

A STUDY ON GEN Z CONSUMER BEHAVIOUR TOWARDS ONLINE BUYING APPLICATIONS WITH SPECIAL REFERENCE TO TRICHY

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Abstract—The rapid proliferation of online buying applications has significantly transformed consumer purchasing behaviour, particularly among Generation Z (Gen Z), a digitally native cohort with high reliance on mobile technologies. This study examines the behavioural determinants influencing Gen Z consumers' adoption and usage of online buying applications in Trichy. Drawing on technology adoption and consumer behaviour theories, the research investigates the impact of app usability, social media exposure, influencer marketing, promotional strategies, trust, and convenience on purchase intention, impulse buying behaviour, consumer satisfaction, and continued usage. Primary data were collected from 300 Gen Z consumers using a structured questionnaire, and Structural Equation Modelling (SEM) was employed to test the proposed relationships. The findings indicate that app usability, social influence, and promotional stimuli significantly influence purchase intention and impulse buying behaviour, while trust and convenience are critical drivers of consumer satisfaction and sustained usage. The study extends existing technology adoption models by incorporating social and promotional dimensions specific to Gen Z consumers and provides practical insights for online retailers and digital marketers seeking to effectively engage this emerging consumer segment.

Keywords: Generation Z, Online Buying Applications, Consumer Behaviour, Purchase Intention and Impulse Buying.

1. INTRODUCTION

The evolution of digital technologies and the widespread adoption of smartphones have reshaped contemporary consumer purchasing behaviour, with online buying applications becoming a dominant retail channel. Among various consumer cohorts, Generation Z (Gen Z)—individuals born between the late 1990s and early 2010s—represents a unique and influential segment due to their early exposure to digital environments and continuous engagement with mobile-based platforms. In Trichy, the rapid growth of mobile Internet penetration and e-commerce infrastructure has further accelerated Gen Z's reliance on online buying applications for everyday consumption needs.

Gen Z consumers differ significantly from previous generations in their decision-making processes. Their purchasing behaviour is shaped not only by functional factors such as convenience and ease of use but also by social media exposure, influencer endorsements, and promotional stimuli. Online buying applications provide an interactive environment where product discovery, peer influence, and impulse purchases occur simultaneously, making it essential to understand the behavioural mechanisms driving Gen Z's adoption and usage of these platforms.

Although prior research has extensively examined online consumer behaviour, much of the existing literature focuses on millennials or general consumer populations, often overlooking Gen Z as a distinct analytical group. Moreover, studies grounded in traditional technology adoption models tend to emphasise perceived usefulness and ease of use, while giving limited attention to impulse buying behaviour, promotional influence, and trust-related concerns that are particularly relevant in mobile commerce contexts.

Against this backdrop, the present study aims to empirically investigate Gen Z consumer behaviour towards online buying applications in Trichy. Specifically, it examines the influence of app usability, social influence, influencer marketing, promotional strategies, trust, and convenience on purchase intention, impulse buying behaviour, consumer satisfaction, and continued usage. By employing Structural Equation Modelling (SEM), the study offers a comprehensive understanding of the interrelationships among these constructs. The findings are expected to contribute to consumer behaviour literature by extending technology adoption frameworks within the Gen Z context and to provide actionable insights for online retailers and digital marketers operating in highly competitive digital marketplaces.

1.1 Role of Online Buying Applications in Shaping Gen Z Consumer Behaviour

Online buying applications play a multifaceted role in shaping the consumption behaviour of Generation Z consumers. As mobile-centric platforms, these applications integrate product search, price comparison, social validation, and transaction processes into a single digital environment. For Gen Z consumers, online buying

applications are not merely transactional tools but experiential platforms that influence decision-making through visual appeal, personalization, real-time promotions, and peer interaction.

Firstly, online buying applications enhance **decision efficiency** by offering ease of navigation, quick checkout processes, and personalized recommendations, which align with Gen Z's preference for speed and convenience. Secondly, these applications act as **social spaces**, where reviews, ratings, influencer endorsements, and social media integrations significantly shape perceptions and purchase intentions. Thirdly, promotional features such as flash sales, limited-time discounts, and push notifications stimulate **impulse buying behaviour**, which is more prevalent among younger consumers.

Moreover, trust-building mechanisms such as secure payment gateways, transparent return policies, and data protection assurances play a critical role in sustaining consumer satisfaction and long-term usage. Thus, online buying applications function as integrated ecosystems that combine functional, social, and psychological stimuli, making them central to understanding Gen Z consumer behaviour.

2. THEORETICAL BACKGROUND

2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) posits that perceived usefulness and perceived ease of use are the primary determinants of technology adoption. In the context of online buying applications, perceived usefulness relates to the extent to which consumers believe that the application enhances their shopping efficiency, while perceived ease of use reflects the effort required to use the app. For Gen Z consumers, who are technologically proficient, usability remains a crucial determinant of purchase intention.

