International Journal of Commerce and Management Research
www.managejournal.com
ISSN: 2455-1627
Received: 30-06-2026, Accepted: 30-07-2026, Published: 14-08-2026
Volume 12, Issue 3, 2026, Page No. 210-219

An empirical study of psychographic factors and spending patterns influencing the buying behaviour of Generation Z consumers in Chikkamagaluru District

Dr. Manjunatha N
Assistant Professor, Department of Commerce, Government First Grade College for Women Chikmagalur, Affiliated to Kuvempu University, Karnataka, India
DOI: https://doi.org/10.66856/ijcmr.2026.12.3.12220

Abstract
Generation Z has emerged as an important consumer segment whose buying behaviour is increasingly influenced by digital connectivity, social media, online information, changing lifestyles, and economic conditions. The present study examines the influence of psychographic factors, spending pattern on the buying behaviour of Generation Z consumers in Chikkamagaluru District. The study is based on primary data collected from 402 Generation Z respondents through a structured questionnaire and supported by secondary sources. The data were analysed using SPSS, with multiple regression analysis employed to determine the magnitude, direction, and significance of the influence of selected factors on buying behaviour. The behavioural-factor model indicates a strong relationship, with $R = 0.942$ and $R^2 = 0.886$, showing that 88.6 per cent of the variation in buying behaviour is explained by the selected behavioural factors. The model is statistically significant ($F = 253.008$, $p < 0.001$). Brand-switching behaviour, brand trust, social influence, online review reliance, and post-purchase behaviour emerge as significant predictors. The economic-factor model records $R = 0.859$ and $R^2 = 0.738$, explaining 73.8 per cent of the variation in buying behaviour, and is statistically significant ($F = 91.105$, $p < 0.001$). Purchasing power, price sensitivity, cashback and rewards, and household economic conditions show significant positive influences, while economic uncertainty demonstrates a significant negative influence. The study concludes that Generation Z buying behaviour is shaped by the combined influence of behavioural and economic considerations.

Keywords: Generation Z, buying behaviour, psychographic factors, spending pattern, consumer behaviour, Chikkamagaluru District

Introduction

Generation Z, widely known as Gen Z, constitutes a unique and increasingly significant consumer segment that has developed within an environment characterised by rapid technological progress, extensive internet penetration, social media usage, and digital communication. Having grown up in a highly connected and information-rich environment, Gen Z consumers exhibit distinctive preferences, attitudes, information-search practices, purchasing patterns, and ways of interacting with brands compared with previous generations. Their extensive familiarity with smartphones, social networking sites, e-commerce platforms, digital payment facilities, and influencer-generated content has substantially reshaped the contemporary consumer decision-making process. Buying behaviour refers to the process through which consumers recognise their needs, seek relevant information, evaluate available alternatives, make purchase decisions, and assess their satisfaction or experience following a purchase. The buying behaviour of Generation Z is shaped by a combination of individual, social, psychological, technological, product-related, economic, and marketing-related factors. Unlike consumers who traditionally depended primarily on conventional advertising and physical retail outlets, Gen Z consumers frequently rely on digital platforms to identify products, compare prices and features, examine customer reviews, view product demonstrations, and obtain recommendations from peers, influencers, and online communities. Consequently, understanding the determinants of Gen Z buying behaviour has become increasingly important for businesses and marketers in developing appropriate marketing strategies. Among the major factors affecting the purchasing behaviour of Gen Z is social media. Platforms such as Instagram, YouTube, Facebook, and other digital networking sites have emerged as important channels for obtaining product information, communicating with brands, and forming consumer opinions. Social media allows consumers to engage directly with brands, observe the experiences of other users, and participate in virtual communities. In this context, social media influencers have gained considerable importance in shaping product awareness, consumer attitudes, preferences, and purchase intentions through reviews, recommendations, demonstrations, and personal experiences. The perceived credibility, expertise, attractiveness, reliability, and authenticity of influencers may significantly affect the purchasing decisions of Gen Z consumers. Product-related attributes also have an important role in shaping consumer buying behaviour. Factors such as product quality, price, brand image, uniqueness, design, functionality, authenticity, packaging, and perceived value influence the manner in which Gen Z consumers evaluate competing products. Since digital platforms provide consumers with easy access to numerous alternatives, Gen Z can conveniently compare product features, prices, reviews, and brands before making a purchase. Therefore, businesses must provide products that offer adequate value while simultaneously responding to the changing expectations and preferences of this consumer group. In addition to external influences, psychological factors such as motivation, perception, attitude, personality, trust, satisfaction, and perceived risk play a significant role in the purchasing process. Consumers may interpret and respond to the same marketing communication differently depending on their individual experiences, expectations, values, and perceptions of a particular brand. Trust is especially relevant in online purchasing because consumers often make purchase decisions without physically inspecting the product. Factors such as favourable customer reviews, accurate and transparent product information, secure payment mechanisms, dependable delivery services, and positive previous experiences can reduce perceived risk and enhance consumers' willingness to purchase. Social influences arising from friends, family members, peers, and online communities also contribute significantly to the buying behaviour of Generation Z. Being highly socially connected, Gen Z consumers often consider the opinions and experiences of others before making purchasing decisions. User-generated content, online reviews, ratings, comments, recommendations, and social interactions provide forms of social validation that can influence consumers' perceptions of products and brands. Furthermore, individual characteristics such as lifestyle, income, educational background, cultural environment, and purchasing power may result in variations in the buying behaviour of different Gen Z consumers. The rapid expansion of e-commerce and digital technologies has further altered the conventional purchasing process. Mobile shopping applications, personalised product recommendations, targeted digital advertising, electronic payment systems, digital wallets, rapid delivery services, discounts, cashback incentives, and flexible return policies have made online purchasing more accessible and convenient. These technological developments enable Gen Z consumers to move quickly from product discovery and information search to evaluation and purchase. Consequently, their buying behaviour has become increasingly dynamic and less dependent on conventional retail channels. Brand-related factors also influence the preferences and purchasing decisions of Generation Z. Attributes such as brand authenticity, reputation, credibility, transparency, social responsibility, and emotional connection can contribute to the development of favourable consumer attitudes. Gen Z consumers are frequently exposed to information concerning the practices, values, communication strategies, and social and environmental commitments of brands. As a result, brands that demonstrate transparency, authenticity, responsiveness, and meaningful engagement may have greater potential to establish trust and develop long-term relationships with this generation. The buying behaviour of Generation Z, therefore, cannot be attributed to a single determinant. Rather, it emerges from the interaction of multiple factors, including social media influence, influencer characteristics, information availability, product attributes, technological and media factors, consumer engagement, psychological characteristics, social influences, economic considerations, pricing and promotional strategies, and brand-related attributes. A comprehensive understanding of these factors is essential for marketers and businesses seeking to attract, influence, satisfy, and retain Gen Z consumers in an increasingly digital marketplace. Therefore, the present study seeks to identify and examine the major behavioural and economic factors influencing the buying behaviour of Generation Z consumers and to assess their relative contribution to consumer decision-making in the contemporary digital marketplace. The study is intended to provide empirical insights into the factors that shape the purchasing decisions of Gen Z and thereby assist marketers and businesses in designing more effective and consumer-oriented marketing strategies.

