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Buying Jewelry Online: A Study of Buyer Characteristics for Buying Behavior



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Abstract: The study investigated how buyer characteristics influence on buying jewelry online, particularly in Sri Lankan jewelry market. Given the intricate nature of online jewelry purchasing decisions, this study was vital. The objective was to understand the ways consumer characteristics shape their purchasing decisions. Qualitative research method was employed, using multiple case studies. In-depth interviews were conducted with fifteen participants using semi-structured format. Analysis used thematic analysis, incorporating both within-case and cross-case methods. Results indicate that online jewelry purchasing is multifaceted, marked by numerous uncertainties. Before purchasing, consumers meticulously examine specifics like material quality, cost, size, and design. This heightened scrutiny is largely due to the inherent value of jewelry and absence of physical inspection before buying online. As a result, brands must prioritize consumer needs and align their offerings with customer expectations. The insights are invaluable for future business owners, marketers, web creators, designers, and producers in comprehending what consumers anticipate.

Keywords: buyer characteristics, consumer behavior, jewelry, online shopping, online buying

1. Introduction

Shopping behavior differs depending on types of products (Chandrasekar & Madhavan, 2015) and shopping behaviors for jewelry are much different from other products (Srivastava, 2013). Further, online shopping is another complex process, and most consumers are motivated by process convenience and speed during online shopping (Katawetawaraks & Wang, 2011). However, Singh and Sailo (2013) further mentioned that the needs and motives for buying online depend on the product type because some products do not need to be examined individually. Consequently, in the case of buying jewelry, many social factors like culture, social class, and status affect conventional purchasing behaviors significantly. (Pathberiya, 2020). The general perception of gold jewelry and diamond jewelry have been changed overtime and today the youth is indifferent for the value of precious goods. (Scholar & Dinesh Dean, 2018; Sundar, 2020) Therefore, from the consumer's perspective, viewing jewelry designs, touch and feel, and emotions create a considerable influence on buying jewelry (Yihong, 2013).

Online shopping is considered one of the biggest trends in the 21st century where consumers are able to purchase products from sellers directly using the internet as the medium (Daroch, Gupta, & Nagrath, 2020). According to Singh and Sailo (2013), the internet has changed the perception of consumers about a physical store by making it a global approach. Many brands and organizations are moving their business online to attract a wider market and reduce overhead costs. On the other hand, from the consumers' point of view, it provides more information about a product while giving them a range of choices to compare.

The Sri Lankan jewelry industry is considered one of the well-established industries with historical value, skills of artisans, precious metals and most importantly, the precious gemstones found in Sri Lanka (Pathberiya, 2020). According to Domeisen, Frauenrath, Rienstra, & Sousa (2006), the common business structure of the majority of Sri Lankan jewelry businesses is family-owned businesses. At present, small and medium-sized businesses have entered this industry later. Velarde (2017) stated that the conventional selling environment of jewelry is a physical store, where customers can visit and spend some time discussing to select their favorites. But, with the emergence

of the online shopping concept, some of the well-established precious jewelry brands in Sri Lanka are moving to online selling. Emerging jewelry brands directly operate their businesses through websites with the help of social media, and they do not operate even a single physical store (Kumara & Kumar, 2016). With this background, this study expects to explore the buying behaviors of online jewelry buyers while focusing on buyer characteristics.

This study referred to the stimulus-response model to provide the theoretical background for identifying buyer characteristics. According to Chandrasekar & Madhavan (2015), the stimulus-response model is known as the black box, including the buyer's characteristics, which are a challenge for marketers to tackle.

Chandrasekar & Madhavan (2015) described that buyer characteristics can make an impact on what consumers perceive through marketing and environmental stimuli. The initial step of understanding consumer behavior is to explore these buyer characteristics such as attitude, motivation, perception, personality, lifestyle and knowledge. As Gyaneshwari (2021) pointed out buyers' behavior is determined by buyer characteristics, nature of the product and related environment stimuli. Kumara and Kumar (2016) stated that consumer behavior changes based on the product type and the consumer. Also, it changes from country to country based on inherited cultures, development levels and conservative thinking patterns of the buyers. Kumara and Kumar (2016) also explained that buyer characteristics can be explored according to the selected product category and the context.

