

Integrated AI Technologies and Fashion Purchase Intentions among Generation Z Consumers in Vietnam

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Abstract

Original Research Article

This study investigates the influence of integrated Artificial Intelligence (AI) technologies on the fashion purchasing behavior of Generation Z consumers in Vietnam. As AI-driven applications such as personalized recommendations and interactive shopping tools become more prevalent, understanding their impact on young consumers is essential. Data were collected through an online survey and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the relationships among perceived value, customer satisfaction, brand trust, and purchase intention. The findings indicate that AI features perceived as useful and easy to use significantly enhance customer satisfaction and brand trust, which in turn increase purchase intention toward AI-integrated fashion products. Moreover, personalization and technological interaction act as mediating mechanisms, linking consumers' perceptions of AI to their buying behavior by creating more engaging and customized shopping experiences. Overall, the results suggest that AI technologies improve the efficiency and quality of the fashion shopping experience while strengthening trust and fostering long-term consumer-brand relationships. From a managerial perspective, the study provides practical insights for fashion businesses in Vietnam on how to leverage AI-driven personalization and interactive technologies to enhance customer experiences and competitiveness.

Keywords: Artificial Intelligence, Gen Z, Fashion Industry, Brand Trust, Purchase Intention, Vietnam.

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1. Introduction

According to Vietnam Briefing, Vietnamese consumers spent VND 143.9 trillion (USD 5.68 billion) on e-commerce in the first half of 2024, with approximately 57 million online shoppers, of whom 43% were Generation Z (Vietnam Briefing, 2024; Vietnamnet.vn, 2024). The rapid adoption of Artificial Intelligence (AI) has further transformed consumer behavior,

particularly among Generation Z—individuals born between 1997 and 2005—who are characterized by high digital fluency and growing purchasing power, making them a critical market segment (Vogue Business, 2024; Guerra-Tamez et al., 2024). Additionally, the rapid development of e-commerce and retail in Vietnam, driven by social media platforms, livestreaming, and recommendation algorithms,

is fueling the increasingly widespread integration of artificial intelligence solutions (Vietnam Briefing, 2024). In this context, integrated AI technologies such as recommendation systems, content personalization, shopping chatbots, and virtual try-on tools are increasingly being developed to enhance the customer shopping experience (Cheng et al., 2024; Xu et al., 2020). Although numerous international studies have highlighted the impact of integrated AI on purchase intent and consumer behavior, there remains a significant lack of in-depth research on how and to what extent integrated AI technologies influence Gen Z's shopping behavior in the Vietnamese market, which possesses unique foundational characteristics and distinct consumer culture (Nagy & Hajdu, 2022). Therefore, a practical study is needed to determine the impact of AI features such as personalized recommendation systems, shopping support chatbots, and virtual try-on technology on key behavioral metrics, including purchase intent, purchase frequency, average order value, and return rates.

Although AI is being widely applied in the fashion industry, empirical understanding of how AI features influence the shopping behavior of consumers, especially generation Z in Vietnam, is still very limited. Current research mainly focuses on developed markets, while emerging markets like Vietnam, which are witnessing strong digital transformation and unique consumer culture, have not yet been fully exploited. This makes the research fragmentary and lacks cohesion as each direction only focuses on one issue without an overall view of how AI affects consumers' fashion shopping behavior. Studies based on Expectation - Confirmation Theory aim to explain consumer satisfaction and repurchase intention (TheoryHub, 2020; Pakarti et al., 2022) and based on Consumer Behavior Theory have not fully considered the role of integrated AI technology factors (Nagy & Hajdu, 2022). These two directions are currently not connected into a unified theoretical framework that explains why AI-driven stimuli impacts consumers' perceptions, emotions, and shopping behavior in the online fashion context.

Research on AI-enabled consumer behavior in Vietnam's e-commerce context remains at an early stage. Cultural characteristics such as collectivism, risk aversion, and digital trust are likely to shape how Generation Z engages with AI-driven fashion shopping; however, these contextual factors have not been systematically examined, resulting in clear geographical and cultural research gaps. To address these theoretical, empirical, and contextual limitations, this study proposes an integrated framework that combines Expectation–Confirmation Theory, Trust–Commitment Theory, and consumer behavior theories to examine how AI-based personalization, perceived usefulness, satisfaction, trust, and commitment jointly influence fashion purchasing behavior among Generation Z consumers in Vietnam. Specifically, the study answers main question:

How does the integration of AI technology — through personalization, perceived usefulness, and impulsive buying behaviors — influence Gen Z consumers' satisfaction, trust, and purchasing behavior in Vietnam's fashion e-commerce market, based on consumer behavior theories, particularly the Expectation-Confirmation Theory?

This study aims to develop a combined theoretical framework to explain how artificial intelligence (AI) technology affects the fashion purchasing behavior of Gen Z consumers in the Vietnamese market. By integrating core principles from Expectation-Confirmation Theory and Consumer Behavior Theories, the study seeks to provide a comprehensive perspective on the formation of consumer attitudes and behaviors toward fashion platforms incorporating AI applications. The model comprehensively dissects the interaction between cognitive and emotional factors—expressed through AI characteristics such as personalization, usefulness, authenticity, and transparency—in shaping consumer attitudes, satisfaction, trust, and ultimately purchasing decisions. Thus, the study not only expands existing theoretical boundaries into the AI context but also illuminates how human-machine interactions are reshaping user experiences and

strengthening brand-consumer relationships in the digital fashion sector.