Literature Review

Generation Z has emerged as a distinctive and influential consumer group whose purchasing behaviour has been significantly shaped by technological advancement, digital connectivity, extensive social media usage, changing lifestyles, and evolving economic circumstances (Roy *et al*., 2022) [20]. Having grown up in an environment characterised by smartphones, e-commerce platforms, digital payment systems, online marketplaces, and uninterrupted access to information, Gen Z consumers demonstrate purchasing patterns that differ from those of earlier generations. Their buying decisions are influenced by a combination of behavioural and economic considerations. Previous studies suggest that factors such as purchase intention, brand preference, brand loyalty, impulse buying, information-seeking behaviour, social influence, online reviews, influencer recommendations, brand trust, price sensitivity, income, purchasing power, perceived value, promotional incentives, payment convenience, and economic uncertainty are important in determining their consumer decisions. Behavioural Factors Purchase intention is an important behavioural variable that has received considerable attention in consumer behaviour research (Duffett & Maraule, 2024a) [3]. It refers to the consumer's likelihood or willingness to purchase a particular product or service following the assessment of available alternatives. Among Generation Z consumers, purchase intentions are increasingly shaped by online information, social media communication, recommendations, customer reviews, and digital brand interactions. Positive attitudes towards a product, together with favourable perceptions of its usefulness and benefits, can strengthen purchase intention and increase the possibility of actual purchase. Brand preference constitutes another significant behavioural determinant. Gen Z consumers encounter a large number of competing brands through social media, e-commerce websites, and other digital channels, enabling them to compare products and brands with considerable ease. Their preference for a particular brand may emerge from perceived product quality, brand reputation, visual appeal, emotional attachment, digital presence, and previous consumption experiences. Closely associated with brand preference is brand loyalty, which reflects the tendency of consumers to repeatedly purchase products or services from a particular brand (Duffett & Maraule, 2024b) [2]. However, the availability of numerous alternatives may make Gen Z less committed to a single brand. Continued loyalty is therefore likely to depend on consistent value, satisfactory experiences, authenticity, responsiveness, and meaningful engagement with consumers. Impulse buying has gained particular significance with the expansion of digital commerce (Ngo *et al*., 2025) [19]. Online shopping platforms provide consumers with continuous exposure to attractive product displays, personalised recommendations, promotional messages, limited-period discounts, and social media advertisements. Such stimuli can encourage consumers to make spontaneous purchasing decisions without extensive prior planning. The widespread use of mobile commerce further shortens the interval between product exposure and purchase (Zhao *et al*., 2024) [29]. Thus, digital environments have the potential to encourage both planned and unplanned purchasing among Gen Z consumers (Dzreke & Dzreke, 2025) [10]. Product involvement refers to the level of personal importance, interest, or relevance that consumers associate with a particular product (Shahid & Ikram, 2024) [21]. Consumers with a high degree of product involvement generally devote greater time and effort to information search, evaluation, and comparison before making a purchase. In contrast, low-involvement products may require relatively limited consideration and can result in faster purchasing decisions (Zhao *et al*., 2021) [28]. Among Gen Z consumers, involvement may differ depending on the type of product, its price, relevance to personal identity, and the level of perceived purchase risk (Shetu, 2025a) [13]. Information search behaviour has become increasingly significant in the digital marketplace because Generation Z consumers can obtain extensive information before purchasing a product (Chaudhary, 2022) [6]. They may gather information from company websites, social networking platforms, e-commerce applications, product videos, blogs, online communities, and customer reviews (Galdón *et al*., 2024) [11]. Closely related to information search is reliance on online reviews. Ratings, comments, testimonials, and customer experiences can provide social validation and assist consumers in evaluating the quality, performance, and reliability of products, particularly when physical inspection is not possible (Naveena, 2022) [18]. Social influence is another important determinant of Gen Z purchasing decisions. The opinions and experiences of family members, friends, peers, online communities, and social networks can shape consumers' perceptions of products and brands. Peer recommendations and the desire for social acceptance may be particularly relevant when purchasing products associated with lifestyle, fashion, entertainment, technology, and personal identity. The growing significance of social media influencers has introduced another important dimension to Gen Z buying behaviour. Influencers can generate product awareness, demonstrate product usage, share personal experiences, and provide recommendations to their followers (Ishomi *et al*., 2025) [13]. Their perceived expertise, credibility, attractiveness, trustworthiness, and authenticity may influence how consumers evaluate products and subsequently affect their purchase decisions (Naveena, 2022) [18]. This factor is particularly relevant to Generation Z because of its extensive interaction with influencer-generated content and social media platforms. Brand trust represents consumers' confidence in a brand's reliability, honesty, quality, and ability to fulfil its promises (Cagnin & Nicolas, 2022) [6]. It assumes greater importance in online purchasing environments, where consumers may experience uncertainty regarding product authenticity, quality, payment security, delivery performance, and data privacy. A high level of trust can reduce perceived risk and strengthen consumers' willingness to purchase from a particular brand (Theocharis & Tsekouropoulos, 2025) [27]. Post-purchase behaviour is also an important component of the overall buying process. Consumer satisfaction, feedback, repeat purchases, recommendations, and online reviews following consumption can influence subsequent purchasing decisions (Atiq *et al*., 2022) [4]. Because Gen Z consumers can readily communicate their experiences through social networking sites and online review platforms, their post-purchase responses can influence not only their own future behaviour but also the perceptions and decisions of other prospective consumers (Shetu, 2025b) [15]. Another relevant behavioural dimension is brand-switching behaviour. Generation Z consumers may change from one brand to another when they encounter dissatisfaction, poor service, negative experiences, attractive competing offers, changing preferences, or better alternatives. The ease of comparing products and brands through digital platforms further facilitates switching behaviour and reduces the barriers associated with changing brands. Economic Factors Economic conditions have a substantial influence on the purchasing capacity and consumption decisions of Generation Z (Luo *et al*., 2025) [27]. Among the various economic determinants, price sensitivity is particularly important. Changes in product prices can influence the willingness of consumers to purchase, postpone, or substitute products. Since Gen Z consumers can easily compare prices across different online platforms, price transparency has become an important characteristic of the contemporary marketplace. Income and purchasing power are also significant determinants of consumer behaviour. Generation Z comprises students, employed young adults, and individuals who may continue to depend on parental or household income. Consequently, substantial differences may exist in their financial capacity and consumption patterns (Bhuwaneshwari & S, 2023) [5]. Consumers with higher disposable income may have greater freedom to purchase non-essential or premium products, whereas those with limited financial resources may concentrate their expenditure on essential goods and services. Perceived value for money is another important economic consideration. Consumers generally assess whether the quality, benefits, features, utility, and overall experience associated with a product are appropriate in relation to its price (Tang & Huam, 2023) [26]. Consequently, a product offering greater perceived value may be preferred even when its price is comparatively higher than that of competing products. Discounts, promotional offers, cashback, and reward programmes can also influence the purchasing decisions of Gen Z consumers. Such incentives create a perception of monetary savings and can encourage consumers to complete transactions, increase purchase frequency, and maintain engagement with specific brands or online platforms (Khan, 2025) [19]. Digital commerce has further strengthened the importance of such promotional mechanisms because offers can be communicated instantly through mobile applications and digital channels. The availability of affordable substitutes can influence consumers' product and brand choices. When comparable products are available at lower prices, consumers may reconsider their preferred brand and shift towards alternative offerings. This increases competitive pressure among businesses and encourages brands to establish clear differentiation and demonstrate superior value to consumers (ShiYong *et al*., 2022). Payment convenience has also become an important consideration in contemporary consumer behaviour. The availability of UPI, debit and credit cards, mobile wallets, internet banking, and other digital payment methods has simplified transactions and reduced the difficulties associated with online purchasing (Kommuri & Arumugam, 2025) [15]. Similarly, credit facilities and Equated Monthly Instalment (EMI) options can enhance consumers' ability to purchase relatively expensive products by allowing the payment burden to be distributed over a period of time. Household economic circumstances may also affect the purchasing behaviour of Gen Z, particularly among consumers who are financially dependent on parents or other family members. Household income, expenditure priorities, financial stability, and family consumption patterns may determine the amount of money available for discretionary purchases (Krippes *et al*., 2024) [16]. In contrast, for Gen Z consumers with independent sources of income, employment status and individual earnings may have a more direct influence on purchasing capacity and consumption decisions (Shree, 2024) [25]. Economic uncertainty represents another factor that can influence consumer behaviour. Inflation, increasing living expenses, employment uncertainty, and concerns regarding future income may encourage Gen Z consumers to adopt more cautious spending practices (Anand, 2024) [3]. During periods of economic uncertainty, consumers may give greater importance to essential expenditure, compare prices more carefully, actively search for discounts and promotional offers, and postpone purchases that are considered non-essential.

