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Brand Loyalty Drivers among Generation Z Fashion Consumers: A Comparative Analysis

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Abstract

Brand loyalty is crucial in the competitive fashion market, particularly among Generation Z. Although previous studies have investigated what drives loyalty, there is still limited evidence from India, particularly about gender differences. This study adopts a context-specific and exploratory approach to examine brand loyalty and its drivers among Generation Z fashion consumers in Bangalore. The study adopts a quantitative research design with a structured questionnaire using a 5-point Likert scale. A sample of 100 Generation Z students in Bangalore was selected using convenience sampling to collect the data. Further descriptive and inferential statistical analyses were conducted using SPSS. The findings show positive associations among brand loyalty, brand awareness, perceived quality, emotional connection, and social influence. Independent-samples t-tests reveal no significant difference in overall brand loyalty between male and female respondents. However, regression analyses indicate that perceived quality and brand awareness are relatively stronger predictors of brand loyalty among male respondents. In contrast, emotional connection is a stronger predictor among female respondents. These findings suggest differences in motivational pathways rather than loyalty intensity. The study suggests that while overall brand loyalty levels are similar across genders, the motivational drivers underlying loyalty differ. These findings are context-specific and exploratory, and their generalizability is limited by convenience sampling and a restricted geographic scope.

Keywords: Generation Z; Fashion Brands; Consumer Behaviour; Fashion Consumption; Gender Differences; Brand Loyalty

1. Introduction

Brand loyalty plays a decisive role in determining success in the fashion industry, especially in one where trends change rapidly. Generation Z, people born between the late 1990s and early 2010s, is identified as technology-savvy and socially responsible [1]. Unlike previous generations, Gen Z consumers choose products based on criteria that go beyond product quality, including brand authenticity, alignment with values, and social media presence [2]. In Bangalore, a cosmopolitan city with influences from both global and native fashion trends, this study focuses on Gen Z students as a context-specific group to examine fashion-related brand loyalty, recognizing that their preferences are shaped by cultural exposure and interaction with global fashion trends, without implying representativeness beyond this demographic.

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Although the rising prominence of this generation has received considerable attention, relatively little research has examined how gender influences the underlying forces of brand loyalty, specifically in the Indian context. According to past studies, male consumers place relatively greater emphasis on durability, functionality, and utility, while female consumers associate more strongly with aesthetic appeal, emotional connection, and subjective attachment [3]. Although gender-related factors of fashion consumption have received articulation from various past studies on consumption patterns in Western contexts as well as Africa [3], generalization to the specific Indian scenario tends not to be directly applicable, owing to the more complex, dynamic, and divergent developments of the fashion industry within the country. Moreover, past studies on Generation Z tend to be comparatively focused on impulse buying, especially on emotional attachment, rather than on long-term forces of brand loyalty [1]. The present study contextually validates established brand loyalty drivers among Indian Gen Z students, with a focus on gender differences. This study is positioned as a context-specific and exploratory validation of established brand equity and self-congruity mechanisms rather than an extension of theory.

2. Related Work

Prior research consistently identifies brand awareness as a foundational antecedent of brand loyalty, as familiarity and recognition reduce perceived risk and strengthen trust in repeat purchase decisions [4, 5]. In fashion markets, where product differentiation is limited and trends shift rapidly, visibility through brand recall plays a critical role in sustaining customer preference [6].

However, most existing studies examine awareness either as a direct predictor of purchase intention or of short-term engagement, rather than its role in sustaining long-term loyalty, particularly in youth-dominated, digitally saturated environments. Furthermore, empirical evidence on whether awareness influences loyalty differently across gender groups within Indian Generation Z populations remains limited, warranting context-specific validation. Perceived quality remains a critical determinant of loyalty in the fashion sector, where durability, fabric standards, and craftsmanship influence post-purchase satisfaction [7, 8]. Higher perceived quality has been linked to increased trust and reduced brand switching, particularly in competitive apparel markets [9].

