



UDC 332

ONLINE SHOPPING BEHAVIOUR OF PEOPLE IN INDONESIA: CONSUMERS COMPARATIVE STUDY OF GENERATIONS X, Y AND Z

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ABSTRACT

The purpose of this study is to explain the differences in online shopping behaviour of generation X, Y and Z consumers in Denpasar City and Badung Regency Bali as measured by consumer personal aspects such as trust, convenience, comfort, security and marketing strategy aspects consisting of product quality, price promos, features and services. The population in this study is the X, Y and Z generation consumer groups in Denpasar City and Badung Regency who have shopped online. The sample size used was 180 respondents, who were taken using the Purposive Sampling method. The analysis technique used is descriptive statistical analysis and Anova (Analysis of Variance). The results of this study indicate that there are differences in online shopping behaviour between generations X, Y and Z, especially from the variable ease of use of applications and online shopping service features. This fact is expected to be a study for online shopping site owners in order to design the right strategy to foster online shopping behaviour in the generational groups they serve. The output of this research is an article published in an accredited national journal or international journal with a level 3 Technology Readiness Level (TKT). This TKT is limited to proving the concept of differences in consumer perceptions of generations X, Y and Z towards online shopping behaviour.

KEY WORDS

Online shopping behavior, consumer personal aspects, marketing strategy aspects, generation X, generation Y, generation Z.

Communication technology that is developing and advancing has caused various effects on its users. The internet is a form of communication technology development that has become a necessity for some people. The development of this technology inevitably brings significant changes to society (Chaturbedi & Haga, 2016). This change is not limited to just getting information that can be accessed through one media but can also be used as a means to make transactions that have given rise to the marketplace as a wide scale business network, not limited by place and time known as e-commerce. The existence of e-commerce or online shopping makes it easier for people to transact or shop online which can be accessed wherever and whenever they want (Windarti, 2015). The rapid evolution of communication technology has revolutionized how people interact, access information, and conduct business. Over the past few decades, the internet has transitioned from a novel innovation to an essential part of daily life for many individuals. One of the most significant impacts of the internet has been the development of e-commerce. The ability to conduct transactions online has fundamentally changed the landscape of retail and business operations. The convenience and efficiency of online shopping have altered consumer behavior, with many people now preferring to shop online rather than visit physical stores. This shift has been accelerated by the COVID-19 pandemic, which further emphasized the importance of online shopping.

From the Mastercard Online Shopping Behaviour Study data, it is known that Indonesian internet users have the highest level of satisfaction (96%) with online shopping out of 14 countries in the Asia Pacific region (Hellier, et al, 2003). The data shows that Indonesians have a high interest in online shops, especially young people who are keen to show their identity through various brands (Boer, 2019). Online shopping is a transaction process via the internet that is carried out through online buying and selling sites or social



networks that provide goods or services needed by consumers (Harahap, 2018). The results of research conducted by Nugroho H. et al (2020) show that online shopping behaviour during the COVID-19 Pandemic is influenced by consumer personal factors such as trust, convenience, comfort, and security in transactions. The results of this study also prove that aspects of marketing strategies with indicators of product quality and price do not have a significant effect on online shopping behaviour. The advent of the digital age has revolutionized shopping behaviors worldwide, bringing about a paradigm shift from traditional in-store purchases to online shopping. This transformation is not uniform across generations, with distinct differences observed in the online shopping behaviors of Generation X, Y (Millennials), and Z. Understanding these differences is particularly pertinent in regions experiencing rapid technological adoption and cultural shifts, such as Denpasar City and Badung Regency in Bali. This research aims to explore and compare the online shopping behaviors of Generations X, Y, and Z in Denpasar City and Badung Regency, Bali, by examining personal consumer aspects and marketer strategies. Personal aspects such as trust, convenience, comfort, and security in transactions are critical determinants of online shopping behavior. These factors influence how consumers perceive and engage with online shopping platforms, affecting their willingness to adopt and continue using these services (Picauly, 2015). Additionally, marketer strategies, including product quality, price promotions, and the service features of online shopping sites, play a pivotal role in attracting and retaining customers. The effectiveness of these strategies may vary significantly across different generational cohorts due to their unique preferences, technological proficiency, and consumer expectations (Hosseini & Norouzi, 2017).

