



Analysis Of Consumptive Behavior Factors (Case Study Of Generation Z In Palembang City)

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ABSTRACT

This research aims to find out what factors most influence consumer behavior in generation Z. There are 4 indicators that influence consumer behavior, namely cultural factors, social factors, personal factors and psychological factors. Each of these indicators has sub-indicators, such as Cultural Factors with sub-indicators in the form of culture and sub-culture. Social factors in the form of reference groups, family and role/status. Personal factors in the form of lifestyle and personality. Psychological factors in the form of learning and beliefs. This research uses quantitative methods with survey techniques. The sample in this study was 203 people. The data collection technique uses a questionnaire distributed online via Google Form. The questionnaire consists of 40 statement questions and 2 essay questions. The measurement scale in this study uses a Likert scale. The research instrument will be tested using validity and reality tests via the SPSS application. The results of this research show that the lowest factor is the social factor amounted to 33.28%. Psychological factors amounted to 39.165%, personal factors amounted to 41.4%. Meanwhile, the highest factor is the cultural factor amounted to 41.585%. The results of this study show that cultural factors that most influence the consumer behavior of generation Z.

INTRODUCTION

Current developments are one of the triggers that make it difficult for someone to escape consumer behavior. Basically, product marketers have spent a lot of time trying to understand consumers' consumption behavior. The better marketers understand consumers, the greater the chance they will be able to fulfill their desires and expectations. The concept of consumption is a situation that occurs in order to fulfill individual, social, economic and emotional needs (Özsungur, 2017).

People who fulfill their desires according to their needs are called consumption behavior, while people who fulfill their desires excessively are called consumptive behavior. (Taqwa & Mukhlis, 2022) Consumptive behavior is behavior that arises from activities that prioritize what is wanted and not needed or also called hedonistic consumption.

Generation Z is an example of a group that tends to behave consumptive. Not having dependents and having a fixed income or pocket money obtained from their parents are reasons for their consumer behavior. Apart from that, this generation is a generation that is exposed to digital devices and the internet, making it easier for them to shop anywhere and anytime. Based on research conducted by (Shafira, 2020), consumer behavior will not be wasted by e-commerce companies or also known as online stores that sell fashion, electronics and other products. Apart from that, they are also competing to offer various conveniences, as well as various attractive promotions to consumers, such as discounts, cashback and purchase bonuses.

This phenomenon affects various groups, including adults, teenagers and students. They are often trapped in consuming things that are not really needed, driven by the desire to satisfy self-indulgence. This behavior can also be triggered by impulse buying without careful planning. In the context of young people, a consumer lifestyle can be formed through the influence of the environment and the people around them. Even young people from middle economic backgrounds can also be trapped in consumer behavior due to social and environmental pressures.

(Kowalska, 2012) the development of buying and selling activities in developed countries is mostly carried out by young people and this has actually been happening since the 60s, followed by Poland 30 years later in line with the country's transformation. Since then, young people have become the object of attention of all market players.

Serious impacts occur in all age ranges due to consumer behavior. There are several impacts that occur, namely personal finances being disrupted. Consumptive behavior causes excessive and uncontrolled spending. This kind of lifestyle makes it possible for someone to experience difficulties in managing finances, and can even get trapped in debt. Second, the emergence of stress and anxiety. Financial pressure arises when someone feels pressured to maintain their consumer lifestyle and feels anxious about the financial problems they face. Third, there is no readiness to face the future. Current habitual consumer behavior can result in someone ignoring the importance of saving and investing for the future. As a result, long-term financial conditions will not be stable. (V. M. Ortega, 2020) in his research said that personal, social, psychological and cultural factors are significantly related to consumption behavior.

LITERATURE REVIEW

Consumptive behaviour

According to (Kotler & Armstrong, 2012) there are 4 factors that cause someone to behave consumptively, namely:

- a. Cultural Factors, consisting of: Cultural, Sub Culture, Social Class
- b. Social Factors, consisting of: Reference Group, Family, Role and Status
- c. Personal Factors, consisting of: Age and Life Cycle Stage, Occupation, Economic Conditions, Lifestyle, Personality & Self-Concept
- d. Psychological factors, consisting of: Motivation, Perception, Learning, Attitudes and Beliefs

METHODS

This study had a sample of 203 people from the city of Palembang, respondents selected based on age 18-25 years. This research uses a survey method. This survey research method involves collecting data through questionnaires filled out by research respondents. In this type of research, respondents are usually asked to answer a series of statements prepared

by the researcher. At the time of preparing the questionnaire, all questionnaires were filled in completely and a sample of 203 people was received. The results of the questionnaire are used for further research and drawing conclusions.

