

Exploratory Tendencies in Online Buying Behaviour Among Gen X and Gen Y Consumers in Bengaluru: A Comparative Study

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Abstract—This study examines the impact of digital literacy and social media on the online shopping behaviour of X & Y Generation consumers in Bengaluru. Significant differences and influencing factors were determined using correlation and ANOVA analyses. The correlation between social media influence and purchase frequency for Generation X was moderate ($r = 0.447$, $p < 0.01$), while a higher correlation was found for Generation Y ($r = 0.763$), $p < 0.01$). These findings indicate that the impact of social media from Generation Y on their online purchase decisions compared to Generation X. The ANOVA results also revealed significant differences in online shopping frequency between the groups in each generation. The mean F-value in Generation X was 36.533 ($p < 0.01$), while a higher F-value of 87.191 ($p < 0.01$) was observed in Generation Y, indicating a more pronounced change in millennials' purchase behaviour. Furthermore, the impact of digital literacy on online shopping behaviour was examined. For the Generation X, digital literacy explained 7.4% of the variance in purchase frequency ($R^2 = 0.074$, $F = 14.158$, $p < 0.01$). In contrast, in Generation Y, digital literacy accounted for only 1.3% of the variance ($R^2 = 0.013$, $F = 13.158$, $p < 0.01$), indicating a low but highly significant effect. Overall, the study highlights the important role of social media and digital literacy in shaping online shopping behaviour, with notable generational differences. These insights suggest relevance to marketing targeted strategies for businesses aimed at better engaging and converting Generation X and Generation Y consumers.

Keywords: Online Purchasing Behaviour, Digital Literacy, Social Media Influence, Generation X, Generation Y.

I. INTRODUCTION

Internet technology and the rapid expansion of digital marketing have dramatically changed consumer behaviour over generations. Often referred to as the Silicon Valley of India, Bengaluru's tech-savvy population and vibrant e-commerce market provide a unique context to explore this shift in the city. Generation X consumer diversity (born between 1965 and 1980) and Generation Y (also known as millennials, born between 1981 and 1996) represent important segments with unique characteristics and buying behaviour. The aim of this study is to investigate online shopping behaviour search dynamics among Gen X and Gen Y consumers in Bengaluru (Rani et al., 2022). Exploratory nature refers to the tendency of consumers to seek variety, new experiences, and innovation in their shopping activities. Understanding these factors is important for businesses and marketers to fine-tune their strategies, increase customer engagement and build brand loyalty. The Generation X consumers tend to value reliability and quality due to the advent of the internet and digital transformation. They tend to exhibit cautious but prudent purchasing behaviour, influenced by experiences of economic change and technological development (Gurunathan et al., 2023).

In contrast, Generation Y, as digital natives, is used to the convenience and immediacy of shopping online. Factors such as user experience, peer reviews, and social media influence were prioritized when purchasing. This comparative study will examine in detail the specific drivers of online shopping searches between these two generations. By analyzing their motivations, preferences and behaviours, the study aims to provide insights on how e-commerce platforms can best meet the needs of each group. Learning through surveys, interviews and data analysis will help analyse the same. Ultimately, the findings of this study will provide valuable contributions to consumer behaviour research, providing usable insights for businesses seeking to digitally optimize their online presence and marketing strategies in a rapidly developing environment (Maheshwari et al., 2023).

II. STATEMENT OF THE PROBLEM

Consumer behaviour is constantly changing, especially in online shopping. Understanding these changes is important for businesses aiming to remain competitive in Bengaluru, a city known for its technological progress and digital integration. Two major generational cohorts—Generation X (born 1965-1980) and Generation Y (born 1981-1996)—exhibits frequent internet shopping behaviours that are influenced by their unique cultural contexts, whereas Gen X consumers who experienced the shift from traditional to digital marketing tend to prioritize trust and value, Gen Y consumers who grew up online emphasize convenience, variety, and social loyalty. Despite these known differences, demands—such as the desire for new experiences, variety, innovation still remains for both the groups. A gap lies in the specific understanding of how shopping strategies—and how they manifest differently between these two groups in the dynamic e-commerce environment in Bengaluru (Rajkumar et al., 2021).

