
PERCEIVED BENEFITS OF ONLINE SHOPPING AND ITS IMPLICATIONS ON THE ONLINE SHOPPING BEHAVIOR OF MILLENNIALS AND GEN Z's

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Abstract— The descriptive quantitative study is a combination of the context of business and psychology. It examined the perceived benefits of online shopping affecting the behavior of online millennial and Gen Z consumers. Particularly, the researchers also investigated the advantages of online buying including price, convenience, and product variety. 160 college students from St. Paul University Surigao participated in the study. An adopted survey questionnaire developed by Arora and Aggarwal (2018) was used to gather data. Mean & Standard Deviation, Frequency Count & Percent Distribution, and Analysis of Variance were the statistical tools utilized to analyze the collected data. In terms of product variety, millennials' and Gen Zs' behavior while shopping online resulted in high levels of satisfaction. This implies that they are really pleased with the variety of products they purchased online. Millennials and Gen Zs are satisfied as well in terms of convenience and price. Thus, they are very likely to shop online because of these three benefits. It is therefore implied that with the easiness and convenience, affordable price, and variety of products online, millennial and Gen Z shoppers are enticed and attracted to shop more online as they are highly satisfied every time they do it. On the other hand, the participants' age, residence, parents' income, kind of internet connection, and device used somewhat influenced their purchasing pleasure. Consumers may continue to buy online because there is a wide selection of products available, prices that are competitive and friendly to one's budget, and the fact that shopping online is handy. Customers who shop online can access online businesses and buy things using modern electronic devices. Since mobile data is less expensive, online shoppers may continue utilizing it to do online purchasing.

Keywords— Shopping Benefits, Online Shopping, Online Consumers, Millennials, Descriptive Survey, Surigao, Philippines

I. INTRODUCTION

In recent years online shopping has gained high growth rates, characterized by strong consumer demand and the increasing type of available goods. It is estimated that in 2019 online purchases made about 14.1% percent of total retail sales, with a tendency to grow. Still, the reached volume of online sales already indicates several important barriers to its future development. Most of the online purchases are related to a very narrow range of products, such as clothes, music, or electronic gadgets. Viewed by countries, the reached volume of online sales significantly differs, regardless of the number of Internet users. Additionally, most online purchases are made by Millennials and youngsters, the first age groups that have full-grown up with Internet-based technologies, while other consumers prefer shopping in a traditional way. In the literature, there are some differences regarding the term Millennials' birth. While some authors define them as people born between 1982

and 1996, others adopt a wider approach, defining as Millennials people born between 1980 and 2000 (now including the firstborns of Generation Z or Gen Zs).

The method by which customer makes decisions when shopping on the Internet is recognized as "online shopping behavior," and the activities taken by individual, such as acknowledging a problem or purchasing something, are predicated on continuously shifting demands and standards. In today's world, people constantly interact with digital media. Before, people used the internet to disseminate information; today, however, life would be significantly more challenging without it. The World Wide Web connects everything, including commercial transactions, social interactions, and retail transactions. In addition, as people's lifestyles have evolved, their approaches to doing things have transformed from being analog to being digital, and they now do their purchasing online rather than in physical stores. The millennial generation is a generation that cares about fashion trends but prefers to choose products according to their tastes (Ladhari *et al.*, 2019). In online shopping they tend to buy products that are currently trending, such as clothes, bags, shoes, and accessories, they will buy the products that most people buy, but still pay attention to the comfort of these products whether they suit their tastes or not. Millennials are motivated by the fun of making new discoveries, seeking inspiration, and exploring new brands. They are discovery buyers (explorers), always looking for good deals (Ladhari *et al.*, 2019). In shopping online consumers explorers are conscientious buyers, before buying a product they will compare brands, the cheapest prices, and look for the best deals. They will scour all the online stores for a good item at the best price. They enjoy buying product items but stay within budget, so they continue to look for good deals (Ladhari *et al.*, 2019). Consequently, the buying process for them is a time of enjoyment, where loyalty to the brands they purchase is relative. Also, millennials tend to spend their income quickly and more often through the web, and particularly through social networks like Facebook. Also, the results show that the millennials are more attracted by virtual advertising as coupons or discounts. Online shopping is the process by which consumers directly purchase goods, services, etc. from a vendor over the Internet, without the use of an intermediary provider. Web stores allow consumers to purchase from the comfort of their homes as if sitting in front of a computer.

