



From Scroll to Cart

Why Gen Z discovers on Instagram
and decides everywhere else

A qualitative study of the Indian Gen Z purchase journey

12 depth interviews · Metro & Tier-2 · Students & Working · 2026

Insightful Research and Analytics

Coalescence of Research and Analytics

© 2026 Insightful Research and Analytics. All rights reserved. · Confidential — not for external distribution.

IRA INSIGHTS

Study 02

Flow of the Presentation

01

RESEARCH DESIGN & SCOPE

Objective, sample, method

02

THE FIVE GATES

The spine of the Gen Z
purchase journey

03

SHOPPER TRUTHS

Effort, trust, verification,
AI, loyalty, the body

04

THE THREE ARCHETYPES

Auditor · Curator · Optimiser

05

HOW TO WIN

Truths that matter
for the business

Research Background

377M

Gen Z in India — no longer the future market, but the present one

~1 in 4

of India's workforce today — with spending power of their own

- India's Gen Z now shops with its own money, on its own terms, and with a level of information access no previous generation of Indian consumers has ever had.
- Brands have responded by pouring spend into the one place Gen Z visibly lives — the social feed.
- **Yet conversion from that feed remains stubbornly poor. Brands are being seen. They are not being bought.**
- The industry's explanation is that Gen Z is fickle, disloyal and attention-poor.
- This study tests that explanation — and finds it wrong.

BRAND IMPLICATION

If Gen Z is not disloyal but differently governed, every rupee of social spend is being judged against the wrong outcome.

Research Objective

THE TASK IN HAND

To map how Indian Gen Z actually moves from seeing a product to buying it — and to locate precisely where brands lose them.

WHY IT MATTERS NOW

Gen Z's research toolkit has changed twice in five years — first Reddit, now generative AI. The purchase journey mapped in 2021 no longer exists.

1

Discovery

Where desire is manufactured — and whether the platform that makes it can also close it

2

Verification

How trust is granted, audited and withdrawn — from creators, crowds, friends and now AI

3

Commitment

What finally converts, what quietly parks, and what kills a purchase after the research is done

4

Loyalty

Whether brand loyalty is dead — or was only ever a shortcut that has since been replaced

Research Design

WHO

- 12 Gen Z respondents, aged 19–26
- 7 male / 5 female
- Students and working professionals, each with an independent source of spending
- All shop online at least weekly; all active on social daily

HOW

Semi-structured depth interviews via Zoom, 30–45 minutes each

WHEN

Fieldwork conducted May-June 2026

Weekday evenings, after 6 PM

WHERE

- METRO**
Delhi · Bangalore
- TIER-2**
Bhubaneswar · Jaipur

The Tier-2 base is deliberate. Most Gen Z research in India is a metro study wearing a national label.

SAMPLE DESIGN

Cell	Profile	n
A	Metro · Student	3
B	Metro · Working	3
C	Tier-2 · Student	3
D	Tier-2 · Working	3
	TOTAL	12

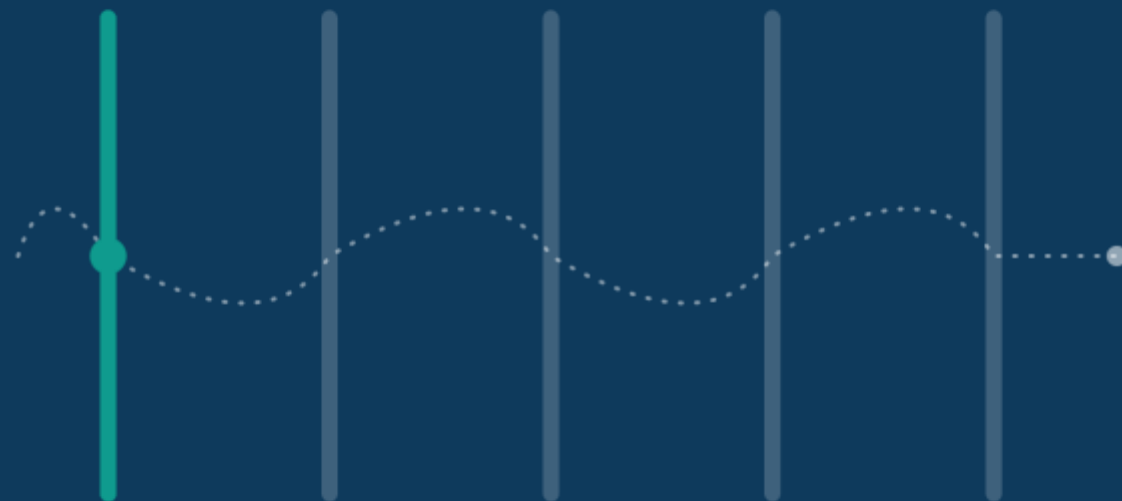
A clean 3/3/3/3 across the Metro/Tier-2 × Student/Working matrix. Every finding in this deck is tested against all four cells before it is reported.

