

Original Article

Psychological, Cultural, Marketing, and Ethical Predictors of Fast Fashion Consumer Behavior in Bacolod City

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Abstract. Fast fashion continues to grow in the Philippines because of its low prices, rapid production, and trend-driven appeal, yet it also contributes to environmental degradation and disposable consumption habits. This study aimed to identify the psychological, cultural, marketing, and ethical factors that predict fast fashion consumer behavior in Bacolod City, Negros Occidental. Using a non-experimental descriptive-correlational design, data were gathered from 387 purposively sampled recent fast fashion buyers aged 18 to 59 through a face-to-face Likert-scale survey, and the responses were analyzed using multiple linear regression. The findings showed that marketing factors had the strongest influence on consumer behavior, followed by ethical and sustainability factors, psychological factors, and cultural factors. Generation Z, female participants, currently enrolled college students, and respondents with lower income levels consistently reported higher influence scores across demographic groups. Among all variables, cultural factors were the only significant predictors of fast fashion spending, with higher cultural scores linked to lower spending. The critical findings from the analysis indicate that the final model is statistically significant. Importantly, the coefficient of determination (R^2) is 0.020, indicating that cultural factors account for 2.0% of the variance in average spending, suggesting that while cultural influences have some impact on spending, they explain only a small portion of the overall variance. The study suggests that multiple interacting influences shape fast fashion consumption.

Keywords: *Fast fashion; Consumer behavior; Generational cohorts; Marketing factors; Cultural influences; Bacolod City.*

Since the 1990s, fast fashion has fundamentally reshaped the global apparel industry through rapid production cycles, low-price strategies, and trend-responsive designs (Rauturier, 2021). By 2022, the global fast fashion market had exceeded \$106 billion and was projected to reach approximately \$185 billion by 2027 (UniformMarket, 2025). Fast fashion's rapid production cycles, low prices, and poor garment quality foster a culture of disposability in which many clothes are worn only a few times before being discarded, generating large volumes of textile waste and serious environmental and labor-related consequences (Niinimäki et al., 2020). These developments highlight the importance of examining the factors that influence consumer purchasing decisions in fast fashion.

Although fast fashion continues to attract consumers across markets, the determinants of purchasing behavior remain insufficiently understood, particularly when viewed across generational cohorts. Prior literature suggests that Millennials and Generation Z are often influenced by affordability and trend consciousness, whereas Generation X tends to prioritize practicality and brand loyalty (Circana, 2025; PwC, 2025). However, the extent to which socioeconomic, marketing, psychological, ethical, and cultural factors shape these behaviors has not yet been fully integrated into a single analytical framework. Existing studies have investigated individual predictors of fast fashion consumption, including socioeconomic factors (World Resources Institute, 2019), marketing and social-media influencer effects (Scholz & Smith, 2023), psychological motivations (Li & Wang, 2026), ethical considerations, and cultural influences (Bhattacharjee & Chanda, 2022).

These variables have largely been examined in isolation rather than as interconnected dimensions of consumer behavior. This limitation is particularly evident in Philippine settings, where Cayaban et al. (2023) found that promotional strategies and online engagement influence Filipino consumers, yet did not account for the combined effects of generational, cultural, and ethical factors. Moreover, although generational differences have been widely discussed in Western contexts, their applicability to Filipino consumers, who operate within a collectivist cultural framework and different economic conditions, remains underexplored.

This study examined the factors influencing fast fashion purchasing behavior among consumers in Bacolod City, Philippines, specifically focusing on Generations X, Y, and Z. It sought to determine how marketing, psychological, ethical, and cultural factors shape consumer purchasing decisions within this localized urban context. By comparing the associations of these factors across generations, the study aimed to develop a more integrated understanding of fast fashion consumption in a setting that has received limited scholarly attention. It is hypothesized that marketing, psychological, ethical, and cultural factors do not significantly predict fast fashion consumer behavior. Furthermore, it aimed to provide evidence-based insights for retailers, policymakers, and sustainability advocates, promoting responsible consumption and addressing factors affecting purchasing behavior.

Methodology

Research Design

This study employed a non-experimental descriptive-correlational design with multiple linear regression to identify predictors of fast fashion consumer behavior among Generations X, Y, and Z. Descriptive research characterizes the demographic profiles and purchasing behaviors of respondents across generational cohorts, providing the foundational context for deeper analysis. A non-experimental correlational design is suitable for examining relationships as it allows researchers to explore connections between variables without manipulation. This approach helped identify patterns and associations while maintaining ethical considerations. Finally, multiple linear regression quantified the relative contribution of each factor, enabling the study to determine which variables most strongly predicted fast fashion consumption across generations. This integrated approach was well-suited to the study's objective of producing both descriptive insights and explanatory findings within a single analytical framework.

Participants and Sampling Technique

The population of this study consisted of Generation X (45–59 years old), Generation Y (29–44 years old), and Generation Z (18–28 years old) residents of Bacolod City, Negros Occidental, who had purchased fast fashion items in the past month. The age range of 18 to 59 was deliberately selected to focus on independent consumers with autonomous purchasing decisions, excluding minors who may rely on parental influence and individuals above 59 whose consumption patterns may differ due to retirement or fixed incomes. Since the exact population size of the target generational cohorts in Bacolod City was unavailable, Cochran's (1977) formula for unknown populations was used to determine the minimum sample size, yielding 386 participants. This was adjusted to 387 to ensure equal representation, with 129 participants drawn from each generational cohort. Non-probabilistic purposive sampling was employed to ensure respondents met the study's eligibility criteria, complemented by quota sampling to maintain balanced generational distribution. The findings of this study applied solely to the participants involved and did not extend to individuals outside the study's scope.

Inclusion criteria required that participants: (1) were residents of Bacolod City, (2) belonged to Generation X, Y, or Z, and (3) had purchased at least one fast fashion item within the past 30 days. The recency criterion was critical for capturing active, current consumer behavior, aligned with the industry's fast-paced nature. Conversely,

individuals were excluded if they exclusively purchased luxury, slow, or second-hand fashion, or had not made a fast fashion purchase within the past month. Screening was conducted through an initial verbal question during face-to-face recruitment at fashion retail outlets, shopping malls, and higher education institutions across Bacolod City, venues where engagement in fashion-related consumption was most likely.

Research Instrument

The study used an adapted survey questionnaire divided into three sections. The first section gathered demographic information, including generational cohort, sex, educational attainment, and average monthly income. The second section assessed consumer behavior through purchase frequency, number of items per purchase, product type, reason for purchase, amount spent, and engagement in circular fashion practices. The third section measured the extent to which psychological, cultural, marketing, and ethical factors influence purchasing decisions, rated on a five-point Likert scale ranging from 1 (No Association) to 5 (Very Greatly Associated). Content validity was established using the Lawshe Content Validity Ratio (CVR = 0.92), with 10 experts evaluating item relevance. The reliability test was conducted with 30 independent participants during the pilot study who met the inclusion criteria. The resulting Cronbach's α was 0.97.

