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## INFLUENCE OF SOCIO-BEHAVIOURAL APPROACH ON GEN Z'S ONLINE PURCHASE BEHAVIOUR OF URBAN AND RURAL WOMEN CONSUMERS

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### ABSTRACT

The COVID-19 pandemic has restricted the Consumer movements to their homes due to which consumers have to be reliant on e-commerce to manage their day-to-day chores. This study investigates how Socio-Behavioural Approach affects the online purchase behaviour of women belonging to Generation Z (born ~1997-2012) in both urban and rural settings. As Gen Z is the first true “digital native” generation, their online shopping habits are distinct in terms of preferences, risk perceptions and technology usage. Specially in the case of Women Consumers the scenario becomes very vigilant as there is huge amount of difference in them in the following manners: The thought process of rural and urban women consumers is very different, their risk handling capacity also does vary, their level of education varies, there is huge difference of social background in them.

Previous literature has explored Gen Z's online purchasing behaviour and separately Socio-Behavioural Approach across generations, but little work has addressed how Socio-Behavioural Approach mediates or moderates online purchase decisions for Gen Z women in diverse geographies (urban vs rural) Using Secondary data techniques the study finds that higher Socio-Behavioural Approach— operationalised via knowledge of online risks, safe practices, and trust in website/transaction security — will be positively associated with higher frequency of online purchases and higher willingness to transact. However, the strength of the effect differs between urban and rural women: urban women show stronger impact of Socio-Behavioural Approach on purchase behaviour, while rural women's behaviour is more strongly influenced by other factors such as perceived convenience and social influence. The findings suggest that enhancing cybersecurity education and awareness among rural Gen Z women can help reduce risk perceptions, thereby increasing online shopping participation and bridging the urban-rural digital commerce divide.

**KEYWORDS:** Socio-Behavioural Approach, Gen Z's, Online Purchase, Purchase Behaviour, Rural and Urban Women Consumers



## **INTRODUCTION**

Today, young individuals especially women aged between 18 and 30—are increasingly exposed to cyber threats due to their high engagement with digital platforms. Understanding the cybersecurity behaviours of young individuals and identifying the measures and factors that can help reduce cyber threats is therefore crucial (Parveen & Krishnaraj, 2024). Since existing studies have not sufficiently explored these factors from a socio-behavioural perspective, this study adopts a Socio-Behavioural Approach. It employs the primary constructs of the Theory of Planned Behaviour (TPB) along with additional factors such as perceived awareness and knowledge of cyber threats to predict young adults' intentions to practice appropriate cybersecurity behaviours (Ajzen, 1991; GWI, 2025).

The Socio-Behavioural Approach significantly influences Generation Z's online purchasing behaviour by increasing perceived risk, thereby making consumers more cautious in high-risk situations and shaping their trust in online platforms (De & Bakshi, 2024; Qiu et al., 2024). While awareness promotes vigilance, urban Gen Z consumers often possess a baseline level of digital knowledge, whereas rural Gen Z consumers may require targeted education to bridge the digital literacy gap and foster greater trust in e-commerce platforms (Sanketh, 2024; Pandey, 2023; Amrutrao, 2019). For businesses, understanding these differences is essential for building secure and trusted online environments, particularly when engaging a digitally native but potentially less secure rural demographic (Fromm & Read, 2021).

The practice of socio-behavioural theory involves the application of socio-behavioural knowledge to issues related to behaviour change, stabilization, and control, along with the behavioural specification of activities (Thyer, 1983). In consumer behaviour research, behavioural intention is a central construct, referring to an individual's perceived willingness or likelihood to engage in a specific action, such as purchasing a product or adopting a service (Yang et al., 2023). Behavioural intention is well explained by the Theory of Planned Behaviour and the Technology Acceptance Model (TAM). According to TPB, intention is influenced by attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991), whereas TAM emphasizes perceived usefulness and perceived ease of use as key determinants of intention (Davis, 1989).