This study seeks to fill the gap in understanding how these personal and strategic factors influence the online shopping behavior of different generational groups in Bali. By focusing on Denpasar City and Badung Regency, areas characterized by vibrant economic activity and diverse demographic profiles, the research provides valuable insights into the evolving landscape of online commerce in Bali. This knowledge can inform businesses and policymakers to tailor their strategies and policies effectively to cater to the distinct needs and preferences of each generational cohort, thereby enhancing consumer satisfaction and driving economic growth in the region.

Every consumer has different characteristics and behaviour when viewed based on their year of birth, this is known as generational theory. When viewed from generational differences, there is an internet-savvy generation (average age 20-30 years) and a new internet-savvy generation (average age over 40 years), this difference then creates generational groupings. Generation X born 1965-1980, generation X is synonymous with uncertainty in their generation. Generation X dares to pay a higher price for products as long as the product is of high quality and this generation does not see brands as the main factor in purchasing products. Generation Y born 1981-1994 is a generation that cares about community or social issues, so they are motivated to make product purchases as their community does. Generation Z, born 1995-2010, is a generation that considers technology not an innovation but a part of life and this generation likes contemporary products (William Strauss and Neil Howe in Irlin Maya Avisha, 2018). With this phenomenon, this study was conducted to explain the differences in the online shopping behaviour of generations X, Y and Z as measured by the psychological aspects of consumers and marketers in Denpasar City and Badung Regency, Bali. Based on the background of the problems previously described, the problem in this study is as follows: "How is the difference in the online shopping behaviour of generations X, Y and Z in Denpasar City and Badung Regency Bali as measured by personal aspects of consumers such as trust, convenience, comfort and security in transactions and aspects of marketer strategies consisting of product quality, price promos, service features of online shopping sites?"

LITERATURE REVIEW

Companies must be able to understand consumer behaviour well in order to market their products well. With this understanding, companies can estimate consumer reactions to



the products offered by the company so that the company can implement the right marketing strategy. Kotler (2016) defines consumers as individuals or groups who seek to fulfill or obtain goods or services for their personal or group life. Schiffman and Kanuk (2004) define consumer behaviour as the process of searching for information about a product or service at the time of purchase, using, and consuming and evaluating products that can provide satisfaction to customers. According to Engel et al in Nina Ramadhani (2018) and Suhari (2008) consumer behaviour in decision making is influenced and shaped by several factors, including the following Influences from the environment which include: culture, social class, reference group and situation; The influence of individual differences consists of: consumer perception, motivation and involvement, knowledge, attitudes, personality, lifestyle and demographics; Basic psychological processes consisting of: processing information, learning and changing attitudes and behaviour (Jannatin et al, 2021).

Nowadays, precisely since the Covid-19 pandemic, various studies have shown a change in the way consumers shop, namely shopping through e-commerce, which is often referred to as online shopping (Suliyanto, 2011). This online shopping activity is influenced by several aspects, including individual aspects of consumers and aspects of marketing strategies used by e-commerce. Consideration of various individual aspects, marketing strategies and other environmental influences in shopping with digital media is termed online shopping behaviour.

