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CONSUMER PERCEPTION AND PURCHASE INTENTION TOWARDS BRANDED JEWELLERY IN INDIA: THE MEDIATING ROLE OF CUSTOMER SATISFACTION

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Abstract

This study examines the relationship between consumer perception, customer satisfaction and purchase intention in the Indian branded jewellery market, with a focus on the mediating role of customer satisfaction. A structured questionnaire was administered to 390 respondents and data were analyzed using Structural Equation Modeling (SEM). The findings reveal that consumer perception significantly influences both purchase intention and customer satisfaction, while customer satisfaction partially mediates the effect of perception on purchase intention. The results highlight the importance of perceived quality, brand image, trust and service experience in shaping consumer behavior, offering actionable insights for jewellery marketers to enhance brand loyalty and engagement. These findings contribute to understanding the dynamics

of branded jewellery consumption in India and provide directions for future research in digital marketing, emotional branding and cross-cultural consumer behavior.

Keywords: Consumer Perception, Customer Satisfaction, Purchase Intention, Branded Jewellery, India, Structural Equation Modeling (SEM)

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1. INTRODUCTION

The jewellery industry in India holds immense cultural, social, and economic significance. Jewellery is not merely a decorative product but a symbol of wealth, heritage, and emotional attachment. In recent years, the sector has undergone a transformation with the rapid emergence of branded jewellery, driven by evolving consumer preferences, lifestyle changes, and the influence of global retail practices (Mukherjee et al., 2012). Traditionally, Indian consumers purchased jewellery from local goldsmiths and family jewellers, but the entry of established brands such as Tanishq, Malabar Gold, and Kalyan Jewellers has redefined trust, quality assurance, and consumer experience in the market (Lather & Khatri, 2011; DayanaSajjanan, 2014). Consumer perception towards branded jewellery is shaped by multiple factors, including brand image, product quality, design innovation, pricing and customer service. Studies indicate that consumers perceive branded jewellery as a blend of trust and modernity, providing them with purity certification, transparency in pricing and contemporary designs that suit both traditional and modern occasions (Joseph, 2014; Xavier & Kamalam, 2016). Unlike non-branded jewellery, branded alternatives are often associated with emotional value and social status, which further strengthen purchase intention (Athithyan & Mannava, 2023; Sanjula, 2017).

Purchase intention in the jewellery sector is influenced not only by tangible factors like quality and price but also by intangible factors such as brand love, advertising appeals and consumer mood. Misra et al. (2024) emphasize that brand image, femvertising and emotional connection significantly contribute to purchase decisions in luxury jewellery. Similarly, Nair and D'Souza (2019) found that consumer mood and engagement strategies strongly affect brand perception, particularly in the case of Tanishq. These findings suggest that branded jewellery consumption is becoming increasingly experience-driven, where consumer psychology plays a

vital role. Another critical element in this relationship is **customer satisfaction**, which acts as a mediator between consumer perception and purchase intention. Research indicates that when customers perceive high quality, authenticity and personalization, it leads to greater satisfaction and loyalty (Lodhiya et al., 2023). In turn, satisfied customers are more likely to develop positive purchase intentions and repurchase behaviours. The role of loyalty programs, endorsements and engagement strategies further enhances satisfaction, thereby driving sustained purchase patterns (Prasad et al., 2022; Priya & Ravindran, 2022).

Demographic and lifestyle influence also play an essential role in shaping purchase behaviour. Krishnakumar and Lajith (2023) highlighted that factors such as income, age and lifestyle choices directly affect consumer inclination towards ethnic and contemporary jewellery designs. Furthermore, social media marketing and digital platforms have amplified consumer exposure to branded jewellery, with perceptions of luxury and exclusivity acting as mediating variables in shaping purchase intentions (Shayeb & El-Deeb, 2023; Shah et al., 2024). The increasing competition in the jewellery sector makes it imperative for brands to understand consumer psychology, particularly how perceptions of quality, trust and branding influence satisfaction and, in turn, purchase intention. The growing aspirations of millennials and Gen Z consumers, coupled with rising disposable incomes, are driving demand for branded jewellery in India (Bhattacharyya & Karmakar, 2024; Kumara & Kumar, 2016). At the same time, innovations in design, crowdsourcing of ideas and personalization have transformed how jewellery is marketed and consumed (Sarmah & Rahman, 2017; Malhotra & Dandotiya, 2023).

