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EXPLORING YOUTH CONSUMER BEHAVIOR IN THE ERA OF DIGITAL TRANSFORMATION

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ABSTRACT

In the context of digital transformation, this research investigates the extent to which digital literacy, electronic word-of-mouth, online shopping awareness, and social influence affect youth participation in digital markets, with attitudes toward digital consumption positioned as a mediating mechanism. Despite the rapid growth of digital platforms in emerging markets such as Vietnam, existing literature remains limited in explaining how these factors interact to shape consumer behavior among young individuals. This study utilized a quantitative approach by surveying 402 young individuals in Vietnam. The gathered data underwent rigorous analysis through the PLS-SEM technique to ensure the validity and reliability of the findings. The hypothesis testing results confirm the robustness of the proposed model, with all examined paths reaching statistical significance. Attitude toward digital consumption emerges as the strongest predictor of consumer behavior. These results emphasize the mediating function of attitude toward digital consumption in explaining how external digital stimuli are converted into consumer responses. Specifically, digital literacy, electronic word-of-mouth, online shopping awareness, and social influence positively shape consumers' attitudes, and these attitudes then contribute to behavioral outcomes through direct and indirect pathways. Among these factors, social influence demonstrates the strongest effect on attitude formation. The findings contribute to the literature by integrating perspectives from behavioral theory and technology adoption models, offering a comprehensive framework for understanding digital consumption behavior. The study also provides practical implications for businesses and policymakers in designing effective digital strategies tailored to young consumers in emerging economies.

Keywords: Digital transformation, consumer behavior, digital literacy, attitude toward digital consumption.

1. INTRODUCTION

The rapid development of technologies, including social media, AI-driven platforms, and e-commerce ecosystems, has fundamentally restructured the consumer decision-making process [1], [2]. In this digital-first landscape, consumer behavior is no longer a linear journey but a complex integration of technological, economic, and social catalysts [3]. Young consumers are especially relevant because social commerce and peer-generated electronic word-of-mouth strongly shape purchase intentions in digital environments [4], [5].

Young consumers exhibit distinct behavioral patterns characterized by heavy reliance on social media for information discovery and a high degree of trust in peer-generated content over traditional advertising [5], [6]. The convenience of ubiquitous shopping and digital

payment integration has further transformed their consumption from a utility-based activity into a flexible, continuous experience [7]. Consequently, their purchasing intent is increasingly shaped by the digital social environment, where online reviews and community endorsements act as the primary currency of trust [8].

In the specific context of Vietnam, the national digital transformation strategy and accelerating economic integration have triggered a paradigm shift in youth consumption patterns. Prior Vietnam-based research shows that online shopping behavior is shaped by platform security, consumer attitudes, perceived benefits, and awareness of online transactions [13], [24]. Broader Vietnam-based consumer research also indicates that literacy-related capabilities are associated with economic decision-making such as personal saving behavior [9], suggesting the relevance of competence-based factors in examining digital consumption. However, existing studies have not fully explained how different components of the digital environment interact with the psychological and cultural features of Vietnamese youth consumers.

In response to this identified gap, the current paper examines the dynamics of youth consumer behavior within Vietnam's digital transformation era. By examining the interplay between digital environmental factors and consumer responses, this study aims to refine the theoretical framework of digital consumption. Furthermore, the findings provide strategic insights for businesses and policymakers to navigate the evolving preferences of the next generation of consumers in an increasingly digitized marketplace. The present research offers several noteworthy theoretical advancements to the existing literature. First, it extends the Theory of Planned Behavior [10] and Technology Acceptance Model [11] by integrating digital literacy and social influence factors into a unified framework that explains youth consumer behavior in emerging digital markets. Second, unlike prior studies that examine these determinants in isolation, this study develops a comprehensive model that captures the simultaneous impacts of cognitive (digital literacy), informational (e-WOM, awareness), and social (social influence) factors through an attitudinal mechanism. Third, the study contributes context-specific insights from Vietnam, an emerging economy where digital transformation is rapidly evolving but remains underexplored in behavioral research. This helps bridge the gap between global theoretical models and local consumer dynamics.

2. THEORETICAL FRAMEWORK

2.1. Foundation theory

The evolution of consumer behavior research in the digital age is deeply rooted in socio-psychological models that explain the transition from cognitive perception to actual usage. Among these, the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), and the Technology Acceptance Model (TAM) constitute the foundational pillars for investigating how digital transformation reshapes youth consumption.

Originally articulated by [10], TRA argues that an individual's subjective norms and personal attitudes serve as the primary determinants of their behavioral intention, which subsequently dictates their actual actions. This framework elucidates the psychological mechanisms through which the youth's internal predispositions and social environments dictate their digital consumption patterns. However, acknowledging that digital transactions often require specific resources or skills, [10] extended this into TPB by incorporating Perceived Behavioral Control (PBC). While TPB effectively captures the social-normative pressures and the necessity of self-efficacy, it remains technology-neutral. It provides a robust psychological backbone but lacks the granular focus on functional system attributes that are inherent in digital transformation.

Derived from the core tenets of TRA, TAM proposed by [11], has emerged as the dominant paradigm for predicting the adoption of information systems. TAM asserts that users' acceptance is primarily contingent upon two cognitive beliefs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). In this study, TAM is instrumental in explaining how technological-functional perceptions catalyze the formation of positive attitudes toward digital consumption. Nevertheless, a notable limitation of the original TAM is its over-emphasis on utilitarian value, often overlooking the profound impact of interpersonal dynamics and social proof (e.g., E-WOM) that are critical to the digital native generation.

For a more exhaustive analysis of youth behavior, this research adopts an integrated approach that bridges the limitations of individual theories. By synthesizing the social-psychological depth of TPB with the technical precision of TAM, the study accounts for both the human and technical dimensions. This convergence allows for a nuanced understanding of how external social influences (from TRA/TPB) and functional technological perceptions (from TAM) interact to shape the contemporary consumer journey in Vietnam's rapidly evolving digital ecosystem.

