



A STUDY ON ONLINE SHOPPING INTENTIONS AMONG MILLENNIALS AND CENTENNIALS

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Abstract

Several studies have reported that Centennials typically favour social networking sites that can be accessed on a variety of electronic devices for communication, and they also do most or perhaps all of their purchasing online. In this study, 5 factors are reported which influence online buying behaviour of Millennials and Centennials. The factors like Marketing & Promotional Activities and Website attributes had varying impact on different age groups. Coupons & vouchers influence the Centennials more than the other generations.

Key words: Online Shopping Intentions, Promotional activities, Millennials, Centennials

Introduction

The internet plays an important role in influencing the purchase decision of customers around the world. Due to its ease of publishing ads in various forms, it has become the biggest venue for manufacturers to reach out to their customers. Internet marketing now has a superior role over traditional marketing. It is evident from the studies conducted by Statista, which states the business has increased its budgets for digital marketing channels by 13%, and at the same time, their spending on traditional marketing channels is a decline.¹ People's shifting habits are the primary reason why businesses are boosting their expenditure. People spend more time online with their smartphones and laptops, making it easier for manufacturers to target the correct customer.

According to a study by KPMG (in 2015) 85 per cent of the SMEs which adopted E-commerce believe that it is a cost effective medium to grow sales.² A report by UNIDO in 2017 says that the Indian economy grew by 7% in October-December 2016 and is expected to grow at 7.1% in 2016-17. The E-commerce industry which was worth Rs. 1257 billion in 2015 was estimated to be contributing about 1% of GDP.³ According to IBEF, the Indian ecommerce market is predicted to increase by 21.5%, reaching US\$ 74.8 billion in 2022. India's e-commerce market is expected to reach US\$ 350 billion by 2030.⁴ According to the U.S. Department of Labor, Generation X outspends all other generations⁵ when it comes to housing, clothing, eating out and entertainment. 72% of Generation X use the internet to research businesses.⁶

Literature Review**Age groups for Generations - Millennials and Centennials**

Generation	Period	Other Names	Typical characteristics/ Behavioural patterns
Millennials	1982 to 2000	Gen Y, Gen Next, Echo Boomers	Self-confident, sociability, diversity, extreme fun, extremely techno savvy, instant gratification
Centennials	2001 onwards	iGen, Gen Z, Gen Zee	Vigilant outlook, tempered expectations, less absorbed, more self-assured.

(Source: Dutta & Jain, 2016)

The study conducted by Kuan-Pin Chiang and Ruby Roy (2003) Dholakia proves that convenience is the factor that perceives consumers to buy online, when the consumers find it inconvenient to buy from an offline store, they prefer to buy online. The study also reveals that the consumer prefers to search for goods whose complete information is known before purchasing like a book than an experience good like perfume whose complete information can only be known post-purchase. The study conducted by David Gefen (2000) says that familiarity and trust in the payment system influence buying intention and the familiarity with the vendor and the products they sell influence the consumer shopping online. The study conducted by Boudhayan Ganguly, Satya Bhusan Dash, Dianne Cyr, and Milena Head (2010) have found that Information Design, Visual Design, and Navigation design will partially improve the trust in the online store which can help in reducing the perceived risk and lead to better purchase intentions. The study conducted by Bassam Hasan (2016) proved the shopping attitudes of users can be improved by improving visual, navigational, and informational aspects of website design. A study conducted by Ibrahim Akman, Alok Mishra (2017). In this study, Perceived Trust, Perceived Social Pressure, perceived satisfaction, and Perceived Awareness all were found to have a significant positive influence on the intention of Actual Usage of social media.

