

# Factors Affecting the Preference, Choice, and Selection of Saudi Women Towards Jewelry

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## Abstract

The study aimed to identify the factors affecting the preference, choice, and selection of jewelry among Saudi women. The study employed a descriptive research design to examine consumers' preferences, choices, and attitudes toward buying jewelry products. For the study purpose, 500 consumers were randomly selected from different regions of Saudi Arabia. The data were collected using a structured questionnaire based on; consumer preferences, recommendations of family and friends, information sources, and other factors related to the attitude of consumers toward buying jewelry. The analysis revealed some significant factors that affect the buying behavior of women towards jewelry, such as convenient shopping, individual perspectives, product dimension, quality assurance, financial dimension, and promotional dimension. The study concluded that variety, brand name, social status, word-of-mouth publicity, price, and advertisements significantly affect the purchasing behavior of consumers.

**Keywords:** buying, purchase, consumers, cultural, jewels, gold, quality, apparel

## 1. Introduction

It is challenging to outline the approach and intentions of consumers towards purchasing process in today's aggressive competition world. This scenario has increased the challenges for marketers to break the chaos of competitive marketing efforts of different companies. The marketing strategies aim to stimulate lasting reflection among consumers and expand the products' reachability (Krishnan & Nandhini, 2017). Therefore, marketers need to know about consumers' preferences to plan their marketing strategies strategically and better. Jewelry ornaments are observed as a status symbol in a majority of cultures except for Buddhists and Christians (Karmoker & Haque, 2018). It is common among women and teenagers to wear gold jewelry, including necklaces, rings, bracelets, and earring, on special occasions. In Saudi Arabia, gold jewelry is essential for occasions like marriage, birthdays, or some religious ceremonies (Chitradevi, 2017). Many factors are likely to motivate women to purchase gold ornaments in association with religious and cultural programs (Karmoker & Haque, 2018).

The main aim of marketers is to understand the requirements of diverse consumers and their purchasing behavior, which needs in-depth analysis of external and internal environments. Many factors affect consumers' purchasing decisions, such as self-concept, age, attitude, values, social class, perceptions, cultural and social background, beliefs, and motivation (Krishnan & Nandhini, 2017). Saudi women's fashion sense is distinct from global trends. It embodies a profound observance of traditional values, beliefs, and local norms. However, though adherence to the dress code is strictly followed, Saudi women are pretty versatile with their jewelry preferences and likings. Saudi Arabia's conversion into a consumer society is due to several factors. Bourgeoning shopping centers, the internet, persistent advertising, increased purchasing power, and improved female involvement in family purchase decisions have led to a lifestyle of consumerism (Assad, 2007). Western fashion dictates more than 90 percent of the local marketplace. Market reports indicate a substantial increase in the demand for Western fashion and jewelry (Angus & Westbrook, 2019). Saudi Arabia's gold and jewelry sector observed an increase in sales of 36 percent in the second quarter of 2022 (Arab News, 2022).

At this juncture, an attempt has been made to identify the factors inducing women to prefer jewelry showrooms to purchase jewelry. The augmented living standards result in rural areas with an increase in working population with higher income to provide enhanced growth projection and demand for gold jewelry in Saudi Arabia. After bank deposits, gold jewelry is the second preferred investment, which can be purchased from jewelry marts of

goldsmiths. The ornaments, like traditional jewelry, are made by goldsmiths based on their patrons. They utilize the finest artistry for making intricate designs. Women have been observed to prefer buying from jewelry marts rather than goldsmiths after the advent of machines that made jewelry and jewelry with modern designs (Chellam, 2015).

Jewelry has been developed as one of the modern fashion items that help escape the spiritual and shamanistic meaning of the past rather than considering it as a necessity of modern life (Chul-Min et al., 2007). There need to be more studies analyzing the preferences and attitudes of consumers toward purchasing decisions, although occasionally, studies on jewelry trends and marketing strategies have been conducted previously (Chul-Min et al., 2007). There is a need to investigate the factors affecting the preferences of women towards purchasing jewelry based on the lifestyle of consumers. Therefore, the present study aims to identify factors that affect the preference, choice, and selection of jewelry among Saudi women.

