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Research Article

Impact of Social Media Marketing & Buying Behaviour Among the Gen Z Smartphone Consumers of Kolkata in India

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Abstract

This study examines the effects of social media marketing in promoting easy-financing options and its influence on Gen Z consumers' purchasing habits of smartphones in Kolkata, India. It focuses on how social networks, influencer promotions, and financing schemes such as EMI and Buy Now Pay Later (BNPL), affect purchase decisions and Spontaneous buying, etc. The study identifies the key drivers, advantages, and disadvantages of easy-financing options from the consumer perspective and proposes ethical marketing strategies for smartphone companies. A quantitative research design using a survey of 100 Gen Z smartphone users in Kolkata is adopted, with data analysed through SPSS. This research paper points out the requirement for transparent financing communication and responsible social media marketing to support informed consumer decision-making.

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KEYWORDS: Generation Z, social media marketing, BNPL and impulse buying, Digital technologies, Theory of Planned Behaviour (TPB), EMI, Social media platforms.

1. INTRODUCTION

Roberta Katz, a Senior Research Scholar at Stanford's Center for Advanced Study in the Behavioral Sciences (CASBS), argues that Generation Z is characterized by self-direction, collaboration, and appreciation of diversity. According to Katz, Members of this generation value flexibility, authenticity, and a pragmatic approach to problem-solving. She further contends that Generation Z is often misunderstood, as common stereotypes portraying them as "lazy" or "coddled" fail to recognize their entrepreneurial mindset and adaptability. Generation Z, also referred to as i-Gen, Plurals, Founders, Pivotal, and the Homeland Generation, comprises persons born in between 1997 and 2012. Their considerable discretionary spending drawing power has drawn significant attention from the business sector (Talmon, 2017). Despite being so young, it is evident that Generation Z students differ from Millennials.

The development of the telecommunication operator Jio in 2016 has increased digital connectivity among individuals and also raised the consumption of social media and other digital platforms in India (Kumar, 2025). Among Gen Z, the consumption of social networks and buying products by being digital peer-pressure strategies of brands has also increased. However, Parthiban et al. (2022) argue that the budget constraints, lack of financial opportunities, and limited disposable income among young individuals were restricting these individuals from buying smartphones as per their convenience and needs.

With respect to this, Bhattacharya et al. (2023) identified the changing situational landscape after COVID-19, in which the rise of easy financing in the form of instant loans, no-document loan, micro-credit, Buy-Now-Pay-Later, "Equated Monthly Installments (EMI)", credit card loans, interest-free loans and all such various financing options have arisen.

Gen Z consumers are interested to buy smartphones due to various types of promotional strategies by the mobile companies. Various types options such as interest-free installment plan, e-wallet, Deferred payment credit and other option fulfill the needs of Gen Z customers to buy mobile phones. The worth of the digital lending sector in India reached \$350 billion (approximately 33,310 billion INR) in 2023 (Statista, 2025a). Moreover, data from 2024 indicates that India's lending sector provided 4.4 trillion INR in loans through microfinance alternatives (Statista, 2025b).

This data shows that micro-financing has become extremely popular in buying products. Ukanwa et al. (2018) stated that the microfinance offering unsecured loans without checking the background of the individuals has also resulted in easy buying with minimal time. Such strategies assist in cultivating a substantial effect on the purchasing choices of consumers in India.

2. REVIEW OF LITERATURE

Shamim and Azam (2024), in their study published in 'Humanities and Social Sciences Communications', identify the influence of social media personalities on consumers' impulse purchasing behavior. The research meticulously examines a significant relationship among influencer communication, trust

in branded content, and the consumer's propensity for impulsive purchasing. It additionally regards product affection as a crucial element significantly influences the mechanism, while persuasion knowledge acts as a moderating variable. The study further revealed that the impact of social media can be significant through psychological processes that deliver sufficient product information, rendering influencer marketing especially pertinent in understanding consumer purchasing behaviour. However, the clients' prompt full payment could have been a major obstacle. Additionally helpful is the study's special analysis of Generation Z, which demonstrates a preference for simple financing. Additionally, it is starting to help young people buy cell-phones and other products.

Despite these considerations, Powell et al. (2023) reported in the "Accounting & Finance" journal that It is clear that young customers are lacking responsible financial behaviour. The study shows financial well-being among BNPL users is extremely low, with an increased tendency of habitual purchases and a lack of handling expenses properly. Their 'Structural Equation Modeling (SEM)' used in the study shows strong relationships in responsible financial behaviors and financial well-being. Thus, it becomes vital for the present research. The authors of this research paper also realize that the financial behaviours of younger users below 25 years of age show a high risk of reduced financial well-being. The study shows major challenges that easy financing is purely beneficial. Findings of the study paper also show financial vulnerabilities are mostly occur among young consumers.