Given this context, it is crucial to explore how consumer perception translates into purchase intention for branded jewellery in India, while acknowledging the mediating role of customer satisfaction. Understanding this dynamic can provide valuable insights to retailers and marketers for designing strategies that not only attract customers but also retain them through satisfaction-driven loyalty. This study seeks to bridge the gap by analyzing these interlinked constructs within the Indian jewellery market, which is undergoing rapid modernization without losing its cultural roots. The objectives are:

1. To examine consumer perception towards branded jewellery in India and the factors influencing it.
2. To analyze the relationship between consumer perception and purchase intention in the branded jewellery sector.
3. To investigate the mediating role of customer satisfaction in shaping the link between consumer perception and purchase intention.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

1. Consumer Perception Towards Branded Jewellery

Consumer perception is a key determinant of behavior in the jewellery market, as it directly impacts purchase intentions. Branded jewellery in India is perceived to offer higher credibility, authenticity and quality compared to non-branded alternatives (Athithyan & Mannava, 2023). Consumers value tangible factors such as purity certification, design, price transparency and after-sales services, which differentiate branded from traditional jewellery (DayanaSajjanan, 2014; Joseph, 2014). Moreover, branded jewellery carries intangible values, including prestige, social recognition and emotional attachment, which shape overall consumer perception (Sanjula, 2017). Malhotra and Dandotiya (2023) noted that perceptions of luxury brands are influenced by anthropomorphism and social stereotypes, meaning that consumers often associate branded jewellery with a sophisticated lifestyle and aspirational identity. Lather and Khatri (2011) also highlighted that brands like Tata GoldPlus successfully created consumer trust through consistent branding, demonstrating the importance of perception in the adoption of branded jewellery. Based on these insights, it is clear that positive consumer perception is likely to enhance a consumer's willingness to purchase branded jewellery. Therefore, the first hypothesis is proposed:

H1: *Consumer perception has a significant positive influence on purchase intention towards branded jewellery in India.*

2. Relationship Between Consumer Perception and Customer Satisfaction

Consumer perception not only influences purchase intentions directly but also shapes satisfaction. Satisfaction arises when a product or service meets or exceeds consumer expectations (Priya & Ravindran, 2022). In the jewellery sector, satisfaction is determined by the perceived quality, design appeal, authenticity, service experience and brand reliability (Joseph, 2014; Xavier & Kamalam, 2016). Kumara and Kumar (2016) emphasized that changing consumer behavior, including a preference for branded products, reflects a growing awareness and expectation of superior quality and service. Nair and D'Souza (2019) further highlighted that consumer mood and engagement with branded communication (e.g., advertising or promotional campaigns) significantly influence perception and satisfaction simultaneously. Thus, consumer perception is expected to positively influence customer satisfaction, leading to the second hypothesis:

H2: *Consumer perception has a significant positive influence on customer satisfaction in the context of branded jewellery.*

3. Customer Satisfaction and Purchase Intention

Customer satisfaction is a crucial antecedent of purchase intention. Satisfied consumers are more likely to develop loyalty and repeat purchase behaviors (Lodhiya, Jangid, & Vidani, 2023). In branded jewellery, satisfaction can stem from quality assurance, personalized service, innovative designs and overall shopping experience (Priya & Ravindran, 2022). Prasad et al. (2022) highlighted that endorsement strategies and customer engagement activities enhance satisfaction, which strengthens purchase intention. Similarly, Bhattacharyya and Karmakar (2024) emphasized that factors influencing jewellery purchase, including trust in brand and quality perception, translate satisfaction into tangible buying behavior. From this evidence, it is proposed that:

H3: Customer satisfaction has a significant positive influence on purchase intention towards branded jewellery.

4. Mediating Role of Customer Satisfaction

Several studies suggest that customer satisfaction mediates the relationship between perception and purchase intention. When consumer expectations regarding product quality, design and service are met, satisfaction amplifies the positive impact of perception on purchasing decisions (Shayeb & El-Deeb, 2023). Sarmah and Rahman (2017) also noted that consumer empowerment through personalization and co-creation in jewellery design enhances satisfaction, which in turn strengthens purchase intention. This indicates that even if perception is high, the effect on actual purchase behavior is more substantial when satisfaction is achieved. Therefore, the mediating role of satisfaction becomes critical in understanding consumer behavior in branded jewellery:

H4: Customer satisfaction mediates the relationship between consumer perception and purchase intention in the branded jewellery market.

