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GENERATIONAL DIFFERENCES IN CONSPICUOUS CONSUMPTION IN KAZAKHSTAN IN THE CONTEXT OF DIGITALIZATION

Consumer behavior is a fundamental indicator of the state of contemporary transitional society. This study examines patterns of conspicuous consumption in the Republic of Kazakhstan under the influence of digitalization and shifting generational paradigms. The aim of the research is to identify the socio-cultural and structural mechanisms that shape consumer choice and credit behavior among Generation Z in comparison with older generations (Generations Y and X). The scientific significance of the study lies in its empirical examination of the widespread media stereotype that young people are inherently financially irrational. Its practical significance is reflected in the potential application of the findings to improve public financial literacy programs and enhance banking credit-scoring models by incorporating the socio-cultural drivers of indebtedness. The research is based on a mixed-methods design, combining a quantitative survey with a series of semi-structured in-depth interviews. The findings reveal a notable pattern: although utilitarian motives remain dominant across all generations, consumption has become institutionalized for Generation Z as a primary means of constructing social identity. High levels of credit activity among young people are driven not by hedonistic motives but by status-oriented aspirations, reinforced by the seamless architecture of digital financial ecosystems, particularly installment payment platforms. The study contributes to the field by systematically applying the concept of habitus to contemporary empirical data from Kazakhstan while incorporating the emerging phenomenon of «digital debt» This approach advances the sociology of consumption by providing new insights into the relationship between digitalization, consumer behavior, and social inequality. The practical implications of the study include the development of evidence-based recommendations for improving public policy aimed at regulating consumer lending and strengthening responsible financial behavior.

Keywords: conspicuous consumption, sociology of consumption, youth, generation, habitus, symbolic capital, credit behavior, digitalization, responsible consumption.

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Цифрландыру жағдайындағы Қазақстандағы көрсетімді тұтынудың ұрпақтар арасындағы айырмашылықтары

Тұтынушылық мінез-құлық қазіргі өтпелі қоғамның жай-күйін сипаттайтын негізгі көрсеткіштердің бірі. Зерттеу цифрландырудың және тарихи негізделген ұрпақтық парадигмалардың ауысуы әсерінен Қазақстан Республикасындағы көрсетімді тұтыну үлгілерін ұғынуға арналған. Зерттеудің мақсаты – жастардың (Z ұрпағының) тұтынушылық таңдауы мен кредиттік мінез-құлқын айқындайтын әлеуметтік-мәдени және құрылымдық тетіктерді Y және X ұрпақтарымен салыстырмалы тұрғыда анықтау. Зерттеудің ғылыми маңыздылығы жастардың қаржылық мінез-құлқы туралы кең таралған медиа-стереотиптерді қатаң эмпирикалық деректер негізінде қайта бағалау қажеттілігімен негізделеді. Практикалық маңыздылығы қаржылық сауаттылықты арттыруға бағытталған мемлекеттік бағдарламаларды жетілдіруде және қарыздық мінез-құлықтың нақты мәдени факторларын ескере отырып банктердің кредиттік скоринг модельдерін дамытуда зерттеу нәтижелерін пайдалану мүмкіндігімен сипатталады. Зерттеу аралас әдіснамаға негізделген: сандық сауалнама жүргізіліп, жартылай құрылымдалған тереңдетілген сұхбаттар ұйымдастырылды. Зерттеу нәтижелері қызықты заңдылықты көрсетті: барлық ұрпақтарда тұтынудың утилитарлық уәждері басым болғанымен, Z ұрпағы үшін тұтыну әлеуметтік бірегейлікті қалыптастырудың негізгі тіліне айналған. Жастардың жоғары кредиттік белсенділігі гедонистік ұмтылыстармен емес, әлеуметтік мәртебеге ұмтылумен түсіндіріледі және бұл үрдісті цифрлық қаржы экожүйелерінің, әсіресе бөліп төлеу платформаларының қолжетімділігі күшейтеді. Зерттеудің ғылыми құндылығы – «цифрлық қарыз» феноменін ескере отырып, габитус тұжырымдамасын Қазақстанның эмпирикалық материалына жүйелі түрде қолдануында. Бұл тәсіл отандық тұтыну социологиясының теориялық және эмпирикалық базасын толықтыруға мүмкіндік береді. Зерттеу нәтижелерінің практикалық маңызы тұтынушылық кредиттеуді реттеу, халықтың шамадан тыс қарызданауының алдын алу және әлеуметтік стратификацияның тұтыну арқылы қалыптасу тетіктерін түсіну бағытындағы мемлекеттік саясатты ғылыми негізде жетілдіруге мүмкіндік беруімен айқындалады.

Түйін сөздер: көрсетімді тұтыну, тұтыну әлеуметтануы, жастар, ұрпақ, габитус, символдық капитал, кредиттік мінез-құлық, цифрландыру, саналы тұтыну.

