CONSUMER BUYING BEHAVIOUR OF DIAMOND JEWELLERY - A STUDY FOR SURAT

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Abstract - Retail industry is fast changing. All facets of business are undergoing a change. The global and the local business are causing as well as adapting a change. Jewellery buying for a very long tie has had a traditional pattern of buying behaviour. There were family jewellers, and a family purchase. While the money was given by the father or husband the final decision maker was the women. All models of consumer buying behaviour has adopted to the change. The diamond jewellery buying that too on-line has generated a curiosity, because it has a route of high tradition. The present paper examines the growth, factors and current scenario of purchasing diamond jewellery through online retail formats as well as buying behaviour from branded retailers. It is a descriptive research, survey method has been used for data collection through a structured questionnaire. The first part of the research which was a qualitative research had personal interview with experts and review of litterature, followed by secondary data search. Some of the key findings were that Indian consumer buy precious jewellery like diamond jewellerys for fashion as well as special occasions and to have a strong attributes in maintaining social status during social function and gathering and they always buy from trusted branded outlets. Other Attributes are like store service for branded jewellers seem to be far superior to the traditional outlets and quality satisfaction is very high with branded jewellers. Working women are greater purchasers of diamond jewellery and indulge more in impulse purchase. Online currently has arelatively low reach in India. It is more like a pre-purchase tool. In India, 12per cent of women use the internet to pre-select designs or learn more about diamond jewellery. However, as internet penetration and sales of smart phones accelerate, online buying is likely to gain importance, both as a sales channel and as search tool. The changing socio-economic perspectives adds boon to the jewellery industry.

I. INTRODUCTION

The global diamond jewellery market has seen a growth in the last two years. Sales have increased three per cent in 2014, exceeding US$80 BILLION for the first time. In local currency terms, there was growth in each of the top five diamond markets, which account for 75 per cent of global demand. Growth would have been almost five per cent had it not been for the strengthening of the US dollar against the currencies of several of the major diamond consumer markets in the latter part of 2014. Despite the US being the most mature diamond jewellery country, its seven per cent growth was the strongest of any of the main regions. Growth (in local currency) was also seen in developing markets, with six per cent growth in China and three per cent in India. Last year’s report highlighted three key trends that are shaping the future landscape of the diamond retail sector – and these have continued.

First, consumers across the world are looking increasingly to branded diamond jewellery for product differentiation, distinctive design, authenticity and quality. This is more prevalent in the US – where four in five retailers stock brands – but developing markets are also seeing increased sales of branded jewellery consumers seek the greater reassurance offered by brands. Second, the number of jewellery shops in developing Asian markets increased again last year (albeit at a slower rate), while the total number is 12% in more mature markets – especially the US – saw an overall reduction. Third, online sales in both developed and developing markets continued to rise. While online sales in India, at less than one per cent of total sales, lag behind those in the US (at 13 per cent of total sales), increasing online penetration in developing markets is likely to result in the internet becoming a more important factor in researching diamond jewellery purchases. Last year’s Diamond Insight Report also highlighted the competitive position of diamond jewellery against other luxury products, with categories such as electronics and fashion spend gaining share of advertising voice. However, in 2014 growth in jewellery advertising grew started to reach the levels seen in the fashion industry. While it’s too early to say if this trend will continue, it’s a positive development that needs to be maintained if the diamond sector is to compete more effectively with other luxury products.

In 2015, while there was growth in local currency in some markets, the continued strengthening of the US dollar against all major currencies, coupled with a slowdown in economic growth in China, is likely to lead to global diamond jewellery demand for the full year being relatively flat compared with 2014 level. Rough diamond sales have also increased by 12%. De Beers and ALROSA remained the largest sellers of rough diamonds in 2014, accounting for 56 per cent of global sales by value between them. In volume terms, total rough diamond production actually decreased by three per cent to an estimated 142 million carats in 2014. The total production value was more than US$19 billion, which represented an increase of almost six per cent on 2013. De Beers and ALROSA remained the largest producers by both
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In the short term, given lower polished demand levels in 2015, rough diamond demand has been more constrained as well. This is likely to have an impact on overall rough diamond production this year.

