Generational Differences in Purchase Intentions: A Systematic Review of Influencing Factors and Theoretical Frameworks

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Abstract

This study is a qualitative descriptive study based on an SLR using the SPAR-4-SLR protocol to comprehend the contribution of generational differences to consumer purchase intentions. The review incorporates quantitative studies published between 2020 and 2024 and discusses the shopping behavior of Baby Boomers, Generation X, Millennials (Generation Y), and Generation Z. Out of a total of 2,945 Scopus documents, 29 articles were selected through a systematic study identification, data extraction, and thematic analysis based on three research questions. The findings reveal that Generation Z is impacted most by emotional connection, fear of missing out (FOMO), and sustainability values; Millennials by digital engagement, experiential consumption, and personal attitudes; Generation X by product quality and brand trust; and Baby Boomers by product performance and long-term trust. Mediating and moderating forces such as consumer trust, environmental awareness, digital engagement, and self-efficacy also explain these generational differences. Several conceptual models—spanning behavioral, psychological, and social realms—describe the intricacy of purchase intentions and the influence of technology and generational identity. The study presents managerial implications for marketers and companies in creating specific strategies, products, and communication for each generation. Future studies need to look at cultural and contextual variations, observe generational behavior longitudinally, and examine the influence of the newest and newest technologies, like virtual reality and AI-powered sites, on the choice of consumers.

Keywords: Generational Differences, Purchase Intentions, Theory of Planned Behavior (TPB), eWOM (electronic Word of Mouth), FOMO (Fear of Missing Out)

INTRODUCTION

In the ever-evolving landscape of consumer behaviour, understanding the factors that influence purchase intentions has become a cornerstone for businesses aiming to refine their marketing strategies (Cempena et al., 2021; Halik & Nugroho, 2022; Indarwati et al., 2021; Sulistyowati, 2024; Sulistyowati et al., 2025; Sulistyowati & Husda, 2023, 2024; Sulistyowati & Hwihanus, 2024). Among these factors, generational differences have emerged as a significant force shaping consumer preferences and buying decisions (Lissitsa & Kol, 2021). With distinct life experiences, values, and technological exposure, each generational cohort—Baby Boomers, Generation X, Millennials (Generation Y), and Generation Z—approaches purchasing behaviour uniquely. These differences are further amplified by the rapid technological advancements and cultural shifts characterising the modern consumer environment.Purchase intention, defined as the likelihood of a consumer intending to buy a product or service, is influenced by various psychological factors (Nguyen & Truong, 2021), social (Li & Jaharuddin, 2021) and environmental

factors (Zhuang et al., 2021). Among these, the generation's role is particularly noteworthy, as it encapsulates the shared experiences and values of individuals born within the same time frame (Lin & Chen, 2022; Lissitsa & Kol, 2021; Zayko & Vinichenko, 2022). Research has shown that each generation interacts with brands and makes purchasing decisions based on distinct factors such as price sensitivity, brand loyalty, technological adoption, and social influences (Sharma & Dutta, 2025). In recent years, a growing body of research has explored the relationship between generational identity and consumer behaviour. The period from 2020 to 2024 has witnessed an increasing focus on how generational cohorts, shaped by differing historical contexts, digital exposure, and socio-economic environments, influence purchase intentions. As the world continues to be shaped by digital transformation, shifting social values, and economic volatility, understanding these generational dynamics has become more critical than ever for businesses aiming to target specific consumer segments effectively.

This systematic literature review aims to comprehensively analyse how generation shapes purchase intentions by synthesising studies published between 2020 and 2024. This research follows the Scientific Procedures and Rationales for Systematic Literature Reviews (SPAR-4-SLR) methodology to ensure a rigorous and transparent review process (Paul et al., 2021). The SPAR-4-SLR framework emphasises a structured approach to literature selection, data extraction, and analysis, providing a comprehensive and unbiased review. Through this review, we will examine the key drivers behind generational differences in purchasing behaviour, explore the factors that mediate these differences, and identify the theoretical frameworks used to understand these dynamics. By systematically analysing the most recent research on this topic, this review will offer valuable insights into how businesses can adapt their marketing strategies to better align with the evolving preferences of each generation. Ultimately, this study seeks to fill gaps in the existing literature, highlight emerging trends, and contribute to the broader understanding of how generational identity influences purchase intentions in the contemporary consumer market. By applying the SPAR-4-SLR methodology, this review provides a robust and reliable foundation for future research and practical application in consumer behaviour and marketing strategy.

Research Questions:

RQ1: How do generational differences influence consumer purchase intentions?

RQ2: What factors mediate or moderate the differences in purchase intentions across generations?

RQ3: What theoretical frameworks and models have been employed in recent studies to understand the influence of generational differences on purchase intentions?

Literature Review

Psychological and Personality Factors

Psychological and personality-based models offer more profound insight into how inherent traits, mood states, and learned experiences affect the buying intention of Generation Y and Z (Kaur et al., 2024). These models underscore the importance of internal motivation, such as personality traits, emotional drives, risk-taking tendency, and cognitive appraisals, in accounting for consumer activity across contexts (Saka & Yildirim, 2024). The Big Five Personality Model is an important one in outlining generational differences in consumption patterns (Duong, 2022). (Lissitsa & Kol, 2021) Found that personality dimensions such as conscientiousness, openness to experience, and extraversion are significantly associated with mobile shopping behavior, with younger adults, especially Gen Z, being more sensitive to technology interfaces and e-commerce due to their personality types. This implies that more conscientious shoppers are more deliberate and planful in purchasing, while extremely extraverted or open shoppers would be more experiential and spontaneous. Complementing this, the Attitude and Consumer Involvement model, (Pandey & Yadav, 2023) argues that the extent of cognitive effort and emotional engagement a consumer has for a category or product strongly influences his/her attitudes and, in turn, his/her purchase intentions. Within a generational context, young consumers have been found to affiliate more with those brands that most closely connect with their values or self, e.g., fashion that is green or technology products, demonstrating that emotional connection is an important factor in their buying choice (Sotelo-Duarte & Gónzalez-Cavazos, 2023). Psychological risk explanations are also employed to provide insight into behavioural nuances. The Perceived Risk and Sensation-

