



Understanding Generation Z's Purchase Decisions for Premium Smartphones: Lifestyle, Financial Constraints, and Brand Image

Nindhita Ajeng Widowati*, Iva Sofi Gunawati

Universitas Negeri Semarang, Indonesia

Email : nindhitaajeng32@students.unnes.ac.id

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ABSTRACT

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*Corresponding Author

This study investigates the influence of lifestyle, financial constraints, and brand image on premium smartphone purchase decisions among Generation Z students, addressing the paradox of continued purchasing despite limited financial resources. Data were collected from 169 students meeting inclusion criteria and analyzed using Structural Equation Modeling via SmartPLS 4.0 to examine causal relationships among variables. The findings reveal that lifestyle, financial limitations, and brand image simultaneously exert significant positive effects on purchase decisions, with brand image emerging as the most influential factor, while financial limitations do not act as a strong barrier. The results suggest that Generation Z consumers prioritize social identity and lifestyle alignment over financial concerns when making premium purchase decisions. Implications for marketing include the importance of reinforcing brand perception, creating lifestyle-oriented campaigns, and leveraging social recognition as a motivator. These insights provide a more holistic understanding of consumption behavior in digital-native populations and can guide strategies to enhance engagement with young consumers in premium product markets.

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INTRODUCTION

The digital revolution has dramatically transformed the consumption patterns of young people worldwide, particularly Generation Z, who have grown up as digital natives. Smartphones have become indispensable tools that not only facilitate communication but also represent social identity and lifestyle (Nizam, 2024). In Indonesia, data from the Indonesian Internet Service Providers Association (APJII, 2025) shows that 80.66% of the population is connected to the internet, with the highest penetration among 13-18-year-olds at 89%. This connectivity enables exposure to social media trends, peer influence, and online marketing campaigns that shape preferences and purchasing behaviors. The

increasing tendency to purchase premium devices, even when financial resources are limited, has raised questions about the interaction between lifestyle, brand perception, and economic constraints (Hefniy & Alwahedi, 2025; Holidi, 2025; Manshur, 2026). Understanding these dynamics is essential because Generation Z represents a significant portion of the consumer market, and their consumption behavior has implications for digital economy growth, social stratification, and marketing strategies. Therefore, research examining how lifestyle, financial limitations, and brand image influence purchase decisions provides valuable insights for both academia and practice.

This study adopts multiple theoretical frameworks to examine the determinants of purchasing behavior among Generation Z students. Consumer behavior theory explains that purchasing decisions are influenced by personal, psychological, and situational factors, including lifestyle, brand perception, and financial constraints (Kotler & Keller, 2016). Lifestyle reflects individuals' activities, interests, and opinions, operationalized through the AIO (Activities, Interests, Opinions) framework (Utami & Telagawathi, 2025). Brand image, as conceptualized in Keller's Customer-Based Brand Equity (CBBE) model (Keller, 1993), emphasizes strong, unique, and favorable brand associations that drive loyalty and consumer preference. The Theory of Planned Behavior (TPB) (Ajzen, 1991) provides a complementary lens, positing that perceived behavioral control, subjective norms, and attitudes determine behavioral intentions. In the context of financial limitations, PBC indicates the extent to which economic constraints influence the intention to purchase premium products. By integrating these theories, this study examines how lifestyle, financial constraints, and brand image interact to shape purchasing decisions, offering a holistic understanding of consumer behavior in digital-native populations.

Despite increasing smartphone penetration and technological literacy among Generation Z, students frequently face a paradox: they aspire to own premium devices as a social symbol while operating under financial limitations. At Universitas Negeri Semarang (UNNES), students demonstrate a strong preference for premium smartphones, often allocating funds from meals, utilizing online loans, or credit schemes to acquire the latest devices despite limited income (Kusuma, 2023; Andriani et al., 2025). This behavior highlights a tension between rational financial management and the desire for social recognition, influenced by peer pressure and social media exposure. Such phenomena are socially significant because they reflect broader patterns of consumption-driven identity formation, potential financial risk-taking, and the prioritization of symbolic status over material necessity. Understanding the underlying drivers of these decisions is critical for educational institutions, marketers, and policymakers to address financial literacy, promote responsible consumption, and develop strategies that consider both social and economic dimensions of Generation Z behavior.