Qualitative study. Findings are directional, not statistically representative. A quantitative phase is planned to test the hypotheses raised here.

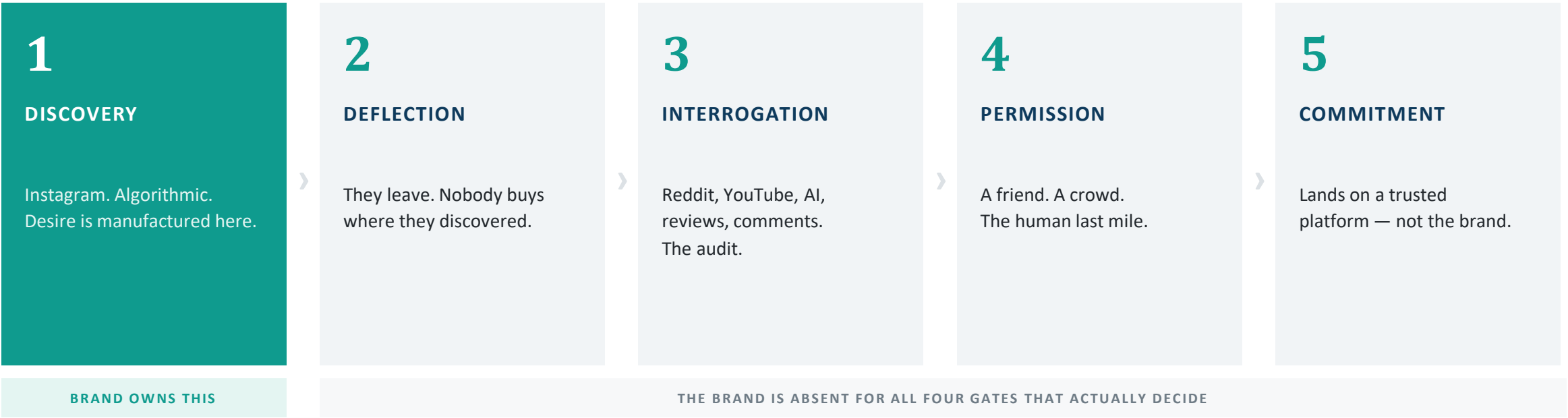
02

The Five Gates

The spine of the Gen Z purchase journey —
and the reason brand spend keeps missing it



Gen Z's purchase runs through five gates. The brand owns only the first.



BRAND IMPLICATION

The brand pays for the discovery. The platform captures the trust. Every gate after the first is governed by people and communities the brand cannot buy, brief or brand-safe.

