

A STUDY ON UNLOCKING THE MINDS OF THE SILENT SPENDERS AND AN IN-DEPTH ANALYSIS OF GENERATION X PURCHASING TRENDS

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Abstract

This study examines the major determinants of the purchase behavior of Generation X consumers, including brand loyalty, price sensitivity, and store vs. online shopping preferences. As Generation X constitutes a substantial but previously neglected market, this study seeks to examine their purchasing habits in different consumer goods categories. Through the application of quantitative measures, such as ANOVA, ratio statistics, and reliability testing, the research delivers information on spending habits and how such a generation reconciles brand trust with value-seeking behavior. Inclusive consumer profiles across Generation X are revealed through the research, such as brand-loyal consumers, value-seekers, and discount-driven or spontaneous buyers. The research is set to inform firms and marketers as they seek to adjust their strategies to cater more effectively to this demographic.

Keywords: Generation Consumer Behavior, Brand Loyalty, Price Sensitivity, Shopping Habits (Online versus In-store)

Introduction

Generation X, born between 1965 and 1980, creates a critical link between old and new consumer behaviors. Being digital early adopters with established economic positions, they show a special combination of brand loyalty and price consciousness. Different from younger generations that are frequently trend-oriented and more technology-engrossed, Generation X is more pragmatic in consumption. Their consumption patterns are influenced by a combination of financial security, prudent expenditure, and faith in well-known brands. This research discusses how Generation X makes spending choices, and how far price, reputation, and mode of shopping affect their decision-making. The study seeks to bridge the gap in understanding generations and consumers, providing a targeted insight into how Gen X operates in today's sophisticated retail culture.

Statement of the Problem

Although consumer behavior has been extensively researched for Millennials and Gen Z, there is a significant deficiency of targeted research on Generation X. Though they possess large amounts of buying power and loyalty towards known brands, Gen X is often ignored in

marketing plans. An enhanced knowledge of their motivations and decision-making behaviors is critical for enterprises to target this segment effectively. The issue is with the lack of data on how this generation weighs brand reputation against price and how they are different in their in-store and digital buying behavior. This research works to meet the demand to chart out Gen X's expenditures and behavioral inclinations across core product categories.

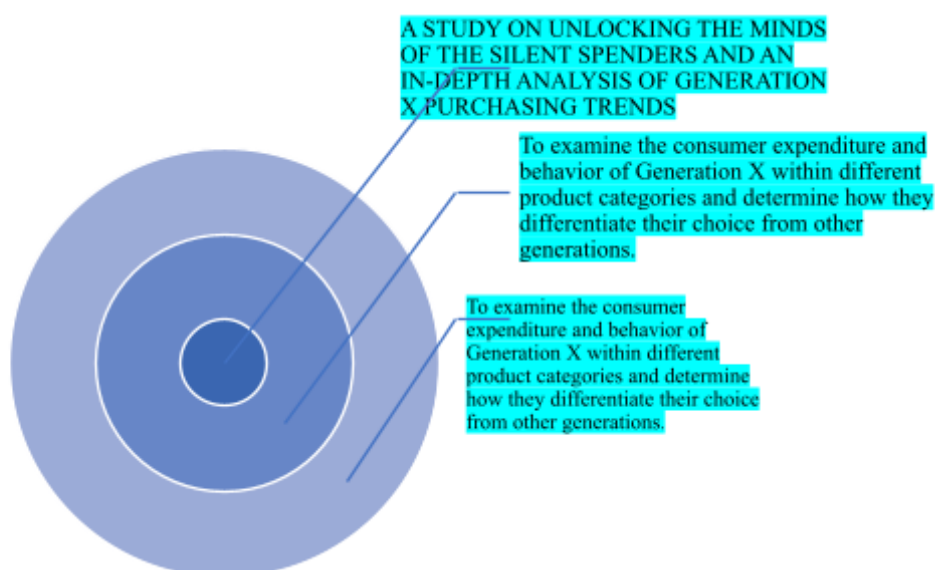
Scope of the Study

The scope of the current research is limited to examining Generation X consumers' buying behavior in different product categories. The study specifically looks at whether brand loyalty, price sensitivity, and shopping behavior (online or offline) affect their purchasing decisions. The research comprises 126 valid questionnaires from Generation X respondents, classified according to their self-reported spending styles. The categories range from value-constrained buyers to brand-loyal shoppers, discount hunters, and impulse buyers. Although the research offers a concentrated examination of Gen X conduct, it does not reach inter-generational contrasts or trade-specific behavior in great depth.

Objectives of the research

- ❑ Identify the major drivers of Generation X consumer purchasing habits, such as brand favor, cost sensitiveness, and online versus in-store orientations.
- ❑ To examine the consumer expenditure and behavior of Generation X within different product categories and determine how they differentiate their choice from other generations.

