

# A STUDY OF CUSTOMER PERCEPTION AND EXPECTATION IN 4 GENERATIONS TOWARDS ONLINE DECISION MAKING

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## ABSTRACT

*The purpose of this research was to (1) study customer perception and expectation in generation Z, generation Y, generation X, and Baby Boomer towards online decision making. And (2) compare customer perception and expectation towards online decision making classified by generation. The sample consisted of 1600 consumers who used to purchase products online by stratified random sampling. The research instrument was an online questionnaire, with a discrimination power between 0.26 and 0.76, a reliability coefficient of 0.94, The data were analyzed by percentage, Mean, Standard Deviation, One-way Analysis of Variance, and Scheffe's method of multiple comparison tests. The result of this research found out (1) The customer perception in generation Z, generation Y, generation X towards online decision making, both overall and individual aspects were at a high level. Except for customer perception in baby boomers was at the moderate level. The customer perception towards online decision-making classified by generation was overall significantly different at the statistical level of 0.05. And (2) The customer expectation in generation Z and generation Y towards online decision making, both overall and individual aspects were at a moderate level, but customer expectations in generation X and baby boomer were at a high level. The customer expectation towards online decision-making classified by generation was overall significantly different at the statistical level of 0.05.*

**Keywords:** Perception, Expectation, Generations, Decision Making

## INTRODUCTION

In the past 2020, the outbreak of the Coronavirus Disease 2019 (Covid 19) has been catalysts for many aspects of change rapidly, especially the use of technology to facilitate easy shopping at the end, Finger touch. Online shopping has thus become "New normal" for the Thai population already. The Thai population tends to buy products online more, although it is not during the lockdown period. The well-known online shopping channel is e-Marketplace, which is selling products on the online trading media site at Combine multiple stores in one place, such as Shopee, Lazada, JD Central, Kaidee, & Zilingo, all of which are easy to find. There are comparisons, prices, and real user reviews to help you decide. Interesting data found that in 2020, Shopee, & Lazada were e-Marketplaces. Most searched, accounting for about 90% of all e-Marketplace searches in Thailand. Which before the crisis of the coronavirus 2019 (Covid 19), sellers have never used social media channels to do live to sell products seriously. It is mostly used for communication and inquiries, but when the coronavirus 2019 (COVID-19) comes in; it turns out to be a business. And brands are starting to do more social commerce through live staff to recommend products to attract customers. Chat to shop makes shopping fun, exciting, and interact with sellers directly in real-time. These make social commerce marketing more popular among consumers who come to buy products online. Both channels have different advantages and disadvantages, making today both large online stores and small, popular selling products through both e-Marketplace and Social commerce (Bank of Thailand, 2021). And for the survival of marketing in the online era like this, besides having to adapt to keep up with changing technology and channels, the key is to maintain the quality of products and services

that are standardized, including understanding the real needs of customers that can make a difference and make the brand remember and win the hearts of customers in the end.

Therefore, Thailand is entering a fully digital era each year. With online activities and transactions increasing by leaps and bounds. According to the value of online shopping in the first quarter of 2021 in 13 product groups, it was found that the spending value was as high as 75 billion baht per month, an increase of 45.05%. The survey in November 2020 worth 52 billion baht per month, which is consistent with the statistics of e-commerce 2021 showing that the Thai population is the third-largest online purchaser of the world's population, accounting for 83.6%, much higher than many developed countries. This is a result of behavior during the coronavirus situation 2019 (Covid 19), and measures to support government spending, including consumer behavior trends in the New Normal era, resulting in online spending behavior of people who buy products. Through online channels the number has increased, representing 68.97%. The top three online purchases were apparel and accessories, accounting for 48.75%, accounting for 14.37% of total online spending. Food and beverage products accounted for 47.82% with a proportion of spending at 13.22%, and health products/cosmetics/personal care products accounted for 41.54% with a proportion of spending 10.12%, and the age range of most online shoppers is under 20 years old, accounting for 85.71%, followed by 20-29 years of age, on average 83.20%, 40-59 years old accounted for 57.52%, and those over 60 years old accounted for 25.28%. This is consistent with the behavior of Generation Y and Generation Z people who grow up with more advanced technology, resulting in the ability to learn and adapt quickly to changes (Trade Policy and Strategy Office, Ministry of Commerce, 2021).