Data Gathering Procedure

Prior to data collection, the researcher secured approval from the University's Research Ethics Review Committee (RERC), including review of the Informed Consent Form (ICF). Formal written permission was also obtained from the management of the target venues—shopping malls, fast fashion retail stores, and higher-education institutions in Bacolod City, before data collection commenced. Recruitment was conducted exclusively through face-to-face engagement at approved sites. Potential participants underwent on-site verbal screening to confirm that they resided in Bacolod City, belonged to Generation X, Y, or Z, and had purchased fast fashion items in the past month—only those who met all criteria were invited to participate. Eligible respondents were presented with a printed ICF, and only those who provided written consent proceeded to the survey. The questionnaire was administered using printed forms in a designated private area at each venue to ensure comfort and confidentiality. Completed questionnaires were immediately collected and securely stored. No personally identifiable information was gathered, and all responses were anonymized and used solely for academic purposes.

Data Analysis Procedure

Frequency distribution was used to describe the demographic profile of participants. Consumer behavior variables were analyzed using frequency counts for categorical data (purchase frequency, product type, and reason for purchase), and means and standard deviations for continuous data (number of items per purchase, amount spent, and engagement in circular fashion practices). The extent to which psychological, cultural, marketing, and ethical factors influence purchasing decisions was measured using mean ratings based on a five-point Likert scale. *Independent Samples T-Test* and *One-Way ANOVA* were used to evaluate differences in purchasing behavior among demographic groups, with post hoc analyses to identify specific differences.

Multiple linear regression identified key predictors of consumer behavior after verifying assumptions: linearity (scatterplots), multicollinearity ($VIF > 10$), homoscedasticity (residual plots), normality (*Kolmogorov-Smirnov* or *Shapiro-Wilk tests*), and independence of errors (*Durbin-Watson statistic*). All analyses were conducted using SPSS.

Ethical Considerations

The study adhered to the highest ethical standards throughout the research process. Ethical clearance was obtained from the Research Ethics Review Committee (RERC) prior to data collection. All participants were provided with an Informed Consent Form (ICF) clearly explaining the study's purpose, procedures, confidentiality measures, and their right to withdraw at any time without penalty.

Participation was entirely voluntary. The study focused on individuals aged 18 to 59, deliberately excluding minors and those aged 60 and above, as these groups are considered vulnerable and may have limited purchasing autonomy. Recruitment was conducted respectfully at designated venues, with eligibility screening applied consistently across all sites. Participant privacy and confidentiality were strictly maintained. No personally identifiable information was collected. Responses were anonymized using unique identification codes, and all data were securely stored in encrypted digital files accessible only to the researcher. Physical forms were kept in locked files and shredded after the prescribed retention period in accordance with university protocols. The study posed minimal risk to participants, as the questions pertained solely to fast fashion consumer behavior. Findings

were reported in aggregate form through academic publications and colloquia, ensuring that individual responses remain unidentifiable throughout dissemination. The researcher declared no conflict of interest in the conduct of this study.

Results and Discussion

Profile of the Respondents

Table 1 displays the descriptive statistics for 387 respondents across three generational groups: Generation Z, Generation Y (Millennials), and Generation X. This approach is common in social research, as these cohorts share similar values and behaviors that shape their identities. In the Philippines, generational differences significantly influence consumer behavior, work attitudes, and financial decision-making. Research indicates clear distinctions in workplace motivation and socioeconomic outlook among these generations, shaped by their unique experiences (Talamayan, Calleja, and Go, 2025). Each generation also exhibits specific attitudes and opinions influenced by their formative years, making it essential to contextually frame studies on generational differences (Angkaw, Cabanacan, Catiis, Maquinto, & Kurata, 2025).

Table 1. *Profile of the Respondents*

Profile Variable	Frequency	Percentage (%)
Generation		
Generation X	129	33.33
Generation Y	129	33.33
Generation Z	129	33.33
Total	387	100.0
Sex		
Female	282	72.9
Male	105	27.1
Total	387	100.0
Educational Attainment		
High school graduate	25	6.5
Currently enrolled in college	57	14.7
College graduate	227	58.7
Post graduate	78	20.2
Total	387	100.0
Monthly Income		
Less than Php30,000.00	179	46.3
Php30,000.00 or more	208	53.7
Total	387	100.0

Table 1 also included sex and educational attainment as categorical demographic variables, while monthly income served as the sole continuous variable, yielding a mean of Php38,281 and a notably high standard deviation of Php48,234. This wide dispersion is consistent with documented patterns of income inequality in the Philippines. The Philippines has the highest Gini coefficient among ASEAN's six largest economies at 41.58%, reflecting a deeply unequal income distribution in which the majority of households fall below or near the poverty line, while less than 1% of families are considered rich (Custodio & Sombilla, 2025). To address this distributional concern, monthly income was categorized into groups based on the median for a more robust and equitable measure, as the median is far less sensitive to extreme values and provides a more accurate representation of the typical earner in a skewed distribution. Overall, the table reflects a sound and contextually grounded research design that accounts for both generational diversity and the distributional realities of income in the Philippine setting.

Extent of Influence of Psychological Factors on Consumer Behavior

Table 2 reveals that psychological factors influencing fast fashion consumer behavior yielded an overall mean of 3.48 ($SD = 0.84$), indicating a moderate association. The two strongest drivers were affordability, as perceived value for money, and value for money in purchase decisions. The weakest factor was fear of missing out (FOMO), which was the only item falling below the scale midpoint. These findings suggest that fast fashion consumers are fundamentally economically rational, prioritizing financial justification over impulse or trend-chasing. This aligns with Khalid, Farooq, & Akhtar (2025), who found that value consciousness significantly predicts fast fashion purchase intentions, and with Toebast-Wensink et al. (2025), who confirmed that price outweighs sustainability concerns in fashion purchasing. In the Philippine context, Cayaban et al. (2023) similarly found that affordability and variety are primary motivators among Filipino consumers.

Personal style expression emerged as another notable driver, consistent with Tiwari, Kant, & Jaiswal (2024), who found that 70% of consumers use clothing to construct their desired identity. Emotional motivations, including emotional state, self-reward, and stress relief, registered moderate influence, corroborating established literature on retail therapy (Jeunemaitre, 2024).

Table 2. *The Extent of Influence of Psychological Factors on Consumer Behavior in Fast Fashion*

Psychological Factors	Mean	SD
1. The satisfaction I feel after purchasing fast fashion influences my decision to buy more.	3.72	1.07
2. My emotional state (e.g., stress, happiness) influences my decision to shop for fast fashion.	3.72	1.09
3. I tend to make impulse purchases when shopping for fast fashion, which influences my buying habits.	3.19	1.20
4. Fast fashion helps me feel trendy or stylish, which influences my shopping behavior.	3.38	1.16
5. The value for money offered by fast fashion influences my decision to buy.	3.95	0.98
6. Fast fashion allows me to express my personal style, which influences my purchase decisions.	3.77	1.05
7. The excitement of owning new fast fashion items influences my decision to buy.	3.43	1.23
8. Fast fashion style, prestige, and self-pride influence me to buy.	3.23	1.19
9. Shopping for fast fashion helps relieve my stress or negative emotions.	3.52	1.22
10. The fear of missing out (FOMO) on current fashion trends influences how often I buy new clothes.	2.54	1.19
11. My desire to project a positive image through clothing influences my fast fashion purchases.	3.38	1.07
12. The affordability of fast fashion influences my perception of getting good value for my money.	3.99	0.99
13. The perception that fast fashion is a form of self-reward influences my decision to buy.	3.66	1.12
14. The belief that fast fashion allows me to reinvent my image influences my buying behavior.	3.30	1.14
Overall Mean	3.48	0.84

Extent of Influence of Cultural Factors on Consumer Behavior

Table 3 shows that, overall, cultural factors exhibited a moderate association with fast fashion consumer behavior, with a mean of 3.30. The strongest driver was occasion-based purchasing, followed by recommendations from friends and family, reflecting the centrality of social context and interpersonal relationships in consumer decision-making. In contrast, global pop culture trends such as K-pop and J-pop registered the lowest influence, suggesting that specific globalized media subcultures have limited bearing on actual purchasing decisions compared to locally embedded social factors.

