GEN Z ATTITUDES, SPENDING HABITS AND MOTIVATORS

SUMMARY

Understanding the Gen Z: Demography, what influences their spending and the potential or relevance to global economics.

The relevance and contribution of emerging markets/their Gen Z natives to the global Gen Z discourse.

Nigerian Gen Z: Core characteristics, influence, and relevance as a focal point of the broader African Gen Z narrative.

Brands' understanding of Gen Z, both globally and regionally, is crucial, as their growing population and spending power demands attention and action, lest they risk being left behind.

Marketing strategies for brands targeting Nigerian Gen Z: Product Choices, Pricing, and Underlying Motivations.

Building Lasting Relationships with Nigerian Gen Z: Actionable Recommendations for Brands.

Conclusion.

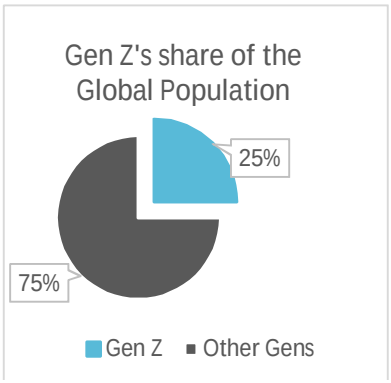
AN EXPLORATION: The Gen Z world

Older generations sometimes view Gen Z as lazy, phone-obsessed, and arbitrary spenders, but what if there is more to them? In this paper we explore the attitudes, spending habits, and motivators of Gen Z globally, with a focus on Africa and a particular emphasis on Nigeria. We hope to provide insights into what drives this generation and what markers your business might need to tap into this market.

With $9.8 trillion in global spending power today, projected to grow to an estimated $12.6 trillion by 2030,[1] Gen Z's purchasing power is on the rise. Are brands ready to meet their expectations? What strategies can brands employ to resonate with the unique needs and aspirations of Gen Z, ensuring the ability to catch their attention at the beginning of their spending journeys, thereby creating a life-long connection and staying ahead in the market?

GEN Z SIMPLIFIED

Generation Z also known as Gen Z or Zillenials, refers to people born between 1997 and 2012, meaning they are aged between 13 and 28, currently making up about 25% of the global population.[2] Gen Z's identity is shaped by growing up in the digital age, facing climate anxiety, economic uncertainty, and the pandemic. They are known as the digital natives, the first generation to grow up with the internet, with members ranging from preteens to young adults entering the workforce.[3] Gen Z is a large and rapidly growing demographic who values authenticity, sustainability, preference for value-driven purchases and social impact, and expecting brands to embody these principles. Their tech-savviness and desire for seamless experiences across channels demands innovative products and marketing strategies that set them apart from older generations.[4]



Vivid Rain Consulting source: NIQ Spend Z report

UNDERSTANDING GEN Z'S UNIQUE ATTITUDES AND BEHAVIORS

Why do we need to group people into generations?

Grouping individuals into generations provides valuable insights into social trends, cultural shifts, and historical contexts. This is very important because "*unless organizations can understand, engage, communicate, connect and build products or services for the different generations, then they will edge towards irrelevancy and extinction*." [5]

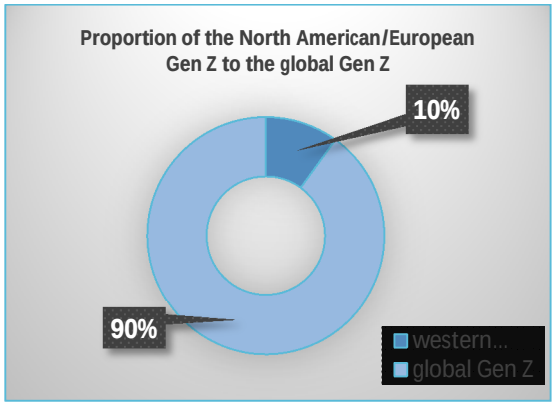
With their ever-teeming population, Gen Z have been tipped to be the largest generations yet and will likely be the only generation to reach 2 billion people.[6] In other words, they are very important and strategic for brands all over the world. Gen Z is digital first before any other characteristics, having been born into a high-tech world with access to everything at the click of a button. However, as consumers, their core values for transparency, authenticity, sustainability, social impact and experience over ownership greatly influence their spending habits. Therefore, studying and understanding Gen Z's preferences gives brands the opportunity and the foresight to deliver the products and services this ever-evolving generation will demand, helping brands create user-centered product experience while also developing effective marketing strategies, tailored to the unique preferences of this market segment.