Therefore, the target audience is the first important variable that online sellers should not overlook because the target audience is the starting point for business planning in other parts, whether it's about advertising and public relations which channel to use. Let the target audience be aware of the news of the product or how to communicate it to attract the target audience as much as possible. The target groups or consumers in each generation are completely different in terms of interests, lifestyles, lifestyles. The behavior of using online media, channels for following news, and others. Therefore, before planning to sell products online to meet the needs of consumers, it is important to thoroughly understand the consumers of each generation to know the buying behavior of consumers. However, when considering internet usage behavior in each age group according to the demographics of economists, it was found that; Generation Y, aged 20-39, had the most internet use at 12 hours and 26 minutes, shopping online, and accounting for 72.90%. Followed by Generation Z, under 20 years of age, using the Internet for 12 hours and 8 minutes using online shopping accounted for 57.80%. Meanwhile, the Generation X group, aged 40-55, had 10 hours and 20 minutes of internet use for online purchases, accounting for 69.50%. The Baby Boomer group, aged 56 and over, spent 8 hours and 41 minutes using the Internet for online purchases, accounting for 56.80% (Electronic Transactions Development Agency, 2021).

As social media has grown in popularity from all ages, it may be due to its modern and easy-to-use presentation style. In line with the lifestyles of today's consumers. It was found that almost half of 48% of shoppers make purchases online, and have brand tracking. Or favorite stores through social media, resulting in online sales of products.

At present, it can quickly respond to the needs of customers anytime, anywhere. Sellers can also use social media as a channel to build good relationships with customers to build brand loyalty. Loyalty is another way to make it easier for consumers to make purchasing decisions online and the volume is increasing year by year by applying the good features of social media to marketing communications to make Reach out to consumers and answer the online shopping needs of both buyers and sellers.

Therefore, the researchers saw problems and opportunities to study the condition and expectations of 4 Generations customers on the factors affecting their online shopping decisions, namely Generation Z, Generation Y, Generation X, and Baby Boomer. The 7P market mix will be applied following the decision to shop online. The research was conducted on the attitudes of

consumers in each age group affecting online shopping to develop the mechanism. Online shopping through E-Marketplace and Social commerce and other forms of internet trading to meet the expectations of consumers of all ages leading to online shopping decisions continually.

## OBJECTIVES

1. To study perceptions and expectations of 4 Generations customers in making online shopping decisions: Generation Z, Generation Y, Generation X, and Baby Boomer.
2. To compare the perceptions and expectations of consumers towards online shopping decisions by age group.

## METHODOLOGY

This research is Survey Research, which has approved the human research ethics of Kasetsart University research project code. KUREC-SS64/165. The methods for conducting research are as follows:

### The Population and Samples in the Research were as Follows

Population is the shoppers who have shopped online at least once in 4 generations: Generation Z, Generation Y, Generation X, and Baby Boomer,

The sample consisted of shoppers who have shopped online at least once, divided into four age groups: Generation Z, Generation Y, Generation X, and Baby Boomer. Because the population is large and the exact population is unknown, the authors calculated using the W.G. Cochran formula (1953) at a 95% confidence level with an error of  $\pm 5\%$ .

Research tools include the 4 Generations Customer Perceptions and Expectations Online Questionnaire on online shopping decisions including; Part 1 General Information Online Questionnaire It looks like a survey. Part 2 an online questionnaire on perceptions and expectations of 4 Generations customers in their online shopping decisions. It is a 5-level rating scale, as well as the researcher used a questionnaire to assess the quality of the tools, including: (1) The revised questionnaire was presented to 3 experts to examine the content validity of the questions and the terminology by examining the clarity of language use and the coverage of the content to be measured. And to check the content validity (Item Content Validity Index: I-CVI) (Ayre & Scally, 2014: 79-86), it was found that the I-CVI value was 1.00. And (2) the instrumental experiment with 30 non-sample populations whose assessment results were classified between 0.26–0.76 and questionnaire confidence was determined by Cronbach's method (1951). Confidence has a confidence value of 0.94.