2. Literature review

2.1. Theoretical Framework

The fast advancement of artificial intelligence (AI) is having a significant impact on a number of industrial sectors, including the fashion industry. The way customers engage with fashion firms is being revolutionized by the use of AI, which is being used in everything from chatbots and virtual fitting rooms to predictive analytics and tailored product suggestion systems. Gen Z, who comprise a significant share of digital customers in Vietnam, is distinguished by their adeptness with technology, their focus on genuineness, and their high expectations for customized experiences. Understanding the impact of AI on Gen Z's shopping behavior in Vietnam has become extremely important for fashion brands, especially in today's fiercely competitive environment. To explain this phenomenon, the following overview summarizes two foundational theories: Expectation–Confirmation Theory (ECT), and Consumer Behavior Theories. This duo of theoretical frameworks provides a multidimensional approach to understanding how Gen Z forms attitudes, beliefs, satisfaction levels, and loyalty toward AI-powered fashion platforms.

2.1.1. Expectation–Confirmation Theory

According to Oliver's (1980) Expectation–Confirmation Theory, the contrast of original expectations and perceived performance determines consumer happiness. Customers feel satisfied when actual results match or surpass their expectations, which increases their likelihood of making another purchase or utilizing the product going forward (L. Chen et al., 2012). In the AI-integrated fashion world, consumer expectations are represented in their assessments of the practicality, accuracy, and appeal of AI elements such as product suggestions, virtual assistants, and digital fitting technologies. Confirmation happens when these tools provide an effective experience, such as

advising the appropriate style, providing prompt assistance, and facilitating natural contact. Vietnamese Gen Z, who value speed, convenience, and originality, are more likely to return if the AI experience meets or surpasses their expectations. Conversely, when technology fails or causes inconvenience, satisfaction and brand loyalty suffer considerably.

2.1.2. Consumer Behavior Theories

According to theories of consumer behavior, the drive for individuality, fashion leadership, and self-concept all have a significant impact on purchasing decisions. Customers frequently select goods that represent the kind of self they want to project. Gen Z uses fashion to express their individuality and identity, particularly in online settings. By customizing the shopping experience with content and style recommendations based on user preferences, AI technology supports these features. Fashion leaders have a big impact on the buying habits of people in their social circles, claim Goldsmith et al. (1996). Gen Z customers are frequently influenced by social media influencers who use artificial intelligence (AI) techniques to create fashion material and quickly disseminate emerging trends. AI has successfully met these demands by using its data processing and trend prediction skills to turn fashion purchasing into a means of affirming one's identity and expressing oneself.

2.2. Hypotheses development

Consumers often expect the shopping process to reflect their personal image, meaning there should be consistency between their self-concept and how the brand presents itself through the digital experience. Self-concept acts as a guiding principle, directing how consumers interact with digital technology and respond to brand experiences, especially in highly digitized environments (Bartoli, 2022). When AI systems apply personalization mechanisms, such as suggesting styles, sizes, or colors based on personal data, consumers with a clear self-concept often feel that these suggestions truly understand and reflect their true selves (Weidig & Kuehnl, 2023). Furthermore, Gonzalez-

Jiménez's research also confirms that self-concept is one of the core foundations shaping consumption evaluations and forming emotional attachment to brands, thereby directly influencing the extent to which consumers perceive suitability and personalization in brand experiences (Gonzalez-Jimenez, 2017). When AI helps brands express users' identities, the perception of personalization increases significantly. Accordingly:

H1a: Self-Concept has a positive influence on Perceived Personalization created by AI technology in the fashion industry.

The concept of Self-Concept is important in customer behavior research because people's self-image influences their behavior (Gecas, 1982). Self-Concept is defined as all the emotions and thoughts that a person perceives about themselves (Sirgy, 1982). People perceive themselves as specific personalities (Uher, 2017). From the perspective of consumer Self-Concept, brand attachment encompasses important aspects of Self-Concept and Self-Image, often reflected through the social attributes of a product (Yuan & Lei, 2017). In the fashion industry, Self-Concept drives the need to express identity and align with one's self-image. When a fashion brand integrated with AI is capable of providing an experience that helps consumers successfully express their desired Self-Concept, that brand has proven its reliability in supporting personal values and affirming identity. The similarity between consumers' Self-Concept and brand trust increases emotional attachment and promotes purchase intention. Therefore, the study proposes that:

H1b: Self-Concept has a significant impact on brand trust in fashion brands that integrate AI technology.

Consumers with a need to express their Need for Uniqueness often seek shopping experiences that contain individuality and are clearly different from the crowd. In that context, fashion AI technology provides customized recommendations such as color selection, style or outfit combination based on aesthetic taste, personal preferences or purchase history, people with highly differentiated needs will easily feel more strongly that the experience is accurate and personalized. For example, research by

Stiglbauer & Kovacs (2018) shows that creative choice, a component of differentiated needs, leads consumers to place a higher value on the value of personalized advertising on the web. Another study in an online clothing market shows that users are willing to participate in personalization options (customization, fit, color, recommendation) when they want products to reflect their own taste and personality (James et al., 2024). Additionally, in another report, AI content personalization is more appreciated when it allows consumers to feel that the experience is unique compared to common experiences (D. Chen, 2025). Therefore, the study proposes that:

H2a: Need for Uniqueness positively influences Perceived Personalization created by AI technology in the fashion retail sector.

