



Factors Influencing Purchase Intentions towards Fashion Jewellery: An Exploratory Study

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ABSTRACT

This research aimed to explore factors influencing purchase intention towards fashion jewellery in Pakistan. Due to the dearth of research in this domain, an inductive research approach based on qualitative research methodology was adopted. Data was collected through semi-structured in-depth interviews and netnography. In-depth interviews were conducted with 30 consumers of fashion jewellery in the twin cities of Pakistan (i.e. Islamabad and Rawalpindi). Netnography was based on an analysis of online reviews and blogs of fashion jewellery products. The findings of this research identified several products, brand, and customer/market factors that are believed to contribute positively towards purchase intentions towards fashion jewellery. Product-related factors include durability, level of differentiation, fashion innovativeness, fine finishing, and price promotions. Brand factors were based on brand reputation, available variety, perceived authenticity, and the online presence of brands. In terms of market dynamics, factors such as individualistic culture, increasing trend of purchase of fashion jewellery, and celebrity endorsements are playing their positive role towards positive purchase intentions of fashion jewellery products. The findings of this research have added to the missing literature regarding fashion jewellery in Pakistan. Further, it has provided insight into fashion jewellery brands regarding critical factors, which they can focus on to positively influence the purchase intention of potential buyers.

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1. Introduction

Female jewelry denotes wealth and status, as well as artistry, beauty, love and heritage (Satpathy, 2017). Due to dynamic fashion trends, it is considered significant to possess jewelry items that look unique and contemporary. However, rising price of traditional jewelry items such as gold, silver and diamond, makes it financial difficult for the female to keep up with the latest fashion trends. This has given rise to use of fashion (artificial) jewelry, which offers a cost effective way to possess jewelry items that are in fashion (Afzal, 2020). The financial figures of global fashion (artificial) jewelry market clearly shows a significant amount of wealth now being spent on purchase of female jewelry (Rana & Chauhan, 2020). Despite COVID-19 effects, the Compound Annual Growth Rate (CAGR) of global fashion jewelry market is expected to be 7.8% with an increase from US\$32.9 billion in 2019 to US\$59.7 billion by 2027 (Sangwai & Deshmukh, 2020). This highlights a promising growth trend in this market in years to come.

Artificial jewelry (costume jewelry) generally include items such as necklaces, rings, bracelets, chokers, anklets, earrings and customized jewelry products that are specially designed either by hand or through sophisticated computer assisted designing and

manufacturing (Afzal, 2020). These jewelry pieces are targeted towards women of all ages, which compliment with their attire in social gatherings. Artificial jewelry has become a major part of women's fashion accessory all over the world and competes with the traditional gold, silver and precious metals market (Joseph, 2016). This trend is also increasing in the developed countries such as US where the total market worth of fashion jewelry is estimated to be more than \$20.3 billion by 2024 with CAGR of 5.7%. One can clearly see famous traditional jewelry brands such as Chanel, Versace, Hermes, Louis Vuitton and Gucci also launching their products in the fashion jewelry market (Persistence Market Research, 2017).

Artificial jewelry has also gained a lot of popularity in Pakistan in recent years. The local artificial jewelry and imitation industry is largely cottage-based (Hasan, ur Rehman, Nabi, Hamid, & Naeem, 2017). Small home-based women workers, and men in small workshops, prepare imitation jewelry painted with lustrous colors of gold and silver embedded with fine plastic stones giving unique styles and designs. Almost 90% of artificial jewelry is imported from China and remaining from India and UAE (Siddiqui, 2016). Propelled by social media rapid penetration and e-commerce pervasiveness has also encouraged Pakistani women to buy artificial jewelry. The usage situations have extended from formal social gathering into everyday lifestyle of women and even men primarily of younger age (Kamran, 2019; Sabbir, Hossain, & Nomi, 2017). This is owing to the power and significance of "youth bulge" where more than 66% of the population is under the age of thirty who strive to upscale their image and lifestyle with contemporary fashion.

Despite growing value of fashion jewelry market in Pakistan, most of the businesses in this industry are lacking sufficient consumer knowledge, resulting into low loyalty and sustainability struggle. Although several studies in understanding consumer behavior in fashion jewelry market have been conducted in neighboring countries however there is dearth of research in this domain in Pakistan (Sabbir et al., 2017; Samir & Sabbir, 2019). This obliviousness towards the underlying reasons that affect consumer buying behavior in artificial jewelry market necessitates the efforts to uncover the consumer psychological and behavior aspects that influence their purchase intentions. This research will therefore explore and unveil the factors that influence women to buy artificial jewelry in Pakistan to enable better understanding of the consumer behavior in fashion jewelry market.

