

Generational cohort differences in psychological ownership: How does Gen Z come to feel ownership in an intangible world?

European Journal
of Management
and Business
Economics

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Received 3 July 2025
Revised 5 September 2025
31 October 2025
Accepted 11 November 2025

Abstract

Purpose – This paper aims to examine the theoretical foundations of psychological ownership (PO) across generational cohorts, with a specific focus on Generation Z (Gen Z).

Design/methodology/approach – A conceptual framework was developed through an extensive review and synthesis of the PO literature.

Findings – The study identifies three core motivational drivers, identity expression, control and security, as distinctive antecedents of PO among Gen Z. Building on these drivers, the research proposes that Gen Z is more likely than previous cohorts to experience stronger ownership feelings toward experiential and intangible products. These insights are consolidated into a conceptual framework that extends PO theory by integrating a generational perspective and linking it to emerging forms of digital and access-based consumption.

Originality/value – To the best of the authors' knowledge, this research is among the first to conceptualise PO through a generational lens. It offers a comprehensive framework that advances theoretical understanding of how Gen Z develops PO in an increasingly dematerialised and experiential consumption landscape.

Keywords Psychological ownership, Generation Z, Consumer behaviour, Experiential consumption, Digital goods, Identity expression, Generational differences, Access-based consumption, Intangible assets, Conceptual framework, Digital consumption, Consumer identity

Paper type Research article

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Luis F. Martinez acknowledges funding by Fundação para a Ciência e a Tecnologia (UID/00124/2025, UID/PRR/124/2025, Nova School of Business and Economics DOI: <https://doi.org/10.54499/UID/00124/2025>) and LISBOA2030 (DataLab2030 – LISBOA2030-FEDER-01314200). Amélia Brandão acknowledges funding by Portuguese public funds through FCT - Fundação para a Ciência e a Tecnologia, I.P., within the framework of the project UID/04105/2025. Jose Torres-Pruñonosa acknowledges funding by Universidad Internacional de la Rioja (PP-2023-10) and the call for applications for grants for research stays abroad 2024/2025 of the Universidad Internacional de la Rioja (UNIR), which financed a research stay at the Nova School of Business and Economics, Universidade Nova de Lisboa.



European Journal of Management and
Business Economics
Emerald Publishing Limited
e-ISSN: 2444-8494
p-ISSN: 2444-8451
DOI 10.1108/EJMBE-07-2025-0248

1. Introduction

Generation Z (Gen Z), born between 1995 and 2010, comprises 23% of the global population (Euromonitor, 2021; Koop, 2021). Their apparent polarised behaviours and fast technological development highlight the era of consumer experience-based consumption, shared products and, more recently, the metaverse digital worlds (Kim *et al.*, 2025). Consequently, these value-creating innovations disrupt individuals' psychological ownership (PO) (Morewedge *et al.*, 2021).

PO refers to an individual's feeling of possessiveness toward a tangible or intangible target (e.g. "This is MINE!" Pierce *et al.*, 2001, p. 299). This phenomenon shapes how individuals interact with and engage in their social environment, including their relationships with objects and spaces (Pierce *et al.*, 2003) and within virtual communities (Zhang *et al.*, 2024). In consumer contexts, individuals can develop ownership feelings toward brands, leading to favourable behavioural outcomes (Kirk *et al.*, 2015a, b; Peck and Shu, 2009; Kumar and Kaushal, 2021).

Younger generational cohorts, particularly Gen Z, may challenge traditional conceptualisations of PO. Their consumption patterns have shifted toward sustainability, reduced materialism and weaker brand loyalty (Pai *et al.*, 2025; Priporas *et al.*, 2017; Seemiller and Grace, 2018). Despite the extensive application of PO theory in consumer behaviour research, existing frameworks have not sufficiently explained how PO manifests across generational cohorts. To date, only one study has examined age-related differences in PO, finding that older consumers report weaker ownership feelings for relinquished products than do younger consumers (Wang *et al.*, 2025). However, little is known about how PO develops within Gen Z – the first fully digital-native generation whose consumption is defined by dematerialised, access-based and experiential forms of ownership.

