousness towards gold jewellery advertisements. It is reflected that 34 out of 50 respondents keep an eye on the advertisement messages printed offline in Newspaper, Magazines, Hoarding, Wall Paintings and also in online media such as Mobile media, Television advertisements, Radio and Email.

Mrs. A Dey, aged 31, service holder said, “*I love to watch jewellery advertisement. It mesmerizes me. I follow bluestone and P C Chandra. Advertisement guides us to know about the recent trend and designs of jewellery.*”

Mrs. S Mitra, aged 39, assistant professor, said “*I am more fascinated to buy junk jewellery but I do observe jewellery advertisements. We are women, our eyes automatically get stuck where jewellery is highlighted. After my first job, I thought of buying jewellery for myself so I used to search jewellery ads in Sananda, Unish Kuri and Saptahik Bartaman magazines.*”

Mrs. A Rai, aged 41, a homemaker, said “*many years back when I was in mid-thirties, my mother observed promotional offers in hoarding at Venus More flyover. She told me about the P C Chandra Jewellers offers. I was not in a mood for buying gold jewellery but the offer convinced me to be with my mother at the time of her jewellery shopping.*”

Like this many respondents have given their opinion that advertisement influences the buying behaviour of the consumers. Therefore, the use of advertisement gives conscious desire towards commodity fetishism (Johnson 2018:53). Chart 5.10 implies that the buying behaviour of 20 respondents are regulated by the advertisement whereas 30 consumers do not feel the need to rush for the new product launched in the market but they enjoy watching advertisements. They think there is always time to buy jewellery and proper planning is required before buying gold jewellery. For these types of consumers, Tanishq *Golden Harvest* scheme, *Swarnanidhi* Scheme, *Swarna Sanchay* and *11-month instalment gold scheme* (see Chapter 4) is a way to purchase of jewellery from the brand. They have brought a new trend in styles, designs and type of jewellery that generates awareness before visiting the jewellery store.

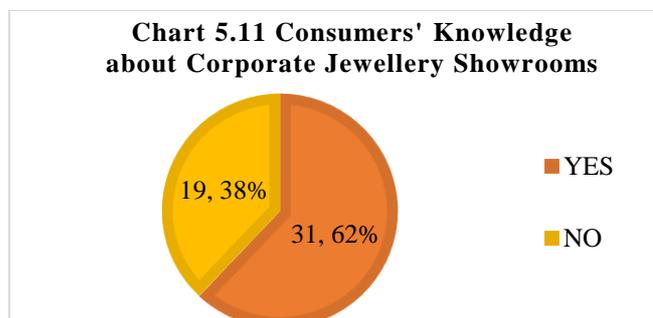


Source: Primary Survey, September 2017 - August 2018

Note: Total Number of Respondent is 50

5.9 Consumers Awareness about Branded Corporate Jewellery Showrooms in Siliguri

Recognition of the reputation of the jewellery brand can be widely documented when showrooms' efficiency and the brand name reach the people. Within a few years, the Siliguri jewellery market has changed its nature and structure in terms of business. Till date, there are eleven branded corporate showrooms that have extended their line of business by capturing the mind of the Siliguri consumers towards their respective brands by promoting their brand names. Those corporate showrooms are Tanishq, M P Jewellers, P C Chandra Jewellers, Kalyan Jewellers, Anjali Jewellers, Senco Gold and Diamond, Gitanjali Jewellers, Swarnasukh, Orient Jewellers, P C Jewellers and last but not the least is Reliance Jewellers. All these showrooms are located at the heart of the city, where the residents of Siliguri can come across their shop whenever they visit the marketplace. Initially, Siliguri consumers abstain themselves from buying jewellery from the corporate jewellery showrooms as they thought it to be a place for rich class people, and secondly, as they have a strong friendly relation with the traditional *swarnakars* across generations so they doubt about the purity and price of gold. For the last four years, it is observed that the people from the lower-middle class and middle class have started visiting corporate jewellery showrooms like Senco Gold and Diamond Jewellery, Anjali Jewellers and P C Chandra Jewellers. Besides, the upper middle class and elites have become more flexible in their approach to purchase gold and diamond jewellery from the eleven corporate showrooms, preferably Tanishq, M P Jewellers, Kalyan Jeweller. This liberal market has widened the scope for customers to purchase variety of jewellery from various jewellery stores.