Research Problem

Generation Z has become a significant consumer group whose purchasing behaviour is increasingly shaped by digital connectivity, social media engagement, access to online information, changing lifestyles, and prevailing economic conditions. Their purchasing patterns differ from those of earlier generations due to their extensive use of smartphones, e-commerce platforms, online reviews, social media influencers, digital payment facilities, and exposure to a wide range of competing brands. While these technological and market developments have enhanced consumer choice, accessibility, and convenience, they have simultaneously made the process of consumer decision-making more complex. The existing literature suggests that behavioural factors, including purchase intention, brand preference, brand loyalty, impulse buying, product involvement, information-search behaviour, reliance on online reviews, social influence, influencer influence, perceived brand trust, post-purchase behaviour, and brand-switching behaviour, play an important role in shaping the purchasing decisions of Generation Z consumers. In addition, economic factors, such as price sensitivity, income, purchasing power, perceived value for money, discounts and promotional offers, cashback and reward schemes, availability of affordable substitutes, payment convenience, credit and EMI facilities, household financial conditions, employment and earning status, and economic uncertainty, may affect consumers' purchasing capacity and willingness to buy. Despite the growing body of research on individual behavioural and economic determinants, there is a need for a systematic empirical assessment of their combined influence on the buying behaviour of Generation Z consumers. The interaction between consumers' psychological and behavioural responses and their economic circumstances may provide a more comprehensive explanation of their purchasing decisions. Hence, the research problem of the present study is to identify and examine the behavioural and economic factors influencing the buying behaviour of Generation Z consumers, assess the extent of their influence, and determine the relative contribution of these factors to the purchasing decisions of Gen Z in the contemporary consumer marketplace.

Need for the Study

The increasing purchasing power, extensive digital engagement, and evolving consumption patterns of Generation Z have created a need for a systematic investigation into the factors that influence their buying behaviour. Gen Z consumers are continuously exposed to diverse sources of product information, social media content, influencer recommendations, online ratings and reviews, promotional schemes, and digital payment options, all of which can shape their perceptions, evaluations, and purchasing decisions. At the same time, variations in income, purchasing capacity, price sensitivity, household financial circumstances, employment or earning status, and perceptions of economic uncertainty may determine their ability and willingness to make purchases. Although existing studies have examined behavioural and economic determinants of consumer behaviour, these dimensions are often considered separately. There is therefore a need to analyse behavioural and economic factors collectively to develop a more comprehensive understanding of the purchasing behaviour of Generation Z. Such an integrated examination can help identify the behavioural characteristics that encourage purchase intention, brand preference, loyalty, impulse buying, information search, and brand-switching behaviour, while also assessing the extent to which economic considerations such as affordability, price, income, and purchasing power influence purchase decisions. The study is consequently significant for marketers, retailers, brands, and business organisations, as its findings can assist them in formulating effective pricing policies, promotional programmes, digital marketing initiatives, and customer-engagement strategies targeted towards Generation Z. Furthermore, the study can contribute to the existing body of academic knowledge by providing empirical evidence on the combined and relative influence of behavioural and economic factors on the buying behaviour of Generation Z consumers. It may also serve as a useful reference for researchers and academicians seeking to understand the evolving nature of consumer decision-making in an increasingly digital and economically dynamic marketplace.