Individual aspects that influence consumers in behaviour include: Trust, Convenience, Ease, and Security in transactions. Trust is one of the factors of personal perception of consumers requiring trust in online shopping media. This trust is measured by the ability of the media or online store to provide certainty and accountability for the products or services it sells. The suitability of the product as written in the product information, the transactions carried out can be trusted, the product reaches consumers in good condition, and consumer testimonials in the online store comments column can also increase customer trust. Trust which is influenced by the quality of information, reviews of previous purchases, and the quality of online sites affects online purchasing decisions (Tasin, 2017) Trust is also determined by familiarity with the brand which then influences the decision to buy (Hossei ni, M., & Norouzi, H., 2017). According to Wang, C., & Chen (2019) trust is determined from knowledge and online shopping activities. Building trust has become more difficult during the Covid-19 pandemic because pre-purchase analysis of goods or services is carried out only online. However, for consumers who are accustomed to doing online shopping, it will be easier to trust online transactions. The next consideration for online buyers is the ease of online transactions. Usually prospective buyers will experience difficulties the first time they transact online, and tend to undo their intentions due to safety factors and do not know how to transact online. Available information such as instructions for making online transactions, payment methods and form filling features are able to foster the initiative of potential consumers to try shopping online. The concept of convenience in marketing theory involves product classification. Service convenience is defined as the perception of consumer time and effort associated with purchasing or using a service. Some empirical evidence shows that the dimensions of convenience in purchasing behaviour consist of decisions, access, transactions, benefits, and post-benefits. Someone who feels comfortable shopping online can influence their purchasing behaviour. This is the result of an evaluation of the perceived benefits. This security issue is an important factor affecting purchasing behaviour, especially purchases made online. Information about privacy violations such as hacking of personal data has a negative impact on online repurchase intention (Rastini & Nurcaya, 2022). The development and advancement of communication technology, particularly the internet, have brought about significant changes in how society operates. The rise of e-commerce is one of the most transformative aspects of this technological evolution, reshaping consumer behavior, economic activities, and cultural dynamics. As technology continues to evolve, it will be crucial to address the challenges and leverage the opportunities presented by this digital transformation to ensure it benefits society as a whole.

Aspects of marketing strategy include various components that are marketers' designs in developing their business, such as products that can be physical goods or services offered



to consumers who are willing to pay (Thamizhvanan & Xavier, 2013). The quality of the product in question is the quality of the product that can meet consumer needs. Product attributes perceived by consumers play an important role in maintaining consumer purchasing behaviour. Consumer perceptions of products and preferences for certain product attributes can provide information to predict consumer purchasing decisions (Tjiptono, 2019). In offering products to customers, attention must be paid to the added value of products that can meet customer needs and desires. This shows that product quality can have a significant impact on purchasing decisions. Price compatibility with consumer preferences affects product purchasing decisions (Ghozali, 2016). Thus it can be said that the more the price matches the consumer's perception, the greater the chance that the consumer will buy the product or service offered by the marketer, as long as other factors remain constant. Online shopping activities, service features provided by marketers will determine the interest and intensity of consumer shopping activities. This means that the more familiar and more complete the features in supporting shopping transactions, these conditions will increase the behaviour to do online shopping.

