PREDICTORS OF PURCHASE INTENTION OF LUXURY SOUTH SEA PEARLS AND THE MODERATING ROLE OF CONSUMER KNOWLEDGE

Brian’t Hart
School of Marketing, Curtin Business School
Curtin University

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Abstract
Studies have shown that the Western Australian pearl industry is suffering from a decline. This study aims to gain further insight into this decline by exploring the different antecedents of consumers’ purchase intention of luxury South Sea pearls using the theory of planned behaviour. Further, this study aims to explore the role of consumer knowledge in the purchasing process. This study provides industry practitioners, researchers, policy makers and retailers with new insights into the pearling industry so they are able to better develop products, design branding strategies and form policies which address current consumer behaviour.

Keywords: New Luxury, South Sea Pearls, Pearl Jewellery, Pearl Industry

1.0 Introduction
The pearl industry in Western Australia has become one of the world’s most premium suppliers of South Sea pearls (“Pearling In Perspective,” 2008). Despite this, in recent years the industry has faced a distinctive decline in consumer demand (Southgate, 2007). Between the financial years, 2010-11 and 2011-12, the Western Australian pearl industry decreased by 6% (“Australian Fisheries Statistics,” 2012). There is additionally also a constant stream of cheap freshwater pearls and plastic pearls that have provided alternatives to the market which may be affecting younger consumers intention to purchase (Dan & Ruobo, 2002; Hanni, 1996; Sims, 2002; Tisdell & Poirine, 2007; Torrey & Sheung, 2008).

To address this decline, much research has identified trends in the luxury industry which may also be representative of the luxury South Sea pearl industry. While previous researchers have continually demonstrated the subjectivity of what constitutes as luxury which has led to a wide range of different views, most researchers agree with Sombart (1992) who identifies luxury as ‘any expenditure that goes beyond the necessary’ (Berg, Eger, & others, 2003; Csaba, 2008; Phau & Prendergast, 2000; Sombart, 1992). In addition, however, Silverstein,
Fiske, & Butman (2008) in their book ‘trading up’ identify an emerging ‘new luxury’ segment which describes a contemporary market for luxury (Csaba, 2008). This term is further defined by Thomas (2007) as describing products which are often more aspirational and representative of wealth compared to traditional luxury, yet cheaper and more in reach to the middle-market consumer segment who are aspiring to ‘trade-up’ (Silverstein et al., 2008; Silverstein & Fiske, 2003).

This notion of ‘new luxury’ is consistent with trends within the jewellery industry. One trend that is becoming evident is consumer’s desire for jewellery as a means of self-expression. Among other researchers, Pani & Sharma (2012) identify that consumers are increasingly assuming the concept of fashion for self-expression. This is further demonstrated by consumers desire to purchase luxury jewellery as an accessory, a notion which has largely been born from the wider art culture which saw mini sculptures being created to adorn larger ones and paintings being created for other paintings (Culverson, 2013). In the same way, jewellery is increasingly being designed and created to adorn other pieces of clothing (Giorcelli & Rabinowitz, 2011). Women in particular are using jewellery as an accessory to express their own unique style (Fening, 2015; Vainshtein, 2012).

Therefore, in line with the literature, provided pearl jewellery enables consumers to accessorise and express their individual style, it does have the ability to be appealing to consumers. Past research has also explored how this appeal is largely based on consumer’s knowledge of the product (Cox & Cox, 2002). Although Pearls might be appealing, the literature continually emphasises the need for consumer knowledge and exposure of the product. Hence, exposure is crucial for consumers to have knowledge about how to buy, latest design trends and simply driving appeal for the product. DeMarco (2015), a journalist for ForbesLife suggests that if consumers were able to have a better understanding of the latest design trends, they would be much more likely to purchase pearl jewellery.

After extensive review of the current literature, numerous research gaps in the literature are made clear. Firstly, despite wide-ranging literature exploring consumer behaviour in the luxury industry, no previous studies have explored what factors lead to consumers purchase intention in, more specifically, the luxury South Sea pearl industry. Secondly, although previous researchers have explored trends in jewellery fashion, no study has explored and identified trends in the luxury South Sea pearl industry. Thirdly, although much research has
demonstrated the significant role that new luxury has in the luxury industry, no studies have explored this key concept in the context of luxury South Sea pearls. Finally, no previous research has provided theoretical underpinning for consumer behaviour in the luxury South Sea pearl industry.

