

EFFECT OF CONSUMER TRUST ON BRAND LOYALTY WITH RESPECT TO JEWELLERY BRANDS IN AMRAVATI CITY.

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Abstract :

Consumer trust plays a vital role in shaping purchasing decisions and building long-term brand loyalty, particularly in high-involvement product categories. In the jewellery industry, where purchases involve significant financial and emotional value, trust becomes a key factor influencing brand preference and repeat buying behavior. This study examines the effect of consumer trust on brand loyalty with respect to jewellery brands, focusing on factors such as product purity, hallmark certification, quality, pricing transparency, and after-sales service. A descriptive research design was adopted, using primary data collected through a structured questionnaire and supported by secondary literature. The findings indicate that consumer trust significantly influences repeat purchase intentions and brand loyalty, while reduced trust increases the likelihood of brand switching. The study emphasizes the importance of authenticity, quality, and transparency in sustaining long-term brand loyalty in the jewellery market.

Keywords : Consumer Trust, Brand Loyalty, Jewellery Industry, Repeat Purchase Intention, Trust Factors, branded jewellery.

Introduction:

In today's consumer market, purchasing decisions are not based only on price or product features but also on emotional, cultural, and symbolic values. In this context, consumer trust has become a key factor influencing satisfaction, repeat purchases, and brand loyalty. Trust reflects a

consumer's confidence in a brand's quality, honesty, and reliability, helping to build long-term relationships between consumers and brands.

This is especially important in the jewellery industry, where purchases involve high financial value along with emotional and cultural significance. Jewellery is often bought for special occasions like weddings and festivals, making the decision more sensitive. Consumers often have concerns about purity, authenticity, pricing transparency, and after-sales services, which increases perceived risk. Therefore, trust plays an important role in reducing uncertainty and encouraging confident purchase decisions. Branded jewellery companies have gained popularity by offering certified products, transparent pricing, and consistent quality.

The present study aims to analyse the impact of consumer trust on brand loyalty in jewellery brands, focusing on factors such as quality, purity, pricing transparency, brand reputation, and after-sales services. It also examines how trust influences repeat purchase behaviour and customer satisfaction. The findings of this study will help jewellery brands improve their strategies, strengthen customer relationships, and build long-term trust in a competitive market.

Research Problem and Objectives of the Study

Consumer trust is a key factor in building brand loyalty in the jewellery industry, where purchases involve high emotional and financial value. However, issues such as pricing opacity, inconsistent quality, and weak after-sales services often create doubt among consumers and affect brand loyalty. While earlier studies have addressed trust concerns in jewellery buying, limited research has examined the combined influence of trust-building factors such as authenticity, pricing transparency, brand reputation, product quality, and after-sales service on brand loyalty. Hence, this study seeks to analyse how consumer trust shapes brand loyalty and to identify the most influential trust-related factors among jewellery consumers in Amravati city.

The present research study aims to accomplish the following objectives :

1. To analyze the key factors influencing consumer trust in jewellery brands.
2. To examine the effect of consumer trust on brand loyalty and repeat purchase behaviour in the jewellery industry.
3. To analyze consumer trust across different jewellery brands.

Review of Literature

Consumer trust and brand loyalty in the jewellery industry have been widely studied, highlighting the importance of quality, perception, and customer experience in influencing buying behaviour. Chitradevi and Selvarani (2025), in their study on consumer perception and purchase intention towards branded jewellery in India, found that factors such as quality, brand image, and trust significantly influence purchase intention. Their study also revealed that customer satisfaction acts as a mediating factor, strengthening the relationship between consumer perception and buying behaviour, thereby emphasizing the importance of delivering superior quality and personalized experiences. Similarly, Sejwal (2024) examined consumer behaviour in the Indian jewellery market and found that purchase decisions are mainly influenced by quality, price, and brand reputation, with gold jewellery being the most preferred due to its cultural significance. The study further highlights that modern factors such as word-of-mouth, online reviews, and social media play a stronger role in building trust and loyalty compared to traditional advertising methods. Focusing on trust and authenticity, Mahesha C. (2025) studied women consumers' behaviour towards hallmarked gold jewellery in Karnataka and found that hallmark certification and perceived quality significantly enhance consumer trust and reduce purchase risk. The study concludes that authenticity-driven trust is a key determinant of loyalty in the jewellery market. In addition, Nim, Jaggi, and Singh (2022) analysed the role of brand experience, brand trust, and brand love in influencing brand loyalty among women consumers of fashion jewellery. Their findings indicate that brand experience positively impacts loyalty through trust and emotional attachment, highlighting the importance of building strong emotional connections with customers. Further, Archana Yadav and Garg (2025) studied consumer attitudes towards branded and non-branded gold jewellery and found that factors such as purity, design, price, and trust significantly influence purchase decisions. The study reveals that branded jewellers are preferred for their transparency and quality assurance, while non-branded jewellers attract customers through affordability and personalized services. Moreover, Gogoi B. J. (2021) examined the impact of