Previous studies have investigated the effects of lifestyle and brand image on purchasing behavior, consistently showing that lifestyle orientation and perception of prestige significantly drive preference for premium products (Wijanarko et al., 2025; Junita et al., 2024). Lifestyle influences the selection process through daily activities, interests, and opinions, while brand image enhances recognition, loyalty, and perceived quality (Cahyani & Askari, 2022; Utami & Telagawathi, 2025). However, financial limitations, which theoretically act as rational barriers under the Theory of Planned Behavior (Ajzen, 1991), are rarely examined in conjunction with lifestyle and brand image. Research by Sasikirana et al., (2025) highlights social pressures that can override financial constraints, yet empirical studies rarely quantify the combined influence of these three factors.

Moreover, the majority of prior research has been geographically limited or focused primarily on hedonic motivations without integrating economic realities (Benita et al., 2023; Widodo et al., 2023). These gaps limit the generalizability of findings to student populations in Indonesia, where credit access, social media engagement, and lifestyle-driven consumption intersect uniquely. By simultaneously testing lifestyle, financial limitations, and brand image, this study addresses a critical research gap, contributing to a more holistic understanding of premium purchase behavior among Generation Z. This synthesis underscores the necessity of examining both rational and irrational drivers of consumer behavior to better predict and explain real-world purchasing decisions.

This research offers a state-of-the-art contribution by integrating lifestyle, financial constraints, and brand image into a single analytical framework, rather than examining each factor in isolation. The study provides a nuanced perspective on how financial limitations are mitigated by social and lifestyle pressures, demonstrating that rational economic barriers do not always prevent premium purchases. This approach reflects contemporary consumer realities, especially in digital-native populations where social identity and peer recognition drive consumption choices. Such insights are critical for marketers aiming to target Generation Z effectively and for educators or policymakers seeking to understand and influence responsible financial decision-making. The novelty lies in capturing both psychological and situational determinants of purchasing behavior within a single model, which has rarely been achieved in prior research.

Based on the outlined gaps, this study investigates the influence of lifestyle, financial limitations, and brand image on premium smartphone purchase decisions among Generation Z students at UNNES. The central hypothesis posits that lifestyle and brand image positively influence purchase decisions, while financial limitations may be mitigated by social and lifestyle pressures. This research argues that Generation Z consumers prioritize social

identity and perceived status over economic constraints, demonstrating adaptive behaviors such as reallocating budgets or using credit schemes to maintain lifestyle consistency. By empirically testing these relationships using SEM-PLS, the study contributes to both theory and practice, offering actionable insights into marketing strategy, consumer education, and financial behavior interventions for young digital-native populations (Kusuma, 2023; Andriani et al., 2025).

Literatur Review

Consumer Behavior Theory

Consumer behavior theory describes the process that individuals go through in choosing, buying, using, and consuming products or services to meet their needs and desires (Kotler & Keller, 2016). The classic consumer behavior model states that purchasing decisions are influenced by cultural, social, personal, and psychological factors. In the context of this study, personal factors, namely lifestyle, and psychological factors, namely perception of brand image, become the main focus, while situational factors, namely financial limitations, play a role as inhibiting variables.

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior developed by Ajzen (1991) explains that a person's behavioral intention is determined by three factors: attitudes toward behavior, subjective norms, and perceived behavioral control (PBC). PBC refers to an individual's perception of the ease or difficulty of performing a behavior, which in the context of this study is related to students' financial limitations. According to TPB, the lower the perceived behavioral control, or the more difficult the financial condition, the lower the intention to buy premium products.