The study by Jifeng Luo, Sulin Ba, and Han Zhang (2012) states that product uncertainty negatively affects customer satisfaction, and the retailers who do not have effective visibility must come up with constructive ways to reduce the psychological distance from the users by being more transparent. The study also says that a well-designed website will prevent the mismatch between the product purchased and the customer needs as a well-designed website will enable the customers to better evaluate the experience goods. Finally, it says firms should also concentrate on post-purchase service for better customer relationships especially if the firm is not well known. The study by Andrea Spilker-Attig & Malte Brettel (2010) states that push marketing advertisements have a very small sign on the orders placed online. Push marketing ads are often found to be disturbing or irritating to the user and the customer prefers to search for their products on their own. The study conducted by Boudhayan Ganguly, Satya Bhusan Dash, Dianne Cyr, and Milena Head (2019) states that online purchase behavior is impacted by the benefits offered by e-commerce like price benefit, convenience benefit and product variety benefit and psychological factors like transparency, the higher these factors, the higher will be the online buying activities. The study by Chayapa Katawetawaraks and Cheng Lu Wang (2011) states that in order to better understand online customer shopping behavior, the sellers can improve or create the effective marketing program for their customer's sellers should find ways to reduce those negative aspects in order to gain more customers by building a trustable and securer website, attractive and useful website, offering online services and offering additional options. The study conducted by Komal Nagar and Payal Gandotra (2016) implies that variety-seeking results in significant choice overload and shopping anxiety in online shoppers. According to this research, the consumer is likely to experience less anxiety over time as the consumers gain experience over time. The research further indicates that the availability of large consideration sets in an online shopping environment helps in making quality decisions.

The study by Hannah Ruth Marriott, Michael D. Williams, Yogesh Dwivedi (2017) talks about various hurdles and catalysts of m-shopping, which may help the development of m-commerce systems addressing more specific consumer needs. Findings that consumers are more intended to browse information before making an actual purchase give insight into developing a more use friendly interface for the user to search info. Also, awareness about purchase patterns & behaviours will lead to better targeting of non-users than pestering the consumers with spam mails & calls. Gerald L. Lohse, Steven Bellman and Eric J. Johnson (2000) The likelihood of making a purchase on the internet increases with respect to the time spent online. Also, those who have less time i.e., more time spent on work are more likely to shop online. Demography doesn't have a significant impact but males tend to shop more actively than females. Jifeng Luo, Sulin Ba and Han Zhang (2010) in study stated that the impact of product uncertainty and retailer visibility on a consumer's evaluation of online purchase experience using real world observations. The role of pre-purchase evaluation and post purchase evaluation. This study concludes that product uncertainty plays an important role in online customer satisfaction. It has examined the importance of retailer characteristics like service and pricing and their effect on customer satisfaction.

Statement of problem – In 2022, the Indian e-commerce market is predicted to increase by 21.5%, reaching US\$ 74.8 billion. India's e-commerce market is expected to reach US\$ 350 billion by 2030. By looking at the tremendous growth opportunities more and more brick & mortar companies are moving online. To reap the benefits of these opportunities, as a marketer, one needs to understand the online buying behaviour of a customer. It's important for every marketer to understand the consumer behaviour and utilize the online marketing channels in a better way.

Research Gap – The past researches by Mazzini Mudaa, Rohani Mohdb and Salwana Hassanb (2015) on the 'Online purchase behaviour of Generation Y in Malaysia' discovered the strongest significant association between perceived trust and purchasing intention. In other words, Gen Y is motivated to produce higher online shopping intention when there is greater perceived confidence in the online retailers. Since Malaysia's online industry currently lacks reliable and renowned websites, it shown that the majority of Gen Y still has concerns about online vendors. Another study 'Gender Differences in Online Shopping: Are Men More Shopaholic Online?' conducted by Faizal Pradhana and Prani Sastiono in Indonesia (2018) found women to be more shopaholic. Not much similar researches have been done in India. Hence, this research has been conducted in an Indian context to understand the motivations of the Indian consumer with a special focus on Millennials and Centennials.

Review of literature also revealed other factors that influence online purchase intent such as the perception of safety & security, popularity of the website, positive word of mouth(w-o-m), demographics of people (like age, gender & income). This research was conducted to understand the role of age in Online shopping behaviours and to learn whether the Centennials who claim to be more tech savvy shopped frequently than the previous generations are still critical of online shopping. Does the tech savviness of a generation correlate with high online shopping? To find answers to all these questions this research was conducted.

Research Questions -

What are the different factors that influence online purchase intention of Millennials and Centennials?

Research Objectives -

- 1) To discover and analyse the different factors that influence the online shopping behaviour of Millennials and Centennials.
- 2) To study the role of age, gender & income on the frequency of online purchases among Millennials and Centennials.

