

Consumer Perceptions of Brands: Experience, Trust, and Commitment among Young Urban Indian Consumers

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ABSTRACT

This study examines how brand experience shapes brand commitment among young urban consumers and whether this link is mediated by brand trust. A cross-sectional online survey of 130 Indian participants aged 18–35 measured brand experience, brand trust, and brand commitment, and the data were analyzed using correlations and structural equation modeling. Results show generally positive evaluations of all three constructs and strong, significant correlations among them. The structural model fits acceptably and indicates that brand experience significantly increases brand trust but has no direct effect on brand commitment, while brand trust has a strong positive effect on commitment and fully mediates the experience–commitment relationship. These findings highlight trust as the key psychological mechanism through which experiential encounters are converted into enduring brand relationships, suggesting that managers should design experiences that clearly signal reliability and integrity rather than focusing only on novelty or sensory appeal.

Keywords: brand experience; brand trust; brand commitment; mediation; structural equation modeling (SEM); young urban consumers; India

1. INTRODUCTION

India's consumer landscape has undergone significant transformation in recent years, driven by rapid urbanization, digital penetration, and the growth of aspirational middle-class youth. Young urban consumers, who experience brands through physical stores, e-commerce, and social media, increasingly assess brands on both functional benefits and price, as well as the experiences offered by those brands. Hence, understanding how brand experience translates into deeper psychological outcomes such as trust and commitment has become critical for brand managers to build long-term relationships in competitive B2C markets.

Brand experience refers to the sensory, affective, intellectual, and behavioral responses of consumers to brand-related stimuli and has, in past research, been connected with important relational constructs such as trust, commitment, and loyalty. Emerging market and digital service context studies prove that positive experiences can enhance brand trust and lead to more lasting forms of attachment. However, most of these existing works either focus on single cities or specific sectors or estimate complex models featuring multiple mediators and outcomes. By comparison, there is limited evidence of a streamlined relational pathway in which brand experience drives brand trust to shape brand commitment, especially in the case of young urban consumers in the Indian context.

Therefore, the present study bridges this gap by analyzing how brand experience, brand trust, and brand commitment are related amongst young urban consumers in three key Indian cities: Chennai, Kolkata, and Ranchi. The study tests, via structural equation modeling (SEM), a parsimonious model in which brand experience is specified as an exogenous latent construct influencing brand trust and brand commitment and in which brand trust is modeled as a mediator between experience and commitment. By focusing on this three-construct structure, the study aims to clarify the core relational mechanism from experience through trust to commitment in an under-researched but strategically important segment of India's urban consumer market.

2. LITERATURE REVIEW

Brand experience is commonly defined as consumers' internal, subjective responses to brand-related stimuli across sensory, affective, intellectual, and behavioral dimensions. Brakus, Schmitt, and Zarantonello (2009) proposed this

four-dimensional framework, which has become the dominant way to operationalize brand experience in B2C contexts and underpins later experiential marketing work (Schmitt & Zarantonello, 2013). In emerging, digitally connected markets, these multidimensional experiences increasingly occur across both offline and online touchpoints and are seen as an important upstream driver of relational outcomes such as trust, commitment, and loyalty (Sahin, Zehir, & Kitapci, 2011; Sumarmi & Wijayanti, 2023).

Brand trust is typically defined as the willingness to rely on a brand perceived as reliable and honest, drawing on Moorman, Zaltman, and Deshpandé's (1992) work on relational trust and the commitment–trust theory of Morgan and Hunt (1994). Brand commitment refers to a durable psychological attachment and intention to maintain a valued relationship, often distinguished into affective, calculative, and normative forms (Hennig-Thurau et al., 2006). Loyalty is commonly framed as a combination of attitudinal and behavioral components—favorable, enduring evaluations and intentions together with repeat purchasing and resistance to switching (Oliver, 1999). In SEM-based relationship marketing research, these constructs are usually modeled as distinct but linked latent variables, with trust positioned as a key antecedent of commitment and loyalty.

Empirical studies in emerging markets consistently show that brand experience acts as an upstream resource that shapes trust and related relational outcomes. For example, Sahin et al. (2011) and Başer, Cıntamür, and Arslan (2016) report that brand experience enhances satisfaction and trust, which in turn foster loyalty, while Vazifehdoost, Rahnama, and Mousavian (2014) similarly find that experience, satisfaction, and trust jointly contribute to loyalty. More recent work has introduced emotional and relational chains: Huang (2017) finds that sensory and affective brand experiences drive brand love and trust, which then differentially predict attitudinal and behavioral loyalty, and Mathew and Thomas (2018) show, in an Indian context, that experience strengthens credibility and affective commitment, leading to “true” loyalty. Studies that most closely resemble the intended experience → trust → commitment pathway in digitally intensive settings, such as Khan et al. (2019) and Sahoo, Mishra, and Vannem Reddy (2024), indicate that brand experience and engagement raise trust and commitment, which then drive loyalty. Taken together, this body of work suggests a robust pattern in which brand experience influences downstream relationship quality primarily through trust and commitment, but there is relatively less evidence on a deliberately streamlined model focusing only on experience, trust, and commitment in young urban Indian consumer markets.

