

Commercialisation of new celebrations in Rural Kerala: The role of jewellers and textile businesses in shaping consumer spending and behaviour

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Abstract

This study explores the role of jewellers and textile businesses in shaping emerging celebratory events and consumer spending among rural communities in Kerala, and examines how their marketing strategies influence consumer behaviour and household expenditure. A mixed method design was used, combining quantitative and qualitative analysis. Primary data were collected from 100 rural households through structured surveys and interviews, while secondary data were drawn from published literature, reports, and market studies. Correlation, regression, and ANOVA were used for the quantitative analysis, supported by thematic analysis of the qualitative data. The results show a strong positive correlation between jewellery expenditure and total celebration expenditure (r equal to 0.80) and a moderate positive correlation for textile expenditure (r equal to 0.52), with jewellery and textile spending jointly explaining 94.6 percent of the variation in total celebration expenditure. The study further finds that jewellery and textile marketing strategies significantly influence rural consumer behaviour, which in turn shapes the emergence of new celebratory events and drives higher household spending. Digital marketing and aspirational consumption emerge as increasingly important drivers of these trends. By linking commercialisation, consumer behaviour, and cultural change in an empirically understudied rural setting, the study offers practical direction to marketers, policy makers, and researchers on designing sustainable and culturally appropriate marketing strategies for rural consumers.

Keywords: Jewellery Marketing, Textile Marketing, Rural Consumer Behaviour, Celebratory Spending, Cultural Commercialisation, Household Expenditure, Kerala

JEL Classification: D12, M31, Z13

1. Introduction

Kerala is known for its rich cultural heritage and the elaborate festive celebrations. Rituals such as Onam, Vishu and Temple festivals are the foundation of the state's cultural fabric that also involves the consumption of symbols and feasts in bringing people together. Gold jewellery and textiles have traditionally been the emblem of these celebrations, and are also significant socio-cultural items. Gold, in particular, is not just a decorative element but a symbol of wealth, security, and social status, and textiles are a means of cultural identity and ritual purity (Menon, 2007; Freeman, 1999). But, the nature of the celebrations in the recent years in Kerala, particularly in the rural areas has taken a significant turn. New events like baby showers (Seemantham), puberty ceremonies, milestone birthdays (Shashtipoorthi), Haldi, Mehanthi, pre-wedding shoots and house warming celebrations have become popular in Kerala communities in these days. These festivals are not just cultural; they can be affected by business agendas, attention from the media, and wishes to consume. This shift is correlated with the growing influence of jewellers and textile companies on the consumers' perception and behaviour (Mukherjee, 2012; Srinivas, 2015). These industries have effectively branded their products as critical parts of the modern celebration through strategic marketing and emotional appeals, as well as through digital engagement. For example, gold is sold as part of life moments, by jewellery brands, and event-specific attire is sold as a token of good or bad fortune, by textile retailers. This has been further fuelled by the growth of digital media and social networking sites. Rural consumers, who were once somewhat shielded from outside influences, have been more and more subject to urban living and foreign culture. However, social media like Instagram, WhatsApp are a key part of the dissemination of aspirational content and therefore shaping of consumption behaviour (Kalogeropoulos & Rossini, 2025). The other major reason for this change is the increased disposable income and financial availability. There are also more options available to rural households for borrowing for high-value purchases including EMI schemes, gold savings schemes, and consumer credit. This has resulted in a change from a saving culture towards a consumption culture. Although these changes have taken place, not many academic studies have addressed the question of how commercial organisation affects the coming up and introduction of the new celebration in the rural area of Kerala. Most of the previous studies have been dedicated to traditional festivals or to the consumption of urban areas, which do not fully address the rural situation. The commercialisation of the celebration is a growing phenomenon, which raises questions about its economic, social and cultural impact (Appadurai, 1996; Fernandes, 2006). It can promote the economy and provide business opportunities, but can also result in financial pressures, consumer debt and a decline in traditional values. A systematic study is required on the role of jewellers and textile industry in influencing these trends.