Supporting this, 'Journal of Retailing' by Ashby et al. (2025) advice that BNPL can increase spending, even compared with other banking tools and techniques credit cards and wallets. The research finds strong relevance of cash availability and unplanned purchases. and easy repayment having a direct impact on spending habits. It shows the increased impulsiveness arising for customers with the provision of scope for spending and monthly instalment facilities.

According to Sukanadi & Abiyasa's (2025) For any types purchase, Indian Gen Z customers always focus on the various things such as Purchase on credit, Point-of-sale (POS) installment loan & unplanned purchase. This study focusses on PLS path modeling (PLS-PM) & Statistical questionnaire method. It also identified three main elements which are associate with buyer purchasing process, these are emotional release of consumers, Spending patterns of consumers & special offers or deals. Purchasing of any product and services are depends on the various things such as Spontaneous buys, elation purchasing & marginal propensity to consume (MPC). According to this study paper Gen Z consumers always follows uncontrolled spending pattern, credit facilities & installment buying system in the time purchasing.

In 2025, Anoop & Rahman conduct a systematic "Review on Consumer behaviour" for 25 years with the help of meta regression model and find ---Snap decision buying is very much inspired by customer perception & brand impression.

RESEARCH GAPS

The current data review reveals an obvious, integrative, and contextual gap in the study findings, despite sufficient research being done in the areas of social media marketing, BNPL, and impulse buying separately. It is observed that Buying habit of Gen Z consumers is to be determined by spontaneous buying procedure, content marketing, Buy Now Pay Later (BNPL) service, short-term installment loan and other factors. The main focus area of this paper is to determine the spending choices and shopping tendencies for mobile-Phones purchase of Gen Z customers of Kolkata (India).

3. AIM AND OBJECTIVES

3.1 Rationale of the study

The goal of easy financing alternatives is to increase smartphone makers' sales. Social networking sites such as Amazon & Flipkart provide various types of options such as micro-banking, regular payment methods, Installment loans, and third-party funding (Kiran & Mishra, 2024).

In the year 2026 Tripathi noted that Mobile purchasing psychology is very much related to " Social standing".

The desire/needs of Gen Z customers of Kolkata (India) are to be determined by buying capacity, regional customisation, digital footprint or activity and market rivalry of those areas.

The research paper of Islam (2016) and Karki et al. (2024) specifically focused on analysing the easy-financing impact on consumer buying behaviour; the study implications do not specifically focus on the Indian market. For this reason, the present study is planned to fulfil this existing gap.

3.2 OBJECTIVES OF THE STUDY

This research paper investigates the impact of social networking in promoting easy financing options on reckless behaviour among the Genz smartphone consumers of Kolkata.

- To recognize the key drivers influencing the encouragement of easy-financing options in smartphone companies
- To investigate the pros and cons of easy-financing options from the Gen Z consumer perspective for buying smartphones in Kolkata.
- To evaluate the effect of easy-financing options on Gen Z consumers' impulse purchase behaviour in smartphone organisations selling products in Kolkata
- To recommend strategies for enhancing the marketing of easy-financing smartphone products ethically to increase the purchasing behaviour of Gen Z consumers in Kolkata.

4. Importance of the Study

The growth of Digital technologies rapidly over last decade. Smartphone firms use a variety of options, including cash back offers, credit card purchases, credit facilities, EMI systems (Easy Instalment System), BNPL systems (Buy Now Pay Later), and zero down payment plans, to address this issue. These kinds of schemes and systems provide Gen Z consumers a convenient way to buy cellphones. Social media platforms and social marketing are heavily relied upon by Gen Z consumers. Gen Z consumers are impacted by social networks like, Twitter, Facebook, Instagram, WhatsApp, and YouTube.

Gen Z customers are also influenced to buy cellphones by social media marketing. (Gen Z consumers believe that without smartphones, they cannot live properly).

In modern time use digital payment systems, online shopping is done in every location; Kolkata is no exception for that. Now a days, most sectors such as the education sector, Banking sector, IT sector, etc. are very much depends on smartphone for that reasons smartphone companies use easy digital financing scheme for their consumers. Due to digitalization and the development of digital literacy level local consumers also use smartphone for buying and selling purposes.

This research paper wants to explore the effects of digital platforms, digital word-of-mouth advertising and financing scheme when purchasing smartphones. This paper also focusses on the operations of smartphone manufacturing companies, digital marketing processes, financing companies and insurance companies with the aim of developing effective merchandising strategies to fulfil the requirements of Gen Z consumers.

5. METHODOLOGY

5.1 Overview

According to Saunders et al. (2019), research methodology is the systematic process that allows to collect, evaluate and use data within a study for generating insights and meeting its aim. It determined as the most vital measure to ensure right data is incorporated for generating the outcomes of the research.

