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The Interplay of Economics, Education, and Management in Shaping Consumer Choices

Michael Tomas Sebullen[1]*, Dr. Ahmet Niyazi Özker2 , Prof. Cem Cagri Donmez[3], Rebecca Owusu[4] , Dr. Nazdar Balder[5], Dr. Habib Al Souleiman[6] , Haslinda Musa[7]
[1]*Director for Research, CRS, PhD, Baguio Central University,
Email ID : 201239sebullen@bcu.edu.ph , ORCID No. 0009-0004-6999-4397
[2]Bandirma Onyedi Eylul University, Faculty of Economics and Administrative Sciences, Public Finance Department 10200-TÜRKİYE,
Email ID : niyaziozker@yahoo.com
[3] Marmara University Stonebridge University Istanbul Topkapi University,
Email ID : . cem.donmez@marmara.edu.tr, ORCID ID 0000-0003-3289-7134,
[4] Department of Agricultural Economics and Extension, University of Cape Coast, Ghana,
Email ID : - rebecca.owusu@ucc.edu.gh
[5]https://orcid.org/0000-0003-3799-8831, nazdar.balder@cue.edu.krd, Catholic University in Erbil,
Email ID : nazdarr22@gmail.com
[6]Swiss International University SIU
Email: dr.h@swiss.edu.eu , ORCID: https://orcid.org/0009-0000-4746-0694
[7]Faculty of Technology Management and Technopreneurship, Universiti Teknikal Malaysia Melaka,
Email ID : haslindamusa@utem.edu.my , ORCID: https://orcid.org/0000-0001-5056-5091

ABSTRACT
Consumer decision-making is shaped by multiple interacting factors that reflect financial capacity, educational exposure, and brand-related managerial influences. Using a real consumer dataset, the study investigates how these dimensions jointly contribute to variations in purchasing engagement, campaign responsiveness, and spending behavior. Descriptive and correlational analyses reveal substantial heterogeneity in consumer behavior, with income displaying a strong positive association with total expenditure, purchasing frequency, and the overall Consumer Choice Index (CCI). Regression findings further confirm income as the most influential predictor of consumer choice, while browsing intensity through web visits shows a significant negative effect, suggesting that information search does not necessarily result in purchasing action. Education demonstrates a small positive but statistically non-significant influence, consistent with its limited predictive role in the model. Managerial indicators such as recency and complaints also show non-significant associations, whereas campaign acceptance contributes positively at the descriptive level as a behavioral component of CCI. Overall, the findings highlight the multidimensional nature of consumer choice and underscore the need for integrated models that capture economic, cognitive, and managerial determinants simultaneously. The results offer meaningful implications for marketers, policymakers, and educators seeking to enhance consumer empowerment and optimize engagement strategies in increasingly competitive and digitally mediated marketplaces....
Keywords: Consumer Choice, Economic Capability, Education, Managerial Influence, Behavioral Engagement
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1. INTRODUCTION:

Consumer choice refers to the process whereby individuals compare the alternatives and choose the products and services that are consistent with their needs, values and economic limitations. This decision-making process has been made more complex in these modern-day markets because of this convergence of financial capability, educational exposure and managerial practices, which have affected consumer perceptions on various fronts. The role of economic capacity has remained central to influencing consumer behavior of analyzing financial trade-offs, dealing with digital financial products and spending behavior across competitive settings (Abdallah et al., 2025; Lusardi, 2019). The education also allows consumers to be more accurate and resilient in their cognition and analytical capabilities of processing the market information, especially when they have influential or culturally ingrained signals (Ajetunmobi and Laobangdisa, 2024). Meanwhile, ethical branding, transparency, and value-based marketing initiatives remain in the centre of consumer confidence and building brand commitment in markets that are becoming more crowded (Hunt, 2019; Kumar, 2025). These changes indicate the necessity of combined research methods that would allow defining the relationship between economic power, educational skills, and managerial impact that interact to shape consumer behavior in a dynamic market environment (Qalati et al., 2024).