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Поколенческие различия демонстративного потребления в Казахстане в условиях цифровизации

Потребительское поведение выступает фундаментальным индикатором состояния современного транзитного общества. Исследование посвящено осмыслению паттернов демонстративного потребления в Республике Казахстан под воздействием цифровизации и смены исторически обусловленных поколенческих парадигм. Цель работы заключается в выявлении социокультурных и структурных механизмов, детерминирующих потребительский выбор и кредитное поведение молодежи (поколения Z) в компаративной перспективе со старшими возрастными когортами (поколениями Y и X). Научная значимость работы обусловлена необходимостью деконструкции популярного медиа-стереотипа об исключительной финансовой иррациональности молодежи посредством строгой эмпирической верификации. Практическая ценность заключается в возможности адаптации государственных программ повышения финансовой грамотности и совершенствования банковских скоринговых моделей с учетом реальных культурных драйверов долга. Методология опирается на смешанный исследовательский дизайн: проведен количественный анкетный опрос и реализована серия полуструктурированных глубинных интервью. Основные результаты доказывают парадоксальный феномен. Утилитарная мотивация устойчиво доминирует во всех поколениях, однако для поколения Z потребление институционализировалось как базовый язык конструирования идентичности. Высокая кредитная активность детерминирована не гедонистическими импульсами, а статусной мотивацией, которая активно поддерживается бесшовной архитектурой цифровых экосистем (в частности, платформами рассрочки). Ценность проведенного исследования заключается в системном применении концепции габитуса к казахстанскому эмпирическому материалу с учетом феномена «цифрового долга», что восполняет критический пробел в локальной социологии. Практическое значение итогов работы состоит в предоставлении научно обоснованной базы для корректировки социальной политики государства в сфере регулирования агрессивного розничного кредитования и понимания механизмов социальной стратификации через вещи.

Ключевые слова: демонстративное потребление, социология потребления, молодежь, поколение, габитус, символический капитал, кредитное поведение, цифровизация, разумное потребление.

Introduction

Human consumption is driven less by the acquisition of physical commodities than by the pursuit of symbolic meaning. The post-independence trajectory of the Republic of Kazakhstan has been marked by a profound structural upheaval, which fundamentally recalibrated the societal stratification matrix. This evolution transitioned the nation from a rigid command economy, defined by systemic product scarcity, toward a hyper-saturated, globalized digital retail environment. Within this context, the prevalence of household indebtedness has reached alarming proportions. National financial regulatory data indicates that the overwhelming majority of the country's working-age population maintains outstanding credit obligations. Of particular note is the explosive adoption of instant installment-payment schemes among the 18-22 age demographic. Despite the state's proliferation of financial literacy initiatives, their actual efficacy remains statistically negligible.

The impetus for this investigation arises from a stark discrepancy within current social conditions. A substantial chasm persists between the publicly stated financial awareness of the populace and the pragmatic, day-to-day patterns of debt accumulation. The urgency of this topic is underscored by the current deficit of comprehensive scientific inquiry into the deep-seated sociocultural drivers of this phenomenon, notwithstanding widespread institutional interest in the debt crisis. Existing domestic academic and regulatory statistics remain predominantly descriptive; they meticulously document loan volumes, delinquency rates, and card issuance, yet they fail to interpret the underlying meanings embedded within these financial transactions.

From a sociological perspective, it is essential to move beyond recording transactions toward examining the mechanisms that produce them, including habitus, the distribution of available forms of capital, the influence of significant reference groups, and the institutional environment in which completing a purchase requires only a few actions within a mobile application. In this context, digitalization should not be viewed merely as a background condition. Rather, it establishes new rules of access to goods, shortens the distance between desire and payment, embeds debt obligations into routine digital interfaces, and thereby transforms the very practice of consumption.

The object of this study comprises the consumer behavior of various generational cohorts within the Republic of Kazakhstan, examined through the lens of pervasive financial service digitalization.

The subject of inquiry encompasses the primary consumption motivations, the symbolic utility of routine expenditures, and the specific credit strategies deployed by generations X, Y, and Z.

The central thesis of this research posits that generational differences in credit and consumption patterns are not contingent upon formal financial literacy levels, but rather upon the reconfiguration of the generational habitus, wherein material goods serve as essential symbolic capital necessary for social survival. Generational affiliation is treated as an important, but not autonomous, characteristic. It is analyzed in conjunction with respondents' age, life-course stage, and socioeconomic status, since individuals belonging to the same age cohort may include university students, salaried employees, entrepreneurs, and people with different income levels and varying degrees of financial independence.

To test this, the following objectives were established: to identify dominant consumption motives across three generational segments (Generation X: 45–68; Generation Y: 30–44; Generation Z: 18–29) via quantitative metrics; to uncover the latent symbolic meanings of mundane acquisitions; and to analyze the obscured determinants of debt-based behavior.

The methodological framework utilizes a mixed-methods approach, synthesizing statistical mathematical analysis (index construction and regression modeling) with phenomenological interpretation (in-depth qualitative interviewing). The research hypothesis contends that Generation Z exhibits the most significant disconnect between stated rational financial attitudes and actual consumption strategies, a phenomenon rooted in their unique habitus. In this structure, social recognition via visible consumption functions as an absolute priority, facilitated seamlessly by contemporary digital financial infrastructure. This work aims to provide a radical re-evaluation of neoclassical economic approaches to retail debt, grounding the analysis within the rigorous perspective of sociological theory.

Literature review

In contemporary sociology, consumption is interpreted as a multilayered social activity, where material objects act merely as carriers of semantic codes (Arnould & Thompson, 2022). In contrast to the classical economic model, which portrays the consumer as a cold rationalist, the sociological perspective focuses on irrational motives rooted in social structure (Schiffman & Wisenblit, 2019). Researchers identify a continuum of consumer practices: from the utilitarian satisfaction of biological needs to symbolic exchange (Holt, 2016). In this context, things become a means of producing social distance, and consumption a means of constructing a fragile identity in the context of fluid modernity (Bauman, 2018; Belk et al., 2023).

Consumer society is characterized by the penetration of market mechanisms into the structure of everyday life, transforming communication into an exchange of signs (Baudrillard, 2017). Status is no longer determined by class; It is conveyed through stylistic choices (Kotler & Keller, 2022). This dynamic was predicted by T. Veblen, who introduced the concept of conspicuous consumption: the high price of a product serves as a marker of financial superiority (Veblen, 2015). Today, this mechanism has acquired a global scale, being transformed through digital media, where the visual image of a product dominates its usefulness (Lee & Watkins, 2016).