Source: Primary Survey, September 2017 - August 2018
Note: Total Number of Respondent is 50

According to Chart 5.11, 31 out of 50 respondents are cognizant of the corporate jewellery showrooms in Siliguri city, which indicates that consumers are so much aware of the branded jewellery companies that they are capable to recall the name of eleven branded showrooms' name. This is the aftermath of advertisements in hoardings and newspapers, which the branded showrooms carry out before setting up of the showroom in Siliguri. They try to engage the consumers to keep a hold on to their brands by changing their theme of the advertisement. A sense of visualization helps the consumers to know about the jewellery brands. This is another reason for Siliguri consumers to favour branded corporate jewellery showrooms that projects a brand image, which is in line with their well-to-do sophisticated social image.

5.10 Preferred Time to Purchase Jewellery

The demand for gold jewellery is always high. Both women and men wear gold jewellery to show their class and standard of life. However, buying jewellery is a personal choice and this choice depends on the time when the consumers feel comfortable to purchase it.

Table 5.16 Time for purchasing Jewellery

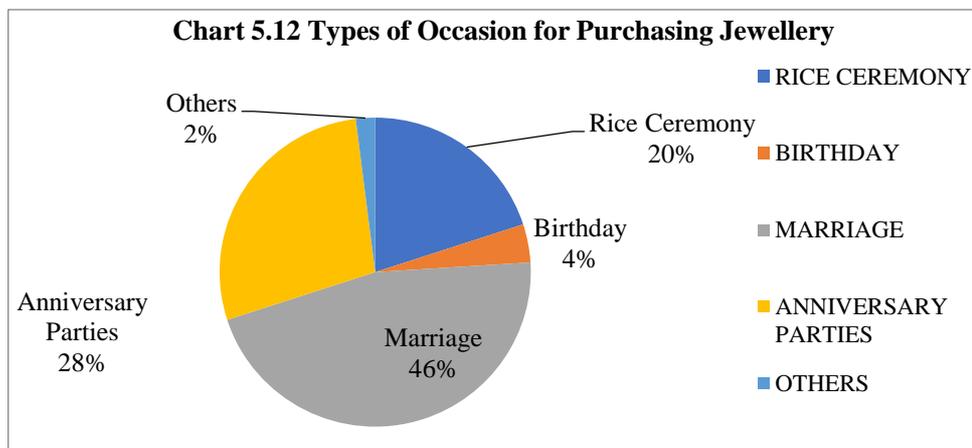
Preferred Time	No.
Low Price in Gold Rate	10
Occasion	16
New Trend	4
Festivals	4
Others	16
Total	50

Source: Primary Survey, September 2017 - August 2018

Table 5.16 shows that the preferred time to purchase jewellery. It has been found that 16 (32 per cent) consumers preferred to buy jewellery during 'occasions', whereas 10 (20 per cent) consumers prefer to purchase gold jewellery when the 'gold rate is low'. Four (8 per cent) consumers preferred to buy jewellery when a 'New trend' of jewellery design comes in the market and 4 (8 per cent) consumers preferred to buy jewellery during festivals. Other than these, it is found that 'other' factor includes friends and

family members' influence, sudden gifts to your loved ones, the downfall of share market, and the need to hide black money and many more.

Chart 5.12 shows that the consumers prefer buying jewellery at the time of marriage. About 23 (46 per cent) of consumers choose to purchase gold jewellery at the time of their marriage or to gift, followed by 14 (28 percentages) of them consumers who prefer to buy jewellery during anniversary (for own self and for giving gifts to the closed members). There are certain months in the calendar where the lucky marriage dates are mention for conducting the marriage in India. So, be it marriage season or anniversary day, the months remains the same years after years. Therefore, during those months, the consumers choose to buy gold jewellery. In others category, 1 (2 percentages) of consumers has given the reason as a sudden rise in the salary, sudden surprise gift for husband or wife, promotions or to make someday special.