Research Design



Research Methodology

This study employs a quantitative descriptive design in exploring consumer behavior among Generation X. Data were gathered through structured questionnaires from respondents within the age group of Generation X. There were 126 valid replies to be analyzed. The study utilized Cronbach's Alpha in determining the reliability of the survey measure, with a calculated alpha of 0.772, which shows adequate internal consistency. ANOVA compared consumer differences by spending styles, although no statistically significant differences emerged. Ratio statistics revealed differences in perceived brand reputation and price-related behavior, with coefficients of variation identifying groups that were more inconsistent or stable in their behavior. These techniques gave an orderly and statistically based picture of how Generation X consumers behave.

Limitations of the Study

This research is afflicted by a number of limitations. To begin with, it is based on self-report data alone, which is open to personal bias or false memory. Second, the sample is small in size and may not be representative of the broader Generation X population at all, particularly by geographic location or income level. Third, the research is exclusively on Generation X, with no comparative data on other age groups that may have provided additional contextual richness. Furthermore, the cross-sectional design of the data gathering limits the potential to see behavior occurring over time or in reaction to shifts in the market. All the same, the research provides useful insights that can form the basis for more in-depth subsequent studies.

Analysis

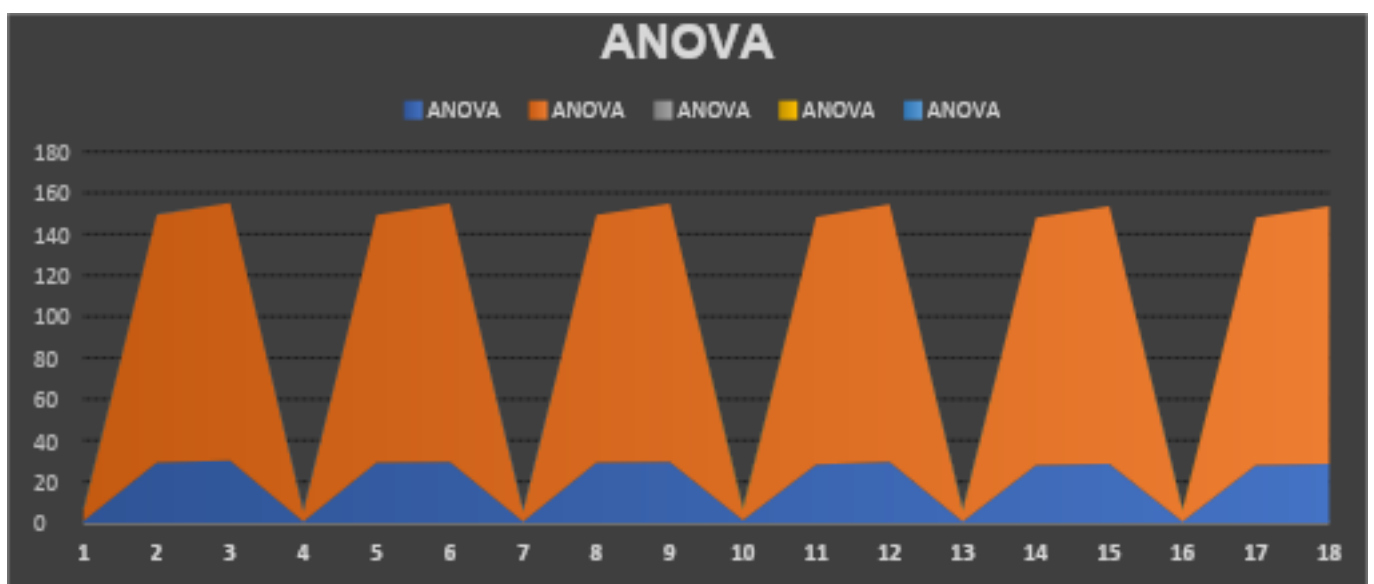
Reliability test

Reliability Statistics	
Cronbach's Alpha	N of Items
.772	6

The scale with six items' reliability analysis provided a Cronbach's Alpha of 0.772, and this constitutes a good to acceptable level of internal consistency. This further implies that the scale items are well correlated and measure the same construct fairly effectively. Practically, the scale is reliable enough to use in research or assessment, though there might still be slight room for improvement. Improving reliability may include making item wording more precise, providing conceptual clarity, or inspecting individual item statistics in order to flag any poor items.

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.