This study is significant because by understanding customers online buying behavior and online preferences the marketers can better personalize their marketing strategies to gain a competitive edge during this E-Commerce era.

This study addresses the knowledge gap by providing in-depth examination of online purchasing behavior, highlighting the complexities and uncertainties that customers face when purchasing overvalued accessories. This emphasizes the rational and careful attitude of buyers, especially due to the inability to physically inspect the product before buying it. This adds to the prevailing literature by revealing that while convenience plays a huge role in online shopping, there is a continuing need for better conversations with sales teams, and progressive virtual assistance in creating trust and mitigating the dangers associated with online transactions.

The study considered the black box model as a theoretical framework to explore the buyer characteristics and their impact on purchasing jewelry online in the Sri Lankan context. The Stimulus-Response Model of Consumer Behavior is a framework used to apprehend how consumers reply to diverse marketing stimuli and make purchasing selections. (Nuradina, 2022) This model is rooted in the behaviorist theory of psychology, which posits that all behaviors are learned via interaction with the surroundings, specifically thru stimuli and responses (Rodrigues et al., 2021). Stimulus-Response Model consists of Stimuli (Input) that are the controllable elements introduced inclusive of 4 Ps. These are designed to influence purchasers' perceptions and actions and environmental Stimuli which includes broader factors

which could affect patron behavior, such as economic conditions, cultural affects, social factors, and technological changes (Kavitha et al., 2023; Wesley et al., 2023). Consumer's Black Box is the middle section of the model representing the inner methods that occur within the person, which are not immediately observable. The "black box" consists of two most important additives called Buyer Characteristics on which this study built the main argument. It encompasses the client's attitudes, motivations, perceptions, personality, way of life, and expertise (Fan & Wang, 2023). Next is the decision Process, which consists of the degrees a customer goes through in making the purchase decision.

The rest of the paper discusses the relevant literature on consumer behavior to identify the research gap, and then the methodological orientation is discussed. This study uses a multiple case study method to arrive at the findings. The discussion and results are given with possible suggestions to improve the online selling process.

2. Literature Review

Consumer behavior is the study of how consumers, consumer groups, or organizations decide, purchase, consume, and dispose of products and services to satisfy their needs, as mentioned by Kumara and Kumar (2016). According to Vijaya (2014), every business' survival, growth, expansion and position depends on the customers, as customer needs have become the base of modern marketing. Qazzafi (2020) identifies four main factors that affect consumer behavior such as personal, psychological, cultural, and social, and economic. Agreeing with the above statement, Chandrasekar & Madhavan (2015) also reported that most personal, cultural, social, and psychological factors that matter for consumer behavior are uncontrollable, and it is difficult for marketers to approach and tackle them. This reveals that buyer characteristics can make a considerable impact on consumer buying behavior. In the context of online shopping, Cetina, Munthiu, & Radulescu (2012) declared that the main aspects that can impact consumer behavior in online shopping are consumers' psychological and demographic characteristics. According to Katawetawaraks and Wang (2011), convenience and efficiency are two major factors that motivate consumers to shop online. Also, consumers are given a huge amount of details regarding a product due to they are unable to touch and feel it. However, several factors can make consumers hesitate about purchasing online. Security concerns, the intangibility of the product and the need for social contact can prevent consumers from shopping online. On the other hand, Cetina, Munthiu, & Radulescu (2012) stated that buyer characteristics can influence customers to take decisions on reality and decide to go forward with online shopping or to think twice about the buying decision. Buying decision process involves more psychological factors and lessons learned through previous experience, their perceive interpretation, motivate the buyer for their future purchase behaviors (Ati Haryati & Lestari, 2020; Nuradina, 2022). Therefore, it can be identified that these buyer characteristics that are in the consumer's black box can highly impact buying online.