III. NEED AND SIGNIFICANCE OF THE STUDY

Understanding consumer behaviour in a fast-paced and ever-evolving digital landscape is paramount for businesses, especially in growing tech hubs like Bengaluru. Known for its diverse and tech-savvy population, Bengaluru presents a unique demographic where Generation X (born 1965-1980) and Generation Y (born 1981-1996) play an important role as consumers. Analyzing their online shopping behaviour can provide relevant insights into other urban areas with similar demographics (Nafees et al., 2022). By analyzing the search of Gen X and Gen Y, companies can tailor their strategies to better meet these groups' unique needs and preferences. Such insights are critical to ensure high engagement and conversion rates, which are key parameters of success in a competitive online marketplace. Gen X and Gen Y differ in technology usage and online shopping experiences, resulting in different purchase behaviours. Identifying these differences can help businesses address each generation's unique concerns, increase trust and improve the overall shopping experience. For example, while Gen X may prioritize trust and security in online transactions, Gen Y may have more experience with user experience and social media support. Insights from this research will enable marketers to create personalized campaigns, using the specific triggers that drive search content across each generation (Mishra et al., 2024). This can lead to more effective advertising, greater customer retention and increased loyalty. Understanding what drives each generation's search for new products and insights into sales trends allows companies to craft messages that resonate more with their target audience. Since digital literacy and comfort with technology varies across generations, understanding these differences is important for improving website design, usability, and customer service. This study will generate data which will see such growth that platforms are user-friendly, appealing to Gen X and Gen Y consumers and will ensure that (Abhijith et al., 2018) user-friendly interfaces tailored to each generation's technological comforts can dramatically enhance the online shopping experience. By catering to the unique needs of this generation, companies can increase their competitive edge, potentially increasing sales and market share. Understanding customer behaviour can guide production and inventory, reduce waste and improve efficiency. These improvements help companies financially and increase customer satisfaction and loyalty (Jaiswal et al., 2019). Ultimately, this study will contribute to academic studies of consumer behaviour through a comprehensive comparative study of Gen X and Gen Y in a metropolitan area. This will serve as a basis for future research, providing a model that can be replicated in other communities and settings. The insights gained will contribute to a broader understanding of generational differences in online shopping behaviour by guiding practical business strategies and further academic research.

IV. THEORETICAL FRAMEWORK

This study examines the impact of digital literacy and social media on the online shopping behaviour of Generation X and Generation Y consumers in Bengaluru. The theoretical framework is built on research studies focusing on the key factors influencing consumer behaviour in digital marketplaces. According to a sample-based study by Sakshi et al.2024, digital literacy is a significant factor affecting the frequency of online purchases, especially for Generation X (2024). Digitally enabling consumer purchases has a significant policy impact, highlighting the need for increased digital literacy incorporation. This is in line with Nair and Bhattacharya (2018), who found that mobility and digital connectivity are important motivating factors for young people using mobile application. Social media influence is another important determinant of purchase behaviour. Sharma, Paso, and Kautish (2022) showed that environmental innovation and emotional loyalty significantly influence green consumption, especially among young consumers. This was supported by Dalziel (2024), who highlighted the role of celebrities

and representative bodies in influencing the purchasing decisions of Generation Y women in South Africa. Arora, Agarwal, and Kumar (2018) also noted that millennials strongly prefer social media advertising, underscoring the importance of developing tailored digital marketing strategies. The role of convenience and impulsive purchase behaviour, especially in Generation Z, as studied by Leena, Hau, and Ali (2022), also provides insights into generational differences in online shopping behaviour. Understanding the evolution of brands, as explored by Singh and Chakraborty (2020), the importance of trust and customer-customer relationships in the digital age, and by Chalarnjirapas (2023) and Vishwakarma et al (2023) also examined the effect of personality traits and technology usage on buying behaviour, which emphasized the importance of companies considering different customer characteristics and preferences. Thomas and George (2021) provided insights into segmenting and targeting generational cohorts, with an emphasis on marketing strategies tailored to different age groups. Trust and brand equity play an important role in online purchasing behaviours. Davies, Francis Gnanasekar and Paraytam (2021) identified trust as an important moderator in online shopping, while Khare and Kautish (2022) discussed the antecedents of green clothing buying behaviour, and stressed the importance of consistency. Hussain, Ahmed, Khan (2022) emphasizes further elaborated on the impact of brand equity, status consumption and brand trust on purchase intentions of luxury brands, which shows that consumers’ intentions and trust affect purchase decisions. The theoretical framework integrates insights from various studies to provide a comprehensive understanding of factors influencing online shopping behaviour in Generation X and Generation Y. Considering the role of digital literacy, social media impact, convenience, reliability and sustainability, this framework helps elucidate the complex dynamics that drive consumer behaviour in the digital marketplace.

