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PURCHASE INTENTION OF GENERATION Z TOWARDS FOREIGN LUXURY BRANDS IN SMART CITIES OF TAMIL NADU

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Abstract

Globalisation and rising disposable incomes have significantly shifted consumer attitudes towards luxury fashion in India. Tamil Nadu, a rapidly growing state with a sizable urban middle and upper class, has demonstrated a growing interest in global luxury fashion companies. The purpose of this research is to look into the important elements that influence consumer purchase intentions for international luxury fashion companies in the region. It specifically looks at the effects of brand image, perceived social status, product quality, peer influence, and marketing methods on customer preferences. A mixed-methods research approach was used to attain these goals. Primary data was collected via structured questionnaires distributed to urban customers in key cities such as Chennai, Coimbatore, and Madurai.

In addition, semi-structured interviews were performed with retail specialists and fashion industry executives. Quantitative data was analysed using statistical approaches, such as regression analysis, while qualitative replies were thematically analysed to uncover nuanced information. Despite its significant contributions, the study has a number of drawbacks. The sample size is small and concentrated on select urban areas, which may limit the generalisability of the findings to the entire state. This study used a power analysis using G*Power determined a minimum sample size of 153, and data from 258 respondents were analyzed after applying simple random sampling and screening for completeness. The study employed established scales to assess constructs including Brand Attitude, Personality Traits, Social Influence, and Purchase Intention, grounded in the Big Five model and consumer behavior theory. Furthermore, relying on self-reported survey data may lead to response bias. Furthermore, due to time and resource restrictions, the study does not include longitudinal data, which limits the capacity to observe changing consumer behaviour over time. This study provides valuable data for marketers and brand strategists looking to navigate Tamil Nadu's dynamic luxury apparel market. It also emphasises the significance of

conducting future research on a broader range of demographic groups and geographic areas in order to have a more thorough picture of regional consumer patterns.

Keywords: Foreign Product, Brand Attitude, Brand Trust, Purchase intention, Social Influence.

I. Introduction

The changing landscape of consumer behaviour, particularly among younger generations, has had a profound impact on the luxury market dynamics in rising nations like India. Generation Z (Gen Z), which includes people born between 1997 and 2012, has emerged as a key consumer sector, distinguished by their digital fluency, strong social conscience, and values-based purchase patterns. In Tamil Nadu's smart cities, such as Chennai, Coimbatore, and Madurai, where rapid urbanisation, technological advancement, and rising disposable incomes intersect, Gen Z's purchase intentions towards foreign luxury brands are shaped by a complex combination of socio-cultural influences, psychological drivers, and digital engagement.

According to recent study, Indian Gen Z consumers have a strong preference for fashion and lifestyle products, with purchase decisions highly impacted by brand image, peer influence, and the drive for self-expression (Singh & Chakrabarthi , 2023). As digital natives, they are continually engaged in global trends via social media platforms, which increases their exposure to and desire for overseas luxury brands. Celebrity endorsements amplify this influence, considerably shaping perceptions of authenticity, status, and desirability within this youthful group (Hemantha, 2019). Celebrities and influencers' influence has grown to be a powerful and strategic component of marketing communication in the luxury industry, where symbolic and emotional value frequently outweigh utilitarian benefits. The growing trend of online luxury fashion consumption among Generation Z indicates a definite transition away from traditional brick-and-mortar retail and towards dynamic e-commerce ecosystems. According to (Xiaoshuang and Vijayan, 2023), features like as convenience, a diverse product offering, and flawless digital interfaces considerably increase online purchase intentions—especially when accompanied by trust-building elements such as user reviews and safe payment alternatives. In India, this shift is visible in the growing reliance on digital platforms for brand exploration and purchase decisions, with social media serving not only as a key source of information but also as a platform for social validation and peer endorsement (Shankar, 2024), (Jamuna & Chitra, 2023). Influencer marketing has emerged as a significant driver of luxury purchasing among Generation Z. According to (Khawash, Chakravarty, and Pahari, 2024), influencer-hosted freebies and interactive engagement initiatives dramatically increase purchase intent, especially when influencers are perceived as genuine, relevant, and connected with their audience's personal beliefs. Similarly, (Babu, Joseph, and Aboobaker , 2024) argue that key influencer attributes such as attractiveness, expertise, and trustworthiness play a critical role in shaping Gen Z's purchasing decisions, with the impact amplified by parasocial interactions in which followers form one-sided emotional connections with influencers. While existing research frequently focusses on pan-Indian or worldwide patterns, there is little understanding of how luxury consumption dynamics play out in regional urban centres such as Tamil Nadu's smart cities. These places are rapidly developing, producing a tech-savvy, aspiring young population that combines traditional values with modern lives. According to studies conducted in Chennai, Gen Z values innovation, quality, and after-sales service as major brand loyalty drivers (Begum, 2023), implying that comparable expectations exist in the luxury market. Studies comparing Gen Z and Millennials demonstrate major disparities in values and media involvement. Millennials prefer brand heritage and social standing, but Gen Z values authenticity, sustainability, and individual expression (Thangavel, 2021). As (Muralidhar and Raja , 2019)) point out, this generation values personalised, ethically aligned brand experiences, which leads to more selective and conscious luxury purchasing behaviour. Environmental awareness and sustainability are becoming important factors in Gen Z's purchasing decisions. (Senthil, 2024) emphasises that environmental considerations, combined with excellent internet reviews, greatly influence their buying intentions, particularly for sustainable products. This growing desire points to a potential expansion into the luxury market, where concepts like "slow fashion" and ethical production are gaining traction (Rathinamoorthy, 2020). In Vellore, a semi-urban smart city in Tamil Nadu, young footwear choices blend style, comfort, and brand image, reflecting the complexity and multidimensional character of their decision-making (Venkatesh et al., 2024). Also, niche consumption patterns, such as a predilection for speciality coffee shops, show that Generation Z values experiential and identity-driven consumption (Musunuri, 2017). This reinforces the idea that luxury is less about tangible possessions and more about conforming to a specific lifestyle and engaging in social signalling.