The emergence of online shopping represents a revolutionary shift in the way consumers interact with brands. The initial step toward digital commerce was taken in 1979 when Michael Aldrich connected a modified household television to a real-time transaction processing computer via a telephone line, leading to the invention of online shopping (Fromm & Read, 2021). During the late 1980s and early 1990s, the development of online banking services and early ordering systems such as Minitel in France laid the foundation for digital financial interactions (Fromm & Read, 2021). The



commercialization of e-commerce accelerated between 1994 and 1996 with the launch of Netscape Navigator, the establishment of the first online bank, Pizza Hut's online ordering system, and the emergence of major platforms such as Amazon and eBay (Fromm & Read, 2021). In 1998, PayPal was introduced, further strengthening trust and security in digital payment systems.

Generation Z comprises individuals born between 1997 and 2012 and represents the first generation of true digital natives, having grown up with the internet, smartphones, and social media (Fromm & Read, 2021). This generation relies heavily on digital platforms for everyday activities, including shopping, education, and financial transactions, through applications such as Amazon, Myntra, Nykaa, Blinkit, Zepto, and Unacademy (Parveen & Krishnaraj, 2024).

The Socio-Behavioural Approach has a mixed impact on Gen Z consumers. While their digital fluency may lead to overconfidence and relaxed security practices, limited awareness increases vulnerability to phishing, identity theft, and online scams (GWI, 2025; Parveen & Krishnaraj, 2024). Despite being aware of digital privacy concerns, Gen Z users are often less cautious with work-issued devices and underestimate the consequences of security breaches. Key challenges faced by this generation include overconfidence, device delusion, vulnerability to phishing, lack of ownership, and underestimated consequences (GWI, 2025).

As e-commerce continues to shape the future of global markets, the significance of this research lies in its focus on a generation that plays a pivotal role in determining the future of online shopping. Understanding the factors that influence Gen Z's trust in e-commerce can offer valuable insights for businesses aiming to build long-term relationships with this demographic (Wang et al., 2023; Caratù et al., 2023). The novelty of this study stems from its comprehensive examination of both traditional factors such as price and convenience, and emerging concerns such as environmental sustainability, which are increasingly important to Gen Z consumers (Dąbrowski et al., 2022). Academically, this research expands the literature on consumer behaviour in the digital era, while practically, it provides actionable insights for online retailers to enhance trust and loyalty among Gen Z shoppers.

### **LITERATURE REVIEW:**

It's quite Complex to Understand how socio-behavioural factors shape Gen Z women's online purchasing behaviour, as there are many points that affects their buying behaviour like technology knowledge, social influence, identity, trust, and context. At the same time, differences between urban and rural environments such as infrastructure, social networks, and access moderate these behaviours, producing varied pathways to adoption and loyalty. Everyone using the online platforms i.e., Internet of Things (IOT) devices are concerned about the constantly changing nature of cyber threats, identity theft, social engineering, phishing attempts, etc. Numerous studies have already explored the



relationship between Socio-Behavioural Approach and online buying behaviour such as:

- **GWI (2025):** identifies that Generation Z exhibits comparatively weaker socio-behavioural responsiveness than older cohorts such as Baby Boomers, especially in the context of cybersecurity awareness and indicates that despite strong digital proficiency, Gen Z often prioritizes convenience and peer validation over cybersecurity awareness, increasing online purchasing risks.
- **Ayisha (2025):** investigates socio-behavioural and governance-related determinants influencing waste management practices in Ghana. The study finds that systemic challenges, including policy gaps, weak institutional frameworks, and financial constraints, have a greater impact on behavioural outcomes than individual demographic factors. It further reveals that community-based rural waste management systems are more effective and sustainable than privatized urban models.
- **Parveen & Krishnaraj (2024):** reveal that AI-driven recommendations enhance technology adoption while simultaneously increasing Gen Z's susceptibility to manipulation in personalized e-commerce environment. Gen Z's emotional engagement and reliance on algorithmic cues amplify trust in recommendations. The authors highlight the importance of socio-behavioural literacy and the ethical design of systems to safeguard young consumers in digital marketplaces that are becoming more personalized.
- **De&Bakshi(2024);Qiu et al.(2024):** These studies examine digital branding and consumer engagement among Generation Z, emphasizing the role of interactive elements such as emojis, culturally relevant messages, and expressive symbols as communication tools. Such digital cues enhance emotional involvement, perceived authenticity, and identity alignment, thereby shaping purchase intentions. The research identifies symbolic online interactions as key intermediaries connecting digital engagement with behavioural responses among Gen Z consumers.
- **Sanketh (2024):** This research explores online shopping behaviour in rural India, identifying mobile phones as the primary mode of digital access. Adoption is significantly influenced by trust issues, security concerns, payment preferences such as cash-on-delivery, and connectivity limitations. Despite rising interest in e-commerce, infrastructural challenges and perceived risks remain key barriers. The findings offer valuable insights for developing rural-centric digital platforms and targeted marketing approaches.
- **Yang et al. (2023); Wang et al. (2023):** These studies investigate the influence of digital behavioural triggers on Generation Z's online consumption patterns. Findings indicate that emojis and interactive content enhance brand experience by promoting authenticity, emotional connection, and social validation. Such behavioural cues impact both cognitive and affective

processing, increasing purchase intention and confirming that Gen Z's digital familiarity strengthens the effectiveness of symbolic and expressive online communication strategies.

- **Caratù et al. (2023):** This study explores the impact of symbolic digital elements on consumer engagement, identifying emojis and interactive cues as behavioural drivers rather than mere aesthetic features. These symbols facilitate identity expression, emotional bonding, and cultural relevance in digital brand interactions. The findings establish a strong association between semiotic design and consumer behaviour, demonstrating how symbolic communication enhances engagement and purchase intention among Generation Z in online environments.
- **Alharbi & Mahzari and Aljasir (2023):** This research examines how Generation Z interprets digital content through cultural and symbolic lenses. It reveals that users are more responsive to content reflecting familiar values, language patterns, and identity markers. Cultural congruence enhances trust, emotional involvement, and purchase intent, while lack of alignment leads to disengagement. The study stresses the importance of culturally responsive digital marketing strategies in shaping Gen Z's consumer decision-making behaviour.
- **Pandey (2023):** The study investigates evolving consumer behaviour in rural India, noting that improvements in infrastructure, digital access, income levels, and urban exposure have transformed consumption trends. Rural consumers increasingly favour branded goods and online purchasing due to convenience and variety. Aspirational values and social influence further stimulate adoption, indicating that rural markets are diverse and dynamic, requiring context-specific marketing interventions.
- **Dąbrowski et al. (2022):** Using the Theory of Planned Behaviour, this study analyses pro-environmental practices among Generation Z across rural and urban regions. While basic sustainability behaviours show limited geographic variation, complex actions differ due to economic and infrastructural limitations. Social norms shaped by family, peers, and influencers significantly influence behaviour, highlighting the role of contextual determinants in shaping Gen Z's environmental practices.
- **Fromm & Read (2021):** This work suggests that Generation Z's consumption behaviour is shaped by authenticity, social influence, digital competence, and value-driven decision-making. It emphasizes transparency, inclusivity, and community engagement as key marketing principles. Although the study offers practical insights for brand communication, it also calls for further academic investigation into contextual and cross-cultural differences in Gen Z behaviour across digital and offline marketplaces.
- **Premi & Thomas (2020):** This review of socio-behavioural design in conversational agents finds that anthropomorphic features, language tone, and interactivity positively influence trust, perceived social presence, and purchase behaviour in e-commerce environments. However,



adverse outcomes may occur in privacy-sensitive contexts. The study also identifies moderating factors such as age, technological readiness, and privacy concerns, emphasizing the importance of context-driven behavioural design.