Data collection by the researcher sending the link and QR Code online questionnaire of the researcher who applied to the gmail.com account to those who are ready and consent to cooperate in completing the online questionnaire. If a response is not received within 6 days for any reason, such as a notification that the researcher's messages have been read but no response has been received. The researcher will use the alternate Username to forward a message inviting them to answer the online questionnaire. And after the deadline for collecting the data, the researchers examined the online questionnaire of students pursuing tertiary education at public universities in the eastern region that the online questionnaires received were the completeness of the data from the form inquires online. Then, a questionnaire with complete answers was selected, with a total of 1,600 people, representing 100%.

Data analysis is the analysis of data divided into three parts:

1. Analyze the general information of the respondents.
2. Analyze the perceptions and expectations of 4 Generations customers towards online shopping decisions.

3. Comparative analysis of consumers' perceptions and expectations towards online shopping decisions by age group.

Statistics used in research using a descriptive packaged statistics program. It consists of the frequency, percentage, age, mean, and standard deviation. To describe the basic characteristics of the group and analyze the perceptions and expectations of 4 Generations Customers. And a comparison of consumer perceptions and expectations towards online shopping decisions by age group using One-way ANOVA test statistics. If statistically significant differences were found, pairwise comparisons were performed using one-way ANOVA and Scheffe's Method pair testing.

## RESULTS

A research study studies the perceptions and expectations of 4 Generations customers in making online shopping decisions. The researcher can classify the research results as follows: The results of the analysis of general information of shoppers who have shopped online at least once, have general information for each age group as follows:

Generation Z found that the majority of them were 326 females, representing 81.50%, are under 20 years old, 400 people, representing 100%. Mean age 17.61 years, standard deviation 1.18. 400 people are single, representing 100%. Completed the highest level of high school or equivalent, 331 people representing 82.75%. Occupation: 387 students, representing 96.75%. And the average monthly income is between 10,001–20,000 baht, 234 people, or 58.50%.

Generation Y found that the majority of 328 were female, representing 82.00%. Aged between 20-39 years old, 400 people accounted for 100%. The mean age was 29.77 years, with a standard deviation of 5.39. There were 381 singles, representing 95.25%. The highest graduated with a bachelor's degree, 356 people representing 89.00%. Occupational employees of companies/employees of private companies, amounting to 277 people, representing 69.25%. And the average monthly income is between 10,001–20,000 baht, 239 people, or 59.75%.

Generation X found that the majority of them were 282 females, representing 70.50%. Aged between 40-55 years old, 400 people accounted for 100%. The mean age was 47.31 years, a standard deviation of 4.33. 244 people have marital status, representing 61.00%. The highest graduated with a bachelor's degree, 278 people, representing 69.50%. Occupational employees of companies/employees of private companies, numbering 256 people, representing 64.00%. and the average monthly income is between 10,001–20,000 baht, 204 people, or 51.00%.

The Baby Boomer found that the majority of women were 318 people or 79.50%. Are over 56 years old, 400 people, representing 100%. The mean age was 58.31 years, a standard deviation of 1.38. There are 336 marital statuses, representing 84.00%. Graduated with a bachelor's degree, 242 people, representing 60.50%. Occupational employees of companies/employees of private companies, amounting to 221 people, representing 55.25%. And the average monthly income is between 10,001–20,000 baht, amounting to 146 people, representing 36.50%.

The results of the analysis of 4 Generations Customer perceptions on online shopping decisions Product, product price, distribution channel, marketing promotion, payment security, delivery of goods, and store-specific information. There are research results in each area studied as shown in Table 1.

