

**THE INFLUENCE OF MARKETING LITERACY, FEAR OF MISSING OUT (FOMO), SOCIAL CLASS AND BRAND AWARENESS ON GENERATION Z'S PURCHASE BEHAVIOR WITH CONSUMER SATISFACTION AS A MEDIATING VARIABLE**

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**Abstract**

This study examines the influence of marketing literacy, Fear of Missing Out (FOMO), social class, and brand awareness on Generation Z's purchase behavior with consumer satisfaction as a mediating variable. Using a quantitative approach with a causal design, data were collected through structured questionnaires from 203 Generation Z respondents in Yogyakarta who are active shoppers of fashion products. Data analysis used Partial Least Squares (PLS) based Structural Equation Modeling (SEM). The results show that the four independent variables have a positive and significant influence on purchase behavior with a coefficient of determination ( $R^2$ ) of 0.729. Brand awareness is the most dominant predictor ( $\beta = 0.369$ ,  $p < 0.001$ ), followed by marketing literacy ( $\beta = 0.303$ ,  $p < 0.001$ ), social class ( $\beta = 0.296$ ,  $p < 0.001$ ), and FOMO ( $\beta = 0.258$ ,  $p < 0.001$ ). Consumer satisfaction was proven to be a significant partial mediator with an  $R^2$  of 0.683. These findings provide a theoretical contribution to the development of a Generation Z consumer behavior model and practical implications for fashion businesses in formulating effective marketing strategies.

**Keywords:** Marketing Literacy, FOMO, Social Class, Brand Awareness, Consumer Satisfaction, Purchase Behavior, Generation Z

## INTRODUCTION

The development of the digital era has created a fundamental transformation in the consumer behavior landscape, particularly for Generation Z, born between 1997 and 2012. This generation is not only the first digital natives to grow up in a fully technologically connected environment, but has also formed complex, dynamic, and symbolic consumption patterns (Priporas et al., 2024). In Indonesia, the potential market for Generation Z reaches 75.49 million people, or 27.94% of the total population (BPS, 2023), making them a highly strategic and enigmatic market segment for marketers. The unique characteristics of Generation Z—such as multi-platform navigation capabilities, a high value on authenticity, and sensitivity to social issues—have shifted the traditional marketing paradigm toward a more personalized, contextual, and experience-based approach.

Yogyakarta, as an epicenter of education and culture, offers a unique and rich research context. This city not only has 65% of its population under 35, with Generation Z making up 45% of this young population (BAPPEDA DIY, 2024), but it is also a cultural melting pot that blends traditional Javanese values with global modernity. In this context, the fashion industry is the sector most impacted by changes in consumer behavior, with Generation Z contributing 45% to the growth of online fashion sales, with an average transaction value of IDR 287,000 per month (Indonesian Textile Association, 2024). This phenomenon demonstrates an interesting consumption dynamic that merits further investigation.

This research begins with the identification of a gap in the literature, encompassing three main aspects. First, from a theoretical perspective, there is no comprehensive model that integrates cognitive (marketing literacy), psychological (FOMO), sociological (social class), and brand equity (brand awareness) factors within a cohesive theoretical framework. To date, research has tended to focus on just one or two factors, without considering the dynamic interactions between these variables. Second, from a methodological perspective, there is limited research exploring mediating mechanisms in the relationship between variables, particularly in the context of Indonesia's Generation Z. The role of consumer satisfaction as a mediator in the relationship between motivating factors and final purchasing behavior still needs further study. Third, from a contextual perspective, there is limited exploration of the specific context of Yogyakarta as a unique socio-cultural laboratory, where traditional collectivist values interact with modern, digital lifestyles.

Based on this gap identification, this study formulates the following research questions: (1) What is the direct influence of marketing literacy, FOMO, social class, and brand awareness on Generation Z purchasing behavior? (2) How do the independent variables influence consumer satisfaction? (3) How does consumer satisfaction influence purchasing behavior? (4) Does consumer satisfaction mediate the relationship between the independent variables and purchasing behavior?

