

# Digital Marketing Factors and Gen Z Purchase Behaviour: The Mediating Role of Brand Trust

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## ABSTRACT

Digital marketing has become an important mechanism through which brands communicate with Generation Z (Gen Z), a consumer group that is highly engaged with social media, online influencers, electronic word-of-mouth (eWOM), and digital content. Despite the growing importance of digital communication, concerns remain regarding how these marketing activities build consumer trust and subsequently influence purchase behaviour. This conceptual paper aims to develop an integrated framework examining the relationships between selected digital marketing factors, brand trust, and purchase behaviour. Guided by the Stimulus–Organism–Response (S–O–R) Theory, influencer credibility, eWOM, social media brand engagement, and perceived usefulness of digital content are conceptualised as stimuli, brand trust as the organism, and purchase behaviour as the response. The framework further proposes brand trust as a mediating mechanism through which digital marketing factors influence Gen Z consumers' purchase behaviour. A literature-based conceptual approach is employed to synthesise previous studies and establish the proposed relationships among the constructs. For future empirical validation, the framework proposes a quantitative research design using a structured questionnaire and a five-point Likert scale, with data to be collected from Gen Z consumers through online distribution channels. The proposed framework contributes to the literature by integrating multiple digital marketing factors within a single S–O–R-based model and by highlighting the mediating role of brand trust. Practically, the framework provides guidance for marketers seeking to strengthen credible and engaging digital communication that can enhance brand trust and encourage favourable purchase behaviour among Gen Z consumers.

**Keywords:** Brand Trust, Electronic Word-of-Mouth, Generation Z, Influencer Credibility, Purchase Behaviour

## INTRODUCTION

Digital marketing has become an important means through which brands communicate and interact with Generation Z (Gen Z) consumers. As a highly digitally connected consumer group, Gen Z is frequently exposed to brand-related information through social media, influencers, online reviews, personalised advertisements, electronic word-of-mouth (eWOM), and other forms of digital content. These digital interactions may influence how consumers evaluate brands and subsequently shape their purchasing decisions. Unlike traditional marketing environments, digital platforms often require consumers to evaluate products and brands without direct physical interaction with the product or seller. Consequently, trust becomes particularly important in reducing uncertainty and strengthening consumers' confidence in a brand.

Recent studies demonstrate that various digital marketing factors can contribute to brand trust and purchase-related outcomes among Gen Z consumers. Prihatna et al. (2024), for example, found that celebrity endorsement, social media marketing, and eWOM quality are relevant to the development of brand trust among Gen Z consumers. Kuswoyo et al. (2025) further examined the relationship between influencer marketing, brand trust, and purchase decisions, while Darniati et al. (2026) positioned brand trust as an

intervening mechanism between digital marketing, eWOM, and purchase decisions. Similarly, recent research has demonstrated the importance of influencer credibility and trust in explaining Gen Z purchase-related outcomes (Muthulingam & Amirtharaj, 2026). Collectively, these studies indicate that digital marketing can influence consumer responses indirectly through the development of trust.

Despite these developments, the existing literature remains fragmented in several respects. First, previous studies have generally examined selected digital marketing factors individually or in limited combinations rather than integrating different forms of digital interaction within a single framework. In particular, limited attention has been given to the combined roles of influencer credibility, eWOM, social media brand engagement, and perceived usefulness of digital content in explaining the formation of brand trust among Gen Z consumers. Second, much of the existing research has concentrated on purchase intention, repurchase intention, brand loyalty, or purchase decisions within specific product and platform contexts. Comparatively less attention has been given to an integrated explanation of Gen Z consumers' reported purchasing behaviour across multiple digital marketing stimuli. This distinction is important because purchase intention reflects consumers' willingness or likelihood to purchase, whereas purchase behaviour concerns purchasing decisions and actions that consumers report having undertaken. Third, although brand trust has been investigated as a mediator in particular digital marketing relationships, there remains a need for an integrated explanation of how brand trust may function as the psychological mechanism connecting multiple digital marketing stimuli with consumer behavioural responses. Thus, a more comprehensive theoretical framework is required to explain how different digital marketing experiences collectively contribute to trust formation and subsequent purchase behaviour among Gen Z consumers.

