

CONSUMER RESISTANCE TO INNOVATIONS IN ORNAMENTAL GOLD JEWELLERY

Ms. Shalini Kakkar, PTVA's Institute of Management, PH. D Research Scholar, Symbiosis International University

Dr. Pradnya V. Chitrao, Symbiosis Institute of Management Studies

ABSTRACT

Innovations play a key role in changing business environment which is reflected by consumers purchasing habits leading to improvement in standard of living. In this era of globalization where firms are using advanced technology tools to gain competitive edge to survive, innovation is the only approach that can help to meet the changing consumer needs. Business firm are spending huge amount in research and development but they fall flat once consumers show unacceptance to innovations. The purpose of this research is to explore the consumers resistance to innovation. Successful innovation is a factor based on failure of consumers acceptance to innovation. Resistance to innovation requires extensive research on consumer habits and behaviour leading to boycotting the innovation. The paper describes the complexity of barriers for innovation adoption and the study is based on ornamental gold jewellery. Gold is a valuable asset which has its importance in terms of holding it in the form of jewellery or investment. Indian perceptions have rich tradition where ornamental gold jewellery has religious or social significance. Most of them still adopt primitive ways of buying it but with modernisation and globalization new innovations are adopted to increase the reach. The paper explores an empirical research on barriers affecting the adoption of innovation in purchasing ornamental gold jewellery. The research framework includes barriers to adoption of resistance as traditional, usage, value, risk and image towards demographics of sample. Nonparametric testing is used for testing and proving the hypothesised factors. Our study evidence proves that the demographics effect is significant on various types of barriers.

Keywords: Innovation, Resistance to Innovation, Ornamental Gold Jewellery, Barriers, Consumer Belief.

INTRODUCTION

Trends in Consumption patterns are subjected to change due to rising constraints on world resources. Businesses need to strive for evolving strategies to match the standards set by competitors. New methods are adopted by extensive use of technology so that consumers are exposed to options and hence the consumption patterns are not compromised. Organizations need to give priorities in capturing the pulse of consumer behaviour. Factors need to be explored so that churn of customers is reduced and loyalty is established. Innovation is value creation for customers by transforming knowledge and usage of technology to turnaround for products survival in new environment. Innovation means adding value to existing products and services (Cassey & Guing, 2007). It is an effort to cover many aspects of improved customer services, organization performance so that significant progress can be seen in product life cycle. Rogers (1995) defines as a new practice felt by an individual and ready for adoption.

Innovation is important for organization to face competitive edge. Globally organizations are spending huge amount on research and development to keep pace with the change in needs and demands of consumers.

Most organization fail primarily in their performance due to resistance by consumers. Adopting innovation becomes a challenge to consumers and acceptance rate remains low due to numerous factors. Innovations brings disruption to established processes, hence consumers are not able to accept the change so they resent the change. Innovation arouses conflicts on consumers prior beliefs and practices and it poses potential changes on their satisfaction index. The existence of innovation resistance is also due to timings of introducing innovation and persuading consumers for adoption. The innovators are classified as five categories as Innovators, Early adopters, Early Majority, Late Majority and Laggards. Resistance level of each group is different. Consumers postpone their adoption decision considering innovation to be risky. Technological innovations reflect high level of discontinuity.

Management resistance to innovation can be seen inside the organizations in stages of idea approval and implementation process. Successful implementation of idea by managers helps to explain critical barriers the managers might face. Managers feels threatened by prolific idea generators because their ego and defensiveness cause resistance towards their subordinates if idea is suggested by them. Gold is considered auspicious in Indian diaspora as it holds sentiments of bringing good fortune and destiny in their lives. Gold jewellery represents journey of Indian women blending with culture in various stages of life. It is the distinctive cultural individuality that has triggered scope of gold in people's tradition. Resistance is visible as people consider gold as blessing of their culture; hence they show stubbornness in any changes exposed by organisation as a tool to add value. They refuse to compromise on any standards and benefits as preached by organizations proposing an innovation approach to existing practices.

REVIEW OF LITERATURE

Resistance to innovation reflects changes posing the acceptance status of consumers on prospective faith pattern (Ram & Sheth, 1989). Resistance due to innovation sometimes is a conscious choice (Szmigin & Foxall, 1998) as Ram & Seth (1989) defines as disruptions arising from the comfort of regular satisfactory process hence conflicting their belief structures. Rogers (2003) suggests that innovation if tried for shorter period of time can gain opportunity to reduce resistance. Rejection is arising not due to lack of ignorance and innovation but consumers strong disinclination towards adoption of innovation. Davidson & Walley (1985) Consumers indulge in negative word of mouth attack, sabotaging the innovation initiatives thus preventing the success of innovation. These types of rebellion are a form of opposition that affect market mechanisms (Fournier, 1998; Gatignon & Robertson, 1989; Herbig & Day, 1992; Martinko et al., 1996; Ram & Sheth, 1989). Consumer resistance are driven by factors like changes happening in consumers well set behavioural practices which poses strong resistance in norms and habits. Psychological conflicts arising among consumers giving resistance to adoption. Bredahl (2001) suggests that innovations involve society involvement for transformation in future life. (Foxall, 1993; Foxall, 1994; Ram, 1987; Sheth, 1981) suggest that consumers have no desire to change from current process to innovations as habits are formed after prolonged use of product.

