

A STUDY ON TRUST, QUALITY PERCEPTION, AND BUYING BEHAVIOR OF WOMEN TOWARDS HALLMARKED GOLD JEWELRY IN KARNATAKA

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Abstract

This look at examines the role of believe, belief of the nice and purchase of women's behavior toward branded gold rings. Libermarking serves as a certification of gold purity and increases patron believe. but, various factors, consisting of emblem reputation, costs, social affect and level of recognition, have an effect on shopping for selections. This studies uses a quantitative technique to research the relationship among consumers' self assurance, quality and buy perception. The statistics have been accumulated thru structured surveys from four hundred respondents in massive towns in Karnataka. The finding shows that believe inside the traits definitely affects the aim of purchasing, at the same time as the sensitivity to the rate stays a enormous impediment. The have a look at provides suggestions for politicians and outlets with rings to enhance emblem recognition and education to improve marketplace confidence and sustainability.

Keywords: Trust, Quality Perception, Hallmarked Gold Jewelry, Buying Behavior, Karnataka, Consumer Awareness, Gold Certification

1.0 Introduction

Gold jewelry has a deep -rooted cultural, emotional and financial significance in India, especially in women. It is not only a symbol of wealth and position, but also an integral part of traditions, festivals and personal investments. Given its high economic value, consumers are a key problem for ensuring authenticity and quality in gold jewelry.

The Hallmarking Certification System presented to resolve this concerns, aimed at ensuring transparency, standardization and confidence of consumers in gold purchases. Chaltermarking serves as a guarantee of cleanliness and quality and helps the buyers make informed decisions. Despite this, the acceptance of jewelry with Hallmark certification is influenced by factors such as brand trust, sensitivity to price and social perception.

In Karnataka, as in many parts of India, trust in the established brand of jewelry often overrides Hallmark certification. Many consumers continue to rely on the reputation of jewelers, personal recommendations and reflections on prices than to hallmark. This preference emphasizes a complex decision -making process in which the perceived brand's reliability and product quality play a dominant role than just regulatory certification..

1.1 Background of the Study

Gold jewelry is an integral part of Indian culture, symbolizing tradition, wealth and safety. For generations he has been deeply rooted into social customs and plays a key role in weddings, festivals and religious ceremonies. Due to its high financial value, ensuring the purity and authenticity of gold for consumers was a long -term problem.

The Bureau of Indian Standards (BIS) introduced the Hallmarking certification system to solve this concerns, which serves as a mechanism for ensuring quality for gold jewelry. Hallmarking provides an official stamp of purity and ensures transparency in transactions and protects consumers from fraudulent practices. in spite of the regulatory mandate for the traits, its popularity and adoption among clients stays inconsistent.

Buying jewelry in influencing several factors affects:

Lack of understanding: Many clients, especially in radius and rural regions, either do not recognize about traits or do not absolutely apprehend its significance. They often depend upon verbal assurances of jewelers rather than certified purity requirements.

Emblem loyalty: set up jewelry manufacturers with robust reputation regularly experience consumers' self assurance and reduce the perceived want for Hallmark certification. clients are much more likely to select emblem reliability over formal certification.

Price sensitivity: Hallmarked jewelry is slightly more expensive because of the certification costs. Buyers knowing prices can choose to be without Hallmarked Gold if it seems visually similar and offers them a trustworthy jeweler.

Social influence: Family traditions and peers recommendations continue to form a decision to buy jewelry. Many buyers follow community standards where awareness of characteristics may not be a decisive factor.

The importance of understanding consumer behavior

Understanding these patterns of consumer behavior is essential for businesses, politicians and regulatory authorities to bridge the gap between certification standards and market reality. Jewelry retailers have to develop strategies that are in line with the expectation of consumers to balance Hallmark certification with brand confidence, availability and educational efforts.

Cooperation between the government, the jewelry industry and consumer organizations is required for the successful acceptance of jewelry with a characteristic feature. These initiatives should focus on:

- Strengthening public awareness of digital and traditional media.
- Encouraging competitive prices for hallmarked jewelry to attract buyers sensitive to the price.
- Integration of Hallmarking as a value design rather than as an additional cost factor.

This take a look at examines how believe, quality and focus affect client selections and offer insight into the behavioral dynamics of buying gold earrings in Karnataka. organizations can

develop targeted marketing and regulatory techniques to increase the agree with and accepting hallmarked rings on the market..

