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BEHAVIORAL ECONOMICS IN SHAPING CONSUMER PURCHASING DECISIONS FOR TEXTILE GOODS

ВЛИЯНИЕ ПОВЕДЕНЧЕСКИХ ЭКОНОМИЧЕСКИХ КОНСТРУКЦИЙ НА ПРИНЯТИЕ РЕШЕНИЙ О ПОКУПКЕ ПОТРЕБИТЕЛЯМИ ТЕКСТИЛЬНЫХ ИЗДЕЛИЙ

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The article studies how behavioral economic constructs can affect consumers buying decision making for the textile industry. Realizing that conventional economic models overlook psychological and emotional dimensions of decision-making, this research employs an integrated methodological approach achieved through a combination of psychometric analysis, stratified sampling and controlled experimentation. Using structured surveys and randomized exposure to marketing messages, data were collected from respondents (n = 750) representing a range of demographic groups. A total of five behavioral constructs: loss aversion, social proof,

framing effect, sustainability preference, and brand loyalty, they were validated and analyzed through multiple regression models. Results also suggest that social proof and brand loyalty were the most significant predictors of purchase intention, followed by framing and loss aversion that contributed meaningfully to purchase intention. Key Findings: Older people are less influenced by social proof (because it was moderated by both age and income). Experimental results show that discount-message framing induces higher purchase intentions than message framing about sustainability or neutral messages. The results of model diagnostics provide convincing explanatory power and robustness confirmed by cross-validation procedures. These results highlight the need for marketing strategies to better match consumer psychology and demographic information. It concludes that behavioral segmentation improves marketing effectiveness, and suggests the potential merits of incorporating economic and ethical messaging into marketing approaches to promote sustainable consumption. The current article advances the academic discourse on textile consumer behavior and offers practitioners and policy makers clear take-aways on developing behaviorally informed initiatives to compellingly change the way consumer behavior towards textiles unfolds.

Поведенческая экономика представляет собой междисциплинарную область исследований, изучающую влияние психологических факторов на экономические решения потребителей. В контексте выбора текстильных товаров поведенческий подход позволяет выявить когнитивные особенности, мотивационные установки и эмоциональные реакции индивидов, влияющие на процесс формирования предпочтений и итоговое решение о покупке изделия.

С использованием структурированных опросов и рандомизированного воздействия маркетинговых акций были собраны данные от респондентов (n = 750), представляющих различные демографические группы. Многофакторному регрессионному анализу подвергнуты пять психологических факторов потребительского поведения: боязнь потери, доказательство социального статуса, контекст восприятия (эффект фрейминга), предпочтение устойчивости и приверженность определённому производителю (лояльность бренду). Согласно полученным результатам, ключевыми факторами, определяющими покупательские намерения, выступают демонстрация социального статуса и доверие к конкретному бренду, далее следуют контекст восприятия продукта и реакция на риск возможных убытков, которые тоже оказывают значительное воздействие на желание приобрести товар. Выявлено, что пожилые люди менее подвержены воздействию фактора социального доказательства, так как он определяется возрастом и доходом. Показано, что сообщение о скидке вызывает большее намерение совершить покупку, нежели сообщение о безопасности для окружающей среды или нейтральная информация.

Исследование демонстрирует значительное воздействие социальных норм, культурных стереотипов и перцептивных искажений на выбор потребителя. Следовательно, выявление закономерностей и моделей поведения покупателей в процессе выбора текстильной продукции является необходимым условием разработки эффективных стратегий маркетинга и продвижения данной категории товаров на рынке.

Keywords: behavioral economics; consumer psychology; marketing framing; purchase intention; brand loyalty.

Ключевые слова: поведенческая экономика; психология потребителей; маркетинговый фрейминг; намерение покупки; лояльность к бренду.