- **Amrutrao, S. A. (2019):** This study examines online purchasing behaviour among rural consumers, highlighting factors such as digital accessibility, trust, perceived risk, and usability challenges. The findings indicate that infrastructural limitations and security concerns influence online adoption, while increasing technological exposure gradually encourages digital consumption patterns within rural populations.
- **Thyer (1983):** This work traces the integration of behaviour modification within social work education and professional practice. It outlines the theoretical foundations and institutional acceptance of behavioural approaches, enabling their application in clinical and academic settings. The study emphasizes the compatibility of behavioural theory with social work's emphasis on environmental and social determinants of human behaviour.

#### RESEARCH GAP:

Many studies have already been conducted on the topic but there is limited research that combines all these terms together i.e., Socio-Behavioural, Gen Z women, online purchase behaviour and urban-rural segmentation in one framework. As we know that this generation has been born in the digital age so they know how to tackle the situation, but their digital fluency can lead them to overconfidence and lax security habits, and this overconfidence is the major threat the generation needs to protect themselves from.

So, the prospective in this study will be to adopt a **Socio-Behavioural Approach perspective**. By exploring these Research gaps, one could offer valuable insights into how the Socio-Behavioural Approach will help the youth generation called Gen Z, helping them to tailor their strategies for each kind of Cybercrime, frauds.

#### OBJECTIVE OF THE STUDY:

1. To examine the impact of Socio-Behavioural Approach on online purchase behaviour.
2. To study the influence of Socio-Behavioural Approach on Gen Z.
3. To analyse the purchasing behaviour of Urban and rural women consumers.

#### RESEARCH METHODOLOGY:

Research methodology is a set of procedures and techniques for gathering, analysing, and interpreting information about the topic. It's a Scientific way solve the Research problems. It may vary as per the nature and scope of the research topic; it could be Qualitative, Quantitative, Descriptive, exploratory,



Experimental, Correlational, Longitudinal, etc. This study adopts a **Descriptive research design** to systematically collect and interpret data for providing a comprehensive understanding of the subject. The approach primarily addresses questions related to what, where, when, and how, while not focusing on causal explanations.

The universe of the study comprises the state of Uttar Pradesh. The study includes both urban and rural populations within this region. The research is based on **Secondary sources of data collection**.

**SOCIO-BEHAVIOURAL FACTORS AFFECTING ONLINE PURCHASE BEHAVIOUR:**

Socio Behaviour reflects the interaction between an individual's environment and their behavioural patterns over time i.e., the way they respond or react during the duration or span of time. It could also be described as the actions or their responses within a social and cultural context based on their past experiences.

**Socio-behavioural factors influencing online purchases includes:**

| Factors   | Context   |
|---|---|
| <ul style="list-style-type: none"> <li>• Trust &amp; Security</li> <li>• Website Experience</li> <li>• Social Influences</li> <li>• Psychological Factors</li> <li>• Personal Demographics</li> <li>• Marketing/Promotions</li> <li>• Perceived risk</li> </ul> | <ul style="list-style-type: none"> <li>Reliability &amp; Privacy</li> <li>Ease of use, design, speed</li> <li>Reviews, status</li> <li>Enjoyment, perceived value</li> <li>Age, income, education</li> <li>Discounts, free shipping, brand security, price, and brand reputation</li> </ul> |