E. Durkheim applied the concept of anomie to interpret consumer chaos, when the absence of ethical constraints leads to dissatisfaction (Durkheim, 2016). G. Simmel, analyzing fashion, pointed to the duality of the human psyche: the desire to simultaneously merge with the masses and isolate themselves from them (Simmel, 2020). These ideas anticipated the development of algorithmic platforms that shape group taste (Prensky, 2016). In turn, M. Featherstone described the aestheticization of the everyday, transforming routine shopping into a kind of performance (Featherstone, 2022). Contemporary cohorts (X, Y, Z) develop specific consumer habituses influenced by the historical context of their adolescence (Mannheim, 2020), which determines their political and social positions (Inglehart & Norris, 2019).

Habitus and Symbolic Capital as a Basis for Sociological Analysis. The theoretical foundation of this study is P. Bourdieu's concept, which makes it possible to consider consumption not as a set of individual preferences, but as a practice rooted in an individual's social position and reproducing relations of distinction between social groups (Bourdieu, 2022). Within this perspective, habitus represents a system of internalized schemes of perception, evaluation, and action formed under the influence of social origin, life experience, and one's position in the social space. It does not determine consumer behavior mechanically; however, it defines the boundaries of what an individual perceives as desirable, prestigious, acceptable or, conversely, excessive. Therefore, the choice of a particular brand, automobile, digital device, clothing, or leisure format can be interpreted as a practical expression of habitus through which individuals simultaneously demonstrate their social belonging and draw a symbolic boundary between "us" and "them."

The relationship between habitus and the various forms of capital is of particular importance for the analysis of conspicuous consumption. Economic capital determines access to material goods, cultural capital influences the ability to recognize and appreciate symbolically significant goods and lifestyles, social capital ensures inclusion in networks of social relations, while symbolic capital emerges when certain resources and qualities are socially recognized as valuable and legitimate. In this context, a consumer object acquires significance far beyond its functionality: its value is determined not only by its price or utility, but also by its ability to communicate the owner's position within the social space. Conspicuous consumption thus becomes a practice of converting economic capital into symbolic recognition, as well as a means of maintaining or enhancing perceived social status. At the same time, the nature of such status display depends on social position and accumulated capital: some groups signal status through real estate, education, and family achievements, whereas others do so through brands, digital devices, appearance, and contemporary forms of leisure. Consequently, the same material object may perform different social functions for representatives of different generations and social groups (Bourdieu, 2022).

The cognitive biases described by D. Kahneman (2016) demonstrate how «fast» thinking dominates planning in the face of aggressive marketing. Social learning in groups only reinforces these behavioral cycles (Bandura, 2018).

Characteristics of the Kazakhstani consumer environment are associated with a high debt burden (ARRFR, First Credit Bureau, Bureau of National Statistics, 2024), which is reflected in analytical reports (Adam Research, 2024). For the younger generation, digital socialization (Pew Research Center, 2024) creates a demand for continuous image updating on social media (Twenge, 2017). Despite high engagement in online shopping (Capgemini Research Institute, 2023), young people demonstrate a conflict between environmental values and real consumer pressures (Deloitte, 2023). Local studies show that Kazakhstani youth balance affordability with the desire to meet brand standards (Potluri et al., 2024). The development of fintech ecosystems (Kaspi.kz, 2024) simplifies lending, which requires the implementation of new educational strategies (National Bank of the Republic of Kazakhstan, 2023). Consumer behavior in Kazakhstan is a complex combination of global trends and local historical experiences (UNICEF Kazakhstan, 2023).

Materials and methods

The methodology employed in this study integrates quantitative data with qualitative insights. To verify the proposed hypotheses, a mixed-methods research design was adopted, synthesizing quantitative objectification with phenomenological interpretation. The field research phase was executed between March and April 2026.

The quantitative phase comprised a structured online questionnaire. The sample (N=170) was selected using quota sampling to represent the age distribution of the economically active population in Kazakhstan's urban centers. The cohort distribution was as follows: Generation Z (18–29) at 35.3%, Generation Y (30–44) at 35.3%, and Generation X (45–68) at 29.4%. Strict gender parity was maintained throughout the sample. The research instrument consisted of 31 closed and semi-closed questions.

To achieve precise mathematical operationalization of consumption motives, five specific analytical indices were developed: utilitarian, status-driven, hedonistic, symbolic, and social. Each index was calculated as the arithmetic mean of responses across a logically connected battery of Likert-scale questions (ranging from 1 to 5). To identify latent predictors of credit-related behavior, a multiple linear regression model (OLS) was constructed and tested, with the aggregate credit activity index serving as the dependent variable. Data analysis was performed using the Python environment.

The qualitative phase expanded upon the statistical findings through a series of semi-structured in-depth interviews (N=18). Data collection occurred from April 13 to April 19, 2026. The sample was purposively constructed using snowball sampling, with control variables applied for gender and age group (six representatives from each generation: nine women and nine men). The average duration of each interview ranged from 45 to 60 minutes. The interview guide contained 23 open-ended questions addressing biographical attitudes toward money, the analysis of iconic purchases, and subjective perceptions of credit. The resulting textual dataset was transcribed and analyzed via thematic coding, which enabled the extraction of latent meanings within everyday practices that are fundamentally inaccessible through quantitative surveys.

