

How to Cite:

Avinash, S., & Madhumita, G. (2022). Millennial experience with online buying behaviour: A study from selected areas of Chennai City. *International Journal of Health Sciences*, 6(S2), 8959–8967. <https://doi.org/10.53730/ijhs.v6nS2.7331>

Millennial experience with online buying behaviour: A study from selected areas of Chennai City

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Abstract---Aim / Purpose: To scrutinise the factors of millennial online procurement comportment comprising Belief, devotion, and serenity. Background: Numerous retailer outlook millennials as a high-spending customer ignoble as they signify one of the most vocal subdivisions of the populace. On no account study on millennials' insolences and behaviours in relation to the online buying comportment can be identified. Methodology: A self-administered survey was rummage-sale to gather data for this study, which included rejoinders from 149 millennials in Chennai who made the contacts over and done with within the last six months. The research model was tested expending the partial least squares technique, which was established by the author. Findings: The scholarship's findings revealed that millennials' total purchasing behaviour is prejudiced by three traits of their online purchasing behaviour: trust, loyalty, and satisfaction. As a result, e-trust can be statistically connected to overall purchasing habits.

Keywords---millennial experience, online buying behavior, high-spending customer.

Introduction

Adherents of millennials (those born between 1980 and 2000) are demarcated as individuals who were raised in a digitally-oriented world. (Tilford, 2018) Their

smartphone, which is repeatedly said to as a digital embodiment of their uniqueness, is their preferred technology tool. Their knowledge and technological capabilities provide them with access to digital media and the ability to purchase products and services from local and foreign hawkers with comparable simplicity and comfort. Millennials run online communities, utilising online media to disseminate their ideas and influence both producers and buyers in all aspects of the online market. They are the ones in charge. As a result, marketers must gain a better understanding of millennial behaviour if they hope to keep these customers happy. (Nyheim, Xu, Zhang, & Mattila, 2015). There has been a cultural shift in reaction to the fast advancement of information technology. Customers began to make purchases online rather than at traditional retail establishments. Firms in the real world have been striving to acquire a competitive edge by communicating with clients via online commerce. Because internet enterprises have minimal entry barriers, new rivals can rapidly enter the market and disrupt established ones. Customers' switching costs are low when shifting from one online store to another, which is excellent news for businesses. Customers' buying experiences influence their future behaviour in both in-store and online businesses. Customers' shopping experiences influence their future behaviour in both physical and online businesses. These acts include repurchase intent, store revisit intent, and word-of-mouth referrals. (WOM)

Background

E-service quality is described as a thorough analysis of consumers' opinions of the services provided via their engagement and loyalty, and it is viewed as a means to differentiate one's firm from the competition in order to keep a competitive advantage. As a result, greater e-service quality is predicted to increase the company's long-term profitability.

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Cheung and Lee et al (2001) The impact of clients' risk and trust perceptions while considering an online purchase is regularly seen in those studies, and it is of particular interest to our research team. According to the most recent studies, risk and trust factors are still important and must be addressed.

Fishbein and Ajzen's (1975) The theory of reasoned action (TRA) helps people understand the relationship between their goals, behaviours, and attitudes. A few assumptions are made by the TRA. It is commonly stated that people make reasonable judgments because they have a large amount of information to select from. Furthermore, it states that the greatest method to predict what individuals will do is to examine their intentions, which indicate how eager they are to act. As a result, the quality of content on an e-commerce website may impact the chance of customers making a purchase.

(Hidayat et al., 2016). Customer devotion denotes to a person's sturdy aspiration to reoccurrence time and time again to a preferred service or product. (Chang and Chen 2009, p. 12) When it comes to customer loyalty, they define it as "positive

impressions of an e-commerce site from customers who are more inclined to continue buying products from the site." Furthermore, customers who have made such a commitment are more likely to stay with a business even if marketing or other circumstances persuade them to switch. Online customer retention is seen as a critical task for online merchants.

Reichheld and Schefer (2000) It has been reported that the process of obtaining new customers costs vendors 20% to 40% more than the cost of recruiting current customers and serving the same customers in the conventional manner. Online suppliers must work harder to establish client loyalty and encourage customers to buy more from them again and again in order to generate money and cover their costs.

(Husain, 2017) and Xu et al. (2011) while picking a service provider or brand's products or services online rather than in person, customers are further prospective to remain loyal to that provider or brand. (Oliver, 1980) Initial expectations for the experience of ownership or consumption, whether negative or good, have generally been viewed as creating satisfaction, which is a state of emotional well-being. A corporation's ability to influence internet consumer happiness is limited. Customer satisfaction is also impacted by external factors over which the company has no direct control. (the quality of its equipment, the congestion on the Internet, etc.)