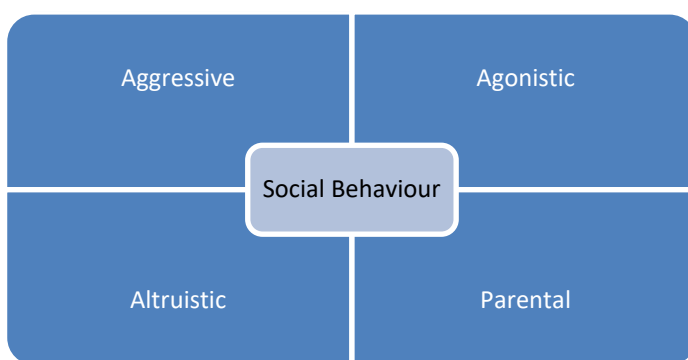
The research seeks to analyse how social and behavioural factors collectively influence consumers' decisions and actions in online shopping environments. The socio-behavioural approach integrates sociological aspects (such as social influence, culture, reference groups, family, and social norms) with behavioural elements (such as attitudes, perceptions, motivation, trust, risk perception, and habits).

In the context of online purchase behaviour, it focuses on understanding how consumers' buying decisions are shaped by peer reviews, social media interactions, influencer marketing, online communities, perceived credibility of digital platforms, and behavioural responses to digital stimuli (such as website design, personalization, discounts, and ease of use). The study also examines behavioural constructs like impulse buying, decision fatigue, perceived value, and post-purchase satisfaction.

By examining these factors, the objective aims to assess how socio-behavioural dynamics affect key

stages of the online buying process—need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behaviour. The findings can help identify which socio-behavioural elements most strongly influence online consumer trust, engagement, and conversion, thereby offering insights for marketers, policymakers, and digital platforms to design more consumer-centric strategies.

There are various kind of social behaviour exists as stated below:



**SOCIO-BEHAVIOURAL FACTORS AFFECTING GEN Z:**

Socio-behavioural factors shaping Gen Z (born ~1997-2012) centre on their digital native status, leading to a pragmatic, socially conscious, and individualistic approach, heavily influenced by many factors that have been given further in the table. while facing challenges like FOMO, social skill gaps, and pressure from idealized online worlds. Key drivers include influencers, online reviews, brand values (CSR, D&I), and a strong focus on financial security born from witnessing past recessions.

In the current digital age, Generation Z (Gen Z) has adopted Emojis as influential communication tools that cross cultural and language barriers. Emojis have not only revolutionized personal communication but have also become crucial in how brands engage with Gen Z consumers online. A simple smiley face, thumbs-up, or heart emoji can trigger emotions. For businesses, recognizing these distinctions is vital for creating secure and trustworthy online environments, especially when interacting with a digitally savvy yet potentially less secure rural audience (Fromm & Read, 2021). The application of socio-behavioural theory involves using socio-behavioural knowledge to address issues related to behaviour change, stabilization, and control, as well as the behavioural specification of activities (Thyer, 1983).

**The socio behavioural factors that affect Gen Z are:**

- Technology (social media, influencers, instant gratification)
- Digital Socialization and Technology Dependence
- Peer Influence and Online Communities
- Social Identity and Self-Expression
- Authenticity, Sustainability, Diversity
- Value-Driven and Ethical Orientation
- Risk Perception and Decision-Making Behaviour
- Family Influence and Socio-economic background
- Mental Health Awareness and Emotional Sensitivity
- Education and Information Accessibility

Normally this Generation Z has the following traits:

- They tend to be ‘informed consumers’, and will often research and weigh up options before making a buying decision
- They tend to be much less attached to specific brands, instead preferring to shop around for the best deal
- They place high importance on brand ethics and corporate responsibility, even more so than Millennials
- Out of all the generations, they’re the most likely to shop via social media

Although Gen Z individuals are mindful of prices, they are not as focused on cost as some earlier generations. To attract Gen Z consumers, products and brands must demonstrate a combination of value, quality, and ethical practices. In terms of shopping habits, Gen Z'ers exhibit the following preferences:

- Despite being the most online generation, Gen Z likes shopping in-store
- They also like having real shop assistants to help them with queries
- Gen Z'ers have high expectations as consumers, both in terms of customer service and product quality
- They like individualized shopping experiences that can be tailored to their own personal preferences.

