

Exploring the Psychographic Dimensions of Youths in Bengaluru City – VALS 2 Perspectives

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ABSTRACT:

Youth consumers around the globe form a significant portion of the market and their psychographic characteristics play a crucial role in shaping specific buying behaviour. The study aimed to explore and validate the psychographic dimensions of Generation Z youths in Bengaluru City using Values, Attitudes, and Lifestyle System (VALS 2) psychographic model. It has identified the key psychological dimensions shaping behaviour of this segment and decision-making patterns. The investigation has adopted an exploratory and descriptive research methodology and collected 153 valid responses through a structured questionnaire, utilized area-cum-convenience sampling technique. The Exploratory Factor Analysis has generated six psychographic constructs. However, when validated them through Confirmatory Factor Analysis, only four constructs- Knowledge-Seeking Attitude, Hands-On Creativity, Trend-Consciousness, and Social Awareness have passed the reliability and validity tests. The Structural Equation Modeling (SEM) demonstrated strong reliability and effectively fit the observed data, as indicated by model fit indices such as CFI (.992), TLI (.992), RMSEA (.057), and SRMR (.066). The research found that, psychographic factors were significantly influenced Generation Z youths' buying behaviour and their lifestyles. The findings of the study suggested marketers to formulate curious, creative engagement, trend sensitivity, and social consciousness marketing campaigns which align their offerings with target audiences' preferences, enhance engagement, and increase the brand loyalty. The present research addressed a critical research gap by focusing exclusively on the psychographic dimensions of Generation Z in Bengaluru City under VALS 2 model. It has contributed empirical value through model validation, offered a robust framework for future research and also to prepare marketing strategies to target this emerging demographic dividend.

KEYWORDS: Psychographics 1, VALS2 2, Generation Z Youth 3, Buying Behaviour 4, EFA 5, CFA 5, SEM 6.

INTRODUCTION:

Youths play a vital role in a continuing development of the communities in which they live. The global youth population is projected to increase from 1.2 billion to 1.3 billion by 2030 (UNO). In India, the youth population will number 420 million by the end of 2024 which is equal to the 29% of country's population (The People Research on India's Consumer Economy-PRICE) and it has estimated that 36% of the Youth population will reside in urban areas and the rest are in rural areas. The younger generation

holds substantial potential for driving societal development and forms the backbone of their society's future. India, as a nation with a predominantly young population—where 65% of its citizens are under the age of 35 and the average age is 29 years—is no exception to this.

Indian metropolitan cities attracting youths by offering diversified opportunities in education, jobs, startups, lifestyles, culture. Bengaluru, the fourth most populous cities after Mumbai, Delhi and Kolkata, had 9.6 million people in 2011, with 8.75 million residing within the city limits. In 2024, it has grown to 12 million with approximately 11 million living in city. As per 2011 census report, 46% of Bengaluru's population was aged between 19 and 40, compared to 41-42% in Mumbai and Delhi.

Youths, particularly **Generation Z (born between 1997 and 2012)**, are significantly reshaping business landscapes globally as they are Tech-savvy and value-driven, prefer personalized, ethical, and sustainable choices. Their dynamic preferences are pushing companies to innovate, align strategies, and design offerings that foster loyalty in a competitive market. To effectively address the needs of these consumer group, a deeper understanding and critical analysis of their **Psychographic characteristics** along with demographics features is necessary for the marketers.

The study seeks to address a gap in the academic literature by identifying the psychographic dimensions of Generation Z youth in Bengaluru City, an area not extensively explored by existing literature. Furthermore, the findings aim to assist marketers to effectively target this demographic segments and tailor their offerings to meet the specific needs. Lastly, the study contributes to the sustainable development of society by examining how Generation Z communicates their values and priorities through their psychographics.

IMPORTANCE OF THE STUDY:

Bengaluru, often referred to as the Silicon Valley of India, the IT capital, and the Garden City, is among the country's fastest-growing, dynamic and influential urban cities. It embodies a seamless integration of tradition and modernity, fostering an environment rich in opportunities for growth, creativity, and community engagement. Youths in Bengaluru are fashion oriented, adopt flexible lifestyles and follow the latest trends in goods and services they consume in their daily walks of life. Generation Z Youths being a critical part of India's rapid economic growth, their dynamic needs are still underexplored, especially in metropolitan cities like Bengaluru. This has motivated the researchers to conduct the present study. The findings from the study will guide marketers in crafting campaigns/message that resonate Generation Z youth's psychographic characteristics in Bengaluru City.

WHO ARE GENERATION Z YOUTH?

People who born between 1997 and 2012 are called as Generation Z and this generation will change the business world soon. In the history of generational cohort, Gen Z is becoming as the largest, wealthiest, and highest-spending generation. They are the second-youngest generation, between millennials and Generation Alpha. They concern about climate, a shifting financial landscape, and COVID-19. They are also called digital natives as this generation grew up with the internet. The spending of this generation will reach \$12 trillion by 2030 (**Global Gen Z Spending Report-World Data Lab**). By 2030, Gen Z will account for 23.2 percent of the global population and contribute more wealthy people than Millennials to every region in the world – dispelling the often-asserted myth of this demographic the “most broke generation ever (**McKinsey & Company Report on Gen Z-August 2024**).