The main objectives of this study are to explore how jewellers and textile businesses are involved in the creation and promotion of new celebratory events, and to study consumer preferences and buying patterns for jewellery and textiles in the rural areas of Kerala. The study also seeks to determine the impact of the marketing strategies used by jewellery and textile industries on rural

consumer behaviour, and to measure the effect of that consumer behaviour on the economic and cultural dimensions of these emerging forms of celebration. This study is guided by the following research questions. What is the impact of jewellers and textile businesses on the emergence of new celebrations in rural Kerala, and which marketing strategies are effective within this rural context? Building on this, the study asks how these trends influence consumer spending, and what implications they hold for society and the economy more broadly.

2. Literature Review

2.1 Celebrations and Their Cultural Significance

Festivals in Kerala have traditionally been tied to religion and agriculture, serving as occasions for social cohesion and economic interaction (Freeman, 1999; Menon, 2007). Gold jewellery and textiles have long stood at the centre of these celebrations, representing wealth and cultural heritage, and research suggests that their consumption during festivals has historically been ritual in nature rather than purely discretionary (Anisha & Reegan, 2024). With globalisation and greater media exposure, however, hybrid cultural practices have emerged, and new celebrations in rural Kerala, such as baby showers, milestone birthdays, and pre wedding shoots, now embody a blend of traditional values and modern consumption patterns.

2.2 Commercialisation of Festivals

As these new celebratory practices have taken hold, festivals themselves have become increasingly commercialised, changing how they are perceived and practised. Businesses actively encourage consumption through targeted campaigns, discounts, and product innovation (Mukherjee, 2012), and the commercialisation of newly popularised traditions through marketing strategies is evident in examples such as the event Akshaya Tithi (Manohari & Sona, 2014; Sharma, 2025). This growing commercial influence over celebratory practice raises the question of how directly jewellery and textile spending is tied to overall celebration expenditure among rural households. If commercialisation genuinely reshapes celebratory behaviour, spending on these two product categories should track closely with the total amount households spend on celebrations. This reasoning underlies the first two hypotheses of the study.

H421: There is a significant relationship between jewellery expenditure and total rural celebration expenditure.

H422: There is a significant relationship between textile expenditure and total rural celebration expenditure.

2.3 Marketing Strategies of Jewellers and Textile Businesses

The marketing approaches driving this commercialisation are increasingly built around emotional engagement and storytelling rather than product features alone. Jewellery brands connect their products to life milestones to build strong emotional associations, while jewellers and textile

businesses more broadly employ targeted advertising, influencer marketing, celebrity endorsement, festive discounts, loyalty schemes, and digital promotions to maximise festive season sales and consumer engagement (Kotler & Keller, 2016). Textile brands, in particular, capitalise on cultural symbolism and modern fashion trends to reinforce the meanings already attached to their products (McCracken, 1988), while digital marketing and social media platforms have extended this reach into even remote rural markets through targeted communication and influencer marketing (Kumar & Gupta, 2016). Given the deliberate and increasingly sophisticated nature of these strategies, it is reasonable to expect that they exert a measurable influence on how rural consumers actually behave, which motivates the following hypotheses.

H431: Jewellery marketing strategies have a significant influence on rural consumer behaviour in Kerala.

H432: Textile marketing strategies have a significant influence on consumer behaviour in rural Kerala.

2.4 Rural Consumer Behaviour

This influence is more plausible in light of broader shifts in rural consumer behaviour. Rural consumers are increasingly aspirational, shaped by exposure to urban lifestyles and media (Prahalad, 2005; Gupta, 2013), and the spread of instalment based purchasing and consumer credit has made luxury and branded goods more accessible to middle and lower income households alike (Ritzer, 2010; Chakrabarti, 2013). If marketing driven consumer behaviour is indeed a meaningful force in rural celebration practices, its effects should extend beyond attitudes and preferences to observable outcomes, namely the emergence of new celebratory events and the total amount households spend celebrating them. This expectation forms the basis of the third hypothesis in this set.

H433: Consumer behaviour has a significant influence on the emergence of new celebratory events and on total celebration expenditure.