**PURCHASING BEHAVIOUR OF GEN Z URBAN AND RURAL WOMEN CONSUMER:**

Generation Z women consumers represent a dynamic and rapidly evolving consumer segment. Their purchasing behaviour is influenced by digital exposure, socio-cultural environment, economic conditions, and individual value systems. However, urban and rural Gen Z women exhibit distinct



behavioural patterns due to differences in access, awareness, and socio-economic context. Some of the differences are mentioned below:

|   |
|---|
| <b>1. Digital Exposure and Access to Technology</b>   |
| Urban Gen Z Women   |
| <ul style="list-style-type: none"> <li>• High penetration of smartphones, high-speed internet, and digital payment systems.</li> <li>• Regular exposure to e-commerce platforms, social media advertising, and influencer marketing.</li> <li>• Comfortable with online shopping, app-based purchasing, and cashless transactions.</li> </ul> |
| Rural Gen Z Women   |
| <ul style="list-style-type: none"> <li>• Increasing but limited access to smartphones and internet connectivity.</li> <li>• Digital usage is often need-based rather than exploratory.</li> <li>• Preference for assisted digital purchases or hybrid modes (online information, offline purchase)</li> </ul>                                 |

Source: National Statistical Office (2022), RBI (2021), Pew Research Centre. (2021).

|   |
|---|
| <b>2. Influence of Social Media and Peer Groups</b>   |
| Urban Gen Z Women   |
| <ul style="list-style-type: none"> <li>• Strongly influenced by social media trends, influencers, and peer recommendations.</li> <li>• Platforms like Instagram, YouTube, and short-video apps shape fashion, beauty, and lifestyle purchases.</li> <li>• Peer validation through reviews, likes, and comments affects buying decisions.</li> </ul> |
| Rural Gen Z Women   |
| <ul style="list-style-type: none"> <li>• Peer influence exists primarily through local social networks, family, and community groups.</li> <li>• Social media influence is emerging but less dominant due to limited exposure.</li> </ul>   |

Source: Smith 2020, Lou & Yuan, 2019, Djafarova & Rushworth, 2017, Nair & Little, (2016).

|   |
|---|
| <b>3. Price Sensitivity and Value Perception</b>  |
| Urban Gen Z Women   |
| <ul style="list-style-type: none"> <li>• Moderately price-sensitive but willing to pay more for quality, convenience, or ethical value.</li> <li>• Actively compare prices online and look for discounts, offers, and subscription models.</li> </ul> |

|  |
|--|
| <ul style="list-style-type: none"> <li>• Value experiential benefits along with functional utility.</li> </ul>                 |
| Rural Gen Z Women  |
| <ul style="list-style-type: none"> <li>• Highly price-sensitive due to income constraints and budgeting practices.</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Purchasing decisions are driven by affordability, durability, and utility.</li> </ul> |
| <ul style="list-style-type: none"> <li>• Preference for value-for-money products rather than premium offerings</li> </ul>      |

**Source: Rekettye, Gabor & Liu, Jonathan & Danyi, Pál. (2025), Gani, Norhaninah, & Muhamad, Nurisyal & Jusoh, Zeti, (2026).**

|   |
|---|
| <b>4. Influence of Family and Cultural Norms</b>  |
| Urban Gen Z Women   |
| <ul style="list-style-type: none"> <li>• Greater autonomy in purchasing decisions.</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Family influence exists but is less restrictive.</li> </ul>                                  |
| <ul style="list-style-type: none"> <li>• More openness to modern lifestyles, fashion trends, and non-traditional products.</li> </ul> |
| Rural Gen Z Women   |
| <ul style="list-style-type: none"> <li>• Purchasing behaviour often aligned with household needs and social acceptability.</li> </ul> |
| <ul style="list-style-type: none"> <li>• Strong influence of family elders and cultural norms</li> </ul>                              |
| <ul style="list-style-type: none"> <li>• Decisions may require family approval, especially for high-value items.</li> </ul>           |