WHAT IS PSYCHOGRAPHICS?

Plummer, J. T. 1974 defined psychographic as “It is a creative tool that gives a feeling for people you don’t know personally”. Psychographics provides insights into what people do and how they feel, helping businesses tailor strategies to specific audience motivations and lifestyles (**Valentine, D., & Powers, T. L. 2013**).

The psychographics are information about people’s attitudes, interests, and opinions (AIO) that enable marketers to segment the consumers into similar groups based on lifestyles and shared personalities (**Solomon, M. R. 2004**). Though personality traits and values are the major components, many authors include lifestyle data such as Activities, Interests, Hobbies, and Opinions. The majority research studies concluded that psychographic variables generally have significantly higher predictive validity compared to demographic variables (e.g., **Wilson, 1966; Nelson, 1969; Burger and Schott, 1972; King and Sproles, 1973**). Psychographics is the art & science of using both demographics and psychology to understand consumers deeply (**Naami, Ashouri, & Soleimani, 2017**). It analyses activities, attitudes, interests, opinions, buying behavior, and perceptions about life (**Garg, Swami, & Singh, 2018**).

REVIEW OF LITERATURE:

Kumar, S. et.al., (2021). – have analyzed the shopping behavior of young adults towards purchase of smartphones in Bangalore. Smartphone Brand preference and willingness to pay for it is considered as a dependent variable in SEM analysis and demographic factors, consumer behavior (Choice of smartphones and Shopping over the Internet), and psychographics are considered as independent variables. The study found that psychographics has significantly influenced Brand preference for smartphones, but have not significant impact on willingness to pay for smartphones.

Srivatsa, H. S., & Srinivasan, R. (2007)- have explored the Banking Channel perception of Indian Youth with special reference to Bangalore, Mysore, the twin cities of Hubli and Dharwad and Mangalore regions. The study found that channel convenience, control, and security significantly influence customer in selection of banking channels across four regions. Telebanking was not popular due to its perceived safety and convenience, making it less popular across all regions.

Kuruvilla, S.J. and Ranjan K. (2008)-have analyzed the Influence of demographics, psychographics, shopping orientation, mall shopping attitude and purchase patterns on mall patronage in India. The study utilized LOV psychographic approach and generated- Respect and belonging, Fun and Entertainment, and Security factors. Based on spending in the shopping mall, the respondents were classified as Heavy, Medium, and Low rupee volume shoppers. The study found Values psychographic clusters significantly impact Heavy, Medium, and Low rupee volume shoppers in Bangalore, Hyderabad, Vijayawada, Delhi, Gurgaon, Vadodara, and Navi Mumbai cities in India.

Maney, K. L., & Mathews, S. (2021)- have investigated the impact of lifestyle on young consumers’ purchase decisions with reference to Bangalore city. The study utilized the Theory of Planned Behavior (TPB) and established a relationship between lifestyle dimensions (product oriented, price oriented and brand oriented) of the youth and the impact of these dimensions on youth purchase decisions. The study found that Indian youths adapt brands as means to communicate their way of living at workplace and social gatherings. They consider discount and easy payment factors while making the purchase decision.

Vincent, T. N. (2013)- has investigated the influence of Personal Values on young adults’ shopping styles for apparels in Bangalore. The study utilized LOV (Khale 1983) and Consumer Styles Inventory (CSI developed by Sproles and Kendall-1986) for the analysis. The author proved the ‘Value-Shopping

Style Model' (VSM) and found that values and each value variable significantly influence young adults shopping styles for apparels.

Nithyaprakash, V., et.al. -have investigated the South Indian Teen Girl ability to interpret fashion clothing symbols and their interest in adapting new lifestyle activities with special reference to Bangalore and Chennai. The study explored how cultural stars influence teen girls' fashion preferences, focusing on their lifestyle activities and self-concept, and their audacity in choosing styles that represent new socio-cultural values. The research found that the majority of the teen gals are curious about new lifestyle activities and appreciate the visual aesthetic effects of fashion clothing, and also Cultural stars play a significant role in their fashion choices.

Gopal, R. K., et.al. (2014)- have profiled the professional women in Bangalore based on their psychographics with special reference to Grocery shoppers. The study developed a psychographic scale by obtaining the respondents' own responses. The study used personality, values, attitudes, interests, and lifestyle attributes which are derived from the focus group discussion with a group of eight professional women and arrived at a 28-item questionnaire. The EFA generated 5 factors- Strugglers, Go-getters, Self-assured, Social Climber, and Family oriented. The study successfully segmented professional women as online shoppers and non-shoppers with respect to grocery in Bangalore.

J Lakshmi (2012) - has analyzed psychographic factors influencing financial decisions of informed individual investors, with special reference to the Bangalore financial market. The study also analyzed the influence of relationship of age and fear of loss on the investment decisions. The study found that Overconfidence, Fear of loss, and Effect of information and media significantly influence the investment decisions of the respondents. Age and fear of loss also have a significant relationship. Overall, the study serves as a foundational exploration of the psychographic influences on financial decision-making among individual investors in Bangalore, with implications for both investors and financial advisors.