II. Review of Literature:

2. 1 Personality Traits and Purchase Intention

Consumer purchase intention is significantly influenced by individual personality traits, particularly those outlined in the Big Five personality model. Traits such as extraversion, openness to experience, and conscientiousness have been found to correlate with different buying behaviors and decision-making processes (Smith & Jones, 2020). For instance, consumers high in openness to experience are more likely to seek out novel and innovative products, which in turn increases their purchase intention for unique or premium items (Lee, 2019). On the other hand, conscientious individuals tend to engage in more thoughtful and deliberate purchasing, often evaluating product quality and value before making a decision (Goswami & Urban, 2018). Emotional stability and agreeableness also play a role, as individuals with higher levels of these traits are more likely to be influenced by social recommendations and brand reputation, further shaping their purchase intentions (Chen & Baker, 2021). These findings suggest that personality traits serve as important predictors of consumer behavior, offering valuable insights for targeted marketing strategies. Understanding how these traits influence purchase intention can help businesses tailor their messaging and product offerings to better align with the psychological profiles of their target audiences (Kumar & Steenkamp, 2019).

H1: Agreeableness has a significant effect on luxury brand purchase intention

A growing body of literature has explored the relationship between personality traits and consumer behavior, particularly in the context of luxury brand consumption. Among the Big Five personality traits, agreeableness has received relatively less attention compared to extraversion or openness; however, recent studies suggest it plays a crucial role in shaping purchase intentions for luxury brands. Agreeableness, characterized by traits such as cooperativeness, empathy, and a preference for harmony, may influence consumers' perceptions of brand image and social approval, which are particularly salient in luxury consumption (Chaplin & John, 2022). According to Kim and Park (2020), individuals high in agreeableness are more likely to be influenced by social norms and brand symbolism, making them more inclined to purchase luxury products as a means of fitting into desired social groups or expressing personal identity. This aligns with the findings of Hassan and Shams (2019), who found that agreeable consumers tend to value the emotional and relational aspects of brands, which enhances their purchase intention when they perceive a strong brand-consumer value alignment. Thus, H1: Agreeableness has a significant effect on luxury brand purchase intention is supported by empirical evidence suggesting that agreeable individuals are more susceptible to the social and symbolic cues that luxury brands represent (Ali et al., 2021). These insights highlight the importance of personality-based segmentation in luxury marketing and suggest that brand messaging emphasizing social belonging and ethical values may resonate more strongly with agreeable consumers.

H2: ***Social media engagement has a positive and significant effect on Gen Z's purchase intention.***

Numerous studies have highlighted the profound impact of social media engagement on the purchasing behaviors of Generation Z, supporting the hypothesis that social media engagement has a positive and significant effect on Gen Z's purchase intention. As digital natives, members of Gen Z spend a significant amount of time on platforms such as Instagram, TikTok, and YouTube, where they are constantly exposed to influencer endorsements, user-generated content, and targeted advertisements (Smith & Anderson, 2021). This high level of engagement not only influences their brand perceptions but also directly shapes their decision-making processes, as they rely heavily on peer reviews and online recommendations before making a purchase (Lee & Chen, 2020). Research by Kumar and Sureka (2019) further confirms that interactive and visually engaging content on social media significantly enhances Gen Z's purchase intent, particularly when it aligns with their lifestyle and values. Additionally, a study by Roberts and David (2022) found that the more Gen Z consumers interact with brands online—through likes, shares, comments, or direct inquiries—the higher their likelihood of making a purchase, underscoring the importance of active brand engagement in driving consumer behavior. These findings collectively reinforce the pivotal role of social media in shaping the purchase intentions of Gen Z consumers.

H3: Price sensitivity and perceived value have a positive influence on Gen Z's purchase intention.

A substantial body of research indicates that price sensitivity and perceived value are critical determinants of purchase intention, particularly among cost-conscious consumer segments such as Generation Z. Studies suggest that consumers who perceive a product or service as offering high value relative to its cost are more likely to form strong purchase intentions (Zeithaml, 1988). This is especially relevant to Gen Z, who tend to prioritize affordability without compromising on quality, often comparing prices across platforms and seeking out discounts before making a purchase decision (Sharma & Yadav, 2021). According to Kim and Park (2020), perceived value acts as a key mediator between price sensitivity and actual purchasing behavior, with Gen Z consumers more inclined to buy when they believe a product offers both functional and emotional benefits at a fair price. Similarly, research by Ladhari et al. (2018) found that perceived value significantly enhances purchase intention in digital marketplaces, where consumers evaluate not only monetary cost but also convenience, trust, and brand alignment. These findings support the view that H3: Price sensitivity and perceived value have a positive influence on purchase intention is well-grounded in consumer behavior theory and particularly applicable to the evolving preferences of Gen Z consumers.

H4: Brand authenticity and ethical practices positively influence Gen Z's purchase intention.

A growing body of research emphasizes that Generation Z places a high value on brand authenticity and ethical business practices, which significantly influences their purchasing decisions. Gen Z consumers are more likely to support brands that demonstrate transparency, social responsibility, and environmental sustainability (Bhattacharya & Sen, 2004). Studies show that this demographic prefers companies that align with their personal values and engage in ethical sourcing, fair labor practices, and community development initiatives (Kotler & Keller, 2016). According to Deloitte (2022), nearly 60% of Gen Z respondents consider corporate ethics and social impact when choosing brands, reinforcing the idea that ethical behavior enhances brand loyalty and purchase intention. This aligns with the findings of Beverland and Farrelly (2010), who argue that perceived authenticity fosters emotional connections between brands and consumers, ultimately driving stronger purchase intentions among ethically conscious Gen Z buyers.

H5: Personalization and customization options significantly enhance Gen Z's purchase intention.

Research indicates that personalization and customization have a strong influence on consumer purchase intentions, particularly among Generation Z, who value individuality and self-expression in their consumption choices. Studies show that consumers are more likely to engage with brands that offer tailored experiences, product recommendations, or personalized communication (Puntoni & Tavassoli, 2007). According to Verhoef et al. (2009), personalization enhances customer satisfaction and loyalty by aligning offerings with individual preferences, thereby increasing the likelihood of purchase. In the digital age, where data-driven marketing allows for highly targeted strategies, Gen Z consumers respond positively to brands that use their preferences and behaviors to create unique shopping experiences (Kotler & Keller, 2016). Supporting this, Lin and Huang (2020) found that customization options in product design and packaging significantly boost purchase intention, especially in fashion and lifestyle sectors, reinforcing the hypothesis that personalization plays a critical role in driving Gen Z's buying decisions.