5.2 Design

The present study will use a positivist research philosophy for the analysis of the factual data through analyzing the outcome. It emphasis on choosing deductive approaches for analysing the factors of TPB Theory (Theory of Planned Behaviour) which interprets and analyses the factors impacting the consumer buying behaviour in the smartphone buyers of India. A descriptive design could be followed for explaining the variables and evaluating the findings.

5.3 Source of data and information collection

- Apply Quantitative data
- Utilise customer opinions and findings
- As the research is focused on gathering data from 100 smartphone buyers of Kolkata, for summarize survey technique.

The questionnaire data will be concentrated on collecting the following data:

- Demographic questions (includes: age group, gender, current employment status and social media site usage)
- Opinion-centric questions (motivating factors, advantage, disadvantage and improvement needed for easy financing)
- Likert scale question on the scale of 1-5 where 1 means strongly disagree and 5 means strongly agree (based on attitudes towards Easy Financing, Self-Efficacy, Peer influence towards and Impulsive Buying Behaviour)

5.4 Sampling Strategy

Convenience sampling will be used, which incorporates the personal bias of the researcher in the option of participants for the current study. The research will be aiming at collecting data from 100 Gen Z consumers of Kolkata who actively use digital media. The criteria of selecting respondents are discussed in below

- Gen Z consumers between 14-29 age group
- Recognize the Web or mobile customers
- Consumers who bought smartphones using easy financing
- Customers who reside in Kolkata
- Customers who have decent understanding of ENGLISH language as the survey form is written in ENGLISH.

5.5 Method & Instruments Used for Research

- Household interviewing and face-to-face inquiry method are used for data collection
- Gathering of data from Offline stores
- To Invite individual use Web platform
- Accumulate E-mail of the Participants in the time of Reference period
- Google Sheet, must to prepare for the respondents, which includes questionnaires and consent agreements
- Apply network sampling method for the respondent.

5.7 Data discovery & Interpretation

Data discovery & interpretation mainly done by SPSS 26.0, alternative approaches are

- Use Summary statistics for data interpretation
- To evaluate the mutual relationship, apply Correlation analysis
- To identify the relationship among variables, implement Regression analysis

6. LIMITATION

Despite the emphasis on making particular efforts to ensure the research's success, the study may have the following limitations:

- The results and actual information are more effectively limited by the tiny sample size of 100 customers.
- The information delivered by the participants and the interpretation of the data may be affected by the respondents' use of biased measures.
- The Theory of Planned Behavior's variable selection also affects the study's limitations because it does not welcome any fresh perspectives from the participants.
- The study's decision to use only quantitative data restricts the inclusion of respondents' thoughts and perspectives & derive through interviews.
- Additionally, conduct the study online & offline because many respondents may not be digitally literate enough to submit their answers.
- The responses pertaining solely to impulsive purchasing behavior were unable to concentrate and identify additional elements related to the assessment of the data.

7. CONCLUSION AND SUGGESTION

Conclusion

The study and its findings strongly conclude that digital networking promotion has a vital role in the promotion of easy-financing options. Young (Gen Z) consumers in Kolkata also influenced by smartphone purchasing habits. Easy-financing solutions heavily promoted and communicated thanks to the growth of social networks like Twitter, Facebook, Instagram, YouTube, and others. For example, free EMI, BNPL, and short-term credit facilities are particularly well-liked by junior consumers. The selection of such measures contributed to giving Gen Z consumers sufficient options and scope so they could freely consider any purchase. Gen Z consumers are influenced by various options to fulfill their desire such as convenient loans method & low-stress payments method. So, it is clear that buying process is affected by the buyer drive, not their financing capacity. Purchase of any product (especially smart-phone) are depended by low-stress payment method, convenient loan methods and other financing options. From other perspectives purchasing procedure also influenced by brand images, installment buying system & brand impression.

The final conclusion of this research paper is to reduce the method of unplanned buying and Zombie Scrolling also emphasises low-stress payment methods for purchasing smartphones. The achievement and accomplishment of smartphone companies depend on right & logical purchasing action with ethical marketing practices.

Suggestion:

As per the investigation of this study paper the following suggestion are to provide for purchasing effectiveness with fair and transparent view. The suggestions are

- Advertisements must convey the exact price of the smartphones also mention the instalment payment system, payback period, borrowing rate, transaction fee and fine etc.
- Smartphone companies must recommend BNPL & modes of payment with the help of digital communication platform also provide Money management training.
- Gen Z consumers of Kolkata (India) must understand the value of money for their products and also focus on their purchasing habits.
- Whole-seller and Retailer of smart-phones companies must verify the financial condition, income standard and family condition of the customers (Especially for Gen Z customers).
- Smartphone companies in Kolkata must use ethical standpoint when they sell their product to Gen Z customers.

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