Hypothesis of the study -

The study began with an objective to check whether there is a significant difference in the online purchase intention of Millennials and Centennials and analysis of the factors that affect online purchase intention of them. After thorough literature review the following hypothesis were formulated.

H₁₁ – There is a significant difference in the frequency of online purchase among Millennials and Centennials.

H₁₂ – In Millennials and Centennials female are the frequent online shoppers than men.

H₁₃ – Different level of income in Millennials and Centennials impact the intensity of online shopping tendency.

Research Methodology

The research design used for the study is descriptive. The target population is online buyers/shoppers who belong to the category of Millennials and Centennials. The data type is Primary data. Around 147 responses were received in total by using a mix of convenience and judgement sampling technique. The estimated sample size was 140, keeping in mind the time & resource constraints of the study. A structured questionnaire of 23 questions was used. A pilot study with 23 respondents was conducted within the age group of 21-31 years. Critical feedbacks were incorporated and the length of the questionnaire was cut down on the number of questions. The questionnaire was reduced to 20 questions on a 5-pointer Likert scale. After these adjustments the questionnaire was ready to be sent out. Finally, after the data collection, the questionnaire was validated using the principal component analysis. While validating the questionnaire two of the items were dropped as the factor loading was less than 0.34 and cross loading. The dropped items were – “I will only buy from a website which is well organized, making it easy to find what I am looking for” and “Price is an important factor in deciding whether to purchase it online or offline”.

Reliability

The Cronchbach’s Alpha value was used to determine the reliability of the questionnaire. The usual range for Cronbach's alpha reliability coefficient is 0 to 1. A value of 0.8 is a reasonable goal as per a study titled “Calculating, Interpreting, and Reporting Cronbach’s Alpha Reliability Coefficient for Likert-Type Scales” by Joseph A. Gliem & Rosemary R. Gliem (2003).

For this research the alpha value came out to be .806 which is a decent score.

Cronbach's Alpha	N of Items
.806	18

Analysis & Interpretations

The demographic profiles of the respondents are summarized in the given tables.

Table - 2 Demographic Profile of the respondents

Profile	Frequency	Percentage
Age Profile		
Millennials	111	76%
Centennials	36	24%
Total	147	100%
Gender		
Males	108	73%
Females	39	27%
Total	147	100%
Family Income/ Salary (₹) (In Months)		

Below 25000	43	29%
Between 25001-40000	26	18%
Between 40001-60000	29	20%
Above 60000	49	33%
Total	147	100%

From the responses, it was assessed that 76% of the respondents were Millennials and 24% of the sample size belonged to Centennials.

It was also observed that 73% of the respondents were males while 27% were females. 33% had income of more than 60,000 per month, 29% fall below 25000 per month and the rest of the sample 38%, lied between the income range of Rs. 25000-60000.

Factor Analysis –

Sampling Adequacy

The suitability of factor analysis is assessed using the Kaiser-Meyer-Olkin (KMO) a metric of sampling adequacy. The data is eligible for further factor analysis if KMO is equal to or more than 0.5 and has significant values (sig) or probability (p) less than 0.05 (Darmawan et al., 2017) This is as per a study titled “Validity Testing of Technology Acceptance Model Based on Factor Analysis Approach “by Darmawan Napitupulu, Jimmy Abdel Kadar, Rahmi Kartika Jati (2017). A group of 20 statements listing elements that were thought to be crucial in influencing consumers' purchasing intentions based on the review were selected for the current study. A principal component analysis using varimax rotation method was conducted. The KMO measure of sampling adequacy showed a score of 0.777 with a significance of 0.00.

Table 3- KMO and Bartlett's Test for sphericity

X ² Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.777
Bartlett's Test of Sphericity	Approx. Chi-Square	817.278
	Df	153
	Sig.	.000

The table 4 indicates 18 statements were reduced to 5 factors which explained 61.446 percent of the cumulative variance. The variance shows a significant impact of these factors on affecting online customer purchase intention. In other words, these 5 factors account for explaining 61.446 percent of customer behaviour while making online purchasing decisions. Since the first factor's Eigen value is 2.88, i.e., more than 1.0. It accounts for more variance than a single factor. 16.002 per cent of the variance is explained by this factor. The Eigen Value of the second factor is 2.356 and it explains 13.086 per cent of the variance. The third factor has an Eigen value of 2.299 and it explains more than 12.772 per cent of the variance. The Eigen value of the fourth factor is 2.142 and it explains 11.898 per cent of the variance. Likewise, the fifth factor has an Eigen value of 1.384 and it explains more than 7.687 per cent of the variance.