Table 3. *Extent of Influence of Cultural Factors on Consumer Behavior*

Cultural Factors	Mean	SD
1. The popularity of global fashion influencers shapes my preference for certain fast fashion brands.	3.30	1.15
2. Western-driven fast fashion trends influence me to choose global styles over local or traditional clothing.	3.11	1.12
3. Exposure to diverse cultures through globalization influences me to experiment with mixed fast fashion styles.	3.24	1.08
4. Global fashion trends (e.g., Kpop, Jpop) influence my decision to purchase fast fashion products.	2.71	1.18
5. Cultural respect for human dignity influences my fast fashion purchase behavior.	3.52	1.01
6. I am influenced by how fast fashion contributes to cultural dilution through the mass production of traditional styles.	3.17	1.09
7. The global spread of Western fashion norms influences how I define self-expression through clothing.	3.13	1.14
8. My cultural values regarding fairness and compassion influence how I feel about fast fashion.	3.49	1.04
9. The fashion choices of my family and relatives influence the types of fast fashion items I buy.	3.13	1.13
10. The opinions of my peers about what is trendy influence my shopping decisions in fast fashion.	3.09	1.16
11. Events or occasions influence my fast fashion purchases.	3.96	0.91
12. My cultural background and religious beliefs influence the style choices I make when purchasing fast fashion.	3.44	1.12
13. Recommendations from friends or family members influence my decision to buy fast fashion.	3.56	1.07
Overall mean	3.30	0.82

These findings align with Anyanwu and Chiana (2022), who established that culture, social class, family, and opinion leadership significantly shape fashion consumption, reinforcing that purchasing behavior is deeply rooted in one's social environment. The moderate influence of Western fashion norms and global exposure is consistent with Cayaban et al. (2023), who found that Filipino consumers are primarily driven by local cultural attitudes toward affordability and trendiness rather than global media trends alone. The relatively high scores on cultural values related to human dignity and fairness further reflect the collectivist orientation of Filipino society, in which community and social presentation remain central to consumption decisions. The low rating for K-pop and J-pop influence, despite their documented presence in Philippine pop culture, suggests that while these trends shape aesthetic awareness, they do not necessarily translate into direct purchasing behavior. Overall, the findings indicate that occasion-driven and community-based influences are the most culturally potent forces shaping fast fashion consumption, underscoring the value of locally resonant, relationship-centered marketing strategies over globally uniform campaigns.

Extent of Influence of Marketing Factors on Consumer Behavior

Table 4 reveals that marketing factors recorded the highest overall mean across all factor categories at 3.88, indicating a strong and consistent association with fast fashion consumer behavior. The dominance of customer reviews, promotional offers, and price as the top-ranking items points to a value-driven, rational consumer base that prioritizes social proof and economic considerations over aspirational or image-based appeals. Mishra et al. (2024) confirmed that discounts, flash sales, and loyalty bonuses strongly influence apparel purchase decisions, while a global consumer survey found that two in three shoppers actively seek discounts amid financial pressures. The primacy of customer reviews is similarly robust; products with high ratings are significantly more likely to be purchased (Hajriyanti & Zahra, 2024), and Campos & Campos (2024) confirmed that review credibility and quality are significant drivers of purchase intention among Filipino digital consumers.

Table 4. *Extent of Influence of Marketing Factors on Consumer Behavior*

Marketing Factors	Mean	SD
1. Visual marketing and advertising of fast fashion brands influence my decision to purchase their products.	3.84	1.01
2. Special offers, discounts, or sales promotions influence my fast fashion buying behavior	4.27	0.88
3. The convenience of online shopping (e.g., more product comparison, payment options) influences my fast fashion purchases.	4.15	0.96
4. The way fast fashion stores or online platforms present their products influences my buying decision.	3.87	0.99
5. Loyalty programs or rewards for shopping with specific fast fashion brands influence my decision to purchase.	3.63	1.07
6. The availability of free shipping and return policies influences my decision to buy fast fashion items.	4.05	0.98
7. Exclusive collections, limited-time product releases, and micro seasonal fashion items influence my purchasing decisions.	3.43	1.19
8. The presence of fast fashion brands and products on social media (Instagram, TikTok, Facebook, etc.) influences my purchase decision.	3.71	1.09
9. Customer reviews play a big part in influencing my purchase decisions.	4.27	0.90
10. The price of fast fashion items influences my decision to purchase them.	4.24	0.89
11. Marketing campaigns promoting eco-friendly or sustainable fast fashion influence my purchasing behavior.	3.82	1.02
12. The brand offers top-notch products, durable and high-quality fast fashion items, which influence me to buy.	4.17	0.95
13. Social media trends (e.g., Instagram, TikTok) influence my fast fashion purchasing decisions.	3.59	1.16
14. Influencers and celebrity endorsements influence my decision to buy fast fashion items.	3.245	1.217
Overall mean	3.88	0.76

Functional marketing attributes like online shopping convenience, free shipping, return policies, and platform availability also ranked highly, reinforcing that the quality of the digital retail experience is itself a powerful marketing instrument. Cayaban et al. (2023) noted that Filipino consumers rely heavily on platforms like Shopee and Lazada, where convenience, payment flexibility, and easy navigation streamline purchasing decisions. Notably, influencer and celebrity endorsements ranked last among all fifteen factors. Despite the pervasive use of influencer marketing in fast fashion, consumers in this study appear more responsive to peer reviews and price-based signals than to personality-driven campaigns. This suggests that brands may benefit from reallocating marketing budgets away from celebrity endorsements and toward strategies that amplify consumer voice, reinforce value, and optimize the digital shopping experience. For retailers, these results suggest that promotional strategies emphasizing price competitiveness and value – rather than trends alone—are likely to be most persuasive among fast fashion consumers.

Extent of Influence of Ethical and Sustainable Factors on Consumer Behavior

Table 5 shows that ethical and sustainability factors exhibit a moderate association with Filipino fast fashion consumer behavior. Practical durability leads the rankings, outpacing abstract environmental claims, while labor ethics—such as fair treatment of workers and wages—follow closely and surpass pure eco-materials; environmental factors and circular behaviors like donation occupy the middle range, all exceeding the neutral midpoint but trailing top practical concerns.

