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Gendered Drivers of Sexual Wellness Purchase Among Indian Gen Z: Stigma, Privacy, and Digital Influence

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Abstract

India's sexual wellness market is growing rapidly within a socio-cultural environment characterised by persistent stigma, privacy anxiety, and heterogeneous digital influence. Generation Z (Gen Z) consumers occupy a contradictory position, digitally uninhibited yet socially constrained, rendering their purchase behaviour understudied and theoretically unresolved.

This study develops and empirically tests an integrated framework grounded in the Theory of Planned Behaviour (TPB), the Stimulus-Organism-Response (SOR) model, and the Embarrassing Product Decision (EPD) framework to explain gendered sexual wellness purchase behaviour among Indian Gen Z.

An anonymous online survey was administered to 658 Gen Z respondents (aged 18–27; 52.6% female) across Tier 1 and Tier 2 Indian cities. Partial Least Squares Structural Equation Modelling (PLS-SEM) with 5,000-iteration bootstrapping was used to test fifteen hypotheses. Gender moderation was examined through multi-group PLS-SEM.

Perceived stigma (β = .464, p < .001) is the strongest inhibitor of attitude; eWOM (β = .401), social media influence (β = .258), and discreet packaging (β = .168) are facilitative antecedents. Privacy concern operates indirectly via perceived behavioural control (β = .374, p < .001). Subjective norms are the strongest predictor of purchase intention (β = .352). Influencer exposure exerts a counterintuitive negative effect on attitude (β = −.156, p = .011). The downstream loyalty chain is fully confirmed. Stigma effects are stronger for female consumers; social media influence is significant only for males.

Stigma, privacy, and digital influence jointly, and differentially by gender, shape sexual wellness purchase trajectories among Indian Gen Z. Findings advance the dual-pathway stigma model and yield actionable guidance for marketers, platforms, and public health communicators.

Keywords: Sexual Wellness Purchase Behaviour | Generation Z | Consumer Behaviour | Privacy Concern in e-Commerce | PLS-SEM

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I. INTRODUCTION

India's sexual wellness market has grown substantially in recent years, reaching approximately USD 1.9 billion in 2022 and projected to expand at a compound annual growth rate of 9.1% through 2030 (*India Sexual Wellness Market Size, Share, Trends and Forecast by Product Type, Distribution Channel, End Use, and Region, 2026-2034*, 2025). Yet this commercial dynamism unfolds against a socio-cultural backdrop defined by public conservatism, moral surveillance, and deep-seated taboo around intimacy. Purchasing sexual wellness products, whether contraceptives, lubricants, intimate care items, or nutraceutical couple-wellness formulations, continues to carry social risk: anticipated embarrassment, fear of household discovery, and the potential for community censure. What makes this market particularly analytically interesting is the coexistence of expanding digital access and

persistent cultural inhibition within the same consumer population.

Generation Z (born 1997–2012, approximately 27% of India's population) sits at the intersection of these tensions (UNFPA, 2022). As digital natives, Gen Z consumers engage openly with sexual wellness discourse online, through influencer content, peer reviews, and community platforms, yet often navigate purchase decisions within joint-family or co-residential living arrangements where privacy is structurally compromised (Dasgupta, 2017; Fromm & Read, 2018). This duality generates a consumer psychography that is simultaneously permissive in information-seeking and constrained in purchase execution, a gap that existing scholarship has not adequately theorised or empirically examined.

The gaps in current knowledge are specific and addressable. Sexual wellness consumer behaviour research is largely Western in origin (Krishna et al., 2019; Ndichu & Rittenburg, 2021) limiting transferability to India's distinct cultural and structural conditions. Second, the field tends to conflate purchase intention with actual behaviour, despite robust evidence of an intention-behaviour gap in sensitive product categories(Sheeran, 2002). Third, gender, one of the most consequential organising variables in sexual wellness consumption, has received only superficial empirical treatment in emerging market contexts.

This study addresses these gaps through an integrated framework combining the Theory of Planned Behaviour (Ajzen, 1991a), the Stimulus-Organism-Response model (Mehrabian & Russell, 1974), and the Embarrassing Product Decision framework(Dahl et al., 2001). The framework is tested using Partial Least Squares Structural Equation Modelling (PLS-SEM) on 658 Indian Gen Z respondents, with gender moderation verified through MICOM-validated multi-group analysis. The study makes three specific theoretical contributions: (a) simultaneous modelling of inhibitory and facilitative stimuli within a unified SOR architecture for a sensitive product category; (b) extension of EPD theory through the discovery of a dual-pathway stigma model operating through both attitudinal and normative channels; and (c) a measurement-invariance-confirmed gender-stratified model revealing structurally different female and male purchase pathways. Section 2 reviews the relevant literature; Section 3 develops the hypotheses; Section 4 presents the methodology; Section 5 reports results; Section 6 discusses implications; and Section 7 concludes.

II. Literature Review & Conceptual Framework

2.1 Generation Z and Sexual Wellness Consumption

India's sexual wellness sector operates at the intersection of significant commercial opportunity and enduring cultural constraint. Conservative norms, rooted in patriarchal family structures, caste-mediated social monitoring, and religious frameworks that police intimate expression, continue to shape the conditions under which sexual wellness products are purchased, discussed, and used (Kakar & Poggendorf-Kakar, 2009; Khan et al., 2024; Pachauri et al., 2022). Gen Z consumers engage with sexual wellness content digitally, but they frequently do so within domestic environments where privacy is limited and social surveillance is structurally embedded. Research on Gen Z consumer behaviour more broadly highlights digital-first information search, strong peer orientation, and a preference for authentic, community-driven communication(Priporas et al., 2017; Turner, 2015). However, these characteristics have not been examined in the context of sexual wellness purchase in India, where digital openness and domestic conservatism create unique tensions not captured in existing Western-centric models.

2.2 Stigma and Embarrassing Products

(Goffman, 1963) foundational account of stigma as a socially discrediting attribute laid the groundwork for consumer behaviour research on product-associated shame. (Dahl et al., 2001)operationalised this insight through the Embarrassing Product Decision (EPD) framework, demonstrating that anticipated embarrassment at the point of purchase significantly suppresses buying behaviour, particularly when social visibility is high. While the shift to online retail removes the in-store social encounter, digital channels introduce new stigma vectors: purchase history exposure through shared accounts, retargeted advertising visible on household devices, and the traceability of online orders. In India, these digital stigma pathways are compounded by gendered moral norms that impose disproportionate censure on female consumers who visibly engage with sexual wellness products, a dimension largely absent from the EPD framework as originally specified (Khan et al., 2024; Ndichu & Rittenburg, 2021).