II. INDIA’S DIAMOND CONSUMER MARKET

India’s consumer market has achieved an uninterrupted growth over the last 20 years and the projected growth of the idle class offers an opportunity which promises further growth. The ‘In Focus’ section of this year’s Diamond Insight Report looks at India’s highly dynamic consumer diamond market. Driven by a growing economy, an emerging middle class and a culture where precious jewellery plays an intrinsic role in social occasions and family traditions, India has become one of the world’s largest consumer markets for polished diamonds.

Meanwhile, the jewellery retail landscape has changed dramatically over the past 15 years, with the number of doors selling diamond jewellery growing much faster than the average growth in all jewellery retail doors.

III. INDIA’S DYNAMIC CONSUMER MARKET: KEY CONSUMER INSIGHT AND OPPORTUNITIES

1. India is home to a highly dynamic consumer diamond market that has grown rapidly over the last two decades, fuelled by a fast expanding economy, a widening consumer base and a culture where precious jewellery plays an intrinsic role in social occasions and family traditions.

2. There are three distinct diamond jewellery consumer segments in India: socio-economic segments A/B (excluding all Elites), Elites and Super Elites. The latter two have a considerable share in value terms, despite representing only a small proportion of consumers, and display behaviours in relation to diamonds more in line with affluent Western consumers when compared with economic segments A/B.

3. Diamond jewellery is an ‘aspirational’ product in India and is more desired than other luxury categories. The level of ownership and desirability is particularly high among the Elites and Super Elites, while diamonds remain an aspirational product for the much larger non-Elite segment.

4. The highest proportion of diamond jewellery purchasers is located in Tier 1 cities (nearly 60 per cent) and in the north of India (nearly 50 per cent).

5. Love is the primary motivation for half of all diamond purchases. Unlike in many Western markets, very few men propose with diamonds in India and instead display their love with gifts of diamonds on different occasions during the marriage.

6. Purchasing journeys in India are normally a consultative process, in which women are the main decision makers, with the opinion of family and friends the most important factor in diamond jewellery selection. Retailers also play an important part in providing reassurance and advice.

IV. REVIEW OF LITERATURE:

The review of literature here includes secondary data and key elites of the diamond industry.

The Importance of online channels rises across the world (de-beers-insight-report-2014-diamond-jewellery-retail).

Both emerging and developed markets saw a rise in the importance of online channels in 2013. More than one in six diamond jewellery purchases in the US were made online in 2013, a growth of over 30 per cent since 2011. Going online also remains the most popular way for consumers to research a purchase in the US: almost four in 10 consumers go online for research purposes before buying, ahead of other touch-points such as jewellery stores and advertisements. Although online is not yet a significant sales channel in China, the internet is already used by a quarter of acquirers for different purposes, such as to learn about fine jewellery quality and prices, to learn about brands, and to pre-select designs. The internet is used more frequently in the diamond purchase process by single women, half of whom use it, and also by affluent consumers, about six in 10 of whom research online. Online, including mobile usage, can be expected to grow in importance for diamond jewellery retailers everywhere, be it for research purposes before a purchase or as a sales tool.
channel (pure or hybrid, via web sales with store pick-up).

‘Diamond buying on rise among Indian middle class’ (Times of India, TNN | Dec 12, 2014, 10.53 AM IST)

Diamonds have become best friends of middle class Indian consumers. The ‘consumer diamond purchasing survey’ carried out by world’s largest diamond mining company De Beers has concluded that the rate of diamond acquisition among India’s middle class consumers has risen sharply from two per cent in 2002 to nine per cent in 2014.