03

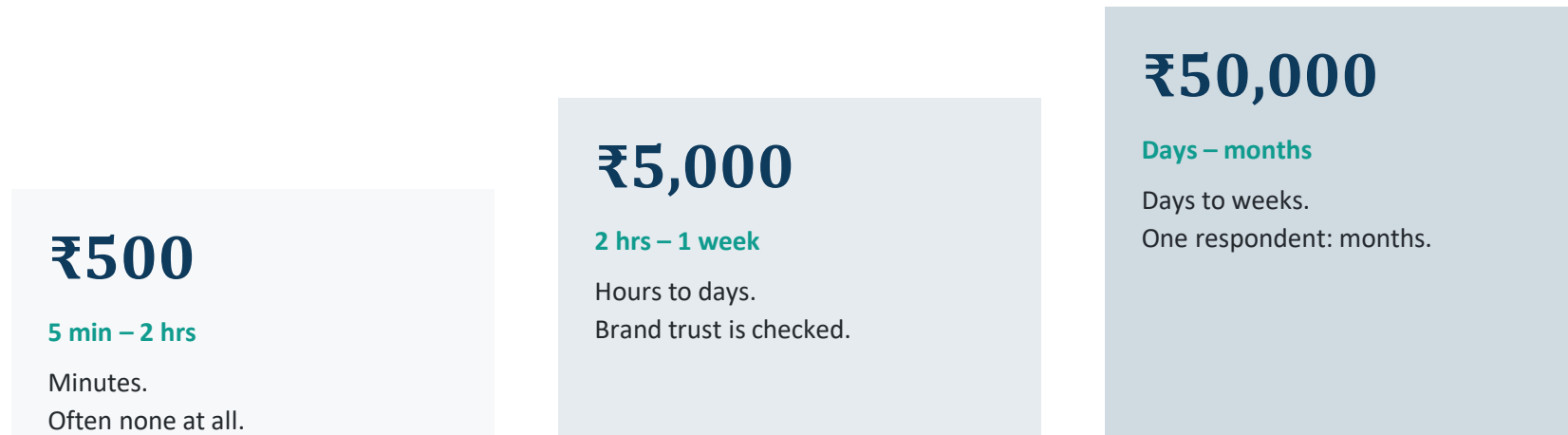
Shopper Truths

Fourteen findings. Every one tested against all four cells of the sample.



Effort is priced. Confidence is not.

Research time scales with the price tag. Certainty never does.



12 of 12 respondents volunteered this ladder unprompted, without being asked to structure it.

- But more research does not produce more confidence — it produces more cross-checking.
- The final step is never the research. It is a friend, or a comment thread, or a crowd.
- There is no such thing as a research-driven consumer. There is a research-driven price band.



GNZSH01 · METRO WORKING

Runs a marginal-benefit analysis on a ₹10,000 speaker — YouTube, tech journals, reviewer comparisons, price checks across every platform.

Buys an unfamiliar snack on Blinkit most weeks because the branding caught his eye.

BRAND IMPLICATION

**Do not segment by mindset.
Segment by price band.**

The platform that creates desire cannot close the sale.

11 / 12

name Instagram as their primary discovery channel.
Effectively none of them buy there.

- One respondent has never once purchased through a social platform. Another refuses outright — she has heard of goods that arrived poor, or never arrived at all.
- A third uses Instagram exclusively for discovery, and explicitly excludes it from research.
- WhatsApp communities are rejected hardest of all: anyone can start one, and there is nobody to call when it goes wrong.
- **The algorithm is extremely good at manufacturing want. It has no mechanism for manufacturing trust.**

“

GNZSH08 · METRO WORKING

Googled crockery once. The ads followed her across every platform she owns — and the product became more tempting online than it had ever been standing in front of her in a shop.

“

GNZSH04 · TIER-2 WORKING

Describes Instagram's algorithm as “reading his mind” — surfacing exactly the shade of clothing he wanted, without him ever searching for it.

He still leaves the platform to buy.

BRAND IMPLICATION Stop briefing social as a conversion channel. It is a demand-generation channel whose output is cashed by someone else.

Gen Z hires creators as auditors. The moment the auditor opens a shop, the audit is void.

The same death, five times. Five different respondents. Five different creators. One mechanism.

A tech reviewer launched his own smartwatch with a manufactured origin story. It failed on quality.	GNZSH01
A skincare creator who built an audience on organic products launched a brand containing parabens and sulfates.	GNZSH04
A tech creator sold ₹2,500 joggers that felt like ₹600 material.	GNZSH04
A body-positivity creator launched a shapewear line. She was unfollowed the same day.	GNZSH08
A lifestyle creator recommended products she did not personally use.	GNZSH12

Trust in a creator is not lost gradually. It is lost in a single event — and it is not rebuilt.

THE MECHANISM

A creator is trusted because they have no stake in the sale.

The day they take a stake, the reason for trusting them evaporates.

BRAND IMPLICATION

Brand—creator partnerships survive.
Creator-owned brands do not.

A lost creator is never recovered. Not one respondent described going back.

Micro versus macro is the wrong question.

Both camps are answering the same one: what is this creator's cost of lying?

TRUSTS MICRO · 5 of 12

“Too small to be worth buying.”

A creator with 10K followers has not yet been offered enough money to lie.

Authenticity by poverty.

GNZSH01 · 03 · 04 · 08 · 09

TRUSTS MACRO · 4 of 12

“Too exposed to risk it.”

A creator with a million followers faces a million people's backlash if the product fails.