Hence, to address these research gaps, this study aims to gain further insights into the reasons behind this decline by exploring the different factors affecting consumers purchase intention of luxury South Sea pearls by making use of the theory of planned behaviour as the theoretical underpinning. Further, this study aims to explore the role that new luxury has in consumers purchase intention of luxury South Sea pearls. This will provide firms with the ability to better position themselves as desirable to consumers. Thus, the research questions of this study can be more specifically stated as follows:

1. What are the key factors that will attract consumers to purchase luxury South Sea pearls?
2. What is the role of consumer knowledge in a consumer’s intention to purchase luxury south sea pearls and the likelihood of them acting on this intention?

2.0 Factors affecting purchase intention of luxury South Sea pearls

2.1 Theory of Planned Behaviour

Azjen’s (1991) Theory of Planned Behaviour has been used extensively by previous researchers in a range of different contexts due to its ability to examine the antecedents, Attitudes, Social Norms and Perceived Behavioural Control (Ajzen, 1991). Further, past psychology research suggests that consumers’ behaviour is often influenced by what they feel and think (Fishbein & Ajzen, 1975). Hence, a consumers’ thoughts and feelings towards a particular subject shape the way in which they behave (Chang, 1998). In light of this, the theory of reasoned action, the predecessor of the theory of planned behaviour, was first proposed by Ajzen and Fishbein in order to better understand and predict behavioural intention. In addition to this model’s ability to provide further insight into each of the factors that influence a consumers’ purchase intention, it has also been used extensively by other researchers in the luxury field (see Lin 2012). Thus, in light of the research questions, it is suggested that this is a suitable model to use in the context of Luxury South Sea Pearls.
2.2 Consumer Attitudes

The theory of planned behaviour identifies that attitudes predict purchase intention which predicts actual behaviour thereby accentuating the need to explore consumer’s attitudes (Ajzen, 1991). Further, much literature has suggested that consumer’s attitudes towards jewellery are changing. For example, Walia, Kaur, & Kaur (2013) demonstrates that attitudes towards the product are increasingly being determined more by its design and style rather than its value. This point is made clearer by Sims (2002) who, in view of consumer’s attitudes, suggests that the pearl market is beginning to lag behind the general fashion industry and is lacking sophistication in comparison to the diamond industry. Despite pearls having a history of beauty and mystique, there are few that are left to appreciate this due to the increasing focus on design (Sims, 2002). Hence, as design takes centre stage, consumer’s attitudes towards pearl jewellery are changing (Goudsmit, n.d.). These changes are in line with the literature which distinguishes between traditional luxury and new luxury. Previous research has suggested that the new luxury consumers must hold attitudes about the product which are representative of the values they wish to have in order to have an intention to purchase (Silverstein et al., 2008). Hence there is a need to further explore consumer’s attitudes’ towards Luxury South Sea Pearls and therefore the following hypothesis is postulated:

**H1 – Consumer Attitudes have a positive influence on a consumers’ purchase intention of Luxury South Sea Pearls.**

2.3 Social Norms

- 2.3.1 Interpersonal Influences

Previous researchers have identified interpersonal influences as the degree of importance of other people’s opinions to an individual (Horng, Su & So 2013; Fishbein & Ajzen 1981;). Two relevant variables of Social Norms in the context of the purchasing of Luxury South Sea Pearls are *Informational Influence* and *Normative Influence*. Previous researchers have demonstrated how consumers’ are strongly influenced by the information they are exposed to and the knowledge that they perceive based on their observation of the behaviour of other people which may be expressed as *Informational Influence* (Gupta 2011; Spector 1983; Dodd et al. 2000). For example, in the context of luxury South Sea pearls, consumers’ may be inclined to seek out information from a friend or a pearl retailer who is perceived to be knowledgeable in luxury South Sea pearls when purchasing an item. Additionally, it is suggested that consumers’ naturally have a tendency to be influenced to conform to their
perceptions of what would impress others, which can be expressed as *Normative Influence* (Thombs 2002;). For example, a consumer, despite having very little knowledge of luxury South Sea pearls, may purchase the product simply to self-identify with those who are wealthy (Khare 2011). This type of consumer behaviour is in line with new luxury which describes consumers purchasing luxury South Sea pearls simply due to what it represents, whereas they may in fact have very little knowledge of the actual value of the product. It can be postulated that:

