A Comparative Analysis of Generation Z and Generation Y's Decisions Towards Online Purchases

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Abstract

The first generation to be digital natives is the millennial generation, commonly referred to as Gen Y (1980–1994). Generation Z (1995–2012), who became proficient with digital technology at an even younger age, followed behind them.

The study delves into the contrasting online shopping behaviors of Millennials (Gen Y, 1980–1994) and Generation Z (Gen Z, 1995–2012), leveraging Generational Cohort Theory (GCT) as its analytical framework. Researchers, academics, and marketers are still curious about how a particular generation acts, particularly when it comes to making purchases online. In this era of digitization, online shopping is one of the e-commerce instruments with the fastest growth. It has made one-click purchasing quick and easy while offering clients a variety of options and a large selection of products from a network of sellers.

In contrast to Generation Y (Gen Y), Generation Z (Gen Z) prefers quick, easy online purchasing and strongly depends on social media, peer evaluations, and influencer viewpoints.

The paper aims to study and analyse the consumer behaviour of Gen Y and Gen Z towards online shopping.

Keywords: Millennial, Gen Y, Gen Z, e-commerce, online shopping

Introduction

Online purchasing has swiftly gained popularity and confidence among consumers globally due to the COVID-19 epidemic, technological advancements, and the internet. In response to changes in the economy, culture, and technology, consumer behaviour is continually evolving. Over the past decade, there has been a significant shift in the purchasing habits of consumers. Every generation has unique purchasing habits that are influenced by their traits. Some of the fastest advancements are coming from Generation Y (Gen Y) and Generation Z (Gen Z), who were raised in an era of significant digital disruption. Through an analysis of the unique consumer behaviours and e-commerce adoption patterns of these two significant cohorts groups, this research highlights the factors influencing their online interactions and purchasing choices.

GenY, or people born between 1981 and 1996, have a unique outlook on life because they witnessed the transition from traditional to digital media. Even if they are tech-savvy and comfortable making purchases online, their behaviour is impacted by different life phases and economic circumstances. Gen Y has greater purchasing power because so many of them are now beginning or establishing themselves in the workforce, but they also have specific goals, such covering family-related expenses, vacation costs, and real estate ownership. Their propensity for online

shopping is often influenced by a combination of convenience, value, and brand loyalty that has been cultivated over years of evolving digital engagement.

The first generation to have grown up with cellphones and the internet from a young age is Generation Z, which was born roughly between 1997 and 2012. Since they are digital natives, they are quite adept at using online platforms, which has a big impact on their purchasing decisions.In addition, Gen Z's inclination towards social media and digital content consumption impacts their purchasing decisions, since they often rely on peer recommendations, influencer endorsements, and captivating online experiences.

Both Gen Z and Gen Y have a great preference for e-commerce, despite their divergent approaches to it. While Gen Z is more interested in social commerce and quick, easy transactions, Gen Y places a higher priority on value-driven purchases and thorough research.

Significance of the study

The sociological concept referred to as "generational cohort theory" classifies individuals who were born in a comparable timeframe as a generational cohort. Because they go through similar social, economic, political, and cultural experiences in their early years, persons who were born in the same era are said to share similar values, views, and behaviours.

With regard to evolving cultural, technological, and financial changes, GenY and GenZ's purchasing patterns exhibit substantial differences. Raised in a world where digital technology predominates, Gen Z readily integrates it into everyday activities and is greatly influenced by social media. They often engage with influencers they trust, and the information they view on social media sites frequently influences their purchasing decisions. Still, Gen Y, who have gone through and adjusted to the shift from traditional to digital lifestyles, frequently place a high importance on interpersonal relationships, in-person contacts, and personal experiences. Due to their upbringing amid the transition from brick-and-mortar businesses to internet shopping, this generation has become more cautious and research-based in their purchasing decisions.

The aim of this study is to investigate Gen Y and Gen Z's internet buying behaviour.

Objectives

The study is a comparative analysis of Generation Z and Generation Y's decisions towards online purchases.
- To study the online purchasebehaviourof GenY & GenZ.
- To highlight the usage and impact of social media/digital marketing on the both cohorts
- To examine the most preferred products purchased through online.
- To analyze the factors, influence the purchase decision of GenY & GenZ.

Methodology

The study is exploratory in nature and it aims to examine theGeneration Z and Generation Y's decisions towards online purchases. A convenience sampling has been used to collect the data using the questionnaire designed for this purpose. A sample size of 108 respondents have been approached for their responses and statistical tools have been used to analyse the data collected.The collected data have been cross tabulated for arriving at meaningful interpretations and chi-square test has been used for testing the goodness of fit.

Hypothesis formulation: Hypotheses are developed to achieve the objectives of the study.