Yadav, S., & Siraj, S. (2016) - conducted an experimental study on the psychographics, motives, and shopping behaviour of Indian youth at malls in Gurgaon. They identified youth shoppers' profiles based on shopping motives (Adventure, Entertainment, Value seekers, Escapists) and psychographics (Influentials, Survivors, Experiencers). They analysed shopping frequency, time, and expenditure patterns, finding significant correlations between shopping motives and behaviours, and psychographics and behaviour. Adventure seekers and Experiencers exhibited strong positive correlations with shopping behaviours, while Survivors and Influencers showed low correlations.

Pujara, T. (2012)-The study explored the role of lifestyle in apparel store selection among Indian youth in Gandhidham and Adipur, Gujarat using VALS framework. The Exploratory Factor Analysis (EFA) identified seven factors related to store attributes and seven psychographic factors. Cluster analysis segmented respondents into two groups: "Circumspect" (39%) and "Excitement Seekers" (61%). Excitement seekers, being extroverted and fashion-conscious, emphasized comfort, competent salespersons, and store appearance.

Adnan, A., et.al. (2017) -developed a reliable 20-item lifestyle scale to assess Indian consumer behaviour. They generated lifestyle dimensions—fashion-oriented, family-oriented, adventure-driven, traditionalists, status seekers, and satisfied using Exploratory Factor Analysis. The study concluded that the lifestyle dimensions significantly influence on consumer buying behaviour, suggesting that marketers tailor strategies to lifestyle patterns, particularly for fashion-oriented consumers.

Kumar, R. V., & Sarkar, A. (2008) - have segmented the Indian urban women consumers into six behavioural group based on VALS model- Well Settled, Strugglers, Enjoyers, Conservative, Self-

Concerned and Realist. The study plotted six clusters in the hourglass figure and concluded that these clusters significantly different in buying various investment avenues.

Valentine, D., & Powers, T. L. (2013) -have found that Generation Y preferred electronic media (TV and internet) over traditional print media, with significant gender differences in media habits. Females used traditional media like direct mail and magazines more, while males engaged less with these forms of advertising. The research also found that psychographic and media usage vary across VALS segments and genders.

Mallik, D. M. A. (2018)- conducted a study on psychographic segmentation using the VALS framework to examine consumer brand preference for Areca Tea in Shivamogga city. The study analysed data from 150 consumers aged 18-32, focusing on brand preference, demographics, health consciousness, and product benefits. The market was segmented into Achievers, Believers, Experiencers, Innovators, Makers, Strivers, Survivors, and Thinkers. The findings showed a positive response towards Areca Tea as a health drink, highlighting a growing health-conscious trend among the target market.

Roy, R., & Lakshmi, K. S. (2023)- have compared the Generation Y and Generation Z consumers in Bengaluru city concerning the factors influencing their purchase towards sustainable products. The study found that environmentalism & responsible consumption, pricing and availability, social influence, product and packaging, responsible advertisements, and government initiatives factors have equally influenced the sustainable products purchase behaviour of both the Generations. Food products, hygiene products, cosmetics, apparel, furniture and stationaries are the product categories included in their study. The consumers ranked “concern for the Environment” is the reason for their buying.

Kalia, N., & Kaur, R. (2023)- have explored the growing awareness among youths about fashion and their ecological consciousness in purchasing behaviour in Mohali Dist. of Punjab State, India. They found that, despite increasing awareness of sustainable fashion and eco-friendly practices, youths’ purchase decisions are primarily driven by style ad influenced by social media trends. Their research also found that significant number (58%) audience avoid buying used clothing due to cleanliness concern and prefer donating old clothes over recycling or reuse them. They concluded that, awareness of sustainable fashion is growing, but style and social media heavily influence buying behaviour of youth and suggested that fashion industry must address its environmental impact through sustainable practices and consumer education.

RESEARCH GAP:

Though numerous studies have been explored the psychographic dimensions of youth consumer, but limited research is focused specifically on Generation Z youth consumers in Bengaluru city. For instance, **Kalia, N., & Kaur, R. (2023)**- have compared the Generation Y and Generation Z consumers in **Bengaluru city** concerning the factors influencing their purchase behaviour towards sustainable products. While several studies (**Kumar, R. V., & Sarkar, A. (2008)** and **Mallik, D. M. A. (2018)**) have used the VALS framework, most of them focus on broader age groups and in different locations. Some studies focused on exploring psychographics in relation to shopping behaviour, media preferences, or lifestyle (**Kuruvilla, S.J. and Ranjan K. (2008)** and **Adnan, A., Ahmad, A., & Khan, M. N. (2017)**). Recent studies (**Kalia, N., & Kaur, R. (2023)** and **Roy, R., & Lakshmi, K. S. (2023)**) highlighted the growing importance of **sustainability and ecological consciousness** in youth buying behaviour. However, these studies primarily emphasised on awareness rather than the **psychographic motivators driving such behaviours**. The research works conducted in Bengaluru (Satish Kumar et al., 2021;

Kumar et al., 2021; Kuruvilla & Joshi, 2010; Maney & Mathews, 2021; Vincent, 2013; Venkataswamy et al., 2017; Gopal et al., 2014) haven't exclusively considered VALS 2 psychographic model to explore the psychographic factors. While many studies employed Factor Analysis to identify psychographic dimensions, few among them have undertaken the validating them. This study aims to bridge this gap by exploring the psychographic constructs and validate them using Confirmatory Factor Analysis. As a result, the study is poised to enrich the existing body of knowledge by achieving its purpose and provide persuasive inputs into the psychographic features of this evolving demographic segment.