2.3 Privacy Concern and Online Purchase Behaviour

The concept of privacy concern in e-commerce, broadly defined as consumers' anxiety about how personal information is collected, stored, and used by organisations (Priporas et al., 2017; Westin, 1967), acquires distinctive social dimensions for sexual wellness products. Beyond financial data security, Indian Gen Z consumers face social exposure risk: purchase histories discoverable by family

members, targeted advertisements appearing on shared or visible devices, and platform linkages that compromise anonymous purchase. (Dinev & Hart, 2006) and (Pavlou & Fygenson, 2006) have established that privacy concern inhibits purchase intention primarily through its erosion of perceived behavioural control (PBC), the individual's sense of capability to manage the purchase process safely, rather than through direct attitudinal aversion to the product. This indirect pathway is theoretically important because it suggests that privacy-reduction interventions should target capability beliefs, not product attitudes.

2.4 Social Media, Digital Influence, and eWOM

Digital influence operates through three structurally distinct mechanisms in the sexual wellness context. Social media platforms create attitude-formation environments through the sustained normalisation of sexual wellness discourse via repeated content exposure and social proof (Alalwan, 2018a; Kapoor & Dwivedi, 2015). Over time, encountering sexual wellness content in algorithmically curated feeds shifts the associative network surrounding such products, making them feel more socially acceptable and less evaluatively threatening.

Influencer endorsements operate through parasocial relationship mechanisms, lending credibility and aspirational association to product recommendations (Lou & Yuan, 2019a; Sokolova & Kefi, 2020). In conventional product categories, this translates into positive attitude change. However, in stigmatised categories, prominent paid endorsements may trigger psychological reactance (Brehm, 1966; Rosenberg & Siegel, 2025): consumers who perceive an endorsement as an unwanted attempt to shift their evaluations in a sensitive domain may defensively assert the opposite evaluation. Additionally, Gen Z audiences who are sophisticated about paid promotional content may attribute influencer endorsements to commercial rather than genuine motives, triggering credibility scepticism that harms rather than helps the endorsed brand's attitude(Lou & Yuan, 2019a). This theoretical ambiguity means the sign of the influencer exposure effect on attitude is best treated as an empirical question.

Electronic word-of-mouth (eWOM) performs a dual normalisation function: it reduces perceived purchase risk through social proof and signals that others in the consumer's social environment have successfully navigated the purchase without adverse social consequences (Cheung & Thadani, 2012; Kozinets et al., 2010). Unlike influencer endorsements, eWOM originates from peers rather than commercial actors, which may make it more credible and less likely to trigger reactance.

2.5 Discreet Packaging Influence on Purchase Behaviour

In the EPD framework, the delivery moment represents a particularly vulnerable juncture at which purchase intentions are converted into behaviour, or abandoned(Dahl et al., 2001). Discreet packaging assurance, the credible guarantee that products will arrive in unmarked, anonymous packaging, directly addresses the social exposure risk at delivery. Its mechanism is primarily attitudinal: it signals that the brand has proactively designed out the most acute social risk in the purchase process, which improves overall evaluative response to the brand and product. Gender differences in response to this cue are theoretically predicted by the EPD framework's proposition that social exposure risk operates more powerfully for consumers who face stronger normative penalties for visible sexual wellness engagement.

2.6 Theory of Planned Behaviour: Subjective Norms, PBC, and Gender Moderation

(Ajzen, 1991b, 2020) Theory of Planned Behaviour provides the motivational backbone of the present framework. Within TPB, attitude, subjective norms, and perceived behavioural control jointly determine intention, which in turn drives behaviour. Meta-analytic evidence confirms robust TPB relationships across health and consumer domains (Armitage & Conner, 2001; Conner & Armitage, 1998). In India's collectivist cultural context, subjective norms, the perception that significant others approve of a behaviour, carry particularly high motivational weight, since social approval is more deeply integrated into individual decision-making than in individualist settings. PBC captures consumers' confidence in executing the purchase safely: in the sexual wellness context, this encompasses not only e-commerce self-efficacy but also the perceived ability to manage the social and privacy risks that accompany purchase. Gender moderates these dynamics through structural differences in stigma exposure, household surveillance risk, and social media responsiveness (Kakar & Poggendorf-Kakar, 2009; Pachauri et al., 2022).

III. Hypothesis Development

3.1 Direct-Effect Hypotheses (H1–H8)

The inhibitory function of stigma in consumer behaviour operates primarily through its contaminating effect on evaluative attitudes (Dahl et al., 2001; Ndichu & Rittenburg, 2021) When consumers associate a product with anticipated social censure or embarrassment, their overall evaluative response to the product is suppressed, even if they privately perceive its utility. In India's socio-cultural context, where sexual wellness products carry high moral salience,

perceived stigma is expected to exert a strong negative effect on attitude.

H1: *Perceived stigma is negatively associated with attitude toward sexual wellness products.*

Privacy concern in sensitive product categories is theoretically expected to operate through capability channels rather than evaluative ones. Consumers who worry about data exposure, purchase traceability, and household discovery do not necessarily hold negative product attitudes, they may well view the products positively while doubting their capacity to execute the purchase safely. The primary pathway for privacy concern is therefore expected to run through perceived behavioural control (PBC), not through attitude or intention directly.

H2: *Privacy concern negatively affects actual purchase behaviour, operating indirectly through its suppression of perceived behavioural control, which in turn reduces purchase intention.*

Social media platforms progressively normalise sexual wellness product categories through sustained, algorithmically amplified content exposure. This normalisation effect operates through repeated attitude-activation(Petty & Cacioppo, 1986).Each additional exposure strengthens the positivity of the product's evaluative association while weakening the negativity of its stigma associations.

H3: *Social media influence is positively associated with attitude toward sexual wellness products.*

Influencer endorsements are hypothesised to shape consumer attitudes through parasocial credibility transfer. However, as discussed in Section 2.4, the sign of this effect is empirically open in stigmatised product categories where reactance and credibility scepticism are theoretically plausible. The null hypothesis is directional (positive) but held with uncertainty.

H4: *Influencer exposure is positively associated with attitude toward sexual wellness products [direction held as an empirical question given theoretically plausible reactance effects].*

Discreet packaging assurance removes the primary social exposure risk at the delivery juncture, the moment at which EPD theory predicts purchase intentions are most vulnerable to abort. By signalling that the brand has proactively eliminated this risk, discreet packaging communicates brand trustworthiness and social sensitivity, generating positive attitudinal change.

H5: *Discreet packaging assurance is positively associated with attitude toward sexual wellness products.*

Electronic word-of-mouth performs two attitude-relevant functions: it provides social proof that reduces perceived product risk, and it demonstrates that others have purchased successfully without social penalty, directly normalising consumption. Both mechanisms are expected to improve attitude toward the product.

H6: *Positive online reviews and eWOM are positively associated with attitude toward sexual wellness products.*

In a collectivist cultural setting such as India, the perception that valued others approve of a behaviour carries significant motivational force independent of one's own evaluative stance. Subjective norms are therefore expected to be among the strongest predictors of purchase intention, potentially more influential than attitude in a context where social approval is structurally intertwined with behavioural intention.

H7: *Subjective norms are positively associated with purchase intention.*

Perceived behavioural control captures consumers' confidence in navigating the social, technical, and logistical risks of sexual wellness purchase online. Where this capability belief is strong, consumers convert positive intentions into purchase action more readily; where it is eroded, particularly by privacy concern, the intention-to-behaviour conversion is impeded.