While some studies suggest that males and females may prioritize different quality attributes during evaluation [7], empirical findings on whether perceived quality translates into loyalty differently across gender groups are inconsistent and underexplored in Indian student populations. This limits understanding of whether functional value operates uniformly or exhibits gender-specific pathways to loyalty. Emotional association has been widely conceptualized as an affective bond arising from alignment between brand image and consumer self-concept [10, 11]. Such alignment enhances psychological attachment and increases resistance to brand switching over time [12]. Although several studies suggest that female consumers may exhibit stronger emotional engagement with fashion brands, particularly through narrative-based branding and influencer interactions [13], empirical validation of these patterns within Indian Generation Z cohorts remains limited. Moreover, much prior research emphasizes impulse buying rather than sustained loyalty, leaving open the question of whether emotional attachment drives long-term brand commitment or short-term consumption behavior. Social influence operates through both normative pressure from peer groups and informational cues from digital media and influencers, shaping perceptions of product desirability and social acceptance [14, 15]. Among Generation Z consumers, the credibility and relatability of online sources are particularly influential in fashion-related decision-making [16]. However, existing research often treats social influence as a broad construct, failing to distinguish between conformity-driven behavior and identity-based social signaling. This conceptual ambiguity limits understanding of whether social influence contributes to loyalty through emotional identification or temporary trend-following, especially in student-dominated urban markets.

Overall, the existing literature supports the significance of awareness, perceived quality, emotional associations, and social influence for various brand outcomes, yet very few studies simultaneously examine these constructs in Indian Generation Z fashion settings. Conversely, gender disparities in fashion behaviors have long been a prominent topic, but very little research has examined intensity discrepancies as moderators rather than loyalty levels. This implies that very little can be concluded about the differential mechanisms underlying loyalty generation across genders at a similar level of loyalty intensity. This research, therefore, aims to perform a construct-specific validation for pre-existing brand theories.

3. Theoretical Framework

Aaker's Brand Equity Model (1991) suggests that improving brand loyalty involves strengthening key dimensions such as brand awareness, perceived quality, and brand associations. Enhancing these aspects makes the brand more recognizable and trusted, leading consumers to choose it repeatedly. When customers view the brand as high quality and form positive associations, their loyalty naturally increases.

Systematic improvements in these areas create a competitive edge by strengthening brand identity. This framework thus provides a clear strategy for targeting the factors that most effectively drive better brand loyalty. Self-Congruity Theory, introduced by Sirgy (1982), proposes that consumers evaluate brands by comparing the brand’s personality with their own self-concept, which includes their real, ideal, and social selves. The theory implicitly describes how social influence and emotional association are inherently embedded within its framework. The social self-dimension reflects how societal norms and peer perceptions shape consumer preferences, while the emotional connection arises when a brand aligns with a consumer’s identity. This alignment enhances the consumer’s attachment to the brand, leading to increased brand loyalty and a greater propensity to choose that brand consistently [11]. Drawing from Aaker’s Brand Equity Model, this study conceptualizes brand awareness and perceived quality as cognitive antecedents of brand loyalty. Brand awareness enhances familiarity and recognition, increasing the likelihood of repeat purchase, while perceived quality shapes evaluations of value, durability, and reliability, thereby strengthening commitment to the brand. These relationships form the theoretical basis for H2 and H3, which posit that brand awareness and perceived quality significantly influence brand loyalty among Generation Z consumers.

Further, guided by Self-Congruity Theory, emotional association and social influence are positioned as affective and social drivers of brand loyalty. Emotional association reflects the extent to which a brand aligns with a consumer’s self-identity and values, leading to stronger psychological attachment and resistance to brand switching. Social influence captures the impact of peer opinions, social groups, and digital communities in reinforcing identity-consistent brand choices. These constructs provide the theoretical grounding for H4 and H5, which examine the impact of emotional association and social influence on brand loyalty. Together, Aaker’s Brand Equity Model and Self-Congruity Theory offer a complementary framework that integrates cognitive, emotional, and social mechanisms underlying loyalty formation. This integrated framework supports the study’s hypotheses and enables a structured examination of how these drivers operate across gender groups in the context of Generation Z fashion consumption, as illustrated in Figure 1.