Seeking Theory, Rivera-Eraso et al. (2023) discovers that Gen Z shoppers, whose actions are often novelty-and-uniqueness-oriented, would be more inclined towards high-risk consumption activities such as dark tourism or fashion that is trendy in nature, even when there is risk, experiential, or economic. This spirit of adventure is evidence of a deeper shift in generations towards excitement and distinctiveness in consumer experiences. Furthermore, Learning and Attitudinal Theories (Herjanto et al., 2024) identify evidence that experiential consumption contributes significantly to future purchasing behavior. For example, past satisfaction with second-hand or eco-products is likely to repeat sustainable behavior among Gen Z consumers, which explains that experiential learning continues to reinforce value-based consumption. Such acquired attitudes become consumer habits and loyalties in the long term. To this psychological climate is being added the increasingly relevant concept of FOMO (Fear of Missing Out). Bläse et al. (2024) argue that FOMO is a powerful psychological trigger among young consumers, particularly in fast-developing markets such as fashion and tech. Continual exposure to social media visuals showcasing new fashion styles, limited-release drops, or influencer marketing produces digital unease that triggers impulse buying. In effect, FOMO turns social comparison and scarcity cues into urgent needs to purchase, often bypassing rational deliberation. In aggregate, these personality- and psycholinguistic frameworks contribute to understanding how inner motivators intertwine with generation characteristics to drive diverse, and often affect-charged, consumer behavior in the post-2020 economy.

Social Influence and Identity Factors

Social relations and identity-influences profoundly affect the shopping behaviors of Generation Y and Z because several interpersonal and group-based theoretical models often contend that belonging, similarity, and affective bond direct consumer behavior (Madadi et al., 2024). At the center of this controversy is the Social Identity Theory and Source Homophily Theory, which emphasize how humans are more inclined to be influenced by those who share their own social identity or are akin in values, beliefs, and demographics. Muda & Hamzah (2021) found that Generation Y customers, here, tend to possess higher purchasing intentions if they recognize a strong similarity with endorsers, influencers, or peer groups, and this means that self-identification with social icons makes persuasive communication stronger. The identification establishes trust and emotional bonding, making social proof a powerful method for advertising and brand engagement. Similarly, Social Exchange Theory (SET) outlines the way consumers evaluate the worth of an exchange above economic value, particularly in social or emotional ways. According to Bilal et al. (2023), consumption of luxury goods has been affected by perceived value through social validation and eWOM (electronic word of mouth), i.e., likes, comments, and reviews. These interactions are e-social currencies, revalidating a consumer's social capital and identity, especially in extremely vibrant platforms dominated by young generations. In such a case, eWOM is a strategic resource, not only determining personal decisions but also validating generational preferences for peer-tested consumption. Further, social media advertising is now the primary driver of shaping generational attitudes and intentions. (Agil et al., 2022b) explain that in the case of Gen Y and Z, campaign effectiveness on platforms such as Instagram, TikTok, and Facebook is based on whether the campaign can appeal to the values, taste, and lifestyle of users. True peer endorsement and user-generated content heavily relate to the credibility of advertisements because younger consumers tend to criticize overly polished or artificial communication. Twitter Advertising, discussed by (Ghouse et al., 2022), also illustrates how influencer engagement and short-form content can powerfully shape millennials' purchasing behavior, particularly when it conveys the features of a community, humor, or activism—values that this group has a propensity to co-hold. Besides overt social influence, Narrative Advertising is also a route that merges emotional story and brand persuasion. (Tabassum et al., 2020) determined that emotionally captivating stories resonate deeply with Generation Z, who are more likely to form positive brand associations and intentions when stories elicit sympathy or convey relatable life events. The approach transcends product value, tapping into the sense of identity, aspirations, and feelings of the audience, thereby enhancing recall of the message and loyalty to the brand. Lastly, the Uses and Gratifications Theory (Herrando & Martín-De Hoyos, 2022) breaks free from passive media consumption into active engagement. The theory suggests that Gen Y and Z customers actively consume influencer content in a deliberate bid to fulfill emotional, informational, and social needs. For inspiration, for self-expression, for

confirmation, or for entertainment, these needs drive purposeful engagements with brands via influencers, making consumer experiences more individualized and engaging. This theory explains a basic paradigm shift in media, wherein younger generations no longer receive messages passively but select and consume content actively that is attuned to their shifting identities and social goals.

Technological and Digital Trust Factors

The virtual world increasingly affects Generation Y and Z's buying intentions, wherein factors such as trust, online design, and source credibility become highly influential on consumer action. Since younger generations spend much of their day interacting with the digital world, they tend to base their decision-making on the validity of information, interface, and authority of online sources. The Digital Influencer Persuasiveness Model (Rodrigues et al., 2024) outlines how social media influencers' similarity, competence, and authenticity can shape brand attitudes and purchasing behaviors, particularly among Gen Z, who are likely to regard influencers as more authentic than traditional commercials. In parallel, the eWOM (Electronic Word of Mouth) model (Daowd et al., 2020) reveals the important role of user-generated content as peer reviews, ratings, and social media discussion play in shaping Millennials' consumption behavior, highlighting the way word-of-mouth online serves as a substitute for in-store experiences in online environments. Equally important is digital user experience; the Perceived Website Cues model. (Dua & Uddin, 2022) highlights website appearance, ease of navigation, clarity of product information, and interactive features with consumer trust and increased purchase willingness, particularly in industries such as fashion and electronics, where online presentation plays a significant role in first impressions. Apart from beauty, the cognitive element of digital engagement also matters. According to Social Cognitive Theory and the Decomposed Theory of Planned Behavior (Vo et al., 2023), researchers identified that perceived behavioral control, self-efficacy, and online trust are key antecedents of Gen Z's purchasing decisions online. This means that when online platforms are easy to use and facilitate seamless experiences, customers feel more empowered to make purchases. Finally, the Source Credibility Theory (Chiu & Ho, 2023) states that the credibility, knowledge, and appeal of message sources—e.g., content producers or ambassadors for a brand—drive the success of marketing messages. Particularly for Gen Z, who are digitally savvy yet also critical of insincere content, credibility is an absolute consideration.