The contribution of this research is multidimensional. Theoretically, this research contributes by developing an integrative model that examines the mediating mechanisms of consumer satisfaction within the framework of the Theory of Planned Behavior (Ajzen, 1991), Social Comparison Theory (Festinger, 1954), and Expectation Confirmation Theory (Oliver, 1980). This model not only confirms the relevance of these theories in a contemporary context but also enriches the consumer behavior literature with a local Indonesian cultural perspective. Practically, the research findings provide strategic guidance for fashion businesses in developing effective marketing strategies to reach Generation Z,

particularly in the context of Yogyakarta, which has unique socio-cultural characteristics. The policy implications of this research can also be considered by stakeholders in developing a sustainable marketing ecosystem that is responsive to the characteristics of Generation Z. This research is expected to serve as a foundation for developing a more comprehensive consumer behavior model, while also providing practical solutions for industry players in understanding and meeting the needs of Generation Z a consumer group that not only determines the future of the Indonesian market but also reflects the transformation of consumption culture in the digital era.

## **REVIEW OF LITERATURE**

### **Theory of Planned Behavior (TPB)**

The Theory of Planned Behavior (TPB) proposed by Ajzen (1991) serves as the primary theoretical framework explaining the process of forming individual intentions and behavior. This theory states that behavioral intention, which is a direct predictor of actual behavior, is simultaneously influenced by three fundamental factors: attitude toward the behavior, subjective norm, and perceived behavioral control. In the context of this research, the TPB provides a powerful lens for analyzing the decision-making mechanisms of Generation Z consumers. Marketing literacy can be mapped into attitudinal components, where a deeper understanding of marketing tactics shapes a more critical and informed attitude toward commercial messages, ultimately influencing purchasing intentions (Hudders et al., 2023). Meanwhile, FOMO (Fear of Missing Out) represents a subjective norm, reflecting social pressure from the environment and peer groups to follow the latest consumption trends (Zhang & Benyoucef, 2024). Social class and brand awareness contribute to perceived behavioral control; social class influences an individual's perception of their financial ability and access to certain products, while high brand awareness simplifies the choice evaluation process and strengthens consumers' confidence in their ability to make desired purchases (Kumar & Gupta, 2024). Thus, the TPB serves as the backbone of a model that integrates various cognitive and social factors to explain purchasing behavior.

### **Social Comparison Theory**

Social Comparison Theory, proposed by Festinger (1954), states that individuals have a natural tendency to evaluate their own opinions and abilities by comparing themselves to others, especially when objective standards are unavailable. This classic theory finds new relevance and dimension in the digital age, where social media serves as a permanent arena for near-constant social comparison. The FOMO (Fear of Missing Out) phenomenon among Generation Z is a direct and intense manifestation of this theory (Ismail et al., 2023). Continuous exposure to lifestyle snippets, new product purchases, and other people's consumption experiences on platforms like Instagram, TikTok, and Twitter creates a profound psychological anxiety to stay connected and not miss out on what their reference group is experiencing (Wijaya et al., 2022). This anxiety, stemming from upward social comparison, then transforms into a powerful psychosocial driver for purchasing, both as a form of social conformity and as a strategy to reduce feelings of relative inadequacy and improve perceived social standing (Zhang & Benyoucef, 2024).

### **Expectation Confirmation Theory (ECT)**

Expectation Confirmation Theory (ECT), developed by Oliver (1980), serves as a key theoretical foundation for understanding the role of consumer satisfaction as a mediating

variable in this study. This theory explains that post-purchase consumer satisfaction is a function of two main elements: (1) pre-purchase expectations (expectations formed before purchase) and (2) perceived performance (the actual product performance perceived after purchase). The cognitive process begins when consumers form expectations about a product or brand. After purchase and use, consumers evaluate the product's performance. If actual performance meets or exceeds initial expectations (positive confirmation), satisfaction results. Conversely, if performance falls short of expectations (negative confirmation), dissatisfaction results (Oliver, 1980). In this research model, four independent variables—marketing literacy, FOMO, social class, and brand awareness—are each assumed to shape specific expectations in Generation Z consumers before they make a purchase. When these expectations are confirmed or exceeded after the transaction, consumer satisfaction is realized, which in turn becomes a powerful driver of positive purchasing behaviors, such as repurchase intention and brand loyalty (Solimun & Fernandes, 2017). Therefore, ECT provides a mechanistic framework explaining post-purchase psychological processes that bridge the relationship between initial motivating factors and final purchasing behavior.