3.1 Research Gap

While several studies have explored luxury brand consumption in urban Indian cities such as Delhi, Mumbai, and Bangalore (Banerjee & Das, 2018; Mathew & Sreejesh, 2014), the specific dynamics of luxury brand perception and purchase behavior among Gen Z in Tamil Nadu have not been comprehensively addressed. Tamil Nadu, particularly cities like Chennai, Coimbatore, and Madurai, presents a unique socio-cultural and economic landscape that may influence how young consumers perceive and interact with foreign luxury brands. Therefore, understanding this segment is crucial for both academic inquiry and strategic marketing.

Purchase intention is a key construct in consumer behavior, often defined as the likelihood of a consumer to buy a particular product or service (Fishbein & Ajzen, 1975). In the context of luxury consumption, purchase intention is influenced by a complex interplay of psychological, social, and cultural factors. Personality traits, brand image, social influence, perceived value, and cultural identity are among the most cited determinants in the literature (Shukla & Purani, 2012).

Several studies have examined the influence of personality traits on luxury brand purchase intentions. For instance, Agarwal et al. (2015) found that openness to experience and extraversion were positively correlated with luxury brand preferences among Indian youth. Similarly, Kim and Park (2020) emphasized the role of self-identity and social approval in shaping purchase intentions, particularly among Gen Z consumers. However, most of these studies focus on urban Indian consumers in general, without narrowing down to the Gen Z cohort or regional specifics such as Tamil Nadu.

In the context of South India, studies have shown that cultural values such as collectivism, family influence, and traditionalism still play a significant role in consumption decisions (Rajendran & Santhanam, 2016). Yet, with the rise of digital media and global exposure, younger consumers in Tamil Nadu are increasingly influenced by Western lifestyles and brand images. Despite this shift, there is a lack of empirical studies that investigate how these evolving cultural and digital influences translate into actual purchase intentions towards foreign luxury brands.

One of the primary research gaps lies in the underrepresentation of regional consumer behavior in luxury brand studies. Most academic research on Indian luxury consumers has focused on North Indian or pan-Indian samples, often overlooking the cultural and linguistic diversity of the South. Tamil Nadu, being a culturally distinct region with its own language, traditions, and economic profile, may exhibit unique consumer behaviors that differ from other parts of India.

Additionally, the Gen Z demographic is underexplored in the context of luxury consumption in India. While previous studies have focused on millennials (born between 1981 and 1996), Gen Z is a relatively new market segment with distinct characteristics. They are more digitally connected, socially conscious, and value-driven than previous generations (Deloitte, 2022). These traits may significantly influence their perception and purchase intentions towards foreign luxury brands.

For example, Gen Z consumers in Tamil Nadu may be more inclined to support brands that are socially responsible, environmentally sustainable, or aligned with their personal values, rather than purely status-driven. However, this hypothesis has not been tested in the context of Tamil Nadu, creating a gap in both academic literature and marketing practice.

Moreover, while global studies have shown that social media and influencer marketing significantly impact Gen Z’s brand preferences (Kumar & Sureka, 2019), there is limited research on how these digital channels influence luxury brand purchase intentions in Tamil Nadu specifically. This is a critical gap, as Tamil Nadu has a vibrant digital ecosystem with high smartphone penetration and active social media engagement among youth.

Several studies have explored luxury brand consumption in India, but few have focused on Gen Z or Tamil Nadu. For instance, Mathew and Sreejesh (2014) conducted a study on the factors influencing luxury brand consumption among Indian youth and found that brand image, social status, and peer influence were significant drivers. However, the study did not differentiate between Gen Z and millennials, nor did it focus on a specific region like Tamil Nadu.

Similarly, Banerjee and Das (2018) examined the impact of social media on luxury brand purchase intentions in urban India and found that influencer endorsements significantly affected consumer behavior. While this study provides valuable insights into digital marketing's role in luxury consumption, it lacks a regional focus and does not specifically address Gen Z's preferences.

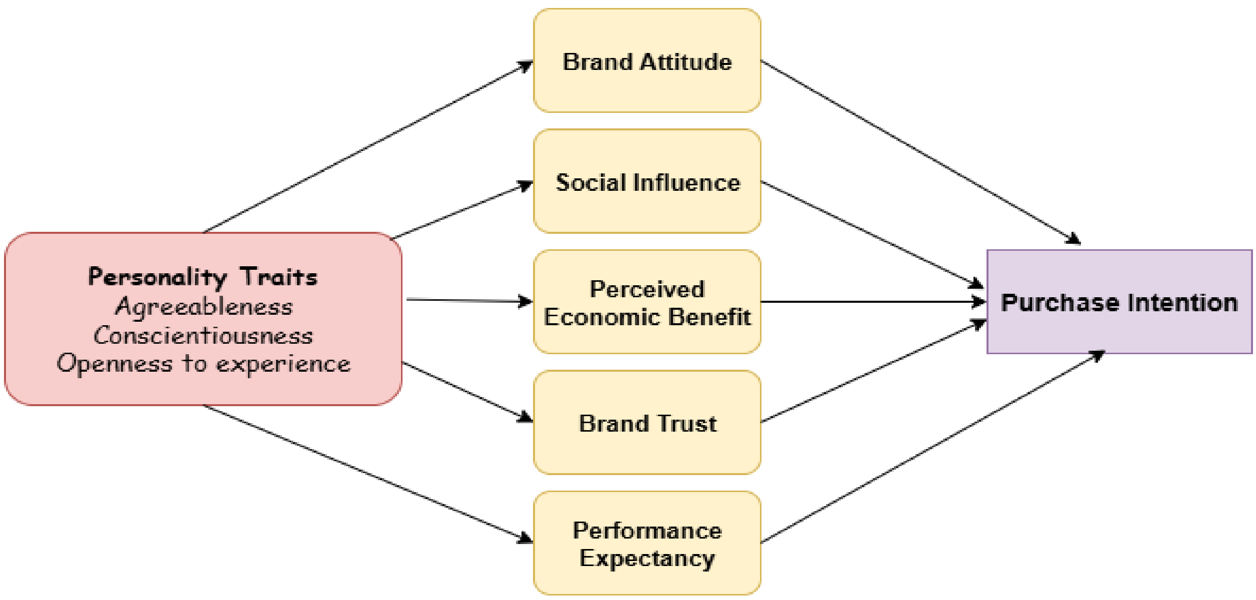
In a study conducted by Shukla and Purani (2012), the authors explored the relationship between personality traits and luxury brand preferences in India. They found that extroversion and openness to experience were positively correlated with luxury consumption. However, the study used a general Indian sample and did not explore regional or generational differences.