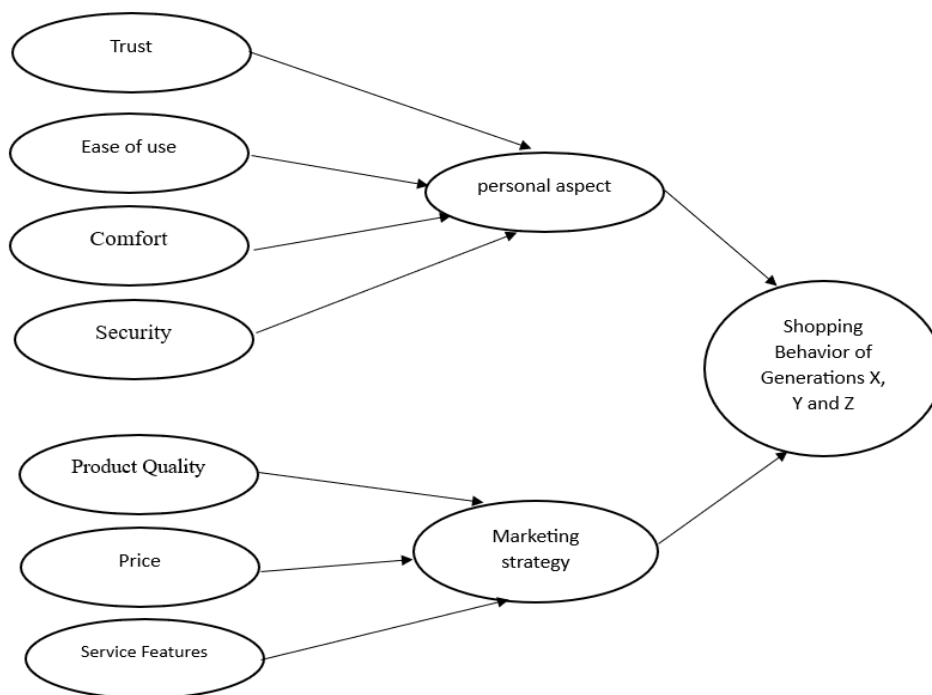


Figure 1 – Conceptual Framework

Based on the research conceptual framework in Figure 1, the research hypothesis can be formulated as follows: H0: There is no difference in online shopping behaviour between generations X, Y and Z in Denpasar City and Badung Regency Bali. H1: There are differences in online shopping behaviour between generations X, Y and Z in Denpasar City and Badung Regency Bali.

METHODS OF RESEARCH

The locations chosen for this research are Denpasar City and Badung Regency because these two locations are indicators of the progress of Balinese society which is reflected in community mobility, different socio-economic backgrounds such as the use of technology and social media which are quite intense, so they are considered to have higher online shopping behaviour compared to other Balinese regions. The subjects in this study are people who have done online shopping on sites such as Lazada, Shopee and Toko Bagus and other similar sites. In this study, the independent variables consist of perceived



trust (X1), convenience (X2), comfort (X3), security (X4), product quality (X5), price policy (X6), and service features (X7). The population in this study is the X, Y and Z generation consumer groups who live in Denpasar City and Badung Regency Bali who have shopped on online sites. The number of research populations is not known with certainty, therefore the sampling technique used is purposive sampling to obtain representative respondents. Based on certain considerations, in this study the number of samples used was 180 respondents with sampling using purposive sampling, namely representation of X, Y and Z consumer groups. The data collection method in this study was to use a questionnaire. This study uses descriptive statistics and inferential statistics, namely: Analysis of Variance (Anova) (Nguyen, 2020).

RESULTS AND DISCUSSION

Based on the distribution of questionnaires, grouping based on gender is dominated by women with 110 respondents with a percentage of 61 per cent, while the number of male respondents is 70 people with a percentage of 39 per cent. The next grouping based on age range, the majority of 43-50 years old dominates as much as 22.2 per cent, 51-58 years old as much as 11.1 per cent, while for the other four age groups have the same proportion of 16.7 per cent each. Based on the level of education that has been completed, it shows that the majority of respondents with the last completed high school / vocational high school education as much as 46.7 per cent, Bachelor as much as 30.6 per cent, Diploma Three education as much as 18.9 per cent, junior high school education as much as 3.3 per cent and Postgraduate as much as 0.6 per cent. Based on the amount of respondents' income, the majority are respondents who have an income of Rp 7,500,001 - Rp 10,000,000 as much as 25.0 per cent, income above Rp 10,000,000 as much as 22.8 per cent. Rp 5,000,001 - Rp 7,500,000 as much as 22.2 percent, income of Rp 1,000,000 - Rp 2,500,000 as much as 16.1 percent, respondents with income of 2,500,001 - 5,000,000 as much as 13.9 percent. Grouping based on respondents' occupations, dominated by private workers as much as 52.8 per cent, civil servant groups as much as 27.2 per cent, as students as much as 13.3 per cent. Status as a student as much as 2.8 percent and other job categories such as housewives as much as 3.9 percent. Based on the frequency of online shopping, respondents with a shopping frequency of more than 3 times a month were dominated by 52.8 per cent. Respondents with a shopping frequency of 3 times a month were 30 percent, respondents with a frequency of online shopping 2 times a month were 13.3 percent, as many as 3.9 percent of respondents with a frequency of online shopping 1 time a month.