There are numerous ways of reflecting passive resistance, one of them could be behaviour (Bagozzi & Lee, 1999), secondly it could be consumers habits in generating some level of resistance (Sheth, 1981). Customers liking for existing product and par performance can be considered for resistance to adoption of innovations (Arnould et al., 2004). Confusion arises among consumer if information is surplus regarding changes and hence not easy for

them to adopt in restricted time. (Keller & Stealin, 1987). (Kleijnen et al., 2009) has proposed 3 forms of consumer resistance as postponement, rejection and opposition. Scenario of postponement may be due to financial aspect where the decision can be taken later depending on appropriate time. In case of rejection it is a strong declination of accepting the innovation (Rogers, 2003). Risk formulates a multidimensional angle comprising of physical, financial, social and performance losses. Hence strategies are employed how to lay hurdles on accomplishment of innovation (Stone & Gronhaug, 1993)

Radical innovation has lots of dissimilarity with present product concepts and their negativity could only be explained by cognitive approach (Mandler, 1982; Meyers-Levy & Tybout, 1989). Acknowledging, radical innovations which are meant to meet the heights of resistance.

Need is required for organizations to identify significant factors causing resistance to innovation. In the early stages of industrialisation process, new products seem to appear in the market through innovation but since production required was on mass scale therefore 90% of the products failed to survive (Crawford & Di Benedetto, 2008). Market research results seem to be favourable for new product launches but demand and supply totally depends on future consume behaviour. According to consumer new product brings revolution of change and it is dependent on consumer to accept or reject. Consumers perceive less benefits as compared to risk attached to changes and therefore pose resistance. Consumers give less positive response to new products even the product can reap positive benefits and improve the functionality (Blackler & Brown, 1985). It's the need for organization to understand factors causing consumer resistance so that competitiveness and profitability is maintained (Herbig & Dunphy, 1995). Innovation could lead to big changes in consumer life related to habits and routine. Failure rate is relatively high as among any new four products launched only one survives despite hard results of research (Cooper, 1990).

With growing resistance for innovation, enterprises worked hard to modify the innovations ensuring that genuine requirements were met (Yuriev et al., 2018; Prakash & Pathak, 2017; Tung et al., 2017). The impact of consumer behaviour brought about changes by introducing environment friendly products so that consumers are contended by using eco-friendly products and possibility of resistance might reduce.

Consumers adoption to new product are affected by innovation character sticks as relative advantage, risk, compatibility and expectations for better products. The success of innovation lies on understanding these factors. (Rogers & Shoemaker, 1971) in their study found that degree of innovation perception should be superior to the original idea. Advantage can be presented in form of economic benefit, social benefit and perceived usefulness (Roberts & Pick, 2004). Compatibility becomes the buzz word to accommodate that new product fits well into consumers existing cultural values, style, past experiences and needs. (Dunphy & Herbig, 1995). Saaksjarvi (2003) found that this component is important for technological markets. According to Tornatzky & Klein (1982) innovation compatibility comprises of two aspects as norms and values of the adopters and compatibility with the existing practices. Researchers identified various dimensions of risk associated with resistance as performance, physical, financial, social, time and psychological risks (Cherry & Fraedrich, 2002). Kim (2005) rephrased adoption of innovation as expectation for better product. Motivation and attitude are key factors driving consumer behaviour (Barczak et al., 1997). Self-efficacy has been identified as a major factor for technologically innovative product (Compeau & Higgins, 1995).

Barriers to Resistance

Many models have been developed for resistance to innovation. According to Ram's (1989) model, resistance to innovation depends on three factors: innovation characteristics, consumer characteristics and mechanisms of propagation. Innovations involves changes in the established behavioural patterns of consumers, traditions, norms, customs and traditions which they could resist. The innovation causing problems or conflicts on consumers mind and affecting their psychological level.

Consumers face barriers in the path of innovations and hence two categories evolve out as functional barriers and psychological barriers. The functional barriers include areas as product usage pattern, value of product and risks associated with its usage. These barriers arise as consumers perceive new ways of purchasing ornamental gold jewellery challenging. Gold has a symbolic reference in every household related to prosperity. Hence being a valuable asset consumer weigh the pros and cons of any new innovative method as they refuse to compromise on the quality of product. The psychological barriers arise on factors like traditions and customer norms, and perception of product image.

Gold has found a place in Indian hearts which goes by its deep-rooted significance in Indian history. Gold is considered auspicious in Indian diaspora as it holds sentiments of bringing good fortune and destiny in their lives. It represents power and status in the society. Some Indian festivals are celebrated purchasing gold with the belief of bringing prosperity. Gold ornaments are passed on from generations to next as a legacy. Gold jewellery represents journey of Indian women blending with culture in various stages of life. It is the distinctive cultural individuality that has triggered scope of gold in people's tradition. Such barriers create conflict as prior beliefs of consumer dominates.

The study is based on concept proposed by Ram & Sheth (1989) on innovation resistance. The perception of innovation in ornamental jewellery purchase involves traditional barriers, image barriers, usage barrier, value barrier, risk barrier and resistance barrier. Demographic variables are considered for analysing resistance of consumer behaviour. Usage barrier concerns perception that consumers are unable to apply innovative practices smoothly because new innovative practices do not find any compatibility with regular practices and habits. Jewellery retailers are offering new methods to increase their penetration so that their reach is expanded, hence they have adopted selling through online platforms. Retailers are utilizing augmented reality tools so that Gold jewellery purchase become easy and consumers could easily adopt.

Value Barrier concerns when consumers understand value advantage by replacing innovative method to existing methods. Consumers refuse to adopt new innovative method if value gain is not visible and they would remain firm to existing methods with incentives lured to them. Risk Barrier only comes when consumers lack confidence in uncertainty and unpredictability resulting in postponement of adoption of innovation. Tradition barrier is a type of barrier which is caused by deviations from traditional comfortable methods leading to resistance in adoption. Image barrier occurs when consumers do not accept innovation if they try to attach stereotypes to innovative product creating negative perception on the promotion of innovative product.