This gap is particularly relevant given Gen Z's distinctive consumer psychology and the limited representation of this cohort in prior research, which has predominantly focused on Generation Y (Sardanelli *et al.*, 2025). Accordingly, this conceptual paper offers an innovative theoretical extension of PO that integrates generational theory with emerging consumer behaviour trends. Specifically, it identifies and synthesises three core motivational drivers, individual identity expression, security and control, as distinctive antecedents of PO among Gen Z consumers. In doing so, it responds to recent calls for research focused on this generation (Sardanelli *et al.*, 2025; Thangavel *et al.*, 2019) and proposes an original conceptual framework theorising how these drivers interact with intangible consumption contexts (e.g. social media, streaming platforms and digital goods) to foster PO. To guide this investigation, we pose the following research question: How does PO evolve in Gen Z compared to previous generational cohorts? This paper contributes novel theoretical insights by reframing the PO construct through a generational lens and establishing a foundation for future empirical research on ownership experiences among younger consumer cohorts.

2. Theoretical background

2.1 Psychological ownership

The concept of PO has been developed over the years and has emerged in various research disciplines, such as psychology and consumer behaviour (Peck and Luangrath, 2023; Jussila *et al.*, 2015; Pierce *et al.*, 2003; Pierce and Peck, 2018; Van Dyne and Pierce, 2004). PO describes a mental state in which an individual perceives an immaterial or material asset as their own (e.g. "It is mine!" Pierce *et al.*, 2003, p. 86). Thus, the concept helps clarify the relationship between an individual (e.g. an employee or a consumer) and a target (e.g. an employing organisation, brand, automobile or pet; Kamleitner, 2025; Kirk, 2019; Pierce *et al.*, 2001, 2003). Consequently, this target is considered part of the individual's self, consciously or subconsciously. Accordingly, people often define themselves by their belongings.

The concept is related yet different from legal ownership, which is characterised by protecting the legal system and recognising society (Pierce *et al.*, 2001). The state of PO is complex but still distinct from attachment, identification and commitment (Pierce *et al.*, 2001). Rather than

dichotomously, the state is felt along a continuum (Morewedge, 2021). Moreover, it can be characterised as a cognitive-affective construct (Pierce *et al.*, 2003). In the marketing context, the PO state can be evoked through, for example, the affective positioning of a brand (Thürridl *et al.*, 2020). The PO feeling can also exist collectively, supposing a group of individuals feels ownership over a target (Kirk and Rifkin, 2022; Pierce and Jussila, 2010, 2011).

2.1.1 Antecedents. Three main antecedents, “control”, “intimate knowledge” and “investment of self”, give rise to the feeling of PO (Pierce *et al.*, 2001; Pierce and Jussila, 2011). “Controlling the target” can be seen as a central determinant of the concept (Pierce *et al.*, 2001). The more control an individual has, e.g. over a product or within their job, the more the ownership target is perceived as part of the extended self (O’Driscoll *et al.*, 2006; Tari and Trudel, 2023). Another aspect is “intimate knowledge”, the composition of detailed knowledge and participation with an asset, which makes the psychological state (Pierce *et al.*, 2003). The relationship between the ownership target and the individual becomes more substantial and intense as more knowledge is developed about the target (Pierce *et al.*, 2001). Another mechanism leading to the development of PO is the “investment of self” into the ownership target. When individuals perceive responsibility for an asset, e.g. by creating it, they invest their energy, time and emotions. The stronger the investment and effort of the self into a particular object, the stronger the feeling of PO for its existence becomes. These three routes to PO are to be seen as additive and complementary, respectively. Hence, PO arises more intensively when more than one antecedent is used (Pierce *et al.*, 2003).

However, this cognitive-affective state of mind can evoke negative and positive consequences, such as growth or loss of possessions (Jussila *et al.*, 2015; Pierce *et al.*, 2003). Positive outcomes include a perceived sense of responsibility for the object (Peck *et al.*, 2021; Avey *et al.*, 2009; Van Dyne and Pierce, 2004), which can lead, e.g. in the marketing and consumer behaviour context, to a higher purchase intention, customer empowerment, willingness to pay (Morewedge *et al.*, 2021), positive word-of-mouth and a stronger motivation to protect the brand (Jussila *et al.*, 2015; Kumar, 2019; Kumar and Kaushal, 2021; Thürridl *et al.*, 2020). According to Kirk *et al.* (2015a, b) hubris or pride reinforces the positive effects of PO even further. Hence, the state of the PO of consumers is a value-enhancing asset for companies to capture and maintain (Fritze *et al.*, 2020; Morewedge and Giblin, 2015). Negative consequences can encompass, in the organisational field, dysfunctional effects such as territorial behaviour (Pierce *et al.*, 2001; Pierce and Jussila, 2011; Zhang *et al.*, 2020).