To provide a synthesized overview of the existing research landscape, Table 1 shows key studies investigating consumer behavior in the digital context. While previous scholars have extensively utilized TAM and TPB to explain e-shopping adoption, most empirical evidence remains fragmented across different demographic segments and geographical locations. In the specific case of Vietnam, although digital transformation is accelerating, comprehensive research focusing on the multifaceted interplay between digital literacy, social influence, and the unique psychological traits of the youth generation remains relatively scarce.

Table 1. Summary of previous studies

Author	Context	Year	Theoretical Framework	Key Variables/Factors	Key Findings
[12]	Pakistan	2022	TAM, TRA	Personal Awareness of Security; Perceived Usefulness; Personal Innovativeness; Perceived Ease of Use	Attitude and Online Purchasing Intention
[13]	Vietnam	2022	TRA, TPB	Security, Privacy, Reputation, Cognitive Trust, Perceived risk	Attitude and Purchase Intention online shopping
[14]	Vietnam	2024	TPB	Subjective standard; Prices; e-WOM; Perceived Ease of Use; Perceived Usefulness; Risk awareness	e-WOM positively affects green cosmetics purchase intention among young Vietnamese female consumers
[15]	USA	2021	TAM, TPB	Perceived lack of shopping mobility; perceived usefulness; Perceived social isolation; perceived behavioral control	The online shopping continuance intentions of older adults
[16]	Vietnam	2025	TAM, TPB, TTF	Perceived ease of use, perceived usefulness, self-efficacy, opinion leadership	Consumers' intentions to use online shopping apps

Source: Authors' own work

Although prior studies have extensively applied TAM and TPB to explain online consumer behavior, several limitations remain evident. First, most studies examine individual

determinants in isolation rather than adopting an integrated perspective. For example, TAM-based studies emphasize perceived usefulness and ease of use but often neglect the importance of social influence and peer-generated content. Second, previous research in emerging markets like Vietnam remains fragmented and lacks a unified framework that captures both technological and social dimensions simultaneously. Third, limited attention has been given to the mediating role of attitude in translating external digital stimuli into actual behavior, particularly among young consumers who are highly embedded in digital ecosystems. So, this research addresses these gaps by developing an integrated model that combines digital literacy, e-WOM, online awareness, and social influence within a TPB–TAM framework, with attitude as a central mediating mechanism.

2.2. Hypothesis development

Consumers with stronger digital literacy are better able to process online information, compare digital options, and make decisions in the digital marketplace. Prior research suggests that higher levels of digital competence reduce perceived complexity and strengthen digital utilization outcomes, thereby encouraging greater participation in e-commerce and digital transactions [17], [18]. Digital environments also require consumers to interpret complex knowledge exchanges in online communities, where information complexity can affect how users process and contribute knowledge [19]. For the youth generation, digital literacy is not merely a skill but a form of technological capital that enhances information-processing capabilities and reduces psychological barriers to adopting digital services [18]. Consequently, as technical competence increases, the resulting self-efficacy leads to a more positive attitude toward digital consumption.

H1: Digital literacy positively influences attitude toward digital consumption.

Online shopping awareness extends beyond the mere recognition of digital platforms to include a comprehensive understanding of online transaction processes, digital payment systems, and the associated benefits of e-commerce. In contemporary digital environments, awareness functions not only as a prerequisite for purchase but also as a critical mechanism for reducing perceived uncertainty [24]. For young consumers, familiarity with platform security, payment procedures, and service convenience enhances confidence in online transactions and lowers perceived risk [13], [24]. As individuals develop a deeper understanding of the functional and utilitarian advantages of digital platforms, their cognitive evaluations become more favorable, facilitating the formation of positive attitudes toward digital consumption. This transition from basic awareness to informed evaluation reflects a shift from passive recognition to active engagement with digital services [24]. Consequently, higher levels of online shopping awareness are expected to foster more positive attitudes toward digital consumption.

H2: Online shopping awareness positively influences attitude toward digital consumption.

In the digital native's journey, electronic Word-of-Mouth (e-WOM) has surpassed traditional marketing as the most credible source of pre-purchase information. Unlike static advertisements, e-WOM represents a form of social proof that provides real-time, experience-based validation [21]. The youth generation, characterized by their high reliance on peer-generated content, utilizes online reviews and social media comments to de-risk their consumption choices [5]. When positive e-WOM is prevalent, it enhances the perceived reliability of digital platforms, thereby fostering a trusting attitude toward the consumption process [8]. Thus, e-WOM serves as a critical external stimulus that shapes the evaluative judgment of young consumers.

H3: Electronic word-of-mouth positively influences attitude toward digital consumption.

In the era of digital transformation, social influence has transcended traditional boundaries, manifesting predominantly through peer endorsements and influencer dynamics on social media [21], [25]. The youth, characterized by their high 'need for belonging' within digital communities, are particularly susceptible to perceived social norms and the consumption patterns of their digital reference groups [20], [25]. Unlike previous generations, the attitude of digital natives is frequently co-created through constant social interaction and the validation of their social circles [5]. Thus, social endorsement acts as a powerful catalyst in shaping the evaluative judgment of young consumers toward digital platforms.

H4: Social influence positively influences attitude toward digital consumption.

Guided by the Theory of Planned Behavior (TPB), an individual's attitude remains the most robust predictor of their actual behavioral outcomes. Within the youth demographic, daily life is inextricably linked with digital interfaces, making their evaluative disposition (attitude) a powerful catalyst for engagement [3]. A favorable attitude toward digital consumption does not merely reflect a preference; it signifies a behavioral readiness to adopt e-commerce, participate in social commerce, and utilize digital payment systems [5]. For digital natives, the transition from a positive mindset to active digital behavior is seamless, driven by their inherent comfort with technological ecosystems [20]. Consequently, the more positive the attitude, the higher the frequency and intensity of their digital consumption activities.