Singh and Sailo (2013) mentioned that the need and motive for buying online depend on the product type, too, because some of the products do not need to be examined individually. But in the case of jewelry, it is known as a part of human culture. Therefore, from the consumer's perspective, seeing jewelry designs, touch and feel create considerable emotional influence on purchasing jewelry (Yihong, 2013). According to Ben-Nun (2020), the purpose of wearing jewelry is to express someone's wealth, status and personal style. Islam, Siddique, & Sultana (2015) revealed that the majority purchase jewelry as an investment, while Haque & Karmoker (2018) agree with the same statement confirming that jewelry ensures financial security. They further mentioned that social status, financial security, unique design and price, occasions and trust as the main factors that affect jewelry buying behavior. Trustworthiness of the online merchants is likely to be influenced by the website quality and technical features. (Bhoomika & Mahadev, 2020; Kakkar & Chitrao, 2022) Also, consumers always prefer familiar jewelry shops or branded jewelry due to the trust factor (Haque & Karmoker, 2018).

The B2C model is the most popular and prominent e-commerce model in the online jewelry sector. B2C is selling products directly between a business and consumers who are the end-users of its products or services, that is common in online context (Ata & Sezer, 2021). Jewelry items are more valuable, and this caused to avoid middleman's involvement (Ati Haryati & Lestari, 2020; Emamdin et al., 2020). However, a few challenges arise in online jewelry shopping due to the unique nature of the industry. Because in online shopping, customers do not get to experience the aesthetics of a product to the naked eye, touch and feel like in physical stores, which can create a massive influence on the purchase decision (Yihong, 2013). In addition to that, jewelry is always considered a valuable product due to the materials that are used for manufacturing. Therefore, the attitude of consumers toward buying jewelry online seems different compared to other product categories. Therefore, buying jewelry online has been identified as a complex buying process. (Srivastava, 2013). Online buying process is perceived as a complex process and limited to a certain group of customers due to the level knowledge of the electronic transactions. (Meruliya & Ayre, 2022; Mitesh et al., 2021)

According to Abeysinghe & Ekanayake (2010), local demand for precious jewelry made of gold, platinum and silver is higher than for gemstones or stone-studded jewelry. Furthermore, Pathberiya (2020) states that at present, diamonds, precious stones, gold and silver jewelry have been identified as the three major segments within the Sri Lankan jewelry industry. According to Abeysinghe & Ekanayake (2010), consumer confidence is stronger for precious metals rather than gemstones. The main reason for this is that precious metals have always maintained a transparent pricing system, and consumers are always aware of the market prices. They further stated that, the value system of the Sri Lankan jewelry industry is managed by private-sector entrepreneurship without government interference. The only state interference is the National Gem and Jewelry Authority which facilitates and promotes the industry. However, the primary gem industry currently

focuses on mining, grading and exporting. In addition to that, Samarasekara (2013) have also found that small and medium firms in Sri Lankan jewelry industry lack design innovation in jewelry manufacturing, and these firms must focus on global trends and gain international exposure in order to be successful within the industry and among the worlds.

When considering buying jewelry online in the Sri Lankan context, the traditional selling environment is the physical store, where customers can visit and spend time discussing with the sales executives to select their favorite jewelry designs and purchases. However, with the emergence of the online shopping concept, some of the well-established precious jewelry brands in Sri Lanka are making attempts and slowly moving into selling jewelry online (Velarde, 2017). According to Velarde (2017), even emerging jewelry brands directly operate their businesses through websites with the help of social media without even thinking of going to physical stores.