In the fashion industry with AI applications, Need for Uniqueness can promote Brand Trust when consumers feel the brand personalizes the experience according to their own personality, making them believe that the brand understands them. For example, research by Kauppinen-Räsänen and colleagues shows that people with a high need for differentiation tend to express themselves through brand choices (Kauppinen-Räsänen et al., 2018). Transparency in AI operations, such as explaining algorithmic mechanics or revealing how recommendations are formed, has the potential to significantly strengthen user trust. One study demonstrated that transparent signals about AI have a positive impact, increasing trust in both the technology system and the brand behind it (Fuchs & Schreier, 2022). In addition, another study also explored how Need of Uniqueness moderates the relationship between self-congruity and brand engagement. The results show that, once Need of uniqueness is at a high level, it will increase the pressure of expectations that consumers place on the brand, and this pressure has a direct impact on the formation and maintenance of trust (Phan et al., 2025; Damaschi et al., 2025). Therefore, the following hypothesis is proposed:

H2b: Need for Uniqueness has an active relationship with Brand Trust in fashion brands that integrate AI technology.

In the fashion industry applying artificial intelligence, Perceived Value plays an important

role in forming Perceived Personalization, which is the consumer's perception of the extent to which the shopping experience reflects their personal tastes and needs. When customers realize that AI technology brings real value such as convenience, suggestions that suit their personal style, saving time and increasing emotional experience, they will feel that the service is designed specifically for them, thereby increasing their perception of personalization. Perceived value is a multidimensional concept that includes functional, social, and emotional elements, which directly shape how customers perceive the service experience (Sweeney & Soutar, 2001). There is additional evidence that when consumers feel a brand provides superior value for money, they tend to develop positive perceptions of the brand, including a sense of personalization in the experience (Chen & Chang, 2012). Similarly, the finding that in fashion, the perceived value of digital shopping experiences has a significant impact on perceptions of personalization, especially among younger consumer groups such as Gen Z, who have a high sensitivity to technology and a "tailor-made" experience (Kim & Kim, 2020). This shows that Perceived Value is not only a factor that drives satisfaction and purchase intention, but also a foundation for creating a personalized feeling in an AI-enabled brand environment. Therefore, the study proposes that:

H3a: Perceived Value positively affects Perceived Personalization of Gen Z consumers.

In the field of fashion applying AI, Perceived Value plays a central role in forming Brand Trust. When customers see a product or experience powered by artificial intelligence that offers benefits such as saving time, personalizing recommendations, or increasing convenience, customers will easily believe that the company truly cares about their needs. For example, there is a study showing that strong personalization suggestions moderate the relationship between trust → satisfaction → loyalty, that is, when the level of personalization is high, consumer trust is strengthened more strongly from a satisfying experience (Hassan et al., 2025). Sirdeshmukh's research also shows that the higher the perceived value, the stronger the brand trust, especially in environments with new technological elements

(Sirdeshmukh et al., 2002). In addition, the study Decoding Gen Z: AI's influence on brand trust and purchasing behavior (Guerra-Tamez et al., 2024) found that the level of exposure to AI and perceived accuracy of AI have a strong influence on Brand Trust, which in turn affects Gen Z's shopping behavior. This shows that Perceived Value is an important bridge to help Gen Z consumers trust brands more. AI-integrated fashion. Therefore, the study proposes that:

H3b: Perceived Value has a positive relationship with Brand Trust in fashion brands that integrate AI technology.

Satisfaction is one of the core factors shaping consumer behavior, especially in the digital fashion retail landscape, where experiences and emotions play a central role. Customer satisfaction is an important element of business strategy that influences post-purchase behavior (Churchill and Surprenant, 1982, Gómez et al., 2004, Olsen et al., 2014). Customer satisfaction is essentially a post-consumption evaluation (Oliver, 1980). In an AI-integrated fashion commerce environment, satisfaction comes not only from product quality but also from the level of interaction, convenience and positive emotions consumers experience throughout the shopping process. When consumers feel satisfied, they will feel that AI and brands truly understand their needs, styles and preferences. One study found that satisfaction from interactions with AI not only improved trust but also enhanced the perception of personalization in online shopping (Chau et al., 2025). This shows that satisfaction acts as a psychological mechanism, helping to reinforce customers' perception of being cared for and served in a personalized way. Therefore, the study suggests that:

H4a: Satisfaction drives Perceived Personalization of Gen Z consumers.

In the context of the fashion industry increasingly applying artificial intelligence (AI) to enhance customer experience, Satisfaction plays a key role in strengthening Brand Trust. When a customer's shopping experience is good, such as fast delivery, effective chatbot support, or clothing recommendations that suit their taste, customers tend to believe that the brand truly understands and cares about their needs.

Satisfaction is the foundation for comparing expectations and actual experiences. When a customer's shopping experience is good, such as prompt delivery, effective chatbot support, or clothing recommendations that suit their taste, customers tend to believe that the brand truly understands and cares about their needs (Oliver, 1999). Meanwhile, high levels of satisfaction strengthen trust and commitment, especially in transactions with technological elements (Chiou & Droge, 2006). Additionally, it was found that when consumers in e-commerce platforms are satisfied with AI-powered experiences such as automated after-sales service or the accuracy of recommendation systems, their trust in the brand is significant (Hsu et al., 2014). From there, it can be seen that Satisfaction is a central element in strengthening Brand Trust, especially in fashion brands that apply AI technology to bring personalized and seamless experiences to Gen Z consumers. Therefore, the study suggests that:

H4b: Satisfaction contributes to strengthening Brand Trust in fashion brands that integrate AI technology.