To address these gaps, this conceptual paper develops an integrated framework based on the Stimulus–Organism–Response (S–O–R) Theory. Influencer credibility, eWOM, social media brand engagement, and perceived usefulness of digital content are conceptualised as external digital marketing stimuli, while brand trust represents the internal psychological evaluation or organism through which these stimuli may influence purchase behaviour. By integrating these constructs within a single framework and positioning brand trust as a mediating mechanism, this paper seeks to provide a more comprehensive explanation of how digital marketing may shape the purchasing behaviour of Gen Z consumers. The proposed framework also provides a theoretical foundation for future empirical research examining the relationships among digital marketing factors, brand trust, and consumer behaviour.

## Research Objectives

Specifically, the study aims to achieve the following objectives:

- RO1: To examine the conceptual relationships between influencer credibility, eWOM, social media brand engagement, perceived usefulness of digital content, and brand trust among Gen Z consumers.
- RO2: To examine the conceptual relationship between brand trust and purchase behaviour among Gen Z consumers.
- RO3: To examine brand trust as a mediating mechanism between selected digital marketing factors and purchase behaviour among Gen Z consumers.

These objectives provide the foundation for developing the proposed conceptual framework and explaining the relationships among the constructs.

## LITERATURE REVIEW

### Generation Z

Gen Z is highly connected to digital technologies and frequently exposed to digital marketing activities. Gen Z consumers routinely interact with brands through social media, influencers, user-generated content, personalised advertisements, and other digital platforms. Deloitte's 2025 Digital Media Trends report found

that Gen Z spends substantially more time on social platforms and user-generated content than the average consumer, highlighting the central role of digital media in their daily lives (Widener et al., 2025). Their high level of digital engagement makes Gen Z particularly relevant for examining how digital marketing factors shape brand trust and subsequent purchase behaviour. Trust is especially important in digital environments, where consumers evaluate the credibility and reliability of online information before making purchasing decisions. Tseng et al. (2025) found that information sharing and social support contribute to online trust among Gen Z consumers, while perceived risk influences their purchase intentions. Similarly, Maghraoui and Khrouf (2025) showed that influencer-related factors can strengthen Gen Z consumers' trust toward brands. Therefore, Gen Z provides an appropriate consumer group for examining the relationships between digital marketing, brand trust, and purchase behaviour.

### **Purchase Behaviour**

Purchase behaviour refers to consumers' actual or self-reported decisions and actions relating to the selection and acquisition of products or services, rather than merely their intention or willingness to purchase (Renganathan et al., 2025). In digital environments, such behaviour may be influenced by consumers' interactions with social media, influencers, electronic word-of-mouth (eWOM), online reviews, and other forms of digital communication. These platforms allow consumers to obtain product information, compare alternatives, evaluate recommendations, and observe the experiences of other consumers before making purchasing decisions. This is particularly relevant to Generation Z consumers, who frequently rely on digital platforms in their interactions with brands and products. Rosnerova et al. (2025) found that digital exposure and social networks play an important role in shaping the buying behaviour of Gen Z consumers. Similarly, Muhammad et al. (2024) demonstrated that social media-related factors can influence Gen Z consumers' impulse purchase behaviour on Instagram.

Previous studies also show that specific digital marketing factors are associated with Gen Z purchasing decisions. Rahmawaty and Purnama (2025) found that influencer credibility was relevant to purchase decisions, while Permata and Kusumawati (2025) reported that eWOM influenced both brand trust and purchase decisions, with brand trust functioning as a mediating mechanism. Importantly, purchase behaviour should be distinguished from purchase intention because willingness or intention to purchase does not necessarily result in actual purchasing action. Renganathan et al. (2025), in a study of Malaysian Gen Z consumers, incorporated purchase behaviour as a behavioural outcome within an S–O–R framework, supporting the importance of examining actual behaviour rather than intention alone. Accordingly, this study conceptualises purchase behaviour as Gen Z consumers' self-reported decisions and actions relating to the purchase of products or services, rather than their future intention or willingness to purchase.