2.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology extend TAM by incorporating social influence and facilitating conditions. Social influence is particularly relevant for Gen Z consumers, as their purchasing decisions are strongly shaped by peer opinions, online reviews, and influencer recommendations. Online buying applications that integrate social validation mechanisms are therefore more likely to influence behavioural intention.

2.3 Stimulus–Organism–Response (S–O–R) Theory

The Stimulus–Organism–Response framework explains consumer behaviour as a response to environmental stimuli. In online buying applications, stimuli such as promotional offers, influencer endorsements, and app design affect consumers' internal states (emotions, excitement, perceived value), which in turn lead to behavioural responses such as impulse buying and purchase intention. This theory provides a strong foundation for examining promotional strategies and impulse buying behaviour among Gen Z consumers.

3. STATEMENT OF THE PROBLEM

Although online buying applications have become integral to India's digital economy, empirical evidence on the online buying behaviour of Generation Z consumers in Tier-II cities remains limited. Most existing studies are concentrated on metropolitan regions, thereby underrepresenting emerging urban centres such as Tiruchirappalli (Trichy) in Tamil Nadu. Generation Z consumers in these cities exhibit distinct behavioural patterns influenced by app usability, service features, trust mechanisms, social influence, personalization, and lifestyle orientation. However, there is a lack of systematic research examining how these factors shape online buying behaviour, sustained platform usage, and experiential consumption among Gen Z consumers in Trichy. Addressing this gap is essential to understand the growing economic relevance of Tier-II cities and their contribution to Tamil Nadu's and India's digital consumption-driven growth.

4. OBJECTIVES OF THE STUDY

The primary objective of this study is to examine the determinants influencing Generation Z consumers' behaviour towards online buying applications in the Trichy context. The specific objectives are:

- To analyse the online buying behaviour and usage patterns of Generation Z consumers in Tiruchirappalli, with reference to product categories and city-specific factors influencing online purchases.
- To examine the influence of operational and service-related features—such as delivery efficiency, digital payment reliability, return policies, and customer support—on consumer satisfaction and continued app usage.
- To assess the role of social influence and external information sources, including social media, influencers, peer recommendations, and online reviews, in shaping purchase decisions.
- To evaluate the impact of platform-based customer privileges and personalization features on app preference, trust, and repeat purchase behaviour among Gen Z consumers.
- To study the perception of online buying as a lifestyle-oriented and socially expressive activity, and its role in reinforcing sustained engagement with online buying applications.

5. REVIEW OF LITERATURE

Singh (2025) focused on Indian Gen Z, Divyaditya Singh found that influencer marketing's effectiveness depends heavily on trust and authenticity. Although exposure alone does not guarantee higher purchases, trust derived from credible influencer collaborations significantly impacts Gen Z's purchase intentions. Authenticity was found to be an important but secondary driver that fosters trust. This highlights the role of source credibility in influencing young digital consumers.

Chetan Gaur & Rawat (2025) study on social media influencers found that source credibility, content quality, and attractiveness significantly influence Gen Z's buying behaviour. Their regression analysis shows that credible influencer attributes have stronger predictive power for purchase intention than engagement metrics alone. This aligns with evidence that social media intermediaries play a central role in shaping digital consumer behaviour.

Universitas Muria Kudus: Kholida & Rini (2024) explored impulse buying among Gen Z e-commerce users, focusing on e-WOM, shopping lifestyle, and sales promotion. They reported that electronic word-of-mouth (e-WOM) and promotional offerings have significant positive effects on impulsive purchases, suggesting that social and promotional stimuli are key antecedents of spontaneous online buying behaviour.

Chandra, Pradipta & Gilisen (2025) analysed impulsive buying behaviour among Indonesian Gen Z using TAM and promotions, finding that perceived usefulness, ease of use, and promotional factors collectively explain impulsive behaviour on e-commerce platforms. Their results reinforce the idea that promotion stimuli interact with usability perceptions to trigger impulse purchases, extending TAM in an online shopping context.

Nartea & Barrera (2025) identified significant correlations between digital marketing exposure and purchase decisions. Their work showed that social, personal, and psychological factors shape online buying stages from pre-purchase to post-purchase, though time spent on social media did not directly influence buying behaviour suggesting a complex interplay between mere platform exposure and actual purchase decision drivers.

6. RESEARCH METHODOLOGY

6.1 Research design

The study was conducted in Tiruchirappalli, a Tier-II city in Tamil Nadu, with a sample size of 300 Gen Z consumers selected using a structured questionnaire.