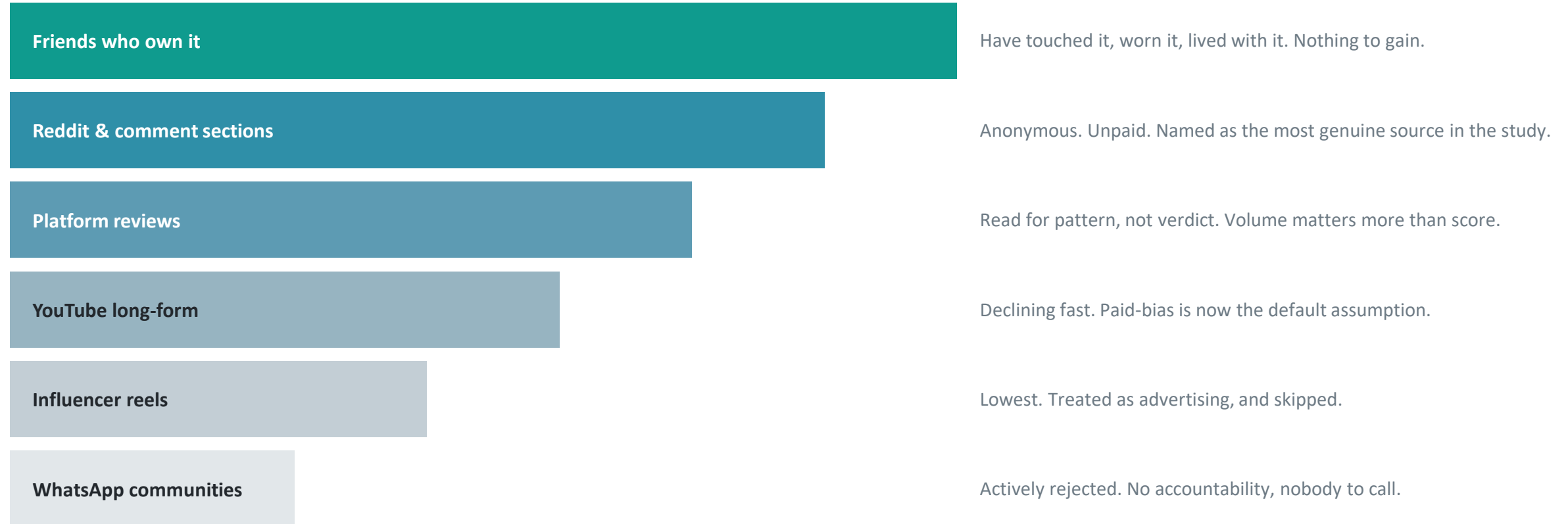
Accountability by exposure.

GNZSH02 · 05 · 10 · 11

Gen Z is not choosing a follower count. It is pricing an incentive.

Follower count is a proxy, never a criterion. Brief influencer partnerships around demonstrable cost of lying — long tenure, visible independence, a track record of published negatives. One respondent holds both views at once and says context decides. One has concluded the cost of lying is zero for everyone, and scrolls past every paid tag on sight.

Trust is inversely proportional to what the speaker stands to gain.



THE COMMENTS ARE THE PRODUCT PAGE. The video is the advertisement. Respondents check comments first, then reviews — and audit the comments themselves for fakes, verified accounts and mutual followers.

AI is eating the reviewer — but it cannot eat the reviewer's body.

4 / 12

already have ChatGPT or Claude inside
their pre-purchase research stack

- One respondent used two AI assistants to compare two gaming laptops — and found it faster than a fifteen-minute review video.
- He had already written off his long-trusted tech channel as paid promotion. AI did not beat the reviewer on quality. It beat him on time, and on incentive.
- Others use it to compare specifications, prices and platforms before ever opening a review.

BUT — THE LIMIT, AND IT IS THE BEST LINE IN THE DATASET

**A friend told him that laptop's keyboard degrades under sweaty hands.
No AI could have told him that.**

BRAND IMPLICATION

Spec-comparison content is now a commodity, and its value is collapsing. What survives is lived, physical and longitudinal — what this product is like after six months against a real body.

The cart is not a failure state. It is a waiting room.

Five abandonment mechanisms. Four of them are immune to price.

THE RESEARCH KILLED IT	A defect surfaced late. A green-line fault found on Reddit. Adulteration allegations against a “chemical-free” brand. Hinge and heat complaints. Nine review videos, one positive — and that one looked paid.	01 · 04 · 08 · 09
THE NEED DIED	He borrowed a mouse from a friend. Used an air fryer instead of skewers. Borrowed a face wash. Access to a substitute is the abandonment.	10 · 12 · 02
THE PRICE WILL COME TO ME	Refused to pre-order at full price, waiting for the post-launch discount. Deferred a laptop for months, waiting for the sale.	04 · 03 · 07
THE BODY WON'T FIT THE BOX	At 6'3", standard sizes do not fit even when correctly labelled. Filled a cart with wedding wear, then abandoned e-commerce entirely.	06
GENUINELY CAN'T	Budget. The only mechanism a discount actually answers.	11 · 06

4
of 5
mechanisms
are immune
to a
discount

Retargeting a parked cart with a price cut answers a question almost nobody asked. Only one respondent is truly binary— he buys at once, or abandons, and never parks anything.