The majority of online stores are accessible 24 hours a day, and many consumers have an Internet connection at work and at home. Therefore, it is quite convenient for them to shop online (Sunitha & Gnanadhas, 2014). For decades, the impact of digital technology has affected customer preferences, which has led to an explosion of eCommerce, especially in the home furnishings industry. In addition, the Coronavirus disease (COVID-19) pandemic has altered customer behavior, with consumer satisfaction affecting online shopping activities and decisions (Rangaswamy *et al.*, 2022). According to Jayasubramanian *et al.* (2015), businesses have developed innovative strategies for Internet product promotion. Thus, it describes how modern marketplaces are gradually displacing traditional ones. In general, the success of online purchasing is largely dependent on the satisfaction of the buyer during the transaction. On the other hand, due to technological advancements, traditional purchasing methods are no longer adequate for some people. The Internet has fundamentally altered consumers' perceptions of convenience, speed, pricing, and product and service information. People now choose simpler methods for obtaining brands and gaining access to retailers (by, *et al.*, 2019).

The researcher investigated the most prevalent kind of shopping in the present day, which is internet shopping, in the course of this study. More specifically, the researchers investigated the benefits that online shoppers believe they receive from doing their purchasing online. This study focused on determining the specific advantages and benefits of online shopping for millennials. These advantages and benefits, in turn, contribute to millennials' liking and satisfaction with shopping online. Furthermore, the researchers conducted this research to determine the participants' profiles based on their age, the income of their parents, residence location, type of internet connectivity, and used gadgets for online shopping.

II. METHODS

This research applied the descriptive quantitative research design employing the survey approach. 160 Paulinians who belong to the millennial generation (those who were born in 1980-1994) and Generation Z or Gen Z (those who were born in 1985-2014), have experienced online shopping, and are enrolled at St. Paul University Surigao participated in the study through the simple random sampling technique. The adopted survey questionnaire used was the one developed by Arora and Aggarwal (2018). Mean and Standard Deviation were used to quantify the responses of the millennials as to their perceived benefits and satisfaction when shopping

online. The Frequency Count & Percent Distribution were used to quantify the profile of the participants. The Analysis of Variance was used to determine the significant degree of difference in the millennials’ responses when grouped according to their profile.

Ethics in the conduct of this research were strongly considered for the academic integrity of this study. Ethical research practices in educational institutions are strongly followed since it is always the goal of educational research to contribute to the general welfare of the academic community and to generally create measurable information or data that will eventually add to the increase of human knowledge (Ederio, 2023) such as the essence depicted by this study.

III. RESULTS AND DISCUSSION

I – Profile of the Participants

Table 1 shows the profile of the participants in terms of age, residence location, parent’s income, type of internet connection, and used gadgets.

Table 1. Profile of the Participants

Profile	f (n=160)	%
Age		
24 years old	44	27.50
25 years old	54	33.75
26 years old	26	16.25
27 years old	20	12.50
28 years old	10	6.25
29 years old	4	2.50
30 years old	2	1.25
Residence		
Surigao City	155	96.88
Siargao	5	3.13
Income		
1, 000-5,000 PESOS	23	14.38
5,000-10,000 PESOS	41	25.63
10,000-30,000 PESOS	65	40.63
30,000-50,000 PESOS	29	18.13
Others	2	1.25
Type of Internet Connection		
Mobile Data	49	30.63
Pocket Wifi	3	1.88
PLDT Broadband	81	50.63
Converge	1	0.63
Globe Broadband	17	10.63
Smart Home Broadband	7	4.38
Others	2	1.25
Used Gadget		
Smartphones	146	91.25
Tablet	2	1.25
Laptop	4	2.50
Desktop/Personal Computer	2	1.25
Ipad	6	3.75

In terms of age, 44 (27.50%) participants are 24 years old, 54 (33.75%) are 25 years old, 26 (16.25%) are 26 years old, 20 (12.50%) are 27 years old, 10 (6.26%) are 28 years old, 4 (2.50%) are 29 years old, and 2 (1.25%) are 30 years old. This shows that the majority of the participants were 25 years old. Moreover, as to residence, most of the participants are from Surigao City, with 155 (96.88%) number of participants, and only 5 (3.13%) are from Siargao Island. According to Clarke et al. (2015), online consumers are most likely to be aged 25–44 years, affluent, and living in city centers.