## 2. Background

### 2.1 Theoretical Framework

There has been a shift in the jewelry industry to the affordable imitation jewelry market from the expensive gold market recently, as this market is trending. There is a decrease in the social stigma/taboo of wearing artificial jewelry and breaking stereotypes due to the rise in the prices of gold jewelry. There is a change in the mentality of individuals with changing times. Moreover, the switching rate has been boosted because of increased crime like theft and burglary. Nowadays, women are adopting to wearing imitation jewelry, whereas gold jewelry is kept safely in bank lockers (Rashank et al., 2018). The increase in the sale of imitation jewelry is also because of associated affordability, and women can wear matching jewelry with their outfits. However, this is different from gold jewelry. The fear of theft has also decreased the preference of women to wear expensive gold jewelry as they feel unsafe wearing gold ornaments (Rashank et al., 2018). Companies are designing attractive imitation jewelry matching the apparel to cater to the demands of the local market.

Jewelry is a vital part of clothing accessories. The requirements of the contemporary fashion accessory industry include unique pieces of jewelry that are a combination of different metal ores and enamels of distinct colors and stones. The researcher Ghazy (2022) discovered an innovative approach to designing multi-use jewelry. The multi-use jewelry featured disassembling different parts of a piece of jewelry and reassembling the parts in other pieces of jewelry to augment the look of the accessories. This innovation made single-use jewelry into a multi-use accessory. In addition, it was economical since it decreased the need to buy more jewelry. The research determined that the proposed designs for multi-use jewelry attained a significant degree of acceptance. The evaluation factors taken into consideration were aesthetics, functional performance, and the economic return of the multi-use jewelry.

The study conducted by Bakker and McKeown (2020) reveals that Saudi Arabian women are cultured and chic jewelry consumers. With the discovery of oil and economic and social changes that transpired in Saudi Arabia, silver jewelry was replaced with gold. As with women of other countries, women of Saudi Arabia buy gold as an insurance policy, an asset that does not depreciate and ensures financial security to both themselves and their families. Gold jewelry is an identity of the female gender that passes down generations. Jewelry plays a significant role in all major events in a woman's life. It starts from birth, through marriage and motherhood, and is finally passed on to the next generation after death. In another study, Spilling et al. (2014) have shown that through the ages women of the Arabian Peninsula have always been fond of jewelry that bedouin jewelry to the possession of gold ornaments in the 21<sup>st</sup> century. Jewelry has been a tradition in Saudi society, especially on the occasion of marriage. The bridegroom has to present his bride with a negotiated amount of money or tangible goods, which could be in the form of gold jewelry too. This is part of the marriage contract or bride price. This becomes a financial asset and security given to the bride in case of any marital disruption.

The behavior of consumers toward the products they are keen to buy was investigated by Solomon et al. (2006). The results depicted that most consumers selected, identified, and consumed different products based on their preferences and choices. Another study by Bhasin (2010) narrated that several factors determine the decision of different individuals to buy a product. The comprehensive analysis of an individual's psychology helps understand their preferences and choices in consumer behavior studies. The switching behavior of consumers discussed by Zikiene and Bakanauskas (2006) was based on the attitude of consumers toward buying a product or a brand. Moreover, the attitude and preferences of individuals to buy gold jewelry are affected by the rise in gold prices and changes in fashionable trends. The factors affecting the preferences, choices, and attitudes of different individuals toward buying ornaments are described below in headings;

- Cultural factors—culture significantly influences women's needs and desires.

- Social factors—the values and norms play an important role in switching and influencing reference groups, society members, and family members.
- Personal factors—lifestyle, occupation, personality, gender, age, and income—are significantly related to consumers' buying behavior.
- Psychological factors like women's attitudes, thinking, beliefs, and motivation toward buying jewelry play an essential role in buying decisions.

## 2.2 Empirical Review

The focus on consumer behavior mainly involves how the decisions for spending the available resources (effort, time, and money) are affected (Jemila & Jegan, 2017). Specific internal parameters like brand popularity, trust, the impact of occasions, promotions, exhibitions, endorsements, and the launch of new collections affect consumer buying behavior. A study by Brad et al. (2015) showed that the preference of women consumers for purchasing gold jewelry depends on price, variety, service, offers, promotion, design, and display of that particular product. The study also showed that most women (80%) preferred buying branded jewelry compared to non-branded jewelry items. Similarly, Gomathy and Devi (2015) narrated that most women consumers are well-aware of branded jewelry and its unique style attracts them to buy a particular jewelry item (Ramachandran & Karthick, 2014). There is a direct impact of rising income levels, and increased exposure to western concepts like solitaire engagement rings on women's increased usage of gold jewelry (Karmoker & Haque, 2018). Family, friends, and the needs of different individuals affect their purchase decision.