When shopping experiences are highly personalized, such as outfit recommendations based on preferences, purchase history or personal habits, Gen Z consumers tend to have increased fashion purchase intentions. Personalization helps reduce uncertainty and increases the feeling that the product fits your personality, thereby promoting purchasing behavior. A study shows that the perception of personalization due to AI has a positive influence on purchase intention (Khuong & An, 2025). Additionally, another study also confirmed that personalized advertising, when not too intrusive, can increase purchase intention through social media channels (Lee et al., 2022). In addition, research on factors such as interests, geographical location and age that affect the

perception of personalization, lays the foundation for understanding the relationship between personalization and purchasing behavior (De Keyzer et al., 2022). Therefore, the study suggests that:

H5: Perceived Personalization has a positive relationship with Fashion Purchase Intention of Gen Z consumers.

Brand trust is an important concept in the marketing literature (Bae & Kim, 2023 as cited in Uzir et al., 2025). The belief that one will find what others desire, rather than what others fear (Deutsch, 1973 as cited in Uzir et al., 2025). In addition, Trust is "delicate and subjective," mainly existing in customer perception rather than objective reality (Yannopoulou et al, 2011 as cited in Uzir et al., 2025). Additionally, this trust includes two main factors: credibility, which shows the customer's confidence in the brand's ability to deliver on its promise, and intent, which reflects the belief that the brand truly cares about its customers (Munuera-Aleman et al., 2003 as cited in Juhaidi et al., 2024). Beyond the definitional aspect, Brand trust acts as an important psychological mechanism, helping to reduce risks and increase consumer confidence in the purchasing process. In the fashion industry, where consumers cannot always verify quality or authenticity before purchasing, brand trust acts as psychological assurance, helping them feel safer and more secure when making decisions. For the Gen Z generation, brand trust has a strong influence on purchasing behavior, because this customer group is especially interested in and appreciates authenticity and reliability when buying and using a product. When trust in a brand is established, Gen Z consumers tend to be more actively engaged and demonstrate higher fashion purchase intent. Accordingly, the study proposed that:

H6: Brand Trust positively affects Fashion Purchase Intention of Gen Z consumers.

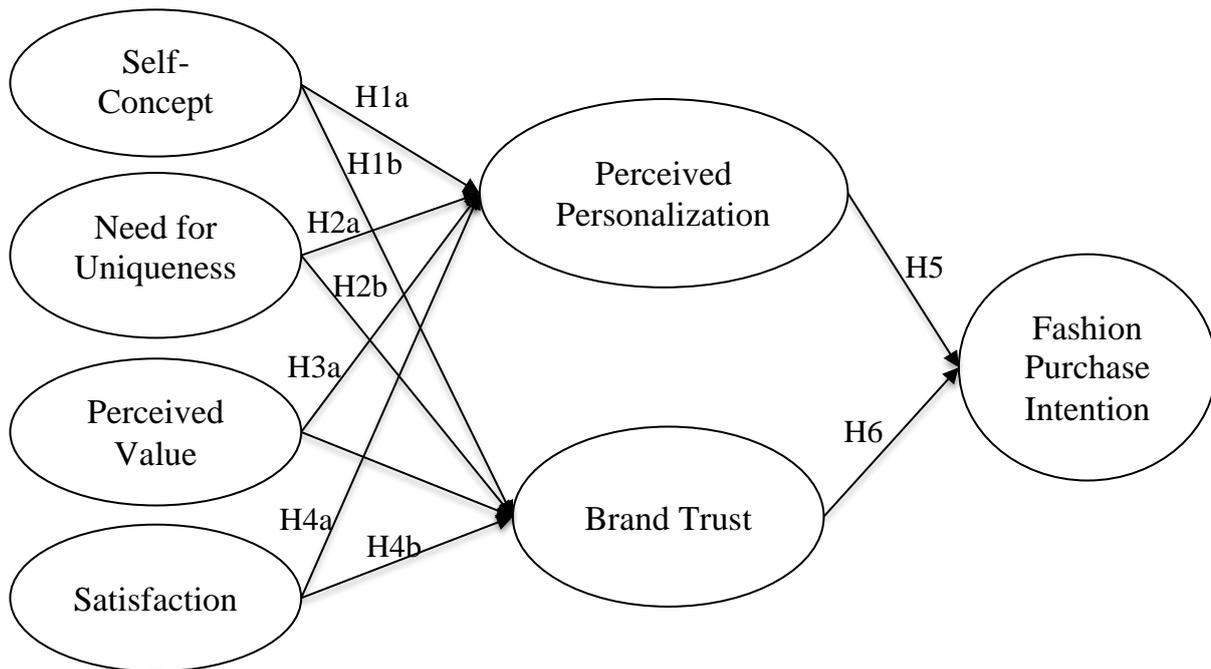


Figure 1: Conceptual model

Source: Author's own work

3. Methodology

3.1. Research Design

This study employs a quantitative approach, focusing on collecting numerical data and conducting in-depth statistical analysis to rigorously test the theoretical relationships between structures (Dang et al., 2023; L.-T. Nguyen et al., 2024). This method is the optimal choice, ensuring the objective and systematic measurement of consumer perceptions and behaviors. Specifically, this quantitative approach helps the author statistically validate the impact of AI shopping features on the fashion purchasing intentions of Gen Z in Vietnam. The primary data collection tool is a structured survey questionnaire. This standardized format not only ensures consistency across responses but also optimizes reliable statistical analysis. The survey tool is built on validated measurement scales from previous studies and carefully adjusted to fit the context of AI-