Purchase Decision

Purchasing decision is defined as a stage in the consumer decision-making process in which individuals decide to purchase a product or service through several processes, such as problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior (Kotler & Keller, 2016). Cahyani and Askari (2022) confirm that purchasing decisions occur when consumers form preferences among brands in a set of choices and choose the most preferred brand.

The purchasing decision indicators used in this study are replicated from Cahyani and Askari (2022), namely stability in the product, which refers to consumer confidence that the chosen product is the right decision; the habit of buying products, which refers to the tendency to choose the same brand consistently; giving recommendations, which refers to the willingness to recommend products to others; and repurchase intention, which refers to the intention to buy the product again in the future.

Lifestyle

Theoretically, lifestyle is defined as a person's way of living expressed through activities, interests, and opinions about their environment (Utami & Telagawathi, 2025). In marketing literature, lifestyle is operationalized through the AIO dimensions, namely Activities, Interests, and Opinions. Empirical research shows that lifestyle has a significant influence on purchasing decisions for technological products, including premium smartphones (Amalia et al., 2025).

The lifestyle indicators used in this study are based on the AIO model replicated from Utami and Telagawathi (2025). These indicators include activities, which refer to respondents' daily activities such as smartphone use, social media access, and following trends; interests, which refer to interest in certain objects or topics, such as the latest technology and product reviews; and opinions, which refer to views about a product, including the perception of premium smartphones as a symbol of prestige.

Financial Limitations

In the context of behavioral economics, financial limitations refer to conditions in which individuals have limited financial resources to meet their needs and desires. This concept is closely related to the scarcity mindset and present bias, which refers to the tendency of individuals to prefer short-term satisfaction rather than considering long-term consequences under limited financial conditions (Benita et al., 2023).

Purchasing decisions are closely related to financial limitations because budget constraints theoretically restrict consumer choices. Students, as a population that generally does not have a fixed income, face stricter financial limitations than other productive age groups. However, this phenomenon differs from the findings of Widodo et al. (2023), which suggest that perceptions of prestige value can shift these boundaries, where consumers are willing to sacrifice other needs or go into debt to obtain the symbolic benefits of premium products.

The financial limitation indicators used in this study are based on the concept of personal financial management from scarcity theory and are replicated from Benita et al. (2023) and Widodo et al. (2023). These indicators include budget preparation, emergency funds, savings efforts, evaluation of needs versus wants, dependence on funding sources, and debt behavior.

Brand Image

Brand image is defined as a set of beliefs, ideas, and impressions that a person has of a brand (Utami & Telagawathi, 2025). Keller (1993), through the Customer-Based Brand Equity (CBBE) model, explains that brand image is built from favorable, strong, and unique brand associations. Premium smartphone

brands have succeeded in building brand associations around innovation, exclusivity, and quality that are difficult for competitors to match (Cahyani & Akasari, 2022). Godeliva and Gelgel (2022) report that high user loyalty indicates the success of premium brands in building a strong brand image.

The brand image indicators used in this study are based on the Customer-Based Brand Equity (CBBE) model replicated from Utami and Telagawathi (2025). These indicators include brand awareness, which refers to the extent to which consumers recognize and remember a brand; brand associations, which refer to things embedded in consumers' memories about a brand, such as prestige, innovation, and design; perceived quality, which refers to consumers' overall assessment of product quality; and loyalty, which refers to positive attitudes and commitment toward a brand.

RESEARCH METHODS

This study employs a quantitative approach with a causal design (explanatory research) to examine the cause-and-effect relationships between independent variables lifestyle, financial limitations, and brand image and the dependent variable, premium smartphone purchase decisions among Generation Z students at Universitas Negeri Semarang (UNNES). The selection of a quantitative explanatory design is appropriate because it allows for statistical testing of hypotheses, identification of significant relationships, and prediction of how independent variables influence purchase decisions (Hair et al., 2017). This approach enables a systematic and replicable investigation of behavioral patterns using measurable indicators, facilitating both validity and reliability in data analysis.