H5: Attitude toward digital consumption positively influences youth consumer behavior.

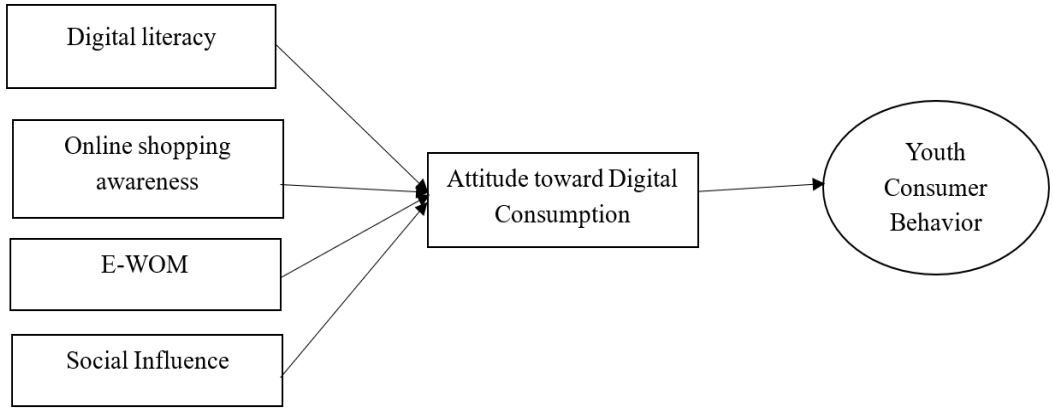

Figure 1. Proposed Research Model

Source: Authors' compilation

3. METHODOLOGY

3.1. Research Methodology

3.1.1. Research Objectives

This study aims to identify the elements influencing the consumer behavior of young consumers in the digital era. Simultaneously, the research examines the effect of each factor on young people's consumer behavior through a comprehensive research methodology. Based on the results obtained, the authors propose several implications and solutions to help guide the rational consumer behavior of young people in the digital consumer environment.

3.1.2. Research Subjects

Factors influencing the consumer behavior of young people in the digital transformation era. In this study, "young consumers" are defined as individuals aged between 18 and 40 years

old who have experience with digital consumption activities. This age range was selected to reflect the target population of active digital consumers in Vietnam [5], [22].

3.1.3. Research Scope

Timeframe: November 27, 2025 - January 15, 2026.

Study location: Vietnam.

Target population: Young people in Vietnam.

3.1.4. Research Questions

What factors influence the consumption behavior of young people in Vietnam during the digital transformation era?

What is the extent of the impacts of these elements on the consumer behavior of young people in Vietnam during the digital transformation era?

What implications can be suggested to guide the consumer behavior of young people in Vietnam during the digital transformation era?

Qualitative Research

Qualitative research was used in the initial phase of the study to explore, refine, and improve the research model and measurement scales to suit the research context. This method helps clarify research concepts, identify factors influencing the consumer behavior of young people in the context of digital transformation, and ensure the appropriateness of the content and language of the survey questionnaire.

Specifically, qualitative research was conducted through a literature review of previous studies, both domestic and international, related to consumer behavior, payment methods, promotions, social influences, and consumer psychology. In addition, the research team consulted experts and held small group discussions with several research participants to review and adjust the observed variables, ensuring that the questions were clear, easy to understand, and appropriate to the survey context.

Through qualitative research and the comprehensive analysis of previous studies, hypotheses and research models are formed, serving as the basis for constructing the questionnaire and conducting the quantitative research.

Quantitative Research

A quantitative design was employed to assess the proposed research model and determine how the selected factors affect youth consumer behavior in digital markets. The study collected primary data from the target population using a structured survey questionnaire.

The study employed an online questionnaire as the primary instrument for data collection. Drawing on previously validated measurement scales, the survey items were contextualized for the present research and assessed using a five-point Likert scale, from strongly disagree (1) to strongly agree (5). These observed indicators were used to operationalize the key constructs of the proposed model, including digital literacy, online shopping awareness, electronic word-of-mouth, social influence, attitude toward digital consumption, and consumer behavior.

The analysis was performed using SmartPLS (PLS-SEM 4.1) software. The collected data were processed and analyzed using appropriate statistical methods, including descriptive statistics, reliability testing of the scale (Cronbach's Alpha), and partial least squares structural equation modeling (PLS-SEM).

Sampling Method and Sample Size

The research subject of this study is the online shopping behavior of young people, especially those who have previously made purchases in the digital environment. Due to time and resource limitations, the study uses a non-probability sampling method, specifically convenience sampling.

Data were collected through online surveys, distributing questionnaires on social media platforms and online channels suitable for the research target. This method helps to quickly reach the target group and ensures the necessary sample size for quantitative analysis.

Regarding sample size, following the recommendations of [23], the minimum sample size should be five to ten times the number of observed variables in the research model. Based on this guideline and the complexity of the proposed model, this study targets a minimum sample size of 200 valid responses to establish the reliability and robustness of the statistical analysis.

3.2. Measurement Scales

To strengthen content validity, the study drew its measurement items from previously validated instruments and adjusted them to fit the research context. The measurement items for Attitude toward Digital Consumption were adapted from [10] and further operationalized based on consumer behavior literature [3].