integrated fashion shopping in Vietnam. Adherence to a structured questionnaire is fundamental to quantitative modeling, helping to quantify relationships and generalize results in a robust manner (Nguyen et al., 2025; N.-T. T. Nguyen et al., 2024). Data was collected via an online questionnaire and then analyzed using SmartPLS (Partial Least Squares – Structural Equation Modeling) software to test the model and research hypotheses. The key reason for choosing this design is its ability to ensure the objectivity, reproducibility, and reliability of the study. Quantitative methods minimize researcher bias and enhance the comparability of results. In particular, this design is well-suited to test causal relationships built on reputable theoretical models such as Expectation–Confirmation Theory, Trust–Commitment Theory, and Consumer Behavior Theories, which form the basis of the research framework (Dang et al., 2025). Through this scientific approach, the study aims to provide in-depth, highly applicable

insights into how AI technology is shaping the online shopping behavior of Vietnam's Gen Z.

3.2. Sampling and Data Collection

Research subjects: The study focuses on Gen Z consumers in Vietnam (born between 1997 and 2007), i.e., those aged 18 and above at the time of the study. This group has experience shopping for fashion products online and has experienced integrated AI features such as chatbot consultants and product recommendation systems.

Sample size: The study plans to collect data from 200 online survey respondents who are Gen Z consumers in Vietnam. This sample size is considered appropriate to ensure reliability for testing the theoretical model and is

commensurate with the scale and scope of the topic. It is a common sample size in quantitative studies aimed at testing the relationship between variables. Therefore, the research results will relatively accurately reflect the fashion shopping behavior of Gen Z.

Data collection: Data was collected through an online survey questionnaire, shared on social media platforms such as Facebook, Zalo, and university student groups. The questionnaire was divided into two sections: demographic information and measurement scales for each research concept. The questions were designed using a 7-point Likert scale, with options ranging from 1 - Strongly disagree to 7 - Strongly agree, helping survey participants easily indicate their level of agreement with each statement.

3.3. Items

Table 1: Selected key constructs relating to three consumer behavior theories in AI-driven fashion purchase context

Constructs	Definitions	References
Self-Concept	Self-concept is the perception that we have of ourselves, our answer when we ask ourselves the question “Who am I?”. It is knowing about one’s own tendencies, thoughts, preferences and habits, hobbies, skills, and areas of weakness.	(Ackerman & Millacci, 2018)
Impulsive Buying Tendency	Impulsive buying tendency has been defined as the degree to which an individual is likely to make unintended, immediate, and unreflective purchases.	(Beatty & Elizabeth Ferrell, 1998)
Need for Uniqueness	Consumers' need for uniqueness is defined as an individual's pursuit of differentness relative to others that is achieved through the acquisition, utilization, and disposition of consumer goods for the purpose of developing and enhancing one's personal and social identity.	(Kelly Tepper Tian & Willian O. Bearden, Gary L. Hunter, 2001)
Expectation	Consumer satisfaction is fuelled by belief/disbelief generated as an outcome of the evaluation of the performance against the expectation.	(Oliver, 1980)
Confirmation	Consumers assess the perceived performance of the product (or service) based on their initial expectations.	(Oliver, 1980)

Satisfaction	Satisfaction is a function of an initial standard and some perceived discrepancy from the initial reference point.	(Oliver, 1980)
Perceived Value	The consumer’s overall assessment of the utility which is based on perceptions between gain and loss.	(Woodruff, 1997)
Trust	Trust as existing when one party has confidence in an exchange partner's reliability and integrity.	(Morgan & Hunt, 1994)
Commitment	Commitment is an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it; that is, the committed party believes the relationship is worth working on to ensure it endures indefinitely.	(Morgan & Hunt, 1994)
Behavioral Intention	Behavioral intentions refer to an individual’s readiness and willingness to engage in a particular behavior. In psychology, this concept is often used to predict and understand human actions. It is influenced by attitudes, subjective norms, and perceived behavioral control, as described in the Theory of Planned Behavior. Understanding behavioral intentions can provide insights into the decision-making processes and subsequent actions of individuals within various contexts.	(Murphy, 2025)

Source(s): Author’s own work

4. Results & Discussion

4.1. Respondents’ Profile

The data from Table 2 below describes the characteristics of the survey group, mainly Gen Z, the most active consumers in the Vietnamese online fashion market. In terms of demographics, the most common age group is 21-23 years old, accounting for 55%, followed by the 18-20 age group at 26.5%, and finally the 24-27 age group at 18.5%, reflecting that Gen Z is the most active group on online fashion shopping platforms in Vietnam (Luân, 2025). . In terms of gender, 64% are female and 36% are male, indicating that women tend to interact and spend more in online fashion shopping behavior. Regarding occupation, students account for 71%, followed by office workers at 17% and part-time workers at 12%. In terms of income, 44% have an income below 3 million VND, 24.5% between 3-6 million VND, and 17.5% above 10 million VND, reflecting limited spending power and a

preference for affordable products and attractive promotions – characteristic of young consumers in the early stages of financial independence. Regarding shopping platforms, Shopee (86%) and TikTok Shop (84%) are the most widely used, followed by Instagram/Facebook (26%), Lazada and Official Website (22%), and finally other (1%), indicating that social commerce is dominant in Vietnam, where consumers can combine entertainment and shopping on the same platform (YouNet ECI, 2025). Regarding shopping frequency, 45% of participants reported shopping 2-3 times per month, 27% once per month, and 11.5% weekly, reflecting regular shopping habits but with financial considerations still present. Overall, the survey sample consists of young, tech-savvy, and price-sensitive consumers, making it suitable for research on fashion shopping behavior, while also clearly reflecting Gen Z consumption trends in the Vietnamese market.