STATEMENT OF THE PROBLEM:

Generation Zs positioned as the second-youngest generation between Millennials and Generation Alpha, and has emerged as a significant economic force. This cohort is projected to account for \$12 trillions of global spending, with its share expected to rise further. By 2030, will represent 23.2% of the global population and become more wealthy individuals to every region globally than Millennials. This dynamic generation seeks to express its individuality and set trends, particularly in their lifestyles. Analysing and understanding the psychographics of this segment is essential for marketers, as this psychographics are bases for their buying behaviour. Bengaluru being one of India's fastest-growing metropolitan cities, is home to a distinctive Gen Z population with unique cultural and economic dynamics. Despite their growing economic influence, especially in metro cities like Bengaluru, the psychographic characteristics driving their purchase behaviour remain underexplored. By adapting the VALS 2 framework, this research aims to address the gap in understanding Gen Z's psychographics. Filling this research gap will enable marketers and policymakers in effectively addressing this cohort's unique needs and preferences in Bengaluru City.

RESEARCH QUESTIONS:

- a. What are the key psychographic factors resembling the Gen Z consumers in Bengaluru city under VALS 2 Approach?
- b. Whether the identified psychographic factor model of Gen Z fits the theoretical model or not?

RESEARCH OBJECTIVES:

- a. To explore and identify the psychographic dimensions of Gen Z consumers in Bengaluru city under VALS 2 model.
- b. To validate the identified psychographic factor model of Gen Z consumers in Bengaluru city.

RESEARCH DESIGN:

The study adopted exploratory and descriptive research design to uncover the key psychographic dimensions of Gen Z youth in Bengaluru using Values, attitudes, and Lifestyles (VALS 2) framework. It also adopted a quantitative research technique to project a complete understanding of the psychographics this cohort.

RESEARCH METHODOLOGY:

The study analysed Generation Z youths who born between 1997 & 2012 and living/working/studying in Bengaluru City. An area cum -convenience sampling technique is used to collect the primary data from East, West, South, and North geographical parts of the city. A structured questionnaire was disseminated

through social media platforms, email, and online communities during months of *January and February, 2025* to collect the primary data. In addition, the secondary data is gathered from peer-reviewed journals, research reports, articles, and books to provide theoretical and contextual support for the study. The minimum sample size required for multivariate analysis, including factor analysis and confirmatory factor analysis, is typically 100–200 samples (Gorsuch, 1983; MacCallum et al., 1999). For CFA, a minimum of 150–200 samples are recommended (Boomsma, 1982; Kline, 2015). A total of 165 responses are collected through Google Forms. Of these 12 outliers are removed because they could affect the accuracy of the results and 153 samples are used for final analysis. The demographic information is demonstrated in the table no. 1 and the Psychographic dimensions are analysed using VALS 2 framework based on the extensive review of literature (Yu, C.S, 2010). The psychographic variables are measured in a 5-point Likert’s scale where 1 being strongly disagree and 5 is equal to strongly agree.

RESEARCH HYPOTHESIS:

- *H₀ (Null Hypothesis):* The VALS 2 Psychographic Factor Model does not provide a good fit to the data.
- *H₁ (Alternative Hypothesis):* The VALS 2 Psychographic Factor Model provides a good fit to the data.

DATA ANALYSIS FRAMEWORK:

After collecting the primary information, the data cleaning, organizing, analysis, and results interpretation steps are followed. SPSS version 20 and **Jamovi** open-source software are utilized for analysis. The demographic descriptive, Exploratory Factor Analysis and Confirmatory Factor Analysis techniques are utilized to find the results.

Table 1. Demographic Information

Name	Sub-Groups	N	Percentage %
Gender	Female	86	56
	Male	67	44
Age	16-18	20	13
	19-21	99	65
	22-24	16	10
	25-27	18	12
Education	PUC	10	7
	Bachelors’ Degree	124	81
	Post Graduation	19	12
Part of city	East	41	27
	West	37	24
	South	34	22
	North	41	27
Religion	Hindu	138	90
	Muslim	10	7

	Christian	5	3
Occupation	Student	132	86
	Employed	13	8
	Self-employed	4	3
	Housewife	2	1
	Not working	2	1
Marital Status	Married	8	5
	Unmarried	145	95
Family size	Less than 3	14	9
	3 to 5	114	75
	5 to 7	21	14
	7 to 9	3	2
	More than 9	1	1
Income	< 5 lacs	133	87
	5 to 10 lacs	13	8
	10 to 15 lacs	4	3
	15 to 20 lacs	2	1
	> 20 lacs	1	1
Part of India	Karnataka	148	97
	South	3	2
	North	1	1
	East	1	1
Total		153	100

