Exploring Factors Affecting Buying Behaviour of Consumers Towards Purchasing Artificial Jewellery: A PLS-SEM Approach

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Abstract

Background: In urban areas like Delhi, the artificial jewellery markets growing due to changing economic factors and consumer preferences. Therefore, it is required to recognize the factors influencing consumer buying behaviour towards artificial jewellery.

Objective: The main aim of this study is to utilize the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach to explore the impact of psychological, social, cultural, personal, and economic factors on consumer buying behaviour towards artificial jewellery in Delhi City.

Methods: A cross-sectional survey was conducted, collecting data from 407 respondents in Delhi between January and July 2024. A structured questionnaire was used, consisting of items measured on a 5-point Likert scale. PLS-SEM is employed to investigate the relationship between theindependent and dependent variables of the study.

Results: The results of the studydirect significant relationships between all studied factors and buying behaviour of consumer. Psychological factors had a path coefficient (β) of 0.568, social factors 0.809, cultural factors 0.639, personal factors 0.692, and economic factors 0.763, all with p-values less than 0.001. These findings underscorethe complex influence of studied factors on consumer choices in the artificial jewellery market.

Conclusion: This study authorizes that psychological, social, cultural, personal, and economic factors significantly influence consumer buying behaviour toward artificial jewellery. These considerations can help jewellery vendors in developing more effective policies to fulfil the needs of different consumers in Delhi.

Keywords: Consumer Behaviour; Artificial Jewellery; PLS-SEM; Market Influences; Delhi Consumer Market.

1. Introduction

In India, the jewellery market has seen a large amount of shift towards artificial jewellery due to changing consumer preferences. Recent researches indicate that consumers are progressively opting for reasonable, multipurpose, and fashion-forward choices that the artificial jewellery offers (Infanta, 2024; Ng et al., 2023). This trend is mostlyprominent in urban areas such as Delhi, where the artisticdemand, lesser cost, and increasing acceptance of non-traditional jewellery enhance the growth of market (Austria et al., 2022; Pandiyaraj & Magesan, 2015).

Artificial jewellery's appeal also lies in its ability to adapt quickly to fashion trends, which attracts a younger demographic looking for contemporary designs that resonate with their personal style (Pasaribu et al., 2022; Sanyal et al., 2014). Social influences, such as peer behaviour and celebrity endorsements, also play crucial roles in shaping consumer attitudes towards artificial jewellery(Tran et al., 2022; Uluturk & Asan, 2024).Moreover, the economic factors, including the lower purchasing power post-economic downturns, have made artificial jewellery a preferred choice over precious metals (Majeed et al., 2024; Yusuf et al., 2023).

Personal factors, including individual lifestyle, income, and fashion consciousness, further dictate consumer choices in this sector (Bansal & Joshi, 2022; Kumar et al., 2024).Cultural factors contribute significantly to the

choice of jewellery in a culturally rich city like Delhi, where jewellery often holds symbolic meanings and is a staple in traditional attire for various ceremonies and festivals (DAS & SABBIR, 2019; Krishnakumar & Lajith, 2023).

This study aims to comprehensively explore these dimensions using a PLS-SEM approach to better understand how psychological, social, cultural, personal, and economic factors influence the buying behaviour of consumers towards artificial jewellery in Delhi. By focusing on these varied aspects, the research provides insights that could help marketers and retailers strategize more effectively to meet the evolving demands of consumers in this dynamic market.

Scope of the Study

This study focuses on examining the factors influencing consumer buying behaviour towards artificial jewellery in Delhi City, using a comprehensive approach that includes psychological, social, cultural, personal, and economic factors. It utilizes a cross-sectional survey method and applies PLS-SEM to analyze the relationships between these variables and consumer behaviour. The study aims to provide insights specific to the urban context of Delhi, offering valuable data for marketers and retailers in the artificial jewellery market.

Significance of the Study

This study is significant as it offers a nuanced understanding of the diverse factors that drive consumer decisions in the growing artificial jewellery market in urban India. By applying advanced analytical techniques, it provides actionable insights for marketers to tailor strategies effectively, meeting the evolving needs and preferences of consumers in a dynamic and culturally rich market like Delhi.The next sections of the study provide detailed literature review, research methodology, results and discussion, and conclusions of the study.