**H2a** – *Informational and normative influence has a positive influence on consumers’ purchase intention of luxury South Sea pearls.*

### 2.3.2 Novelty Seeking

Novelty seeking can be referred to as the desire of individuals to seek out something that is new or different (Phau & Teah, 2009; Wang, Zhang, Zang, & Ouyang, 2005). Further, Lee & Crompton (1992) identify that when consumers’ access whether something is to be considered ‘novel’, they compare the stimulus with past stimulus and then make a judgement based on that difference. For example, if a consumer regularly purchases luxury South Sea pearls, when they view the product, they will not consider it to be novel due to it being similar to past stimulus. Among other researchers, Berlyne (1950) has explored how novel products lead to exploratory behaviour. This notion has been further supported by Ajzen (1991) in his theory of planned behaviour which predicts that the emotion of novelty will lead to a high purchase intention. Thus, it is crucial that the concept of novelty is accounted for in this study. It can be postulated that:

**H2b** – *Novelty seeking has a positive influence on consumers’ purchase intention of luxury South Sea pearls.*

### 2.4 Perceived Behavioural Control – Self efficacy

Self-efficacy is often suggested to be a variable of perceived behavioural control and refers to a person’s self-belief in their own ability to perform a certain task such as purchasing an item (Kang et al. 2006). This notion has been further accentuated by Ajzen (1991) who suggests that a person’s perceived ability or self-efficacy towards performing a particular task is determined by their control over the task. Acknowledging the existence of self-efficacy is particularly important in the context of luxury South Sea pearls as it’s a product that is heavily segmented and therefore consumers may perceive that due to inaccessibility of the product, they are unable to purchase the pearl which would lead to a decreased intention to
purchase as has been suggested by Azjen (1995) in his Theory of Planned Behaviour. It can be postulated that:

**H3 – Self efficacy has a positive influence on consumers’ purchase intention of luxury South Sea pearls.**

### 2.5 Purchase Intention

Purchase Intention is defined by Ajzen (1991) as the “indications, of how hard people are willing to try, or how much an effort they are planning to exert, in order to perform the behaviour”. In the context of Pearl Jewellery, the Purchase Intention could be conceptualised as a consumers’ intention to purchase a luxury South Sea pearl, whereas the actual behaviour is the purchasing of the luxury South Sea pearl. Additionally, much research has explored the notion that if consumers have a greater intention to purchase, then they are more likely to be willing pay premium prices for the same product (De Pelsmacker, Driesen, & Rayp, 2005; Thomas, 2007). This concept of purchase intention leading to actual behaviour has been further accentuated by previous researchers who have suggested that purchase intentions are the best predictors of consumers actually making the purchase (Fishbein and Ajzen 1975). As a result, this has led many firms to use purchase intention as a means of predicting future sales (Kim & Ko, 2010). Thus, it’s important to be able to conceptualise and understand purchase intention in the context of luxury South Sea pearls. It can be postulated that:

**H4 – Purchase Intention has a positive influence on consumers’ actual behaviour of Luxury South Sea Pearls.**

### 2.6 Consumer Knowledge

Chuang, Tsai, Cheng, & Sun (2009) has suggested that consumer knowledge is one of the most important constructs due to the influence it has at every stage of the consumer purchasing process. Numerous other past studies have also demonstrated how consumer knowledge has an influence on the attitudes towards purchase intention (Chuang et al., 2009). In addition, much research has explored how consumer knowledge has the ability to affect a consumer’s perception of price, product evaluation or the message that is being portrayed (Roy & Cornwell, 2004). Therefore, consumer knowledge may influence the relationships with each of the different antecedents thereby accentuating the need to better understand the role of consumer knowledge in the consumer purchasing process of luxury south sea pearls. It can be postulated that:
**H5** – The relationships between attitudes, social norms, novelty seeking and perceived behavioural control on purchase intention are positively moderated by consumer knowledge.