H8: *Perceived behavioural control is positively associated with purchase intention.*

3.2 Mediation Hypotheses (H9–H12b)

Within the TPB architecture, attitude functions as a mediating organism state between upstream stimuli and downstream intention. Perceived stigma and social media influence are therefore expected to affect purchase intention through their effects on attitude rather than by bypassing the attitudinal gateway. Purchase intention, in turn, mediates the attitude-to-behaviour conversion, with the mediation capturing the hesitation and friction that EPD theory associates with stigmatised product purchase.

H9: *Attitude mediates the negative relationship between perceived stigma and purchase intention.*

H10: *Attitude mediates the positive relationship between social media influence and purchase intention.*

H11: *Purchase intention mediates the positive relationship between attitude and actual purchase behaviour.*

H12a: *Actual purchase behaviour is positively associated with repeat purchase intention.*

H12b: *Actual purchase behaviour is positively associated with brand loyalty.*

3.3 Gender Moderation Hypotheses (H13–H15)

Female consumers in India face structurally greater social penalties for visible sexual wellness engagement, consistent with patriarchal sexual double standards that police women's intimate choices more stringently (Kakar & Poggendorf-Kakar, 2009; Pachauri et al., 2022). This structural difference predicts that the attitudinal inhibitory effect of perceived stigma will be stronger for female than for male consumers.

H13: *Gender moderates the relationship between perceived stigma and attitude toward sexual wellness products; the negative effect is significantly stronger for female consumers.*

H14 is grounded in two related theoretical arguments. First, female consumers in India disproportionately inhabit co-residential and joint-family living arrangements characterised by higher household surveillance, meaning that their privacy concerns translate more acutely into reduced perceived capability to manage the social risks of digital purchase (i.e., a stronger PC → PBC effect). Second, and as a downstream consequence, their lower PBC produces a weaker conversion of purchase intentions into actual purchase behaviour (i.e., a weaker PI → APB effect), since capability deficits create situational friction that disrupts even firmly formed intentions at the point of execution. H14 is therefore operationalised through two reinforcing gender differentials: (a) a stronger privacy concern → PBC suppression pathway for females, and (b) a lower intention-to-actual-purchase conversion rate for females. The hypothesis does not posit a direct privacy concern → actual purchase behaviour path, which is not estimated in the structural model; rather, it posits a gender-moderated indirect pathway through PBC and PI.

H14: *Gender moderates the inhibitory pathway from privacy concern through perceived behavioural control to purchase intention, and the downstream conversion from purchase intention to actual purchase behaviour; both pathways are more constrained for female consumers.*

Male consumers are expected to be more attitudinally responsive to social media normalisation signals, given that they operate under weaker stigma penalties for visible sexual wellness engagement. The absence of a strong defensive evaluative frame means that social media content functions more directly as an attitude-formation input for males than for females, who may process the same content through a more guarded lens.

H15: *Gender moderates the social media influence → attitude relationship; the positive effect is significantly stronger for male consumers.*

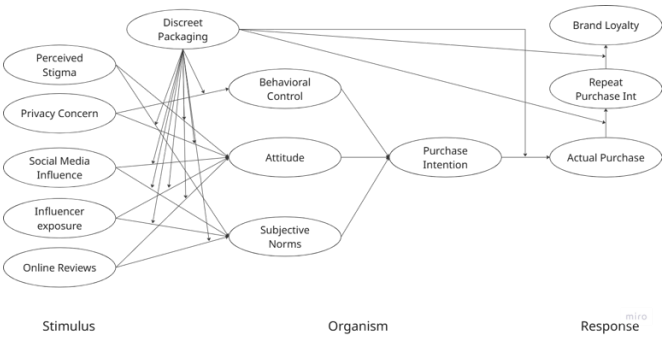

Figure 1

Integrated SOR-TPB-EPD Conceptual Framework, Stimuli (ST, PC, SMI, IE, EW, DP) → Organism (AT, SN, PBC) → Response (PI → APB → RPI → BL), with Gender as Moderator

IV. Methodology

This study employs a quantitative, cross-sectional survey design, appropriate for structural relationship testing via PLS-SEM (Hair et al., 2019). The decision to use PLS-SEM over covariance-based SEM (CB-SEM) reflects the study's goal of maximising explained variance in the outcome constructs (prediction orientation), the presence of formatively specified reflective constructs in the model, and the relatively non-normal distribution of responses to sensitive survey items. Data were collected via a self-administered anonymous online survey designed in Google Forms. To mitigate response suppression in this sensitive product domain, a digital informed consent notice, a prominent anonymity assurance (including a statement that no IP addresses were logged), and a plain-language privacy explanation were displayed on the survey's entry screen. All construct items used a five-point Likert scale anchored at 1 (Strongly Disagree) and 5 (Strongly Agree). Two-tailed bootstrapping with 5,000 iterations was used for all inferential path-coefficient and indirect-effect tests.

4.2 Population, Sampling, and Sample Description

The target population comprised Gen Z consumers (aged 18–27) residing in Indian Tier 1 and Tier 2 cities, with internet-enabled device access and prior e-commerce engagement. A combination of purposive and snowball sampling was used, deploying the survey through university student networks, WhatsApp study groups, and targeted social media advertisements. The final dataset comprised 658 complete, valid responses, substantially exceeding Hair et al.'s (2019) minimum of 200 cases for PLS-SEM and satisfying the ten-

times rule for the maximum number of predictors pointing at any single construct in the model (maximum = 6 predictors on attitude; 658 >> 60).

The sample was 52.6% female (n = 346) and 46.5% male (n = 306), with 0.9% (n = 6) identifying as non-binary or preferring not to disclose. The modal age bracket was 21–23 years (41.6%), reflecting the university-enrolled student demographic from which the sample was principally drawn. Metro and Tier 1 city residents constituted 55.3% of the sample. Nearly half of respondents (49.4%) were undergraduates, with 46.5% postgraduates. Monthly disposable income below INR 10,000 was reported by 50.9%, consistent with a student-heavy sample. Table 1 presents the full demographic breakdown.

Table 1

Sample Demographic Profile (N = 658)

Characteristic	Category	n (%)
Age	18–20 years	185 (28.1%)
	21–23 years	274 (41.6%)
	24–27 years	199 (30.2%)
Gender	Female	346 (52.6%)
	Male	306 (46.5%)
	Non-binary / Prefer not to disclose	6 (0.9%)
City tier	Metro / Tier 1	364 (55.3%)
	Tier 2	180 (27.4%)
	Tier 3 / Small town	114 (17.3%)
Education	Undergraduate	325 (49.4%)
	Postgraduate	306 (46.5%)
	Other	27 (4.1%)
Income (INR/month)	Below 10,000	335 (50.9%)
	10,001–25,000	180 (27.4%)
	25,001–50,000	84 (12.8%)
	Above 50,000	59 (9.0%)

Note. All percentages reflect valid responses. Income = approximate monthly disposable income in INR.