2. Literature Review

2.1 Consumer Buying Behaviour (CBB)

CBB refers to the decision-making processes and actions that consumers engage in when selecting, purchasing, using, and disposing of products or services(Jin et al., 2024; Nguyen et al., 2020). CBB is influenced by a number of factors such as psychological, social, cultural, personal, and economic influences(Barkat, 2018; Salem & Chaichi, 2018). Understanding CBB is crucial for businesses as it helps them in developing the marketing strategies to meet the requirementsof consumers(Munde & Kaur, 2024; Siddique & Rajput, 2022). Theories such as the Theory of Planned Behaviour and Maslow's Hierarchy of Needs provide foundational insights into how consumers make purchasing decisions, highlighting the role of attitudes, motivation, and perceived needs in shaping consumer behaviour (Carranza et al., 2023; Sarstedt et al., 2020). Additionally, the consumer decision-making process typically involves stages such as problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behaviour, each of which can be influenced by various factors, making consumer behaviour a key area of study in marketing and business management (Jadil et al., 2022).

2.2 Impact of Psychological, Social, Cultural, Personal, and Economic Factors on Consumer Buying Behaviour

CBB is a complex phenomenon influenced by a combination of psychological, social, cultural, personal, and economic factors,(Cid et al., 2022; Suhardi et al., 2022). Psychological factors, such as sensitivities, arrogances, enthusiasms, and principles, drive internal decision-making processes of consumers(Khan et al., 2020; Manager & Limited, 1999). For example, individuals may be drawn to artificial jewellery because it aligns with their self-image, boosts confidence, or fulfils a desire for self-expression and personal aesthetics, with advertisements and promotions often triggering the urge to purchase (Cambra-Fierro et al., 2021; Kankam & Charnor, 2023). Social factors also significantly impact buying behaviour, especially for products like jewellery, which are subject to social visibility and peer influence(Cantone et al., 2022; Lim et al., 2024). The opinions and behaviours of family, friends, and social media influencers can sway consumer preferences, with celebrity endorsements or popular trends amplifying the desire for certain products. The rise of social media as a source of fashion inspiration has further strengthened the social dimension of consumer behaviour, making it a powerful driver in the artificial jewellery market (Reitsamer & Brunner-Sperdin, 2021; Siqueira et al., 2023). Cultural factors are particularly influential in a diverse setting like Delhi, where jewellery often holds deep symbolic meanings and is closely tied to cultural norms and traditions(Loureiro, 2023; Rane et al., 2023). Consumers' choices during festivals and celebrations are often dictated by cultural significance, with a preference for designs that resonate with their cultural heritage and identity, making cultural alignment a crucial aspect of purchasing decision(Nawaz et al., 2020; Ndhlovu & Maree, 2023). Personal factors, including individual lifestyle, fashion sense, and values, further

dictate consumer behaviour, as choices are made based on unique needs and preferences(Chen et al., 2021). Consumers tend to select jewellery that complements their daily activities, reflects their personal style, and aligns with their ethical considerations, with a growing emphasis on sustainability in their purchasing decisions (Gómez-Rico et al., 2023; Plotkina & Rabeson, 2022). Lastly, economic factors are among the most influential determinants of consumer behaviour, particularly in markets where affordability and value for money are key concerns. Price sensitivity drives decisions in the artificial jewellery market, with consumers often opting for cost-effective alternatives, especially in times of economic uncertainty(Cardoso et al., 2022; Lemon & Verhoef, 2016). Economic stability, perceived value, and the availability of discounts or sales further influence how much consumers are willing to spend on jewellery, making artificial jewellery an attractive option compared to precious metals (Cambra-Fierro et al., 2021; Reitsamer & Brunner-Sperdin, 2021). Together, these factors create a complex environment in which consumer buying behaviour is shaped, highlighting the importance of understanding these diverse influences for marketers and retailers aiming to effectively target and satisfy consumer needs in the dynamic artificial jewellery market.

