

Determinants of Brand Loyalty in Jewellery Retailing: An Empirical Study of Consumer Perceptions in Tamil Nadu Using SEM

Dr. Kumaran Thayumanavan ^{a*}, Dr.D. David Winsten Praveenraj^b,
Dr. Sujith Sebastian^c, Dr.V. Selvalakshmi ^d

^{a*} Associate Professor, Department of Business Administration, Manikam Ramaswami College of Arts and Science, Affiliated to Madurai Kamaraj University, Madurai, Tamil Nadu, India.

E-mail: mr.kumaran.t@gmail.com, Orcid: <https://orcid.org/0000-0002-6855-7708>

^b Associate Professor, School of Business and Management, Christ University, Bangalore, Karnataka, India.

E-mail: david.winsten@christuniversity.in, Orcid: <https://orcid.org/0000-0003-4460-7739>

^c Associate Professor, Farook Institute of Management Studies, Farook College, Kozhikode, Kerala, India.

E-mail: sujithnedumthottathil@gmail.com, Orcid: <https://orcid.org/0009-0007-2374-5952>

^d Professor, Saveetha School of Management, Saveetha School of Medical and Technical Sciences, Tamil Nadu, Chennai, India. E-mail: drselvalakshmi.v@gmail.com Orcid: <https://orcid.org/0000-0002-6684-1609>

Abstract

The jewellery retail market in Tamil Nadu, India, is undergoing significant change, especially in the gold jewellery segment. Unorganized retailers face rising competition from organized players offering certified products, better retail experiences, and technology-driven services. Limited resources, evolving customer expectations, and weak brand positioning make it challenging for unorganized retailers to maintain market share, making brand loyalty crucial. This research explores the impact of service attributes such as retail environment, perceived service quality, customer perception of value, brand trust, and customer commitment on brand loyalty among jewellery consumers in Tamil Nadu. The survey was conducted on 835 consumers using a structured questionnaire with a five-point Likert scale, and structural equation modelling (SEM) with SPSS AMOS 20. The results show that brand loyalty is a significant predictor of perceived service quality ($\beta = 0.922$) and brand trust ($\beta = 0.894$) ($p < 0.001$). Positive retail atmosphere and customer loyalty ($\beta = 0.19$) also play a role in loyalty, which indicates the significance of a good shopping experience and attachment. Additionally, customer perceived value ($\beta = 0.293$, $p < 0.005$) influences value-for-money perceptions. The research highlights that high-quality service, trust, and favourable retail setting are the factors that lead to brand loyalty. These lessons can guide small and medium-sized jewellery retailers to achieve customer loyalty through better service delivery, ethical conduct, product certification, and the adoption of technological changes, and thus compete favourably against the well-organized jewellery retailers in the jewellery market of Tamil Nadu.

Keywords: Brand Loyalty, Retail Environment, Service Quality, Customer Perceived Value, Customer Brand Trust, and Customer Commitment.

Introduction

The jewellery retail business is the rapidly expanding segment of Indian economy. Most of the retail jewellery market is currently dominated by small and medium-sized retail outlets (and hence is highly unorganized) but is becoming increasingly organized. The percentage of jewel retailers organized takes 22% of the jewellery market as of 2019 but is likely to increase to 36% -38% as of 2024. Jewellery retailers believe it can sell more products because of the enhanced shopping experiences, selling certified (BIS Hallmark) products and as the expectation of consumers change.

This growth notwithstanding, small and disorganized jewellery retailers are confronted with huge challenges in the form of the rise in competition, scarcity of resources, and a quick shift in consumer preference. The modern jewellery customers now value more the store image, the quality of their products, the variety of the assortment, the transparent pricing, and the high quality of customer service. Relationship management and service excellence have so become critical for sustaining long-term customer loyalty and achieving competitive advantage. In fact, small jewellery retailers are yet to survive unless innovative operational practices and approaches to customer engagement are practised on a regular basis.

India's jewellery retail market grew from USD 50 billion in 2018 to USD 80 billion in 2024 and is projected to reach USD 93.56 billion by 2025. Growth is driven by factors like higher gold prices and increased domestic demand. Jewellery retailing is witnessing a significant shift in purchase habits, particularly for gold ornaments in India, driven by high disposable incomes. From the literature review, the changing Jewellery retail scenario and consumer behaviour, it becomes imperative to understand customer behaviour in the face of the plethora of choices available. Today, Marketing jewellery from a jeweller is inadequate without communicating its image. To achieve this, some branded Jewellers invest a massive amount of money in advertising their retail outlets. However, many jewellers, most of which are family-owned, disregard the store design, which serves as the public face of the outlets. One important consideration in marketing management is consumer preference. A competitive environment necessitates the development and application of a strategy. Thus, this study's goal is to identify the variables that affect brand loyalty, thereby supporting the business administration philosophy for small and medium-sized jewellers in India.

To evaluate the dimensions of Jewellery retail attributes and their effect on Brand loyalty.