2.1.2 Motivations. The literature identifies three fundamental motivations underlying PO: maintaining and expressing self-identity, having a place and experiencing efficacy or effectance (Pai *et al.*, 2025; Pierce *et al.*, 2001, 2003). While antecedents such as control, intimate knowledge and self-investment directly generate ownership feelings, these motivations explain why and when ownership emerges and endures (Peck and Luangrath, 2023; see Figure 1). People often regard their possessions, such as objects, ideas or roles, as symbolic extensions of the self (Belk, 1988). By acquiring, modifying and preserving them, individuals express personality, values and life stories; a favourite sweater, curated playlist (Kirk *et al.*, 2018) or personalised workspace (Brown, 2009) can sustain a coherent identity across contexts (Lu *et al.*, 2024). PO also fulfils the need for belonging by allowing individuals to claim and personalise spaces, transforming neutral environments into safe, familiar places such as a dorm room, office or digital platform (Pierce *et al.*, 2003; Kirk and Rifkin, 2025). Finally, ownership satisfies the desire for efficacy and control, motivating people to invest in and protect what they feel is theirs (Peck *et al.*, 2021). Whether tending a garden, managing a shared space or developing a virtual character, this sense of influence reinforces competence, well-being and the belief that one’s actions matter (Kirk and Rifkin, 2025).

2.2 Generational cohorts

A generational cohort is an identifiable group that shares the birth year, age and experiences of significant social and historical life events during the same developmental period (Lyons and

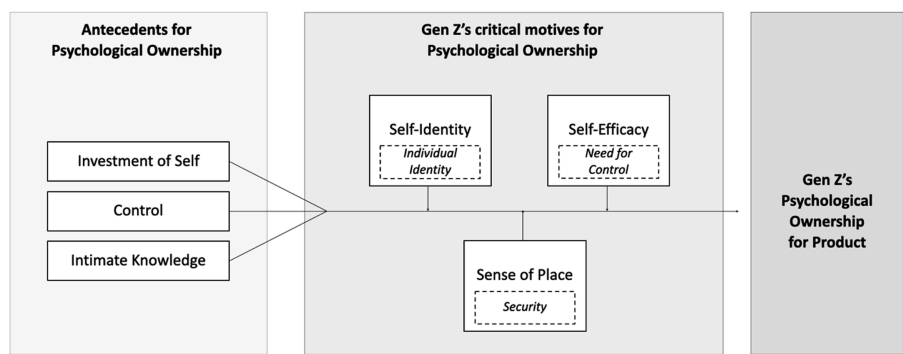


Figure 1. The proposed impact of Gen Z’s motivations on their experienced ownership of experiential goods compared to prior cohorts in the psychological ownership framework

Kuron, 2014; Scholz and Rennig, 2019). The main characteristic that separates various generations is the year of birth. According to several researchers (Zemke *et al.*, 2000), there are five recognised generations, respectively: Silent Generation (1925–1945), also known as Traditionalists; Baby Boomers (1946–1960); Generation X (1961–1980); Generation Y (1981–1995), known as Millennials, and Gen Z (or Centennials) (1996–2010). Gen Z is followed by Generation Alpha, people born after 2010 who grew up with contactless payment methods instead of tangible cash (Bhalla *et al.*, 2021). The literature review highlights the differences in work value, trust, subjective vitality, happiness, communication style and leadership style among generational cohorts in the workplace (Li *et al.*, 2024; Rath and Kumar, 2023; Holm and Nystedt, 2005).

2.2.1 Generational traits and differences. Besides using age effects and demographic traits to define specific generations, similar personality traits might blur a particular generation’s end and a new generation’s beginning (Parry and Urwin, 2011; Rita *et al.*, 2021). Baby Boomers, the grandparents of Gen Z, strongly value conventional attitudes such as traditions or faith and are relatively resistant to change (Berezan *et al.*, 2018). Generation X, the generation of the parents of Gen Z, is considered a responsible and independent advocate for social change and technology usage and is tied to their well-loved brands (Berezan *et al.*, 2018). Generation Y is the first generation to grow up with mediatisation, including the introduction of the Internet and the rise of digital communication technologies (Fuchs, 2021). They are acknowledged as the first generational cohort of digital natives, as they grew up with omnipresent access to the Internet and were surrounded by digital communication (Leslie *et al.*, 2021).