Results and discussion

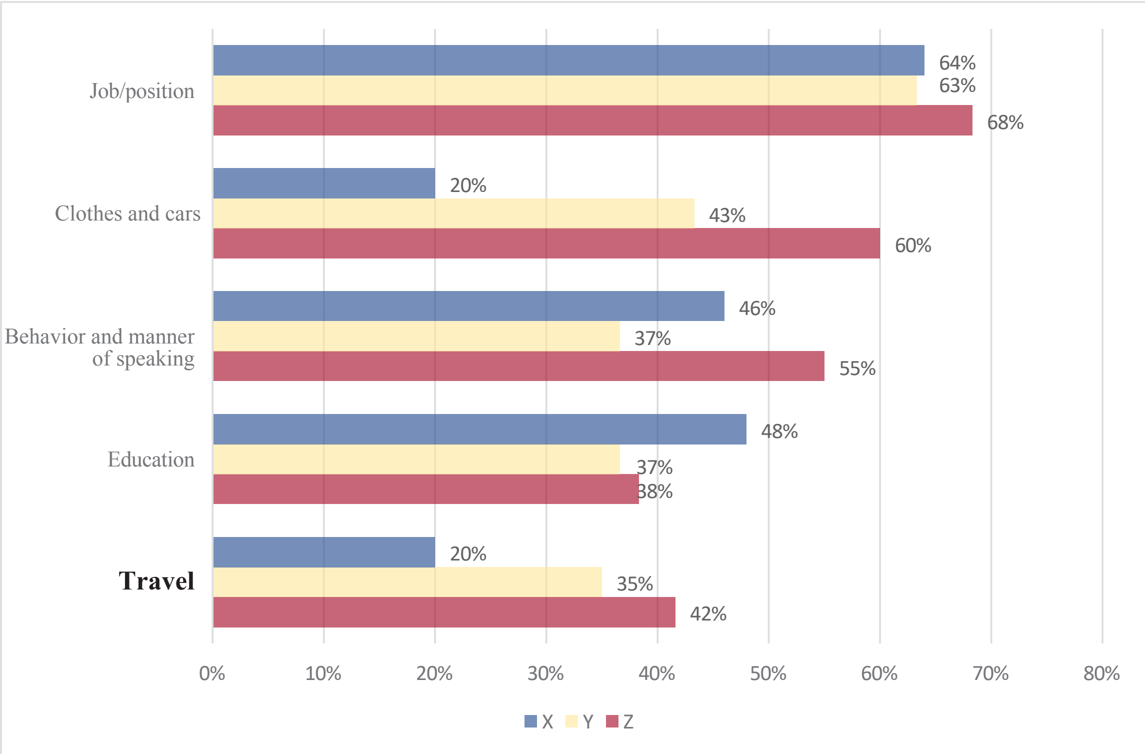
Material Goods as Social Signals and the Construction of Identity. A substantial part of the survey was devoted to measuring conspicuous consumption–the elusive extent to which material possessions "communicate" specific information about an individual. Classical theories of consumption, from Veblen to Baudrillard, documented a paradigmatic shift: material goods have ceased to be merely functional objects. Instead, they have become integral components of social communication, serving as visible markers of status, identity, and social belonging. The survey findings provide an opportunity to examine the extent to which these theoretical propositions remain relevant across different generations of Kazakhstanis today.

When respondents were asked what first attracts their attention upon meeting a person, behavior and communication style emerged as the dominant factor across all generations: 80% among Generation X, 70% among Generation Y, and 78.3% among Generation Z. This suggests that people of all age groups formally place personal qualities well above external material attributes. However, this is where the intergenerational similarity largely ends. Clothing and personal style consistently ranked second, but with markedly different significance across generations: 34% for Generation X, 36.7% for Generation Y, and as high as 48.3% for Generation Z. Younger respondents are objectively more likely to pay close attention to another person's appearance. Moreover, Generation Z was considerably more likely than older cohorts to notice a person's car (25%), smartphone brand (15%), and personal accessories (15%), whereas these indicators were substantially lower among representatives of Generations X and Y.

Particularly noteworthy is the response option "It does not matter", which was selected by only 6.7% of Generation Z respondents, compared with 24% of Generation X and 21.7% of Generation Y. Thus, younger people are significantly less likely to express indifference toward the external markers associated with conspicuous consumption. This should not necessarily be interpreted as evidence of superficiality. Rather, it reflects a considerably greater sensitivity to the symbolic dimension of the social world, in which visual cues enable the rapid categorization of social actors.

Particular scientific interest arises from respondents' answers regarding the automobile as a social symbol. For younger respondents, a car is directly associated with income level and, more importantly, with the owner's personality. In other words, it is perceived as a clear and unambiguous social signal. By contrast, representatives of the older generations predominantly viewed the automobile pragmatically, considering it merely a utilitarian means of transportation. The gap in sociocultural perceptions proved to be substantial.

Figure 1
Indicators used to assess a person's success



Note: Values are presented as percentages of respondents who identified each characteristic as an indicator of a pers

When asked about their reaction to a significant purchase made by someone they know, respondents from Generations X and Y generally demonstrated social indifference toward other people's consumption. In contrast, Generation Z respondents were considerably more likely to search for information about the newly purchased product or seriously consider buying a similar item themselves. This finding indicates that younger individuals are substantially more responsive to signals of conspicuous consumption within their immediate social environment, which is fully consistent with the logic of social comparison theory.