Research Gaps

Based on the literature review, the research gaps included limited focus on CBB towards artificial jewellery in Delhi, the complex influences of psychological, social, cultural, personal, and economic factors, and insufficient use of advanced modelling techniques like PLS-SEM to analyze complex relationships in jewellery market.

Variables and Hypotheses

The variables and items of the study are given in Table 1.

Table 1 Variables of the Study

Variable	Symbol	Items	References
Psychological Factors (PF) (**Independent Variable**)	PF1	1. I feel more confident and self-assured when I wear jewellery that I personally like.	(Infanta, 2024; Ng et al., 2023)
	PF2	2. I am drawn to jewellery that reflects my personal aesthetic and design preferences.	
	PF3	3. Advertisements and promotions significantly influence my desire to buy new jewellery.	
	PF4	4. I tend to buy jewellery when I want to reward myself.	
	PF5	5. My mood at the time of shopping often influences the type of jewellery I purchase.	
Social Factors (SF) (**Independent Variable**)	SF1	6. I prefer jewellery that is popular and well-liked among my friends and family.	(Austria et al., 2022; Pandiyaraj & Magesan, 2015)
	SF2	7. Celebrity and influencer endorsements make me more likely to purchase certain jewellery.	
	SF3	8. I often buy jewellery that I see being worn in social or professional settings.	
	SF4	9. The opinions of others significantly impact my jewellery purchasing decisions.	
	SF5	10. Social media platforms are a major source of inspiration for my jewellery purchases.	
Cultural Factors (CF) (**Independent Variable**)	CF1	11. I select jewellery that aligns with the cultural norms and traditions I value.	(Pasaribu et al., 2022; Sanyal et al., 2014)
	CF2	12. Certain festivals and celebrations dictate the type of jewellery I buy.	
	CF3	13. I prefer jewellery that can be worn across various cultural events.	
	CF4	14. Cultural heritage influences my preference for traditional versus modern jewellery designs.	
	CF5	15. I am inclined to purchase jewellery that has cultural or symbolic significance.	

Personal Factors (PSF) (Independent Variable)	PSF1	16. My choice of jewellery often reflects my personal identity and values.	(Majeed et al., 2024; Yusuf et al., 2023)
	PSF2	17. I purchase jewellery that complements my lifestyle and daily activities.	
	PSF3	18. Personal fashion style is a critical factor in my jewellery selection process.	
	PSF4	19. I tend to choose jewellery based on its versatility and utility in my wardrobe.	
	PSF5	20. Environmental and ethical considerations play a role in my jewellery buying decisions.	
Economic Factors (EF) (Independent Variable)	EF1	21. Price is a decisive factor in my jewellery purchasing choices.	(Krishnakumar & Lajith, 2023; Tran et al., 2022; Uluturk & Asan, 2024)
	EF2	22. I am more likely to buy jewellery when there are discounts or sales.	
	EF3	23. Economic stability influences how much I spend on jewellery.	
	EF4	24. The perceived value of jewellery is important in my purchasing decision.	
	EF5	25. I consider the cost of jewellery relative to its quality before making a purchase.	
Consumer Buying Behaviour (CBB) (Dependent Variable)	CBB1	26. I frequently purchase artificial jewellery.	(Das& Sabbir, 2019; Kumar et al., 2024)
	CBB2	27. I prefer artificial jewellery over real jewellery due to its affordability.	
	CBB3	28. I am satisfied with the quality of artificial jewellery I purchase.	
	CBB4	29. The variety of designs available in artificial jewellery influences my purchasing decisions.	
	CBB5	30. I am likely to recommend artificial jewellery to others.	

Based on the factors discussed in the study, the following hypotheses can be formulated:

H1: Psychological factors have a significant positive impact on consumer buying behaviour towards artificial jewellery in Delhi City.

H2: Social factors have a significant positive impact on consumer buying behaviour towards artificial jewellery in Delhi City.

H3: Cultural factors have a significant positive impact on consumer buying behaviour towards artificial jewellery in Delhi City.

H4: Personal factors have a significant positive impact on consumer buying behaviour towards artificial jewellery in Delhi City.

H5: Economic factors have a significant positive impact on consumer buying behaviour towards artificial jewellery in Delhi City.