In terms of income, 23 (14.38%) participants have parents' monthly income of 1,000-5,000 pesos, 41 (25.63%) with 5,000-10,000 pesos, 65 (40.63%) with 10,000-30,000, 29 (18.13%) with 30,000-50,000, and only 2 (1.25%) for others unspecified. This shows that most participants have parents' income of 10,000-30,000 pesos monthly. In millennials and Gen Zs, financial status particularly on expenses, and family economic factors such as parental income, stock holding, and financial assistance decreases young adults' financial independence (Xiao *et al.*, 2014).

In terms of the type of internet connection used for online shopping, 49 (30.63%) participants said that they are using mobile data for online shopping, while 3 (1.88%) use pocket Wi-Fi, 81 (50.63%) use PLDT Broadband, 1 (0.63%) uses converge, 17 (10.63%) use globe broadband, 7 (4.38) use smart home broadband, and 2 (1.25%) use other platforms and types that are unspecified. This shows that the majority of the participants regularly use mobile data for online shopping. PLDT Inc. and Globe Telecom Inc. said that their mobile data services are still considered mostly used among the cheapest connections and providers in Southeast Asia (Iglesias, 2022).

In terms of used gadgets, 146 (91.25%) participants use smartphones when shopping online, 2 (1.25%) use android tablets, 2 (1.25%) use laptops, 2 (1.25%) use desktop/personal computers, and 6 (3.75%) use Apple brand iPads. This shows that the majority of the participants use smartphones when shopping online. Persson and Berndtsson (2015) emphasized that social influence and the shopper's location significantly and positively affect behavioral intention to buy consumer goods through smartphones. The shoppers' experience was shown to moderate the effects of the determinants. Smartphone web shops' high trustworthiness and performance were appreciated but did not affect intention. A positive relation was found between intention to shop through smartphones and self-reported past smartphone shopping habits.

II – Perceived Benefits of Online Shopping and their Implications on Online Shopping Behavior

Table 2. Perceived Benefits of the Online Shopping for the Participants in Terms of Price, Convenience, and Product Variety

Indicators	Mean	SD	VI	QD
Price				
1. The costs of the items I purchased online are reasonable and within my means	3.29	0.69	VL	HS
2. Online shopping offers special deals, gifts, discounts	3.08	0.68	L	S
3. Online purchasing offers competitive prices and lower prices.	3.19	0.71	L	S
4. I can save money when I shop online	2.69	0.99	L	S
Average:	3.06	0.77	L	S
Convenience				
5. I buy things online because I can do it whenever I want	2.92	0.88	L	S
6. I shop online since I do not have to leave my house to do so	3.01	0.91	L	S
7. I can save my energy from going to stores.	3.17	0.79	L	S
8. I can shop privately at home	3.31	0.80	VL	HS
Average:	3.10	0.85	L	S
Product Variety				
9. I prefer online shopping since there is a broader selection of goods in each category	3.25	0.80	VL	HS
10. A wider variety of products are available when buying online	3.29	0.75	VL	HS
11. Online stores provide access to several brands and retailers	3.34	0.73	VL	HS
12. I may choose from a wide range of things when I shop online	3.28	0.79	VL	HS
Average:	3.29	0.77	VL	HS
General Average	3.15	0.79	L	S

Legend:

Scale	Range	Verbal Interpretation	Qualitative Description
4	3.25-4.00	Very Likely (VL)	Highly Satisfied (HS)
3	2.50-3.24	Likely (L)	Satisfied (S)

2	1.75-2.49	Unlikely (U)	Less Satisfied (LS)
1	1.00-1.74	Very Unlikely (VU)	Not Satisfied (NS)

Table 2 shows the perceived benefits of online shopping for the participants in terms of price, convenience, and product variety.

As for price, indicator 1, *the cost of the items I purchased online are reasonable and, within my means*, got the highest mean (M=3.29, SD=0.69) which is verbally interpreted as *very likely* and qualitatively described as *highly satisfied*. This shows that frequent online shoppers shop online because the prices are very reasonable and within their means. Likewise, with the wide availability and low cost of mobile devices, social media, and social networking have grown quickly. This has led to "digital entrepreneurship," which looks at the role of technology and business (Nambisan, 2017; as cited in Hossain, 2019).

