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INFLUENCE OF ONLINE CONVENIENCE ON GENERATION Z ONLINE IMPULSIVE BUYING BEHAVIOUR IN THE FASHION INDUSTRY IN NIGERIA

MARY IFEOLUWA OTEGBADE
University of the Cumberlands

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ABSTRACT

This study examining the influence of online convenience to the impulsive purchasing response of consumers of Generation Z in the fashion industry of Nigeria. Based on the theory of Stimulus-Organism-Response (S-O-R), the experiment centers on the two categories of convenience (five) such as access, search, evaluation, transaction, and relationship convenience. The study adopted a positivist philosophy and deductive research approach. A quantitative survey methodology was employed, targeting a purposive sample of 110 Generation Z respondents aged 18–24. Data were collected through structured online questionnaires and analysed using multiple linear regression in SPSS. Findings revealed that transactional convenience ($\beta = 0.227$, $p < 0.05$) and relationship convenience ($\beta = 0.455$, $p < 0.05$) significantly influenced impulsive buying behaviour, indicating that smooth checkout processes and personalised interactions promote spontaneous fashion purchases. However, access, search, and evaluation convenience showed no significant effect. The study concludes that digital-native consumers are less swayed by general accessibility and more by relational and transactional ease. It recommends that fashion retailers prioritise seamless transactions and customised engagement strategies to stimulate impulse buying. Future research should expand to larger samples and integrate qualitative insights for deeper behavioural understanding.

Keywords: Online Convenience, Impulsive Buying, Generation Z, Fashion, Nigeria, S-O-R Theory.

1.0 INTRODUCTION

1.1 Generation Z Online Impulsive Buying Behaviour in The Fashion Industry

Generation Z, commonly referred to as "digital natives," is the first generation to have grown up in a society that is primarily dependent on internet communication. This generation, encompassing those born between 1995 and the start of the 2010s, is well known for its incredible passion for digital content consumption. They read, enjoy, and share material on their devices for about eleven hours daily (Adobe, 2018). Their inclination to engage with digital advertising on social media platforms makes them stand out (Chen, 2018; Emmanuel, 2019; Vitelar, 2019).

Generation Z, however, does not attract communication based on images as previous generations did, but instead, it seeks value through creatively appealing pictures (Prakashyadav & Rai, 2017; Priporas et al., 2017). This population tends to be characterised by the growth of materialism (Flurry & Swimberghe, 2016), demand to see instant outcomes (Passport, 2018), and inclination towards communicating with the brand on social media, primarily through minor celebrities who appear to be more genuine (Wolf, 2020). It is crucial to note that Gen Z is the most considerable population worldwide, constituting approximately 32% of the total population (Miller & Lu, 2018). Consequently, they are expected to impact the sales of consumers globally. That being the case, research on the impulsive buying behaviour of this generation should be made a priority.

The impulsive nature of the purchase characterises impulse buying, otherwise called spontaneous or unplanned buying (Amos et al., 2014; Iyer et al., 2020; Bandyopadhyay et al., 2021). Such a purchase is usually rushed and is not goal-oriented toward goods and potential consequences of such a purchase (Iyer et al.,2020). The tendency of impulse purchasing is characterised by replacing the preference of thoughtful buying and buying slowly with buying in a rush or without thinking (Sohn & Lee, 2017). This form of purchasing behaviour has gained additional appeal among academic circles and the practice of commerce since nearly two-thirds of the total purchases made in the entire supermarket are done by this group, which is a significant source of retail profits (Amos et al., 2014; Katakam et al., 2021). For example, American teenagers are more inclined to make impulse purchases online by about 80 per cent, whereas in the United Kingdom, consumers make impulse purchases of about 1 billion a month (Gulfraz et al., 2022). In developing countries such as Pakistan, India, and Nigeria, impulsive buying is gradually gaining popularity (Miao et al., 2020; Ekambareswarar et al., 2021).

Moreover, the e-commerce business in Nigeria has grown dramatically, with over 76.7 million online purchases recorded in 2020 (Statista, 2022). Collectively, they spend 13 billion every year, and in 2025, it is projected that the industry will gain 75 billion in yearly revenue, surpassing the amount spent by American consumers (Ampadu et al., 2022), which is 258.5 million. Specifically, there are mainly five major markets in Nigeria that led to the increased potential of e-commerce in the country, which are electronics and media (39.3%), Fashion (22.3%), Furniture and Appliances (15.7%), Food and personal care (12.7%) and toys. (10.1%). It shows how much the fashion industry has contributed to this growth (Okafor, 2023).

