

UDC 314

EXPLORING DIFFERENCES IN CONSUMER BUYING BEHAVIOR CHARACTERISTICS AMONG GEN X, GEN Y AND GEN Z: ANALYSIS OF CONSUMER STYLES INVENTORY

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ABSTRACT

This study aims to explore the differences between three generations (Generation X, Generation Y, and Generation Z) in relation to their Consumer Styles Inventory (CSI) characteristics. The results indicate that the Generation Z group consistently shows significant differences in all observed variables, suggesting that targeting this group could improve shopping styles. Additionally, the study shows that cohort-based age groups can generally explain consumer buying behavior characteristics, providing information for stakeholders to develop appropriate market segmentation strategies. This study also opens up opportunities for further research and development, as using different testing tools and the Consumer Styles Inventory approach can reveal an individual's characteristics and decision-making process, which can be further refined.

KEY WORDS

Consumer Styles Inventory, Generation X, Generation Y, Generation Z, cohort, market segmentation, buying behavior, age group, difference testing.

Fashion is a term that refers to clothing or style. The fashion world is rapidly evolving over time, as evidenced by the increasing number of online and offline stores that offer fashion-related items. Nowadays, people tend to want to look attractive and appear with the latest fashion style. Fashion items such as clothes, shoes, bags, and jewelry have become more diverse in their models due to the constant developments and changes in styles, which draw people's attention to new models. In the fashion world, the term 'fashionable' is used to describe someone whose lifestyle follows fashion trends. The rapid development in the fashion world can lead to a consumerist attitude. Consumerism has become a way of life for people nowadays, and the presence of fashion stores in almost every city in Indonesia shows that fashion in Indonesia is indeed in demand and always in trend.

Lee in Wardana (2011) stated that consumer personality directly affects the final selection of a brand, and that brand represents the self-concept held by an individual. Differences in an individual's personality can cause differences in their shopping style in the fashion industry, and this can be influenced by various factors such as cohort or generation. In 2015, several clothing brands faced bankruptcy, including Cache, Wet Seal, and Quicksilver. Brands that targeted teenagers and young adults suffered significant losses compared to other brands due to Generation Z, also known as the internet generation, who preferred to shop online rather than visit physical stores. Each generation has its own characteristics and differences in its behavior. These generational groups are referred to as cohorts by demographic experts.

Therefore, the researcher conducted a comparative study to analyze the differences in shopping styles among different generations and to identify the factors that influence their shopping style. The respondents were grouped according to their generation, including Generation X, Generation Y, and Generation Z. Comparative analysis was conducted to establish the variations between the shopping habits of various generations when purchasing fashion items, and the results can be used by companies as market research data to determine their target consumers.

Thus, the purpose of the paper is to examine the differences in shopping styles among Generation X, Generation Y, and Generation Z in the fashion industry, and what factors influence their shopping behavior?

LITERATURE REVIEW

A generational cohort is a group of individuals that have experienced comparable experiences and share certain characteristics in common (Beldona et al., 2009). Three main influences found in marketing research on generations are life stage, current conditions, and cohort experience (Wolburg and Pokrywczynski, 2001). Cohorts are significantly influenced by external events that occurred when individuals are in their transition from adolescence to adulthood (Schewe et al., 2000). As a result, each cohort exhibits distinctive attitudes and behaviours because each cohort is associated with specific distinctive values and priorities that may persist over their lifetimes (Jackson et al., 2011; Moore and Carpenter, 2008).

According to Mark McCrindle & Wolfinger (2010), there are six generations. The generations that are the object of the research are X, Y, and Z generations due to their age consideration that allows us to observe their appearance in the fashion industry. Generation X is the generation born between 1965 and 1979. The years of this generation mark the beginning of the use of personal computers, cable television, and the internet (Putra, 2016). Generation Y is the generation born between 1980 and 1994. Generation Y is also known as the millennial generation. Generation Y began using telecommunications media such as SMS and email. Generation Y has characteristics such as each individual's unique characteristics depending on where they were raised, their family's social and economic strata, and a preference for communication over the previous generation (Lyons, 2004). Generation Z is the generation born between 1995 and 2009 (McCrindle and Wolfinger, 2010). This generation is also called the iGeneration or the internet generation. Almost the same as generation Y, but generation Z can apply everything at once, such as browsing with a PC and listening to music through a headset.