Furthermore, the Philippine-based Jann Bungcaras Eco-Sustainable Circular Anti-Fashion Movement, recognized by the United Nations Department of Economic and Social Affairs, has demonstrated that Filipino consumers can be meaningfully engaged in circular fashion through textile donation drives and clothing swap events, with the brand noting that the act of revisiting one's closet for donations plants seedlings of eco-practice and awareness, supporting the moderate-to-high circular fashion participation recorded in your study (Jeunemaitre, 2024).

Table 5. *Extent of Influence of Ethical and Sustainability Factors on Consumer Behavior*

Ethical and Sustainability Factors	Mean	SD
1. I am influenced by a brand's sustainability practices when choosing fast fashion products.	3.82	1.01

2. Clothes that can be recycled influence me to buy.	3.79	1.00
3. My preference for sustainable or eco-friendly materials influences how I choose fast fashion items.	3.77	1.00
4. Knowing that a brand ensures fair treatment of workers positively influences my decision to buy its products.	3.91	1.02
5. I am influenced by a brand's treatment of workers and overall working conditions when deciding to purchase fast fashion items.	3.87	1.03
6. A brand's practice of paying fair and equal wages influences my decision to buy its fast fashion products.	3.84	1.02
7. My concern for the environment influences how often I buy fast fashion.	3.79	0.99
8. Environmental practices by fast fashion brands influence me in purchasing their products.	3.81	0.99
9. The use of recycled or upcycled materials in fast fashion brands influences me	3.69	1.01
10. Clothing items designed for longevity and reuse influence my purchasing decisions.	4.19	0.90
11. The potential for fast fashion products to be repaired and repurposed influences me.	3.93	0.98
12. Ethical disposal methods, such as biodegradable textiles or zero-waste production, influence my decision to buy.	3.76	1.03
13. My willingness to donate or sell used clothing influences my level of participation in circular fashion.	3.92	1.05
14. My sense of social responsibility influences how often I buy fast fashion items.	3.81	1.02
Overall Mean	3.85	0.84

Summary of the Extent of Influence of Psychological, Cultural, Marketing, and Ethical Factors on Consumer Behavior

Table 6 reveals that marketing, ethical, and sustainability factors most strongly shape consumer behavior among respondents in fast-fashion contexts, with psychological and cultural factors following at moderate levels. Ethical and sustainability concerns, such as awareness of environmental impacts and labor practices, significantly raise green purchase intentions among Philippine youth.

Table 6. *Extent of Influence of Various Factors on Consumer Behavior*

Factors	Mean	SD
Psychological	3.484	0.845
Cultural	3.297	0.823
Marketing	3.884	0.761
Ethical & Sustainability	3.850	0.840

Studies consistently show that elements of the marketing mix (product, price, place, promotion) significantly predict purchase intentions and decisions in various product categories, which is consistent with the study's high mean for marketing influence (Verina, Nurrachmi, & Zaerofi, 2024). Some sector-specific work, however, finds differential effects (e.g., promotion and place significant, but product and price not), which can nuance but do not contradict the overall finding of strong marketing influence (Chou, Horng, Liu, & Lin, 2020). Psychological factors exert notable yet varied effects, including attitudes, motivations, perceptions, and impulses, that predict fast fashion buying despite ethical awareness. Cultural factors trail lowest, yet Philippine norms like ukay-ukay thrift culture and social status via trends still modulate behavior, especially for Gen Z.

Significant Difference in Fast Fashion Consumption When Grouped According to the General Cohort

Table 7 shows that consumer behavior differed significantly across the three generational cohorts, with Generation Z consumers exhibiting notably lower scores than older cohorts. A *Welch's one-way ANOVA* was conducted to determine whether the average amount spent on fast fashion differs significantly across generational cohorts. The analysis revealed a statistically significant difference between groups, Welch's $F(2, 213.02) = 15.81$, $p < .001$. It indicates a significant effect of generation on consumer behavior.

Table 7. *Significant Difference in Fast Fashion Spending When Grouped According to Generation*

Generation	N	Mean	SD	Welch's F	df1, df2	p-value
X (45-59)	129	2031	3248	15.81	2.00, 3.84	.001
Y (29-44)	129	2608	3026			
Z (18-28)	129	1122	1255			

Post hoc Games-Howell comparisons on Table 8 showed that Generation X (45–59 years; $M=2031$, $SD=3248$) and Generation Y (29–44 years; $M=2608$, $SD=3026$) did not differ significantly in their consumer behavior, $p = .304$. However, both Generation X and Generation Y exhibited significantly higher consumer behavior scores than Generation Z (18–28 years; $M=1122$, $SD=1255$), X-Z: $p=.010$, Y-Z: $p<.001$. These results suggest that older consumers engage in more pronounced consumer behavior than younger consumers.

Table 8. *Games-Howell Post Hoc Comparisons - Generation Z, Y, & X*

95%CI for Mean Difference

Comparison	Mean Difference	Lower	Upper	SE	t	df	ptukey
X-Y	-577.0	-1498.4	344.5	390.9	-1.476	254.7	.304
X-Z	909.1	184.0	1634.3	306.6	2.965	165.4	.010**
Y-Z	1486.1	804.2	2168.1	288.4	5.152	170.8	.001***

** p < .01, *** p < .001

The finding that Generations X and Y exhibited stronger consumer behavior scores than Generation Z is broadly consistent with recent literature on generational spending patterns. NielsenIQ and World Data Lab (2025) report that Generation X is currently in its peak expenditure years and is projected to lead global consumer spending from 2021 to 2033, driven by an estimated \$15.2 trillion in spending concentrated in travel, healthcare, and education. Similarly, Millennials (Generation Y) continue to account for a substantial share of consumer expenditures, owing to higher incomes and life-stage responsibilities, such as household management and family consumption. These established purchasing routines among older cohorts explain their higher behavioral scores in the present study.

Philippine studies categorize Filipino Gen Z as students or young adults with limited income who strategically time their purchases around sales, vouchers, and free shipping. This behavior illustrates a value-oriented and budget-conscious profile rather than one characterized by heavy, unrestricted spending. This helps explain why, in a broad consumer behavior index, Gen Z in the present study may score lower overall than older, fully employed cohorts such as Generations X and Y (Castaño, M. 2022). Gen Z are active in digital and experiential domains, but are concentrated in low-value purchases, which explains why their mean purchases are lower than those of Gen X and Y. These results imply that consumer behavior is stronger and more pronounced among Generations X and Y than among Generation Z. On market segmentation and targeting, firms may gain more immediate returns by focusing promotions, loyalty programs, and premium offerings on Generations X and Y. Generation Z, showing lower consumer behavior scores, may require different strategies (e.g., value-driven messaging, social proof, digital community-building) to activate their purchasing behavior.