Objectives of the study

- To discover out the socio economic contextual of the millennial in Chennai city
- To scrutinise influencing reasons of online buying behaviour among millennials in Chennai city

Hypothesis of the study

- H₀₁: Millennials demographic factors disturbs their online procurement behaviour in Chennai City
- H₀₂: E-trust distresses consumer deeds on the web amongst millennials in Chennai City
- H₀₃: E-loyalty affects consumer behaviour on the web among millennials in Chennai City
- H₀₄: E-Satisfaction affects consumer behaviour on the web among millennials in Chennai City

Methodology

The city of Chennai was purposefully chosen for this investigation. The sample size is 149 people from Chennai. Millennials contributed original data for this research project, which was utilised to generate the conclusions. The data was gathered from the selected respondents via personal interviews. Efforts have been made, however, to acquire data, particularly from newspapers, journals, magazines, publications, and past study.

Research Design

Researchers were able to better comprehend the relationship between the variables by employing the deductive technique. Because it was important to collect data from a large number of participants, the survey approach was used. Surveys are a common way for doing logical business research.

Data collection

Self-administered surveys were distributed over the Internet since they can reach a huge number of people. Because of the delayed response, the data collecting procedure took almost three months. The survey received 162 responses. An first inspection was performed to get a sense of the data. Missing value checks were performed. This research had to delete a total of five questionnaires due to omissions and errors. Finally, only 149 of the data obtained could be used.

Data Analysis and Discussion

Table 1

Variable / Dimension	Indicator	Factor Loading >0.5	SM	Composite Reliability >0.7	AVE >0.5	Cronbach's Alpha >0.7
E-Trust	ET-1	0.821	0.798	0.841	0.583	0.753
	ET-2	0.792	0.742			
	ET-3	0.745	0.762			
E-Loyalty	EL-1	0.862	0.867	0.921	0.776	0.821
	EL-2	0.878	0.876			
	EL-3	0.857	0.742			
	EL-4	0.832	0.754			
E-Satisfaction	ES-1	0.723	0.753	0.846	0.629	0.799
	ES-2	0.821	0.884			
	ES-3	0.848	0.856			
	ES-4	0.756	0.755			
Online Buying Behaviour	OBB-1	0.856	0.852	0.826	0.763	0.786
	OBB-2	0.878	0.832			
	OBB-3	0.756	0.821			
	OBB-4	0.832	0.862			

Validity and Reliability

On average, the dependability of the study's variables was above 0.7. The average variance explained was 0.5, which is above average, while the loading factor is used to determine convergent validity. In Hair et al opinion's this is a safe loading factor value of 0. Some of the factors leading indicators had a value above 0.7 in this study's findings. There was sufficient convergent validity and reliability for all indicators in this investigation.

Table 2
Demographic Profile of the Respondents

Variable	Description	F	%
Gender	Male	59	40
	Female	90	60
	Total	149	100
Age	20-25	45	30
	26-30	97	65
	>31	7	5
	Total	149	100
Occupation	Worker	116	78
	Housewife	18	12
	Others	15	10
	Total	149	100
Average Purchase	<2 months	89	60
	3-5 months	42	28
	>5 months	18	12
	Total	149	100

It may be deduced from the preceding table 1 that the demographic information of the chosen respondents. There were 149 people who took the time to answer the survey.60% of the respondents are female and 40% respondents are male. Regarding age 65% of respondents are belongs to 26 to 30 years and 30% of respondents are in 20- 25 years and 5% of the respondents are in > 31 years. Regarding their occupation of the respondents 78% are worker and 12% are house wives and 10% of the respondents are other professions. 60% are respondents are less than 2 months of their average online purchase, 28% of the respondents 3-5 months of their average online purchase and 12% of the respondents more than 5 months of their average online purchases

Table 3
ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	26.369	5	1.576	1.223	.004
	Residual	139.152	144	1.289		
	Total	165.521	149			

Source: Computed data (SPSS 23.0 Version)

From the above table 2 reveals that the examination of variation among factors such as teenage employees' age, gender, educational qualification, and internet purchasing behaviour It was discovered that the significant value is.004, which implies that it is less than 0.05. As a result of the rejection of the null hypothesis, there is a significant association between millennial demographics and online purchase behaviour.