Research Gap

Mamatha (2008) in their study said that consumer behaviour is a phenomenon which requires efforts to understand clarify and able to predict, hence need is required for every marketer to be indulgent in new development. Any hits not in pace with market would lead to unreliable or strange behaviour. Kumar & Thiviya (2014) value quality perception as major

factor towards gold jewellery purchase. Hence findings reveal that consumers are not convinced with pricing and brand image leading to low inclination of jewellery purchase. Joseph (2014) in their study found that advertisements make no impact on consumers mind for gold jewellery purchase. Sultana et al. (2015) finds that major factors that persuade consumers to buy gold jewellery are marketing efforts, quality perception, serviceability and conformance.

Hence with limited literature on resistance of innovation towards gold jewellery need has been identified to surface up all barriers arising in new technological era. Gold holds important status in all Indian households either as cultural or investment significance, therefore marketers have to ensure that innovations in using technology for gold jewellery needs to be adapting to current needs and get well-adjusted in their habits and behaviour. Consumer perception and acceptability towards new adaptations is important for success of their innovation. Hence the study explores various barriers arising in consumer behaviour while facing innovations. Since the literature reveals that quality is important factor, therefore qualitative analysis of innovation has to be done. This will help to bridge the gap from resistance to adoption.

Objectives and Scope of the Study

The primary objective is to determine customer resistance towards innovations used in purchase of gold jewellery. The study also analyses the demographic profile of the respondents. Since ornamental gold jewellery forms an intrinsic part of every Indian household, therefore challenges are always there with retailers to increase their penetration. They adopt new innovative methods to lure customers by offering them online methods. Usage of technological tools like augmented reality or virtual reality are use so that consumers are adjusted to new method. Introduction to these methods pose challenges to consumers as they feel hesitant to shift from traditional method to innovative method.

METHODOLOGY

The study is exploring the perception of sample on the types of barriers arising in terms of ornamental gold purchase. An attempt has been made to study the perception by collecting primary data from 100 respondents of Mumbai using convenience sampling method. In the questionnaire items related to various barriers are considered as:

Tradition Barriers

1. I deal with family jeweller for my ornamental gold purchase.
2. I trust my family jeweller for my ornamental gold purchase.
3. I am not comfortable purchasing gold jewellery through online medium.
4. Image Barriers.
5. I have a negative image of using online purchase for gold jewellery purchase.
6. I don't like using online purchase as there is no touch feel.
7. It might be unsafe to transact huge amount online for purchase.
8. I cannot take decision using online medium purchase.

Usage Barriers

1. online platform is confusing sometimes
2. Using online platform is inconvenient as visibility of designs not clear
3. Using online platform for purchase is difficult.
4. High technological tools used for online purchase is difficult to understand.

Value Barriers

1. switching to innovative measures in jewellery purchase is costly compared with using traditional method of purchase.
2. innovative measures do not offer any advantages.
3. Using innovative measures does not increase my ability to handle finances for my product.

Risk Barriers

1. I fear that connection might get lost when I am using online purchase medium.
2. I fear that while I am using online jewellery purchase, my account information might be tapped.
3. I fear that while I am using online jewellery purchase, my personal information and purchases may be seen by other parties.

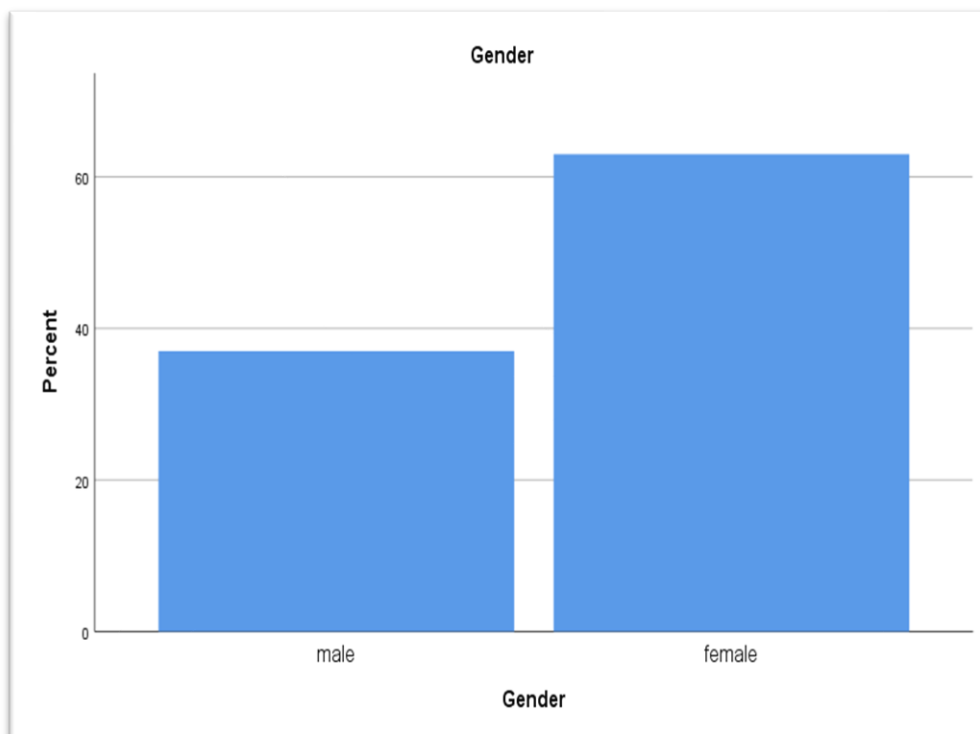
Resistance Using Online Purchase

1. In my opinion, using online jewellery purchase is unnecessary.
2. In my opinion, current traditional jewellery stores are sufficient to deal with my purchase needs.

The determinants of resistance to innovation are measured on a 5-point Likert scale 1 (Strongly Agree) to 5 (Strongly disagree) Secondary data was collected through publications, journals. The questionnaires were coded and data transformed using statistical software SPSS. Data was tested for normality and was confirmed that sample was not normal. Hence nonparametric testing has been done for the analysis.

