

An Empirical Study on Factors Influencing Buying Behaviour of Generation Z in E-Commerce in India

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Abstract

Today's marketplaces have become more competitive and volatile than ever. The customers have never-ending expectations from firms. Age, gender, education, techno-savviness, friend circle influence the decision-making process of customers. As Generation Z progressively develops to represent a sizable piece of the consumer market, it is currently more significant than any time in recent memory to understand how to sell to it. Our understanding of their online shopping behaviour patterns will help us better understand their buying propensities. The accessibility of online stages and technology have essentially affected consumer behaviour, especially that of generation Z. Online shopping is expanding at the fastest rate and quickly becoming a famous and trusted shopping channel of customers all through the world, in which, the customer bunch represents a major share and tends to guide consumer behaviour. Online, generation Z is the present and future. To help businesses continue to reach and prevail upon this set of potential customers, this article focuses on understanding the elements influencing Gen Z's online shopping movement. This study intends to discover some of the online shopping behaviours of Gen Z and likewise attempts to identify some valuable affiliations that will help marketers and other people researching Gen Z movement. The discoveries indicate that Gen Z prefers to lead in-depth research before making an online purchase.

Keywords: Generation Z, E-Commerce, Buying behaviour, Security, Online purchase experience, Online Purchase Intention

Introduction

Customers may opt to do their shopping online due to the Internet's growing importance as a global communications and trade platform. According to Internet World Stats (2020), as of April 2020, 59% of the world's population, or roughly 4.57 billion people, were regular Internet users (Akoi, 2021). E-commerce also facilitates the shipping, transporting, purchasing, trading, and two-way communications of goods and services. What's most endearing is that major e-commerce companies are still mostly ignoring a sizable percentage of those prospective customers (Jaiswal, 2020).

Indian customers are presently undeniably more compatible with online stages than any time in recent memory. Over 150 million people use the internet, and that number is increasing every minute. Both the scale of the e-commerce business and Indian consumers' acceptance of it are exploding (Jose, 2022). The burgeoning and massive e-commerce sector generates critical measures of revenue through online exchanging. The replies of the users are completely significant to the success of e-commerce. Users are becoming more comfortable

making purchases online, and the epidemic has made reception simpler. Modern technology, which offers many benefits, has replaced the conventional buying pattern (Vu Thi Hanh, 2022). The straightforwardness of use develops alongside the expectations, which have likewise fundamentally increased since customers have utilized a variety of web sites. As a result; the elements of the Indian retail market have changed essentially. The increased use of the internet and convenience of utilizing different e-following sites is the cause of the developing interest in them (Ling, 2022). The ubiquity of this stage at first increased in metropolitan markets, yet it has since moved to rustic areas too, which are generally underserved and have enormous demand potential considering the development of the internet. Due to the increased reception of technology achieved by e-commerce, little organization owners and entrepreneurs were able to begin new businesses or develop current ones (Mallieswari, 2023). The generation after the millennial, known as Generation Z, includes people brought into the world between the late 1990s and today. The use of internet-based technology is generally prevalent among this generation, which has grown up around electronic gadgets since the beginning (Miin, 2023).

1.1. Understanding Generation Z

Gen Z accounts for 21% of the population and is quickly becoming more important to businesses than Gen Xers. They will significantly affect future developments and user habits. So, businesses and academics are trying to figure out what Gen Z wants and how they purchase so that they can attract and retain them as online customers. Generation Z, the most recent group of teenagers, attain full maturity between the ages of one and five (Nayak, 2022). The current youth are unlike those before them because they are bold, independent, emotional, expressive, creative, and curious. A stronger inclination for consumer behaviour and a lack of instantaneous preparation and points of view while making impulse-triggering site attribute variables features purchases are the outcomes of Generation Z's heightened sensitivity to correspondence patterns (Rishi, 2020). When determining whether to make an online purchase, users take into account site qualities including ease of use and aesthetic appeal.