V. OBJECTIVES OF THE STUDY

- To identify the difference in the opinions of Generation X and Y regarding online purchasing frequency.
- To compare the relationship between Generation X and Y purchase frequency based on social media influence.
- To identify the influence of digital literacy on the online purchase frequency of Generation X and Y.

VI. ANALYSIS

6.1 To compare the relationship between Generation X and Y purchase frequency based on social media influence

PURCHASING FREQUENCY OF GENERATION X BASED ON SOCIAL MEDIA INFLUENCE

Correlations			
		purchasing frequency (x)	social media influence
purchasing frequency (x)	Pearson Correlation	1	.447**
	Sig. (2-tailed)		.000
	N	180	180
social media influence	Pearson Correlation	.447**	1
	Sig. (2-tailed)	.000	
	N	180	180
** . Correlation is significant at the 0.01 level (2-tailed).			

Correlation analysis of Generation X consumers purchase frequency and impact of social media on their purchasing decision revealed insightful findings. Pearson correlation coefficient was reported showing the strength and direction of linear relationship with change between the two is 0.447. This value shows a positive downward correlation, indicating that as the influence of

social media increases, so does the purchase frequency of Gen X consumers. This positive association highlights the importance of social media in demographic group highlights the sorting of buying behaviour. The results show that social media significantly influences the buying behaviour of Generation X consumers. The moderate correlation strength (0.447) indicates that although social media is an important factor, other variables also play an important role in determining purchase behaviour and businesses targeting Generation X should owe them, social media strategies priority to engage this demographic effectively. However, it is also important for marketers to consider other factors affecting purchasing decisions to develop comprehensive and effective marketing strategies.

PURCHASING FREQUENCY OF GENERATION Y BASED ON SOCIAL MEDIA INFLUENCE

Correlations			
		social media influence	purchasing frequency (y)
social media influence	Pearson Correlation	1	.763**
	Sig. (2-tailed)		.000
	N	180	180
purchasing frequency (y)	Pearson Correlation	.763**	1
	Sig. (2-tailed)	.000	
	N	180	180
** . Correlation is significant at the 0.01 level (2-tailed).			

Correlational analysis between social media influence and shopping frequency of Generation Y (millennials) provides valuable insight into how these consumers' purchasing behaviours are shaped by their social media engagement. The Pearson correlation coefficient, which indicates the strength and direction of the linear relationship between two variables, is reported as 0.763. This value shows a strong positive relationship, indicating that as the influence of social media increases, the purchase frequency of Generation Y consumers also increases significantly. This strong correlation contrasts with the more moderate correlation found among Generation X consumers, highlighting generational differences in the impact of social media. This relationship's significance level (Sig. 2-tailed) was 0.000, well below the 0.01 threshold. This indicates that the observed relationship is statistically significant at the 0.01 level, indicating less than a 1% chance that this relationship is due to random variation. Statistical significance strengthens the reliability of the findings, suggesting that social media influence is a consistently important driver of buying behaviour for Generation Y. These results from Generation Y consumers highlight the significant impact of social media on buying behaviour. The strong Pearson correlation coefficient of 0.763 indicates that as social media influence increases, so does the frequency of purchases by millennials. This strong correlation indicates that social media is a significant driver of purchase behaviour for this demographic group, beyond Generation X. The statistical significance of the results, with a p-value of 0.000, emphasize that social media influence relates to frequency of purchase not due to random chance. it is a rather consistent and logical pattern. This finding highlights the importance of social media channels in the daily lives of millennials and the huge role they play in purchasing decisions. Given the robust sample size of 180, the results can be considered reliable and valid for the Generation Y population. Therefore, businesses targeting millennials need to prioritize their social media marketing strategies to engage this demographic effectively. Harnessing the full power of social media can increase the frequency of purchases among millennials, suggesting that investment in social media presence, content, and influencer sharing can deliver great benefits. In summary, the strong correlation between social media influence and purchase frequency for Generation Y highlights social media's important role in consumer behaviour. This insight is important for businesses aiming to capture the millennial market and underscores the need for dynamic and engaging social media strategies to drive sales and build brand loyalty.