Table 2. Measurement Scales

Variables	Scale items	Citation
Digital Literacy (DL)	DL1: I feel confident in using digital technologies for daily activities. DL2: I can effectively search for and evaluate information online. DL3: I can solve problems when using digital platforms. DL4: I can use digital tools (e.g., apps, websites) efficiently. DL5: I understand how to use online services safely and securely.	[18]
Electronic Word-of-Mouth (EW)	EW1: I often read online reviews before making a purchase decision. EW2: Online customer reviews influence my purchase decisions. EW3: I trust information shared by other users on the internet. EW4: I rely on social media opinions when choosing products/services. EW5: Positive online reviews increase my intention to purchase.	[5]
Online Shopping Awareness (OA)	OA1: I understand how online shopping platforms operate. OA2: I am familiar with online payment methods. OA3: I am aware of the benefits of online shopping. OA4: I understand the risks and security concerns in online transactions.	[24]
Social Influence (SI)	SI1: People who are important to me influence my online shopping decisions. SI2: People around me encourage me to use digital platforms. SI3: I tend to follow others' opinions when purchasing online. SI4: Social media influencers influence my consumption decisions. SI5: I consider recommendations from my social network before purchasing.	[25]
Attitude toward Digital Consumption (ADC)	ADC1: I think using digital platforms for shopping is a good idea. ADC2: I have a positive attitude toward online shopping. ADC3: I enjoy purchasing products through digital platforms. ADC4: Digital shopping is beneficial for me. ADC5: I prefer digital consumption over traditional shopping.	[3], [10]

Consumer Behavior (CB)	CB1: I frequently purchase products through digital platforms. CB2: I regularly use online channels for shopping. CB3: I spend a significant amount of time shopping online. CB4: I actively engage in digital consumption activities. CB5: I frequently choose digital platforms over traditional stores.	[3]

Source: Authors' own work

To guarantee the scales' validity, all items were tailored to the Vietnamese digital consumption context while strictly adhering to their original meanings. Clarity and comprehension were further verified through a pilot test with 20 individuals, leading to necessary stylistic adjustments before the final distribution.

4. RESULTS AND DISCUSSION

4.1. Descriptive Statistics of the Sample

The sample for this study consisted of 402 respondents, with demographic characteristics as follows: 45.3% male and 54.7% female participants. Regarding age distribution, the majority was from 23 to 30 years old (41.6%), the 18–22 years old group (33.3%), and the 31–40 age group was the least represented (25.1%). The education level of the respondents was mainly bachelor's degree (48.8%), Master's Degree (29.9%). Regarding occupation, most respondents were students (45.3%), followed by office workers (28.9%), freelancers (15.4%), and business owners (10.4%). In terms of residential location, the largest group resided in Ho Chi Minh City (41.6%), followed by Hanoi (29.9%). These descriptive statistics help describe the demographic profile of the sample targeted in this study. The sample size is adequate for PLS-SEM analysis because it exceeds the minimum sample-size recommendations commonly used in PLS-SEM research [26], [28]. However, because the study uses convenience sampling, the sample should be interpreted as reflecting the targeted youth consumer segment rather than as statistically representative of the entire youth population in Vietnam.

4.2. Measurement model evaluation

4.2.1. Construct reliability and validity

Table 3. Reliability and convergent validity assessment of the measurement model

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
ADC	0.879	0.882	0.912	0.674
CB	0.893	0.894	0.921	0.700
DL	0.895	0.901	0.922	0.704
EW	0.894	0.896	0.922	0.702
OA	0.854	0.858	0.901	0.695
SI	0.891	0.892	0.920	0.697

Source: SmartPLS output, authors' compilation

The measurement model assessment demonstrates satisfactory reliability and convergent validity across all constructs. Specifically, the Cronbach's Alpha values range from 0.854 to 0.895, exceeding the recommended threshold of 0.70, thereby indicating strong internal consistency [26]. Furthermore, both composite reliability measures, including Dijkstra–Henseler's rho_A and composite reliability (rho_C), are above the acceptable level of 0.70 for all constructs. The rho_A values range from 0.858 to 0.901, while rho_C values range from

0.901 to 0.922, confirming the robustness and consistency of the measurement scales [28]. In addition, the Average Variance Extracted (AVE) values for all constructs exceed the minimum threshold of 0.50, with values ranging from 0.674 to 0.704. This indicates that each construct explains more than 50% of the variance of its indicators, thereby confirming adequate convergent validity [29].

4.2.2. Outer loadings – matrix

Table 4. Outer Loadings Matrix of the Measurement Model

	ADC	CB	DL	EW	OA	SI
ADC1	0.836					
ADC2	0.820					
ADC3	0.819					
ADC4	0.815					
ADC5	0.814					
CB1		0.832				
CB2		0.818				
CB3		0.856				
CB4		0.849				
CB5		0.826				
DL1			0.859			
DL2			0.837			
DL3			0.801			
DL4			0.860			
DL5			0.839			
EW1				0.847		
EW2				0.855		
EW3				0.828		
EW4				0.832		
EW5				0.829		
OA1					0.842	
OA2					0.826	
OA3					0.823	
OA4					0.844	
SI1						0.840
SI2						0.823
SI3						0.844
SI4						0.839
SI5						0.827

Source: SmartPLS output, authors' compilation

The outer loadings indicate that all indicators exhibit strong loadings on their respective constructs, with values ranging from 0.801 to 0.860. All loadings exceed the recommended

threshold of 0.70, thereby confirming adequate indicator reliability [26], [28]. Specifically, the indicators of Digital Literacy (DL), Attitude toward Digital Consumption (ADC), and Consumer Behavior (CB) demonstrate consistently high loadings, indicating that the observed variables are strong representations of their underlying latent constructs. Similarly, the constructs of Social Influence (SI), Electronic Word of Mouth (e-WOM), and Online shopping awareness (OA) also exhibit robust indicator loadings, further supporting the stability of the measurement model. These findings offer robust confirmation of the indicators' reliability, validating the measurement model as a sound foundation for the subsequent structural analysis.

