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UNIVERSITY OF VAASA

Roosa Rinne

**Generation Z and Brand Loyalty: A Quantitative
Study of Factors Shaping Attitudinal and Behavioral
Loyalty**

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UNIVERSITY OF VAASA**School of Marketing and Communication**

Author:	Roosa Rinne		
Title of the thesis:	Generation Z and Brand Loyalty: A Quantitative Study of Factors Shaping Attitudinal and Behavioral Loyalty		
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ABSTRACT:

The concept of brand loyalty has been studied, and its importance recognized for decades. Brand loyalty serves as a key source of competitive advantage, helping companies build long-term relationships with consumers and leading to positive word-of-mouth, increased resistance to competitors' strategies, and the ability to charge premium prices. However, maintaining brand loyalty remains difficult, and understanding how customer loyalty develops remains a crucial management challenge. Generation Z is the newest generational cohort receiving research focus. Compared with earlier cohorts, Generation Z has higher expectations of brands and shows lower brand loyalty, making it essential for companies to understand this group's behavior and preferences.

The purpose of this study is to examine which factors influence Generation Z's brand loyalty and how these factors manifest in both the attitudinal and behavioral aspects of loyalty. The first objective is to form the theoretical framework by reviewing prior literature on brand loyalty and by identifying characteristics commonly associated with Generation Z that may influence loyalty. The second objective is to examine how the identified characteristics of Generation Z influence attitudinal and behavioral loyalty. The third objective is to compare the relative impact of these characteristics on attitudinal versus behavioral loyalty to clarify whether the two dimensions of loyalty are shaped differently within this group. A model comprising five antecedents leading to two forms of brand loyalty was developed, and the relationship between attitudinal and behavioral loyalty was examined to identify the conditions for genuine brand loyalty.

The quantitative study is conducted as an online survey for Finnish Generation Z consumers (n = 204). The data are analysed in SPSS using factor and regression analyses to test the study's theoretical framework-based hypotheses.

The findings indicate that omnichannel experience, personalization, and brand authenticity positively influence attitudinal loyalty, while omnichannel experience and personalization also enhance behavioral loyalty. Value-for-money affects behavioral loyalty but not attitudinal loyalty, and brand ethics has no significant effect on either. Furthermore, attitudinal loyalty positively influences behavioral loyalty, suggesting that true brand loyalty emerges when positive attitudes are accompanied by repeated purchase behavior.

The study helps fill a gap in the academic literature on brand loyalty and Generation Z. From a managerial perspective, the findings provide valuable insights for brands aiming to achieve or maintain loyalty among this consumer group.

KEYWORDS: Generation Z, brand loyalty, attitudinal loyalty, behavioral loyalty, omnichannel experience, personalization, ethics, brand authenticity, value for money

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ABSTRACT:

Brändiuskollisuutta on tutkittu ja sen merkitys on tunnustettu jo vuosikymmenten ajan. Brändiuskollisuus on tärkeä kilpailuetu, sillä se auttaa yrityksiä kehittämään pitkäaikaisia suhteita kuluttajiin. Uskolliset asiakkaat suosittelevat brändiä muille, suhtautuvat kilpailijoiden toimiin kriittisemmin ja mahdollistavat korkeamman hinnan perimisen. Brändiuskollisuuden ylläpitäminen on kuitenkin vaikeaa ja sen ymmärtäminen, miten uskollisuus kehittyy, on edelleen haaste liikkeenjohdolle. Z-Sukupolvi on uusi tutkimuskohortti. Aiempiin sukupolviin verrattuna heillä on korkeammat odotukset brändeiltä ja alhaisempi brändiuskollisuus, joten yritysten on tärkeää ymmärtää tämän kohortin käyttäytymistä ja mieltymyksiä.

Tutkimuksen tavoitteena on selvittää, mitkä tekijät vaikuttavat Z-sukupolven brändiuskollisuuteen ja miten ne ilmenevät sen asenteellisessa ja käyttäytymiseen perustuvissa ulottuvuuksissa. Ensimmäinen tavoite on muodostaa teoreettinen viitekehys aiemman kirjallisuuden ja Z-sukupolveen liitettyjen piirteiden pohjalta. Toinen tavoite on tarkastella, miten nämä piirteet vaikuttavat molempiin uskollisuuden ulottuvuuksiin, ja kolmas on vertailla niiden suhteellista vaikutusta selvittääkseen, muovaavatko ne asenteellista ja käyttäytymiseen perustuvaa uskollisuutta eri tavoin. Tutkimuksessa rakennettiin malli, jossa viisi ennakoivaa tekijää johtaa kahteen brändiuskollisuuden muotoon, ja lisäksi tarkasteltiin asenteellisen ja käyttäytymiseen liittyvän uskollisuuden välistä yhteyttä todellisen brändiuskollisuuden edellytysten arvioimiseksi.

Kvantitatiivinen tutkimus toteutettiin verkkokyselynä suomalaisille Sukupolvi Z -kuluttajille (n = 204). Aineisto analysoitiin SPSS-ohjelmistolla käyttäen faktori- ja regressioanalyysiä, jotta tutkimuksen teoreettisen viitekehysten hypoteesit voitiin testata.

Tulokset osoittavat, että monikanavainen kokemus, personalisointi ja brändin aitous vaikuttavat positiivisesti asenteelliseen uskollisuuteen, kun taas monikanavainen kokemus ja personalisointi vahvistavat myös käyttäytymiseen perustuvaa uskollisuutta. Hinta-laatusuhde vaikuttaa käyttäytymiseen perustuvaan uskollisuuteen, mutta ei asenteelliseen uskollisuuteen, ja brändin eettisyydellä ei havaittu merkittävää vaikutusta kummassakaan ulottuvuudessa. Lisäksi asenteellinen uskollisuus vaikuttaa positiivisesti käyttäytymiseen perustuvaan uskollisuuteen, mikä viittaa siihen, että todellinen brändiuskollisuus syntyy, kun positiiviset asenteet yhdistyvät toistuviin ostopäätöksiin.

Tutkimus auttaa täydentämään brändiuskollisuuteen ja Z-sukupolven liittyvää akateemista tutkimusaukkoa. Liikkeenjohdollisesta näkökulmasta tutkimuksen tulokset tarjoavat arvokasta tietoa brändeille, jotka pyrkivät saavuttamaan tai ylläpitämään uskollisuutta tässä kuluttajaryhmässä.

KEYWORDS: Generation Z, brand loyalty, attitudinal loyalty, behavioral loyalty, omnichannel experience, personalization, ethics, brand authenticity, value for money

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1 Introduction

1.1 Research context

Brand loyalty is a key factor in explaining consumer brand choices and has attracted much attention from both marketing researchers and practitioners (Møller Jensen & Hansen, 2006). It provides a competitive advantage by helping firms build long-term relationships with their customers (Hwang & Kandampully, 2012). Loyal customers are less likely to switch to competitors, may accept higher prices, and give companies more time to respond to competitive innovations (Aaker, 1996; Fernandes & Moreira, 2019). They also tend to make repeat purchases and recommend the brand to others, which further supports long-term success (Dick & Basu, 1994; Veloutsou & McAlonan, 2012). For these reasons, marketers are motivated to foster and maintain brand loyalty. To do this effectively, it is important to understand the factors that influence it (Møller Jensen & Hansen, 2006).

Generational cohorts represent distinct groups of individuals born during a specific timeframe, with similar life journeys shaped by historical events and other phenomena experienced as they come of age (Debevec et al., 2013; Goldring & Azab, 2021). These collective experiences shape a cohort's perceptions, attitudes, and behaviours, creating lasting generational differences that influence consumer behavior (Branca et al., 2025). Because cohorts are not all alike, marketers need to understand the characteristics and expectations of different generational groups (Djafarova & Bowes, 2021). Generation Z is the latest cohort to receive attention in conceptual and empirical research (McKee et al., 2024). Generation Z, born roughly between the mid-1990s and early 2010s, is emerging as an influential force shaping global consumption trends (Aktan & Kethüda, 2024).

Research shows that Generation Z consumers are different from previous generations, as their needs and preferences often vary from those of older cohorts (Mason et al., 2022; Priporas et al., 2017). This makes them a particular challenge for marketers, since

members of this generation tend to behave differently as consumers (Priporas et al., 2017). Although interest in Generation Z has grown in recent years (Dimock, 2019), research on this cohort in marketing remains limited (Goldring & Azab, 2021). Furthermore, compared with earlier generations, Generation Z has higher expectations of brands and tends to show lower levels of brand loyalty (Schlossberg, 2016). Prior research indicates that the decline in brand loyalty among Generation Z is stronger than in previous generations (Reisenwitz, 2021). Understanding the factors that drive loyalty in this group is therefore important for designing strategies that build long-term relationships and meet their specific expectations.

This study explores brand loyalty among Generation Z by examining their characteristics and expectations to identify factors that may influence loyalty. This study focuses on fashion brands because Generation Z views consumption as a form of self-expression and chooses brands that reflect their self-image (Goldring & Azab, 2021; Francis & Hoefel, 2018). Clothing is a key means of self-expression and social recognition (Branca et al., 2025). To provide a more nuanced perspective, this study treats brand loyalty as a multidimensional construct, considering both attitudinal and behavioral aspects rather than relying on a single measure (Dick & Basu, 1994; Bandyopadhyay & Martell, 2007). By exploring these factors, the study contributes to academic knowledge and offers practical insights for brands aiming to engage effectively with this increasingly influential consumer segment.

1.2 Purpose and objectives

The purpose of this study is to examine which factors influence Generation Z's brand loyalty and how these factors manifest in the attitudinal and behavioral dimensions of loyalty. The study provides evidence on the characteristics of Generation Z that may affect their loyalty, a topic that remains not fully understood. By examining both attitudinal and behavioral dimensions, the study shows that brand loyalty is not a homogeneous construct. This distinction also offers valuable insights for developing strategies to

maintain or enhance loyalty among Generation Z consumers. From an academic perspective, the findings contribute to marketing research by enriching the existing literature on Generation Z and their loyalty formation. From a managerial perspective, the study offers insights for marketers seeking to refine their strategies and engage this consumer group more effectively.

Furthermore, research on brands has a long history and has produced a wide range of studies from different perspectives. Nevertheless, younger consumers have often been underrepresented in brand-related literature (Hwang & Kandampully, 2012). This highlights the need for further research to clarify how their loyalty is formed. Additionally, the topic has not been studied within the Finnish context. Therefore, this study seeks to contribute to the current understanding of the topic by analysing a sample of Finnish Generation Z consumers.

The first objective of the study is to *form the theoretical framework by reviewing prior literature on brand loyalty, including its attitudinal and behavioral dimensions, and by identifying characteristics commonly associated with Generation Z that may influence loyalty*. The theoretical framework is constructed based on insights from the academic literature and industry reports.

The second objective of the study is to *examine how the identified characteristics of Generation Z influence attitudinal and behavioral loyalty*. To reach this objective, an empirical study is conducted using a survey-based method.

The third objective of the study is to *compare the relative impact of these characteristics on attitudinal versus behavioral loyalty among Generation Z consumers*. To reach this objective, an empirical study is conducted using a survey-based method. This objective aims to clarify whether the two dimensions of loyalty are shaped differently within this demographic group.

1.3 Structure of the study

This study consists of five chapters. The first main chapter, the introduction, provides an overview of the research topic's relevance and presents the study's objectives, justifying their selection. The study's structure is explained.

The second chapter provides the theoretical framework of the study and addresses the first research objective. Accordingly, this chapter reviews the concept of brand loyalty, its attitudinal and behavioral dimensions, and the specific characteristics of Generation Z consumers. The purpose of this theoretical discussion is to establish a foundation for understanding how these characteristics may influence brand loyalty in this demographic group. The study's hypotheses are presented within this chapter.

The third chapter outlines the methodology. The subchapters detail the research method and data collection and discuss the study's reliability and validity.

The fourth chapter presents the results of the empirical study, highlighting key findings that align with the study's hypotheses. It addresses the second and third objectives.

The fifth and final chapter summarizes the study. This chapter presents an analysis of the research's theoretical and managerial implications, as well as its limitations and recommendations for future research. This chapter provides a comprehensive view of the research outcomes and their potential significance for scholars and practitioners alike.

2 Theoretical background

This chapter begins by presenting the theoretical foundations of two concepts central to this study: brand loyalty and Generation Z as a consumer segment. After establishing the theoretical background of the study, the chapter concludes by presenting the conceptual model. This chapter addresses the study's first objective.

2.1 Brand loyalty

This chapter explores what brand loyalty entails in more detail. The first subsection introduces the concept, while the next subsection approaches it through the two-dimensional model of brand loyalty. This model illustrates how loyalty is formed and the factors that influence its development. The final subsection explains the formation of brand loyalty.