Source: Primary Survey, September 2017- August 2018
 Note: Total Number of Respondent is 50

5.11 Area of Competition in Doing the Same Trade

The factor that creates 'competition' among the corporate branded jewellery houses is unambiguously a socio-economic interest to grow and expand their branded jewellery company in various areas. Their main motive is to make a profit. Max Weber has termed it as an "exploitation of market situation" (Swedberg 1999:219) where the marketer tries to get hold of the market by controlling the means of production and services of the employees for ensnaring the consumers. The consumers in Siliguri have accepted these Corporate Branded Jewellery Houses (see Chapter 4) as the best-known 'brands'. This chapter is going to highlight all the specific areas of conflicts among the first three

branded corporate jewellery houses that entered the Siliguri market in the year 2002 (P C Chandra Jewellers), 2003 (Tanishq), and 2005 (M P Jewellers). Their business and marketing strategies depend on the technological ways of maintaining the officially authorized jewellery showrooms located far away from the command centre. This chapter studies the significant areas of competition among the companies into the same trade. It also takes an in-depth look at consumers' preference and the new paradigm taken by the branded corporate jewellery showrooms to remain at top of the league.

5.11.1 Consumers' Preference for Branded Corporate Jewellery House

Consumers' buying behaviours of the gold jewellery depend on their preference for the jewellery showroom. The level of preference for buying jewellery from a certain branded showroom is rated on a four-point scale measured in terms as - 'Not Preferred' (means 'Does not like at all'/ 'Never visited'/ 'Too Costly'), 'Neutral' (means 'Not giving any opinion because not satisfied with the management system'/ 'not taking sides cause they failed to differentiate'), 'Somewhat Preferred' (means 'they have some other jewellery showrooms as priority') and 'Most Preferred' (means 'first priority jewellery showrooms'). While analysing the priority of 50 consumers view it was found (from Table 5.17) that 36 percentages of the consumers in Siliguri have favoured ('Most Preferred') Tanishq.

Table 5.17: Distribution of Consumers Preferring Tanishq

Preferred Tanishq				
Not Preferred	Neutral	Somewhat Preferred	Most Preferred	Total
11	5	16	18	50

Source: Primary Survey, September 2017 - August 2018

Similarly, 26 per cent of consumers have favoured (Most Preferred) P C Chandra Jewellers.

Table 5.18: Distribution of Consumers Preferring P C Chandra

Preferred P C Chandra				
Not Preferred	Neutral	Somewhat Preferred	Most Preferred	Total
17	8	12	13	50

Source: Primary Survey, September 2017 - August 2018

In the same way, 6 per cent of consumers have favoured (Most Preferred) P C Chandra Jewellers.

Table 5.19: Distribution of Consumers Preferring M P Jewellers

Preferred M P Jewellers				
Not Preferred	Neutral	Somewhat Preferred	Others	Total
27	7	13	3	50

Source: Primary Survey, September 2017 - August 2018

All these Tables give an idea about the Siliguri consumer who prefers among these three corporate brands were the Tanishq. Majority of them have chosen for this brand. This favouritism of jewellery brands unlocks the areas of the other two brands to promote their brand in a successful way so that they can reach out their Branded corporate showrooms. Brand Preference is attached to the emotional response of the consumers towards the gold jewellery products. The behaviour of the salespersons and the managers of the jewellers develop an emotional connection with the consumers, as said by Mrs B Jain, aged 40, homemaker, one of the regular customers of Tanishq. She also commented that, although she brought gold jewellery from both Tanishq and M P Jewellers, she prefers Tanishq the most, because the offers they provide and the behaviour of the Tanishq salespersons were so welcoming. Her family's much-loved branded corporate jewellery showroom is Tanishq. For this reason, for her, Tanishq hierarchically stood vertically at the top as compared to other two jewellers.

Mrs. A Dey, aged 31, private service holder, a consumer who mostly preferred Tanishq and M P Jewellers, said that both the brands have their own style of representing their unique designs and trust. Both the brands are equally good for her and it is easy for her to move from one showroom to the other. As both the showrooms are next to each other, it is convenient for her to have a look at both the brands' showrooms before buying a jewellery.



Figure 5.1: Perpendicular form of Brand Preference

Consumers who preferred M P Jewellers belonged to the Bengali community residing in Siliguri and nearby adjacent areas. None of the non-Bengali consumer respondents from my study has given P C Chandra as their ‘Most preferred’ brand for purchasing gold jewellery. Even though the dominant population in Siliguri is Bengali still when the preference among these three brands was given to the consumers, it is found that Tanishq is perpendicularly being placed in the uppermost rank followed by P C Chandra Pvt. Jewellers and M P Jewellers (Fig 5.1).

