

“Self Image Congruity” - A Decision Making Factor of Jewellery Purchasing

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Jewels have fascinated one and all ever since the evolution of mankind, irrespective of regional, caste and ethnic barriers. Jewellery has become an integral part of women’s persona (Pic.1). Gold jewellery is mostly preferred and worn by Indian women in their daily life and in particular on special occasions. The desire for jewellery is more than just meeting the needs or performing the rituals. This desire has transformed the centuries old jewellery making into a multi billion rupee industry.



Till a few years back the jewellery industry was predominantly controlled by family jewellers - the relatively small, stand-alone next door shop type establishments (Pic.2), who passed on the business, skill and clientele from their generation to generations and used to hold the fort to meet the jewellery needs of a particular family on all occasions. The family used to have absolute faith in them; however the choice for jewellery was limited to the designs available with them.

The manufacturing and collection of jewellery offered by the family jeweller was also restricted within the limitation of resources available to him. It was not the choice of a lady but the decision of the elders in the family which was the rule behind selecting the jewellery. Thus, the entire transaction was predominantly controlled by a strong sense of trust, belonging and blind faith in the family jeweller and such phenomenon was prevalent to the extent that no other options were even explored by the consumer thereby denoting a relationship of complete loyalty to and faith in him. By and large, these jewellers offer conventional Indian designs but so far as quality is concerned, it is highly subjective in nature depending upon business policies and ethics of the individual jeweller.



Traditional Vs. Branded Jewellery

These days a big change has taken place in jewellery market in India. Two major developments are noticeable – First, the jewellery market is undergoing a gradual metamorphosis whereby the jewellery retail business in India has transformed from the traditional family jeweller to highly organised branded retail stores. Branded jewellery manufacturers have introduced professional retailing in the

otherwise disorganized Indian jewellery market. These manufacturers offer to the consumers a value proposition, which combines three relevant and compelling values: First, absolute trust and reliability, second, discriminating designs and craftsmanship, and third, a differentiated shopping experience which offers the right ambience, privacy, comfort, informed decision making and transparent transactions in all aspects related with purchase.

They have also introduced many value added services such as the certification of gold quality, colour, clarity & caratage of diamonds, and life time return and buy-back schemes. Collectively, all these features tend to create an identity or the image of the brand and the store.

Apart from this, a number of factors are driving the growth of the branded jewellery sector which includes strong performance of the Indian economy, rise in the number of high net worth individuals and an increasingly youthful population with high disposable incomes. Moreover, the changing lifestyle and culture of this section, which has a greater exposure to ongoing global fashion and tastes (both directly and indirectly through media) etc, influence their jewellery buying pattern. Branded jewellery, and particularly branded diamond jewellery also has an aspirational value catering to the rising desires and wants of the upwardly mobile segments of the society. Further, the rise of modern retail sector has also made it easier for sale and distribution of branded jewellery. One of the reasons branded jewellery is doing well is that now all intending purchasers can just walk into a mall, window shop and decide on their own what type of jewellery they would like to buy. The entire culture of shopping has changed with attentive and helpful attendants and well-displayed products. Branded jewellery manufacturers, have also positioned diamond jewellery as both affordable and contemporary thereby causing a shift in consumer preference from pure gold jewellery towards diamond jewellery also.

Like brands, branded jewellery stores also have an image of their own. They have certain distinct features, which separate them from traditional jeweller's shop such as their environment (which is highly conducive for customers to comfortably browse) the manner of display, ambience and behaviour of salespersons in showcasing new collections.

The store image is a direct result of factors like service quality, brand assortment, employee behavior, location, interior and ambience etc. Store image also has received significant attention. Store images serve to influence the perceived quality of products they carry and the decisions of consumers as to where to shop. Seema Pasricha has stated in her book that "people see a relationship between the image projected by a particular store and the quality of the products that are likely to be found in that store" (*Consumer Psychology*, 14). The branded jewellery stores are designed to encourage the women to shop with comfort and peace (Pic.3), with a confidence about the quality and purity of the jewellery they are buying, as well as to select from one of the best jewellery collections available in the Indian market.

