

## **Critical Review: Factors Affecting Online Purchase Intention Generation Z**

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### **ABSTRACT**

This review aims to examine in depth what factors influence Generation Z's online purchase intention. In addition, the author also examines the online shopping research framework model as a reference to be developed in further research. The author collects the results of previous studies regarding online purchase intentions for 10 years (2011 – 2021) from various international journal sources. Based on the results of previous studies, the research model framework uses TAM (Technology Acceptance Model) variables, trust, social factors, security, and website quality. The main finding in previous research shows that the security factor greatly determines a person's online purchase intention. The security factor here is not just a product guarantee to consumers, but also about consumer data that is not easily hacked by irresponsible parties. The convenience of the payment system also influences online purchase intentions. In addition, utilitarian and hedonic motives encourage individuals to make online purchases. The utilitarian motive is concerned with consumer needs, while the hedonic motive emphasizes pleasure.

**Keywords:** Consumer, Purchase Intention, Z Generation

**JEL Classification Codes:** M30, M31, M37

### **INTRODUCTION**

The young generation who are very familiar with technology or what is often called Generation Z is experiencing a transition period from adolescence to young adulthood. This generation has been familiar with technology since childhood, especially gadgets, so that it indirectly affects their personality. Their psychological development has an impact on their shopping behavior, especially online shopping. Daily life of generation Z is inseparable from gadgets. Gadgets are a necessity for exchanging information and socializing. However, gadgets can also encourage online shopping transactions. This is in line with the research results of Kanchan et al., (2015) which state that online shopping is gaining popularity among people from the younger generation, because online shopping requires technology such as a smartphone or laptop connected to an internet network.

Futhermore Turban et al., (2015) and Katawetawaraks & Wang (2011) explain that online shopping is the activity of purchasing products (both goods and services) via the internet. The main difference between online and offline environment is given by the role of the consumer. Thus, while offline environments give consumers a passive role, on the Internet they become active explorers who decide which messages they receive, the order in which they receive them and for how long they receive them (Huizingh & Hoekstra, 2003).

## **Literature Review**

### **Purchase Intention**

Social cognitive theory postulates that personal factors (psychological factors, demographic factors) and social factors (influence of family, friends) interact to influence consumer behavior (Kahle & Kennedy, 1989). However, this theory contradicts to Ajzen (1991) theory which rejects social influence in several concepts, proposing the concept of subjective norms. The concept of subjective norms is an individual's perception of whether people are important to individual thinking, and that behavior should be done. Theory of Planned Behavior (TPB) states that the intention to buy is basically determined by attitudes, subjective norms and perceptions of behavioral control. These three factors predict intention and subsequent predictive behavior .

### **Definition of Purchase Intention**

According to Zeithaml et al., (1996), purchase intention is a behavioral intention representing repurchase intention, word of mouth, loyalty, loyalty behavior, and price sensitivity. Purchase intention is related to 2 (two) categories, namely the first category of buying interest in products and brands or so-called fully planned purchase, then the second category, namely buying interest in only product categories or commonly called planned purchase even though the choice of brand created at the time of purchase (point of sales).

Furthermore, purchase intention is the tendency to buy a brand and is generally based on the suitability of the purchase motive with the attributes or characteristics of the brand that can be considered (Belch, 2004). Purchase intention is the possibility of consumers buying a product or service (Dod & Supa, 2011). Purchase intention can also be defined as a situation where consumers tend to buy certain products under certain conditions (Shah et al., 2012).

Menon & Kahn (2002) said that if consumers enjoy their online shopping experience, they have a more positive attitude towards online shopping, and tend to adopt the internet as a shopping medium. Furthermore Hsu & Lu (2007) recommend that pleasure positively affects online customer persistence. While website characteristics play a major role in determining perceived ease of use in online shopping (Beldona et al., 2005; Zeithaml et al., 2002).

### **Critical Review**

Neuroticism, extraversion, and openness to experience personality influence online shopping behavior through hedonic motivation. When consumers have higher levels of neuroticism, appropriateness, or openness to experiences, they tend to hypothesize, positive search intentions and are motivated to shop online (Tsao & Chang, 2010).

Furthermore, research by Jehangiri & Mirza (2015) can be concluded that there is a moderate relationship between personality attributes and Internet buying. This research proves that various internet factors have been influenced by personality attributes. According to Dobre & Ciuta (2015) research, consumer personality is an endogenous variable that has a significant influence on online purchasing behavior. The results of Kanchan, Kumar & Gupta (2015) stated that online shopping is gaining popularity among people of the younger generation. Higher income groups and educated people buy more through e-retailing sites. People have doubts about doing online shopping because of safety concerns. At the same time people are resistant to change due to the technological complexity of making purchases online.

