A Study on Correlatıons Between Computer Lıteracy and Attıtudes Toward Internet Use Among Generatıon Y: A Malaysıan Perspectıve

P. Ravindran Pathmanathan[1], Khairi Aseh[2]

[1,2] *International Institute of Applied Science of Swiss School of Management, Switzerland*
Email: [1]ravindran@unies.my, [2]kkhairi@gmail.com

Abstract

There are over a few hundred thousand daily internet users with the ease with which businesses are now able to cash in on the internet and reach a huge market of consumers Online banking, mobile banking, and other business transactions all have seen a great deal of advancement due to modern technology. It appears that young people are increasingly using the internet instead of watching TV. Many have debated how computer literacy affects their online shopping. This research aims to discover the correlation between computer literacy and internet usage among those born in the 1980s Purchasing behavior has a link to attitude, economic factors, tend to encourage people in Klang Valley, Malaysia. This was performed with a set method in place.

Keywords: *Generation Y, Consumer, Internet Usage, Technology, E-Commerce, Gender, Attitude*

1. Introduction

The world is currently populated by three large generations; the first is the Baby Boomer generation, which includes those born in the post-World War II era, the largest age group in history with nearly 77 million members (AC Nielsen, 2006). Generation X is the second generation. Finally, there is generation Y.

Baby Boomers are those born between 1946 and 1964. This group has a membership of just under 80 million. The majority of this demographic is approaching retirement, prompting speculation about a future talent shortage (Sprague, 2008). Baby Boomers value their independence and pursue personal interests such as golf, gardening, and volunteer work. The baby boomer generation prefers flexible work hours and remote work (Hewlett, Sherbin, & Sumberg, 2009). Additionally, the baby boomer generation values fundamental literacy, whereas generation Y lacks basic literacy; on the other hand, the baby boomer generation lacks digital connectivity. In terms of consumerism, the baby boomer generation consumes less and has fewer product or service options (Sprague, 2008).

Generation X comprise of individuals born between 1965 and the late 1970s. Generation X has always questioned authority and has been skeptical and self-sufficient as a group. The group's strong sense of independence is partly a result of many Gen Xers growing up as "latchkey children," fending for themselves while both parents worked. Gen Xers prefer flexibility in the workplace, both in terms of when and where they work. Because Generation X grew up with the personal computer, they are more familiar with technology and can pick up new technologies more quickly and easily than previous generations. According to Reisenwitz and Iyer (2009), generation X is technologically savvy and will leverage technology to personalise and humanise everything. Generation X is the first generation to mainstream the internet.

Members of Generation Y, also referred to as Millennials, were born between the late 1970s and late 1990s. The Internet and a globally connected world have defined this generation. As children, Gen Ys were shielded by their parents and grew up with inflated self-esteem, a sense of entitlement, and the belief that anything is possible. They are optimistic, social, and hold themselves and others to high standards. By and large, this generation is the most educated and technologically savvy of any generation. Generation Y is the generation that received a better education than previous generations (Kaifi et al., 2012) and has grown up surrounded by technology; technology has become second nature to them (D'Netto, 2011). According to Price Waterhouse Coopers (2009), generation Y is unable to live without technology; it is an integral part of their lives. More intriguingly, this generation, in which internet consumption has surpassed television consumption, has more than 90% of its members online, and they are more satisfied with the internet than members of generation X. (Reisenwitz & Iyer, 2009). This is possible because they have a positive attitude toward technology; they believe that technology simplifies life, and they believe that technology will not isolate them but will bring them closer together (Pew Research Center, 2010). The more understated characteristic of Gen Y is their exposure to the global marketplace. They have been making purchasing decisions since they were very young, choosing between Burger KingTM and McDonaldsTM and NikeTM and ReebokTM. Their parents have delegated decision-making authority to Gen Ys to a greater extent than any previous generation. This real-world customer experience can be extremely valuable to any business. Because Generation Y members have been consumers their entire lives, they have a certain expectation and understanding of customer service.

In Malaysia, the number of people classified as generation Y, or those aged 15 to 29, increased significantly from 5.6 million in 1999 to 6.9 million in 2009, accounting for 26.9 percent of the country's population (US Census Bureau, 2009). According to PricewaterhouseCoopers (2010), this group accounted for approximately 62% of Malaysia's workforce in 2009. By understanding Malaysian Generation Y's habits, we can get a sense of their saving and spending habits as they enter the workforce.

Modernization has had a profound effect on and altered the world and the way people live their lives. The rapid advancement of technology has increased people's reliance on it. However, not everyone has the same attitude toward technology. Numerous factors contributed to this disparity, one of which is age (Kubiatko, 2013). According to American Express Business Insight (2012), while boomers are less comfortable with technology, this generation makes an effort to keep up with the latest advancements. Additionally, baby boomers believe that experience, rather than technological savvy, is more important for success. Rogers (2009) asserts that baby boomers are deliberate adopters who are receptive to new technologies that add value to their lives.

Attitude towards Technology

Millennials, as Generation X is known, are perceived as digital immigrants Some members of this generation invented technology, while others were pioneers who tasted its fruits. (2007, Musings). On the contrary, generation Y is youthful, intelligent, and impatient. Unlike their predecessors, millennials walk quickly; they are high performers and require constant maintenance because they were born into a technological world (Armour, 2005).