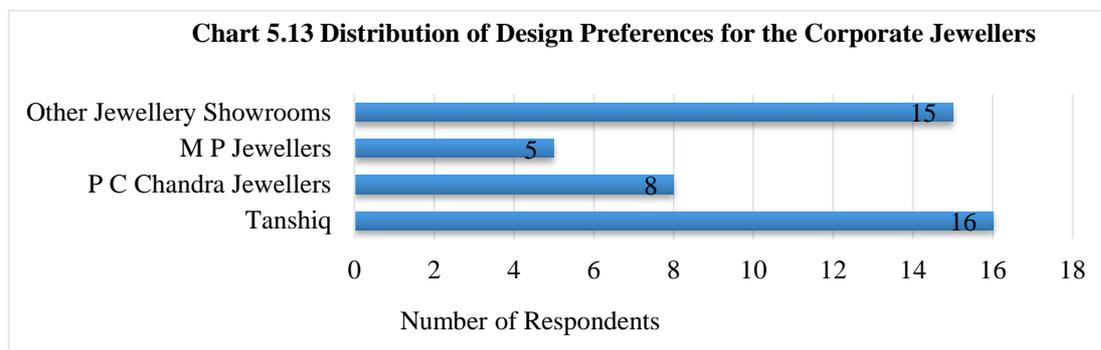
The area of conflict of branded corporate jewellery showrooms defines the incompatibility of their brands when it is compared with other brands, situated in the same location. These three corporate brands have their specialisation in manufacturing and marketing jewellery that make them separately stand into a contradictory position making their respective brands as the unique jewellery storehouse where they display exclusive gold jewellery. This exclusiveness of these three brands and their area of conflict are condemned by taking the consumers’ perspective into account. The gap between the product of each brand (gold jewellery) and consumers’ predilection towards gold jewellery gave rise to hidden competition among the branded corporate jewellers.

The Table shows that 44 per cent of the consumers in Siliguri ideally opted for branded Jewellery showrooms in Siliguri. This inclination towards the branded corporate jewellery showrooms has made the consumers choose wisely the brand that will satisfy their requirements in purchasing gold jewellery. The areas of conflict among the branded corporate jewellers in Siliguri were explained with the help of the consumer preference towards their brand. The branded corporate jewellery showrooms are interested in converting this pool of consumers that usually prefer local jewellers towards their brand. Thus, to understand the impact of various preferences of different

consumers, all the 50 respondents' responses are considered. Therefore, it can be said that consumers' preference has vindicated the competition among the corporate jewellers doing the same trade.

5.11.2 Competition among the Branded Corporate Jewellery Showrooms from Consumers' Insight

Consumers' insights towards the preference of branded corporate jewellery showrooms depend on the specific aspects that stimulate them to pre-select the corporate Jewellery showroom before visiting the showroom. The first important aspect is the design of gold jewellery.



Source: Primary Survey, September 2017 - August 2018

Note: Total Number of Respondent considered is 44. 6 were excluded as they were purchasers of Local Jewellers and had no response regarding the corporate Brands.

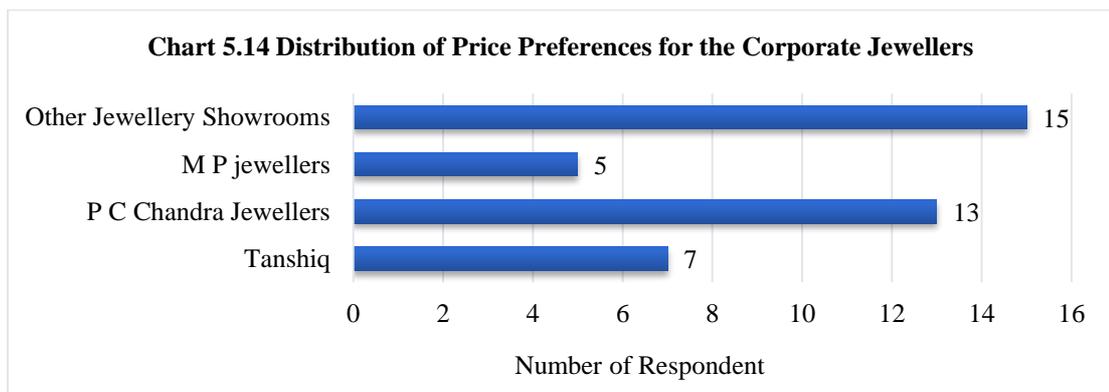
Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