Particular attention should also be paid to the question of which indicators people use to evaluate another person's success in life. Across all generations, occupational position and place of employment ranked first (approximately 64% on average). Beyond this shared pattern, however, pronounced sociological differences emerged. For Generation X, formal educational attainment (38%) and restrained, respectful behavior (68%) remained important indicators alongside employment status. Among Generations Y and Z, the second most significant indicators were elements of a carefully constructed public image, including branded clothing and premium automobiles. Younger respondents also frequently evaluated success by where a person spends their vacations and how often they travel (35%). These findings demonstrate that, for younger generations, success is increasingly interpreted through a visible lifestyle and its external manifestations rather than solely through formally recognized professional achievements. Consumption thus becomes not merely a consequence of success but one of its most salient and socially recognizable markers in the context of contemporary urban anonymity.

It is noteworthy that, when directly asked whether there were any material possessions without which they would no longer feel like themselves, the overwhelming majority of respondents answered negatively. This represents a predictable socially desirable response. However, among those who openly acknowledged a strong psychological attachment to material possessions, 58% belonged to Generation Z. This result is consistent with the broader findings of the study. Younger respondents are not only more sensitive to the symbolic dimension of other people's consumption but are also significantly more likely to recognize that material objects can constitute an integral component of their own personal identity.

Deconstructing Credit Behavior: The Myth of Financially Irresponsible Youth. A separate analytical component of the study examined respondents' credit behavior. The findings challenge widely accepted media narratives. According to responses to Question 20 of the survey, Generation Y exhibited the highest level of bank loan utilization: 40% reported using loans frequently, while an additional 35% did so occasionally. Generation X followed closely, with 36% using bank loans frequently and 38% doing so from time to time. Both cohorts are at a stage of the life course characterized by major capital-intensive expenditures, including home purchases (mortgages), family vehicles, and the replacement of major household appliances. This life-cycle context provides a logical explanation for their greater reliance on formal credit instruments.

The most unexpected and paradoxical finding concerned Generation Z. Nearly half of the young respondents (48.3%) reported that they do not use traditional consumer loans and have no intention of doing so in the foreseeable future. Only 16.7% indicated that they frequently rely on conventional bank credit. These findings directly contradict the widespread public and media stereotype portraying young people as a "heavily indebted and financially irresponsible generation."

To examine generational attitudes toward borrowing in greater depth, a Credit Loyalty Index was constructed by averaging respondents' scores on survey items 22.1–22.5. The results revealed that Millennials (Generation Y) demonstrated the highest level of acceptance of credit (index = 2.9), followed by Generation X (index = 2.8). Generation Z exhibited the lowest level of credit acceptance, indicating the most cautious attitude toward borrowing among the three generations studied.

Several explanations may account for this phenomenon. First, a substantial proportion of the youngest respondents have not yet reached full financial independence and therefore have limited need for large-scale borrowing, as they continue to rely on parental financial support. Second, their attitudes may be shaped by observing the negative borrowing experiences of older relatives and peers. Nevertheless, the widespread assumption that young people constitute the most heavily indebted segment of society requires substantial revision. This conclusion is reinforced by a more detailed intra-generational analysis. When Generation Z was divided into two age subgroups–younger respondents (18–21 years, predominantly university students) and older respondents (22–29 years, primarily employed young adults)–a considerable difference emerged. The Credit Loyalty Index equaled 2.15 for the younger subgroup and 2.93 for the older subgroup. In other words, attitudes toward bank credit are determined not only by generational affiliation but also by an individual's stage in the life course: the older the respondent and the greater their social and financial responsibilities, the higher their willingness to use credit.

Patterns of borrowing purposes also differed across generations. Respondents from Generations X and Y most frequently obtained loans to finance major household appliances, home renovation, and household goods. Generation Z, when seeking external financing, primarily used borrowed funds to purchase personal mobile devices and digital gadgets.

The Architecture of Consumer Motivation: An Index-Based Analysis. To examine the motivational structure of consumption across age groups in greater detail, five thematic indices were calculated. Each index represents the average level of a specific type of consumer motivation, measured on a five-point scale. The results are presented in Table 1.

The Utilitarian Index measures rational and functional consumption motives, including product characteristics, durability, convenience, and practical usefulness. Generation Y recorded the highest score (3.87), followed closely by Generation X (3.79), while Generation Z ranked third (3.61). Although the differences between the groups are relatively modest, they remain consistent across all analyses. These findings indicate that the older generations place greater emphasis on the functional utility of consumer goods.

The Status Index reflects orientation toward social prestige and conspicuous consumption, including the importance of brands, expensive appearance, and the opinions of others. The highest score was recorded for Generation Z (2.58), providing empirical support for the theoretical proposition that younger people exhibit substantially greater sensitivity to the symbolic dimension of consumption.

The Hedonic Index captures the emotional motives underlying consumption, such as shopping for pleasure and purchasing items as a form of self-reward for personal effort. A remarkably clear linear age gradient was observed: Generation X – 2.44, Generation Y – 2.89, and Generation Z – 3.35. Younger respondents are significantly more likely to perceive everyday consumption as a quick and reliable source of positive emotions and personal satisfaction.

The Symbolic Index reflects the extent to which consumption functions as a means of self-presentation, with material possessions serving as expressions of personal identity and a way of signaling belonging to a desired social group. The average score was 2.80 for Generation Z, compared with 2.32 for Generation Y and only 2.11 for Generation X. These findings suggest that, for younger consumers, material possessions are perceived as a genuine extension of the self.

The Social Influence Index measures the importance of explicit verbal approval from one's social environment. Surprisingly, this index recorded the lowest and most stable values across all three generations: Generation X – 2.20, Generation Y – 2.18, and Generation Z – 2.43. Respondents consistently reported that direct social pressure has little influence on their purchasing decisions. This finding suggests that social regulation of consumption in Kazakhstan operates primarily through implicit cultural norms and shared expectations rather than through explicit advice or overt social pressure.