2.2.2 Specific characteristics of generation Z compared with previous generations. Gen Z – young, fully digitalised, technologically adept and perpetually online – is also known as the iGeneration, App Generation, Zoomers, Digital Natives or C-Generation (for being constantly “connected”; Scholz and Rennig, 2019). Unlike Generation Y, Gen Z was the first to grow up with uninterrupted Internet access (Robaina-Calderín *et al.*, 2023). Having come of age amid economic recessions, COVID-19 and global instability, they tend to be pragmatic and realistic, explicitly valuing transparency and authenticity (Pai *et al.*, 2025; Priporas *et al.*, 2017; Seemiller and Grace, 2018).

Gen Z readily forms virtual relationships via platforms such as TikTok, Instagram and YouTube (Bhalla *et al.*, 2021) and prefers visual modes of communication, often using emojis and other forms of textual paralanguage to convey concise, expressive messages (Luangrath *et al.*, 2017). They see digital environments as spaces for identity expression and personalisation (Seemiller and Grace, 2018). Many check social media multiple times daily and spend about five hours on their smartphones (Chen, 2018).

Raised by parents who encouraged participation in decision-making, Gen Z developed strong self-confidence, independence and entrepreneurial drive. They are generally described

as educated, creative, rational, socially responsible and innovative (Bhalla *et al.*, 2021; Priporas *et al.*, 2017). They value immediate feedback, seek approval through online engagement and are less brand-loyal yet highly authenticity-oriented (Bencsik *et al.*, 2016).

Across studies, Gen Z consistently values honesty, hard work, family and meaningful relationships, both physical and virtual, alongside financial security, happiness and purposeful work (Seemiller and Grace, 2018).

3. Generation Z as consumers: a psychological ownership framework

Based on previous literature, we have identified three main behavioural-specific characteristics of Gen Z, namely identity, control and security, which will build the central pillars for applying the PO framework. Gen Z's consumption behaviour has shifted from possession to consumption as access to an individual's identity expression and ethical concern (Francis and Hoefel, 2018). Moreover, celebrities, online content and social media chiefly influence their purchasing behaviour. As a result, Gen Z highly values customisation as a way to express their individuality, eliminates online boundaries, expects unlimited access and values brands whose ideals match their actions (Francis and Hoefel, 2018).

Experiential goods, defined as purchases made to gain life experiences such as travel, concerts or dining out, differ fundamentally from material goods, tangible items acquired for possession and preservation, like jewellery or apparel (Valsesia and Diehl, 2022). Experiential goods can be appealing targets of PO, as they can help satisfy consumers' identity motivations (Lu *et al.*, 2024).

We derived three major behavioural trends from Gen Z's values, motivations and characteristics to describe Gen Z as consumers: (1) "A need for expressing individual identity", (2) "A fundamental desire for security" and (3) "A need for control". We will conduct a synthesis of existing literature among these dimensions and apply it to the PO framework to address the following research questions: *How does PO evolve in Gen Z, compared to previous generational cohorts?* We will elaborate on the products or experiences that enhance Gen Z's PO evolution. Figure 1 presents the conceptual model that combines the three key causes (or antecedents, see Section 2.1.1.) and the innate motives (see Section 2.1.2) for the development of PO and the consumer behaviour trends of Gen Z. This integrated perspective is used to illustrate experiential goods and services or experiences, which are more likely to foster PO of Gen Zers in a consumer behaviour and marketing context.

3.1 A need for expressing individual identity

Gen Z is the first cohort to have grown up entirely within a digital environment (Ensari, 2017; Leslie *et al.*, 2021). Continuous technological advancement enables ubiquitous communication (Kleinjohann and Reinecke, 2020), while digital platforms such as Netflix and Spotify facilitate instant, customisable consumption and self-co-construction. Social media further provides an omnipresent space for interaction and expression, reinforcing Gen Z's expectation of constant innovation and rapid technological progress. However, the dematerialisation of goods has also transformed self-expression: interactive platforms allow users to collaboratively create, share and modify content (Kietzmann *et al.*, 2011). Expanding technologies in virtual and augmented reality continue to shape this cohort's social and consumer experiences (Kleinjohann and Reinecke, 2020). Compared with previous generations, Gen Z is exposed to unprecedented media volume, resulting in reduced attention spans, averaging eight seconds and a vast array of identity expression options (Bhalla *et al.*, 2021).