According to Kothari & Mallik (2015) the majority of customers in India have used online shopping and have shown willingness to continue but very few of them have done

online shopping before and do not show willingness to continue. Respondents prefer online shopping because of various motives such as less prices or discounted prices, saving time, due to the availability of no ring and various products available and customers experiencing the option to purchase, customers find this method of purchase very easy due to user-friendly and customer friendly sites. want to avoid the hassles of shopping at the store. The majority of respondents are satisfied with online shopping. The research of Ganapathi (2015) states that convenience, website features, security and time savings are factors that influence consumer online shopping behavior.

The results of research by Lim et al., (2016) show that subjective norms have a significant positive effect on online purchase intentions, perceived benefits and purchase intentions have a moderate relationship. The relationship between perceived benefits and online shopping behavior is a very low positive relationship. Service quality is a multi-interpretive dimensional concept, which includes utilitarian and hedonic assessments (Bauer, Falk, & Hammerschmidt, 2009). Service quality is directly related to goal-oriented online shopping behavior (i.e., online shopping motivation), as well as to hedonic aspects, such as shopping enjoyment (Bauer et al., 2009).

The results of research by Lim, Osman, Salahuddin, Romle, Abdullah (2015) show that subjective norms have a significant positive effect on online purchase intentions, perceived benefits and purchase intentions have a moderate relationship. The relationship between perceived benefits and online shopping intentions is a very low positive relationship.

Furthermore, research by Ashraf Ali (2016) found that there was an influence between religiosity on the attitudes and purchase intentions of Muslim consumers towards financial products.

#### **Purchase Intention Indicator**

MacKenzie et al., (1986) use a three-scale purchase intention indicator, namely: (a) likely (most likely); (b) probable (possibility); (c) possible (possibly) Yi (1990) also uses three scales for measuring purchase intention, namely: (a) likely / unlikely; (b) possible / impossible; (c) probable / improbable. Moon & Kim (2001) uses indicators of online shopping behavior: (a) I will buy a product on the internet soon, (b) the internet may become an intermediary for shopping transactions that I will use in the future; (c) I intend to use the internet to purchase a product immediately.

The indicators used by Spears & Singh (2004) are: (a) Never / Definitely; (b) Definitely do not intend to buy / definitely intend; (c) Very low / high to intend purchase interest; (d) Definitely not buy it / definitely buy it; (e) Probably not / probably buy it. Furthermore, research by Fiore et al., (2005) uses the following indicators: (a) I intend to buy clothes from an online retailer; (b) I will be willing to buy clothes through an online retailer; (c) I am willing to recommend online retailers to my friends; (d) I will revisit the retailer; (e) in the future, I will probably shop at an online retailer.

Indicator of purchase intention according to Beatty & Ferrell (1998) purchase interest can be identified through the following indicators: (a) Transactional interest, which is a person's tendency to buy a product; (b) Referential interest, namely the tendency of a person to refer products to others; (c) preferential interests, namely interests that describe the behavior of a person who has a primary preference for the product. This preference can only be changed if something happens to the preferred product.

#### **The Results of The Last 10 Years of Research on Purchase Intention:**

- 1) Rai (2021)

The results show that product attributes and product prices have a significant influence on consumers' purchase intentions of smartphones in Nepal. The results of the study also found that consumer commitment to online stores was strongly related to information on satisfaction and relational benefits.