### **Theory of Conspicuous Consumption**

The Theory of Conspicuous Consumption, introduced by Veblen (1899) in the late 19th century, continues to offer powerful explanatory power in understanding the relationship between social class and purchasing behavior in the contemporary era. This theory argues that consumption is often driven not only by utility or practical function. an item, but rather by its symbolic value as a means of displaying social status, wealth, and prestige—a phenomenon known as conspicuous consumption. In the context of Generation Z, particularly in Yogyakarta's dynamic socio-cultural environment, fashion products often function beyond simply fulfilling basic needs. They transform into tools for negotiating, projecting, and even constructing social identity (Pratama & Dewi, 2021). Purchasing and wearing certain brands is a modern form of conspicuous consumption, functioning as symbolic currency to communicate taste, affiliation with a particular subculture, and position within an increasingly fluid social hierarchy based on digital cultural capital (Farhana & Sari, 2024). Thus, this recontextualized Veblen theory allows for a deeper understanding of why social class, no longer solely economic, remains a significant predictor of Generation Z purchasing behavior.

### **Hypothesis Development**

#### **Marketing Literacy and Purchase Behavior**

Marketing literacy has evolved into a multidimensional construct encompassing cognitive, affective, and behavioral aspects (Hudders et al., 2023). In the context of Generation Z, marketing literacy is no longer just the ability to recognize persuasive techniques but has developed into a critical competency for navigating an overloaded digital ecosystem. Recent research by Boerman & van Reijmersdal (2024) reveals an interesting paradox where Generation Z with high marketing literacy is actually more responsive to marketing messages from micro-influencers perceived as authentic.

A study by Septiani & Wahyudi (2022) in the Indonesian context found that marketing literacy acts as a double-edged sword. On one hand, high literacy makes consumers more critical of marketing claims, but on the other hand, it increases appreciation for transparent and authentic brands. This finding confirms that in the Generation Z context, marketing literacy is not always inversely related to marketing effectiveness.

H1: Marketing literacy has a positive influence on Generation Z's purchase behavior

H2: Marketing literacy has a positive influence on consumer satisfaction

### **Fear of Missing Out (FOMO) and Purchase Behavior**

FOMO has evolved into a complex psychosocial phenomenon in the digital era. Zhang & Benyoucef (2024) introduced the concept of "Live-Streaming FOMO" where anxiety about missing real-time broadcast moments triggers impulsive purchases. A longitudinal study by Ismail et al. (2023) showed that FOMO in Generation Z is mediated by Social Media Fatigue, creating a difficult-to-break psychological cycle.

In the Indonesian context, research by Wijaya et al. (2022) found that FOMO in Generation Z has specific characteristics influenced by collectivist values. FOMO is motivated not only by an individual desire not to be left out but also by social pressure for conformity. The findings of Kussdyah et al. (2023) confirm that FOMO is a major driver of impulse buying among Indonesian Generation Z.

H3: FOMO has a positive influence on Generation Z's purchase behavior

H4: FOMO has a positive influence on consumer satisfaction

### **Social Class and Purchase Behavior**

The construct of social class in the contemporary era has undergone significant reconfiguration. Farhana & Sari (2024) identified the phenomenon of "online social class" where symbolic and cultural capital often have more influence than pure economic capital. Kapoor & Dwivedi (2023) introduced the concept of the "aspirational class" where consumption becomes a tool for negotiating social identity in a fluid and dynamic hierarchy. Research by Pratama & Dewi (2021) in Yogyakarta revealed that students, as a representation of Generation Z, use fashion as a tool to negotiate their social identity. Fashion consumption reflects not only economic background but also aspirations for social mobility. A study by Linggasari (2023) found that social class remains a significant predictor in the purchase decisions of Generation Z in Indonesia.

H5: Social class has a positive influence on Generation Z's purchase behavior

H6: Social class has a positive influence on consumer satisfaction

### **Brand Awareness and Purchase Behavior**

The concept of brand awareness has fundamentally transformed in the digital ecosystem. Kumar & Gupta (2024) developed the construct of "digital brand awareness" measured through three dimensions: Top-of-Feed Awareness, Searchability, and Community Embeddedness. Rosenthal & Brito (2023) emphasize the importance of "contextual relevance" and "meme-ability" in building brand awareness among Generation Z.