The validity test aims to check whether the questionnaire as a research instrument is appropriate for measuring indicators in research. Meanwhile, the reliability test shows the extent to which a measuring device can be trusted or reliable. A variable is said to be valid if the correlation coefficient is ≥ 0.30 (Sugiyono, 2014: 178) and is said to be reliable if the Cronbach's Alpha value is ≥ 0.60 . The results of the research instrument validity test presented in Table 4.3 show that all indicators have a Pearson Correlation greater than 0.30 so that all indicators have met the data validity requirements. Instrument reliability testing shows that the reliability value of each variable tested has a Cronbach's Alpha coefficient greater than 0.60 so that the statements on the questionnaire are reliable. To determine the differences in the online shopping behavior of the three generational groups, it was analyzed with analysis of variance (Anova) with the following assumptions. This test was conducted to fulfil the assumption of Anova that among the groups compared have homogeneity of each group and between groups are independent. The results of the homogeneity test are presented in Table 1.

From Table 1, it can be seen that the results of the homogeneity test for each generation group on the tested variables generally show significant values greater than 0.05, with trust, ease of use, comfort, security, product quality, and service features are homogen but not with price and online shopping behavior, that do not meet the assumption of group homogeneity so that further testing needs to be carried out with the Turkey HSD. Homogeneity test with the Turkey HSD, the significance value is greater than 0.05, so it can



be said that the group data variants are homogeneous. With the fulfillment of the assumptions of the groups being compared more than 2 (two) groups and the variants of each group are homogeneous, the use of Anova to explain whether there are differences in the online shopping behavior of generations X, Y and Z in this study can be used. Given the lack of homogeneity for price and online shopping behavior, further testing was conducted using the Tukey's Honest Significant Difference (HSD) test. The Tukey HSD test is employed to determine if there are significant differences between group means when the assumption of homogeneity of variances is not met. For the variables in question, the significance value from the Tukey HSD test is greater than 0.05, indicating that the group data variances are homogeneous after this adjustment. With the fulfillment of the assumptions that the groups being compared are more than two (X, Y, and Z) and that the variances of each group are homogeneous (confirmed through both initial homogeneity tests and the Tukey HSD test), the use of Analysis of Variance (ANOVA) is justified. ANOVA can now be reliably used to explain whether there are significant differences in the online shopping behavior among Generations X, Y, and Z in this study. The application of ANOVA in this context allows for a robust analysis of the differences across these generational cohorts regarding their online shopping behaviors, taking into account the various personal and marketer strategy aspects.

Table 1 – Homogeneity test results

Variables		Levene Statistic	df1	df2	Sig.
Trust	Based on Mean	.079	2	177	.924
	Based on Median	.006	2	177	.994
	Based on Median and with adjusted df	.006	2	138.365	.994
	Based on trimmed mean	.072	2	177	.931
Ease of use	Based on Mean	.149	2	177	.861
	Based on Median	.188	2	177	.829
	Based on Median and with adjusted df	.188	2	176.004	.829
	Based on trimmed mean	.218	2	177	.804
Comfort	Based on Mean	1.362	2	177	.259
	Based on Median	.998	2	177	.371
	Based on Median and with adjusted df	.998	2	172.281	.371
	Based on trimmed mean	1.051	2	177	.352
Security	Based on Mean	.696	2	177	.500
	Based on Median	.168	2	177	.845
	Based on Median and with adjusted df	.168	2	176.528	.845
	Based on trimmed mean	.716	2	177	.490
Product Quality	Based on Mean	.531	2	177	.589
	Based on Median	.578	2	177	.562
	Based on Median and with adjusted df	.578	2	176.051	.562
	Based on trimmed mean	.400	2	177	.671
Price	Based on Mean	4.801	2	177	.009
	Based on Median	.452	2	177	.637
	Based on Median and with adjusted df	.452	2	173.227	.637
	Based on trimmed mean	4.157	2	177	.017
Service features	Based on Mean	.246	2	177	.782
	Based on Median	.139	2	177	.871
	Based on Median and with adjusted df	.139	2	158.794	.871
	Based on trimmed mean	.402	2	177	.669
Shopping behavior	Based on Mean	5.130	2	177	.007
	Based on Median	5.900	2	177	.003
	Based on Median and with adjusted df	5.900	2	118.000	.004
	Based on trimmed mean	5.237	2	177	.006