2. Literature Review

Fashion jewelry is seen as a cherished gift or celebration as a self-gratitude and for showing affection and love in intimate relationships (Aggarwal & Palaniappan, 2015). Females consider fashion jewelry as a gift on occasions from their loved ones to make the moments memorable and worthwhile (Siddiqui, 2016). According to Sabbir et al. (2017), women prefer imitation jewelry over gold because of low-cost, matching with apparel, safety, uniqueness, elegant and innovative designs. Preference of fashion jewelry is also due to reduced consumer purchase ability because of high prices of gold, which is now confined to weddings only. According to literature, modern women in the age bracket of 18-30 are more likely to wear imitation jewelry. They are generally considered fashion enthusiastic, driven by normative and peer pressures, highly sensitive about looks, style and personality, have love excitement and are thrifty and value conscious (K. Ahmed, 2019; Kamray, 2021).

According to Joseph (2016), cultural norms and religion play a greater role in the jewelry industry. South Asian region is indulged in handicraft that depicts cultural tastes and values of the region. Increased service levels, access to offerings, greater availability of credit, and market competitiveness are driving demand for the jewelry and gems sector. Proliferation of western media into the Asian cultures is also boosting desire to be more fashion conscious and resulting into wearing of more fashion jewelry. While gold jewelry is considered as an economic security, financial well-being and a status symbol, especially in Asian cultures, its conspicuous consumption is perhaps now replaced by a more elegant and stylish fashion jewelry. Fernando and Hamil (2019) established a relationship between fashion jewelry and self-expression of Maslow's Hierarchy of Needs. According to their research, jewels have been used, to be courteous in making gifts, showing wealth, and social approval from friends. In addition, they identified several variables associated with buying behavior in purchasing fashion jewelry i.e., fashion innovativeness, lower risk of burglary, price, safety, versatility, durability, and variety. The decision in buying imitation jewelry is believed to be highly

influenced by the innovative designs, matching with clothes, lower price and differentiation. However, achieving differentiation is considered a challenge in fashion jewelry due to identical products being offered by several local brands (Yousaf, 2010).

Pandiyaraj and Magesan (2015) highlighted various motives, satisfaction and environment factors, aesthetic needs, quality factors, mindset and customer beliefs to positively influence the purchase intentions towards gems and jewelry in general. In terms of motives, marriage and special events, discounts and desire of beautification showed high correlation with the purchase intention. Satisfaction factors were based on desire of investment, availability of designs, seller's reliability, trade fairs and seeing any new design or style in the market and interest towards owning that new design. Market environment forces such as price fluctuation, technology and alternative usage of purchased item (i.e. credit facility) were also identified as strong influencer towards purchase intention. Status, appearance and gift were highlighted as aesthetic needs of customers affecting their intention to purchase gems and jewelry in general. Quality factors revolved around superior quality, guarantees and special offers. Mindset and beliefs were affected by family liking, astrology and advertisements. The findings of this research highlighted factors critical in purchase of all types of jewelry, including fashion and traditional gems and jewelry. However, it will be interesting to see, which factors are of more relevance and importance in fashion jewelry market.

Samir and Sabbir (2019) confirmed a positive relationship among behavioral intention to purchase fashion jewelry with value consciousness and fashion innovativeness. They identified factors such as consumer's perceived behavioral control; people's expertise, familiarity, and experience in choosing jewelry; value-consciousness and level of innovation as positive contributors towards purchasing imitation jewelry. Phau and Teah (2009) also acknowledged value consciousness as a key predictor of attitude towards fashion goods. From firm's perspective, effective marketing strategies, operational efficiency, perceived quality, service quality along with conformance quality are believed to stimulate customer's intention of buying artificial jewelry (Sultana, Siddique, & Islam, 2015).

In context of Pakistan, imitation jewelry is constantly gaining value due to increasing gold rates (Farooqi, 2019). In 2019, foreign currency worth US\$9.72M was spent on import of imitation jewelry, making Pakistan 66th largest importer of fashion jewelry in the world, to meet its growing local demand (OEC, 2020). Review of literature highlights that E-commerce is playing a great role in promoting purchase of fashion items including jewelry (S. Ahmed, 2016). The concept of e-retailing in Pakistan is getting popular. This consequently is making jewelry business models more effective and efficient in their operations and processes. Through e-retailing, customers can easily place their order through the platform of internet and within few days get their order at the door step. E-retailing is considered quite convenient, time effective and cost effective option. Moreover those customers who try to avoid visiting retail stores are now enjoying the facilities of e-retailing. Many of the Pakistan's jewelry sector manufacturers are working as e-retailers. In the jewelry industry e-retailing counts for almost a 30% share (Usama, 2019, August 05). Due to dynamic and ever changing jewelry trends in Pakistan, customers are more inclined towards handmade and artificial jewelry and ornaments, and purchase of gold jewelry is still done in brick and mortar stores (Kamran, 2019). Women of Pakistan are willing to pay more prices for customized and handmade jewelry to look prominent and classy in wedding ceremonies and get-to-gathers. Although customized handmade jewelry needs more time and fine craftsmanship but it is worth to buy in order to look unique in the crowd (Choudhary, 2015, July 19).