Table 4- Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.582	25.453	25.453	4.582	25.453	25.453	2.880	16.002	16.002
2	2.256	12.533	37.986	2.256	12.533	37.986	2.356	13.086	29.089
3	1.699	9.438	47.425	1.699	9.438	47.425	2.299	12.772	41.860
4	1.359	7.548	54.973	1.359	7.548	54.973	2.142	11.898	53.759

5	1.165	6.473	61.446	1.165	6.473	61.446	1.384	7.687	61.446
6	.880	4.890	66.335						
7	.796	4.420	70.755						
8	.747	4.150	74.905						
9	.690	3.835	78.740						
10	.651	3.617	82.357						
11	.554	3.076	85.433						
12	.525	2.916	88.348						
13	.444	2.468	90.816						
14	.419	2.327	93.143						
15	.399	2.218	95.361						
16	.352	1.954	97.315						
17	.334	1.856	99.170						
18	.149	.830	100.000						

Extraction Method: Principal Component Analysis.

The tables below represent the factor loadings of the different factors that are clubbed together. 18 statements were clubbed together to represent 5 factors namely Safety & Security, Online Advantage, Promotions & Marketing efforts, Social media & influencers and Website attributes.

Factor 1- Safety & Security		
Items	Statements	Factor Loadings
5	I'm more likely to shop in online platforms I've previously used.	0.764
6	I'm more likely to buy from a website that I've heard positively of.	0.734
7	I usually check reviews and ratings before making an online purchase.	0.701
8	I'm less likely to shop in a new platform due to perceived risks of Fraud.	0.527

The above table shows the loadings of Factor 1. Three variables with positive factor loadings were chosen which suggest that they share most of their variances between themselves and co-vary with each other. The factor identified is "Safety and security concerns" i.e., reliability & trust in a particular website, Platform or product. The factor loadings suggest that there is a strong influence on online shopping behaviour with respect to the perceived safety & security of a platform. People are still worried about phishing and fraud in online platforms and they rely mostly on well-known or previously used platforms. The customer must be able to complete the purchase with minimal delay and the payment and the customer information should be safe and secure.

Factor 2 - Online Advantage		
Items	Statements	Factor Loadings
1	I prefer online shopping as it is more convenient (time) than in-store shopping.	0.894
2	I prefer online shopping as it reduces the effort of visiting stores.	0.889
3	I prefer online shopping as it is easier to compare products and brands online.	0.784
4	It is cost effective to shop online.	0.547

The above table shows the factor loading of the factor 2 Online Advantage. This factor tells that people usually prefer online shopping because of the advantages of online shopping over traditional shopping/ in-store shopping like convenience, ease of comparison and cost-effectiveness.

Factor 3 – Marketing & Promotions		
Items	Statements	Factor Loadings
9	I'm more likely to shop unplanned if I have gift vouchers of a particular brand.	0.768
10	Cashbacks and coupons motivate me to buy more.	0.753
11	Discounts or sale like "Amazon big Billion days" influence me to buy more.	0.728
12	I'm more likely to shop in a website for which I've recently seen an Ad.	0.534

The above table depicts the loadings of factor 3- Marketing & Promotions. It clubs together how marketing & promotional activities like Gpay Rewards & Coupons, Flash sales or Seasonal sales, Advertisements affect the online purchase intention of a customer. The factor loadings suggest that gift vouchers and coupons have a strong positive effect on consumer purchase intention. Hence, brands should try giving coupons via Gpay/ Phonepe to increase online shopping.

Factor 4 - Social Media & Influencers		
Items	Statements	Factor Loadings
13	I prefer websites with popular social media pages.	0.748
14	Viral information (videos/articles etc.) influences my perception towards the products, people, platform	0.739
15	I'm likely to buy a product recommended by a popular influencer.	0.583

The above table clubs together 3 statements related to social networks & influencers into factor 4 – Social Media & Influencers. This factor helps in spreading brand awareness through social networks & opinion leaders. Buyers are more likely to trust the information given by their favourite influencers (these are the opinion leaders in social media over particular topics). The viral information which acts like an electronic word-of-mouth also influences buyers purchase intention. The customer should feel included in the community which will make the firms stand out from its competitors and help gain more consumers.