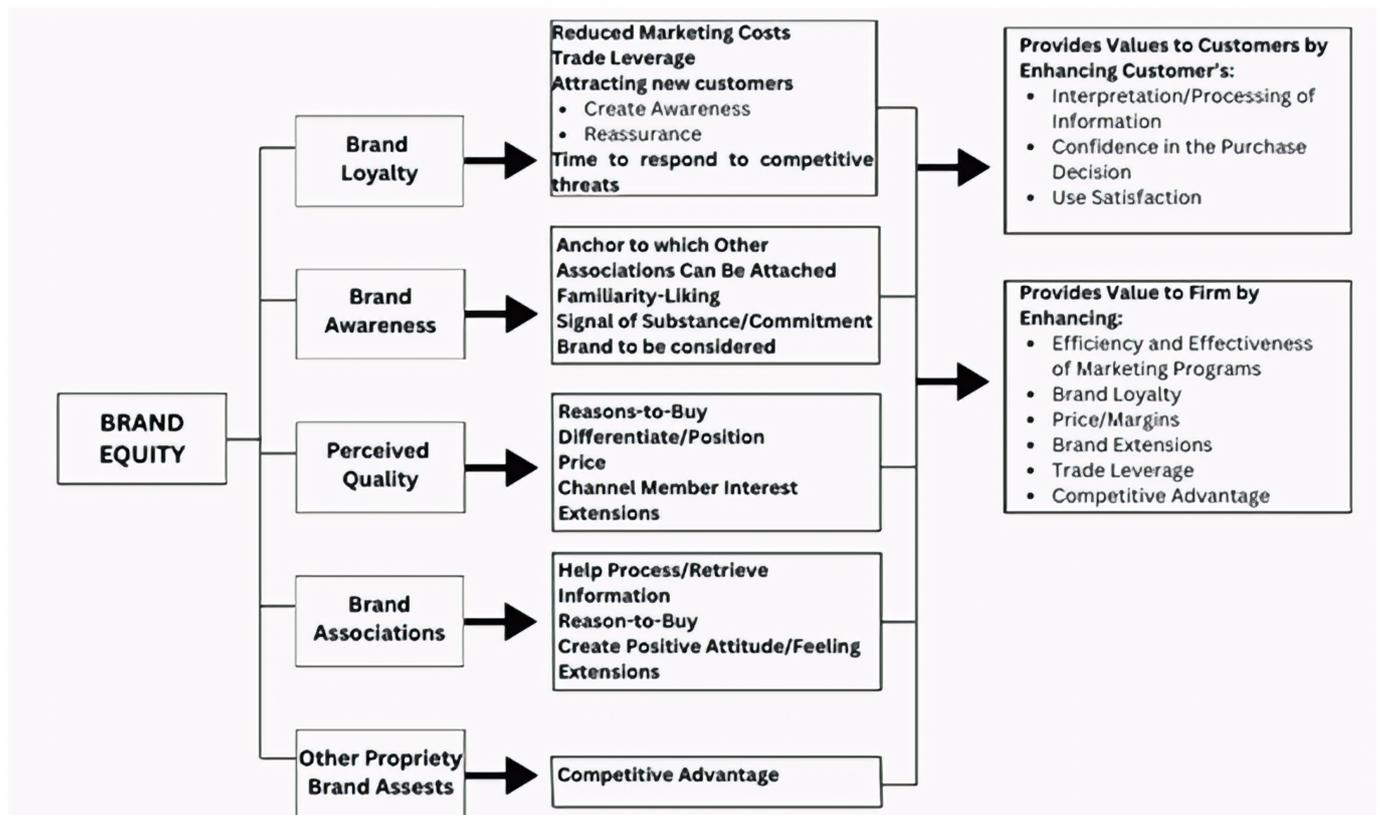


Figure 1: Theoretical framework adapted from Aaker’s Brand Equity Model (1991).