Research Objectives

1. To study the influence of psychographic factors on buying behaviour of generation z consumers in Chikmagalur district.
2. To examine the impact of spending pattern on buying behaviour of generation z consumers in Chikmagalur district
3. To provide suitable suggestions and recommendations for the marketing strategy formulation in perspective of both marketer’s and consumers.

Hypothesis

H0: There is no significant influence of psychographic factors on buying behaviour of generation z consumers in Chikmagalur district.

H1: There is a significant influence of psychographic factors on buying behaviour of generation z consumers in Chikmagalur district.

H0: There is a significant impact of spending pattern on buying behaviour of generation z consumers in Chikmagalur district.

H2: There is no significant impact of spending pattern on buying behaviour of generation z consumers in Chikmagalur district.

Research Methodology

The present study employs a systematic research methodology to investigate the influence of behavioural and economic factors on the buying behaviour of Generation Z consumers in Chikkamagaluru District. To accomplish the stated research objectives, the study draws upon both primary and secondary sources of data. Primary data are collected directly from Generation Z consumers to obtain first-hand information regarding their perceptions, preferences, and purchasing behaviour. Secondary data are obtained from relevant scholarly and published sources to establish the conceptual, theoretical, and empirical foundation of the study.

1. Primary Data

Primary data constitute the principal source of information for examining the behavioural and economic factors that influence the buying behaviour of Generation Z consumers in Chikkamagaluru District. The required data are collected directly from Generation Z respondents using a structured questionnaire developed in accordance with the objectives of the study. The questionnaire incorporates statements covering various behavioural dimensions, including purchase intention, brand preference, brand loyalty, product involvement, perceived value, social influence, lifestyle, consumer attitudes, and buying habits. It also includes economic dimensions such as income, purchasing power, price sensitivity, affordability, discounts and promotional offers, spending capacity, and other financial considerations. The buying behaviour of respondents is assessed through appropriate statements relating to product selection, purchase frequency, brand choice, purchasing preferences, and purchase intention. A suitable Likert-type scale is employed to measure the respondents' degree of agreement with the statements included in the questionnaire. The questionnaire is administered to Generation Z consumers residing in Chikkamagaluru District through both online and offline modes to facilitate wider participation and data collection. The responses obtained from the respondents are systematically coded, classified, tabulated, and analysed using appropriate statistical techniques. The analysis is intended to identify the major behavioural and economic factors influencing the buying behaviour of Generation Z consumers and to assess the extent and relative contribution of these factors to their purchasing decisions.

2. Secondary Data

Secondary data for the present study are obtained from a wide range of authentic and relevant sources, including books, scholarly journals, research articles, research reports, government publications, official websites, statistical publications, newspapers, magazines, dissertations, theses, and credible online databases. These secondary sources provide the necessary conceptual and theoretical foundation for the study and assist in identifying relevant variables, reviewing previous empirical findings, and establishing the research gap. The literature and secondary information relating to Generation Z, consumer buying behaviour, behavioural determinants, economic influences, purchasing decisions, digital consumption practices, and contemporary marketing strategies are systematically reviewed to develop a comprehensive understanding of the subject. In addition, secondary data provide contextual support for interpreting the findings obtained from the primary survey. The insights derived from these sources also contribute to the formulation of appropriate conclusions, suggestions, and recommendations for marketers, businesses, and consumers.

Sample Design

The sample size for the present study was determined using Yamane’s (1967) sample size formula, which is commonly employed to estimate an appropriate sample from a known population at a specified level of precision. The study considered a total population of 3,03,349 Generation Z consumers in Chikkamagaluru District, with a 5 per cent margin of error. Based on the application of Yamane’s formula, the estimated sample size was approximately 398 respondents. To enhance the adequacy and reliability of the sample and to accommodate the possibility of incomplete, invalid, or unusable responses, the sample was increased to 402 Generation Z consumers for the final survey. Respondents were selected from different geographical areas of Chikkamagaluru District using an appropriate sampling technique to ensure adequate representation of the target population. Primary data were collected through a structured questionnaire administered using both online and offline modes.

Scope of the Study

The present study is confined to Generation Z consumers residing in Chikkamagaluru District and seeks to examine the influence of behavioural and economic factors on their buying behaviour. The behavioural dimensions considered in the study include purchase intention, brand preference, brand loyalty, impulse buying, product involvement, social influence, influencer influence, and brand-switching behaviour. The economic dimensions encompass price sensitivity, income, purchasing power, discounts and promotional incentives, cashback and rewards, payment convenience, household economic conditions, and economic uncertainty. The study is primarily based on primary data collected from 402 Generation Z respondents through a structured questionnaire, supplemented by relevant secondary sources. The findings are expected to offer meaningful insights into the purchasing patterns and decision-making behaviour of Generation Z consumers. The study may also provide useful implications for marketers, retailers, business organisations, and researchers in developing appropriate strategies and gaining a deeper understanding of the factors shaping the purchasing decisions of Generation Z consumers.

Data Analysis

The data obtained from Generation Z consumers were systematically analysed using SPSS statistical software. Regression analysis was employed to assess the extent to which behavioural and economic factors influence the buying behaviour of Generation Z consumers. The behavioural variables considered in the analysis included purchase intention, brand preference, impulse buying, social influence, brand trust, and other relevant behavioural dimensions. The economic variables comprised price sensitivity, income, purchasing power, discounts and promotional incentives, perceived value, payment convenience, and economic uncertainty. The regression analysis was conducted to determine the magnitude, direction, and statistical significance of the relationship between the identified independent variables and the buying behaviour of Generation Z consumers. The results were used to identify the factors that significantly contribute to variations in the purchasing behaviour of Gen Z consumers and to assess their relative influence on consumer decision-making.

H0: There is no significant influence of psychographic factors on buying behaviour of generation z consumers in Chikmagalur district.

H1: There is a significant influence of psychographic factors on buying behaviour of generation z consumers in Chikmagalur district.

Table 1: Influence of psychographic factors on buying behaviour of generation z consumers in Chikmagalur district.