This study makes a distinct contribution by developing and empirically validating a full model of brand loyalty in the jewellery retail context. As opposed to other studies that analyse individual factors, the study incorporates retail environment, perceived service quality, customer-perceived value, brand trust, and customer commitment in one framework through structural equation modelling. The paper is specifically on the jewellery retail industry of Tamil Nadu, India and it fulfils a significant research gap regarding the synergies of retail service attributes on brand loyalty especially among the small and medium scale retailers.

This study is structured as follows: Section 1 introduces the background and significance of brand loyalty in the retail jewellery sector. Section 2 reviews pertinent literature, theoretical frameworks, and underlying theories. Section 3 details the methodology, including a quantitative approach, 835 participants, and the use of structural equation modeling (SEM) to explore factors influencing brand loyalty. Section 4 presents the analysis, discussion, and key statistical insights. Finally, Section 5 concludes with practical recommendations for improving brand loyalty and service delivery in the jewellery retail sector and suggests areas for future research.

Review of Literature

The literature of recent studies demonstrates that the innovation strategy and customer-oriented practices in firms are mostly affected by the transformation of the external business and retail environment that ultimately impacts the entire performance and competitiveness. The paper highlights that changing market forces present the need to embrace customer-centric strategies by retailers in order to achieve long-term success. Nevertheless, there is little empirical research on the joint effect of environmental factors, attributes of retail services and customer relationship factors on brand loyalty in the Indian jewellery retailing business (Khan & Sujatha, 2025). To fill this gap, the current research combines the most important constructs to describe the establishment of the brand loyalty of jewellery consumers.

In modern retail studies, brand trust has become a key factor of business performance and customer retention. As the authors claim, the connection between the brand attributes and customer loyalty is mediated by brand trust (Ng et al., 2020; Mittal et al., 2022). These researches repeatedly indicate that trust contributes to the customer confidence and, emotional connection, and repeat buying behaviour (Satriawan & Setiawan, 2020). This highlights the significance of brand trust as one of the building blocks of brand loyalty in jewellery retailing. Customer commitment has also been noted to be a good predictor of loyalty. The researchers have discovered that good brand experiences boost customer

commitment, and hence, loyalty (Roy et al., 2022). In a similar way, the research had shown that commitment, which is affected by trust, is the determinant of brand loyalty in the retail setting (Wahyuni et al., 2024). Also emphasized that affective commitment promotes advocacy and relationship with customers in the long term (Villagra et al., 2021). These observations indicate that emotional attachment is critical in maintaining loyalty especially with high involvement products like jewellery.

The perceived service quality and customer perceived value are also imperative in the determination of brand loyalty (Prasad & Verma, 2022). In fact, the author indicated that high-quality service improves relationship quality, which leads to greater satisfaction, repeat-buys and positive word-of-mouth (Utami et al., 2023). The perceived value of the customers, which is the overall assessment of the benefits received by the customers compared with their costs incurred, was found to affect the loyalty intentions (Tedja et al., 2024). The author has shown that positive store characteristics make perceived value to increase brand loyalty, which makes value perceptions significant in retail contexts (Menidjel & Bilgihan, 2023; Bruckberger et al., 2023). Another critical determinant of consumer behaviour and brand image is the retail environment, well, as another factor (Parris & Guzmán, 2023). The authors explored store atmospherics in terms of Stimulus-Organism-Response (S-O-R) model, showing how layout, design, ambience, and sensory feedback affect perceived value and patronage intentions (Lavuri et al., 2023; Senachai & Julagasigorn, 2024). Recent research builds upon these ideas and applies them to physical and online retail settings, as it proves that retail atmospherics influence customer perceptions and loyalty. Additionally indicated brand-inspired retail environments lead to consumer perception and interaction in the point of sale.

There is no perfect marketing of Jewellery by Jewellers without conveying its image (Coelho et al., 2018). In India, the organised jewellery retail has increased to 36-38% in fiscal 2024 compared with 22% in fiscal 2019. The leading 10 structured jewellery companies have gained a majority of more than 30% of the market, as compared to less than 20% in 2019. By 2027, the unorganized segment will reduce to 77%. This change has shown a great inclination towards organized retailers, which are guided by improved shopping experience and a wider range of products. A competitive environment in jewellery retailing is the feeling with which retailers, as individuals and as groups, respond to their sustainability and growth. Price, diamond quality, variety, technology, and the appropriate image are all essential for fostering enduring loyalty. The jewellery store's layout, ambient features, level of customer service, and jewellery display all contribute to achieving this. This research tries to answer how retail service attributes influence brand loyalty. Many studies are not available to measure the influence of all elements of brand loyalty on consumer purchase decisions, particularly in Jewellery retailing. Therefore, this research is taken up to close this particular research gap. Factors like Retail environment, Service Quality, Customer perceived value, customer brand trust, and customer commitment were considered, and their influence on brand loyalty was analysed.