DATA ANALYSIS AND RESULTS

Demographic profile of the sample Figure 1 to Figure 5.



**FIGURE 1
GENDER**

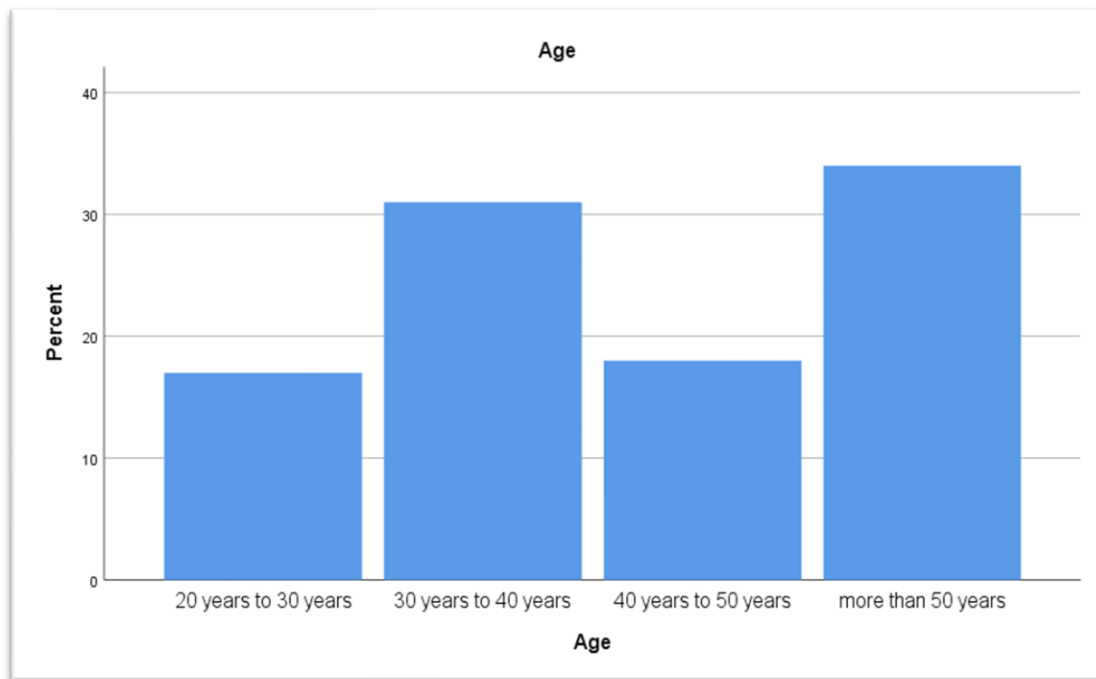


FIGURE 2
AGE

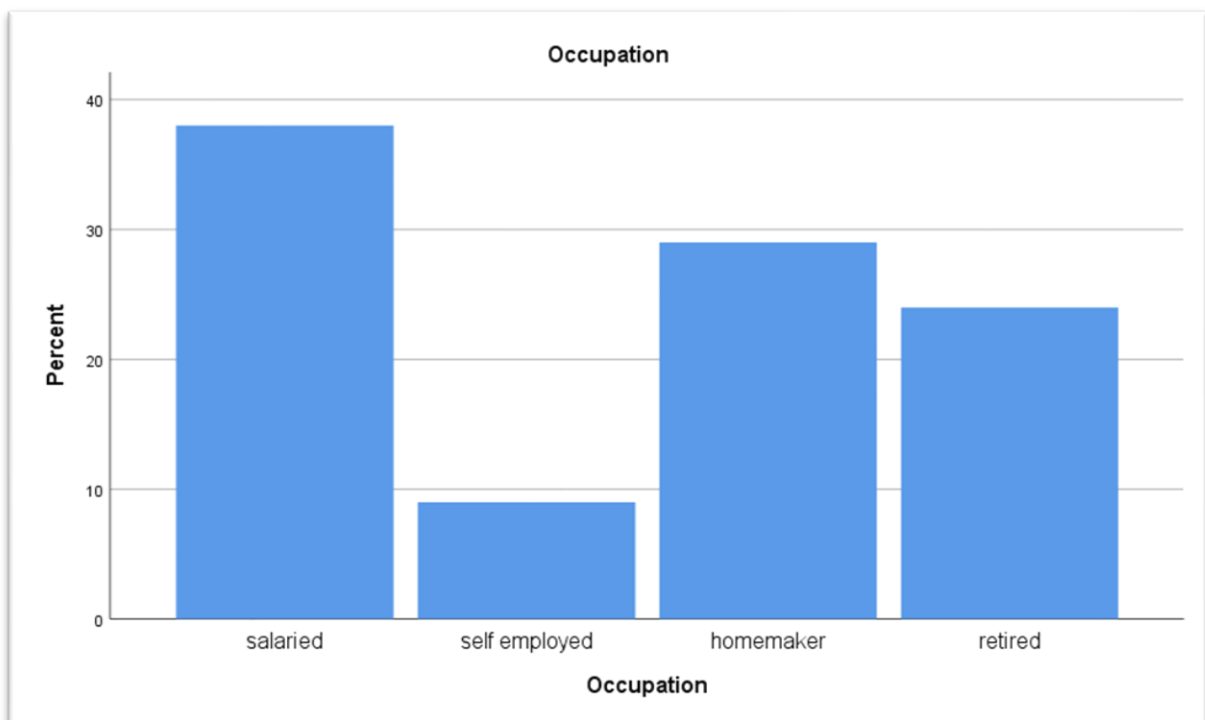
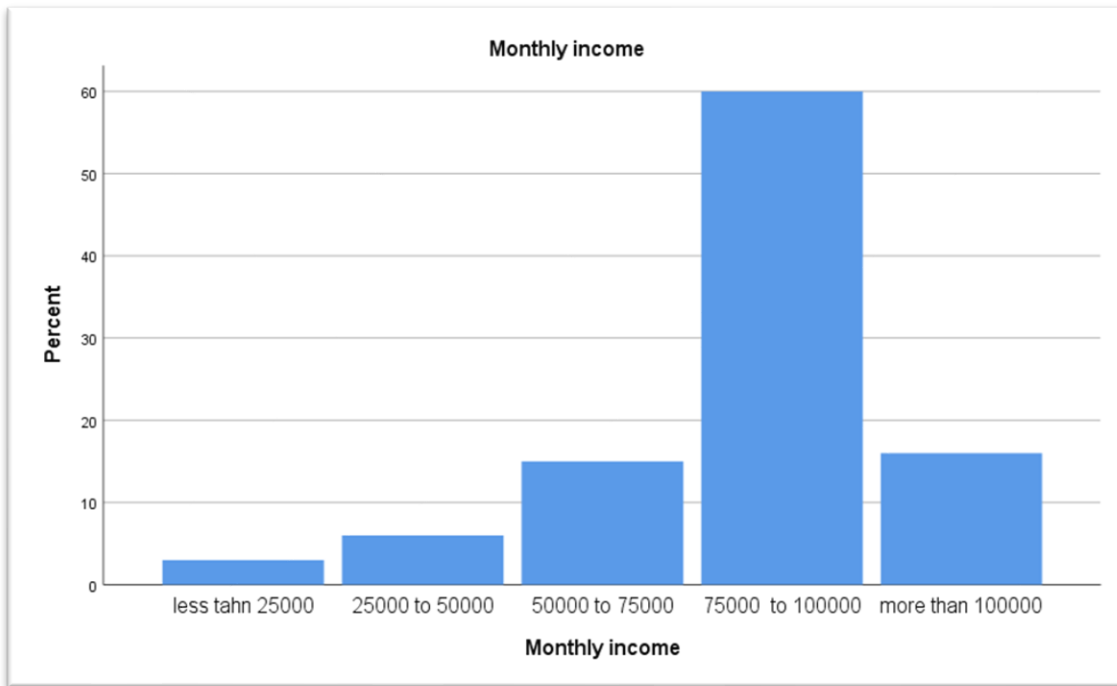
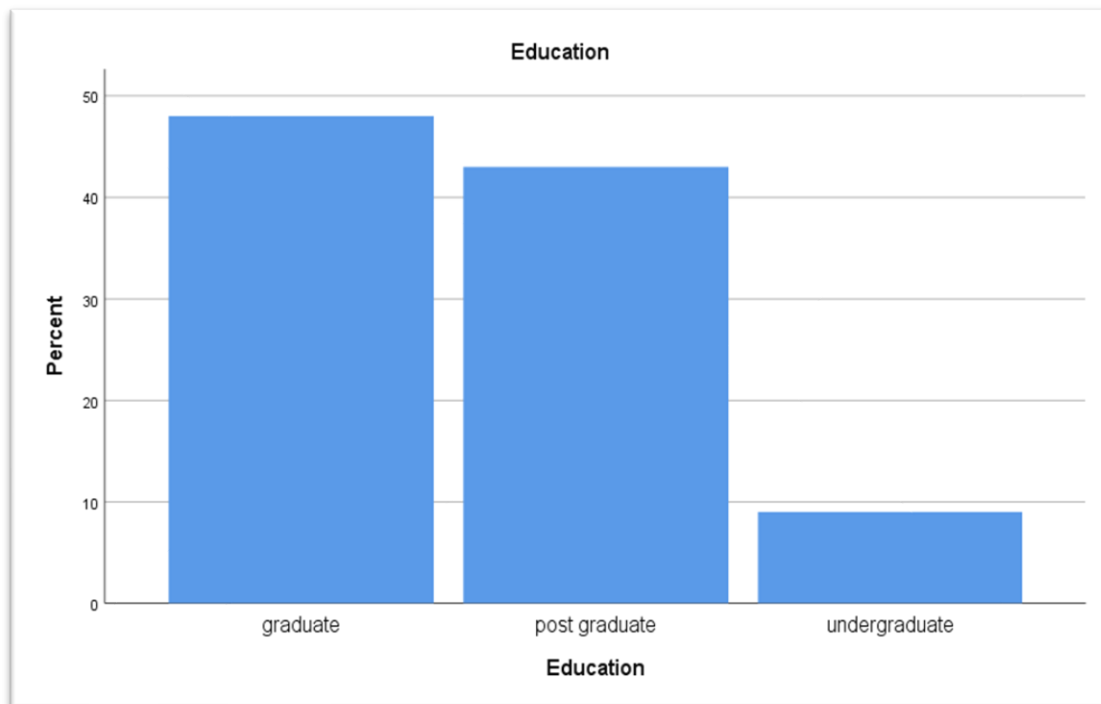


FIGURE 3
OCCUPATION



**FIGURE 4
MONTHLY INCOME**



**FIGURE 5
EDUCATION**

1. 73% agree that they deal with family jeweller for ornamental gold purchase.
2. 73% agree that they trust family jeweller for purchasing ornamental gold jewellery.
3. 79% disagree that they are not comfortable to purchase ornamental gold jewellery using online medium.
4. 72% sample agree that they have negative perception about purchasing ornamental gold jewellery online.
5. 82% agree that online purchase does not offer touch and feel comfort.
6. 83% sample strongly agree that it is unsafe to transact huge amount online for purchase of ornamental gold jewellery.
7. 77% sample agree that high technological tools used in online purchase is difficult to understand.
8. 66% sample agree that innovative measures used do not offer them any advantage.
9. 83% sample agree fear that online transaction of purchasing ornamental gold jewellery will lead to account information being tapped.
10. 79% sample strongly agree that current traditional jewellery stores are sufficient to meet purchase needs of ornamental gold jewellery.