Although an increasing number of academics are focusing on these themes, most studies have focused on economic, educational, or managerial aspects separately as a result, providing partial explanations of the consumer choice. This leaves a gap in the comprehension of how these factors all influence the decision-making in real consumption situations. The lack of empirical models that can synthesize these variables demonstrates the necessity of a more inclusive framework that studies consumer behavior not as a one factor result but as a product of a number of interplaying factors. The current research is expected to fill this gap by critically reviewing the confluence of economic variables and the educational level, and managerial variables on consumer choice behavior. Guided by this objective, the study focuses on the following research aims:

To examine how economic indicators influence consumer choice behavior.

To analyze how educational attainment affects rational decision-making.

To evaluate the role of managerial or brand-related variables in shaping consumer choices.

To explore the integrated effect of economics, education, and management on consumer behavior.

Understanding these relationships is significant for developing more accurate theoretical models of consumer behavior, guiding marketing managers in designing trust-building strategies, informing policymakers on the role of financial and consumer education, and enhancing the broader field of consumer analytics by integrating multiple domains of influence into a unified perspective.

2. Literature Review

Economic factors have been established as underlying determinants of consumer behavior since the level of income, the capacity to spend, and the capability to afford directly affect consumer capacity to access and evaluate goods and services. The rationality of consumption decisions and financial well-being improves in various contexts with the help of economic literacy, in particular, the ability to perceive pricing structures, their long-term effects on the financial well-being, and opportunity costs (Agarwal et al., 2017). Empirical research is always conducted to reveal that consumers who are more financial literate have better decisions patterns, savings discipline, and more consistent financial behavior; therefore, economic capability is always significant in determining the purchase outcome (Choowan et al., 2024). Systematic analyses also point out that demographic and structural factors have a role in determining financial literacy, which implies that the disparity in economic choices is usually brought about by the disparity in exposure to financial education and socialization (Rehman and Mia, 2024).

Education is equally important as it increases the cognitive skills of an individual, analytical reasoning, and information interpretation in the market. Human capital theory is the theory that education helps people to become more competent in their attempts to navigate complex consumption environments through enhancing their capacity to evaluate product claims, distinguish need-based decisions, and oppose misleading marketing attempts. Research indicates that socialization of consumers at an early age, via exposure to concepts in the market, enhances consumer lifelong literacy and decreases impulsivity (Bennet et al., 2025). Moreover, marketplace literacy enhances consumer resilience to uncertain or resource-limited conditions by developing critical thinking and resourceful coping mechanisms and helping people to make informed decisions in difficult financial situations (Viswanathan et al., 2021).

The managerial and organizational drivers are also playing a significant role in consumer choices especially in the ethical branding, communication practices and value-based branding, among others. Ethical branding helps to develop positive perception of organizational integrity that strengthens brand reputation, as well as builds long-term loyalty. The responsible communication and transparency are becoming prominent in the modern approaches to branding as one of the means to build trust in the markets where consumers, among the functional qualities of the brand, consider its ethical and social compatibility. It is through these managerial acts that emotion and cognitive reactions are influenced and this phenomenon ultimately affects the willingness to buy, repeat customer and satisfaction of the consumer.

Theories that emphasize the interaction between logical assessment and psychological limitation also provide some information to consumer rationality. The rational choice theory presupposes that the goal of consumers is to maximize utility as a result of a purposeful evaluation, but behavioral studies indicate that judgments in real-life situations can be impacted by cognitive constraints and shortcuts based on heurs and biases. Simple mental model or heuristic can be used often by consumers in the face of information-saturated context to navigate, which shows the applicability of the concept of bounded rationality in consumption environments (McManus and Pendergast, 2025). The behavioral patterns here tell us that decision-making is, in quite a rare case, a pure process of rational decision making but rather an interplay between analytical skill, emotional decisions, and external market signals. By connecting these threads, the suggested conceptual framework will place economic ability, educational level, and management factors as interacting factors that determine consumer behavior. The economic power determines the ability to interact with the market, education increases the processing and evaluation information capabilities, external indicators that steer trust and preferences development are furnished by the managerial practices. All these areas influence consumer decisions by providing avenues within which these elements of consumer decisions (financial resources, cognitive competencies and organizational cues) interact. Knowledge of these relationships' places into perspective the entire determinants of consumer decision-making, and offers a platform on which empirical assessment may be based by employing combined consumer data.