### **Brand Trust**

Brand trust refers to consumers' confidence that a brand is reliable, credible, honest, dependable, and capable of fulfilling its promises. It is important in developing long-term consumer–brand relationships because consumers are more likely to rely on brands they perceive as consistent and trustworthy. Brand trust is particularly important in digital environments, where consumers are frequently exposed to brand-related information through social media, online advertisements, influencers, and electronic word-of-mouth (eWOM), often without directly interacting with the brand or physically examining the product. Previous studies indicate that digital marketing activities can contribute to the development of brand trust. Tran et al. (2022) found that credible online reviews positively influence important dimensions of brand trust, particularly reliability and intentionality. Similarly, Gökerik (2024) reported that social media marketing activities can strengthen consumers' trust in brands, while Inkesar et al. (2026) found that influencer expertise contributes to brand trust among Millennials and Gen Z consumers.

However, the relationship between digital marketing and brand trust is not always consistent. Fauzi and Evanita (2024) found that social media marketing did not significantly influence brand trust, suggesting that broad measures of social media marketing may not fully capture the specific digital interactions through which consumers develop trust. Accordingly, the present study focuses on four specific digital marketing factors: influencer credibility, eWOM, social media brand engagement, and perceived usefulness of digital

content.

Brand trust may subsequently influence purchase behaviour because consumers who perceive a brand as reliable and dependable may have greater confidence when making purchasing decisions. Permata and Kusumawati (2025) found that brand trust significantly influenced purchase decisions among Gen Z consumers. Therefore, this study conceptualises brand trust as Gen Z consumers' confidence in a brand's credibility, reliability, honesty, and ability to consistently fulfil its promises.

### **Influencer Credibility**

Influencer credibility refers to the extent to which consumers perceive a social media influencer as believable, reliable, knowledgeable, and capable of providing accurate information about a product or brand. It is commonly evaluated through three main dimensions: trustworthiness, expertise, and attractiveness (Weismueller et al., 2020). Trustworthiness reflects the perceived honesty and reliability of the influencer, while expertise refers to the influencer's knowledge, experience, and competence regarding the promoted product. Attractiveness relates to the influencer's appeal and ability to capture consumers' attention. These credibility attributes are important because consumers may rely on influencers when evaluating brands and making purchasing decisions. Amin (2024) found that expertise plays an important role in strengthening an influencer's trustworthiness, indicating that the different dimensions of credibility are closely related. Similarly, Rahmawaty and Purnama (2025) showed that influencer credibility, particularly attractiveness, expertise, and trustworthiness, is relevant to purchase decisions among Generation Z consumers.

Credible influencers may also reduce consumers' uncertainty toward marketing messages because their recommendations are perceived as more dependable and convincing. When consumers believe that an influencer possesses relevant expertise and communicates honestly, these positive perceptions may strengthen their confidence in the endorsed brand. This relationship is particularly relevant among Generation Z consumers, who are frequently exposed to influencer-generated brand content through social media. Inkesar et al. (2026) found that influencer characteristics, particularly expertise, contributed significantly to brand trust among Millennials and Gen Z consumers. Likewise, Kuswoyo et al. (2025) demonstrated the importance of influencer marketing credibility in developing brand trust among Gen Z consumers. Therefore, influencer credibility can be regarded as an important digital marketing stimulus that strengthens consumers' confidence in endorsed brands and contributes to the development of brand trust.

### **Electronic Word-of-Mouth (eWOM)**

Electronic word-of-mouth (eWOM) refers to consumers' online sharing of opinions, experiences, recommendations, and evaluations concerning products, services, or brands through digital platforms such as social media, online reviews, and discussion forums. Unlike traditional word-of-mouth, eWOM can reach a wider audience and provide consumers with information generated primarily by other consumers rather than by firms. Its influence depends on several characteristics, including information quality, credibility, quantity, and consumers' need for information. This is particularly relevant to Generation Z consumers, who frequently use digital platforms to obtain product information, compare alternatives, and evaluate brands. Ngo et al. (2024) found that eWOM characteristics, including information quality, credibility, and quantity, significantly influence the online purchase intentions of Gen Z consumers.