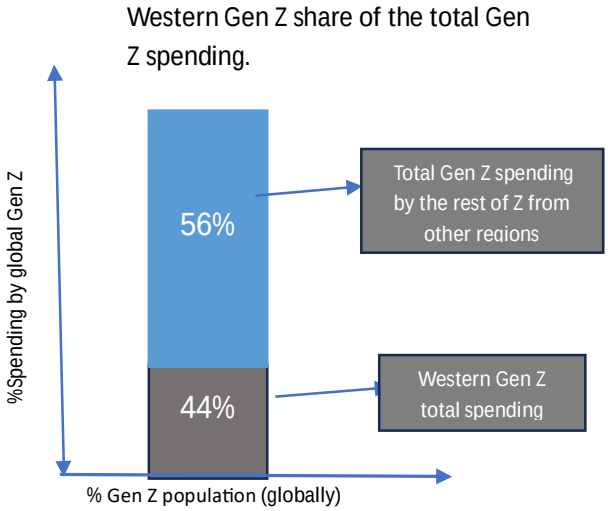
Bearing their digital nature in mind, engaging them through effective online marketing communication is crucial for businesses to gain substantial advantages, including improved customer loyalty, increased brand awareness, and a stronger competitive edge.[7] As Gen Z is straddling childhood and adulthood, they have not yet reached their

full economic growth but already represent a huge market, meaning investment in understanding them can only lead to present and future gains for brands.

AFRICAN GEN Z LEADS THE WAY

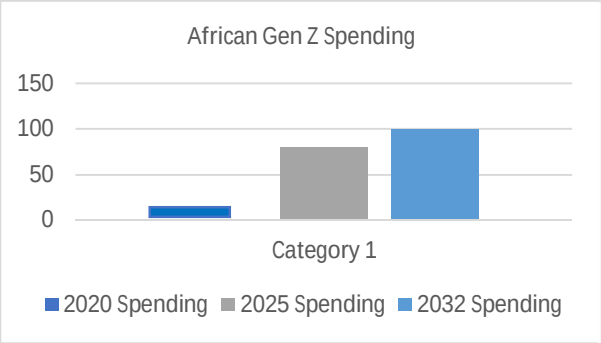
Inferences drawn from Nielsen IQ's Spend Z report, suggest that emerging markets dominate Gen Z consumer trends, with 56% of Gen Z global spending coming from Africa and other emerging regions.[8] The IMF's upgrade of several African countries (Botswana, Ghana, Kenya, Mozambique, Nigeria, Uganda, and Zambia) to emerging market status, further amplifies the continent's significance. The question remains: does Africa's Gen Z population justify brand investment? To answer this question, let's examine the unique traits and purchasing power of African Gen Zs, exploring their digital habits, cultural influences, and economic potential.



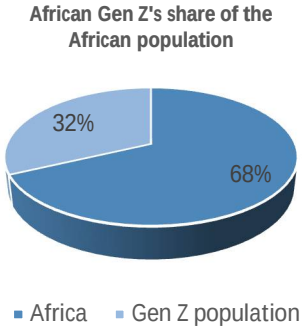


Hint: Globally Gen Z represents 25% of the entire world population
Western Gen Z comprises only 10% of this global figure.
SOURCE: NIQ Spend Z final report.

Africa's Gen Z comprising 32% of the continent's population,[9] is not only the richest generation across Africa, but also poised to remain the dominant demographic for the next decade. With a staggering $801 billion in current spending power, brands cannot afford to underestimate this burgeoning market. Gen Z is evolving into Africa's most powerful consumer force, reshaping brand operations and engagement across the continent. By 2032, their influence is projected to exceed $1 trillion, driven by their core values: digital fluency, experiential preference, financial caution and wellness consciousness.[10]