Shopping Style

Shopping lifestyle refers to the consumption patterns that reflect an individual's choices about how to spend time and money (Japarianto & Sugiharto, 2011). In economic terms, (Japarianto & Sugiharto, 2011) stated that shopping lifestyle shows the way an individual chooses to allocate income, both in terms of allocating funds for various products and services, as well as specific alternatives in differentiating similar categories. Sproles and Kendall (1986) in Eastman et al. (2012) conceptualized and empirically tested the Consumer Styles Inventory (CSI) characteristics, which have been used in various studies overall and for studies focusing on consumer decision-making characteristics or shopping style in various contexts such as online (Brashear et al., 2009), age/generation (Coward & Goldsmith, 2007), and gender (Bakewell & Mitchell, 2003; Otnes & McGrath, 2000). In this study, Eastman et al. (2012) used six dimensions to measure shopping style, as follows:

Fashion Consciousness

The degree to which an individual strives to stay updated on clothing style is a form of fashion consciousness (Nam et al., 2007; Leung et al., 2016). Such individuals enjoy shopping and always stay up-to-date with the latest fashion trends. This is supported by research conducted by Leung et al. (2016), which shows that consumers with high fashion consciousness are more likely to try and enjoy new things in the fashion world. Such consumers typically prioritize fashion product attributes, comfort, and accuracy in dressing style when making purchasing decisions.

Brand Consciousness

Brand consciousness is a concept developed to understand why people prefer certain brands over others and to understand the process by which they are attracted to information about those brands (van Grinsven & Das, 2015). Consumers with high brand consciousness tend to buy well-known products, expensive branded products, and frequently marketed products. Consumers use brands to describe their personality traits, show that they are aware of fashion trends, and reduce the risk of purchasing decisions (Giovannini et al.,

2015). Consumers use brands as symbols of status or prestige, which gives them confidence and makes them willing to pay a high price for famous brand products.

Shopping Consciousness

One aspect of shopping consciousness that has been the focus of consumer behavior studies is related to hedonic behavior, which is one of the dimensions measured in this study. Hedonic consumption is an aspect of consumer behavior that is related to multisensory, fantasy, and emotional aspects of an individual's experience with products. Hedonic shopping experiences involve several senses, such as touch, taste, smell, and sound, which are then processed in the mind and generate emotional impulses (Tifferet and Herstein, 2012).

Price Consciousness

The context of consumer behavior shows that price consciousness is one of the forms of consumer response that is quite sensitive. Price consciousness is a term used to show that consumers tend to exclusively choose low prices (Lichtenstein et al., 1993), on the other hand, Sinha & Batra (1999) also explain that price consciousness is a form of a tendency to persist with a varied attitude among individuals that refers to awareness of choosing both high and low price levels. Meanwhile, price consciousness also has resistance to promotional prices and discounts, making consumers tend to choose low and affordable prices.

Impulsive / Careless

Impulsive behavior refers to how consumers make spontaneous and unplanned purchases without careful consideration of their consequences. Mattila and Wirtz (2008) revealed that impulsive behavior can be caused by social factors such as store employees and other consumers. In another context, the emergence of impulsive behavior does not only lead to negative effects such as unexpected expenses but can also have positive effects such as arousing emotions or positive experiences like adventure and excitement. Therefore, consumers who tend to make impulsive purchases are not always negative.

Status Consumption

It is a process carried out by individuals who try to improve their social status by consuming products that provide status for them (Eastman, et al., 2013). Another opinion was expressed by Chao & Schor (1998) that status consumption is a purchase made by people who want product and brand status to be visible in the social environment through consumption. Based on its form, status consumption can be obtained based on product & brand categories, prices, sizes, group membership, and a disconformity.