Table 1
Mean Scores of Consumer Motivation Indices Across Generational Cohorts

Generation	Utilitarian Index	Status Index	Hedonic Index	Social Index	Symbolic Index
X (45-68)	3,79	2,17	2,44	2,20	2,11
Y (30-44)	3,87	2,31	2,89	2,18	2,32
Z (18-29)	3,61	2,58	3,35	2,43	2,80

Note: Values represent the mean scores for each consumer motivation index across the three generational cohorts. Generation X includes respondents aged 45–68 years, Generation Y respondents aged 30–44 years, and Generation Z respondents aged 18–29 years.

Figure 2
Consumer Motivation Indices Across Generational Cohorts

Note: Values represent the mean scores for the Symbolic, Social, Hedonic, Status, and Utilitarian Consumer Motivation Indices across the generational cohorts. X, Y, and Z represent the generational cohorts compared in the study.

When these indices are considered collectively, two stable patterns emerge. First, pragmatism has not disappeared. Utilitarian motives remain dominant across all three generations. Second, as respondents become younger, the status, hedonic and symbolic indices increase consistently and substantially. This indicates that younger consumers are no less rational than their parents when searching for discounts or evaluating functional product characteristics. The key difference lies elsewhere: they supplement rational economic calculations with additional layers of meaning, including emotional gratification and identity construction. For them, consumption is determined not only by what a product does, but also by what it communicates about its owner–a defining characteristic of conspicuous consumption.

Regression Model of Credit Behavior Determinants. To identify the underlying factors influencing credit behavior among Kazakhstanis, an ordinary least squares (OLS) regression model was estimated. The Credit Activity Index served as the dependent variable. The model included 158 complete observations and proved to be statistically significant ($F = 11.05$; $p < 0.001$). The coefficient of determination was $R^2 = 0.224$, indicating that the sociological predictors included in the model explain approximately 22% of the variance in credit behavior. For behavioral research in the social sciences, this level of explanatory power can be considered more than satisfactory.

Analysis of the regression model demonstrates the following results. Of the four predictors, only two proved to be statistically significant. The utilitarian index demonstrated a strong and stable negative effect ($\beta = -0.539$). Individuals who are accustomed to calculating, comparing, and carefully analyzing product characteristics systematically avoid debt. In contrast, the status index showed a statistically significant positive effect ($\beta = 0.175$). The desire to appear socially successful and to conform to prestigious standards inevitably drives individuals toward borrowing, encouraging them to spend beyond their current financial means. The most striking result was obtained for the hedonic motive. Its effect was virtually zero ($\beta \approx 0.000$; $p = 0.990$). Emotional motivation (the desire to reward oneself) does not predict borrowing. Emotional needs are generally satisfied using personal funds, whereas loans are primarily taken to achieve social status, that is, for conspicuous consumption.

Table 2

Linear Regression Model of the Effects of Motivational Factors on Credit Behavior

Predictor	Standardized Coefficient (β)	p-value	Effect Interpretation
Utilitarian Index	−0,539	< 0,001	Rational orientation significantly inhibits credit activity
Status Index	+0,175	0,033	Status orientation significantly stimulates credit activity
Hedonic Index	≈0,000	0,990	Emotional motives do not significantly predict indebtedness
Subjective Income	+0,099	0,100	A tendency is observed, but it does not reach statistical significance

Note: $R^2 = 0,224$; $F = 11,05$; $p < 0,001$.

Socio-demographic heterogeneity of the results. Additional analysis shows that some of the observed differences intersect with education, employment status, income, gender, and place of residence. Respondents with incomplete higher education, the majority of whom were university students, demonstrated high status (2.59) and hedonic (3.28) indices, along with a comparatively low utilitarian index (3.58). This profile may be associated simultaneously with age, educational status, and limited economic independence. Entrepreneurs reported using credit on a regular basis more frequently, whereas salaried employees more often indicated occasional credit use. Among respondents with an income below 100 thousand tenge, credit activity was relatively low, while the highest proportion of frequent borrowers was observed among middle-income respondents. Residents of Astana more frequently reported impulsive and non-essential purchases, whereas women demonstrated higher hedonic and symbolic consumption indices. Within Generation Z, employed young adults used credit more actively but had a lower status index than university students. Thus, generational and age affiliation describes only one dimension of the observed differences; consumption practices vary together with individuals' social position and the volume of capital available to them.

To gain a deeper understanding of the mechanisms underlying the identified quantitative patterns, we turn to the findings of the semi-structured in-depth interviews. Thematic coding identified six key mechanisms: the object as a passport to a significant social group; appropriateness as a norm shaped by class and professional position; the digital separation of installment payments from the perception of debt; protective consumption aimed at avoiding social embarrassment; family legitimation of major expenditures; and the biographical memory of scarcity. These themes transcended generational boundaries, although they manifested themselves with varying degrees of intensity.

The Smartphone as an Entry Ticket. The smartphone proved to be the absolute marker of the era. For Generation Z, purchasing an iPhone is not a matter of choosing an operating system but a rigid marker of social belonging. K., 18 years old, states: «Almost everyone has iPhones. It feels like nobody uses Android anymore» This is a Baudrillardian simulacrum in its purest form–not communication is being purchased, but legitimacy within the group. For Millennials (Generation Y), the gadget reflects career status. D., 39 years old, shares: «My sister told me: it's time for you to match your level» Generation X, by contrast, evaluates a phone exclusively as a piece of plastic with microchips: «The main thing is that it makes calls and the battery lasts» (M., 49 years old).