Beyond influencing purchase intentions, eWOM may also contribute to purchase behaviour by strengthening consumers' trust in a brand. When online information and recommendations are perceived as credible and favourable, consumers may become more confident that a brand is reliable and capable of delivering its promised value. Permata and Kusumawati (2025) found that eWOM positively influenced both brand trust and purchase decisions among Gen Z consumers, with brand trust serving as a mediating mechanism. Similarly, Darniati et al. (2026) examined brand trust as a mechanism linking eWOM with purchase decisions among Gen Z consumers. These findings suggest that eWOM functions as an important digital marketing stimulus that shapes consumers' brand evaluations and strengthens their confidence in the brand.

## **Social Media Brand Engagement**

Social media brand engagement refers to the extent to which consumers are cognitively, emotionally, and behaviourally involved with a brand through social media platforms. It extends beyond simple exposure to brand-related content, as consumers may actively think about the brand, develop emotional connections with it, and participate in activities such as liking, commenting, sharing, and interacting with brand posts. Through such interactions, social media enables consumers to become active participants in brand communication rather than passive recipients of marketing messages. Repeated interactions and information exchange may also increase consumers' familiarity with the brand and strengthen their relationship with it. Lim and Rasul (2022) highlighted that customer engagement through social media can generate important brand-related outcomes, including trust, loyalty, brand evaluations, and purchase-related responses. Social media brand engagement is particularly relevant among Generation Z consumers because social media platforms are widely used by this group to interact with brands and obtain product-related information.

Greater engagement with brand-related content may also contribute to the development of brand trust. When consumers interact frequently with a brand, participate in brand-related activities, and exchange information through social media, they may become more familiar with the brand and develop stronger perceptions of its reliability and credibility. Liu et al. (2018) found that consumer engagement within social media brand communities positively influenced brand trust, demonstrating that active involvement with a brand can strengthen consumers' confidence in it. More recent evidence from Purbohastuti et al. (2025) also indicates that social media brand engagement contributes to brand trust and purchasing decisions. These findings suggest that stronger social media brand engagement may facilitate the development of trust and subsequently influence consumers' purchase behaviour.

## **Perceived Usefulness of Digital Content**

Perceived usefulness of digital content refers to the extent to which consumers perceive online brand-related information as relevant, informative, practical, helpful, and valuable in supporting their purchasing decisions (Luo et al., 2025). Useful digital content can help consumers understand product features, compare alternatives, assess potential benefits, and determine whether a product is suitable for their needs. This is particularly relevant to Generation Z consumers, who frequently engage with social media and user-generated digital content and regard social platforms as an important source of information and product-related influence (Widener et al., 2025).

Perceived usefulness may also contribute to the development of brand trust. When digital content provides practical, relevant, and detailed information, consumers may perceive the brand as more reliable, credible, and capable of delivering its promised value. Such information can strengthen consumers' understanding of the product and increase their confidence during the decision-making process. Although Luo et al. (2025) examined consumer trust rather than brand trust specifically, their findings provide support for the broader trust-building role of useful digital content. These findings suggest that perceived usefulness of digital content is an important digital marketing factor that may strengthen consumers' confidence in a brand and subsequently contribute to their purchase behaviour.

## **The Mediating Role of Brand Trust**

Brand trust may provide the psychological mechanism through which digital marketing experiences are translated into purchase behaviour. Exposure to credible influencers, favourable eWOM, meaningful social media brand engagement, and useful digital content may not directly result in purchasing actions. Instead, these experiences may first shape consumers' perceptions of whether a brand is credible, dependable, and trustworthy. As trust develops, perceived uncertainty may be reduced, and consumers may become more confident in making purchasing decisions. Thus, brand trust is proposed to explain how the four digital marketing factors in this study are translated into favourable purchase behaviour.