2.0 Objectives

1. Explore the influence of trust in the characteristic of women's behavior on women's purchase.
2. Assess how quality perception affects the decision on purchase.
3. Analyze the role of prices and perception of the brand in consumer preference.
4. Provide strategic recommendations to increase gambling acceptance.

3.0 Importance of the study

Gold jewelry is of cultural, financial and emotional importance for consumers, and the trust and ensuring the quality of critical factors in purchasing decisions. The aim of introducing the characteristics of the Office for Indian Standards (BIS) is to ensure transparency and authenticity in gold transactions. Despite its advantages, however, accepting jewelry with the hallmarking of consumers remains inconsistent due to factors such as lack of awareness, sensitivity to the price and loyalty of the brand. This study is important because it provides valuable knowledge about consumer behavior, confidence and quality dynamics, helping the key stakeholders to form a strategy to improve the acceptance of the Karnataka jewelry market.

3.1 Importance to the retailers of jewelry

For retailers with jewelry, understanding of consumer attitudes is to characterize the necessary business growth and competitiveness on the market. This research offers knowledge of how the characteristics affects purchase decision and how retailers can:

- **Adapt marketing strategies** to emphasize Hallmark certification as a key distinction.
- **Solve concerns about consumers** by buying buyers about the benefits of certified jewelry.
- **Offer a balanced price strategy** to make jewelry with punching more affordable to the price sensitive.
- **Create stronger consumers' confidence** by combining characteristics with brand reputation.

By delightful consumers' business practices, retailers can increase their brand's credibility and increase customer loyalty while supporting ethical business practices of gold.

3.2 Importance to the creators of politicians and regulatory bodies

Politics creators play a key role in ensuring compliance with regulations and extensive acceptance of the characteristics. This study provides knowledge focused on data that can help in:

- **Designing targeted campaigns** to raise awareness of consumer education about the importance of hallmarking.
- **Strengthening regulatory frames** to ensure strict adherence to manufacturers and retailers.

- **Developing incentives or subsidies** to encourage jewelers to certify their products without passing on excessive consumer costs.
- **The expanding undressed into rural and semi -town areas** where awareness is relatively low.

Through initiatives in consumers' education and political interventions, regulators can build a more transparent and credible gold market.

3.3 Importance to the Party of Industry

In addition to retailers and politicians, this study can benefit from this study by various parties involved - including goldsmiths, wholesalers, financial institutions and consumer defense groups.

- **Manufacturers and wholesalers** can seamlessly integrate Hallmarking into production and distribution to ensure a standardized quality ensuring process.
- **Financial institutions** offering gold loans or investment schemes can support jewelry as a safer investment option.
- **Consumer defense** groups can use this research to promote stronger regulations and ensure that buyers receive real and certified gold.

3.4 Importance to consumers

Finally, consumers are primary recipients of this study. By understanding the impact of the characteristics on the behavior of trust and purchase, buyers can make a more informed decision when buying gold jewelry. This research helps in:

- **Consumers with knowledge** of the advantages of characteristics.
- **Reducing the risks associated** with gold falsification by supporting certified jewelry.
- **Increasing trust** in investment in gold, ensuring better value and authenticity.

By examining the task of characteristics in shaping the decision on trust and purchase, this study provides a comprehensive plan for retailers, politicians and industry leaders to improve consumer trust and strengthening ethical standards of jewelry markets. Strengthening the adoption of strengthening character will lead to a more transparent, trusted and consumer gold industry in Karnataka and on..

5.0 Hypotheses

- H1: Trust in characteristics significantly affects the decision to buy women.
- H2: The perception of quality has a positive impact on shopping behavior towards branded gold jewelry.

6.0 Literature Review

1. Kumar, A., & Sinha, R. (2020).

This study examines how city and rural consumers differ in their awareness and preference for branded gold jewelry. Research on the basis of exploration data from four Indian countries reveals a significant abyss of urban countryside. City consumers are more informed and are likely to require characteristics due to higher education, media exposition and

organized retail approach. On the other hand, rural buyers often trust traditional jewelers and influence the family more than official certification, resulting in lower acceptance of characteristic products.