3. RESEARCH GAPS AND THEORETICAL RATIONALE

Overall, the literature consistently demonstrates that brand experience is a strong antecedent of brand trust, and that trust in turn predicts loyalty (and, where modeled, commitment) across a wide range of emerging-market B2C settings. However, there remain notable gaps. Few studies focus specifically on young urban Indian consumers sampled across multiple cities; most are either single-city case studies or use broader age ranges and less clearly urban samples. Many models omit commitment altogether or treat it briefly, without clearly distinguishing it from satisfaction or engagement. There is also limited work that estimates a deliberately streamlined three-construct SEM—Brand Experience (latent) → Brand Trust (latent) → Brand Commitment (latent)—with direct and indirect effects tested simultaneously. The present study addresses these gaps by testing this parsimonious SEM model among young urban consumers in Chennai, Kolkata, and Ranchi, thereby clarifying the core relational pathway from experience through trust to commitment in this under-researched context. Based on the theoretical rationale, the following hypotheses are proposed:

H1: Brand experience has a positive effect on brand trust.

H2: Brand experience has a positive direct effect on brand commitment. H3: Brand trust has a positive effect on brand commitment.

H4: Brand trust mediates the relationship between brand experience and brand commitment.

4. METHODOLOGY

In this present study, a structured online questionnaire was utilized in a quantitative, cross-sectional survey design. Data was collected from young urban consumers living in three Indian Cities via an online form that was shared through digital channels. Nonprobability convenience sampling targeted respondents 18 years and above who regularly interact with consumer brands. Screening for completeness and invalid responses resulted in a final sample size of 130, which is sufficient for the proposed structural equation modeling considering the number of

indicators and paths.

The three-part questionnaire included basic demographics (age group, gender, occupation), followed by scales for the three constructs. Brand experience was measured with six five-point Likert items (1 = strongly disagree, 5 = strongly agree) capturing overall positivity of experiences, the influence of positive experiences on preference and continued usage, and sensory, affective, and intellectual aspects. Brand trust was measured with three items on perceived reliability, dependability, and the extent to which positive experiences increase trust, and brand commitment with two items on long-term commitment and loyalty intentions driven by trust and experience, using the same scale. All items were adapted from prior studies on brand experience, trust, and relationship marketing and were worded generically so respondents could answer with reference to brands they regularly use.

In the structural equation model, Brand Experience, Brand Trust, and Brand Commitment were modeled as reflective latent constructs with their respective items serving as indicators. Cronbach's alpha was used to check internal consistency. In the structural model, three direct paths were specified: from Brand Experience to Brand Trust, from Brand Experience to Brand Commitment, and from Brand Trust to Brand Commitment. That specification enables Brand Trust to function as a mediator between Brand Experience and Brand Commitment while retaining a direct experience–commitment link. The purpose of this section is to estimate the measurement and structural models by means of structural equation modeling, report standardized path coefficients and significance levels, and evaluate the overall model fit together with indirect effects in order to determine whether mediation has occurred and whether it is partial or full.

5. DATA ANALYSIS AND RESULTS

Means and other basic descriptives were computed for the three composite constructs.

Table 1. Descriptive Statistics format the Three Composites					
	N	Minimum	Maximum	Mean	Std. Deviation
EXP_mean	130	1.83	5.00	3.8885	0.60943
TRUST_mean	130	1.00	5.00	3.8282	0.72750
COMMIT_mean	130	1.00	5.00	4.0885	0.76113
Valid N (listwise)	130				
Source: Authors' calculation using SPSS					

The mean values clustered around the “agree” point of the scale, with standard deviations of roughly 0.6–0.8, suggesting moderate variability without severe floor or ceiling effects. This pattern indicates that most young urban consumers in the sample reported favourable experiences with brands they interact with and expressed relatively high levels of trust and commitment.