This integrated literature review demonstrates the interlinked nature of consumer perception, customer satisfaction and purchase intention in the Indian branded jewellery market. It establishes a strong theoretical foundation for empirical testing and provides clear direction for the research hypotheses.

3. METHODOLOGY

This study employs a quantitative research design to examine the relationships between consumer perception, customer satisfaction and purchase intention towards branded jewellery in India. A cross-sectional survey method was used to collect primary data from consumers

who have recently purchased or intend to purchase branded jewellery. Data were collected through a structured questionnaire, divided into four sections: demographic information, consumer perception, customer satisfaction and purchase intention. The measurement items for consumer perception were adapted from Athithyan and Mannava (2023) and DayanaSajjanan (2014), while customer satisfaction items were adapted from Priya and Ravindran (2022) and Lodhiya et al. (2023). Purchase intention was measured using indicators based on Bhattacharyya and Karmakar (2024) and Misra et al. (2024). A total of 390 respondents from urban and semi-urban areas of India participated, ensuring adequate representation of different age groups, genders and income levels.

The collected data were analyzed using Structural Equation Modeling (SEM) to test the hypothesized relationships and the mediating role of customer satisfaction. SEM was chosen because it allows simultaneous assessment of multiple relationships and constructs while accounting for measurement errors (Hair et al., 2019). The model includes direct paths from consumer perception to purchase intention and customer satisfaction, as well as a mediating path through customer satisfaction, corresponding to the four proposed hypotheses. Reliability and validity of the constructs were assessed using Cronbach's alpha, composite reliability and confirmatory factor analysis (CFA) before testing the structural relationships. The SEM approach provides a robust framework for understanding how consumer perception translates into purchase intention through satisfaction in the Indian branded jewellery market.

4. RESULTS AND FINDINGS

Table 1: Demographic Profile of Respondents (N = 390)			
Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	182	46.7
	Female	208	53.3
Age (Years)	18–25	79	20.3
	26–35	121	31
	36–45	99	25.4
	46–60	91	23.3
	>60	91	23.3
Income (INR/month)	<50,000	97	24.9
	50,001–1,00,000	152	39
	1,00,001–2,00,000	88	22.6
	>2,00,000	53	13.5
Education	High School	41	10.5
	Graduate	179	45.9
	Postgraduate	151	38.7

	Others	19	4.9
Location	Urban	283	72.6
	Semi-Urban	107	27.4

Source: Primary Data

The demographic profile of the 390 respondents indicates a fairly balanced representation in terms of gender, with 46.7% males and 53.3% females, suggesting that both genders are actively involved in branded jewellery consumption, which aligns with prior findings that jewellery purchasing decisions in India are influenced by both male and female family members (Joseph, 2014; Xavier & Kamalam, 2016). The age distribution shows that the majority of respondents fall within the 26–35 (31%) and 36–45 (25.4%) age groups, indicating that young to middle-aged adults are the most active consumers of branded jewellery, consistent with studies emphasizing the role of millennials and Gen Z in shaping modern jewellery trends (Bhattacharyya & Karmakar, 2024; Krishnakumar & Lajith, 2023). In terms of income, a substantial portion of respondents (39%) earn between ₹50,001–1,00,000 per month, reflecting the significance of the middle and upper-middle-income groups in driving demand for branded products (Mukherjee et al., 2012; Kumara & Kumar, 2016).

Educational qualifications reveal that a majority of consumers are graduates (45.9%) or postgraduates (38.7%), indicating that awareness and perception towards branded jewellery are higher among educated individuals (Sanjula, 2017; DayanaSajjanan, 2014). Geographically, most respondents reside in urban areas (72.6%), highlighting the urban-centric growth of branded jewellery retail in India, in line with studies showing that urban consumers are more exposed to branded options and lifestyle-driven purchasing behavior (Lather & Khatri, 2011; Priya & Ravindran, 2022). Overall, the demographic profile suggests that the sample is well-aligned with the target population of branded jewellery consumers in India and provides a robust basis for examining the relationships among consumer perception, satisfaction and purchase intention.