Cultural and Religious Context

Religious and cultural paradigms play a major role in influencing Generation Z and Millennials' consumption behavior, particularly in cases where identity, belief systems, and moral principles meet consumer decision-making. Among these paradigms, the Halal Food Purchase Intention Model by Febriandika et al., 2023) stands out in understanding how Muslim Gen Z consumers' consumption behavior is shaped by religious beliefs, halal consciousness, and spirituality. This model identifies that halal consumption is not only a religious obligation but also a reflection of personal identity and lifestyle. Purchasing halal products is a reflection of both social affiliation and personal values for young Muslim consumers, implying that religiosity plays a strong motivating role in product selection. In other categories beyond food, there is this orientation in cosmetics, fashion, and finance products, illustrating religiously motivated consumption across sectors. From a macro-theory perspective, the Theory of Planned Behavior (TPB) has been widely employed to examine culturally and ethically significant consumer behavior. TPB assumes that three key determinants—attitude toward behavior, perceived social pressure or subjective norms, and perceived behavioral control—all together predict behavioral intentions. The model has best explained the purchase intention of Gen Z and Millennials towards green, halal, and ethically certified products. Studies by Baltaci et al. (2024), N. Khan et al. (2021), and Lavuri et al. (2021) are examples of how values of the younger generation affect aspects of TPB. For instance, Gen Z's positive perception about green or halal-marked products is reinforced by social and peer influence (subjective norms), and their belief in consuming the same and taking the right decisions (perceived control) is evident through their purchase choices. These studies highlight the growing convergence of ethical sensitivity, cultural fit, and age identity in driving consumer buying intentions. Additionally, the Halal Food Purchase Intention model and TPB demonstrate how central values like religious practice, green care, and corporate responsibility are cognitive anchors in consumption. For Gen Z, the so-called socially
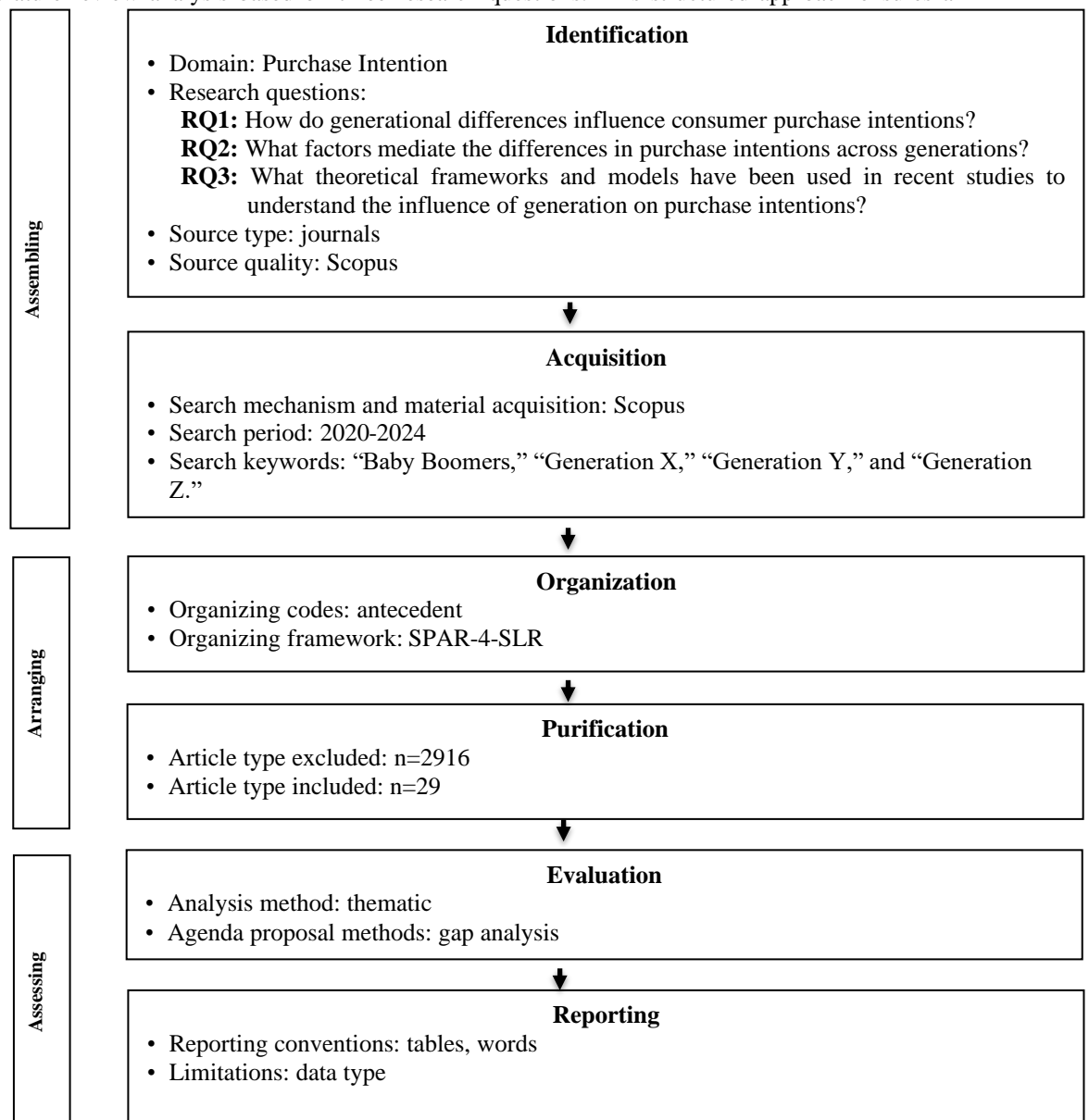
conscious, digitally native, and identity-driven generation, the conflict between personal conviction and collective expectation is central. They make an effort to locate products and brands that align with their moral code and cultural belief systems and are therefore more discerning in their buying choices. Millennials, though slightly older, also demonstrate high levels of brand scrutiny for cultural alignment and moral conduct.