2.1.1 The concept of brand loyalty

The long history of loyalty research has produced a variety of studies and definitions of brand loyalty. Until the 1970s, theories of behavioral loyalty dominated the field, focusing primarily on repeated purchasing behavior (Kuusik, 2007). This approach proved useful for examining consumer behavior regarding everyday products, such as detergents, toothpaste, and food items (Møller Jensen & Hansen, 2006). However, focusing primarily on repeat purchasing behavior fails to account for the factors underlying repeat purchase (Dick & Basu, 1994). Ngobo (2017) emphasizes that attitudinal loyalty is needed to capture the underlying reasons for loyalty, which behavioral measures cannot fully explain. The author further states that customers are loyal when they have a preferential attitude. On the other hand, repeated purchases may result from factors other than genuine brand loyalty, such as situational constraints in which consumers lack alternatives (Møller Jensen & Hansen, 2006). This type of brand loyalty is therefore not necessarily

influenced by cognitive or attitudinal structures; instead, it may depend directly on habitual buying and consumption patterns (Sheth & Park, 1974).

Day (1969) proposed the two-dimensional view of brand loyalty, suggesting it should be assessed using both behavioral and attitudinal criteria. Different approaches allow for more comprehensive analysis of consumer behavior (Kuusik, 2007). Therefore, brand loyalty should not be limited to the study of repeat purchasing behavior. Measuring loyalty only through repeat purchasing may even overestimate loyalty (Møller Jensen, 2011). Consumers may also demonstrate loyalty without ever having purchased the brand or the products (Sheth & Park, 1974). For example, children can develop loyalty toward a product based on usage experiences. Brand loyalty can thus emerge through processes such as learning, imitation, or direct consumption experiences (Sheth & Park, 1974). Table 1 presents several definitions of loyalty proposed by different scholars, providing an overview of how the concept has been defined and understood.

Table 1. Brand loyalty definitions.

Definition	Author(s), year
Brand loyalty is understood as a biased choice behavior directed toward branded products.	Tucker, 1964
True brand loyalty occurs when repeat purchasing is accompanied by a favorable attitude toward the brand.	Day, 1969
Loyalty is defined as selective repurchasing, shaped by attitudes and based on psychological evaluation and decision-making.	Jacoby & Kyner, 1973
Brand loyalty represents positive emotional, evaluative, or behavioral responses toward a specific brand.	Sheth & Park, 1973

Definition	Author(s), year
Loyalty is the strength of the relationship between an individual's relative attitude and repeated patronage.	Dick & Basu, 1994
Brand loyalty is a deeply held commitment to repurchase or repatronize a preferred product or service consistently, despite situational or marketing influences.	Oliver, 1999
Loyalty can be expressed as the intention to use or the desire to recommend a brand.	Nam et al., 2011

Early definitions, such as Tucker's (1964) behaviorist view, primarily focused on repeated purchasing behavior. According to Tucker, brand loyalty ignores psychological factors and is just biased choice behavior towards branded products. From this perspective, a consumer is considered loyal as long as they consistently choose the same brand, regardless of whether this is due to habit, convenience, or genuine brand preference. Day (1969) advanced the theory of brand loyalty to include two dimensions, and later several other scholars followed this line of thought (Kuusik, 2007).

Indeed, Jacoby and Kyner (1973) further developed this perspective, defining loyalty as selective repurchasing shaped by attitudes and based on psychological evaluation and decision-making. Similarly, Sheth and Park (1973) described brand loyalty as positive emotional, evaluative, or behavioral responses toward a specific brand. Dick and Basu (1994) conceptualized loyalty as the strength of the relationship between an individual's relative attitude and repeated patronage, providing a framework to integrate both attitudinal and behavioral components. Oliver (1999) emphasized the commitment aspect of loyalty, arguing that a brand-loyal customer is committed to continuously purchasing a product or service. More recent work, such as Nam et al. (2011), also highlights that loyalty can be expressed through intentions to use or desire to recommend a brand, reinforcing the relevance of attitudinal measures in addition to observable behavior.

For companies, brand loyalty is a crucial factor in gaining a competitive advantage (Fernandes & Moreira, 2019). In fact, a loyal customer base helps protect firms from competitors, allows them to set higher prices, and gives them more time to respond to competitive innovations (Aaker, 1996). Additionally, brand loyalty increases motivation to stick with the same product and lessens the need to search for alternatives (Dick & Basu, 1994). Furthermore, Dick and Basu (1994) point out that loyal customers are more likely to promote the brand through word-of-mouth. Harris and Goode (2004) also note that loyal customers are easier to reach, and they serve as enthusiastic advocates (Veloutsou & McAlonan, 2012).

Based on these insights, it is evident that repeated purchasing alone does not fully capture the concept of brand loyalty. Assessing loyalty solely on behavioral criteria overlooks the underlying factors that drive repeat purchases (Dick & Basu, 1994). It is crucial for managers to understand how relative attitude influences brand loyalty to improve and sustain consumers' repeat purchases of their brand (Møller Jensen, 2011). Furthermore, Rundle-Thiele and Mackay (2001) emphasize the importance of distinguishing these constructs and of incorporating both attitudinal and behavioral measures in brand loyalty studies. Therefore, next, the two-dimensional concept of brand loyalty is explored further. Accordingly, behavioral loyalty and attitudinal loyalty are treated as separate constructs in the further analysis.

2.1.2 Two-dimensional brand loyalty

Dick and Basu (1994) developed the two-dimensional model of brand loyalty. According to Møller Jensen (2011), the model offers a framework for identifying the antecedents of consumer loyalty and understanding how brand loyalty affects consumer behavior. In the literature, brand loyalty is generally understood to be based on behavior, attitudes, or both (Fernandes & Moreira, 2019). The following subsections will explore these two

dimensions in more detail. Lastly, Dick and Basu's (1994) integrative model of customer loyalty is introduced.

2.1.2.1 Repeat purchasing behavior

When discussing brand loyalty, it is important to consider repeated purchasing behavior, which refers to how often consumers make repeat purchases. (Nam et al., 2011). The main assumption here is that repeat purchases reflect a consumer's loyalty to the brand (Bandyopadhyay & Martell, 2007). However, more researchers are questioning whether this accurately measures brand loyalty (Møller Jensen, 2011). Newman (1966) was the first to question whether brand loyalty can be solely determined by repeated purchase behavior (Bandyopadhyay & Martell, 2007). Additionally, Sheth and Park (1974) criticized this approach in their study on the dimensions of brand loyalty. Nevertheless, it allows for the examination of behavioral loyalty among consumers (Nam et al., 2011).

According to Assael (1998), loyal consumers consistently buy the same brand regardless of situational constraints (Chaudhuri & Holbrook, 2018). Dick and Basu (1994) also say that brand loyalty plays a special role in generating repeat purchases. However, for some products, such as shampoo, different household needs may lead to multi-brand loyalty, for example, when buying a certain brand for children and another for adults (Møller Jensen, 2011). Thus, it can also be stated that other factors influence repeat purchase behavior. Moreover, according to Dick and Basu (1994), social norms and different situational restrictions also affect consumers' purchasing behavior. For example, a low number of repeat purchases may be due to the brand's unavailability, in which case the consumer does not have the opportunity to buy it (Dick & Basu, 1994). A consumer's repeated purchases can also be driven, among other things, by the pursuit of convenience (Møller Jensen, 2011). However, Dick and Basu (1994) emphasize that high levels of repeat purchasing alone represent only spurious loyalty, whereas true loyalty also requires favourable relative attitudes, which will be discussed in the following subsection.

2.1.2.2 Relative attitude

Dick and Basu (1994) introduced the term “relative attitude” as a composite of attitudinal differentiation and attitudinal strength. When both attitudinal strength and differentiation are high, the relative attitude tends to be high as well. It is influenced by cognitive, affective, and conative components (Dick & Basu, 1994). If consumers cannot distinguish among alternatives or see only minor differences, their relative attitude toward them is low, which often results in a lack of true loyalty (Møller Jensen, 2011). These factors help predict relative attitude and loyalty. Additionally, recognizing these antecedents allows firms to develop and maintain brand loyalty more effectively (Møller Jensen, 2011). Figure 1 illustrates the factors that influence the formation of relative attitude.

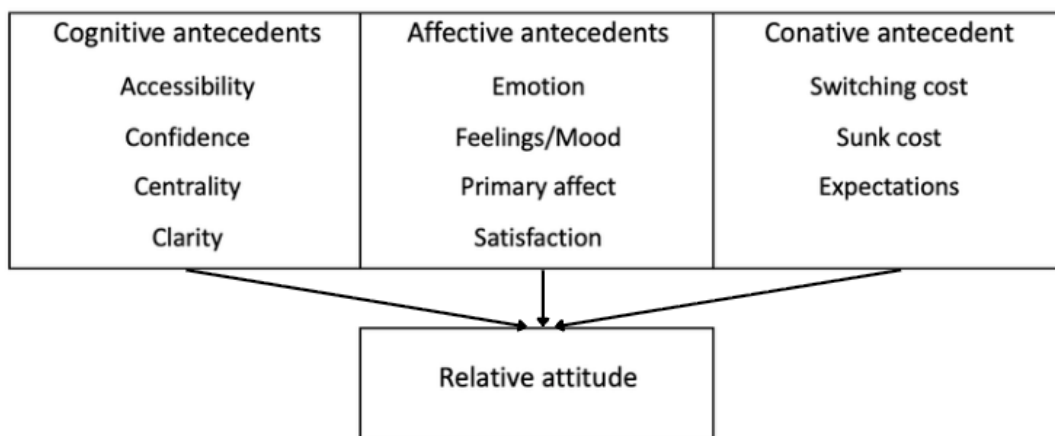


Figure 1. Factors influencing the formation of relative attitudes (Adapted from Dick & Basu's framework of customer loyalty, 1994).

As the figure above illustrates (see Figure 1), Dick and Basu (1994) identify several cognitive, affective, and conative antecedents. Cognitive factors include accessibility, confidence, centrality, and clarity. Accessibility is the ease with which an attitude can be retrieved from memory (Dick & Basu, 1994). For example, accessibility may increase when a consumer frequently engages with a particular product category. Advertising also plays a significant role in enhancing the accessibility of attitudes (Møller Jensen, 2011).

Confidence reflects a consumer's confidence in their attitude or evaluation, while centrality indicates how closely an attitude aligns with personal values (Dick & Basu, 1994). Clarity defines the attitude and affects what products a consumer would reject (Dick & Basu, 1994). Overall, cognitive factors positively impact relative attitudes and contribute to brand loyalty (Møller Jensen, 2011).

Affective antecedents involve emotions, moods, primary affect, and satisfaction (Dick & Basu, 1994), often arising from sensory-based experiences (Møller Jensen, 2011). Ngobo (2017) states that early on, loyalty intentions depend on perceived value, but over time, they are increasingly shaped by affective attitudes toward the brand. Dick and Basu (1994) highlight that affective antecedents can be particularly important in driving repeat purchases. Clark and Isen (1982) claim that emotions tend to have a stronger impact on behavior than moods, although positive moods can enhance purchasing by making consumers more likely to remember favourable experiences (Dick & Basu, 1994). Satisfaction is a commonly discussed indicator of customer loyalty (Kandampully et al., 2015). Consumers assess their experiences and judge whether their expectations were met, resulting in satisfaction or dissatisfaction (Dick & Basu, 1994).

Conative antecedents include switching costs, sunk costs, and expectations, all of which are proposed to influence consumers' behavioral dispositions toward a brand (Dick & Basu, 1994). According to Porter (1980), switching costs are the one-time costs a buyer faces when switching from one supplier's product to another (Dick & Basu, 1994). Higher switching costs make customers more likely to stick with their current brand because they create a behavioral incentive to do so, even if other options are available. Sunk costs refer to past investments of time, money, or effort made in the past that cannot be recovered, potentially creating a psychological commitment to a brand (Dick & Basu, 1994). Expectations relate to current and future market offerings as well as to consumers' needs, shaping their anticipation of how well a brand will satisfy them in the future (Dick & Basu, 1994).

2.1.3 Formation of brand loyalty

The two-dimensional customer loyalty model combines attitudes with repeat purchasing behavior. Loyalty is seen as the outcome of the interaction between a consumer's relative attitudes and repeated purchasing (Dick & Basu, 1994). Social norms and situational factors also impact loyalty. In this model, consumer attitudes and repeat purchasing toward a brand can be either high or low (Dick & Basu, 1994). Based on this, consumers are categorized into four loyalty groups, helping to identify other loyalty-influencing factors. Without strong relative attitudes, repeated purchases reflect only spurious loyalty or even brand disloyalty (Møller Jensen, 2011).

		Repeat patronage	
		High	Low
Relative attitude	High	Loyalty	Latent loyalty
	Low	Spurious loyalty	No loyalty

Figure 2. Customer loyalty (Adapted from Dick & Basu, 1994).

The model identifies four types of consumer loyalty: true loyalty, latent loyalty, apparent loyalty, and non-loyalty, as illustrated in Figure 2. Non-loyal consumers exhibit low purchase behavior and have minimal positive feelings toward the brand (Dick & Basu, 1994). In this case, their relative attitude towards the brand is weak, leading to infrequent or non-existent purchases. These consumers perceive little to no difference among brands, and brand switching is common and likely driven by situational factors (Møller Jensen, 2011). In contrast, true brand loyalty is characterized by strong purchasing behavior and a positive attitude towards the brand (Dick & Basu, 1994). Loyal consumers tend to purchase the same product consistently and are generally not inclined to seek alternatives (Møller Jensen, 2011).