Factor 5 - Website Attributes		
Items	Statements	Factor Loadings
16	I only shop on websites that are familiar to me.	0.692
17	I'm more likely to shop on websites offering Cash on Delivery (CoD).	0.635
18	I doubt the authenticity of a website if it has any errors.	0.599

Finally, Factor 5- Website attributes tell us about how the characteristic or attributes of a website influences customer purchase intention through online. The platform where the product is bought plays a key role. The design and ease of navigation will lead to a positive and lasting impression on the minds of the customer. Features like Cash on Delivery (CoD) builds confidence in the customer about the website.

Table 5 - Dimensions Influencing Consumer Buying Behaviour

	Millennials	Centennials	F	Sig
Safety and Security	3.82	4.33	0.961	0.385
Online Advantage	3.78	4.00	0.673	0.512
Marketing & Promotion	3.49	2.67	4.108	0.018
Social Media & Influencers	2.90	2.67	1.881	0.156
Website Attributes	3.12	1.67	5.347	0.006

H₁₁ – There is a significant difference in the frequency of online purchase among Millennials and Centennials.

At the significance level of 95% ($P < 0.05$) a sign score greater than 0.05 implies that the different generation is not impacted by that factor. In the above table, the factors Safety and Security, Online Advantage and social media & Influencers has the significance value above .05 which depicts that there is no evident impact of these factors in the buying behaviour among people of different age groups.

The significance value for Marketing and Promotions and website attributes is 0.018 and 0.006 respectively which is less than ($P < 0.05$). Hence, we accept the alternative hypothesis that the different generations are impacted differently by these two factors while purchasing online. Website attributes like cash on delivery (CoD) has been found to have varying impact among the different generations this could be because the Centennials are more cautious toward the fraudulent activities in the internet. It has also been observed that the Centennials are more impacted by marketing and promotions like coupons and cashbacks, this could be because this age group is typically the dependent population and would rely on limited pocket money from their parents. So, they spend cautiously and rely more on coupons and cashbacks.

Table 6 - Chi-Square Tests- Gender* Frequency of Online Shopping

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.890 ^a	2	.641
Likelihood Ratio	.897	2	.639
Linear-by-Linear Association	.713	1	.398
N of Valid Cases	147		
Contingency Coefficient	.078		.641

a. 1 cells (16.7%) have an expected count of less than 5. The minimum expected count is 3.45.

H₁₂ – Among Millennials and Centennials female are the frequent online shoppers than men.

As per the findings, the p value is .641 which is greater than .050. Hence, it can be inferred that it is a statistically insignificant relationship. So, the alternative hypothesis that women tend to be more shopaholic online is rejected and the null hypothesis that there is no significant relationship between gender and frequency of online shopping in customers is accepted. Mamta Chawla, Dr. Mohammad Naved Khan and Dr. Anuja Pandey (2015) found that there is no statistically significant difference between ‘The length of online shopping’ (i.e., the frequency of online shopping) between males and females which is in sync with our findings. However Faizal Pradhana and Prani Sastiono (2018) found that Women are more frequent online shoppers than men.

In contrary to the above, this research shows the relationship between gender & frequency of online shopping to be statistically insignificant. This could be because of the difference in nationality, culture & traditions. Since, this research has been conducted in an Indian context and the former in Indonesia, there might be not much difference between the male & female online shopping behaviours online in Indian customers. There’s another possibility, since the above research was conducted in 2018 before the pandemic and the current research has been conducted post COVID, there’s a slight possibility that the online shopping behaviours have changed. There’s also a possibility that these variations exist because of the difference in the demography of the respondents (like age, lifestyle) of both the research.

Table 7 - Chi-Square Tests – Income * Frequency of Online shopping

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.087 ^a	6	.020
Likelihood Ratio	15.405	6	.017
Linear-by-Linear Association	2.290	1	.130
N of Valid Cases	146		
Contingency Coefficient	.306		.020

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.59.