The six characteristics of the Consumer Styles Inventory (CSI) become variables in this research to explain the characteristics of each generation, namely Generation X, Generation Y, and Generation Z, towards fashion product purchasing behavior, specifically to determine whether there are differences between the three generations in purchasing fashion products based on these variables.

METHODS OF RESEARCH

The selection of research type and study approach is important to answer the research questions, thus this study uses a quantitative research type with a comparative descriptive approach. The selection of quantitative study is because this study will analyze the respondents' responses in the form of numbers, and statistical analysis tools will be used. Meanwhile, the comparative approach is used to find similarities and differences regarding objects, people, work procedures, ideas, and criticisms towards people, groups, or procedures in this study to provide an overview of the differences in answers from the three generations in the cohort related to fashion shopping styles.

The measurement of Customer Styles Inventory (CSI) responses in this study is adapted from Sproles and Kendall (1986) in Eastman et al., (2012), which consists of a total of 15 items with 3 items for each dimension of fashion Consciousness, brand Consciousness, shopping Consciousness, price Consciousness, and Impulsive/Careless. Meanwhile, for the status consumption dimension, 4 items were used from Eastman et al., (1999) study. This study used a questionnaire as a data collection tool with respondents from six major cities in Java, namely Jakarta, Bandung, Semarang, Yogyakarta, Malang, and Surabaya. The results of the data collection process obtained 175 respondents who met the main criteria, which were those who had made a fashion product purchase in the last year. The data analysis process in this study uses descriptive statistical analysis and One Way ANOVA Test to determine whether there are differences in behavior in each generation group, using SPSS ver.22 as the analysis tool.

RESULTS OF STUDY

Based on the descriptive analysis (Table 1), it is known that out of 175 respondents in this study, Generation Z (17-23 years) has the highest proportion at 54% (94 people), while 65% of respondents (114 people) are unmarried. The analysis also shows that in terms of occupation, the respondents are predominantly students at 45% (78 people), followed by private employees at 18% (32 people), and the majority of respondents' income falls in the range of IDR 2,000,000 to IDR 4,000,000 with a total proportion of 50% (86 people). Regarding fashion product purchasing behavior, it can be seen that 36% of respondents (63 people) purchase fashion products 4 to 6 times a year, and in second place are respondents who purchase 10 to 12 times a year with a proportion of 28% (49 people). Additionally, the majority of respondents spend less than IDR 500,000 on purchasing fashion products, with a percentage of 69% (119 people). Based on this information, it can be inferred that the demographic characteristics of the respondents from the six major cities in Java mostly consist of Generation Z, unmarried, and students as their occupation, with the majority of them purchasing fashion products 4 to 6 times a year with a budget of around IDR 500,000.

Table 1 – Respondent characteristics by demographics (n=175)

Demographics	Frequency	Percentage
Generation		
Generation X (39 – 53 years old)	35	20%
Generation Y (24 – 38 years old)	46	26%
Generation Z (17 – 23 years old)	94	54%
Marital Status		
Single	114	65%
Married	61	35%
Occupation		
Student	78	45%
Government Employee	25	14%
Private Employee	32	18%
Self Employee	20	11%
Another	20	11%
Monthly Income		
≤ IDR 2.000.000	43	25%
IDR 2.000.000 - 4.000.000	43	25%
IDR 4.000.000 – 6.000.000	42	24%
IDR 6.000.000 – 8.000.000	22	13%
IDR 8.000.000 – 10.000.000	9	5%
≥ IDR 10.000.000	16	8%
Frequency of Fashion Product Purchase in 1 Year		
1 - 3 times	43	25%
4 - 6 times	63	36%
7 - 9 times	0	0%
10 - 12 times	49	28%
≥ 12 times	20	11%
Budget for Purchasing Fashion Products		
≤ IDR 500.000	119	69%
IDR 500.000 – 1.000.000	19	11%
≥ IDR 1.000.000	16	9%

Source: Data processed (2022).