2.5 Economic and Social Impacts

Beyond individual purchasing decisions, the rise of new, commercially promoted celebratory events carries broader economic and social consequences for rural Kerala. From an economic standpoint, more celebratory events generate higher retail sales, additional employment, and increased demand for the traditional products of small artisans, weavers, and jewellery makers (Nair, 2011). At the same time, rising commercialisation has increased pressure on household consumption expenditure and, in some cases, indebtedness, with research in the broader Indian context linking status expectations and social norms of consumption to higher spending on festivals and weddings (Fernandes, 2006). Socially, festivals continue to serve as an important source of community engagement and belonging, expressed through public events, shopping fairs, and communal gatherings, yet scholars caution that excessive commercialisation risks eroding the

cultural authenticity of these occasions as consumption comes to overshadow cultural meaning (Appadurai, 1996; Srinivas, 2015).

2.6 Gap in Existing Research

Taken together, the literature indicates that jewellery and textiles remain culturally significant, that festivals are becoming more commercialised, and that marketing and consumer credit are reshaping rural consumption patterns. However, no empirical studies have specifically examined the commercialisation of celebrations in rural Kerala, cultural studies and consumer behaviour analysis remain poorly integrated in this context, and there is a lack of quantified evidence on actual expenditure patterns associated with these emerging celebratory practices. The present study addresses this gap by empirically testing the relationships proposed above.

3. Materials and Methods

The present study is of mixed methods where both qualitative and quantitative methods have been used together to get a holistic view of the celebratory expenditure of the households. This allows the researcher to not only obtain numerical relationships but also the understanding of the situation from the respondents experience and perspective. The study is of descriptive and analytical type of research in design. The descriptive side is concerned with systematically describing the spending habits of households, especially the purchase of jewellery and textiles. The analytical part, however, aims to investigate the relationships among the various variables as well as the hypotheses and the testing of these with proper statistical methods. Data used in the study is primary and secondary data. Primary data are collected from a representative sample of 100 households using a structured survey which ensures that the data are representative and reliable for understanding the patterns of expenditure. Interviews are also held to better understand consumer behaviour, preferences, and motivations for their purchases, alongside surveys. Secondary data includes published reports, academic literature, and other documents to support a solid theoretical framework and background for the study. Specific variables are taken into account in the study in order to analyse the household expenditure behaviour.

The spending categories of jewellery and textiles are considered separately, because they are important categories of discretionary expenditure. The dependent variable is the total household expenditure that reveals the overall spending pattern and is the outcome variable that may be influenced by independent variables. The statistical analysis techniques used in the study include correlation analysis, regression analysis and ANOVA. The level and direction of relationship between jewellery and textile spending and total household spending was established by correlation analysis. Another advantage of regression analysis is that it can be used to determine how much the independent variables predict or influence the dependent variable, giving more detail of their influences.

4. Results and Discussion

The results and discussion section shows the statistical and thematic analysis done on the study carried out with the rural households in Kerala. This section consists of demographic profile of the survey respondents, expenditure dynamics of new celebrations, the effect of jewellery and textile marketing strategies on rural consumer behaviour and the consequential rural celebration trends, and overall discussion on statistical and thematic findings. It explores the association between jewellery, clothing and general spending on celebration, as well as the relationship between marketing and consumer behaviour and the creation of new events for celebrating in rural areas.

4.1 Demographic Results

Table 1 presents the demographic profile of the 100 rural households surveyed. The sample is fairly balanced by gender, with a slight female majority (52 percent), which is notable given those respondents' central role in jewellery and textile purchasing decisions. Most respondents fall within the economically active 25 to 45 age bracket (60 percent), and 72 percent are married, consistent with the study's focus on life cycle events such as weddings, housewarmings, and milestone celebrations. The sample is also relatively well educated, with 68 percent holding a graduate or postgraduate qualification, suggesting greater exposure and openness to new consumption trends. Occupationally, salaried employees (34 percent) and business owners (22 percent) are well represented, and 60 percent of respondents report a monthly income above ₹30,000, both of which point to a base of stable, discretionary income capable of supporting celebratory spending. Most tellingly, 82 percent of respondents reported participating in newly emerging celebratory events, confirming that these practices are now widespread in rural Kerala rather than isolated or exceptional, and lending support to the study's premise that traditional celebration patterns are being substantially reshaped by commercialisation and shifting aspirations.