Introduction

Behavioral economics has become an important way to understand consumer behavior, particularly for industries that depend significantly on personal taste, perceived value and emotional connection. An example is the light industry, where buying decisions are made not only due to price or features of products but also based on psychological and cognitive elements. Consumers are not rational decision-makers by nature, the theory says. In real life consumers often use mental heuristics, they show systematic biases and they also react to non-financial cues they have during the purchase process [1].

This makes an interesting lab for applying the principles of behavioral economics. In a category that accounts for both essential as well as luxury experiences, textile goods represent a very diverse range of consumer needs and wants. Nevertheless, people buy basic clothing for use and comfort, sometimes comparing price to durability. On the one hand, there is wearability as art; on the other, they opt for high luxury or branded fabrics as declarations of identity, social status or personal taste. Behavioral economics offers a methodology to study the differing motivations of consumers, revealing why they might choose to pay a premium for a particular product or why they exhibit brand loyalty even when there are less expensive options available [2].

In financial decision-making specifically, a large part of behavioral economics is derived from an understanding of heuristics — mental shortcuts that make decision-making processes easier. For example, consumers have a natural tendency to use previous experience, promotional discounts, or advertised price points to set their expectations around value and quality. The framing effect can also greatly affect how textile products are received. When a product is presented as a “limited edition” or “sustainable choice,” it can instill a sense of urgency or ethical gratification that dominates other factors. Studies reveal that when a textile product is viewed as special, or a one-off opportunity to own something,

this leads to an increase in customers willingness to buy, thus driving brand loyalty and repeated purchases [9].

This, along with the endowment effect, which shows how we tend to value more highly things that we own or that we have a personal connection to, demonstrates again how emotional elements enter into play. These psychological aspects are essential for textile brands and retailers who aspire to develop marketing strategies that appeal to their consumers at what can only be classified as an intuitive, subconscious level [3].

One major contribution of behavioral economics is that it focuses on heuristics and cognitive biases that impact consumer evaluations. For example, the anchoring effect tends to cause individuals to assess a product's value based on a first reference point, such as the standard price of a textile item offered at a discount [8].

For many users, fashion is not a narrative solely based on personally defined style; rather, trends are influenced by peer groups, media narratives, and overarching cultural values. Social proof — the phenomenon of someone attempting to figure out how to behave by looking at how others act can heighten the desirability for specific textiles, specifically when a product is endorsed by high-profile people or influencers. Consumers often rely on the behavior and preferences of others, particularly peers or opinion leaders, to inform their own purchase decisions [10]. In this way, behavioral economics reaches beyond the individual consumer, exploring the ripples of group behavior, community standards, and common preferences. By reducing these dynamics, textile companies will anticipate the shifts and adapt the product lines to position themselves as an expectation instead of the follower [4].

With sustainability becoming a major consumer priority, buying behavior is evolving in new ways. Consumers are increasingly attracted to textiles advertised as sustainable, ethically made or working toward a bigger social mission [11]. Though these characteris-

tics may appear on the surface to be more external to traditional economic concepts, they are intrinsically linked to behavioral elements. Many consumers are also willing to pay a premium for garments that meet their moral standards, and that includes organic fibers or fair-trade certifications. This change occurs not just in reaction to marketing campaigns but is an outcome of homeostatic psychological rewards given to “responsible” choices. Focusing on those intrinsic motivators, instead of simply using external rewards, can lead to greater consumer involvement and ultimately can promote long-term sustainable purchases [13]. Sometimes a feeling of moral self-satisfaction or alignment with personal values is as strong a motivator as price or quality. Behavioral economics explains how this emotional reward drives purchase intent, as well as how brands can successfully deliver their environmental or ethical initiatives to strengthen consumer loyalty [5].

With much different iteration of these terms and phrases, the basics remain: Who is the consumer? The consumer data deluge can create a sense of decision fatigue and upset balances, however, with so many options, which can prevent rational choice from surfacing. This is where behavioral economics concepts such as choice overload and default options come in very handy. For example, by providing a carefully chosen set of options or by spotlighting “best seller” textile retailers can guide their consumers to making the decision without openly taking away their free choice. Such small nudges show how behavioral economics can be applied to make the shopping experience as smooth as possible for the consumers [6].