These trade practices have resulted in changing the perception of Indian women. In contrast, the traditional jeweller is found to be largely wanting on these

parameters, thus paving the way for increasing acceptability of branded jewellery stores.



According to Macintosh & Lockshin, “the type of product the consumer wishes to buy influences his or her selection of a retail outlet; conversely, the consumer’s evaluation of a product often is influenced by the knowledge of where it was bought” (*International Journal of Research in Marketing*, 490).

Second significant development which deserves to be noted is change in the personality of Indian women. The Indian woman is now equipped with more purchasing power, more decision making power and an increased knowledge base arising out of daily exposure to a flood of information through newspapers, TV channels and internet advertisement etc. The rise in education level and consequent freedom of expression and movement has strengthened the independent character of Indian women. The educated class among women now prefers jobs, even at outstation locations. Hence, there is a marked shift in the attitude of Indian women, who are found to be more flexible in purchasing new brands and other retail outlets instead of merely relying upon family jeweller’s and the decision of elders back home. The average urban Indian woman is being targeted by mesmerizing advertisements that associate her accomplishments with brand possession.

Branded jewellery manufacturers have clearly visualised that the Indian woman is changing, who is now far better-educated, is working, lives in a nuclear family, in a structure that is far more liberal and she leads a high wattage life. She now has legitimate space for herself. She is no longer satisfied with playing pre-defined rigid roles of sister, mother, wife but has chosen her own role and plays it the way she wants to. She is traditional and at the same time performs multiple roles while maintaining her individuality also in every sense of the word.

Put in one word, the newly discovered “I” factor is working for the Indian woman. Branded jewellery manufacturers believe in the power of the individual and thus attempts to address it in their advertisement and product offers too.

The advertisements of branded jewellery carry endorsements by various celebrities (Pic.4), who have distinct identities and affect the women’s ideal self image. Ideal-self may be defined as the perception of oneself, as one would like to be.



According to V.Goindraj, “Besides causing brand churning in the minds, the manufactures have positioned their product in consumer’s mind in a unique way to create a desire among women to buy jewellery to make a statement about her personality” (*The Art of Jewellery*, 100). The traditional jeweller at large is neither attempting nor is capable of using these strategic moves.

Brand Image & Its Inter-relationship with Consumers

Like a person, brands also project a personality or image, which creates a self-expressive benefit & forms the basis of a relationship between customers and the brand. People interact and deal with brands in the same way as they interact with other people. Brands can serve as viable relationship partners. According to Susan Fournier the relationships between two persons is similar to the relationship between a consumer and an object can evolve over time (*Journal of Consumer Research*, 343-373). The stronger the relationship, the deeper is the ownership and possessiveness and loyalty towards brand.

The Brand Personality Dimensions of Jennifer Aaker is a framework to describe and measure the ‘personality’ of a brand in five core dimensions, each divided into a set of various facets. It is a model to describe the profile of a brand by using an analogy with a human being.



(Five Dimensions of Brand Personality: Aaker)

The five core dimensions and their facets are:

- Sincerity (down-to-earth, honest, wholesome, cheerful)
- Excitement (daring, spirited, imaginative, up-to-date)
- Competence (reliable, intelligent, successful)
- Sophistication (upper class, charming)
- Ruggedness (outdoorsy, tough)

Personality is a set of traits defined as any distinguishable, relatively enduring way in which one individual differs from others. These brand personality traits provide symbolic meaning or emotional value that can contribute to individual's brand preference and can be more enduring than functional attributes Latin American Business Review. These personality traits influence individual's buying behavior. Consumers often personify brands by endowing them with personality traits, and marketers often create or reinforce these perceptions by their brand positioning.