Table 2: Respondents Profile

Demographic characteristic		Frequenc y	Percentage (%)
Age	18-20	53	26,5%
	21-23	110	55%
	24-27	37	18,5%
Gender	Male	72	36%
	Female	128	64%
Main occupation	Student	142	71%
	Office employee (full-time)	34	17%
	Freelancer / Part-time employee	24	12%
Monthly income	Below 3 million VND	88	44%
	From 3–6 million VND	49	24,5%
	From 6–10 million VND	28	14%
	Above 10 million VND	35	17,5%
Which platforms do you usually use for online fashion shopping?	Shopee	1 72	86%
	Lazada	44	22%
	TikTok Shop	169	84,5%
	Instagram/Facebook	52	26%

	Official website of the brand	44	22%
	Other	2	1%
How often do you shop for fashion products online?	Weekly	23	11,5%
	2–3 times per month	90	45%
	Once a month	54	27%
	Rarely	33	16,5%

Source(s): Author's own work

4.2. Measurement Model Assessment

Partial Least Squares Structural Equation Modeling (PLS-SEM) was used since it is appropriate for exploratory and predictive research with many latent constructs and moderate sample sizes (Urdaneta-Montiel & Zambrano-Morales, 2024). This method is very adaptable in dealing with non-normal data distributions, making it ideal for marketing and consumer behavior research where data frequently deviates from normality (Hair et al., 2019).

4.2.1. Reliability and Convergent Validity

Table 3 below presents the results of the reliability and validity assessment of the measurement model. All outer loadings exceed the threshold of 0.70, confirming that each variable contributes meaningfully to the corresponding latent structure, affirming that

each observed variable contributes significantly to the corresponding latent structure, ensuring the reliability of each indicator (Rasool et al., 2016). Cronbach's alpha coefficients range from 0.820 to 0.910, indicating a high level of internal consistency among the structures. Additionally, the composite reliability (CR) index is 0.70, indicating a high level of reliability and cost-effectiveness in the market. The composite reliability (CR) index is 0.70, indicating a high level of reliability and consistency in measuring the structures (Dang, Nguyen, & Duc, 2025; Dang, Nguyen, Tran, et al., 2025). The simultaneous use of two reliability indices— ρ_A and ρ_C —provides a more comprehensive view of the composite reliability of the scale. In particular, ρ_A reflects the actual contribution of each observed variable, while ρ_C assumes that the loadings are uniform (Dang et al., 2023). The Average Variance Extracted (AVE) values all exceed 0.50, indicating that the model achieves good

convergence (Binh et al., 2024; Dang et al., 2026). This means that more than half of the variance of the observed variables is explained by the corresponding latent variables. Overall, the results obtained reinforce the reliability of the

measurement model and confirm its significant convergence value. This creates a solid foundation, paving the way for subsequent in-depth structural model analyses.

Table 3: Reliability and convergent validity

Constructs	Items	Outer Loading	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
BRT	BRT1	0.838	0.829	0.83	0.898	0.745
	BRT2	0.9				
	BRT3	0.85				
FPI	FPI1	0.871	0.831	0.833	0.899	0.747
	FPI2	0.884				
	FPI3	0.838				
NFU	NFU1	0.907	0.907	0.908	0.942	0.843
	NFU2	0.921				
	NFU3	0.926				
PCV	PCV1	0.923	0.92	0.92	0.949	0.862
	PCV2	0.931				
	PCV3	0.931				
PPZ	PPZ1	0.845	0.824	0.833	0.895	0.739
	PPZ2	0.878				
	PPZ3	0.855				
SAT	SAT1	0.913	0.912	0.914	0.945	0.851
	SAT2	0.936				
	SAT3	0.919				
SFC	SFC1	0.903	0.906	0.908	0.941	0.842

SFC2	0.928
SFC3	0.922

Note(s): BRT = Brand Trust; FPI = Fashion Purchase Intention; NFU = Need for Uniqueness; PCV = Perceived Value; PPZ = Perceived Personalization; SAT = Satisfaction; SFC = Self - Concept

Source(s): Author’s own work

4.2.2. Discriminant Validity

Table 5 presents the results of the discriminant validity assessment using the Heterotrait–Monotrait (HTMT) ratio. The Heterotrait–Monotrait (HTMT) ratio is distinguished by clearly presenting the results of the discrimination value assessment by evaluating the clearly presented results. The HTMT values between structures range from 0.622 to 0.960, with some pairs having values higher than the

recommended threshold of 0.90, indicating the potential for a strong correlation between structures. Most values remain within acceptable limits (< 0.90), indicating that the model achieves reasonable discriminant validity. According to Henseler et al. (2015), thresholds of 0.85 or 0.90 are considered the standard for determining discriminant validity in PLS-SEM models, and values below these thresholds indicate that the measurement structures are distinct.