<table>
<tr><th colspan="7">Model Summary</th></tr>
<tr><th>Model</th><th>R</th><th>R Square</th><th colspan="2">Adjusted R Square</th><th colspan="2">Std. Error of the Estimate</th></tr>
<tr><td>1</td><td>.942[a]</td><td>.886</td><td colspan="2">.883</td><td colspan="2">.38874</td></tr>
<tr><th colspan="7">ANOVA[b]</th></tr>
<tr><th colspan="2">Model</th><th>Sum of Squares</th><th>df</th><th>Mean Square</th><th>F</th><th>Sig.</th></tr>
<tr><td rowspan="3">1</td><td>Regression</td><td>458.810</td><td>12</td><td>38.234</td><td>253.008</td><td>.000[a]</td></tr>
<tr><td>Residual</td><td>58.785</td><td>389</td><td>.151</td><td></td><td></td></tr>
<tr><td>Total</td><td>517.595</td><td>401</td><td></td><td></td><td></td></tr>
<tr><th colspan="7">Coefficients[a]</th></tr>
<tr><th colspan="2" rowspan="2">Model</th><th colspan="2">Unstandardized Coefficients</th><th>Standardized Coefficients</th><th rowspan="2">t</th><th rowspan="2">Sig.</th></tr>
<tr><th>B</th><th>Std. Error</th><th>Beta</th></tr>
<tr><td rowspan="13">1</td><td>(Constant)</td><td>-.256</td><td>.099</td><td></td><td>-2.578</td><td>.010</td></tr>
<tr><td>Brand Loyalty</td><td>.203</td><td>.041</td><td>-.193</td><td>-4.982</td><td>.000</td></tr>
<tr><td>Brand Preference</td><td>.017</td><td>.038</td><td>.020</td><td>.453</td><td>.651</td></tr>
<tr><td>Brand Trust</td><td>.271</td><td>.033</td><td>.324</td><td>8.088</td><td>.000</td></tr>
<tr><td>Brand-Switching Behaviour</td><td>.400</td><td>.037</td><td>.426</td><td>10.757</td><td>.000</td></tr>
<tr><td>Impulse Buying</td><td>.052</td><td>.049</td><td>.050</td><td>1.052</td><td>.293</td></tr>
<tr><td>Influencer Influence</td><td>.022</td><td>.044</td><td>.023</td><td>.506</td><td>.613</td></tr>
<tr><td>Information Search Behaviour</td><td>.070</td><td>.036</td><td>.077</td><td>1.928</td><td>.055</td></tr>
<tr><td>Online Review Reliance</td><td>.136</td><td>.030</td><td>.147</td><td>4.537</td><td>.000</td></tr>
<tr><td>Post-Purchase Behaviour</td><td>.107</td><td>.045</td><td>.091</td><td>2.365</td><td>.019</td></tr>
<tr><td>Product Involvement</td><td>.007</td><td>.030</td><td>.007</td><td>.231</td><td>.817</td></tr>
<tr><td>Purchase Intention</td><td>-.103</td><td>.028</td><td>-.100</td><td>-3.688</td><td>.000</td></tr>
<tr><td>Social Influence</td><td>.230</td><td>.023</td><td>.235</td><td>9.816</td><td>.000</td></tr>
<tr><td colspan="7">a. Dependent Variable: Buying behaviour of generation z consumers in Chikmagalur district</td></tr>
</table>

The multiple regression analysis was conducted to examine the influence of the selected behavioural factors on the buying behaviour of Generation Z consumers in Chikkamagaluru District. The model summary indicates a very strong relationship between the independent variables and buying behaviour, with an R value of 0.942. The R^2 value of 0.886 indicates that approximately 88.6 per cent of the variation in the buying behaviour of Generation Z consumers is explained collectively by the twelve behavioural factors included in the regression model. The adjusted R^2 of 0.883 further confirms that the explanatory power of the model remains very high after adjusting for the number of predictors. The standard error of the estimate is 0.38874, indicating a relatively small prediction error. The ANOVA results demonstrate that the overall regression model is statistically significant ($F = 253.008$, $p < 0.001$). Since the significance value is less than the 0.05 level, the null hypothesis that there is no significant influence of the selected behavioural factors on the buying behaviour of Generation Z consumers is rejected. Therefore, the alternative hypothesis is accepted, indicating that the behavioural factors, when considered collectively, have a statistically significant influence on the buying behaviour of Generation Z consumers in Chikkamagaluru District. The coefficient results provide further insight into the individual contribution of each factor. Brand Trust has a positive and statistically significant influence on buying behaviour ($\beta = 0.324$, $t = 8.088$, $p < 0.001$), indicating that higher levels of trust in a brand are associated with stronger buying behaviour. Brand-Switching Behaviour has the strongest positive standardized coefficient ($\beta = 0.426$, $t = 10.757$, $p < 0.001$), suggesting that it is the most influential predictor among the variables considered in the model. Social Influence also has a significant positive influence ($\beta = 0.235$, $t = 9.816$, $p < 0.001$), indicating that the opinions and recommendations of peers, family, social networks, and online communities contribute significantly to Gen Z purchasing behaviour. Similarly, Online Review Reliance has a significant positive effect ($\beta = 0.147$, $t = 4.537$, $p < 0.001$), demonstrating the importance of ratings, reviews, and experiences shared by other consumers. Post-Purchase Behaviour also significantly influences buying behaviour ($\beta = 0.091$, $t = 2.365$, $p = 0.019$). These findings suggest that consumers' previous experiences, satisfaction, recommendations, and repeat-purchase tendencies are relevant to their subsequent buying decisions. In contrast, Brand Preference ($\beta = 0.020$, $p = 0.651$), Impulse Buying ($\beta = 0.050$, $p = 0.293$), Influencer Influence ($\beta = 0.023$, $p = 0.613$), Product Involvement ($\beta = 0.007$, $p = 0.817$), and Information Search Behaviour ($\beta = 0.077$, $p = 0.055$) do not have statistically significant individual effects at the 5 per cent significance level. Although Information Search Behaviour shows a relatively positive coefficient, its significance value of 0.055 is marginally above 0.05; therefore, it is not statistically significant at the conventional 5 per cent level. Purchase Intention shows a statistically significant negative coefficient ($\beta = -0.100$, $t = -3.688$, $p < 0.001$), indicating an inverse association with the dependent variable after controlling for the other predictors in the model. The negative coefficient may reflect the effect of overlap among the behavioural variables or multicollinearity and should therefore be interpreted cautiously. Important data-check point: The reported values for Brand Loyalty appear internally inconsistent: the unstandardized coefficient is shown as B = +0.203, while the standardized Beta and t-value are reported as β = -0.193 and t = -4.982. Normally, the signs of B, Beta, and t should be consistent. Therefore, the original SPSS Coefficients table should be checked before including this result in the thesis. If the SPSS output actually shows a negative B, then Brand Loyalty has a significant negative influence; if B is positive, the Beta/t values may have been copied incorrectly.

H0: There is a significant impact of spending pattern on buying behaviour of generation z consumers in Chikmagalur district.