1.2. Gen Z's Online Shopping Behaviour

Gen Z's online shopping behaviour is interpreted as including every single behavioural expression, from developing a purchase intention to selecting an item to purchase and settling on a last choice, as well as from selecting to evaluating items, circumstances, and buying strategies (Saputro, 2023). Customers will eventually come to trust one another and make purchases. Because Generation Z is very tech-canny, each gathering of customers will have different buying propensities. Before making a purchase, Generation Z will research the supplier's sales activities by reading customer reviews, visiting the organization website, etc. They will likewise seek online expert advice before making a huge purchase (Syahdan, 2021). What's more, Gen Z likewise uses reference gatherings, like asking friends and family for recommendations before making a purchase. Gen Z frequently continues to shop online and encourages friends and family to utilize the buying channel after feeling secure and satisfied with the calibre of the goods and services; this is a huge component in the decision to do as such (Thangavel, 2021).

1.3. Objectives of the study

- To examine factors (variables) influencing Gen Z's online shopping behaviour
- To recognise some of the internet purchasing behaviours of Generation Z

2. Literature Review

Wahyuningsih et al., (2022) as indicated by their review, Gen Z consumers are more inclined to choose superior grade, ecologically responsible items. Numerous members of Generation Z witnessed their parents struggle during the 2008 financial emergency and suffer considerable losses. They are hence more frugal and conscientious. Consumers in generation Z are less likely to trust companies than older age bunches are. They choose to follow well-known, well-liked influencers on YouTube and Instagram instead. They choose to use mobile wallets (Wahyuningsih, 2022).

Vasic et al. (2019) developed customer satisfaction with their online purchases in the Serbian market is analyzed utilizing a research methodology. Security, information accessibility, delivery, quality, estimating, timeliness, and customer fulfillment are the seven gatherings into which the conceptual models complete of 26 components can be broken down. Input model parameters were collected through online surveys utilizing the appropriate Internet-enabled devices. The legitimacy of the developed model was confirmed utilizing the Corroborative Factor Analysis and the Incomplete Least Squares techniques. The analysis of the obtained information confirmed the primary research hypotheses, which state that the factors of security, information accessibility, transportation, quality, cost, and time have a direct effect on customer satisfaction in online buying on the Serbian market (Vasic, 2019).

Rubin et. al. (2020)- This study expects to investigate how customer mindsets contribute to online shopping truck abandonment. To investigate the effect of consumer mindsets (i.e., unique versus concrete) on purchase intentions, three experimental experiments were carried out. The discoveries show that consumers who shop online with a theoretical (as opposed to concrete) perspective give the items in their trucks a higher need rating and are therefore more likely to make a purchase, which lowers the rate of shopping truck abandonment. The results suggest that by applying strategies that enable customers to think dynamically, online retailers can lower the percentage of shopping truck abandonment. By bringing up a huge underlying process influencing online shopping truck abandonment, this research adds to the group of literature (Rubin, 2020).

Sudirjo et al. (2023)- The research reveals that what generation Z's buying propensities suggest for online retailers in terms of site quality, security, services, and shoppers' overall enjoyment, as well as how this last factor affects online impulse purchases. Generation Z's spending propensities, alongside the lightning-quick development of online shopping, promote unplanned purchases. This quantitative review relied on information gathered through methodical inspection for its decisions. There were 159 people in West Java between the ages of 18 and 35 who identified as part of generation Z and had shopped on the West Java Shoppe website. Information analysis makes use of the Primary Equation Model (SEM) and the SmartPLS

3.0 projects. The discoveries demonstrate that site features, yet not security measures, fundamentally affect impulsive buying behaviour in the advanced marketplace. Services that facilitate online buying have less of an effect on impulsive purchases made on the web. Site characteristics, security measures, and online buying services all contribute to the shopper's overall satisfaction. Shopping pleasure is a more huge inspiration of impulsive online purchases (Sudirjo, 2023).