However, indicator 2, *online shopping offers special deals, gifts; discounts*, got the lowest mean (M=3.08, SD=0.68) which is verbally interpreted as *likely* and qualitatively described as *satisfied*. Although this got the lowest mean rating, the participants still are satisfied and are likely to do online shopping because of this indicator. This means that frequent online shoppers shop online because online stores offer special deals, gifts, and discounts. Moreover, the market is quickly becoming an e-marketplace. Everything from needles to ships is sold and purchased over the Internet. As more and more competitors enter the market, it is only natural for established competitors and new entrants to develop novel strategies to promote their products and services. Providing "deals" and "lucrative discounts" is one of these enticing trends (Sharma & Khattri, 2019).

On average, indicator 3, *online purchasing offers competitive prices and lower prices* is verbally interpreted as *likely* (M=3.19, SD=0.71), and indicator 4, *I can save money when I shop online* is also verbally interpreted as *very likely* (M=2.69, SD=0.99). These indicate that frequent online shoppers shop online because online purchasing offers competitive prices and lower prices that greatly attract and entice them to buy more and more products that would eventually lead them to just spend greater money online than saving more in their pockets and piggy banks. But note that they are also satisfied with online shopping with these perceived benefit indicators. According to Sanjaya and Pratsatyo (2016), price is often used as an indicator of value when the price is associated with the perceived benefits of a good and service from a consumer's point of view. Also, the most beneficial factor of shopping online was identified as the possibility to compare prices and buy at a lower price (Baubonienė & Gulevičiūtė, 2015).

As to convenience, indicator 8, *I can shop privately at home* got the highest mean (M=3.31, SD=0.80) which is verbally interpreted as *very likely* and qualitatively described as *highly satisfied*. This shows that frequent online shoppers shop online because they can privately purchase at home, and they are highly satisfied with it. According to Harmanjot and Roopjot (2018), one excellent illustration of a corporate revolution is the rise of online purchasing. Through the use of e-commerce, both individuals and groups have found it possible to simplify and innovate their lives.

However, indicator 5, *I buy things online because I can do it whenever I want*, got the lowest mean (M=2.92, SD=0.88) which is verbally described as *likely*. Although this got the lowest mean rating, the participants still are satisfied and are likely to do online shopping because of this indicator. This means that frequent online shoppers are likely to buy things online because they can do them whenever they want. Technology has decreased the gap between continents, nations, cities, and individuals. People from many regions of the globe increasingly share similar preferences, views, styles, and accessibility. Online shopping has facilitated globalization by allowing people to purchase goods from anywhere in the world (Akhlaq & Ahmed, 2014).

On average, indicator 6, *I shop online since I do not have to leave my house to do so*, is verbally interpreted as *likely* (M=3.01, SD=0.91), and indicator 7, *I can save my energy from going to stores* is also verbally interpreted as *likely* (M=3.17, SD=0.79). These mean that frequent online shoppers shop online because they do not have to leave their houses and they can save energy from going to stores. The consumers highly consider convenience in service, and many service interactions through person-to-person are being replaced by technologies based on self-service purposed to give that convenience (Kotler & Keller, 2016, as cited in Rita et al., 2015).

As to product variety, indicator 11, *online stores provide access to several brands, and retailers* got the highest mean (M=3.34, SD=0.73) which is verbally interpreted as *very likely*. This shows that frequent online shoppers shop online because online stores provide access to several brands and retailers. With online shopping, you can buy anything from the comfort of your own home with just one click (Bhatti & Rehman, 2019).

However, indicator 9, *I prefer online shopping since there is a broader selection of goods in each category*, got the lowest mean (M=3.25, SD=0.80) which is still verbally interpreted as *very likely*. Although this got the lowest mean rating, the participants still are highly satisfied and are very likely to do online shopping because of this indicator. This means that frequent online shoppers shop online because they prefer online shopping since there is a broader selection of goods in each category. Today, people who shop online have more control and bargaining power than people who shop in physical stores. If we were to group the participants by age, there would be a significant difference between their responses since the older millennials would be more meticulous when it comes to the variety, while those who are younger would matter more on the popularity of the product. Moreover, this is also because the Internet makes it easier for customers and sellers to talk to each other and gives people more information about products and services (Masuod, 2013).