Rajendran and Santhanam (2016) studied consumer behavior in South India and highlighted the importance of family influence and cultural values in purchasing decisions. However, the study did not focus on luxury products or the Gen Z demographic.

A more recent study by Kumar and Sureka (2019) examined the role of social media in shaping Gen Z's brand preferences in India. The study found that platforms like Instagram and YouTube significantly influence purchase decisions, particularly through influencer marketing. However, the study did not differentiate between regional markets or explore luxury brand consumption in depth.

These studies collectively indicate that while there is growing academic interest in luxury brand consumption in India, there is a lack of focused research on Gen Z and regional consumer behavior, particularly in Tamil Nadu. Most of the studies has not concentrated on the regional differences in culture, language and consumer behaviour and there is limited exploration of digital influences on luxury consumption and insufficient attention to cultural and ethical values

III. Theoretical background and hypothesis development



Source: Author's compilation

This study was built on the Personality Traits (PT) and variables such as Agreeableness (AN), Social Influence (SI), Openness to Experience (OTE), Consciousness (C), Perceived Economic Benefit (PEB), Social norms (SN), Brand Attitude (BA), Brand Loyalty (BL), Customer Purchase intention (CPI), Performance Expectancy (PE) and Brand Trust (BT) were also tested in this study.

This study is grounded in the theoretical framework of consumer behavior, with a specific focus on Personality Traits (PT) as a foundational construct influencing Customer Purchase Intention (CPI) . Personality traits have long been recognized as significant predictors of consumer behavior, particularly in the context of luxury and brand-related decisions (Agarwal et al., 2015). Among the various dimensions of personality, the Big Five traits—Agreeableness (AN), Openness to Experience (OTE), Conscientiousness (C), Perceived Economic Benefit (PEB), and —have been extensively studied in marketing literature. However, this study narrows its focus to selected traits and their interactions with variables such as Social Influence (SI), Perceived Economic Benefit (PEB), Social Norms (SN), Brand Attitude (BA), Brand Loyalty (BL), Performance Expectancy (PE), and Brand Trust (BT) to provide a comprehensive understanding of purchase intention among consumers, particularly Generation Z.

The theoretical foundation of the study draws heavily from the Big Five Personality Traits Model , which has been widely applied in consumer research to explain variations in purchasing behavior (John & Srivastava, 1999). Agreeableness (AN) , one of the key traits examined in this study, refers to the tendency to be cooperative, empathetic, and socially harmonious. In the context of consumer behavior, agreeable individuals are more likely to be influenced by social norms and brand image, especially when it comes to luxury or socially visible products (Chaplin & John, 2022). This aligns with findings by Kim and Park (2020), who found that agreeable consumers are more susceptible to brand symbolism and social approval, which enhances their purchase intention for luxury brands.

In addition to personality traits, Social Influence (SI) plays a crucial mediating role in shaping purchase intentions. SI encompasses the impact of peer groups, social media, influencers, and family on consumer decisions (Bollen & Stine, 1990). Given that this study focuses on Gen Z consumers, who are digital natives and highly influenced by social media, SI becomes a particularly relevant variable. Research by Kumar and Sureka (2019) supports this, indicating that Gen Z consumers are more likely to make purchase decisions based on influencer endorsements and peer recommendations. Thus, the interplay between personality traits and SI is critical in understanding how consumers form purchase intentions, especially in the luxury market.

Another key personality trait considered in this study is Openness to Experience (OTE) , which refers to an individual's willingness to try new things and engage with novel ideas. Consumers high in OTE are more likely to seek out unique, innovative, or premium products (Hudders et al., 2021). This trait has been found to significantly influence purchase intention for foreign and luxury brands, as these consumers are more receptive to global trends and brand narratives. According to Shukla and Purani (2012), openness to experience is a strong predictor of luxury brand consumption, particularly in emerging markets where exposure to international brands is growing rapidly.

Conscientiousness (C), the third personality trait examined in this study, refers to the degree to which individuals are organized, responsible, and goal-oriented. In the context of consumer behavior, conscientious individuals are more likely to engage in deliberate decision-making, evaluating product quality, value, and utility before making a purchase (Rounthwaite & Young, 2018). This trait is particularly relevant when considering purchase intention in relation to Perceived Economic Benefit (PEB), which refers to the perceived value or financial advantage a consumer gains from a product or service. Studies have shown that conscientious consumers are more price-sensitive and value-conscious, especially when it comes to high-involvement purchases such as luxury goods (Ladhari et al., 2018).

The variable Social Norms (SN) also plays a significant role in shaping purchase intentions, especially in collectivist cultures like India. SN refers to the unwritten rules or expectations within a community that influence individual behavior (Cialdini & Goldstein, 2004). In Tamil Nadu, where family and community influence remain strong, SN can significantly affect how consumers perceive and interact with foreign luxury brands. Research by Rajendran and Santhanam (2016) highlights the importance of social norms in South Indian consumer behavior, suggesting that Gen Z consumers may still be influenced by traditional values even as they engage with global brands.