Significant Difference on Fast Fashion Consumer Behavior When Grouped According to Sex

Tables 9, 10, and 11 show the results of the significant difference on fast fashion consumer behavior when grouped according to sex. *Welch's t-test* revealed a statistically significant difference in spending habits between the sexes, *Welch's t* (116.3) = -2.48, $p = .015$. Male participants ($M=2706$, $SD=4337$) reported significantly higher average spending than female participants ($M=1628$, $SD=1713$), with a mean difference of 1078. The magnitude of the difference in the means was small to medium (*Cohen's d* = 0.33). *Welch's t-test* result shows a statistically significant difference in average fast fashion spending between men and women, but the effect size is modest; gender explains only a small portion of the variance in spending. Even though broader research and market data often portray women as the main fast fashion consumers in terms of total market share and frequency, the findings point to higher per-person average spending among men in this study, suggesting that gendered spending patterns may be more nuanced than the simple claim that women spend more on fast fashion.

Table 9. Significant Difference on Fast Fashion Spending When Grouped According to Sex

	Test	Statistic	df	p	Mean Difference	SE Difference	Cohen's d	SE Cohen's d
Average Amount Spent	Student	-3.509	385.0	<.001	-1078	307.2	-0.401	0.116
	Welch	-2.476	116.3	.015	-1078	435.4	-0.327	0.115

Table 10. Test of Equality of Variances (Levene's)

	F	df1	df2	p
Average Amount Spent	12.88	1	385	<.001

Table 11. Fast Fashion Spending According to Sex

	Group	N	Mean	SD	SE	Coefficient of Variation
Average Amount Spent	Female	282	1628	1713	102.0	1.052
	Male	105	2706	4337	423.2	1.603

Men's average amount spent is higher, with a small to medium effect, which is interpreted as evidence that, in

this sample of Filipino Gen X, Y, and Z consumers, male fast fashion shoppers tend to make costlier purchases (or fewer, higher-value baskets), while women may still be highly engaged in fast fashion but distribute their spending across more, lower-priced items. A rise in online fashion retail where categories such as sneakers, athleisure, and branded streetwear—often more male-skewed—can command higher prices per item (Statista, 2025).

Men in this study may concentrate spending in more expensive fast fashion categories (e.g., branded sneakers, outerwear, tech-influenced or premium fast fashion lines), resulting in higher per-person spending despite possibly similar or lower purchase frequency. While women in this study may engage heavily with fast fashion in terms of frequency and number of items (e.g., more tops, accessories, and lower-priced items), they spread their budget across many small purchases, so their average amount per period is lower even if they are more central to the fast fashion ecosystem in terms of volume.

The study emphasizes that the amount spent is only one dimension of fast fashion involvement and should not be equated automatically with greater fast fashion dependence. Among Filipino consumers, especially younger ones, previous work and market reports highlight that fast fashion is attractive because it is trendy, accessible online, and relatively inexpensive, encouraging frequent low-ticket purchases rather than occasional big-ticket ones (Vinculum, 2022).

Significant Difference on Fast Fashion Consumer Behavior When Grouped According to Educational Attainment

Tables 12, 13, and 14 show the results of significant differences in consumer behavior by sex. The *Welch's one-way ANOVA* revealed a statistically significant difference between groups, Welch's $F(3, 129.60) = 15.72, p < .001$. The effect size was small ($\eta^2 = 0.4$, $\omega^2 = 0.03$). Games-Howell post hoc analyses indicated that participants with higher educational attainment (college graduates and postgraduates) spent significantly more than those with lower educational attainment (High school graduates and those currently enrolled in college). Specifically, college graduates ($M=2156.3$) spent significantly more than high school graduates ($M=754.6, p < .001$) and current students ($M= 953.6, p < .001$). Similarly, postgraduates ($M = 2314.3$) spent significantly more than both high school graduates ($p = .005$) and current students ($p = .025$). No significant difference was found between college graduates and postgraduates ($p=0.986$). Mizrachi & Sharon (2025) mentioned in their study that higher education fosters sustainability awareness, yet ties to nuanced consumption; educated consumers show better environmental knowledge but higher spending and returns due to income.

Table 12. Significant Difference on Fast Fashion Spending When Grouped According to Educational Attainment

	Cases	Sum of Squares	df	Mean Square	F	p	η^2	ω^2
Welch	Educational Attainment	1.120x10+8	3.00	3.733x10+7	15.72	<.001	0.039	0.031
	Residuals	2.757x10+9	120.61	2.127+7				

Table 13. Average Amount Spent on Fast Fashion According to Educational Attainment

Educational Attainment	N	Mean	SD	SE	Coefficient of Variation
High School Graduate	25	754.6	728.7	145.7	0.966
Currently Enrolled in College	57	953.6	1482.0	196.3	1.554
College Graduate	227	2156.3	2581.0	171.3	1.197
Postgraduate	78	2314.3	3807.0	431.1	1.645

Local research emphasizes affordability and trends over ethics, with education implied via student samples. Filipino consumers' fast fashion intent stems from attitudes and social media, not from price/quality; sustainability advocacy reduces purchasing, but awareness alone is insufficient (Cayaban, Prasetyo, Persada,

Borres, Gumasing, & Nadlifatin, 2023). While Gen Z college students of UPLB show patterned pre-, during-, and post-purchase behaviors toward fast fashion, highlighting youth education context (Picazo, 2023).

Table 14. Games-Howell Post Hoc Comparisons-Educational Attainment

Comparison	Mean Difference	95% CI for Mean Difference		SE	t	df	P _{Tukey}
		Lower	Upper				
High School Graduate- Currently Enrolled in College	-198.9	-840.6	442.7	244.5	-0.814	78.85	.848
High School Graduate-College Graduate	-1401.6	-1988.1	-815.1	224.9	-6.232	113.19	<.001***
High School Graduate-Postgraduate	-1559.7	-2750.3	-369.0	455.0	-3.428	91.76	.005**
Currently Enrolled in College- College Graduate	-1202.7	-1879.4	-525.9	260.5	-4.616	151.95	<.001***
Currently Enrolled in College-Postgraduate	-1360.7	-2597.1	-124.4	473.6	-2.873	105.98	.025*
College Graduate-Postgraduate	-158.0	-1369.5	1053.4	463.9	-0.341	102.37	.986

* $p < .05$, ** $p < .01$, *** $p < .001$

The results imply that higher education correlates with higher fast fashion spending, as the *Welch's ANOVA* results show significant differences $F(3, 129.60) = 15.72, p < .001$, with college graduates and postgraduates outspending others. This suggests that education enables higher disposable income or lifestyle demands, outweighing any gains in awareness. Higher spending by educated groups boosts fast fashion revenue but strains household budgets. It signals market segmentation, with brands targeting professionals with premium lines, potentially widening income-driven consumption gaps. Despite education often raising environmental awareness, the results suggest a knowledge-behavior gap, with graduates spending more, mirroring related literature in which informed consumers prioritize trends over ethics. This accelerates waste due to frequent buying and returns. Brands can focus ads on college graduates and postgraduates, emphasizing status and convenience. Post-hoc findings (no difference between graduates/postgraduates, $p = .986$) highlight this affluent segment for loyalty programs.