Review of literature highlights an increasing trend of purchase of fashion jewelry all across the world. Regardless of cultural pressures, people are choosing to use fashion jewelry to meet their regular fashion demand. Pakistan is no exception to this trend and one can clearly see an upsurge in demand and usage of fashion jewelry. Despite increasing fashion jewelry demand and supply, there is dearth of research that can guide sellers regarding underlying intentions of Pakistani customers, while purchasing fashion jewelry. This research will therefore provide this insight in context of fashion jewelry market in Pakistan to learn about the factors influencing purchase intention towards fashion jewelry products.

3. Methodology

Due to dearth of research on imitation jewelry in Pakistan, an inductive research approach is adopted for this study to explore the underlying factors encouraging Pakistani consumers to purchase fashion jewelry. The selected methodology is qualitative based on semi-structured face-to-face *Interviews* and *Netnography* to gather insight from online communities regarding fashion jewelry in Pakistan. Statistical data regarding population of fashion jewelry consumers in Pakistan is not well documented. However, the clientage usually includes teenage girls and women. For the Interviews, it was therefore data was collected from selected consumers/customers of imitation jewelry in the age group of 18 to 65 years from Islamabad and Rawalpindi. This was to ensure that identified factors are true depiction of lifeworld experiences of those who are purchasing fashion jewelry in the Capital of the country and its adjacent twin city. A total of 30 interviews were conducted using purposive sampling. In this sampling technique, participants are selected based on their experience and knowledge regarding context of study to provide more relevant information for the purpose of this research (Palays, 2008). Recommended sample size for interview based qualitative study is between twenty and thirty (Bryman, 2012). The adequacy of number of interviews was also determined on the principle of "saturation", which is recommended for purposive sampling based qualitative studies (Morse, 2015). Saturation refers to a point where no additional information or insights emerge from data (Bryant & Charmaz, 2007). Keeping in view the relevance of imitation jewelry for females in context of Pakistan, the respondents were all female consumers/customers of imitation jewelry. This ensured collection of data from those who are actually living the reality, which is of relevance to the context of this research. While selecting the female respondents, factors such as knowledge/experience about purchasing imitation jewelry, willingness and availability of participants were considered, as recommended for purposive sampling technique (Palinkas et al., 2015). In case of Netnography, selected online communities containing discussion between consumers of imitation jewelry of Pakistan were studied. Netnography is a specific set of research practice related to data collection, analysis, research ethics, and representation, rooted in participant observation on online forums (Kozinets, 2007). The insights from Netnography helped in understanding buying behavior of customers of jewelry market of Pakistan and understand their preferences for imitation jewelry and also look for factors encouraging them to purchase imitation jewelry. Online public conversations were primarily gathered from Facebook, Instagram and Blogs of Pakistan's artificial jewelry industry customers. Facebook was selected for its wide reach and active usage in Pakistan. Approximately 90% of the active SM community in Pakistan is using Facebook for their SM based communication (Statcounter, 2022). Instagram is considered as an important platform for fashion jewelry due to its visual appeal, tracking metrics and targeting options (Bhatt, 2021). Other SM platforms such as Twitter, LinkedIn, YouTube, etc were excluded from the scope of study due to their comparatively lesser relevance to the purpose of study, as recommended for purposive sampling technique. The information gathered was analyzed using NVivo software. Interviews and screenshots of Netnography data were transcribed in the software to perform open coding of data to look for emerging themes for the purpose of this research.

4. Findings

The analysis of qualitative data in this study resulted in identification of variegated elements that have impact of different intensity on the purchase intent of the customers in imitation jewelry market of Pakistan. Themes emerged were broadly classified into three main categories i.e. Product Factors, Brand Factors & Customer/Market Factors. Main findings are as follow:

Table 1: Summary of Qualitative Themes

Main Themes	Themes	Sub-themes
Product Factors	Durability	Good condition
		Long term
		Superior quality
Fashion Innovativeness	Differentiation	Unique design
		Unique value
		Handmade jewelry
		Stylish

		Innovative designs Fashionable jewelry
	Fine Finishing	Quality work Machine made jewelry
	Price Promotion	Discounts Promotional price Superior product value vis-à-vis its cost
Brand Factors	Reputation	Good reviews Positive word-of-mouth Brand name Global recognition
	Variety	Availability of different designs Promotion of multiple designs More options
	Perceived-Authenticity	True depiction of actual product Brand promise or communication
	Online availability	Convenient access Home delivery E-word of mouth
Customer/ Market Factors	Individualism	Self-reliant and independent Personification Personal style
	Increasing Artificial Jewelry Trend	Unaffordable traditional jewelry Fashion awareness Societal acceptability
	Celebrity Endorsement and Recommendations	Fashion Icons, Being Cool Symbolic association of celebrities Influential fashion sense of celebrities

4.1. Product Factors

4.1.1 Durability

Durability, which was defined by the customers as the product that stays in good condition and can be used for long term, was highlighted as an important factor to positively influence their purchase intent. While comparing artificial jewelry with traditional jewelry, few respondents suggested that one of the biggest perceived risks with artificial jewelry is of durability. If the seller is able to overcome this risk through a high quality product then customers will be more inclined to purchase artificial jewelry. As said by a respondent:

"I had a gift from my friend in my 9th or 10th grade that was a crochet designed bracelet and I still have that because the material that was the yarn or thread is durable.... What I want to say is that the jewelry is supposed to be durable and long lasting. I would like to wear that jewelry more than 10 times".