Executive vice president (marketing) for De Beers Group of companies Stephen Lussier, while addressing the who’s who of global diamond industry at World Diamond Conference (WDC) hosted by Gems and Jewellery Export Promotion Council (GJEPC) at New Delhi, said, “After US and China, India is the third important diamond consumer market in the world. The diamond consumption among India’s middle class has been significantly higher and that they are forecast to grow by a compound annual rate of 12 per cent over the next decade.”

According to (The Global Diamond Report 2015 | Bain & Company, Inc.) analysis of financial information available or provided to Bain & Company and AWDC.

- The global personal luxury goods market, the traditional reference for the diamond jewellery market, grew by 4 % in 2014. Slightly slower growth of about 2 % is expected in 2015.
- Global diamond jewellery retail sales posted 4 % growth in 2014, with the US as the main growth engine.
- In China, diamond jewellery sales grew 6 % in 2014, but growth slowed in the second half of 2014 because of the economic slowdown and the continued curtailing of luxury spending.
- India recorded strong growth in diamond jewellery sales in 2014. Diamond jewellery demand in India is tied to the dynamics of gold. High gold prices in 2013 led to slowing purchases of gold jewellery as an investment and drove down overall demand for jewellery, leading to a significant rebound in 2014.
- Europe and Japan reported diamond jewellery sales declines of about 2 % and 4 %, respectively, in 2014.
- Looking at 2015 in the US, GDP growth is expected to approach 3 %, with similar growth in personal disposable income, which historically closely correlates with diamond purchases. The US retail jewellery sector saw noticeable consolidation, with large chains gaining market share. Judging by the solid performance of major retail chains during the first half of 2015, full-year sales in the US are expected to maintain steady growth and offset weaker sales in China.
- The year 2015 is shaping up differently for Greater China. The largest Chinese diamond jewellery retailers reported an overall 9 % year-over-year drop in sales in the first nine months of 2015. The Chinese stock market crash in June 2015 led to a decline in consumer confidence. Yuan depreciation led to an effective decrease in disposable income for Chinese consumers, which led in turn to lower sales of all luxury items. There was also a noticeable decline in tourist traffic in Hong Kong and Macao, with part of the tourist traffic moving to Europe and Japan as a result of depreciation of the euro and the yen.
- In India, diamond jewellery sales are expected to continue to grow in 2015, fundamental macroeconomic factors staying positive.
- In 2015, Europe and Japan are expected to post positive growth because the depreciated euro and yen are stimulating higher expenditures by visiting international tourists.

The diamonds are worldwide classified on the basis of the 4’c (cut, clarity, color, and carat). Technavio Analyst forecast the global diamond jewellery market to grow at a CAGR of 3.19% over the period 2015-2019. The US dominated the global diamond Jewellery market with a share of 45.99% in 2014, and the country is expected to maintain its dominance during the forecast period.

Technavio Announces Top Five Emerging Trends Impacting the Global Diamond Jewellery Market 2015-2019

Technavio’s latest report on the global diamond jewellery market, provides an analysis of the key trends expected to impact the global diamond jewellery market through 2015-2019. Technavio defines an emerging trend as a factor that has the potential to significantly impact the market and contribute to its growth or decline. The global diamond jewellery market is expected to exceed USD 93 billion by 2019 growing at a CAGR of over 3%. The demand for diamond jewellery is rising with improving economies, in developing countries such as India and China.

According to Arushi Thakur, a lead research analyst for services at Technavio, “The rise in per capita disposable incomes, increasing number of diamond jewellery retailers, and rising number of consumers accepting the culture of giving diamond jewellery are some of the factors contributing to the rise in demand in countries like India, China, and Japan.”