Gen Z strongly desires to display individuality through profile pictures and avatars on social media or gaming platforms, embracing digital customisation (Seemiller and Grace, 2018). Unlike earlier generations who primarily interacted in person, Gen Z simultaneously navigates online and offline environments, leading to fluid, context-dependent identities (Seemiller and Grace, 2018). Expressing and defining the self in these spaces promotes PO

toward digital entities such as social media accounts (Avey *et al.*, 2009). Privacy controls that personalise visibility and interactions further enhance these ownership feelings (Pierce *et al.*, 2001, 2003; Rifkin *et al.*, 2025a, b).

Platforms such as Instagram and Snapchat allow precise control over content and audience, making them central to Gen Z's identity expression (Seemiller and Grace, 2018). Social media also influences self-esteem and self-awareness; TikTok, whose dominant user base is Gen Z, enables individuals to express and gain recognition for their self-identity (Sloane and Rittenhouse, 2019; Xu *et al.*, 2019), even amid social distancing (Feldkamp, 2021). The creative effort invested in producing digital content, such as TikTok challenges, fosters stronger attachment and ownership over virtual creations. As digital natives, Gen Z integrate these possessions into their extended self, fostering belonging within online communities.

Accordingly, brands increasingly use social media to connect with Gen Z (Feldkamp, 2021). This cohort develops stronger ownership feelings toward digital platforms due to the opportunity for creative self-expression. Greater access to product and platform choices enables more authentic identity performance, enhancing social visibility, cultural capital and even economic potential (Fritze *et al.*, 2020). Thus:

Proposition 1. Gen Z's need for individual identity will lead them to form stronger ownership feelings toward experiential products that allow self-presentation opportunities rather than material ones, in contrast to previous generational cohorts.

3.2 A fundamental desire for security

Gen Z differs markedly from Generation Y, which is often described as optimistic, Darwinistic and success-oriented. In contrast, Gen Zers are realistic, pragmatic and risk-averse. They were raised in structured environments shaped by bureaucratic school systems (Jenkins, 2015) and by helicopter parents from Generation X who closely monitored and protected them well into adulthood, often intervening even in academic matters (Scholz and Rennig, 2019).

Despite this protective upbringing, Gen Z faces persistent insecurity. Their desire for agility and flexibility reduces feelings of stability, while the ongoing "digitisation tsunami" raises concerns about job displacement. In addition, uncertainty surrounding healthcare and pension systems intensifies their sense of vulnerability. Consequently, Gen Z seeks coping mechanisms to satisfy a strong desire for security, including financial stability (Seemiller and Grace, 2018). This partly explains their preference for employment in government institutions and large corporations offering stability and long-term contracts – a trend reinforced during the pandemic (Scholz and Rennig, 2019). The COVID-19 crisis also disrupted their formative years through school closures and remote learning (Kirk and Rifkin, 2022).

Gen Z's world is characterised by social, cultural, environmental and political turbulence – systemic racism, gender inequality, sexual harassment, climate change and the global pandemic – all contributing to uncertainty and stress (Stone, 2021). These experiences strengthen their craving for stability and belonging, given their relatively limited life experience and resilience compared to older generations. Yet, rather than withdrawing, Gen Z demonstrates heightened sensitivity, engagement and activism. They expect brands to act as change agents and to align with their values (Francis and Hoefel, 2018; Kleinjohann and Reinecke, 2020; Stone, 2021). In turn, they critically evaluate brands' values and communications, seeking authenticity and trust (Stone, 2021).

