

Scroll, Search, Decide: Zero Moment of Truth in Generation X, Y, and Z Consumers

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Abstract:

The rapid growth of digital media and online information platforms has significantly transformed consumer purchasing behaviour, particularly at the pre-purchase stage known as the Zero Moment of Truth (ZMOT). Consumers increasingly rely on peer reviews, electronic word-of-mouth (eWOM), and influencer-generated content to evaluate products and services before making purchase decisions. This study aims to examine the role of ZMOT in the pre-purchase decision-making behaviour of Generation X, Generation Y, and Generation Z consumers, and to assess the influence of key factors shaping ZMOT-related behaviour across these generational cohorts. The research further evaluates the impact of peer reviews, electronic word-of-mouth, and influencer credibility on Generation Z consumers during the ZMOT stage.

A descriptive and analytical research design was adopted, and primary data were collected through a structured questionnaire administered to respondents belonging to Generation X, Y, and Z. The data were analysed using percentage analysis, mean ranking, and comparative techniques to identify generational differences in ZMOT engagement and influence patterns. The findings indicate that ZMOT plays a significant role in the pre-purchase decision-making process across all generations, with Generation Z exhibiting a higher reliance on peer reviews, eWOM, and influencer credibility compared to Generation X and Y. The study contributes to existing literature by providing a comparative generational perspective on ZMOT and offers practical implications for marketers in designing targeted digital marketing strategies.

Keywords: Zero Moment of Truth (ZMOT), Pre-Purchase Decision-Making, Electronic Word-of-Mouth (eWOM), Peer Reviews, Influencer Credibility, Generational Consumers.

Introduction:

The advancement of digital technology has fundamentally changed how consumers find information and make purchasing decisions. With smartphones, search engines, and social media platforms now widely used, today's consumers actively spend time browsing, looking up, and comparing details before buying a product or service. This crucial stage before a purchase is known as the Zero Moment of Truth (ZMOT). It's the point where people form their opinions and preferences based on online information, even before they see an item in person or visit a store. The Zero Moment of Truth plays a key role in shaping consumer behaviour. Online reviews, ratings, blogs, videos, recommendations from influencers, and brand websites all significantly impact what people think and their intentions to buy. Consumers are no longer merely passive recipients of marketing messages; instead, they actively seek information, evaluate different options, and use digital content to help them decide. Consequently, businesses are increasingly focusing on digital marketing strategies to capture consumer attention at this early point in the buying journey.

The influence of ZMOT varies considerably across different age groups, mainly due to their differing exposure to technology, online skills, and media consumption habits. Generation X consumers, having experienced both traditional and digital media, tend to look for reliable, detailed, and trustworthy information before making choices. Generation Y (Millennials) are very active on social media and often depend on peer reviews, online communities, and content created by other users. In contrast, Generation Z, who grew up with technology, prefer short, visually appealing content, what influencers say, and immediate access to information via mobile devices. This project aims to investigate how browsing, searching, and decision-making during the Zero Moment of Truth affect the purchasing habits of Generation X, Y, and Z consumers. By understanding these generational differences, the study hopes to offer valuable insights for marketers and

businesses, enabling them to create effective digital strategies that align with evolving consumer expectations in today's marketplace.

Review of Literature:

Mahfooz (2024)¹ made a theoretical framework of the "Zero Moment of Truth" (ZMOT), exploring its profound impact on how consumers make purchasing decisions in our increasingly digital world. This research highlighted the crucial period before a purchase – that vital stage where individuals actively gather information and form opinions. It specifically underscored how factors like diligently searching for information online, developing a solid understanding of potential products, actively seeking to minimise perceived risks, and the overall experience of browsing and interacting with digital storefronts all play a pivotal role in shaping what people ultimately decide to buy.

Bicer (2020)² in the article examined the impact of the Zero Moment of Truth (ZMOT) on smartphone buying decisions in Turkey. The study explains how online information search, peer reviews, and electronic word of mouth influence consumers before purchase. Using a survey of smartphone users, the findings reveal that ZMOT plays a more influential role than traditional purchase stages such as stimulus and first moment of truth. The research highlights the growing importance of digital platforms in modern consumer decision-making.