2.1. Research gap

The studies done on the Sri Lankan jewelry industry, Samarasekara (2013) and Abeysinghe & Ekanayake (2010) discuss the importance of design innovation and the practice of entrepreneurial strategic innovation, respectively, for the growth of the Sri Lankan jewelry industry. However, these studies did not focus on the impact of buyer characteristics on purchasing jewelry online. Samarasekara (2013) has found that small and medium firms in the Sri Lankan jewelry industry lack design innovation in jewelry manufacturing, and these firms must focus on global trends and gain international exposure in order to be successful within the industry and among the world. The industry capability reports clearly highlight the need for the Sri Lankan jewelry industry to move forward from its conventional practices and follow innovative and technology-based marketing strategies. Therefore, the inducement, necessary support and guidance are essential for marketing and selling online and maintaining online platforms.

Marketers first need to identify the buyer characteristics that can create an impact on purchasing jewelry online. If the jewelry companies and other government authorities can focus more on expanding the jewelry sector by increasing the customer base through online selling, it will be better for market growth and finally the industry growth. Therefore, the study intends to answer this research gap by finding the impact of buyer characteristics on purchasing jewelry online. The research problem statement for the study is the lack of understanding and inability to tackle buyer characteristics and their impact on purchasing jewelry online in the Sri Lankan context.

3. Methodology

The study followed interpretivism as the research philosophy as this study emphasizes the subjective meanings and social context of consumer behavior which relies on observable and measurable data (Cresswell, 1994).

This study focuses on understanding the deeper meaning of buyer characteristics from the perspective of the individuals involved.. Because the study focused on developing new knowledge on the impact of buyer characteristics on buying jewelry online, based on consumers' purchasing experience in the Sri Lankan context. The attempt was to generate perceived characteristics of online jewelry buying behavior based on their perceptions, interpretations, and experiences. The inductive approach was considered as the suitable research logic and the study did not explore measurable relationships or test any established hypotheses; therefore, the qualitative approach was applied. As the study focused on complex relationships between constructs and to provide new content about the selected context, the qualitative approach was more appropriate. To obtain more information of buying experience, we identified respondents by referring the following sources and case selection is purposive, since in online platforms these sources are more popular to capture the customers.

- Customer testimonials on the websites of jewelry brands. These are posted after the client's approval for other customers to reach them and get recommendations.
- Customer Reviews posted on social media pages of jewelry brands.
- Tagged posts of social media pages that are posted by customers after purchasing jewelry. These are posted willingly by customers.
- Positive and negative Google reviews that consumers publish after signing in using their email. These reviews are posted willingly by customers.

We conducted in-depth interviews, which facilitated interviews, observations, and discussions. The purposive sampling technique was selected for the study. In selecting the cases, we checked whether the respondents have sufficient knowledge and experience in jewelry purchasing through online platforms.

The ideal types of online shoppers as described by Kettunen et al. (2018) were selected, which found five categories of ideal shoppers: conservative, rational, hedonistic, spontaneous, and vanguard shoppers. These different shopper categories demonstrate different buyer personalities when purchasing products online. To identify and select participants for each shopper category, a basic interview session was done. The objective of this interview session was to avoid selecting participants from the same shopper category but to reach various shopper behaviors and to identify common buyer characteristics. Therefore, we assure that the sample consists of all five shopper categories equally. According to Saunders and Townsend (2016), between 15 and 20 participants are considered sufficient for qualitative research (Saunders & Townsend, 2016). Therefore, 3 cases from each shopper category were selected with a total of 15 cases. Thus, the sample size was 15 cases for the study. The respondents were identified as cases and labelled A-O.

Table 1 shows the shopper category of each respondent and their frequency of online behaviors.