Punyatoya et al. (2019) They aim to examine the various factors that influence the evolution of each sort of client trust in the advanced space and how that shapes customer satisfaction (CS) and dependability intention (LI). Approval of the review model utilizing survey was performed. Information from 334 Indian clients was used in a primary equation modeling analysis of the model's causal pathways. Cognitive and affective trust are demonstrated to be empirically discernible characteristics in the context of online buying. Cognitive and emotional trust are remembered to mediate the connection between a website's perceived quality, security and protection approach, past interaction experience, perceived e-retailer repete, shared value, and CS. CS's positive effect on LI's attitude about the online shop is additionally noteworthy. The review provides useful data on how Indian customers rank online stores. These nuggets of shrewdness will help domestic and worldwide online merchants in developing and implementing strategies to support client trust, a key concept in both CS and LI. This point of convergence proves beyond any reasonable uncertainty that customers' level of confidence in online businesses is a basic aspect in building enduring relationships with those customers(Punyatoya, 2019).

3. Research Methodology

The research approach used to examine the elements affecting Generation Z customers' buying decisions in the context of Indian e-commerce. The methodology offers a methodical method for gathering, examine, and evaluate information to meet the objectives and hypotheses of the review. Both essential information and secondary sources were employed in this review, and they were gathered from a variety of diaries, research papers, websites, books, reports, and articles that were published online.

3.1. Research scale

Utilizing the discoveries of a review of documents on Gen Z's online buying propensities, researchers were able to synthesize and gather information for research distributions as articles and book chapters. As per research utilizing the Web of Science information system, key studies from 2010 to the present have been published by Elsevier, Scopus, ProQuest, SpringerLink, Researchgate, and Google Researcher, and some unique theoretical works have time. The creator has developed a research framework and research model from the distributions since 2001.

3.2. Research sample

This study uses multivariate regression and exploratory factor analysis (EFA), therefore it needs no less than 05-10 observations for each variable. From that point, calculate $20 \times 10 = 200$ observations as the smallest necessary sample size. The review makes use of cross-sectional information from a Generation Z survey conducted in different Indian cities. A handy non-random sample method was used to direct the survey online using a Google structure from January 2023 to Walk 2023; the survey URL was made available to general society via virtual entertainment. When the expected sample level is attained, the survey will end to verify the legitimacy of the information. 200 votes from respondents between the ages of 11 and 26 who completed the survey after two months are eligible to be analyzed.

3.3. Research hypothesis

H1: Gen Z's online shopping habits are positively impacted by convenience (OC).

H2: Gen Z's online buying habits are positively impacted by the diversity of goods (GD). **H3:** Gen Z's online shopping habits are positively impacted by perceptions of trust (OT). **H4:** Gen Z's online shopping conduct is positively impacted by online shopping trust (OB).

H5: Gen Z's online shopping habit is negatively impacted by perceived financial risk and purchase risk (OR).

H6: Comparing a product to other websites and reading user reviews are not significantly related.

3.4. Variables used in this study

3.4.1. Dependent Variables

Online shopping behaviour of Gen Z (OBB)

Gen Z, generally referred to as people brought into the world between the middle of the 1990s and the beginning of the 2010s, demonstrates distinctive online shopping behaviours that are influenced by their specific childhood in the advanced age. Having grown up with cell phones, web-based entertainment, and the internet as fundamental components of their life, Gen Z is essentially distinguished by their computerized fluency and knowledge of technology (Tiwari, 2020). They prefer liquid, user-friendly, and mobile-optimized websites and applications while buying online as a result. Before making a purchase, they frequently direct in-depth internet research and rely on user reviews, user-generated content, and influencer recommendations to guide them.

Genuineness and brands with a conscience are profoundly valued by Generation Z. Companies that share their values — like maintainability, diversity, and ethical business practices — are more likely to receive their help. They search for businesses that resonate with their objectives and sense of self and have strong online presences and active virtual entertainment profiles (Thangavel, Consumer decision-making style of gen Z: A generational cohort analysis, 2022). Also, Gen Z appreciates speed and convenience; they frequently choose same-day or next-day delivery alternatives and use membership services to streamline their buying routines.