The diamond trade accepts that the traditional 4 Cs do not always convey an accurate indication of how a diamond will look in reality. The challenge for any
alternative approach has been to develop a scientifically robust way to quantify a diamond’s appearance while providing an overall grade that can be understood by consumers. Gem-A recently witnessed a demonstration of the new Sarine Light™ system which offers just such a way to measure how a diamond looks. To help the industry judge the potential for this light performance system, Akiva Caspi, vice president of Sarine, explains how it works. The concept of the 4 Cs — Carat weight, Colour, Clarity and Cut — is well known and is generally used when evaluating a diamond. However, the 4 Cs and traditional diamond grading are not sufficient to determine the overall beauty of diamonds. As an example, a diamond may have an Excellent cut grade, but a clarity grade of I2. It may be cut perfectly to maximize the light performance, but looks bad because the inclusions obscure the light travelling through it. In the new approach taken by the Sarine Light™ system the factors that determine the beauty of the diamond are measured combined and the diamond is analysed as one entity. In developing this system, Sarine studied more than 23,000 diamonds from multiple manufacturers and retailers. It became clear that, as any diamond dealer would tell you, diamonds that have identical grades based on their 4 Cs can differ from each other significantly in actual appearance. The Indian women major focus of the study, has undergone a revolutionary change. A brief idea is given below to understand it.

V. RESEARCH METHODOLOGY

Research Problem statement:
“CONSUMER BUYING BEHAVIOUR OF DIAMOND JEWELLERY—A STUDY FOR SURAT”

As seen by the review of literature and expert opinion, the diamond jewellery market is changing. The socio-economic dimensions and other macro factors are affecting the buying behaviour of the consumers. With the objective to gain insight into the consumer buying behaviour the above mentioned problem statement was developed. Surat has long been a prominent market so geographically it was a choice of study.

VI. RESEARCH OBJECTIVES

The objectives of the study are:
1. To identify consumer preference while purchasing diamond jewellery online.
2. To identify factors affecting (encouraging & preventing) online buying of diamond jewellery.
3. To identify the factor affecting in choosing various brands selling online and branded diamond jewellery.
4. To identify the buying motives of consumer while selecting diamond jewellery products.
5. To identify measures that would encourage the online Jewellery retailers to serve consumers in a better way.

VII. RESEARCH DESIGN

Research design provide the blue print of the study. The present study is a two stage design. Qualitative research was carried with intense personal interview with the experts and secondary data. The consumer behaviour model guided the search of relevant behavioural parameters of interest. The parameters were converted into variables.

The second step of the research was a descriptive study. Survey method was chosen for the data collection and

Instrument Design:
The questionnaire’s response format for the population would be close ended questions. With a mix of question types varying from ranking, multiple choice to checklist questions. The attitude of the respondents would be measured by itemized category scales, pictorial scale. structured nondisguised instrument with appropriate scales was developed. Pilot study provided the gaps of the instrument and it was further modified. The reliability test and content validity was the final stage of instrument development.
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The survey was aimed at knowing consumer preference towards branded diamond jewellery and the reasons for buying the branded or unbranded diamond jewellery. The research design used is causal research as the objectives are to determine which factors influence them the most while making a jewellery purchase. The research is complex in nature and the researcher can be completely certain that there are not other factors influencing the relationship especially when dealing with people’s attitudes and motivation.

VIII. COLLECTION OF DATA

a) Secondary Data: It was collected from internal sources. The secondary data was collected from the journals, articles, newspapers, management books, and the internet.
b) Primary data: They were the main source of Primary data. The method of collection of primary data would be direct personal interview through a structured questionnaire.

IX. SAMPLING PLAN

Since it is not possible to study whole population, it is necessary to obtain representative samples from the population to understand its characteristics. The universe consists of geographical area of Surat and its population.

1. Sampling Units: Individuals with certain demographics in Surat
2. Sampling frame: as such no readymade frame was available, the research used its own resources to identify the sample with the help of known sources.
3. Sample size: as it was a cross-sectional survey sample size 100 was considered adequate to allow the use of statistical tests.
4. Sample type: it was a non probability, judgemental sampling. It also had characteristics snowball sampling in both the stages of research. This method of sampling was chosen to allow the researcher to identify representative sample.

X. LIMITATION OF STUDY

1. The choosing of the vast topic creates a pressure on the researcher to delimit the topic and some of the significant parameters to be left out. The present study is no exception.
2. Small sample size. There is high probability that the respondents might have given biased responses.
3. Time and budget.

