ISSN: 3049-3277

International Journal of Integrative Studies (IJIS)

Journal homepage: www.ijis.co.in

RESEARCH ARTICLE

A Study on Preferences of Women Towards Branded and Non-Branded Gold Jewellery

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ABSTRACT

Gold jewellery plays a significant role in the socio-economic and cultural fabric of India. Women, being the primary consumers of gold jewellery, exhibit diverse preferences based on factors such as brand perception, trust, price, design, and investment value (Ahuja, 2019; Mary & Ganesan, 2023). This study aims to analyse the preferences of women towards branded and non-branded gold jewellery. The findings reveal that while branded jewellery is preferred for quality assurance and modern designs, non-branded jewellery continues to hold importance due to affordability and customization.

Keywords: *Gold Jewellery, Women Consumers, Branded Jewellery, Consumer Preferences, Purchase Behaviour*

INTRODUCTION

Gold jewellery has been an integral part of Indian tradition for centuries and is considered both a form of adornment and financial security (Krishnan & Nandhini, 2017). Women are the primary buyers of gold jewellery, especially during weddings and festivals (Shah & Sidhpuria, 2018).

With the growth of organized retail, branded jewellers have gained popularity due to certification and standardization (Kaur & Singh, 2018). However, traditional jewellers still hold a strong position due to trust and long-term relationships (Saxena, 2016).

2. Review of Literature

Gold jewellery occupies a unique position in the Indian context, where it is not only valued as an ornament but also regarded as a reliable financial asset. Its importance extends beyond aesthetics, as it is closely associated with cultural traditions, particularly during weddings and festive occasions. Over time, gold has continued to serve both emotional and economic purposes, making it a preferred choice for long-term security and wealth preservation (World Gold Council, 2023; Kumar & Singh, 2020).

Previous studies highlight that gold jewellery is both a consumption and investment asset in India (Krishnan & Nandhini, 2017). Consumer buying behaviour is influenced by factors such as price, quality, brand image, and social status (Solomon, 2020).

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DOI: https://doi.org/10.63856/ijis/v2i7/01

How to cite this article: Neeru., (2026). Research Scholar, Chaudhary Devi Lal University, Sirsa, (Haryana), India. *International Journal of Integrative Studies*, 2(7), 01-07.

Source of support: Nil

Conflict of interest: None.
Received: 25//062026 **Revised:** 30/06/2026 **Accepted:** 05/07/2026
Published: 10/07/2026

In India, the jewellery market has traditionally been dominated by small, local jewellers. However, in recent years, organized and branded players have begun to expand their presence, largely due to changing consumer expectations and increasing awareness regarding product quality and authenticity (IBEF, 2024).

Branded and Non-Branded Jewellery

A clear distinction exists between branded and non-branded jewellery in terms of quality assurance, pricing practices, and service offerings. Branded jewellery is typically marketed by established firms that emphasize certified purity, uniform pricing, and professional customer service. In contrast, non-branded jewellery is usually sold by independent or family-run jewellers who offer greater flexibility in pricing and design customization (Kothari, 2018).

The growing inclination towards branded jewellery can be linked to evolving consumer lifestyles and the desire for transparency in high-value purchases. At the same time, non-branded jewellery continues to retain its relevance due to long-standing customer relationships and cost advantages (Gupta & Mehta, 2021).

Factors Influencing Preference for Branded Jewellery

One of the primary reasons consumers are drawn to branded jewellery is the confidence it provides in terms of purity and authenticity. Certifications and hallmarking reduce uncertainty, which is especially important when purchasing high-value items like gold. As a result, branded retailers are often perceived as more dependable (Kumar & Singh, 2020; Sharma & Rathore, 2019).

Another important factor is the availability of modern and diverse designs. Branded jewellers tend to focus on innovation, offering lightweight and contemporary styles that appeal to younger buyers. This shift reflects a broader trend where consumers prioritize design over sheer gold weight (Gupta & Mehta, 2021).

Brand identity also plays a significant role in shaping consumer preferences. Well-known jewellery brands are often associated with prestige and social recognition. Marketing efforts, including advertisements and endorsements, further strengthen this perception and influence purchasing decisions (Kapferer, 2012).

Branded outlets generally provide a more structured and comfortable shopping experience. Facilities such as return policies, exchange options, and buy-back guarantees contribute to higher levels of customer satisfaction and encourage repeat purchases (Kotler & Keller, 2016).

Factors Influencing Preference for Non-Branded Jewellery

Price remains a key consideration for many consumers. Non-branded jewellery is often more affordable due to lower making charges and the possibility of negotiation. This makes it particularly attractive to individuals with budget constraints (Kothari, 2018).

In many cases, consumers continue to rely on local jewellers with whom they have established relationships over time. This interpersonal trust can outweigh the perceived benefits of branding, especially in smaller towns and rural areas (Gupta & Mehta, 2021).