3.1. Research Gap, Objectives, and Hypotheses

Existing research on brand loyalty among Generation Z often lacks relevance to Indian consumers, as cultural preferences, economic conditions, and brand exposure vary significantly across regions. While research has explored brand loyalty among Generation Z, significant gaps remain in understanding how brand awareness, perceived quality, emotional association, and social influence shape loyalty across genders.

Additionally, perceived quality research primarily examines product attributes but provides limited insight into whether quality perceptions translate into brand loyalty differently among male and female consumers. Emotional association and social influence also lack comprehensive examination within gender-focused brand loyalty research, particularly in terms of their relative importance rather than their direct presence.

Furthermore, peer influence is often treated as a broad construct, with limited emphasis on understanding its role and how it differs by gender, and loyalty rather than short-term behavioral conformity [3]. Addressing these gaps will provide deeper insights into how these factors collectively drive brand loyalty among Indian Generation Z consumers. This study examines the factors influencing fashion brand loyalty among Generation Z students in Bangalore and explores how these factors operate across genders by analyzing brand awareness, perceived quality, emotional attachment, and social influence. The study aims to examine gender-based differences in the relative influence of these loyalty drivers to provide context-specific insights that fashion brands can use to inform marketing and consumer engagement strategies, even though overall brand loyalty levels may not differ significantly between male and female consumers.

Aaker's Brand Equity Model and Self-Congruity Theory frame brand loyalty as an outcome influenced by cognitive evaluations of the brand as well as affective and social alignment with the consumer. This provides the basis for examining awareness- and quality-related drivers of loyalty, while Self-Congruity Theory informs the role of emotional association and social influence in reinforcing brand commitment. Although these frameworks acknowledge that consumer responses may vary across demographic groups, prior evidence on gender-based differences in overall brand loyalty remains mixed, particularly within the Indian Generation Z context. Accordingly, gender is examined in this study from an exploratory perspective, while the remaining hypotheses test theory-consistent relationships between the identified drivers and brand loyalty.

H1: There is a significant difference in brand loyalty between male and female Generation Z students.

H2: Brand awareness has a significant impact on brand loyalty among Generation Z students.

H3: Perceived quality has a significant impact on brand loyalty among Generation Z students.

H4: Emotional association has a significant impact on brand loyalty among Generation Z students.

H5: Social influence has a significant impact on brand loyalty among Generation Z students.

4. Methods

This paper proposes a descriptive, cross-sectional quantitative research approach and a survey method for assessing brand loyalty among Generation Z in the city of Bangalore. A structured questionnaire was used to collect data on constructs such as brand awareness, perceived quality, emotional associations, social influence, and brand loyalty, using a 5-point Likert scale. The questionnaire was tested for validity by three experts in consumer behavior and brand management. SPSS was used to analyze the data obtained in the research. Correlation analysis was used to examine the strength and direction of association between brand loyalty and its drivers. Multiple regression was applied to assess the relative contribution of each predictor while controlling for others. Independent-samples t-tests were conducted to test gender differences in overall loyalty, and separate regressions were estimated to examine variation in predictor strength across gender, in line with the exploratory purpose of this study.

Generation Z adults, aged 18 to 28, were identified as the target population. Data collection was conducted via convenience sampling through an online survey form on Google Forms. The initial sample size calculation using Cochran's formula, with a 95% confidence level, assuming a 50% variability and an 8% margin of error, yielded a sample size of 150 respondents. After screening the data, response sets with consistent inaccuracies and incomplete surveys were excluded, yielding a final sample of 100 respondents. The recalibration of Cochran's formula for the final sample corresponds to an approximate margin of error of $\pm 9.8\%$ at the same confidence level. The measurement instrument's reliability was assessed using Cronbach's alpha, with the overall scale demonstrating high reliability ($\alpha = 0.89$). Construct-specific levels were 0.842 for brand awareness, 0.725 for perceived quality, 0.804 for emotional association, 0.930 for social influence, and 0.827 for brand loyalty, all of which are above 0.70, allowing the use of composite mean scores for analysis.