XI. DATA ANALYSIS AND FINDINGS

The duly filled-up questionnaire was collected from 100 respondent. The response is analysed using Microsoft excel software. The ratio of the response to the total number of respondents is computed and expressed in percentage. The response for the questions related to the subject area of the study is collected in Likert-scale. The descriptive statistical method is also used to analyse the data. The minimum, maximum, mean, standard deviation and variance have been computed based on the five point scale response of the respondents.

The first part of the data analysis was to find the demographics and then frequency analysis. The second part of the questionnaire is connected with hypothesis of the research. There were 11 statements on various aspects of purchasing diamond jewellery through online & branded retail stores and the respondents are requested to tick the level of agreement or disagreement in a Likert scale. The frequency of the responses of the respondents is given in below table.

The highest magnitude of the frequency is found to be 53% against the option ‘Strongly Agree’ for the statement clarifying “I buy diamond jewellery online only when it comes with diamond grading report (or diamond certification) from International acceptance and independent laboratories”. 0% Respondents have opted option ‘Disagree’ for the questions “Would you need to see a piece of diamond jewellery in a retail store before making the final decision to purchase it online?” posted in the questionnaire. The result of frequency analysis of the respondents is given in below table.

<table>
<thead>
<tr>
<th>Questions</th>
<th>Total</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1. Do you prefer diamonds in Jewellery?</td>
<td>100</td>
<td>37%</td>
<td>24%</td>
<td>29%</td>
<td>4%</td>
<td>6%</td>
<td>100%</td>
</tr>
<tr>
<td>Q2. Would you like to purchase branded diamond jewellery online?</td>
<td>100</td>
<td>20%</td>
<td>33%</td>
<td>13%</td>
<td>10%</td>
<td>24%</td>
<td>100%</td>
</tr>
</tbody>
</table>
Q3. Would you need to see a piece of diamond jewellery in a retail store before making the final decision to purchase it online?

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>43%</th>
<th>26%</th>
<th>24%</th>
<th>0%</th>
<th>7%</th>
<th>100%</th>
</tr>
</thead>
</table>

Q4. Do you think branded diamond jewellery products are better than unbranded products?

|   |   | 42% | 25% | 25% | 6% | 2% | 100% |

Q18. Search tool in online diamond jewellery retailers’ webpage ease me search product I want.

|   |   | 35% | 43% | 14% | 4% | 4% | 100% |

Q19. I feel that chatting online is helpful when I can’t find product or need help in shopping diamond jewellery online.

|   |   | 22% | 38% | 27% | 10% | 3% | 100% |

Q20. Comparing with asking sales assistant in physical shop, I feel less pressure with chatting online with assistant.

|   |   | 45% | 16% | 23% | 10% | 5% | 100% |

Q21. I like to view many diamond jewellery quickly when shopping online.

|   |   | 34% | 21% | 23% | 11% | 10% | 100% |

Q22. Viewing larger photo, 360 degree surrounding perspective of diamond jewellery and seeing it on a real moving model, help me get better idea of how diamond jewellery suits on me.

|   |   | 41% | 24% | 22% | 7% | 6% | 100% |

Q23. I buy diamond jewellery online only when it comes with diamond grading report (or diamond certification) from International acceptance and independent laboratories.

|   |   | 53% | 12% | 20% | 6% | 9% | 100% |

Q24. I buy diamond jewellery online because I can get better price from online retailer.