According to a respondent, the concept of "Quality" and "Durability" are interrelated and impact the purchase intent:

"I went to Dubai and bought a lot of handmade jewelry like I am not fond of jewelry but if i see quality i purchase them I even gifted them to my friends and they appreciated them so much I'm sure they still have those jewelry articles as I have them. For me I mostly purchase jewelry which is mostly durable and have a good quality"

4.1.2. Differentiation

Customers want something beautiful, functional and balanced that can please their eyes. Innovation in design, manufacturing and marketing of fashion jewelry was considered extremely important. During the interviews, it was highlighted that few jewelry companies are trying to seek differentiation and are strengthening their brand or products through distinctive and unique designs. Many others just imitate and make similar designs to improve availability and affordability, to meet need of a price sensitive market segment. Most of the respondents

avored eclectic pieces and artisanal jewelry to which they can relate to. According to one of the customer,

"Differentiation is important. If jewelry sector sells standardized products or imitated products it will enhance our bargaining power that's a good thing but we would prefer differentiation."

The respondents shared that they prefer something unique and different in fashion jewelry. As jewelry market is highly fragmented and involves imitated products, they would like to go for the option that is different. They prefer buying jewelry that is trendy and offers them unique value.

Many respondents highlighted preference of handmade jewelry due to a higher perceived differentiation versus machine made jewelry. As said by a respondent:

"More time, affectation, dedication and love is invested in making handmade [artificial] jewelry than mass production by machines or through other automatic ways. Handcrafted jewelry is made by artisans rather than machine so it would be less in number as compare to the machines which produce and manufacture jewelry in mass. So it would be unlikely to run into someone in a wedding or at an event wearing the same piece of handmade jewelry like you. They use their creativity and innovation and they do their best to come up with handmade jewelry designs and ideas that stand out."

According to most of the respondents, handmade artificial jewelry reduces the probability of imitation, enabling them to achieve unique value in their product. It was also perceived as a product of superior quality versus machine made items. As said by an interviewee:

"I bought handmade crochet bead embedded bracelet in my 9th grade from online webpage and now I am in my masters and the bracelet is still with me"

However, some respondent highlighted importance of imitation through which people can have access to more affordable and widely available jewelry.

4.1.3. Fashion Innovativeness

Fashion jewelry is perceived to be higher in fashion innovativeness by several respondents. This consequently was enabling fashion innovators to meet their requirements of owning stylish and innovative designs in jewelry and influencing their purchase intention. Fashion innovators comprise a good segment of the market. They are those who are mostly the first to buy new fashionable jewelry articles when it first comes in the market. Their reactions are very important as they can sometimes define success or failure of new jewelry styles. Self-image is very important and they like to use innovative products. Customers defined fashion innovators as the ones who acquire new fashion items when they first come in trend. According to Fatima Khan:

"I like something unique and different in fashion jewelry. As jewelry market is highly fragmented and involves imitated products I would like to go for the one with fashion innovativeness. What comes in the trend I want to be the first one to try and experience like how it will look on me. Like when industrial piercing had started, my inclination towards that style was very high. Similarly the different and unique designs attracts me"

It was observed that people like to acquire new and stylish fashion designs in jewelry. Fashion innovativeness emerged as a determinant attribute while purchasing fashion jewelry and was found to be positively correlated with the purchase intent. This suggests that fashion jewelry brands need to reflect more on their design innovativeness while promoting their products to potential buyers. According to an interviewee:

"In one event, my mother bought a handmade jewelry exactly like the one I asked her for so long from abroad and I felt so happy and connected with that jewelry. It was like dervish designed necklace with pallet of different colors embedded. It was all captivating, stylish, funky and unique."

4.1.4. Fine Finishing

While the respondents highlighted the critical value of *differentiation* in their preference for fashion jewelry but also suggested the importance of fine finishing. According to several respondents, fine finishing is a reflection of quality work that increases their interest in purchasing artificial jewelry. A poorly finished artificial jewelry increases the dissonance regarding durability of the product. There seemed a dilemma in terms of handmade jewelry versus machine made fine finished jewelry while discussing this aspect. While handmade jewelry seemed higher in terms of its differentiation value, machine made jewelry, produced in mass, was considered high in terms of its fine finishing. According to some respondents, the ideal combination is where a handmade artificial jewelry item exhibits a fine finish, winning the confidence of customer as a unique yet a high quality durable product. As said by a customer:

"The technology based jewelry is finely made and is so perfect that if you want to make it by hands than you have to make it properly with "fine finishing" and "good material". If there is a handmade jewelry article with wires not knotted in a proper manner or in a bad way than I would never go for that brand."