Research Methodology

This research is empirical and uses a quantitative research approach to analyze the factors that influence brand-related aspects among jewellery retail customers in Tamil Nadu. The purpose of this is to learn how various variables influence customer tastes and preferences in the jewellery industry, which will be useful in enhancing marketing and customer interaction among the Small and Medium-sized jewellery stores in Tamil Nadu. The researcher came up with a neatly built questionnaire after a wide study of the available literature and past-published instruments. A pilot study was conducted to determine the consistency of the measurement tool and the final questionnaire included Likert-scale, multiple-choice, and dichotomous questions. It was split into two sections, Part I gathered general and demographic information, and Part II included brand-related variables measured on a standard five-point Likert scale with a choice-based method.

The tool quantified five key dimensions that affect brand performance. Service quality: Service quality was composed of 17 items, which were sub-divided into five sub-dimensions: tangibility, reliability, responsiveness, assurance, empathy (Albarq, 2021). There were four items in pricing and product quality adopted (Johan et al., 2023). The dimension of retail environment had 28 items embraced. Customer brand trust contained four items, and customer commitment consisted of four items. To gather the primary data, a stratified sampling strategy was employed to capture the right representation of different jewellery retail customers within Tamil Nadu. The population is heterogeneous with respect to age, income, location, and type of retail outlet and therefore splitting it into homogeneous subgroups enhanced accuracy of sampling and minimized sampling error. Because of this method, the stratum representation was proportional and made the results more reliable, valid and generalizable and precise. During the six-month process of data collection, a total of 835 valid responses were collected and the sample size was decided upon in the light of sample standard deviation.

The data obtained were examined with the help of the proper statistical methods. Cronbach alpha was used to test reliability, skewness and kurtosis tests were used to test normality. To determine homogeneity of variance, the Levene test was used and outliers were detected and corrected. To confirm the research model and test the proposed relationships, the structural analysis was conducted with the help of AMOS (Analysis of Moment Structures) and Structural Equation Modeling (SEM).

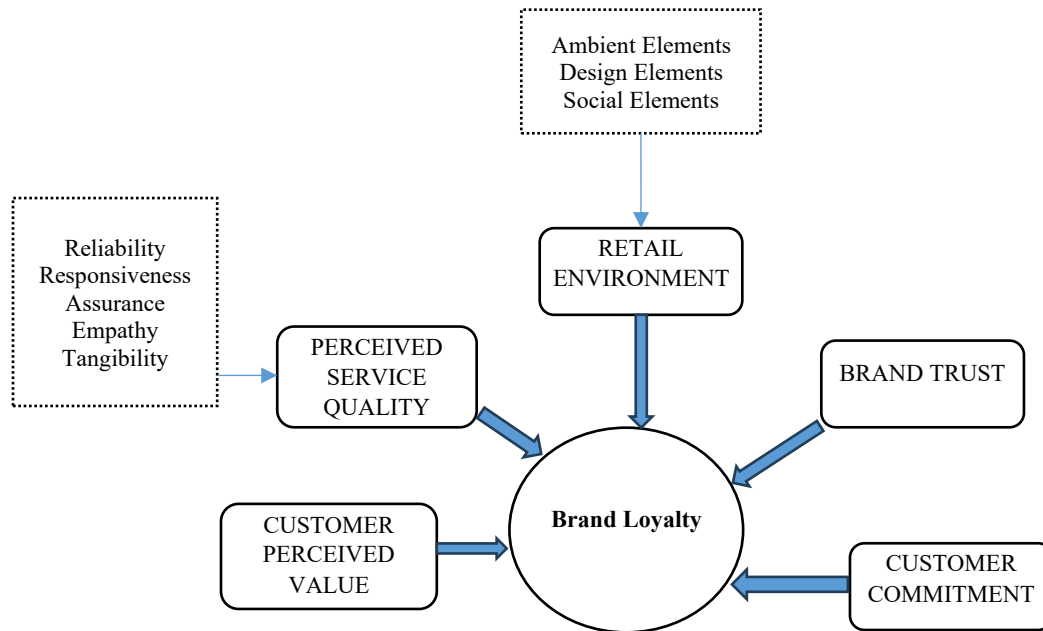


Fig. 1: Theoretical Framework of the research

In general, according to the literature presented in fig.1, brand loyalty depends on the blend of the quality of the services, perceived value, the environment of the retail outlet, brand trust, and customer commitment. Though these factors have been previously studied in isolation or in various retail settings, little research has been done that incorporates all these dimensions in the Indian jewellery retail business. The current research is based on the existing literature by formulating and empirically proving a comprehensive model to study the joint effect of these factors on brand loyalty, which has a significant gap in the research and thus contributes to the theory and practice.

The following hypothesis was formulated for this research.

Hypothesis 1: Customer commitment has a positive effect on brand loyalty.

Hypothesis 2: Brand trust has a positive effect on brand loyalty.

Hypothesis 3: Perceived service excellence has a positive effect on brand loyalty.

Hypothesis 4: Customer perceived value has a positive effect on brand loyalty.