Consumer perception of online shopping decision	Generation Z		Generation Y		Generation X		Baby Boomer	
	n=400		n=400		n=400		n=400	
	$\bar{x}$	SD	$\bar{x}$	SD	$\bar{x}$	SD	$\bar{x}$	SD

1. Product	3.87	0.34	3.71	0.38	3.82	0.34	3.01	0.40
2. Product price	3.78	0.38	3.87	0.34	3.84	0.35	3.02	0.36
3. Distribution channel	3.80	0.42	4.12	0.38	4.00	0.40	3.12	0.48
4. Marketing promotion	4.10	0.35	3.88	0.34	3.86	0.32	3.00	0.47
5. Payment security	3.65	0.42	3.77	0.35	4.20	0.33	3.16	0.56
6. Delivery of goods	4.03	0.43	3.84	0.40	4.07	0.40	3.20	0.62
7. Store specific information	4.00	0.50	3.81	0.48	4.17	0.47	2.88	0.51
Total	3.84	0.23	3.85	0.21	4.00	0.17	3.10	0.33

From Table 1, it is found that the perceptions of consumers The impact of online shopping decisions in terms of overall and individual aspects was at a high level ( $\bar{x}=3.84$ ). Sort the averages from least to greatest: marketing promotion ( $\bar{x}=4.10$ ), delivery of goods ( $\bar{x}=4.03$ ), store specific information ( $\bar{x}=4.00$ ), Product ( $\bar{x}=3.87$ ), distribution channel ( $\bar{x}=3.80$ ), product price ( $\bar{x}=3.78$ ) and payment security ( $\bar{x}=3.65$ ) respectively.

Overall and individual perceptions of Generation Y consumers towards online shopping decisions were at a high level ( $\bar{x}=3.85$ ). Sort the averages from least to greatest: distribution channel ( $\bar{x}=4.12$ ), marketing promotion ( $\bar{x}=3.88$ ), product price ( $\bar{x}=3.87$ ), delivery of goods ( $\bar{x}=3.84$ ), store specific information ( $\bar{x}=3.81$ ), payment security ( $\bar{x}=3.77$ ) and Product ( $\bar{x}=3.71$ ) respectively.

Overall and individual perceptions of Generation X consumers towards online shopping decisions are at a high level ( $\bar{x}=4.00$ ). Sort the averages from least to greatest: payment security ( $\bar{x}=4.20$ ) store specific information ( $\bar{x}=4.17$ ), delivery of goods ( $\bar{x}=4.07$ ), distribution channel ( $\bar{x}=4.00$ ), marketing promotion ( $\bar{x}=3.86$ ), product price ( $\bar{x}=3.84$ ), and Product ( $\bar{x}=3.82$ ) respectively.

Overall and individual perceptions of Baby Boomer consumers' online shopping decisions were average ( $\bar{x}=3.10$ ). Sort the averages from least to greatest: delivery of goods ( $\bar{x}=3.20$ ), payment security ( $\bar{x}=3.16$ ), distribution channel ( $\bar{x}=3.12$ ), product price ( $\bar{x}=3.02$ ), Product ( $\bar{x}=3.01$ ), marketing promotion ( $\bar{x}=3.00$ ) and store specific information, ( $\bar{x}=2.88$ ) respectively.

The results of a comparative analysis of consumer perceptions of online shopping decisions by age ranges include Generation Z, Generation Y, Generation X, and Baby Boomer. The results of the research are shown in Table 2.

Consumer perceptions of online shopping decisions	Source of variance	df	SS	MS	F	p
1. Product	Between groups	192.06	3.00	64.02	481.60*	0.00
	Within group	212.16	1596.00	0.13		
	Total	404.22	1599.00			
2. product price	Between groups	197.90	3.00	65.97	512.38*	0.00
	Within group	205.48	1596.00	0.13		
	Total	403.38	1599.00			
3. distribution channel,	Between groups	237.62	3.00	79.21	446.92*	0.00
	Within group	282.86	1596.00	0.18		
	Total	520.48	1599.00			
4. marketing promotion,	Between groups	281.58	3.00	93.86	664.32*	0.00
	Within group	225.50	1596.00	0.14		
	Total	507.08	1599.00			

5. payment security,	Between groups	218.43	3.00	72.81	404.13*	0.00
	Within group	287.55	1596.00	0.18		
	Total	505.98	1599.00			
6. delivery of goods,	Between groups	195.98	3.00	65.33	296.71*	0.00
	Within group	351.38	1596.00	0.22		
	Total	547.36	1599.00			
7. store specific information,	Between groups	399.46	3.00	133.15	552.60*	0.00
	Within group	384.56	1596.00	0.24		
	Total	784.02	1599.00			
Total	Between groups	198.40	3.00	66.13	1128.06*	0.00
	Within group	93.57	1596.00	0.06		
	Total	291.96	1599.00			

Note: \* $p < 0.05$

From Table 2, consumers' perceptions of online shopping decisions by age group found that consumers of different ages had overall perceptions of online shopping decisions in terms of product, Product price, distribution channel, marketing promotion, payment security, delivery of goods, and store specific information, were significantly different at the 0.05 level.