This tendency is caused mainly by the rapid development of social networking sites (SNS) like Facebook, Twitter, and Pinterest (Priporas et al., 2017; Liu et al., 2021; Zafar et al., 2021). Moreover, with the increase in social media use, a new category of individuals dubbed social media influencers, Instagrammers, vloggers and bloggers emerged. Digital celebrities are more powerful and influential than traditional celebrities, including actors, musicians, athletes, and television celebrities. These digital influencers attract many people because they are perceived as authentic (Djafarova & Rushworth, 2017; Djafarova & Bowes, 2021). The influence of these digital superstars cannot be underestimated in terms of impulsive purchasing behaviour because impulsive buying behaviours among Generation Z consumers are 41 per cent, compared to 34 per cent and 32 per cent among Millennials and Generation X, respectively (Djafarova & Bowes, 2021). This generation is highly persuasive and can quickly switch opinions (Lee et al., 2022). They are also notorious in terms of brand elasticity and sensitivity to fashion, and being keen on the immediate presence of new products (Agrawal, 2022; Djafarova & Rushworth, 2017). Therefore, this study examines how online convenience influences impulsive buying behaviour among Generation Z in the fashion sector in Nigeria.

2.0 STATEMENT OF THE PROBLEM

Despite the exponential growth of Nigeria's fashion e-commerce industry, impulsive buying behaviour among Generation Z remains poorly understood, particularly about the role of online convenience. While digital platforms offer enhanced shopping accessibility, the fundamental drivers of spontaneous purchase decisions may lie deeper within the nuances of the consumer experience, such as the emotional ease of checkout and the quality of customer relationships. Existing studies primarily focus on Western contexts or general consumer populations, failing to account for Nigerian Gen Z's distinct psychographic and behavioural traits, a cohort known for low brand loyalty and rapid adoption of digital trends. Furthermore, limited empirical evidence exists to differentiate which dimensions of online convenience, access, search, evaluation, transaction, or relationship trigger unplanned purchases in this market. Without this insight, fashion retailers risk investing in the wrong digital strategies, missing key opportunities for revenue growth. Therefore, this study critically investigates how specific dimensions of online convenience influence Generation Z's impulsive buying behaviour in Nigeria's fashion industry, addressing a clear gap in local and global consumer research.

2.1 Purpose of the Study

The primary aim of this study is to investigate the influence of online convenience on Generation Z's online impulsive buying behaviour in Nigeria's fashion industry. Specifically, the study is guided by five objectives, which are to:

1. Assess how access convenience influences the online impulsive buying of fashion products among Gen Z in Nigeria.
2. Investigate the influence of search convenience on the online impulsive buying of fashion products among Gen Z in Nigeria.
3. Evaluate the influence of evaluation convenience on the online impulsive buying of fashion products among Gen Z in Nigeria.
4. Determine how transactional convenience influences the propensity of Gen Z to engage in impulsive online fashion shopping in Nigeria.
5. Examine the influence of relationship convenience on the online impulsive buying of fashion products among Gen Z in Nigeria.

2.2 Research Questions

Five corresponding research questions were answered in this study as follows:

1. How does access convenience influence the online impulsive buying of fashion products among Gen Z in Nigeria?
2. How does search convenience influence the online impulsive buying of fashion products among Gen Z in Nigeria?
3. What influence does evaluation convenience have on the online impulsive buying of fashion products among Gen Z in Nigeria?
4. How does transactional convenience influence the online impulsive buying of fashion products among Gen Z in Nigeria?
5. What influence does relationship convenience have on the online impulsive buying of fashion products among Gen Z in Nigeria?

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2.3 Research Hypotheses

Based on the research questions, the following null hypotheses were formulated to guide the study:

H_{01}: Access convenience has no significant influence on online impulsive buying of fashion products among Gen Z in Nigeria.

H_{02}: Search convenience has no significant influence on online impulsive buying of fashion products among Gen Z in Nigeria.

H_{03}: Evaluation convenience has no significant influence on online impulsive buying of fashion products among Gen Z in Nigeria.

H_{04}: Transactional convenience has no significant influence on online impulsive buying of fashion products among Gen Z in Nigeria.

H_{05}: Relationship convenience has no significant influence on online impulsive buying of fashion products among Gen Z in Nigeria.

3.0 THEORETICAL FRAMEWORK

The Stimulus-Organism-Response (S-O-R) framework by Mehrabian and Russell (1974) was adopted to explain how external stimuli influence internal evaluations, leading to behavioural responses.