Samaradiwakara's (2023)³ made a detailed study on the forces of fundamental transformation in consumer understanding, marking a significant pivot away from older, more passive, stimulus-based models. Instead, it highlighted a much more active, consumer-centric approach driven by digital engagement and personal exploration. The authors particularly stressed the ascendant influence of online search engines, peer reviews, and various social media platforms, which empower individuals to proactively gather information and form opinions before making a purchase commitment. Ultimately, the study affirmed that the ZMOT framework remains an indispensable lens through which to effectively decipher the intricate patterns of today's consumer buying habits, solidifying its enduring significance in the marketing playbook.

Objectives:

- To examine the role of the Zero Moment of Truth (ZMOT) in the pre-purchase decision-making behaviour of Generation X, Y, and Z consumers.
- To examine the influence of key personal and contextual factors on ZMOT-related behaviours among Generation X, Y, and Z consumers.
- To examine the impact of peer reviews, electronic word-of-mouth (eWOM), and influencer credibility on Generation X, Y, and Z consumers during the Zero Moment of Truth stage.

Statement of the problem:

In the digital marketplace, consumers are increasingly exposed to information at unprecedented speed and volume, leading to a shift in how purchase decisions are made. The Zero Moment of Truth (ZMOT)—the critical point at which consumers actively seek information online before making a purchase—has transformed the consumer decision-making process. While existing research has explored ZMOT's influence on general consumer behaviour, there is limited understanding of how different generational cohorts (Generation X, Generation Y/Millennials, and Generation Z) scroll through content, search for information, and ultimately decide to buy. These generations vary significantly in their digital literacy, media consumption habits, trust in online sources, and decision strategies. Generation X tends to rely more on official websites and structured reviews, while Millennials and Generation Z increasingly depend on social media content, peer reviews, influencers, and interactive **media** to guide their choices. Despite the critical role of ZMOT, many businesses struggle to understand the specific preferences, behaviours, and decision-making patterns of different generations in this digital context. This gap creates challenges for marketers in designing effective digital strategies that can influence consumer decisions at the right moment. Therefore, this study aims to analyse and compare the ZMOT behaviour of Generation X, Y, and Z consumers, identify the key drivers influencing their online decision-making, and provide insights for marketers to tailor their strategies to meet the expectations of each generational cohort. In the digital era, consumers increasingly make purchasing decisions based on online information even before physically interacting with a product. The concept of the Zero

Moment of Truth (ZMOT) highlights this critical stage where individuals actively scroll through content, search for reviews, and evaluate alternatives prior to purchase.

Research Methodology:

The study adopts a descriptive and analytical research design to examine the role of the Zero Moment of Truth (ZMOT) in the pre-purchase decision-making behaviour of Generation X, Generation Y, and Generation Z consumers. The research also analyses the influence of peer reviews, electronic word-of-mouth (eWOM), and influencer credibility during the ZMOT stage.

Data collection: Primary data for this study will be collected through a structured questionnaire designed to measure the role of the Zero Moment of Truth (ZMOT) in pre-purchase decision making, the influence of peer reviews, electronic word-of-mouth (eWOM), and influencer credibility. Secondary data will be collected from relevant academic journals, books, industry reports, and credible online sources to provide a theoretical and contextual foundation for the study.

Sample size: Convenience sampling was used due to ease of accessibility, resulting in over 100 valid responses.

Data Analysis & Interpretation

**TABLE NO : 1
Personal Online of the Respondent**

Personal Profile	Particular	No of Respondent s	Percent
Gender	Male	72	72
	Female	22	22
Age	19-22	24	24
	22-30	36	36
	31-35	20	20
	36-40	12	12
	40 above	8	8
Educational Qualification	Undergraduate	34	34
	Postgraduate	42	42
	Professional qualification	16	16
	Others	8	8
Occupational Status	Unemployeed	10	10
	Housewife	6	6
	Student	24	24
	Entrepreneur	12	12
	Private employee	38	38
	Government employee	10	10
Monthly Income of the family	Upto Rs. 50,000	28	28
	Rs. 50,001 to Rs.1,00,000	34	34
	Rs. 1.00,001 to Rs.1,50,000	22	22
	Above Rs. 1,50,000	16	16
Frequency of online purchase	Never	6	6
	Rarely	14	14
	Sometimes	32	32
	Often	30	30