Brand Reputaion	Between Groups	.873	5	.175	.716	.613
	Within Groups	29.286	120	.244		
	Total	30.159	125			
Product quality	Between Groups	.500	5	.100	.411	.840
	Within Groups	29.214	120	.243		
	Total	29.714	125			
Price and discounts	Between Groups	.500	5	.100	.411	.840
	Within Groups	29.214	120	.243		
	Total	29.714	125			
Online reviews	Between Groups	1.192	5	.238	1.012	.414
	Within Groups	28.276	120	.236		
	Total	29.468	125			
Peer recommendations	Between Groups	.721	5	.144	.620	.685
	Within Groups	27.914	120	.233		
	Total	28.635	125			
Loyalty programs	Between Groups	.721	5	.144	.620	.685
	Within Groups	27.914	120	.233		
	Total	28.635	125			



ANOVA outcome shown for different factors—Brand Reputation, Product Quality, Price and

Discounts, Online Reviews, Peer Recommendations, and Loyalty Programs—indicates there are no statistically significant differences between groups. This can be witnessed from Sig. (p-value) of all variables being more than 0.05, with the value falling between 0.414 and 0.840. For instance, Brand Reputation ($F = 0.716$, $p = 0.613$) and Product Quality ($F = 0.411$, $p = 0.840$) both reveal non-significant differences between groups. This suggests that the mean responses for all factors are not significantly different between the various groups being researched (e.g., various segments of customers, geographies, or any other grouping variable used). Accordingly, there is no evidence from the assessed factors towards group-based influence, pointing toward uniform perception or response in the sampled population.

Case Processing Summary			
		Count	Percent
Approach spending	I prefer value over brand	47	37.3%
	I buy from trusted brands regardless of price	45	35.7%
	I wait for offers or discounts before purchasing	18	14.3%
	I make impulsive purchases frequently	16	12.7%
Overall		126	100.0%
Excluded		0	
Total		126	

The case processing summary provides an overview of participants' approaches to spending. Out of a total of 126 respondents, the largest proportion—**37.3% (n = 47)**—indicated that they **prefer value over brand**, suggesting a cost-conscious approach focused on getting the best value regardless of brand names. Close behind, **35.7% (n = 45)** reported that they **buy from trusted brands regardless of price**, indicating brand loyalty even if it comes at a premium. Meanwhile, **14.3% (n = 18)** of respondents stated that they **wait for offers or discounts before purchasing**, reflecting a more strategic or price-sensitive behavior. Lastly, **12.7% (n = 16)** acknowledged making **impulsive purchases frequently**, highlighting a smaller but notable segment driven by spontaneity. No data was excluded, and the total number of valid cases analyzed was 126, representing **100%** of the sample. These findings provide insight into consumer purchasing behavior, with value- and brand-focused buyers comprising the majority.

Ratio Statistics for Brand Reputaion / Type of products			
Group	Price Related Differential	Coefficient of Dispersion	Coefficient of Variation Median Centered
I prefer value over brand	1.367	.740	129.6%
I buy from trusted brands regardless of price	1.528	.881	122.2%

I wait for offers or discounts before purchasing	1.509	.907	155.0%
I make impulsive purchases frequently	1.442	.767	122.8%
Overall	1.512	.909	142.0%

The ratio statistics table examines consumer behavior when it comes to brand reputation within varying spending strategies. The relative importance of brand reputation in pricing, as measured by Price Related Differential values, varies between 1.367 and 1.528 across groups, the highest of which (1.528) is recorded for those who purchase products from brands they trust irrespective of price, which means this group puts the biggest premium on brand reputation compared to price. Conversely, the lowest value of 1.367 is associated with those for whom value is preferred to brand, implying a lower brand influence price premium.

The Coefficient of Variation and Coefficient of Dispersion (median-centered) yield information about variability per group. The most extreme variation is found among those waiting for offers or discounts (CoV = 155.0%), suggesting that this group has the most variable opinions or actions toward brand reputation and price. The least variation exists among brand loyalists (CoV = 122.2%) and spontaneous consumers (CoV = 122.8%), implying more homogenous behavior in those segments. The coefficient of variation for all groups is 142.0%, reflecting moderate variation in price impact due to brand reputation across all groups.

In short, though brand-loyal customers place a highest relative value on brand reputation, the value-seekers and discount-watchers are relatively price-sensitive, and the latter also exhibit the most inconsistent behavior in this regard.

Conclusion

The results of this research underscore the diversified and multifaceted nature of consumer behavior among Generation X. Whereas a large number of respondents express a strong affinity for value rather than brand, an almost equal number adhere to established brands despite price. Others use promotion-based offers or make impulse purchases. Although ANOVA results indicate no significant statistical differences among the groups, ratio statistics reveal substantial variability in how consistently these consumers value brand reputation. These insights suggest that Gen X is not a monolithic group but a diverse demographic with overlapping yet distinct consumer traits. Understanding these nuances is critical for marketers aiming to design tailored campaigns and product strategies.

Future Research

Future studies should broaden this research by incorporating comparative analysis between generations, including Millennials and Gen Z, to determine future trends and changes in consumer behavior. Longitudinal research might more effectively interpret changes in behavior over the years, particularly as Gen X also continues to grow with technology and economic conditions. Include a qualitative component, e.g., interviews or focus groups, that would offer more insight into what drives particular behaviors. Lastly, investigation of how

technological adaptation, influence of social media, and preferences for sustainability might play a part could give better context to how Gen X is evolving in the contemporary consumer environment.

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