The results of the analysis of 4 Generations Customer expectations for online shopping decisions Product, product price, distribution channel, marketing promotion, payment security, delivery of goods, and store-specific information. The results of the research in each area studied are shown in Table 3.

Consumer expectations of online shopping decisions	Generation Z,		Generation Y,		Generation X,		Baby Boomer,	
	<i>n</i> =400		<i>n</i> =400		<i>n</i> =400		<i>n</i> =400	
	$\bar{x}$	<i>SD</i>	$\bar{x}$	<i>SD</i>	$\bar{x}$	<i>SD</i>	$\bar{x}$	<i>SD</i>
1. Product	3.04	0.38	3.23	0.46	4.05	0.35	4.33	0.46
2. Product price	3.10	0.34	3.08	0.58	4.00	0.35	3.87	0.35
3. Distribution channel.	3.02	0.48	3.06	0.50	3.86	0.44	4.00	0.32
4. Marketing promotion.	3.07	0.43	3.11	0.38	4.02	0.34	4.35	0.48
5. Payment security.	3.11	0.48	3.10	0.38	4.08	0.40	4.20	0.40
6. Delivery of goods.	2.87	0.43	3.20	0.43	4.11	0.38	3.88	0.42
7. Store specific information.	3.12	0.53	3.00	0.53	3.83	0.53	4.14	0.62
Total	3.04	0.22	3.12	0.20	4.03	0.25	4.12	0.24

From Table 3, it is found that Generation Z consumers' expectations towards online shopping decisions in various aspects as a whole and each aspect are averaged at a moderate level ( $\bar{x}$ =3.04). Sort the averages from least to greatest: store specific information ( $\bar{x}$ =3.12), payment security ( $\bar{x}$ =3.11), product price ( $\bar{x}$ =3.10), marketing promotion ( $\bar{x}$ =3.07), Product ( $\bar{x}$ =3.04) distribution channel ( $\bar{x}$ =3.02), and delivery of goods ( $\bar{x}$ =2.87) respectively.

Overall and individual expectations of Generation Y consumers on their online shopping decisions were moderately average ( $\bar{x}$ =3.12). Sort the averages from least to greatest: Product ( $\bar{x}$ =3.23) delivery of goods ( $\bar{x}$ =3.20), marketing promotion ( $\bar{x}$ =3.11), payment security ( $\bar{x}$ =3.10), product price ( $\bar{x}$ =3.08), distribution channel ( $\bar{x}$ =3.06), and store specific information ( $\bar{x}$ =3.00) respectively.

Overall and individual expectations of Generation X consumers on their online shopping decisions are high average ( $\bar{x}=4.03$ ). Sort the averages from least to greatest: delivery of goods ( $\bar{x}=4.11$ ), payment security, ( $\bar{x}=4.08$ ), Product ( $\bar{x}=4.05$ ), marketing promotion ( $\bar{x}=4.02$ ), product price ( $\bar{x}=4.00$ ), distribution channel ( $\bar{x}=3.86$ ) and store specific information, ( $\bar{x}=3.83$ ) respectively.

Overall and individual expectations of Baby Boomer consumers' online shopping decisions are very average ( $\bar{x}=4.12$ ). Sort the averages from least to greatest: marketing promotion, ( $\bar{x}=4.35$ ) Product ( $\bar{x}=4.33$ ) payment security ( $\bar{x}=4.20$ ) store specific information ( $\bar{x}=4.14$ ) distribution channel ( $\bar{x}=4.00$ ) delivery of goods, ( $\bar{x}=3.88$ ) and product price, ( $\bar{x}=3.87$ ) respectively.