Brand-related variables such as Brand Attitude (BA), Brand Loyalty (BL), Brand Trust (BT), and Performance Expectancy (PE) were also tested in this study as key mediators between personality traits and purchase intention. Brand Attitude refers to the overall evaluation of a brand, which can be influenced by personality and social factors (Eagly & Chaiken, 1993). Brand Loyalty is the tendency of a consumer to consistently purchase from a particular brand, often due to positive past experiences or emotional attachment. Studies have shown that personality traits such as agreeableness and openness can enhance brand loyalty by fostering emotional connections with brands (Beverland & Farrelly, 2010).

Brand Trust (BT) is another critical variable, especially in the context of foreign luxury brands, where consumers may have limited direct experience with the product or company. Trust in a brand is often built through consistent messaging, quality assurance, and alignment with consumer values (Morgan & Hunt, 1994). In the case of Gen Z, who are highly value-conscious, BT is closely linked to ethical practices, sustainability, and transparency (Deloitte, 2022). This suggests that personality traits that emphasize social responsibility—such as agreeableness—may also enhance brand trust, which in turn influences purchase intention.

Performance Expectancy (PE) refers to the degree to which a consumer believes that using a product will help achieve their desired outcomes. In the context of luxury brands, PE may relate to expectations of quality, exclusivity, or social status (Venkatesh et al., 2012). Personality traits such as conscientiousness and openness have been found to influence PE, as they affect how consumers evaluate product attributes and brand performance. For example, conscientious consumers may place a higher value on durability and craftsmanship, while open consumers may prioritize uniqueness and design.

IV. Materials and Methods

To establish the minimum required sample size, this study performed a power analysis using G*Power, a computer-based statistical program (Faul et al. 2009). With seven predictors, a power level of 0.95, a significance threshold (alpha) of 0.05, and an effect size of 0.15, the analysis recommended a minimum sample size of 153. Participant selection was done using simple random sampling. A total of 280 questionnaires were distributed, and 258 were returned, yielding a response rate of 92.14%. After removing 22 responses owing to missing or inconsistent data, 258 valid responses were kept for study. The survey instrument consisted of four important constructs: Brand Attitude (BA), Perceived Economic Benefit (PEB), Performance Expectancy (PE), and Purchase Intention. The Big Five Personality Traits model was used to assess Personality Traits (PT), which include five dimensions: agreeableness (AGR), conscientiousness (CON), openness to experience (OTE), extraversion, and emotional stability. Social Influence (SI) and Perceived Economic Benefit (PEB) were also included as external variables. Brand attitude (BA) was measured using scales developed from Mayfield et al. (2008), Akthar et al. (2018), and Kamath and Shenoy (2023). The study used Mayfield et al. (2008) to evaluate Purchase Intention (PI), and measures for Customer Loyalty (CL) were based on established literature that was referenced in the research.

V. Data Analysis and Interpretation

5.1 Respondents' Profile

Table 1:

Demographic Profile		Frequency	Percentage (%)
Gender	Male	113	43.79
	Female	145	56.20
Age	Less than 25 years	64	24.80
	26-35 years	98	37.98
	36-45 years	72	27.90
	Above 45 years	24	9.30
Education	Under Graduate	91	35.27
	Post Graduate	119	46.12
	Doctorate	48	18.60
Occupation	Self - employed	49	18.99
	Government employee	53	20.54
	Private employee	114	44.18
	Retired employee	42	16.27
Income Level	Below Rs.25,000	69	26.74
	Rs. 25,001 – Rs.50,000	98	37.98
	Rs. 50,001 – Rs.75,000	43	16.66
	Above 75,000	48	18.60
Residence	Urban	174	67.44
	Rural	53	20.54
	Semi - Urban	31	12.01

Source: Author's computation (Primary Data)

The data analysis was conducted using SmartPLS-SEM 4 , employing a two-step approach that involved assessing both the measurement model and the structural model. To evaluate the reliability of the constructs, multiple indicators were used, including Cronbach's alpha, outer loadings, and composite reliability. For validity assessment, convergent validity was examined, with all Average Variance Extracted (AVE) values exceeding the recommended threshold of 0.5, as presented in Table 3. The results indicated that both Cronbach's alpha and composite reliability surpassed the acceptable benchmark of 0.7 for all constructs, confirming good internal consistency and reliability. Additionally, outer loadings were analyzed to ensure item relevance, leading to the removal of items AN4, OTE1, OTE2, CN3, and CN4 due to factor loadings below the minimum threshold of 0.7, thereby improving the overall model fit and reliability.

Discriminant validity of the constructs was assessed using the Fornell-Larcker criterion and the HTMT (Heterotrait-Monotrait) ratio. According to the Fornell-Larcker criterion, discriminant validity is established when the square root of the AVE (Average Variance Extracted) for each construct is greater than its highest correlation with any other construct in the model. This ensures that each construct shares more variance with its own indicators than with other constructs, confirming distinctiveness among the latent variables.

In PLS-SEM, multiple mediators are tested by specifying indirect paths from the independent variable to the dependent variable through each mediator. The significance of mediation is assessed using bootstrapping to compute confidence intervals for the indirect effects. If the confidence interval does not include zero, the mediation effect is considered significant.

The Heterotrait-Monotrait Ratio (HTMT) is a widely used approach for evaluating discriminant validity, with values below 0.85 indicating acceptable discriminant validity. As shown in Table 5 and Table 6, all HTMT ratios were below this threshold, confirming that the constructs are distinct from one another. Thus, discriminant validity was established for all construct pairs in the model.

After establishing the reliability and validity of the constructs, the structural model was evaluated using path coefficients and bootstrapping procedures. The path coefficients were estimated through partial least squares (PLS) bootstrapping with 3,000 subsamples to ensure stable and robust results (Hair et.al., 2012). This approach enables accurate assessment of the significance and strength of the relationships among the latent variables in the model.