Quick commerce is where the researcher stops researching.

CONSIDERATION HAS A FLOOR

Below roughly ₹500, brand, review and research all switch off together.

The triggers that remain:

- Late night, when the shops are shut
- Being with friends — social context erases deliberation
- The free-delivery threshold
- Novelty branding on an unfamiliar product
- Event promotions

“

GNZSH04 · TIER-2 WORKING

On quick commerce he does no research at all. Not brand. Not specification. Speed and availability are the only two criteria that exist.

This is the same man who Googles a model number to find it ₹200 cheaper elsewhere, stacks a prepaid discount on top, and pays with loyalty credit.

The same person is two shoppers. The switch is not mood, or category, or values. It is price — and, beneath it, reversibility.

Counter-case: one respondent is deterred from impulse entirely by delivery charges. The friction works — which is precisely why removing it is not a neutral act.

The closer a product gets to the body, the more Gen Z demands a human witness.

This was volunteered, unprompted, by one respondent. It turns out to govern the entire dataset.

WHAT YOU DISPLAY

Crowd volume is enough

- She will not buy a dress without 1,200–2,000 verified ratings behind it
- Reviews are read for patterns of failure, never for praise
- A first-copy t-shirt is perfectly acceptable



THE TRUST BOUNDARY

WHAT TOUCHES YOU

Only a person will do

- For oats and protein bars she ignores reviews and ratings entirely — one trusted person is enough
- A first-copy shoe is never acceptable. Comfort.
- Foundation shades are tested at a physical counter, then bought online
- At 6'3", he cannot buy clothes online at all

Review count is not a universal trust currency. It is a currency that stops working at the skin.

BRAND IMPLICATION Categories that touch the body — beauty, footwear, apparel, ingestibles — cannot be won on review volume. They need testimony, demonstration and physical proof.

Rewarded when discovered. Punished when announced.

11 / 12

will not pay a premium for it

NO INFLUENCE · 5

Flatly none. One dismisses a brand whose sustainability claims are undercut by products that fail inside a year. Another will not accept a premium passed to the consumer.

TIEBREAKER ONLY · 3

Cruelty-free decides between two otherwise equal brands. A recycling practice tipped a decision worth ₹40–50 — but the same respondent calls sustainability advertising marketing noise.

GENUINE DRIVER · 1

And note the condition he attaches: it is a chance to contribute “at no personal cost.”

BRAND IMPLICATION

Take sustainability off the campaign and put it on the product page. Let them find it themselves.

Announced, it is a claim to be audited. Discovered, it is a reason to choose you.

THE PARADOX, SHARPLY

One respondent rewards sustainability he discovers during his own research.

He dismisses sustainability advertised at him as marketing noise.

Same fact. Opposite outcome. The only variable is who said it first.

Two loyalty logics. They cannot be served by the same brief.

LOYALTY BY PROOF

Quality. Consistency. A human on the phone.

- A handwritten thank-you card inside a cheap jewellery parcel created disproportionate attachment and repeat purchase
- A washing-machine brand lost him by replacing its customer-care number with an AI-only helpline
- A skincare brand that changes its formulation is a trust-breaker

LOYALTY BY PRESENCE

Visibility. Trend-currency. Incentives. Status.

- The product must feel premium, stay current with the trend, and be visible on campus
- Organic celebrity sightings beat paid PR every time
- Offers, cashback, freebies, variety — loyalty here is purchasable, and therefore rented
- A great product with poor marketing simply fails to build loyalty at all

THE COLLISION — SAME BRAND, OPPOSITE FAILURE MODES

One respondent abandoned a value fashion brand because its quality declined.

Another abandoned the same brand because it is too affordable — and affordability, to him, destroys desirability.

One wants proof. One wants status. The identical price cut reads as integrity to the first and as cheapness to the second.

Gen Z inherited abundance and lost loyalty. The two are the same event.

THEIR PARENTS

Three options. No reviews.

- Bought out of necessity. A radio, a camera and a telephone were three separate luxuries — the smartphone consolidated all three
- Do not trust online shopping at all
- One father has bought the same shoe brand his whole life

GEN Z

Three hundred options. And a comment section.

- Buys out of desire, not necessity
- Trend-led, platform-led, willing to switch
- Owns three pairs of earphones and can justify each one

Brand loyalty did not decline because Gen Z is fickle.