Widely applied to consumer contexts (Hashmi et al., 2019; Jebarajakirthy & Shankar, 2021), it frames behaviour arising from how individuals process and react to environmental triggers. In this study, online convenience factors act as the stimuli, sparking cognitive and emotional assessments within consumers (the organism), shaping their response to impulsive online buying. Object stimuli (like transaction ease and product variety) and socio-psychological triggers (such as personalised interactions) are examined for their power to evoke feelings and thoughts that drive unplanned purchases. By focusing on convenience dimensions as stimuli and using attitudes to capture internal states, this study applies the S-O-R model to understand how online shopping environments cultivate impulsive buying among Nigeria's Generation Z.

4.0 REVIEW OF RELATED LITERATURE

4.1 Online Consumer Buying Behaviour

Online buying behaviour reflects individuals' perceptions, evaluations, and experiences when purchasing goods or services online, resulting in positive or negative outcomes (Wai et al., 2019). Click and order have become common as customers now use online stores to meet many needs, including clothing, goods, travel, and others (McLean & Wilson, 2019). However, Junaidi and Miralam (2020) highlight the lack of personal interaction, alongside privacy and security concerns, as significant barriers to online retail. Supporting this, Dhagarra et al. (2020) argue that perceived ease of use does not notably shape online behaviour; instead, fears about security and privacy play a decisive role. Indeed, even heavy internet users may hesitate due to perceived threats (Zhou & Huang, 2023).

Consumer behaviour models help decode these patterns, revealing how preferences and decisions evolve in a rapidly digital world (Jahangir, 2022). Crisp et al. (1997) proposed a holistic model encompassing product value, website quality, shopping experience, and perceived risk. Chang, Cheung, and Lai (2005) further categorised online buying determinants into three groups: attributes of the online channel (including risk, trust, and service quality), website and product factors (like risk reduction tools and features), and diverse consumer traits spanning demographics, psychology, innovativeness, and tech usage (Rahman et al., 2018).

Gozukara et al. (2014) identified utilitarian drivers, such as convenience, variety, quality, price advantage, and time savings, while Baber et al. (2016) stressed hedonic motives like pleasure, fantasy, escapism, and sensory enjoyment, along with perceived usefulness. Risk perception also critically shapes behaviour; Marceda Bach et al. (2020) distinguished between risks tied to products (monetary, time, quality) and broader e-commerce concerns (privacy, security). Studies by Masoud (2013), Wai et al. (2019), Olise et al. (2019), Bhatti et al. (2019), and Balogh and Mészáros (2020) confirm that various risks significantly deter online purchases. Conversely, Le and Hoang (2020) found that positive purchase experiences enhance trust in e-retailers, reducing perceived risks and encouraging repeat buying.

4.2 Online Consumer Buying Behaviour and Impulsive Buying

The link between online consumer behaviour and impulsive buying is a multifaceted area of consumer psychology that has drawn substantial scholarly attention within e-commerce research. The trend of making an impulse purchase, which is characterised by an unplanned, spontaneous purchase, is influential, so consumer behaviour is fully developed on the internet. However, the tendency is enhanced due to simply being more convenient and quicker (Almahdi et al., 2023). The extreme range of products and the convenience in checkout and customised suggestions create conditions conducive to impulse purchases (Aslam, 2022). It depicts how the digital retail environment is an active force helping consumers purchase effortlessly and swiftly.

This pattern is made worse by psychological triggers. Emotions caused by visually attractive presentations, compelling advertisements, and time-bound offers guide impulse buying (Feng et al., 2023). The idea of excitement, voyeurism, and passion to buy something as quickly as possible are closely related to impulsive online shopping (Almahdi et al., 2023), and the immersion of web experiences enhances the effect. The role of social dynamics is paramount as well. Social recommendations, reviews, and nods by social media influencers usually convince customers, injecting a social aspect into impulse online buying, which is held to be a type of social shopping (Dhaigude & Mohan, 2023; Singh et al., 2023; Zhang & Ahmad, 2023; Kimiagari & Malafe, 2021; Fu et al., 2020).