Behavioral economics also can be integrated into the analysis of clothing purchases, with numerous implications for understanding what consumers want and how they can be influenced. Understanding the non-rational aspects informing selected choices, such as cognitive biases, emotional connections, social norms, and moral values, companies and policymakers can formulate more tailored and effective approaches. By delving into these factors, the textile market presents great contradictions, where utility meets luxury, tradition

meets creativity, and aesthetic meets functional parallels, thus creating room for a discussion surrounding sustainable consumerism and new solutions that yield favorable long-term market implications [7].

Additionally, the concept of consumer preferences is highly influenced by different cultures and societies, not to mention trends in popular culture. These convertible cultural and social factors contribute new implications to decision-making rules and articulation showing how other external social inputs parallel with internal psychological mechanisms pushing people towards buying textiles [12].

Indeed, marketing and product positioning strategies are becoming more advanced in integrating behavioral economic principles. Businesses that only previously used traditional marketing methods are now embedding behavioral insights to improve their practices. Textile companies that reference the scarcity of eco-friendly collections or frame their products in social and cultural narratives, for example, are also more likely to meet consumer demand and, therefore, sales. Consequently, by identifying the underlying behavioral triggers that steer consumers toward their purchasing decisions, companies can create more impactful interventions which increase the likelihood of purchase and then open up further opportunities for long term consumer loyalty [14].

An article aiming to explore how the textile industry can use behavioral science to improve marketing strategies, increase customer satisfaction, increasing sustainable purchasing behavior through a detailed understanding of these behavioral influences.

Methodology

In this study multi-layered empirical analysis is applied.

To ensure heterogeneity in consumer demographics, stratified random sampling methods were employed. The population was divided through four core stratifies (age group, income level, geographical region, and gender), each previously recognized as influential in textile consumption behavior shaping [1, 15].

The minimum required sample size was determined using the standard finite population correction (FPC) applied to the basic proportion-based formula:

$$n = \left(\frac{Z^2 p (1-p)}{e^2} \right) \left(\frac{N}{N + \left(\frac{Z^2 p \cdot (1-p)}{e^2} - 1 \right)} \right), \quad (1)$$

where n final sample size with correction, Z is z-score for confidence level (1.96 for 95%), p assumed population proportion (0.5 for maximum variability), e margin of error (0.05), N

total population size (assumed 10,000 in urban samples).

A sample of 750 valid responses was achieved through proportional quotas and online distribution, exceeding the minimum calculated requirement.

Table 1

| Age Group | Gender | Region | Income Level | Sample Size |
|-----------|--------|----------|--------------|-------------|
| 18–24 | Male | Urban | High | 115 |
| 25–34 | Female | Suburban | Medium | 140 |
| 35–44 | Male | Rural | Low | 125 |
| 45–54 | Female | Urban | High | 170 |
| 55+ | Male | Suburban | Medium | 200 |

Structured questionnaires were designed to capture data on purchase frequency, brand perception, sustainability preferences, and emotional/heuristic triggers. The survey included 5-point and 7-point Likert-type items, aligned with contemporary scales validated in sustainability and behavioral consumption studies [5, 16].

Five latent behavioral constructs—Loss Aversion (LA), Social Proof (SP), Framing Effect (FE), Sustainability Preference (SUS), and Brand Loyalty (BL) were operationalized using validated multi-item scales adapted from previous work in behavioral and consumer economics [3, 6, 11]. The reflective measurement model was formalized using the latent variable framework:

$$X = \Lambda \xi + \delta, \quad (2)$$

where X vector of observed indicators, Λ vector of factor loadings, ξ latent behavioral construct, δ vector of measurement errors.