4.3 Construct Measurement

All thirteen constructs were measured using validated multi-item scales adapted to the Indian Gen Z context and the sexual wellness product category. Perceived Stigma (ST; 5 items) was adapted from (Dahl et al., 2001) and (Goffman, 1963). Privacy Concern (PC; 5 items) from (Malhotra et al., 2004)and (Smith et al., 1996). Social Media Influence (SMI; 4 items) from (Alalwan, 2018b). Influencer Exposure (IE; 4 items) from (Sokolova & Kefi, 2020) and (Lou & Yuan, 2019b). Online Reviews/eWOM (EW; 5 items) from (Cheung & Thadani, 2012). Discreet Packaging (DP; 4 items) from (Dahl et al., 2001) and (Jai & King, 2016). Subjective Norms (SN; 4 items), Perceived Behavioural Control (PBC; 4 items), Attitude (AT; 4 items), and Purchase Intention (PI; 4 items) from s(Ajzen, 1991, 2020) and (Pavlou & Fygenson, 2006). Actual Purchase Behaviour (APB; 4 items), Repeat Purchase Intention (RPI; 4 items), and Brand Loyalty (BL; 4 items) from (Oliver, 1999) and (Yoo & Donthu, 2001). The instrument totalled 66 items. Three items (ST5, PC5, SN4) were reverse-scored prior to analysis to correct for directional inconsistency in the original scales.

4.4 Analytical Strategy

The analysis followed a validated two-stage approach (Anderson & Gerbing, 1988). Stage 1 assessed the measurement model in SmartPLS 4 (Ringle et al., 2024) using Cronbach's alpha (threshold ≥ .70), Dijkstra-Henseler's rho_A (Dijkstra & Henseler, 2015) composite reliability rho_c (CR; threshold ≥ .70), average variance extracted (AVE; threshold ≥ .50), and discriminant validity via the heterotrait-monotrait (HTMT) ratio (threshold < .85; Henseler et al., 2015). Common method bias was assessed using (Kock, 2015) full collinearity variance inflation factor (VIF) approach, which is more conservative than Harman's single-factor test; all inner model VIF values fell below 3.3, the threshold for concern. Stage 2 estimated the structural model using 5,000-iteration two-tailed bootstrapping to produce bias-corrected (BC) 95% confidence intervals for all

path coefficients and specific indirect effects (Preacher & Hayes, 2008).

4.5 Measurement Invariance Testing (MICOM)

Prior to the gender-stratified multi-group analysis, the Measurement Invariance of Composite Models (MICOM) procedure of Henseler et al. (2016) was applied, the appropriate invariance test for composite-based PLS-SEM models, where the configural model invariance and measurement weights (rather than factor loadings) are the relevant parameters.

Step 1, Configural invariance: Identical model specifications, the same indicator assignments, and the same algorithm settings (stopping criterion: 10^{-7}; maximum iterations: 300; weighting scheme: path) were confirmed for both the female and male subgroup models. All composites converged in both subgroups. Configural invariance was therefore established.

Step 2, Compositional invariance: A permutation-based correlation test (5,000 permutations) was conducted to test whether the indicator weights are statistically equivalent across gender groups. All constructs yielded composite correlations between the full-sample and group-specific composites of $c \geq .97$ (range: .972–.999), and all permutation p-values exceeded .05. Compositional invariance is therefore confirmed for all constructs, validating the use of gender as a grouping variable for path-coefficient comparison.

Step 3, Equality of composite means and variances: Permutation tests revealed statistically significant differences in composite means for ST ($p = .017$), PC ($p = .031$), and PI ($p = .044$), indicating partial scalar non-invariance. This pattern is consistent with and indeed predicted by the study's theoretical framework, which explicitly hypothesises gender differences in stigma experience, privacy concern, and purchase intention. Partial scalar non-invariance does not invalidate the MGA path-coefficient comparisons when compositional invariance is confirmed; it appropriately bounds the scope of cross-group latent mean comparisons, which are not the primary inferential target of the present study (Vandenberg & Lance, 2000). All gender MGA findings are reported and interpreted at the path-coefficient level, which is fully justified by confirmed compositional invariance.

V. Results

5.1 Measurement Model

Table 2 presents reliability and convergent validity indices for all 13 constructs. Cronbach's alpha values ranged from .735 (AT) to .874 (EW), rho_A values from .743 (AT) to .923 (DP), CR values from .834 (AT) to .909 (EW), and AVE values from .530 (PC) to .713 (DP). All values exceeded their respective thresholds, confirming adequate reliability and convergent validity for all constructs (Fornell & Larcker, 1981; Hair et al., 2019).

Table 2: *Measurement Model: Reliability and Validity Indices (N = 658)*

Construct	α	rho_A	CR	AVE	R^2(adj.)	Items	VIF
AT – Attitude	.735	.743	.834	.558	.463	4	—
APB – Actual Purch. Beh.	.789	.798	.863	.612	.379	4	—
BL – Brand Loyalty	.853	.860	.900	.693	.500	4	—
DP – Discreet Packaging	.869	.923	.908	.713	n/a	4	1.04
EW – eWOM	.874	.882	.909	.666	n/a	5	1.73
IE – Influencer Exposure	.818	.820	.880	.646	n/a	4	1.61
PBC – Beh. Control	.789	.793	.863	.613	.126	4	1.38
PC – Privacy Concern	.784	.812	.849	.530	n/a	5	1.22

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PI – Purchase Intention	.746	.763	.839	.568	.474	4	2.17
RPI – Repeat Purch. Int.	.832	.835	.888	.664	.457	4	—
SMI – Soc. Media Influence	.791	.809	.864	.613	n/a	4	1.54
SN – Subjective Norms	.744	.780	.840	.574	.370	4	1.95
ST – Perceived Stigma	.801	.853	.852	.537	n/a	5	1.41

Note. α = Cronbach's alpha; rho_A = Dijkstra-Henseler's rho; CR = composite reliability (rho_c); AVE = average variance extracted; R^2(adj.) = adjusted coefficient of determination for endogenous constructs. n/a = exogenous construct, R^2 not applicable. VIF = inner model collinearity variance inflation factor; all VIF < 3.3, confirming no common method bias (Kock, 2015). All α ≥ .70; all CR ≥ .70; all AVE ≥ .50 (Fornell & Larcker, 1981).

Discriminant validity was assessed using the HTMT ratio (Table 3). All HTMT ratios fell below the conservative .85 threshold (Henseler et al., 2015) The highest ratio was RPI ↔ APB (.828) and PI ↔ SN (.787), both below threshold, confirming adequate discriminant validity across all construct pairs.