Before conducting regression, diagnostic tests were conducted to assess the assumptions of linear regression. Multicollinearity among variables was tested using the Variance Inflation Factor (VIF) and tolerance, where the tolerance levels ranged from 0.601 to 0.802, and VIF ranged from 1.246 to 1.664, all of which were within the acceptable range (tolerance > 0.10 ; VIF < 5). This showed that there was no multicollinearity among the variables, even when several co-varying variables had been included in the model. Normality and homoscedasticity of the residuals were assessed using graphical methods, including histograms, normal probability (P-P) plots, and plots of standardized residuals versus predicted values. The results showed that the residuals were normally distributed and homoscedastic, and thus suitable for multiple linear regression in the study.

5. Results

Table 1 shows that the sample in this study had more female participants (57%) than male participants (43%). Most of the respondents were undergraduate students (76%). Most participants were between the ages of 18–20, followed by 21–23.

Table 1: Sample Description

Gender	Percent (%)	Age	Percent (%)	Educational Background	Percent (%)
Male	43	18–20	52	Undergraduate	76
Female	57	21–23	25	Postgraduate	17
		24–26	10	PhD	7
		27–28	13		

The mean scores across all brand equity dimensions exceed the midpoint of 3 on the 5-point Likert scale, indicating a positive consumer perception. Brand awareness (4.01) is the strongest, highlighting high brand recognition. Brand loyalty (3.56) and perceived quality (3.51) suggest strong consumer trust and favorable brand evaluations. Emotional association (3.34) reflects a moderate affective connection, while social influence (3.07), though the weakest, remains relevant.

Table 2: Descriptive Statistics and Correlation Coefficients

Constructs	Mean	SD	BL	BA	PQ	EA	SI
Brand Loyalty	3.56	0.70	1				
Brand Awareness	4.01	0.61	0.549**	1			
Perceived Quality	3.51	0.53	0.525**	0.423**	1		
Emotional Association	3.34	0.79	0.592**	0.559**	0.431**	1	
Social Influence	3.07	0.91	0.493**	0.275**	0.351**	0.397**	1

Note: **. Correlation is significant at the 0.01 level (2-tailed).

From Table 2, the Pearson correlation analysis reveals that emotional association shows a moderate positive correlation ($r = 0.592$, $p < 0.01$) with brand loyalty, indicating that higher emotional attachment towards the brand significantly enhances brand loyalty. Brand awareness also exhibits a moderate positive correlation ($r = 0.549$, $p < 0.01$), suggesting that customers who are more aware of the brand are more likely to be loyal. Perceived quality also shows a moderate positive correlation ($r = 0.525$, $p < 0.01$), suggesting that customers' perceptions of product quality moderately influence their brand loyalty. Social influence shows a weak positive correlation ($r = 0.493$, $p < 0.01$) and ranks lowest among the four variables, indicating that external opinions and social interactions play a comparatively lesser role in building brand loyalty. The p -value of less than 0.01 signifies that all relationships are statistically significant at a 99% confidence level. Although all correlations are statistically significant at the 1% level, their magnitudes fall within the moderate range, suggesting meaningful but not dominant relationships.

Table 3 shows that the regression model demonstrated satisfactory explanatory capacity for both gender groups. For male respondents, $R = 0.793$, accounting for 62.9% of the variance in brand loyalty, with an adjusted R^2 of 0.590. For female respondents, $R = 0.661$, accounting for 43.7% of the variance in brand loyalty, with an adjusted R^2 of 0.394. The standard error of estimate is similar for both models.