Based on the hypotheses, the conceptual model of the study is presented as Figure 1.
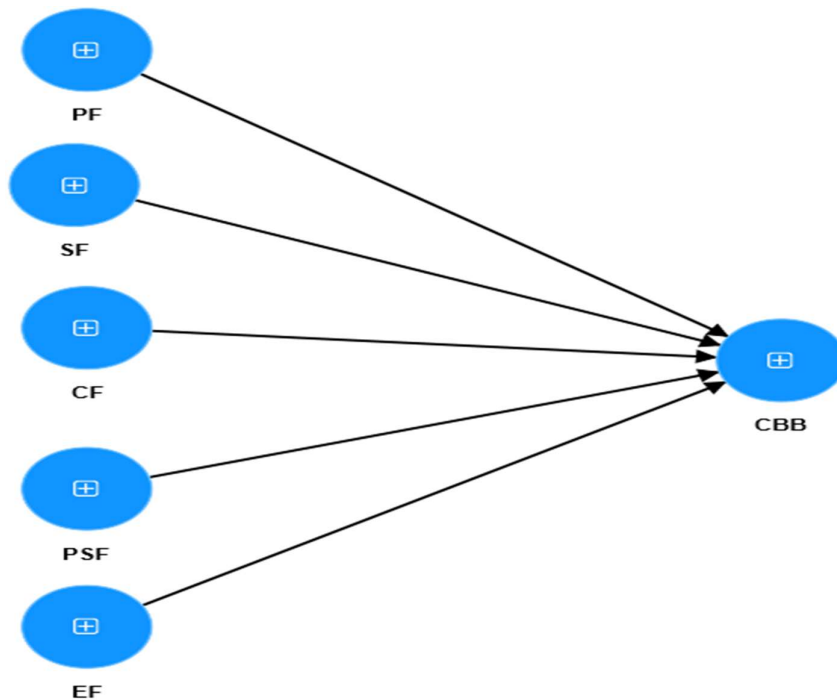
Figure 1 Conceptual Model of the Study

3. Research Methodology

3.1 Research Design

The study uses a quantitative research design, employing a cross-sectional survey approach to collect data from consumers in Delhi City. This design was selected to examinethe relationship between multiple independent variables and the dependent variable at a single point in time. The use of PLS-SEM enables the analysis of complex relationships among the variables, making it suitable for this study's objectives.

3.2 Data Collection

Using a structured questionnaire and 5-point Likert scale ranging from "strongly disagree" to "strongly agree", the data was collected to measure the variables of the study. The sampling period of the study was from January and July 2024. Online google form was used to collect responses in Delhi.

3.3 Sample Selection

The target population for this study comprises consumers in Delhi City who purchase or have the potential to purchase artificial jewellery. A convenience sampling method was employed, selecting participants based on their availability and willingness to respond. Although convenience sampling has limitations in terms of generalizability, it was deemed appropriate for this exploratory study given the constraints on time and resources. A total of 450 questionnaires were distributed, of which 407 completed responses were deemed usable for analysis, resulting in an effective response rate of 90.45 %. The sample size is considered adequate for PLS-SEM analysis, as it exceeds the recommended minimum sample size for complex models.

The demographic distribution of the respondents (see Table 1) in the study shows that the majority were aged between 18-30 years (36.90%), followed by those aged 30-40 years (29.50%), 40-50 years (19.70%), and more than 50 years (14.00%). In terms of gender, 58.20% of the respondents were female, while 41.80% were male. Regarding occupation, 36.90% were employed, 27.00% were self-employed, 22.10% were students, and 14.00% were unemployed. The income distribution indicated that 34.40% of respondents earned between ₹25,001 and ₹50,000 monthly, 29.50% earned between ₹10,000 and ₹25,000, 21.40% earned more than ₹50,000, and 14.70% earned below ₹10,000. In terms of education level, 35.60% were postgraduates, 31.90% were graduates, 18.40% had education up to the intermediate level, and 14.00% had a PhD. Marital status data showed that 54.10% of respondents were single, while 45.90% were married. Lastly, 68.80% of respondents resided in urban areas, with the remaining 31.20% living in rural areas.