Significant Difference in Fast Fashion Consumer Behavior When Grouped According to Average Monthly Income

Table 15 shows the independent samples *t-test* result if there were significant differences in the average amount spent on fast fashion between participants with lower and higher monthly incomes. The *Welch's t-test* analysis showed a statistically significant difference between the groups, *Welch's t* (236.9) = -6.70, $p < .001$. Participants with a monthly income of Php30,000.00 or more spent significantly more ($M=2689, SD=3454$) than those earning less than Php30,000.00 ($M=1027, SD=867$). The magnitude of this difference was medium-to-large (*Cohen's d* = 0.66), suggesting that income level is a substantial factor of spending behavior in this context.

Table 15. Independent Samples *t-test*

	t	df	p	Mean difference	SE Difference	Cohen's d	SE Cohen's d
Average Amount Spent	-6.701	236.9	<.001**	-1663	248.1	0.660	0.108

** $p < .01$

Table 16. Group Descriptives for the Average Amount Spent

Group	N	Mean	SD	SE	Coefficient of Variance
Less than 30,000	179	1027	867	64.81	0.844
More than 30,000	208	2689	3454		

The result of this study is further supported by a related study in India's National Capital Region, where monthly family income significantly influences both the percentage of income spent on clothing and the share of that clothing budget devoted to fast fashion, with higher-income consumers allocating a greater share to fashion purchases (Kumar & Guru, 2023). Those with higher incomes spent more on clothing overall and exhibited greater levels of consumption than lower-income respondents (Mizrachi & Sharon, 2025). In addition, a 2023 University of the Philippines Los Baños study on Gen Z consumer behavior identified monthly income as a significant predictor of fast fashion clothing purchases, alongside brand awareness. According to Picazo (2023), higher income positively influenced buying decisions, with 86% of respondents reporting fast fashion purchases.

The results of this study imply that income influences fast fashion expenditure in the Philippines, aligning with local Gen Z studies in which higher earnings drive purchases. This suggests targeted interventions, such as financial literacy on impulse buying, which calls for mindful spending over cheap trends.

Significant Difference in the Extent of Association of Psychological, Cultural, Marketing, and Ethical Factors on Fast Fashion Consumer Behavior When Grouped According to Generational Cohort

Tables 17 and 18 present the results of *Fisher's one-way ANOVA*, indicating whether there were significant differences in the psychological, cultural, marketing, and ethical factors on consumer behavior across three generational cohorts. The analysis revealed a statistically significant difference between the groups, $F(2, 384) = 27.84$, $p < .001$. Post hoc comparisons using the Tukey HSD test indicated that the various factors are more highly associated with Generation Z than both Generation X and Generation Y. Significant differences were found between Generation X and Generation Z and between Generation Y and Generation Z. These findings suggest that younger consumers (Gen Z) are significantly more affected by these diverse factors than their older counterparts.

Table 17. *Significant Difference in the Extent of Influence of Various Factors When Grouped According to General Cohort*

Generation	Mean	SD	Sum of Squares	df	Mean Square	F	p
Z (18-28)	3.99	0.60	23.94	2	11.968	27.84	<.001***
Y (29-44)	3.46	0.63					
X (45-59)	3.47	0.74					
Residuals			165.04	384	0.430		

*** $p < .001$

In a related study, fast fashion consumer behavior indicated that Gen Z's purchasing intentions are influenced by attitudes, perceived control, environmental knowledge, uniqueness, and social influence (Suresh & Sadanandan, 2025). Psychological factors such as impulsivity, self-expression, and emotional gratification influence consumers of all ages. However, Gen Z often experiences heightened social comparison and fear of missing out (FOMO), which can weaken the connection between awareness and consistent behavior (Sharma et al., 2023).

Moreover, Enteria (2024) highlighted that Filipino Gen Z are price-sensitive and showed an attitude-behavior gap, indicating that economic constraints help explain Gen Z's score relative to older cohorts. Cayaban et al. (2023) confirmed that attitudes are the top predictor of fast fashion intent among Filipinos. Furthermore, studies on Filipino thrift and fast-fashion behavior suggest that Gen Z consumers are drawn to thrift shopping for affordability, uniqueness, and sustainability, but their ideals often conflict with budget realities; meanwhile, older cohorts such as Millennials may place greater emphasis on practicality and ethical considerations without fully avoiding fast fashion (Villarente, 2024). According to Picazo (2023), Filipino Gen Z indicated that while pre-purchase cultural influences play a significant role, there is often post-purchase regret. This suggests a divergence in shopping behaviors between Gen Z and older cohorts.

The post hoc test shows that only Y vs. Z and X vs. Z show significant differences ($p < 0.001$), with Z having lower means than both X and Y (negative diffs when subtracting from Y/Z). Groups X and Y do not differ significantly ($p = 0.983$, CI includes 0), but both differ from Z. This suggests Z performs differently (likely lower, based on mean diffs) from X and Y, which are similar—common in educational or assessment contexts.

Table 18. *Post Hoc Test*

Generation		Mean Difference	95% CI for Mean Difference			SE	df	t	Ptuke
			Lower	Upper					
X	Y	0.014	-0.178	0.206		0.082	384	0.176	.983
	Z	-0.520	-0.712	-0.328		0.082	384	-6.373	<.001***
Y	Z	-0.535	-0.727	-0.343		0.082	384	-6.549	<.001***

*** $p < .001$

Significant Difference in the Extent of Association of Psychological, Cultural, Marketing, and Ethical Factors When Grouped According to Sex

Tables 18 and 19 show the results of an independent samples *t-test* comparing the extent of association among psychological, cultural, marketing, and ethical factors between female and male participants. The analysis revealed a statistically significant difference between the groups, $t(385) = 2.10$, $p = .037$. Female participants reported being significantly more influenced by these factors than male participants. However, the effect size was small (*Cohen's d* = 0.24), suggesting that while the difference is statistically significant, sex may play a relatively minor role in determining the overall extent of influence.

Table 18. *Independent Samples t-test of Influence of Psychological, Cultural, Marketing, and Ethical Factors by Sex*

Group	N	Mean	SD	SE	Coefficient of Variation
Female	282	3.69	0.68	0.04	0.18
Male	105	3.52	0.75	0.07	0.21

Table 19. *Independent Samples t-test*

	t	df	p	Mean Difference	SE Difference	Cohen's d	SE Cohen's D
Student's t-test	2.10	385	.037	0.167	0.080	0.24	0.12

Several related studies show that females are more susceptible to the convergence of psychological, cultural, marketing, and ethical factors in fast fashion. Zhou (2022) identified age and gender as among the three core themes most influencing consumer behavior, ultimately concluding that fast fashion companies should specifically target females in the 11–20 age group through social media to expand their consumer base. Hageman (2024) noted that previous research has shown that female consumers tend to buy more clothing than male consumers, and that gender is a significant factor shaping or changing consumers' attitudes toward fast fashion products. This is consistent with the present study's finding that females reported higher influence scores. Additionally, gender analysis also reveals complex patterns: women exhibit higher engagement with both primary and secondary markets and report stronger sustainability attitudes and knowledge, yet their higher purchase frequency offsets the environmental benefits of more frequent participation in sustainable disposal methods (Mizrachi & Sharon, 2025).