Spurious loyalty occurs when consumers exhibit high repeat purchasing behavior but have a low relative attitude toward the brand (Dick & Basu, 1994). In this situation, consumers are not truly committed to the product and can easily switch to a competitor, especially when a competitor's product is on sale (Møller Jensen, 2011). Conversely, latent loyalty is characterized by a high relational attitude towards the brand but low repeat purchasing behavior (Dick & Basu, 1994). In this case, the consumer cares about the brand, but several factors prevent them from making repeated purchases (Møller Jensen, 2011).

Although Dick and Basu (1994) originally conceptualized loyalty in terms of relative attitude and repeat patronage, later research has commonly operationalized these two components as attitudinal and behavioral loyalty (Bandyopadhyay & Martell, 2007). In recent literature, attitudinal loyalty refers to the attitude-based aspect of loyalty, aligning with Dick and Basu's idea of relative attitude, whereas behavioral loyalty refers to actual repeat patronage. Accordingly, the present study adopts a two-dimensional model of attitudinal and behavioral loyalty to empirically examine the formation of loyalty.

Furthermore, despite the widespread distinction between attitudinal and behavioral loyalty, prior research highlights the need for further empirical investigation into whether these dimensions are truly separate constructs (Bandyopadhyay & Martell, 2007; Kuikka & Laukkanen, 2012). Consistent with the framework proposed by Dick and Basu (1994), attitudinal loyalty is expected to function as an antecedent of behavioral loyalty, as favourable attitudes toward a brand increase the likelihood of repeat patronage. By testing this relationship in the context of Generation Z, the present study also responds to calls for further research on the relationship between the two loyalty dimensions (Kuikka & Laukkanen, 2012).

H1. Attitudinal loyalty has a positive effect on behavioral loyalty.

2.2 Brand loyalty among Generation Z

The previous chapter looked at brand loyalty and the factors that influence it. Past research shows that commitment and strong relationships with brands can increase loyalty (Leckie et al., 2016). However, building these long-term relationships may be challenging unless the unique needs and expectations of different consumer groups are understood. Therefore, the next chapter focuses on Generation Z. It explores the characteristics, preferences, and values most relevant to understanding brand loyalty within this cohort. By connecting Generation Z-specific traits to established loyalty drivers, the chapter lays the foundation for identifying key factors driving brand loyalty among Generation Z consumers.

2.2.1 Generation Z

Researchers often categorize individuals into different groups based on various traits. One such trait is age, which allows them to be grouped into cohorts or generations (Debevec et al., 2019). Generational cohorts are groups of people born within a specific time frame who share similar life experiences influenced by historical events and other phenomena encountered as they reach adulthood (Debevec et al., 2013; Goldring & Azab, 2021). Such shared formative experiences have deep and lasting impacts on a cohort's perceptions, attitudes, and behaviours, leading to notable differences between generations (Goldring & Azab, 2021).

The generational cohort of interest in this study is Generation Z. Generation Z is generally understood to include individuals born roughly between the mid-1990s and the early 2010s; however, the exact age range varies across sources. Some researchers define Generation Z as those born in 1995 or later (Priporas et al., 2017; Mason et al., 2022), while others set the range from 1997 to 2012 (Ameen et al., 2023) or until 2010 (Zimand-Sheiner & Lissitsa, 2024; Halibas et al., 2025). Consequently, there is no universally accepted definition of the age range of Generation Z, although most estimates are

relatively consistent. For this study, the Generation Z cohort will be defined as individuals born between 1995 and 2011, consistent with commonly used categorizations.

A defining characteristic of Generation Z is their upbringing with technology (Dimock, 2019). Generation Z is the first generational cohort to grow up with digital technologies available throughout their formative years (Childers & Boatwright, 2021). Indeed, whereas Millennials witnessed the emergence and growth of technology and social media, Generation Z was born into a world where it was already present (Matušić et al., 2024). Since they were born into the internet age, they have a high level of engagement with technology and can multitask across multiple platforms simultaneously (Thach et al., 2021). They are highly tech-savvy (Su et al., 2019) and are regarded as the first true digital natives (Francis & Hoefel, 2018). Moreover, Generation Z tends to integrate virtual and physical environments in everyday life, with digital interactions forming an important part of their social reality (PwC, 2020).

Generation Z has also been exposed to significant global crises and security threats from an early age (Thach et al., 2021). Their formative years have coincided with events such as the long-lasting financial crisis, structural shifts in the labour market, accelerating climate change, the global uncertainty caused by the COVID-19 pandemic, and multiple terrorist attacks worldwide. Early access to the Internet and social media has also exposed Generation Z to detailed information about such events, instilling fear in many members of the generation. Despite this uncertainty and fear, many individuals in Generation Z believe they can make a meaningful impact on society (Seemiller & Grace, 2017). Additionally, exposure to such events has made them more financially, socially, and politically aware than members of earlier generations (Ameen et al., 2023).

Moreover, social justice issues have been prominent during Generation Z's lifetime. The legalization of same-sex marriage, policy debates over immigration, the Black Lives Matter movement, the growing recognition of transgender rights, and advances in women's rights have led Generation Z to strive for equal human rights (Seemiller & Grace, 2017).

Exposure to these societal debates at a young age has also likely shaped their appreciation for individual expression and their tendency to reject rigid labels, particularly regarding gender and sexual identity, as members of Generation Z are very accepting of gender and sexual fluidity (Thach et al., 2021). Furthermore, these societal developments may have fostered a collective, or “we-centered,” mindset among Generation Z, in which many of their values and concerns extend beyond themselves to consider the well-being of others (Seemiller & Grace, 2017).

Generation Z members are also known for their strong independence and entrepreneurial traits, which manifest in different parts of their lives (Goldring & Azab, 2021; Thach et al., 2021). For example, many Generation Z members have already built online businesses and large social media followings while still in high school (Thach et al., 2021). In addition, Generation Z members are characterized as innovative (Branca et al., 2025). For example, they often demonstrate innovative approaches when aiming to promote social change, frequently leveraging technology to create new ways to contribute (Seemiller & Grace, 2017). In contrast, Millennials are more likely to participate through traditional volunteering and existing programs (Seemiller & Grace, 2017).

Following the Millennial generation, Generation Z is the newest cohort to attract increased research focus (McKee et al., 2024). While this cohort has started to gain the interest of marketers and businesses in the past few years (Dimock, 2019), it is still relatively unexplored in academia (Su et al., 2019). According to Su et al. (2019), Generation Z is set to dominate the consumer market, yet marketers have largely overlooked this generation in recent years. This could explain the rise in interest. Furthermore, Generation Z’s spending is growing at approximately twice the rate of previous generations at the same age (NielsenIQ, 2024). Additionally, their purchasing power is expected to increase faster than that of any other generation, positioning them among the wealthiest consumer cohorts in the coming decades (NielsenIQ, 2024).

2.2.2 Antecedents of brand loyalty among Generation Z

As previously mentioned, the existing research recognizes that Generation Z differs from other generations in their needs, preferences, attitudes, and behaviours (Priporas et al., 2017). Generation Z is believed to have very different characteristics and traits compared to older generations (Thach et al., 2021). Furthermore, compared to earlier generations, Generation Z has higher expectations for brands and lower brand loyalty (Schlossberg, 2016). More definitively, Priporas et al. (2017) state that they do not have brand loyalty. In fact, research does indicate that Generation Z shows a greater decline in brand loyalty than earlier generations (Reisenwitz, 2021).

This decline may be explained by several factors. First, Generation Z's strong preference for convenience (Williams & Hodges, 2022) may decrease attachment to any single brand, as switching costs are seen as low and alternatives are readily available. Second, Generation Z members grew up in an environment flooded with continuous advertising and product offerings (Fromm, 2022), which has increased their scepticism toward traditional marketing messages and brand claims. Consequently, these consumers exhibit lower brand trust, which negatively impacts their brand loyalty (Chaudhuri & Holbrook, 2001; Fromm, 2022).

According to PwC (2020), understanding the behaviour and preferences of Generation Z is important for companies adapting their strategies to this consumer group. From a brand loyalty perspective, this suggests that loyalty among Generation Z cannot be fully understood without considering the characteristics that shape how they view and interact with brands. Accordingly, the following sections further explore consumption-related characteristics and value perceptions that have been consistently associated with Generation Z, which justifies their selection as the central focus of this study. Five key characteristics are identified, as they are likely to influence how Generation Z consumers perceive brands and how brand loyalty develops within this cohort. Each characteristic is first described as an expectation or preference of Generation Z and then discussed in

relation to its potential role in shaping brand loyalty. Based on this discussion, hypotheses are developed regarding their expected effects on attitudinal and behavioral loyalty.

2.2.2.1 Omnichannel experience

Generation Z consumers are the first “digital natives” (Ameen et al., 2023). Because of the conditions that they grew up in, Generation Z’s online and offline lives have merged, creating a hypercognitive generation that collects and compares data from both online and offline sources (Francis & Hoefel, 2018). Omnichannel experience refers to a seamless and integrated shopping experience across multiple online and offline channels, allowing consumers to interact with a brand consistently regardless of the touchpoint used (Matos et al., 2022). Previous research highlights that Generation Z’s natural familiarity with digital shopping environments makes omnichannel retailing feel natural and essential to them (Matos et al., 2022), and Francis and Hoefel (2018) further emphasize that, for this cohort, omnichannel marketing must reach a new level.

Matos et al. (2022) examined omnichannel shopping behavior among Generation Z consumers and found that this cohort tends to use multiple channels throughout the same purchasing journey. Their findings show that Generation Z consumers commonly combine online and offline channels, for example, by researching products online and completing purchases in physical stores, or by purchasing online and collecting products in-store. The study further revealed that Generation Z consumers often use multiple platforms simultaneously, highlighting a parallel, flexible pattern of channel use that reinforces the omnichannel shopping trend. According to Matos et al. (2022), this behavior reflects a shopping process that is less constrained by time and place, as Generation Z consumers seek information and make purchase decisions whenever and wherever it is most convenient.

This omnichannel behavior may further be explained by Generation Z’s tendency to conduct extensive pre-purchase research and to actively compare products and prices

across multiple channels, including digital platforms (Thangavel et al., 2021; Nguyen et al., 2022). Furthermore, according to PwC (2020), Generation Z places particular importance on convenience. Supporting this view, Rana et al. (2024) found that functional value is the most significant determinant of online shopping behavior among Generation Z consumers, particularly as it contributes to perceptions of shopping efficiency in digital environments. PwC (2020) also notes that Generation Z does not distinguish between offline and online shopping. They anticipate a seamless connection across all channels with a consistent customer journey.

Despite the prominence of digital channels, Matos et al. (2022) also found that brick-and-mortar stores remain essential, particularly during the discovery, information search, and purchasing stages of the customer journey. This highlights that digital nativity does not imply digital exclusivity among Generation Z. In their study, Branca et al. (2025) found that Generation Z prefers offline channels, particularly in categories where the discovery process, sensory engagement, and the authenticity of the find are central, such as in vintage shopping. Physical shopping experiences are seen as fun, immersive, and socially engaging, qualities that online shopping may find hard to replicate, while conversely, online platforms are often preferred for practical or convenience-based purchases, where factors like efficiency, price comparison, or availability are more important (Branca et al., 2025).

Given Generation Z's strong integration of digital and physical environments in everyday life, the omnichannel experience may play a particularly important role in shaping brand loyalty within this cohort. Previous research highlights the central role of omnichannel experience in shaping brand loyalty. Zhang et al. (2025) found that integration, which reflects the seamless coordination of information and experiences across channels, was positively related to brand loyalty. Lazaris et al. (2021) demonstrated that increasing omnichannel integration creates synergies among channels, enabling them to perform better together than separately, with positive effects on customer satisfaction and loyalty intentions.

H2a. Perceived omnichannel experience has a positive effect on attitudinal loyalty.

H2b. Perceived omnichannel experience has a positive effect on behavioral loyalty.

2.2.2.2 Personalization

Generation Z expects brands to offer personalized experiences, particularly in digital and technology-enabled contexts (Priporas et al., 2017), and values marketing communication that targets specific needs (McKee et al., 2024). Personalization has an immediate effect on Generation Z's first impression of a company or brand (Martínez-González & Álvarez-Albelo, 2021). Personalization uses insights based on each customer's personal and behavioral data to deliver a superior experience (Chandra et al., 2022). Still, many brands fail to deliver the desired level of personalization (Abraham et al., 2019), which Matos et al. (2022) found can lead to consumer frustration. Some of this frustration can stem from Generation Z consumers' lifelong exposure to digital communication. As a result, Generation Z can identify blatant brand messages that fail to recognize consumers' unique needs and preferences (McKee et al., 2024).

Additionally, uniqueness is important to Generation Z (Goldring & Azab, 2021), and it can be enabled through personalization (Hiezl & Gyurácz-Németh, 2020). According to Bunea et al. (2024), Generation Z expects brands to understand their individual preferences and tailor the shopping experience accordingly. They want brands to recognize them as valued customers and understand their unique needs by providing personalized product suggestions, marketing messages, and shopping experiences. Bunea et al. (2024) also note that their desire for personalization extends beyond product suggestions to encompass all parts of the customer journey.