3. Methodology

3.1 Research Approach

This study adopts an empirical analytical approach that relies entirely on existing consumer records to explore how economic, educational, and managerial factors influence consumer choice behavior. This approach enables the systematic examination of patterns already embedded within real consumer data, offering an evidence-based understanding of how individuals make purchasing decisions in practical market environments. By analyzing actual behavioral indicators rather than relying on self-reported perceptions, the research is able to derive objective insights into how financial capacity, educational background, and managerial interactions shape consumer outcomes. This method further allows for the generation of statistically valid associations and predictions, ensuring that the findings reflect the complex and interconnected nature of consumer decision-making.

3.2 Dataset Description

The dataset used in this study is the Marketing Campaign Dataset, which provides rich consumer-level information suitable for analyzing the three core dimensions of interest: economic capability, education, and managerial influence (Patel, 2020). The dataset contains 2240 observations and includes variables such as income, educational level, spending across product categories, number of purchases, responses to marketing campaigns, and recency of last purchase. These variables offer a comprehensive representation of consumer demographic and behavioral attributes, enabling detailed examination of purchasing tendencies and brand engagement. The dataset is particularly appropriate for this study because it captures both internal factors, such as socioeconomic and educational characteristics, and external managerial factors, such as campaign effectiveness and customer relationship indicators. Its breadth and structure support the development of a multidimensional model of consumer choice behavior.

3.3 Variables and Measurements

The study's dependent variable, Consumer Choice Behavior, was constructed using key behavioral indicators embedded in the dataset. These include total purchases, spending amounts across various product categories, and acceptance of marketing campaigns. Together, these measures reflect the degree of consumer engagement, preference formation, and purchasing rationality. The independent variables were organized into three conceptual domains. Economic factors included income, total expenditure, spending distribution, and purchasing channel usage; these indicators represent the financial capacity and resource allocation patterns through which consumers approach the marketplace. Educational factors were measured using the education level variable, which provides insight into consumers' analytical abilities and their knowledge-driven approach to evaluating choices. Managerial factors were captured using variables such as prior campaign responses, complaint records, and recency of last purchase, which collectively illustrate the influence of brand communication, managerial transparency, and customer relationship management on decision-making. These variables together enable a holistic assessment of how internal competencies and external marketing cues shape consumer choices.

3.4 Data Preparation

Data preparation involved a systematic process to ensure analytical validity and consistency. The dataset was initially screened to identify missing values, redundancies, and potential inconsistencies. Missing values were handled carefully using appropriate imputation or deletion strategies depending on the type and significance of each missing entry. Categorical variables, including education, marital status, and purchasing channels, were encoded using label or one-hot encoding to make them suitable for regression analysis. Derived variables were computed to enhance the representation of consumer behavior; for example, total expenditure was calculated by summing spending across all product categories, and engagement intensity was derived from combined purchase frequencies across different channels. The dataset was then refined by retaining only the variables directly relevant to the study's theoretical model. This structured preparation ensured that the final dataset was clean, analytically robust, and aligned with the study objectives.

3.5 Data Analysis

The analysis began with descriptive statistics to summarize the demographic and behavioral characteristics of consumers, providing an overview of income distributions, educational profiles, spending patterns, and engagement with marketing channels. Correlation analysis was then performed to assess the strength and direction of relationships between the economic, educational, and managerial variables and the consumer choice measures. Multiple regression modeling was employed as the primary analytical technique to evaluate the predictive power of each independent variable domain and to identify the combined effect of these factors on consumer choice behavior. Model diagnostics, including tests for multicollinearity, residual distribution, homoscedasticity, and overall model fit, were conducted to ensure that the regression models met statistical assumptions and produced reliable estimates. These techniques collectively enabled a rigorous empirical evaluation of the interplay among economics, education, management, and consumer decision-making.