SOURCE: World Data Lab
Vivid Rain Consulting

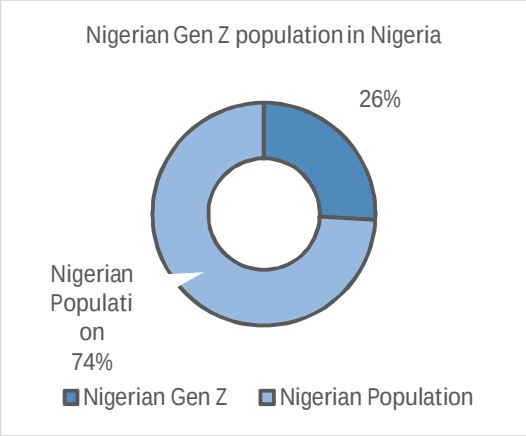


Source: World Data Lab, Spend Z

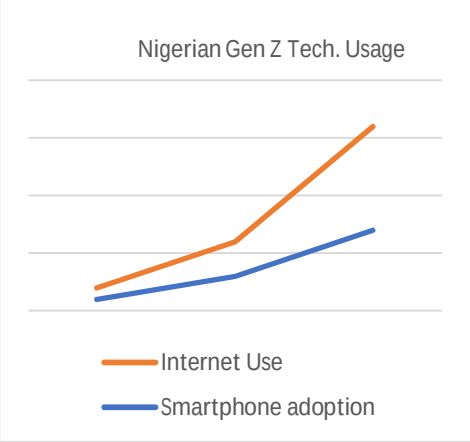
While Africa as a whole presents a vast and diverse market, the African Gen Z nonetheless share similarities with their global peers in prioritizing authenticity, transparency, and digital experiences. However, African Gen Z is distinct in some core areas which we will explore by zooming in on one of Africa's most promising markets, Nigeria. By focusing on Nigerian Gen Z, it allows for a more nuanced understanding of this demographic in Africa. Nigeria's Gen Z population is particularly noteworthy, given its significant economic potential and growing consumer influence.

NIGERIA'S GEN Z: STEEEZEFYING THE DIGITAL LANDSCAPE

Gen Z in Nigeria is more than just a demographic- it is a survival streak. Embedded in their DNA is the hustling algorithm, characterized by their signature motto expressed in the parlance 'no gree for anybody' (a popular expression in Nigerian Pidgin- which Gen Zs often use to communicate), which embodies grit, resilience, hard work, and strong will. With a significant 25.8% of Gen Zs constituting the Nigerian population,[11] they are blazing trails and building systems where the system is not working for them. They are characterized by their tech-savviness, entrepreneurial spirit, and influence on social and cultural trends. Gen Z's growth prospects are tied to their engagement with technology, exhibiting a preference for ease/convenience while being stylish at it, termed 'steeze' (style + ease), and their impact on various sectors including entrepreneurship, digital marketing, and consumer preferences. Urbanization is fueling their exposure to global culture, trends and technologies, particularly in cities like Lagos and Abuja, where about 52% of youths in Nigeria,[12] of which Gen Z is a big chunk of, reside in. Despite infrastructure challenges, Nigerian Gen Z's digital engagement is on the rise, with smartphone adoption surpassing 60% and Youth's internet use is on the increase at a rate of 80% compared to older demographics. [13]



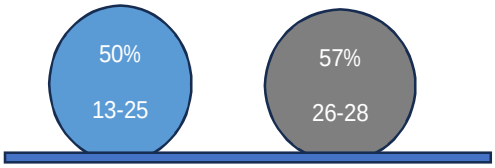
Gen Z Population Source: Intelpoint



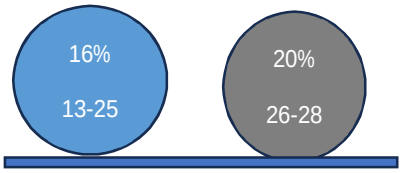
Gen Z Technology use source: GSMA Sub-Saharan Report

According to McKinsey & Company (2021), Gen Z is highly active online, spending over 6 hours daily on their phones, with 65% researching extensively for reviews before making a purchase.[14] Similarly, Nigerian Gen Z has embraced social media, with platforms like TikTok, Instagram, Facebook, and WhatsApp experiencing significant growth. While TikTok, YouTube, and Instagram are gaining traction as primary sources of information, entertainment, and social interaction, Facebook and WhatsApp remain preferred platforms. Notably, Sagaci Research found that WhatsApp is used more by older Gen Z members (57% among 26-28-year-olds) compared to younger Gen Z (50% among 13-25-year-olds). Facebook is the second most preferred social media platform to the Gen Z natives, with 16% of younger Gen Z and 20% of older Gen Z using it.[15]