Table 1						
TEST STATISTICS^a						
	Traditional Barrier	Image Barrier	Usage Barrier	Value Barrier	Risk Barrier	Resist Barrier
Mann-Whitney U	1152.500	1143.000	1069.500	1031.000	1127.500	1135.500
Wilcoxon W	1855.500	1846.000	3085.500	3047.000	3143.500	3151.500
Z	-0.102	-0.167	-0.698	-0.991	-0.281	-0.231
Asymp. Sig. (2-tailed)	0.919	0.867	0.485	0.321	0.779	0.817
a. Grouping Variable: Gender						

H10: The traditional barrier score among gender is same.

H10: The traditional barrier score among gender is different.

According to Table 1, observed p value = 0.919. Hence, we conclude that the traditional barrier score among gender is different. The inferences can be that perception of ornamental gold jewellery predominates in Indian household traditions. Decision makers involve consent of family but it is tough to convince them to adopt to new innovation. Their strong beliefs are rock firm; therefore, people show resistance to any changes in their traditions and culture.

H20: The image barrier score among gender is same.

H20: The image barrier score among gender is different.

According to Table 1, observed p value = 0.867. Hence, we conclude that the image barrier score among gender is different. Inferences can be drawn that image barrier is different because females mainly purchase jewellery for adornment and males look upon as investment.

H30: The usage barrier score among gender is same.

H31: The usage barrier score among gender is different.

According to Table 1, observed p value = 0.485. Hence, we conclude that the usage barrier score among gender is different. Resistance will arise as ornamental gold jewellery usage is more for females than males.

H40: The value barrier score among gender is same.

H41: The value barrier score among gender is different.

According to Table 1, observed p value = 0.321. Hence, we conclude that the value barrier score among gender is different.

H50: The risk barrier score among gender is same.

H51: The risk barrier score among gender is different.

According to Table 1, observed p value = 0.779. Hence, we conclude that the risk barrier score among gender is different.

H60: The resistance barrier score among gender is same.

H61: The resistance barrier score among gender is different.

According to Table 1, observed p value = 0.817. Hence, we conclude that the resistance barrier score among gender is different.

Table 2						
TEST STATISTICS^{a,b}						
	Traditional Barrier	Image Barrier	Usage Barrier	Value Barrier	Risk Barrier	Resist Barrier
Kruskal-Wallis H	0.419	1.162	2.351	2.295	14.719	4.864
Df	3	3	3	3	3	3
Asymp. Sig.	0.936	0.762	0.503	0.513	0.002	0.182
a. Kruskal Wallis Test						
b. Grouping Variable: Age						

H70: The traditional barrier score among age is same.

H71: The traditional barrier score among age is different.

According to Table 2, observed p value = 0.936. Hence, we conclude that the traditional barrier score among age is different.

H80: The image barrier score among age is same.

H81: The image barrier score among age is different.

According to Table 2, observed p value = 0.762. Hence, we conclude that the image barrier score among age is different.

H90: The usage barrier score among age is same.

H91: The usage barrier score among age is different.

According to Table 2, observed p value = 0.503. Hence, we conclude that the usage barrier score among age is different.

H100: The value barrier score among age is same.

H101: The value barrier score among age is different.

According to Table 2, observed p value = 0.513. Hence, we conclude that the value barrier score among age is different.

H110: The risk barrier score among age is same.

H111: The risk barrier score among age is different.

According to Table 2, observed p value = 0.002. Hence, we conclude that the risk barrier score among age is same.

H120: The resistance barrier score among age is same.

H121: The resistance barrier score among age is different.

According to Table 2, observed p value = 0.182. Hence, we conclude that the resistance barrier score among age is different.

Table 3						
TEST STATISTICS^{a,b}						
	Traditional Barrier	Image Barrier	Usage Barrier	Value Barrier	Risk Barrier	Resist Barrier
Kruskal-Wallis H	0.563	3.186	11.448	3.594	11.720	11.244
Df	3	3	3	3	3	3
Asymp. Sig.	0.905	0.364	0.010	0.309	0.008	0.010
a. Kruskal Wallis Test						
b. Grouping Variable: Occupation						

H130: The traditional barrier score among occupation is same.

H131: The traditional barrier score among occupation is different.

According to Table 3, observed p value = 0.905. Hence, we conclude that the traditional barrier score among occupation is different.

H140: The image barrier score among occupation is same.

H141: The image barrier score among occupation is different.

According to Table 3, observed p value = 0.364. Hence, we conclude that the image barrier score among occupation is different.

H150: The usage barrier score among occupation is same.

H151: The usage barrier score among occupation is different.

According to Table 3, observed p value = 0.010. Hence, we conclude that the usage barrier score among occupation is same.

H160: The value barrier score among occupation is same.

H161: The value barrier score among occupation is different.

According to Table 3, observed p value = 0.309. Hence, we conclude that the value barrier score among occupation is different.

H170: The risk barrier score among occupation is same.

H171: The risk barrier score among occupation is different.

According to Table 3, observed p value = 0.008. Hence, we conclude that the risk barrier score among occupation is same.

H180: The resistance barrier score among occupation is same.

H181: The resistance barrier score among occupation is different.

According to Table 3, observed p value = 0.010. Hence, we conclude that the resistance barrier score among occupation is same.

Table 4						
TEST STATISTICS^{a,b}						
	Traditional Barrier	Image Barrier	Usage Barrier	Value Barrier	Risk Barrier	Resist Barrier
Kruskal-Wallis H	0.071	0.564	2.673	2.900	2.607	0.515
Df	2	2	2	2	2	2
Asymp. Sig.	0.965	0.754	0.263	0.235	0.272	0.773
a. Kruskal Wallis Test						
b. Grouping Variable: Education						

H190: The traditional barrier score among education is same.