RESULTS

Validity test

Testing the validity of a questionnaire can be done using bivariate correlation. This aims to determine the level of significance. In the next step, the author will compare the calculated r and table r values. This study had a total of 203 people. The calculation uses the formula Degree of freedom (df) = $n-2$, so we get (df) as 201. The alpha level of 0.05 is obtained from the r table = 0.138. All questionnaire statement items were declared valid because the test results showed the calculated r value $>$ r table.

Reliability Test

This Reliability Test is carried out after the questionnaire has been tested for validity. The aim is to determine the reliability of each questionnaire instrument. The questionnaire will be said to be reliable if the Cronbach's Alpha value $>$ r table.

Table 1 Reliability Test Results

Cronbach's Alpha	N of Items
.947	40

Source: Processed Primary Data, 2024

DISCUSSION

The questionnaire in this study consisted of four indicators which were summarized into 40 statements. These four indicators are factors that can influence a person's consumption behavior. The four indicators are: 1. Cultural Factors (culture & subculture), 2. Social factors (reference group, family, and role/status), 3. Personal Factors (lifestyle and personality), 4. Psychological factors (learning and beliefs).

Cultural Factors

Culture is an important phenomenon in society. Apart from that, culture is one of the most important factors influencing consumer purchasing behavior (Akdogan et.al, 2021). One of the most important characteristics that differentiates societies from each other is their culture (Arslan & Mutlu, 2020). In this research, the cultural factor consists of two sub-indicators, namely culture and sub-culture.

1. Culture

Culture influences consumer behavior, moreover culture is a strong force in regulating human behavior (Hema & BBlakkappa, 2012). (Macionis & Plummer, 2013) say that a person's cultural values are the foundation that shapes his life.

Table 2 Culture

No	Statements	Total %			
		TS	KS	S	SS
1	The environment influences me to buy the newest products		69%		31%
2	When I receive an invitation to an event, I often buy fashion products just to match the event theme		62%		38%
Total			65,5%		34,5%

Source: Processed Primary Data, 2024

The results of the questionnaire on the cultural sub-indicator showed that 65.5% of Generation Z disagreed, while 34.5% of Generation Z agreed. In statement No.1, it is known that generation Z is not too influenced by the surrounding environment to make them decide to buy a product. Meanwhile, those who agree say the opposite. Furthermore, in statement No.2, it is known that many generation Z do not really like shopping for new products just because it is for an event. They think that if there are still clothes worth wearing, they will wear them without having to buy new ones. Meanwhile, those who agree say the opposite. They prefer to follow current trends because fashion products will continue to change and they want to follow them. This is related to the theory (Sarker et.al, 2013) in their research, they state that consumer behavior is strongly influenced by cultural factors. Culture is the most basic cause of a person's desires and behavior.

2. Sub Culture

Every culture has subcultures within it. This subculture is a unique characteristic of that culture. (Ortega et al., 2020) states that culture is a mixture of values that form a society. It is important to know that cultural factors influence consumption behavior in a relevant way.

Table 3 Sub Culture

No	Statements	Total %			
		TS	KS	S	SS
3	I like buying domestic products		31%		69%
4	I often buy new fashion products, especially before my religious holidays		48%		52%
5	I often buy products because where I live happens to be close to a shopping center		75%		25%
Total			51,33%		48,67%

Source: Processed Primary Data, 2024

The results of the questionnaire on sub-cultural sub-indicators showed that 51.33% of generation Z disagreed while 48.67% of generation Z agreed. In statement No.3, it is known that many generation Z prefer to buy domestic products compared to foreign products. This revealed that the country's own products that had been used so far were felt to be able to meet their needs. Meanwhile, other Generation Z stated that sometimes they buy foreign products because there are several domestic products that still cannot meet their needs. In statement No. 4, it is known that one of the factors that influences someone's consumption behavior is when religious holidays approach. This big day occurs once a year, so there are still many generation Z people who still carry out this habit. The activity of buying new fashion products does not make them feel like they are wasting money. Meanwhile, generation Z who disagree says the opposite, welcoming religious holidays does not require wearing new clothes. In statement No.5, many Generation Z answered that they disagreed because they live far from shopping centers. Meanwhile, those who answered in the affirmative said that having a shopping center in their neighborhood made it very easy for them to shop for new products. (Tong et al., 2021) It is important to consider cultural aspects, such as the popular values and beliefs of a nation to understand consumption behavior.