These hypotheses are given below:

H_0: There is no significant relation between the responded age groups and online purchase behaviour

Limitations

The study population was restricted to Chennai only which may be a limitation to the study.

Despite efforts to reach a wide audience, the study may suffer from a low response rate.

Lack advance technology awareness amongst GenY.

Literature Review

Thangavel et al., 2022, defines as"generation", An identifiable group of people who share the same age of birth, experience similar life events, grow up in fairly similar circumstances, and have equal resources, opportunities, and challenges.

In the paper titled "Compulsive and compensative buying among online shoppers: An empirical study," Adamczyk G. 2021 investigates the addiction to internet shopping and its compensating counterpart. An estimate of this type of buying was produced using empirical data gathered from a sample of customers aged 15 and older, stratified by whether they used or did not utilise the e-commerce industry. Second, the results provide light on the ways in which socioeconomic position, attitudes towards online shopping, frequency of online shopping, and expenditures on online versus offline shopping all influence this type of buying.

"The influence of selected factors on online shopping behaviour: a study with respect to Kottayam district," Georgie N.A., 2021, explored the degree to which consumer preferences affect a company's success. Because online customers have a wide range of opinions, online buying, which employs the internet as a sales channel, faces a similar issue.

Gozudok and Koksalmis (2021) Analysed the elements affecting Gen Z's acceptance of e-commerce using a modified version of the Technology Acceptance Model (TAM). The study found that Gen Z's propensity to use e-commerce platforms is significantly influenced by social influence, perceived usefulness, perceived ease of use, and trust. It highlights how important user-centric design and trust-building strategies are to increasing Gen Z's adoption and engagement with online shopping. The study found that Gen Z's attitudes on the adoption of e-commerce are significantly influenced by their technological prowess and social media presence.

Laitkep and Stofkova 2021 use data from e-commerce platforms to investigate the buying patterns of Gen Z consumers. The study examines factors such as the need for personalised experiences, mobile device buying patterns, and the influence of social media on purchasing decisions. It underlines how Gen Z appreciates easy, mobile-friendly purchasing experiences that incorporate social media and offer personalised recommendations. The study emphasises how product diversity, usability, and interactive features influence Gen Z's online purchasing behaviours.

Ng et al. (2021) investigate the readiness of Malaysian Gen Z for smart commerce technology. The study examines how technology, such as augmented reality (AR), virtual reality (VR), and interactive displays, affects Gen Z's shopping experiences and buying decisions. It acknowledges Gen Z's fixation with immersive and interactive retail environments that increase consumer satisfaction and engagement. Through personalised and innovative shopping experiences, the study highlights how smart retailing technologies can attract and retain Gen Z customers.

Isa et al. 2020 By investigating elements associated with Gen Z and millennials' intention to make online purchases at Malaysian colleges, he additionally discovered that the best indicator of consumers' intention to make online purchases is their propensity for impulse buying.

In a developing market, Dabija and Lung (2019) compare the online purchasing behaviours of Millennials and Generation Z. The survey looks into factors like product variety, usability, and platform trust that influence their online purchasing decisions. It highlights the fact that Millennials were the first generation to embrace e-commerce and that they prefer traditional online retail channels over social media and mobile-first platforms. The study highlights the importance of customised marketing strategies and user-friendly online experiences according to the preferences of various demographic groups.

Aldousari, A. A.,(2016) The impact of the Theory of Reasoned Actions and the Technology Acceptance Model on consumers' attitudes towards online purchasing was examined in the paper "Determinants of consumers' attitudes towards online shopping." Prior research has generally ignored the online buying patterns of developing nations in favour of concentrating on those of wealthier nations.

Andrea et al., 2016; Chillakuri&Mahanandia, 2018; Schroth, 2019; Munsch, 2021 Dependency, independence, individualism, technological addiction, and a propensity for online socialising are the most notable traits of Generation Z. Their lives are significantly impacted by social media platforms like Facebook and Twitter. They would rather obtain knowledge, distribute content online continuously, and be available and responsive around-the-clock.

According to Andrea et al. (2016) and Shatto & Erwin (2016), the division of the four generations—the Baby Boomers, Generation X (also known as the 13th Generation), Generation Y (commonly referred to as the Millennial Generation), and the Silent Generation—has been widely recognised. Generation X and Generation Y are the terminologies from which the concept of Generation Z is developed.

In the article, "Consumers' perception on online shopping," Shanthi, R., & Desti, K. (2015) used a structured questionnaire to survey 100 students from College about their opinions on online shopping and the types of goods they prefer to buy from these websites. The study concluded that Customised advertising techniques can help e-commerce enterprises better serve their customers by attracting new customers and promoting quick purchases.