The research was conducted at Universitas Negeri Semarang (UNNES), which was selected due to its diverse student population and observable prevalence of premium smartphone ownership. UNNES provides a suitable context for studying Generation Z consumers, as students demonstrate varying levels of financial capability, lifestyle orientation, and brand perception, creating a relevant setting to explore the interaction between social, psychological, and economic factors. The choice of location ensures that the sample reflects the characteristics of the target population, enabling generalizable insights within the academic context while considering the social dynamics specific to Indonesian university students.

Data collection was carried out using purposive sampling techniques with specific inclusion criteria: active students at UNNES, aged 14–29 years, having experience purchasing or using premium smartphones, and willingness to participate as respondents. The minimum sample size was determined based on Hair et al. (2017), who recommend at least ten times the number of independent variables for multiple regression analysis; with three independent variables, a

minimum of 30 respondents was required. A total of 169 respondents meeting these criteria were included in the analysis. Data were collected through structured questionnaires designed to measure all relevant dimensions of lifestyle, financial limitations, and brand image.

Data analysis was performed using SmartPLS 4.0 software, which enables Structural Equation Modeling (SEM) to examine both measurement and structural models. The validity and reliability of the instrument were assessed through outer loading, Average Variance Extracted (AVE), Cronbach's alpha, and composite reliability to ensure convergent and discriminant validity. Indicators with outer loading values below 0.70 were eliminated to maintain instrument credibility (Hair et al., 2017). This rigorous analytical procedure ensures that the findings accurately reflect the relationships among variables while minimizing measurement error and enhancing confidence in the study's conclusions.

RESULTS AND DISCUSSION

This research instrument has 51 questions that comprehensively cover all variable dimensions. The research data obtained 172 respondents, but there were 3 respondents who did not meet the research criteria, so that there were 169 respondents according to the research criteria. The data of 169 respondents will be included in the calculation of the outer model to determine the validity and reality of the question item by paying attention to the outer loading value, here are the details of the outer loading value of the first stage:

Table 1. Outer Loading Data Phase One

	Image Brands	Style Life	Verdict Buyer	Limitations Financial
CM1	0,783			
CM10	0,821			
CM11	0,780			
CM12	0,777			
CM2	0,637			
CM3	0,648			
CM4	0,832			
CM5	0,681			
CM6	0,769			
CM7	0,526			
CM8	0,691			
CM9	0,688			
GH1		0,753		
GH2		0,793		

GH3	0,716
GH4	0,772
GH5	0,679
GH6	0,630
GH7	0,864
GH8	0,865
GH9	0,850
KF1	0,499
KF10	0,064
KF11	0,195
KF12	0,120
KF13	0,341
KF14	0,828
KF15	0,463
KF16	0,866
KF17	0,777
KF18	0,856
KF2	0,865
KF3	0,559
KF4	0,364
KF5	0,329
KF6	0,407
KF7	0,590
KF8	0,396
KF9	0,558
KP1	0,871
KP10	0,754
KP11	0,896
KP12	0,818
KP2	0,829
KP3	0,892
KP4	0,905
KP5	0,888
KP6	0,840
KP7	0,858
KP8	0,875
KP9	0,877

Source: Data processed from *SmartPLS,2026*

The validity criteria are the outer loading factor value > 0.70 and the question item with an outer loading value below < 0.70 then dropped from the research instrument to maintain the credibility of the research (hair *et al*, 2017), based on the results of the outer loading factor table above there are 20 items that do not meet the requirements listed in the details of the following table:

Table 2. List of Indicators Eliminated from the Model

	Indicator Gugur	Quantity Beginning	Quantity Gugur	Quantity End
Lifestyle (x1)	5 & 6	9	2	7
Financial Limitations (X ²)	1,10,11,12,13,15,2,3,4,5,6,7,8,9	18	13	5
Brand Image (X3)	2,3,5,7,8,9	12	6	6
Buyer's Decision (Y)		12	0	2
TOTAL		51	21	3