The "*fine finishing*" is interlinked with the purchase intent of the handmade jewelry. More proper and finely the jewelry is crafted more intentions to purchase that particular jewelry article.

4.1.5 Price Promotions

Discounts and promotional price on fashion jewelry was also believed to contribute positively towards the purchase intention of the potential buyers. According to some respondents, fashion jewelry offers a cost effective option versus traditional jewelry. It therefore usually attracts customer segment, which is price sensitive. Apart from a comparatively low cost versus traditional jewelry, any promotional price further motivates the buyers to purchase fashion jewelry. In certain cases, the sellers perhaps deliberately showcase a higher actual value and promote a discounted rate to project an image of superior product value vis-à-vis its cost. According to an interviewee, when they see a discounted rate on fashion jewelry then its low price does not affect their perception regarding quality of the product. However, if the price is kept extremely low, without reflection of discount, it may develop post purchase dissonance resulting into lack of trust regarding quality of the purchased product. Apparently, customers seem to prefer seeing a higher actual value, offered on a reduced promotional price to overcome any quality and durability doubts that they may have while purchasing fashion jewelry.

4.2 Brand Factors

4.2.1 Reputation

All of the interviewee responded that the level of purchase intent of the customers of jewelry industry is affected by the intensity of reputation of the brand from where they are buying. As said by some of the interviewee:

"In my case, reputation matters a lot for buying jewelry more than its price or discount or coupons because obviously it got its reputation from the attitude and products it sells and if a brand does not have good reviews and word of mouth I would rather go for the one which have good reviews, good attitude towards customers and a good brand name."

"Reputation image matters as whatever I wear boast my confidence so it should be something that makes me feel myself, beautiful and should complement my overall look and it should be from good place having good reputation imagery"

Based on response above one can accentuate that reputation in terms of good reviews, good word of mouth and brand name plays a significant role in hyperbolizing the purchase

intent of the customers. A well reputed brand is believed to instill more confidence in customers, while using it, who are perhaps looking for cues and reasons to support their decision of purchasing artificial jewelry.

One of the interviewee describes the reputation in terms of a jewelry brand run by accredited jewelry designer "Keepsakes by Reem". According to her, the propensity to online purchase is fostered by the reputation and reviews of the jewelry brand more than discounts and coupons. Global *Recognition* of the brand, for online stores, was also highlighted as an important parameter contributing towards an image of high repute. If a brand is globally recognized than it would be more preferred by the purchaser. Recognition of a brand is linked with its *brand name*. The globally recognized brand names with good reputation were found to encourage customers more to purchase frequently and with high confidence. As shared by a customer:

"I like to buy whatever I like according to my personal decision. I like Zara's Jewry brand as it has global recognition. As their jewelry is easy to carry and it look good and complement my overall look."

4.2.2. Variety

In case of fashion jewelry, respondents preferred and fostered the concept of variety offered by the jewelry brands. Variety was defined in terms of availability of different designs. While traditional jewelry was believed to offer an option of secure investment but with limited design options due to its high worth. This limits the available design option in market to meet requirements of various events or special occasions. As said by an interviewee:

"I prefer gold in rings and chains but I'll also buy artificial Handmade-jewelry as artificial Handmade-jewelry is easily available with variety and designs."

Availability of various options in terms of design was highlighted by several respondents as critical factor influencing purchase intention of fashion jewelry. This suggests that fashion jewelry brands can attract more customers if they are able to highlight the element of variety in designs in their offering. A customer said:

"For me designs, style, price, variety and quality is important while purchasing Handmade-jewelry."

Several respondents suggested that fashion jewelry is meeting requirements of daily jewelry use by the customers. This perhaps raises demand of more variety of designs to meet regular usage of jewelry in daily life, which is more conveniently being met by fashion jewelry. As said by a respondent:

"I think more variety is offered in artificial Handmade-jewelry so I prefer artificial Handmade-jewelry over gold and diamond Handmade-jewelry and for trousseau I would go for artificial Handmade-jewelry as well."

4.2.3. Perceived-Authenticity

The perceived authenticity of the communication regarding the product quality by brands was highlighted as one of the determinant element that influence customers purchase decision regarding fashion jewelry. According to the participants of the study, the authenticity while communicating the quality should be true depiction of actual product. As said by one the respondent:

"There should be match between intrinsic and perceived value. Whatever perception the brand is creating in the mind of customers should be equal to the one when the customers actually experience it otherwise there will be no customer retention. For me the price, worth and image of that article should be balanced. If quality is incorrectly communicated it will give rise to the deception and betrayal"

According to the respondents, fashion jewelry has little standardized parameters of quality unlike traditional jewelry where the universal standards help you evaluate quality of the metal/stone used (e.g. gold, silver or diamond). It is therefore quality is primarily judged on basis of brand promise or communication by the retailer. If the image created differs from the actual worth of the jewelry article, it leads to Intrinsic-Perceived value difference and people start avoiding that brand. The communicated quality therefore shall be similar to the experienced quality, else it will demotivate buyers to purchase fashion jewelry.