Table 1. Demographic profile of respondents (N = 100)

Variables	Category	Frequency	Percentage (%)
Gender	Male	48	48.0
	Female	52	52.0
Age group	Below 25 years	12	12.0
	25–35 years	28	28.0
	36–45 years	32	32.0
	46–60 years	20	20.0
	Above 60 years	8	8.0
Marital status	Married	72	72.0
	Unmarried	24	24.0
	Others	4	4.0

Education level	Below SSLC	10	10.0
	Higher Secondary	22	22.0
	Graduate	40	40.0
	Postgraduate & Above	28	28.0
Occupation	Agriculture	18	18.0
	Business	22	22.0
	Salaried	34	34.0
	Homemaker	16	16.0
	Others	10	10.0
Monthly income (₹)	Below 15,000	14	14.0
	15,000–30,000	26	26.0
	30,001–50,000	30	30.0
	Above 50,000	30	30.0
Family type	Nuclear	65	65.0
	Joint	35	35.0
Participation in new celebrations	Yes	82	82.0
	No	18	18.0

Source: Primary data

4.2 Expenditure Dynamics of Emerging Celebrations

This section examines the relationship between jewellery spending, textile spending, and total celebration expenditure, and tests the first two hypotheses of the study.

Table 2 shows that jewellery and textile sales tied to emerging celebrations both grew substantially between 2018 and 2024.

Table 2. Growth of jewellery and textile sales during emerging celebrations in Kerala (2018–2024)

Year	Jewellery Sales (₹ Crores)	Textile Sales (₹ Crores)	Total Sales (₹ Crores)	Annual Growth Rate (%)
2018	118	182	300	—
2019	141	198	339	13.33
2020	166	228	390	14.71
2021	190	277	467	20.51
2022	223	319	542	14.89
2023	255	360	615	13.89
2024	297	408	705	14.63

Source: Compiled from field estimates, retailer trends, and projected market analysis (2024).

Jewellery sales rose from ₹118 crores to ₹297 crores, a growth of 145.8 percent, while textile sales rose from ₹182 crores to ₹408 crores, a growth of 127.8 percent. Combined sales grew from ₹300 crores to ₹705 crores, more than 2.5 times over the period, with a particularly sharp jump of 20.51 percent in 2021 that is plausibly attributable to pent up, or "revenge," consumption following the pandemic (Nguyen & Chao, 2021). This sustained upward trend indicates that jewellery and textile consumption tied to celebratory occasions has become a growing and durable feature of the rural Kerala economy rather than a temporary trend.

The correlation matrix in Table 3 shows a strong positive relationship between jewellery expenditure and total celebration expenditure (r equal to 0.80), a moderate positive relationship between textile expenditure and total expenditure (r equal to 0.52), and a negligible relationship between jewellery and textile expenditure themselves (r equal to negative 0.03). The last finding suggests that households treat jewellery and textile purchases as separate budget lines driven by different motivations, rather than substituting one for the other.

Table 3. Correlation Matrix of Expenditure Variables

Variables	Jewellery Expense	Textile Expense	Total Expense
Jewellery expense	1.00	-0.03	0.80
Textile expense	-0.03	1.00	0.52
Total expense	0.80	0.52	1.00

Table 4 reports the multiple regression results, in which jewellery expenditure (β equal to 1.4573) and textile expenditure (β equal to 1.3199) jointly explain 94.6 percent of the variation in total celebration expenditure (R squared equal to 0.946), with both coefficients significant at the 1 percent level. In practical terms, each ₹1 increase in jewellery spending is associated with a ₹1.46 increase in total celebration expenditure, and each ₹1 increase in textile spending is associated with a ₹1.32 increase. These results confirm both hypotheses: jewellery expenditure exerts the stronger pull on total spending, consistent with gold's role in Kerala as a marker of wealth, a ritual necessity, and a financial asset, while textile expenditure, though smaller in magnitude, remains a statistically meaningful contributor tied to multiple outfit changes, event specific attire, and fashion consciousness.

H421 (There is a significant relationship between jewellery expenditure and total rural celebration expenditure) is supported.