4.2.3. Discriminant validity – HTMT – Matrix

Table 5. Heterotrait-Monotrait (HTMT) Scale Matrix

	ADC	CB	DL	EW	OA	SI
ADC						
CB	0.699					
DL	0.700	0.667				
EW	0.715	0.676	0.713			
OA	0.712	0.686	0.714	0.792		
SI	0.748	0.640	0.813	0.744	0.731	

Source: SmartPLS output, authors' compilation

The discriminant validity was assessed using the Heterotrait–Monotrait ratio (HTMT). The results indicated that all HTMT values are below the conservative threshold of 0.85, as recommended by [27], suggesting that discriminant validity is well established among all constructs. Specifically, the HTMT values range from 0.640 to 0.813, indicating that each construct is empirically distinct from the others. Notably, the highest HTMT value is observed between Social Influence (SI) and Digital Literacy (DL) (HTMT = 0.813), which remains below the threshold and therefore does not raise concerns regarding multicollinearity or construct overlap. Similarly, other construct pairs, such as Online shopping awareness (OA) and Electronic Word of Mouth (e-WOM) (HTMT = 0.792), also demonstrate acceptable levels of discriminant validity. As a result, the measurement model satisfies the discriminant validity requirement. All constructs capture distinct theoretical concepts and can be reliably used for subsequent structural model analysis [28].

4.2.4. Discriminant validity – Fornell – Larcker criterion

Table 6. Discriminant Value Matrix – Fornell-Larcker Criterion

	ADC	CB	DL	EW	OA	SI
ADC	0.821					
CB	0.624	0.836				
DL	0.630	0.599	0.839			
EW	0.638	0.604	0.641	0.838		
OA	0.623	0.601	0.628	0.693	0.834	
SI	0.668	0.571	0.725	0.665	0.636	0.835

Source: SmartPLS output, authors' compilation

Discriminant validity was further assessed using the Fornell–Larcker criterion. The results show that the square root of the Average Variance Extracted (AVE) for each construct

(diagonal values) is greater than the corresponding inter-construct correlations. Specifically, the diagonal values range from 0.821 to 0.839, all of which exceed the correlations between constructs in the corresponding rows and columns. The square root of AVE for Digital Literacy (DL) is 0.839, which is higher than its correlations with other constructs, such as Attitude toward Digital Consumption (0.630) and Social Influence (0.725). Similarly, Attitude toward Digital Consumption (ADC) and Consumer Behavior (CB) also satisfy this criterion, as their diagonal values (0.821 and 0.836, respectively) are greater than all associated inter-construct correlations. These results confirm that each construct is empirically distinct from the others, thereby satisfying the Fornell–Larcker criterion for discriminant validity [29] and supporting the adequacy of the measurement model.

4.2.5. Collinearity statistics (VIF) – inner model – list

Table 7. Collinearity statistics (VIF) – inner model – list

	VIF
ADC -> CB	1.000
DL -> ADC	2.426
EW -> ADC	2.387
OA -> ADC	2.244
SI -> ADC	2.549

Source: SmartPLS output, authors' compilation

The collinearity of the structural model was assessed using the Variance Inflation Factor (VIF) for the inner model relationships. The results indicate that all VIF values range from 1.000 to 2.549, which are well below the conservative threshold of 3.3 recommended in PLS-SEM research [28] and also below the commonly accepted threshold of 5.0. Specifically, the path from Attitude toward Digital Consumption (ADC) to Consumer Behavior (CB) reports a VIF value of 1.000, indicating no collinearity issue. The predictors of ADC, including Digital Literacy (DL), Electronic Word-of-Mouth (e-WOM), Online Shopping Awareness (OA), and Social Influence (SI), exhibit VIF values of 2.426, 2.387, 2.244, and 2.549, respectively. Although Social Influence (SI) shows the highest VIF value, it remains within acceptable limits and does not indicate multicollinearity concerns. These findings confirm that the independent constructs do not exhibit problematic collinearity, ensuring the stability and reliability of the estimated path coefficients in the structural model. Therefore, the model satisfies the collinearity assumption required for PLS-SEM analysis, and the results can be interpreted with confidence.

4.3. Structural model assessment

4.3.1. R-square

Table 8. Coefficient of Determination R^2 of the Structural Model

	R-square	R-square adjusted
ADC	0.549	0.545
CB	0.390	0.388

Source: SmartPLS output, authors' compilation

The results show that Attitude toward Digital Consumption (ADC) achieves an R^2 value of 0.549, indicating a moderate level of explanatory power. This suggests that approximately 54.9% of the variance in ADC is explained by its antecedent variables. Similarly, Consumer

Behavior (CB) reports an R^2 value of 0.390, indicating a moderate level of predictive accuracy, with 39.0% of its variance explained by the independent variables in the model. According to the guidelines proposed by [26], [28], R^2 values of 0.25, 0.50, and 0.75 can be described as weak, moderate, and substantial, respectively. Hence, the R^2 values in this study can be considered acceptable for behavioral research contexts, where consumer behavior is often influenced by multiple unobserved factors. In addition, the R^2 adjusted values (0.545 for ADC and 0.388 for CB) are very close to the original R^2 values, indicating that the model does not suffer from overfitting and maintains good predictive relevance.

Although the model demonstrates moderate explanatory power ($R^2 = 0.390$), a substantial proportion of variance remains unexplained, suggesting the potential influence of additional factors such as trust, perceived risk, income, or price sensitivity. Future research should incorporate these variables to improve the predictive power of the model.

4.3.2. f- square - matrix

Table 9. Effect size (f^2) of independent variables

	ADC	CB	DL	EW	OA	SI
ADC		0.639				
CB						
DL	0.027					
EW	0.040					
OA	0.036					
SI	0.071					

Source: SmartPLS output, authors' compilation

The results indicate that Attitude toward Digital Consumption (ADC) has a substantial effect on Consumer Behavior (CB), with an f^2 value of 0.639. According to the guidelines proposed by[26], [28], f^2 values of 0.02, 0.15, and 0.35 represent small, medium, and large effects, respectively. Therefore, this finding suggests that ADC is a key determinant of consumer behavior in the model. In contrast, the remaining constructs exhibit relatively small effect sizes on ADC. Specifically, Social Influence (SI) shows the highest effect among these variables ($f^2 = 0.071$), followed by Electronic Word of Mouth (e-WOM) ($f^2 = 0.040$), Online shopping awareness (OA) ($f^2 = 0.036$), and Digital Literacy (DL) ($f^2 = 0.027$). Although these effects are statistically meaningful, their magnitudes are considered weak, indicating that each factor contributes only marginally to explaining the variance in ADC. The findings highlight that while multiple factors influence Attitude toward Digital Consumption, their individual contributions are relatively limited. In contrast, ADC plays a dominant role in shaping Consumer Behavior, reinforcing its central position within the structural model. These results are consistent with behavioral theories, which emphasize the strong impact of attitudinal constructs on actual behavior in digital consumption contexts.