customer trust on perceived value and brand loyalty and found that trust plays a crucial role in enhancing customer satisfaction and long-term relationships. The study concludes that trust-driven satisfaction increases perceived value and contributes significantly to sustained brand loyalty. The overall literature indicates that consumer trust, quality perception, brand experience, and satisfaction are key factors influencing purchase decisions and loyalty in the jewellery industry. While several studies have focused on purchase intention and consumer perception, there is limited research specifically examining the direct relationship between consumer trust and brand loyalty in the jewellery sector, particularly in semi-urban markets. This research gap highlights the need for further study, which the present research aims to address.

Research Methodology

This study adopts a descriptive research design to examine the impact of consumer trust on brand loyalty in jewellery brands in Amravati city. The design is suitable for understanding consumer behaviour and identifying the relationship between trust and loyalty, including factors such as repeat purchase intention and customer satisfaction. A structured sampling design has been used to ensure systematic and reliable data collection. The universe of the study consists of all consumers in Amravati city who purchase jewellery from branded jewellers. The population includes individuals who have purchased branded jewellery such as gold, diamond, or other certified jewellery at least once. The sampling unit is an individual jewellery consumer, and the sampling frame consists of retail consumers who have prior experience purchasing from established jewellery brands. A sample size of 100 respondents has been selected using a probability sampling method, specifically simple random sampling, to provide equal chances of selection and reduce bias.

Data for the study is collected from both primary and secondary sources to ensure a comprehensive analysis. Primary data is gathered through a structured questionnaire administered to respondents, covering demographic details and consumer perceptions related to trust, satisfaction, and loyalty. Likert scale statements are used to measure the level of agreement on various factors influencing trust and brand loyalty. Secondary data is collected from books, research journals, articles, and relevant online sources to support the study. The collected data is analysed using descriptive statistical tools such as percentages, frequency distribution, and

averages to interpret consumer behaviour patterns. Graphs and charts are used to present the data in a clear and understandable manner. However, the study is limited to a sample size of 100 respondents and is restricted to Amravati city, which may limit the general applicability of the findings.

Analysis and Interpretation of Data

Demographic Profile (N=100)

Table 1: Respondent distribution based on Gender, Age and Occupation.

Category	Subgroup	Percentage
Gender	Male	36
	Female	64
Age	21-25	34
	26-35	16
	36-45	33
	46-55	12
	56 & above	5
Occupation	Student	17
	Salaried Employee	48
	Business Owner	16
	Home Maker	17
	Other	2

Interpretation:

The data shows that the majority of respondents are female (64%), indicating higher involvement of women in jewellery purchases. Most respondents fall in the 21–25 and 36–45 age groups, reflecting active participation of young and middle-aged consumers.