H191: The traditional barrier score among education is different.

According to Table 4, observed p value = 0.965. Hence, we conclude that the traditional barrier score among education is different.

H200: The image barrier score among education is same.

H201: The image barrier score among education is different.

According to Table 4, observed p value = 0.754. Hence, we conclude that the image barrier score among education is different.

H210: The usage barrier score among education is same.

H211: The usage barrier score among education is different.

According to Table 4, observed p value = 0.263. Hence, we conclude that the usage barrier score among education is different.

H220: The value barrier score among education is same.

H221: The value barrier score among education is different.

According to Table 4, observed p value = 0.235. Hence, we conclude that the value barrier score among education is different.

H230: The risk barrier score among education is same.

H231: The risk barrier score among education is different.

According to Table 4, observed p value = 0.272. Hence, we conclude that the risk barrier score among education is different.

H240: The resistance barrier score among education is same.

H241: The resistance barrier score among education is different.

According to Table 4, observed p value = 0.773. Hence, we conclude that the resistance barrier score among education is different.

Table 5						
TEST STATISTICS^{a,b}						
	Traditional Barrier	Image Barrier	Usage Barrier	Value Barrier	Risk Barrier	Resist Barrier
Kruskal-Wallis H	2.019	0.502	4.605	2.257	5.950	4.665
Df	4	4	4	4	4	4
Asymp. Sig.	0.732	0.973	0.330	0.689	0.203	0.323
a. Kruskal Wallis Test						
b. Grouping Variable: Monthly income						

H250: The traditional barrier score among income level is same.

H251: The traditional barrier score among income level is different.

According to Table 5, observed p value = 0.732. Hence, we conclude that the traditional barrier score among income level is different.

H260: The image barrier score among income level is same.

H261: The image barrier score among income level is different.

According to Table 5, observed p value = 0.973. Hence, we conclude that the image barrier score among income level is different.

H270: The usage barrier score among income level is same.

H271: The usage barrier score among income level is different.

According to Table 5, observed p value = 0.330. Hence, we conclude that the usage barrier score among income level is different.

H280: The value barrier score among income level is same.

H281: The value barrier score among income level is different.

According to Table 5, observed p value = 0.689. Hence, we conclude that the value barrier score among income level is different.

H290: The risk barrier score among income level is same.

H291: The risk barrier score among income level is different.

According to Table 5, observed p value = 0.203. Hence, we conclude that the risk barrier score among income level is different.

H300: The resistance barrier score among income level is same.

H301: The resistance barrier score among income level is different.

According to Table 5, observed p value = 0.323. Hence, we conclude that the resistance barrier score among income level is different.

CONCLUSION

Consumers are well exposed to innovation but their persistence on resistance is result of their behavioural pattern. In this paper importance is given on barriers affecting the consumers resistance on ornamental gold purchase. Consumers can manifest resistance by opposing the decision or postponing the adoption of innovation. Demographics plays an important part in perception of barriers. Gender, Age, Income level, Occupation and education reflects different perception score as proven by hypothesis testing on various categories of Barriers. Keeping in mind the increased resistance various strategies to be proposed to overcome the barriers.

Usage Barrier - The first strategy is primarily to be focussing on marketing the innovation. The existing product or service usage interacts with customers and provide knowledge of innovation. Since ornamental gold is an unorganised sector, efforts of the jewellers can be channelized to existing loyal customers with new adoption of innovation in existing practices. An improved strategy is that usage resistance integrates the innovation into the existing strategy

Value Barrier- The first improvement to overcome value barrier strategy is to show significant performance in existing practices. New features to be added in jewellery purchase in terms of payment methods so that consumers can leverage a heavy price transaction easily. Efforts should also be focussed on reducing manufacturing costs on innovation and amount of savings to be shared with consumers. Jewellers can lay focus on positioning of innovation which can bring an impact on consumer's mind.

Risk Barriers- Consumers must be exposed on trial basis on new innovation so that the perception of resistance can be lowered. Jewellers should expose consumers to new innovative methods so that confidence can be rebuilt and risk perception can be reduced. Endorsements and testimonials from users will give a new approach to consumers on measuring the risk parameters.

Tradition Barriers- Understanding the cultural importance is necessary while introducing innovations. Imparting education to consumers with government support can be an added advantage as power of resistance can be lowered because of the push strategy supplemented by the government.

Image Barriers- Creation of unique image and service to be adopted which can help in building positive image effectively. Big Traditional jewellers use celebrities for product enhancement using innovation.

REFERENCES

- Arnould, E., Price, L., & Zinkhan, G. (2004). *Consumers*. 2nd edition. New York: McGrawHill/Irwin.
- Blackler, F., & Brown, C. (1985). Evaluation and the impact of information technologies on people in organizations, *Human Relations*, 38(3), 213 - 231.
- Bagozzi, R.P., & Lee, K. (1999). Consumer resistance to, and acceptance of innovations. *Advance in Consumer Research*, 26(1), 218-225.
- Barczak, G., Ellen, P.S., & Pilling, B.K. (1997). Developing typologies of consumer motives for use of technologically based banking services, *Journal of Business Research*, 38(7), 131-139.
- Bredahl, L. (2001). Determinants of consumer attitudes and purchase intentions with regard to genetically modified foods – Results of a cross-national survey, *Journal of Consumer Policy*, 24, 23-61.
- Cooper, R.G. (1990) *Winning at New Products, Accelerating the process from idea to launch*, 2nd edition, *Perseus*, 9.
- Crawford, C.M., & Di Benedetto, A. (2008). *New products management*, Edition -IX, New York, McGraw-Hill/Irwin.
- Cassey, L., & Guing, L.C. (20007). Encouraging innovation in Malaysia: Appropriate sources of finance, *CACCI Journal*, 1, Nottingham University. Malaysia campus. 2.