	Always	18	18
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Source: Primary Data

INTERPRETATION

The individuals surveyed were predominantly male, making up 72% of the group. Age-wise, the largest segment (36%) fell between 22 and 30 years, indicating a generally young population. Educationally, postgraduates formed the biggest category (42%), followed by undergraduates, highlighting a well-qualified sample. In terms of occupation, most were private sector employees (38%), though students and entrepreneurs were also well-represented. When it came to online shopping habits, respondents indicated they make purchases either sometimes (32%) or often (30%). Additionally, the majority of households reported a monthly income ranging from Rs. 50,001 to 1,00,000 (34%), collectively suggesting a reasonable level of engagement with e-commerce.

Distribution of Sources used in ZMOT

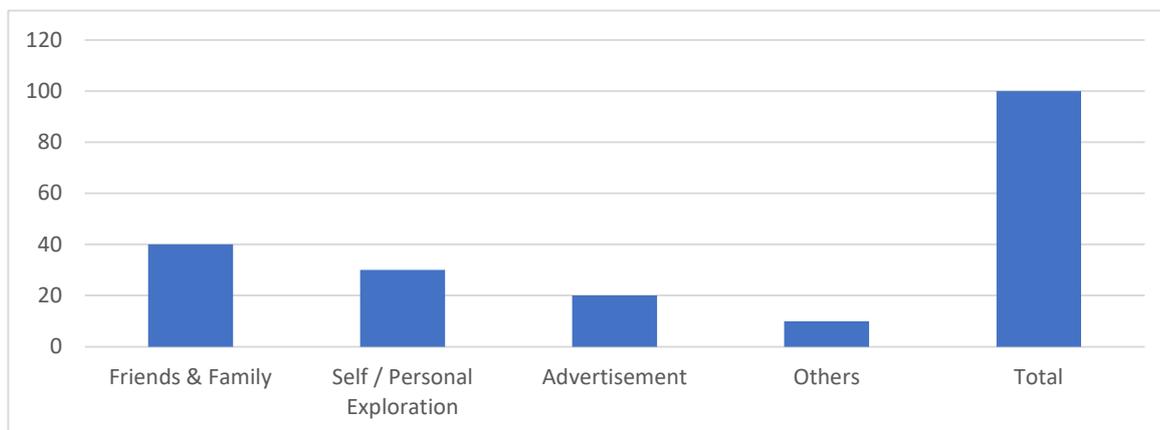
TABLE NO: 2
Sources to Gather Online Information

S.NO	Sources	Number	Percentage
1	Social word of mouth (friends and family)	35	35
2	Word of mouth online	25	25
3	Search engine result page	15	15
4	Mobile phone while shopping	10	10
5	Recommendation by the blog	8	8
6	Comparison/review video site	7	7

Source: Primary data

Research indicates that personal recommendations from friends and family are the most significant factor in raising awareness, influencing 35% of those surveyed. Online word-of-mouth follows closely, impacting 25% and underscoring the importance of digital peer endorsements. Search engine results account for 15%, demonstrating the role of proactive online searches. Other channels, such as mobile phone usage while shopping, blogs, and video reviews, have less sway, collectively contributing only 25%. Overall, individuals primarily rely on suggestions from their personal networks rather than formal or general online content when gathering information.