On average, indicator 10, *a wider variety of products available when buying online*, is verbally interpreted as *very likely* (M=3.29, SD=0.75), and indicator 12, *I may choose from a wide range of things when I shop online*, is also verbally interpreted as *very likely* (M=3.28, SD=0.79). These imply that frequent online shoppers shop online because there is a wider variety of products available when buying online and can choose from a wide range of things when they shop online. Moreover, Arora *et al.* (2017) stated that online stores offer a variety of products with one click in a short time, which consumers cannot feel when shopping in a traditional format. Also, young online shoppers purchase lifestyle products more and use cash on delivery for payment (Pandey & Panmar, 2021).

III – Degree of Difference in the Perceived Benefits of Online Shopping Affecting the Behavior of Online Millennial and Gen Z Consumers when they are grouped according to their Profile

Table 3. Degree of Difference in the Perceived Benefits of Online Shopping Affecting the Behavior of Online Millennial and Gen Z Consumers when they are grouped according to their Profile

Profile (Independent Variables)	Benefits (Dependent Variables)	Sum of Squares	df	Mean Square	F	p-value	Decision	Difference
Age	Price	0.82	6	0.14	0.47	0.827	Do not reject H ₀	Insignificant
	Convenience	2.29	6	0.38	0.85	0.533	Do not reject H ₀	Insignificant
	Product Variety	6.96	6	1.16	2.71	0.016	Reject H₀	Significant
Residence	Price	0.99	1	0.99	3.57	0.061	Do not reject H ₀	Insignificant
	Convenience	0.05	1	0.05	0.12	0.735	Do not reject H ₀	Insignificant
	Product Variety	0.67	1	0.67	1.47	0.228	Do not reject H ₀	Insignificant
Parents' Income	Price	0.54	4	0.13	0.47	0.758	Do not reject H ₀	Insignificant
	Convenience	4.62	4	1.15	2.70	0.033	Reject H₀	Significant
Type of Internet Connection	Product Variety	2.17	4	0.54	1.20	0.315	Do not reject H ₀	Insignificant
	Price	1.59	6	0.27	0.94	0.467	Do not reject H ₀	Insignificant
	Convenience	4.34	6	0.72	1.66	0.134	Do not reject H ₀	Insignificant
Used Gadget	Product Variety	3.01	6	0.50	1.10	0.363	Do not reject H ₀	Insignificant
	Price	0.48	4	0.12	0.42	0.794	Do not reject H ₀	Insignificant
	Convenience	1.25	4	0.31	0.70	0.595	Do not reject H ₀	Insignificant
	Product Variety	0.41	4	0.10	0.22	0.927	Do not reject H ₀	Insignificant

Table 3 shows the degree of difference in the perceived benefits of online shopping affecting the behavior of online millennial and Gen Z consumers when they are grouped according to their profile. The findings show that there is a significant degree of difference in the perceived product variety benefits when participants are grouped according to age ($p\text{-value}=0.0016$). Also, there is a significant degree of difference in the perceived convenience benefits when participants are grouped according to their parents' income ($p\text{-value}=0.033$). It means that the participants' perceived product variety benefits when shopping online differ in age and that the participants' perceived convenience benefits when shopping online also differ when considering parents' income.

On the other hand, the participants' perceived benefits when shopping online are not influenced by their residence location, type of internet connection, and used gadgets. Likewise, the participants' perceived price and convenience benefits when shopping online are not associated with their age and the participants' perceived price and product variety benefits when shopping online are also not associated with their parents' monthly income.

IV. CONCLUSIONS

Online shopping and e-commerce or e-business are inevitable in the fast-changing world and with the existence of the pandemic. Online shopping became a trend and even became more practiced by consumers because of the pandemic and because of our desire for convenience and comfort while ensuring that we get the basic and worldly needs we see in the market. Online shopping, for instance, greatly affects the behavior and even the taste of online shoppers or consumers. With the benefits brought by online shopping, millennial and Gen Z consumers are very likely to shop and frequently shop online with a high level of satisfaction from time to time. Businessmen today are more dwelling on what they call "Business Psychology" in order to advertise and market products and services and ensure successful transactions between consumers and sellers while ensuring profit (for sellers) and convenience with satisfaction (for consumers). Franklin University Website (2023) emphasized that Business psychology combines advanced business practices with the study of human behavior to improve the productivity, efficiency, and culture of workplaces. At its core, every business is also a human enterprise, thus, making business and psychology today inseparable.