H422 (There is a significant relationship between textile expenditure and total rural celebration expenditure) is supported.

Table 4. Multiple Regression Results

Variables	Coefficient (β)	Standard Error	t-value	p-value
Constant	3761.56	521.44	7.21	0.001
Jewellery Expense	1.4573	0.112	13.01	0.001
Textile Expense	1.3199	0.145	9.10	0.000

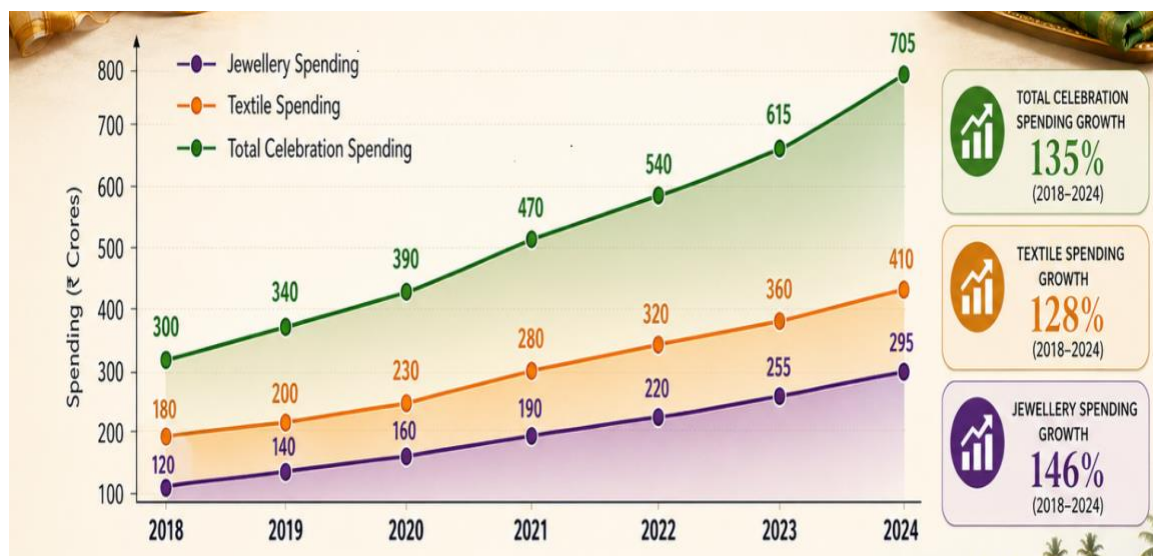
Model Summary

Statistic	Value
R ²	0.946
Adjusted R ²	0.944
F-statistic	842.61
Significance	0.000

Dependent Variable: Total celebration expense

Figure 1 shows the trend relationship between Jewellery spending, textile spending and the total celebration spending in rural Kerala.

Figure 1. Trend of jewellery, textiles, and total celebration spending in Kerala (2018-2024)



4.3 Influence of Marketing Strategies on Consumer Behaviour and Emerging Celebrations

This section tests whether jewellery and textile marketing strategies shape rural consumer behaviour, and whether that behaviour in turn drives the emergence of new celebratory events and higher total expenditure.

The correlation matrix in Table 5 shows a strong positive relationship between jewellery marketing and consumer behaviour (r equal to 0.78), a moderate to strong positive relationship between textile marketing and consumer behaviour (r equal to 0.61), and the strongest relationship in the matrix between consumer behaviour and total celebration expenditure (r equal to 0.84). These results indicate that consumer behaviour is closely tied to how strongly households spend on celebrations, and that both categories of marketing strategy are meaningfully associated with that behaviour.