Table 2. Pearson Correlations Among the Three Composites				
		EXP_mean	TRUST_mean	COMMIT_mean
EXP_mean	Pearson Correlation	1	0.599**	0.583**

	Sig. (2-tailed)		0.000	0.000
TRUST_mean	Pearson Correlation	0.599**	1	0.590**
	Sig. (2-tailed)	0.000		0.000
COMMIT_mean	Pearson Correlation	0.583**	0.590**	1
	Sig. (2-tailed)	0.000	0.000	
**. Correlation is significant at the 0.01 level (2-tailed), N= 130 for all three				
Source: Authors' calculation using SPSS				

Pearson correlations among the composite constructs were all positive and statistically significant. Brand experience showed strong associations with both brand trust ($r = 0.599$) and brand commitment ($r = 0.583$), and brand trust was similarly related to commitment ($r = 0.590$). All three correlations were significant at the 0.01 level (two-tailed), supporting the use of a structural model in which experience predicts trust and commitment, and trust also predicts commitment.

The measurement model showed satisfactory psychometric properties. All standardized factor loadings were positive and statistically significant, with loadings for the brand experience indicators ranging from 0.51 to 0.73, for brand trust from 0.44 to 0.88, and for brand commitment from 0.76 to 0.76. Cronbach's alpha coefficients for the three constructs met or approached the recommended 0.70 threshold, indicating acceptable internal consistency and supporting the use of these latent constructs for structural analysis.

The structural model demonstrated acceptable fit to the data ($\chi^2 = 95.2$, $df = 41$, $p < .001$; CFI = 0.978; TLI = 0.970; RMSEA = 0.101, 90% CI [0.075, 0.128]; SRMR = 0.089). Brand

experience had a strong, positive, and statistically significant effect on brand trust ($\beta = 0.85$, $p < .001$), supporting H1. However, brand experience did not exert a significant direct effect on brand commitment ($\beta = 0.18$, $p = .505$), so H2 is not supported. Brand trust showed a substantial positive effect on brand commitment ($\beta = 0.80$, $p = .005$), supporting H3. The model explained 72.3% of the variance in brand trust and approximately 63.8% of the variance in brand commitment.

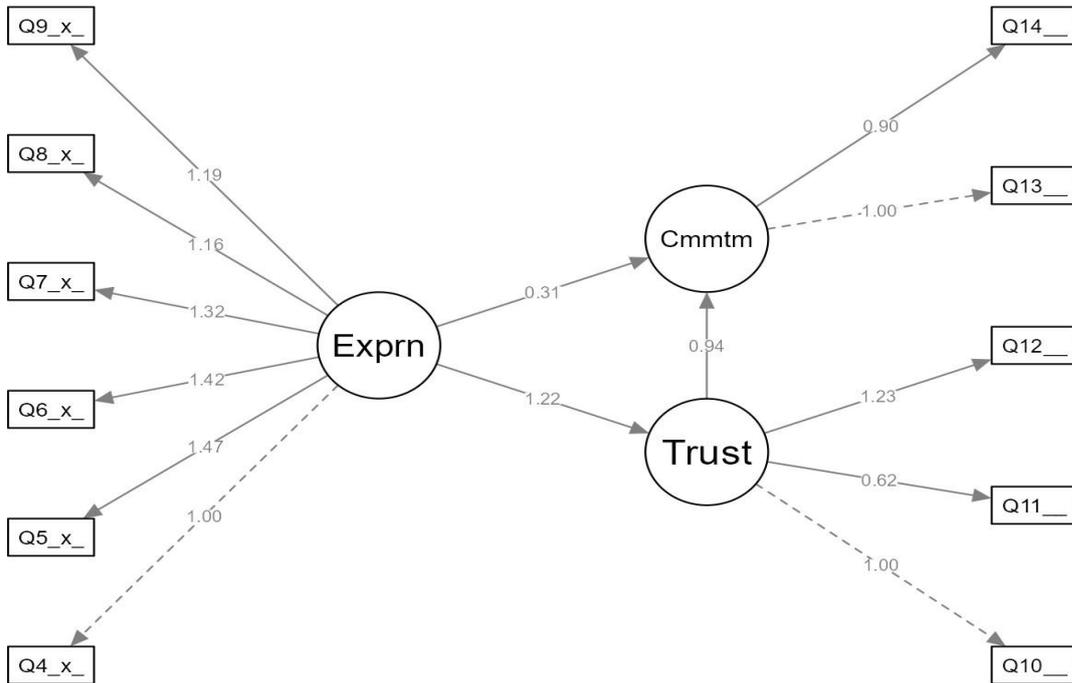
Table 3. Structural path estimates for the SEM model (Trust ~ Experience; Commitment ~ Experience + Trust, with Estimate, SE, β , z, p from Jamovi)

Dep	Pred	Estimate	SE	Lower	Upper	β	z	p
Trust	Experience	1.221	0.142	0.942	1.50	0.850	8.595	< 0.001
Commitment	Experience	0.310	0.465	-0.601	1.22	0.183	0.666	0.505
Commitment	Trust	0.941	0.336	0.282	1.60	0.799	2.800	0.005

Source: Authors' calculation using Jamovi (Trust ~ Experience; Commitment ~ Experience + Trust, with Estimate, SE, β , z, p)

Mediation analysis indicated that brand trust fully mediates the relationship between brand experience and brand commitment. The direct path from experience to commitment became non-significant when trust was included in the model, while the indirect effect of experience on commitment via trust remained statistically significant. This pattern is consistent with full mediation and suggests that brand experience influences commitment predominantly through the formation of brand trust, supporting H4.