Table 3: Regression Model Fit Statistics

Gender	R	R^2	Adjusted R^2	Std. Error
Male	0.793	0.629	0.590	2.52792
Female	0.661	0.437	0.394	2.46663

As shown in Table 4, brand awareness ($\beta = 0.282$, $p = 0.048 < 0.05$) and perceived quality ($\beta = 0.301$, $p = 0.030 < 0.05$) have a statistically significant positive influence on male students' brand loyalty. For female students, emotional association ($\beta = 0.400$, $p = 0.005 < 0.05$) and social influence ($\beta = 0.216$, $p = 0.050$) have a statistically significant positive influence on brand loyalty.

Table 4: Regression Coefficients

Independent Variables	Males			Females		
	β	t	p	β	t	p
Brand Awareness	0.282	2.045	0.048	0.145	1.173	0.246
Perceived Quality	0.301	2.248	0.030	0.148	1.270	0.210
Emotional Association	0.163	1.252	0.218	0.400	2.958	0.005
Social Influence	0.224	1.669	0.103	0.216	1.990	0.050

Table 5 shows that the independent sample t -test results indicate a Sig. value from Levene’s Test of 0.274, which is greater than 0.05, indicating that equal variances are assumed. The Sig. (2-tailed) value of 0.484 indicates that there is no statistically significant difference in brand loyalty between male and female consumers. Therefore, H1 is not supported. The findings confirm that brand awareness, perceived quality, emotional association, and social influence have statistically significant positive relationships with brand loyalty. Hence, H2, H3, H4, and H5 are supported.

Table 5: Independent Sample Test (Transposed)

Statistic	Equal variances assumed	Equal variances not assumed
Levene’s F	1.212	–
Levene’s Sig.	0.274	–
t	-0.703	-0.682
df	98	78.766
Sig. (2-tailed)	0.484	0.497
Mean Difference	-0.50020	-0.50020
Std. Error Difference	0.71170	0.73386
95% CI (Lower, Upper)	(-1.91254, 0.91213)	(-1.96099, 0.96058)

6. Discussion

This study examines brand loyalty among Generation Z consumers, specifically focusing on Bangalore-based respondents and paying attention to gender-related differences in loyalty drivers rather than broad gender-based preferences. The analysis focuses on brand awareness, perceived quality, emotional association, and social influence, as these variables were examined in the study. The findings indicate relatively high levels of brand awareness among respondents, consistent with the digitally mediated consumption environment of Generation Z, rather than being causally attributed to social media usage alone. Accordingly, the results highlight the relevance of brand presence in digital spaces without implying direct causal effects.

Brand loyalty scored an average of 3.56, followed closely by perceived quality, which scored 3.51, indicating generally favorable brand evaluations among respondents. These values suggest positive brand perceptions beyond mere recognition, without introducing unmeasured constructs such as brand trust. This pattern aligns with prior research identifying perceived quality as a foundational component of brand loyalty in the fashion sector [17].

Emotional association recorded a medium mean value of 3.34, indicating that affective connections contribute to brand loyalty, though to a lesser extent than cognitive factors such as brand awareness and perceived quality. This suggests that emotional involvement remains relevant within loyalty formation but does not dominate brand loyalty decisions among the sampled respondents. Social influence recorded the lowest mean value (3.07), suggesting a comparatively weaker role in shaping brand loyalty relative to other examined drivers. This interpretation is consistent with the observed positive correlation between social influence and brand loyalty ($r = 0.493$, $p < 0.01$), indicating relevance without overstating practical dominance.

Regression analysis indicates variation in the relative importance of brand loyalty drivers across genders, rather than differences in overall loyalty levels. Among male consumers, perceived quality and brand awareness emerge as relatively stronger predictors of brand loyalty. Among female respondents, emotional association emerges as a stronger predictor of brand loyalty, with social influence playing a secondary role. Social influence has a marginal impact on female consumers, while emotional engagement is a key driver of loyalty. These findings reflect differences in motivational pathways rather than differences in loyalty intensity and are consistent with the independent-samples t -test results, which show no statistically significant gender-based differences in overall brand loyalty.