WhatsApp use by the older and the younger Nigerian Gen Z members

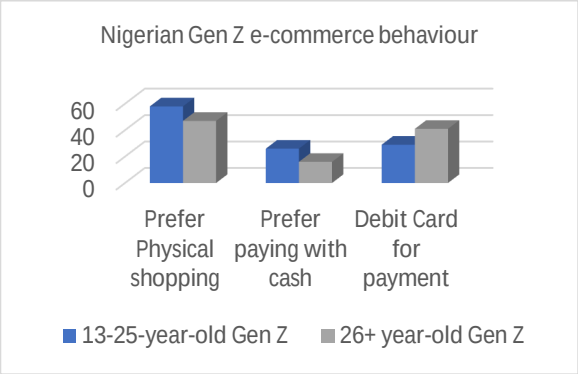


Facebook use by the older and the younger Nigerian Gen Z members



Source: Sagaci Research on Gen Z

The growing access to the internet, particularly on mobile devices, is expanding the reach of e-commerce to a wider audience, with Gen Z being a key beneficiary. Although E-commerce platforms like Jumia, Konga are gaining traction, and social media influence and digital fintech services are on the rise, Nigerian Gen Z's adoption of e-commerce is slower than expected. Interestingly, while a study shows 70% of Nigerians prefer e-commerce,[16] the report by Sagaci research reveals that Nigerian Gen Z surprisingly favors physical shopping and cash transactions. Younger Gen Z (58%) are more likely to opt for physical shops compared to older Gen Z (47%), valuing the tangible experience. Additionally, 26% of younger Gen Z prefer cash due to banking issues, compared to 16% of older Gen Z. This contrast is also made for debit card use, as 41% of the older Gen Zs prefer paying with debit cards unlike 29% of the younger generations.



Source: Sagaci Research on Gen Z

UNDERSTANDING NIGERIAN GEN Z CONSUMER PREFERENCES AND SPENDING HABITS

Gen Zs prioritize affordable products and services that meet their needs. According to McKinsey & Company,[17] Gen Z values experiences over ownership, opting for access-based consumption like streaming services, luxury rentals, travel, and entertainment that enrich their lives without the need for possession. They are also skilled at detecting inauthenticity and prioritize transparency. As a result, they are loyal to brands that understand their needs and preferences, seeking personalized experiences.
The Spend Z[18] report further reveals that Gen Z prioritizes values-driven spending, willing to pay more for ethically sourced and sustainably produced products. Brands showcasing transparency and ethical practices can win over this demographic.
Nigerian Gen Z, representing Africa's largest Gen Z population, is projected to drive $256 billion in spending by 2025.[19] What this means is that they account for 31.9% of Africa's projected Gen Z spending. Their spending priorities focus on essentials like food, fashion, technology, transportation, and health/personal care products, reflecting their core values of sustainability and affordability.[20]

Notably, Nigerian Gen Z is also known for their entrepreneurial spirit, with many embracing innovation and self-employment. These demographics' drive and creativity are shaping the future of business and commerce in Nigeria. Gen Z celebrates the hustle culture and prioritizes financial independence over conventional career paths. *According to Statista, Nigeria had over 103 million internet users by January, 2024 with 90% of them being under the age of 35. This has enabled a surge in digital entrepreneurship, with over 75% of SMEs now using social media for marketing. Gen Z entrepreneurs focus on personal branding, social media influence, and niche markets. They prioritize impact over profit, with many addressing social issues like mental health, education, and climate change alongside their business goals. Their approach is redefining what it means to be successful, challenging the traditional belief that wealth accumulation is the only metric that matters.*[21]

To better understand their preferences, let's take a closer look at Nigerian Gen Z's product choices.
For further insight, we will segment Nigerian Gen Z into 3 age categories: 13-18 (teens), 19-24 (Young Adults) and 25-28 (Established Young Adults).

AGE GROUP	LIFE STAGE/PRIORITIES	CORE PRODUCT NEEDS (EXAMPLES)	PRICE RANGE (~~₦~~) ESTIMATES mid 2024-2025	PRIMARY REASONS FOR CHOICE	MARKETING STRATEGIES (examples)
13-18 (teens)	Secondary school, social Identity formation; Parent-funded	1. School Supplies: Textbooks, Stationeries, basic calculators. 2. Mobile data: small daily/weekly bundle. 3. Affordable fashion: thrifted clothes, sneakers, school shoes. 4. Basic devices: Basic smartphones, power banks. 5. Snacks/Entertainment: Street food, soft drinks, mobile games and occasional cinema. 6. Personal Care: Basic toiletries, affordable skincare (acne focus), sanitary pads.	School Supplies: N500-N15,000/term Data-N50-N1,500/week Fashion: N1000-N8,000/item Basic Phone: N20,000-N80,000 (new or fairly used) Snacks: N200-N1,000/day Toiletries: N300-N2,000/month	1. Parental Approval/Budget. 2. Peer Pressure/Social acceptance: Fitting in at school, following trends. 3. Durability: Needs to last the school year. 4. Basic functionality: phone foe communication. 5. Fun & Exploration: Affordable ways to socialize and explore interests. 6. Taste and flavor.	Co-creating with teen micro-influencers on TikTok for back-to-school challenges with a lot of redeemable prizes to be won. Partnering with popular schools for branded school supplies