Clothing and Appropriateness. A similar semantic divide is observed in attitudes toward clothing. For the older generations, neat clothing serves as an external signal of basic social decency and respect for others. For Generation Y, appropriateness and a style reflecting one's level of earnings come to the forefront. For Generation Z, clothing has become a manifesto of their complex inner identity. A., 22 years old, summarizes: «Clothing is your reflection; through it, you show who you are»

The Paradox of Digital Debt: Credit vs. Kaspi. Attitudes toward debt obligations revealed one of the most powerful psychological phenomena of the digital era. Generation X is deeply afraid of debt, perceiving it as a loss of existential control («A loan means living on someone else's money» Zh., 51 years old). Millennials view credit as a purely mathematical instrument for achieving their goals. However, the most important finding concerns the perception of installment payments (particularly products within the Kaspi ecosystem). Virtually all young respondents perceive installment payments in a mobile application psychologically differently from a traditional bank loan. Owing to the seamless, gamified architecture of digital marketplaces, installment payments are stripped of the heavy, stigmatizing burden traditionally associated with debt. They are perceived not as debt, but as a convenient modern subscription to life. The technological interface has fundamentally transformed the very nature of financial responsibility.

Success and its markers. When asked what success looks like, respondents' answers differed, although not in the way one might expect. F22: "A successful person is someone who can live the way they want." M58: "Success is when you have a home, your children are educated and settled in life." Younger respondents described success in terms of personal freedom and individual choice, whereas older respondents associated it with family well-being and stability. The former perspective is more individualistic, while the latter reflects a more collective orientation. At the same time, all generations identified material markers of success, although these varied considerably. For young people, success was associated with travel, appearance, and lifestyle; for Generation Y, it was linked to owning an apartment, a car, and the ability to support their children; for Generation X, success was represented by owning a house, having stable employment, and seeing their children become financially independent. Although the specific markers differed, the underlying logic remained the same: success should be visible.

The Kazakhstani context. The interview question concerning how attitudes toward money and consumption in Kazakhstan differ from those in other countries proved to be one of the most informative. By encouraging respondents to adopt the position of an outside observer, the question enabled them to discuss issues that they were more hesitant to address when speaking directly about themselves.

Across virtually all generations, similar themes emerged: the importance of public opinion, fear of social disapproval, toi culture, and the habit of comparing oneself with others. M49: "Sometimes people spend their last money just so they don't look worse than everyone else." F43: "For Kazakhs, what other people say is extremely important." At the same time, many respondents criticized these practices while simultaneously acknowledging their own participation in them. This should not be interpreted as hypocrisy. Rather, it reflects the way cultural norms operate: individuals may disagree with these norms, yet still find it difficult to step outside them.

Protective Consumption and «Toy» Culture. The interviews indicate that, in Kazakhstani society, conspicuous consumption is often driven not so much by a desire to demonstrate superiority as by the need to conform to the collective expectations of one's immediate social environment. Unlike the more individualized patterns of status consumption described in many Western societies, a considerable proportion of consumer practices in Kazakhstan continue to be rooted in collectivist values. Respondents repeatedly explained that purchasing expensive goods or organizing large family celebrations was motivated by the desire "not to feel ashamed in front of relatives," "to meet expectations," or "to live up to the family's expectations." Consequently, conspicuous consumption performs not only the function of symbolically displaying social status but also that of maintaining social reputation within significant social groups.

This mechanism is particularly evident in the institution of the traditional celebration (Toy), which remains one of the most important social institutions in contemporary Kazakhstan. Weddings, anniversaries, and other family celebrations serve as public arenas in which not only the family's material well-being but also its social capital and embeddedness in kinship and community networks are displayed. In these situations, expenditures acquire symbolic meaning because they signal not only the family's economic capacity but also its willingness to comply with culturally embedded norms of reciprocity, hospitality, and respect for relatives. For this reason, some respondents regarded taking out a loan as an acceptable means of preserving the family's social reputation. A characteristic example is provided by a 43-year-old female respondent: "He gets married only once. People are watching." In this case, credit is perceived not merely as a financial instrument but as a means of fulfilling a socially approved role and preserving the family's symbolic capital.

Biographical Background. Among informants from Generation X and older representatives of Generation Y, discussions about money and spending were consistently embedded in biographical narratives referring to family, childhood, and the experiences of the 1990s. It was within this life experience that the basic attitudes toward consumption were formed and continue to shape their consumer behavior today. M49, Kairat: "In our family, we were taught not to spend money unnecessarily. If you buy something, it should be something you really need." F56, Bakytgul: "My mother always used to say, 'ақшаңа ие бол' (Take care of your money)." These statements reflect the Soviet ethic of thrift, internalized through family socialization and subsequently reproduced as a personal value system. Scarcity was perceived as the norm, saving as a virtue, and spending as an action that required justification.

At the same time, for many respondents the 1990s were associated with a profound social transformation. Store shelves became full, yet people's financial opportunities differed dramatically. It was during this period that consumption acquired the function of a social language: material possessions became visible indicators of social position. The gap between the growing availability of consumer goods and the unequal distribution of economic resources generated a specific social tension that continues to influence Kazakhstani society today. Wanting expensive goods became socially acceptable. Displaying one's possessions also became normalized. Admitting that purchases were made primarily to signal social status, however, remained socially undesirable. This ambivalence emerged repeatedly throughout the interviews.