Source: Processed data, 2024.

Based on Table 2 it can be seen that there are differences in online shopping behavior caused by differences in the variables of ease of use of applications and service features used by online shopping sites.

Perceptions of product quality and discounts do not show significant differences with a significance value of < 0.05 . This indicates that in general related to these five variables generations X, Y and Z have the same perception. These results support the research of Tasin (2017), Hosseini, M., & Norouzi, H, (2017) and Wang, C., & Chen (2019). The absence of differences in perceptions between generations X, Y and Z on these five variables is possible because these three generations in deciding to shop online refer to



reviews and previous experiences. Thus, the choice of online sites is a reflection of sites that are considered capable of providing trust, comfort, safety, convenience, product quality and price discounts consistently (Timotius, & Octavius, 2021). These three generations also include groups that are familiar with and able to use application technology for online shopping purposes. Anova results also show that there are differences in the online shopping behaviour of generations X, Y and Z in Denpasar city and Badung regency due to differences in the ease of use of applications and service features owned by online shopping sites (Shams, et al, 2020).

Table 2 – Anova Analysis Results

Variables		Sum of Squares	df	Mean Square	F	Sig.
Trust	Between Groups	1.411	2	.706	.442	.643
	Within Groups	282.367	177	1.595		
	Total	283.778	179			
Ease of use	Between Groups	6.544	2	3.272	3.176	.044
	Within Groups	182.367	177	1.030		
	Total	188.911	179			
Comfort	Between Groups	.344	2	.172	.281	.755
	Within Groups	108.383	177	.612		
	Total	108.728	179			
Security	Between Groups	.933	2	.467	.168	.845
	Within Groups	490.867	177	2.773		
	Total	491.800	179			
Product Quality	Between Groups	.144	2	.072	.098	.907
	Within Groups	130.167	177	.735		
	Total	130.311	179			
Price	Between Groups	2.411	2	1.206	.452	.637
	Within Groups	472.167	177	2.668		
	Total	474.578	179			
Service features Shopping Behavior	Between Groups	18.744	2	9.372	5.335	.006
	Within Groups	310.917	177	1.757		
	Total	329.661	179			
Service features	Between Groups	5.433	2	9.372	3.775	.025
	Within Groups	127.367	177	.720		
	Total	132.800	179			

Source: Processed data, 2024.

This condition shows that the basic knowledge and ability to use technology possessed by generations X, Y and Z does not provide the same satisfaction or expectations of online shopping sites (Handoko, et al, 2022). The results of the Pos Hoc analysis show significant differences between generation X and generation Z in the variable ease of use of the application and significant differences between generation X and generation Y in the service features variable (fatimah & Adinugraha, 2023). This condition reflects that technological sophistication is very attractive to generation Z, which is very adaptive to internet technology and other communication technologies (Nguyen, 2024, Tamara, et al, 2023). Generation Y is a generation that has a high concern for social issues and was born during the development of internet use, although not yet fully integrated so that they are able to use applications that are relevant to their sense of concern (Veybitha et al, 2021). Generation X is known as a generation that is reliable in solving problems even though it is not fully supported by technological advances. In generation X, the internet as a decision-making tool is available but still slow (Polas et al, 2022). The characteristics of generations X, Y and Z reinforce the differences in online shopping behaviour caused by differences in the variable ease of use of applications and service features of online shopping sites (Ynita & Munandar, 2023). For the online shopping behavior variable, there is a significant difference between generation X and Z (Tiwari & Joshi, 2020). This is inseparable from the adaptive ability to technological developments and the characteristics possessed by generation X and Z (Uzir, et al, 2021). This is inseparable from the ability to adapt to technological developments and the characteristics possessed by generations X and Z (De Lima & Monterio, 2022).