Table 1
Shopper category and their frequency of online behaviors

Case	Age/gender	Social media usage	Web site usage	Interest for online shopping	Shopper category
A	30/F	L	L	Only for need	Conservative
B	27/F	M	L	L	
C	29/F	H	M	M	
D	33/F	H	M	M	Rational
E	25/M	M	H	M	
F	28/F	EH	H	M	
G	24/F	H	M	M	Hedonistic
H	22/F	M	M	M	
I	35/M	M	M	H	
J	34/F	H	M	H	Spontaneous
K	24/M	M	H	H	
L	30/F	H	H	H	
M	32/F	M	M	H	Vanguard
N	30/M	M	H	H	
O	28/F	H	H	H	

Notes: L-Low, M-Medium, H-High, F-Female, M-Male

The table shows that almost all the respondents were conversant with online setting, and they were frequent online users. In depth Interviews were conducted to figure out the impact of buyer characteristics on buying jewelry online which is based on individuals' interests, preferences, and experiences. According to Yin (2011), in qualitative interviews, the relationship between the interviewer and the interviewee should not be scripted, followed by questions like a questionnaire. The researchers had a framework to generate questions that worked as the interview guide. According to the nature of qualitative interviews, semi-structured in-depth interviews were adopted as the research instrument for the study.

The design of the study evolved within the stimuli - response model that explains the internal processes that occur within the consumer, which are not directly observable by marketers. Therefore, qualitative interviews allow for an in-depth exploration of the internal, often subconscious, factors that influence consumer decision-making. (Scotland, 2012)

An interview guide was loosely structured around the consumer black box framework and existing literature mainly based on buyer characteristics. The first section identified the level of social media usage, website usage, and interest and involvement in online shopping. The second part of the interview guide included open-ended questions regarding the jewelry purchasing experiences. It included in-store experience, views on online jewelry shopping, experienced differences between in-store and online jewelry shopping and most importantly, their needs and preferences for purchasing jewelry online.

The analysis began with reading through all interview transcripts to get some initial impression. We used interviewees own words as codes to stay true to their language and meanings. Then similar and related codes

were grouped together to represent the broader themes. This exercise was performed for systematically identifying and labeling sections of the text that are relevant to the research questions. Table 2 includes the major categories/factors identified.

Further the study followed within-case and cross-case analysis methods, and the thematic analysis was done via NVIVO 12. Within-case analysis was supportive understanding each case with more depth and generating answers for the research questions. Since most of the codes generated through within-case analysis are priori codes that have connections with existing literature, we conducted the cross-case analysis focusing on missing details and significant purchasing experiences of participants. The six themes generated were identified as buyer-related characteristics.

4. Results

The results highlighted the six unique buyer-related characteristics that influence online jewelry-buying behavior in Sri Lankan context. The relevant factors derived from the interviews and their indicative wordings are shown in the Table 2.

Table 2
Major factors and indicative words quoted from the interviews

Factor	Indicative Words
Perceived Uncertainty and Suspicious	Feel doubt, don't know what we receive, maybe edited pictures, maybe fake items, fake websites/merchants.
Sense of Convenience	Easy to shop/view/pay. Anytime anywhere, time saving, tired less.
Trust of recommendations	Trust of reliable recommendations, trust over reviews/client feedback/likes.
Knowledge of material quality	Good knowledge of metal,
Impulsive Personality	Visual attractiveness, spot buying, stimulated ads, quick purchasing.
Sense of Urgency and Exclusivity	Feel urgent of card offers, last-minute promotions, feel little urgent, feel no opportunity again.

The specific buyer related characteristics identified by the study are described below.

Perceived Uncertainty and Suspicious – Since jewelry are a precious product and considered as a personal investment, buyers have experienced several uncertainties, doubts and suspicions when purchasing jewelry online. This is due to inability to check the item details physically. Buyers are doubtful to make high value transactions online and they are suspicious of receiving the exact item they choose online. Most of the buyers believe that they are receiving fake items in place of the agreed-upon original items. One respondent says, *“Online shopping is a good trend, but I always have few doubts with buying jewelry online. My main concern is not being able to check the*

details, and the quality of the product before buying. Second is that we have to pay a comparatively big amount online before receiving the product. This feels me a bit uncertainty”. This factor acts as a pull factor, influencing to restrain online purchases.