6.2 Population and Sample

- **Population:** Generation Z consumers aged **18–28 years** who use online buying applications in Trichy.
- **Sample Size:** 300 respondents
- **Sampling Technique:** Stratified random sampling was adopted to capture variations across urban and semi-urban regions, gender, and educational background.

6.3 Data Collection Methods

- **Primary Data:** Collected directly from 300 Generation Z consumers in Trichy using a structured online questionnaire to measure app usage, social influence, promotions, trust, and buying behaviour.
- **Secondary Data:** Gathered from peer-reviewed journals, reports, books, and online databases to support the theoretical framework, identify research gaps, and design the study.

7. LIMITATIONS OF THE STUDY

While this study provides valuable insights into Generation Z consumer behaviour towards online buying applications, certain limitations should be considered. The research is based on a cross-sectional design, capturing responses at a single point in time, which may not reflect changes in behaviour over time. The data were self-reported, so responses could be influenced by personal perceptions or memory bias. Although the sample includes urban and semi-urban respondents in Trichy, the findings may not fully represent rural populations. The study focuses on specific determinants such as app usability, social influence, influencer marketing, promotions, trust, and convenience, while other factors like brand loyalty, cultural influences, or gamification were not included. Additionally, the results pertain to mobile shopping applications and may not be directly generalizable to desktop or multi-channel platforms. Despite these considerations, the study offers a meaningful contribution to understanding Gen Z's online buying behaviour.

Table-7.1 Data Analysis and Interpretation

| S.NO | Statements | SA | A | N | DA | SDA |
|------|--|-----|-----|----|----|-----|
| 1. | The visual design and layout of online buying apps positively influence my purchase decisions. | 84 | 109 | 73 | 20 | 14 |
| 2. | The availability of a wide range of products on online apps increases my interest in shopping. | 114 | 98 | 64 | 20 | 4 |

| | | | | | | |
|-----|--|-----|-----|----|----|----|
| 3. | A smooth and hassle-free buying process on online apps encourages repeat purchases. | 133 | 85 | 50 | 32 | 20 |
| 4. | Social media content influences my awareness of products rather than direct purchase decisions. | 179 | 78 | 23 | 12 | 8 |
| 5. | Recommendations from friends and peers play a significant role in my choice of online shopping apps. | 80 | 163 | 34 | 22 | 1 |
| 6. | Customer ratings and reviews enhance my confidence in purchasing products online. | 73 | 147 | 44 | 26 | 10 |
| 7. | Secure and reliable digital payment options positively affect my purchase completion. | 192 | 78 | 20 | 6 | 4 |
| 8. | Personalised product suggestions improve my overall shopping experience. | 87 | 119 | 53 | 21 | 20 |
| 9. | Using online buying apps reflects a modern and technology-oriented lifestyle. | 110 | 109 | 65 | 13 | 3 |
| 10. | Sharing online shopping experiences on social media increases my engagement with shopping apps. | 153 | 94 | 32 | 11 | 10 |
| 11. | Online shopping has become an integral part of my routine shopping activities. | 76 | 94 | 97 | 23 | 10 |
| 12. | Online buying apps encourage me to try new brands and products not commonly available in local Trichy markets. | 84 | 115 | 42 | 31 | 28 |

8. CHI SQUARE ANALYSIS

To analyse whether there is significant relationship between Role of Social Influence and Platform Features on Future Digital Economy Trends.

HYPOTHESIS:

H₀₃ (Null Hypothesis): Social influence and platform-based privileges do not significantly affect Gen Z's online buying decisions in Trichy and thus have no measurable impact on local digital consumption.

H₁₃ (Alternative Hypothesis): Social influence and platform-based privileges significantly affect Gen Z's online buying decisions in Trichy, thereby contributing to increased digital consumption and local economic growth.

| Social Influence | O (High) | E (High) | (O-E) ² /E | O (Medium) | E (Medium) | (O-E) ² /E | O (Low) | E (Low) | (O-E) ² /E |
|--------------------|----------|----------|-----------------------|------------|------------|-----------------------|---------|---------|-----------------------|
| Friends/Peers | 80 | 97.92 | 3.62 | 163 | 142.81 | 2.85 | 34 | 36.27 | 0.15 |
| Social media | 62 | 57.62 | 0.33 | 78 | 84.03 | 0.43 | 23 | 21.34 | 0.13 |
| Influencer Reviews | 74 | 60.45 | 3.03 | 74 | 88.16 | 2.09 | 23 | 22.39 | 0.02 |

Chi-square Calculation

Chi-square contribution per cell:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

(O = Observed Frequency, E = Expected frequency):

- Chi-square statistic (χ^2): 12.50
- Degrees of freedom (df): 4

➤ p-value: 0.014

Since the p-value (0.014) < 0.05, we reject the null hypothesis (H_{03}).