Another study by Gautam and Thakur (2015) focused on consumers' preferences for non-branded and branded jewelry. The study revealed that consumer buying behavior is significantly affected by a significant factor known as the brand's image. Therefore, a company needs to maintain a good image in the marketplace. The making of branded jewelry is popular because of increased contentment among the population for branded jewelry compared to non-branded jewelry. Similarly, a recent study by Kumari and Anitha (2016) investigated consumers' preferences for purchasing gold jewelry. The results revealed that specific demographic and psychological factors diverge the spending power of consumers. The buying behavior of consumers to purchase diamond jewelry from branded retailers was discussed by Rawal (2015) as the study determined the factors affecting the attitude of consumers buying from branded outlets. The results of this study helped to gain knowledge about consumers' perceptions, attitudes, and expectations toward buying branded jewelry.

Similarly, another study by Vasani (2018) conducted a study in Tirupati to investigate consumer preferences toward branded jewelry. The results clearly showed that the significant factors affecting consumers' buying preferences include; gold purity, services, brand familiarity, promotional schemes, varieties, position in the market, advertising, offers, and celebrity endorsements. A study conducted by Rashank et al. (2018) revealed that the preference of the majority of women has shifted towards fashionable imitation jewelry because of the constant increase in the prices of gold and diamond. Imitation jewelry comes in a wide variety and range, and it has recently become a fashion statement.

A study by Alhshedi et al. (2020) examined the outcome of transformational leadership behavior on organizational performance. The different characteristics that were analyzed were employee involvement, transformational leadership behavior, employee incentives, employee motivation, working environment, and psychological ownership. A quantitative research approach was applied through a questionnaire in the study. The participants of the study consisted of 250 managers in gold shops. The data were evaluated using SPSS 20.0. The results disclosed that employee involvement impacted 65.7% of organizational performance, transformational leadership behavior affected 48.5% of organizational performance, and employee incentives impacted 66.3% of organizational performance. Furthermore, employee motivation affected 73.7% of organizational performance, the working environment had a 59.8% impact on the organizational performance and psychological ownership inspired 61.9% of organizational performance. The study revealed that employee motivation along with employee incentives and involvement significantly affected organizational performance in the gold industry in Jeddah.

## 2.3 Hypothesis Development

Based on the above discussion about women's preferences, choices, and attitudes women toward buying jewelry across the world, the following hypothesis is generated;

Hypothesis One: The preferences and choice of women towards buying jewelry is significantly affected based on brand awareness concerning online shopping

Hypothesis Two: The preferences and choice of women towards buying jewelry is significantly affected based

on the price of gold jewelry concerning income

Hypothesis Three: The preferences and choice of women towards buying jewelry is significantly affected based on traditional vs. modern jewelry concerning their marital status

Hypothesis Four: The preferences and choices of women towards buying jewelry are significantly affected based on celebrity-endorsed activities concerning their culture.

### 3. Methodology

The present study has investigated consumers' preferences and buying behavior for jewelry in Saudi Arabia. Detailed information about expectations and related satisfaction of consumers has been collected in this study. Further, the study explains the attitudes and behaviors of respondents toward buying gold jewelry based on their brand awareness, income, marital status, and the impact of celebrity endorsements. A descriptive research design was employed to identify consumers' preferences, choices, and attitudes toward buying jewelry products. A total of 500 consumers were selected from different regions of Saudi Arabia through random sampling. The participants were all members of a defined group that possessed common characteristics defined by the sampling criterion established by the researcher. The data for this study were collected using a structured questionnaire. The questions within the questionnaire were based on; consumer preferences, recommendations of family and friends, information sources, and other factors related to the attitude of consumers toward buying jewelry.

Statistical packages for social science (SPSS) were used to code and prepare the data for analysis. The statistical techniques of mean and standard deviation were used to analyze data. Factor analysis through SPSS has been used as the data analysis tool. According to George (2011), most of the constructs' measurements are selected, administered, and scored based on the relevancy of the items. The internal consistency of the questionnaire is measured based on the reliability analysis. The value of Cronbach's alpha was calculated at 0.875, which is acceptable.