Research by Sartika & Mawardah (2019) in Indonesia confirmed that brand awareness remains a critical factor in Generation Z's purchase decisions. However, the way to measure it needs to be adjusted to the digital context. A study by Hutter et al. (2013) found that social media interactions significantly influence brand awareness and purchase intention.

H7: Brand awareness has a positive influence on Generation Z's purchase behavior

H8: Brand awareness has a positive influence on consumer satisfaction

### **Consumer Satisfaction as a Mediator**

Consumer satisfaction in the Generation Z context is determined not only by functional factors but also by emotional and symbolic experiences. Based on Expectation Confirmation Theory (Oliver, 1980), satisfaction is formed when the actual product performance meets or exceeds consumer expectations. In this model, consumer satisfaction

is positioned as a mediator explaining the indirect mechanism between the independent variables and purchase behavior.

Research by Ardyan (2019) showed that consumer satisfaction plays a crucial role in mediating the relationship between perceived quality and brand loyalty in Generation Z. A study by Solimun & Fernandes (2017) confirmed that consumer satisfaction is an effective mediator in the relationship between service quality and customer loyalty.

H9: Consumer satisfaction has a positive influence on Generation Z's purchase behavior

H10: Consumer satisfaction mediates the relationship between marketing literacy and purchase behavior

H11: Consumer satisfaction mediates the relationship between FOMO and purchase behavior

H12: Consumer satisfaction mediates the relationship between social class and purchase behavior

H13: Consumer satisfaction mediates the relationship between brand awareness and purchase behavior.

## RESEARCH METHOD

This study uses a quantitative approach with a cross-sectional causal design to investigate causal relationships between variables over a specific period (Sedarmayanti, 2022). The target population is Generation Z individuals residing in Yogyakarta who actively purchase fashion products. A total of 203 respondents who met specific criteria, namely aged 17-26 years and purchasing at least two fashion products per month, were successfully recruited as a sample using purposive sampling technique (Sugiyono, 2019). Sample characteristics showed a balanced composition between genders (female: 56.2%; male: 43.8%) with diverse educational backgrounds, dominated by high school graduates (45.8%). The majority of respondents (64.5%) had monthly fashion expenditures below IDR 500,000. In measuring variables, all constructs—consisting of Marketing Literacy, Fear of Missing Out (FOMO), Social Class, Brand Awareness, Consumer Satisfaction, and Purchase Behavior—were operationalized using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) to capture the intensity of respondents' perceptions and attitudes (Joshi et al., 2015). The measurement instrument for each variable was adapted from scales validated in previous research, with the number of items between 4 and 5 to ensure adequate construct coverage.

Primary data collection was conducted online through structured questionnaires distributed via social media platforms and campus communities. The data collection procedure was carried out in three stages to ensure data quality: (1) a preliminary test with 30 respondents, (2) testing the validity and reliability of the instrument, and (3) distribution of the main questionnaire, which achieved a response rate of 78.3%. The collected data were then analyzed using variance-based Structural Equation Modeling (SEM) with the help of SmartPLS 4.0 software. PLS-SEM was chosen due to its ability to model latent variables and not require strict data distribution assumptions (Hair et al., 2017). Data analysis was conducted in two stages, starting with the evaluation of the measurement model (outer model) to test convergent validity, discriminant validity, and composite reliability. Subsequently, evaluation of the structural model (inner model) was conducted by analyzing the coefficient of determination ( $R^2$ ), predictive value ( $Q^2$ ), and the statistical significance of the

hypothesized paths. To test the mediation effect, this study applied a bootstrapping procedure with 5,000 subsamples to obtain stable and accurate estimates (Hair et al., 2017).

**RESULTS AND DISCUSSION**

**Measurement Model Evaluation**

The measurement model evaluation stage was conducted to ensure the research instrument met the validity and reliability criteria. The analysis results proved that all research variables met all the established metric requirements. This is indicated by the loading factor value for each indicator exceeding 0.7 (convergent validity), the square root of the AVE for each variable being greater than its correlation with other variables (discriminant validity), and the Cronbach's Alpha value, Composite Reliability above 0.7, and AVE above 0.5 (reliability and internal consistency). The complete data are presented in Table 1 below.