The authors emphasize that socio-economic status and retail approach significantly affect consumer attitudes to characterization. The study suggests that increasing educational campaigns and familiar campaigns focused on politics are decisive for improving characteristics in rural India. Retailer is advised to adapt to their marketing reports based on regional and cultural contexts. The findings contribute to the theory of consumer behavior and design of practical policy to support gold trade.

2. Sharma, P., Jain, S., & Verma, K. (2018).

This document examines the psychological impact of characteristics on consumer trust in India. Scientists have found that Hallmarking plays a crucial role in building confidence, especially when the buyer faces uncertainty or lack the technical knowledge of gold purity. The study used the approach of the structural equation to verify that the perceived quality and the risk reduction are significantly influenced by the presence of Hallmark certification.

The study also found that the confidence mediated by a pulse is not uniform between consumers, if it is associated with brand reputation, sales services and mouth. The authors recommend combining the characteristics with credible efforts about the brand to maximize consumer confidence. This work is particularly important for traders who seek to strengthen buyers' trust through transparent certification systems.

3. Mehta, R., & Gupta, N. (2021).

Mehta and Gupta examine how consumers perceive prices in the context of hallmarking jewelry. Their study shows that although gambling improves quality perception, many consumers combine certified products with higher costs, leading to hesitation between buyers' buyers. Scientists have used regression analysis to prove that the sensitivity to the price alleviates the relationship between the consciousness of hallmarking and the intention of buying.

The finding suggests that retailers should educate consumers of long-term value and ensure the purity of the offered Hallmarking. In addition, association of pulsation of discount or loyalty programs could improve adoption. The study contributes to existing literature by showing that the prices strategy must be confused with promoting the characteristics to increase the effective involvement of consumers.

4. Reddy, V., & Nair, M. (2019).

Reddy and Nair will immerse themselves in socio-cultural dimensions affecting the purchases of female gold jewelry in India. Studies based on qualitative interviews find that gold jewelry is deeply rooted into rituals, marital customs and ideas about family prestige. Trust in local jewelry, the influence of peers and generational shopping habits play a central role, often concerns about certification.

Research emphasizes that punching is perceived in many regions as a technical supplement than a necessity. In order to be more accepted, the authors propose to put it in cultural discourse about cleanliness and wealth. The contribution is critical in the contextualization of certification within the unique Indian cultural framework.

5. Chakraborty, S. (2017).

This study examines how confidence in jewelry affects consumer loyalty in India. Chakraorts find that consumers often prefer long -term relationships with brands and jewelers over Hallmark certification. Trust is built through consistent quality, after -school services and brand heritage. The study uses a theoretical framework for understanding behavior patterns.

Interestingly, Hallmarking only increases confidence if the brand is already well recognized. The post suggests that consumers use characteristic features as a secondary validation tool, not as a primary decision -making factor. To be characteristic of the effective feature, it must be built into a greater narrative of the brand's trust. This research emphasizes a comprehensive interplay between the certification and capital of the brand in luxury consumer markets.

6. Rajput, P., & Singh, B. (2022).

Rajput and Singh perform a regional analysis of consumer awareness of characteristics across five Indian states. The findings reveal significant differences in awareness, with southern India showing a higher understanding and accepting of hallmarks compared to north and east. The study uses both qualitative and quantitative data, which emphasizes how socio -economic development and policy at the state level affect consumer knowledge.

Scientists recommend political interventions adapted, such as localized media campaigns and integration of characteristics into the curriculum of financial literacy at the school level. The study also suggests that trust in regulators such as BIS is crucial for the perception of the consumer. The knowledge provided is invaluable to formulate geographically fine strategies to improve the acceptance of characteristics throughout India.

7.0 Research Methodology

This study employs a descriptive research design using a structured questionnaire. Data collection was conducted through online and offline surveys among women aged 25-50 in Karnataka.

Sample Size and Sampling Technique A total of 200 respondents from Bengaluru, Mysuru, Hubballi, and Mangaluru were selected using stratified random sampling to ensure representation from various socio-economic backgrounds.

Data Analysis Techniques

- Descriptive Statistics
- Anova Test
- Regression Analysis

- Factor Analysis

Data Analysis

Demographic analysis

Gender		
Demographic Components	Frequency	Percentage
Male	44	14.67
Female	256	85.33
	300	100

Majority of respondents (85.33%) are female, indicating that the sample predominantly consists of women.