Sense of Convenience – One respondent sees convenience as a motivator, stating, *“online shopping is possible at any time of the day, and any day. We need not allocate separate time for shopping. But when we go to a store, we must plan it and we have to go during opening hours”*. This shows convenience as the main motivation factor that has many forms, such as saving time, easy access to several online stores at once, unlimited shopping hours and effortless communication. Online shopping saves time and effort than in-store purchases (Yin, 2011). Additionally, it was identified that the majority of Sri Lankan jewelry brands are now moving to e-commerce platforms, so online shopping becomes a popular way to reach them.

Trust of recommendations – The study revealed that the image of online jewelry brands can only be influenced or changed by the trusted recommendations. These recommendations come from family members, friends and other groups of people who have already purchased from a certain online jewelry brand. One says *“recommendations are important in online purchasing. I would consider if it came from a reliable person, someone I know, someone who has purchased from that certain brand. Otherwise, I would do the research by myself and before the purchase.”* The results revealed that buyers are reluctant to change their perception of a particular online jewelry brand based on the advertisements they come across. The promotional advertisements provide information to the potential buyers, yet they make the purchase decision after analyzing several trusted recommendations.

Knowledge of material quality- When buyers possess a certain level of knowledge about the material, they tend to make more straightforward purchasing decisions. Thus, knowledge regarding the quality of jewelry materials is crucial for selecting and purchasing high-quality jewelry. Buyers with this knowledge and previous purchasing experience tend to make their purchases with confidence, while those lacking this awareness often seek expert advice before selecting an item. One participant says, *“if I'm not sure about the quality and if I don't have a good knowledge about the material, I usually ask from someone who has a good knowledge.”* As understanding material quality ensures a sense of product quality (Bhoomika & Mahadev, 2020; Janakipriya & Chandramohan, 2019; Pavithra & Venugopal, 2022), it consequently influences the buyers' confidence and decision-making in the purchasing process.

Impulsive Personality – Buyers were of the idea that they tend to purchase online due to some stimulus in online visuals in advertisements. They impulsively pay attention to the attractive advertisements that appear online, consequently making buying decisions. As Ata, Serhat/Sezer, Abdulaziz (2021) emphasized that consumers could encounter some stimulus such as promotional stimuli and visual stimulus online and these inducements caused them for impulse buying behaviors. Jewelry is worn as a medium to express the personal style. This is more possible

with high-end customers, that they impulsively make purchase decision often in online sites. According to the results, participants tend to purchase jewelry based on their living patterns ultimately to express their personal style. This is confirmed by Amitabh (2019), in his findings showing that people showcase power and wealth through these prestige products (Amitabh, 2019).

Sense of Urgency and Exclusivity– Buyers often try to maximize the value for money. There are online promotions and limited time offers that can create a sense of urgency and exclusivity, motivating buyers to make a purchase. These promotional strategies create a sense of urgency in the mind of the customers pressing to make an urgent purchase. This is more spontaneous, and buyers tend to prioritize their actual jewelry needs, as the jewelry items are intensely personal. The value dimension of jewelry depends across each one personal meanings (Austria et al., 2022; Rodrigues et al., 2021) resulting buyers to showcase the emotional satisfaction, as a self-reward, a gift for someone special, or a symbol of a significant life event.

5. Discussion

Findings convey that online jewelry buying behavior is a complex process where consumers tend to analyze every detail before purchasing. They are rational about the material and manufacturing quality, price, sizes, and design details. It has become a complicated purchasing process mainly due to the preciousness of jewelry and the inability to see the product for real before making the online transaction. Therefore, consumers have uncertain attitudes regarding purchasing jewelry online. However, consumers who have purchased jewelry online have been motivated for future repeating behaviors by the different forms of convenience brought by online shopping. Raju (2023) pointed out the operational innovation technology will convey the potential to deliver new experiences to consumers. Also, consumers tend to purchase jewelry in order to maintain their personal style, and these purchases are based on their living patterns. With the urban lifestyle, online shopping has made jewelry purchases more convenient. Consumers who have proper knowledge of material quality do not hesitate to buy jewelry online, while those who don't get the support of an expert. In both ways, the knowledge that consumers have on material quality can impact purchasing jewelry online.