Source: Data processed from SmartPLS,2026

Table 4.1 shows the value of outer loading as a reference to meet the evaluation of the outer model with the details of the variables that are not shown in table 4.2. The results of the elimination of variables in the outer model of the first stage are shown in detail in the following table summary:

Table 3. Summary Table of Outer Model Results Data (Measurement Model)

Variabel	Indicator	Outer Loading	AVE	Fornel Lercker Criteraton	Cronbach's Alpha	Composite Reliability
Lifestyle	GH1	0,749	0,658	0,811	0,912	0,927
	GH2	0,779				
	GH3	0,723				
	GH4	0,777				
	GH7	0,884				
	GH8	0,881				
	GH9	0,867				
	GH1	0,749				
	GH2	0,779				
Financial Limitations	KF14	0,850	0,789	0,888	0,932	0,938
	KF16	0,941				
	KF17	0,876				
	KF18	0,943				
	KF 2	0,825				
Brand Image	CM1	0,814	0,672	0,820	0,909	0,925
	CM10	0,866				
	CM11	0,867				
	CM12	0,822				
	CM4	0,791				
	CM6	0,752				
Buyer's	KP10	0,870	0,739	0,860	0,969	0,971

Decision	KP11	0,754
	KP12	0,896
	KP2	0,81
	KP3	0,827
	KP4	0,891
	KP5	0,905
	KP6	0,887
	KP7	0,842
	KP8	0,859
	KP9	0,876
KP10	0,879	

Source: Data processed from SmartPLS,2026

The measurement of the outer model evaluation consists of a convergent validity test and a discriminant validity test. In table 4.3, it has been shown that the value between variables with the guidelines of Hair *et al.*, (2017) the variable indicator is said to be valid if it has an outer loading value of >0.70 and an AVE value of >0.50 has met the criteria for the convergent validity test. The next stage is to test the validity of the discriminator by looking at the value of the Fornell-Larcker criterion on each variable must be greater than the value of other variables in the same column as in the following table:

Table 4. Fornell – Larcker Criterion

	Brand Image	Lifestyle	Buyer's Decision	Financial Limitations
Brand Image	0,820			
Lifestyle	0,803	0,811		
Buyer's Decision	0,898	0,801	0,860	
Financial Limitations	0,657	0,633	0,673	0,888

Source: Data processed from SmartPLS,2026

The research data has met the convergent validity test and the discriminant validity test will be included in the reliability test by looking at the Cronbach's Alpha and Composite Reliability values listed in the following table:

Table 5. Result Cronbach's Alpha & Composite Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Brand Image	0,902	0,909	0,925
Lifestyle	0,912	0,927	0,930
Buyer's Decision	0,968	0,969	0,971
Financial Limitations	0,932	0,938	0,949

Source: Data processed from SmartPLS, 2026.

Results of Inner Model Evaluation (Structural Model)

The internal evaluation of the model was carried out to see the predictive strength of the structural model and to find out the magnitude of the dependent variable variant that can be explained by the independent variable by looking at the R-square value (R2) and the F-square value (F2) which are listed in detail in the following table:

Table 6. R-square value (R2)

	R-square	R-square adjusted
Buyer's Decision	0,832	0,828

Source: Data processed from SmartPLS,2026

The results of the R-square value (R2) of the buyer's decision variable 0.828 listed in table 6. prove that the variables of lifestyle, financial limitations, and brand image, are able to explain the variable of buyer's decision by 82.8%, while the remaining 17.2% are explained separately from other variables in the study.

Table 7. F-square value (F2)

	Buyer's Decision
Brand Image	0,854
Lifestyle	0,073
Financial Limitations	0,039

Source: Data processed from SmartPLS,2026

The results of the f-square test in table 7 prove that the brand image factor has a dominant role of 85.4% affecting a person in making a decision to buy goods compared to lifestyle variables and financial limitations.