Validity & Reliability

Prior to conducting the analysis of the variables in this study, the level of validity and reliability of each construct and the grand mean that shows the aggregate response of the respondents were determined. Table 2 shows that the mean value for the fashion consciousness variable is above 3, indicating that the responses given are relatively high for all generations regarding the measurement of this variable. The distribution of mean values for the brand consciousness, shopping consciousness, price consciousness, and status consumption variables also shows similar results, with overall responses given to the measurement constructs having mean values above 3 for all three generations. On the other hand, the impulsive/careless variable has a relatively low mean value for each generation, with overall scores below 3, indicating that the responses given by the respondents are relatively low for the statements on these items.

Validity is determined by comparing the r-table value with the r-value, and the overall r-value is larger than the r-table value ($n = 175$) by 0.148, indicating that all items meet the validity criteria. Cronbach's alpha value indicates the reliability of each variable. Sugiyono (2014) states that an instrument's reliability is the degree to which it produces consistent results when used multiple times to measure the same object. The cutoff value used to determine the level of reliability for variables is 0.600, and the analysis results show that all variables are greater than the cutoff value, indicating that all variables meet the reliability standards.

Table 2 – Validity & Reliability Construct (n=175)

Variable	Grand Mean			r-value	Cronbach Alpha
	Generation X	Generation Y	Generation Z		
<i>Fashion Consciousness</i>					
Item 1	3.71	3.70	4.02	0.695	0.781
Item 2	3.37	3.50	3.95	0.766	
Item 3	3.80	4.02	4.06	0.803	
<i>Brand Consciousness</i>					
Item 1	3.20	3.48	3.48	0.773	0.808
Item 2	3.00	3.33	3.33	0.858	
Item 3	3.69	3.59	3.59	0.772	
<i>Shopping Consciousness</i>					
Item 1	3.11	3.63	3.44	0.801	0.673
Item 2	3.51	3.78	3.77	0.821	
Item 3	3.57	3.59	4.07	0.719	
<i>Price Consciousness</i>					
Item 1	3.94	4.15	4.43	0.803	0.606
Item 2	3.83	3.85	4.13	0.797	
Item 3	3.63	3.98	4.18	0.632	
<i>Impulsive / Careless</i>					
Item 1	2.69	2.76	2.71	0.445	0.635
Item 2	2.66	2.96	2.69	0.455	
Item 3	2.89	3.09	2.57	0.405	
<i>Status Consumption</i>					
Item 1	3.14	3.93	3.16	0.783	0.770
Item 2	3.60	3.98	3.30	0.834	
Item 3	3.26	3.78	3.15	0.823	
Item 4	3.37	3.63	3.19	0.752	

Source: Data processed (2022).

Classical assumption tests

After conducting validity and reliability tests, the next step is to perform classical assumption tests as a prerequisite for conducting a difference test. This study conducted normality and homogeneity tests. The normality test used the Kolmogorov-Smirnov test, where if the P-value > alpha 5%, the data is considered normal and passes the normality assumption. However, if the P-value < alpha 5%, the data is considered not normal and fails the normality assumption. Based on the normality test results for all variables, it is known that there are variables that are not normal. Then, the homogeneity test was performed using the Levene test, where if the P-value > alpha 5%, the data is considered homogeneous and

passes the homogeneity assumption. However, if the P-value < alpha 5%, the data is considered not homogeneous and fails the homogeneity assumption. Based on the homogeneity test results for all variables, it is known that there are variables that are not homogeneous. Therefore, to test the differences between Generation X, Generation Y, and Generation Z in this study, non-parametric tests that do not require classical assumptions are required.

Table 3 – Classical Assumption Test Results

Variable	Normality Test (p-value)	Homogeneity Test (p-value)
<i>Fashion Consciousness</i>		
Generation X	0.006*	0.040*
Generation Y	0.169	
Generation Z	0.007*	
<i>Brand Consciousness</i>		
Generation X	0.200	0.095
Generation Y	0.061	
Generation Z	0.057	
<i>Shopping Consciousness</i>		
Generation X	0.002*	0.516
Generation Y	0.054	
Generation Z	0.000*	
<i>Price Consciousness</i>		
Generation X	0.062	0.180
Generation Y	0.019*	
Generation Z	0.018*	
<i>Impulsive / Careless</i>		
Generation X	0.019*	0.006*
Generation Y	0.191	
Generation Z	0.026*	
<i>Status Consumption</i>		
Generation X	0.109	0.111
Generation Y	0.200	
Generation Z	0.022*	

Note : * p-value ≤ 0,05

Source: Data processed (2022).