Chart 5.13 shows that 16 (36.4 per cent) of the consumers have liked the design of Tanishq over other branded jewellers, where M P Jewellers' design of gold jewellery is considered as least captivating to the consumers that consist of 5 (34 percentages).

Ms S Duggar, who preferred Tanishq, said that they incorporate various cultural designs that include Bengali designs, North Indian designs and Nepali Designs in their gold jewellery. Like her, all consumers who preferred Tanishq have given the same view considering their cultural choice. When compared with P C Chandra Jewellers, only 18.1 per cent of the consumers belonged to Bengali cultural group. The biggest disadvantage of P C Chandra is that they only target the Bengali cultural group not the

other cultural groups. Along with these, M P Jewellers have no clear demarcation of the contemporary and traditional designs of jewellery. From there it is elicited that M P Jewellers is struggling to compete with the other brands in terms of the design of gold jewellery. Ms M D Dutta, another respondent who preferred local jewellers as her first preference in buying jewellery has purchased gold jewellery from M P Jewellers for the first time. Therefore, she gave her unbiased opinion for liking the gold jewellery designs from M P Jewellers.

The second aspect is the Price of gold jewellery. According to Karl Marx, “the price of the commodity is determined or regulated by the wages” (Marx 2018). It means that the price of gold jewellery depends on the making charges of gold jewellery. The price varies from jewellery to jewellery in terms of weight and sometimes the price of gold jewellery depends on the market forces and competitions. It is found from Chart 5.14 that P C Chandra Jewellers is leading with the very competitive pricing of their gold jewellery. Thirteen (32.5 percentages) of consumers have favoured P C Chandra Jewellers when it comes for pricing gold jewellery, followed by Tanishq 17.5 per cent and M P Jewellers hold the least position in terms of price.



Source: Primary Survey, September 2017 - August 2018

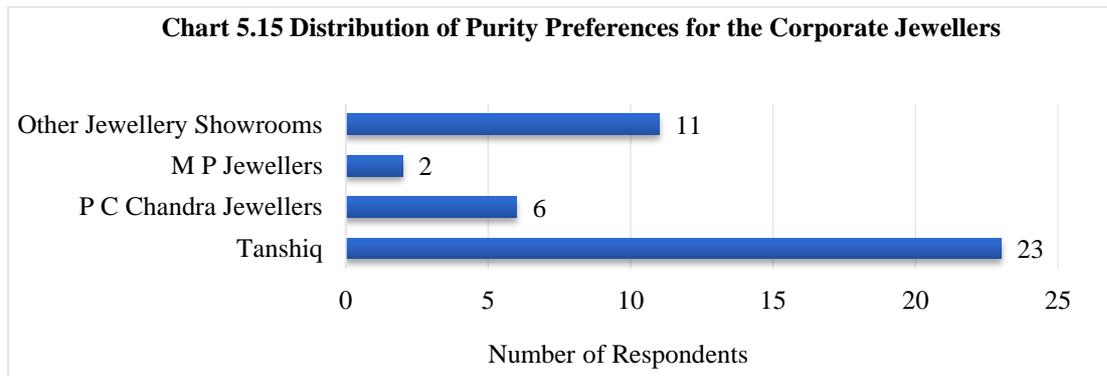
Note: Total Number of Respondent considered is 40 as the price was not the guiding factor for 3 respondents for choosing gold jewellery.

7 were excluded from the total 50 respondents as they were purchasers of Local Jewellers and had no response regarding the corporate brands.

Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

The third aspect of conflict among these three branded corporate jewellers is the purity of the gold jewellery. The vital aspect of gold jewellery is the purity of gold that determines the value of gold jewellery. This purity depends on the karat of gold in gold jewellery. From Chart 5.15, it is observed that 23 (46 per cent) of the consumer have

faith in Tanishq gold jewellery in terms of purity of gold. Tanishq has generated this faith in the mind of the consumers that they have their own mechanical device for checking the purity of gold. For this reason, they are gaining popularity in the market and is preferred by many over P C Chandra Jewellers and M P Jewellers. Although Tanishq gold jewellery starts from 5000/ yet the consumers preferred to purchase gold jewellery from P C Chandra Jewellers when price factor is concerned.



Source: Primary Survey, September 2017–August 2018

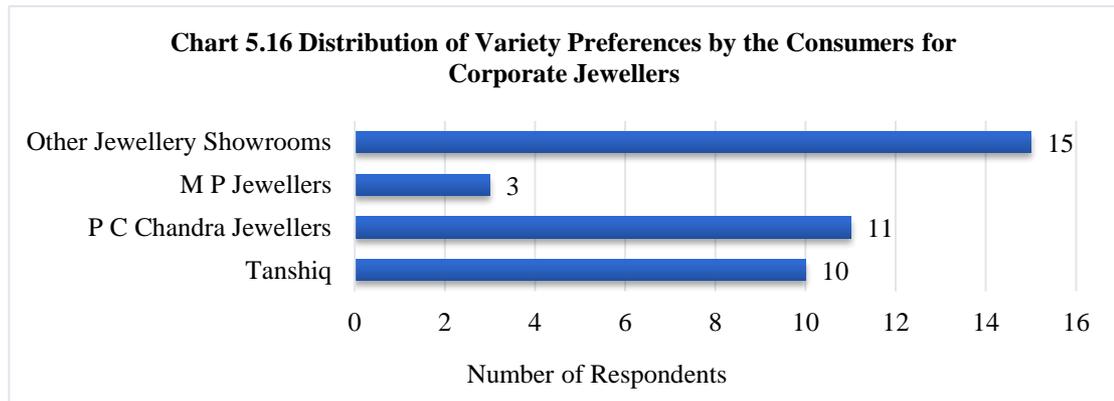
Note: Total number of respondents considered is 42. As purity was not the guiding factor for 1 respondent for choosing gold jewellery because s/he does not understand the purity.

7 were excluded from the total 50 respondents as they were purchasers of Local Jewellers and had no response regarding the corporate brands.

Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

The diversities of jewellery are the main attraction of the consumers to visit jewellery showrooms repeatedly. They try to tinker the consumers by their varieties of jewellery. Tanishq has gold and diamond jewellery that includes Gold coins, Gold earrings, Gold pendant, Finger rings, Bangles, Chains, Pendant with chain, Bracelets, neckwear set, Mangal Sutra, Nose pin. They have various jewellery collections like Swayahm, Preen, *Utsava*, *Gulnaaz*, *Lavanyam*, *Glitterati*, *Shubam*, *Padmaavat*, Symbol of strength, Queen of Heart, Niloufer and Mirayah. Among all these collections *Utsava*, *Lavanyam*, *Shubam*, *Padmavaat* are various jewellery whose main components of jewellery is made up of gold. Other than these, they have *Rivaah* collections where they advertised Bengali women bride wearing an attractive bridal set. While P C Chandra has similar form of jewellery collections that comprises of kids gold jewellery, Gold Bangles, Gold Chain, Gold Earrings, Gold Jewellery set, Gold Maag Tikka, Gold Mangalsutra, Gold Nath, Gold Necklace, Gold Pendant, Gold Rings, Men Gold Jewellery and Gold coin; other than these they having diamond collections. They also have *Amazea* Collections and Handcrafted Gold jewellery that attracts the consumers towards this Brand. At the

same time, M P Jewellers are having various products for Wedding, have Light Weight Jewellery collections, Gold Jewelleries made up of Gem Stones and Diamond Jewellery. These give an idea about that P C Chandra and Tanishq showrooms in Siliguri are having multiple jewellery collections as compared to M P Jewellers.



Source: Primary Survey, September 2017–August 2018

Note: Total Number of Respondent considered is 42. As the variety of jewellery was not a guiding factor for 3 respondents for purchasing gold jewellery.