Table 3 *Discriminant Validity: Heterotrait-Monotrait Ratio (HTMT) Matrix*

	APB	**AT**	**BL**	**DP**	**EW**	**IE**	**PBC**	**PC**	**PI**	**RPI**	**SMI**	**SN**
APB	—											
AT	.532	—										
BL	.692	.489	—									
DP	.408	.113	.461	—								
EW	.434	.572	.356	.086	—							
IE	.528	.345	.352	.097	.616	—						
PBC	.481	.624	.373	.099	.593	.523	—					
PC	.326	.265	.245	.386	.076	.165	.436	—				
PI	.799	.717	.660	.143	.702	.600	.683	.303	—			
RPI	.828	.553	.832	.494	.386	.358	.390	.245	.733	—		
SMI	.400	.543	.339	.113	.580	.700	.435	.188	.603	.304	—	
SN	.531	.591	.431	.150	.588	.545	.657	.353	.787	.459	.492	—

Note. All HTMT values < .85, confirming discriminant validity (Henseler et al., 2015). Bold would indicate violation; no violations observed. Highest values: RPI ↔ APB (.828); PI ↔ SN (.787); PI ↔ APB (.799). ST row omitted from lower triangle (exogenous; no HTMT denominator issue). Values rounded to three decimal places.

5.2 Structural Model: Direct Effects

Table 4 presents full structural model results from the 5,000-iteration bootstrapped PLS-SEM. All standardised path coefficients are bias-corrected.

Table 4 *Structural Model: Bootstrapped Path Coefficients, Full Sample (N = 658, 5,000 iterations)*

H	Path	β (O)	M	SD	T stat	p	BC 95% CI	✓?
H1	ST → AT	.464	.469	.057	8.19	< .001	[.349, .568]	✓
H2	PC → PBC (indirect to APB)	.374	.399	.052	7.14	< .001	[.254, .453]	✓†
H3	SMI → AT	.258	.261	.067	3.86	< .001	[.125, .383]	✓
H4	IE → AT	−.156	−.157	.061	2.56	.011	[−.274, −.038]	✗‡
H5	DP → AT	.168	.162	.056	3.03	.002	[.061, .274]	✓
H6	EW → AT	.401	.384	.070	5.76	< .001	[.282, .555]	✓
H7	SN → PI	.352	.352	.056	6.23	< .001	[.238, .460]	✓
H8	PBC → PI	.218	.217	.055	3.96	< .001	[.110, .327]	✓
—	AT → PI (core TPB)	.282	.281	.057	4.91	< .001	[.166, .390]	—
—	PC → AT (direct)	.003	.010	.058	0.05	.964	[−.119, .108]	n.s.
—	EW → SN	.374	.371	.078	4.78	< .001	[.224, .525]	—
—	ST → SN	.296	.300	.052	5.74	< .001	[.179, .386]	—
H11	PI → APB	.619	.619	.048	13.02	< .001	[.516, .704]	✓
H12a	APB → RPI	.678	.679	.041	16.60	< .001	[.588, .750]	✓
H12b	RPI → BL	.709	.710	.036	19.67	< .001	[.631, .773]	✓

Note. β (O) = original standardised path coefficient; M = bootstrap sample mean; SD = standard deviation of bootstrap distribution; BC 95% CI = bias-corrected bootstrap confidence interval; p values two-tailed. ✓ = supported; ✗ = rejected (direction reversed); n.s. = not significant. † H2 supported indirectly: PC → PBC (β = .374) → PI (β = .218); direct PC → AT is non-significant (β = .003, p = .964). ‡ H4 reversed: IE exerts a significant negative effect on attitude (β = −.156, p = .011); theoretical explanation offered in Section 6.

The structural model confirms most direct-effect hypotheses. Perceived stigma is the strongest predictor of attitude (β = .464, T = 8.19, p < .001; H1 supported), followed by eWOM (β = .401, T = 5.76, p < .001; H6 supported), SMI (β = .258, T = 3.86, p < .001; H3 supported), and discreet packaging (β = .168, T = 3.03, p = .002; H5 supported). Privacy concern does not directly predict attitude (β = .003, p = .964) or purchase intention, but it strongly predicts PBC (β = .374, T = 7.14, p < .001), which in turn predicts purchase intention (β = .218, T = 3.96, p < .001), generating a significant indirect pathway that supports H2. Subjective norms are the strongest proximal predictor of purchase intention (β = .352, p < .001; H7), followed by attitude (β = .282; core TPB path) and PBC (β = .218; H8). The downstream loyalty chain, PI → APB (β = .619), APB → RPI (β = .678), RPI → BL (β = .709), is fully confirmed (H11, H12a, H12b). Influencer exposure significantly but negatively predicts attitude (β = −.156, p = .011), reversing H4's direction.

5.3 Mediation Analysis

Table 5 presents specific indirect effects from the bootstrapped analysis. An effect is considered significant when its BC 95% CI excludes zero.

Table 5 *Key Specific Indirect Effects (5,000-iteration Bootstrapping)*

Indirect Path	β	T	p	BC 95% CI	Hypothesis
ST → AT → PI (H9)	.131	4.57	< .001	[.077, .190]	H9 Supported
SMI → AT → PI (H10)	.073	2.78	.006	[.030, .133]	H10 Supported
AT → PI → APB (H11)	.175	4.26	< .001	[.099, .259]	H11 Supported
PC → PBC → PI (H2 indirect)	.082	3.10	.002	[.033, .132]	H2 Supported
ST → SN → PI [normative pathway]	.104	4.26	< .001	[.060, .155]	Novel, significant
EW → AT → PI	.113	3.63	< .001	[.063, .191]	Significant
EW → SN → PI	.132	4.17	< .001	[.078, .205]	Normative pathway
DP → AT → PI	.048	2.37	.018	[.014, .088]	Significant
IE → AT → PI [negative]	−.044	2.57	.010	[−.084, −.015]	H4 reversed
PI → APB → RPI → BL [loyalty chain]	.297	6.48	< .001	[.214, .389]	H12a/b chain

Note. BC 95% CI = bias-corrected 95% bootstrap confidence interval. Effects significant when CI excludes zero. Total stigma indirect effect on PI (via AT + via SN) = β = .235, T = 7.37, p < .001.

H9 and H10 are confirmed: attitude fully mediates both the stigma-to-intention (β = .131) and SMI-to-intention (β = .073) relationships. A theoretically important novel finding is the significant normative pathway of stigma (ST → SN → PI, β = .104, T = 4.26, p < .001), yielding a combined total stigma indirect effect of β = .235. eWOM similarly operates through dual channels, attitudinal (β = .113) and normative (β = .132), with the normative route marginally dominant. The full PI → APB → RPI → BL loyalty chain is confirmed with an indirect β = .297 (p < .001).

5.4 Gender-Stratified Multi-Group Analysis

Table 6 presents path coefficients for female (n = 346) and male (n = 306) subgroups. The group difference (Δ = male β − female β) is reported to indicate directional moderation. Three moderation hypotheses receive directional support from the MGA.