Test for Differences between Groups

Based on the results of the classical assumption tests, it is known that all variables do not meet normality and homogeneity assumptions. Therefore, the test for differences between groups must be carried out using non-parametric tests. The first test performed is the Kruskal-Wallis test for three or more independent sample groups. The analysis results showed that the p-value < alpha 5%, indicating that there is a significant difference in the data in this study.

Table 4 – Kruskal-Wallis test

Variable	P-Value	Conclusion
<i>Brand Consciousness</i>	0.008*	There is a significant difference between generations.
<i>Fashion Consciousness</i>	0.004*	There is a significant difference between generations.
<i>Shopping Consciousness</i>	0.040*	There is a significant difference between generations.
<i>Price Consciousness</i>	0.004*	There is a significant difference between generations.
<i>Impulsive / Careless</i>	0.000*	There is a significant difference between generations.
<i>Status Consumption</i>	0.004*	There is a significant difference between generations.

Note : * p-value ≤ 0,05

Source: Data processed (2022).

To determine the differences more clearly among the generational groups, a Mann-Whitney test was conducted with the criteria that a p-value < 5% alpha indicates significant differences within each generation. The analysis showed that for the shopping-conscious variable, there was no significant difference across all generational groups. However, for the Brand Consciousness variable, there was a difference between generations Y and Z, which was in contrast to the Impulsive/Careless variable, which showed no difference between generations Y and Z.

Furthermore, the fashion consciousness and price consciousness variables showed the same result, that there was no difference between generations X and Y, while the Status Consumption variable showed no difference between generations X and Z.

Table 5 – Mann Whitney Test

Variable	Generation	P-Value	Conclusion	
<i>Brand Consciousness</i>	X	Y	0.698	There is no significant difference
		Z	0.063	There is no significant difference
	Y	X	0.698	There is no significant difference
		Z	0.003*	There is a significant difference.
	Z	X	0.063	There is no significant difference
		Y	0.003*	There is a significant difference.
<i>Fashion Consciousness</i>	X	Y	0.169	There is no significant difference
		Z	0.003*	There is a significant difference.
	Y	X	0.169	There is no significant difference
		Z	0.035*	There is a significant difference.
	Z	X	0.003*	There is a significant difference.
		Y	0.035*	There is a significant difference.
<i>Shopping Consciousness</i>	X	Y	0.070	There is no significant difference
		Z	0.516	There is no significant difference
	Y	X	0.070	There is no significant difference
		Z	0.516	There is no significant difference
	Z	X	0.516	There is no significant difference
		Y	0.516	There is no significant difference
<i>Price Consciousness</i>	X	Y	0.235	There is no significant difference
		Z	0.003*	There is a significant difference.
	Y	X	0.235	There is no significant difference
		Z	0.028*	There is a significant difference.
	Z	X	0.003*	There is a significant difference.
		Y	0.028*	There is a significant difference.
<i>Impulsive / Careless</i>	X	Y	0.000*	There is a significant difference.
		Z	0.000*	There is a significant difference.
	Y	X	0.000*	There is a significant difference.
		Z	0.163	There is no significant difference
	Z	X	0.000*	There is a significant difference.
		Y	0.163	There is no significant difference
<i>Status Consumption</i>	X	Y	0.043*	There is a significant difference.
		Z	0.439	There is no significant difference
	Y	X	0.043*	There is a significant difference.
		Z	0.001*	There is a significant difference.
	Z	X	0.439	There is no significant difference
		Y	0.001*	There is a significant difference.

Note : * p-value \leq 0,05

Source: Data processed (2022).