This generation's motivation to "have a place" (Pierce *et al.*, 2003) translates into a desire for products and experiences that foster belonging, territorial fulfilment and emotional security (Kirk *et al.*, 2018; Pierce *et al.*, 2001). Collaborative business models such as TEDx and Uber exemplify how ongoing interaction builds virtual communities (Tsimonis and Dimitriadis, 2014). Online brand communities further engage customers with brands and one another

(Martínez-López *et al.*, 2017), relying on active members who can maintain anonymity while expressing cyber self-identities (Lee and Suh, 2015), thereby strengthening brand relationships (Kumar, 2019). Such communal consumption enhances perceived value as members invest themselves, feel part of a like-minded group and satisfy socio-emotional needs for belonging and security (Avey *et al.*, 2009; Lee and Suh, 2015; Pierce *et al.*, 2001; Van Dyne and Pierce, 2004). Shared values, responsibility and control foster collective PO, further reinforced by joint self-investment and mutual autonomy (Pierce and Jussila, 2010). Hence, brand managers can cultivate loyalty among Gen Z by creating inclusive, harmonious environments where they feel safe and “at home” (Kumar, 2019).

Moreover, the metaverse, a collaborative virtual space where users interact in three-dimensional environments, is particularly appealing to younger consumers (Kallman, 2021). These immersive technologies facilitate the development of PO (Kirk and Rifkin, 2025), allowing Gen Zers to express identity, share experiences and belong to digital communities. A strong sense of ownership toward a brand in such contexts yields positive outcomes, including favourable word-of-mouth, increased purchase intentions and loyalty (Kumar, 2019). Thus:

Proposition 2. Gen Z’s underlying need for security will drive stronger feelings of ownership toward experiential products that foster a sense of belonging and stability, differentiating their ownership patterns from those of older generations.

3.3 A need for control

The technology-driven evolution in consumption and its subsequent change in consumer behaviour of younger generations, such as Gen Z, toward a post-ownership and dematerialisation economy (Sinclair and Tinson, 2017). This results in a desire to exert more control over the target, for example, using digital media rather than traditional media as a source of information and opposing their parents, Generation X or Baby Boomers (e.g. television or radio) (Morewedge *et al.*, 2021). However, the new access-based consumption models neglect the crucial antecedent for PO, namely control, since ownership in an increasingly shared economy is no longer individual and transitory (Morewedge *et al.*, 2021). Nonetheless, more consumer choice in goods allows Gen Z to exercise control and thus strongly enhances feelings of PO (Huang *et al.*, 2009). However, the ongoing evolution from material to experiential goods threatens the development of the PO feelings of Gen Z. For instance, the intangibility of goods does not allow for the touching or holding of an object, which usually leads to the PO through perceived control over the target object (Peck and Shu, 2009).

Thus, Gen Z’s PO is transferred from material goods (e.g. compact discs (CDs)) to branded services, contemporary access-based streaming platforms (e.g. Spotify, Apple Music and YouTube) or the devices that consume those experiential products (Morewedge *et al.*, 2021; Sinclair and Tinson, 2017). Thus, younger generations, such as Gen Z, can perceive digital possessions (e.g. a Spotify account) as a part of their extended self, over which they have control compared to older generations. These platforms allow for the development of an easy-to-use and familiar space for the consumer that invites them to spend time on and structure their music consumption (Sinclair and Tinson, 2017). Consequently, Gen Zers experience motivations, such as expressing and managing their music identity, as well as antecedents of PO, including the investment in themselves, coming to know the interface intimately and being in control of the streaming platform account and their mood through the usage of streaming services, leading to loyalty and feelings of empowerment (Kirk *et al.*, 2015a, b; Sinclair and Tinson, 2017). According to Sinclair and Tinson (2017) streaming platforms could improve users’ perception of control over their streaming profile by creating more virtual space for sharing their identity. Spotify’s music-sharing feature allows users to gain recognition, self-esteem and status as a social reward, increasing the perceived level of control or, resulting from citizenship, a sequel of PO (Pierce *et al.*, 2003).

Another example of satisfying Gen Z's hunger for control is the trending shopping format "live commerce", which has significantly changed the retail industry worldwide. This allows viewers to actively control featured products in the live stream and communicate with fellow users simultaneously, enhancing feelings of PO for the brand. Technological advancements such as virtual reality will enhance the shopping experience for Gen Z even more and allow them to see the featured product from every perspective.

Accordingly, Gen Z believes experiences to be more enriching and fulfilling in their everyday life. According to [Sartre \(1943\)](#), the most significant resource of self-definition in such instances is doing rather than having. Thus:

Proposition 3. Gen Z's perceived level of control will drive them to develop stronger feelings of ownership toward experiential and intangible products rather than material ones, surpassing previous generational cohorts in this tendency.