|   |   | 44% | 13% | 18% | 14% | 10% | 100% |

**Interpretation:**

- In this analysis it is seen that almost 37% respondents would prefer diamonds in Jewellery while 29% of respondents are neutral.
- Only 20% of respondents would like to purchase branded diamond jewellery online while 22% of respondents are strongly disagree to purchase branded diamond jewellery online.
- 43% respondents said they would need to see a piece of diamond jewellery in a retail store before making the final decision to purchase it online.
- Near about 43% respondents are ‘Agree’ that Search tool in online diamond jewellery retailers’ webpage ease me search product I want, 35% are ‘Strongly Agree’ on it while rests of the respondents said it is not important when they want to buy diamond jewellery product online.
- “I feel that chatting online is helpful when I can’t find product or need help in shopping diamond jewellery online” is important factor elected, by 38% respondents. And almost 27% respondents are neutral, 22% ‘Strongly agree’ to the statement when they want to buy diamond jewellery online.
• About 45% respondents are strongly agree that “Comparing with asking sales assistant in physical shop, I feel less pressure with chatting online with assistant.” Whereas 23% respondents are neutral.
• On statement “I like to view many diamond jewelleries quickly when shopping online” is strongly agreed by 34% respondents whereas 23% respondents are neutral.
• 41% respondents believe that Viewing larger photo, 360 degree surrounding perspective of diamond jewellery and seeing it on a real moving model, help me get better idea of how diamond jewellery suits on me whereas 22% respondents are neutral.
• The highest magnitude of the frequency is found to be 53% against the option ‘Strongly Agree’ for the statement clarifying “I buy diamond jewellery online only when it comes with diamond grading report (or diamond certification) from International acceptance and independent laboratories”.
• Near about 44% respondents strongly agree that online purchase of diamond jewellery enable them to get better price from online retailer.

CONCLUSIONS

From the analysis and findings the following conclusions are made.
• Respondents have clearly shown that they are not completely ready for buying branded diamond jewellery products from online retailers.
• Online retailers are strongly chosen for pre-purchase tool by respondents to view various jewellery products available at branded retail stores and make their choices easier.
• Study shows that there is lack of awareness among the respondents regarding India’s popular retailer who are selling branded jewellery online.
• The basic motive to buy diamond jewellery is come out to be ‘Fashion’ instead of ‘Status’ or ‘Investment’.
• From the respondents response, in country our country still people prefer to buy jewellery from Traditional family Jewellers compare to Branded Retail or Online Retailers and also major influence in buying diamond jewellery is Parents/other family members rather than brand or retailers’ advertisement.
• Brand name is most important factor when respondents make decision to by diamond jewellery products.

SUGGESTIONS

• It is evident that the Indian consumer market presents a significant growth opportunity for diamond jewellery. The sector is diverse, with distinct and very different consumer segments that will require differentiated approaches by diamond jewellery retailers in order to realise the growth opportunity.
• As study shows still there are majority of consumers who prefer traditional family retailers to buy diamond jewellery and so it is important for branded & online retailers to create strong awareness, user-friendly website design, attractive pricing, developing trust to provide purity & certified diamonds to attract more and more consumers.
• The most successful retailers of the future will need to employ a variety of approaches, including effective consumer messaging and positioning of diamonds for different occasions to different audiences; strengthening of retail and diamond jewellery brands; compelling marketing; and developing modern retail formats with an online presence.

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**ANNEXURE**

**QUESTIONNAIRE**

1) RESPONDENT NO:

2) NAME OF Respondent:

3) CONTACT NUMBER:

4) QUALIFICATION:  
- Less than high school  
- Undergraduate  
- Graduate or professional degree  
- Other_______

5) OCCUPATION:  
- Business  
- Job  
- Other_______

6) INCOME:  
- UPTO 5 LAKHS  
- 5-10 LAKHS  
- 10-20 LAKHS  
- ABOVE 20 LAKHS

7) AGE:  
- Under 18 years  
- 18 to 24 years  
- 25 to 34 years  
- 35 to 44 years  
- 45 to 54 years  
- 55 to 64 years  
- Age 65 or older

8) GENDER:  
- MALE  
- FEMALE

9) MARITAL STATUS:  
- SINGLE  
- MARRIED

<table>
<thead>
<tr>
<th>Questions (Circle only one Scale per Raw)</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you prefer diamonds in Jewellery?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Would you like to purchase branded diamond jewellery online?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Would you need to see a piece of diamond jewellery in a retail store before making the final decision to purchase it online?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Do you think branded diamond jewellery products are better than unbranded products?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