19-24 (Young Adults)	Tertiary Education/Job Entry, Peak Hustle Phase, Seeking Independence	1. Tech for Hustle/Learning: Reliable smartphone (often used), laptop (often used), power banks, data bundles. 2. Professional Appearance: Interview outfits, slightly upgraded fashion, better grooming product, organic beauty products, hair/skin care. 3. Connectivity & Hustle Tools: Larger/more frequent data, productivity apps, online course subscriptions. 4. Shared Living Essentials: Basic cooking items, toiletries, affordable furniture. 5. Enhanced Entertainment: Streaming subscriptions, affordable outings, budget travel (e.g. buses home0 6. Financial Tools: Budgeting apps, mobile banking, savings plans. 7. Food and drinks: Alcoholic and non-alcoholic	Used Laptops: N80,000-N200,000 Better Smartphone: N70,000-N150,000(used/ New) Data; N2,000-N6,000/month Interview Outfit: N15,000-N40,000 (total) Shared Rent: N30,000-N100,000/month Streaming: N1,200-N2,500/month Hair Products/Styling: N3,000-N200,000	1. Income Generation/Employability: tech and appearance are investments for hustles/jobs 2. Extreme Value & Affordability: Stretching limited funds (allowances/hustle income); instalments vital. 3. Building Identity & Network: Professional and social image matters for opportunities. 4. Skill Development: Tools for online courses and self-improvement. 5. Independence & Responsibility: Managing own expenses for the first time. 6. Price consciousness/	Enable and encourage their hustle spirit by giving hustle tips on Twitter/X; give Hustle discounts to be used on platforms such as Fiverr. Provide tips/styling consultations for Job interviews. Instalment plans via fintech apps for WhatsApp commerce (Buy Now Pay Later)

25-28 (Established Young Adults)	Early Career Building; Potential Family Formation; Increased Self-Reliance	1. Quality Tech Upgrades: Better smartphone, laptop repairs/upgrades, home internet. 2. Professional Wardrobe: investment pieces, better quality shoes/bags, reliable work attire. 3. Personal & Home Upgrades: Better skin care, hair care, furniture, basic appliances (kettle, blender), potentially a budget car/motorcycle(used). 4. Health & Wellness: Gym memberships(budget), health insurance, better nutrition. 5. Relationship & Family: Dating expenses, savings for marriage, baby items (for some of them) 6. Financial Security: Savings apps, Investment platforms (e.g. Bamboo), side hustle expansion capital.	Phone Upgrade: N150,000-N350,000 Work: N10,000-N40,000 Basic Appliance: N15,000-N60,000 Gym: N10,000-N25,000/month Rent:(self) N150,000-N400,000+/year Savings/ Investments: varies Healthy Food and essentials.: N2,000-N10,000 daily	1. Career Progression: Quality items signal success and durability. 2. Long-term Value; Willing to spend more for durability and reduced replacement costs. 3. Health & Future Planning: Investing in well-being and financial security, Health-conscious choices/ Support for organic products, 4. Lifestyle Aspiration: Upgrading living standards as income (hopefully increases). 5. Social/Family Pressure: Meeting expectations for marriage, family, home ownership. 6. Brand Trust & Reliability: Less experimentation, more focus on proven brands.	Create Podcast platforms and partner with finance influencers for e.g. on Pension Plans. Family packs e.g. for health insurance cover for the family + savings plan, Break prices of large plans-insurance, internet bundles etc. into tiny units/day.