H₁₃ – Different level of income in Millennials and Centennials impact the intensity of online shopping tendency.

As per the above table, the p value is 0.020 which is less than 0.05. Hence, it can be inferred that Income & Frequency of Online shopping has a statistically significant relationship between each other. Therefore, the null hypothesis is rejected and the alternative hypothesis that income/salary has a significant effect in online shopping behaviour in customers is accepted.

This could be because of numerous reasons but it's hard to ascertain the cause as the direct of relationship either positive or negative is not known. It could be that more the income of a buyer, they have higher risk bearing capacity for a faulty good. Hence, these people shop more online. There is also a possibility that this may be due to their initial online buying experiences as people with high income tend to go for good brands and get good value deals online hence they shop more because of good online shopping experience whereas an inexperienced buyer buying not from top brand may receive a faulty or not up to the mark quality product and may abstain from online shopping. Another reason could be the low income people being conservative because of low purchasing power.

It could also be the case that the relationship is clustered around particular datasets say low-mid income range people tend to shop more than the high income range. In this case, it could also happen that the low income people tend to spend more lavishly on instant gratification items like fast fashion & online shopping but better income people being knowledgeable, go for savings investments.

Findings

- Millennials and Centennials like to shop on popular websites that they are familiar with or previously shopped websites for their perceived safety & security and to avoid risk of fraud.
- The reasons why Millennials and Centennials prefer to shop online are convenience, ease of comparison and cost effectiveness. Convenience is one of the major drives for choosing online as compared to offline.
- Millennials and Centennials are likely to trust the information provided by their favourite online influencers. Viral information about products/websites acts as an electronic word of mouth.
- The ease of navigation and the design of the website leads to a positive & lasting impression on the minds of the Millennials and Centennials and will positively affect their online purchase intention.

Managerial Implications

- Gift vouchers should be given to frequent buyers or buyers of high ticket size/ purchase value, as it leads to more sale because it stimulates the impulsive buying behaviour among the Millennials and Centennials.
- Centennials tend to be influenced more by cashbacks and coupons. They can be targeted with such offers on platforms they mostly use like Instagram & Snapchat.
- Cashbacks and Coupons can be provided in the form of scratch cards by collaborating with UPI payment Apps like GPay & PhonePe to stimulate purchases by online buyers.

- Special sales offers & Promotions like Flipkart Big Billion Days motivates the buyers to buy more. Tactics like these could be used by sellers for stock clearance specially in case of fast fashion as people are less likely to purchase old-fashioned apparels later.
- Create aesthetically pleasing and easy to navigate website as it positively affects buying behaviour of the online buyers. It builds confidence in the customer & people are more likely to perceive it as a genuine platform to buy from.
- The Indian consumer seems to be driven by sales promotions and offers. The seasonal sales drive more traffic to e-commerce websites. These sales like Amazon Big Billion Days and Flipkart End of Season Sale could be leveraged by marketers to increase website traffic and buying.
- Gpay, Phonepe Rewards and coupons could be used to increase purchases from e-commerce sites. These can also be used to bring awareness of new brands paired with online Ads.

Conclusion

From the research study it is found that the marketing & promotional activities and website attributes have varied impacts on different age groups. The gender of a person didn't seem to have a significant impact on the online purchase behaviours among the Millennials and Centennials. The varying income levels seem to have a significant impact in online buying behaviour. The five factors that were extracted in the study have a different magnitude of affect in consumer purchase intention among Millennials and Centennials. The factors identified were Safety & Security, Online Advantage, Marketing & Promotions, Social Media & Influencers and Website attributes. These attributes had varying degree of influence over online purchase intention among Millennials and Centennials.

Online marketing efforts carry a great deal of influence on the customers purchase decisions, especially on the current & upcoming generations. Hence, managing Online channels & digital marketing is a very important role of present day marketers. Any organization that wants increased growth in today's times has to incorporate good digital marketing practices in its marketing efforts. The companies should also focus on building their online presence.

Limitations and Scope for future Research-

- The major limitation of our study was the sample size, due to the constraints in time & resources, the research was conducted with a sample size of 147. The samples were chosen from the urban population of tier-1 city. Research can be done taking representations from rural population and tier-2 & tier-3 cities.

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