Source: SPSS output (modified)

RESULTS OF EXPLORATORY FACTOR ANALYSIS:

The research found that the data is highly suitable for conducting Exploratory Factor Analysis (EFA) as indicated by a Kaiser-Meyer-Olkin (KMO) value of 0.922, which is above the threshold of 0.60 (Kaiser, 1974). In addition, Bartlett's Test of Sphericity was statistically significant ($\chi^2 (595) = 3690.009, p < .001$) confirming that the correlation matrix is not an identity matrix and that the variables are sufficiently correlated. The Principal Component Analysis (PCA) method is used to extract the factors. The PCA demonstrated extracted values ranging from 0.459 to 0.851 and most of the variables exceeding the 0.50 threshold (Costello & Osborne, 2005), indicating suitability for dimension reduction. Higher communalities ($V19 = 0.851, V15 = 0.810$) reflect a strong factor representation. However, lower communalities need a closer review.

Table 2. Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	15.731	44.947	44.947	15.731	44.947	44.947	12.822

2	2.121	6.060	51.007	2.121	6.060	51.007	12.369
3	1.651	4.717	55.724	1.651	4.717	55.724	6.334
4	1.268	3.622	59.346	1.268	3.622	59.346	7.851
5	1.142	3.263	62.609	1.142	3.263	62.609	7.121
6	1.078	3.079	65.689	1.078	3.079	65.689	3.268
7	.934	2.668	68.357				
8	.878	2.509	70.866				
9	.766	2.189	73.055				
10	.704	2.012	75.067				
11	.695	1.987	77.054				
12	.674	1.926	78.980				
13	.633	1.808	80.787				
14	.598	1.708	82.495				
15	.528	1.509	84.004				
16	.498	1.424	85.427				
17	.465	1.328	86.755				
18	.444	1.270	88.025				
19	.418	1.194	89.219				
20	.414	1.182	90.401				
21	.385	1.101	91.503				
22	.349	.997	92.499				
23	.311	.888	93.387				
24	.304	.868	94.255				
25	.287	.821	95.076				
26	.262	.748	95.824				
27	.236	.674	96.498				
28	.228	.652	97.150				
29	.184	.525	97.675				
30	.170	.487	98.162				
31	.161	.459	98.621				
32	.151	.432	99.053				
33	.128	.366	99.419				
34	.111	.317	99.736				
35	.092	.264	100.000				

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

Source: SPSS output

Table No. 2 represents the results of a Principal Component Analysis (PCA) which is conducted to determine the number of components explaining variance within the dataset. It presents the Initial Eigenvalues, Extraction Sums of Squared Loadings, and Rotation Sums of Squared Loadings to assess the

contribution of each component. The Initial Eigenvalues indicate that the first six components have eigenvalues greater than 1.0, following Kaiser's criterion for retention (Kaiser, 1960). Component 1 accounted for 44.95% of the total variance, while Component 2 contributed an additional 6.06%, leading to a cumulative variance of 51.01%. The six retained components collectively explained 65.69% of the total variance, exceeding the recommended threshold of 60%, which supports a strong factor structure (Hair et al., 2019).

After **Promax rotation**, the distribution of variance was adjusted, with the first component contributing 12.82% and the second 12.37%, reducing the dominance of the first factor and enhancing interpretability. This rotation allows for a more balanced variance distribution across components, improving factor differentiation (Field, 2018). Whenever a variable cross-loads on different factors, it is assigned to the factor with the highest loading.

NAME OF THE FACTORS AND THEIR DESCRIPTION:

Knowledge-Seeking Attitude: This factor represents Generation Z respondents' curiosity, openness to new experience, and keen interest in understanding the environment around them. Youths with a high knowledge-seeking attitude are curious and expecting to enjoy varieties in their lifestyles and are motivated by the excitement of new challenges and experience.

Self-Driven Leadership: The youths in this psychographic factor are characterized by a strong desire to lead, guide, and influence their pals, peers, relatives and family members. Gen Z consumers with this psychographic dimension are confident on their intellectual abilities, pay attention to focused interests, and often perceive themselves as more capable than others.

Hands-on Creativity: Gen Z Youths with this psychographic dimension represent a practical and creative mindset where they prefer to involve in Do It Yourself (DIY) activities. The youth consumers find satisfaction in making or preparing things themselves rather than depending on ready-made product/services.

Trend-Conscious: The youths in this construct have positive attitude towards latest fashionable clothes and accessories. They are interested more about fashion and style rather than comfort in wearing clothes. This trend conscious youths regularly seek novelty, variety, and social approval through their fashion choices.

Curious Perspective: Youths' curious perspective display a strong desire to understand how things work, experience varied lifestyles. This factor indicates an inquisitive mindset of the target audiences, where they actively search for knowledge, question the existing norms, and show keen interest on cultural and technological environment which they belong to.

Social Awareness: Youths in this factor are concern about socially relevant issues, such as influence of television content on public behaviour, and also being conscious of how they present themselves in social settings. Overall, this factor captures a combination of social responsibility of youths who criticises about adult content in the media and also express their self-image by following cultural standards.