Their parents' loyalty was a coping mechanism for scarcity. With three options and no way to check them, you pick one and you stay.

Loyalty was never a virtue. It was a shortcut. Gen Z simply has better shortcuts now — and they are called Reddit, the comment section, and a friend who owns one.

Which means loyalty is not won back by nostalgia, or by asking for it. It is won by becoming the shortcut.

Offline did not die. It was reassigned.

It is no longer where you buy. It is where you check.

1 SENSORY VALIDATION

Walked into an electronics store with no intention of buying. Tried the earphones. The bass decided it. Bought on the spot.

2 FIT VERIFICATION

At 6'3", he buys clothes only offline — accompanied by his mother, his sister, or a close friend.

3 SERVICE REASSURANCE

Chose a laptop brand for service-centre density. A technically superior brand had too few centres in Tier-2 cities to be worth the risk.

4 THE FAMILY RITUAL

Anything above ₹50,000 happens offline, with his father, because that is how his father buys.

5 THE FREE TOOL

She tests foundation shades at a physical beauty counter, then buys online at a lower price. The store has become a colour-matching service that someone else pays for.

The store is now the last verification node in a digital funnel.

And the brand paying for it collects none of the credit.

The dupe is a trend-hedging instrument, not a poverty signal.

He bought boot-cut jeans from a fast-fashion platform for ₹519 in order to test a trend before committing to it.

- Trends change too fast to invest heavily. Buying the cheap version is how you buy optionality.
- The dupe is not a compromise forced by poverty. It is a rational hedge against a trend that may not survive the season.
- Three respondents refuse dupes outright — one also refuses thrift, uncomfortable wearing what someone else has worn.
- The rest observe it in their peers: cannot afford the original, still want the aesthetic.

THE LINE IS DRAWN ON THE BODY

*“A first-copy t-shirt is fine.
A first-copy shoe is not.
Comfort.”*

GNZSH09 · TIER-2 STUDENT

Acceptable where the product is seen.

Unacceptable where the product is felt.

Truth 09, again.

04

The Three Archetypes

Defined not by what they buy — but by
what they are defending against



Three archetypes. Three fears. Three entirely different briefs.

THE AUDITOR	THE CURATOR	THE OPTIMISER
Fear: being fooled	Fear: looking generic	Fear: overpaying
Purchase is due diligence. Trust must be earned by evidence. Reddit-native. Reads the one-star reviews first. Is the friend everyone else calls before they buy. 4 of 12 · all four sample cells	Purchase is self-expression. The question is not “is it good?” but “is it me?” Instagram-native. Filters every recommendation through their own body, skin tone, aesthetic. Trend-aware and trend-anxious in the same breath. 4 of 12 · metro-working & Tier-2 skew	Purchase is a transaction to be won. The question is: am I getting the best price? Model-number Googling, cross-platform comparison, sale timing, loyalty credit, AI for spec-and-price. Scarcity cues convert. 4 of 12 · student skew

GNZSH01 · 06 · 09 · 12

GNZSH03 · 04 · 05 · 08

GNZSH02 · 07 · 10 · 11

Directional only. n=12, qualitative. Archetype distribution and any demographic skew are hypotheses for the quantitative phase, not representative findings.

1.

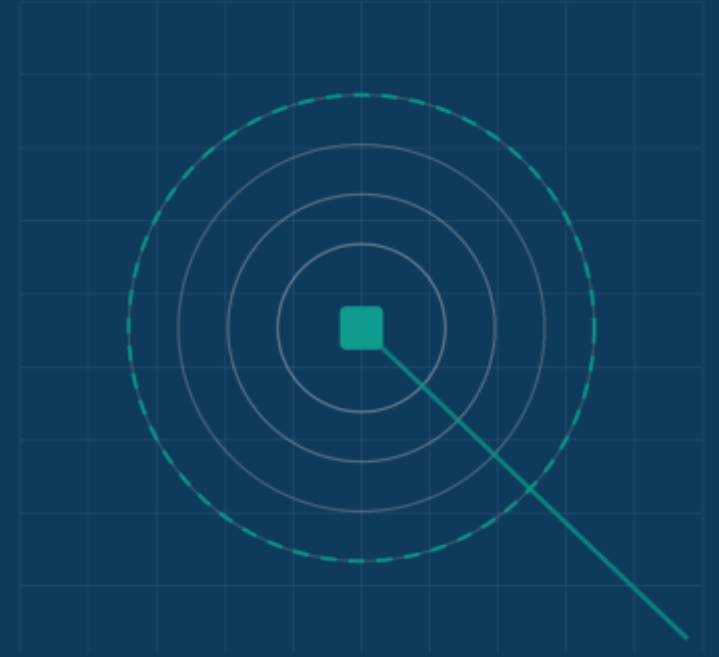
The Auditor

"I do not trust you. Show me your working."