Social Factors

(Palacios et.al , 2022) in their research said that social factors and psychological factors influence consumption behavior. (Durmaz & Gündüz, 2021) in their research said that the main social factors that influence consumption behavior are family, role and status. in addition, the reference group.

Reference Group

Individual behavior is greatly influenced by various groups. (Al Azzam, 2014) An individual reference group is a group that has a direct or indirect influence on a person's attitudes or behavior. Groups that have a direct influence on a person are called membership groups or groups where the person belongs and interacts.

Table 4 Reference Group

No	Statements	Total %			
		TS	KS	S	SS
6	I buy a product because it is influenced by my idol		77%		23%
7	I want to always appear and look similar to my idol		82%		18%
8	My friends always recommend good products		64%		36%
9	I bought a product just to attract the attention of my friends		80%		20%
10	I buy a product because I don't want to lose out to friends who are following the trend		86%		14%
11	My friend always provides information about good products		47%		53%
12	My friends always provide information about the products I want		39%		61%
Total			67,85%		32,15%

Source: Processed Primary Data, 2024

The results of the questionnaire on the reference sub-indicator sub-group showed that 67.85% of Generation Z disagreed while 32.15% of Generation Z agreed. In statements No.6 and No. 7, it is known that many generation Z do not use idols as role models in their lives. This is because some generation Z say that their lifestyle is very different and difficult to follow. Meanwhile, another reason is because they are only interested in the idol's talent and not their lifestyle. Generation Z who answered in the affirmative said that they like to imitate their idols because they are good role models for them, both in clothing and other things. In statements No. 8 to No. 10, many generation Z disagree that their decision to buy a product has nothing to do with friends' advice and is not intended to show or show off to them. Meanwhile, Generation Z who agree says the opposite. In statements No. 11 and No. 12, generation Z stated that they agree that their decision to buy a product is based on their desires (according to their needs) and sometimes friends provide good product information about the product they are looking for. Meanwhile, generation Z who disagree say the opposite, friends do not always provide information about the products they are looking for, let alone provide good product recommendations. (Orji et al., 2023) In their research, they state that reference groups can influence a person's consumption behavior.

Family

Changes that occur in the family provide direction to consumption behavior. In other words, a person's consumption patterns and family consumption patterns are similar to each other. Individual and family characteristics as well as changing situation characteristics are directly effective in the consumption decision-making process (Özsungur & Guven, 2017).

Table 5 Family

No	Statements	Total %			
		TS	KS	S	SS
13	I bought a product on the advice of my family	54%		46%	
14	My family often accompanies me when I go shopping	54%		46%	
15	I bought a product based on my family's choice	67%		33%	
16	I want to always appear and look similar to my family	74%		26%	
17	The role of family has a very big influence on me when shopping	70%		30%	
Total		63,8%		36,2%	

Source: Processed Primary Data, 2024

The results of the questionnaire on the family sub-indicator showed that 63.8% of Generation Z disagreed, while 36.2% of Generation Z agreed. Statements No. 13 to No. 17 show that many generation Z people make decisions about purchasing a product without any influence from their family. This means that the purchasing decision is completely in their hands. They think that using the family as role models cannot keep up with the times. Apart from that, you don't have to invite your family to buy products, especially when their desires are different from those of your family, it will cause conflict. Meanwhile, generation Z who answered in the affirmative said the opposite, they thought that it was better to go shopping with their family because they could give them advice when they were confused about buying things. Some also said that going with their family made them save more because family members always facilitated it.

This supports the results of research (Anyanwu & Chiana, 2022) which states that the family has a significant influence on consumption behavior among young people.

Role and Status

(Orji et al., 2023) say that an individual's role is how a person views himself in the eyes of other people or society. Meanwhile, status is an image that shows one's position and how a person must maintain their self-esteem by maintaining their position. Status, in research (Ramya & Ali, 2016) is described if a CEO will buy formal and tailored clothing because he knows that his employees will not take his authority seriously if he dresses casually or poorly in the work environment.

Table 6 Role And Status

No	Statements	Total %			
		TS	KS	S	SS
18	As an active young generation, I always have to look fashionable	51%		49%	
19	It is mandatory for the younger generation to buy a product that is currently trending	84%		16%	
20	I bought a product because I wanted to support my daily appearance	59%		41%	
21	Branded products that will make me popular	80%		20%	
Total		68,5%		31,5%	

Source: Processed Primary Data, 2024

The results of the questionnaire on the role and status sub-indicators showed that 68.5% of generation Z disagreed while 31.5% of generation Z agreed. In statements No. 13 to No. 21, the results show that not all generation Z want to always look fashionable, this is proven by

those who do not follow current trends, they think they do not have to buy branded products to support their daily appearance, let alone just for fun. make them popular. Meanwhile, generation Z who answered in the affirmative stated that looking fashionable is a must because it can support self-confidence in everyday appearance. As generation Z, they admit that they always spend time outside and meet lots of people, so they always try to show a different look every day. They also believe that branded products (original products) can make them the center of attention and they will be embarrassed if they use cheap or even fake products.