CONFIRMATORY FACTOR ANALYSIS USING STRUCTURAL EQUATION MODELLING (SEM):

Table 3. Reliability Indices and Convergent Validity for Measured Constructs

Variable	A	Ordinal α	ω_1	ω_2	ω_3	AVE
Knowledge-Seeking Attitude	.933	.931	.906	.906	.908	.499
Self-Driven Leadership	.917	.925	.901	.901	.918	.659
Hands-On Creativity	.805	.839	.809	.809	.814	.577
Trend-Consciousness	.830	.868	.841	.841	.865	.726
Curious Perspective	.457	.521	.479	.479	.479	.361
Social Awareness	.714	.765	.722	.722	.722	.633

Note. A = Cronbach’s alpha; Ordinal α = Ordinal Cronbach’s alpha; $\omega_1, \omega_2, \omega_3$ = McDonald’s omega reliability coefficients; AVE = Average Variance Extracted.

Source: Computed through JAMOVI

The reliability and convergent validity of the measured constructs are assessed using Cronbach’s alpha (α), ordinal Cronbach’s alpha, McDonald’s omega ($\omega_1, \omega_2, \omega_3$), and Average Variance Extracted (AVE). Cronbach’s alpha and McDonald’s omega coefficients values are above 0.70 indicated acceptable reliability, while AVE values above 0.50 confirm convergent validity (Fornell & Larcker, 1981; Hair et al., 2019).

Reliability Analysis: Table No. 4 demonstrates the Cronbach’s alpha (A) values range from 0.714 to 0.933, except for Curious Perspective (A= 0.457). A factor with an alpha value 0.70 or above is considered reliable and acceptable (Taber, 2018). The ordinal Cronbach’s alpha values follow a similar pattern, confirming consistency across reliability metrics. McDonald’s omega ($\omega_1, \omega_2, \omega_3$) values also show strong internal consistency.

Convergent Validity (AVE Criterion): Average Variance Extracted (AVE) values greater than 0.50 indicate that a construct captures more than 50% of the variance in its indicators, supporting convergent validity (Fornell & Larcker, 1981). The AVE of psychographic dimensions such as Self-Driven Leadership, Hands-On Creativity, Trend-Consciousness, and Social Awareness are above 0.50 the threshold limit. However, the Knowledge-Seeking Attitude’ AVE is .499 is marginally below .50 but is still considered acceptable in some cases.

The Curious Perspective factor is dropped from the further analysis due its low Cronbach’s alpha (.457) and AVE (.361). The remaining five factors are validated through Structural Equation Modelling (SEM) using Confirmatory Factor Analysis.

Table 4. Discriminant Validity of Factors

Variable	Knowledge-Seeking Attitude	Self-Driven Leadership	Hands-On Creativity	Trend-Consciousness	Social Awareness
Knowledge-Seeking Attitude	0.707	-	-	-	-
Self-Driven Leadership	.805**	0.811	-	-	-

Hands-On Creativity	.564**	.578**	0.759	-	-
Trend-Consciousness	.631**	.610**	.439**	0.852	-
Social Awareness	.527**	.614**	.440**	.576**	0.797
Note. Bold diagonal values indicate $\sqrt{\text{AVE}}$ (square root of AVE). Off-diagonal values represent inter-construct correlations. $p < .01$.					

Source: Computed through SPSS and JAMOVI

The Discriminant Validity is assessed using the Fornell-Lacker criterion, which states that the square root of the average variance extracted (AVE) for each construct should be higher than its correlations with other constructs. The diagonal values in the table no. 5 represents the square root of AVE, while off-diagonal values indicate inter-construct correlations. It is observed that the correlation (0.805) between Knowledge Seeking Attitude and Self-Driven Leadership is higher than the AVE (0.707). Due to conceptual overlap, the study has dropped Self-Driven Leadership construct. Removing this construct allows Knowledge Seeking Attitude to better represent the combined aspects of motivation, leadership, and learning behavior of youth consumers.