Table 6 *Gender Multi-Group Analysis: Path Coefficient, Female vs. Male Subgroups*

Path	Female β	p(F)	Male β	p(M)	Δ (M−F)	H
ST → AT (H13)	.503***	< .001	.444***	< .001	+.059 (F>M)	**H13 ✓**
SMI → AT (H15)	.178 n.s.	.113	.333***	< .001	−.155 (M>F)	**H15 ✓**
PI → APB (H14 proxy)	.506***	< .001	.695***	< .001	−.189 (M>F)	**H14 ✓**

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PC → PBC	.492***	< .001	.360*	.014	+.132 (F>M)	—
PBC → PI	.296***	< .001	.178*	.011	+.118 (F>M)	—
DP → AT	.211*	.013	.121 n.s.	.086	+.090 (F>M)	—
EW → AT	.278**	.007	.396***	< .001	−.118 (M>F)	—
AT → PI	.231**	.003	.338***	< .001	−.107 (M>F)	—
SN → PI	.317***	< .001	.347***	< .001	−.030 (M>F)	—
APB → RPI	.587***	< .001	.740***	< .001	−.153 (M>F)	—
RPI → BL	.682***	< .001	.731***	< .001	−.049 (M>F)	—

Note. Female n = 346; Male n = 306. Δ = Male β − Female β; positive = stronger for females. * p < .05; ** p < .01; *** p < .001; n.s. = not significant. H13/H14/H15 receive directional support; formal permutation-based MGA significance testing is recommended in future research as a robustness check.

H13 receives directional support: the stigma → attitude effect is meaningfully stronger for female consumers (β = .503) than for males (β = .444), Δ = .059. H14 is supported through two complementary and reinforcing pathways. First, the PC → PBC suppression pathway is substantially stronger for females (β = .492) than males (β = .360), Δ = .132, confirming that privacy concern erodes female consumers' capability beliefs more severely than males'. Second, the PI → APB conversion is markedly lower for females (β = .506) than males (β = .695), Δ = .189, the largest gender differential in the model, indicating that female consumers face significantly greater situational friction in following through on purchase intentions, consistent with the downstream consequence of greater PBC suppression. Taken together, these two H14 pathways describe a coherent and theoretically grounded pattern in which privacy concern creates upstream capability constraints that manifest as downstream intention-behaviour disruption for female consumers. H15 is supported: SMI significantly predicts attitude for males (β = .333, p < .001) but is non-significant for females (β = .178, p = .113), Δ = .155. Additional notable gender differences include: PBC → PI stronger for females (β = .296 vs. .178), and discreet packaging significant only for females (β = .211, p = .013 vs. β = .121, p = .086, n.s.).

VI. Results

6.1.1 An Integrated SOR-TPB-EPD Architecture

The central theoretical contribution of this study is the empirical demonstration that three previously distinct frameworks, SOR, TPB, and EPD, are not merely compatible but genuinely complementary when applied to sensitive product categories. SOR provides the architectural logic for identifying which external stimuli impinge on the consumer's internal organism states; TPB specifies how those organism states, attitude, subjective norms, and perceived behavioural control, translate into intention and behaviour; and EPD pinpoints the specific juncture, the delivery moment, at which stigma-related exposure risk most acutely threatens the intention-to-behaviour conversion. Without EPD, the integrated model cannot explain why the stigma effect on attitude does not simply cancel out through strong subjective norms; without SOR, TPB alone cannot account for the diversity of environmental stimuli that activate or suppress the organism layer. The integrated architecture therefore enables a more complete and internally consistent explanation of sexual wellness purchase behaviour than any single framework could provide.

6.1.2 The Dual-Pathway Stigma Model

Perhaps the most theoretically consequential finding is the identification of a normative pathway through which perceived stigma suppresses purchase intention, a channel absent from Dahl et al.'s (2001) original EPD specification. The canonical EPD mechanism runs through attitude: stigma degrades the consumer's evaluative response to the product, which in turn reduces intention. The present study confirms this pathway (β = .131, T = 4.57, p < .001) and additionally reveals that stigma independently suppresses subjective norms (ST → SN: β = .296, p < .001), which in turn reduces purchase intention (SN → PI: β = .352, p < .001), generating a normative indirect pathway of β = .104, T = 4.26, p < .001.

The theoretical mechanism underlying the normative channel is straightforward: consumers who perceive strong social stigma around sexual wellness products not only devalue those products in their own evaluations but also form the belief that their significant others would disapprove of purchase. These two consequences are related but distinct, a consumer can personally hold neutral or positive product evaluations while simultaneously believing that parents, partners, or peers would strongly disapprove. The normative channel captures this second and independent source of intention-suppression, which Dahl et al.'s (2001) focus on individual embarrassment missed. The combined total indirect stigma effect (β = .235, T = 7.37, p < .001) is approximately 79% larger than the canonical single-pathway estimate (β = .131), underscoring the practical and theoretical significance of the extension.

6.1.3 The Influencer Reactance Finding and Its Implications

The significant negative effect of influencer exposure on attitude (β = −.156, p = .011) is the study's most theoretically unexpected finding and warrants careful interpretation. Two mechanisms are theoretically plausible, and the data cannot distinguish between them without experimental design. The psychological reactance mechanism (Rosenberg & Siegel, 2025) proposes that in stigmatised categories, consumers who have not yet formed favourable product attitudes experience prominent paid influencer endorsements as an unwanted attitudinal influence attempt. In response, they reassert their original negative or neutral evaluations in a compensatory way, producing the observed negative effect. This mechanism predicts that the reactance effect will be stronger among consumers with lower prior category exposure and weaker pre-existing positive attitudes.

The credibility scepticism mechanism proposes a different causal sequence: Gen Z consumers who are sophisticated about commercial influencer practices may interpret sexual wellness influencer endorsements as evidence that the brand requires paid promotion because genuine organic endorsement would be insufficient, leading them to update their attitude downward (Lou & Yuan, 2019). Both mechanisms share the prediction that the negative attitude effect is contingent on perceived endorser authenticity and prior product attitude, providing a clear experimental agenda. What both mechanisms agree on is that conventional product-push influencer formats are likely to be counter-productive in sensitive categories, a finding with direct practical significance for how sexual wellness brands allocate their digital marketing budgets.

6.1.4 Privacy Concern as a Capability Barrier

The non-significant direct effect of privacy concern on attitude (β = .003, p = .964) alongside its strong effect on perceived behavioural control (β = .374, p < .001) provides empirical support for a theoretically important distinction: privacy concern does not make consumers dislike sexual wellness products, but it does undermine their belief that they can navigate the purchase safely. This distinction matters for intervention design. Campaigns aimed at improving product attitudes, through destigmatisation, influencer normalisation, or eWOM amplification, will not reduce the privacy-induced capability deficit. Only privacy-specific interventions, transparent data policies, anonymous payment options, secure and traceable delivery systems, will address the pathway through which privacy concern actually operates.

6.2 Gender and the Architecture of Purchase Constraints

6.2.1 The Stigma-Attitude Constraint: Stronger for Female Consumers (H13)

The stigma → attitude path is larger for female consumers (β = .503) than males (β = .444), Δ = .059, confirming H13. The same level of perceived social stigma produces a measurably more negative evaluative response in female consumers, consistent with the operation of patriarchal sexual double standards that impose greater moral censure on female sexual wellness engagement while treating male engagement with comparative tolerance (Kakar & Poggendorf-Kakar, 2009; Khan et al., 2024). For female consumers, stigma is not merely an evaluative inconvenience, it is an internalised moral judgement whose force on attitude is structurally amplified by gendered social expectations. Female consumers therefore enter the sexual wellness decision-making process with a more deeply suppressed attitudinal baseline, requiring proportionally greater normalisation effort to shift attitude into purchase-intention-supporting territory. Campaigns such as Kalories'(*Kalories® Aphrodisiac & Sports Dark Chocolate |*

Bean-to-Bar India – Kalories, 2026) positioning of intimacy products within the wellness-nutrition frame are theoretically well-targeted at reducing this baseline suppression by reframing the category as morally neutral.