This supports (Saravanan & Nithyaprakash, 2015) research, which says that within society, an individual's appearance is a ticket to convey non-verbal communication signals such as clues about a person's social status, values and lifestyle. (Orji et al., 2023) In his research, he stated that role and status can influence a person's consumption behavior.

Personal Factors

(Sarker et.al, 2013) Personal factors can also influence consumer behavior. Some important personal factors that influence consumption behavior are: lifestyle, economic situation, employment, age, personality and self-concept.

a. Lifestyle

(Muniady et.al, 2014) in their research found that lifestyle and personality are the main influences that influence consumption behavior.

Table 7 Lifestyle

No	Statements	Total %			
		TS	KS	S	SS
22	Fashion developments that make me finally buy a product		73%		27%
23	Branded products that will make me stand out		74%		26%
24	I like limited edition products		69%		31%
25	When shopping, I often spend money without realizing it		72%		28%
26	My principle when shopping is to buy the item immediately		78%		22%
Total			73,2%		26,8%

Source: Processed Primary Data, 2024

The results of the questionnaire on the lifestyle sub-indicator showed that 73.2% of Generation Z disagreed, while 26.8% of Generation Z agreed. In statements No.22 to No.26, it shows that many generation Z people say that to look different you don't have to buy limited edition products, branded products and be in line with the times. For them, the most important thing is that someone feels comfortable, according to their characteristics and most importantly, they are not burdened with expensive prices that are even beyond their common sense. Like the price of one watch is equivalent to two luxury house units. Their principle when shopping is to compare prices and what benefits they will get from the item so that it is impossible for them to spend money without realizing it. Meanwhile, generation Z who answered in the affirmative gave the opposite statement. It is difficult for them to control their money when shopping. They think that if the product they want is not purchased quickly then there will be no chance for them to own the product, especially a limited edition product. That's why they often don't realize that their money has run out. This supports (Bosco & Moses, 2023) research, which states that shopping habits and consumption decisions will be influenced by lifestyle.

b. Personality

(Khaniwale, 2015) Every person has a unique set of characteristics and factors such as age and life cycle, occupation, economic status, lifestyle, personality and self-concept which have a significant influence on their consumption behavior.

Table 8 Personality

No	Statements	Total %			
		TS	KS	S	SS
27	When buying a product, I always adapt it to my personality		40%		60%
28	Before buying a product, I always refer to my fashion style		44%		56%
29	When buying a product, I always adapt it to my personal characteristics		37%		63%
30	For me, there is no need to plan when shopping		54%		46%
31	I have never canceled a purchase of a product I wanted		45%		55%
Total			44%		56%

Source: Processed Primary Data, 2024

The results of the questionnaire on personality sub-indicators showed that 44% of Generation Z disagreed, while 56% of Generation Z agreed. In statements No.27 to No.31, referring to the answers to the questionnaire, generation Z is wise in managing their consumption behavior. This is proven when they decide to buy a product, it always starts with planning. Product purchases have also been adjusted to their personality and characteristics so that they do not have to follow trends to be able to appear in their environment. Meanwhile, other generation Z people think otherwise.

They think that buying a product does not have to be adjusted to their personality or characteristics because wearing a good product will form a good personality and characteristics. They also rarely plan before buying a product because their desires cannot be controlled and at any time a feeling of desire can arise. For example, when they go to a mall they initially just want to wash their eyes but change their mind and end up shopping because they have a desire to have that product.

This supports (Sarker et.al, 2013) research, which says purchasing decisions are also influenced by personal characteristics. (Durmaz & Jablonsk, 2012) personal characteristics such as age, occupation, economic situation, lifestyle, personality and self-concept have a broad influence on consumption behavior. Research results (Victor et al., 2022) reveal that lifestyle and personality have a big impact on a person's decision to shop.

Psychological Factors

(Sarker et.al, 2013) There are four important psychological factors that influence consumption behavior such as perception, motivation, learning and beliefs. (Moreno et.al, 2015) If psychological factors are mentioned, it will be understood that these factors come from the analysis of human behavior and thinking.

1. Learning

(Palacios et al., 2022) Psychological factors are the biggest driver of purchases, so the psychological component has a direct relationship with consumer learning which comes from experience.