- Cherry, J., & Fraedrich, J. (2002). Perceived risk, moral philosophy and marketing ethics: Mediating influences on sales managers ethical decision-making. *Journal of Business Research*, 55(2), 951-962.
- Compeau, D., & Higgins, C.A. (1995). Computer self-efficacy: Development of a measure and initial test. *MIS Quarterly*, 17(12), 189-211.
- Dunphy, S., & Herbig, P.A. (1995). Acceptance of innovations: The customer is the key! *Journal of High Technology Management Research*, 6(11), 193-209.
- Davidson, R.S., & Walley, P.B. (1985). Computer fear and addiction: Analysis, prevention and possible modification. *Journal of Organizational Behavior Management*, 6, 37-51
- Foxall, G.R. (1993). The influence of cognitive style on consumers' variety seeking among food innovations. *British Food Journal*, 95, 32-36.
- Foxall, G.R. (1994). Consumer initiators: Both adopters and innovators. In M.J. Kirton (Ed.), *Adopters and innovators* (236-259). London: Routledge
- Gatignon, H., & Robertson, T.S. (1989). Technology diffusion: An empirical test of competitive effects. *Journal of Marketing*, 53(1), 35-49.
- Herbig, P., & Dunphy, S. (1995) Acceptance of Innovation: The Customer is the Key, *The Journal of High Technology Management Research*, 6, February, 193-209.
- Herbig, P.A., & Day, R.L. (1992). Customer acceptance. The key to successful introductions of innovations. *Marketing Intelligence & Planning*, 10(1), 4-15.
- Joseph, K.J. (2014). Consumer behaviour in the gold jewellery market of Kerala. *International Journal of Business and Administration Research Review*, 1(6), 86-91.
- Keller, K.L., & Staelin, R. (1987). Effect of Quality and Quantity of Information on Decision Effectiveness, *Journal of Consumer Research*, 2, 200-212.
- Kleijnen, M., Nick, L., & Martin, W. (2009). An Exploration of Consumer Resistance to Innovation and Its Antecedents, *Journal of Economic Psychology*, 30, 344-357
- Kumar, B.N., & Thiviya, K.M. (2014). A study on customer behaviour towards gold jewellery purchase with reference to Pollachi Thaluk. *Intercontinental Journal of Marketing Management*, 2(2), 192-200.
- Kim, K. (2005). A study on barriers in activating mobile commerce: Innovation resistance perspective. Korea: Hannam University.
- Mamatha, T. (2008). Post purchase behaviour and consumerism. *The Icfaiian Journal of Management Research*, 7(9), 37-67.
- Mandler, G. (1982). The Structure of Value: Accounting for Taste, In Effect and Cognition: The 17th Annual Carnegie Symposium. M.S. Clark, and S.T. Fisk (Eds.). Hillsdale, NJ: Lawrence Erlbaum Associates, 3-36.
- Meyers-Levy, J., & Tybout, A.M. (1989). Schema Congruity as a basis for product Evaluation, *Journal of Consumer Research*, 16(1), 39-54.
- Martinko, M.J., Henry, J.W., & Zmud, R.W. (1996). An attributional explanation of individual resistance to the introduction of information technologies in the workplace. *Behaviour & Information Technology*, 15(5), 313-330.
- Prakash, G., & Pathak, P. (2017) Intention to buy eco-friendly packaged products among young consumers of India: A study on developing nation. *Journal of Cleaner Production*, 141, 385-393.
- Roberts, G.K., & Pick, J.B. (2004). Technology factors in corporate adoption of mobile cell phones: A case study analysis. System Sciences. *Proceedings of the 37th Annual Hawaii International Conference on*. 287-296.
- Rogers, E.M. (1995). *Diffusion of Innovations*. (4th Ed.). New York: The Free Press.
- Rogers, E. (2003). *Diffusion of innovations*. 5th edition. New York: Free Press.
- Rogers, E.M., & Shoemaker, F.F. (1971). *Communication of innovation: A cross cultural approach*. New York: The Free Press.
- Ram, S., & Sheth, J.N. (1989). Consumer Resistance to Innovations: The Marketing Problem and Its Solutions, *Journal of Consumer Marketing*, 6(2), 5-14.
- Sheth, J.N. (1981). Psychology of Innovation Resistance: The Less Developed Concept in Diffusion Research, *Research in Marketing*, 4, 273-282.
- Stone, R.N., & Gronhaug, K. (1993). Perceived Risk: Further Considerations for the Marketing Discipline, *European Journal of Marketing*, 27(3), 39- 50.
- Szmigin, I., & Foxall, G. (1998). Three forms of innovation resistance: The case of retail payment methods. *Technovation*, 18(6/7), 459-468.
- Sultana, M., Siddique, J.P., & Islam, S. (2015). Factor Analysis of Consumer Behaviour in Jewellery Business: An Empirical Study on Bangladesh. *European Journal of Business and Management*, 7(5), 79-84.
- Saaksjarvi, M. (2003). Consumer adoption of technological innovations. *European Journal of Innovation Management*, 8(7), 23-36.

- Tornatzky, L., & Klein, K. (1982). Innovation characteristics and innovation adoption implementation: A meta-analysis of findings. *IEEE Transactions on Engineering Management*, 4(12), 152-170
- Tung, T.T.Y., Koenig, H.F., & Chen, H.L. (2017). Effects of Green Self-Identity and Cognitive and Affective Involvement on Patronage Intention in Eco-Friendly Apparel Consumption: A Gender Comparison. *Sustainability*, 9.
- Yuriev, A., Boiral, O., Francoeur, V., & Paillé, P. (2018). Overcoming the barriers to pro-environmental behaviors in the workplace: A systematic review. *Journal of Cleaner Production*, 182, 379-394.