4.2.4. Online Availability

Several respondents mentioned that the convenient availability and access to fashion jewelry brands *online* has reduced the purchasing barriers for fashion jewelry customers. This consequently is encouraging more buyers to purchase artificial jewelry. While traditional jewelry is also available online but due to a comparatively high involvement purchase, customers prefer purchasing traditional expensive jewelry items in shop. In case of fashion jewelry brands, where there is a comparatively low involvement purchase, online presence has positively influenced the purchase intention of potential buyers. Recognizing this factor, many fashion jewelry brands are now making their offering available for online purchase and home delivery. As said by respondent:

"The 'Online factor' offers number of advantages to the customers like convenience, wider selection, variety, less time required, in some cases anonymity and can order within their comfort zone without going out."

Online presence of fashion jewelry brands has also enabled customers to actively share their reviews and experiences online for an e-word of mouth. This has made it possible for the potential buyers to determine the quality and value of the product vis-à-vis its communicated value. However, several respondents questioned the authenticity of online fashion jewelry brands and credibility of their marketing communication. As shared by some respondents:

"I don't like online jewelry because you don't know the size and for me I have sensitive ears so I cannot order something that don't go well with me I have trust issues with the quality, size etc. I might buy for others but not for myself from an online store."

"So I had an experience where I bought something that I liked but when it arrived at my home I was totally disappointed. It was like from that day on I have trust issues with the online purchasing."

While there is no denying in the positive role of online accessibility of fashion jewelry brands towards purchase intentions of the customers but there is clear reflection of trust issues associated with this mode of retailing. If the online fashion jewelry retailers are able to address this trust issue then perhaps they can reap full benefits of this factor.

4.3. Customer/Market Factors

4.3.1 Individualism

According to some respondents, Pakistan is seeing a shift from collectivism to a more individualistic culture. This is consequently affecting the purchasing power where people are becoming more self-reliant and independent rather than relying on family's wealth. This reduced purchasing power as result of more individualistic culture is ultimately encouraging buyers to shift towards purchase of artificial jewelry. As said by a respondent:

"If there is a artificial jewelry brand that satisfy my interests I would definitely purchase from that brand ...as I am independent like i cover my expenses on my own so I know the worth of money"

The respondent accentuated the concept of different colors embedded in the jewelry along with reinterpretation of iconic image of dervish and fascination created by manipulation of designs with the factor of individuality and uniqueness. The propensity of purchasing online is positively correlated with the concept of "*personification*". Personification factor increases customer's engagement. They not only relate themselves to the jewelry article but "personify" with the brand. Discussion revealed that fashion jewelry is purchased by customers to project

their self-image. Using a product or service to portray self-personality is a clear reflection of individualistic approach where customer leverage brand/product association to convey to other 'who they are'. As said by an interviewee:

"I did this nose piercing and eye brow piercing and would like to stand out by doing things which are cool but not yet accepted by our society. I do not like typical femininely designed jewelry."

The above comment is a projection of rebellious personality where through a certain act and use of fashion jewelry, a person is conveying her inner-self. Another respondent, based on her response personified "sincerity" and "competency" with the jewelry articles:

"We do have values and we do not do rebellious acts as we are wise enough to follow decent trends also that give us the factor of "confidence" and "femininity"."

Both above examples, although reflecting two different personalities, highlight the personification at play to self-portray an individual's own personality through use of fashion jewelry. The lack of creation of value through nostalgic designs, artistic appeal, and reinterpretation of iconic images with personification can haul away the customers. According to some respondents, jewelry industry of Pakistan relies on Traditional design that can please the local customers. So Jewelry industry requires both modernization and nostalgic products. They want new, different, edgy jewelry that they can relate to. They like expressing their personal style through jewelry.

4.3.2. Increasing Artificial Jewelry Trend

The respondents highlighted that the trend of wearing artificial jewelry is increasing to a greater extent in Pakistan. This increase is due to multiple underlying factors. One of the factors is increase in gold prices beyond limits. Gold has become highly unaffordable that stipulates the demand of artificial jewelry products. Fashion awareness and more variety are other significant drivers that show the high demand of artificial jewelry articles. According to some respondents, the future belongs to artificial jewelry segment in Pakistan. As said by an interviewee:

"Due to increase of gold prices beyond limits, customers prefer to buy artificial and handmade jewelry as their purchasing power is now less. Handmade and artificial jewelry is popular due to its versatile designs, colors, security factor and variety. Now-a-days brides prefer to wear elegant and stylish artificial jewelry set or a gold set on their wedding day. Only 20% work on gold is left in Pakistan, so the future belongs to artificial jewelry in Pakistan."