**Source: Discover Public Health (2026), Das, Soumyajit & Narayan, Prachi. (2025).**

|   |
|---|
| <b>5. Product Categories and Consumption Preferences</b>  |
| Urban Gen Z Women   |
| <ul style="list-style-type: none"> <li>• High consumption of fashion apparel, cosmetics, personal care, electronics, and lifestyle products.</li> </ul>         |
| <ul style="list-style-type: none"> <li>• Preference for sustainable, cruelty-free, and socially responsible brands.</li> </ul>                                  |
| <ul style="list-style-type: none"> <li>• Interest in personalized and niche products.</li> </ul>  |
| Rural Gen Z Women   |
| <ul style="list-style-type: none"> <li>• Focus on essential goods such as clothing, personal care basics, household items, and affordable cosmetics.</li> </ul> |
| <ul style="list-style-type: none"> <li>• Limited experimentation with luxury or premium categories.</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Functional utility takes precedence over trends.</li> </ul>  |

**Source: Yilmaz, Cihan & Balcioglu, Yavuz. (2026), Huo, Yifan & Yang, Defeng & Sun, Yu. (2025).**



**6. Trust, Risk Perception, and Information Search**

Urban Gen Z Women

- Rely on online reviews, ratings, and digital influencers.
- Higher trust in online platforms due to past experience.
- Comfortable with returns, exchanges, and digital grievance mechanisms.

Rural Gen Z Women

- Higher perceived risk in online purchases.
- Trust is built through physical inspection, local retailers, and personal relationships.
- Hesitant toward online payments and product authenticity.

**7. Ethical, Social, and Environmental Consciousness**

Urban Gen Z Women

- Strong inclination toward ethical consumption.
- Consider sustainability, eco-friendly packaging, and brand transparency.
- Support socially responsible brands and causes.

Rural Gen Z Women

- Ethical concerns are secondary to affordability and necessity.
- Awareness of sustainability is emerging but not a primary purchase driver.
- Environmental consciousness often aligns with traditional practices rather than brand ideology.

Source: Agu, Godswill & Margaça, Clara & Blessing, Owuala & Esi-Ubani, Chidiadi & Chinedu, Agu & Dike, Onwubiko & Okpara, Gazie. (2025).

**8. Payment Behaviour and Financial Independence**

Urban Gen Z Women

- High usage of digital wallets, UPI, credit/debit cards, and buy-now-pay-later options.
- Greater financial independence through part-time jobs, freelancing, or allowances.
- Comfortable managing personal finances digitally.

Rural Gen Z Women

- Preference for cash transactions or basic digital payments.
- Financial dependence on family remains higher.
- Limited exposure to advanced digital financial tools.

Source: Petroccione, Gerardo & Graziano, Elvira & Musella, Flaminia & Hadjielias, Elias. (2025).



9. Decision-Making Style and Purchase Motivation

Urban Gen Z Women

- Emotionally and socially driven purchasing combined with rational evaluation.
- Influenced by lifestyle aspirations, self-identity, and social visibility.
- Quick adoption of trends and innovations.

Rural Gen Z Women

- Rational and need-based decision-making.
- Purchases motivated by practicality, durability, and household utility.
- Slower adoption of new products and trends.

Source: Valentin, Sara & White, Corey. (2026), Sample, Jack. (2026).

So, the purchasing behaviour of Gen Z urban and rural women consumers differs significantly due to variations in digital access, socio-economic conditions, cultural norms, and exposure to modern consumption patterns. While urban Gen Z women exhibit digitally driven, value-expressive, and trend-oriented behaviour, rural Gen Z women demonstrate cautious, price-sensitive, and utility-focused purchasing behaviour.