**Table 1.**  
**Validity and Reliability Test Results**

Variable	Cronbach's Alpha	Composite Reliability	AVE	Description
Marketing Literacy	0.924	0.943	0.767	Met
FOMO	0.916	0.937	0.749	Met
Social Class	0.913	0.935	0.741	Met
Brand Awareness	0.917	0.938	0.750	Met
Consumer Satisfaction	0.905	0.928	0.715	Met
Purchase Behavior	0.944	0.957	0.816	Met

**Hypothesis Testing**

**Direct Hypothesis Testing**

Testing of the direct relationship hypotheses (direct effects) was conducted by analyzing the path coefficient value, t-statistic, and p-value. The test results, as outlined in Table 2, show that all nine direct hypotheses (H1 to H9) were statistically significant (p-value < 0.001).

**Table 2.**  
**Direct Hypothesis Testing Results**

Hypothesis	Path Coefficient	t-statistic	p-value	Description
H1: Marketing Literacy → Purchase Behavior	0.303	7.504	0.000	Accepted

Hypothesis	Path Coefficient	t-statistic	p-value	Description
H2: Marketing Literacy → Consumer Satisfaction	0.265	6.234	0.000	Accepted
H3: FOMO → Purchase Behavior	0.258	6.091	0.000	Accepted
H4: FOMO → Consumer Satisfaction	0.228	5.367	0.000	Accepted
H5: Social Class → Purchase Behavior	0.296	6.599	0.000	Accepted
H6: Social Class → Consumer Satisfaction	0.261	5.892	0.000	Accepted
H7: Brand Awareness → Purchase Behavior	0.369	9.014	0.000	Accepted
H8: Brand Awareness → Consumer Satisfaction	0.325	7.856	0.000	Accepted
H9: Consumer Satisfaction → Purchase Behavior	0.341	8.123	0.000	Accepted

### Mediation Hypothesis Testing

This study also tested the mediating role of consumer satisfaction. The results, as shown in Table 3, confirm that consumer satisfaction plays a significant partial mediating role in the relationship between all independent variables and purchase behavior. Thus, the mediation hypotheses (H10 to H13) are also supported by the data.

**Table 3.**  
**Mediation Hypothesis Testing Results**

Hypothesis	Indirect Coefficient	t-statistic	p-value	Description
H10: Mktg Literacy → Satisfaction → Purchase	0.090	4.567	0.000	Partial Mediation
H11: FOMO → Satisfaction → Purchase	0.078	4.123	0.000	Partial Mediation
H12: Social Class → Satisfaction → Purchase	0.089	4.489	0.000	Partial Mediation

Hypothesis	Indirect Coefficient	t-statistic	p-value	Description
H13: Brand Awareness → Satisfaction → Purchase	0.111	5.234	0.000	Partial Mediation

**Analysis of Coefficient of Determination (R<sup>2</sup>) and Predictive Relevance (Q<sup>2</sup>)**

The strength of the research model was evaluated through the coefficient of determination (R<sup>2</sup>) and the Q<sup>2</sup> predict value. This model showed very strong explanatory power with an R<sup>2</sup> value for purchase behavior of 0.729 and for consumer satisfaction of 0.683. Based on Chin's (1998) criteria, an R<sup>2</sup> value > 0.67 is categorized as substantial. This indicates that the model is able to explain 72.9% of the variance in purchase behavior and 68.3% of the variance in Generation Z's consumer satisfaction, reflecting the model's exceptional explanatory power in the context of consumer behavior research.

Furthermore, the model also has strong predictive relevance, as indicated by positive Q<sup>2</sup> predict values, namely 0.512 for purchase behavior and 0.467 for consumer satisfaction. Referring to Hair et al. (2019) criteria, a Q<sup>2</sup> value > 0.35 is already included in the category of having large predictive relevance. This finding indicates that the developed model not only explains but also has good predictive ability for the endogenous variables.