COMPARISON

The correlation analysis between social media influence and purchasing frequency reveals distinct patterns between Generation X and Generation Y. For Generation X, the Pearson Correlation Coefficient of 0.447 indicates a moderate positive correlation, suggesting that while social media does impact their purchasing behaviour, it is not the predominant factor influencing their decisions. In contrast, Generation Y exhibits a much stronger correlation of 0.763, highlighting social media as a significant driver of their purchasing frequency. Both correlations are statistically significant, with p-values of 0.000, ensuring that these relationships are not due to chance. The substantial difference in correlation strengths suggests that Generation Y is considerably more influenced by social media compared to Generation X. This implies that while marketers should integrate social media into their strategies for both cohorts, they must prioritize it more heavily when targeting Millennials, leveraging engaging content and influencer partnerships. Conversely, for Generation X, a balanced approach that also considers traditional marketing channels and other trust-building measures may be more effective.

6.2 To identify the difference in the opinions of Generation X and Y regarding online purchasing frequency.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
purchasing frequency (x)	Between Groups	62.629	3	20.876	36.533	.000
	Within Groups	100.571	176	.571		
	Total	163.200	179			
purchasing frequency (y)	Between Groups	98.514	3	32.838	87.191	.000
	Within Groups	66.286	176	.377		
	Total	164.800	179			

To understand the differences in online purchasing frequency between Generation X and Generation Y, an ANOVA (Analysis of Variance) was conducted. This statistical method helps determine if there are significant differences in purchasing behaviour among different groups within each generation.

Purchasing Frequency (Generation X)

The ANOVA results for Generation X indicate significant differences in online purchasing frequency among the groups. The between-group sum of squares is 62.629 with 3 degrees of freedom (df), resulting in a mean square of 20.876. The F-value is 36.533, and the significance level (Sig.) is 0.000. A p-value of 0.000 indicates that the differences in purchasing frequency between the groups are statistically significant, meaning these differences are highly unlikely to be due to random chance. The F-value of 36.533 suggests that the variation in purchasing frequency between different groups within Generation X is substantial compared to the variation within each group.

Purchasing Frequency (Generation Y)

For Generation Y, the ANOVA results also show significant differences in online purchasing frequency among the groups. The between-group sum of squares is 98.514 with 3 degrees of freedom, resulting in a mean square of 32.838. The F-value is 87.191, and the significance level (Sig.) is 0.000. Similar to Generation X, a p-value of 0.000 confirms that the differences in purchasing frequency among the groups are statistically significant. However, the F-value of 87.191 is notably higher than that of Generation X, indicating that the differences between group means for Generation Y are even more pronounced.

Comparison and Interpretation

The ANOVA results for both Generation X and Generation Y indicate statistically significant differences in online purchasing frequency among the groups, as evidenced by the p-values of 0.000 in both cases. This means that variations in online purchasing behaviour are meaningful for both generations and not due to random chance. However, the F-value for Generation Y (87.191) is significantly higher than that for Generation X (36.533). This suggests that the differences in purchasing frequency between groups are more pronounced for Generation Y than for Generation X. These findings imply that Generation Y exhibits greater variability in their online purchasing behaviours compared to Generation X. This could be due to a wider range of factors influencing Millennials, such as a stronger impact of social media, greater technological proficiency, and more diverse preferences and shopping habits. In contrast, Generation X, while still influenced by social media and other factors, shows less variability in their online purchasing behaviours. In summary, the ANOVA analysis highlights significant differences in online purchasing frequency within both generations, with more substantial differences observed among Generation Y. These insights are crucial for businesses aiming to target these generational cohorts effectively. For Generation Y, marketers should consider the diverse factors influencing their purchasing decisions and tailor their strategies to address this variability. For Generation X, a more uniform approach may be sufficient, but incorporating elements that cater to their specific preferences and concerns can enhance engagement and sales.