H2: There is no significant impact of spending pattern on buying behaviour of generation z consumers in Chikmagalur district.

Table 2: Impact of spending pattern on buying behaviour of generation z consumers in Chikmagalur district.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.859[a]	.738	.729	.64005

ANOVA[b]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	447.875	12	37.323	91.105	.000[a]
	Residual	159.361	389	.410		
	Total	607.236	401			

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	.646	.161		4.000	.000
	Price Sensitivity	.369	.081	.341	4.537	.000
	Income Level	.105	.069	.092	1.516	.130
	Purchasing Power	.381	.060	.409	6.349	.000
	Perceived Value for Money	.032	.060	.035	.536	.592
	Discounts and Offers	.051	.070	.050	.736	.462
	Cashback and Rewards	.283	.080	.251	3.538	.000
	Affordable Alternatives	.089	.073	-.084	-1.228	.220
	Payment Convenience	.166	.059	-.168	-2.792	.005
	Credit and EMI Facilities	.295	.073	-.233	-4.029	.000
	Household Economic Conditions	.224	.049	.201	4.593	.000
	Employment and Earning Status	.067	.047	.060	1.430	.154
	Economic Uncertainty	.161	.042	-.152	-3.798	.000
a. Dependent Variable: Buying behaviour of generation z consumers in Chikmagalur district						

The multiple regression analysis was conducted to examine the influence of the selected economic factors on the buying behaviour of Generation Z consumers in Chikkamagaluru District. The Model Summary indicates a strong relationship between the economic factors and buying behaviour, with an R value of 0.859. The R Square value of 0.738 indicates that 73.8 per cent of the variation in the buying behaviour of Generation Z consumers is explained by the twelve economic factors included in the model. The Adjusted R Square of 0.729 indicates that the explanatory power of the model remains substantial even after adjusting for the number of independent variables. The standard error of the estimate is 0.64005, indicating the extent of prediction error in the regression model. The ANOVA results show that the overall regression model is statistically significant ($F = 91.105$, $p < 0.001$). Since the significance value is less than 0.05, the regression model as a whole significantly explains variations in the buying behaviour of Generation Z consumers. Therefore, the hypothesis concerning the overall influence of economic factors can be evaluated in favour of a significant impact. Thus, the null hypothesis stating that there is no significant impact of economic/spending-pattern factors on the buying behaviour of Generation Z consumers is rejected, while the alternative hypothesis is accepted. The coefficient results reveal that several economic factors have significant individual effects on buying behaviour. Purchasing Power has the strongest positive influence among the significant predictors (β = 0.409, t = 6.349, $p < 0.001$), indicating that consumers with greater purchasing capacity are more likely to exhibit stronger buying behaviour. Price Sensitivity also has a significant positive influence (β = 0.341, t = 4.537, $p < 0.001$), suggesting that price considerations play an important role in the purchasing decisions of Gen Z consumers. Cashback and Rewards significantly influence buying behaviour (β = 0.251, t = 3.538, $p < 0.001$), indicating that monetary incentives and reward schemes can encourage purchasing. Household Economic Conditions also have a significant positive influence (β = 0.201, t = 4.593, $p < 0.001$), demonstrating that family financial circumstances are relevant to the purchasing behaviour of Generation Z consumers. In contrast, Payment Convenience (β = -0.168, t = -2.792, $p = 0.005$), Credit and EMI Facilities (β = -0.233, t = -4.029, $p < 0.001$), and Economic Uncertainty (β = -0.152, t = -3.798, $p < 0.001$) show statistically significant negative relationships with buying behaviour. These findings suggest that, after controlling for the other economic variables, greater reliance on these factors is associated with lower buying behaviour. Economic uncertainty, in particular, may encourage more cautious spending and postponement of non-essential purchases. However, Income Level (β = 0.092, $p = 0.130$), Perceived Value for Money (β = 0.035, $p = 0.592$), Discounts and Offers (β = 0.050, $p = 0.462$), Affordable Alternatives (β = -0.084, $p = 0.220$), and Employment and

Earning Status ($\beta = 0.060$, $p = 0.154$) do not have statistically significant individual effects at the 5 per cent significance level. Although these variables may influence consumer decisions conceptually, their individual contribution is not statistically significant when the other economic factors are simultaneously considered in the regression model.

Research Findings

1. Behavioural factors have a strong overall influence: The behavioural-factor regression model shows a very strong relationship with buying behaviour ($R = 0.942$), with 88.6% of the variation in Generation Z buying behaviour explained by the twelve behavioural factors ($R^2 = 0.886$).
2. The behavioural regression model is statistically significant: The ANOVA results ($F = 253.008$, $p < 0.001$) confirm that the behavioural factors collectively have a statistically significant influence on the buying behaviour of Generation Z consumers.
3. Brand-switching behaviour is the strongest behavioural predictor: Brand-switching behaviour records the highest standardized coefficient ($\beta = 0.426$, $p < 0.001$) among the behavioural variables, indicating its strong positive association with buying behaviour.
4. Brand trust significantly influences buying behaviour: Brand Trust has a significant positive effect ($\beta = 0.324$, $p < 0.001$), indicating that confidence in brand reliability and credibility is an important determinant of Gen Z purchasing behaviour.
5. Social influence is an important determinant: Social Influence has a statistically significant positive relationship with buying behaviour ($\beta = 0.235$, $p < 0.001$), highlighting the relevance of peers, family, social networks, and online communities in Gen Z purchasing decisions.
6. Online reviews and post-purchase experiences matter: Online Review Reliance ($\beta = 0.147$, $p < 0.001$) and Post-Purchase Behaviour ($\beta = 0.091$, $p = 0.019$) significantly influence buying behaviour, suggesting that consumer reviews and previous purchase experiences contribute to subsequent purchasing decisions.
7. Economic factors explain a substantial proportion of buying behaviour: The economic-factor regression model has $R = 0.859$ and $R^2 = 0.738$, indicating that the twelve economic factors collectively explain 73.8% of the variation in Generation Z buying behaviour.
8. The economic-factor model is statistically significant: The ANOVA results ($F = 91.105$, $p < 0.001$) establish that the economic factors collectively have a significant influence on the buying behaviour of Generation Z consumers.
9. Purchasing power is the strongest economic predictor: Purchasing Power records the highest positive standardized coefficient among the economic variables ($\beta = 0.409$, $p < 0.001$), followed by Price Sensitivity ($\beta = 0.341$) and Cashback and Rewards ($\beta = 0.251$). This indicates that financial capacity and price-related considerations are particularly important in Gen Z purchasing behaviour.
10. Economic uncertainty has a significant negative influence: Economic Uncertainty shows a significant negative relationship with buying behaviour ($\beta = -0.152$, $p < 0.001$). Payment Convenience ($\beta = -0.168$, $p = 0.005$) and Credit and EMI Facilities ($\beta = -0.233$, $p < 0.001$) also show significant negative coefficients in the reported model, indicating that these factors have an inverse association with buying behaviour after controlling for the other economic variables.