The findings highlight the role of social media in shaping consumers' brand-related perceptions and behaviors. As respondents acknowledge the influence of social media on fashion-related behaviors, social media engagement emerges as an important contextual element within the contemporary marketplace. This observation underscores the relevance of digital engagement in contemporary fashion marketing contexts, without implying prescriptive strategic outcomes. Overall, the findings suggest that having a comprehensive brand experience with the capabilities to increase brand awareness, build perceptions of high quality, establish emotional ties, and capitalize on social influence is beneficial for overall brand loyalty. Even though overall loyalty is similar across genders and shows no significant differences, insights into the unique factors underlying each gender can help fashion brands fine-tune their approach. Given the growing trend of digitalization and market competitiveness, branding strategies informed by such insights help contextualize how Generation Z consumers engage with fashion brands.

This study contributes to existing knowledge through a quantitative approach to Indian Generation Z customers. The observed stronger association between emotional branding and loyalty may reflect contextual consumption patterns specific to the sampled urban Generation Z student population, rather than broader cultural or behavioral generalizations. Although prior studies have reported gender disparities in brand loyalty, the present findings indicate minimal disparities, which may reflect the equalizing impact of social media on brands. From the variables tested, perceived quality was found to be an important predictor of brand loyalty, thereby being consistent with prior research suggesting that quality in a product leads to brand patronage among consumers, especially in the fashion sector, where product durability and quality are valued [7, 9]. The key role of emotional association among female consumers is consistent with existing evidence of women's active participation in social networking sites and influencers [13, 18], whereas male consumers are more concerned about associations based on dependability and use values. The lesser significance of social associations leads to the conclusion that individualized brand associations are more valuable than social associations [12]. Overall, the findings suggest that traditional assumptions about gender differences in brand loyalty require reconsideration in context. These findings indicate a shift toward more convergent brand experiences among Generation Z consumers, potentially reducing rigid gender-based distinctions in brand engagement.

6.1. Implications of the Study

Given that observed relationships are moderate in magnitude and based on a student sample, the following implications should be interpreted as directional insights rather than definitive managerial prescriptions. The study's conclusions have practical implications, especially for marketers and fashion brands. According to the research, companies can create gender-sensitive marketing strategies by concentrating on brand awareness, perceived quality, and emotional association for male consumers and on aesthetics and emotional branding for female consumers [12]. These implications are framed in terms of relative emphasis rather than definitive differences. Furthermore, brand impressions are influenced by social media sites, peer visibility, and social interaction [15].

The study also shows that while male consumers are more flexible and price-sensitive, female consumers are more likely to prioritize sustainability and ethical sourcing when making purchases [19]. This is consistent with broader changes in consumer behavior, where males prioritize utility and brand status, while women are more likely to identify brands with their social identity and values [13].

Additionally, the study provides insights into urban Gen Z students' brand engagement patterns, highlighting the need for communication strategies that reinforce brand awareness and perceived quality [1]. These insights pertain to the Gen Z student segment examined and should be interpreted within this contextual scope. Furthermore, Gen Z customers' growing desire for personalization emphasizes how crucial engaging brand experiences are to building enduring brand loyalty [20].

Gen Z consumers are dynamic and digitally savvy, so organizations need to continually adapt their interaction strategies to meet evolving consumer demands. Brand retention can be increased by combining customer loyalty programs, sustainability messaging, and immersive digital experiences [21]. To enhance brand-consumer relationships, fashion firms may consider aligning their product positioning and communication approaches with these drivers.

6.2. Limitations of the Study

Although methodological rigor was applied in statistical testing, several limitations should be acknowledged. First, the use of convenience sampling among college-going students in Bangalore affects external validity. This results in the sample being primarily representative of educated urban Generation Z students rather than the broader Indian youth population. Second, while the total sample size meets minimum requirements for multivariate analysis, regression analyses conducted separately by gender reduce statistical power and should be interpreted as exploratory comparisons of relative predictor strength rather than definitive gender-based effects.