However, there are uncertainties and doubts associated with purchasing jewelry online. Based on these uncertainties, special attention and persuasion is needed to convince consumers to buy jewelry online. Most of these uncertainties occur due to the risk of making a huge online transaction without checking the jewelry physically. Also, uncertainties occur due to the lack of customer service and communication with the sales staff. On the other hand, since jewelry is a wearable product, size requirements are mandatory. The findings of the study indicated the essential need for interactive methods to communicate with the sales team and the need for virtual assistance and guidance. Consumers often indirectly evaluate a product based on the information that is available in the web sites when shopping

online. (Onewo et al., 2020; Rani & Catherine, 2023) Therefore, these findings attempt to guide marketers on how to tackle these doubts and motivate consumers to trust the process of purchasing jewelry online.

6. Conclusion and Policy Recommendations

In conclusion, the findings of this study shed light on the complex nature of online jewelry buying behavior, revealing a complex scenario where consumers precisely analyze various aspects before making a purchase. Factors such as material quality, manufacturing standards, price considerations, size requirements, and design details are carefully evaluated by consumers, reflecting a rational approach to online jewelry shopping.

The inherent preciousness of jewelry, coupled with the inability to physically inspect the product before completing the online transaction, adds layers of complexity to the purchasing process, leading to uncertain attitudes among consumers. However, despite these uncertainties, the magnetism of convenience offered by online shopping motivates consumers to explore this avenue for purchasing jewelry, particularly in the context of urban lifestyles where convenience is highly valued.

This research contributes to the literature by identifying the significant role of personal characteristics in enhancing consumer experiences in online context. Ultimately the study contributes to a deeper understanding of the factors influencing online jewelry buying behavior and offers actionable recommendations for improving consumer confidence and engagement in the online jewelry market.

Furthermore, the study highlights the significance of consumers' personal style preferences and living patterns in influencing their online jewelry purchasing decisions. Those with a sound understanding of material quality exhibit greater confidence in buying jewelry online, while others may seek the guidance of experts or rely on interactive methods to address their uncertainties. Uncertainties and doubts surrounding online jewelry purchases often stem from the risks associated with significant transactions conducted without physical inspection, as well as the perceived lack of customer service and communication with sales staff. Addressing these concerns requires special attention and persuasive efforts to instill trust and confidence in consumers.

In addition, this view of provides valuable insights into how consumer information on premium materials influences purchasing choices and identifies the need for operational innovation technologies to provide new buyer studies, ultimately helping marketers to expand more effective techniques to address consumer interests and support to trust the online jewelry market.

There is an opportunity for future researchers to execute quantitative and mixed research approaches and focus on sub-jewelry categories to identify unique consumer behavioral patterns and purchasing processes. Future researchers can further investigate the online buyers' decision-making process based on the findings of this study. The research was conducted under four main limitations. The study considered Sri Lankan jewelry brands that operate online and manufacture precious jewelry using

materials such as gold and silver, precious gemstones, and diamonds. Next, the cases were chosen regardless of their demographics. Further, the in-depth interviews were conducted through phone calls and online video conferencing platforms.

Ethical Statement

This study does not contain any studies with human or animal subjects performed by any of the authors.

Conflicts of Interest

The authors declare that they have no conflicts of interest to this work.

Data Availability Statement

The data that support the findings of this study are not openly available and we can provide on request, on case-by-case basis.

Author Contribution Statement

Gunasekare U.L.T.P: Conceptualization, Methodology, Validation, Resources, Writing - original draft, Writing - review & editing, Visualization, Supervision, Project administration. **Jayawardena M:** Conceptualization, Methodology, Software, Formal analysis, Investigation, Resources, Data curation, Writing - original draft, Writing - review & editing, Visualization.

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