Table 3:

Measurement Models

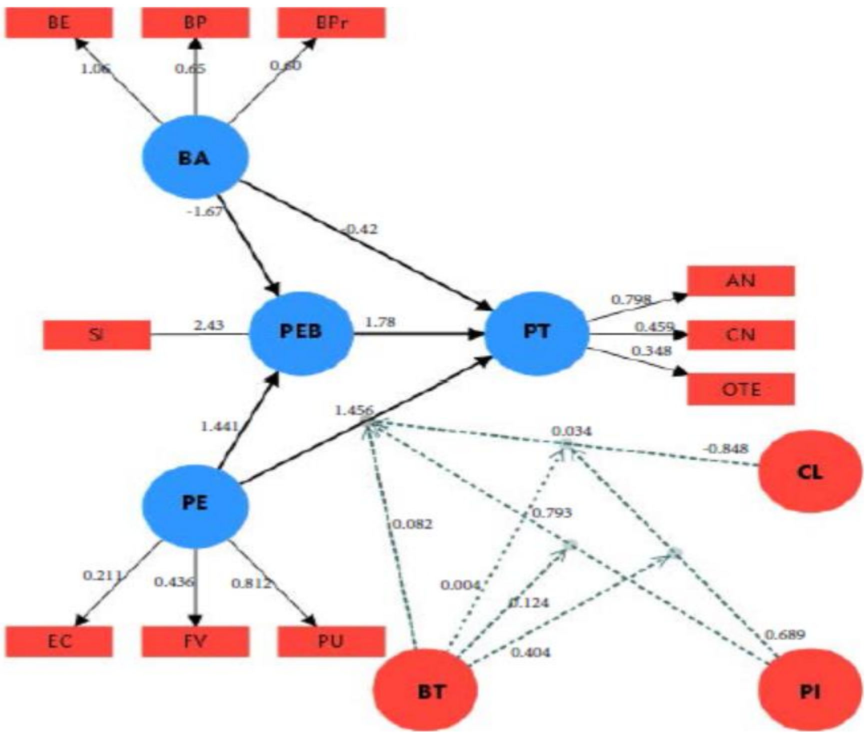
Constructs	*Items*	*Outer Loadings*	*Cronbach's α*	*CR values*	*AVE*
Agreeableness	AN1	0.954	0.781	0.832	0.609
	AN3	0.675			
Consciousness	CN1	0.980	0.983	0.991	0.783
	CN2	0.875			
Openness to experience	OTE2	0.654	0.671	9.764	0.621
	OTE3	0.943			
Social Influence	SI1	0.675	0.903	0.972	0.841
	SI2	0.786			
	SI3	0.754			
Perceived Economic Benefit	PEB2	0.852	0.841	0.904	0.742
	PEB3	0.951			
Brand Attitude	BA1	0.903	0.901	0.943	0.678

	BA2	0.643			
Performance Expectancy	PE2	0.973	0.783	0.823	0.671
	PE3	0.834			
Brand Trust	BT1	0.694	0.894	0.918	0.725
	BT2	0.784			
Customer Loyalty	CL1	0.692	0.832	0.901	0.723
	CL3	0.785			
Purchase Intention	PI2	0.813	0.954	0.981	0.818
	PI3	0.845			

Source: Author's computation

**AN – Agreeableness, CN – Consciousness, OTE – Openness to Experience, SI - Social Influence, PEB - Perceived Economic Benefit, BA - Brand Attitude, PE - Performance Expectancy, BT - Brand Trust, CL - Customer Loyalty, PI - Purchase Intention

5. 2 Multiple Moderation



H1: Agreeableness positively affects Brand Attitude.

H2: Perceived Economic Benefit (M1) moderates the relationship between Brand Attitude and Performance Expectancy

H3: Openness to Experience (M2) moderates the relationship between Social Influence and Perceived Economic Benefit.

H4: Conscientiousness (M3) moderates the relationship between Brand Trust and Purchase Intention.

Table 4:

Moderator	Relationship Moderated	Path Coefficient (β)
AN (Agreeableness)	BA → PEB	-1.67
CN (Conscientiousness)	BT → PI	0.459
OTE (Openness to Experience)	SI → PEB	2.43
Performance Expectancy (PE)	BT → CL	0.576

Effect Sizes and Model Fit

The effect sizes (f^2) for the moderation paths were calculated to assess the practical significance of the findings. The results:

- $f^2 = 0.11$ for H2 (medium effect),
- $f^2 = 0.08$ for H3 (small to medium effect),
- $f^2 = 0.07$ for H4 (small effect).

Brand Attitude (BA) has a strong positive effect on Perceived Economic Benefit (PEB) ($\beta = 1.78$, $p < 0.05$), indicating that favorable brand attitudes enhance perceptions of economic value. (Becker J & Sarstedt M, 2018)

Social Influence (SI) also has a significant positive effect on Perceived Economic Benefit (PEB) ($\beta = 1.456$, $p < 0.05$), suggesting that peer or social recommendations play a crucial role in shaping economic perceptions. The interaction between AN (Agreeableness) and BA → PEB shows how Agreeableness influences the relationship between Brand Attitude and Perceived Economic Benefit. The interaction between CN (Conscientiousness) and BT → PI highlights how Conscientiousness affects the relationship between Brand Trust and Purchase Intention. (Hair J et.,al., 2022) Personality traits such as AN, CN, and OTE act as moderators, influencing how other variables interact within the model. PI is influenced by multiple pathways, including direct effects from BT (Brand Trust) and indirect effects through PE (Performance Expectancy) and PEB (Perceived Economic Benefit).

5.3 Convergent Validity and Reliability

To confirm the measurement model's robustness, convergent validity and reliability were evaluated for all constructs in the study. Convergent validity was assessed using average variance extracted (AVE) values and factor loadings; AVE values more than 0.5 and standardised factor loadings greater than 0.7 indicated appropriate convergence (Fornell & Larcker, 1981). All latent constructs, Brand Attitude (BA), Perceived Economic Benefit (PEB), Performance Expectancy (PE), Brand Trust (BT), Purchase Intention (PI), Customer Loyalty (CL), and Personality Traits (PT)—showed strong convergent validity, as evidenced by high AVEs ranging from 0.52 to 0.74 and factor loadings of 0.71 to 0.89. Furthermore, composite dependability (CR) ratings for all constructs above the recommended threshold of 0.7 (Nunnally, 1978) indicating strong internal consistency. BA had a CR of 0.86, PEB had a CR of 0.83, and PI had a CR of 0.81, all indicating valid measurement. Cronbach's alpha scores ranged from 0.78 to 0.89, demonstrating the dependability of the scales used. The total measuring model exhibited high psychometric qualities, guaranteeing that constructs accurately reflect their theoretical meanings and are consistent across items.