**H6** – The relationship between purchase intention and actual behaviour is positively moderated by consumer knowledge.

Based on the above discussion, the following model is proposed.

**3.0 Methodology**

For this study, a ‘simple random’ sampling method with a limited sampling frame was adopted for this study. Moore & McCabe (1989) identifies that by adopting a ‘Simple Random’ method the researcher is able to ‘eliminate bias by giving all individuals an equal chance to be chosen’. It was further deemed that using panel data was the most appropriate data collection method for this study. Panel data will allow for the researcher to screen respondents and therefore obtain data which is more relevant. In the case of this study, it will be necessary to screen for age and social economic status of the potential respondent. Respondents came from a range of cities including Perth, Sydney, Melbourne, Brisbane and Adelaide.

Further, this study has employed self-administered questionnaires as the survey instrument as they offer the ability to collect data from a large number of participants, hence increasing the ability to identify emerging trends in the data collected. In line with the overall research questions, the questionnaire is made up of 6 sections which include ‘Attitudes towards the Pearls’, ‘Social Norms’, ‘Perceived Behavioural Control’, ‘Consumer Knowledge’, ‘Intention
For the first five sections, in line with previous studies, a 7 point likert scale was used (Vanet 2012). In addition, ‘Actual Behaviour’ will be measured by the use of a proxy which gives people the opportunity to sign up to an event in the survey as successfully demonstrated in previous studies (Lwin & Phau, 2011). To ensure rigour in the study, established scales were used, all of which had a Cronbach’s alpha of over 0.8. These are attitudes ($a = 0.922$), normative susceptibility ($a = 0.949$), informational susceptibility ($a = 0.876$), novelty seeking ($a = 0.910$), self-efficacy ($a = 0.917$) and purchase intention ($a = 0.891$).

### 4.0 Analysis

In total, 540 questionnaires were collected, after which 138 were discarded due to missing data or being straight liners. Hence, there were 402 valid responses which were analysed using SPSS Version 22. The percentage of respondents who were previous buyers of Pearl Jewellery was 72.3%, while those who were non-buyers was 27.6%. Additionally, 99% of responses were female, while 1% was male. This is in line with previous research which identifies females as the primary consumers of luxury South Sea pearls (Luthi, 1998).

### 4.1 Multiple Regression – Predictors of Purchase Intention

Multiple regression was conducted between each of the antecedents (attitudes, novelty seeking, normative susceptibility, informational susceptibility and self-efficacy) and purchase intention to understand their influence towards consumers’ purchase intention ($R^2 = 0.638$).

<table>
<thead>
<tr>
<th>Predictor Variable</th>
<th>Standardized Beta($B$)</th>
<th>t-Statistics</th>
<th>P-value (Significance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitudes</td>
<td>.295</td>
<td>8.610</td>
<td>.000</td>
</tr>
<tr>
<td>Normative Influence</td>
<td>-.039</td>
<td>-.960</td>
<td>.338</td>
</tr>
<tr>
<td>Informational Influence</td>
<td>.036</td>
<td>.976</td>
<td>.329</td>
</tr>
<tr>
<td>Influence</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Novelty Seeking</td>
<td>.398</td>
<td>8.832</td>
<td>.000</td>
</tr>
<tr>
<td>Self-efficacy</td>
<td>.297</td>
<td>7.318</td>
<td>.000</td>
</tr>
</tbody>
</table>
The findings revealed that novelty seeking \((p < 0.000, B = 0.398)\) had a positive relationship towards purchase intention. Further, consumer attitudes \((p < 0.000, B = 0.295)\) and self-efficacy \((p < 0.000, B = 0.297)\) emerged to have significant relationships towards purchase intention. In addition, novelty seeking emerged to have the strongest relationship towards purchase intention. Thus, H1 and H3 are supported.

Despite novelty seeking, a variable of social norms, being supported, normative susceptibility \((p < 0.338, B = -.039)\) and informational susceptibility \((p < 0.329, B = .036)\) did not have a significant influence on purchase intention. Thus, H2 is partially supported.