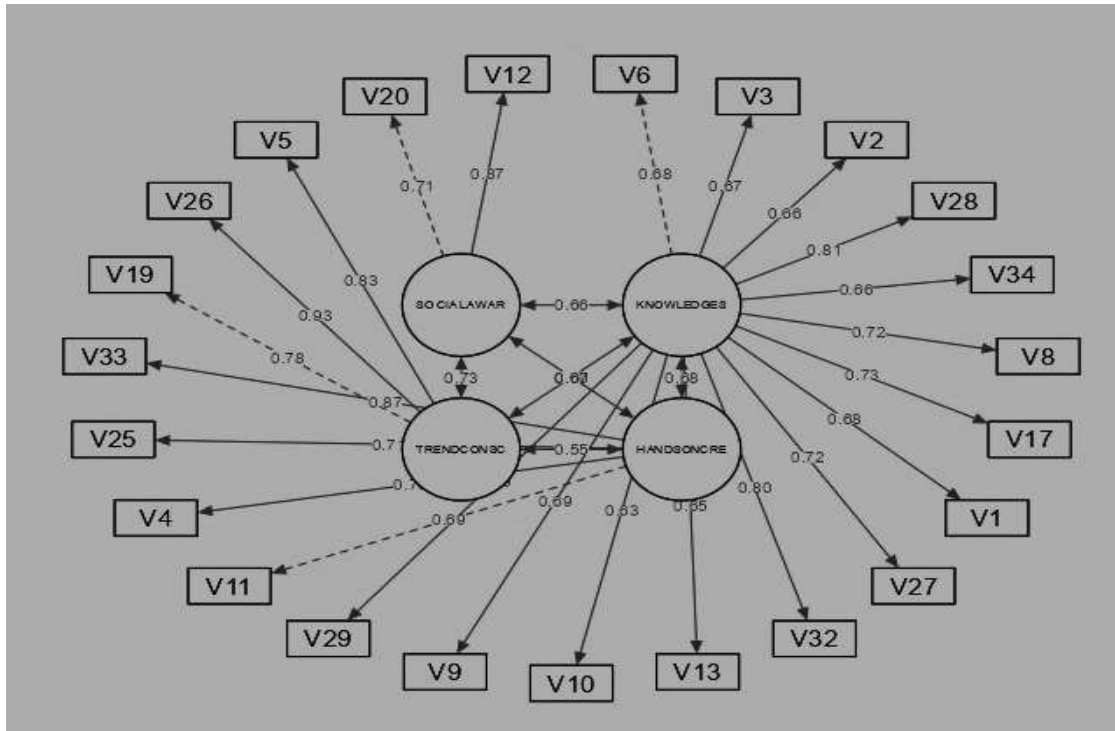
Table 5. Models Information

Estimation Method	DWLS
Optimization Method	NLMINB
Number of observations	153
Free parameters	121
Standard errors	Robust
Scaled test	Mean adjusted scaled and shifted
Converged	TRUE
Iterations	52
Model	KNOWLEDGE SEEKING ATTITUDE → 14 items
	HANDS ON CREATIVITY → 4 items
	TREND CONSCIOUSNESS → 3 items
	SOCIALAWARNNESS → 2 items
Note: All 23 variables have been coerced to ordered type.	

Source: JAMOVI Output

Table No. 5 shows that a CFA was conducted using the DWLS (Diagonally Weighted Least Squares) estimation method and NLMINB (Non-Linear Minimization with Bounds) optimization, based on 153 observations with 121 free parameters. Standard errors were robust, and the model converged in 52 iterations.

Figure 1. Path Analysis for VALS 2 Psychographic Dimensions– Measurement Model



Source: Jamovi Output

The given structural equation model (SEM) figure demonstrates the relationships between latent factors and observed variables within Factor Model. The model consists of four primary latent constructs: Social Awareness, Knowledge Seeking Attitude, Trend-Conscious, and Hands-On Creativity, each represented by multiple observed variables. The factor loadings range from 0.55 to 0.87 in the figure confirms a strong correlation between VALS psychographic constructs and their observed variables. For example, the correlation (0.73) between Trend Conscious and Social Awareness argues that Gen Z youths who are highly socially aware, also tend to be more trend-conscious. Overall, the VALS psychographic model effectively represents the interconnections among four constructs representing the importance of understanding and analyzing the psychographic dimensions which influence decision making of Generation Z youth consumers.

Table 6. Fit indices - VALS Psychographic Factor Model

		95% Confidence Intervals			
Type	SRMR	RMSEA	Lower	Upper	RMSEA p
Classical	0.066	0.057	0.044	0.07	0.167
Robust	0.063	-	-	-	-
Scaled	0.063	0.078	0.067	0.089	< .001

Source: JAMOVI Output

Model Fit for the VALS Psychographic Factor Model

The Factor Model fit is evaluated using Classical, Robust, and Scaled estimation methods including Standardized Root Mean Residuals (SRMR) and Root Mean Square Error of Approximation (RMSEA)

as key fit indices. The SRMR values for Classical (0.066) and Robust & Scaled (.063) estimation methods indicate an acceptable fit (Hu & Bentler, 1999).

The RMSEA value of 0.057 (Classical, CI: .044 – .07) suggests a reasonable fit, whereas 0.078 (Scaled, CI: .067–.089) is at the upper limit of acceptability (Browne & Cudeck, 1993). The p-value for Classical RMSEA ($p = .167$) supports model adequacy, while the p-value for Scaled RMSEA ($p < .001$) indicates a significant deviation from a close fit. Overall, the VALS model demonstrates an acceptable fit, supporting its validity in representing psychographic factors.

Additional Fit Indices for Evaluating Psychographic Model: Several incremental and relative fit indices were examined, including the Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Bentler-Bonett indices (NNFI & NFI), Parsimony Normed Fit Index (PNFI), and Bollen's indices (RFI & IFI) shown in the table 7.