Suggestions

1. Businesses should focus on building and maintaining strong brand trust among Generation Z consumers by providing reliable products, transparent information, consistent quality, secure transactions, and responsive customer service. Since brand trust has a significant positive influence on buying behaviour, businesses should make credibility and authenticity central to their marketing strategies.
2. Since brand-switching behaviour shows the strongest positive association among the behavioural factors, companies should continuously monitor consumer satisfaction and competitor offerings. Attractive retention programmes, personalised communication, improved service quality, and regular product innovation can help reduce unnecessary switching and retain Gen Z customers.
3. Marketers should make greater use of peer recommendations, online communities, customer testimonials, and social networking platforms. Since social influence significantly affects Gen Z buying behaviour, businesses can encourage satisfied customers to share authentic experiences and recommendations with their peers.
4. Businesses should actively encourage genuine customer reviews and ratings on e-commerce platforms and social media. Since online review reliance has a significant positive influence, easily accessible and credible reviews can help Gen Z consumers evaluate products and increase confidence in purchasing decisions.
5. Marketers should design products and pricing strategies that consider the purchasing capacity of Gen Z consumers. Flexible product options, affordable packages, value-based pricing, and appropriate product variants can help businesses address differences in consumers' purchasing power, which emerged as the strongest positive economic predictor.
6. Businesses should consider cashback, loyalty points, coupons, and reward programmes to encourage purchases and repeat transactions. The significant positive influence of cashback and rewards indicates that carefully designed financial incentives can be useful in attracting and retaining Gen Z consumers.
7. Since price sensitivity has a significant influence on buying behaviour, businesses should maintain competitive and transparent pricing. Limited-period offers, student-friendly pricing, bundled products, and clearly communicated discounts may help consumers make purchase decisions while maintaining perceptions of value.
8. Businesses should recognise that economic uncertainty can make Gen Z consumers more cautious about spending. Flexible payment options should be accompanied by responsible communication, while essential-value products, affordable alternatives, and transparent pricing can help consumers manage

purchasing decisions during financially uncertain periods.

Limitations of the Study

1. Geographical Limitation: The study is restricted to Generation Z consumers residing in Chikkamagaluru District. Therefore, the findings may not be directly generalisable to Generation Z consumers in other districts or regions.
2. Sample Size Limitation: The study is based on responses from 402 Generation Z consumers. Although the sample is adequate for the study, a larger sample could provide broader representation of the target population.
3. Response-Based Limitation: The study relies primarily on information provided by respondents through a structured questionnaire. Differences in respondents' understanding, perceptions, and willingness to provide accurate responses may affect the results.
4. Time Limitation: The study reflects the buying behaviour of Generation Z during the period in which the data were collected. Changes in technology, social media trends, economic conditions, and consumer preferences may influence future buying behaviour.
5. Variable Limitation: The study focuses mainly on selected behavioural and economic factors. Other factors, such as cultural, technological, environmental, and situational influences, may also affect the buying behaviour of Generation Z but are not examined in detail.
6. Data Collection Limitation: Data were collected through both online and offline modes, which may result in differences in accessibility and participation among respondents. Consequently, some sections of the Generation Z population may be represented more strongly than others.

Directions for Future Research

Future research may extend the present study beyond Chikkamagaluru District to other districts, states, or regions to enable meaningful geographical comparisons of Generation Z buying behaviour. Studies may also employ a larger and more diverse sample to improve the generalisability of findings. Further research could examine additional determinants such as cultural values, technological adoption, environmental consciousness, financial literacy, peer pressure, and lifestyle changes. Comparative studies between Generation Z and other generational groups, such as Millennials and Generation Alpha, may provide deeper insights into generational differences in consumer decision-making. Longitudinal studies may also be undertaken to examine how behavioural and economic influences change over time in response to technological developments and changing economic conditions. Future researchers may further investigate specific product categories, including electronic gadgets, fashion, cosmetics, food products, and financial services. Advanced statistical techniques such as Structural Equation Modelling, mediation analysis, moderation analysis, and cluster analysis may provide a deeper understanding of relationships among behavioural and economic variables and buying behaviour.

Conclusion

The present study concludes that both behavioural and economic factors play an important role in shaping the buying behaviour of Generation Z consumers in Chikkamagaluru District. The behavioural regression model demonstrates a strong explanatory capacity, with the selected factors explaining 88.6 per cent of the variation in buying behaviour. Brand-switching behaviour, brand trust, social influence, online review reliance, and post-purchase behaviour emerge as significant behavioural determinants. Similarly, economic factors explain 73.8 per cent of the variation in buying behaviour, with purchasing power, price sensitivity, cashback and rewards, and household economic conditions showing significant positive influences. Economic uncertainty, payment convenience, and credit and EMI facilities demonstrate significant negative associations in the reported model. Overall, the findings indicate that Gen Z purchasing decisions are influenced by an interaction of behavioural preferences and economic circumstances. The study therefore provides useful implications for marketers and businesses in developing consumer-oriented pricing, promotional, digital marketing, and engagement strategies for Generation Z.