The above factor clearly highlights that use of artificial jewelry is becoming a norm that is consequently encouraging buyers, who were perhaps pressed by the societal concerns before, to purchase artificial jewelry. This is therefore increasing the comfort level of customers to purchase artificial jewelry and making it trendy. The increasing trend of artificial jewelry is not limited to its economical side. The respondents highlighted that many individuals from high income level also prefer artificial jewelry due to increasing trend and societal acceptability of artificial jewelry. As said by a respondent:

"Upper class because of changing trend [are] moving towards artificial jewelry"

4.3.3. Celebrity Endorsement and Recommendations

According to the respondents, purchase intent of the customers towards the artificial and handmade jewelry is highly influenced by *celebrity endorsement* and *recommendations* by the customers. People relate to the celebrities by thinking of them as their luminaries. They follow them in terms of their style, fashion sense and fashion preferences. They make symbolic association of celebrities as the representatives of fashion and style icons. As celebrities have a wide reach, they can access potential buyers through social media, traditional media and televisions. People get influenced and affected by the fashion sense of the celebrities. When

they wear fashion jewelry as fashion icons, people like to use the same jewelry as this depicts the concept of “being cool”. According to an interviewee:

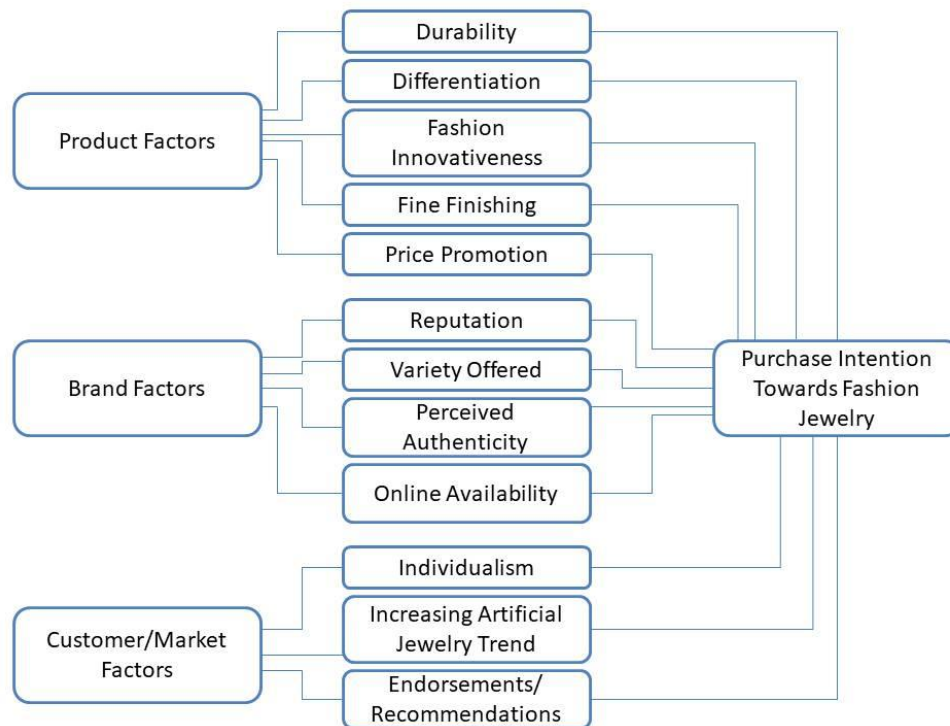
“My purchases do get influence by the celebrities. Ayesha Omer is one of my favorite celebrity and her rings always allure me to find them and buy them. Celebrity endorsement is important; it influences the purchase of the customers”

Recommendations are also highlighted as one of the stimulator towards the purchase intent of fashion jewelry. These recommendations can be in shape of general word-of-mouth or more organized online reviews regarding fashion jewelry. Both forms of recommendations provide more confidence to the buyer to purchase artificial jewelry that is generally high in terms of its perceived risk of quality and durability.

5. Discussion

The findings of this study have enabled identification of critical product, brand and customer/market related factors that are believed to contribute positively towards purchase intention of customers in fashion jewelry market in Pakistan. Product related factors include product durability, level of differentiation in jewelry product, fashion innovativeness, fine finishing and price promotions. In terms of Brand factors, respondents highlighted brand reputation, offered product variety, online availability and perceived authenticity as determinant factors influencing purchase intention. Lastly, customer/market factors included individualistic culture, increasing trend of fashion jewelry and celebrity/market recommendations.