Previous research provides support for this mediating mechanism across several digital marketing contexts. Kuswoyo et al. (2025) identified brand trust as a mediating variable in the relationship between influencer

marketing and purchase decisions among Gen Z consumers, suggesting that favourable influencer-related perceptions can contribute to purchasing outcomes through the development of trust. Similarly, Permata and Kusumawati (2025) found that brand trust mediated the relationship between eWOM and purchase decisions among Gen Z consumers. Their findings indicate that favourable online information may influence purchase decisions partly by strengthening consumers' confidence in the brand.

A similar mechanism may apply to social media brand engagement. Cognitive, emotional, and behavioural engagement with a brand may create repeated interactions and greater familiarity, thereby strengthening consumers' confidence in the brand and subsequently influencing purchasing decisions. Purbohastuti et al. (2025) found that brand trust partially mediated the relationship between social media brand engagement and purchasing decisions, providing empirical support for the role of trust in connecting consumer engagement with purchasing outcomes.

Perceived usefulness of digital content may also operate through trust. Luo et al. (2025) found that consumer trust mediated the relationship between the perceived usefulness of short-video content and purchase intention. However, their study examined consumer trust and purchase intention rather than specifically brand trust and actual purchase behaviour. Therefore, their findings provide indirect support for the proposed mechanism rather than direct evidence of the relationship examined in the present study. Building on this reasoning, the present framework proposes that perceived usefulness of digital content may strengthen brand trust, which may subsequently contribute to Gen Z consumers' reported purchase behaviour.

## Theoretical Foundation

The Stimulus–Organism–Response (S–O–R) Theory, introduced by Mehrabian and Russell (1974), explains how external environmental stimuli influence an individual's internal cognitive or emotional state, which may subsequently lead to behavioural responses. The theory consists of three main components: stimulus (S), organism (O), and response (R). Stimulus refers to external factors encountered by individuals, organism represents their internal cognitive or affective evaluation of those stimuli, while response refers to the resulting behavioural reaction. The S–O–R framework has been widely applied in digital and social-media marketing research. Mathai et al. (2025) identified social-media marketing activities as stimuli that influence consumers' internal brand-related evaluations, while Ahmad and Lilani (2025) showed that influencer characteristics can affect perceived trust. Similarly, Elsharnouby et al. (2026) positioned brand trust as the organism and found that online advertising characteristics influence consumers' trust in a brand. Accordingly, this study applies the complete S–O–R framework to explain the relationship between digital marketing factors, brand trust, and purchase behaviour among Gen Z consumers. Accordingly, the framework proposes that the four digital marketing stimuli; influencer credibility, eWOM, social media brand engagement, and perceived usefulness of digital content, shape Gen Z consumers' brand trust as the organism, which subsequently contributes to self-reported purchase behaviour as the response. This application of the S–O–R Theory provides a systematic explanation of how external digital marketing factors are transformed into internal brand evaluations and, ultimately, consumer behavioural responses.

## CONCEPTUAL FRAMEWORK

The framework proposes that selected digital marketing factors influence Gen Z consumers' brand trust, which subsequently affects their purchase behaviour. In this model, influencer credibility, electronic word-of-mouth (eWOM), social media brand engagement, and perceived usefulness of digital content are identified as the stimuli (S). Brand trust is positioned as the organism (O) because it reflects consumers' internal evaluation of whether a brand is reliable, credible, and able to fulfil its promises. The framework proposes that positive digital marketing experiences may strengthen consumers' trust toward a brand. Purchase behaviour is conceptualised as the response (R), representing the behavioural outcome that may arise from stronger brand trust.

Accordingly, the framework proposes that digital marketing factors may influence purchase behaviour indirectly through brand trust. Brand trust is therefore proposed to act as a mediating variable that explains

how digital marketing stimuli may be translated into consumer behavioural responses. This framework provides a structured explanation of how digital marketing activities may shape Gen Z consumers' trust and subsequent purchasing behaviour.