However, according to Awad and Krishnan (2006), consumers who value transparency are more cautious toward personalized services that require the collection and use of personal data. Prior research indicates that transparency, data security, and privacy

protection are significant concerns for Generation Z consumers (Priporas et al., 2017). As consumers, Generation Z tends to be risk-averse in their attitudes and behaviours (Ameen et al., 2023). Furthermore, regarding personalization, consumers are concerned about how their information is collected and used (Awad & Krishnan, 2006). According to McKee et al. (2024), Generation Z is very particular about what information they share about themselves. They commonly use digital blocking software, private browsers, and disable geolocation tracking, among other avoidance strategies. Their caution is heightened especially when they feel a company has not succeeded in its personalization efforts (McKee et al., 2024).

Still, according to Hiezl and Gyurácz-Németh (2020), Generation Z is willing to voluntarily share personal information if it enables personalized service and the possibility of unique experiences. Providing personalized experiences for customers helps retailers meet their needs (Tyrväinen et al., 2020). According to Tyrväinen et al. (2020), personalization reduces customers' search and product evaluation costs, thereby boosting brand loyalty. In their study, Tyrväinen et al. (2020) demonstrate that personalization has dual effects on loyalty through cognitive relevance and emotional connection pathways. Indeed, from a psychological perspective, personalization promotes empowerment by making customers feel seen, heard, and understood (Cotarelo et al., 2021). When recommendations, promotions, and service interactions are customized to their preferences, customers experience both informational and emotional empowerment (Sharma et al., 2024). In a study by Zhang et al. (2025), personalization demonstrated the strongest direct effect on loyalty, emphasizing its role in enhancing both informational efficiency and emotional connection.

H3a. Perceived personalization has a positive effect on attitudinal loyalty.

H3b. Perceived personalization has a positive effect on behavioral loyalty.

2.2.2.3 Ethical consumption

Generation Z tends to be more environmentally conscious than previous generations and places considerable importance on brand ethics and corporate responsibility (Matušić et al., 2024). Their consumption behaviours increasingly reflect responsible, sustainable, and ethical values, with greater expectations for transparency, accountability, and sustainable actions from brands (Halibas et al., 2025). They also appear to favour brands that demonstrate environmental sustainability, corporate social responsibility, and attention to social issues and employee welfare (Matušić et al., 2024).

Moreover, as they have grown up amid increasing environmental challenges, Generation Z shows considerable awareness of climate change and sustainability (Bogueva & Marinova, 2022). According to Su et al. (2019), Generation Z is more environmentally conscious and informed about sustainable lifestyles than older generations. Dabija et al. (2019) found that Generation Z consumers are the most likely to make purchasing decisions based on sustainable values. Additionally, Generation Z individuals advocate for ethical consumption and demonstrate a heightened sensitivity to overconsumption (Dabija et al., 2019). Furthermore, Williams and Hodges (2022) suggest that Gen Z consumers are willing to spend more on sustainable products or on brands perceived as sustainable, and may boycott companies considered unsustainable.

Additionally, Generation Z consumers are generally well-informed about brands and the realities behind them (Francis & Hoefel, 2018). When they lack knowledge, they know how to quickly access information and form an opinion. For example, they notice when a brand claims to promote diversity but fails to reflect it internally (Francis & Hoefel, 2018). As a socially and technologically connected generation, Generation Z also actively drives demand for ethical business practices and sustainable products, holding companies to higher environmental and social standards (Halibas et al., 2025). Halibas et al. (2025) also note that their digital proficiency enables them to evaluate brands critically, favouring those that demonstrate an authentic commitment to sustainability.

Still, despite their commitment to sustainability and ethical consumption, members of Generation Z often face a conflict between these values and their material desires (Halibas et al., 2025). They frequently pursue self-expression and social recognition through purchases, such as fast fashion items, which can conflict with their environmental and ethical principles (Zimand-Sheiner & Lissitsa, 2024). Indeed, Generation Z consumers are frequent purchasers of fast fashion products (Williams & Hodges, 2022). However, at the same time, their increasing involvement in second-hand shopping, resale platforms, and circular economy initiatives shows an emerging effort to balance personal expression with sustainable consumption habits (Halibas et al., 2025).

All in all, these tendencies towards ethical consumption may serve as potential antecedents of brand loyalty among Generation Z consumers. Consumers' perceptions of a brand's ethical behavior can influence their attitudes, intentions, and behavior toward the brand (Brunk, 2012). Prior research suggests that ethical practices may enhance the perceived value of a brand and support longer-term consumer–brand relationships (Tanveer et al., 2021). Similarly, corporate social responsibility, including adherence to legal and ethical standards, has been found to positively affect consumers' attitudes and loyalty toward a brand (He & Lai, 2014).

H4a. Perceived ethical position has a positive effect on attitudinal loyalty.

H4b. Perceived ethical position has a positive effect on behavioral loyalty.

2.2.2.4 Authenticity

Generation Z values authenticity and inclusivity in the brands they choose to support (Halibas et al., 2025). According to Francis & Hoefel (2018), the primary motivation for Generation Z's consumption is the pursuit of truth. Members of Generation Z are often called sceptics who naturally value and seek out genuine experiences and representations (Francis & Hoefel, 2018). Moreover, this generation places great importance on transparency in every area of their lives, highlighting the significance of authenticity

(Konstantinou & Jones, 2022). Additionally, because they were born into a society where social injustice and inequalities are common, Generation Z tends to trust institutions and brands less, making perceived authenticity even more important (Merriman & Oktem, 2022).

Generation Z's desire for authenticity and realism (Williams & Page, 2011) is also evident in marketing strategies that often appeal to this generation by highlighting themes of genuineness, relatability, and progressiveness (Parmelee et al., 2023). Having grown up amid the rise of social media, fake news, and digitally filtered lifestyles, Generation Z tends to be particularly attentive to authenticity and favours brands that demonstrate honesty and sincerity (EY, 2023). Transparency and authenticity are especially crucial in green marketing to empower Generation Z consumers (Halibas et al., 2025). Furthermore, Generation Z consumers expect brands to serve as trustworthy sources of information (Goldring & Azab, 2021). For instance, Finnish Generation Z consumers expressed a desire for greater transparency in company-consumer communication, particularly regarding how companies disclose the sustainability of their products (Kylmäinen et al., 2021).

Although authenticity is a central value for Generation Z, Francis and Hoefel (2018) note that, especially online, their self-expression can be adaptive and influenced by social norms and peer dynamics. Additionally, they are likely to be independent-minded, but still highly influenced by others' opinions (Knowledge@Wharton, 2015). Nevertheless, Francis and Hoefel (2018) argue that Generation Z places strong value on individuality to the point that they may be willing to pay more for products that allow them to express their unique identity.

Taken together, these findings suggest that brand authenticity may be a particularly relevant antecedent of brand loyalty among Generation Z. Perceived brand authenticity reflects how consumers view a brand as genuine, consistent, and aligned with its stated values over time (Fritz et al., 2017). According to Fritz et al. (2017), perceived brand

authenticity strengthens the quality of the consumer–brand relationship by fostering stronger emotional bonds between consumers and brands, thereby enhancing consumer loyalty and tolerance for negative brand experiences. Lu et al. (2015) found that consumers' perceptions of authenticity positively influenced brand equity, which, in turn, increased their intention to choose the brand again.

H5a. Perceived brand authenticity has a positive effect on attitudinal loyalty.

H5b. Perceived brand authenticity has a positive effect on behavioral loyalty.

2.2.2.5 Value for money

Exposure to a challenging, constantly changing global environment has contributed to Generation Z's heightened awareness of financial decision-making compared to earlier generations (Ameen et al., 2023). According to Matušić et al. (2024), financial awareness is one of Generation Z's defining characteristics, partly stemming from their experiences during the global recession, when many witnessed their parents' financial struggles. However, Generation Z isn't just frugal; they're focused on finding the best value (Schlossberg, 2016).

Generation Z consumers are price-conscious and smart, seeking greater value for their money while also seeking a deeper sense of meaning aligned with their personal values (Schlossberg, 2016). For Generation Z, the balance between price and quality significantly influences their purchasing decisions, as the perceived value relative to the price often reflects how much a brand respects its customers (Dabija et al., 2019). Williams and Hodges (2022) indicate that this group typically saves money and prefers to purchase durable, high-quality products. They are practical, researching and comparing options carefully before making a purchase (Matušić et al., 2024).

Furthermore, according to Priporas et al. (2017), Generation Z consumers often engage in extensive product searches and actively seek discounts and promotions, even when

the savings are relatively small. The price transparency of online retail further reinforces this behavior, as mobile applications enable consumers to compare in-store prices with online alternatives to ensure they obtain a competitive deal (Goldring & Azab, 2021). However, rather than simply choosing the lowest-priced option, Generation Z appears to prioritize long-term value, favouring durable, high-quality products that justify their cost (Williams & Hodges, 2022).

Indeed, although they care about prices, Generation Z is less price-focused than some previous generations, and price alone is not a decisive factor in their purchase decisions, according to Matušić et al. (2024). Instead, products and brands are evaluated based on a combination of value and perceived quality. Therefore, Generation Z's perception of value for money appears to go beyond a purely price–quality compromise. As noted by Djafarova and Foots (2022), Generation Z demonstrates financial awareness and consumer caution, while also considering ethical aspects in their consumption decisions. In this context, value can be understood more holistically, encompassing aspects such as authenticity, social responsibility, and alignment with individual values.

However, while the above-mentioned points highlight Generation Z's preference for quality and long-term value, this cohort is, as previously noted, also a frequent consumer of fast fashion (Williams & Hodges, 2022), which is typically characterized by low prices and short product lifecycles. This apparent contradiction suggests that value for money may be interpreted differently depending on the context and product category. Still, taken together, perceived value for money is likely an important antecedent of brand loyalty among Generation Z consumers. It refers to evaluating a product's benefits relative to its price (Casteran & Ruspil, 2021). When consumers perceive high value, they are more satisfied, which builds trust in the brand (Yum & Kim, 2024). Previous research also indicates that high perceived value enhances brand loyalty: price-conscious consumers stay loyal when price aligns with quality (Ferreira & Coelho, 2015), and it positively impacts favourable brand attitudes and repeat purchases (Su & Chang, 2018).

H6a. Perceived value for money has a positive effect on attitudinal loyalty.

H6b. Perceived value for money has a positive effect on behavioral loyalty.

2.3 Theoretical framework

Drawing on the review of previous literature, a theoretical framework for this study has been developed. The preceding sections introduced two key concepts: brand loyalty and Generation Z as a consumer segment. These form the foundation of this study. Based on these concepts, a conceptual model and corresponding hypotheses were formulated. Figure 3 presents the model, illustrating the proposed relationships between perception-based factors and the two dimensions of brand loyalty among Generation Z consumers.

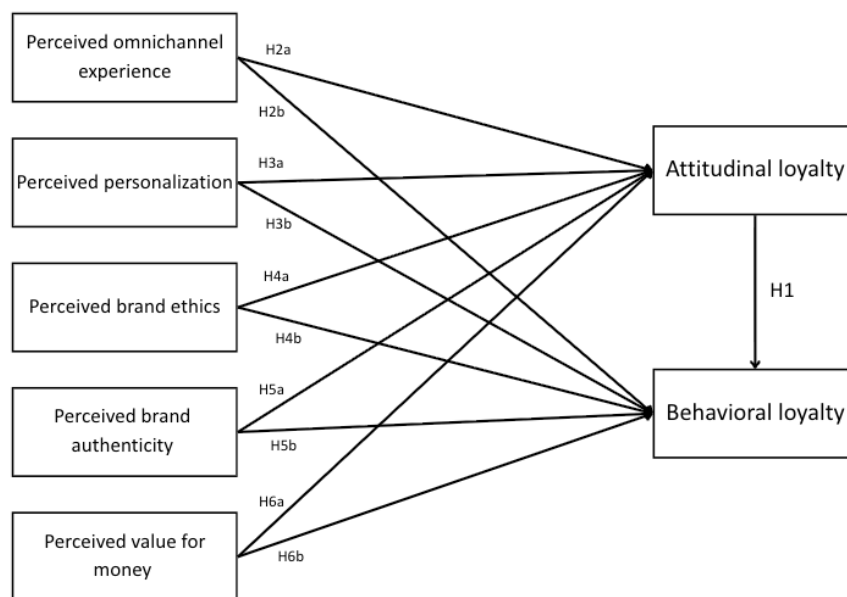


Figure 3. Conceptual model.

The theoretical framework of this study is illustrated above in the conceptual model (see Figure 3). The conceptual model comprises 11 hypotheses presented earlier in the text, examining the effects of five hypothesized brand-related antecedents of brand loyalty among Generation Z on attitudinal loyalty (H2a–H6a) and behavioral loyalty (H2b–H6b),

both of which represent dimensions of brand loyalty. The model also investigates the relationship between attitudinal and behavioral loyalty (H1).