Hypothesis 5: The store environment has a positive effect on brand loyalty.

Analysis and Discussion

The constructs' reliability is assessed using the Cronbach's alpha test. This study has 0.98 alpha (i.e., 98% reliability) values, as table 1 illustrates. It suggests that the highest reliability standards have been met by this instrument. The F-test's P-value is less than 0.05, which implies that the factors and the respondents' brand loyalty are significantly correlated.

Table 1: Reliability Analysis and Descriptive Statistics of Factors Influencing Brand Loyalty

S. No	Dimension	Factors	Items	Cronbach's Alpha	Mean	Range	Variance	F-Test	Sig.
1.	Perceived Quality	Tangibility	5	0.888	3.298	0.091	0.002	2.69	0.030
		Responsiveness	3	0.872	3.578	0.109	0.004	6.694	0.001
		Assurance	3	0.906	3.379	0.201	0.011	30.513	0.000
		Empathy	3	0.909	3.533	0.111	0.04	10.841	0.000
		Reliability	3	0.895	3.414	0.092	0.003	5.722	0.030
2.	Customer perceived value		4	0.895	3.537	0.091	0.02	4.908	0.002
3.	Retail Environment	Visual Merchandising	3	0.864	3.238	0.111	0.004	6.95	0.001
		Windows Display	3	0.918	3.401	0.059	0.01	3.042	0.048
		Retail Layout	3	0.842	3.095	0.075	0.002	3.340	0.036
		Price Talkers	3	0.926	3.371	0.060	0.001	3.441	0.032
		Lighting	3	0.89	3.345	0.080	0.002	3.625	0.027
		Colourful Assortment	3	0.926	3.29	0.090	0.002	6.448	0.002
		Music and Scent	4	0.865	3.269	0.145	0.005	7.051	0.000
		signage	3	0.894	3.138	0.095	0.002	6.236	0.002
		Social Factor	3	0.877	3.328	0.087	0.002	4.450	0.012
4.	Customer's brand Trust		4	0.802	3.498	0.254	0.011	15.002	0.000
5.	Customer commitment		4	0.881	3.390	0.133	0.004	6.778	0.000
6.	Brand Loyalty		4	0.921	3.485	0.301	0.015	32.612	0.000