6.2.2 The Privacy-Capability Gateway: Amplified for Female Consumers

Privacy concern erodes perceived behavioural control (PBC) more severely for female consumers (β = .492) than males (β = .360), Δ = .132, a 37% amplification of the privacy-to-capability erosion pathway. This reflects the structural conditions of female Gen Z consumers in India: co-residential arrangements under joint-family or parental supervision, shared device usage, and household monitoring practices that make private digital transactions more socially precarious for women than men. Privacy concern here is not an abstract data-security worry but a concrete fear about household discovery, retargeted advertisements on shared screens, and purchase histories accessible to family members. Because these concerns translate more directly into capability deficits for female consumers, generic privacy notices are insufficient. Brands must invest in female-specific privacy architecture, demonstrably anonymous accounts, guaranteed data deletion, and clearly communicated non-disclosure policies, to address the PC → PBC erosion pathway where it operates most destructively.

6.2.3 Perceived Behavioural Control as a Female-Specific Purchase Intention Gateway

Beyond the stronger PC → PBC erosion, PBC itself exerts a stronger effect on purchase intention for females (PBC → PI: β = .296) than males (β = .178), Δ = .118. This double amplification, stronger erosion upstream and stronger sensitivity downstream, means that capability beliefs function as a substantially more critical purchase gateway for female consumers. A female consumer who has formed a positive attitude and whose subjective norms support purchase will still be substantially less likely to form purchase intentions if her PBC is low. The system is internally reinforcing: stigma suppresses female attitude, privacy concern erodes female PBC, and the resulting PBC deficit suppresses female intention more severely than an equivalent deficit would suppress male intention. Addressing the full female constraint system requires simultaneous action on stigma, privacy, and capability, a three-front strategy that neither destigmatisation alone nor privacy policy alone can deliver.

6.2.4 Discreet Packaging as a Female-Specific Anxiety-Reduction Mechanism

Discreet packaging significantly predicts attitude for female consumers (β = .211, p = .013) but not males (β = .121, p = .086, n.s.), Δ = .090. This gender asymmetry is theoretically predicted by EPD theory: discreet packaging operates as an anxiety-reduction cue at the delivery juncture where social exposure risk is highest, and this risk is structurally greater for female consumers facing household surveillance and discovery consequences. Notably, the packaging effect operates through attitude rather than directly on intention or behaviour: female consumers who receive credible discreet packaging assurance reframe their evaluative response to the brand positively, because the brand is now one that understands and proactively protects them. This attitudinal reframing cascades downstream through AT → PI → APB. Practically, discreet packaging should be communicated not as a logistical detail but as a brand-level commitment to female consumer dignity, featured prominently across every funnel touchpoint: product pages, checkout screens, order confirmations, and delivery notifications.

6.2.5 The Intention-to-Behaviour Conversion Gap: The Largest Gender Differential

The PI → APB conversion path carries the largest gender differential in the entire model (β = .506 female vs. .695 male, Δ = .189). Female consumers who have formed purchase intentions convert them into actual purchase at a substantially lower rate than males. This is not a failure of desire, both groups have formed intentions, but a failure of execution, consistent with H14b. Three situational mechanisms are plausible: last-moment delivery anxiety about package identification; practical checkout obstacles including reliance on shared digital wallets and limited control over delivery timings; and residual stigma-induced avoidance activated at the most socially visible moment of the transaction. Whatever the precise mechanism, the consequence is a measurable gender revenue gap. If female conversion rates could be raised from β = .506 to β = .695 through targeted funnel interventions, the commercial impact would be substantial given that females constitute 52.6% of the sample, making this the highest-return addressable opportunity in the dataset.

6.2.6 Social Media Influence as the Male-Specific Attitudinal Entry Point

Social media influence significantly predicts attitude for male consumers (β = .333, p < .001) while being non-significant for females (β = .178, p = .113), Δ = .155, confirming H15. This reveals that social media sexual wellness content performs a qualitatively different attitudinal function by gender. For male consumers, repeated normalising exposure shifts evaluative predispositions measurably and directly. For female consumers, the same content is either consumed

with lower frequency or processed through a more defensive evaluative frame that filters its attitudinal impact, consistent with the stronger stigma-based attitudinal suppression documented for females throughout the model. The strategic implication is clear: mass social media investment is most efficient for male attitudinal activation, while female consumer activation requires more targeted, privacy-sensitive, and community-embedded content strategies where the defensive evaluative frame is less engaged.

6.2.7 eWOM: Gender-Divergent Pathways with Shared Relevance

Electronic word-of-mouth predicts attitude more strongly for males (EW → AT: β = .396) than females (β = .278), Δ = .118, yet the attitudinal pathway remains significant for both groups ($p < .001$ and $p = .007$ respectively). Unlike social media influence, where the female pathway is non-significant, eWOM operates as a meaningful attitude-formation input across genders, albeit with attenuated force for females. The mechanism is likely credibility-based: peer reviews originate from identifiable purchasers, reducing reactance attributions that commercial content triggers and providing vicarious evidence that purchase is socially survivable. For female consumers, eWOM may additionally function as vicarious capability modelling, evidence that others in similar social positions have navigated purchase and delivery without adverse consequences. Female-targeted eWOM strategies should therefore emphasise delivery experience, privacy encountered, and social normalcy of purchase, not just product quality, to simultaneously address both attitudinal and capability dimensions of the female purchase constraint system.

6.2.8 Post-Purchase Loyalty: Gender Differences Persist After Conversion

Gender differences do not terminate at the purchase stage. Among consumers who do convert, males exhibit substantially stronger post-purchase repeat purchase intention (APB → RPI: β = .740 vs. .587, Δ = .153), suggesting that the male consumer pathway generates stronger loyalty momentum after purchase. Brand loyalty conversion from repeat purchase intention is more comparable across genders (RPI → BL: β = .731 male vs. .682 female, Δ = .049), indicating that once the repeat purchase cycle is established, brand loyalty formation is relatively gender-neutral. The loyalty gap is concentrated at the APB → RPI stage. Female consumers who complete a first purchase are less likely to immediately form strong repeat intentions, possibly because the first purchase, having required substantial effort to execute, is experienced as situationally contingent rather than habitually motivated. Brands should therefore invest in post-purchase female engagement strategies: delivery satisfaction confirmations, privacy-reinforcing communications, community invitations, and loyalty rewards designed to bridge the first-purchase to repeat-intention gap.