The internal consistency of each construct was tested using Cronbach’s alpha (α) and Composite Reliability (CR). Additionally, Average Variance Extracted (AVE) and KMO-Bartlett tests were performed to ensure convergent and discriminant validity.

A between-subjects randomized controlled experiment was employed to isolate the impact of different message framing strategies on purchase intention. Participants were randomly allocated to one of three framing conditions:

- Condition A: Discount Frame — “Save 20% now!”

- Condition B: Sustainability Frame — “Eco-friendly choice!”

- Condition C: Control — No promotional message.

The experimental manipulation was introduced via mock textile product advertisements. Random assignment was executed using a random permutation matrix, ensuring allocation concealment:

$$R = perm(\{1,2,3\}) \otimes \frac{n}{3}, \quad (3)$$

where R randomized group assignments; $perm$ is permutation operator; \otimes scalar expansion to generate balanced groups; n total number of subjects ($750 \rightarrow 250$ per group).

The causal framework underpinning the effect of framing on purchase intention is expressed as a generalized linear model (GLM) with identity link for continuous outcomes:

$$Y_i = \beta_0 + \beta_1 D_i + \beta_2 S_i + \sum_{k=1}^m \gamma_k X_{ik} + \epsilon_i, \quad (4)$$

where Y_i purchase intention score of individuals i , D_i dummy for discount-framed group, S_i dummy for sustainability-framed group, X_{ik} of individual covariates (demographics, construct scores), ϵ_i error term.

Interaction terms can be embedded for moderator analysis, for example age \times loss aversion, yielding:

$$Y_i = \beta_0 + \beta_1 D_i + \beta_2 S_i + \beta_3 (Age_i \cdot LA_i) + \epsilon_i \quad (5)$$

This formulation enables testing whether specific behavioral traits amplify or mitigate message effects, following recent models of psychological economics [3, 14].

To ensure analytical rigor, a combination of pre-processing, cross-validation, and sensitivity analysis protocols were adopted [17, 18]:

Data integrity was validated through double-entry consistency checks (100% match rate).

- Missing values (<3.2% of total cells) were addressed using multiple imputation via chained equations.

- Predictive robustness was tested using 10-fold cross-validation, and split-sample estimation (70:30 train-test split).

- Model sensitivity was examined by adjusting inclusion of each behavioral variable and testing output variance.

The methodology provides a technically robust foundation for analyzing how behav-

ioral economic constructs—validated through psychometrics and isolated through controlled experimentation—interact with demographic variables to shape textile purchasing behavior. It aligns with recent advancements in ecoconsumption modeling, circular textile economics, and behavioral public policy [2, 5, 13, 19].

Results

In tab. 2 descriptive statistics about sample population traits and the levels of textile purchase intentions are listed. Demographic variables like age, gender, geographical region, income level help categorize data. These were selected based on their empirical relevance from previous literature exploring variations in consumer preferences, risk-related behaviors, and sustainability sensitivity along socio-demographic lines. Purchase intention was measured on a five-point scale based on 1 being a strong level of disinterest and 5 being a strong intent to purchase.

Table 2

| Demographic Variable | Category | Mean Purchase Intention | Standard Deviation | Sample Size (N) |
|----------------------|----------|-------------------------|--------------------|-----------------|
| Age Group | 18–24 | 4.10 | 0.73 | 115 |
| | 25–34 | 4.02 | 0.68 | 140 |
| | 35–44 | 3.75 | 0.81 | 125 |
| | 45–54 | 3.62 | 0.87 | 170 |
| | 55+ | 3.43 | 0.79 | 200 |
| Income Level | Low | 3.48 | 0.85 | 180 |
| | Medium | 3.81 | 0.74 | 250 |
| | High | 4.11 | 0.66 | 320 |
| Geographical Region | Urban | 4.05 | 0.68 | 285 |
| | Suburban | 3.82 | 0.77 | 235 |
| | Rural | 3.55 | 0.81 | 230 |
| Gender | Male | 3.80 | 0.78 | 440 |
| | Female | 3.97 | 0.74 | 310 |