What's more, Gen Z is very price sensitive and skilled at finding the finest deals. They routinely use markdown codes and cash back deals while looking at costs across different online merchants. They are attracted to social commerce, which permits them to make purchases directly through virtual entertainment sites. However, they expect price and transportation cost lucidity (Veybitha, 2021).

3.4.2. independent Variables Convenience (OC)

Gen Z understands convenience as the absence of travel requirements or the need to waste time going out to search for and purchase items. Instead, customers just need to follow a few easy steps while settling down anywhere there is an internet sign to be able to purchase however much they like. Furthermore, there are more payment choices available while shopping online, for example, cash, transfer, e-wallet payment, reward focuses, etc., which appeals to Gen Z consumers.

Diversity of goods (GD)

The term "diversity of goods" refers to most of commodities that can be purchased online as well as in the conventional mode of shopping, making it even simpler to access a variety of

goods that are not restricted by geography. The sum and variety of items that can be found while making an online purchase is sometimes referred to as the diversity of goods. This approach criterion makes it evident that the internet market will be more desirable than the conventional market, especially in the current climate of disease outbreak, travel restrictions, and rising travel expenses between regions. The more easy and varied access to items on the web channel, the more expensive it gets as a result of the rise in petrol prices and the reduction in shopping time.

Perception of trust (OT)

When customers choose to shop online, perceived reliability refers to their confidence and trust in the business; they feel that this is a reliable address and aren't concerned about getting conned or buying some unacceptable items because of misleading advertising. Furthermore, service providers are attempting to give consumers the best services possible alongside the most functional return and sales policies so they will feel more confident and delighted. The trust of Gen Z in online buying is likewise tested by examining the positive comments of consumers who have made previous purchases or have acquaintances in the seller's customer list. Advancements and marketing are likewise more "real" with the goal that buyers are not "hallucinated" when buying online.

Online shopping trust (OB)

Consumers will have confidence in online shopping, sellers, and online payment when it goodly affects them. After that, they will keep making purchases online and encourage and expose their friends and family to do likewise. Furthermore, when the capability of an online shopping channel is acknowledged and developed, it will grab the eye of associations that protect consumer privileges and the general public, giving the younger generation confidence when they purchase.

Perceived purchase and financial risk (OR)

Online shopping has different potential risks notwithstanding its convenience and diversity of items during the access, decision-production, payment, and transportation phases. One of the principal dangers to be mentioned is that the real things that are purchased may differ from the website's photos or might be lost during delivery. The next risk is financial, since it is possible for data to be leaked about an individual or their personal record, or they might risk losing money when exchanging goods. Gen Z clients' online buying processes are hampered by these obstacles, which should be removed and replaced with services that foster customer confidence.

Comparison to other Sites

Members of Generation Z spend most of their time online engaging in virtual forms of entertainment and commerce. They see online advertisements while doing so, and if they find such advertisements engaging, they are more likely to continue their exploration of the web. When they find something they like, they often wait to buy it until they have done some pricing comparisons across several online retailers.

4. Data Analysis And Results

4.1. Descriptive statistics

The descriptive findings of the study sample are presented in Table 1.

Table 1: Descriptive Results

Characteristics	Frequency	Percentage
Gender		
Male	67	33.5%
Female	133	66.5%
Age		
11 to 13	9	4.5%
14 to 16	18	9%
17 to 19	45	22.5%
20 to 22	71	35.5%
23 to 26	57	28.5%
Educational qualification		
Secondary school students	17	8.5%
High school students	53	26.5%
Undergraduates	81	40.5%
Workers	49	24.5%