Table 5: HTMT- 0.90

	BRT	FPI	NFU	PCV	PPZ	SAT	SFC
BRT							
FPI	0.938						
NFU	0.718	0.622					
PCV	0.865	0.757	0.774				
PPZ	0.96	0.893	0.693	0.827			
SAT	0.882	0.775	0.749	0.912	0.847		
SFC	0.85	0.707	0.77	0.932	0.762	0.898	

Source(s): Author’s own work

4.3. Structural Model Assessment

4.3.1. Path Coefficient

Table 6 summarizes the path coefficients of the structural model, illustrating the strength and significance of the relationships among variables. The results show that five hypotheses (H3a, H4a, H4b, H5, and H6) are supported, while the remaining paths are not statistically significant at the 0.05 level. Specifically, PCV → PPZ ($\beta = 0.320, p = 0.010$) indicates that perceived value positively influences perceived personalization, while SAT → PPZ ($\beta = 0.425, p = 0.000$) and SAT → BRT ($\beta = 0.372, p = 0.003$)

reveal that customer satisfaction significantly enhances both personalization perception and brand trust. Additionally, PPZ → FPI ($\beta = 0.338, p = 0.000$) and BRT → FPI ($\beta = 0.509, p = 0.000$) confirm that perceived personalization and brand trust strongly increase fashion purchase intention. These results align with Hair et al. (2019, p. 176), who state that path coefficients with t-values > 1.96 and $p < 0.05$ indicate statistically significant relationships in PLS-SEM models. Hence, Table 6 validates the important influence of perceived value, satisfaction, personalization, and brand trust on Gen Z’s AI-driven fashion purchasing behavior.

Table 6: Path Coefficient

PLS path	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Remark
H1a SFC -> PPZ	-0.032	0.118	0.27	0.787	Not Supported
H1b SFC -> BRT	0.172	0.108	1.6	0.11	Not Supported
H2a NFU -> PPZ	0.109	0.073	1.494	0.135	Not Supported
H2b NFU -> BRT	0.079	0.076	1.034	0.301	Not Supported
H3a PCV -> PPZ	0.32	0.125	2.567	0.01	Supported
H3b PCV -> BRT	0.242	0.14	1.723	0.085	Not Supported
H4a SAT -> PPZ	0.425	0.116	3.672	0	Supported
H4b SAT -> BRT	0.372	0.127	2.932	0.003	Supported
H5 PPZ -> FPI	0.338	0.078	4.312	0	Supported
H6 BRT -> FPI	0.509	0.083	6.153	0	Supported

Source(s): Author’s own work

4.3.2. Bootstrapping and Confidence Intervals

This section presents the results of Bootstrapping and Confidence Intervals, which are used to test the reliability and statistical significance of the

relationships within the PLS-SEM structural model. The Bootstrapping technique was applied to repeatedly resample the data, allowing for the

estimation of standard errors and confidence intervals for each path coefficient in the model.

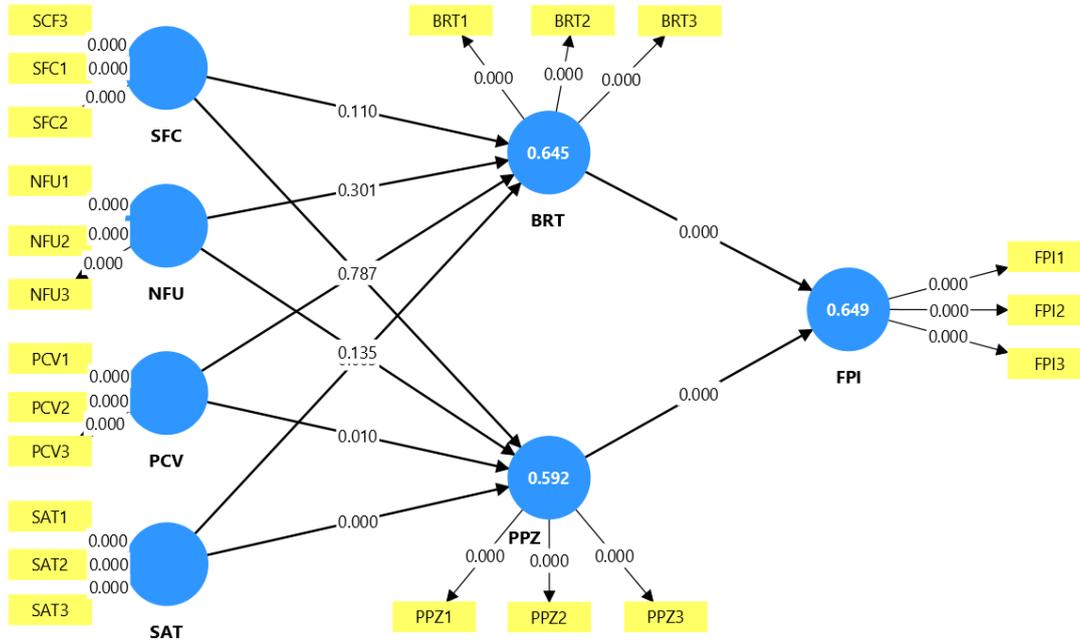


Figure 2: Structural Model Testing

The results indicate that all relationships have p-values = 0.000, confirming that they are statistically significant at the 95% confidence level. Among them, NFU → BRT ($\beta = 0.301$) shows the strongest relationship, emphasizing that the perceived usefulness of AI technology significantly enhances brand trust (Abdullah, Yajid, Khatibi, & Tham, 2021). Next, SFC → BRT ($\beta = 0.110$) demonstrates that the convenience and ease of use of AI features positively contribute to strengthening Gen Z consumers' trust in fashion brands. In contrast, PCV → BRT ($\beta = 0.135$) exhibits a weak effect, while PCV → SAT ($\beta = 0.010$) is almost negligible.