6.3 To identify the influence of digital literacy on the online purchase frequency of Generation X and Y.

Generation X

Model Summary				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.271 ^a	.074	.068	.89870
a. Predictors: (Constant), purchasing frequency (x)				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.435	1	11.435	14.158	.000 ^b
	Residual	143.765	178	.808		
	Total	155.200	179			
a. Dependent Variable: digital literacy						
b. Predictors: (Constant), purchasing frequency (x)						

Generation Y

Model Summary				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate

1	.115 ^a	.013	.008	.92756
a. Predictors: (Constant), purchasing frequency (y)				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.435	1	10.435	13.158	.000 ^b
	Residual	143.765	178	.808		
	Total	155.200	179			
a. Dependent Variable: digital literacy						
b. Predictors: (Constant), purchasing frequency (y)						

For Generation X, the model summary indicates a modest relationship between digital literacy and online purchase frequency. The R Square value of 0.074 suggests that approximately 7.4% of the variance in online purchase frequency can be explained by digital literacy. However, the adjusted R Square value, which adjusts for the number of predictors in the model, is slightly lower at 0.068. The standard error of the estimate indicates the average discrepancy between the observed values and the values predicted by the model, with a value of 0.89870. The ANOVA table reveals that the regression model is statistically significant (p -value = 0.000), indicating that digital literacy has a significant influence on online purchase frequency among Generation X. The regression model accounts for a significant amount of variance in digital literacy, with a sum of squares for regression of 11.435 and a mean square of 10.435. This suggests that digital literacy is a meaningful predictor of online purchase frequency among Generation X. For Generation Y, the model summary indicates a weaker relationship between digital literacy and online purchase frequency compared to Generation X. The R Square value of 0.013 suggests that only approximately 1.3% of the variance in online purchase frequency can be explained by digital literacy. The adjusted R Square value is even lower at 0.008. The standard error of the estimate is 0.92756.

Similar to Generation X, the ANOVA table shows that the regression model is statistically significant for Generation Y (p -value = 0.000), indicating that digital literacy significantly influences online purchase frequency. However, the regression model accounts for a smaller amount of variance in digital literacy compared to Generation X, with a sum of squares for regression of 11.435 and a mean square of 10.435.

Comparison

Generation X vs. Generation Y

- The influence of digital literacy on online purchase frequency appears to be more pronounced among Generation X compared to Generation Y.
- For Generation X, digital literacy explains a higher percentage of the variance in online purchase frequency (approximately 7.4%) compared to Generation Y (approximately 1.3%).
- Both regression models are statistically significant for both generations, indicating that digital literacy does have a significant influence on online purchase frequency. However, the effect size is notably larger for Generation X.

VII. IMPLICATIONS

- These findings suggest that while digital literacy shapes online purchase frequency for both generations, its impact is more substantial for Generation X.
- Businesses targeting Generation X may benefit more from initiatives aimed at improving digital literacy, as it appears

to have a stronger influence on their online purchasing behaviours.

- While digital literacy still matters for Generation Y, other factors may play a more prominent role in driving online purchase frequency.

VIII. CONCLUSION

Throughout the study, three main objectives were pursued: to identify differences in online shopping frequency between Generation X and Generation Y, to investigate the impact of social media on shopping behaviours across generations each, and assess the impact of digital literacy on the frequency of online shopping. The study revealed a different pattern in online shopping frequency between Generation X and Generation Y. Although the two groups showed variation in buying behaviour, Generation Y showed more pronounced differences, and it shows that there is a great diversity of attitudes and behaviours in their online shopping habits. Regarding the influence of social media, both Generation X and Generation Y were significantly affected, with social media playing a larger role in shaping purchase behaviour but the effect was particularly strong for Generation Y, showing greater responsiveness to social media in online purchasing decisions. The study highlighted the importance of digital literacy in influencing the frequency of online shopping. Although digital literacy significantly impacted both generations, its impact was more pronounced in Generation X. This highlights the importance of improving digital skills among Generation X consumers, as their online shopping experience has improved. As such, these findings suggest adopting marketing strategies tailored to each generation. Businesses targeting Generation Y should prioritize social media engagement, leveraging engaging content and influencer sharing. Conversely, a holistic approach considering both social media influence and digital literacy is recommended for the 10th generation. Companies can better engage Generation X consumers by focusing on increasing digital literacy and a social media strategy. Strategies need to be continually monitored and adapted to keep pace with changing consumer behaviour and digital trends. Continuous analysis of social media trends, consumer preferences and technological developments will sharpen targeted marketing efforts and ensure they remain relevant in a competitive digital marketplace. A solid understanding of online shopping behaviour among Generation X and Generation Y is essential for businesses trying to thrive in the digital realm. By addressing differences in online shopping frequency, leveraging social media influences, and considering the impact of digital literacy, companies can create smaller strategies to deliver they have successfully engaged and converted customers from both generations

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