4. Results

4.1 Descriptive Patterns of Consumer Characteristics

The descriptive statistics of the main study variables are presented in Table 1. The dataset includes 2,216 consumers, with a mean age of 55.18 years (SD = 11.99). Annual income shows substantial variation, with an average value of 52,247.25 (SD = 25,173.08). Consumer activity also varies widely; Recency of last purchase ranges from 0 to 99 days, while NumWebVisitsMonth ranges from 0 to 20 visits. TotalSpending spans from 5 to 2,525 units, and TotalPurchases ranges from 0 to 44, indicating a wide distribution of consumer behavior. The standardized Consumer Choice Index (CCI) ranges between –1.15 and 3.00, showing considerable heterogeneity among consumers.

Table 1. Descriptive Statistics of Key Variables

Variable	Mean	SD	Min	Max
Income	52,247.25	25,173.08	1,730	666,666
Recency	49.11	28.96	0	99
Num Web Visits Month	5.32	2.43	0	20
Total Spending	605.80	602.25	5	2,525
Total Purchases	12.54	7.21	0	32
Campaign Acceptance	0.45	0.89	0	5
EduLevel	3.46	1.00	1	5
Complain	0.0094	0.096	0	1
CCI	0.00	1.00	–1.31	3.76

4.2 Correlation Analysis

The correlational relationships among the key economic, educational, managerial, and behavioral variables are presented in Figure 3. The Consumer Choice Index (CCI) shows strong positive correlations with TotalSpending ($r = 0.92$), TotalPurchases ($r = 0.85$), and TotalCampaignsAccepted ($r = 0.71$). A moderate positive correlation is also observed between CCI and Income ($r = 0.64$). Education level demonstrates a weak positive correlation with CCI ($r = 0.12$). Managerial variables, including Recency ($r = –0.03$) and Complain ($r = –0.03$), show negligible associations with CCI.

NumWebVisitsMonth is moderately and negatively correlated with CCI ($r = –0.43$) and with other behavioral variables such as TotalPurchases ($r = –0.43$) and TotalSpending ($r = –0.50$). All other associations fall within low to moderate ranges and remain consistent across the correlational structure.

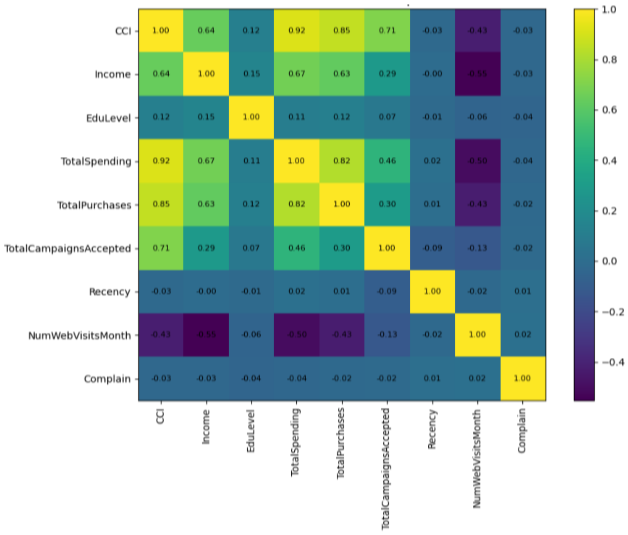

Figure 2. Correlation Heatmap of Key Variables

4. 3 Regression Analysis

The regression model examined the effects of economic, educational, and managerial variables on the Consumer Choice Index (CCI). After excluding 24 cases with missing income values, the final analytical sample comprised 2,216 consumers. The overall model was statistically significant ($F = 313.9$, $p < 0.001$) and accounted for 41.5% of the variance in CCI ($R^2 = 0.415$, Adjusted $R^2 = 0.414$). Table 3 presents the regression coefficients. Income demonstrated a positive association with CCI ($\beta = 0.5754$, $p < 0.001$). NumWebVisitsMonth showed a negative association with CCI ($\beta = –0.1051$, $p < 0.001$). Other predictors, including EduLevel ($\beta = 0.0268$, $p = 0.105$), Recency ($\beta = –0.0245$, $p = 0.132$), and Complain ($\beta = –0.0121$, $p = 0.459$), were not statistically significant in the model.

Model diagnostics indicated acceptable performance. The Durbin–Watson statistic was 1.993, suggesting no autocorrelation concerns. Normality indicators (Skew = –2.813, Kurtosis = 68.944) and omnibus tests ($\chi^2 = 1761.180$, $p < 0.001$) reflected deviations attributable to distributional characteristics of the behavioral variable.