Figure 1. Structural equation model of brand experience, brand trust, and brand commitment.



Source: Authors' Calculations using Jamovi

Figure 1 presents the structural equation model of brand experience, brand trust, and brand commitment (N = 130), showing that brand experience predicts brand trust and brand commitment, while brand trust also predicts brand commitment, with trust acting as the mediating link between experience and commitment. Circles represent latent variables (Exprn = Brand Experience; Trust = Brand Trust; Cmmtm = Brand Commitment), and rectangles represent the observed Likert-scale items. Q4–Q9 correspond to brand-experience items (overall positive experiences, preference based on positive experiences, dependence on good experiences, sensory appeal, positive emotions, curiosity/interest), Q10–Q12 to brand-trust items (delivering on promises, dependability, positive experiences increasing trust), and Q13–Q14 to brand-commitment items (trust strengthening long-term commitment, trust and experience jointly fostering loyalty)

DISCUSSION AND IMPLICATIONS

The findings show that brand experience, brand trust, and brand commitment are strongly interrelated, but their roles are not symmetrical. Brand experience exerts a powerful positive effect on brand trust, and brand trust in turn has a strong impact on brand commitment, whereas the direct path from experience to commitment is not significant. This pattern indicates that, for young urban Indian consumers, the way experiences shape long-term commitment is largely through the trust they build in brands rather than through a direct experiential “pull” toward commitment.

These results reinforce commitment–trust theory by highlighting trust as the central psychological mechanism translating brand experience into committed relationships. The full mediation pattern suggests that positive experiences are necessary but not sufficient for commitment; they must first be interpreted as evidence that the brand is reliable, dependable, and keeps its promises. Prior work in emerging markets has similarly found that experience-based effects on loyalty become substantial only when trust is included as an intervening construct, and the present study extends this logic to young Indian consumers in digitally mediated brand environments. The strong explanatory power of the model for trust and commitment also indicates that a parsimonious three-construct framework can capture much of the relational dynamics without needing a large set of additional mediators.

For brand managers targeting young, urban consumers, the findings imply that investment in “experiences” should be explicitly oriented toward building trust rather than only creating novelty or sensory appeal. Experiences are most valuable when they signal reliability (consistent delivery, problem-free service, transparent communication) and reduce perceived risk over time. In practice, this means prioritizing dependable fulfilment, clear service recovery, and visible proof of honesty (e.g., accurate information, fair policies) alongside experiential campaigns. Brands should also monitor trust and commitment indicators—such as perceived dependability, confidence in the brand, and willingness to stay despite alternatives—rather than relying solely on satisfaction scores or short-term engagement metrics.

6. LIMITATIONS

This study is constrained by several methodological and contextual limitations that qualify the interpretation of the findings. First, the cross-sectional survey design does not permit strong causal inference, so the proposed experience → trust → commitment ordering is theoretically grounded but not empirically longitudinal. Second, the use of a convenience sample of young, urban, digitally active respondents limits generalizability to older, rural, or less digitally connected consumer segments. Third, all constructs were measured using self-reported Likert-scale items, and the relatively short commitment and trust scales increase the risk of common-method bias and measurement error. Finally, the model leaves a substantial share of variance in commitment unexplained and assumes linear relationships, suggesting that omitted factors and potential non-linear or threshold effects were not captured.

7. CONCLUSION AND FUTURE RESEARCH

The study shows that brand experience strongly shapes brand trust and that trust, in turn, is a powerful driver of brand commitment, while the direct effect of experience on commitment is not significant. For practitioners, this implies that experiential initiatives are most effective when they consistently signal reliability and honesty, thereby building trust, rather than focusing only on novelty or sensory appeal. Future research should employ longitudinal or panel designs to establish temporal dynamics, develop richer multi-item scales and extended models that incorporate additional predictors such as perceived value, identity alignment, and social influence, and test moderating effects of product category, brand familiarity, and generational cohort. Studies that replicate the model in other regions and that link self-reported commitment to behavioural outcomes such as repeat purchase, share of wallet, and willingness to pay a price premium would further strengthen the practical and theoretical contributions.

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