10) What do you think as most important factor for evaluating diamonds in jewellery?  
(1 - Most Important, 5 - Least Important) (Mark only one Rank per Raw)

<table>
<thead>
<tr>
<th>Rank</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carat weight</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Color</td>
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<td>Clarity</td>
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<tr>
<td>Light performance of diamonds</td>
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</tr>
</tbody>
</table>

11) What is your basic motive to buy Diamond Jewellery? (Mark only one)

☐ Investment
12) From where do you prefer to buy Diamond Jewellery? (Mark only one)
☐ Online Retailers
☐ Branded Retail Stores
☐ Traditional family Jewellers

13) Are you aware of following Diamond Jewellery brands? (Tick against the brands you are familiar with) (Check all that apply)
☐ Tanishq
☐ Gili (Gitanjali Group)
☐ Bluestone
☐ D'Damas
☐ Caratlane
☐ Nakshatra
☐ Other

14) Which is most influencing factor for you to buy from the above stated brand(s)? (Mark only one)
☐ Word of mouth
☐ Advertising
☐ Online Presence
☐ Store Display
☐ Family/Friend/Relatives
☐ Other

15) Which attributes did attract you to purchase branded products? Rank these attributes in order of their importance to you. (1 – Most Important to 5 – Least Important) (Mark only one Rank per Raw)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Brand Name</th>
<th>Convenience</th>
<th>Price</th>
<th>Variety/Assortment</th>
<th>Online Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>☐</td>
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<td>☐</td>
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<tr>
<td>5</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
16) When you think of purchasing branded jewellery online, which brand first comes to your mind? (Mark only one)

☐ Tanishq  ☐ Gili  ☐ Bluestone

☐ D’Damas  ☐ Caratlane  ☐ Nakshatra

☐ Other________

17) Which type of jewellery product do you most likely to buy online? (Mark only one)

☐ Rings  ☐ Nose rings  ☐ Earrings

☐ Necklace/Pendant  ☐ Bracelet  ☐ Bangle

☐ Mangalsutra  ☐ Other________

18) According to you, what is the most important factors in selecting diamond jewellery? (Mark only one)

☐ Brand of jewellery

☐ Price

☐ Brand of diamond

☐ Quality of the diamonds (diamond colour and clarity)

☐ Design of the piece

☐ Size of the diamond(s)

☐ Other________

19) According to you, what is the most important influences in diamond purchasing journey? (Mark only one)

☐ Spouse/partner/boyfriend  ☐ Sales person’s advice

☐ Parents/other family members  ☐ Friends’ opinion

☐ Brand advertisement(s)  ☐ Retailer advertisement(s)

20) Which device you prefer most to buy jewellery online? (Check all that apply)

☐ Mobile  ☐ Tablet/IPad  ☐ Laptop

☐ Desktop Computer

21) Which factor prevent you most to go for online buying of diamond jewellery? (Mark only one)

☐ Internet Access  ☐ Lack of awareness of Online Stores

☐ Quality of Website Design  ☐ Difficulty in Selection

☐ Other________
22) Which factor attract you most to go for online buying of diamond jewellery? (Check all that apply)

<table>
<thead>
<tr>
<th>Questions</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Search tool in online diamond jewellery retailers' webpage ease me search product I want.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I feel that chatting online is helpful when I can’t find product or need help in shopping diamond jewellery online.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Comparing with asking sales assistant in physical shop, I feel less pressure with chatting online with assistant.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I like to view many diamond jewelleries quickly when shopping online.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Viewing larger photo, 360 degree surrounding perspective of diamond jewellery and seeing it on a real moving model, help me get better idea of how diamond jewellery suits on me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I buy diamond jewellery online only when it comes with diamond grading report (or diamond certification) from International acceptance and independent laboratories.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I buy diamond jewellery online because I can get better price from online retailer.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

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