DISCUSSION OF RESULTS

The results of the different tests on each variable form several variations based on the variable and generation group, and only the shopping consciousness variable shows no difference between generation X, generation Y, and generation Z. This indicates that the three-generation groups have the same response to the hedonic shopping experience, and the emotional impulse stimuli possessed by the three-generation groups are similar (Tifferet & Herstein, 2012). Although the mean response value of Generation Z is relatively higher than the other two generations, it does not provide a significant difference in responding to that variable. Meanwhile, these results are also possible because the majority of respondents have a fashion shopping budget of IDR 500,000, so the motive for making hedonic purchases in this study did not show any difference among the three-generation groups.

The variable of brand consciousness refers to an individual's tendency to buy products from well-known and often expensive brands. The results of the different tests show a significant difference in the Y generation compared to the Z generation, while there is no significant difference in the X generation towards the other two generations. This indicates that in the Y and Z generations, the motivation to buy products with brands to reflect their personality is high. The tendency to choose expensive brands is to show that they are aware of fashion trends (Liao & Wang, 2009, Xu & Thomas, 2015). When related to the demographic profile of the respondents, it is known that the Z generation, which tends to be between 17-23 years old and has the highest number of respondents, still considers using expensive brands as a way to enhance their self-image, while for the Y and Z generations, this is no longer a priority.

There is also a difference in the fashion consciousness variable, where the difference arises between generation X and generation Z as well as between generation Y and

generation Z, while there is no significant difference between generation X and generation Y. Fashion consciousness describes an individual's tendency to try and enjoy new things in the fashion world, such as factors of comfort and appropriateness in dressing styles (Zhou et al., 2010, Yee & Lo, 2016). Fashion tastes among generation X, generation Y, and generation Z are certainly diverse due to the age range and different trends between generations, resulting in significant differences in the process of trying and enjoying new things in the fashion world among these three generations.

The variable of price consciousness shows a similar pattern to the fashion consciousness variable, where only the difference between generation X and Y is not significant. Individuals tend to exclusively choose low prices when making a purchase (Lichtenstein et al., 1993). This indicates that there is a similarity in behavior between generations X and Y when making a purchase, while there is a difference for generation Z compared to the other two generations. Although this variable aims to describe an individual's tendency to choose low-priced products, the level of low prices for generation Z seems to be different from the other two generations, resulting in significant differences. Demographic factors such as occupation and income can be indicators of the differences that emerge.

The Impulsive/Careless variable indicates a tendency to make unplanned purchases. The results of the different test show a significant difference between Generation X and Generation Z, while there is no significant difference between Generation Y and Generation Z. The difference is due to changes in external factors that indirectly affect impulsive behavior (Mattila & Wirtz, 2008). Each generation has different stimuli that influence impulsive behavior, and in the case of Generation Y and Z, factors such as social and environmental influences play a role. The lack of difference between Generation Y and Z may be due to the relatively close age range, where the stimuli that influence impulsive behavior are the same. Meanwhile, in Generation X, which has a wider age range, the form of stimuli and external influences on impulsive behavior is noticeably different.

The Status Consumption variable refers to individuals' purchasing behavior to gain status in their social environment based on product category, brand, price, size, group membership, and disconformity (Eastman et al., 2012). The results of the analysis of the different tests on the status consumption variable show that there is no significant difference between Generation X and Generation Z, while there is a significant difference between Generation X and Generation Y in terms of status consumption. This condition indicates that the motive for purchasing to gain status in the social environment between Generation X and Generation Z is the same or similar, while for Generation Y, this study indicates that they have different individual purchasing behavior due to the difference in age range within the generation group.

CONCLUSION

This study aimed to investigate the differences among the generational cohorts of X, Y, and Z in relation to the characteristics of the Consumer Styles Inventory (CSI). The analysis revealed that generation Z consistently showed significant differences in all variables, suggesting a focus on this group to improve shopping style. The study also explained that age cohorts can generally explain consumer buying behavior characteristics and provide information for stakeholders to develop suitable market segmentation strategies. The study still provides opportunities for further refinement and development of testing tools and consumer styles inventory approaches that can reveal an individual's characteristics in making decisions.

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