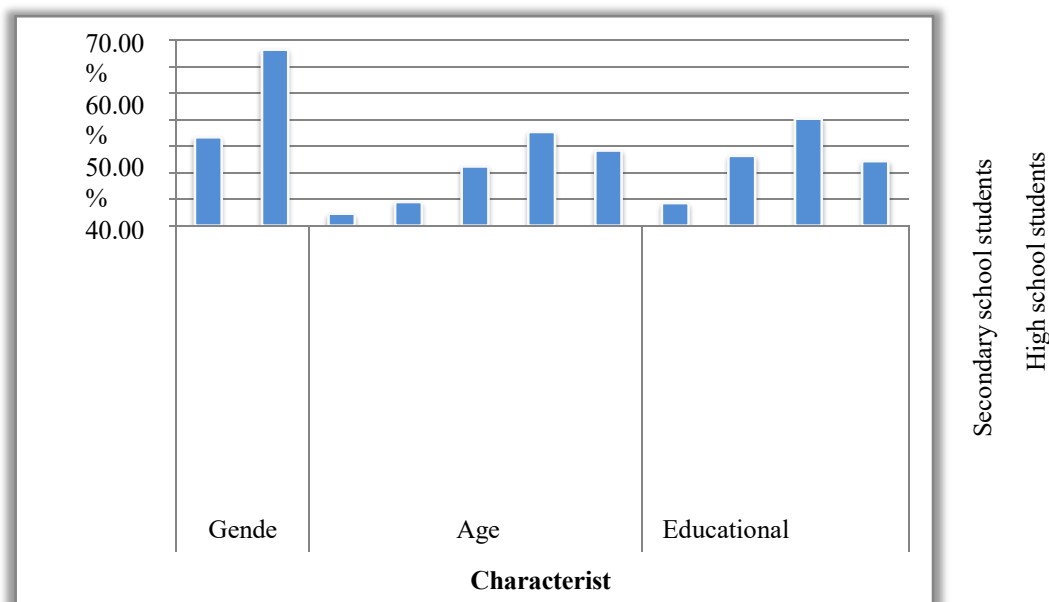


Figure 1: Graph showing the percentage of descriptive results

Table 1 breaks down survey members based on three principal factors: gender, age, and educational foundation. Gender-wise, obviously the sample has a little higher extent of

women than men — 66.5% of respondents are women, compared to 33.5% of respondents who identify as men. This indicates that there was a gender hole in the survey populace. The information demonstrates that responders are generally evenly dispersed across the range of ages. The sample's youngest age range, 11 to 13, makes up 4.5% of the populace, followed by 14 to 16-year-olds at 9%. There were a sizable number of youthful grown-ups in the sample, with 22.5% of respondents in the 17-19 and 20-22 age gatherings and 35.5% in the 20-22 age bunch, respectively. A varied age range is further demonstrated by the way that 28.5% of respondents were in the 23-26 age bracket. The heft of responders are either undergraduates (40.5%) or secondary school students (26.5%) when it comes to educational foundation, showing a concentration on the younger demographic. 8.5% of the sample is made up of secondary school students, while 24.5% is made up of workers. This dissemination represents a range of employments and educational levels among the populace polled, with a clear preference for those seeking after higher education.

4.2. Reliability test

Table 2 displays the findings of the Cronbach's Alpha reliability test.

Table 2: Cronbach's Alpha

Reliability Statistics		
Research Variables	Observable Variables	Coefficient
OC	4	0.898
GD	3	0.891
OT	4	0.871
OB	4	0.854
OR	5	0.900
OBB	4	0.783

The table records significant details about numerous review variables, for example, the number of observable variables contained inside each variable and their corresponding coefficients, which connote the internal consistency or reliability of these measurements. With the highest coefficient of 0.900, "OR" stands out especially well and demonstrates outstanding internal consistency among its 8 observable variables. With coefficients of 0.898 and 0.871, respectively, and each including 7 observable variables, "OC" and "OT" likewise show great dependability. Despite having 6 and 7 observable variables, respectively, "GD" and "OB" have somewhat lower coefficients at 0.891 and 0.854, showing a decent however marginally lower level of internal consistency. The last coefficient for "OBB" is 0.783, demonstrating that its 7 observable variables have a respectable level of internal consistency. The reliability of measurements inside these research variables is highlighted by this table, with "OR," "OC," and "OT" being especially hearty, while "OBB" exhibits marginally lower yet at the same time respectable reliability.