Source: Primary Data

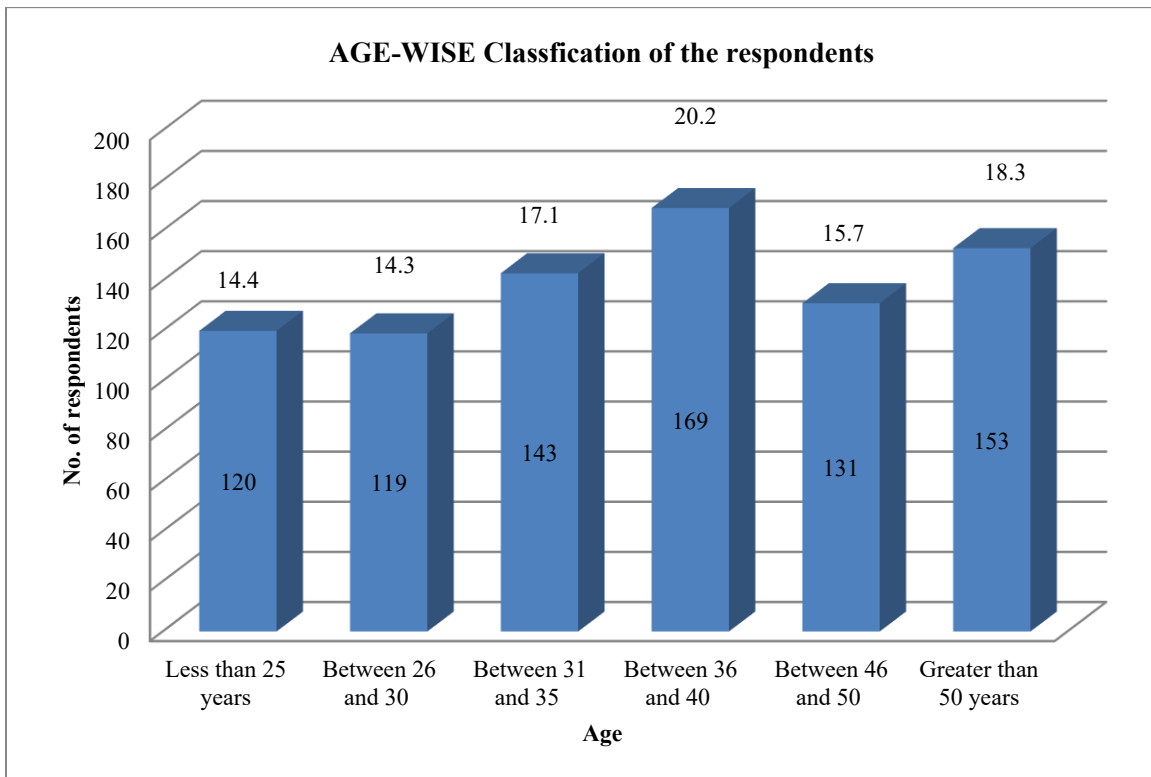


Fig. 2: Age-wise Classification of the Respondents

Fig.2 reveals that the majority of the respondents (20.2% of the total) were aged 36-40. The second-largest group of customers was aged 50+, accounting for 18.3% of total respondents. It could be appropriate to say that most of the jewellery is purchased by customers who are above the age of 35. It is also observed that 28% of the customer's family income are in between 2, 00,001 and ` 3, 00,000 lakhs followed by 20.5 % of the customer's family incomes are less than `2 lakhs, 19% of the customer's s family income is between ` 3, 00,001 to4, 00,000 lakhs, 16.5 % of the customer's family incomes is between ` 4, 00,001 and ` 5, 00,000 lakhs, and 15.9% of the customer's family incomes are greater than ` 5 lakhs rupees.

Fig.3 shows that most of the participants are full-time employees in private/public organizations (31.9%), followed by 14.7% of the participants who are housewives. 13.9% of the participants are entrepreneurs, 13.3% of the participants are part-time employees or daily labourers, 9% of the participants are unemployed, or students, and 7.5 % of the participants are professionals. The study has included individuals at all levels of occupation. Given the largest number of respondents from the employee category, it is indicative that most of their lifestyle is shaped by their education and social status.

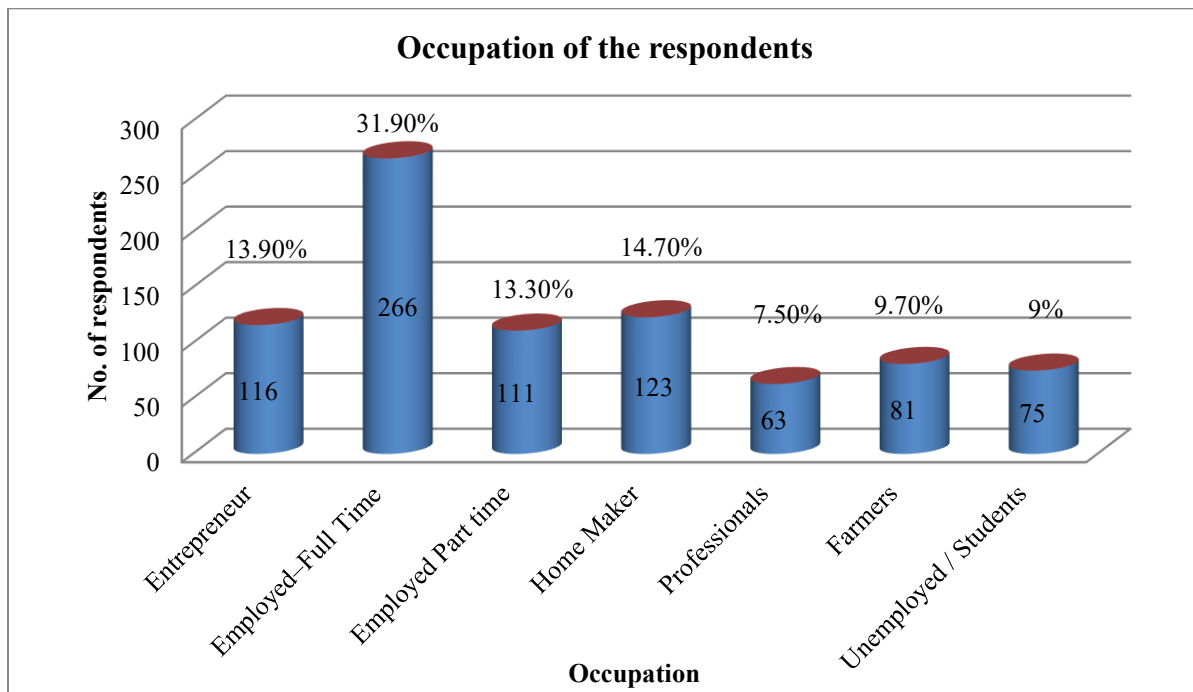


Fig. 3: Occupation-Wise Classification of the Respondents

AMOS Graphical Representation of Factors Influencing Brand Loyalty

A graphic representation of the relationship variables impacting brand loyalty is provided by Analysis of Movement Structure (AMOS). Brand loyalty (BL) is measured using the following dimensions: Retail environment (RE), Service Quality (PSQ), Customer perceived value (CPV), customer brand trust (BT), and customer commitment (CC). These dimensions were measured by using sixty-one variables, as shown in table 2.

Table 2: Latent Constructs and Measurement Items (Manifest Variables)

Latent Variables	Manifest variables
Tangibility	The Retailer's physical facilities are visually appealing.
	The Jewellers staff appears neat & dressed well.
	The retailer has up-to-date Fashion jewels.
	The outlet is spacious.
	The outlet is stylish.
Responsiveness	The retailer has operating hours and a location convenient to all its customers.
	The jeweller offers the best plan to satisfy my needs.
	Staff/retailer gave their interest.
Assurance	The retailer provides their jewels and services at the promised time.