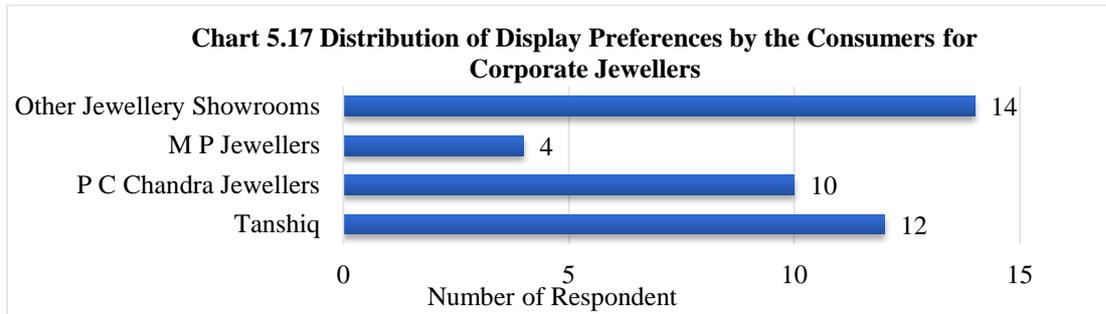
7 respondents were excluded from the total of 50 respondents as they were purchasers of local jewellers and had no response regarding the corporate brands.

Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

Chart 5.16 confirms that 11 (22 per cent) of consumers' choice is P C Chandra Jewellers when the variety of jewellery collection is considered. Consumers' self-interest towards the brand has impelled M P Jewellers to go for designing jewellery rather than variations in jewellery collections, and Tanishq is going for more variations to exemplify Bengali gold jewellery in Siliguri market.

Thus, the fourth aspect of competition is how well these branded corporate companies can showcase the varieties of jewellery available at their showrooms by keeping them in glass window cabinets that helps them grab the attention of the consumers. The display of gold jewellery is one sort of direct marketing strategy of the corporate branded jewellers that they use to manipulate consumers. Displaying jewellery can be done in many ways such as each jewellery type can be displayed according to their shapes and sizes by displaying them in different cases or displaying stands. Siliguri

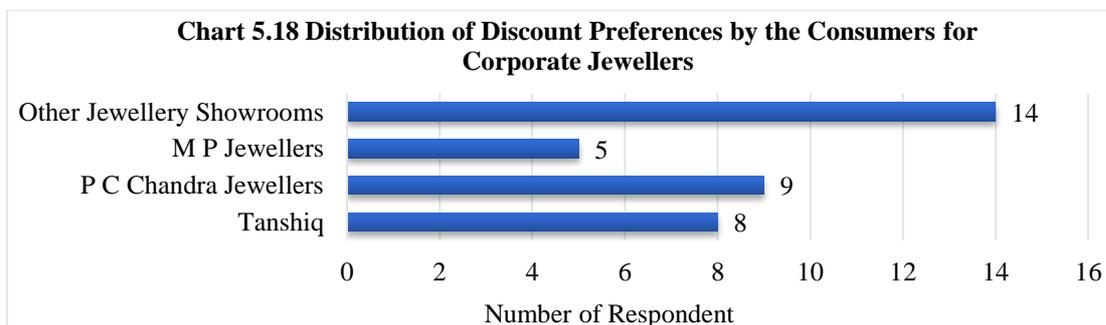
Tanishq, P C Chandra Jewellers, and M P Jewellers showrooms have several separate displaying sections for each different variety of jewellery products.



Source: Primary Survey, September 2017–August 2018
Note: Total Number of Respondent considered is 42. As the displaying of jewellery was not the guiding factor for 2 respondents for purchasing gold jewellery. 7 respondents were excluded from the total of 50 respondents as they were purchasers of Local Jewellers and had no response regarding the corporate brands. Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

Chart 5.17 indicates that 12 (24 per cent) of the consumers prefer Tanishq because it has numerous displaying sections as compared to P C Chandra Jewellers and M P Jewellers. All these branded jewellers have their various organising ideas for displaying the varieties of jewellery.

The fifth aspect of the conflict that always threatened the mind of the marketing managers of the branded jewellery companies is dealing with the price-cut on gold jewellery to ensnare the frame of mind of the consumers to manoeuvre them to their jewellery house for obtaining gold jewellery. So the consumer’s preference pertains to P C Chandra Jewellers rather than other branded jewellery houses. P C Chandra Jewellers remains the first choice for 09 (18 per cent) consumers in terms of providing discounts on the products.