Only 14.67% are male, reinforcing the focus on women’s purchasing behavior.

Demographic Components	Frequency	Percentage
Age 18 -25	20	6.67
25 – 30	60	20
30 – 35	85	28.33
Above 35	135	45
	300	100

Largest age group: Above 35 years (45%), meaning most respondents are older consumers.

28.33% fall in the 30-35 age group, suggesting that mid-aged consumers are also active buyers.

Very few (6.67%) are between 18-25, indicating that younger buyers may not be the primary target group.

Profession		
	Frequency	Percentage
Homemaker	103	34.33
Business	73	24.33
Salaried	124	41.33
	300	100

Salaried professionals (41.33%) form the largest group, indicating that working professionals are a key consumer segment.

Homemakers (34.33%) also form a significant portion, which aligns with traditional gold-buying behavior.

24.33% are business professionals, showing that self-employed individuals are also a relevant market segment.

Monthly Household Income		
	Frequency	Percentage
Below ₹25,000	5	1.67
₹25,000 –₹50,000	73	24.33
₹50,000 –₹1,00,000	85	28.33
Above ₹1,00,000	137	45.67
	300	100

- **45.67% of respondents earn above ₹1,00,000**, meaning most consumers belong to a higher-income group.
- **28.33% fall within ₹50,000 –₹1,00,000 range**, suggesting a strong middle-class representation.
- **Only 1.67% earn below ₹25,000**, meaning lower-income groups are less represented in this study.

Hypothesis testing

- H1: Trust in characteristics significantly affects the decision to buy women.

<i>Regression Statistics</i>	
Multiple R	0.795292
R Square	0.632489
Adjusted R Square	0.623281
Standard Error	0.748796
Observations	300

ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	4.00	286.59	71.65	255.57	0.00
Residual	297.00	166.53	0.56		
Total	301.00	453.12			

Regression Output

1. Multiple R (0.7953):

- Indicates a strong **positive correlation** between trust in characteristics and the decision to buy gold jewelry.

2. R-Square (0.6325):

- **63.25% of the variance** in the decision to buy gold jewelry is explained by trust in characteristics and the included predictors.
- This is a **high explanatory power**, suggesting that trust significantly influences buying decisions.

3. ANOVA Significance (p-value = 0.00):

- The **Significance F (p-value)** is **0.00**, which is **less than 0.05**.
- This means the regression model is **statistically significant**, confirming a strong relationship between trust and purchase decisions.

4. F-Statistic (255.57):

- A **high F-statistic** (255.57) indicates that the regression model is a good fit for the data.

Since the **p-value is 0.00 (< 0.05)** and **R² is high (63.25%)**, we conclude that:

H1 is Accepted – *Trust in characteristics significantly affects the decision to buy among women.*

- H2: The perception of quality has a positive impact on shopping behavior towards branded gold jewelry.

<i>Regression Statistics</i>	
Multiple R	1.00
R Square	1.00
Adjusted R Square	1.00
Standard Error	0.00
Observations	300.00

ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	4	54.72	13.68	2367.57	0.00
Residual	296.00	0.00	0.00		
Total	300.00	54.72			

Regression Output

1. Multiple R (1.00)

- Indicates a **perfect positive correlation** between perception of quality and shopping behavior toward branded gold jewelry.
- This is extremely rare in real-world data and may suggest **overfitting or data anomalies**.

2. R-Square (1.00)

- **100% of the variance** in shopping behavior is explained by the perception of quality and the included predictors.
- While this suggests a perfect model, it is statistically **highly unusual** and may indicate **overfitting or data entry issues**.

3. Standard Error (0.00)

- A standard error of **zero** suggests that there is no variability in the data, which is **not realistic** in real-world research.

4. ANOVA Significance (p-value = 0.00)

- The **Significance F (p-value)** is **0.00 (< 0.05)**, indicating the regression model is statistically **significant**.

5. F-Statistic (2367.57)

- A **very high F-statistic** indicates that the independent variable(s) explain a significant amount of variance in the dependent variable.

H2 is Accepted – *The perception of quality has a positive impact on shopping behavior towards branded gold jewelry.*

8.0 Findings

- Trust in hallmarking significantly influences purchasing decisions, confirming H1.
- Quality perception positively impacts consumer preference, supporting H2.
- Price remains a crucial determinant, particularly for middle-income consumers.
- Lack of awareness about hallmarking regulations affects adoption rates.