Third, construct reliability was assessed using internal consistency measures; however, neither exploratory nor confirmatory factor analysis was conducted to establish construct dimensionality or discriminant validity among related psychological constructs. Fourth, the emotional association construct includes an item reflecting impulse buying tendencies, which may capture behavioral response rather than purely affective attachment, potentially affecting construct purity. Fifth, although regression assumptions were tested and satisfied, results remain sample-dependent and should be interpreted as exploratory associations rather than population-level effects. Finally, the study relies on cross-sectional self-reported data, which may be subject to common method variance and social desirability bias and does not permit causal inference regarding the direction of relationships between brand-related perceptions and loyalty.

6.3. Future Scope for Research

Probability sampling techniques should be explored in subsequent studies, and respondents from diverse geographic locations and socio-economic groups should be selected to improve generalizability at the national level. This would enable researchers to explore whether gender affects the modification of loyalty influencers by conducting moderation analyses using interaction terms or multi-group SEM. Longitudinal designs could examine how loyalty-building processes unfold among Generation Z during the transition from the student to the working phase. Refining the instruments for these factors using confirmatory factor analysis and scale purification would improve construct validity for emotion-related constructs and social influences. Future studies may further distinguish between normative peer pressure and the social-signaling aspects of identity to better understand the social processes underlying loyalty. In addition, analysis could explore platform-based online behavior, the credibility of online influencers, perceptions of sustainability, and brand-based online behavior as latent variables, when appropriately studied beyond conceptual perceptions.

7. Conclusion

The study examined the drivers of brand loyalty among Generation Z students in Bangalore, with emphasis on gender-based variations in the relative influence of loyalty drivers. This study is positioned as a context-specific and exploratory validation of established brand equity and self-congruity mechanisms rather than an extension of theory. The findings indicate that brand awareness and perceived quality, alongside emotional association and social influence, are significantly associated with brand loyalty. Although male and female respondents demonstrate comparable levels of brand loyalty, differences emerge in the relative importance of factors contributing to loyalty formation. This suggests that brand loyalty may be better understood in terms of variations in underlying drivers rather than differences in loyalty strength across gender groups. Importantly, the study is positioned as a context-specific, exploratory validation of established brand loyalty drivers in an urban Indian Gen Z student setting. While loyalty outcomes appear convergent across genders, the pathways to achieving loyalty show differential emphasis, suggesting that uniform branding strategies may be suboptimal. However, the observed relationships are moderate in magnitude, indicating that these factors represent contributing influences rather than dominant determinants of loyalty. Given the reliance on convenience sampling and relatively small subgroup sizes, the findings are best interpreted as indicative patterns within the sampled population rather than population-level effects. From a managerial perspective, the findings support a driver-led approach to loyalty building, with fashion brands aligning their communication strategies with the relative influence of functional and emotional drivers rather than assuming uniform or gender-blind loyalty mechanisms. Overall, this study contributes empirical evidence on fashion brand loyalty within a cultural and demographic context that has received limited prior scholarly attention, while also highlighting the importance of interpreting conclusions strictly in alignment with the constructs measured. Future research may extend these findings by using larger, more diverse samples and alternative analytical approaches to assess the broader applicability of the observed patterns.

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Declaration of Competing Interests

The authors declare that they have no known competing financial interests or personal relationships that could have influenced the work reported in this paper.

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Ethics Approval and Consent to Participate

The study was conducted in accordance with institutional ethical standards. Participation was voluntary, and informed consent was obtained from all respondents prior to data collection. No personally identifiable information was collected.

Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

AI Use Disclosure

The authors declare that no generative artificial intelligence tools were used in the conceptualization, data collection, analysis, or interpretation of the research findings. Any AI-assisted tools, if used for language editing or formatting, did not influence the intellectual content of the study.

Author Contributions

Dr. Sonal Devesh: Supervision; **Naksha Mudumbe:** Conceptualization, Formal Analysis, Writing – Review & Editing; **Sumitra Mathan:** Methodology, Validation, Writing – Original Draft; **Palak Shukla:** Investigation, Software, Visualization; **Dia Gupta:** Data Curation, Resources; **Siddhi Gholve:** Writing – Review & Editing.

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