There is an added twist of customer reviews and ratings. Good reviews are sufficient to induce FOMO and fail to block impulsive purchases, whereas poor ratings help avoid impulsive decision making (Francke & Carrete, 2023; Moser et al., 2019; Wangshu & Guanhua, 2020). In the meantime, the emergence of mobile commerce (m-commerce) has also tightened this correlation. The availability of smartphones provides unlimited communication, allowing impulsive buying with location-independence and time-independence, which is facilitated by mobile applications and real-time messages (Mason et al., 2022; Bellini & Aiolfi, 2020; Branisso, 2021). These insights re-emphasise the role of technological convenience, psychological motivation, social power, and unlimited mobile access, which synergistically fuel impulsive buying in the online environment.

4.3 Online Convenience and Online Impulsive Buying Behaviour

It is proven that online convenience is a positive shaper of consumer behaviour. Duarte et al. (2018) and Shankar (2021) establish the relationship between convenience, buying intentions, and behaviour. According to Duarte et al. (2018), there are three major dimensions which are important: possession convenience (the ease of using products that are purchased), transaction convenience (easy purchase in terms of smoothness), and evaluation convenience (the ease of comparing). According to their arguments, the factors increase the general online experience and generate positive attitudes that may result in impulse purchases. The same applies to Shankar (2021), who covers access convenience (accessibility of online sites), search convenience (ability to find sought-after objects), benefit convenience (any benefits of shopping), and post-benefit convenience (managing the bought products) across the end-to-end online purchase process.

Even though it is not directly related to the issue of impulse buying, Beauchamp and Ponder (2010) concluded that the majority of customers choose online stores and consider them more comfortable than offline ones, suggesting that the low resistance rate and smooth experience in e-commerce encourage delighted phenomena, which can trigger impulsive choices. This is a key point of view, which implies that ease in itself demotes the obstacles and promotes unplanned purchases. Farida (2016) further illustrates that various convenience enablers enhance customer experience satisfaction and repeat purchase behaviours, which usually include spontaneous purchase behaviours. Jiang et al. (2013) also developed five pillars of online convenience: access, search, evaluation, transaction, and post-purchase, which are powerful outside of retail. This was reaffirmed in mobile banking by Shankar and Rishi (2020) and Jebarajakirthy and Shankar (2021), confirming that such convenience effects are commonplace in the digital consumer behaviour of a given industry. Lastly, Benoit et al. (2017) have ensured the centrality of search convenience in service perception and choice.

5.0 CONCEPTUAL FRAMEWORK

This theoretical framework shows how the five dimensions of online activity are stimuli for Generation Z's online impulsive buying behaviour. In the S-O-R framework, the related convenience advantages are portrayed as external stimuli (stimulus) that influence the consumer-based cognitive processing (organism), which motivates the unintentional purchasing behaviour (response). The framework, therefore, graphically represents how minimising the cost of shopping, increasing convenience, and creating personalised exchanges can trigger impulsive purchases, creating a conceptual foundation for analysing the causal relationship postulated in this paper.

6.0 METHODOLOGY

This study adopted a positivist philosophy and deductive approach, underpinned by the Stimulus-Organism-Response (S-O-R) framework. It employed a descriptive survey research design for gathering primary data through questionnaires to describe patterns and explore relationships among variables without manipulation. A quantitative method was utilised, with data collected via a structured online questionnaire administered through Qualtrics. The instrument included four sections: participant consent, demographics, measures of online convenience (covering access, search, evaluation, transactional, and relationship convenience), and items assessing impulsive buying. All constructs were measured using five-point Likert scales.

A purposive sampling technique targeted Nigerian Generation Z consumers (born 1997–2010) engaged in online fashion shopping. Out of 300 distributed survey links, 110 valid responses were obtained. A pilot study involving 20 respondents was conducted to ensure clarity and refine the instrument. Convergent validity was confirmed through correlations among related items, and Cronbach's alpha demonstrated high internal consistency across constructs. Data were analysed using SPSS, generating mean indices for each convenience factor and impulsive buying. Multiple linear regression was employed to test five null hypotheses at a significance level 0.05. Ethical standards were rigorously maintained, with informed consent, voluntary participation, confidentiality, and data protection ensured throughout.

7.0 RESULTS

7.1 Participants Description

Table 1: Demographic Distribution of Participants by Gender, Age, and Ethnicity

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	60	54.5
	Female	50	45.5
Age	18–20	28	25.5
	21–24	82	74.5
Ethnicity	Yoruba	60	54.5
	Hausa	29	26.4
	Igbo	21	19.1

Table 1 shows that the sample consists slightly more of males (54.5%) than females (45.5%). Most participants are aged 21–24 (74.5%), indicating the study primarily captured older Gen Z consumers. Ethnically, Yoruba respondents form the majority at 54.5%, followed by Hausa (26.4%) and Igbo (19.1%).