4.3. Exploratory factor analysis EFA

Table 3 shows the discoveries of the KMO and Bartlett's Test for the independent variables.

Table 3: KMO and Bartlett's Test Results

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.851
Bartlett's Test of Sphericity	Approx. Chi-Square	5640.239
	df	419
	Sig.	.000

The factor analysis is absolutely consistent with the review information, as shown by the KMO test discoveries, which demonstrate that the KMO coefficient is $0.851 > 0.5$. The Bartlett test result, which likewise indicates that the observed variables are correlated in the populace, is 5640.239, with a significance level of $\text{Sig} = 0.000 < 0.005$. This outcome is completely consistent with how many independent factors.

Table 4:EFA exploratory factor analysis outcomes

	Rotated Component Matrix^a				
	1	2	3	4	5
OR1	.864				
OR2	.861				
OR3	.759				
OR4	.730				
OR5	.587				
OC1		.774			
OC2		.726			
OC3		.656			
OC4		.619			
OT1			.725		
OT2			.695		
OT3			.677		
OT4			.673		
OB1				.825	
OB2				.752	

OB3				.713	
OB4				.672	
GD1					.757
GD2					.726
GD3					.708

4.4. Regression model and hypothesis testing

Table 5:Model summary of variables

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.773 ^a	.597	.589	.90049

a. Predictors: (Constant), Convenience, Diversity of goods, Perception of trust, Online shopping trust, Perceived purchase and financial risk

Exploratory factor analysis yielded the end that the model ought to comprise of 6 independent variables and 1 dependent variable. The attack of the overall model was assessed utilizing the F-test in the ANOVA analysis of variance, and the significance of the coefficients of the independent variables was examined utilizing the t-test.

Table 6:Multiple linear regression analysis findings

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	234.071	4	58.518	423.165	.000 ^b
	Residual	158.124	195	.811		
	Total	392.195	199			
a. Dependent Variable: Online shopping behaviour of Gen Z						
b. Predictors: (Constant), OR, OB, GD, OT, OC						

Table 7:Coefficients of regression model

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.470	.105			.000
	OC	.203	.019	.238	8.589	.000
	GD	.133	.021	.135	4.892	.000
	OT	.183	.025	.171	5.958	.000
	OB	.211	.017	.224	10.333	.000
	OR	-.128	.012	-.188	-8.379	.000

a. Dependent Variable: OBB

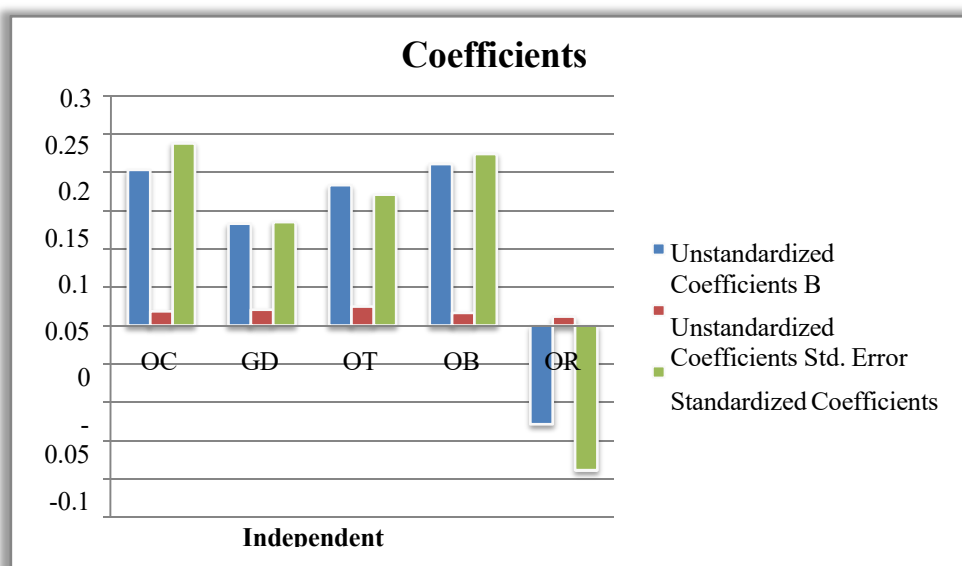


Figure 2: Visualisation of the Regression Model's Independent Variable Coefficients