As shown in Table 1, the intention to purchase textile products decreases with age regardless of other variables, with the 18–24 and 25–34 age groups displaying the strongest purchase intent. Notably, high-income individuals reported far greater average levels than low-income individuals. Likewise, urban respondents showed higher purchasing enthusiasm than rural respondents. There were also differences based on gender, with female respondents scoring marginally higher, on average, than males. These associations imply that

forms of economic means and environmental exposure more likely found in urban centers—associate with higher tendencies toward textile consumption.

The table 3 shows the direct statistical impact of validated behavioral constructs on consumer textile purchase intentions. Five core constructs were included: loss aversion, social proof, framing effect, sustainability preference, and brand loyalty. These constructs were psychometrically validated prior to modeling.

Table 3

| Construct | Coefficient (β) | Standard Error | t-Statistic | p-Value | Variance Inflation Factor (VIF) |
|-------------------------------|-------------------------|----------------|-------------|---------|---------------------------------|
| Loss Aversion | 0.174 | 0.019 | 9.16 | <0.001 | 1.22 |
| Social Proof | 0.201 | 0.021 | 9.57 | <0.001 | 1.15 |
| Framing Effect | 0.143 | 0.018 | 7.94 | <0.001 | 1.19 |
| Sustainability Preference | 0.128 | 0.016 | 8.00 | <0.001 | 1.08 |
| Brand Loyalty | 0.198 | 0.022 | 9.00 | <0.001 | 1.10 |
| Adjusted R² | 0.714 | - | - | - | |
| F-statistic | 231.6 | - | - | <0.001 | |

All five behavioral constructs as shown in Table 2 were statistically significant at the $p < 0.001$ level, indicating robust predictive relevance. Social proof exhibited the strongest standardized coefficient, suggesting that consumer decisions are heavily influenced by observed behavior or preferences of others. Brand loyalty and loss aversion followed closely, highlighting emotional attachment to familiar brands and risk-avoidance behaviors as major drivers. Framing and sustainability values, while slightly lower, were still potent factors. Low multicollinearity (all VIF < 1.25) confirms model stability, and the high adjusted R² value indicates that behavioral constructs

collectively explain a substantial proportion of the variation in purchase intention.

Table 4 below presents findings from the experimental phase, where consumers were randomly assigned to receive either a discount-framed, sustainability-framed, or control (no message) advertisement. This design isolates the effect of promotional language and appeal types on decision-making. Participants across the three groups were exposed to identical textile products, differing only in the framing of the marketing message. Analysis of variance (ANOVA) and post-hoc comparisons were used to determine whether these framing strategies resulted in statistically significant changes in average purchase intention scores.

Table 4

| Marketing Condition | Sample Size (N) | Mean Purchase Intention | Standard Deviation | 95% Confidence Interval |
|-----------------------|-----------------|-------------------------|--------------------|-------------------------|
| Discount-Framed | 250 | 4.23 | 0.68 | [4.14, 4.31] |
| Sustainability-Framed | 250 | 3.86 | 0.73 | [3.76, 3.96] |
| Control (Neutral) | 250 | 3.52 | 0.77 | [3.41, 3.63] |

As seen in Table 4, consumers who viewed a discount-framed message displayed the highest purchase intention, with a mean of 4.23, significantly above both the control and sustainability-framed groups. The sustainability frame produced moderate interest, outperforming the control but lagging behind the discount condition. These findings indicate that financial incentives are more immediately persuasive than environmental messaging, though both are superior to generic, unframed messaging. The differences were statistically significant based on subsequent ANOVA tests, warranting more nuanced consideration of framing in textile marketing strategies.