Table 2: Reliability and Validity Measures				
Construct	Number of Items	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Consumer Perception (CP)	5	0.854	0.881	0.601
Customer Satisfaction (CS)	4	0.872	0.894	0.632
Purchase Intention (PI)	4	0.839	0.868	0.587

Source: Primary Data

The reliability and validity analysis of the measurement model indicates that all constructs—consumer perception, customer satisfaction and purchase intention—exhibit strong internal consistency and convergent validity. The Cronbach’s Alpha values for all constructs exceed the recommended threshold of 0.8, suggesting high reliability of the questionnaire items (Hair et al., 2019). Similarly, the Composite Reliability (CR) values are above 0.7, confirming that the constructs consistently measure the intended latent variables. The Average Variance Extracted (AVE) for each construct is above 0.5, indicating that the items explain a substantial portion of the variance in their respective constructs, thereby ensuring convergent validity (Fornell & Larcker, 1981). These results align with prior research in the Indian jewellery context, where consumer perception, satisfaction and purchase intention constructs have been shown to be both reliable and valid measures of consumer behavior (Athithyan & Mannava, 2023; Priya & Ravindran, 2022; Sanjula, 2017). Overall, the analysis confirms that the measurement model is robust and suitable for subsequent Structural Equation Modeling (SEM) to test the hypothesized relationships.

Table 3: SEM Model Goodness-of-Fit Summary

Fit Index	Recommended Threshold	Obtained Value
Standardized Root Mean Square Residual (SRMR)	< 0.08	0.047
Normed Fit Index (NFI)	> 0.90	0.915
Chi-Square / Degrees of Freedom (χ^2/df)	< 3	1.870
Coefficient of Determination (R^2)	> 0.25 (moderate)	CP $\rightarrow$ PI = 0.62; CS $\rightarrow$ PI = 0.58
Predictive Relevance (Q^2)	> 0	CP $\rightarrow$ PI = 0.41; CS $\rightarrow$ PI = 0.38
Goodness-of-Fit (GoF)	> 0.36 (large)	0.510

Source: Primary Data

The SEM model demonstrates a strong overall fit and substantial predictive power. The SRMR value of 0.047 is below 0.08, indicating minimal residuals between observed and predicted correlations, while the NFI of 0.915 exceeds 0.90, suggesting good incremental fit (Hair et al., 2019). The χ^2/df ratio of 1.87 falls well within the recommended threshold of less than 3, confirming the model’s acceptability. The R^2 values indicate that 62% of the variance in purchase intention is explained by consumer perception and 58% by customer satisfaction, reflecting strong explanatory power (Priya & Ravindran, 2022). The Q^2 values are positive, showing predictive relevance of the model (Shayeb & El-Deeb, 2023). Finally, the GoF index of 0.51 exceeds the 0.36 threshold for a large effect, validating the overall quality and

robustness of the SEM model. Overall, these indices confirm that the model is reliable, valid and suitable for testing both direct and mediating effects.

Table 4: Structural Estimates (N = 390)				
Path	Standardize d Coefficient (β)	t-value	p- value	Type of Effect
Consumer Perception → Purchase Intention (CP → PI)	0.45	6.12	<0.001	Direct
Consumer Perception → Customer Satisfaction (CP → CS)	0.62	9.34	<0.001	Direct
Customer Satisfaction → Purchase Intention (CS → PI)	0.37	5.48	<0.001	Direct
Consumer Perception → Customer Satisfaction → Purchase Intention (CP → CS → PI)	0.23	4.95	<0.001	Indirect (Mediated)

Source: Primary Data

The structural estimates indicate that all hypothesized paths are significant at $p < 0.001$, supporting the proposed relationships. H1 is supported, as consumer perception has a significant positive direct effect on purchase intention ($\beta = 0.45$, $t = 6.12$), aligning with prior research showing the role of perceived brand quality and image in driving purchase behavior (Athithyan & Mannava, 2023; Bhattacharyya & Karmakar, 2024). H2 is supported, with consumer perception significantly influencing customer satisfaction ($\beta = 0.62$, $t = 9.34$), confirming that perception shapes satisfaction through trust, product quality and brand reputation (DayanaSajjanan, 2014; Joseph, 2014). H3 is also supported, as customer satisfaction positively affects purchase intention ($\beta = 0.37$, $t = 5.48$), consistent with studies emphasizing satisfaction as a key determinant of buying behavior (Priya & Ravindran, 2022; Lodhiya et al., 2023).

The mediation analysis confirms H4, as the indirect effect of consumer perception on purchase intention via customer satisfaction is significant ($\beta = 0.23$, $t = 4.95$), indicating partial mediation. This implies that while perception directly affects purchase intention, the effect is strengthened when consumers are satisfied with the brand experience (Shayeb & El-Deeb, 2023; Prasad et al., 2022). The total effect of consumer perception on purchase intention ($\beta = 0.68$) demonstrates the combined influence of both direct and mediated paths, highlighting the critical role of satisfaction in reinforcing the link between perception and purchase intention.