Sustainability and Ethical Consumerism

Greater concern for social justice and environmental issues among younger generations—Generation Z and Millennials specifically—has significantly increased the relevance of ethical paradigms in consumer behavior studies. This rise in sustainability awareness reflects not only a shift toward value-based consumption but also a more complex generation shift towards enduring planetary wellness and ethical consumption. One of the most significant theoretical pillars within this arena is Corporate Social Responsibility (CSR), both a business imperative and a consumer imperative. Gen Z consumers, Wong (2021) believes, are more sensitive to environmental degradation, climate change, and corporate ethics, and prefer brands adopting green and socially responsible practices. CSR efforts—such as ecopackaging and carbon offsetting, as well as fair labor practices—are viewed by Gen Z as signs of a brand's honesty and integrity. CSR is also highly impactful to Gen Y, particularly in product categories related to lifestyle and health, including food and drinks. Arachchi and Samarasinghe (2023) found that Millennials will adopt CSR more stringently in decision-making if a brand's ethical position aligns with values and experiences. Panopoulos et al. (2022) introduce the Green Purchase Intention Model, which serves as a general framework to examine drivers of sustainable buying by young consumers. This model categorizes environmental concern, credibility of eco-labels, and influencer endorsement as primary psychological and social factors influencing green purchase intention. For instance, if eco-labels are regarded as credible and transparent, they act as salient cognitive cues that increase favorable attitudes toward products with eco-labels. Those social media personalities who advocate for sustainable living give weight to these beliefs, particularly among Gen Z, who in turn prefer to use social media as their primary source of information and inspiration. Included in this model is Lee's (2020) Green Country Image Model, which inserts the national element into the concept of sustainable consumption. The model suggests that a country's perceived green country image can directly affect how younger generations perceive and consume foreign goods. Gen Z is also more likely to prefer products produced in other countries that are perceived to be environmental leaders. This preference betrays a tight alignment between global citizenship and ethical consumption values so that environmental protection transcends national boundaries and becomes a shared responsibility for all human beings. Second, Stimulus-Organism-Response (SOR) Theory, as applied by Sun and Xing (2022), introduces a psychological factor to how social media informs sustainability-oriented behavior. In this paradigm, social media messaging, when infused with environmentalism-themed storytelling, imagery, and affect-based appeals, is an incentive that sets off internal mental and emotional processes (the organism), which propel ensuing conduct, like green consumption. This account best applies to Gen Z, given the levels of social media engagement and emotional sensitivity among this cohort. Social media content pertaining to climate activism, green campaigns by companies, or zero-waste challenges by celebrities can instill responsibility, a sense of urgency, or aspiration, which translates into conscious consumption behavior.

Research Method

This study employed a systematic literature review (SLR) methodology based on the Scientific Procedures and Rationales for Systematic Literature Reviews (SPAR-4-SLR) protocol (Paul et al., 2021), following a rigorous approach to identify, evaluate, and synthesise relevant studies. The inclusion criteria encompassed articles published between 2020 and 2024 that directly or indirectly addressed generational differences in the context of purchase intentions, while excluding studies that did not specifically focus on generational differences or those unrelated to purchase intentions. Relevant articles were sourced from the Scopus database, and the data collection process adhered to SPAR-4-SLR guidelines to ensure transparency in article selection, data analysis, and minimize bias. A total of 29 quantitative articles were selected from 2,945 papers for analysis, focusing on "purchase intention between generations" with keywords such as "Baby Boomers," "Generation X," "Generation Y," and "Generation Z." The research was conducted in three phases: first, defining criteria and identifying sources from Scopus; second, extracting data using Harzing's Publish or Perish 8, followed by data cleaning using Microsoft Excel; and third, conducting systematic literature review analysis based on three research questions. This structured approach ensures a

Assembling

Identification
- Domain: Purchase Intention
- Research questions:
  - **RQ1:** How do generational differences influence consumer purchase intentions?
  - **RQ2:** What factors mediate the differences in purchase intentions across generations?
  - **RQ3:** What theoretical frameworks and models have been used in recent studies to understand the influence of generation on purchase intentions?
- Source type: journals
- Source quality: Scopus

Acquisition
- Search mechanism and material acquisition: Scopus
- Search period: 2020-2024
- Search keywords: "Baby Boomers," "Generation X," "Generation Y," and "Generation Z."

Arranging

Organization
- Organizing codes: antecedent
- Organizing framework: SPAR-4-SLR

Purification
- Article type excluded: n=2916
- Article type included: n=29

Assessing

Evaluation
- Analysis method: thematic
- Agenda proposal methods: gap analysis

Reporting
- Reporting conventions: tables, words
- Limitations: data type

comprehensive understanding of the relationship between generational differences and purchase intentions.

Figure 1. Methodology design of the research
Source: (Paul et al., 2021)

Result/Findings

The results of the systematic literature review revealed 29 articles selected based on research criteria. Recent studies on purchase intention across different generations and countries highlight the influence of various factors such as environmental concerns, social media engagement, eWOM, and consumer trust. (Dua & Uddin, 2022) In India, privacy, security, customer service, and website navigation significantly impacted e-purchase intentions among Generation X and Y. (Panopoulos et al., 2022) In the United Kingdom demonstrated that eco-labelling, influencers, and user-generated content positively influenced Generation Z's green purchase intentions. Y. (Sun & Xing, 2022) in China, highlighted how social media sharing positively impacted green purchase intentions for Generation Z, with perceived green value and subjective norms acting as mediators. Studies on green apparel, such as those by Pandey & Yadav (2023) and Lavuri et al. (2021) in India, emphasize the role of individual concerns and environmental knowledge in shaping Generation Y and Z's purchase behaviors. Research by Bilal et al. (2023) in China and Lissitsa and Kol (2021) across multiple generations revealed that eWOM, perceived value, and personality traits significantly influenced luxury and mobile shopping intentions, respectively (Vo et al., 2023). Moreover, Ngo et al. (2024) further confirmed that online trust, self-efficacy, and eWOM characteristics were crucial drivers of Generation Z's online purchase intentions.