By formulating separate hypotheses for attitudinal and behavioral loyalty, this study can capture the nuanced relationships between perception-based factors and the different dimensions of loyalty, providing a more detailed understanding of how brand perceptions influence consumers' attitudes and behaviours. This study, therefore, examines how selected brand-related antecedents influence each loyalty dimension independently among Generation Z consumers. The hypotheses are perception-based, focusing on how Generation Z consumers perceive and evaluate brand-related characteristics of fashion brands, acknowledging that loyalty is shaped not only by objective brand features but also by consumers' subjective interpretations.

The hypotheses presented will be empirically tested in Chapter 5. The next chapter details the study methodology. Consequently, the following chapter focuses on the method, data collection, and analysis, as well as the reliability and validity of the empirical study.

3 Methodology

This chapter begins by discussing the chosen research method and justifying the study's focus on fashion brands. It then describes the data collection process and the structure of the online survey, followed by a presentation of the respondent sample and its demographics. Finally, this chapter addresses issues of reliability and validity.

3.1 Research method

This study employed a quantitative research method. A quantitative method is appropriate when the aim is to examine percentages and quantities (Heikkilä, 2014). To use this method, a sufficiently large and representative sample is required. The results obtained from the data are intended to be generalized from the studied sample to a larger population using statistical methods (Heikkilä, 2014). Furthermore, quantitative research often investigates relationships among variables (Heikkilä, 2014). Accordingly, this approach was applied to test the hypotheses introduced in the theoretical framework and to identify statistically significant relationships among the variables under study.

This study specifically focused on fashion brands, including clothing, shoes, and accessories. This choice was based on prior research showing that Generation Z spends a significant portion of their income on consumption categories such as clothing and shoes (Williams & Hodges, 2022). Generation Z views consumption as a form of self-expression, selecting brands that reflect their current or aspirational self-image (Goldring & Azab, 2021; Francis & Hoefel, 2018). In the context of fashion, clothing functions as an important form of self-expression and social recognition (Branca et al., 2025). Moreover, clothing-related products are often among the first categories purchased by Generation Z consumers (Djafarova & Bowes, 2021). By concentrating on this product category, the study ensures that measuring brand loyalty remains relevant and meaningful for this generation.

3.2 Data collection

In this study, data were collected through a survey questionnaire. A questionnaire is the most common method of data collection used in quantitative research (Vilkka, 2021). Additionally, this method is well-suited for gathering data from a large, scattered group of people (Vilkka, 2021). More specifically, an online survey was utilized. An online survey enables data to be processed using statistical software as soon as data collection is finished (Heikkilä, 2014). Data for this study were collected through an online questionnaire created with Webropol. Such a platform can be used for the entire survey process, from planning to analysing the results (Heikkilä, 2014).

3.2.1 Logic and structure of the survey

The survey questionnaire consisted of several sections. First, respondents were asked to provide basic demographic information, including gender and age. The aim of this study was to examine brand loyalty among Generation Z consumers, specifically within the fashion sector. Accordingly, the survey guided participants to reflect on a fashion brand they had made multiple purchases from in the past. At the start of the questionnaire, respondents were instructed to pick one brand and remember it while completing the survey. An open-ended question was included, allowing participants to write down their chosen brand. According to Heikkilä (2014), surveys often include some open-ended questions to guide respondents' thoughts in a certain direction. The purpose of this open-ended question was to help participants create a mental reference for the brand. Participants were also reminded to keep their selected brand in mind throughout each section.

Following this introduction, the questionnaire included seven sections, each containing four items, covering the following constructs in order: attitudinal loyalty, behavioral loyalty, perceived omnichannel experience, perceived personalization, perceived brand

ethics, perceived brand authenticity, and perceived value for money. Except for one open-ended question, the rest of the survey was structured, and all participants received the same version. Structured questions make completing the survey faster and the statistical processing of the results easier (Heikkilä, 2014).

Additionally, opinion surveys often include many statements presented as structured questions, answered with scale-type answer options (Heikkilä, 2014). The 6-point Likert scale was used throughout the survey, and respondents were instructed to indicate their degree of agreement, ranging from “Disagree completely” to “Agree completely.” When using a Likert scale, it is important to consider how many response options to include. Heikkilä (2014) explains that the middle answer, which is usually a neutral statement, can be too appealing to participants, making it worth considering leaving it out. Therefore, the decision to use a six-point instead of a five- or seven-point scale was made to encourage respondents to take a definite stance by removing a neutral midpoint.

The survey was developed based on established questionnaires. Attitudinal loyalty and behavioral loyalty were both measured with four items adapted from Evanschitzky et al. (2006) and Tanford (2013). Perceived omnichannel experience was assessed using four items adapted from Huré et al. (2017). Perceived personalization was measured using four items adapted from Tyrväinen et al. (2020) and Ball et al. (2006). In addition, theoretical perspectives from these studies were used to complement the items by capturing the perceived impact of personalized interactions on overall experience and the extent to which the brand understands the customer’s specific needs. Perceived brand ethics was measured using four items adapted from Brunk (2012), while perceived brand authenticity was measured with four items adapted from Boyle (2004), Napoli et al. (2014), and Bruhn et al. (2012). Finally, perceived value for money was measured using four items adapted from Sweeney & Soutar (2001) and Chekalina et al. (2018).

Previously validated measurement scales were used to enhance the study's reliability and overall quality. Where necessary, scales were adapted to better fit the research

context and translated into Finnish to ensure clarity and comprehension for respondents. Table 2 outlines the constructs, items, and their theoretical foundations used in developing the questionnaire.

Table 2. Constructs, items, and sources.

Construct	Item	Source
Attitudinal loyalty	AL1 I am very satisfied with this brand. AL2 I prefer this brand over other similar brands. AL3 I feel committed to this brand. AL4 I feel a strong sense of connection to this brand.	Evanschitzky et al. (2006); Tanford (2013)
Behavioral loyalty	BL1 I have purchased products from this brand often during the last 12 months. BL2 I purchase this brand's products more often than those of similar brands. BL3 I would recommend this brand to others. BL4 I intent to continue purchasing this brand's products.	Evanschitzky et al. (2006); Tanford (2013)
Perceived omnichannel experience	POE1 This brand provides a consistent experience both online and in-store. POE2 This brand's communication is consistent across different channels. POE3 The information I find on the website matches my in-store experience. POE4 It is easy to interact with this brand across different channels.	Huré et al. (2017)
Perceived personalization	PP1 This brand provides me with personalized offers. PP2 This brand offers products that are personally relevant to me.	Ball et al. (2006); Tyrväinen et al. (2020)

Construct	Item	Source
	PP3 Personalized interactions with this brand make my overall experience more satisfying. PP4 I feel that this brand understands my specific needs through the interactions it provides.	
Perceived brand ethics	PBE1 This brand is socially responsible. PBE2 This brand is environmentally responsible. PBE3 This brand respects moral norms. PBE4 This brand is a good brand.	Brunk (2012)
Perceived brand authenticity	PBA1 This brand is sincere. PBA2 This brand is honest. PBA3 This brand makes reliable promises. PBA4 This brand stays true to its values.	Boyle (2004, as cited in Akbar & Wymer, 2017); Napoli et al. (2014, as cited in Akbar & Wymer, 2017); Bruhn et al. (2012)
Perceived value for money	PVFM1 The price of this brand's products is reasonable. PVFM2 The quality of this brand's products matches their price. PVFM3 I feel that I get value for money when purchasing from this brand. PVFM4 Compared to other brands, this brand's products provide good value for money.	Sweeney and Soutar (2001); Chekalina et al. (2018)

Note that although item BL1 concerned past purchasing behavior, responses were still recorded on a 6-point Likert scale to capture the frequency of repeat purchases as perceived by the respondents. As the measures rely on respondents' recall and subjective evaluation rather than objective purchase data, some degree of inaccuracy may be

present. However, similar recalled measures have been used in loyalty research before (Bandyopadhyay & Martell, 2007).

3.2.2 Sampling

The study's sample was collected through purposive sampling. Heikkilä (2014) describes this as a non-probability sampling method in which respondents are deliberately selected because they are expected to share certain characteristics. The aim is to select participants most representative of the target population to ensure their relevance to the study. Since this study focused on Generation Z consumers, participants were selected based on age criteria aligned with the research focus. Additionally, because the study focused on fashion brands, it was necessary to include Generation Z consumers interested in such brands.

To reach these participants, the social media platform Facebook was utilized. Furthermore, personal networks, including friends, family, and acquaintances within Generation Z who were assumed to have an interest in fashion brands, were asked to participate. The survey link was distributed through Facebook groups related to fashion and sneakers. These included groups such as "SNEAKERMARKET – Finland," "Merkkilaukut, asusteet ja vaatteet," and "Merkituotteiden Secondhand KOKO SUOMI," where consumers particularly interested in branded goods could be reached. Additionally, the link was shared in the Facebook group "Hypend," a community of individuals with an interest in fashion brands. The questionnaire was available from 20 October 2025 to 29 October 2025 to ensure adequate response time. In total, 204 responses were collected.

3.2.3 Sample of respondents

The final sample consisted of 204 respondents. The gender distribution was skewed toward female participants: 64.2% identified as female ($n = 131$), 34.3% as male ($n = 70$),

and 1.5% as other (n = 3). The respondents represented the Generation Z age cohort, with ages ranging from 16 to 30 years. The largest age groups were 25-year-olds (14.2%, n = 29), 26-year-olds (12.3%, n = 25), and 24-year-olds (11.8%, n = 14). The lower age limit was set at 16 to address ethical considerations related to surveying minors, as younger adolescents may require parental consent and may have limited autonomy in purchase-related decision-making. By focusing on respondents aged 16 and above, the study ensured that participants could provide informed responses and had sufficient experience with consumer decision-making in the fashion context. Overall, the sample covered a broad range of Generation Z consumers, providing a diverse representation of this cohort for the study. The demographic profile of the sample is shown in Table 3.

Table 3. Respondent demographics (n = 204).

	Frequency	Percent
Sample size	204	
Gender		
Female	131	64,2
Male	70	34,3
Other	3	1,5
Age		
16	2	1,0
17	3	1,5
18	2	1,0
19	4	2,0
20	8	3,9
21	5	2,5
22	10	4,9
23	11	5,4
24	14	11,8
25	29	14,2
26	25	12,3
27	22	10,8
28	18	8,8
29	21	10,3
30	20	9,8

3.3 Reliability and validity of the research

The reliability of a study refers to the accuracy of the results, meaning the measurement's ability to produce consistent, non-random outcomes and to give reproducible results (Vilkka, 2021). In other words, the research findings should be stable and unlikely to occur by chance, and random errors should be minimized. According to Vilkka (2021), researchers themselves can sometimes cause errors. Errors made by the researcher may include, for example, typing mistakes or errors during data processing or interpretation of the results (Heikkilä, 2014). Therefore, the researcher must remain precise and critical throughout the entire research process. To minimize such errors in this study, careful attention was paid to all stages of the research process.

Furthermore, according to Heikkilä (2014), results can be random when the sample size is too small, underscoring the importance of an adequate sample size to ensure reliable outcomes. The appropriateness of the sample size for the study can be evaluated using reference values. According to Heikkilä (2014), a minimum of 100 participants is recommended when the target group is narrow, and analysis is conducted at the overall level, while 200–300 respondents are advised when group comparisons are of interest. Therefore, the sample size of 204 respondents is deemed sufficient for this study's purposes and supports the reliability and validity of the study's findings.

Additionally, to ensure the research's reliability, the sample must be sufficiently representative of the target population (Heikkilä, 2014). An even distribution of responses is also crucial, as an imbalance can reduce the sample's representativeness and affect the study's credibility. As previously mentioned, the gender distribution was skewed toward female respondents, which may limit the sample's representativeness and should be considered when interpreting the results. The study focused on Generation Z consumers, but the youngest members were excluded due to ethical concerns about surveying minors. Consequently, the sample included only respondents aged 16-30. Although this sample represents Generation Z, these distributional limitations should be acknowledged as a constraint of the study.

Furthermore, when evaluating the study's reliability, it is important to consider potential limitations of purposive sampling. As Heikkilä (2014) notes, purposive sampling may reduce the reliability of the results because participants are not selected at random. In this study, the survey link was shared across selected online groups and with family and friends, but it was not possible to reach all members of Generation Z in Finland. Consequently, the choice of groups to which the link was shared most likely influenced the composition of the sample. Nevertheless, these groups were selected intentionally to target relevant respondents.

Validity refers to the extent to which a study measures what it is intended to measure (Heikkilä, 2014). In survey research, validity mainly depends on how well the questions are designed, meaning whether they can provide answers to the research problem (Heikkilä, 2014). Validity is also difficult to evaluate after the study has been completed, so it should be considered during the research planning stage (Vilkka, 2021). To enhance validity, the survey questionnaire was carefully developed by adapting previously validated multi-item scales from prior research, in which their reliability and construct validity had been established. Statistical measurements were also used to validate measurement instruments and assess their reliability.