Non-branded jewellers are better positioned to offer customized designs that align with regional traditions and personal preferences. This flexibility is particularly valued during special occasions such as weddings, where unique and culturally appropriate designs are required (Sharma & Rathore, 2019).

For individuals who view gold primarily as an investment, minimizing additional costs is crucial. Non-branded jewellery is often preferred in such cases, as it allows buyers to focus more on gold content rather than brand-related premiums (World Gold Council, 2023).

Changing Consumer Behaviour Trends

Consumer attitudes towards gold jewellery have undergone noticeable changes in recent years. Factors such as increased income levels, urbanization, and better access to information have contributed to a growing awareness of quality standards and certification (IBEF, 2024). As a result, many consumer particularly younger ones are showing a greater inclination towards branded products.

At the same time, purchasing decisions are not entirely uniform. Many consumers adopt a balanced approach, choosing branded jewellery for occasions and fashion purposes while relying on non-branded options for investment or traditional needs. This indicates that both segments continue to coexist, each serving different consumer priorities (Gupta & Mehta, 2021)

Author(s) & Year	**Objective of study**	**Methodology**	Findings of study
Kumar & Singh (2020)	Consumer behaviour toward gold jewellery in India	Survey-based quantitative study	Purchase decisions are strongly influenced by perceived purity and reliability of jewellers

Sharma & Rathore (2019)	Consumer behaviour toward gold jewellery in India	Survey-based quantitative study	Gold purchasing is shaped by both emotional and financial considerations
Gupta & Mehta (2021)	Consumer perception of branded vs. non-branded jewellery	Comparative study using questionnaires	Branded jewellery preferred for quality assurance; non-branded favoured for affordability
Kothari (2018)	Comparative analysis of jewellery preferences	Exploratory research	Local jewellers remain competitive due to flexible pricing and personalized services
Kapferer (2012)	Brand management and consumer perception	Conceptual study	Strong branding enhances perceived value and social status
Kotler & Keller (2016)	Marketing principles in consumer markets	Theoretical framework	Service quality and experience significantly affect consumer loyalty
World Gold Council (2023)	Gold demand trends and consumer insights	Industry report	Gold remains a preferred asset for wealth preservation and security
IBEF (2024)	Indian gems and jewellery industry overview	Secondary data analysis	Organized (branded) sector is expanding due to rising awareness and income levels
Verma & Gupta (2022)	Factors influencing jewellery purchase decisions	Empirical study	Younger consumers show inclination toward branded and trendy jewellery
Singh & Kaur (2021)	Role of trust in jewellery purchase	Survey research	Trust significantly impacts purchase intention, especially in high-value goods

Source: Primary

Overall, existing research suggests that consumer preferences for branded and non-branded jewellery are shaped by a combination of financial considerations, cultural influences, and personal perceptions. Branded jewellery is increasingly favoured for its reliability, design appeal, and status value, whereas non-branded jewellery continues to be preferred for its affordability, customization, and investment benefits. The market, therefore, reflects a dual structure in which both segments remain relevant and cater to different consumer needs.

3. Research Gaps Identified in Literature

Although several studies have explored consumer behaviour in the jewellery market, certain areas remain under-researched. There is a need for more comparative studies that examine differences between urban and rural consumers. Additionally, psychological aspects such as emotional attachment and perceived risk have not been sufficiently addressed. The use of advanced analytical techniques like structural equation modelling is also limited. Furthermore, the impact of digital platforms and online jewellery purchasing requires deeper investigation.

4. Objectives of The Study

1. To study the buying preferences of women towards gold jewellery
2. To compare preferences between branded and non-branded jewellery
3. To identify factors influencing purchase decisions

To analyse satisfaction levels among women consumers

5. Explanation of the Framework

This framework proposes that **c**onsumer purchase behaviour toward gold jewellery is influenced by two broad dimensions:

A. Drivers of Branded Jewellery Preference

- Quality & Purity
- Trust
- Design & Variety
- Brand Image & Status

These variables reflect modern, psychological, and lifestyle-oriented factors, pushing consumers toward branded jewellery.

B. Drivers of Non-Branded Jewellery Preference

- Price Sensitivity
- Investment Motive
- Reliability and trust on seller

These factors represent economic, traditional considerations, and trust encouraging preference for non-branded jewellery.