Figure 1: Identified Factors Influencing Purchase Intention towards Fashion Jewelry



In terms of product factors, durability of the fashion jewelry, which was seen as a reflection of product quality, seemed to play the most critical role towards the purchase intention followed by product differentiation and fashion innovativeness. Due to higher perceived risk of durability in case of fashion jewelry, customers were more interested to purchase products that were perceived high in terms of this factor. Several respondents showed interest in purchasing from global brands due to a higher perceived durability and quality of their products. Product durability and quality has also been highlighted in literature as one of the critical factors, while purchasing jewelry in general (Fernando & Hamil, 2019; Pandiyaraj & Magesan, 2015; Sultana et al., 2015). This shows that more a seller is able to convey an image of superior product quality, more customers will be interested in purchasing artificial jewelry items from them. Differentiation was highlighted as another critical factor while purchasing fashion jewelry. Due to mass production of fashion jewelry items using

technology, one of the biggest fear a person has is to come across someone else in an event wearing similar jewelry. This thought seemed to discourage several respondents when it comes to purchasing fashion jewelry. Achieving differentiation in artificial jewelry is highlighted as a challenge in previous research (Yousaf, 2010). However, handmade jewelry seemed to overcome this challenge, due to a more customized preparation of a product to meet customer's specific needs. But handmade jewelry may not produce a fine finish as is possible in jewelry made through advance technologies and produced in bulk. This clearly shows an inverse relationship between these two factors, which can be overcome through a balanced strategy of producing handmade jewelry with fine finish. People's preference of fashion jewelry in Pakistan was also dependent on the fashion innovativeness. Several respondents showed preference of fashion jewelry versus traditional jewelry due to its stylish designs that are considered trendy to support some of the previous research findings regarding consumer behavior in jewelry purchase (K. Ahmed, 2019; Kamray, 2021; Pandiyaraj & Magesan, 2015; Samir & Sabbir, 2019).

In terms of brand related factors, reputation of brand, its perceived authenticity, online availability and variety it offers, seems to dominate the thoughts of customers while considering purchase of fashion jewelry. Due to higher perceived risks of quality in fashion jewelry products, customers preferred purchasing from those brands, which enjoyed good reputation in shape of good customer reviews and positive word-of-mouth. Such brands were considered more reliable, which is a critical purchasing factor in jewelry purchase in general (Pandiyaraj & Magesan, 2015). Global presence of brand was also seen as a positive contributor towards its brand repute. Perceived authenticity was linked with the concept of brand repute. Brands with higher perceived repute were considered high on perceived authenticity, delivering to their brand promise and generating a positive word-of-mouth. Online presence of a brand made it more convenient for the buyers to purchase fashion jewelry, overcoming any purchase barrier. This, due to a comparatively low involvement purchase in case of fashion jewelry, was considered 'a must have' feature for fashion jewelry brands.

Lastly, customer/market driven factors included a shift towards a more individualistic culture, an increasing trend of purchasing fashion jewelry and celebrity endorsements/recommendations. Some respondents highlighted that customers in Pakistan are showing a more individualistic approach when it comes to their purchase behavior in recent history. Two critical elements, which reflected this approach was lesser reliance on family's wealth to meet their needs and purchasing products that can project their self-identity. Fashion jewelry seems to meet both these requirements effectively by offering a comparatively low price and higher variety so as to choose product that can match customer's personality. This is consequently helping customer to self-express their personality traits to others (Fernando & Hamil, 2019). Use of fashion jewelry by renowned celebrities is also encouraging customers in Pakistan to use fashion jewelry. Celebrities are considered fashion icons and the apparels they use are believed to play a critical role in shaping people behavior towards those apparels.

6. Conclusion

To conclude, all the identified factors are believed to collectively play a positive role towards purchase intention of customer in fashion jewelry market. But these factors are by no means, mutually exclusive in nature. In several instances there seemed an inverse or positive relationship between two or more factors. Handmade jewelry, which is believed to support *differentiation*, was considered low in its *finishing quality* that is expected more in technology supported mass produced jewelry items. *Fine finishing*, which was considered more conveniently possible in mass produced items, also supported reduced costs to support *price promotions*. *Perceived-authenticity*, due to congruence of communicated and actual value, also supported brand *reputation* or brands with higher *repute* were considered high in their *perceived-authenticity*. The respondents believed that an *individualistic* culture is helping shape people's preference towards fashion jewelry, who are using products that support their self-expression, which is now more conveniently supported through availability of wide *variety* of products in case of fashion jewelry.

Findings of this research have provided insight regarding consumer behavior in fashion jewelry market. The results have allowed in-depth understanding of the factors that are believed to contribute towards positive purchase intention of customers towards fashion jewelry. This adds to the missing literature regarding fashion jewelry in Pakistan, with respect to the context of this study. Identification of several product and brand related factors have allowed sellers of fashion jewelry in Pakistan to strategize their market offering in accordance to positive dimensions of identified factors. Findings of this study suggest that fashion jewelry market is dominantly influenced by the level of differentiation, design innovation, style and finishing quality. Use of promotional price strategies can enable projection of higher product value vis-à-vis its cost. Brands shall focus on gradually developing their reputation to overcome perceived risks associated with purchase of fashion jewelry. Higher perceived-authenticity of their promotional message and durability of product will play a critical role in achieving this image of high reputation, along with online presence supporting global reach. Findings regarding changing customer/market dynamics have enabled buyers to better understand external forces playing a critical role towards consumers purchase intention. This will consequently enable market players of fashion jewelry to evolve their offering and become a preferred brand option.

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