Table 9 Learning

No	Statements	Total %			
		TS	KS	S	SS
32	I always buy fashion products that suit my body	26%		74%	
33	I always buy fashion products that suit the characteristics of my skin color	28%		72%	
34	I always look at magazines to find out what products are trending and what I want to buy	70%		30%	
35	I often watch fashion shows to find out what products are trending	75%		25%	
36	Just because I wanted to know, I bought a product	74%		26%	
37	I am influenced by advertising and social media to buy a product	55%		45%	
Total		54,67%		45,33%	

Source: Processed Primary Data, 2024

The results of the questionnaire on the learning sub-indicator showed that 45.33% of generation Z disagreed while 54.67% of generation Z agreed. In statements No.32 to No.37, referring to the answers to the questionnaire, generation Z now basically knows what is trending. They get information quickly and easily, such as through social media, magazines or performances that are easy for them to attend. However, the way to respond to these developments is different. Generation Z disagrees, choosing comfort and suitability rather than following trends that are difficult for them to feel comfortable with. Meanwhile, generation Z who answered in the affirmative had the opposite reason. They actually think that by actively following social media, advertisements and performances, someone will not be left behind with the times and from there people will continue to learn about changing trends that are always happening.

This supports (Kumar, 2022) research, which says that when someone buys a product, that person learns about that product. Learning occurs over a period of time through experience. A consumer's learning depends on his or her skills and knowledge. Skills can be acquired through practice and knowledge can only be acquired through experience.

2. Beliefs

(Kumar, 2022) Consumers have certain attitudes and beliefs which will influence their purchasing decisions.

Table 10 Beliefs

No	Statements	Total %			
		TS	KS	S	SS
38	I am a trendsetter	71%		29%	
39	I am confident when buying trendy products	60%		40%	
40	When I wear branded products, I become the center of attention	70%		30%	
Total		67%		33%	

Source: Processed Primary Data, 2024

The results of the questionnaire on the belief sub-indicator showed that 67% of Generation Z disagreed, while 33% of Generation Z agreed. In statements No.38 to No.40, it shows that many generation Z say they don't want to be trendsetters and require them to always buy trendy products. Their self-confidence arises not based on what has been

determined by the times, but rather what has been determined by themselves. A person's self-confidence can be seen from their comfort when wearing a product, not based on the brand or high price. Meanwhile, generation Z who answered in the affirmative showed the opposite.

(Šostar & Ristanović, 2023) in their research said that psychological factors play an important role in shaping consumption behavior by influencing individual perceptions, motivation and decision-making processes. Perceptions of products are influenced by personal experiences, beliefs and attitudes, while motivation drives the desire to fulfill certain needs or desires. The decision-making process involves factors such as problem recognition, information search, and evaluation of alternatives.

CONCLUSION

Basically, everyone tends to behave consumptive, but for several reasons conditions such as limited funds, intelligence in managing finances causes them to be wiser in using their money.

By understanding these impacts, generation Z can be wiser in managing their consumption behavior and considering the long-term impact, especially on personal life.

Controlling consumer behavior can be done in the following ways:

1. Keep your finances stable: Generation Z should be more aware of their spending, avoid impulse purchases, and have a more planned budget.
2. Improved Mental Wellbeing: Generation Z who are not trapped in excessive consumption behavior will tend to feel more satisfied with what they have. Trying to reduce the pressure of always buying new things. Mental well-being can improve if generation Z no longer feels trapped in a "race" to own the newest items.
3. Increased Saving and Investment Ability: By controlling unnecessary expenses, generation Z will have more funds to save or invest. This step can also help them achieve long-term financial goals.
4. Improved Sense of Control: When generation Z is able to control their urge to consume excessively, they will feel an increased sense of control over their lives. This can provide a sense of self-confidence and self-satisfaction. Consumptive behavior often leads to waste of resources, whether in the form of money or goods. By reducing impulse purchases and focusing on what they really need, generation Z can avoid unnecessary waste.

Controlling consumer behavior does not mean that generation Z has to completely avoid shopping or enjoying new products. It's more about creating a healthy balance between meeting needs and appreciating the more important values in life.

SUGGESTION

Based on the conclusions and implications mentioned above, the researcher provides the following suggestions:

1. Generation Z must be able to control themselves not to follow trends that don't actually provide benefits. This can be realized by not easily influencing persuasion or coercion from the environment.
2. Generation Z must be smart in managing their finances. It is hoped that this generation will be able to invest. This can be realized by the habit of controlling expenses. This step can also help them achieve long-term financial goals.

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