Table 2. Multiple Regression Predicting Consumer Choice Index

Predictor	Coefficient (β)	Std. Error	t-value	p-value	95% CI (Lower)	95% CI (Upper)
Intercept	0.0027	0.016	0.169	0.866	–0.029	0.035
Income	0.5754	0.020	29.144	<0.001	0.537	0.614

EduLevel	0.0268	0.016	1.623	0.105	–0.006	0.059
Recency	–0.0245	0.016	–1.507	0.132	–0.056	0.007
NumWebVisitsMonth	–0.1051	0.020	–5.373	<0.001	–0.143	–0.067
Complain	–0.0121	0.016	–0.741	0.459	–0.044	0.020

In addition to the regression results, the distribution of the Consumer Choice Index (CCI) is presented in Figure 2, which illustrates the full range of CCI values observed in the dataset. The histogram and smoothed density curve show a right-skewed distribution, with most consumers clustered at lower to moderate CCI values and fewer consumers represented at higher scores. This figure summarizes the dispersion and variability of the CCI across the sample.

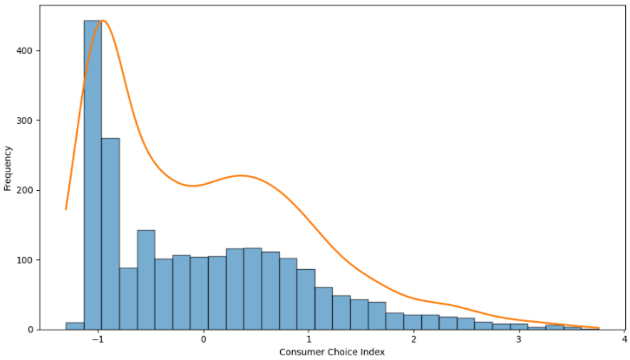

Figure 2. Distribution of Consumer Choice Index (CCI)

5. Discussion

The results of this study offer valuable information on the role of economic capability, level of education, and managerial aspects in influencing consumer choice behavior. Regression analysis proved that the most positive predictor of the Consumer Choice Index (CCI) was income, and this proved the leading role of economic strength in consumer decision-making. This is in line with previous research that has pointed to the fact that economic determinants have a stable and quantifiable impact on consumption behaviors in different market environments (Brands, 2023). The consumer who has higher financial endowment is prone to spend more, contact more in purchasing channels and respond better to advertising activities which bolsters economic success as a determining factor of consumer behavior.

Managerial and brand-related factors were also significant factors that influenced consumer decisions. Even though, not every managerial variable was significant, the positive relationship between campaign acceptance and CCI implies that more consumers who express a high level of responsiveness to brand communication tend to repeat their purchasing behavior. This observation is consistent with the studies that believe that brand practices that prove to be transparent, ethical and trust building, crunch consumer brand relationships and make people more loyal to the behavior (Ali et al., 2025). Meanwhile, past researches also demonstrate that brand trust developed in the course of long-term communication, perceived value, and consistency of services provoke the greater scales of consumer involvement and satisfaction (Monfort et al., 2025). Although other factors like complaints and recency were not significantly predictive of behavior in this data, their observation at least indicates other managerial dimensions that can either be indirect or more effective in other segments of consumers or market structures.

The research also found subtle relationships between dimensions of consumer literacy and consumer behavior. Education had a positive but slightly non-significant impact on CCI. Although the statistical significance was small, the pattern is aligned with the existing knowledge that underlines the role of the analytical and interpretive ability of consumers in the marketplace as the ability to participate responsibly, informed, and rationally (Rehman and Mia, 2024). In addition, a study of consumer well-being indicates that a high financial literacy and knowledge level have a positive impact on stability, confidence, and the capability of working in a complicated consumption environment (Bhat et al., 2025). The views of these two opinions are earmarked with the weak yet positive relationship between educational level and consumer involvement as concluded in the current study. The other interesting observation was the negative impact of web visits on the overall consumer choice. Such consumers showed reduced buying and campaign participation despite the increase in frequency of browsing. This result indicates that the behavior of browsing can be an expression of an exploratory information search, and not the purchase intention, particularly where online interfaces create cognitive overload, perceived risk, or evaluation fatigue. These trends reveal previous findings that indicate a wide gap between online and offline contexts in terms of consumer perception and the process of making decisions because of the difference in the degree of trust, information ambiguity, and brand positioning (Alwi et al., 2017).