Empathy	The jeweller provides promised offers and service.
	I feel safe in the transaction with the Retailer
	The retailer gave customers individual attention.
	The jeweller has customers' interests at heart
Reliability	When I have an issue, the jeweller genuinely wants to fix it.
	The jewels from this jeweller make a good impression on other people
	I think that this jewellery outlet has a good reputation in society.
	Considering the speed of the transaction, this jeweller offers good value for money.
Design factors-Visual Merchandising	Visual merchandising is a factor you consider while selecting the jewellery outlet.
	Exterior Signage and graphics induce you to enter a jewellery outlet.
	Promotional offerings at the entrance are the driving force to enter a Jewellery retail outlet.
Design factors-Window display	You always pay attention to different window displays.
	There is always an increase in interest in Jewel items displayed in window displays.
	If the jewels you like appear in the window display, your desire to buy them will be motivated.
Design Factors: Retail Layout	You choose a jewellery outlet with a good layout, moving/browsing space and ambience condition.
	I feel that the layout of the jewellery outlet affects the overall shopping experience.
	The size of the outlet would affect your preference for the jewels
Design factors- price Talkers	I feel price talkers/price tags promote impulse buying.
	I think communication elements like tent cards, banners, graphics, and display settings influence you in the purchasing process.
	I used to look at the price talkers and mannequins displayed at the entrance of the jewellery outlet.
Ambient conditions -Lighting	Lighting always catches my attention.
	With different brightness lights, your preference for gold jewels would be stimulated.
	Lighting inside the jewellery outlet enhances my shopping experience.
Ambient conditions -colourful assortments	The assortments of the latest designed jewels could arouse my awareness.
	It doesn't bother me to take the time to find the fashion jewels that are right for me.
	When you are waiting for payment, you will see the jewels placed nearby.
Ambient conditions -Music and Scent	Shopping with music whispering can let you feel relaxed.
	Loud music encourages you to make an impulse purchase.
	Scents always catch your attention.
	Impulse purchases are encouraged by the scent.
Ambient conditions -Signs	Signs always catch your attention.
	Back-lighted signs are outstanding.
	Signage offers you more information about the Jewels.
Social factors - Retailer	The retailer gave me individual attention
	The main reason for purchasing jewels in this outlet is due to the retailer's relationship.
	I believe that the retailer is a well-wisher apart from business
Customer's brand Trust	I am confident in Jeweller's ability to offer jewels
	I trust this retailer.
	When I need Jewels, this retailer is my first choice.
	I like using jewels from this retailer
Customer commitment	This retailer deserves my loyalty
	I would encourage friends and relatives to purchase the jewels from this retailer.
	If my preferred jewel is not available at this outlet, I will purchase another.
	I would pay the highest price for the Jewels at this outlet
Brand Loyalty	I intend to buy jewels from this retailer in the future
	I don't bother looking at the alternative Jewellers; this retail outlet is good enough for me!
	I will recommend this jewellery outlet to my friends or relatives.
	When looking for the jewels, I will consider this retailer as my first choice.
Customer perceived value	The retailer offers an overall superior pricing plan compared with other Jewellers.
	The jewels provide a good rate of money.
	I expect the quality of the Jewels, i.e., 916 HM.
	The jewels purchased from this jeweller stay longer.

Service Quality matrices are measured using the dimensions Tangibility, Responsiveness, Assurance, Empathy, and Reliability. These dimensions were measured by using seventeen variables. Retail environment (RE) matrices are

measured using the 28 dimensions, like DF: design considerations (twelve variables), social factors (three variables), and ambient conditions (thirteen variables). Four variables each are used to measure the customer commitment (CC), customer brand trust (CBT), brand loyalty (BL), and customer perceived value (CPV) matrices. In total, sixty-one key factors are employed to assess brand loyalty. The regression link between the variables and dimensions is represented by a single-headed arrow in the route diagram above, while the covariance relationship between the dimensions is shown by a double-headed arrow.

The Researcher tested the hypothetical relationship between Customer commitment to Customer brand trust, Service Quality to customer perceived value, Brand Awareness to Perceived Quality, Trust to Customer perceived value, Retail environment to Brand Loyalty, Customer perceived quality to a retail environment, perceived service quality to customer commitment, customer perceived quality to customer commitment, and Perceived Quality to Brand Loyalty.

Model Fit Summary

Table 3 shows that the default model reports a CMIN/DF value of 3.372, which falls within the acceptable threshold. The proposed structural equation model fits the observed data well.