Despite the shared familiarity with and ability to use online shopping technology across these generations, the ANOVA results indicate significant differences in their online shopping behavior due to variations in the ease of use of applications and the service features offered



by online shopping sites (Chowdhury, 2023). This implies that while Generations X, Y, and Z possess the basic knowledge and skills to navigate online shopping platforms, their satisfaction and expectations vary (Chatigo & Kadono, 2022). The Post Hoc analysis further reveals specific differences between the generations, Ease of Use of Applications: There are significant differences between Generation X and Generation Z. Generation Z, being highly adaptive to internet and communication technologies, finds technological sophistication very appealing (Putri, et al, 2022). Service Features: Significant differences are observed between Generation X and Generation Y. Generation Y, characterized by high social awareness and growing up alongside the internet's development, shows a preference for service features that resonate with their concerns and interests (Sayhadan, 2021).

Generation X is known for its problem-solving capabilities, although not fully immersed in advanced technology (Ali, et al 2020). This generation's decision-making is supported by internet resources, albeit at a slower pace compared to younger cohorts (Akoi, et al, 2021). Generation Z, on the other hand, is the most technologically adept, having grown up with the internet and other digital technologies, while Generation Y strikes a balance between social consciousness and technological savvy (Guo & Luo, 2023).

These generational characteristics underscore the observed differences in online shopping behavior, particularly concerning the ease of use of applications and service features of online shopping sites. The significant difference in online shopping behavior between Generation X and Generation Z highlights the influence of technological adaptation and generational traits. This understanding is crucial for marketers aiming to tailor their strategies to cater to the distinct preferences and behaviors of each generational group (Mohd, et al, 2022).

Based on the analysis of online shopping behavior during the pandemic, there are significant differences among Generations X, Y, and Z in terms of their perceptions and behaviors related to key variables such as trust, ease of use, comfort, security, product quality, price, and service features. These differences highlight the distinct generational identities and technological proficiencies that influence their online shopping experiences and expectations.

For X generations Trust is a critical factor. They tend to rely on established brands and platforms with a strong reputation for security and reliability (Amin, et al, 2021). They prefer straightforward, user-friendly platforms. Adapted to online shopping due to necessity during the pandemic. Finds comfort in familiar brands and reliable service delivery (Dua & Uddin, 2022). The ability to shop from home adds to their comfort. Highly concerned with security, preferring platforms with robust security measures and clear privacy policies (Sudirjo, et al 2023). For product quality, X generation relies on detailed descriptions and reviews to assess product quality, preferring established brands (Hertzberg & Bengtsson, 2020). Became more price-sensitive during the pandemic, seeking discounts and value for money. Values dependable customer service, easy returns, and efficient delivery options.

Y Generation Trust is reinforced through transparency and authenticity from brands, often influenced by social media reviews and peer recommendations (Vieira, et al, 2020). Values seamless and intuitive experiences, favoring mobile-friendly sites and personalized user interfaces (Oktavendi & Mua'ammal, 2021). Appreciates the convenience of online shopping, valuing efficiency and the ability to shop anytime. Confident in using secure payment methods and values transparent data usage policies (Baidoun & Salem, 2024). Influenced by social media and peer recommendations, expecting high-quality products with good value. Always on the lookout for deals and promotions, favoring loyalty programs and subscription services. Expects high-quality service features like fast delivery, easy returns, and responsive customer service, appreciating personalized recommendations.