Validity decreases if respondents interpret questions differently from how the researcher intended (Vilkka, 2021); therefore, particular attention was paid to the clarity and wording of the questionnaire prior to data collection. Vilkka (2021) emphasizes the importance of testing even a well-designed questionnaire with members of the target group to confirm that questions are understandable, response options are suitable, and the survey can be completed efficiently. The survey was pilot-tested with five members of the target group, who gave feedback on the clarity of the questions and instructions. This testing process helped make the final questionnaire clear and user-friendly.

Furthermore, regarding the validity of survey questionnaires, Heikkilä (2014) explains that inaccuracies can arise from lying or memory errors, which may reduce reliability. Respondents may also give answers they believe are expected or socially acceptable. However, online survey anonymity helps minimize this issue by preventing participants from being identified and reducing social pressure. In fact, a key advantage of questionnaires is that respondents remain anonymous (Vilkka, 2021). Participants were explicitly informed in the survey cover letter that their responses would be kept anonymous, as maintaining anonymity is essential in research to protect respondents' data. Furthermore, surveys prevent researcher influence during data collection, as all participants answer the same questions in the same order. Conversely, the researcher's presence may affect interviews, influencing responses (Heikkilä, 2014).

3.4 The use of AI

In this study, OpenAI ChatGPT was used to support and streamline the thesis process. Specifically, ChatGPT-5 was used at different stages of the research. It helped in the initial ideation phase by formulating the research topic and assisting in designing the study and creating the table of contents. Moreover, it contributed to improving academic writing by suggesting clearer sentence structures and phrasing. Additionally, Grammarly, an AI-based application, was employed to edit language, identifying and correcting grammatical errors and refining sentence structure to enhance clarity and readability. As English is not my native language, this AI support was especially valuable. AI was also used to check references, ensuring their accuracy and proper formatting. Although AI provided significant assistance in these tasks, the final responsibility for the thesis's content and quality remains mine.

4 Results

This chapter addresses the study's second and third objectives. It begins by evaluating the validity and reliability of the measures and describing how the data were prepared and examined. All analyses were conducted using IBM SPSS Statistics 29, employing two complementary methods: factor analysis and regression analysis. The chapter then presents the quantitative results and empirical findings, and concludes by assessing whether the tested hypotheses are supported by the evidence.

4.1 Assessment of measures

The validity and reliability of the measures needed to be assessed before proceeding with further analyses. To achieve this, a factor analysis was performed as an initial step, forming the foundation for the subsequent analyses in this study. Factor analysis is viewed as a preparatory technique that simplifies many variables into a smaller, more manageable set (Heikkilä, 2014). According to Heikkilä (2014), it often provides a broad overview of the factors associated with the studied phenomenon and their interrelations. As such, it is appropriate as a first step and offers valuable guidance for later analyses. Furthermore, factor analysis served as an initial check for multicollinearity before conducting regression analysis.

Before performing the factor analysis, the data's suitability was evaluated. It was necessary to verify that the prerequisites for factor analysis were met, including that the variables were measured on an interval scale, were approximately normally distributed, and that the dataset was sufficiently large, with a recommended minimum sample size of 200 observations (Tähtinen et al., 2020). All these prerequisites were fulfilled in this study. To further verify the suitability of factor analysis, the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity were conducted. KMO values above 0.50 were considered acceptable, and Bartlett's tests needed to be statistically significant ($p < .05$), indicating sufficient correlations between items (Tähtinen et al., 2020). In this study, KMO values ranged from 0.65 to 0.85, and Bartlett's tests were

significant for all constructs ($p < .001$), indicating that the items correlated adequately and the data were suitable for factor analysis.

Additionally, communalities were checked to evaluate the proportion of variance explained by the extracted factors (Heikkinen, 2014). Items with communalities of at least 0.30 and factor loadings of 0.30 or higher were considered to meaningfully contribute to their respective factors (Field, 2024). Factors with eigenvalues greater than one were retained, as values below one explain less variance than a single variable (Tähtinen et al., 2020). For each construct, a single factor was extracted, with eigenvalues ranging from 2.1 to 3.4, and all items had communalities above 0.30, confirming that they contributed sufficiently to the underlying factor.

Furthermore, because the measurement items were adapted from prior research and translated from English into Finnish, it was important to verify that they measured their intended constructs in this study's context. Cronbach's alpha assesses how consistent the items in a set are in measuring the same underlying construct (Heikkinen, 2014). Therefore, the internal consistency of each factor was examined using Cronbach's alpha, with values of 0.70 or higher generally considered acceptable (Field, 2024). Reliability analyses showed Cronbach's alphas ranging from 0.66 to 0.94 across all constructs. Although the value for behavioral loyalty was slightly below the commonly recommended threshold, it was considered acceptable for this study (see Table 4). Based on these findings, all scales were considered reliable and valid. The final items, factor loadings, and Cronbach's alphas are presented in Table 4.

Table 4. Measurement items, factor loadings, and reliability.

Variable	Items	Loading	CA
Attitudinal loyalty (AL)	I am very satisfied with this brand.	.699	.798
	I prefer this brand over other similar brands.	.775	
	I feel committed to this brand.	.865	
	I feel a strong sense of connection to this brand.	.819	
Behavioral loyalty (BL)	I have purchased products from this brand often during the last 12 months.	.581	.655

Variable	Items	Loading	CA
	I purchase this brand's products more often than those of similar brands.	.735	
	I would recommend this brand to others.	.750	
	I intent to continue purchasing this brand's products.	.810	
Perceived omnichannel experience (POE)	This brand provides a consistent experience both online and in-store.	.820	.828
	This brand's communication is consistent across different channels.	.778	
	The information I find on the website matches my in-store experience.	.799	
	It is easy to interact with this brand across different channels.	.850	
Perceived personalization (PP)	This brand provides me with personalized offers.	.741	.748
	This brand offers products that are personally relevant to me.	.611	
	Personalized experiences with this brand make my overall experience more satisfying.	.823	
	I feel that this brand understands my specific needs through the interactions it provides.	.824	
Perceived brand ethics (PBE)	This brand is socially responsible.	.907	.940
	This brand is environmentally responsible.	.921	
	This brand respects moral norms.	.958	
	This brand is a good brand.	.901	
Perceived brand authenticity (PBA)	This brand is sincere.	.881	.929
	This brand is honest.	.940	
	This brand makes reliable promises.	.894	
	This brand stays true to its values.	.917	
Perceived value for money (PVFM)	The price of this brand's products is reasonable.	.683	.855
	The quality of this brand's products matches their price.	.913	
	I feel that I get value for money when purchasing from this brand.	.919	
	Compared to other brands, this brand's products provide good value for money.	.839	

CA = Cronbach's alpha

4.2 Descriptive statistics and correlations

To facilitate further data analysis, the items were combined into composite variables. Composite variables are used to summarize multiple observed variables that measure the same construct or different dimensions of the same construct (Tähtinen et al., 2020). Descriptive statistics for the composite variables, including means, standard deviations, minimum and maximum values, are presented in Table 5.

Table 5. Composite variables.

Construct	Mean	SD	MIN	MAX
AL	4.088	1.040	1	6
BL	4.569	1.025	1	6
POE	4.376	1.031	1	6
PP	3.297	1.133	1	6
PBE	3.824	1.241	1	6
PBA	4.318	1.189	1	6
PVM	4.555	1.028	1	6

CA = Cronbach's alpha

Furthermore, the potential relationships between the variables and their strength were analysed using the Pearson correlation coefficient to assess the suitability of the data for regression analysis. This coefficient, the most used measure of the relationship between two variables, assesses the strength of a linear association (Heikkilä, 2014). Following the correlation analysis, the strength of the associations among the variables was evaluated. The correlations are presented in the table below (see Table 6).

Table 6. Correlation matrix.

Variable	(1)	(2)	(3)	(4)	(5)	(6)	(7)
(1) Attitudinal loyalty	1						
(2) Behavioral loyalty	.690**	1					
(3) Perceived omnichannel experience	.528**	.528**	1				
(4) Perceived personalization	.536**	.555**	.503**	1			
(5) Perceived brand ethics	.524**	.332**	.385**	.425**	1		
(6) Perceived brand authenticity	.616**	.447**	.502**	.508**	.804**	1	
(7) Perceived value for money	.369**	.409**	.264**	.362**	.342**	.415**	1

Variable	(1)	(2)	(3)	(4)	(5)	(6)	(7)
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** . Correlation is significant at the 0.01 level (2-tailed).

The correlation coefficients indicate that all variables are positively and significantly related. An important aspect of this analysis was to ensure that the correlations between variables are not excessively high. Independent variables should not be highly correlated with each other, as this, known as multicollinearity, is often a concern when applying regression analysis (Tähtinen et al., 2020). Generally, multicollinearity is not considered problematic unless the correlations between independent variables are very high, typically above 0.9 (Kaakkinen & Ellonen, n.d.). The results presented in Table 6 suggest that the data are suitable for subsequent regression analyses. The highest correlation (.804) was observed between perceived brand ethics and perceived brand authenticity; although relatively strong, this was expected given the conceptual closeness of the constructs. A firm's ethical responsibility can be understood as being honest, keeping promises, and being truthful in its relationship with its consumers (He & Lai, 2014).

4.3 Regression analysis

The results of the regression analyses are discussed in the following subsections. Regression analysis was the main method used in this study. It enables the construction and estimation of a statistical model that describes linear relationships, providing a more detailed understanding of how the variables under study are related (Tähtinen et al., 2020). This method is especially useful for examining dependencies between independent and dependent variables (Heikkilä, 2014). The purpose of this study was to explore how loyalty develops among Generation Z. Attitudinal and behavioral loyalty were treated as dependent variables, while the factors identified by theory and previous research as potentially influencing loyalty were included as independent variables.

For this purpose, multiple linear regression was deemed the most suitable analytical approach. Multiple linear regression extends simple regression by predicting a dependent

variable based on a linear combination of two or more independent variables (Field, 2024). To specifically assess the impact of attitudinal loyalty on behavioral loyalty, a simple linear regression analysing one independent variable and one dependent variable was performed. In this case, behavioral loyalty was the dependent variable and attitudinal loyalty the independent variable. Section 4.3.1 details the single regression analysis for hypothesis H1, followed by analyses for hypotheses related to attitudinal loyalty, namely H2a-H6b. Section 4.3.2 presents the regression analysis for hypotheses H2b-H6b, which focus on behavioral loyalty.

4.3.1 Attitudinal loyalty

Before conducting the final regression analysis, potential skewness in the data was assessed using residuals and variance inflation factor (VIF) values (Field, 2024). No outliers exceeding 1% were found, suggesting that the regression assumptions were met. After confirming the residuals were roughly normally distributed, the final regression models were conducted. As shown in Table 6, the correlation between the independent attitudinal loyalty variable and the dependent behavioral loyalty variable ($r = .690$, $p < .01$) supported the first hypothesis, and thus, regression analysis was conducted to further explore this observation. The results of this analysis are presented in the table below, including the standardized beta, t-value, and significance level (see Table 7).

Table 7. Regression analysis results for Hypothesis 1.

Dependent variable	Independent variable	β	t
Behavioral loyalty	Attitudinal loyalty	.690***	13.560

*** $p < .001$

The linear regression analysis revealed that attitudinal loyalty significantly positively influences behavioral loyalty (standardized $\beta = 0.690$, $t = 13.560$, $p < .001$). The R-Square (R^2) of the linear regression model was 0.477, which indicates that the attitudinal loyalty variable explains 47.7% of the variance of the behavioral loyalty variable. Since the

standardized beta exceeds 0.3, this effect is relatively strong, and the p-value indicates a highly significant result at the .001 significance level. The regression equation based on the unstandardized coefficients is Y (Behavioral loyalty) = 1.790 + .680 x Attitudinal loyalty. This means that a one-unit increase in attitudinal loyalty corresponds to a 0.68-unit rise in behavioral loyalty. Consequently, the first hypothesis (H1) is supported.

Hypotheses H2a, H3a, H4a, H5a, and H6a predicted that the distinct characteristics of Generation Z have a positive effect on attitudinal loyalty. As shown in Table 6, there were positive correlations among all variables. To test hypotheses H2a-H6a, a multiple linear regression was conducted. The results of this analysis are presented in the table below, including the standardized beta, t-value, and significance level (see Table 8).

Table 8. Regression analysis results for Hypothesis H2a-H6a.