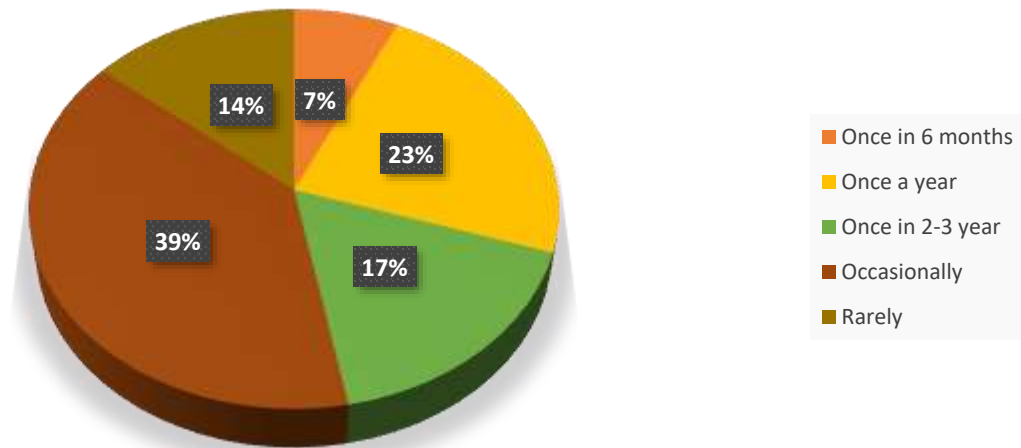
It also shows that salaried employees (48%) form the largest group, followed by students and homemakers. Overall, the data highlights that working professionals and females dominate the sample, providing meaningful insights into jewellery buying behaviour.

Table No. 2 : Analysis of Frequency of Purchasing Branded jewellery.

Frequency	No. of Respondents	Percentage
Once in 6 months	7	7%
Once a year	23	23%
Once in 2-3 year	17	17%
Occasionally	39	39%
Rarely	14	14%
Total	100	100%

Graph No. 2 : Analysis of Frequency of Purchasing Branded jewellery.

Interpretation:

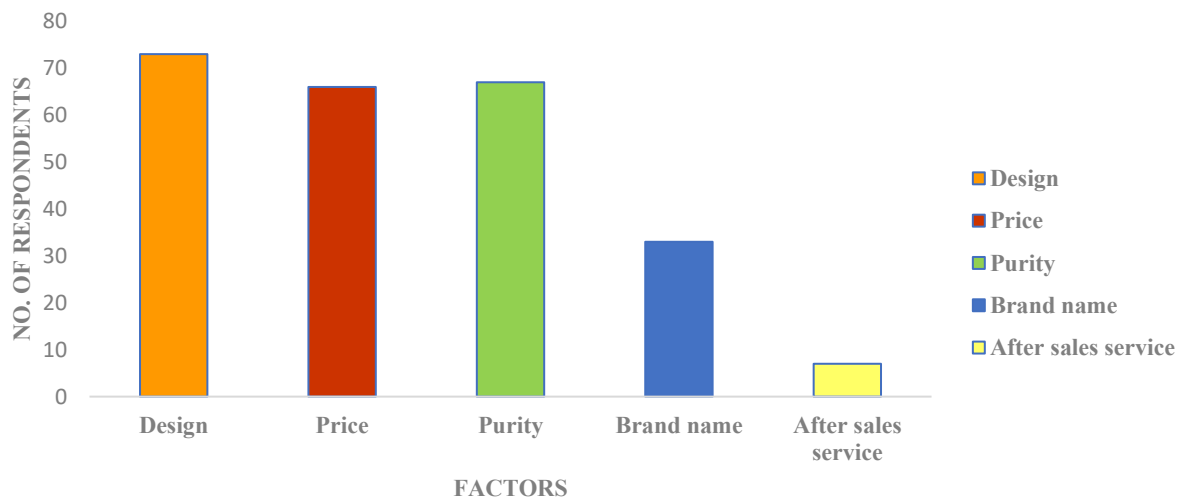


From the above analysis, the study shows the frequency of purchasing branded jewellery among respondents. Out of 100 respondents, 39% purchase it occasionally, mainly during festivals and weddings, while 23% buy it once a year and 17% once in 2–3 years. A smaller proportion purchases it once in 6 months (7%), and 14% rarely buy branded jewellery. This indicates that most consumers prefer buying branded jewellery during special occasions rather than on a regular basis.

Table No. 3 : Analysis of Important factors while choosing jewellery.

Factors	No of Respondents	Percentage
Design	73	73%
Price	66	66%
Purity	67	67%
Brand name	33	33%
After sales service	7	7%
Total	100	100%

Graph No. 3 : Analysis of Important factors while choosing jewellery.