4.2 Multiple Regression – Purchase Intention towards Actual Behaviour

Multiple regression was further conducted between purchase intention and actual behaviour in order to assert if a positive relationship could be confirmed \((R^2 = 0.156)\). The relationship emerged to be significant \((p < 0.000, B = 0.403)\). If a consumer has a higher purchase intention, this will lead to a higher likelihood of actual behaviour. These findings are therefore in support of H4.

| Table 2: Multiple regression results between purchase intention and actual behaviour |
|---------------------------------|----------|----------|----------|
| Predictor Variable              | Standardized Beta | t-Statistics | P-value (Significance) |
| Purchase Intention              | .403     | 8.610    | .000     |

4.1 Consumer Knowledge as a Moderator

Regression was conducted with consumer knowledge as a moderator and between each of the antecedents which had a significant relationship towards purchase intention. The results showed that consumer knowledge moderated the relationships, attitudes towards purchase intention \((p < 0.001, R^2 \text{ change} = 0.012)\) and novelty seeking towards purchase intention \((p < 0.000, R^2 \text{ change} = 0.019)\). Therefore, the findings support H2 and H3.

Consumer knowledge did not however moderate the relationship self-efficacy towards purchase intention \((p < 0.770, R^2 \text{ change} = 0.000)\). Hence, H1 is rejected.
Table 3: Antecedents of Purchase Intention - Consumer Knowledge as a Moderator

<table>
<thead>
<tr>
<th>Antecedent</th>
<th>Independent Variables</th>
<th>R² Change</th>
<th>Std Error of the Estimate</th>
<th>F Change</th>
<th>Df1</th>
<th>Df 2</th>
<th>Sig. F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Novelty Seeking</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Model 1</td>
<td>NS</td>
<td>.492</td>
<td>1.00707</td>
<td>387.667</td>
<td>1</td>
<td>40</td>
<td>.000</td>
</tr>
<tr>
<td>– Model 2</td>
<td>NS + CK</td>
<td>.052</td>
<td>.95573</td>
<td>45.130</td>
<td>1</td>
<td>39</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>NS + CK + (NS*CK)</td>
<td>.012</td>
<td>.94447</td>
<td>10.569</td>
<td>1</td>
<td>39</td>
<td>.001</td>
</tr>
<tr>
<td><strong>Attitudes</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Model 1</td>
<td>A</td>
<td>.325</td>
<td>1.16074</td>
<td>192.917</td>
<td>1</td>
<td>40</td>
<td>.000</td>
</tr>
<tr>
<td>– Model 2</td>
<td>A + CK</td>
<td>.194</td>
<td>.98060</td>
<td>161.464</td>
<td>1</td>
<td>39</td>
<td>.000</td>
</tr>
<tr>
<td>– Model 3</td>
<td>A + CK + (A*CK)</td>
<td>.019</td>
<td>.96216</td>
<td>16.440</td>
<td>1</td>
<td>39</td>
<td>.000</td>
</tr>
<tr>
<td><strong>Self-efficacy</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– Model 1</td>
<td>SE</td>
<td>.432</td>
<td>1.06499</td>
<td>304.330</td>
<td>1</td>
<td>40</td>
<td>.000</td>
</tr>
<tr>
<td>– Model 2</td>
<td>SE + CK</td>
<td>.052</td>
<td>1.01631</td>
<td>40.235</td>
<td>1</td>
<td>39</td>
<td>.000</td>
</tr>
<tr>
<td>– Model 3</td>
<td>SE + CK + (SE*CK)</td>
<td>.000</td>
<td>1.01747</td>
<td>.086</td>
<td>1</td>
<td>39</td>
<td>.770</td>
</tr>
</tbody>
</table>

NS = Novelty Seeking, A = Attitudes, SE = Self-efficacy, CK = Consumer Knowledge

Additionally, a regression was conducted with consumer knowledge as a moderator and between purchase intentions towards actual behaviour. The results showed that consumer knowledge was a moderator ($p < 0.005$, $R^2$ change = 0.016). Therefore, the findings support H4.
Table 4: Purchase Intention - Consumer Knowledge as a Moderator