Overall, these results validate the theoretical framework and provide strong empirical support for all four hypotheses.

5. DISCUSSION

The findings of this study confirm that consumer perception plays a critical role in influencing purchase intention and customer satisfaction in the Indian branded jewellery market. Consistent with earlier research, respondents' perceptions of quality, design, trustworthiness and brand reputation significantly drive their intention to purchase branded jewellery (Athithyan & Mannava, 2023; DayanaSajjanan, 2014; Joseph, 2014). The results also indicate that consumer perception strongly impacts customer satisfaction, highlighting that when consumers perceive a brand positively, their overall satisfaction with the purchase experience increases (Priya & Ravindran, 2022; Lodhiya et al., 2023). This aligns with studies emphasizing that educated, urban consumers with higher income levels are more aware of brand offerings and prioritize quality and service in their purchase decisions (Sanjula, 2017; Mukherjee et al., 2012; Bhattacharyya & Karmakar, 2024).

The study further demonstrates that customer satisfaction partially mediates the relationship between consumer perception and purchase intention, confirming that satisfaction enhances the effect of positive perception on actual buying behavior (Shayeb & El-Deeb, 2023; Prasad et al., 2022). While consumer perception directly influences purchase intention, the presence of satisfaction strengthens consumers' confidence and emotional attachment to the brand, reinforcing loyalty and repeat purchase tendencies. These findings are consistent with prior research in luxury and branded jewellery markets, where satisfaction acts as a key mechanism through which perception translates into behavioral intention (Misra et al., 2024; Lather & Khatri, 2011). Overall, the study highlights the intertwined role of perception and satisfaction in driving consumer behavior, providing actionable insights for jewellery retailers to focus on quality, trust and enhanced customer experiences to boost brand engagement and sales.

6. IMPLICATIONS

The findings of this study have significant managerial and practical implications for the branded jewellery industry in India. Firstly, jewellery retailers and marketers should focus on enhancing consumer perception through consistent branding, superior product quality and transparent certification processes, as these factors directly influence purchase intention

(Athithyan & Mannava, 2023; DayanaSajjanan, 2014). Secondly, the results highlight the importance of customer satisfaction as a mediator, suggesting that providing personalized services, after-sales support and engaging shopping experiences can strengthen the relationship between perception and purchase intention (Priya & Ravindran, 2022; Lodhiya et al., 2023). Retailers can also leverage digital and social media marketing to reinforce brand image and emotional connection with consumers, particularly among urban and educated segments (Shayeb & El-Deeb, 2023; Bhattacharyya & Karmakar, 2024). Overall, by strategically managing both perception and satisfaction, branded jewellery firms can enhance consumer loyalty, encourage repeat purchases and sustain competitive advantage in a rapidly evolving market.

7. CONCLUSION

This study concludes that consumer perception and customer satisfaction are critical determinants of purchase intention in the Indian branded jewellery market. The findings demonstrate that positive perceptions regarding quality, brand image and trust directly enhance consumers' intention to purchase branded jewellery while also significantly influencing customer satisfaction, which in turn strengthens purchase intention. The partial mediating role of satisfaction highlights that providing superior product quality, personalized services and engaging brand experiences is essential for converting perception into actual buying behavior. These results underscore the importance of integrating both tangible and intangible brand attributes in marketing strategies to enhance loyalty and consumer engagement. Overall, the study provides actionable insights for jewellery marketers and sets the stage for future research to explore additional factors, such as digital influence, social norms and cultural preferences, that may further shape consumer behavior in the evolving Indian jewellery sector.

8. FUTURE RESEARCH DIRECTIONS

Future research can explore additional factors influencing consumer behavior in the branded jewellery market, such as digital marketing, social media and e-commerce platforms (Shah, Bin, & Linxue, 2024; Shayeb & El-Deeb, 2023). Cross-cultural comparisons across Indian regions may reveal differences in brand perception and satisfaction (Mukherjee et al., 2012; Bhattacharyya & Karmakar, 2024). Further studies could examine psychological factors like brand love, emotional attachment, or lifestyle aspirations as mediators or moderators (Misra et al., 2024; Malhotra & Dandotiya, 2023), while longitudinal designs may provide insights into

changing preferences among millennials and Gen Z. These directions can deepen understanding of evolving consumer behavior and guide marketers in enhancing satisfaction, loyalty and engagement.

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