Regression analysis was used to take a gander at what independent factors meant for a dependent variable. Five independent factors and one dependent variable were employed in the review. Regression analysis likewise shows the model's appropriateness utilizing the R square value. Regression analysis, which ascertains the degree to which an independent variable influences a dependent variable, is a method for testing hypotheses. All variables meet the research model with Sig 0.05. Coming up next is the type of a regression model of the variables influencing Generation Z's online buying behaviour:

$$OBB = 0.211 OB + 0.203 OC + 0.183 OT + 0.133 GD + (-0.128) OR$$

4.5. Understanding Online Shopping Patterns

Chi Square analysis is used to determine whether the two variables stated in hypothesis H6 are associated.

Table 8:Chi Square Test Results

Chi Square Test			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.556 ^a	6	.237
Likelihood Ratio	7.414	6	.250
Linear-by-Linear Association	.518	3	.474
No. of valid cases	200		

A 5% degree of confidence indicates that the value of .237 is higher than 0.05. Expecting that the outcome is measurably insignificant, we embrace hypothesis H6. As a result, there is no meaningful connection between reading user reviews and item correlation on other websites. Therefore, it isn't required that someone who searches for user reviews likewise double-checks other websites for the same data.

5. Discussion

In a plain representation of the hypotheses tested and their going with results in a research review or experiment, Table 9 presents the outline of hypotheses. It serves as a compact and structured method of conveying the significant discoveries in relation to the research questions or hypotheses made before the review was conducted.

Table 9:Summary of hypothesis results

Hypothesis	Findings
H1: Gen Z's online shopping habits are positively impacted by convenience (OC).	Accepted
H2: Gen Z's online buying habits are positively impacted by the diversity of goods (GD).	Accepted
H3: Gen Z's online shopping habits are positively impacted by perceptions of trust (OT).	Accepted
H4: Gen Z's online shopping conduct is positively impacted by online shopping trust (OB).	Accepted
H5: Gen Z's online shopping habit is negatively impacted by perceived financial risk and purchase risk (OR).	Rejected
H6: Comparing a product to other websites and reading user reviews are not significantly related.	Accepted

In the research model, there are 4 independent variables that have a positive effect and 1 independent variable that has a negative effect, and all hypotheses are accepted with the coefficient $Sig < 0.5$. Albeit the effect isn't great, Gen Z nearly disregards this belief to continue making purchases online.

6. Conclusion

As indicated by the research, customers are using the online marketplace for a wider range of goods purchases as they become more used to it. The purchase process is dynamic and continually evolving. The internet gateways are attempting to capture customers after realizing the expanding sales potential. Understanding the elements influencing the buying behaviour of internet consumers is becoming more and more significant in this present circumstance. There are between 2.52 and 2.52 billion members of Generation Z. Otherwise called computerized natives, they interact with one another and develop a lifestyle entirely online. Because they have shorter attention ranges, consume a ton of media, and have access to a wealth of study materials, Gen Z can make better decisions. As per the results of the research concentrate on the hypothesis, convenience, perceived trust in endlessly shopping trust all have a critical effect on consumers' buying decisions. There is no correlation between checking user reviews for an item and looking into more details on other shopping websites. The perceived danger component specifically has the opposite influence. These results are critical for companies and marketers that need to effectively connect with and serve Generation Z, a generation that is set to influence the direction of Indian e-commerce in the future.

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