The results reveal an interesting pattern in which the direct effects of DL, e-WOM, OA, and SI on ADC are relatively weak, while ADC exhibits a very strong effect on consumer behavior. This suggests that external factors do not directly translate into behavioral change but rather operate through attitudinal mechanisms. In other words, improvements in digital literacy or exposure to e-WOM may not immediately alter behavior unless they first shape a favorable attitude. This finding reinforces the mediating role of attitude and aligns with behavioral theories such as TPB, where attitude serves as the primary pathway linking external stimuli to behavior.

4.3.3. Total effects – mean, STDEV, T values, P

Table 10. Results of total impact analysis in structural model (PLS-SEM)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
ADC -> CB	0.624	0.625	0.037	16.958	0.000
DL -> ADC	0.171	0.172	0.062	2.738	0.006
DL -> CB	0.107	0.108	0.040	2.655	0.008
EW -> ADC	0.207	0.207	0.063	3.261	0.001
EW -> CB	0.129	0.130	0.041	3.130	0.002
OA -> ADC	0.191	0.193	0.057	3.349	0.001
OA -> CB	0.120	0.121	0.038	3.187	0.001
SI -> ADC	0.285	0.283	0.069	4.117	0.000
SI -> CB	0.178	0.177	0.043	4.135	0.000

Source: SmartPLS output, authors' compilation

The results of the total effects analysis reveal that Attitude toward Digital Consumption (ADC), Digital Literacy (DL), Social Influence (SI), and Electronic Word of Mouth (e-WOM) all have statistically significant effects on Consumer Behavior (CB). Among these factors, Attitude toward Digital Consumption demonstrates the strongest effect on Consumer Behavior ($T = 16.958$, $p < 0.001$), confirming Hypothesis H5. This finding indicates that individuals who hold more favorable attitudes toward digital consumption are more likely to engage actively in consumption behaviors within digital environments. This finding aligns with the Theory of Planned Behavior (TPB), reinforcing the premise that attitudes serve as a pivotal determinant in driving behavioral intentions and actions [10]. In addition, Digital Literacy significantly influences both Attitude toward Digital Consumption ($p = 0.006$) and Consumer Behavior ($p = 0.008$), suggesting that individuals with higher digital competencies are better equipped to navigate digital platforms and are more likely to participate in digital consumption activities. This finding aligns with prior studies highlighting the significance of digital skills in facilitating consumer engagement in online environments [17], [18]. Furthermore, Social Influence (SI) and Electronic Word of Mouth (e-WOM) also exhibit significant positive effects on Consumer Behavior, with all p-values below the 0.05 threshold. This indicates that social interactions, peer influence, and online information sharing have a critical role in shaping consumers' decisions. These results are consistent with previous research emphasizing the impact of social networks and online reviews on consumer behavior in digital contexts [5], [21].

4.3.4. Specific Indirect Effects - Mean, STDEV, T values, p values

Table 11. Specific Indirect Effects - Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
DL -> ADC -> CB	0.107	0.108	0.040	2.655	0.008
EW -> ADC -> CB	0.129	0.130	0.041	3.130	0.002
OA -> ADC -> CB	0.120	0.121	0.038	3.187	0.001
SI -> ADC -> CB	0.178	0.177	0.043	4.135	0.000

Source: SmartPLS output, authors' compilation

The specific indirect effects were examined to evaluate the mediating role of Attitude toward Digital Consumption (ADC) in the impacts between the independent variables and Consumer Behavior (CB). The bootstrapping results show that all indirect paths are statistically significant, with p-values below 0.01. Specifically, Digital Literacy (DL) exerts a significant indirect effect on Consumer Behavior through ADC (β = 0.107, p = 0.008), indicating that individuals with higher digital literacy are more likely to develop favorable attitudes toward digital consumption, which in turn enhances their consumption behavior. Similarly, Electronic Word of Mouth (e-WOM) shows a significant indirect effect on CB via ADC (β = 0.129, p = 0.002), suggesting that online information and peer-generated content influence behavior through attitudinal formation. In addition, Online shopping awareness (OA) (β = 0.120, p = 0.001) and Social Influence (SI) (β = 0.178, p < 0.001) demonstrate significant indirect effects on CB through ADC. Among these, Social Influence exhibits the strongest indirect effect, highlighting the importance of social interactions in shaping attitudes and subsequent consumer behavior in digital environments. These findings provide strong evidence of the mediating role of Attitude toward Digital Consumption, indicating that the impacts of technological and social elements on consumer behavior are transmitted through attitudinal mechanisms. This result aligns with behavioral theories, which emphasize that external stimuli influence behavior indirectly through cognitive and attitudinal processes.