**Comprehensive Discussion of Findings**

**Dominance of Brand Awareness and the Marketing Literacy Paradox**

This finding reveals the complexity of the configuration of Generation Z's purchase behavior. Brand awareness emerged as the most dominant predictor ( $\beta = 0.369, p < 0.001$ ). This confirms the Digital Brand Ecosystem theory (Kumar & Gupta, 2024) which states that in a hyper-competitive digital landscape, a brand's ability to create top-of-mind awareness through cross-platform presence becomes a key success factor. Amid the proliferation of local fashion SMEs in Yogyakarta, Generation Z consumers still rely on brands as a heuristic decision-making tool to reduce perceived risk.

On the other hand, the significance of marketing literacy ( $\beta = 0.303, p < 0.001$ ) challenges the traditional assumption that marketing-literate consumers will be resistant to marketing messages. Instead, this finding supports the persuasion knowledge paradox (Boerman & van Reijmersdal, 2024), where Generation Z with high literacy actually develops a deeper appreciation for brands that implement transparent marketing and authentic storytelling. Literacy functions as a sophisticated filter that sharpens evaluation ability, not just a defense mechanism.

**Deconstruction of the FOMO Phenomenon in the Socio-Cultural Context of Yogyakarta**

Although significant, FOMO has the lowest path coefficient ( $\beta = 0.258, p < 0.001$ ) among the other independent variables. This finding requires deep contextual analysis. Within the Social Media Engagement Theory framework, FOMO is usually associated with intense social pressure. However, in the collectivist context of Yogyakarta, the manifestation of FOMO may be more subtle and internalized through mechanisms of social harmony maintenance rather than overt competitive comparison. An ethnographic study by Wijaya et al. (2022) revealed that in Javanese society, pressure for conformity is often manifested

through the mechanism of *tut wuri handayani* (guiding from behind). Thus, FOMO among Yogyakarta's Generation Z may be more related to the desire to maintain social cohesion within peer groups than merely status competition, requiring a conceptual reconstruction of FOMO that is more culturally sensitive.

### **Transformation of Social Class in the Digital Ecosystem**

The significance of social class ( $\beta = 0.296$ ,  $p < 0.001$ ) confirms the relevance of Digital Social Stratification Theory (Farhana & Sari, 2024). This finding reveals the transformation of the concept of social class from mere economic stratification to a multidimensional status hierarchy encompassing digital cultural capital, aesthetic competence, and subcultural knowledge. As a student city, Yogyakarta becomes a cultural melting pot where fashion consumption functions as symbolic currency in the negotiation of identity and social position. Certain brands operate as cultural codes that communicate subcultural affiliation, in line with the function of fashion as an identity negotiation tool.

### **Mediation Mechanism: Validation of Expectation-Confirmation Theory**

Evidence of consumer satisfaction as a significant partial mediator provides empirical validation for the Expectation-Confirmation Model in a Digital Context (Rosenthal & Brito, 2023). In-depth analysis reveals different cognitive mechanisms for each variable. Brand awareness creates implicit quality expectations through a halo effect, which, when fulfilled, results in satisfaction enhanced by confirmation. Meanwhile, marketing literacy enables the formation of more realistic, data-based, and informed expectations. Therefore, when a product meets these calibrated expectations, stable and sustained rational satisfaction is created. On the other hand, FOMO generates emotional expectations of social inclusion and symbolic happiness, which are then fulfilled through social validation satisfaction after purchase. Social class shapes symbolic expectations regarding prestige and status, with satisfaction ultimately created when the product successfully functions as an effective status-signaling tool within the social hierarchy.

## **CONCLUSION**

This study confirms that the purchase behavior of fashion products among Generation Z in Yogyakarta is the result of a dynamic interaction between cognitive, psychosocial, sociological, and brand equity factors. Brand awareness emerged as the most dominant predictor, followed by marketing literacy, social class, and FOMO. A key finding worth noting is the confirmation of the marketing literacy paradox, where marketing-literate consumers are actually responsive to authentic and transparent strategies. Furthermore, consumer satisfaction was proven to play a significant partial mediating role in this relationship.

Theoretically, this study enriches consumer behavior models by integrating digital and sociocultural dimensions into established theoretical frameworks. Practical implications that can be adopted by businesses include: (1) prioritizing the development of organic and contextual brand awareness on digital platforms, (2) adopting transparent marketing communication to reach highly literate consumers, and (3) positioning products as identity symbols representing digital cultural capital. The limitations of this study, focusing on one geographical region and industry, open opportunities for testing this model in more diverse contexts in the future.

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