As to the specific findings of the study, online millennial and Gen Z consumers rely heavily on mobile data. This highlights the importance of mobile internet access for this population, suggesting that they are likely to be active users of online platforms and services. The study also implied that smartphones were the most commonly used gadgets among the participants and this is because there are a lot of online shopping applications and software that are easily accessible and are available in smartphones than in computers. Smartphones truly play a crucial role in the online shopping behaviors of consumers, indicating the potential influence of social factors and location on their purchasing intentions.

In relation, these findings provide important insights into the digital landscape of students in Surigao City and Siargao Island. It sheds light on their preferences, habits, and the technologies they rely on for their online activities and consumption. Understanding these factors can aid in the development of targeted strategies, services, and platforms to cater to their needs, ultimately enhancing their online experiences and facilitating their engagement in the digital realm.

Moreover, participants strongly agreed that the cost of items purchased online was reasonable and within their means, indicating a high level of satisfaction when shopping online. Also, participants strongly agreed that online shopping allowed them to shop privately at home, indicating a high level of satisfaction. Participants were satisfied with the convenience of not having to leave their houses for shopping and thus saving their energy in the process. When it comes to product variety, participants strongly agreed that online stores provided access to several brands and retailers, indicating a high level of satisfaction. They also agreed that online shopping offered a broader selection of goods in each category, indicating too a high level of satisfaction. Additionally, these same participants also strongly agreed that online shopping provided a wider variety of products and the opportunity to choose from a wide range of options, thus indicating a high level of satisfaction as well.

The study found that participants perceived online shopping to be highly beneficial in terms of price, convenience, and product variety. They were generally satisfied with the reasonable cost of items purchased online, the convenience of shopping from home, and the wide range of brands and products available.

The millennials and Gen Zs' different age groups have varying perspectives on the extent to which online shopping provides a wider range of products. It implies that younger and older millennials may have different preferences or expectations when it comes to the availability and variety of goods offered through online platforms. Regarding convenience and its relationship with parents' income, the analysis revealed that millennials and Gen Zs with different levels of parental income have varying perspectives on the convenience aspects of online shopping. It suggests that individuals from different income brackets may prioritize or perceive convenience differently when engaging in online shopping activities. Lastly, these findings suggest prioritizing or perceiving convenience differently when engaging in online shopping activities.

Businesses can utilize psychological principles to tailor their marketing messages. Understanding the different needs and preferences of various age groups within the millennial demographic can help companies create targeted campaigns that resonate with specific segments. For example, emphasizing the diverse range of brands and retailers available online can appeal to younger millennials, while highlighting the convenience and time-saving aspects that can be effective for older millennials. Additionally, using persuasive language and visuals that align with the values and aspirations of the target audience can enhance the psychological appeal of online shopping.

Psychology plays a crucial role in shaping consumer behavior. To optimize the online shopping experience for millennials, businesses should focus on improving website and app interfaces, streamlining the purchasing process, and ensuring a seamless user experience. Incorporating elements of gamification, personalization, and social proof (such as customer reviews and ratings) can enhance user engagement and satisfaction. Additionally, implementing user-friendly search and filtering options can help millennials find products that align with their specific preferences, enhancing their perception of product variety and selection.

Moreover, businesses can leverage psychological principles related to social influence. Implementing social sharing features, referral programs, and user-generated content can tap into the power of social influence and encourage millennials to share their positive shopping experiences with others. Additionally, integrating social media platforms within the online shopping experience can facilitate social interaction, peer recommendations, and the sharing of purchase decisions, further enhancing the psychological appeal of online shopping.

Millennials value personalized experiences and recommendations. Businesses can leverage psychological principles related to personalization by utilizing customer data to offer tailored product recommendations, personalized offers, and customized shopping experiences. Implementing recommendation engines, AI-based algorithms, and predictive analytics can help identify individual preferences and provide a more personalized online shopping journey. This can contribute to a higher sense of satisfaction, increased engagement, and repeat purchases among millennials.

Finally, online shopping requires trust and a sense of security. Implementing robust security measures, prominently displaying trust badges, and providing transparent information regarding data protection and secure payment options can help alleviate concerns related to online security. Utilizing psychological principles related to trust-building, such as customer testimonials and reviews, can further enhance the perceived trustworthiness of the online shopping platform. Fostering trust and security is essential for creating a positive psychological environment that encourages millennials to engage in online shopping.

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