Table 1. Research Findings on Purchase Intentions Across Generational Cohorts (2020–2024)

Author (Year)	Method	Number of Samples	Country	Scope	Generation	Findings
(Dua & Uddin, 2022)	Survey, Structured Questionnaire	160	India	Impact of apparel website cues on purchase experience and e-purchase intention	Generation X & Y	Significant influence of privacy, security, customer service, and navigation on purchase experience and e-purchase intention.
(Panopoulos et al., 2022)	Online Survey, Structural Equation Modeling	393	United Kingdom	Impact of eco-labelling, influencers, and user-generated content on green purchase intention	Generation Z	Environmental concerns, eco-labelling, and influencers positively affect Generation Z's green purchase intention through user-generated content.
(Sun & Xing, 2022)	Survey, Self-administered Questionnaire	274	China	Impact of social media information sharing on green purchase intention	Generation Z	Social media sharing positively affects green purchase intention, mediating between perceived green value and subjective norms.
(Pandey & Yadav, 2023)	Survey, Structural Equation Modeling	692	India	Effect of individual concern on green apparel purchase intention	Generation Y & Z	Individual concerns and perceived value positively affect consumption attitude and purchase intention for green apparel.
(Lavuri et al., 2021)	Survey, SPSS Analysis	372	India	Green purchasing behavior differences between Generations Y and Z	Generation Y & Z	Media exposure, environmental concern, knowledge, and attitude significantly impact green purchase intention. Generations show differences in behaviours.
(Bilal et al., 2023)	Online Survey, SEM	389	China	Impact of eWOM, Perceived Value, and Consumer Attitude on Luxury Purchase Intention	Generation Z	eWOM, perceived value, and consumer attitudes significantly affect luxury purchase intention. Perceived enjoyment moderates this relationship.

Author (Year)	Method	Number of Samples	Country	Scope	Generation	Findings
(Lissitsa & Kol, 2021)	Online Survey, SEM	1241	International	Impact of Big Five personality traits on the m-shopping intention for hedonic products	Baby Boomers, Gen X, Y, Z	Personality traits affect m-shopping intention differently across generations, with openness and extraversion being important in predicting behaviours.
(Vo et al., 2023)	Structural Equation Modeling, Interviews	366	Vietnam	Influence of online trust and self-efficacy on online purchase intention	Generation Z	Online trust and self-efficacy significantly impact online purchase intention. Trust plays a mediating and moderating role.
(Ngo et al., 2024)	Survey, Structural Equation Modeling	280	Vietnam	Impact of eWOM Characteristics on Online Purchase Intention Via Social Media	Generation Z	Information quality, quantity, and attitudes toward information significantly affect eWOM adoption and online purchase intention.
(Jain, 2020)	Survey, Structural Equation Modeling	215	India	Factors Influencing Luxury Purchase Intentions of Generation Y	Generation Y	Subjective norms and perceived behavioural control positively influence luxury purchase intentions—subjective norms moderate attitude and intention.
(Bevan-Dye & G. Motaung, 2023)	Survey, SEM	334	South Africa	Influence of celebrity influencers on fashion purchase intention	Generation Y	Informational value, entertainment value, and trustworthiness of celebrity influencers drive fashion brand purchase intentions.
(Daowd et al., 2020)	Online Survey	230	Thailand	Impact of eWOM on Generation Y's Purchase Intention	Generation Y	Visual attributes and source credibility affect eWOM credibility, which impacts purchase intention.
(Febriandika et al., 2023)	Survey, SEM	352	Indonesia	Factors Affecting Halal Food Purchase Intention among Generation Z Muslims	Generation Z	Religious belief, exposure, and health reasons increase halal awareness, positively impacting purchase intention for halal food.
(Rodrigues et al., 2024)	Survey, Smart PLS	201	Portugal	Impact of influencer characteristics on Generation Y's brand attitude and purchase intention	Generation Y	Content quality and trust are key influencers in enhancing brand attitude and purchase intention.
(Ghouse et al., 2022)	Survey, Self-administered structured questionnaire	500	India	Twitter advertising impact on purchase intention	Millennial (Gen Y)	Twitter advertising positively affects purchase attitudes; younger, more experienced users with more brand followers have the most favourable perceptions.
(Chiu & Ho, 2023)	Statistical analysis (Hayes Process Macro)	279	China	Influence of influencer types on purchase intention	Gen Z	The credibility of traditional celebrities, micro-celebrities, and virtual influencers affects purchase intentions, moderated by product involvement and emotional attachment.
(Arachchi & Samarasinghe, 2023)	Structural Equation Modeling (PLS-SEM)	392	Sri Lanka.	CSR's influence on purchase intention	Gen Y	CSR influences purchase intention through brand attitude; Gen Y's attitude toward CSR enhances the effect on purchase intention.
(Herrando & Martín-De Hoyos, 2022)	Experimental Study, Uses, and Gratifications Theory	602	Spain	Influencer ads and purchase intentions	Gen Y & Gen Z	Infotainment and credibility of influencer posts positively influence ad value, attitude, and purchase intentions; irritation does not negatively impact the value of ads.