Table 1 Demographic Information of Respondents

Demographic Variable	Category	Frequency (n)	Percentage (%)
Age	18-30 Years	150	36.90%
	30-40 Years	120	29.50%
	40-50 Years	80	19.70%
	More than 50 Years	57	14.00%
Gender	Male	170	41.80%
	Female	237	58.20%
Occupation	Student	90	22.10%
	Employed	150	36.90%
	Self-employed	110	27.00%
	Unemployed	57	14.00%
Monthly Income (INR)	Below ₹10,000	60	14.70%
	₹10,000 to ₹25,000	120	29.50%
	₹25,001 to ₹50,000	140	34.40%
	More than ₹50,000	87	21.40%
Education Level	Up to Intermediate	75	18.40%
	Graduate	130	31.90%
	Postgraduate	145	35.60%
	PhD	57	14.00%
Marital Status	Single	220	54.10%
	Married	187	45.90%
Residential Area	Urban	280	68.80%
	Rural	127	31.20%

3.4 Data Analysis Techniques

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of SmartPLS software. PLS-SEM was chosen due to its ability to handle complex models with multiple variables and its suitability for exploratory research where the goal is to predict and explain variance in the dependent variable.

4. Results and Discussion

4.1 Descriptive Statistics

The descriptive statistics for the variables (see Table 2) in the study reveal that the mean scores for all factors influencing consumer buying behaviour towards artificial jewellery were relatively high, indicating a general agreement among respondents. Psychological Factors (PF) had a mean of 4.12 with a standard deviation (SD) of 0.75, suggesting that these factors moderately influence consumer behaviour with some variation among respondents. Social Factors (SF) had a mean of 3.98 and an SD of 0.82, reflecting a slightly lower influence but with greater variability. Cultural Factors (CF) had a mean of 4.05 and an SD of 0.78, indicating a significant and consistent impact on consumer decisions. Personal Factors (PSF) scored a mean of 4.08 with an SD of 0.76, showing that individual preferences and lifestyle factors are important considerations. Economic Factors (EF) had the highest mean at 4.15 with an SD of 0.71, emphasizing the strong influence of price and value considerations. Lastly, Consumer Buying Behaviour (CBB) had a mean of 4.2 and an SD of 0.7, indicating a generally high and consistent inclination towards purchasing artificial jewellery among the respondents.

Table 2 Descriptive Statistics of Variables

Variable	Number of Items	Mean	Standard Deviation (SD)
Psychological Factors (PF)	5	4.12	0.75
Social Factors (SF)	5	3.98	0.82
Cultural Factors (CF)	5	4.05	0.78
Personal Factors (PSF)	5	4.08	0.76

Economic Factors (EF)	5	4.15	0.71
Consumer Buying Behaviour (CBB)	5	4.20	0.7

4.2 Measurement Model Assessment

As shown in Table 3, the measurement modeldemonstrates the validity and reliability of constructs. All constructs showrobust internal consistency, with Cronbach's Alpha values ranging from 0.85 to 0.90, which is above the suggestedvalue 0.70(Hair et al., 2021). The values of composite reliability (CR) for all constructs ranges from 0.88 to 0.92, confirming the reliability of the measures(Hair et al., 2019). The values of average variance extracted (AVE) range from 0.63 to 0.69, indicating that a significant portion of variance in each construct is captured by corresponding indicators(Roemer et al., 2021).

Table 3 Measurement Model Assessment

Construct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Psychological Factors (PF)	0.89	0.91	0.67
Social Factors (SF)	0.87	0.9	0.65
Cultural Factors (CF)	0.85	0.88	0.63
Personal Factors (PSF)	0.88	0.9	0.66
Economic Factors (EF)	0.86	0.89	0.64
Consumer Buying Behaviour (CBB)	0.9	0.92	0.69

Table 4 establishes discriminant validity of constructs by showing highest loading on its intended construct. This confirms that the items are better representatives of their respective constructs compared to others, ensuring the reliability of the measurement model.