Data Analysis
Demographic Responses
Table: 1.1 The Data includes two age groups: '17-29' and '30-42'

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17-29	54	50.0	50.0	50.0
	30-42	54	50.0	50.0	100.0
	Total	108	100.0	100.0	

Table 1.2 The Data includes educational level of the customer such as 'Postgraduate', 'Undergraduate'

Current Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ug	40	37.0	37.0	37.0
	Pg	68	63.0	63.0	100.0
	Total	108	100.0	100.0	

Table 1.3 The Data includes Occupation of the Customer

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	44	40.7	41.5	41.5
	Employment	40	37.0	37.7	79.2

		Frequency	Percent	Valid Percent	Cumulative Percent
	Entrepreneur	22	20.4	20.8	100.0
	Total	106	98.1	100.0	
Missing	System	2	1.9		
Total		108	100.0		

Table 1.4 The Data includes area of residence of the customer.

Area of residence

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban	42	38.9	41.2	41.2
	Sub-urban	34	31.5	33.3	74.5
	Rural	26	24.1	25.5	100.0
	Total	102	94.4	100.0	
Missing	System	6	5.6		
Total		108	100.0		

Table 1.5 The Data includes Marital of the customer

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	50	46.3	46.3	46.3
	Single	58	53.7	53.7	100.0
	Total	108	100.0	100.0	

Inference

- The dataset is evenly distributed between two age groups: 50% are aged 17-29 (Gen Zs), and 50% are aged 30-44 (Millennials).
- The majority of respondents (63%) have postgraduate education, while 37% are undergraduates.
- Occupation data shows a varied distribution: 41.5% are students, 37.7% are employed, and 20.8% are entrepreneurs.
- Most respondents reside in urban (41.2%) and sub-urban (33.3%) areas, while rural areas account for 25.5%; 53.7% of respondents are single.
- The dataset reflects a diverse population in terms of occupation and area of residence, indicating a mix of both urban and rural influences on online shopping behavior.
- The marital status distribution shows a slight majority of single individuals, which may provide insights into the purchasing preferences of different household compositions.

Comparative Analysis
Table 1.6 Buying patterns online
Usual buying patterns online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Search offline, buy online	8	7.4	7.5	7.5
	Search online, buy online	68	63.0	64.2	71.7
	Search online, buy offline	30	27.8	28.3	100.0
	Total	106	98.1	100.0	
Missing	System	1	1.9		
Total		108	100.0		

Inference
- Gen Y shows a stronger preference for searching and buying online compared to Gen Z, who often search online but buy offline.
- This suggests Generation Y is more comfortable with complete online shopping, while Generation Z prefers a hybrid approach, valuing in-person purchases after online research. Both groups show minimal engagement with searching offline and buying online, highlighting distinct generational behaviors toward online shopping.

Table 1.7 Types of products bought online
Types of products usually bought online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Electronics and gadgets	36	33.3	33.3	33.3
	Beauty and personal care products	14	13.0	13.0	46.3
	Groceries	12	11.1	11.1	57.4
	Home goods and furnishings	2	1.9	1.9	59.3
	Entertainment (e.g., books, movies, music)	8	7.4	7.4	66.7
	All of these	36	33.3	33.3	100.0
	Total	108	100.0	100.0	

Inference
- Both Gen Z and Gen Y tend to purchase a wide range of products online, with "All of these" being the most common category.
- Electronics and gadgets are more frequently purchased by Generation Z, while Generation Y shows a stronger preference for a balanced mix, including groceries and home goods.

Table 1.8 Factors influencing purchase decision from a particular online store
Factors influencing purchase decision from a particular online store

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Price	32	29.6	30.2	30.2

	Brand reputation	8	7.4	7.5	37.7
	User reviews and ratings	8	7.4	7.5	45.3
	Product quality	26	24.1	24.5	69.8
	Delivery options and shipping costs	6	5.6	5.7	75.5
	Recommendations from friends/family	2	1.9	1.9	77.4
	All of these	24	22.2	22.6	100.0
	Total	107	98.1	100.0	
Missing	System	1	1.9		
Total		108	100.0		

Inference

- The chart reveals that both Gen Z and Gen Y prioritize product quality and user reviews when making online purchases.
- Generation Y shows a slightly stronger preference for delivery options and shipping costs, while Generation Z values brand reputation and recommendations from friends and family more. Both generations consider price and "all of these" factors to be important, but to a lesser extent.

Table 1.9 Awareness on new products

Awareness on new products

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Social media ads	46	42.6	42.6	42.6
	Influencer recommendations	6	5.6	5.6	48.1
	Search engines	6	5.6	5.6	53.7
	Online reviews	30	27.8	27.8	81.5
	Word of mouth	2	1.9	1.9	83.3
	All of these	18	16.7	16.7	100.0
	Total	108	100.0	100.0	

Inference

- The chart reveals that both Gen Z and Gen Y rely heavily on social media ads to discover new products.
- Generation Z also values online reviews and word-of-mouth recommendations, while Generation Y shows a slightly stronger preference for influencer recommendations and search engines. Both generations consider "all of these" factors to be important, but to a lesser extent.