Author (Year)	Method	Number of Samples	Country	Scope	Generation	Findings
(Bläse et al., 2024)	Cross-sectional study: Data from three samples	650	Switzerland & USA	FOMO's effect on fast fashion purchases	Gen X, Y, Z	FOMO negatively moderates the relationship between brand credibility and purchase intention for fast fashion and affects fast and slow fashion purchases.
(Herjanto et al., 2024)	Survey, PLS-SEM	180	United States	SHC purchase intention factors for Gen Z	Gen Z	Attitude and experiences influence SHC purchase intention; materialism, financial pressure, and innovativeness shape attitudes towards SHC.
(Muda & Hamzah, 2021)	Survey, PLS-SEM	372	Malaysia	UGC's credibility in purchase intention	Gen Y	Perceived source credibility influences purchase intention and electronic word-of-mouth; source homophily affects credibility and attitude toward UGC.
(Agil et al., 2022b)	Focus group discussions	36	Malaysia	Social media advertising elements' influence	Gen Y & Gen Z	Interaction, informativeness, creativity, and attractiveness in ads influence purchase intent; cultural and religious considerations are less influential.
(Lee, 2020)	Online survey, Structural Equation Modeling	440	Vietnam	Green country image and purchase intention	Gen Z	Green country image and trust influence the purchase intention of Korean products among Vietnamese Gen Z, more substantially impacting those residing in Korea.
(Baltaci et al., 2024)	Survey, Multidimensional Planned Behavior Theory	638	Turkey	Green marketing and consumer purchase intentions	Gen Z	Green brand awareness and marketing initiatives positively affect purchase intentions, mediated by attitude, subjective norms, and perceived behavioural control.
(Tabassum et al., 2020)	Structural Equation Modeling (AMOS 22.0)	304	Pakistan	Narrative advertising and eWOM effect	Gen Z	Narrative advertising substantially affects purchase intentions more than eWOM for Generation Z.
(Wong, 2021)	Survey	102	Hong Kong	CSR's impact on purchase intention in the food industry	Gen Z	CSR initiatives significantly affect Generation Z's purchase decisions in the food industry, except for shareholder-related initiatives.
(N. Khan et al., 2021)	Survey, PLS-SEM	262	Malaysia	Factors Influencing Halal Cosmetic Purchase Intention	Gen Y	Ingredient safety and a halal logo are critical for purchase intention, while religious belief plays a minimal role.
(Rivera-Eraso et al., 2023)	Structural Equation Modeling	821	Colombians	Dark tourism and intention variables	Gen Y & Gen Z	Dark tourism is related to the intention to visit and search for information; the destination has no direct relation to social media sharing intentions.
(Abrar et al., 2021)	Online survey, SEM-PLS	347	South Asia	Green apparel purchase intention	Gen Y & Gen Z	Environmental Apparel Knowledge and Green Self-concept influence attitudes and purchase intention towards green apparel; social status only impacts subjective norms.

Source: Data processed from the Scopus database on December 23, 2024.

RQ1: How do generational differences influence consumer purchase intentions?

Generational differences are crucial in shaping consumer purchase intentions, as each generation has unique experiences, values, and interactions with technology and media. These differences affect how they perceive products, brands, and marketing strategies, influencing their purchasing behaviour in distinct ways. Generation Z (born roughly 1997–2012) is highly influenced by factors related to modern digital trends and social issues. They are particularly affected by emotional attachment (Chiu & Ho, 2023) and fear of missing out (FOMO) (Bläse et al., 2024), which are driven by their constant engagement with social media and the desire to stay updated on trends. They are also more concerned with sustainability and social responsibility, as seen in their response to green marketing initiatives (Baltaci et al., 2024) and social media information sharing (Sun & Xing, 2022), highlighting their preference for brands that align with their values and that they can engage with online. Generation Y (Millennials) (born roughly 1981–1996) shares some common traits with Generation Z but also has distinct preferences. They are influenced by their attitudes (Abrar et al., 2021), their perceived value of a product (Pandey & Yadav, 2023), and the sensation seeking factor (Rivera-Eraso et al., 2023), meaning they are often drawn to experiences that offer excitement, uniqueness, and a sense of identity. This generation places importance on digital engagement, as they grew up during the rise of the internet and social media. However, they still value factors like brand credibility and the overall customer experience, which remain central to their purchasing decisions. Generation X (born roughly 1965–1980) is influenced more by practical considerations and traditional factors like brand credibility (Bläse et al., 2024), customer service (Dua & Uddin, 2022), and promotions (N. Khan et al., 2021). They are more cautious and sceptical, often prioritising value for money and product reliability over the newer trends that appeal to younger generations. While they are familiar with digital platforms, they are less likely to be swayed by social media trends or FOMO and may instead be motivated by long-term trust in a brand. Baby Boomers (born roughly 1946–1964) are the least influenced by modern trends such as social media or environmental concerns. Their purchasing decisions are largely driven by traditional factors such as the reliability of the product and the reputation of the brand. While they may appreciate Big Five personality traits (Lissitsa & Kol, 2021) and brand attitude (Rodrigues et al., 2024), these factors are more tied to personal experience and established trust rather than digital marketing techniques or social responsibility. Baby Boomers tend to focus on product functionality, brand loyalty, and value.

Table 2. Key Factors Influencing Purchase Intentions Across Generational Cohorts (2020–2024)

Key Factors Influencing Purchase Intention	Author (Year)	Baby Boomers	Generation X	Generation Y	Generation Z
Affective Green Country Image	(Lee, 2020)	-	-	-	☑
	(Lavuri et al., 2021)	-	-	☑	☑
	(Herjanto et al., 2024)	-	-	-	☑
Attitude	(Abrar et al., 2021)	-	-	☑	☑
	(Muda & Hamzah, 2021)	-	-	☑	-
	(Rodrigues et al., 2024)	-	-	☑	-
Attractiveness	(Agil et al., 2022b)	-	-	☑	☑
Big Five Personality Traits	(Lissitsa & Kol, 2021)	☑	☑	☑	☑
Brand Attitude	(Arachchi & Samarasinghe, 2023)	-	-	☑	-
Brand Credibility	(Bläse et al., 2024)	-	☑	☑	☑
Cognitive Green Country Image	(Lee, 2020)	-	-	-	☑
Compatibility	(Vo et al., 2023)	-	-	-	☑
Consumer Attitudes	(Bilal et al., 2023)	-	-	-	☑
Consumption Attitude	(Pandey & Yadav, 2023)	-	-	☑	☑
Creativity	(Agil et al., 2022b)	-	-	☑	☑
CSR Initiatives	(Wong, 2021)	-	-	-	☑
Customer Service	(Dua & Uddin, 2022)	-	☑	☑	-