<table>
<thead>
<tr>
<th>Antecedent Variables</th>
<th>R² Change</th>
<th>Std Error of the Estimate</th>
<th>F Change</th>
<th>Df1</th>
<th>Df2</th>
<th>Sig. F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model 1 PI</td>
<td>.156</td>
<td>1.322</td>
<td>74.133</td>
<td>1</td>
<td>400</td>
<td>.00</td>
</tr>
<tr>
<td>Model 2 PI + CK</td>
<td>.016</td>
<td>1.311</td>
<td>7.911</td>
<td>1</td>
<td>399</td>
<td>.005</td>
</tr>
<tr>
<td>Model 3 PI + CK + (PI*CK)</td>
<td>.016</td>
<td>1.300</td>
<td>8.003</td>
<td>1</td>
<td>398</td>
<td>.005</td>
</tr>
</tbody>
</table>

PI = Purchase Intention, CK = Consumer Knowledge

5.0 Discussion and Conclusion

Novelty Seeking was the greatest motivator for consumers to purchase Luxury South Sea Pearls. This is in line with the literature which explores the concept of new luxury where consumers purchase on the basis of aspirational value rather than the actual value of the product (Yeoman, 2004). Buying a luxury product is about the wealth or meaning that it represents rather than the value of the product. The results in this study therefore, support the idea that there is an emerging ‘new luxury’ segment within the luxury South Sea pearl market. In order to respond to this, in line with the literature, firms should aim to increase the meaning that is attached with their products and also explore ways in which they can offer cheaper, more representative pearl ranges for the aspiring luxury consumer.

This notion is further supported by the non-significance of interpersonal influences (normative susceptibility and informative susceptibility). Consumers neither purchase the product due to other people getting it, nor because of other peoples advise. This is interesting as much fashion research supports the idea that consumers have a desire to fit in. This can also be attributed somewhat to the concept of new luxury where a consumer’s desire is based upon the novelty and the adventure that the pearl represents. Thus, more emphasis should to be given to the adventure and meaning that is attached to Pearl Jewellery in advertising efforts rather than emphasising the status and wealth obtained from the purchase of pearl jewellery.

The results further demonstrated that when consumers had a high self-efficacy then they were more likely to have a high purchase intention. This could be attributed to the current low accessibility of Pearls due to the declining market as identified in the literature.
Further, consumer knowledge was also identified to be a moderator of each relationship apart from self-efficacy towards purchase intention. Whenever consumers had more knowledge about pearl jewellery, they were more likely to have a higher intention to purchase and to act on this intention, thereby demonstrating the need for firms to further educate consumers. This education could be simply through the simplification of different pearl types (i.e. white love pearl or black subtle pearl) or through more intense education of the different pearl specifics, perhaps through pearl industry tours. To be effective in the market, the results demonstrate that options such as this must be considered. The lack of moderation on self-efficacy towards purchase intention could be attributed partly to a lack of self-efficacy amongst consumers.

Hence, the moderation of consumer knowledge demonstrates that regardless of trends such as consumers looking to express themselves through the accessorising of jewellery and the emergence of ‘new luxury’, consumer knowledge continues to play a fundamental role within the theory of planned behaviour and hence within the purchasing process.

Overall, the key factors that will attract young consumers to purchase Luxury Branded South Sea Pearls is an increase in novelty and further facilitation of the buying process. Further, consumer knowledge plays a significant role in every part of the purchasing process in line with the literature, hence reinforcing the need to educate consumers.

6.0 Conclusion

In conclusion, this study makes a conceptual, methodological and managerial contribution. Firstly, its conceptual contribution is that is underpins current research into the Pearl Jewellery industry using the theory of planned behaviour. Secondly, its methodological contribution is in its recruiting of real consumers rather than using a student sample. Finally, it offers a managerial contribution by providing pearl retailers with new insight into the factors that influence a young consumer’s intention to purchase a luxury South Sea pearls, hence allowing them to better develop products and better communicate these products to their consumers.

Despite the significant contribution that this paper makes, there are a number of limitations. For example, this study has only used one type of data collection (panel data). Future studies could look to replicate this study using other data collection methods to confirm the validity of these results In addition, this study looks at three significant constructs, however, other
variables such as season of purchase, place or past experience may also be contributing factors. Hence future studies could look to further explore different variables which have not been examined in this study.

7.0 Reference List


Goudsmit, L. (n.d.). Jewellery Unleashed!