- 2) Tran (2020)  
 The results show that product risk, privacy risk, and perceived satisfaction influence purchase intentions. The results of further research found that consumer perceptions of security on websites will have an impact on attitudes to avoid online shopping.
- 3) Yesilada (2020)  
 The results showed that the reference group and brand trust had a positive effect on purchase intention. This is to reduce the risk when buying a cell phone.
- 4) Isa et al., (2020)  
 The results showed that impulsive purchase orientation was the strongest predictor of online purchase intention in Malaysia. Followed by online trust, and online purchasing experience and quality orientation.
- 5) Le-Hoang (2020)  
 The results showed that six factors positively influence online purchase intention including usability, convenience, trustworthiness, awareness of behavior control, business competence, and opinion of the reference group. Another factor is the perception of risk which has a negative impact on online shopping intentions.
- 6) Atmaja & Puspitawati (2019)  
 The results of the study found that the quality of e-commerce services and customer satisfaction had a positive and significant influence on online repurchase intentions. The strength of the reference group positively strengthens the relationship between e-commerce service quality and online purchase intention. While the strength of trust in the reference group does not strengthen the positive effect of satisfaction on online repurchase intentions.
- 7) Antonio & Astika (2019)  
 The results showed that the search for customer diversity and attitudes towards ethnic culture had a significant effect on consumption value. Social, emotional and epistemic values have a significant positive impact on e-WOM and customer purchase intentions. Ethnicity has a moderating effect on epistemic and social values. Social value as the strongest predictor of purchase intention.
- 8) Sulthanah (2019)  
 The results showed that the perception of social empowerment had no significant effect on the purchase intention of social enterprise handicraft products. Labeling that explains social causes and how products are made has the most impact.
- 9) Liew & Falahat (2019)  
 Perceived usefulness (PU), perceived ease of use (PEOU), price, electronic word of mouth (e-WOM), trust and perceived risk (PR) are the main determinants of online group purchases.
- 10) Frik & Mittone (2019)  
 The results found that security, privacy (including awareness, information gathering, and control), and reputation (including company background and consumer reviews) had strong effects on trust and willingness to buy, while website quality played only a minor role.
- 11) Sriminarti & Nora (2018)  
 The results of the study found that knowledge and attitudes towards halal products had a significant and positive effect on purchase intention. Through this research it can also be seen that religiosity moderates product knowledge and attitudes towards purchase intention.
- 12) Sohn (2017)  
 The mobile online store's individual perceived usefulness for information retrieval fully mediates the relationship between aesthetic quality and information quality, and the perceived usefulness for purchase.

- 13) Young et al., (2017)  
 Social interactions as a whole have a positive impact on the demand for online shopping. Meanwhile, active social interaction has a positive informational effect. On the demand for online shopping, passive social interaction has a normative effect.
- 14) Kian et al., (2017)  
 The results of the study prove that consumers perceive ease of use, consumers' perceived usefulness, social influence, trust and perceived enjoyment have an impact on consumer purchase intentions on social media sites.
- 15) Chen & Chen(2017)  
 The results show that hedonic value plays a more important role than utilitarian value in consumer purchase intentions and sustainable use of social commerce. It was also found that the quality and feeling of interaction are antecedents of customer values.
- 16) Dachyar & Banjarnahor (2017)  
 It was found that there are significant different factors that influence the purchase intention of customers in each company. Trust and risk are shown to significantly influence the purchase intention of Company A. Meanwhile, for the other two companies, perceived usefulness is shown to be significant in Company B and benefits significantly influence consumer purchase intentions in Company C.
- 17) Yaraş et al., (2017)  
 The results show that product and financial risk have an inverse relationship with intention to buy, other independent variables such as convenience and variation of merchandise and price awareness have a positive relationship.
- 18) Rahi et al., (2017)  
 The results show that e-vendor integrity is positively related to intention to trust, e-vendor competence is positively related to intention to trust. Company image is positively related to intention to believe, avoidance. Uncertainty is positively related to purchase intention. Price awareness is positively related to intention to believe. The tendency to believe is positively related to purchase intention. Intention to believe is positively related to purchase intention.
- 19) Pappas et al., (2016)  
 The results showed nine configurations of cognitive and affective perceptions that explain high intention to buy.
- 20) Kothari et al., (2016)  
 Cognition, feel usefulness, convenience of use; perceived enjoyment and safety are the five components that influence consumer perceptions of online purchases.
- 21) Wani, Ali, & Farooq (2016)  
 The results of the study found that a positive attitude towards e-WOM and previous beneficial experiences were the main drivers of Indian buyers' online purchase intention.
- 22) Kshetri & Jha (2016)  
 The results show that user-generated information plays a very important role in developing brand attitudes that lead to brand equity and purchase intentions with active and reflective learning styles.
- 23) Lim et al., (2016)  
 Subjective norms and perceived usefulness have a positive and significant effect on online purchases. Purchase intention significantly influences online shopping behavior in a positive way.
- 24) Nora, Liza & Minarti (2016)  
 The results of the study found that religiosity can increase purchase intention. Lifestyle has an indirect influence on purchase intention through attitude. The results also found that the effect of religiosity was not determined by lifestyle and attitudes towards purchase intention. Furthermore, this study also found that attitude is a determinant of the influence of lifestyle on purchase intention.
- 25) Yoh et al., (2016)

The results found that the utilitarian value factor (comfort, endurance, and price) played a more significant role than the hedonic value (style, color, and celebrity support) when students had the intention to buy athletic shoes.

26) Ganapathi (2015)

The exploratory factor analysis shows that convenience, website features, security and time savings are all factors that influence online shopping behavior.