Key Factors Influencing Purchase Intention	Author (Year)	Baby Boomers	Generation X	Generation Y	Generation Z
Eco Labels	(Panopoulos et al., 2022)	-	-	-	☑
Electronic Word of Mouth (eWOM)	(Bilal et al., 2023)	-	-	☑	☑
eWOM Adoption	(Daowd et al., 2020)	-	-	☑	-
eWOM Knowledge	(Tabassum et al., 2020)	-	-	☑	☑
Emotional Attachment	(Chiu & Ho, 2023)	-	-	-	☑
Environmental Concern	(Lavuri et al., 2021)	-	-	☑	☑
Environmental Knowledge	(Lavuri et al., 2021)	-	-	☑	☑
Fear of Missing Out (FOMO)	(Bläse et al., 2024)	-	☑	☑	☑
Green Brand Awareness	(Baltaci et al., 2024)	-	-	-	☑
Green Marketing Initiatives	(Baltaci et al., 2024)	-	-	-	☑
Habitual Behaviour	(Agil et al., 2022b)	-	-	☑	☑
Halal Awareness	(Febriandika et al., 2023)	-	-	-	☑
Halal Logo	(N. Khan et al., 2021)	-	-	☑	-
Hedonism	(Rivera-Eraso et al., 2023)	-	-	☑	☑
Influencer Endorsement Posts	(Herrando & Martín-De Hoyos, 2022)	-	-	☑	☑
Information Adoption	(Ngo et al., 2024)	-	-	-	☑
Informativeness	(Agil et al., 2022b)	-	-	☑	☑
Ingredients Safety	(N. Khan et al., 2021)	-	-	☑	-
Interaction	202(Agil et al., 2022b)	-	-	☑	☑
Knowledge	(Febriandika et al., 2023)	-	-	-	☑
Media Exposure	(Lavuri et al., 2021)	-	-	☑	☑
Narrative Advertisement	(Tabassum et al., 2020)	-	-	-	☑
Navigation Attributes of Apparel Websites	(Dua & Uddin, 2022)	-	☑	☑	-
Online Trust	(Vo et al., 2023)	-	-	-	☑
Past Experiences	(Herjanto et al., 2024)	-	-	-	☑
Perceived Behavioural Control	(Jain, 2020)	-	-	☑	-
Perceived Behavioural Control	(Lavuri et al., 2021)	-	-	☑	☑
Perceived Behavioural Control	(Abrar et al., 2021)	-	-	☑	☑
Perceived Corporate Social Responsibility	(Arachchi & Samarasinghe, 2023)	-	-	☑	-
Perceived Green Value	(Sun & Xing, 2022)	-	-	-	☑
Perceived Value	(Pandey & Yadav, 2023)	-	-	☑	☑
Perceived Value	(Bilal et al., 2023)	-	-	-	☑
Persuasion Knowledge	(Tabassum et al., 2020)	-	-	-	☑
Predispositions	(Bevan-Dye & G. Motaung, 2023)	-	-	☑	-
Privacy and Security Websites	(Dua & Uddin, 2022)	-	-	☑	☑
Promotions	(N. Khan et al., 2021)	-	-	☑	-
Religious Belief	(N. Khan et al., 2021)	-	-	☑	-
Self-Efficacy	(Vo et al., 2023)	-	-	-	☑
Sensation Seeking	(Rivera-Eraso et al., 2023)	-	-	☑	☑
Social Media Information Sharing	(Sun & Xing, 2022)	-	-	☑	☑
Social Media Information Sharing	(Vo et al., 2023)	-	-	-	☑
Subjective Norms	(Jain, 2020)	-	-	☑	-
Subjective Norms	(Sun & Xing, 2022)	-	-	-	☑

Key Factors Influencing Purchase Intention	Author (Year)	Baby Boomers	Generation X	Generation Y	Generation Z
	(Abrar et al., 2021)	-	-	☑	☑
Twitter Advertising	(Ghouse et al., 2022)	-	-	☑	-
User-Generated Content	(Panopoulos et al., 2022)	-	-	-	☑

Source: Data processed from the Scopus database on December 23, 2024.

RQ2: What factors mediate or moderate the differences in purchase intentions across generations?

Differences in purchase intentions across generations are influenced by various mediating and moderating factors. Mediators play a central role in explaining how underlying constructs, such as knowledge, attitudes, and self-concept, influence consumer behaviour. (Abrar et al., 2021) found that Environmental Apparel Knowledge (EAK) and Green Self-concept (GSC) positively impact attitudes and purchase intentions toward green apparel, with attitude mediating the relationships between these factors and purchase intentions. (Pandey & Yadav, 2023) Identified that individual concerns (social, environmental, and political) and perceived value significantly impact attitudes towards green apparel. In this study, consumer involvement mediates the relationship between attitude and purchase intention, emphasising the active role of engagement in the decision-making process. Moderators, on the other hand, influence the strength or direction of these relationships across different generations. (Pandey & Yadav, 2023) highlighted that the moderating role of Generation Z and Y affects the relationship between consumer attitudes and purchase intention, suggesting that younger generations are more influenced by their social, environmental, and political concerns when making purchasing decisions. (Vo et al., 2023) found that online trust serves as both a mediator and moderator, with online trust playing a key role in shaping the relationship between self-efficacy and online purchase intention. This indicates that trust in e-commerce platforms significantly impacts the purchase decisions of younger consumers, particularly in online shopping contexts. (Bilal et al., 2023) observed that perceived enjoyment moderates the relationship between perceived value and consumer attitude, which is particularly relevant in luxury product purchases, where enjoyment and experience are key drivers for younger consumers. These findings suggest that both mediators (such as attitude, involvement, and trust) and moderators (such as generational differences and perceived enjoyment) interact in complex ways to shape the purchase intentions of different generations.

Table 3. Mediating and Moderating Factors in Generational Differences in Purchase Intentions (2020–2024)

Author (Year)	Mediator	Moderator	Key Findings
(Abrar et al., 2021)	Environmental Apparel Knowledge (EAK) Green Self-concept (GSC) Attitude Social Status (SS) Subjective Norms (SN) Perceived Behavioral Control (PBC) Individual Concerns (Social, Environmental, Political) Perceived Value	-	EAK and GSC positively impact attitudes and purchase intentions towards green apparel. Attitude mediates the relationships between EAK, SS, GSC, and purchase intention. PBC mediates the relationship between GSC and purchase intention. Individual concerns (social, environmental, and political) and perceived value positively impact attitudes towards green apparel.
(Pandey & Yadav, 2023)	Consumer Involvement	Generation (Z & Y)	Consumer involvement mediates the relationship between attitude and purchase intention. The study also established the moderating role of Generation (Z and Y) between attitude and purchase intention.
(Vo et al., 2023)	Online Trust Self-Efficacy Subjective Norm Compatibility	Online Trust	Online trust and self-efficacy have a significant impact on online purchase intention. Online trust plays a dual role as both a mediator and a moderator in the relationship between self-efficacy and purchase intention.
(Bilal et al., 2023)	eWOM		

Author (Year)	Mediator	Moderator	Key Findings
	Perceived Value		eWOM, perceived value, and consumer attitudes significantly influence luxury purchase intention. Perceived enjoyment moderates the relationship between perceived value, consumer attitude, and purchase intention.
	Consumer Attitude	Perceived Enjoyment	

Source: Data processed from the Scopus database on December 23, 2024.