Source: Primary Survey, September 2017–August 2018

*Note: Total number of respondents considered is 36. 6 were excluded as they were purchasers of local jewellers and had no response regarding the corporate brands.
1 consumer who visits local jewellers has purchased only from M P Jewellers. So the total number of the respondent is 36
Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers*

5.12 Summary of the Chapter

Bauman in his article 'The Self in a Consumer Society' has explained how the consumers in the consumer society are differentiated from those in the other types of society. He said, "What we do in mind is that our "consumer society" in the similarly profound and fundamental sense in which the society of our predecessors, modern society in its industrial phase, used to be a "producer society"" (Bauman 1999: 36). He commented that the consumers rule the society. Our neo-liberal society has given opportunities to the consumers to open up their own business with a distinct taste in the field in order to meet the consumer desire and fetish for an object has given an opportunity to every people to be a part of the Open Market. However, the market is characterize by an uneven competition among the big traders and the small traders. Despite huge competition with the branded corporate jewellers, some small *swarnakars* have set up their first-generation jewellery shop in Bidhan Road in the year 2014, 2015 and 2017. This gives an idea that much of luring and retaining consumers depends on the business strategies employed by each jewellery shop. In total, six jewellery shops have opened up their new jewellery business during the previously mentioned period. The consumers are the ones who can make or break a business. Every traditional *swarnakar* and jewellery trader (middle *swarnakars*) lag behind the branded corporate jewellers in terms of publicity stratagem. The branded corporate jewellers have been making use of their brand name and have spread the awareness about their jewellery products through social media. This platform of social media has emerged as a core of the present-day society, which is best used by the corporate jewellers (Tanishq, P C Chandra Jewellers, and M P Jewellers) to evoke the buying desire and the passion for the modern designs they promote through meticulous research and market survey. They constantly work on strategies of reaching out to the consumers and create a stable consumer base. They also know the art to continually satisfying their customers with their sophisticated sales strategies. They take recourse to all forms of advertisements to promote their brand. They use jewellery advertisements in the form of hoardings, magazines, television commercials and newspapers ads to catch the eye of the readers or passers-by. In this way, the Branded Corporate Jewellers tries to appeal to the psyche

of the consumers who end up in purchasing jewellery from their branded corporate showrooms.

The traditional *swranakars*, especially small *swarnakars* and *karigars*, are unable to afford such means of luring consumers towards their jewellery shop but Middle *swarnakars* (jewellery traders) go for advertising their shops and jewellery products in local television channels (CCN Channel) and also in hoardings. Sometimes, Ratna Bhandar (middle *swarnakar* jewellery shop) advertises their products, offers and discounts on the hoarding placed in Jhankarmore, Hill Cart Road and the way towards City Centre, Matigara. The traditional *swarnakars* also give an opportunity to the consumers to alter their designs, type and style of the jewellery according to their preference, which the branded corporate jewellers are unable to provide to the consumers. This is the key to the survival of the traditional *swarnakars* for many generations. This relative advantage could also be the reason for the emergence of small jewellery shops in Siliguri jewellery market. Mr. D Pal, aged 29, a small *swarnakar*, revealed that although the consumers are moving towards the big brands. A large majority of the city population belong to lower and middle classes so they target these categories of consumers as their business client. He claimed: “some *people initially go to the branded corporate jewellers but many among them come back to them for making and buying jewellery*”. Mr. P Pal, aged 42, a small *swarnakar*, said that consumers in their shop bring the designs of the branded jewellers and tell them to make a design of gold jewellery similar to the design. This shows that there are factors that work in favour of the traditional jewellers, allowing them space for survival in Siliguri jewellery market. He believes that business dealing with gold is always profitable so there are no means that business will run at loss. A good businessperson knows the skills for maintaining, retaining, and bringing consumers towards their shop. Thus, Bauman is right in saying: “... modern society has little need for mass industrial labour and conscript armies, but it needs-and engages-it members in their capacity as consumers” (Bauman 1999:36). In general, consumers themselves become a part of producers. These two case studies show that the apparently competing players in jewellery trade can coexist and find their distinctive spaces of operation.