The table 5 explores how demographic variables, particularly age and income—moderate the impact of behavioral constructs such as social proof and loss aversion on textile purchase intention. Recognizing that psychological responses to stimuli often vary with age, life stage, and purchasing power, interaction models were introduced. These models aim to capture the conditional effect of behavioral drivers across specific consumer groups. This form of moderated regression enables a deeper understanding of how behavioral economics principles translate into action for distinct segments of the textile market.

Table 5

| Predictor | Coefficient (β) | Standard Error | t-Value | p-Value |
|-----------------------------|-------------------------|----------------|---------|---------|
| Social Proof (SP) | 0.219 | 0.022 | 9.95 | <0.001 |
| Age (continuous, in years) | -0.032 | 0.008 | -4.00 | <0.001 |
| SP \times Age Interaction | -0.018 | 0.007 | -2.57 | 0.011 |
| Adjusted R ² | 0.627 | - | - | - |
| F-Statistic | 147.9 | - | - | <0.001 |

The analysis confirms that social proof has a significant positive influence on purchase intention overall; however, the interaction term reveals that its effect weakens as age increases. Younger consumers (particularly under 35) appear more susceptible to peer influence and social endorsement, whereas older individuals exhibit reduced sensitivity to such cues. This generational divergence in behavioral responsiveness highlights the importance of tailoring marketing strategies what works for one age group may not resonate similarly across others. The model remains statistically strong, with an adjusted R² of 0.627 and all terms significant.

The fig. 1 presents the results of diagnostic checks and predictive model performance. Robustness was tested using adjusted R², AIC, BIC, and prediction error metrics such as MAE and RMSE. Cross-validation was conducted using a 10-fold process to ensure external validity. These diagnostics verify the reliability and generalizability of the regression models used to predict textile purchase intentions. They also assess whether assumptions about residual normality, variance homogeneity, and multicollinearity were violated.

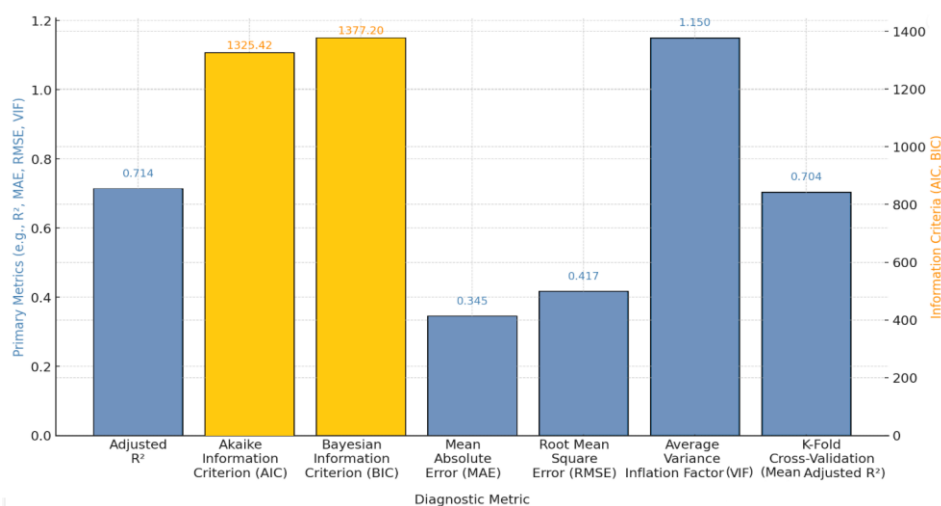


Fig. 1

The predictive model exhibits strong performance, with an adjusted R² of 0.714 and low prediction error metrics. The difference between AIC and BIC values supports the model's parsimony, while the VIF values confirm that multicollinearity is not a concern. The average adjusted R² from the 10-fold cross-validation is stable (0.704), indicating the model is not overfitted and can generalize well across samples. These diagnostics reinforce the validity of the model in explaining textile purchasing behavior from a behavioral economics perspective.