4. Conclusion

The synthesis of existing literature has elucidated several key findings regarding PO and its emergence in Gen Z. Although not empirically tested, the extensive synthesis suggests that Gen Zers perceive ownership similarly to previous generations and have a human need for ownership ([Pierce et al., 2003](#)). Nonetheless, Gen Zers' probability of developing PO will vary individually and is strongly dependent on the ownership target compared to the foregoing generations due to different personality traits, values and the perceived individual strength of the motives. As such, Gen Zers, as digital natives, develop PO more likely over intangible technologies, e.g. their intangible music streaming Spotify account, as opposed to Baby Boomers or Generation X, who experience those feelings as brand loyalty for more material possessions, such as their tangible CD collection. Gen Z's strong characteristics of striving for approval, being in control and expressing their self-identity ([Seemiller and Grace, 2018](#)) accord social media platforms greater importance as they allow them to satisfy their aforementioned motivations.

Most importantly, we have argued that Gen Zers prefer experiential products over material goods and, thus, can develop a more intensive sense of PO for these experiences as they allow them to activate and serve more motives simultaneously for PO than a material good ([Pierce et al., 2003](#)). This preference is rooted in Gen Z consumers' desire to establish and communicate their self-identity, as experiential purchases are more closely tied to personal expression and individuality. Experiences also give Gen Z a sense of control by providing opportunities for self-discovery and emotional connection, aligning with their need to navigate an uncertain world. Furthermore, the intangible nature of experiences fosters lasting memories and social connections, enhancing their sense of belonging and security, or "having a place". These factors collectively explain why Gen Z prioritises experiential consumption to fulfil deeper psychological needs.

4.1 Theoretical implications

This conceptual paper contributes to existing literature in three ways. First, this paper extends the knowledge of generational cohort differences in PO, as called by [Wang et al. \(2025\)](#), by introducing a new conceptual PO framework specific to Gen Z, which explains and integrates their theoretical antecedents and motivational foundations. This conceptual paper brings out that Gen Z emphasises experiential goods more than material goods, thus developing PO for experiences, platforms or devices mediating access, rather than physical objects. This departs from traditional PO research, which has focused on general consumer trends ([Morewedge et al., 2021](#)), brand ownership ([Kumar and Kaushal, 2021](#)), public goods ([Peck et al., 2021](#)), the sharing economy ([Baker et al., 2021](#)), workplace contexts ([Dai et al., 2021](#); [Zhang et al., 2020](#)) and specific lingering PO context toward the same brand ([Wang et al., 2025](#)).

Second, by drawing on PO theory, we bridge a gap in understanding how Gen Z, as a generational cohort, experiences PO. We identify three key behavioural trends – (1) “a need for expressing individual identity”, (2) “a need for control” and (3) “an underlying desire for security” – that align with PO’s foundational motives: self-identity, self-efficacy and having a place.

Third, this paper advances theoretical understanding of ownership in digital and access-based consumption, offering a foundation for future research in consumer behaviour. In summary, our framework does not merely apply PO theory to a new context but expands its conceptual boundaries by incorporating generational variation as a core dimension of ownership formation. Accordingly, this paper extends PO theory by embedding it within a generational paradigm, enabling future research to account for age-based variance in ownership cognition and affect.

4.2 Managerial implications

This conceptual paper offers key implications for practitioners seeking to engage and retain Gen Z in emerging environments as literature synthesis aligns Gen Z’s desire to express identity, exert control and feel secure or belong with PO’s motives – “self-identity”, “self-efficacy” and “having a place” – marketers should deliver engaging, immediate and unique experiences that empower self-realisation, control and co-creation. Companies must develop services to understand and collaborate with Gen Zers, enabling them to shape brand experience interactively, satisfy their hunger for individualisation and seamless interaction, activate networks and reward them with personalised benefits and authentic feedback.

Furthermore, companies’ real-time omnichannel communication with Gen Z – tailored to both digital and physical contexts and ideally including chat functions or gamification – should be value-adding, personalised and concise, given Gen Z’s short attention span and ease of distraction. As a pragmatic generation, Gen Z values corporate responsibility and brand ethics. Therefore, firms must build trust by being transparent about personal data use or supporting local initiatives. PO develops when Gen Z feels the product aligns with their purpose and generates social impact.