Interpretation:

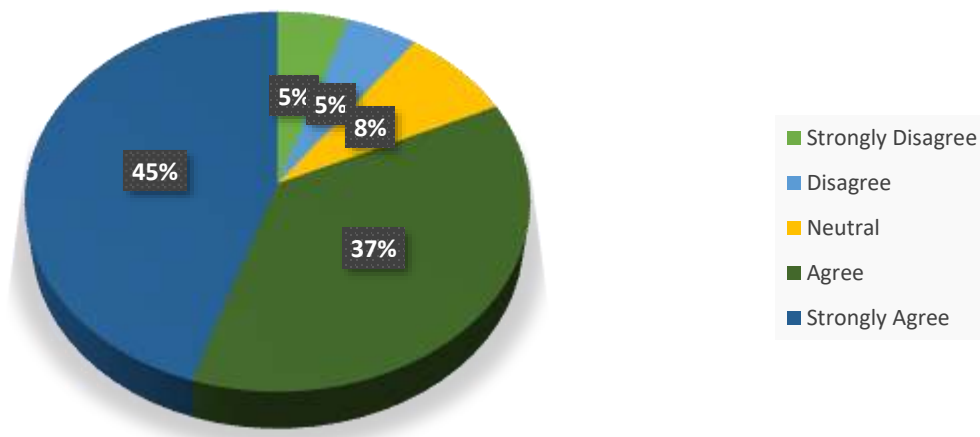
From the above analysis, the study shows the important factors considered by respondents while choosing jewellery. Design is the most important factor for 73% of respondents, followed by purity (67%) and price (66%). Brand name is considered by 33% of respondents, while only 7% consider after-sales service.

This indicates that consumers mainly focus on design, purity, and price, while brand name and after-sales service are less important factors.

Table No. 4 : Analysis of Respondent’s level of agreement on – Trust in the brand strengthens my willingness to repurchase and remain loyal.

Level of Agreement	No. of Respondents	Percentage
Strongly Disagree	5	5%
Disagree	5	5%
Neutral	8	8%
Agree	37	37%
Strongly Agree	45	45%
Total	100	100%

Graph No. 4 : Analysis of Respondent’s level of agreement on – Trust in the brand strengthens my willingness to repurchase and remain loyal.



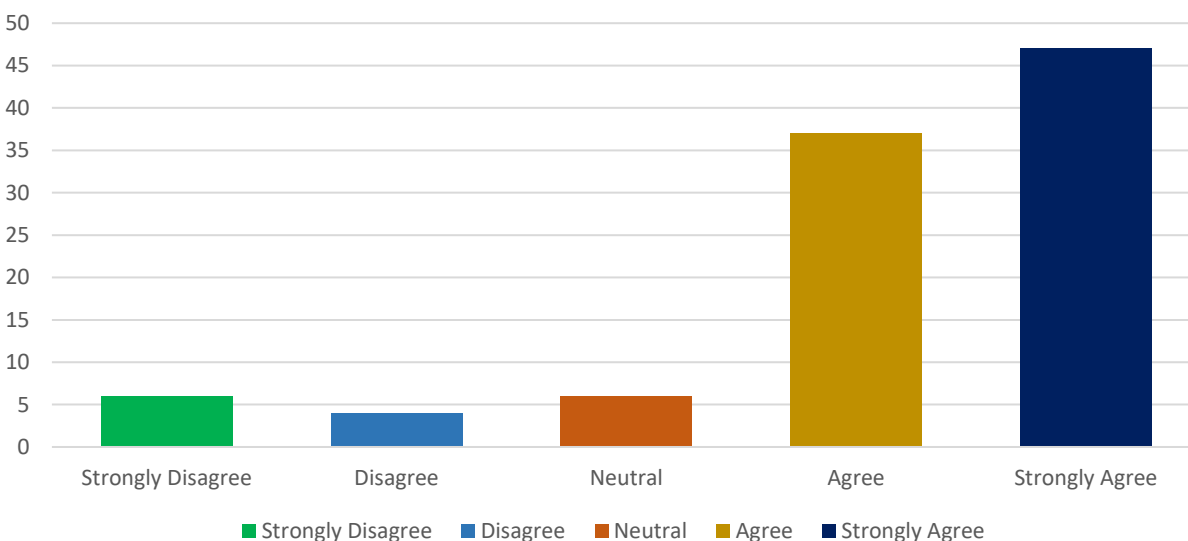
Interpretation:

From the above analysis, it is clear that trust in a jewellery brand significantly strengthens customers’ willingness to repurchase and remain loyal. A majority of respondents (45% strongly agree and 37% agree) support this view, while only a small proportion remain neutral (8%) or disagree (5% disagree and 5% strongly disagree). This highlights the important role of trust in building customer loyalty. It also indicates that brands focusing on trust can achieve long-term customer relationships and retention.