Table 4 Analysis of Cross Loading

Item	Psychological Factors (PF)	Social Factors (SF)	Cultural Factors (CF)	Personal Factors (PSF)	Economic Factors (EF)	Consumer Buying Behaviour (CBB)
PF1	**0.82**	0.35	0.22	0.28	0.31	0.4
PF2	**0.84**	0.36	0.25	0.27	0.33	0.41
PF3	**0.8**	0.32	0.24	0.29	0.3	0.38
PF4	**0.77**	0.34	0.23	0.25	0.29	0.36
PF5	**0.79**	0.33	0.22	0.27	0.3	0.37
SF1	0.31	**0.85**	0.34	0.28	0.35	0.43
SF2	0.33	**0.86**	0.35	0.29	0.36	0.44
SF3	0.3	**0.83**	0.32	0.27	0.34	0.42
SF4	0.29	**0.81**	0.31	0.26	0.33	0.41
SF5	0.32	**0.84**	0.34	0.28	0.36	0.43
CF1	0.24	0.32	**0.79**	0.3	0.28	0.37
CF2	0.25	0.33	**0.82**	0.31	0.29	0.38
CF3	0.23	0.3	**0.77**	0.28	0.27	0.35
CF4	0.22	0.29	**0.76**	0.27	0.26	0.34
CF5	0.24	0.32	**0.78**	0.29	0.28	0.36
PSF1	0.27	0.29	0.3	**0.81**	0.33	0.39
PSF2	0.28	0.3	0.31	**0.82**	0.34	0.4
PSF3	0.26	0.28	0.29	**0.79**	0.32	0.38
PSF4	0.25	0.27	0.28	**0.77**	0.31	0.36
PSF5	0.27	0.29	0.3	**0.8**	0.33	0.39
EF1	0.31	0.33	0.32	0.34	**0.84**	0.42

EF2	0.32	0.34	0.33	0.35	**0.85**	0.43
EF3	0.3	0.32	0.31	0.33	**0.82**	0.4
EF4	0.29	0.31	0.3	0.32	**0.8**	0.39
EF5	0.28	0.3	0.29	0.31	**0.81**	0.38
CBB1	0.35	0.4	0.37	0.38	0.42	**0.83**
CBB2	0.34	0.39	0.36	0.37	0.41	**0.82**
CBB3	0.33	0.38	0.35	0.36	0.4	**0.8**
CBB4	0.32	0.37	0.34	0.35	0.39	**0.79**
CBB5	0.34	0.39	0.36	0.37	0.41	**0.81**

4.3 Hypotheses Testing

As shown in Table 5, the results of the hypotheses testing show that all the proposed hypotheses are supported, demonstrating significant relationships between the independent variables and CBB towards artificial jewellery. Specifically, Psychological Factors (H1) have a path coefficient (β) of 0.568, with a t-value of 8.72 and a p-value of 0.000, confirming their strong and significant influence on consumer behaviour. Social Factors (H2) exhibit an even stronger relationship, with a β of 0.809, a t-value of 7.45, and a p-value of 0.000, highlighting the powerful impact of social influences. Cultural Factors (H3) also significantly affect consumer behaviour, with a β of 0.639, a t-value of 5.89, and a p-value of 0.000. Personal Factors (H4) show a significant positive impact as well, with a β of 0.692, a t-value of 6.34, and a p-value of 0.000. Finally, Economic Factors (H5) demonstrates a strong influence on buying behaviour, with a β of 0.763, a t-value of 7.98, and a p-value of 0.000. The conceptual model of the study is shown in Figure 2.