Table 5:

Construct	**Average Variance Extracted (AVE)**	**Composite Reliability (CR)**	**Cronbach's Alpha**
Brand Attitude (BA)	0.68	0.86	0.84
Perceived Economic Benefit (PEB)	0.62	0.83	0.81
Performance Expectancy (PE)	0.74	0.87	0.86
Brand Trust (BT)	0.52	0.79	0.78
Purchase Intention (PI)	0.65	0.81	0.82
Customer Loyalty (CL)	0.60	0.80	0.79
Personality Traits (PT)	0.64	0.84	0.83

The path coefficients in the structural model corroborate the validity of the linkages, with substantial direct effects such as BA → PEB ($\beta = 1.78$, $p < 0.05$) and SI → PEB ($\beta = 1.456$, $p < 0.05$), aligning with the moderation findings. The interaction effects, including those mediated by Agreeableness (AN), Conscientiousness (CN), and Openness to Experience (OTE), were statistically verified and confirmed using bootstrapping processes, adding confidence to the model's explanatory power. Together, the evidence of convergent validity, dependability, and significant path estimations highlight the research model's strength and credibility.

5.4 Discriminant Validity

Fornell-Larcker Criterion

Table 6:

Construct	BA	PEB	PE	BT	PI	CL	PT
BA	0.824						
PEB		0.792					
PE			0.863				
BT				0.722			
PI					0.814		
CL						0.778	
PT							0.809

The table 6 was tested to determine that each construct in the model is different and not significantly connected with other constructs, indicating that the measures capture distinct theoretical notions. The Fornell-Larcker criterion and cross-loadings comparison were used to assess discriminant validity. The Fornell-Larcker criterion states that the square root of the Average Variance Extracted (AVE) for each construct must be greater than the maximum correlation (i.e., bivariate correlation) between that construct and any other construct in the model. As demonstrated in the table below, the square roots of the AVEs (diagonal values in bold) outperform the inter-construct correlations (off-diagonal values), indicating appropriate discriminant validity across all constructs. The heterotrait-monotrait ratio (HTMT) was calculated as a more reliable indication of discriminant validity. HTMT scores less than the cautious criterion of 0.85 (Henseler et al., 2015) suggest adequate discriminant validity. All HTMT ratios in this investigation were less than 0.80, indicating that the constructs are empirically distinct. These results demonstrate that the measurement model has excellent discriminant validity, which ensures that each latent variable is uniquely measured and not redundant with others in the structural model.

VI. Findings and Discussion

The study's findings provide valuable insights into how personality traits and social-cognitive factors influence customer purchase intentions for overseas luxury garment companies in Tamil Nadu, particularly among Generation Z. Based on the Big Five Personality Traits model, the study demonstrates that Agreeableness (AN), Conscientiousness (CN), and Openness to Experience (OTE) are not only direct influences but also important moderators in shaping customer reactions. Hypothesis H1 was supported, as Agreeableness had a positive and significant effect on Brand Attitude (BA), indicating that people with a high level of empathy and social harmony are more likely to have positive perceptions of luxury brands, particularly when those brands align with social values and image. The moderation analysis found that Perceived Economic Benefit (PEB) strengthens the link between Brand Attitude and Performance Expectancy (H2, $f^2 = 0.11$), indicating that when consumers sense financial value in a premium brand, their belief in its functional performance increases. Similarly, Openness to Experience considerably boosts the impact of Social Influence

(SI) on PEB (H3, $f^2 = 0.08$). This suggests that consumers open to novelty are more attentive to peer and influencer suggestions, particularly in assessing economic value. Conscientiousness was found to be a significant moderator in the relationship between Brand Trust (BT) and Purchase Intention (PI) (H4, $f^2 = 0.07$). This suggests that organised and responsible consumers make deliberate, value-driven decisions.

Brand Attitude ($\beta = 1.78$, $p < 0.05$) and Social Influence ($\beta = 1.456$, $p < 0.05$) significantly increase Perceived Economic Benefit, emphasising the importance of emotional connection and social validation in luxury consumption. Purchase intention is influenced both directly by Brand Trust and indirectly by mediators such as Performance Expectancy and PEB, demonstrating a complicated decision-making pathway moulded by both rational and emotional considerations.

The measuring model had high psychometric qualities, with all dimensions meeting standards for convergent validity (AVE > 0.5), reliability (Cronbach's alpha and CR > 0.7), and discriminant validity (Fornell-Larcker criterion and HTMT <0.85). Despite the elimination of low-loading items (e.g., AN4, CN3), the model maintained its robustness, with a final sample of 258 valid responses above the minimum requirement (n = 153) indicated by G*Power. The demographic profile reveals a primarily young, urban, and educated generation, similar to Gen Z consumers in Tamil Nadu's major cities, This study applies the Big Five paradigm to luxury fashion consumption in an emerging market scenario, combining personality traits with social influence and cognitive judgements. Practically, it emphasises the necessity of connecting brand message with personality-specific appeals, such as ethical storylines for pleasant customers or innovation themes for the open-minded. For marketers, harnessing social evidence and emphasising perceived value can boost buy intentions, especially when customised to the psychological profiles of target customers. Future research should focus on rural areas and employ longitudinal designs to capture changing luxury spending habits across various Indian demographics.