### The Stimulus–Organism–Response (S–O–R) Theory

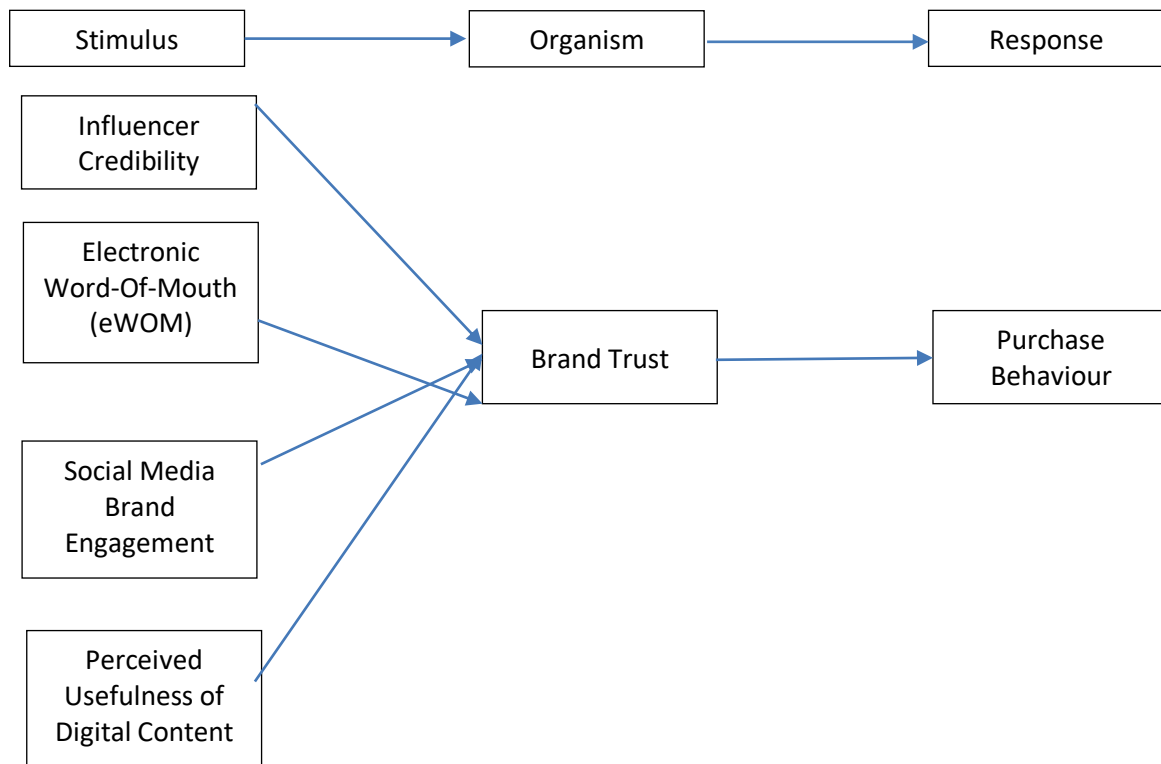


Figure 1.1 Conceptual Framework

## CONCEPTUAL METHODOLOGY

This conceptual study proposes a quantitative research approach for the future empirical testing of the proposed framework. Data may be collected using a structured self-administered questionnaire targeting Gen Z adult consumers (18 years and above) who actively use social media and have been exposed to brand-related digital content, influencer recommendations, online reviews, and other forms of digital marketing communication. Respondents may be recruited through purposive sampling, supplemented by convenience recruitment, with screening questions used to ensure that participants meet the relevant Gen Z and digital-consumption eligibility criteria. The questionnaire may be distributed electronically through Google Forms using social media platforms, university student networks, and online communities. Online questionnaire distribution has been successfully applied in studies examining social-media-related consumer behaviour (Ngo et al., 2024).

The constructs in the proposed framework may be measured using established or adapted measurement scales. For most constructs, responses may be recorded using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Influencer credibility may be adapted from Ohanian (1990), which measures the dimensions of trustworthiness, expertise, and attractiveness. eWOM items may be adapted from Erkan and Evans (2016) and Ngo et al. (2024), particularly measures relating to the quality, credibility, and usefulness of online information. Social media brand engagement may be adapted from Hollebeek et al. (2014), whose scale captures cognitive processing, affection, and activation in consumers' engagement with brands on social media. Perceived usefulness of digital content may be adapted from Luo et al. (2025), focusing on the extent to which digital content provides useful, relevant, and valuable information to consumers. Brand trust may be adapted from Chaudhuri and Holbrook (2001), reflecting consumers' trust and confidence in the reliability of a brand. Purchase behaviour may be adapted from Croes and Bartels

(2021), as subsequently applied by Renganathan et al. (2025) among Malaysian Gen Z consumers, to capture respondents' self-reported frequency of actual purchasing behaviour rather than their future purchase intentions. All adapted measurement items should undergo content validation and pilot testing before the main data collection to ensure their reliability, validity, and suitability for the Gen Z digital consumption context.