27) Kanchan, Kumar, & Gupta (2015)

The research findings show that customers making purchases online are significantly influenced by intention related to gender, education, age, safety concerns, technology, and the frequency of previous online purchases. Consumer purchasing behavior is also influenced by the type of product, frequency and price.

28) Zaidi et al., (2015)

The results showed a significant relationship between attitudes towards online shopping, online shopping intentions, perceived benefits, perceived ease of use, perceived enjoyment and trust in online shopping.

29) Anderson et al., (2014)

The results of the study found that shopping experience affects loyalty, but not purchase intention, while the perception of bargaining does not affect purchase intention or loyalty. Utilitarian motivation is related to costs. Consumers tend to make purchases with retailers who offer competitive costs.

30) Thamizhvanan & Xavier (2012)

The results of the study found that impulsive purchase orientation, prior online purchasing experience and online trust had a significant impact on customer purchase intentions. Men have more intentions to shop online than women.

31) Eri et al., (2011)

Compatibility, usability, ease of use and safety have proven to be important predictors of attitude in online shopping.

### **Research Model**

1) Dachyar & Banjarnahor (2017)

The research model by Dachyar & Banjarnahor (2017) used the Technology Acceptance Model (TAM) which consists of Ease of Use and Perceived Usefulness. The independent variables include reputation, familiarity, and perceived Ease of Use. While the dependent variables used are trust, risk, perceived usefulness, benefits, and purchase intention.

2) Rahi et al., (2017)

The research model by Rahi et al., (2017) used intention to believe as a mediation for the independent variable integrity, competency, firm's image, uncertainty avoidance, price awareness, propensity to trust on purchase intention.

3) Wani, Ali, & Farooq (2016)

Research by Wani et al., (2016) used the independent variable social effects, brand image, attitude towards measuring the effect on the dependent variable on purchase intention.

4) Kshetri & Jha (2016)

The research model by Kshetri & Jha (2016) used brand equity and brand attitude as a mediating variable between the independent variables, namely firm created communication and user generated communication with the dependent variable purchase intention.

5) Le-Hoang (2020)

Research model by Le-Hoang (2020) used trust, perceived risk, referencing group, behavior control awareness, usefulness and convenient, business competency as an independent variable and online shopping purchase intention as the dependent variable.

6) Isa et al., (2020)

The research model by Isa et al., (2020) used impulse purchase orientation, quality orientation, brand orientation, online trust, and online purchase experience as

independent variables and customer online purchase intention as the dependent variable.

7) Frik & Mittone (2019)

Frik & Mittone (2019) research model uses perceived trustworthiness and purchase intention as independent variables. Furthermore, security, website quality, privacy, and reputation are used as the dependent variable.

## **RESEARCH METHOD**

Research method using meta analysis. Meta analysis is a statistical technique to combine the results of 2 or more similar studies in order to obtain a quantitative blend of data. Meta analysis steps: (1) Determine and study the research topics to be summarized; (2) Find and collect a number of studies with a predetermined topic and select it; (3) Calculation of effect size using the method in meta-analysis and hypothesis testing on effect size; (4) Identifying whether there is heterogeneity of effect size in the model at this stage; (5) Analysis of moderator variables; (6) Draw conclusions and interpret the results of the meta-analysis research.

## **RESULTS AND DISCUSSION**

Based on the results of a study on the results of previous research regarding the factors that influence online purchase intentions, it can be concluded that the main factors affecting online purchases are the level of security, risk, convenience, and accuracy of delivery. Security includes security in personal data that is not easily hacked. The risks associated with damage to goods. Convenience with regard to the order process and payment system. Delivery accuracy, the time needed is not too long.

The results of previous studies indicate that the main factors and risks are considered when individuals decide to make an online purchase. Therefore, business people must understand in understanding consumers not only in terms of products but also security in transactions. A COD (Cash On Delivery) payment system where consumers can make payments after the product is received is very necessary so that consumers feel safe and comfortable in making transactions. Businesses must also reassure consumers that their data will not be hacked. This is because consumer data information that makes online purchases through gadgets is very prone to leaks. This is confirmed by Park & Kim (2006) who defines the definition of the ability of online stores to control and maintain the security of consumer data when making transactions. Furthermore, security assurance is an important element in forming consumer trust so that consumers do not object to providing data information. In addition, business actors must also prioritize the concept of fun online shopping (hedonic motives). Consumers make online purchases other than because of needs (utilitarian motives) but also looking for fun.

## **CONCLUSIONS**

Online shopping is a business that will continue to grow, therefore business people must continue to follow trends that are rapidly changing. Business people must be able to meet consumer needs, such as maintaining data confidentiality, conformity of products displayed with reality and timely delivery of products.

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