7.2 Testing of Hypotheses and Answering of Research Questions

Table 2: Regression Analysis of Variance for Hypothesis tested

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.731	5	8.346	49.828	.000[b]
	Residual	17.420	104	.168		
	Total	59.151	109			

a. Dependent Variable: Impulsive Buying

b. Predictors: (Constant), Relationship, Search, Evaluation, Access, Transactional

Table 2 shows that the regression model explaining impulsive buying is statistically significant ($F = 49.828$, $p < 0.001$). The five predictors, including relationship, search, evaluation, access, and transactional convenience, jointly account for a substantial portion of the variance in impulsive buying (Regression Sum of Squares = 41.731). With a very low residual mean square (.168), this indicates the model fits well, and these convenience factors collectively have a strong, significant impact on impulsive buying behaviour.

Table 3. Regression Results for the Hypotheses Tested

Model		*B*	*SE*	*B*	*T*
1	(Constant)	.685	.235		2.921**
	Access	-.031	.097	-.033	-.318
	Search	.065	.093	.065	.701
	Evaluation	.139	.077	.160	1.810
	Transactional	.209	.091	.241	2.293**
	Relationship	.453	.078	.500	5.822***

a. Dependent Variable: Impulsive Buying

b. *N = 102; *p < 0.05; **p < 0.01; ***p < 0.001*

Table 3 presents the regression results assessing the combined impact of five dimensions of online convenience on impulsive buying behaviour among Generation Z consumers in Nigeria’s fashion industry. The model shows that relationship convenience ($B = 0.453$, $p < 0.001$) and transactional convenience ($B = 0.209$, $p < 0.01$) have significant positive effects on impulsive buying, indicating that personalised engagement and smooth transaction processes strongly drive spontaneous purchases. Meanwhile, access convenience ($B = -0.031$, $p > 0.05$), search convenience ($B = 0.065$, $p > 0.05$), and evaluation convenience ($B = 0.139$, $p > 0.05$) all display statistically insignificant influences. This suggests that while ease of accessing platforms, finding products, and comparing options may slightly shape buying tendencies, they do not meaningfully predict impulsive purchasing in this context. Collectively, these results highlight that emotional and transaction-based conveniences play a more critical role in stimulating impulsive buying among Nigeria’s digitally active Gen Z, emphasising the importance of checkout simplicity and personalised experiences in e-commerce strategies.

8.0 DISCUSSION OF FINDINGS

On research objective one, the analysis (Table 3) shows that access convenience has a negative but statistically insignificant effect on impulsive buying ($B = -0.031$, $t = -0.318$, $p > 0.05$). This means that the ease with which Generation Z consumers can reach, and access online fashion

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platforms does not meaningfully predict whether they will make impulsive purchases. As such, the study fails to reject the null hypothesis, indicating that access convenience does not significantly influence impulsive online buying behaviour in Nigeria's fashion industry. This finding contrasts with Shankar's (2021) study, which identified access convenience, defined as the ease of reaching e-commerce sites, as a notable factor influencing online shopping behaviour across several phases. However, it aligns with the argument by Dhagarra et al. (2020), who found that perceived ease of use, which conceptually overlaps with access, had no substantial impact on consumer behavioural patterns.

Similarly, on objective two, Table 3 reveals that search convenience has a small, positive, yet statistically insignificant impact on impulsive buying behaviour ($B = 0.065$, $t = 0.701$, $p > 0.05$). This means the ease with which Generation Z consumers locate and find products online does not significantly drive them to make spontaneous purchases. Consequently, the study fails to reject the null hypothesis, concluding that search convenience does not meaningfully influence impulsive online buying in Nigeria's fashion sector. Under the S-O-R framework, search convenience acts as an environmental stimulus expected to trigger positive internal evaluations (organism), culminating in impulsive purchases (response). That this relationship is insignificant suggests that search ease does not provoke strong enough cognitive or affective states to drive impulsive buying among Nigerian Gen Z consumers.

This highlights a potential boundary condition of the theory in this context: not all convenience stimuli are equally powerful in stimulating the psychological processes that lead to spontaneous purchasing. This finding is somewhat at odds with Benoit et al. (2017), who highlighted search convenience as a critical factor shaping service perceptions and decisions in online settings. It also contrasts with Jiang, Yang, and Jun's (2013) model, which included search convenience as a core element of online service convenience linked to consumer outcomes. However, it partially resonates with the notion proposed by Beauchamp and Ponder (2010) that while online platforms generally simplify the shopping process, it is the richer or more emotionally charged elements, rather than mere search ease, that may better explain impulsive tendencies.