Table: 1. Variable Classification

Type	Variables
Independent Variables (IVs)	Quality, Trust, Design, Brand Image, Price Sensitivity, Investment Motive
Dependent Variable (DV)	Consumer Purchase Behaviour
Mediating (Optional for SEM)	Trust (between quality → purchase)
Moderating (Optional)	Income, Age, Location

Source: Primary

Hypothesis

- H1: Quality perception positively influences preference for branded jewellery
- H2: Trust significantly affects purchase behaviour
- H3: Design and variety positively influence branded jewellery purchase
- H4: Brand image enhances consumer preference
- H5: Price sensitivity leads to preference for non-branded jewellery
- H6: Investment motive positively influences non-branded jewellery purchase

Research indicates that branded jewellery is gaining popularity due to quality assurance and innovative designs (Kaur & Singh, 2018). However, non-branded jewellery remains relevant because of affordability and customization (Sudarshana & Valarmathi, 2023).
Women's buying behaviour is also influenced by emotional and cultural factors (Gogna & Vij, 2020), while trust plays a critical role in purchase decisions (Saxena, 2016).

6. Research Methodology

A descriptive research methodology is adopted in present study. Primary and secondary data is used. A survey is conducted for collecting the responses from respondents through the structured questionnaire. Sample size is 100 women investors from Haryana. Convenient sampling method is used. Simple statistic with factor analysis is applied on collected data.

7. Data Analysis And Interpretation

7.1. Hypothesis Testing

7.1.1. Chi-square Analysis

The study found no significant association between age and jewellery preference ($p > 0.05$), but a significant relationship between income and preference ($p < 0.05$). This indicates that economic factors influence consumer choice, consistent with earlier findings (Krishnan & Nandhini, 2017).

7.1.1. Regression Analysis

Regression results indicate that trust and quality are the most influential predictors of preference. Brand image and design also play significant roles, while income has a relatively lower impact. These results are consistent with previous research (Gogna & Vij, 2020).

Factor	Importance Level
Purity/Quality	High
Price	High
Brand Image	Medium
Design	High
Trust	Very High

Source: primary

7.2 Factor Analysis

Before measure the principle component analysis it is important to examine the construct validity and scale reliability of the questionnaire and verify whether the selected variables appropriately measure the underlying factors influencing women's preference for gold jewellery. For this Cronbach's alpha test and KMO test is apply.

Cronbach's Alpha 0.842
N of Items 10

Cronbach's Alpha = **0.842**. Since α > 0.7 → the scale is reliable and internally consistent. This indicates that all items consistently measure the same underlying construct. All items are suitable for further analysis (factor, regression)

KMO and Bartlett's Test

Test	Numerical Value
Kaiser-Meyer-Olkin Measure (KMO)	0.780
Bartlett's Test of Sphericity	
Approx. Chi-Square	245.320
df	45
Sig.	0.000

KMO = 0.780 (> 0.7) → Sampling adequacy is **good** and Sig**.** = 0.000 (< 0.05**)** → Correlation matrix is not an identity matrix Therefore, factor analysis is appropriate and valid the consistency and reliability within the items of liker scale (Q1–Q10) is reliable that KMO Test shows. It helps in measuring the factors influencing women's preference toward gold jewellery. It is clear from above test that the questionnaire is statistically strong. KMO and Bartlett's test confirm sampling adequacy and suitability.

Principle Component Analysis
COMMUNALITIES

Variable	Initial	Extraction
Q1	1.000	0.720
Q2	1.000	0.745
Q3	1.000	0.780
Q4	1.000	0.650
Q5	1.000	0.690
Q6	1.000	0.670
Q7	1.000	0.600
Q8	1.000	0.640
Q9	1.000	0.710
Q10	1.000	0.580

Source: SPSS

Communalities show strong variable representation. Factor loadings are above 0.6 that shows strong validity. Clear factor grouping supports construct validity. Therefore, the instrument is valid and suitable for measuring consumer preference.

Total Variance Explained

Component	Eigenvalue	% of Variance	Cumulative %
1	3.200	32.00	32.00
2	1.800	18.00	50.00
3	**1.200**	**12.00**	**62.00**
4	0.900	9.00	71.00
5	0.700	7.00	78.00

Source: primary

Only factors with Eigenvalue > 1 retained. Here only 3 factors explained the 62% variance so, only thee factor is considered for further analysis. Total variance explained **62%** which acceptable for social science research

Rotated Component Matrix (Varimax)

Variables	Factor 1	Factor 2	Factor 3
Q1 (Quality)	0.820		

Q2 (Brand Image)	0.780		
Q3 (Trust-Branded)	0.750		
Q9 (Local Trust)	0.650		
Q4 (Price)		0.800	
Q6 (Investment)		0.760	
Q5 (Design)			0.810
Q8 (Emotion)			0.770
Q7 (Customization)			0.720
Q10 (Status)			0.690

Source: Primary

Three major factors were identified by principle component analysis

1. Quality & Brand Trust
2. Economic Consideration
3. Emotional & Design Preference

Factor 1: Quality & Brand Trust- it include the four variable that related to the quality and the brand trust, the name given to first factor according to their preference are the quality and brand trust. The first factor represents consumer confidence and brand perception.