In the past, marketing researchers have attempted to use personality theories to explain consumer behavior. Researchers have tried to identify meaningful relationships between a consumer's personality and their purchasing behaviors. One such personality theory often applied to marketing holds that individuals have an actual self-concept based on who they think they are, and an ideal self-concept based on who they think they would like to be. A consumer's self-concept can be used to influence attitudes and purchase decisions. "Purchase and consumption are good vehicles for self-expression, so consumers often choose and use brands that have brand personality consistent with their own self-concept" (*Marketing Management*, 152).

Self Concept/Self Image

Self concept or self image means the inner concept or sense of identity each individual has of his or her being in which the whole of the conscious and subconscious personality is integrated; this is the image which he or she desires to project to others. Human personality traits are identified on the basis of an individual's behavior, physical characteristics, attitudes & belief and demographic characteristics.

In 1982, M. Sirgy developed a congruity theory, which found that people evaluate products using the same dimensions by which they describe themselves (*Journal of Consumer Behaviour*, 287-300). As a basic concept in consumer research, similarity or congruity between self image of individuals and brand image leads to consumer's commitment towards brand and develops trust in that brand.

Image congruence theory

According to self-concept theory, people act in ways that maintain and enhance their self-concept. One important way people do this is through the products they purchase and use. A consumer's self-concept (self-image) can be defined,

maintained, and enhanced through the products they purchase and use. Consumers achieve "self-consistency" by holding positive attitude towards purchasing brands that are perceived to be similar to their self concept.

According to N. Gautam and K. Jain "self-image congruence models predict that products will be chosen when their attributes match some aspects of the self" (*Consumer Behaviour : Text and Cases*, 84). Self-concept congruity can be conceptualized as the degree to which an individual perceives the image of an external entity as being similar to one's own self-image. The level of perceived congruity affects the attitude and behaviour of individuals (*Journal of Marketing*, 22-27). The self-concept congruity scores can be calculated by using an absolute distance model, which assesses the relative differences between relevant attributes of one's own self-concept and those of the images of retail store and the brand image.

Epstein suggests, "Self image congruity affects consumer's purchase motivation because people have a motive to behave consistently with their self perceptions" (*In Personality Basic Issues and Current Research*, 82). Individuals may decide not to buy a product or not to shop at a particular store if they feel that these actions are not consistent with their perceptions of themselves. Hence, individuals with higher level of self-image congruity were more likely to prefer the brand and enjoy higher levels of satisfaction with the brand as compared to those with lower levels of self-image congruity. This seems to be especially true for women, "research reveals that more women than men feel that brands they select, reflect their personalities." (*Consumer Behaviour*, 159).

However, self image congruity may not be an important factor in the purchase of all product categories. In the past this theory has been tested across many product categories such as shoes, clothing, cars, cameras, soft drinks etc. Purchasing of products, that are noticeable or eye catching in nature and which rely heavily on images, is influenced by self concept congruity. Congruity has also been found between consumers and their most preferred brands of beer, soap, tooth paste and cigarettes as well as between consumers' self image and their favorite stores (*Journal of Marketing Research*, 80-89).

Jamal and Goode conducted a study to determine the effect of self image congruity on brand preference and satisfaction in the precious jewellery market in the UK. Their findings confirm the notion that consumers might prefer brands that have images compatible with their perception of self. Their findings also confirm the notion that consumer might prefer a brand on the basis of its symbolic properties rather than its functional qualities.

In the context of the contemporary Indian women it can be inferred that the changing self image of Indian women may be one of the influencing factor in decisions being made by them while purchasing jewellery, which has contributed to the success of branded jewellery and stores in India. The branded jewellery manufacturers have also identified and addressed her image and have developed their brand image accordingly. It is well established that jewellery gives a reflection of one's individual style, complementing his or her personality. It is

suggestive that women prefer those jewellery pieces, which have images compatible with their Self Image.

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