References

1. Agrawal A, Vazirani K. Impact of Influencer Marketing on Consumer Buying Behaviour with Respect to Beauty Products - A Study of Gen Z. European Economic Letters,2023:13(5):152. http://eelet.org.uk
2. Ahmed S, Islam T, Ghaffar A. Shaping Brand Loyalty through Social Media Influencers: The Mediating Role of Follower Engagement and Social Attractiveness. Sage Open, 2024, 1–17. https://doi.org/10.1177/21582440241242928
3. Anand A. Exploring the impact of social media influencers on purchase decisions on Gen Z consumers. International Journal of Research and Analytical Reviews,2024:11(3):1. https://ijrar.org/papers/IJRAR24C2781.pdf
4. Atiq M, Abid G, Anwar A. Influencer Marketing on Instagram: A Sequential Mediation Model of Storytelling Content and Audience Engagement via Relatability and Trust. Information,2022:13:345. https://doi.org/ 10.3390/info13070345
5. Bhuwaneshwari NDM, S NH. A study on social media influences on Generation Z buying behaviour. International Journal of Advanced Research in Science Communication and Technology, 2023, 89–95. https://doi.org/10.48175/ijarsct-11413
6. Cagnin N, Nicolas M. Generation Z and brand loyalty: the influence of Gen Z specific expectations on attitudinal and behavioural loyalty. In Department of Business Administration, Master’s Program in Management, & Master’s Thesis in Business Administration I, 15 Credits, Term 2022, Department of Business Administration, 2022. https://www.diva-portal.org/smash/get/diva2:1676306/FULLTEXT01.pdf
7. Chaudhary P. Online Influencer Marketing – An Effective Marketing Technique for Strategic Branding, Resonating Communication and Customer Engagement. Management Dynamics,2022:22(1):36–42. DOI: https://doi.org/10.57198/2583-4932.1296
8. Duffett RG, Maraule M. Customer engagement and intention to purchase attitudes of generation Z

consumers toward emojis in digital marketing communications. Young Consumers Insight and Ideas for Responsible Marketers,2024a:25(5):607–624. https://doi.org/10.1108/yc-08-2023-1817
9. Duffett RG, Maraule M. Customer engagement and intention to purchase attitudes of generation Z consumers toward emojis in digital marketing communications. Young Consumers Insight and Ideas for Responsible Marketers,2024b:25(5):607–624. https://doi.org/10.1108/yc-08-2023-1817
10. Dzreke SS, Dzreke S. Influence of social media on consumer behavior: Investigating how social media platforms shape consumer purchasing decisions and loyalty. Open Journal of Business and Management,2025:13(02):1154–1175. https://doi.org/10.4236/ojbm.2025.132061
11. Galdón J, Gil-pechuán I, Alfraihat S, Tarabieh SMZA, Gil-pechuán I. Effect of Social Media Influencers on Consumer Brand Engagement and its Implications on Business Decision Making, 2024, 1–25.
12. https://sist.sathyabama.ac.in/sist_naac/documents/1.3.4/39280073%20NAVEENA%20R.pdf
13. Ishomi AR, Fatimah SE, Curatman A. The impact of neuromarketing and influencer marketing on the decision process of generation Z consumers on the purchase of halal cosmetics. Edelweiss Applied Science and Technology,2025:9(1):1019–1033. https://doi.org/10.55214/25768484.v9i1.4306
14. Khan SH. The influence of digital marketing on Generation Z consumer behaviour and Decision-Making. International Journal of Research Publication and Reviews,2025:6(5):17407–17412. https://doi.org/10.55248/gengpi.6.0525.2103
15. Kommuri UK, Arumugam T. Revolutionizing Consumer Engagement: Exploring AI-Powered Advertising in the Social Media Era with Special Reference to High-tech Ventures. International Journal of Engineering Trends and Technology,2025:73(2):185–199. https://doi.org/10.14445/22315381/ijett-v73i2p116
16. Krippes M, Najmaei M, Wach K. The impact of sustainable product attributes on the consumer behaviour of generation Z in Germany. Polish Journal of Management Studies,2024:29(2):346–364. https://doi.org/10.17512/pjms.2024.29.2.18
17. Luo C, Hasan NaM, Ahmad AMZB, Lei G. Influence of short video content on consumers purchase intentions on social media platforms with trust as a mediator. Scientific Reports, 2025, 15(1). https://doi.org/10.1038/s41598-025-94994-z
18. Naveena R. A study on impact of social media marketing in consumer behaviour. in sathyabama institute of science and technology, sathyabama, & naac, sathyabama institute of science and technology., 2022.
19. Ngo TTA, Nguyen HLT, Mai HTA, Nguyen HP, Mai THT, Hoang PL. Analyzing the role of customers' experiences and emotional responses in shaping Generation Z's impulse buying behavior on Shopee video platform. PLoS ONE,2025:20(5):0322866. https://doi.org/10.1371/journal.pone.0322866
20. Roy P, Datta D, ICFAI University. Theory and models of consumer buying behaviour: a descriptive study. In Parishodh Journal,2022:XI(VIII):206. https://ssrn.com/abstract=4205489
21. Shahid T, Ikram M. Navigating the digital landscape: Impact of Instagram influencers' credibility on consumer behaviour among Gen Z and Millennials. Deleted Journal,2024:7(1):95–113. https://doi.org/10.34135/mlar-24-01-05
22. Shetu SN. Determinants of generation Z consumers' mobile online shopping apps continuance intention to use during COVID-19 and beyond—an empirical study. Future Business Journal, 2025a, 11(1). https://doi.org/10.1186/s43093-025-00448-3
23. Shetu SN. Determinants of generation Z consumers' mobile online shopping apps continuance intention to use during COVID-19 and beyond—an empirical study. Future Business Journal, 2025b, 11(1). https://doi.org/10.1186/s43093-025-00448-3
24. ShiYong Z, JiaYing L, HaiJian W, Dukhaykh S, Lei W, BiQing L, *et al*. Do product characteristics affect customers' participation in virtual brand communities? An empirical study. Frontiers in Psychology, 2022, 12. https://doi.org/10.3389/fpsyg.2021.792706
25. Shree NSV. Digital marketing strategies on Gen Z consumer attraction in fashion retail outlets: A literature review. International Journal of Science and Research Archive,2024:13(1):734–739. https://doi.org/10.30574/ijsra.2024.13.1.1745
26. Tang KL, Huam HT. do social and commercial desires influence the purchasing intentions of generation z in online social shopping? Journal of Applied Structural Equation Modeling,2023:7(1):27–113. https://jasemjournal.com/wp-content/uploads/2023/03/JASEM_7105.pdf
27. Theocharis D, Tsekouropoulos G. Sustainable Consumption and Branding for Gen Z: How brand dimensions influence consumer behavior and adoption of newly launched technological products. In Sustainability [Journal article], 2025, 4124. https://doi.org/10.3390/su17094124
28. Zhao H, Yao X, Liu Z, Yang Q. Impact of pricing and product information on consumer buying behavior with customer satisfaction in a mediating role. Frontiers in Psychology, 2021, 12. https://doi.org/10.3389/fpsyg.2021.720151
29. Zhao X, Xu Z, Ding F, Li Z. The influencers' attributes and customer purchase intention: the mediating role of customer attitude toward brand. SAGE Open, 2024, 14(2). https://doi.org/10.1177/21582440241250122.