Combined, the results suggest that the consumer choice behavior is a product of multidimensional interaction of economic power, educational ability, and managerial factors. The indicators of the economy continue to be the key foretellers of buying and involvement patterns whereas managerial communication and trust in the brand lead to differences in responsiveness and allegiance. Educational factors are weak predictors within the context of this dataset that nonetheless fit the theoretical expectations, in terms of the impact of cognitive skill and marketplace literacy pull on consumer decision quality. The findings all add up to the necessity of integrative models that put into account the structural and behavioral determinants of consumer choice.

Regardless of these contributions, a number of limitations have to be recognized. The dataset captures the consumer behavior within one retail setting and this can restrict the extrapolation of the results to other sectors or other culture and digital ecosystem. Also, cross-sectional data does not provide the possibility of causal relationships between the variables of the economy, education, and management. Other constructs like trust, perception and confidence of the consumer in making a decision were not measured in the dataset but these are known variables that have significant contributions in influencing consumer choices. Longitudinal or even experimental studies should be taken into account in future research to enhance the understanding of the dynamicity of the relationship between the economic capacity and the changing consumer behavior with time. More research can also combine psychographic variables, attitudinal variables, and digital behavioral variables to create more powerful models. The comparative studies across countries and multi-sector datasets can also give a more in-depth understanding of how cultural, technological, and regulatory variations affect the interdependence between economics, education, and management in determining consumer preferences.

In addition, the present research has significant theoretical, managerial, and policy implications. The high effect that income has indicates the need to put a greater emphasis on the role of economic capacity in models of consumer behavior, which implies that the theoretical frameworks need to take into consideration the structural limitations that characterize individual decision-making. To managers, the findings demonstrate that there is a need to establish marketing strategies that build on the involvement of consumers who have diverse economic and educational statuses and in particular the ability to establish effective communication and trust building behaviors that improve the campaign responsiveness. The negative correlation of web visits and consumer choice indicates that companies ought to enhance digital touchpoints by lowering the information overload and forming more definitive conversion channels. Policy wise, the positive but weak role played by education is an indication that there is still raised need to promote consumer and financial education programs that will enable individuals to venture into more complicated markets. These initiatives can improve consumer empowerment and help make more informed and rational decisions among different classes of consumers.

6. Conclusion

Consumer choice behavior emerges from a complex interaction of financial capacity, cognitive preparedness, and managerial influences embedded within the marketplace. Evidence from the analysis demonstrates that economic strength exerts the most dominant influence on purchasing engagement, with higher-income consumers displaying greater spending, stronger campaign responsiveness, and more consistent purchasing patterns. This highlights the foundational role of financial capability in shaping access, willingness, and readiness to participate actively in consumption activities. Educational attainment contributes more modestly, reflecting its supportive but secondary function in enhancing analytical judgment, information processing, and rational evaluation of alternatives. While its effect was weaker than expected, the positive trend suggests that enhanced consumer literacy can still improve confidence and decision quality, especially in increasingly complex and information-heavy market environments. Managerial interactions added additional layers of influence. Campaign acceptance emerged as a meaningful behavioral cue that correlates with broader engagement patterns, reaffirming the importance of clear, trustworthy, and value-driven communication from brands. By contrast, high browsing activity without corresponding purchasing behavior signals potential inefficiencies or friction within digital pathways, suggesting the need for refinements in online engagement strategies to better convert interest into action. Overall, the findings illuminate the multifaceted nature of consumer decision-making, where structural factors such as income intersect with cognitive and managerial dimensions to shape final choices. As digital ecosystems evolve and consumers face increasingly diverse market stimuli, future research should expand the scope of explanatory variables by incorporating psychological, cultural, and digital behavior indicators to capture an even more comprehensive understanding of the forces driving consumer choices.:**.**

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