4.3.5. Structural model results

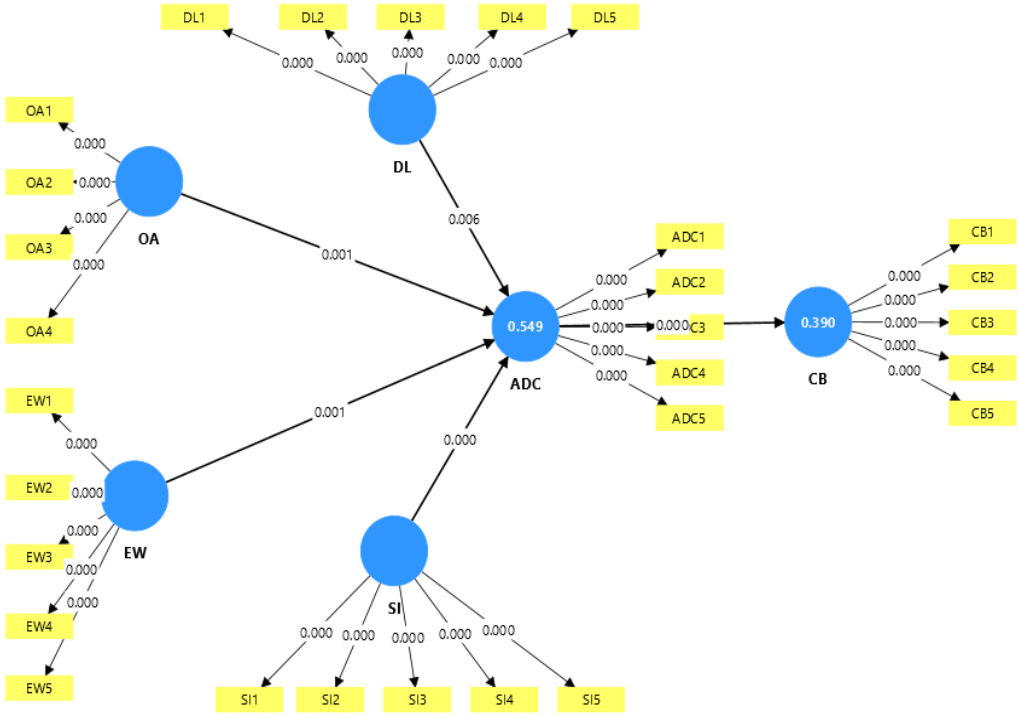

Figure 2. Structural model results

Source: SmartPLS output, authors' compilation

Empirical evidence from the structural assessment confirms that all proposed hypotheses are statistically valid, with p-values consistently falling below the 0.01 significance level. Specifically, Digital Literacy (DL) was found to positively enhance Attitude toward Digital Consumption (ADC) (p = 0.006), suggesting that tech-savvy individuals harbor more positive

perceptions of digital markets. Correspondingly, e-WOM ($p = 0.001$), Online Shopping Awareness (OA) ($p = 0.001$), and Social Influence (SI) ($p < 0.001$) also serve as significant drivers of ADC. Notably, Social Influence emerged as the most potent predictor, underscoring the weight of peer dynamics in the digital age. Finally, the path from ADC to Consumer Behavior (CB) exhibited high statistical significance ($p < 0.001$), confirming the role of attitude as a primary catalyst for actual digital engagement.

The R^2 results show that the proposed model accounts for a substantial proportion of variance in the endogenous constructs. Specifically, the predictors explain 54.9% of the variance in Attitude toward Digital Consumption and 39.0% of the variance in Consumer Behavior. These values indicate that the model has acceptable explanatory and predictive relevance in examining youth consumer behavior within the context of digital transformation. Since all hypothesized paths are statistically supported, the findings confirm that Digital Literacy, Electronic Word-of-Mouth, Online Shopping Awareness, and Social Influence contribute to consumer behavior through Attitude toward Digital Consumption. Overall, the analysis emphasizes attitude as an important mediating mechanism through which digital-related factors are transformed into behavioral responses.

4.4. Discussion

This research advances the existing literature by integrating behavioral theory (TPB) and technology adoption models (TAM) into a unified framework that explains digital consumption behavior among youth. Unlike prior research that focuses on single determinants, this study highlights the combined influence of digital, social, and cognitive factors through an attitudinal mechanism.

The analysis demonstrates a high degree of alignment between the empirical data and the proposed model, confirming that digital, social, and cognitive factors significantly shape youth consumer behavior through the mediating role of Attitude toward Digital Consumption (ADC). The results show that ADC is the most influential predictor of consumer behavior, reinforcing its central role in translating external stimuli into behavioral results. This finding aligns with the Theory of Planned Behavior, which emphasizes that attitude serves as a key determinant of actual behavior [10]. In the digital context, young consumers tend to convert favorable perceptions into immediate actions such as online purchasing and platform engagement. Digital Literacy (DL) significantly influences both ADC and Consumer Behavior, highlighting its role as a fundamental enabler in digital environments. This result aligns with [17], [18], who argue that higher levels of digital competence reduce perceived complexity and increase confidence when interacting with digital platforms. Compared to earlier studies focusing on technology adoption, the present findings extend the literature by demonstrating that digital literacy contributes not only to system usage but also to the formation of attitudes and consumption behavior.

Electronic Word-of-Mouth (e-WOM) is found to exert a significant impact on both ADC and consumer behavior. This result is consistent with prior research emphasizing the importance of peer-generated information in shaping purchasing decisions [5], [8]. In the context of Vietnamese youth, e-WOM functions as both an informational and trust-building mechanism, reducing uncertainty and enhancing confidence in online transactions. Social Influence (SI) emerges as the strongest determinant of ADC, indicating that peer interaction and social validation play a dominant role in shaping consumer attitudes. This finding is consistent with technology adoption and consumer behavior literature, which highlights the role of social influence, social identity, and community belonging in consumer decisions [20], [25], [30]. In emerging markets such as Vietnam, where collectivist cultural values are still prominent, social influence becomes a critical factor in guiding consumption decisions.

Online Shopping Awareness (OA) is found to have a high positive impact on both ADC and consumer behavior, suggesting that awareness of digital platforms, transaction processes, and perceived benefits plays an important role in shaping consumption behavior. This finding is consistent with Vietnam-based research showing that consumer awareness and perceived benefits affect online shopping evaluations [24]. Unlike advertising-driven effects, awareness reflects a more cognitive and informational dimension, where consumers develop favorable attitudes based on their understanding of platform functionality, convenience, and security. The finding implies that consumers who possess a stronger understanding of digital platforms are more capable of making confident decisions in digital consumption contexts.