The Hypothesis test was carried out using the bootstrapping method to see the value of the path coefficient of the statistical T and the value of P-Values. The hypothesis is stated to be accepted if the tide $P < 0.05$.

H1: The Influence of Brand Image on Buyer Decisions

The results of statistical testing **have a significant effect** on iPhone purchase decisions with a path coefficient of 0.672 which is the dominant statistical value proving that brand image is the main determinant of students' decisions to buy an iPhone. Theoretically, the results of the research are in line with the Customer – Based Brand Equity (CBBE) model from Keller, (1993) saying that a strong, unique and profitable brand image will create positive associations in the minds of consumers. The research phenomenon is strengthened by the theory of consumer behavior Kotler & Keller, (2016) saying

that psychological factors in the form of perception of quality and brand reputation are able to drive strong consumer preferences when giving birth to alternative products which is strengthened by the research of Godeliva & Gelgel, (2022) which confirms the important role of global brand reputation in locking consumer loyalty.

H2: The Influence Of Lifestyle On Buyer Decisions

The hypothesis proved to have a significant positive effect with a path coefficient value of 0.191 and at-statistical value of 2.798. Generation Z uses technology not only as a functional communication tool, but also as part of modern social identity and style strengthened by research by Wijarnaki *et al.*, (2025) proving that the higher the orientation of the native digital lifestyle in Generation Z, the greater their tendency to make smartphone purchases Premium. The findings of this study are supported by the implementation of Consumer Behavior Theory on the aspect of personal factors as evidenced by lifestyle manifested through the AIO (Activity, Interest, Opinions) dimension greatly affecting the way individuals spend products.

H3: The Effect of Financial Constraints on Purchase Decisions

The results of the hypothesis between variables are interesting in the study because they show a significant positive influence relationship with the path coefficient value of 0.111 and the statistical value of 2.252. The results of the study seem contradictory when viewed from the rational perspective of the theory of planned behavior put forward by Ajen, (1991) on the Perceived Behavioral Control (PBC) indicator with the assumption that low financial limitations will affect the intention and decision to buy luxury goods is decreasing.

Generation Z students when experiencing financial limitations often face massive social pressure situations on social media. This pressure gives birth to a strong desire for short-term social recognition that overcomes their financial control. Budget constraints do not stop student purchases, but rather turn into risky adaptive behaviors, such as cutting the meal budget or using online loans (paylater) to get symbolic benefits from iPhone product users. Empirical findings are in line with the research of Widodo *et al.*, (2023) proving that the value of prestige and the need for identity recognition are able to shift traditional economic boundaries to maintain social status.

CONCLUSION

The results of this study show that brand image, lifestyle, and financial limitations simultaneously have a positive and significant effect on students' iPhone purchase decisions. The most important finding of this study is that

financial limitations do not always function as a rational barrier in the decision-making process. Instead, students tend to prioritize symbolic satisfaction, social recognition, and lifestyle identity over long-term financial considerations. A strong brand image becomes the dominant stimulus that shapes students' perceptions of the iPhone as more than just a communication device, but also as a representation of prestige, modernity, and social status. This finding provides an important lesson that purchase decisions among digital native students are not only driven by functional needs, but also by psychological, social, and symbolic motives.

The scientific contribution of this study lies in its ability to explain consumer behavior among students by connecting brand image, lifestyle orientation, and financial limitations in one analytical framework. The findings strengthen the view that consumption behavior in the digital era is increasingly influenced by symbolic value and social identity, even when consumers face limited financial resources. However, this study has several limitations, particularly in terms of research scope, respondent characteristics, and the variables used. Future research is recommended to involve a wider and more diverse sample, compare different smartphone brands, and include additional variables such as peer influence, social media exposure, financial literacy, self-control, or fear of missing out. Further studies may also use qualitative or mixed-method approaches to explore more deeply how students justify risky financial behavior when purchasing premium products.

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