Purchase is due diligence. Trust is not extended — it is earned, by evidence, and it is withdrawn permanently at the first contradiction.

He reads the one-star reviews first. He is the friend everyone else calls before they buy.

4 of 12 · Present in all four sample cells · Electronics-primary



FEAR

Being fooled

Counterfeits. Refurbished sold as new. A formulation quietly changed. A reviewer quietly bought.

Evidence over assertion — and one contradiction is fatal

DISCOVERY	Instagram, but reluctantly. One of them scrolls past every paid-collaboration tag on sight. Another found a trend in a newspaper.
VERIFICATION	Google → blogs → Reddit → a trusted friend. Reddit is named the best platform for genuine, detailed reviews. Aggregate ratings above 4.0 beat any individual review.
PURCHASE DYNAMICS	Research scales hard with price: 30 minutes, three hours, several days. Marginal-benefit analysis on anything expensive. Never buys on EMI. Decides alone.
LOYALTY	Slow, deep and service-led. A handwritten thank-you card in a cheap parcel bought disproportionate loyalty. An AI-only helpline destroyed it.
WHAT LOSES THEM	One contradiction. A creator who becomes a seller. A brand whose claim does not survive a Reddit search. Recovery is close to impossible.

“

GNZSH01 · METRO WORKING

Describes brand loyalty as a “fixed deposit” — slow to mature, demanding patience from the brand, but paying steady and reliable returns once it does.

And: “Your brand is the single most important investment in your business.”

BRAND IMPLICATION

Win them with transparency, honest specification, service networks and a human on the phone.

The most expensive to acquire, and the cheapest to keep.

2.

The Curator

“I don't need it to be good. I need it to be me.”

Purchase is self-expression. Every recommendation is filtered through their own body, their own skin tone, their own aesthetic before it goes anywhere near a cart.

Trend-aware and trend-anxious in the same breath.

4 of 12 · Fashion, beauty, jewellery, merch · Instagram-native



FEAR

Looking generic

Or worse — buying something the moment its trend begins to die.

She named the trap herself. She is walking back into it.

GNZSH08, Metro Working. A complete purchase journey, in her own account.

OCTOBER	A polka-dot skirt appears in her Instagram reels. Passive interest.
DECEMBER	Active search across three fashion platforms. Prices compared.
PURCHASE	Bought. The trend dies almost immediately.
AFTERWARDS	Worn once. Possibly twice. She calls it, unprompted, a trend trap.
NOW	Maximalist jewellery is everywhere on her feed. The items are already in her cart. She knows exactly what is happening. She has not stopped.

THE CURATOR'S BIND

Awareness of the trap does not confer immunity from it.

She can name the mechanism, date the regret, and describe the cost — and it changes nothing.

Do not sell the Curator a trend. Sell them permanence inside a trend — the piece that outlives the season. The regret is not a side-effect of your marketing. It is the thing eroding your repeat rate.

3.

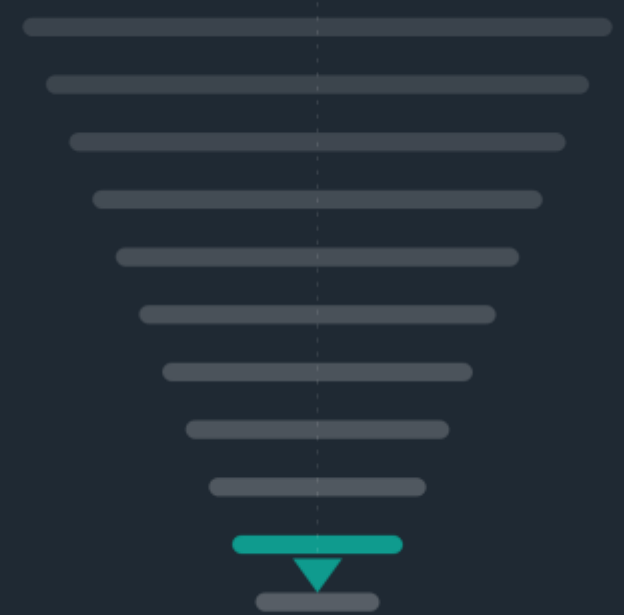
The Optimiser

“I'll take it. But not at that price, and not today.”