Source: Aggregate multiple sources derived from public datasets and market surveys: Jumia, Konga; Local markets and supermarkets; various Industrial Reports: Sagaci Research, Pierrine Consulting; GSMA Mobile Economy Report, 2022 & 2024; Stears Business: surveys; Nigeria Labor Force Survey, 2023, National Bureau of Statistics; Nairametrics.com; Techcabal.com (Tech prices); CBN Inflation Survey.com; Nairametrics.com (Inflation/Consumer goods)

KEY TAKEAWAYS FOR BRANDS

Understanding the attitudes and spending habits of Nigerian Gen Z is crucial for marketers seeking to connect with this demographic. Our research reveals that authentic brand experiences, cultural relevance, and community engagement drive Gen Z loyalty and advocacy.

Based on our analysis of Nigerian Gen Z's product preferences (see Table: Product Preferences and Spending Habits), we can distill strategic advice for brands.

To effectively engage Nigerian Gen Z customers, brands must adapt to their digital-native preferences and build strong brand recognition. Establishing a presence on social media platforms like TikTok and Instagram is crucial, as 60% of Gen Z discover brands through these channels, often through Influencers. By meeting Gen Z where they are and leveraging these platforms for product discovery and brand storytelling, brands can increase their visibility, reach, and recognition among this influential demographic.

For brands seeking to connect with Nigerian Gen Z, messaging and channel strategies must be tailored to specific age groups. Teens respond to peer-driven trends on social media, while older Gen Zs may engage with professional content on LinkedIn or financial security messaging. Product development should also consider the unique needs of each group, such as durability and basic function for younger Gen Zs, and reliability and authenticity for young professionals. Pricing strategies should be adapted accordingly, with low absolute prices appealing to 13-18-year-olds and flexible payment plans resonating with young adults. Ultimately, brands must create products and services that are relatable, solve real problems, and meet the distinct needs of Gen Z, fostering a deeper connection and driving loyalty.

Nigerian Gen Z prioritizes financial independence, showcasing a strong interest in savings, investments, financial literacy, and cryptocurrency. Platforms like PiggyVest and Cowrywise have gained popularity among this demographic. Given their experience with economic uncertainty, Gen Z seeks brands that offer financial education and effective money management solutions. Fintech brands should take note of the FITC report on 'the Financial Habits of Millennials & Gen Z',[22] to attract this generation by providing value, seamless experiences, and top-notch security measures, including data privacy, fund protection, and fraud prevention. To resonate with Gen Z, brands should offer benefits that address their pain points, such as discounts and low bank charges to combat inflation, rewards for loyalty, and financial products that foster a sense of belonging and community, ultimately providing solutions that address unemployment

and financial insecurity, and building trust, loyalty, and long-term relationships with this demographic.

Brands can partner with older entrepreneurs and other stakeholders to support Gen Z entrepreneurs by expanding digital infrastructure, reducing internet costs, addressing unreliable electricity, and offering start-up grants or low interest loans.

Gen Z values authenticity, seeking brand experiences that transcend product features. Brands promoting values like healthy living, community building, and environmental sustainability resonate with Gen Z's own values, earning their loyalty. Authentic communication and meaningful engagements are key; Forrester[23] emphasizes that Gen Z craves authentic communication and meaningful engagements over polished advertising. Brands that share their stories and values transparently and engage authentically with their audience build trust and loyalty.
To connect with Nigerian Gen Z, brands should engage on social media platforms like Instagram, Twitter, and TikTok, responding to comments, hosting interactive polls, using local language in ads and encouraging user-generated content. It is essential for brands to acknowledge/encourage the hustle spirit of Gen Z and avoid being condescending towards them.

Brown and Hayes highlight that influencer marketing is particularly effective with Gen Z,[24] as influencers are perceived as more relatable and trustworthy than celebrities. This is in line with the McKinsey & Company[25] report that 60% of Gen Z trusts influencers over celebrities, while 40% admitted to being influenced online to purchase items often from brands. Therefore, celebrating Nigerian diversity in its culture and aesthetics through partnering with Influencers, musicians, and other in-demand artists, combined with influencers' endorsements, can significantly impact Gen Z's purchasing decisions. By leveraging the influence and reach of these individuals, brands can create authentic connections with Nigerian Gen Z. Thus, making influencer partnerships and endorsements a crucial component of effective marketing strategies that resonate with these Nigerian Gen Zs.