The mediating role of ADC is further supported by the significant indirect effects, indicating that external factors such as digital literacy, e-WOM, social influence, and online shopping awareness influence behavior through attitudinal formation. This mechanism aligns with integrated behavioral frameworks combining TPB and technology adoption perspectives, where cognitive and social inputs shape attitudes, which subsequently drive behavior [25]. From an explanatory standpoint, the model demonstrates moderate predictive power ($R^2 = 0.549$ for ADC and 0.390 for CB), which is acceptable in behavioral research where decision-making processes are influenced by various unobserved constructs [28]. The findings suggest that youth consumer behavior in the digital era is shaped by a combination of technological capability, social interaction, and cognitive awareness, rather than by any single dominant factor.

5. RECOMMENDATIONS

The recommendations are grounded in the empirical findings, which highlight the dominant role of attitude and social influence in shaping youth consumer behavior in Vietnam. The interplay between digital competence, social dynamics, and attitudinal processes reflects the unique characteristics of this emerging market. Strategic alignment with these factors can help businesses and policymakers effectively respond to the evolving landscape of digital consumption.

5.1. Enhancing Digital Literacy for Sustainable Consumption

The findings indicate that digital literacy significantly influences both attitude and consumer behavior, highlighting its role as a foundational driver of digital consumption. This result is consistent with [17], [18], who argue that higher digital competence decreases risk and enhances user confidence in online environments. In the Vietnamese context, where digital transformation is rapidly expanding, improving digital literacy is both necessary and feasible. Policymakers and educational institutions should prioritize training programs related to financial technology, online security, and digital transaction skills. Such initiatives would not only improve individual capabilities but also foster a more resilient and informed digital consumer base.

5.2. Leveraging Electronic Word-of-Mouth as a Strategic Tool

The significant role of electronic word-of-mouth (e-WOM) suggests that peer-generated content has become a dominant source of influence in shaping consumer decisions. This finding aligns with [5], who highlight the role of online reviews in shaping consumers' purchase intentions. Firms should actively encourage user-generated content, customer reviews, and interactive engagement on social media networks. Compared to traditional marketing approaches, e-WOM offers higher credibility and stronger persuasive power, particularly among young consumers who prioritize authenticity and peer validation.

5.3. Integrating Social Influence into Marketing Strategies

Social influence emerges as the strongest determinant of attitude formation, reflecting the importance of peer interaction and social validation in digital consumption. This result is consistent with [20], [25], [30], who highlight the role of social influence, social identity, and community belonging in shaping consumer behavior. Firms should design marketing strategies that incorporate social proof, including influencer collaborations, community-driven campaigns, and user engagement initiatives. In a collectivist society such as Vietnam, these approaches are particularly effective in reinforcing trust and influencing behavioral outcomes.

5.4. Strengthening Online Shopping Awareness

The results show that online shopping awareness has a high positive impact on both attitude toward digital consumption and consumer behavior. This suggests that young consumers are more likely to engage in digital consumption when they clearly understand how online platforms operate, how digital payment systems function, and what benefits online transactions can offer. This finding is consistent with [24], who show that consumer awareness plays an important role in shaping online purchasing behavior, particularly by reducing uncertainty and improving confidence in virtual transactions. In the Vietnamese context, strengthening online shopping awareness is highly relevant because many young consumers actively use digital platforms but may not fully understand issues related to transaction procedures, payment security, return policies, or platform reliability. Businesses should therefore provide clearer information about platform usage, purchasing steps, service conditions, payment options, and consumer rights. Educational campaigns, platform guidance, FAQ systems, and transparent communication about online transaction processes can improve consumers' cognitive readiness and foster more favorable attitudes toward digital consumption. This recommendation is particularly suitable for emerging digital markets, where awareness does not simply reflect familiarity with technology but also the ability to evaluate the convenience, usefulness, and safety of digital shopping environments. Improving consumer awareness can therefore serve as an effective way to build trust, reduce perceived risk, and encourage more confident participation in online markets.

5.5. Fostering Positive Attitudes Toward Digital Consumption

The mediating role of Attitude toward Digital Consumption indicates that external factors influence behavior primarily through attitudinal formation. This aligns with [25], who emphasize the importance of user perceptions in technology adoption. Firms should focus on improving user experience, platform usability, and trust mechanisms to cultivate positive attitudes. Enhancing transparency, reducing perceived risk, and ensuring seamless digital interactions are critical in strengthening consumer confidence and encouraging sustained engagement.

6. CONCLUSION

The research examines the determinants of youth consumer behavior in the digital transformation era, with a focus on the roles of Digital Literacy, Electronic Word-Of-Mouth, Online Shopping Awareness, and Social Influence, as well as the mediating effect of attitude toward digital consumption. The results confirm that attitude toward digital consumption is the most influential factor driving consumer behavior, highlighting its central role in translating external stimuli into actual behavioral outcomes. Digital Literacy, Electronic Word-of-Mouth, Online shopping awareness, and Social Influence all significantly influence attitude, which in turn affects consumer behavior both directly and indirectly. Among these factors, social influence demonstrates the strongest impact, emphasizing the importance of peer interaction and social validation in shaping consumption patterns in digital environments. The study contributes to the existing literature by integrating perspectives from behavioral

theory and technology adoption frameworks to explain consumer behavior in a rapidly evolving digital context. By combining elements from TPB and TAM, the research provides a more comprehensive understanding of how cognitive, technological, and social factors interact through attitudinal mechanisms to influence behavior. In addition, the study extends prior research by focusing on youth consumers in an emerging market, offering context-specific insights that are often underrepresented in the literature. Businesses and policymakers should prioritize strategies that enhance digital literacy, leverage social influence and peer-generated content, and foster positive consumer attitudes toward digital platforms. These strategies are particularly relevant in Vietnam, where digital transformation is accelerating and youth consumers represent a key driver of market growth. Despite these contributions, the study acknowledges certain limitations related to the sampling method and the scope of variables included. Future research could expand the model by incorporating additional psychological or economic factors, such as trust, risk, or financial capability, to further improve explanatory power.

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