CHART NO: 1
SOURCES OF AWARENESS OF THE RESPONDENTS



Source: Primary Data

TABLE : 3
Factors Influencing Purchase Decision

FACTORS	Level	S	A	N	D	SD	Total	Mean
	Score	5	4	3	2	1		
Search Engine	No	32	38	18	8	4	100	3.86
	Score	160	152	54	16	4	386	
Reviews platform	No	28	34	22	10	6	100	3.68
	Score	140	136	66	54	6	368	
Social Media	No	30	36	20	9	5	100	3.77
	Score	150	144	60	18	5	377	
Brand’s own website	No	46	35	9	7	3	100	4.14
	Score	230	140	27	14	3	414	
Seller’s website	No	47	29	9	9	6	100	4.02
	Score	235	116	27	18	6	402	

(SA-Strongly Agree A-Agree N-Neutral D-Disagree Strongly Disagree)

Source: Primary Data

The data reveals that Ba Rand’s own websites are the most influential source for gathering online information, as indicated by the highest mean score of 4.14, reflecting a high level of trust among respondents. This is closely followed by sellers’ websites with a mean score of 4.02, showing strong reliance on sellers for product-related information. Search engines also play an important role in information gathering, recording a mean score of 3.86. Social media (mean 3.77) and review platforms (mean 3.68) have a moderate influence compared to official sources. Overall, the findings suggest that respondents prefer authentic and authoritative online sources over peer-driven platforms when seeking information.

TABLE NO: 4
Impact Factors of Purchase Decisions

S.NO	Factors	Mean Rank	Rank
1	Peer reviews from friends or acquaintances	4.50	5
2	Online customer reviews and ratings (eWOM)	4.12	2
3	Social media influencer recommendations	4.67	7
4	Authenticity of peer opinions	4.55	6
5	Trustworthiness of online reviews (eWOM platforms)	4.25	3
6	Credibility and expertise of influencers	4.78	8
7	Negative peer reviews & online reviews	4.40	4
8	Negative influence feedback	4.90	9
9	Review on e-commerce website & social media platform	4.01	1

Source: Primary Data

The table reveals that respondents consider reviews on e-commerce websites and social media platforms as the most influential factor, indicated by the lowest mean rank (4.01) and Rank 1. Online customer reviews and ratings (eWOM) also play a significant role, ranked 2nd (Mean 4.12), showing that people rely heavily on verified customer feedback. Peer reviews from friends or acquaintances and negative peer reviews occupy the middle ranks, suggesting moderate influence in decision-making. Factors related to social media influencers, including recommendations and credibility, are ranked lower (7th and 8th), indicating that respondents place less trust in influencer opinions. Interestingly, negative influence feedback is considered the least impactful (Rank 9, Mean 4.90), showing that negative inputs from influencers do not strongly affect respondents’ perceptions.

Suggestion:

Marketers should strengthen their digital presence by managing online reviews and ensuring accurate information at the ZMOT stage. Brands should collaborate with credible influencers to effectively influence Generation Z purchase decisions. Organisations must encourage positive electronic word-of-mouth to build consumer trust. Generation-specific digital marketing strategies should be developed for Gen X, Y, and Z. Future studies may use larger samples and advanced tools for deeper analysis of ZMOT behaviour. Influencer marketing should focus on credibility and expertise rather than popularity, as informed consumers critically evaluate recommendations before deciding. Companies should analyse consumer search and browsing behaviour to continuously refine their ZMOT marketing strategies for each generation.

Conclusion:

The study “Scroll, Search, Decide: Zero Moment of Truth in Generation X, Y, and Z Consumer” highlights the transformative role of the Zero Moment of Truth (ZMOT) in contemporary consumer decision-making. Findings reveal that all three generational cohorts—Generation X, Generation Y, and Generation Z—actively engage in online information search and evaluation before making purchase decisions. However, significant differences exist in the magnitude of their reliance on specific digital influences. Generation Z exhibits the strongest engagement with ZMOT, relying heavily on peer reviews, electronic word-of-mouth (eWOM), and influencer credibility compared to older cohorts. Generation Y also shows considerable engagement but places relatively less emphasis on influencer content than Gen Z, while Generation X demonstrates a preference for more traditional online sources and expert reviews. This generational variation underscores the importance of tailored digital marketing strategies that address the unique information-seeking behaviours of each cohort. The study contributes to existing literature by offering a comparative perspective on how digital content shapes pre-purchase behaviour across age groups. Practically, the insights can guide marketers to optimise their online presence, foster consumer trust, and effectively influence purchase decisions at the critical ZMOT stage.

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