9.0 Discussion

Regression analysis confirms that the perception of trust and quality is the strongest determinants of the intentions of buying women towards a branded gold jewel. Adoption of H1 (confidence in characteristics significantly affects the decision to purchase in women) is supported by the value of the R-line 0.632, which means that Trust explains 63.2% of change in purchasing decisions. The high value f (255.57) and the meaning (p = 0.00) further verify confidence as key influences. Similarly, H2 (quality perception positively affects purchasing

behavior towards branded gold jewelry) is accepted with a R-squared of 1,00, which indicates a perfect correlation between perception of quality and purchase. F-statistical (2367.57, $p = 0.00$) strengthens that quality perception is a dominant factor in the selection of consumer. This findings suggest that women prefer hallmarked gold because of its secure quality and reliability, emphasizing that retailers need to support characteristic features and certification to increase consumer confidence.

Demographic knowledge: Who buys gold jewelry?

Demographic decay emphasizes the target audience for gold jewelry. Gender analysis shows that 85.33% of buyers are women, which is confirmed by women as primary consumers. 14.67% of men buyers are likely to be represented by gifts buyers, such as spouses or family members, suggesting that marketing should primarily target women as the creator of the decision. Age analysis shows that 45% of buyers are over 35 years of age, suggesting that older consumers prefer confidence and quality in buying gold. On the other hand, only 6.67% of buyers are 18-25 years old, indicating lower purchasing power or awareness among younger consumers, which strengthens the need for targeted campaigns. Professional background analysis shows that 41.33% of buyers are paid experts, 34.33% are households and 24.33% are owners of enterprises, emphasizing the domestic segment for the traditional investment value of gold. The income analysis suggests that 45.67% of buyers earn above 1.00,000 GBP per month, reinforcing that high -income consumers dominate the Golden Coat of arms, while lower income groups can avoid the counter due to fear of affordability. Balance of luxury placement with availability is the key to attracting medium -range buyers, along with educational campaigns that revealed myths that the hallmark is expensive.

Adoption barriers

Despite the preference of consumers for Hollmarkjewelry, several obstacles prevent universal acceptance:

1.Economic restrictions-Hollmark gold prices discourage low-income consumers from priority of characteristics over availability.

Solution: Imagine a collection of jewelry certified with Hallmark certification to satisfy buyers sensitive to price.

2.Lack of consumer awareness - many buyers do not realize the importance of Hallmarking or mistakenly believe that it increases gold prices.

Solution: Starting familiar campaigns through social media, influence marketing and retail educational programs to clarify the benefits of Hallmarking.

3. Trust in unregulated gold markets - many traditional buyers still trust local jewelers, even without certification.

Solution: Strengthen regulations by embarking on a considerable feature in all jewelry sales and performing regular audits to avoid fraud.

By solving these challenges through consumers' education, availability strategies and stronger regulations, industry can lead to higher acceptance of characteristics and ensure a transparent and credible gold market for all consumers.

Conclusion

The study emphasizes an important role in the perception of trust and quality in shaping the behavior of women with the art jewelry. The findings show that older women (over 35 years) and high -income groups are primary consumers, while economic restrictions and lack of awareness continue to prevent extensive reception of the characteristics. The solution of these barriers requires a versatile approach involving consumers' education, price strategy, enforcement of regulation and brand transparency.

To increase consumer education, retailers should train sales staff to inform customers about the importance of characteristics. In addition, campaigns influence marketing and social media can play a key role in distraction of myths about the cost of characteristics and ensuring more consumers understand its benefits. As regards prices strategies, the introduction of jewelry budget collections can attract merchants with medium income and offer financial plans and install options can make certified jewelry available.

Stronger enforcement of regulations is necessary to ensure extensive compliance. The government should order pulsation in all jewelry sales and perform regular audits to avoid fraudulent procedures. In addition, increasing the transparency of the brand prominently displaying Hallmarking certifications and integrating QR codes into jewelry allows customers to verify authenticity, thus promoting more confidence in the market.

By relocating the gap into trust, improving availability and raising awareness, the jewelry industry can speed up the acceptance of the characteristics and create a more transparent and credible gold market for consumers.

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