Dependent variable	Independent variable	β	t
Attitudinal loyalty	Perceived omnichannel experience	.220***	3.514
	Perceived personalization	.209**	3.271
	Perceived brand ethics	.082	.962
	Perceived brand authenticity	.298**	3.151
	Perceived value for money	.083	1.457

*** $p < .001$, ** $p < .01$

The model was statistically highly significant, $F(5, 198) = 37.43$, $p < .001$. The R-Square (R^2) of the multiple linear regression model was .486, which indicates that the five independent variables explain 48,6% of the variance of the dependent attitudinal loyalty variable. However, among the independent variables, perceived brand authenticity ($\beta = .298$, $t = 3.151$, $p = .002$), perceived omnichannel experience ($\beta = .220$, $t = 3.514$, $p = <.001$), and perceived personalization ($\beta = .209$, $t = 3.271$, $p = .001$), were positively and statistically significant predictors of attitudinal loyalty. In contrast, perceived brand ethics ($\beta = .082$, $t = .962$, $p = .337$) and perceived value for money ($\beta = .083$, $t = 1.457$, $p = .147$) did not have a statistically significant effect on attitudinal loyalty. While these variables were positively related to attitudinal loyalty, their effects were not strong enough to be statistically significant. Based on the unstandardized coefficients, the

regression equation for attitudinal loyalty is $Y (\text{Attitudinal loyalty}) = 0.710 + 0.222 \times (\text{Perceived omnichannel experience}) + 0.192 \times (\text{Perceived personalization}) + 0.069 \times (\text{Perceived brand ethics}) + 0.261 \times (\text{Perceived brand authenticity}) + 0.084 \times (\text{Perceived value for money})$. Thus, the hypotheses H2a, H3a, and H5a were supported, but H4a and H6a were not.

4.3.2 Behavioral loyalty

Hypotheses H2b, H3b, H4b, H5b, and H6b predicted that the distinct characteristics of Generation Z have a positive effect on behavioral loyalty. As shown in Table 6, all variables were positively correlated. To test hypotheses H2b-H6b, a multiple linear regression was conducted. The results of this analysis are presented in the table below, including the standardized beta, t-value, and significance level (see Table 9).

Table 9. Regression analysis results for Hypothesis H2b-H6b.

Dependent variable	Independent variable	β	t
Behavioral loyalty	Perceived omnichannel experience	.288***	4.390
	Perceived personalization	.308***	4.595
	Perceived brand ethics	-.080	-.885
	Perceived brand authenticity	.128	1.290
	Perceived value for money	.196**	3.271

*** $p < .001$, ** $p < .01$

The results of the regression analysis are shown in the table above (see Table 9). The R-Square (R^2) for the multiple linear regression model was 0.434, meaning that the five independent variables account for 43.4% of the variance in the dependent behavioral loyalty variable. Regression analysis showed that perceived omnichannel experience ($\beta = 0.288$, $t = 4.390$, $p < .001$), perceived personalization ($\beta = 0.308$, $t = 4.595$, $p < .001$), and perceived value for money ($\beta = 0.196$, $t = 3.271$, $p < .01$) had significant positive effects on behavioral loyalty. In contrast, perceived brand ethics ($\beta = -0.080$, $t = -.885$, $p = 0.377$) and perceived brand authenticity ($\beta = 0.128$, $t = 1.290$, $p = 0.198$) were not significant predictors. Based on the unstandardized coefficients, the regression equation

for behavioral loyalty is Y (Behavioral loyalty) = 1.284 + 0.286 x (Perceived omnichannel experience) + 0.278 x (Perceived personalization) – 0.066 x (Perceived brand ethics) + 0.110 x (Perceived brand authenticity) + 0.195 x (Perceived value for money). Hypotheses H2b, H3b, and H6b were supported, while in contrast, hypotheses H4b and H5b were not.

4.4 Summary of hypothesis testing

Table 10 summarizes the results of the hypothesis testing conducted in this study. The table indicates which hypotheses were supported and which were not supported based on the results of the regression analyses. Overall, several perception-based factors were found to have a statistically significant effect on brand loyalty among Generation Z consumers, although the strength and significance of these effects differed between attitudinal and behavioral loyalty. This summary provides an overview of the empirical findings and serves as a basis for the discussion of the results in the following chapter.

Table 10. Results of the hypothesis testing.

Hypotheses	Result
H1 Attitudinal loyalty has a positive effect on behavioral loyalty.	Supported
H2a Perceived omnichannel experience has a positive effect on attitudinal loyalty.	Supported
H2b Perceived omnichannel experience has a positive effect on behavioral loyalty.	Supported
H3a Perceived personalization has a positive effect on attitudinal loyalty.	Supported
H3b Perceived personalization has a positive effect on behavioral loyalty.	Supported
H4a Perceived brand ethics have a positive effect on attitudinal loyalty.	Not supported
H4b Perceived brand ethics have a positive effect on behavioral loyalty.	Not supported
H5a Perceived brand authenticity has a positive effect on attitudinal loyalty.	Supported
H5b Perceived brand authenticity has a positive effect on behavioral loyalty.	Not supported
H6a Perceived value for money has a positive effect on attitudinal loyalty.	Not supported
H6b Perceived value for money has a positive effect on behavioral loyalty.	Supported

5 Discussions

The purpose of this study was to examine which factors influence Generation Z's brand loyalty and how these factors manifest in its attitudinal and behavioral dimensions. The chapter presents the final conclusions drawn from the theoretical and empirical parts of this study. The main findings and managerial implications will be introduced. Finally, the chapter presents the limitations of this study and the suggestions for future research.

5.1 Theoretical implications

Research has long sought to identify factors associated with consumer brand loyalty (Ferreira & Coelho, 2015). This study aimed to advance that research, specifically concerning Generation Z, a group that remains relatively underexplored in academic literature (Su et al., 2019). Additionally, since Generation Z tends to exhibit lower brand loyalty (Schlossberg, 2016), identifying the key drivers of loyalty for this cohort is particularly important for researchers and marketing professionals.

The first objective of this study was to develop a theoretical framework by reviewing prior research on brand loyalty, including its attitudinal and behavioral dimensions, and identifying traits typically associated with Generation Z consumers. This objective was achieved through a thorough review of the academic literature, supported by insights from prior empirical studies and industry reports. The framework defined brand loyalty as a multidimensional concept comprising attitudinal and behavioral components that are related but not always overlapping. As Dick and Basu (1994) pointed out, positive attitudes toward a brand do not always lead to repeat purchases. Likewise, repeated purchases do not necessarily indicate true loyalty, as they can result from situational constraints or habitual behavior rather than strong attitudinal dedication. This distinction was also evident in the findings of the present study.

Furthermore, the framework emphasized the relevance of Generation Z as a distinct consumer cohort, characterized by values, expectations, and behavioral patterns that differ

from those of earlier generations. Prior literature has consistently highlighted several characteristics that are particularly important for Generation Z consumers, including perceived omnichannel experience, personalization, ethical practices, brand authenticity, and value for money. These characteristics were selected for further analysis to examine their potential effects on brand loyalty among Generation Z consumers. Further, these characteristics were conceptualized as brand-related antecedents of brand loyalty and were examined for their potential effects on both attitudinal and behavioral loyalty among Generation Z consumers. The framework thus served as the basis for empirically investigating how Generation Z consumers' perceptions of these brand-related characteristics influence both attitudinal and behavioral loyalty.

The second objective of the study was to examine how the identified characteristics of Generation Z influence attitudinal and behavioral loyalty. This objective was addressed through an empirical analysis of survey data. While prior research has shown that these factors can positively affect brand loyalty in general, the current study specifically tested whether these relationships also hold among Generation Z consumers, a cohort whose loyalty formation remains less explored. The analyses showed that, regarding attitudinal loyalty, perceived omnichannel experience, perceived personalization, and perceived brand authenticity had statistically significant positive effects, whereas perceived brand ethics and perceived value for money demonstrated weaker or non-significant effects. Regarding behavioral loyalty, perceived omnichannel experience, perceived personalization, and perceived value for money had statistically significant positive effects, whereas perceived brand ethics and perceived brand authenticity did not.

The third objective of the study was to compare the relative impact of these characteristics on attitudinal versus behavioral loyalty among Generation Z consumers. Before analysing the different impacts, Hypothesis 1 was assessed. The findings of this study supported Hypothesis 1, indicating that Generation Z's attitudinal loyalty positively affects behavioral loyalty. Attitudinal loyalty reflects consumers' emotional attachment, preference, and commitment to a brand, while behavioral loyalty captures actual purchasing

behavior. Therefore, consumers who have a preference or a level of commitment to a brand are more likely to buy it again. True brand loyalty is generally understood as the combination of both attitudinal and behavioral components (Dick & Basu, 1994).

However, the relationship between these dimensions is not straightforward. Although attitudinal loyalty positively predicted behavioral loyalty in this study, not all factors that strengthened attitudinal loyalty had a direct impact on behavioral loyalty. This suggests that the formation of true brand loyalty among Generation Z is complex and may be influenced by additional situational or contextual factors. Similar observations have been made in prior research; for example, Park and Lin (2020) found that strong positive attitudes toward sustainable fashion did not always translate into actual purchases.

The results of this study support Hypotheses 2a and 2b, indicating that an omnichannel experience positively influences both attitudinal and behavioral loyalty. This aligns with earlier research suggesting that seamless channel integration is linked to higher levels of brand loyalty (Zhang et al., 2025). For example, Lazaris (2021) found that the effect of omnichannel integration on customer satisfaction and loyalty is mediated by flow experience and moderated by perceived channel complementarity. Similarly, Cotarelo et al. (2021) reported that consumers experience greater satisfaction when brands provide a barrier-free and consistent shopping experience across channels. Matos et al. (2022) further showed that Generation Z consumers frequently use multiple platforms simultaneously, reinforcing the relevance of omnichannel strategies for this cohort. Overall, the findings support the view that a consistent and integrated omnichannel experience is associated with stronger attitudinal and behavioral loyalty among Generation Z.

This study's findings support Hypotheses 3a and 3b, showing that personalization positively affects both attitudinal and behavioral loyalty. Notably, personalization had the strongest effect on behavioral loyalty among all predictors ($\beta = .308$). These results align with previous research: Bunea et al. (2024) observe that Generation Z expects brands to understand their individual preferences and tailor the shopping experience, from

personalized product suggestions to customized marketing messages. Similarly, Zhang et al. (2025) found that personalization as an omnichannel feature boosts loyalty by making decision-making easier, providing relevant options, and fostering feelings of recognition and respect. Tyrväinen et al. (2020) also demonstrated that personalized offerings and advertising improve the overall customer experience, which correlates with stronger loyalty. Overall, this study confirms that personalization is one of the most influential predictors of both attitudinal and behavioral loyalty among Generation Z.

This study's findings did not support Hypotheses 4a or 4b, as perceived brand ethics had no statistically significant effect on either attitudinal or behavioral loyalty. This contrasts with prior research suggesting that ethical considerations can influence brand loyalty (Lee & Jin, 2019). While Generation Z tends to be more environmentally conscious than previous generations and values corporate responsibility (Matušić et al., 2024), the present findings suggest that in the context of fashion brands, ethical considerations are not decisive for loyalty formation. It is possible that the ethical practices of the fashion brands in this study may not have been sufficiently visible or distinctive to impact loyalty.

However, although Hypotheses 4a and 4b were not supported, attitudinal loyalty showed a slight positive association with perceived brand ethics. This suggests that Generation Z may value ethical considerations in principle, but these values do not consistently translate into actual purchasing behavior within the fashion context. This aligns with prior research. For example, Ziman-Sheiner and Lissitsa (2024) found that while Generation Z consumers recognize their responsibility for environmental and social impacts, they do not actively seek sustainability information or adjust their purchases accordingly. Furthermore, Generation Z's materialistic motivations for buying fashion as a means of self-expression and social affirmation may override environmental concerns (Zimand-Sheiner & Lissitsa, 2024). Similarly, Djafarova and Foots (2022) observed that among Generation Z, ethical intentions are often outweighed by traditional purchase considerations such as price and quality.

The present study's findings support Hypothesis 5a but not 5b, indicating that brand authenticity positively affects attitudinal loyalty but not behavioral loyalty. This indicates that although Generation Z consumers appreciate authentic brand communication and feel a connection to brands they see as genuine, these perceptions do not necessarily lead to repeat purchases. This aligns with prior research highlighting the importance of transparency and authenticity for Generation Z, particularly in sustainability contexts (Halibas et al., 2025). Similarly, Kylmäinen et al. (2021) found that Finnish Generation Z consumers express a strong desire for greater transparency, especially regarding sustainability. While these studies did not directly examine loyalty, the positive attitudinal response in the present study may reflect Generation Z's preference for brands that act transparently and authentically.

Moreover, the positive effect of brand authenticity on attitudinal loyalty may be closely related to the ethical dimensions previously discussed. As previously mentioned, a firm's ethical responsibility can be understood as being honest, keeping promises, and being truthful in its relationship with consumers (He & Lai, 2014). Brand authenticity shares these principles, emphasizing honesty and integrity. Fritz et al. (2017) provide empirical support showing that perceived brand authenticity strengthens emotional bonds and brand relationship quality, which in turn enhances attitudinal loyalty, including purchase intention and willingness to forgive mistakes. However, these values do not always translate into behavioral loyalty, which may explain why Hypothesis 5b was not supported. It seems that Generation Z seeks authenticity and values individuality, but these preferences may not always drive purchasing behavior.

This study did not support Hypothesis 6a but did support 6b, indicating that value for money does not significantly influence attitudinal loyalty but does affect behavioral loyalty. This suggests that Generation Z consumers' purchase decisions are more guided by price than by attitudes toward the brand. Prior research supports the notion that the impact of price or value perceptions on loyalty can be context dependent. Casteran and Ruspil (2021) found that price-related perceptions consistently influenced behavioral

loyalty across product categories, while their impact on attitudinal loyalty varied. Likewise, Ferreira and Coelho (2015) demonstrated that different dimensions of price perception can shape loyalty, with more direct effects on behavioral outcomes than on attitudinal ones.