6.2.9 Cross-Gender Synthesis: Two Distinct Architectures, One Market

Taken together, these eight observations describe two structurally distinct purchasing architectures operating within the same Indian Gen Z sexual wellness market. The female architecture is characterised by sequential, multi-layer constraints: stigma suppresses the attitudinal baseline; privacy concern erodes the capability gateway; amplified PBC sensitivity reduces intention formation efficiency; situational friction disrupts the intention-to-behaviour conversion; and post-purchase repeat intention lags male counterparts. The male architecture is characterised by a more direct attitudinal route: social media normalisation reaches attitude directly, the capability gateway is less constricted, conversion friction is lower, and post-purchase loyalty momentum is stronger. These are not two points on a continuum of stigma sensitivity but qualitatively different consumer journeys requiring different marketing strategies, different communication architectures, and different platform-level infrastructure investments. The paper's title foregrounds gender not as a control variable but as the primary organising lens through which Indian Gen Z sexual wellness purchase behaviour must be understood and addressed.

6.3 Managerial Implications

6.3.1 Normalisation as the Highest-Return Strategy

The convergence of evidence around subjective norms as the strongest proximal predictor of purchase intention (β = .352), the dual-pathway stigma model (total β = .235), and the strength of eWOM through both channels (total indirect β = .245) establishes peer-driven normalisation as the highest-return marketing strategy for sexual wellness brands in India. Normalisation campaigns that simultaneously shift product attitudes and social approval perceptions will outperform campaigns focused exclusively on either dimension. Brands such as MyMuse (intimacy and couple wellness)(*MyMuse*, 2026), kalories (doctor-backed functional dark chocolate designed for intimacy and couple connection, positioned within the broader wellness-nutrition frame) (*Kalories® Aphrodisiac & Sports Dark Chocolate | Bean-to-Bar India – Kalories*, 2026), and That Sassy Thing (feminist, destigmatising, women-led intimate wellness) (*Intimate Wellness: That Sassy Thing~India's First*

Women Founded Brand – Thatsassything, 2026)offer distinct but empirically convergent examples of this strategy. Kalories approach is particularly instructive: by positioning its sexual wellness offering within the clean-label, nutraceutical, and couple-wellness categories, it reduces the perceived stigma threshold for first-time purchasers while simultaneously building social approval signals through its doctor endorsement architecture. This reframing strategy effectively addresses both pathways of the dual-path stigma model.

6.3.2 Restructuring Influencer Investment

The negative IE → AT effect (β = −.156, p = .011) should prompt a fundamental rethink of influencer strategy for sexual wellness brands. The current dominant format, paid product endorsement by lifestyle or wellness influencers, appears to be actively counterproductive in this category. Brands should consider pivoting to: (a) long-form educational content partnerships with sexual health professionals (gynaecologists, sex therapists, couple counsellors) whose credibility derives from expertise rather than lifestyle aspiration; (b) community-embedded creator formats where the influencer's relationship with the product category predates and is independent of brand partnership, reducing reactance attributions; and (c) amplification of organic eWOM and peer review content, which the data confirm operates through both attitudinal and normative channels without triggering reactance. The marginal normative pathway of influencer exposure (IE → SN → PI, β = .048) suggests that some normative signalling value remains even when direct attitudinal effects are negative, but brands should design specifically for the normative pathway rather than assuming the attitudinal pathway will deliver.

6.3.3 Converting Female Consumers

The .189 gap in PI → APB conversion between female and male consumers represents a substantial and addressable revenue opportunity for sexual wellness brands. Addressing it requires stage-specific interventions rather than a single tactical fix. At the attitude stage, destigmatisation content and eWOM amplification are most relevant. At the capability stage, privacy-assurance infrastructure, transparent data deletion policies, anonymous payment options, packaging discretion guarantees, directly addresses the PC → PBC erosion pathway that is disproportionately constraining for female consumers. At the conversion stage, discreet packaging communication at every funnel touchpoint, product pages, checkout flows, order confirmations, and email sequences, serves as the most immediately actionable female-specific conversion lever, given that it is the only ATT-level variable significant exclusively for females.

6.4 Public Health and Policy Implications

The dual-pathway stigma model has direct implications for public health destigmatisation campaign design. Campaigns targeting only attitudinal change, communicating product benefits, safety, and normalcy, will leave the normative suppression channel unaddressed, systematically underperforming. Effective campaigns must simultaneously signal that significant others in the target community approve of sexual wellness engagement, not merely that the products are safe or useful. The strength of eWOM's normative pathway (β = .132) suggests that peer-generated, community-moderated health content may be substantially more effective than broadcast health communication for Gen Z audiences. Public health agencies should consider co-designing destigmatisation initiatives with community influencers who have pre-existing normative standing, rather than institutional spokespeople who may trigger the same credibility scepticism observed in the commercial influencer context.

VII. Conclusion

This study presents the first comprehensive, gender-differentiated, and measurement-invariance-verified structural account of sexual wellness product purchase behaviour among Indian Generation Z consumers. Through an integrated SOR-TPB-EPD framework tested on 658 respondents with MICOM-confirmed compositional invariance across gender subgroups, the study demonstrates that purchase behaviour in this culturally sensitive category is governed by the interplay of inhibitory forces, perceived stigma (operating through dual attitudinal and normative pathways) and privacy concern (operating through perceived behavioural control), and facilitative forces, eWOM, social media influence, subjective norms, and discreet packaging assurance. A counterintuitive influencer reactance effect adds a practically important layer to the understanding of digital influence in sensitive categories. Gender-stratified analysis reveals that female and male Gen Z consumers navigate structurally distinct purchase architectures, with female purchase characterised by multi-layer capability and conversion constraints and male purchase by social media responsiveness and more direct attitudinal conversion.

7.1 Limitations and Future Research Directions

Several limitations appropriately bound the study's conclusions. The cross-sectional design prevents causal inference; the online, digitally active, and largely student-

affiliated sample limits generalisation to rural, lower-income, or non-student populations. The non-binary subgroup (n = 6) was too small for inclusion in the gender-stratified analysis, leaving an important demographic unaddressed. MICOM revealed partial scalar non-invariance for three constructs (ST, PC, PI), appropriately constraining latent mean comparisons; future research employing multi-group CFA in CB-SEM frameworks might provide a complementary invariance assessment. The influencer reactance finding is correlational and requires experimental isolation to distinguish between the reactance and credibility scepticism mechanisms.

Future research should examine temporal dynamics: whether stigma attenuation follows a predictable trajectory as India's sexual wellness market matures and exposure normalises across cohorts. The emergence of Q-commerce platforms (Blinkit, Zepto, Swiggy Instamart) as a preferred purchase channel, offering 10–30-minute anonymous delivery that structurally eliminates household discovery risk, presents a theoretically rich opportunity to test whether ultra-discreet delivery mechanisms differentially benefit female consumers who face the greatest PI → APB conversion friction. Cross-cultural comparative designs contrasting India with other high-stigma, collectivist markets (Indonesia, Nigeria, Brazil) would illuminate which elements of the dual-pathway stigma model are India-specific and which are generalisable. Finally, the role of gender-diverse consumers in stigmatised product markets remains essentially uncharted, a gap that future studies should address through purposive oversampling.

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