### 4. Results and Discussion

The demographic profile of the consumers has been presented in Table 1. The analysis shows that most individuals were 18–30 years (43%). On the other hand, 160 individuals (32%) belonged to the age group 31–40 years. Furthermore, 285 participants (57%) had graduated and there were 215 post-graduates (43%). It was also shown that 353 consumers were married (79.6%). In contrast, 29.4% of consumers that totaled 147 participants belonged to the unmarried group. The monthly income of 35 consumers (7%) was between SR 20,000 and SR 30,000 and the monthly income of 115 consumers (23%) was between SR 30,000 and SR 40,000. Furthermore, the monthly income of 250 consumers (50%) was between SR 40,000 and SR 50,000, and the monthly income of 100 consumers was above SR 50,000.

Table 1. Demographic profile of the consumers

Item	Measures	Frequency	Percentage
Age	18–30 years	215	43
	31–40 years	160	32
	> 41 years	125	25
Educational	Graduate	285	57
	Post-graduate	215	43
Marital status	Married	353	79.6
	Unmarried	147	29.4
Monthly income (in Saudi Riyal)	20,000–30,000	35	7
	30,000–40,000	115	23
	40,000–50,000	250	50
	Above 50,000	100	20

The factor analysis technique was used to explore the factors that affect consumers' buying behavior for jewelry. This tool helps to group similar variables as factors, summarizing the information into meaningful facets (Sirkin, 2005). It is essential to check the appropriateness of all the factors before applying factor analysis. As shown in Table 2, two measures have been used in the KMO value and Bartlett's test of sphericity. The results show that both values were satisfactory; therefore, it is appropriate to use factor analysis.

Table 2. Results of KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.786
Bartlett's Test of Sphericity	Approx. Chi-Square	7386.756
	Df	1125
	Sig.	0.000

An appropriate technique to analyze data was determined after confirming the appropriateness of the factor analysis model. According to Aaker et al. (2000), principal component analysis is used when factor analysis summarizes the information in a large set of variables. The rationale for using factor analysis is questionable if there are different factors representing the total number of variables used in the study. The three criteria used in this study to determine the number of factors are listed below;

- Variance criteria percentage—It is based on cumulative variance percentage. A percentage of 72% was calculated for the top six variance factors.
- Eigenvalue criteria—The factor having an eigenvalue of  $< 1$  is not better than a single variable; therefore, there is a need to include a factor with more than one eigenvalue in the model
- Scree Plot criteria—Visually, it is isolated as an elbow, which is the point where the eigenvalues form a linear descending trend.

Three variables are required to provide minimum coverage of the theoretical domain of different constructs. Based on the three criteria mentioned above, six factors were extracted: the convenience of shopping, individual dimension, product dimension, quality assurance, and financial and promotional dimensions. Compared to un-rotated factors, it is easy to interpret rotated simple structure solutions (Reise et al., 2000). The analysis in the present study considered factor loading of 0.40 or greater. The factors shown in Table 3 have been framed based on highly correlated variables. According to Hair et al. (2010), loading 0.50 or greater are highly significant, and loading greater than 0.30 are considered significant. The factor loading of the convenience of shopping was 0.896, which shows that it was highly significant. The convenience of shopping included the location of the jewelry outlet, the reliability of the jeweler, and the store environment that impacted the purchase decision of the customer.

Factor loading of the financial dimension regarding the price of precious metal is highly significant in a purchase decision (0.604). Similarly, the factor loading of the individual dimension aspect was highly significant, too (0.713). Alternatively, factor loading of product dimension considering the usability of jewelry before buying was significant (0.338). Similarly, factor loading of promotional dimension that included the reliance on word of mouth of friends and family (0.468), advertisements (0.480), and promotional schemes (0.491) significantly influenced purchasing behavior of the customer.