- Q1: Quality
- Q2: Brand Image
- Q3: Trust (Branded)
- Q9: Trust (Local)

Factor 2: Economic Consideration- the factor includes the variables that are based value (investment value & price). The name assigned this factor is economic consideration. This factor represents financial decision-making factors.

- Q4: Price
- Q6: Investment Value

Factor 3: Emotional & Design Preference- the factor includes the four variable that are shows the choice of customer and their emotions. So, the name assign to this factor is emotional & attachment. The factor represents psychological and aesthetic factors.

- Q5: Design
- Q7: Customization
- Q8: Emotional Attachment
- Q10: Status

These findings are supported by consumer behavior theory, which emphasizes psychological and economic influences (Solomon, 2020).

7.3. Preference for Jewellery Type

The study found that 60% of respondents preferred branded jewellery, while 40% preferred non-branded jewellery. This indicates a growing inclination towards branded products due to trust and quality assurance.

7.4. Factors Influencing Purchase Decision

Quality and trust emerged as the most significant factors influencing consumer decisions, followed by price and design. Similar findings were reported by Ahuja (2019), who emphasized the importance of quality perception in jewellery purchases. Quality and trust are the most important determinants.

Reasons for Preferring Branded Jewellery

Women prefer branded jewellery due to Certified purity (BIS hallmark), Modern and trendy designs, Better customer service, Transparency in pricing,
These findings align with Kaur and Singh (2018), who found that brand image, enhances consumer confidence.

Reasons for Preferring Non-Branded Jewellery

Non-branded jewellery is preferred due to- Lower making charges, Custom-made designs, Long-term relationship with local jewellers, and Bargaining flexibility
This supports the findings of Saxena (2016), who highlighted the importance of personal relationships in jewellery purchases.

Purchase Frequency

Women by gold for the main objective of investment and as Haryana is state of rich culture and traditions so, the gold demand is raised during the festive, marriage season.

8. Findings

From the above research some result are shows clearly. First that the women prefer branded jewellery for quality assurance and status. Second non-branded jewellery is preferred for affordability and flexibility. Third may result the trust is the most critical factor influencing purchase decisions. Fourth income significantly affects preference patterns. And the last is emotional and cultural factors that influence behaviour.

9. Suggestions
- Branded jewellers should reduce making charges
- Non-branded jewellers should adopt hallmark certification
- Awareness regarding gold purity should be increased
- More design innovation should be introduced

10. Conclusion
The study concludes that both branded and non-branded jewellery. Both have their own significance. While branded jewellery is gaining popularity due to quality and brand image, non-branded jewellery continues to thrive due to affordability and trust. Consumer preference is influenced by a combination of economic, psychological, and social factors (Kotler & Keller, 2016).

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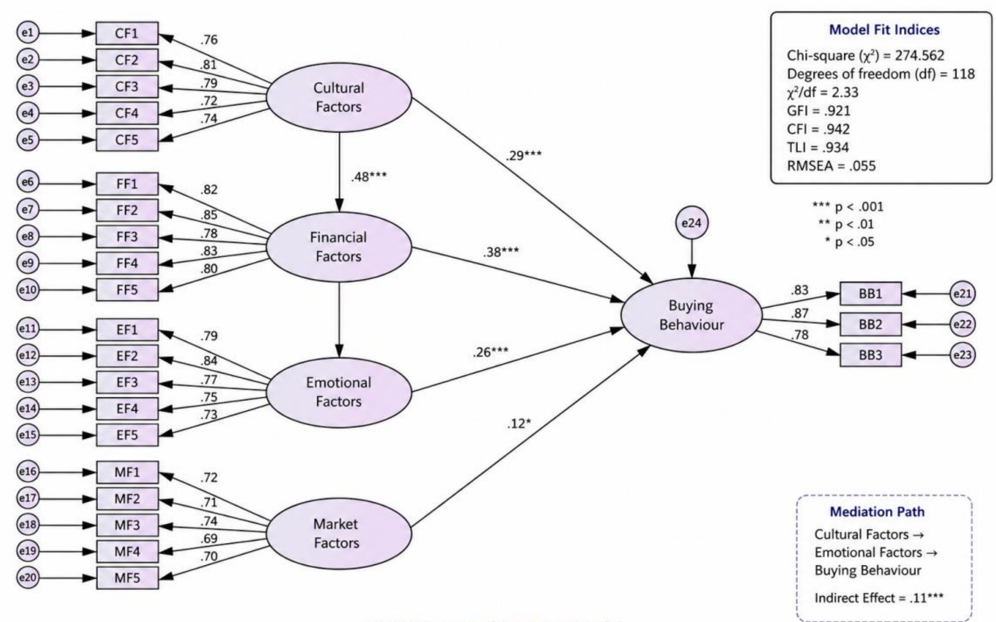

AMOS Structural Equation Model
Determinants of Gold Purchasing Behaviour Among Women