Moreover, mobile-focused marketing strategies should remain flexible and agile to follow evolving trends (e.g. TikTok challenges and live commerce) and engage Gen Z’s pragmatism. Considering the validation of the conceptual model and propositions presented in this paper, companies should offer Gen Z greater control by providing diverse options to personalise their product experience through future research. Stimulating PO through experiencing control can generate positive effects (e.g. brand advocate influencer on social media), making it invaluable for consumers and firms. In sum, situating PO within a generational framework allows firms to respond to the specific psychological mechanisms driving ownership in Gen Z, shifting the managerial focus from material acquisition to digitally facilitated and participatory experiences.

4.3 Limitations and future research

The conceptual application of the PO framework to the identified three key phenomena of Gen Z has several limitations and, thus, points out many opportunities for future research. PO is an essential framework and asset in the context of consumer behaviour and marketing, and its emergence has not yet been sufficiently researched across generational cohorts, in particular, Gen Z and different cultures. Thus, the research propositions in [Table 1](#) focus mainly on these research areas.

As this conceptual paper examines PO among Gen Z, future empirical research should test generational differences in PO development across product categories while ensuring measurement equivalence. Evidence suggests that PO’s core mechanisms – perceived control, intimate knowledge and self-investment – may remain stable across cohorts, with variation primarily in the targets of “mine-ness.” These pathways have been documented across organisational, tourism, branding, consumer and digital contexts ([Pierce et al., 2004](#); [Kumar](#)

Table 1. Future research propositions for Gen Z and psychological ownership: open questions in marketing and consumer behaviour

Psychological ownership antecedents	Research questions
Identity expression	• How does PO affect the relationship of Gen Z to social media postings? • What social media features (e.g. customisability) increase the PO for Gen Zers? • How does psychological ownership of digital assets (e.g. NFTs and gaming avatars) contribute to Gen Z's identity construction? • How does the expression of identity through owned digital spaces differ between Gen Z and older generations?
Control	• What role does transparency from organisations (e.g. in data use or decision-making) play in strengthening Gen Z's perception of control and ownership? • How does the level of autonomy in digital environments (e.g. privacy settings and algorithmic control) shape psychological ownership for Gen Z? • Does Gen Z respond territorially to places featured in their own postings on social media? • Does PO increase for a social media platform if idols of Gen Z (e.g. influencer) comment on their postings? • Is Gen Z's PO stronger on virtual communities with broader customisation options than in real life?
Security	• Does the perception of ownership over digital possessions (e.g. cloud storage and subscription services) reduce or amplify Gen Z's anxieties and stress about performance and loss? • In what ways does digital psychological ownership (e.g. of online identities and personal data) intersect with Gen Z's concerns about privacy and security? • Does the sharing economy decrease or increase demand for private ownership of goods for Gen Zers? • Does the feeling of ownership of Gen Zers for an access-based product diminish over time? • How do cultural differences affect feelings of ownership of younger generations? • Does PO lead to stronger brand loyalty for Gen Z in the Western world?

and Chandra, 2024; Kumar and Nayak, 2019; Kirk, 2019; Atasoy and Morewedge, 2017). Yet, psychometric results are mixed: the Psychological Ownership Questionnaire (POQ) indicates age-related non-invariance (Olckers and Van Zyl, 2019), while the South African Psychological Ownership Questionnaire (SAPOS) shows full invariance across cohorts (Olckers and Booyesen, 2021). To validate the “stable drivers, shifting targets” hypothesis, future research should test age-invariant measures and conduct multi-group analyses.

If Gen Z empirically feels PO differently, they should also respond territorially to different types of targets (Kirk, 2017). This might play out differently in social media and the increasingly sharing economy (Rifkin *et al.*, 2025; Rifkin *et al.*, 2023) than previous generations. In this paper, only English and German research articles were examined. For a further analysis of generational differences in PO, reviewing articles in other languages would help include divergent and relevant research results from different countries, as the perception of PO might differ culturally (Gineikiene *et al.*, 2017). Further, with the emergence of generative artificial intelligence, consumers’ feelings of ownership for various targets, including marketing and self-generated content (Kirk and Givi, 2025), will change (Hermann, 2025), and this evolution will likely entail generational differences. Lastly, further research is needed to integrate the concept into sales activities targeting Gen Z.

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