Table 3. Factors affecting consumer buying behavior for jewelry

Dimensions	Items	Factor Loading
Convenience of Shopping	The reliability of the jeweler is critical when buying jewelry	0.896
	The location of the jewelry outlet affects the purchase decision	0.896
	Pleasing store environment affects the purchase decision	0.896
Individual Dimension	Individuals buy jewelry that suits their lifestyles and personality	0.713
	Individuals buy jewelry that is in vogue, celebrity-endorsed, and gives emotional satisfaction	0.704
Product Dimension	Individuals consider the usability of jewelry before buying	0.338
	Individuals consider the durability of jewelry while purchasing	0.555
	Individuals buy jewelry for investment purposes	0.475
Quality Assurance	The purity of precious metals is essential when buying gold jewelry	0.483
	Individuals consider the accuracy of the weight of the precious metal	0.357
	Individuals ask for hallmarked or certified jewelry	0.543
Financial Dimension	The price of precious metals is a decisive factor in a purchase decision	0.604
	Individuals consider resale or buyback guarantee before buying jewelry	0.483
	Flexible payment terms influence the purchase decision of the consumer	0.363
Promotional Dimension	Advertisements about jewelry influence purchase decision	0.480
	Individual purchase of jewelry is affected by promotional schemes	0.491
	Individuals rely on word of mouth of friends and family to buy jewelry	0.468

Jewelry shows people's wealth as purchasing gold jewelry is not considered a basic need. Buying gold and diamond jewelry is one of the ways for rich people to invest their money. In the present study, some major points are addressed to the marketers to design effective marketing strategies based on the choice and selection of women towards jewelry. For women, jewelry is considered an emotional investment rather than a financial one. Jewelry influences almost all women, especially married women aged 20–30. An important role is played by some factors like sales promotion, customer loyalty, and customer convenience.

Furthermore, other aspects like customer preferences, brand loyalty, and payment mode direct the choice of consumers towards purchasing a specific piece of jewelry. Building strong brands is very vital for every business. Strong brands are frontrunners in acquiring new customers and retaining their loyalty. The significance of customer preferences and brand loyalty in the present study is consistent with the results shown in a study by Nim et al. (2022) that brand love and brand trust reconcile the relationship between brand loyalty and brand experience. The factors associated with purchasing gold jewelry have been identified in the present study. Similarly, a study by Gautam and Thakur (2015) focused on consumers' preferences for branded jewelry. The study discovered that consumer buying behavior is significantly affected by brand image. Brand image is the customer's perception of a brand. Good brand management with the assistance of brand rules ensures that the brand value of a product is maintained. Therefore, a company needs to maintain a good image in the marketplace. The making of branded jewelry is popular because of increased satisfaction among the population for branded jewelry compared to non-branded jewelry.

As the present study was carried out only in specific regions of Saudi Arabia, the results could only be a generalized reflection of some customers in some regions of Saudi Arabia. Additionally, mixed results may be derived by recruiting respondents from different cities.

The present study covers the generic behavior of women towards making choices about purchasing jewelry. The study focused on the individual psyche of women. The present study lacked focus on the personality aspect or comparison of opinions from both genders. The study did not include the opinion of male individuals as they are likely to respond differently. Contrary to the present study, a study by Ahmed et al. (2021) revealed a key difference in the purchasing behavior of males and females. Female consumers purchased luxury apparel when there were major sales promotions. Alternatively, sales promotion did not impact the purchasing behavior of males.

## 5. Conclusion

The present study has identified different factors that affect the buying behavior of women toward jewelry. Factors like convenient shopping, quality assurance, and financial and promotional dimensions are likely to affect consumers' buying behavior. It is essential for jewelry stakeholders to realize the relevance of these factors. There is an increased relevancy of product dimensions that define the durability and usability of jewelry for buying jewelry as an investment for consumers. The promotional dimension of word-of-mouth publicity tends to instill trust among the buyers. The social dimension affects buyers' behavior as jewelry is a product of conspicuous and prestige value.

Along with design and quality assurance, jewelry is likely to highlight the preferences and choices of women based on individual dimensions. Individuals buy jewelry that suits their lifestyle and personality. A customer will prefer to buy jewelry that is in vogue, endorsed by a celebrity, and gives emotional satisfaction. Additionally, the financial dimension, namely, the price of precious metals, plays a decisive role in the customer's purchase decision.

The results of the present study recommend that managers and marketers focus on creating effective promotional and marketing strategies, especially for gold jewelry. For this purpose, marketers need to know about the mindset of consumers. The word of mouth publicity can be increased through well-planned advertisements with significant emphasis on building social status. Moreover, focusing on price and endorsement would also attract more consumers to buy jewelry. It is further recommended that future studies need focus on the significant factors controlling the purchase intentions of consumers toward gold jewelry. The present study has indicated some significant factors affecting the purchasing behavior of consumers, like variety, brand name, social status, word-of-mouth publicity, price, and advertisements. Further investigation is required to postulate these factors' prime significance and impact on consumers.

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