Table 5 Hypotheses Testing

| Hypothesis	Path Coefficient (β)	t-Value	p-Value	Result
H1: Psychological factors → Consumer Buying Behaviour	0.568	8.72	0	Supported
H2: Social factors → Consumer Buying Behaviour	0.809	7.45	0	Supported
H3: Cultural factors → Consumer Buying Behaviour	0.639	5.89	0	Supported
H4: Personal factors → Consumer Buying Behaviour	0.692	6.34	0	Supported
H5: Economic factors → Consumer Buying Behaviour	0.763	7.98	0	Supported
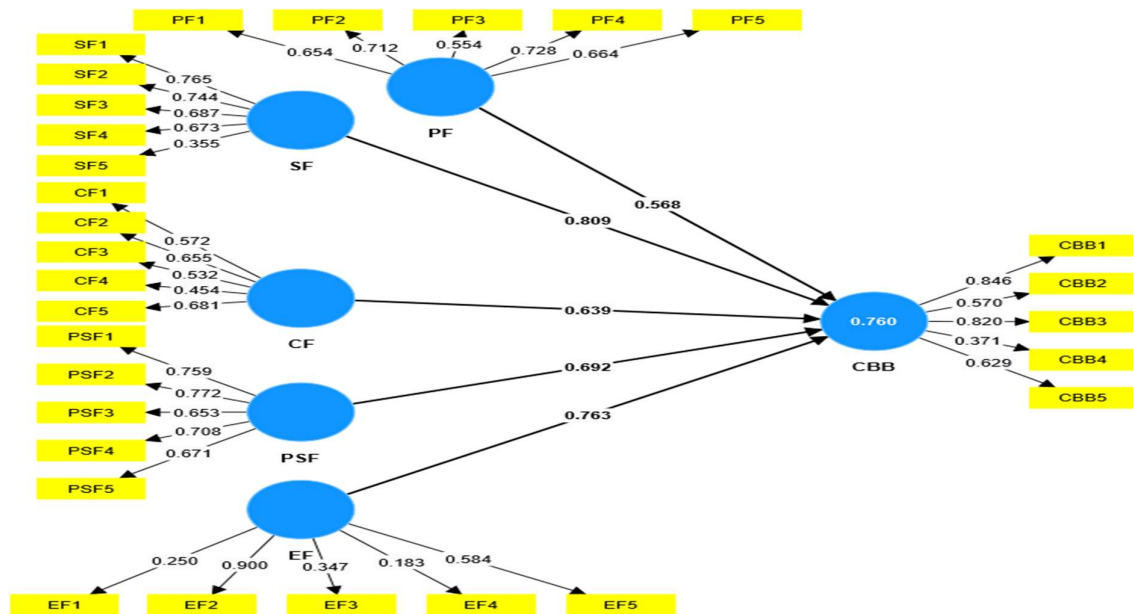
Figure 2 Proposed Structural Model

5. Conclusion

This study revealed those factors that significantly influence the buying behaviour of consumers towards artificial jewellery in Delhi City using a PLS-SEMapproach. The findings confirmed that social, psychological,cultural, economic and personal factors significantly impact the buying behaviour of customer.

Psychological factors appeared as a strong influence, suggesting that consumers' self-perception, confidence, and emotional connection to jewellery play a pivotal role in their purchasing decisions. Personal factors related to lifestyle, fashion sense, and individual values further dictated consumer preferences, with a growing emphasis on sustainability and ethical considerations.Cultural factors were particularly relevant in the context of Delhi, where jewellery often holds deep symbolic meanings tied to traditions and cultural heritage.Social factors, including the influence of peers, celebrities, and social media, were also significant, highlighting the importance of social visibility and peer approval in consumer choices. Finally, economic factors were a key determinant of consumer behaviour, indicating that affordability, perceived value, and economic stability are critical considerations for consumers when purchasing artificial jewellery.

Implications of the Study

The implications of this study are significant for artificial jewellery market. Considering the diverse factors that influence consumer behaviour, can help in developing marketing strategies to better meet the requirementsof consumers. For example,venders can emphasize emotional aspects of jewellery in their advertising to appeal to consumers' psychological needs. Social media campaigns can enhance the social visibility. Furthermore, cultural designs and advancements during festivals can knock into cultural significance of jewellery, while eco-friendly and ethically sourced jewellery can attract consumers who prioritize sustainability.

Limitations and Future Recommendations

The major limitation of this study is its cross-sectional research design nature. Moreover, this study employs convenience sampling which reduces the generalizability of findings to wider population. Future research can be conducted with longitudinal research design and more different sampling methods.

Data Availability Statement

The data related to this study is available from corresponding author after a reasonable request.

Funding

No funding was received to conduct this study.

Declaration

The authors declare no conflictof interest regarding this study.

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