Table 3: Model Fit Statistics Based on Chi-Square (CMIN) for the Structural Equation Model

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	150	5870.110	1741	.000	3.372
Saturated model	1891	.000	0	-	-
Independence model	161	7859.533	1830	.054	6.153

Source: Primary Data

Table 4 shows that this model is a significantly good model, as indicated by its NFI value of 0.877 with an RFI (rho1) value of 0.871. The IFI indicates that the model is a good fit, with a delta2 value of 0.910. At 0.906, the TLI (rho2) value is near the upper end of the range. This suggests a very good fit. Moreover, CFI closes the value of 1. This shows that the model fits the data the best.

Table 4: Baseline Comparison Fit Indices of the Structural Equation Model

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.877	.871	.910	.906	.910
Saturated model	1.000	-	1.000	-	1.000
Independence model	.000	.000	.000	.000	.000

Source: Primary Data

Table 5: Root Mean Square Error of Approximation (RMSEA) for Model Fit Assessment

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.053	.052	.055	.000
Independence model	.174	.172	.175	.000

Source: Primary Data

Table 5's LO 90 and HI 90 columns show the lower and upper bounds of a 90 % confidence interval for the population value of RMSEA; an RMSEA of roughly .05 or "less" should suggest that the model fits the data well. The low-level approximation of error in this model is indicated by the RMSEA value of 0.052, which fits the model toward the degree of freedom, according to table 4. The hypothesis is tested using the model's degrees of freedom and the P-value. Therefore, it can be concluded that this model fits brand loyalty measurements quite well. The values of the various goodness-of-fit indices are shown in the tables above. The CMIN/DF values are 3.372, P-value 0.000, RMSEA 0.053, GFI 0.902, AGFI 0.885, IFI 0.910, CFI 0.910, and RMR 0.077. Regarding the validity of the suggested model, the results shown are well within the widely acknowledged bounds. This demonstrates how well the suggested model fits the available data set.