The results of a comparative analysis of consumer expectations for online shopping decisions by age group include Generation Z, Generation Y, Generation X, and Baby Boomer. The results of the research are shown in Table 4.

Consumer expectations of online shopping decisions	Source of variance	df	SS	MS	F	p
1. Product	Between groups	469.90	3.00	156.63	892.94*	0.00
	Within group	279.96	1596.00	0.18		
	Total	749.86	1599.00			
2. Product price	Between groups	290.08	3.00	96.69	548.51*	.00
	Within group	281.34	1596.00	0.18		
	Total	571.42	1599.00			
3. Distribution channel	Between groups	322.65	3.00	107.55	556.48*	0.00
	Within group	308.46	1596.00	0.19		
	Total	631.12	1599.00			
4. Marketing promotion	Between groups	503.57	3.00	167.86	995.93*	0.00
	Within group	269.00	1596.00	0.17		
	Total	772.57	1599.00			
5. Payment security	Between groups	434.81	3.00	144.94	832.85*	0.00
	Within group	277.74	1596.00	0.17		
	Total	712.55	1599.00			
6. Delivery of goods	Between groups	401.01	3.00	133.67	775.94*	0.00
	Within group	274.94	1596.00	0.17		
	Total	675.94	1599.00			
7. Store specific information	Between groups	367.36	3.00	122.45	399.91*	0.00
	Within group	488.70	1596.00	0.31		
	Total	856.07	1599.00			
Total	Between groups	395.36	3.00	131.79	2528.23*	0.00
	Within group	83.19	1596.00	0.05		
	Total	478.55	1599.00			

Note: \* $p < 0.05$

From Table 5, consumers' expectations towards online shopping decisions by age group found that Consumers of different ages are perceived to make online purchase decisions in aggregate and in terms of product, product price, distribution channel, marketing promotion,

payment security, delivery of goods, and store specific information. There was a statistically significant difference at the 0.05 level.

## CONCLUSION

A research study of the condition and expectations of 4 Generations customers on factors affecting online shopping decisions. The researcher can summarize the research results according to the following objectives:

1. The results of an analysis of 4 Generations Customer perceptions of online shopping decisions: Product, product price, distribution channel, marketing promotion, payment security, delivery of goods, and store specific information, found that Consumer perceptions of Generation Z, Generation Y, and Generation X, on overall and individual purchasing decisions on the Internet, are on a high average. Except Baby Boomer consumer perceptions of overall and individual purchasing decisions were moderately average.
2. Comparative results of consumer perceptions of online shopping decisions by overall age and by aspects, including product, product price, distribution channel, marketing promotion, payment security, delivery of goods, and store-specific information. There was a statistically significant difference at the 0.05 level.
3. The results of the analysis of 4 Generations Customer expectations for online shopping decisions Product, product price, distribution channel, marketing promotion, payment security, delivery of goods, and store specific information, found that Overall and individual perceptions of Generation Z, and Generation Y, consumers' perceptions of online shopping decisions were moderately average. The expectations of Generation X and Baby Boomer consumers on their overall and individual purchasing decisions online are very average.
4. Comparisons of consumer expectations for online shopping decisions by overall age range and by aspects include Product, product price, distribution channel, marketing promotion, payment security, delivery of goods, and store-specific information. There was a statistically significant difference at the 0.05 level.

## DISCUSSION

In a study of the condition and expectations of 4 Generations customers on factors affecting online shopping decisions, the researcher could discuss the results as follows:

1. Generation Z consumers' perceptions of overall and individual purchasing decisions online are on a high-level average. This may be because Generation Z consumers are living in the current era where online media are being used more and more in their daily lives, can find information about products that are available online easily and in complete detail, making them Generation Z consumers can search for product/service information online according to their needs. Because this group of consumers is making decisions the most, the perception of Generation Z consumers about their online shopping decisions is at a high level. This is in line with the concept of Kotler & Keller (2018: 25) who stated that a Marketing Mix is a marketing tool in which a business combines a variety of tools to satisfy and respond to the needs of Target customers can be obtained using the marketing mix. There are 7 components, called 7Ps, which are products, prices, distribution channels, marketing promotions, personnel, physical characteristics, and processes.
2. Generation Y consumers' perceptions of overall and individual purchasing decisions online were at a high level. This may be because the Generation Y consumer base is people who like new products and therefore cannot refuse to try or decide to buy new products that are sold online. In addition, Generation Y consumers are also growing in the age of social and economic changes, thus changing the role and characteristics of consumers, including Generation Y consumers using the Internet as an intermediary to find information and buy online products. As a result, Generation Y consumers' perceptions of online shopping decisions are at a high level. This is in line with Kim's (2008) notion that when comparing traditional in-store purchases to online shopping, Customers will be able to recognize the benefits of shopping online in terms of saving time, especially when traveling to shop. This is because online shopping can be done by customers anywhere, they can connect to the internet. Therefore, it can be said that if consumers expect that online purchases will gain an advantage over regular purchases, it will make it easier for consumers to make purchase intentions.
3. Generation X consumers' perceptions of overall and individual purchasing decisions online are high average. This may be because the Generation X consumer group is a group of consumers who have quite a lot of purchasing power. After all, this group of consumers is in the age of having high incomes.



and stable job function, thus having a considerable purchasing power, being the focus of marketers especially, resulting in Generation X consumers' perceptions of making online shopping decisions average It's at a very high level. In line with Chiu (2009)'s concept, trust increases business value and increases the likelihood of repeat purchases or return to the website. This is because trust is an important factor influencing consumers' purchasing decisions.

4. Baby Boomer consumer perceptions of overall and individual purchasing decisions are average at a moderate level. This may be because the Baby Boomer consumer group is a large group of consumers with high purchasing power due to their high life experience, so they are smart to buy, smart to use their products to be worth the money, to use rational purchases rather than emotions, and the pre-purchase study resulted in the Baby Boomer's perception of the decision to shop online at a moderate level. This is in line with Wan (2010) noted that the elderly are a group that should not be overlooked because although they are not tech-savvy compared to young people. But this group of people has a large number of people in society and is a group with purchasing power. They also have a very high purchasing experience that makes their choices carefully evaluated while at the same time purchasing goods and services over the Internet is no different from that of young people.
5. Consumer perceptions of online shopping decisions based on overall age range and aspects including product, product price, distribution channel, marketing promotion, payment security, delivery of goods, and store specific information, differ. Statistically significant at the 0.05 level. This may be because online merchants/sellers can build credibility in the eyes of consumers, leading to a decrease in consumer perception of risk, consumer confidence, and trust in the store, which results in the success of selling products online. But because of the products sold in this online channel, consumers can't touch the product first; making each purchase decision is full of risks that consumers have to face. The more consumers of different ages have different purchasing experiences, the more confident they feel in making purchasing decisions based on different marketing mix factors. This is consistent with the concept of Salam Lyer & Palvia (2005), who stated that trust or trust in online purchases stems from past experiences of buyers or reference groups. That credibility will be a positive factor for consumers' purchasing decisions.
6. Generation Z consumers' expectations of overall and individual purchasing decisions online were moderately average. This may be because Generation Z consumers grew up in an era where the risks of expectations were unacceptable. Generation Z consumers are financially conscious, with an incredible awareness of their spending. Although the need for instant gratification is common among children of this generation, it does not seem to affect the purchases of these consumers. Because they look at the product information and take the time to make a decision, read reviews, test the product whether it is real or virtual, and research the internet to get the best deal. As a result, Generation Z consumers' expectations for online shopping decisions are moderately average. Consistent with Grail's (2011) suggestion that companies to market to children Generation Z must adopt technology-based marketing and merchandising channels such as SMS, the Internet. on mobile phones, social networks, etc. And must try to capture the attention of children of this age, including enhancing their virtual identity by adding product information and online shopping facilities and developing products to be more Value for money, multitasking with simple design and interoperability.
7. Generation Y consumers' expectations of overall and individual purchasing decisions online were averaged at a moderate level. This may be because Generation Y consumers are a group of consumers who are very self-expressed, have high self-confidence, and have independent thinking. Therefore, the product information has been studied very well, there is no expectation with the details that are sold that the actual product will be as advertised, thus resulting in the expectations of Generation Y consumers towards the purchase decision. The average online is moderate. This is consistent with research by Yamtim (2016) that examined the analysis of merchant business communication *via* social media on the behavior and attitudes of Generation Y consumers in purchasing goods and services. The results showed that the attitudes of the Generation Y group, females and males, had attitudes towards shopping *via* social media, including preferred online store model, ideal trusted online store, and most likely seller. Trust in ideals. However, the difference is the seller of the favorite online store.
8. Generation X consumers' expectations of overall and individual online shopping decisions are high average. This may be because Generation X consumers are the ones who started using technology, allowing them to adapt, learn and use technology very well, including spending to meet their own needs, and starting to take risks caused by expectations. It can cope with various changes for their own satisfaction, thus resulting in the expectations of Generation X consumers towards making online purchases at a very high average level. This is consistent with Gibson's (2000) notion that attitudes or expectation is what decides a behavior or it means that attitude will influence decisions, positive or negative feelings are states of mind that are ready to affect a person's response to that person/to objects or situations by this attitude can be learned from experience.
9. Baby Boomer consumer expectations of overall and individual purchasing decisions are generally high. This may be because the Baby Boomer consumer group is a group of consumers who have purchasing power and have a high tendency to shop online which online stores/sellers focus on this consumer