Table 1.10 Average amount spent on online shopping per month

Average amount spent on online shopping per month

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1,000 Rs.	44	40.7	40.7	40.7

	Frequency	Percent	Valid Percent	Cumulative Percent
1,000 Rs. – 2,000 Rs.	52	48.1	48.1	88.9
5,000 Rs. – 10,000 Rs.	12	11.1	11.1	100.0
Total	108	100.0	100.0	

Inference

- The chart reveals that both Gen Z and Gen Y spend an average of less than 1,000 Rupees per month on online shopping.
- Generation Y spends slightly more than Generation Z, with a higher proportion of individuals spending between 2,000 and 5,000 Rupees. Both generations have a small percentage of individuals spending more than 5,000 Rupees per month.

Table 1.11 Steps followed while making an online purchase
Steps followed while making an online purchase

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I save up specifically for the purchase	16	14.8	14.8	14.8
	I use credit or instalment payment options	6	5.6	5.6	20.4
	I wait for discounts or sales	2	31.5	31.5	51.9
	I compare prices across multiple platforms	36	33.3	33.3	85.2
	I make the purchase immediately without much planning	16	14.8	14.8	100.0
	Total	108	100.0	100.0	

Inference

- The chart reveals that both Gen Z and Gen Y frequently compare prices across multiple platforms before making online purchases.
- Generation Z is more likely to make purchases immediately without much planning, while Generation Y is more likely to save up specifically for the purchase. Both generations use credit or installment payment options and wait for discounts or sales to a similar extent.

Table 1.12 Mode of payment
Mode of payment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cash on Delivery	60	55.6	55.6	55.6
	Net banking	6	5.6	5.6	61.1
	UPI	40	37.0	37.0	98.1
	e-Wallet	2	1.9	1.9	100.0
	Total	108	100.0	100.0	

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Inference

- The chart reveals that both Gen Z and Gen Y prefer Cash on Delivery as their primary mode of payment for online purchases.
- Generation Y shows a slightly stronger preference for UPI, while Generation Y is more likely to use e-Wallets. Both generations use Net banking to a similar extent.

Table 1.13 Impact of financial constraints on online shopping
Impact of financial constraints on online shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I avoid buying non-essential items	22	20.4	20.8	20.8
	I look for cheaper alternatives or substitutes	20	18.5	18.9	39.6
	I wait for sales or promotional offers	40	37.0	37.7	77.4
	I prioritize essential purchases over luxury items	12	11.1	11.3	88.7
	Other (please specify)	12	11.1	11.3	100.0
	Total	106	98.1	100.0	
Missing	System	1	1.9		
Total		108	100.0		

Inference

- The chart reveals that both Gen Z and Gen Y are significantly impacted by financial constraints when making online purchases. Both generations commonly avoid buying non-essential items and look for cheaper alternatives or substitutes.
- Both generations are most likely to wait for sales or promotional offers. And also they avoid buying non-essential items to a similar extent.

Table 1.14 Online shopping behaviour in the next five years
Your online shopping behaviour in the next five years

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	More frequent online purchases	20	18.5	18.5	18.5
	Increased use of mobile shopping	36	33.3	33.3	51.9
	Greater reliance on social media for shopping	10	9.3	9.3	61.1
	Higher demand for sustainable and ethical products	20	18.5	18.5	79.6
	Other (please specify)	22	20.4	20.4	100.0
	Total	108	100.0	100.0	

Inference

- The chart reveals that both Gen Z and Gen Y anticipate an increase in their online shopping frequency in the next five years.
- Generation Z also expects a greater reliance on social media for shopping and increased use of mobile shopping, while Generation Y predicts higher demand for sustainable and ethical products.

Conclusion

Gen Z and Gen Y consumer behaviour and e-commerce adoption are contrasted, and the findings offer crucial information that businesses and marketers must understand to successfully operate in the digital marketplace. Unlike Gen Y, who embrace e-commerce more slowly, Gen Z shows a strong preference for online buying due to their comfort level with technology and their status as digital natives. Both groups have comparable expectations for simple and personalised shopping experiences, despite having varying levels of confidence in digital transactions. Understanding these generational differences is essential to developing targeted marketing strategies and enhancing digital engagement platforms that are appropriate for the particular tastes and habits of every generation.In the dynamic arena of digital commerce, utilising these insights will be essential for fostering relationships with customers and accelerating company expansion as e-commerce advances. In the ever-evolving online marketplace, retailers who concentrate on enhancing the entire mobile shopping experience, promoting reasonably priced and ethical products, and offering enticing deals will be in a strong position to attract both generations.

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