Brands committed to ethical practices can build trust with Nigerian Gen Z, who prioritize social values, environmental concerns, and corporate transparency. According to Djafarova (2022),[26] Gen Z is aware of and desires ethical and environmental issues. A McKinsey 2019 report notes that 73% of Gen Z buys from companies they consider ethical, with 9/10 Gen Z believing companies have a responsibility to address

environmental and social issues.[27] The Spend Z Report also reveals that Gen Z prioritizes values-driven spending. To resonate with Gen Z, brands should showcase transparency and ethical practices. Additionally, offering unique experiences and personalization can cater to their individual needs, as Gen Z prioritizes experiences over ownership as revealed by the McKinsey Report earlier cited. Empowering passionate customers or micro-influencers and hosting exclusive events can also amplify brand reach and create a sense of exclusivity. Nigerian Gen Z would likely lean towards brands that not only prioritize their values but also actively fight for their causes and join their struggles, demonstrating a genuine commitment to their well-being and concerns.

By leveraging on these insights, brands can gain valuable insights into the mindset of Gen Zs, to better understand them by developing targeted strategies that speak to their values, interests, and behaviors, and in the process creating user-centered products/services/experiences tailored to the unique preferences of this market and improving existing ones. By doing so, brands can build strong connections with this influential demographic driving long-term loyalty and growth.

SOURCES: [1&2]Spend Z Final Report (Gen Z changes everything: A global Gen Z spending report) June 5, 2024 by Nielsen IQ, GFK and World Data Lab; [3] "What is Gen Z?" McKinsey & Company, August 28, 2024, https://www.mckinsey.com/featured-insights/ mckinsey-explainers/what-is-gen-z; [4] "How Gen Z is reshaping retail" NIQ, July 29, 2024, nielsen.com/globallinsights/analysis/2024/how-gen-z-consumer-behaviour-is-reshaping-retail/; [5] Mark McCrindle, October 12, 2024, mccrindle.com/au/article-topic/demographics/the-generations-defined/; [6]The Spend Z report (supra); [7] The MD/CEO, Wema Bank, Mr Ademola Adebise at *"Tapping the Millennial & Gen-Z Markets: sRedefining Opportunities for Financial Services Growth,"* held on Friday, June 17, 2022, at the Lagos Oriental hotel, Victoria Island as cited in the nairametrics.com/2022/06/20/fitc-launches-banking-survey-report-on-financial-habits-of-millennials-gen-z/; [8] The Spend z final report(supra); [9]worlddatalab.com/spend-z; [10] "Gen Z emerge as biggest consumers as spend hits KS4.4trillion in Kenya" World Data Lab, Impact Report, April, 15, 2025; [11] "Nigeria's youth demographic is evident as Gen Z and Millennials combined comprise over 50.1% of the population" by Intelpoint.co/insights/nigerias-youth-demographic-/; [12] World Bank Group, Report on Nigeria's urban sector,https://data.worldbank.org/indicator/SP.URB.TOTL.IN.ZS?locations=NG; [13] "The mobile economy sub-Saharan Africa," https://www.gsma.com/solutions-and-impact/connectivity-for-good/mobile-economy/wp-content/uploads/2024/11/GSMA_ME_SSA_2024_Web.pdf; [14] "What is Gen Z?" McKinsey & Company, August 28, 2024-https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-gen-z; [15] "Understanding the Gen Z in Nigeria: Trends and Insights" Sagaci Research, August 13, 2024-https://sagaciresearch.com/gen-z-nigeria-insights/; [16] "E-Commerce Market Research in Nigeria: Thriving Trends and Challenges" Novatia Consulting Report, November 21, 2024-https://novatiaconsulting.com/e-commerce-market-research-in-nigeria/#:~:text=Nigeria's%20e%2Dcommerce%20landscape%20is,increasing%20consumer%20demand%20for%20sustainability.; [17] McKinsey & Company (supra); [18] The Spend Z Report (supra);[19] Ibukun Oluwa, "Gen Z Spending Habits in Africa: The Digital Consumer Revolution", June, 2025-https://zealnews.africa/en/post/gen-z-spending-habits-in-africa-thedigital-consumer-revolution.; [20] "The African Gen-Z: Understanding Sophistication on a Budget" Pierrine Consulting- https://www.pierrine-consulting.com/the-african-gen-z/; [21] "Are Gen z Entrepreneurs Changing the meaning of Success in Nigeria?" by Joan Aimuengheuwa, January, 20, 2025- **https://techeconomy.ng/are-gen-z-entrepreneurs-changing-the-meaning-of-success-in-nigeria/; [22]** FITC Banking Survey Report, 2022; [23] Forrester (2021),

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