Furthermore, the finding that value for money affects behavioral loyalty but not attitudinal loyalty may be linked to the often pragmatic nature of Generation Z consumers. Ferreira and Coelho (2015) found that price-conscious consumers tend to be brand-loyal, possibly because they stick with brands they perceive as offering lower prices. In this study, the questionnaire did not differentiate between brands that are objectively low-priced or high-priced; instead, it measured respondents' subjective perceptions of value for money. As a result, repeat purchases might have been driven more by perceived economic benefits than by strong emotional ties to the brand. This view aligns with the idea that Generation Z is financially aware when making consumption choices, indicating that their loyalty may be influenced more by practical value than by emotional connection. A similar trend is observed by Kylmäinen et al. (2021), who found that price considerations often outweighed environmental factors in Generation Z's purchasing decisions.

Overall, these results highlight the complexity of brand loyalty development among Generation Z, as different factors influence attitudinal and behavioral loyalty in distinct ways. This underscores the importance of distinguishing between these two dimensions when examining loyalty within this cohort and contributes to the ongoing debate over whether attitudinal and behavioral loyalty should be treated as separate constructs (Kuikka & Laukkanen, 2012). Although attitudinal loyalty positively influences behavioral loyalty, the two dimensions are shaped by different antecedents, suggesting that they are related yet conceptually distinct components of brand loyalty. While most of the hypotheses were supported, some were not, indicating that the factors driving positive brand attitudes may differ from those influencing actual purchasing behavior. This finding is consistent with earlier research suggesting that the determinants of loyalty may vary between attitudinal commitment and purchasing behavior (Taylor et al., 2004) and

highlights the importance of analysing these dimensions separately when exploring loyalty formation among Generation Z consumers.

5.2 Managerial implications

The results of this study mostly confirm the proposed hypotheses and highlight several important managerial implications for consumer researchers and brand managers. By analysing factors considered crucial to Generation Z, this study can help boost loyalty within this generation, which is generally harder to attract than other generations. Additionally, the approach of measuring both attitudinal loyalty and behavioral loyalty provides more managerial insights than assessing either type of loyalty separately.

Drawing on the previously visited framework of Dick and Basu (1994), true brand loyalty emerges when a high relative attitude toward a brand is accompanied by repeat patronage. From a managerial perspective, this is the most desirable loyalty condition, as it reflects both emotional commitment and consistent purchasing behavior. The findings of this study suggest that, among Generation Z consumers, especially in the fashion context, such loyalty is most likely to be fostered through omnichannel experiences and personalization. These factors were found to positively influence both attitudinal and behavioral loyalty, indicating that investments in seamless channel integration, personalized communication, and tailored customer experiences are likely to strengthen relative attitudes and translate into repeat purchases. Managers aiming to build strong loyalty among Generation Z should therefore prioritize strategies that enhance perceived differentiation through individualized and coherent brand experiences across touchpoints.

In contrast, the study also highlights instances where loyalty may take less stable forms. Spurious loyalty, characterized by low relative attitude but high repeat patronage (Dick & Basu, 1994), can occur when purchasing behavior is driven mainly by situational factors rather than genuine brand preference. In this study, value for money appeared to influence behavioral loyalty without significantly affecting attitudinal loyalty, suggesting

that some Generation Z consumers may repeatedly purchase a brand mostly due to price-related considerations. While such loyalty can generate short-term sales, it is vulnerable to competitive actions such as price promotions. To move beyond spurious loyalty, managers should seek to enhance perceived differentiation by emphasizing brand meaning, experiential value, or emotional relevance, rather than relying solely on pricing.

The findings also reflect situations consistent with latent loyalty, where consumers hold positive attitudes toward a brand but do not translate these attitudes into purchasing behavior (Dick & Basu, 1994). This pattern was evident in the case of brand authenticity, where attitudinal loyalty was present but did not lead to significant behavioral outcomes. For managers, this represents a critical challenge, as increasing attitudinal loyalty alone may not be sufficient to stimulate purchases. Instead, efforts should focus on identifying and reducing situational or practical barriers that prevent purchase, such as limited availability, lack of convenience, or competing priorities. For Generation Z, ensuring easy access to products, frictionless purchasing processes, and strong alignment between brand values and actual offerings may help convert positive attitudes into action.

Finally, the absence of loyalty, characterized by both low relative attitude and low repeat patronage (Dick & Basu, 1994), was observed in relation to ethical practices. While ethical considerations are often associated with Generation Z values, the findings suggest that ethics alone may not be sufficient to create either attitudinal or behavioral loyalty in this context. For managers, this implies that ethical positioning should not be treated as a standalone loyalty driver but rather as a supporting element integrated with other value propositions. In markets where brands are perceived as largely similar in ethical performance, creating strong relative attitudes may be difficult. In such cases, managers may initially rely on situational cues or social norms to stimulate trial, while simultaneously working to build more distinctive and emotionally engaging brand associations.

Overall, the managerial implication of this study is that building true brand loyalty among Generation Z requires a nuanced understanding of how different antecedents influence

attitudinal and behavioral loyalty. Rather than assuming that positive attitudes will automatically lead to repeat purchases, managers should actively design strategies that address both dimensions simultaneously. By leveraging personalization and omnichannel integration to enhance relative attitudes, while also removing situational barriers to purchase, brands can move consumers toward true loyalty and reduce reliance on unstable forms such as spurious or latent loyalty.

5.3 Limitations and suggestions for future research

Despite the contributions of this study, several limitations should be acknowledged, which also provide directions for future research. First, the survey data were collected at a single point in time, which allows identification of relationships between variables but does not support definitive conclusions about causality. While the findings indicate that certain Generation Z characteristics are positively related to attitudinal and behavioral loyalty, unobserved external factors may still have influenced the results. Nevertheless, the statistically significant relationships, together with their alignment with established theoretical frameworks, provide meaningful insights and practical implications.

Second, although several key characteristics associated with Generation Z were examined, the model does not capture all potential antecedents of brand loyalty. Future studies could expand the model to include additional factors or explore possible moderating effects.

Third, the use of purposive sampling limits the generalizability of the results. The sample consisted predominantly of female respondents, included only individuals aged 16 and above, and was restricted to Finnish consumers. While the sample size was sufficient for this study, it is not representative of the entire Generation Z population, which may limit the applicability of the findings across contexts.

Finally, the focus on fashion brands is a limitation, as consumer behavior may vary across product categories and fashion types, such as fast fashion, luxury fashion, or second-hand. This contextual focus may partly explain why certain variables, such as perceived brand ethics or value for money, showed differing effects on attitudinal and behavioral loyalty. Future research could investigate whether similar patterns emerge in other industries. Additionally, this context also limits the generalizability of the findings.

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Appendices

Appendix 1. Questionnaire

Kysely Z-sukupolven brändiuskollisuuteen vaikuttavista tekijöistä

 Pakolliset kysymykset merkitty tähdellä (*)

Hei!

Tämä kysely on osa pro gradu -tutkielmaa, jossa selvitetään Z-sukupolven brändiuskollisuutta ja siihen vaikuttavia tekijöitä. Jos olet syntynyt vuosien 1995–2009 välillä ja vähintään 16-vuotias, toivoisin, että voisit käyttää muutaman minuutin tämän kyselyn täyttämiseen.

Vastaathan kysymyksiin rehellisesti omien kokemustesi perusteella. Kaikki vastaukset ovat anonyymejä eikä yksittäisiä vastaajia voida tunnistaa.

Kiitos ajastasi ja osallistumisestasi!

Jos sinulla on kysyttävää tutkimuksesta, voit ottaa yhteyttä sähköpostitse:
roosa.rinne@student.uwasa.fi

Taustatiedot

Sukupuoli *

- Nainen
 Mies
 Muu / En halua kertoa

Ikä *

Kirjoita ikäsi vuosina: _____

Ohje

Valitse muotialalta (vaatteet, kengät, asusteet) yksi brändi, jolta olet ostanut tuotteita useamman

kerran. Pidä tämä brändi mielessäsi vastatessasi kyselyyn.

Kirjoita alle valitsemasi brändin nimi:

Kysely koostuu seitsemästä osiosta, joista jokaisessa on neljä väitettä. Arvioi seuraavia väitteitä henkilökohtaisen mielipiteesi ja kokemuksesi perusteella asteikolla 1–6, jossa 1 = täysin eri mieltä ja 6 = täysin samaa mieltä.

Asenteellinen uskollisuus

Seuraavat väitteet liittyvät siihen, miten suhtaudut valitsemaasi brändiin. Arvioi jokainen väite asteikolla 1 = täysin eri mieltä, 6 = täysin samaa mieltä. Pidä mielessäsi sama brändi, jonka olet valinnut kyselyä varten.

Olen erittäin tyytyväinen tähän brändiin. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Suosin tätä brändiä enemmän kuin muita samanlaisia brändejä. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Koen olevani sitoutunut tähän brändiin. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tunnen vahvaa yhteenkuuluvuutta tähän brändiin. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Käyttäytymiskollisuus

Seuraavat väitteet kuvaavat toimintaasi valitsemasi brändin suhteen. Arvioi jokainen väite asteikolla 1 = täysin eri mieltä, 6 = täysin samaa mieltä. Pidä mielessäsi sama brändi, jonka olet valinnut kyselyä varten.

Olen ostanut tämän brändin tuotteita usein viimeisen 12 kuukauden aikana. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Ostan tämä brändin tuotteita useammin kuin muiden samankaltaisten brändien tuotteita. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Suosittelen tätä brändiä muille. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Aion jatkaa tämän brändin tuotteiden ostamista. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Monikanavainen kokemus

Seuraavat väitteet liittyvät siihen, miten koet brändin tarjoaman kokemuksen eri kanavissa (esim. verkkokauppa, myymälä, mobiilisovellus). Arvioi jokainen väite asteikolla 1 = täysin eri mieltä, 6 = täysin samaa mieltä. Pidä mielessäsi sama brändi, jonka olet valinnut kyselyä varten.

Tämä brändi tarjoaa yhtenäisen kokemuksen sekä verkossa että myymälässä.

*

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämän brändin viestintä on johdonmukaista eri kanavissa.

*

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Verkkosivuilta saamani tieto vastaa myymäläkokemustani.

*

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

On helppo olla vuorovaikutuksessa tämän brändin kanssa eri kanavien kautta.

*

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Personoitu kokemus

Seuraavat väitteet liittyvät siihen, miten koet brändin tarjoaman henkilökohtaisen ja yksilöllisen kokemuksen. Arvioi jokainen väite asteikolla 1 = täysin eri mieltä, 6 = täysin samaa mieltä. Pidä mielessäsi sama brändi, jonka olet valinnut kyselyä varten.

Tämä brändi tarjoaa minulle personoituja tarjouksia.

*

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämä brändi tarjoaa tuotteita, jotka tuntuvat minulle merkityksellisiltä. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Personoidut kokemukset tämän brändin kanssa tekevät koko kokemuksestani miellyttävämmän. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tunnen, että tämä brändi ymmärtää tarpeeni tarjoamiensa vuorovaikutusten kautta. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Eettisyys

Seuraavat väitteet liittyvät siihen, miten arvioit valitsemasi brändin eettisyyttä. Arvioi jokainen väite asteikolla 1 = täysin eri mieltä, 6 = täysin samaa mieltä. Pidä mielessäsi sama brändi, jonka olet valinnut kyselyä varten.

Tämä brändi on sosiaalisesti vastuullinen. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämä brändi on ympäristövastuullinen. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämä brändi kunnioittaa moraalisia normeja. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämä brändi on hyvä brändi. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Aitous

Seuraavat väitteet liittyvät siihen, miten koet valitsemasi brändin aitouden. Arvioi jokainen väite asteikolla 1 = täysin eri mieltä, 6 = täysin samaa mieltä. Pidä mielessäsi sama brändi, jonka olet valinnut kyselyä varten.

Tämä brändi on vilpittön. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämä brändi on rehellinen. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämä brändi tekee luotettavia lupauksia. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämä brändi pysyy uskollisena arvoilleen. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Hinta-laatusuhde

Seuraavat väitteet liittyvät siihen, miten koet valitsemasi brändin tuotteiden hinnan ja laadun suhteen. Arvioi jokainen väite asteikolla 1 = täysin eri mieltä, 6 = täysin samaa mieltä. Pidä mielessäsi sama brändi, jonka olet valinnut kyselyä varten.

Tämän brändin tuotteiden hinta on kohtuullinen. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Tämän brändin tuotteiden laatu vastaa niiden hintaa. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Koen saavani rahalleni vastinetta ostaessani tältä brändiltä. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä

Verrattuna muihin brändeihin, tämän brändin tuotteet tarjoavat hyvän hinta-laatusuhteen. *

	1	2	3	4	5	6	
Täysin eri mieltä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Täysin samaa mieltä