Z Generations places significant trust in peer reviews and social media influencers, valuing authenticity and real-time engagement from brands (Bordonaba-Juste, et al, 2020). Prefers highly interactive and engaging platforms, adopting new technologies like AR and voice-assisted shopping quickly. Equates comfort with speed and convenience, favoring platforms that offer quick delivery and a wide variety of products. Trusts in seamless security features that do not hinder the shopping experience, favoring quick and secure payment



methods (Kiong et al, 2022). Relies heavily on visual and peer content to judge quality, preferring brands that showcase product quality through engaging content (Pentz, et al 2020). Influenced by trends and peer recommendations but responsive to limited-time offers and dynamic pricing. Prefers innovative service features such as same-day delivery, real-time support, and personalized shopping experiences (Cabeza-Ramírez, et al, 2022).

Understanding these generational nuances in online shopping behavior during the pandemic can help businesses tailor their strategies to meet the specific needs and preferences of each cohort, enhancing customer satisfaction and loyalty (Charastrakool & Toangsoongnern, 2020).

Based on the analysis of online shopping behavior during the pandemic, it is evident that there are no significant differences among Generations X, Y, and Z in terms of their perceptions and behaviors related to trust, ease of use, comfort, security, product quality, and price. These findings suggest that despite their distinct generational identities, all three groups similarly value reliable and secure online shopping experiences, easy-to-navigate platforms, comfortable and convenient purchasing processes, high-quality products, and fair pricing. Each generation, though unique in its technological proficiency and social influences, has shown a convergent trend in prioritizing these fundamental aspects of online shopping during the pandemic. The online shopping behavior of Generations X, Y, and Z in Denpasar City during the pandemic highlights significant differences across various variables. By understanding and addressing these differences, e-commerce platforms can better meet the needs and preferences of each generational group, ultimately enhancing customer satisfaction and loyalty.

Implications for E-Commerce Platforms are understanding these generational differences is crucial for e-commerce platforms like Lazada, Shopee, and Toko Bagus to tailor their services and marketing strategies effectively. For Generation X could be emphasize security, reliability, and user-friendly interfaces. Highlight strong customer support and clear return policies. For Generation Y could be focus on seamless user experiences, personalized recommendations, and transparent business practices. Engage with them through social media and influencer marketing. For Generation Z could be prioritize innovative and interactive shopping experiences. Enhance mobile shopping capabilities and leverage social commerce features.

The study focuses exclusively on Denpasar City, which may not fully represent the broader consumer behavior trends in other regions of Bali or Indonesia. Cultural, economic, and infrastructural differences in other areas may influence online shopping behaviors differently. The sample size and diversity within each generational cohort may not be representative of the entire population in Denpasar City. Variations in socioeconomic status, education levels, and access to technology within each generation could impact the findings. Rapid technological advancements and the continuous evolution of e-commerce platforms mean that consumer preferences and behaviors can change quickly. The findings of this study may become outdated as new technologies and shopping features are introduced.

CONCLUSION

Based on the results of the previous analysis and discussion, the following conclusions can be drawn: There are significant differences in online shopping behaviour between generations X, Y and Z in Denpasar City and Badung Regency, especially in the variable ease of use of online shopping site applications, there are differences between generations X and Z, while differences in the variable service features of online shopping sites occur in generations X and Y. There are no differences between generations X, Y and Z in Denpasar City and Badung Regency on the variables of Trust, Convenience, Security, Perceived Product Quality and Discount in making online shopping transactions.

Based on the previous conclusions, the results of this study are expected to be able to provide input to online business people to develop more precise competitive strategies oriented to the generation served, considering that each generation has different characteristics and abilities in using technology. The results of this study are also expected



as a study for the government related to the rise of illegal online shopping sites. The government is expected to increase efforts to supervise online shopping sites so as to provide a sense of comfort for consumers, online business people and other related parties. For further researchers, they can use the results of this study as a reference by adding variables such as consumer perceptions and motivation or expanding the research area to get more accurate results.

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