Purchase is a transaction to be won. Model numbers are Googled, platforms cross-compared, sales waited out, loyalty credit stacked on prepaid discounts.

They are the ones already using AI — and the ones you can most easily lose.

4 of 12 · Student skew · Macro-influencer leaning · AI-native



FEAR

Overpaying

Not spending too much — paying more than someone else paid for the same thing.

Their loyalty is purchasable — which means it is rented, never owned

THE TOOLKIT	Filter by brand and size. Sort by popularity. Google the model number to find it cheaper. Stack the brand-site discount on the prepaid discount. Pay with loyalty credit. Time it to the sale.
AI-NATIVE	Three of the four have AI in their research stack. One found it faster than a review video — and more honest than the reviewer.
WHAT CONVERTS	Price-drop alerts. Scarcity cues. Cashback, freebies, coupons, gift cards. Wider range. Organic celebrity sightings — never paid PR.
INFLUENCER LOGIC	Macro-leaning. A large following reads as social proof, and as accountability: a million people will notice if the recommendation was a lie.
WHAT LOSES THEM	A better deal. That is the whole answer. There is no relationship to damage.

THE TRAP

The Optimiser is the easiest Gen Z segment to acquire, and the only one you can never keep.

Every discount that wins them teaches them to wait for the next one.

BRAND IMPLICATION

Do not try to make the Optimiser loyal. Make them efficient — be the cheapest place to find the best price, and take the margin on volume and on data.

05

How to Win

What each archetype needs — and the five truths that matter for the business



Three archetypes. Three different jobs to be done.

THE AUDITOR

Give them the evidence before they have to go and find it. Publish the specification honestly, publish the negative review, keep a human on the phone. Put the sustainability credential on the product page and never in the ad. You are not persuading them — you are surviving their audit.

THE CURATOR

Do not sell them the trend. Sell them the piece that outlives it. Show the product on a real body that looks like theirs, in motion, unedited. Partner with creators who have never sold their own line — and let them keep their independence.

THE OPTIMISER

Be the shortcut, not the seller. Win the comparison, own the price-drop alert, make the returns frictionless. Accept that you are renting them — and price the rent accordingly.

Five truths that matter for the business

01

The brand owns one gate of five.

Social manufactures the want. Reddit, the comment thread, the friend and the platform decide the sale. Every rupee of social spend is being judged against an outcome it structurally cannot deliver.

02

Trust is priced, not given.

Gen Z asks one question of every source: what is your cost of lying? Micro-creator, macro-creator, brand, AI — all are scored on the same scale. The moment a creator becomes a seller, they score zero.

03

AI ate the specification. It cannot eat the body.

Comparison content is now a commodity. What survives is lived, physical, longitudinal — and it is the last thing a machine can counterfeit.

04

The closer to the body, the more human the proof required.

Review volume works for what you display. It stops working at the skin. Beauty, footwear, apparel and ingestibles need witnesses, not scores.

05

Loyalty was never a virtue. It was a shortcut.

Their parents were loyal because they had three options and no way to check them. Gen Z has better shortcuts now. You do not win loyalty back by asking for it — you win it by becoming the shortcut.

Methodology, Limitations & Team

METHOD

Twelve semi-structured depth interviews conducted via Zoom, 30–45 minutes each, on weekday evenings. Respondents were screened on online purchase frequency and social platform activity, and recruited to a 3/3/3/3 matrix across Metro/Tier-2 and Student/Working. Moderated by Suraj Panda with IRA's senior moderation team. All respondents consented to recording; all are anonymised to codes in this and every published output.

LIMITATIONS — STATED PLAINLY

- n=12. Qualitative. Directional, not representative. No finding here is a statistic.
- Archetype distribution and any demographic skew within it are hypotheses, not results.
- A quantitative phase is planned to test the five-gate model, the incidence of AI in the research stack, and the body-proximity trust rule.

RESEARCH TEAM

Suraj Panda

Research Lead & Co-founder

IRA Team

Field research, moderation, coding and analysis

Insightful Research and Analytics — a strategic growth intelligence partner. Primary qualitative research across Metro and Tier-2 India.



**Gen Z did not stop
trusting brands.
They stopped taking
their word for it.**

Every gate after the first belongs to somebody else. The work is not to win the feed. It is to survive the audit that begins the moment they leave it.



Insightful Research and Analytics

Coalescence of Research and Analytics

www.iranalytics.org
suraj@insightfulresearchanalytics.com
linkedin.com/company/iranalytics