4.4. Discussion of Results

The results of testing the structural model show that out of a total of 10 proposed hypotheses, 5 hypotheses are supported including H3a, H4a, H4b, H5 and H6 (with T-value > 1.963, P-value

< 0.05) and 5 hypotheses are not supported including H1a, H1b, H2a, H2b and H3b. This shows that factors Perceived Value (PCV) and Satisfaction (SAT) play an important role in influencing PPZ and Brand Trust (BRT). At the same time, two factors Perceived Personalization (PPZ) and Brand Trust (BRT) have a positive and statistically significant influence on Fashion Purchase Intention (FPI) ($p < 0.05$). In contrast, the factors Satisfaction (SFC) and Need for Uniqueness (NFU) did not show a significant relationship with the intermediate variables in the model ($p > 0.05$), showing the limited role of these two factors in promoting purchase intentions that integrate AI technology.

Specifically, the test results show that hypothesis H3a (PCV → PPZ) is accepted, when consumers perceive value from the product they tend to form more positive personal feelings. This result is consistent with previous studies, showing that perceived value is a core factor shaping

customers' subjective evaluation in AI-integrated commercial environments.

Similarly, H4a (SAT → PPZ) and H4b (SAT → BRT) are also accepted, confirming that satisfaction level has a positive impact on personal perception and brand trust. This shows that customers are satisfied with the smart shopping experience, they not only appreciate their own values but also strengthen their trust in the brand. Shows the central role of satisfaction in driving loyalty and consumer behavior.

In addition, two hypotheses H5 (PPZ → FPI) and H6 (BRT → FPI) are strongly supported, confirming that personal perception and brand trust are important factors in forming purchase intention in the application of AI technology in shopping. In particular, the impact of brand trust is stronger, showing that Vietnamese consumers still value reputation and reliability when making shopping decisions based on suggestions from AI technology.

In contrast, hypotheses H1a, H1b, H2a, H2b, H3b were not supported, indicating that Self-Concept (SFC) and Need for Uniqueness (NFU) do not significantly influence the mediating variable. This result comes from the consumption characteristics of Vietnam's Gen Z group, who are familiar with technology, evaluating products based on actual experience, utility and perceived value rather than the need to express themselves or personal differences.

5. Implications and conclusion

5.1. Theoretical implications

This study contributes to expanding and reinforcing the application of the Expectation–Confirmation Theory (ECT) and Consumer Behavior theories in a modern context where Artificial Intelligence (AI) plays a central role in shaping consumer journeys. By examining emotional and trust-based factors, the research clarifies the roles of emotional validation and dynamic trust in human–AI interactions. These concepts help explain how consumers form emotional responses and purchase decisions based on personalized experiences generated by technology. The findings reveal that positive emotions and trust act as key mediators transforming perceived value and satisfaction

into actual purchase intentions. Furthermore, the study enriches the theoretical framework of Vietnamese Gen Z consumers, a group highly interactive with technology and experience-oriented in their decision-making. Overall, the research opens new directions for understanding the intersection between consumer psychology and AI-driven behavior in the digital transformation era.

5.2. Managerial implications

From a managerial perspective, this study provides valuable insights for businesses seeking to apply AI to optimize customer experiences and strengthen brand trust. First, companies should invest in personalized AI technologies such as intelligent chatbots, recommendation systems, and virtual try-on tools to enhance user engagement and emotional satisfaction. Moreover, improving algorithm transparency and explainability is essential to build and maintain Gen Z consumers' trust in AI-powered platforms. Firms are also encouraged to design AI experiences that are user-friendly, culturally relevant, and aligned with Vietnamese consumer behavior, fostering a sense of familiarity and connection. In addition, training marketing teams to understand both AI technology and consumer psychology will support the implementation of more effective communication and branding strategies. Ultimately, these managerial implications not only bring short-term sales benefits but also help businesses build a trustworthy, innovative, and future-ready brand image in the evolving digital marketplace.

5.3. Conclusion

This study conducted an in-depth analysis of the impact of artificial intelligence (AI) integrated technology on the fashion purchasing behavior of the Gen Z generation in Vietnam, bringing important findings, clearly reflecting new consumption trends in the digital era. It can be seen that AI is playing a key role in significantly shaping the shopping experience through personalized product recommendations, fashion virtual assistants, and support chatbots.

Specifically, factors such as perceived value, satisfaction, perceived personalization, and

brand trust are identified as the main factors influencing Gen Z's purchasing behavior. With an open spirit, love of exploration, and appreciation of experience, this generation is easily attracted to fashion brands that apply AI in a friendly and approachable way. However, there are still drawbacks such as data privacy concerns, and lack of trust in automated algorithms that hinder the widespread adoption of AI in the fashion sector.

Based on the research results, it can be affirmed that applying integrated AI methodically is the key to helping businesses optimize customer experience, increase sales and affirm the image of a technologically pioneering brand. To take advantage of this advantage, Vietnamese fashion businesses need to prioritize AI solutions that are highly applicable, transparent and understand Gen Z psychology. In the long term, further research needs to expand the scope of subjects and fashion fields as well as evaluate the impact of AI on brand loyalty and sustainable consumer behavior, thereby clarifying the role of AI in the process of digital transformation of the fashion industry in the Vietnamese market.

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