Also, in objective three, Table 3 shows that evaluation convenience has a positive, moderate influence on impulsive buying ($B = 0.139$, $t = 1.810$), but this effect is statistically insignificant at $p > 0.05$. Thus, the ease with which Nigerian Gen Z consumers can compare products online does not meaningfully drive them to make spontaneous purchases. The study fails to reject the null hypothesis, answering the research question by indicating that evaluation convenience does not significantly influence impulsive online buying behaviour. This finding only partially aligns with Duarte et al. (2018), who identified evaluation convenience as enhancing consumer intentions. However, in line with Fiore and Kim (2007) and Lee and Yun (2015), it suggests that mere cognitive ease (evaluation) may be insufficient without stronger affective triggers. According to the S-O-R model, evaluation convenience acts as a stimulus, yet in this case does not evoke sufficiently powerful internal responses (organism) to produce impulsive buying (response). This underscores that among Nigerian Gen Z, rational comparisons may not override the need for emotional excitement or transactional ease to prompt impulsive purchases.

Contrarily, in objective four, the regression results show that transactional convenience significantly influences impulsive buying ($B = 0.209$, $t = 2.293$, $p < 0.01$). This means a smoother, quicker checkout experience increases the likelihood of Nigerian Gen Z making spontaneous online fashion purchases. Thus, the study rejects the null hypothesis, concluding that transactional convenience meaningfully impacts impulsive buying. This supports Duarte et al. (2018) and Shankar (2021), who highlight transaction ease as central to driving positive online shopping behaviours. Within the S-O-R framework, transactional convenience serves as a strong stimulus that reduces cognitive barriers and enhances positive emotional states (organism), leading to impulsive responses. In the Nigerian context, where payment hurdles and trust issues often impede online buying, streamlined transactions become even more crucial.

Likewise, for objective five, the regression results reveal that relationship convenience exerts the strongest, highly significant positive effect on impulsive buying ($B = 0.453$, $t = 5.822$, $p < 0.001$). This indicates that personalised interactions, loyalty incentives, and customer engagement strategies robustly encourage Nigerian Gen Z to make impulsive purchases. The study therefore rejects the null hypothesis, directly answering the research question by affirming that relationship convenience significantly influences impulsive buying. This finding aligns closely with Jiang, Yang, and Jun (2013), and with insights from Farida (2016) on how convenience tied to relational bonds enhances satisfaction and repeat buying. Theoretically, it validates the S-O-R model: relationship convenience acts as a compelling stimulus that evokes emotional and cognitive engagement (organism), driving impulsive buying (response).

9.0 CONCLUSION

This study examined how five dimensions of online convenience influence impulsive buying among Nigeria's Generation Z fashion consumers, guided by the S-O-R framework. Findings reveal that while access, search, and evaluation convenience show no significant effects, transactional and relationship convenience strongly drive impulsive buying. This highlights that beyond platform accessibility or product comparisons, it is the ease of completing transactions and the quality of personalised relationships that truly trigger spontaneous purchases. Thus, Nigerian Gen Z consumers respond more to emotionally engaging and frictionless shopping experiences.

9.1 Practical Implications

The findings have critical implications for Nigeria's fast-evolving online retail landscape. For practitioners, the strong impact of transactional convenience suggests that fashion e-commerce platforms should invest in streamlining payment gateways, integrating trusted processors like Paystack and Flutterwave, and offering swift, secure checkouts. This is vital in Nigeria, where concerns over payment reliability often dampen online purchases. Equally, the significant role of relationship convenience points to the power of building personalised, trust-rich customer journeys. Nigerian retailers can leverage loyalty programmes, tailored discounts, and interactive platforms, like WhatsApp commerce or Instagram DM shopping, to nurture deeper brand connections that spur impulse buys.

Given Nigeria's young, mobile-first consumer base, these strategies are well-aligned with Gen Z's digital habits and their appetite for instant gratification. Meanwhile, policymakers and digital ecosystem stakeholders should continue enhancing internet infrastructure, secure payment systems, and data privacy laws to create a more trustworthy environment for e-commerce. Altogether, this study signals to Nigerian fashion retailers that success lies not merely in making platforms accessible or searchable but in crafting seamless, emotionally resonant experiences that convert casual browsing into spontaneous buying, a crucial insight for thriving in Nigeria's competitive online market.

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