Table 5. Correlation Matrix

Variables	Jewelry Marketing	Textile Marketing	Consumer Behaviour	Total Celebration Expenditure
Jewellery Marketing	1.000	-0.03	0.78	0.80
Textile Marketing	-0.03	1.000	0.61	0.52
Consumer Behaviour	0.78	0.61	1.000	0.84
Total Celebration Expenditure	0.80	0.52	0.84	1.000

The regression results in Table 6 confirm this relationship more rigorously. Jewellery marketing (β equal to 0.682) and textile marketing (β equal to 0.491) together explain 78.1 percent of the variation in consumer behaviour (R squared equal to 0.781), both significant at the 1 percent level, with jewellery marketing exerting the larger effect. A second regression, reported in Table 7, shows that consumer behaviour in turn significantly predicts total celebration expenditure (β equal to 1.742, R squared equal to 0.706), meaning that a one unit increase in consumer behavioural influence is associated with an increase of approximately 1.742 units in total celebration expenditure. The ANOVA results in Table 8 confirm the overall significance of this model (F equal to 172.45, p less than 0.001), reinforcing that the predictors jointly and meaningfully explain variation in consumer behaviour and spending.

Table 6. Regression Analysis for Predicting Consumer Behaviour

Predictor Variables	Beta Coefficient (β)	Standard Error	t-value	p-value
Constant	2.145	0.412	5.20	0.000
Jewellery Marketing	0.682	0.081	8.42	0.000
Textile Marketing	0.491	0.096	5.11	0.000

Model Summary

Statistic	Value
R ²	0.781
Adjusted R ²	0.774
F-value	172.45
Significance	0.000

Dependent Variable: Consumer Behaviour

H431 (Jewellery marketing strategies have a significant influence on rural consumer behaviour) is supported.

H432 (Textile marketing strategies have a significant influence on consumer behaviour) is supported.

H433 (Consumer behaviour has a significant influence on the emergence of new celebratory events and total celebration expenditure) is supported.

Taken together, these statistical results show that jewellers and textile businesses in rural Kerala are not passive beneficiaries of pre existing festive demand, but active participants in shaping how, and how much, rural households spend to celebrate.

Table 7. Regression Analysis for predicting the total celebration expenditure

Predictor Variable	Beta Coefficient (β)	Standard Error	t-value	p-value
Constant	3761.56	521.44	7.21	0.000

Consumer Behaviour	1.742	0.118	14.76	0.000
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Model Summary

<i>Statistic</i>	<i>Value</i>
R ²	0.706
Adjusted R ²	0.701
F-value	217.89
Significance	0.000

Dependent Variable: Total Celebration Expenditure

Table 8. ANOVA Test results

Source	Sum of Squares	df	Mean Square	F-value	Sig.
Regression	248756.12	2	124378.06	172.45	0.000
Residual	69985.43	97	721.50		
Total	318741.55	99			

4.4 Thematic Findings

The qualitative analysis of interview responses and open ended survey comments, summarised thematically in Table 9, complements and enriches the quantitative results. Respondents consistently described celebrations that were once modest family gatherings as having become commercially driven occasions centred on jewellery, clothing, decoration, and photography, with new attire and gold ornaments now treated as social expectations even for minor events. Respondents attributed much of this shift to the emotional and aspirational marketing strategies used by jewellery and textile businesses, which link products to happiness, prestige, and family honour, and to growing social media exposure that encourages rural consumers to emulate urban celebratory styles. While respondents acknowledged that this commercialisation stimulates local economic activity, several also noted that it places real financial strain on middle income households, echoing the tension identified in the quantitative results between economic opportunity and financial vulnerability.

Table 9. Summary of Thematic Findings

Theme	Major Findings
1. <i>Commercialisation of Celebrations</i>	Celebrations becoming more consumption oriented
2. <i>Marketing Influence</i>	Emotional branding & digital marketing strategies strongly influence rural consumption also.
3. <i>Consumer Behaviour</i>	Becomes more aspirational & socially influenced and increased celebration spending.
4. <i>Emerging Celebrations</i>	New celebration practices are widely adopted
5. <i>Socio-economic Impact</i>	Economic growth alongside the financial pressure

4.5 Theoretical Contribution

These findings are consistent with prior work linking commercialisation to shifts in consumer behaviour (Mukherjee, 2012; Manohari & Sona, 2014), while extending that literature into a rural setting and highlighting the growing role of digital marketing in reaching rural consumers. By jointly analysing commercialisation, consumer behaviour, and cultural change within the specific context of newly emerging rural celebrations, the study provides empirical evidence of how marketing strategies and aspirational consumption combine to embed new celebratory practices into household routines, linking cultural change directly to observable expenditure patterns in a rural economy.