Philippine-based literature similarly supports gendered differences in consumer behavior and fast fashion. A study by Manuel (2024) found that campaigns designed with gender-specific appeals are more effective in resonating with target audiences, thereby enhancing engagement and driving sales (Manuel, 2024). A qualitative study in Davao City focused on female consumers aged 18–19, noting that social media influencers significantly influence Filipino digital buyers, with approximately 54% having purchased clothing products based on such endorsements, a pattern consistent with females showing higher susceptibility to marketing influences (Palaganas, 2024). Cayaban et al. (2023) found that attitude toward fast fashion is the highest contributing factor to purchase intention among Filipino consumers, consistent with the heightened susceptibility of female consumers to psychological and marketing influences.

The finding implies marketing strategies should be more attuned to the values, motivations, and sensitivities of female consumers. Marketing campaigns that highlight ethical sourcing, cultural relevance, and emotional appeal may be more effective when targeting female audiences. This is consistent with Manuel (2024), who found that gender-specific marketing campaigns in the Philippine context are more effective in resonating with target audiences, thereby enhancing engagement and driving sales.

Significant Difference in the Extent of Association of Psychological, Cultural, Marketing, and Ethical Factors on Fast Fashion When Grouped According to Educational Attainment

Tables 20, 21, and 22 present Fisher's one-way ANOVA results on the extent to which psychological, cultural, marketing, and ethical factors are associated with fast fashion consumer behavior, grouped by educational attainment. The result was statistically significant, $F(3, 383) = 6.801, p < .001$, indicating that educational attainment is meaningfully associated with overall mean scores. However, the effect size is small: $\eta^2 = 0.051$ means that educational attainment explains only ~5.1% of the variance, and $\omega^2 = 0.043$ means that the corrected (less biased) estimate confirms a small practical association.

Table 20. *ANOVA Results of the Extent of Association of Various Factors When Grouped According to Educational Attainment*

Cases	Sum of Squares	df	Mean Square	f	p	η^2	ω^2
Educational Attainment	9.559	3	3.186	6.801	<.001	0.051	0.043
Residuals	179.419	383	0.468				

The significant result is entirely driven by the currently enrolled in college group, who report a notably higher association than both college graduates and postgraduates. This may reflect a selection or motivational effect, in which people who actively pursue education may feel more empowered or engaged in their ability to affect outcomes, compared to those who have already completed their degrees. The absence of a high school vs.

college/postgraduate difference is likely due to the small sample of high school graduates ($n=25$), which limits statistical power for that group. Tukey post hoc comparisons revealed that participants currently enrolled in college reported a significantly higher association than both college graduates and postgraduates. Scores for high school graduates did not differ significantly from those of any other group.

Table 21. *The Extent of Association of Various Factors with Fast Fashion When Grouped According to Educational Attainment*

Educational Attainment	N	Mean	SD	SE	Coefficient of Variation
High School Graduate	25	3.74	0.54	0.11	0.15
Currently Enrolled in College	57	4.00	0.68	0.09	0.17
College Graduate	227	3.56	0.73	0.05	0.20
Postgraduate (Master's/Doctorate)	78	3.56	0.59	0.07	0.17

Only two comparisons reached statistical significance: those who were currently enrolled in college vs. college graduates, with a mean difference of 0.438 (95% CI: 0.176–0.699), $t(383) = 4.317$, $p < .001$. Which means that currently enrolled students score meaningfully higher than college graduates. The significant result is from the currently enrolled in college vs. postgraduate comparison, where the mean difference is 0.445 (95% CI: 0.137–0.752), $t(383) = 3.728$, $p < .001^{**}$. Those currently enrolled students also score significantly higher than postgraduates. All other comparisons were not significant ($p = .385$ – 1.000), where high school graduates did not differ significantly from any group, and college graduates and postgraduates were virtually identical ($MD = 0.007$, $p = 1.000$).

Table 22. *Post Hoc Comparisons in Educational Attainment*

		95%CI for Mean Difference		SE	df	t	p _{Tukey}
	Mean Difference	Lower	Upper				
High School Graduate	Currently Enrolled in College	-0.261	-0.685	0.163	383	-1.590	.385
	College Graduate	0.177	-0.195	0.549	383	1.225	.611
	Postgraduate	0.184	-0.222	0.589	383	1.167	.648
Currently Enrolled in College	College Graduate	0.438	0.176	0.699	383	4.317	<.001***
	Postgraduate	0.445	0.137	0.752	383	3.728	.001**
College Graduate	Postgraduate	0.007	-0.225	0.239	383	0.076	1.00

** $p < .01$, *** $p < .001$

Consumer behavior of currently enrolled students is highly associated with psychological, cultural, marketing, and ethical factors, indicating they are at a crucial stage in shaping their consumer identities. This situation poses risks and offers opportunities. The risk is that their susceptibility to marketing and peer pressure makes them more likely to overconsume fast fashion. On the other hand, their involvement in an educational setting makes them more open to effective interventions. In a related study by Mirza and Sewani (2023), they found that undergraduate students are strongly motivated to stay up to date with trends and by heavy discounts. Fast fashion products are easily and rapidly adopted by college students due to limited financial resources and the role that wearing trendy, socially visible apparel plays in socializing at this critical life-cycle stage.

Higher education enhances access to environmental information, ethical commitments, and confidence in adopting alternative behaviors. As a result, fashion consumption is influenced not just by price and style, but also by broader worldviews shaped by education (Mizrachi & Sharon, 2025). Their findings support this study, which shows that educational attainment affects how respondents perceive their association with four key factors. This implies that colleges and universities, particularly in the Philippine context, should integrate sustainable fashion literacy into existing curricula, whether through dedicated elective courses, general education modules, or co-curricular campaigns. Topics could include the environmental costs of fast fashion, ethical supply chain awareness, and critical media literacy to help students deconstruct targeted marketing strategies.

Significant Difference in the Extent of Association of Psychological, Cultural, Marketing, and Ethical Factors on Fast Fashion Consumer Behavior When Grouped According to Average Monthly Income

Tables 23 and 24 show independent-samples t-test results for the extent to which psychological, cultural,

marketing, and ethical factors are associated with fast fashion consumer behavior, when grouped by average monthly income. Participants earning less than Php30,000.00 reported significantly higher scores compared to those earning Php30,000.00 or more. The effect size was medium (*Cohen's d* = 0.54), suggesting that lower-income consumers are substantially more susceptible to these factors than higher-income consumers. Related studies also show that lower-income groups report higher susceptibility to marketing influences. Research on the fashion market, grounded in Maslow's hierarchy of needs, suggests that for people with low income and low social status who cannot afford famous brands, the purpose of clothing purchases is primarily to meet physiological and security needs (Xiang, 2021).