CONCLUSION:

This study concludes that the Socio-Behavioural Approach provides a comprehensive and effective framework for understanding the online purchase behaviour of Generation Z women, particularly in the context of rising cyber threats and rapid digitalization. As young women aged 18–30 increasingly rely on e-commerce platforms for everyday needs, their exposure to cybersecurity risks has grown correspondingly. The findings clearly indicate that behavioural intention, shaped by attitudes, perceived norms, perceived behavioural control, and technology-related beliefs, plays a central role in determining how securely and confidently Gen Z women engage in online shopping.

Grounded in the Theory of Planned Behaviour (Ajzen, 1991) and the Technology Acceptance Model (Davis, 1989), the study establishes that socio-behavioural knowledge—such as awareness of cyber threats, understanding of safe online practices, and trust in digital platforms—significantly influences purchase decisions. Higher levels of awareness increase perceived risk, which in turn encourages cautious behaviour, such as verifying platforms, preferring trusted sellers, and adopting safer payment methods. However, the research also highlights a paradox: Gen Z’s digital fluency often leads to overconfidence, resulting in lax security habits, vulnerability to phishing, device misuse, and underestimation of long-term consequences. Thus, awareness alone is insufficient unless paired with responsible behavioural practices.



A key conclusion of the study is the pronounced difference between urban and rural Gen Z women consumers. Urban women benefit from better digital infrastructure, stable connectivity, diverse payment gateways, and advanced logistics networks. These conditions, combined with higher baseline digital literacy, strengthen the impact of socio-behavioural factors on their online purchasing behaviour. Urban consumers rely on platform ratings, verified badges, flexible return policies, and influencer-driven content to manage risk, allowing them to experiment across categories and shop more frequently.

In contrast, rural Gen Z women face infrastructural constraints such as poor connectivity, limited delivery networks, and restricted payment options. Their purchasing behaviour is therefore shaped more strongly by convenience, social influence, and trust derived from family, peers, and local community sources. Cash-on-delivery, seller reputation, and low-risk product categories dominate early adoption. The study finds that while socio-behavioural awareness positively influences rural consumers, its effect is comparatively weaker unless supported by targeted digital literacy initiatives and trust-building mechanisms.

The COVID-19 pandemic further accelerated e-commerce adoption across both geographies, reinforcing the relevance of socio-behavioural factors in digital consumption. With physical mobility restricted, Gen Z women were compelled to rely on online platforms, making cybersecurity awareness and trust critical determinants of continued participation. The findings suggest that strengthening socio-behavioural competencies—particularly among rural women—can reduce fear and uncertainty, thereby narrowing the urban–rural digital commerce divide.

Overall, the research fills a critical gap by integrating socio-behavioural theory, Gen Z women, online purchase behaviour, and urban–rural segmentation within a single analytical framework. Academically, it expands consumer behaviour literature by contextualizing cybersecurity within e-commerce decision-making. Practically, it offers actionable insights for policymakers, educators, and businesses. Targeted cybersecurity education, vernacular content, transparent platform policies, and inclusive digital infrastructure can foster safer online environments and build long-term trust and loyalty among Gen Z women consumers.

#### **RECOMMENDATION:**

Based on the research findings, marketers should focus on creating more informative and entertaining content providing clear, authentic, and valuable information about products or services as it would help the rural women to understand the online things easier. Hence, they can adopt the following measure to overcome these issues:

- The proper work should be done in the field of information graphics,



- Proper informative Videos should be created to communicate essential features and benefits of products or services.
- Marketers can also join hands with relatable micro influencers and content creators the trendy and known faces who align with the values of target audiences. It will help to amplify authenticity and aids in building trust among the Gen Z consumers of both the rural and urban women consumers.
- Higher the Socio-Behavioural Approach safer the online platforms will be
- Practice of using Strong passwords should be adopted
- One should be cautious while sharing their personal information
- Use secure payment gateways
- Avoid suspicious websites or deals that seem too good to be true

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