RQ3: What theoretical frameworks and models have been employed in recent studies to understand the influence of generational differences on purchase intentions?

Recent studies have applied a wide array of theoretical frameworks and models to better understand how generational differences influence purchase intentions. These frameworks focus on various psychological, social, and behavioural factors that drive consumer decisions. The Attitude and Consumer Involvement model highlights how personal attitudes and engagement with products impact green purchase intentions, particularly among Generation Z and Y (Pandey & Yadav, 2023). The Big Five Personality Model looks at how personality traits, such as extraversion and conscientiousness, shape consumer behaviour, especially in the context of mobile shopping (Lissitsa & Kol, 2021). Additionally, Corporate Social Responsibility (CSR) models investigate how the social and environmental actions of brands affect purchase intentions, especially for younger generations like Generation Z (Wong, 2021). The eWOM (electronic Word of Mouth) framework focuses on the power of online reviews and social media recommendations to influence consumers, especially Generation Y (Daowd et al., 2020). The FOMO (Fear of Missing Out) theory explores how social media trends and the desire not to miss out on popular products can drive fashion-related purchases among younger consumers (Bläse et al., 2024). Similarly, the Green Purchase Intention Model and Green Country Image model both delve into the growing importance of environmental concerns, sustainability, and eco-labelling, particularly for Generation Z's purchasing behaviour (Lee, 2020; Panopoulos et al., 2022). The Theory of Planned Behavior (TPB) is also widely used to explore how factors such as attitudes, social norms, and perceived control influence green purchasing decisions, particularly among Generation Y and Z (Baltaci et al., 2024; Lavuri et al., 2021). Moreover, Narrative Advertising and Social Media Advertising models examine how storytelling and advertisements on platforms like Instagram influence the purchasing intentions of younger consumers (Agil et al., 2022b; Tabassum et al., 2020). These frameworks collectively underscore the complex interaction between personal values, social influence, and media in shaping the purchase behaviours of different generations.

Table 4. Theoretical Frameworks and Models on Generational Influence in Purchase Intentions (2020-2024)

Theoretical Framework/Model	Author (Year)	Key Focus
Big Five Personality Model	(Lissitsa & Kol, 2021)	Influence of personality on m-shopping intentions
eWOM Model	(Daowd et al., 2020)	eWOM's impact on purchase intentions
FOMO (Fear of Missing Out)	(Bläse et al., 2024)	Influence of FOMO on fashion purchase intentions
Green Purchase Intention Model	(Panopoulos et al., 2022)	Environmental concern, eco-labelling, influencers affecting green intention
Learning and Attitudinal Theories	(Herjanto et al., 2024)	Effect of experiences and attitudes on Gen Z's secondhand clothing intentions
Perceived Risk and Sensation-Seeking Theory	(Rivera-Eraso et al., 2023)	Dark tourism's influence on Y and Z's travel intentions
Social Cognitive Theory & Decomposed TPB	(Vo et al., 2023)	Online trust and self-efficacy's effect on purchase intentions
Social Exchange Theory (SET)	(Bilal et al., 2023)	Social factors' effect on luxury product intention
Social Identity Theory & Source Homophily Theory	(Muda & Hamzah, 2021)	User-generated content's impact on Generation Y's purchase intentions
SOR Theory	(Sun & Xing, 2022)	Social media sharing's effect on green purchase intentions
Source Credibility Theory	(Chiu & Ho, 2023)	Influencer types' effect on Gen Z purchase intentions
	(Lavuri et al., 2021)	Factors influencing green purchases
Theory of Planned Behavior (TPB)	(Baltaci et al., 2024)	Green marketing's impact on Generation Z's purchase intentions
	(N. Khan et al., 2021)	Halal cosmetics purchase intentions of Generation Y
	(Abrar et al., 2021)	Green apparel purchase intentions of Y and Z
Uses and Gratifications Theory	(Herrando & Martín-De Hoyos, 2022)	Effect of influencer posts on Instagram users

Source: Data processed from the Scopus database on December 23, 2024

CONCLUSION

Age differences play a paramount role in dictating consumers' buying behavior, as every generation is influenced by differing values, experiences, and access to technology and media (Bläse et al., 2024; Chiu & Ho, 2023). Generation Z is greatly driven by emotional factors such as FOMO and social media influence, with a strong preference for sustainability and brand value alignment with personal values (Baltaci et al., 2024; Bläse et al., 2024; Sun & Xing, 2022). Millennials (Generation Y) also care about internet trends, but more so about personal attitude, subjective value, and experience consumption (Abrar et al., 2021; Pandey & Yadav, 2023; Rivera-Eraso et al., 2023). Generation X is more practical and conservative, appreciating product dependability and brand confidence above social media fashions (Bläse et al., 2024; Dua & Uddin, 2022; N. Khan et al., 2021), while Baby Boomers rely on traditional choice determinants like product functionality and firm-established trust (Lissitsa & Kol, 2021; Rodrigues et al., 2024). Recent studies also highlight the mediating factors—like attitude, engagement, and trust—and moderating factors—like generation, enjoyment perception, and self-efficacy—in explaining such generational gaps (Abrar et al., 2021; Bilal et al., 2023; Pandey & Yadav, 2023; Vo et al., 2023). Different theory models have been applied to describe such dynamics, e.g., the Theory of Planned Behavior (Baltaci et al., 2024; Lavuri et al., 2021), Big Five Personality Model (Lissitsa & Kol, 2021), eWOM Model (Daowd et al., 2020), Green Purchase Intention Model (Panopoulos et al., 2022), and FOMO Theory (Bläse et al., 2024). These frameworks collectively put the spotlight on the complex drivers behind purchase intention and how psychological, social, and digital forces overlap to shape consumer behavior across generations.

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