Table 7. User Model Versus Baseline Model for VALS Psychographic Factor Model

Comparative Fit Index (CFI)	.992
Tucker-Lewis Index (TLI)	.992
Bentler-Bonett Non-normed Fit Index (NNFI)	.992
Bentler-Bonett Normed Fit Index (NFI)	.978
Parsimony Normed Fit Index (PNFI)	.866
Bollen's Relative Fit Index (RFI)	.975
Bollen's Incremental Fit Index (IFI)	.992
Relative Noncentrality Index (RNI)	0.992

Source: JAMOVI Output

CFI = 0.992 and TLI = 0.992, exceeding the recommended ≥ 0.90 threshold for acceptable fit and the ≥ 0.95 threshold for good fit (Hu & Bentler, 1999). NNFI (Non-Normed Fit Index) = 0.992, suggesting a strong model fit (Bentler & Bonett, 1980). NFI (Normed Fit Index) = 0.978, also exceeding the 0.95 benchmark for good fit (Schumacker & Lomax, 2004). PNFI = 0.866, reflecting a balance between model parsimony and complexity (Mulaik et al., 1989). While slightly lower than other indices, it still falls within an acceptable range for model efficiency. RFI = 0.975 and IFI = 0.992, both exceeding 0.90 and 0.95, respectively, confirming strong model fit (Bollen, 1989). Relative Noncentrality Index (RNI) RNI = 0.992, closely aligned with CFI and IFI, further reinforcing model adequacy (McDonald & Marsh, 1990). Overall, the VALS Psychographic Factor Model demonstrates a strong fit, confirming its validity in representing psychographic structures.

FINDINGS AND SUGGESTIONS:

Interpretation:

The research identified six psychographic dimensions (Table 2) and validated them using multi-variate analysis. However, two dimensions (Curious Perspective and Self-Driven Leadership) are excluded due to low reliability and absence of discriminant validity respectively. The remaining four constructs-- Knowledge-Seeking Attitude, Hands-On Creativity, Trend-Conscious, and Social Awareness were validated through a rigorous analysis. These constructs are successfully passed the Reliability and Convergent Validity presented in table 3. The analysis also passed the Discriminant validity tests which

is presented in table 4. Subsequently, model tests, model fit assessments (Table 6), and additional model fit indices (Table 7) are computed to evaluate whether the model is fit to the data. The results confirmed that the researchers' effectively fits the respondents' psychographic data indicating its validity. The figure 1 represented that the psychographic dimensions of Gen Z consumers significantly influence their buying decisions. The table 3 and 4 also demonstrated that the psychographics characteristics significantly influence Gen Z 's behaviour.

The marketers in Bengaluru city or in similar geographical areas are suggested to understand and target the Generation Z based on these psychographic constructs and tailor their marketing strategies accordingly. The marketers are need to target this demographic with unique strategies. For instance, Knowledge seeking youths are interested in conducting thorough research before they take buying decisions. Creating and disseminating educational content among these youths may help to capture and cater the needs of this segment. The youths interested in making things on their own may be targeted with experiential marketing strategies.

The marketers could serve trend conscious youths by leveraging influencers, brand ambassadors, personalization and AI-driven marketing strategies. Finally, they can focus on socially conscious and fashion followers by adapting genuine commitment, ethical practices, and consistent engagement with social issues.

MARKETING IMPLICATIONS:

The findings of this research have significant marketing implications. As the study validated four important psychographic factors, the marketers are suggested to segment the Generation Z youths and formulate or tailor their strategies to cater this segment and achieve marketing goals. Altogether, the marketers are may adapt diversified marketing strategies as suggested in findings and suggestions section to fulfill the demands of this lucrative demographic segment.

CONCLUSIONS:

The study successfully mapped the psychographic dimensions of Generation Z consumers in Bengaluru City under VALS 2 model. The research identified six psychographic factors-- Knowledge-Seeking Attitude, Self-Driven Leadership, Hands-on Creativity, Trends-Conscious, Curious Perspective, and Social Awareness revealing distinct behavioral patterns of young consumers. Of these, only four key factors provide the marketers with actionable insights to understand, target, and engage this demographic segment effectively. The research concluded that the psychographic factors of Gen Z consumers significantly influence their lifestyles and buying behaviour. The consumers' preferences are shaped by a blend of intellectual curiosity, trend sensitivity, creativity, and social consciousness. The marketers need to plan their campaigns that align with the psychographic lifestyles of this youth segment to position their brands impactfully.

LIMITATIONS:

The findings of the research may not be generalizable to other cities or rural youth consumers India, as this study was conducted exclusively in Bengaluru City. The present study captured the psychographic characteristics of Generation Z youths aged between 16-27 only under VALS 2 model. The research's findings may be influenced by self-reporting bias, as participants might give socially desirable responses rather than their opinions. The psychographic lifestyles of youth consumers may change over period of

time due to evolving trends in various aspects. The future study will generate more relevant results about this demographic dividend.

FUTURE SCOPE OF THE STUDY:

The study can be expanded to other metro cities in India like Delhi, Mumbai, Kolkata, Chennai etc. and also expand to rural areas to compare the psychographic lifestyle differences among Gen Z youths. The further research may be extended to cluster analysis. Other quantitative methods such as focus group or in-depth interviews could be utilized to explore underlying motivations beyond quantitative data. The List of Values, Rokeach Values Survey, Association Pattern Technique (APT), Mean-Ends Chain Technique, Haley's Benefit-Based segmentation, Activities Interest and Opinion (AIO) and other relevant psychographic models can be utilized to get more valuable results of Generation Z youth consumers.

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