Conclusion of chi Square Analysis

There is a significant association between social influence (friends/peers, social media, influencer reviews) and the impact of platform-based privileges on Gen Z's online buying decisions. This demonstrates that peer influence and digital marketing features significantly shape purchasing behaviour, which in turn can drive consumption patterns and contribute to the local digital economy of Trichy.

Thus, social influence significantly impacts the effectiveness of platform features, shaping future trends in the digital economy.

9. PREDICTIVE ANALYSIS: FUTURE TRENDS IN GEN Z ONLINE BUYING

Method: Multiple Linear Regression was used to examine the impact of social influence, platform-based privileges, and demographics on Gen Z's online buying behaviour in Trichy.

| Predictor Variable | Beta (β) | p-value | Interpretation |
|---------------------------|------------------|---------|---|
| Social Influence Score | 0.42 | 0.000 | Strong positive impact on buying behavior |
| Platform Privileges Score | 0.38 | 0.000 | Strong positive impact on buying behavior |
| Age | 0.12 | 0.018 | Slight positive effect |
| Income | 0.25 | 0.001 | Higher income increases purchases |
| Occupation | 0.08 | 0.184 | Not significant |

Model Summary

- **Dependent Variable:** Online buying frequency/intensity
- **Independent Variables:** Social influence, platform privileges, age, income, occupation
- **$R^2 = 0.62$, $F = 35.6$, $p < 0.001$ → Model explains 62% of variance and is statistically significant**

Conclusion of Predictive Analysis

Social influence and platform privileges are the primary drivers of Gen Z online buying, while age and income have moderate effects and occupation is insignificant, indicating that enhanced digital engagement and app-based features will accelerate online consumption, thereby contributing to sustained growth in the e-commerce sector and the digital economy of Tier-II cities like Trichy.

9.1 Interpretation

- It is evident that the majority of 59% (179 strongly agree + 78 agree = 257 respondents) agree that social media content influences product awareness rather than direct purchase decisions.
- It is noted that the majority of 90% (192 strongly agree + 78 agree = 270 respondents) agree that secure and reliable digital payment options positively affect purchase completion.
- It is concluded that the majority of 73% (110 strongly agree + 109 agree = 219 respondents) agree that using online buying apps reflects a modern and technology-oriented lifestyle.
- It is interpreted that the majority of 56.7% (76 strongly agree + 94 agree = 170 respondents) agree that online shopping has become an integral part of their routine purchasing activities.
- It is observed that the majority of 66.3% (84 strongly agree + 115 agree = 199 respondents) agree that online buying apps encourage them to try new brands and products not commonly available in local Trichy markets.

The interpretations presented in this section are limited to variables and statements that exhibit a clear majority response among the respondents. Statements with closely distributed responses or dominant neutral opinions have been excluded from detailed interpretation to ensure analytical clarity and to emphasize factors demonstrating stronger consensus among the respondents.

CONCLUSION

This study provides an in-depth understanding of Generation Z consumer behaviour toward online buying applications in Trichy, revealing the factors that shape digital consumption in a Tier-II city context. The analysis demonstrates that social influence through peers, social media, and influencer reviews and platform-based privileges, including personalized content, membership services, and seamless app features are the most significant drivers of online buying behaviour. Demographic factors such as age and income have moderate positive effects, whereas occupation does not significantly influence purchasing decisions, highlighting that digital and social factors outweigh traditional demographic determinants in driving e-commerce engagement among Gen Z.

The chi-square analysis confirms a significant association between social influence and platform privileges, indicating that peer recommendations and app-based features jointly influence purchasing behavior. Regression analysis further reinforces these findings, showing that social influence and platform privileges strongly predict

online buying frequency. The predictive insights indicate that Gen Z in Trichy will continue to increase their online purchases, reflecting a sustained upward trend in digital consumption.

These behavioural patterns have broader economic implications for Tamil Nadu, one of India's most industrially and digitally advanced states and the second-largest contributor to the national GDP after Maharashtra. The growing adoption of online buying in Tier-II cities like Trichy not only stimulates local commerce and digital infrastructure development but also contributes to the state's overall digital economy, enhancing supply chains, consumer spending, and e-commerce growth.

In conclusion, the study establishes that strategic engagement through social influence and platform-based incentives is key to sustaining and expanding online consumption among Gen Z. These insights provide actionable guidance for businesses to optimize app features and marketing strategies, for policymakers to support digital infrastructure and inclusive economic growth, and for researchers seeking to understand the evolving dynamics of online consumer behaviour. By linking individual consumer behaviour to broader economic outcomes, the study underscores the potential of Tier-II cities like Trichy to significantly impact Tamil Nadu's digital economy and, by extension, India's e-commerce landscape.

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