Table No. 5 : Analysis of Respondent’s level of agreement on – I intent to continue purchasing from the same jewellery brand in the future.

Level of Agreement	No. of Respondents	Percentage
Strongly Disagree	6	6%
Disagree	4	4%
Neutral	6	6%
Agree	37	37%
Strongly Agree	47	47%
Total	100	100%

Graph No. 5 : Analysis of Respondent’s level of agreement on – I intent to continue purchasing from the same jewellery brand in the future.



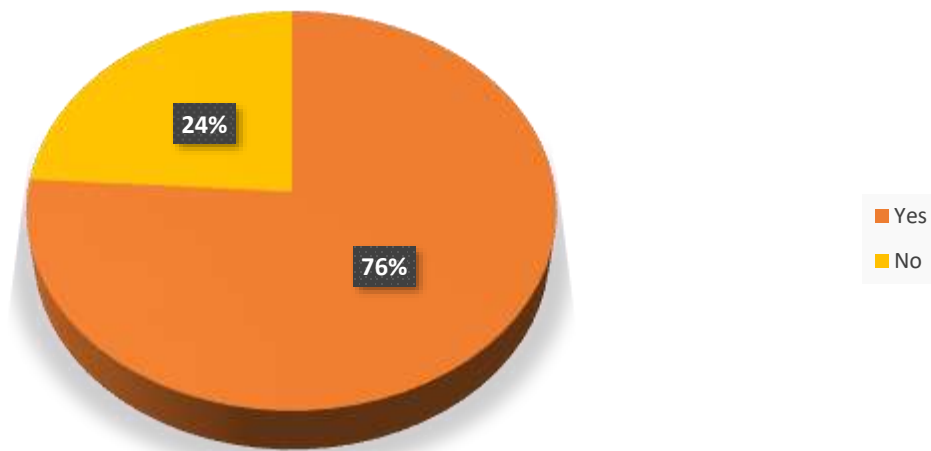
Interpretation:

From the above analysis, it is evident that most respondents intend to continue purchasing jewellery from the same brand in the future. A majority (47% strongly agree and 37% agree) show a positive intention, while a small portion remain neutral or disagree. This indicates that a majority of respondents are willing to continue purchasing from their preferred jewellery brand in the future, which reflects a good level of customer satisfaction and brand loyalty.

Table No. 6 : Analysis of Consumers’ attitude towards brand switching based on Trust when asked if they switch the brand when the trust reduces.

Responses	No. of Respondents	Percentage
Yes	76	76%
No	24	24%
Total	100	100%

Graph No. 6 : Analysis of Consumers’ attitude towards brand switching based on Trust when asked if they switch the brand when the trust reduces.



Interpretation:

From the above analysis, it is evident that trust plays a crucial role in jewellery purchases. A majority of 76% respondents stated that they would switch brands if their trust decreases, while only 20% would remain loyal.