## DISCUSSION

The proposed framework suggests that the effectiveness of digital marketing among Gen Z consumers may depend not merely on the extent of digital exposure, but on whether these interactions can develop confidence in the brand. Influencer credibility, electronic word-of-mouth (eWOM), social media brand engagement, and perceived usefulness of digital content represent different digital touchpoints through which consumers evaluate brands. This highlights the importance of considering trust formation as a central process through which digital marketing activities may ultimately contribute to purchase behaviour. In this framework, brand trust therefore provides an important psychological mechanism for explaining how Gen Z consumers evaluate digital marketing experiences before translating these evaluations into purchasing behaviour.

The study makes three main conceptual contributions to the digital marketing literature. First, it integrates influencer credibility, eWOM, social media brand engagement, and perceived usefulness of digital content within a single conceptual framework rather than examining these factors independently. This provides a more comprehensive perspective on how different forms of digital interaction may collectively shape Gen Z consumers' evaluations of brands. By bringing together multiple digital marketing stimuli within one model, the framework extends previous studies that have commonly examined individual digital marketing factors or more limited combinations of factors.

Second, the study contributes to the application of the Stimulus–Organism–Response (S–O–R) Theory by positioning brand trust as the organism and as a key mediating mechanism through which digital marketing stimuli may influence purchase behaviour. In the proposed framework, influencer credibility, eWOM, social media brand engagement, and perceived usefulness of digital content represent external stimuli, while brand trust reflects consumers' internal evaluation of a brand's credibility and reliability. Purchase behaviour represents the behavioural response. This application of the S–O–R framework therefore provides a clearer theoretical explanation of the psychological process through which external digital marketing experiences may be translated into consumer behavioural responses.

Third, the study contributes by distinguishing purchase behaviour from purchase intention. Much of the existing digital marketing literature has examined consumers' intentions or willingness to purchase rather than their reported purchasing behaviour. The present framework conceptualises the response component of the S–O–R model as Gen Z consumers' self-reported purchasing decisions and actions, rather than merely their intention or willingness to purchase. This distinction is important because a favourable purchase intention does not necessarily result in purchasing behaviour. Accordingly, focusing on self-reported purchase behaviour provides a more behaviour-oriented perspective for understanding how digital marketing and brand trust may influence Gen Z consumers.

From a practical contribution, the framework provides guidance for marketers targeting Gen Z by emphasising the importance of strengthening the quality and credibility of digital interactions rather than simply increasing the frequency or visibility of online marketing messages. Brands should collaborate with influencers who are perceived as credible and knowledgeable, encourage reliable and positive eWOM, create opportunities for meaningful brand engagement on social media, and provide digital content that consumers regard as useful and relevant to their purchasing decisions. Strengthening these elements may help brands establish greater consumer confidence and develop more sustainable relationships with Gen Z consumers. Consequently, digital marketing strategies that prioritise trust-building may be more effective in encouraging favourable purchase behaviour than strategies based primarily on exposure and promotional intensity.

## CONCLUSIONS

Overall, the proposed framework offers a more integrated understanding of how digital marketing may shape Gen Z consumers' purchasing behaviour through the development of brand trust. By bringing together several digital marketing factors within one model, the paper provides a foundation for examining how different forms of online interaction may jointly contribute to consumer decision-making. By focusing on self-reported purchase behaviour rather than purchase intention alone, the framework also extends attention from consumers' willingness to purchase toward their reported purchasing actions. The proposed framework provides a basis for future empirical research and may support the development of more effective digital marketing approaches that are responsive to the characteristics of Gen Z consumers.

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