Table 4
Coefficients analysis

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.099	.780		7.641	.000		
	E-Trust	.435	.199	.029	1.740	.081	.984	1.017
	E-Loyalty	.529	.145	.074	3.871	.026	.970	1.031
	E-Satisfaction	.277	.213	.108	2.986	.009	.968	1.033

Source: Computed data (SPSS 23.0 Version)

Regression function t value is 2.986, which is higher than the table value of all the variables combined. To find out whether or not the assumption independent error is plausible, we use the Durbin–Waston static analysis method. Based on the coefficient output collinearity statistics, generated VIF values range from 1 to 10, indicating that all independent variables exhibit multi-collinearity symptoms. It indicates that all independent factors have a considerable impact on millennial online purchasing behaviour. As a consequence, both three independent variables and the dependent variable have a statistically significant association. As a result, hypotheses H2 and H3 were approved as valid. The e-trust variable, on the other hand, had a t value less than 1.74 and a P value more than or equal to 0.05. Thus, hypothesis H1 was deemed invalid.

Table 5
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.657
Approx. Chi Square	509.534
Bartlett's Test of Sphericity df:	55
Sig	<0.001

Table shows that component analysis may be used for all thirteen e-trust, e-satisfaction and and e-loyalty variables, In the Barlett's Test of Sphericity, a Chi-Square value of 509.534 at 55 degrees of freedom and a P-Value of 0.001 suggest that the link between variables is strong. The results of the Barlett's test reveal that the correlation matrix is enough dissimilar to merit additional research. All of the communalities were determined to be greater than 0.5. When the communality is substantial, the factor solution can extract a bigger percentage of the total variation in the variable.

Table 6
Pearson Correlation Coefficient

		Online Shopping Behaviour	E-Trust	E-Loyalty	E-Satisfaction
Online Buying behaviour	Pearson Correlation Sig. (2-tailed)	1 .000			
E-Trust	Pearson Correlation Sig. (2-tailed)	.377 .000	1 .000		
E-Loyalty	Pearson Correlation Sig. (2-tailed)	.527 .000	.632 .000	1 .000	
E-Satisfaction	Pearson Correlation Sig. (2-tailed)	.533 .000	.620 .000	.623 .000	1 .000

Conclusion

According to one study, only e-loyalty and e-satisfaction were proven to be predictive when purchasing things over the internet. Furthermore, both of these notions have a strong effect on millennials' online shopping patterns. Marketing and retail initiatives in this area should concentrate on increasing millennial e-loyalty and e-satisfaction. This would enable them to have a better understanding of the demands of millennial customers as well as the factors that drive online purchasing behaviour. According to the research, e-satisfaction is an important factor in influencing millennials' online buying behaviour. As a result, efforts must be taken to keep millennials happy. In this study, trust was revealed to be less of an incentive for customers to engage in improved internet purchasing practises. However, marketers must remember that faith is important and that faith is connected to loyalty and contentment. E-loyalty was also discovered to be important in the study. As a result, marketers must act in order to retain millennials loyal to their businesses. This may be accomplished by advertising, customer loyalty programmes, and providing feedback to the consumer base. Companies and brands must recognise and appeal to millennials, who constitute the greatest group of individuals making online transactions. Retailers must adopt a number of consumer engagement techniques to create and sustain connections with millennials. For millennials, online shopping should be a pleasurable experience. This work has theoretical and philosophical implications as well. While both e-trust and e-loyalty are important determinants in millennial happiness, e-loyalty has a bigger influence than e-trust on millennial satisfaction with their service. Despite the fact that other behavioural intentions have a role, this study found that millennials are more inclined to endorse a product or service because they are more pleased. For the most part, this research adds to our perceptions of millennials' levels of contentment with internet buying behaviour by showing that a services of exceptional quality and e services not only affects their impressions of millennials. It does, however, have an influence on their activities as well as their fulfilment, which leads to their proclivity to engage in behaviours that marketers consider desirable. E-trust, e-relationships,

and e-satisfaction all have an impact on Millennials' online buying behaviours. The outcomes of this study will add to the current body of research and assist to expand our understanding of internet purchase behaviour.

Limitations

- Despite the fact that the findings are important, this research contains a number of problems. To begin, this study depends on data acquired from millennials in a small number of Chennai neighbourhoods, making it impossible to apply the findings to other sections of the city or other generations.
- Other factors that contribute to satisfaction, such as image, involvement, and socio-demographics, were not investigated in this study.
- The model utilised in this study suggests that there is a link between the many factors examined. Because a single cross-sectional technique was utilised to collect data for this inquiry, a detailed assessment of the test outcomes is required.

Scope for future research

In order to avoid the generality problem, future research might re-examine the model in other areas of Chennai with different age cohorts. Future study should look at whether or not the online purchasing behaviour model is acceptable to the younger generation. To determine the millennial level of satisfaction, future study should incorporate image, involvement, and socio-demographic factors. Academics and future scholars might use the findings of this study to examine the antecedents of millennials' online purchase behaviour.

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