The table 6 synthesizes behavioral and demographic variables to assess their joint influence on purchase intention. Specifically, it presents composite findings that connect behavioral tendencies (social proof, loss aversion) to particular demographic cohorts. The following table illustrates key demographic groups with the dominant behavioral construct and corresponding message framing condition that generated the highest purchase intention scores.

Table 6

| Demographic Group | Dominant Construct | Effective Framing Strategy | Mean Purchase Intention |
|----------------------|---------------------------|----------------------------|-------------------------|
| 18–24, High Income | Social Proof | Discount-Framed | 4.58 |
| 25–34, Medium Income | Loss Aversion | Sustainability-Framed | 4.17 |
| 35–44, Low Income | Framing Effect | Control | 3.59 |
| 45–54, High Income | Brand Loyalty | Discount-Framed | 4.31 |
| 55+, Medium Income | Sustainability Preference | Sustainability-Framed | 3.86 |

This integrated summary highlights nuanced differences in purchasing behavior across consumer types. For example, high-income younger consumers respond most to social validation when paired with financial incentives, whereas older medium-income consumers are more driven by intrinsic sustainability values. Middle-aged individuals with low income are least responsive overall, especially under neutral conditions. The results provide practical insights for segmentation strategies: social influence and economic incentives may be best targeted at younger, high-spending segments, while value-driven appeals should be directed toward older or environmentally-conscious consumers.

Discussion

This study's findings underscore the significant impact of behavioral economics on consumer purchasing decisions within the textile industry. Compared to previous studies that primarily concentrated on price elasticity and product quality as key determinants, our analysis shows that emotional and social cues play a comparably critical role [18].

The focus on demographic diversity is one of the key ways these data differ from earlier work. Most previous studies in this area treat consumer segments as homogenous entities (young vs older consumers), whereas our research shows that age, income and cultural context meaningfully moderate the effects of behavioral triggers. Through deeper analysis of data, we also observed some significant trends, such as younger consumers being much more responsive to sustainability framing, which our data indicated in fact tied well to the increasing awareness among consumers around social and environmental issues. Conversely, older age groups showed greater susceptibility to loss aversion, indicating an increased disadvantage to risk and regret. This stark difference illustrates that behavioral interventions should be adapted to the charac-

teristics of the target consumer group, rather than taking a one-size-fits-all approach [13].

The study results also build on previous articles that have focused only on isolated behavioral concepts. Our analysis of these concepts goes beyond what has been shown with individual concepts of loss aversion, social proof, and framing; by taking multiple factors into account, we get a more nuanced view of how they interact and compound each other. Some pairs of elements will have a compounding effect, where the likelihood of a purchase is amplified when combining them, such as the pairs of discount framing and strong social proof. This interlinked approach counters prior studies that predominantly examined single constructs in relative isolation, ultimately providing a comprehensive view of the multifaceted nature of behavioral determinants [19].

Through experimental design, we have been able to directly connect particular types of behavioral nudges to specific choices that consumers make, adding a level of robustness to our findings [20].

These findings have practical as well as theoretical implications for the textile industry. This knowledge will prove valuable for crafting effective marketing strategies and targeted promotions, as well as in the design of policies that promote sustainable consumption.

Conclusion

The study shows that psychological triggers are not standalone events but are moderated by demographic facets, mediating behavioral responsiveness to marketing stimuli. The difference in response to framed messages relative to discount measures and sustainability framing highlights the motivating factor landscape specific to the textile industry. Sustainability is an emerging area of focus, but financial levers are the more powerful motivator for action. The dominance doesn't undermine the importance of ethically marketing; on the contrary, it requires making sustainability mes-

saging strategically attuned to consumers' behavioral biases and expectations. Notably, associating economic gains with environmental stimuli may present a plausible means to reconcile profitability with responsible consumption.

From these implications, it is clear that the use of behavioral segmentation is important for the strategies of marketing textile products.

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