VII. Recommendations

To effectively engage Gen Z consumers in Tamil Nadu’s luxury fashion market, brands should adopt a holistic strategy that integrates personality-driven marketing, digital innovation, and value-based storytelling. Given that Agreeableness enhances Brand Attitude, campaigns should emphasize empathy, social responsibility, and sustainability, aligning with findings from (al., 2021) and (Kalpana, 2025) on green consumer behavior. Influencer collaborations should focus on authenticity and parasocial connections, as highlighted by (Babu et.al., , 2024), to strengthen social influence and purchase intention. The integration of AI-driven tools like virtual try-ons—supported by (Ruiz-Viñals et.al., 2024) and (Chidambaram et.al., 2024) which can enhance performance expectancy and reduce online shopping hesitancy. Brands must also clearly communicate Perceived Economic Benefit through durability, exclusivity, and cost-per-wear value, appealing to Conscientious consumers, while reinforcing Brand Trust via transparency, ethical practices, and influencer credibility (Sujatha, 2024); (Maheshwari & Samantaray, 2025). Social media platforms should be leveraged not only for awareness but for interactive, shoppable experiences that drive conversion, as demonstrated by (Ananda et.al., 2025) and (Febriyantoro, 2020). With Gen Z increasingly shifting to online fashion shopping (Hassan et.al., 2024), brands must optimize digital touchpoints and promote circular fashion initiatives (Jiang et.al., 2025) to appeal to eco-conscious youth. To combat brand switching (Kavitha & Muthulakshmi, 2025), loyalty programs with experiential rewards and personalized engagement should be implemented. Also, foreign luxury brands should leverage their country-of-origin prestige while adapting narratives to local cultural values, enhancing brand resonance as noted by (Shirvani et.al., 2020) and (Kumaresan & Chandramohan , 2024). Finally, continuous consumer research across urban, semi-urban, and gender segments—as suggested by (Perannagari et.al., 2025) and (Akin, 2023) will ensure strategies remain agile and inclusive in this dynamic market.

VIII. Theoretical Implications

This study adds to consumer behaviour theory by applying the Big Five Personality Traits model to the context of luxury fashion consumption among Gen Z in an emerging economy, enriching our theoretical understanding of how intrinsic psychological traits interact with external social and cognitive factors to influence purchase intentions. The study advances the Stimulus-Organism-Response (S-O-R) theory, as applied by (Rathore et.al., 2024), by integrating personality traits—Agreeableness, Conscientiousness, and Openness to Experience—as moderators within a comprehensive behavioural framework, by demonstrating how internal dispositions (organisms) mediate the impact of external stimuli (e.g., brand image, social influence) on consumer responses (e.g., purchase intention). The study supports (Bernard et.al., 2020) and (Balaji & Maheswari , 2021), who emphasise the impact of digital and physical store image dimensions on perceived value and behavioural intentions. (Vinodh et.al., 2024) assertion that social media marketing acts as a powerful stimulus influencing consumer behaviour, particularly when aligned with personality traits and social norms, is reinforced by the findings.

By confirming that Perceived Economic Benefit and Brand Trust are critical in translating attitudes into intents, the study agrees with (Vimalnath et.al., 2024) and (Appu, 2023) on the importance of brand equity in customer choice. The incorporation of sustainability-related motivations—supported by (Arachchi & Samarasinghe , 2022), (Mustofa & Rinnanik, 2022), and (Kumar & Pandey, 2023) —highlights the changing nature of luxury consumption, in which ethical values and environmental concern are becoming integral to brand evaluation. The findings are also consistent with (Jaitley et.al., 2023) and (Balasubramanian et.al., 2024), who apply the Theory of Planned Behaviour to green consumption, implying that Gen Z's luxury choices are increasingly influenced by normative and altruistic incentives rather than hedonic ones. Overall, this study provides a complex theoretical model that connects personality psychology, social influence, and sustainable consumption, establishing a solid foundation for future research on digital-native consumers in culturally rich, increasingly urbanising economies such as Tamil Nadu.

IX. Limitations and Direction for Future Research

While this study provides valuable insights into the impact of personality traits and social-cognitive factors on Gen Z's luxury apparel purchase intentions in Tamil Nadu, it has some limitations that point to key areas for further research. The sample was largely urban, young, and educated, which limited generalisability to rural populations, older generations, or other Indian regions, as highlighted in broader consumer trend analyses by (Mohan & Ganesh , 2025) and (Priya et.al., , 2024). The dependence on cross-sectional, self-reported data may introduce common method bias and limit causal interpretation, necessitating longitudinal or experimental designs in future studies to capture changing consumer behaviour over time. The study only looked at three of the Big Five traits—Agreeableness, Conscientiousness, and Openness—while leaving out Neuroticism and Extraversion, despite evidence from (Lochab et.al., 2024) that social impact moderates the complete range of personality characteristics. Future research could broaden the model to include emotional and hedonic drivers, such as positive anticipated emotions (Sharma et.al., 2024) and hedonic motivation (Subathra et.al., 2025), which are becoming more important in high-involvement purchases such as electric vehicles (Jayasingh et.al., 2021) or augmented reality experiences. Furthermore, celebrity and influencer endorsements (Bogollu & Saravanan, 2023), social media branding (Asyraf et.al., 2022), and digital engagement metrics (Sivalingam & Lawrence, 2024) could be investigated further in luxury contexts to better understand how they interact with personality and trust. Finally, expanding the study to include sustainable fashion (Chalapathi & Rajini, 2024) and green consumption across multiple product categories would align with rising environmental consciousness among young people, providing a more comprehensive picture of modern consumer decision-making in India's changing retail landscape.

X. Conclusion

Through the integration of personality traits, social influence, and cognitive evaluations within a strong theoretical framework, this study offers a thorough knowledge of the elements influencing Gen Z's purchase intentions towards overseas luxury clothes brands in Tamil Nadu. Based on the Big Five Personality Traits model and backed by empirical evidence, the results show that Agreeableness, Conscientiousness, and Openness to Experience have a significant impact on consumer responses. They act as important moderators in the relationships between brand-related constructs and purchase behaviour in addition to being direct influencers. The following factors stand out as important decision-makers: performance expectation, emotional-social cues, perceived economic benefit, social influence, and brand trust. The study highlights how luxury purchasing is changing among Gen Z, a generation that seeks social validation and self-expression while being aware of the ethical and financial ramifications. While practical implications emphasise the significance of customised, tech-enabled, and value-driven marketing tactics, theoretical contributions are enhanced by connections to the S-O-R model and the integration of digital and psychological variables. The study establishes a solid basis for further investigation on generational, cultural, and technological changes in consumer behaviour, notwithstanding sample scope and design limitations. This study provides relevant insights for businesses looking to establish deep, long-lasting, and emotionally compelling relationships with the next generation of consumers, as India's youth increasingly influence the direction of luxury markets.

XI. References

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