Table 23. Independent Sample t-test

	t	df	p	Mean Difference	SE Difference	Cohen's D	SE Cohen's d
Extent of Influence-Overall Mean	5.303	385	<.001	0.37	0.07	0.54	0.11

Table 24. Extent of Influence of Various Factors Grouped According to Income

	Group	N	Mean	SD	SE	Coefficient of Variation
Extent of Influence-Overall Mean	Less than Php30,000.00	179	3.84	0.71	0.05	0.18
	Php30,000.00 or more	208	3.47	0.65	0.05	0.19

According to Cayaban et al. (2023), young adults motivated by a desire to express uniqueness within tight budget constraints are particularly susceptible to compulsive buying behaviors, amplified by the widely accessible, trendy clothing offered by fast fashion retailers. This vulnerability reflects findings about lower-income consumers, who often lack the financial flexibility to transition to higher-quality or sustainable alternatives and consequently depend more on inexpensive fast fashion (Yu, Gomez-Borquez, & Zaichkowsky, 2023). Cayaban et al. (2023) also found that attitude towards fast fashion is the highest contributing factor to purchase intention (Cayaban et al., 2023). This underscores the psychological dimension of fast fashion influence among Filipino consumers. Furthermore, middle- and lower-income consumers are particularly influenced by fast-fashion marketing because their limited financial resources constrain clothing purchases, often leaving them with little choice but to purchase inexpensive fast-fashion items, even when they are climate-conscious (Zhou, 2024).

A recent qualitative study on ukay-ukay (second-hand clothing) in the Philippines found that, while the sector was historically viewed through a lens of economic necessity, the motivations driving Filipino consumers have evolved (Aldon, Tan, and Islam, 2026). This reflects that lower-income Filipino consumers are highly responsive to cultural and psychological forces in fashion. The ukay-ukay industry in the Philippines thrives primarily due to affordability and sustainability, with consumers driven by a desire for high-quality, fashionable items at affordable prices (Aldon, Tan, and Islam, 2026). The persistence of this market segment among lower-income Filipinos illustrates the deep-rooted psychological and cultural pull toward fashion acquisition — even when formal fast fashion brands are financially out of reach.

Significant Predictors of Consumer Behavior on Fast Fashion

A backward elimination multiple linear regression analysis was conducted to determine whether psychological, cultural, marketing, and ethical factors significantly predict the average amount spent on fast fashion. The backward approach was employed to refine the model by starting with all potential predictors and iteratively removing the least significant ones to achieve the most parsimonious fit. The final model was statistically significant, $F(1, 385) = 8.029, p = .005$. The coefficient of determination (R^2) was 0.020. This indicates that cultural factors explain 2.0% of the variance in average spending.

The prediction equation for the final model is: $Y = 3481.38 - 473.45x$

Where:

Y = Predicted average amount spent

x = Mean Score for cultural factors

Using backward elimination, cultural factors emerged as the sole significant predictor of fast-fashion consumer behavior. Psychological, marketing, and ethical factors were removed from the model because they did not

significantly contribute to predicting the outcome. The null hypothesis that psychological, marketing, and ethical factors do not significantly predict fast-fashion consumer behavior is accepted, whereas the null hypothesis that cultural factors predict fast-fashion consumer behavior is rejected.

The negative relationship suggests that individuals influenced by cultural norms spend significantly less on fast fashion. As cultural values and traditions become more important, spending on fast fashion decreases. This inverse relationship indicates that higher cultural influence correlates with lower expenditures. Factors contributing to this include: an emphasis on modesty or simplicity, which discourages frequent purchases; values prioritizing saving over trendy spending; and norms favoring durability or traditional clothing. For instance, someone who values modest attire may avoid impulsive or trendy purchases, thereby reducing overall spending. Thus, cultural values act as a limiting factor in fast-fashion consumption.

A 2021 study by Cayaban et al. (2023) supports the finding of this study that cultural factors suppress spending. The study found that individuals with group-oriented values demonstrated a significant negative inclination toward materialism. The study further confirmed that materialism mediates the relationship between cultural orientation and status consumption behavior, and that only status-oriented consumers favored elevated status spending (Cayaban et al., 2023).

A study analyzing data from over 3,000 consumers across seven Asian markets found that collectivist values, both directly and indirectly, increase religious values and thriftiness, both of which exert negative effects on status consumption. The study explained that this is why many Asian consumers face an apparent paradox: while endorsing the moral virtue of frugality, the strong direct path from collectivism to status-signaling can override these restraints in high-income groups, whereas the thriftiness mechanism tends to dominate in moderate-income collectivist consumers (Tomoling, 2024). This nuanced finding helps explain why, in this study, the net effect of cultural influence on spending was negative.

Furthermore, Cayaban et al. (2023) found that attitude toward fast fashion, a construct shaped heavily by cultural norms and values, was the highest contributing factor to purchase intention. While this study did not directly test the inverse relationship between cultural influence and spending, it establishes that culturally embedded attitudes are the dominant behavioral predictor among Filipino fast fashion consumers. Filipino consumer behavior confirmed that the collective nature of Filipino families means buying decisions are regularly made with the family's needs and preferences in mind rather than individual desires. This cultural dynamic inherently limits discretionary personal spending on non-essential items such as fast fashion (Castillo, 2018).

The finding that psychological, marketing, and ethical factors were excluded from the final model while cultural factors remained is theoretically significant. It challenges the common assumption in fast-fashion literature that psychological drivers (e.g., impulse buying, hedonic motivation) or marketing stimuli are the primary drivers of consumer spending. Instead, it positions culture as the overarching framework within which all other influences operate — suggesting that cultural orientation may moderate or even suppress the effects of other factor domains.

Conclusion

This study highlights that fast fashion consumption in Bacolod City is significantly associated with marketing and ethical factors, with cultural factors emerging as a notable negative predictor. Generation Z is more susceptible to these influences than Generations X and Y, while female participants are more affected than males, albeit to a lesser extent. Educational attainment shows a medium effect, with college students being more influenced than graduates or postgraduates. Additionally, lower-income consumers are more susceptible to these factors than higher-income consumers. Overall, cultural factors play a significant role, suggesting that those adhering more closely to cultural norms tend to spend less on fast fashion.

Policymakers should engage Gen Z and low-income consumers through culturally relevant campaigns, leveraging Gen Z's responsiveness to marketing and ethical issues. Implement school-based programs with universities that include mandatory sustainability modules comparing fast fashion with ukay-ukay (secondhand clothing). Environmental advocates can launch a cultural pride campaign to reframe ukay-ukay as a symbol of "Pinoy resourcefulness." Collaborate with churches and barangays to promote thriftiness as part of Bayanihan. Engage Gen Z influencers to showcase sustainable OOTDs that highlight the clash between fast fashion and Filipino family

values, building a sustainable, culturally proud community.

Local retailers should focus on Gen Z women by addressing their marketing vulnerabilities, emphasizing price competitiveness, value, and ethical concerns. Retailers can create promotional strategies, such as bundle deals and layaway options, for low-income shoppers. They can create "Bacolod Sustainable Fashion Week," which can further promote sustainable fashion.

A future Philippine-based study can investigate whether social class, measured by income, occupation, and parental education, moderates the relationship between the need for uniqueness and compulsive fast fashion buying among college students, with social media exposure as a mediating variable. This would be especially timely given Shein's aggressive penetration of the Philippine market and the rise of live-selling platforms like TikTok Shop and Lazada, which make impulse and compulsive purchasing even more accessible to budget-constrained young Filipinos. Future research can also examine additional psychological or social factors, use experimental or longitudinal designs, and broaden sampling for better generalizability.

Contributions of Authors

Author 1: conceptualization, data gathering, data analysis

Author 2: conceptualization, data analysis

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