Across all generations – but particularly among Generation X and Generation Y – consumer expenditures were strongly family-oriented. Money was spent less on oneself than on children, parents, other relatives, and the household. M45, Timur: "I don't mind saving money on myself, but never on my family." F48: "I can easily do without something for myself, but if my children need it, of course I'll buy it." Even status-related expenditures, such as weddings, cars, or home renovations, were justified not in individual terms but as investments made for the family, for the children's future, or to avoid embarrassment in front of relatives. This fundamentally distinguishes the Kazakhstani context from the Western model of individualism.

The identified characteristics of conspicuous consumption should be considered within the broader socio-historical context of Kazakhstan's development. Contemporary patterns of consumption have been shaped by several interrelated processes. On the one hand, the values of traditional nomadic collectivism, emphasizing the importance of family reputation, mutual obligations, and public recognition, continue to play a significant role. On the other hand, the market reforms of recent decades, the expansion of consumer lending, and the development of digital financial services and social media have significantly expanded opportunities for the symbolic display of prosperity.

Institutional changes have played a particularly important role in this transformation. The development of national digital ecosystems, the widespread use of cashless payments, installment payment services, and online marketplaces has made the acquisition of status goods considerably more accessible. As a result, conspicuous consumption has ceased to be exclusively a marker of high income and has become part of the everyday practices of various social groups. At the same time, cultural norms aimed at maintaining family prestige and meeting the expectations of one's immediate social environment continue to shape the content of these practices. Thus, contemporary patterns of conspicuous consumption in Kazakhstan are formed through the interaction of cultural traditions, economic transformations, and the digital institutional environment.

Conclusion

The research objective was achieved. Based on a comprehensive quantitative and qualitative analysis, it was demonstrated that the specific features of credit and consumer behavior across different generations in the Republic of Kazakhstan are determined not so much by the level of financial literacy as by the transformation of generational habitus, within which material objects function as symbolic capital and become instruments of social identification, recognition, and status maintenance. The findings challenge several established stereotypes. In particular, the widely held assumption that young people are economically irrational proved to be largely a media construct. The utilitarian motivation index remained dominant across all age groups. However, as respondents' age decreased, status-oriented, hedonic, and symbolic motives increased markedly, indicating a growing prevalence of conspicuous consumption. Members of Generation Z perceive material possessions not merely as functional objects but also as communicative symbols and extensions of personal identity. The regression model further demonstrated that the propensity to use credit is significantly associated with status motivation, whereas emotional (hedonic) motives have no statistically significant effect on borrowing behavior.

To achieve the research objective, all research tasks were completed. First, the dominant motives of consumption among representatives of Generations X, Y, and Z were identified. The findings indicate that utilitarian motives remain predominant across all age groups; however, the importance of status, symbolic, and hedonic motivations increases significantly among younger respondents. This confirms the existence of pronounced generational differences in the mechanisms underlying consumer behavior.

Second, the hidden symbolic meanings of everyday consumption were identified. The analysis revealed that for Generation Z, consumption has evolved beyond its purely functional role and has become a means of constructing social identity, self-presentation, and integration into significant social groups. Among older generations, the symbolic function of consumption also persists, although it is primarily expressed through housing, family, and long-term material assets, whereas younger people more frequently communicate social status through digital devices, brands, and elements of a contemporary lifestyle.

Third, the latent factors determining credit behavior were analyzed. The results of the regression analysis showed that the likelihood of using borrowed funds is statistically significantly associated primarily with status motivation, whereas the influence of hedonic factors proved to be insignificant. This finding suggests that the high level of credit activity among young people is driven mainly by the desire to meet social expectations and maintain the desired level of symbolic capital rather than by impulsiveness or poor financial discipline.

Thus, credit and consumer behavior in Kazakhstan represent a complex sociocultural phenomenon rather than merely the result of financial illiteracy. Household indebtedness is reinforced by the fear of social exclusion, defensive consumption («so as not to feel ashamed»), and the substantial pressure of implicit norms embedded in traditional society that have been transferred into the digital environment. The digital transformation of the consumer environment has changed the ways in which status consumption is practiced. The development of digital financial services, installment payment platforms, and e-commerce has significantly lowered barriers to accessing high-priced goods and normalized the use of credit instruments in everyday life. Installment payment ecosystems (such as Kaspi) have technologically normalized debt, removing its psychological stigma for younger generations. Generational differences lie not in the presence of conspicuous consumption motives–which are characteristic of all generations–but in the domains through which they are expressed: older generations signal status through family and real estate, whereas younger generations do so through digital devices and digital lifestyles.

The findings of this study have direct practical implications. For the banking sector, these results provide an opportunity to substantially improve credit-scoring models by incorporating behavioral predictors specific to different generational groups rather than relying solely on formal income indicators.

Conventional government financial literacy programs based exclusively on mathematical and economic reasoning cannot achieve the required level of effectiveness because they overlook the symbolic power of material possessions and the mechanisms of social shame. To effectively mitigate the growing burden of household debt in Kazakhstan, it is necessary to develop innovative social policies aimed at transforming the underlying cultural norms – from conspicuous consumption toward conscious consumption.

Limitations of the Study

The findings of this study should be interpreted in light of the characteristics of the research design and sample. The approach adopted made it possible to identify consistent patterns and relationships in conspicuous consumption across different generations in contemporary Kazakhstan; however, several aspects warrant further investigation. In particular, future research would benefit from expanding the sample, employing longitudinal research designs to better distinguish generational, age, and socioeconomic effects, and conducting comparative analyses of users of different digital financial services and e-commerce platforms. Such research would contribute to a deeper understanding of the mechanisms underlying the formation of conspicuous consumption in the context of the ongoing digital transformation of Kazakhstani society.

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