Hypotheses Testing Results

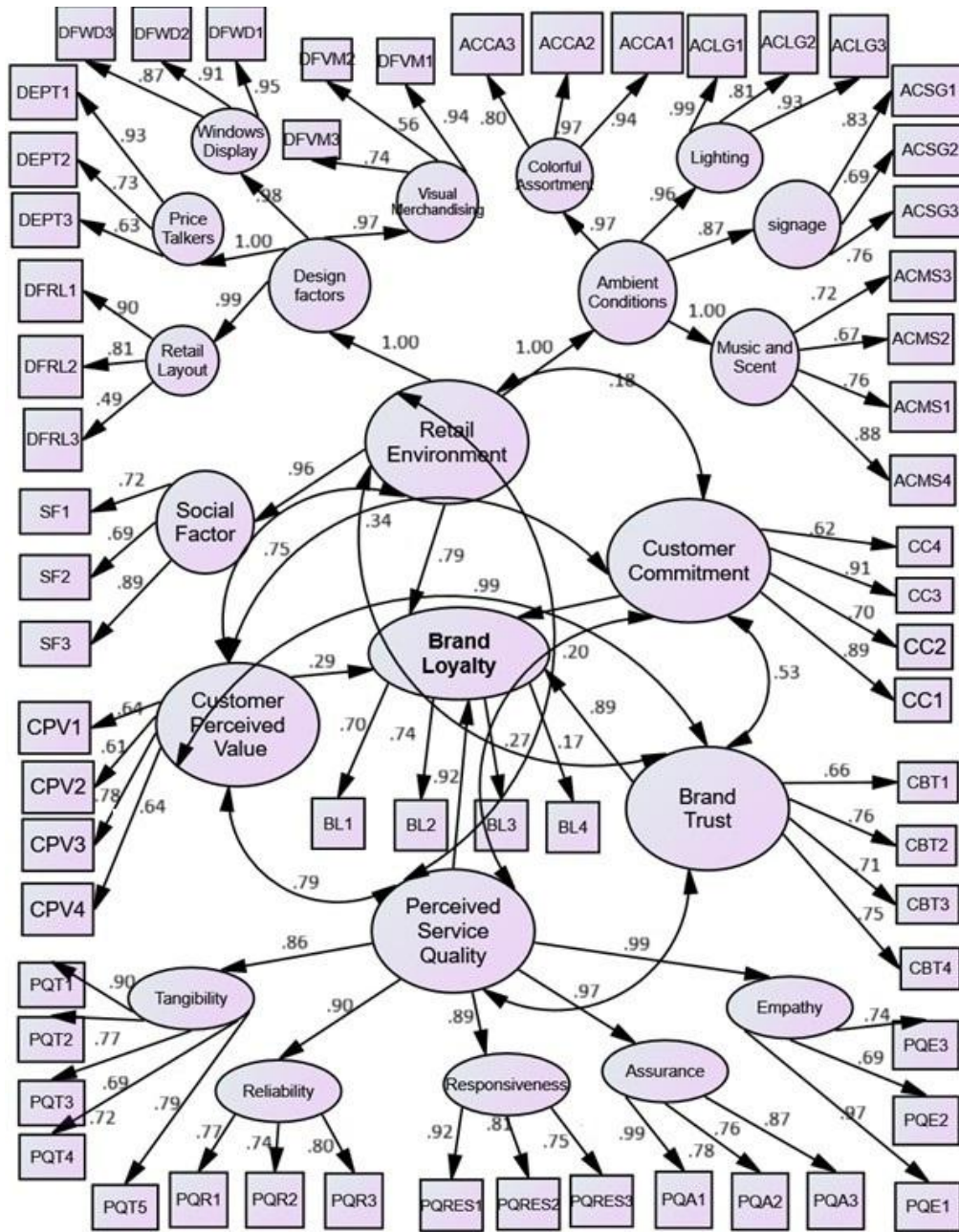


Fig. 4: AMOS Graphical Representation of Factors Influencing Brand Loyalty

This study aimed to establish connections among the retail environment, service quality, customer-perceived value, customer brand trust, customer commitment, and brand loyalty in a jewellery retail setting, even though other authors have highlighted the multifaceted nature of cultivating brand-loyal customers and the relationships among various variables. Structural equation modeling (SEM) is used to analyze the proposed linkages in the model. Using SPSS AMOS 20, the proposed structural equation modeling was examined. The findings indicate that all hypotheses were validated, as shown in fig 4.

H1: Customer commitment positively influences brand loyalty (Coefficient estimate = 0.19; $p < 0.001$).

This validates the findings that brand loyalty is significantly impacted by customer commitment (Diallo et al., 2021; Mahatama & Wardana, 2021). The result indicates that stronger customer commitment leads to higher levels of loyalty toward jewellery retailers.

H2: Brand trust positively influences brand loyalty (Coefficient estimate = 0.894; $p < 0.001$).

This finding supports the idea that consumers trust a jewellery outlet in Tamil Nadu when receive high-quality service. The outcomes of this study also imply that brand trust is a significant precondition for brand loyalty. The results further indicate that customers tend to become long-term loyal to a jewellery store as a result of strong retailer–customer relationships. Trust appears to be associated with the overall impression of the retail brand, leading to customer satisfaction and ultimately loyalty.

H3: Perceived service quality positively influences brand loyalty (Coefficient estimate = 0.922; $p < 0.001$).

This result is consistent with the finding that higher service quality is associated with greater customer loyalty. A strategy that focuses on improving jewellery quality and service quality is more effective than one where jewellers make only minimal improvements across different aspects of service.

H4: Customer perceived value positively influences brand loyalty (Coefficient estimate = 0.293; $p < 0.005$).

This result confirms earlier studies on the significant role of customer perceived value in strengthening brand loyalty (Wahyuni et al., 2024; Maghembe & Magasi, 2024).

H5: Retail environment positively influences brand loyalty (Coefficient estimate = 0.788; $p < 0.005$).

The hypothesis testing results support the idea that retail customers are more likely to be loyal to a store with better facilities and store ambiance. The findings support earlier research, which reported that brand loyalty is positively associated with the retail environment. The study further indicates that customers pay attention to retail features such as product displays, wide jewellery collections, store reputation, and overall shopping experience when purchasing jewellery. Hence, the marketing practices such as fair pricing, transparency in waste charges, empathy, BIS hallmarked jewellery quality, ethical practices, quick complaint handling, professional sales staff, safe payment methods, improved store layout, honest transactions, and efficient service play an important role in attracting brand-loyal customers.

Conclusions

The development and empirical validation of brand loyalty constructs in the retail jewellery sector is aided by this study. The study looked at the relationships between the retail environment, perceived service quality, customer perceived value, brand trust, customer commitment, and brand loyalty using Structural Equation Modeling. Strong reliability (Cronbach's alpha = 0.98) and satisfactory goodness-of-fit indices (CFI = 0.910, IFI = 0.910, TLI = 0.906, RMSEA = 0.053) demonstrate the robustness of the measurement and structural model, confirming that the suggested model fits the data well. With high and statistically significant path coefficients ($\beta = 0.922$ and $\beta = 0.894$, $p < 0.001$), the empirical findings show that perceived service quality and brand trust are the most significant factors influencing brand loyalty. These findings shows that how important professional service delivery, product assurance, transparency, and trust between customers and retailers are to jewellery buyers. Here, Brand loyalty was strongly influenced by the retail environment ($\beta = 0.788$, $p < 0.005$). This shows the importance of store layout, product displays, ambiance, ethical practices and the overall shopping experience. Other important contributors to loyalty were also customer commitment ($\beta = 0.19$, $p < 0.001$) and customer perceived value ($\beta = 0.293$, $p < 0.005$). This shows how emotional bonding and value perceptions are meaningful in a long-lasting customer relationship. This model can be expanded in future studies to incorporate factors like after sales service quality, customer relationship management, price sensitivity, and digital interaction. The generalizability of the findings could be confirmed by comparative studies in various retail forms or regions. Longitudinal research designs would be able to trace the changes in brand loyalty across time, and the investigation of the moderating or mediating effect of emerging technologies and demographic variables would bring additional information on how consumer behaviour in jewellery retailing industry is changing.

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