5. Conclusion

This study concludes that jewellers and textile businesses exert a transformative influence on the emergence of new celebratory practices in rural Kerala. The strong correlation between jewellery expenditure and total celebration spending, together with the high explanatory power of the regression models, indicates that these industries do not merely respond to existing consumer demand but actively help generate it. Jewellery emerges as the dominant driver of celebration expenditure, reflecting gold's enduring role in Kerala as a symbol of wealth, status, and ritual significance, while textile expenditure, though comparatively smaller in effect, remains a significant and distinct contributor tied to the experiential and fashion related aspects of celebration. The finding that marketing strategies significantly shape consumer behaviour, and that this behaviour in turn drives both new celebratory practices and higher expenditure, confirms that strategic marketing, including emotional branding, influencer partnerships, seasonal campaigns, and financing schemes, has become a central mechanism through which commercialisation

spreads in rural communities. The steady growth in combined jewellery and textile sales between 2018 and 2024 further underscores the scale and durability of this shift. At the same time, this transformation carries a double edged character. It generates real economic benefits, supporting rural retailers, artisans, designers, and event related services, but it also raises legitimate concerns about household financial sustainability, rising indebtedness, and the gradual erosion of the cultural authenticity that originally defined these celebratory occasions. A balanced and responsible approach is therefore needed, one in which policymakers, businesses, and consumers work together to support continued commercial growth without allowing it to undermine the cultural traditions and financial stability of rural households.

5.1 Implications of the Study

Business Implications: Jewellery and textile businesses should design marketing strategies that are regionally tailored to local cultural preferences rather than relying on generic national campaigns. Offering more customisable and flexible product options would allow businesses to serve the full range of new celebratory occasions while strengthening customer engagement and brand loyalty. Given the demonstrated reach of digital marketing into rural markets, continued investment in digital platforms is essential for maintaining broad audience reach, efficient promotion, and convenient purchasing.

Policy Implications: Policymakers should prioritise financial literacy initiatives that help rural households manage celebratory spending responsibly, particularly given the evidence that commercialisation is contributing to rising expenditure and, in some cases, indebtedness. Continued support for traditional artisans and weavers is also important, both to preserve craft based livelihoods and to ensure that the economic benefits of this growing celebration economy are broadly shared. Regulatory attention to consumer credit products, such as gold loans and instalment based financing schemes, would help guard against over indebtedness at the household level.

Social Implications: The findings point to a broader social need to balance tradition and modernity as celebratory practices evolve. While changing consumption habits reflect legitimate lifestyle change, cultural values should not be displaced by materialism, and community stakeholders should remain attentive to the financial pressure that intensifying celebratory spending places on households, in order to protect both social wellbeing and long run economic stability.

5.2 Recommendations

Based on these findings, the study offers the following recommendations. Jewellers and textile retailers should develop marketing campaigns that celebrate cultural authenticity alongside modern aspirations, avoiding messaging that frames excessive spending as a social necessity. Local financial institutions and cooperative societies should expand access to structured savings

schemes, such as gold savings plans, as an alternative to high cost credit for celebratory purchases, helping households plan for these expenses without accumulating unsustainable debt. Community organisations and local governments could consider promoting awareness campaigns that reaffirm the non material, relational aspects of celebration, helping to counterbalance the aspirational pressure generated by commercial marketing. Finally, given the clear gap identified in the literature, future researchers should extend this line of inquiry to other rural regions of India and to a wider range of celebratory events, and should consider longitudinal designs capable of tracking how household spending and cultural attitudes toward these new celebrations evolve over time.

6. Declarations

6.1 Ethical considerations

Not applicable.

6.2 Use of artificial intelligence (AI)

The authors declare that the generative artificial intelligence (AI) tool chatbox was used exclusively for language editing and/or grammatical improvement. The use of AI did not influence the scientific content, study design, data analysis, data interpretation, results, or conclusions of the manuscript. The full responsibility for the content remains with the authors.

6.3 Conflict of Interest

The authors declare no conflicts of interest.

6.4 Funding

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