group, therefore trying to study various information. These include perceptions, needs, and expectations, as well as various consumer factors. The Baby Boomer group that makes different purchase decisions to increase opportunities and increase the competitiveness of the online shopping business has resulted in the expectations of Baby Boomer consumers' decision-making. Online shopping is very average. In line with Wu's (2013) view of the online consumer, purchasing goods and services *via* the Internet is not just about purchasing goods. It is also related to information discovery, payment, and shipping matters. Therefore, the issue of trust in online stores has an important effect on consumer concerns in the purchasing decision-making process.

10. Consumers' expectations of online shopping decisions are based on overall age range and by aspects include Product, product price, distribution channel, marketing promotion, payment security, delivery of goods, and store-specific information. It was statistically significant at the 0.05 level. This may be due to consumer groups born and raised in the environment. At different times, this can lead to different experiences, values, attitudes, expectations, and lifestyles. These will result in one group of consumers making a decision to shop online that is noticeably different from another. This is in line with the concept of Humphrey & Stokes (2000), which states that understanding the differences between generations can be applied in the management of differences among people. Therefore, it can be said that the study of generations will help to understand the behavior and needs of consumers in each age group.

## **RECOMMENDATION**

### **Applying the Research Results Recommendation**

- Product, online store/seller should have products sold online that cannot be found in the market, such as products that are exempt from tax or special-order products.
- Product price, online shops/sellers should allow buyers to easily compare the prices of the products sold before making a purchase decision.
- Distribution channel, online shops/sellers should focus on various methods of selling products to save travel time in shopping without having to go to the store or department store.

Marketing promotion, online shops/sellers should have promotions such as discounts, special privileges, or receiving a membership card from the shop.

- Payment security, online merchants/sellers should support consumer protection laws to prevent fraud that may arise from online trading.
- Delivery of goods, online shops/sellers should allow the buyer to exchange or return the goods, and the customer is responsible for the return shipping costs. Unless the store's fault, all expenses will be borne by the store.
- Store specific information, online shops/sellers should have comments, feedback on social media about products sold by friends or acquaintances on social media such as a lot of products, nice designs, very good products, etc.

### **Future Research Recommendation**

Should study additional factors that may affect the decision to shop online for each age group, such as social factors, cultural factors, economic factors, etc.

Other data collection tools should be added such as in-depth interviews, group discussions to gain insights and the real needs of consumers who decide to shop online to use the information to develop a system or method. Online sales. This will result in greater efficiency and meet the needs of more consumer groups in the future.

There should be research on problems and obstacles affecting online shopping decisions to compare defects, problems, and obstacles in deciding to shop online. This allows them to

recognize the right problems and make improvements to improve the process and meet the needs of consumers more.

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