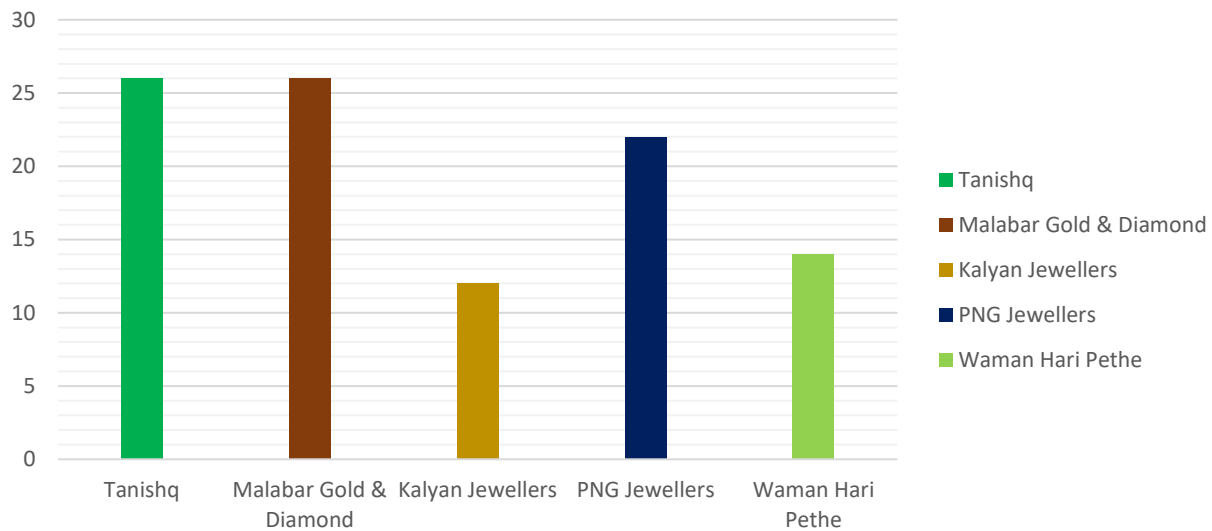
This shows that consumers are highly sensitive to trust, and any loss of confidence in a brand’s reliability or authenticity can lead to switching behavior. Therefore, maintaining trust is essential for brands to retain customers and ensure long-term loyalty.

Table No. 7 : Analysis of Preferred Jewellery Brands in Amravati City.

Jewellery Brands	No. of Respondents	Percentage
Tanishq	26	26%

Malabar Gold & Diamond	26	26%
Kalyan Jewellers	12	12%
PNG Jewellers	22	22%
Waman Hari Pethe	14	14%
Total	100	100%

Graph No. 7 : Analysis of Preferred Jewellery Brands in Amravati City.



Interpretation:

From the above analysis, it is clear that out of the total 100 respondents, Malabar Gold & Diamonds and Kalyan Jewellers are the most preferred brands in Amravati City, each chosen by 26% of respondents. Tanishq is preferred by 22% of respondents, while PNG Jewellers is chosen by 14%. Waman Hari Pethe is preferred by 12% of respondents.

This indicates that Malabar Gold & Diamonds and Kalyan Jewellers are the most popular jewellery brands among consumers in Amravati City.

Conclusions & Suggestions:

After conducting the research and analysing the data, the following conclusions, suggestions, and recommendations were drawn:

The study reveals that consumer trust plays a significant role in influencing brand loyalty and repeat purchase behaviour in the jewellery industry. Most respondents indicated that trust in a jewellery brand encourages them to continue purchasing and remain loyal over time. Factors such as purity, quality assurance, and transparent pricing were found to be the most important in building trust among consumers. Additionally, design and price also influence purchasing decisions, showing that both emotional and functional factors are important in the jewellery buying process. The findings also highlight that consumers prefer branded jewellery due to reliability, certification, and consistent quality, which strengthens their confidence in the brand.

The study further indicates that consumers are highly sensitive to trust, and any decline in trust can lead to brand switching. A large proportion of respondents expressed that they would shift to another brand if they lose confidence in the existing one. This shows that maintaining trust is essential for retaining customers in a competitive market. While after-sales services have some influence, they are considered less important compared to core product-related factors such as purity and design. Overall, the results suggest that trust, along with product quality and transparency, plays a crucial role in shaping consumer behaviour and long-term brand relationships in the jewellery industry.

Based on the findings, it is recommended that jewellery brands should focus on ensuring purity, quality assurance, and transparent pricing practices to build and maintain consumer trust. Companies should also work on delivering consistent product quality and reliable services, as these factors directly contribute to customer satisfaction and loyalty. Strengthening brand image through effective communication, customer engagement, and personalized services can further enhance trust and reduce brand switching. In addition, jewellery brands should improve customer interaction and provide better service experiences to build long-term relationships. By focusing on trust-building strategies and customer-centric approaches, jewellery brands can achieve higher customer retention and sustained growth in a competitive market.

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