Attitude towards Internet

There is no other type of technology that has had a greater impact than computer and internet technology. We have entered the information age as a result of information and communication technology such as cell phones, email, and instant messaging. We now live in a world dominated by digital and information technology. While we live in the information age, this does not mean that everyone has equal access to technology. The term 'digital divide' refers to a divide between those who have effective access to information technology and those who have very limited access to or are not even engaged with information technology. This disparity is a result of a variety of factors, including poverty, class, gender, socioeconomic status, cultural differences, and age group (Schiller, 1996).

In comparison to previous generations, Generation Y is unique and distinct. They grew up with technology, and one of the most noticeable differences is their constant need to be connected. To stay connected, Generation Y members make extensive use of advanced internet tools such as instant messaging, e-mail, and social media platforms such as Facebook, Twitter, and Instagram. They have a sense of independence and frequently regard themselves as life experts as a result of this advanced technological ability (Skiba & Barton, 2006). Additionally, this generation is referred to as digital natives due to their lack of exposure to a world without computers and information technology (Prensky, 2001). Unlike their predecessors, the baby boomers and generation X, this generation views computers and the internet as second nature. In comparison to previous generations, gen Y views internet technology not as a collection of useful tools, but as a way of life (Prensky, 2001).

Technology and E-commerce

The spread of the Internet in Malaysia has led to the development of new wonders of shoppers' interest in online shopping. An investigation by AC Nielsen and PayPal showed that online purchases in Malaysia recorded RM1.8 billion exchanges from 2011 with 1.1 million regular online customers. This number is 70% higher than the figure recorded in 2010. The most popular items purchased online are travel-related items, for example, tickets for carriers and hostel facilities (4.35 million RM), followed by monetary items and administrations (3 RM) million) and amusement. Moreover, the transfer (2 million Malaysian ringgit). Online purchase traffic is relied upon to remember RM50 million exchanges for 2014 (Marketing Interative.com, 2011).

Innovative developments are being accepted to improve the data accessible to customers through various media channels, including print, broadcast, and electronic media that make up the Internet. The Internet was famous for transmitting data and delivering items and departments to clients for organizations and specialized cooperatives between these channels. Turban, Lee, King, Liang, and Turban (2009) declare that the Internet is used to disseminate data to customers due to its versatile, open, cool, and intelligent nature. Using the Internet, customers can quickly get current data, 24 hours every day, seven days, with little regard for their topographical area. The advantages of the Internet have attracted countless individuals to it. Organizations began to integrate Internet applications into their daily activities (Alba et al., 1997), and soon customers began to run online exchanges.

Retail Research (2012) indicated that over 71% of Europeans worked together on the web, and the online business market was estimated to be around £101,840 million each year 2011. In the United States, e-commerce is estimated to be worth about $312 billion. 2013 (Electronic Marketers, 2014). The e-commerce market is being relied upon to continue to fill in at a later time; According to e-advertisers (2014), the worldwide online business market should cross US$1.7 trillion by 2015. It is accepted that Age Y is the largest pool of individuals who have made online purchases and added to the development of the e-commerce marketplace. Despite the development in the use of the web among Generation Y, the development in online purchases has not kept pace with the development in the use of the web. According to an ACNielsen report, only 21.2 percent of individuals who purchased labor and products online in Malaysia in 2010 were somewhere in the 18- to 29-year-old range (Generation Y). This purchase measure is primarily lower than that of Generation Y in established nations such as the UK (44%). As pointed out by Kok (2014), most Malaysians were largely reluctant to make online purchases for security and protection reasons. Thus, the primary objective of this investigation is to have a better understanding of the online purchase market in Malaysia.

Gen Y and Consumer Behavior

Retail research (2012) estimates that Gen Y spends about $200 billion each year. In terms of the factors that influence their purchasing decisions, generation Y places a premium on product value before purchasing any item or service from any seller (An Oracle white paper, 2009). This generation, on the other hand, will not be concerned with debt and will simply spend when they have the means (Aquino, 2012). In Malaysia, the same phenomenon occurred among Generation Y. According to OCBC, Generation Y exhibited a buy-now-pay-later mentality, creating a market opportunity for this market segment (The Star, 2013).

In terms of branding, generation Y views branded items as a reflection of one's status and is thus willing to pay a premium for a reputable brand (Farris, Chong, & Dunning, 2002; O'Cass& Choy, 2008). Additionally, Aaker (1997) asserts that branding is critical for generation Y, as this generation expresses itself through brands. In terms of loyalty, given that gen Y has been exposed to a variety of options and choices when it comes to purchasing products or services (Evelyn et al., 2011), this generation of consumers is perceived to be less loyal to a particular brand than previous generations (Greene, 2004; Lazarevic, 2012). However, an Oracle study indicates that generation Y is loyal, but only to brands that align with their interests. Thus, businesses must instill a sense of commitment and cohesion in Generation Y. (An Oracle White Paper, 2009).

Finally, gen Y is well-known for its extensive online shopping, with luxury goods being their preferred purchase (American Express, 2012). According to the American Express study, generation Y accounted for nearly 31% of e-commerce consumers, followed by generation X at 19% and baby boomers at 19%. Members of Generation Y have been described as adept at locating products on the internet. Additionally, gen Y is known to fully utilise the internet for e-commerce purposes, including searching for product items, selecting a channel, and obtaining product information (Brafton Editorial, 2012).

Van Slyke, Belanger, and Hightow (2005) compared consumer perceptions and attitudes toward electronic commerce in developed and developing countries using a diffusion of innovation framework. The study notes that developing countries face a slew of barriers that may influence their attitudes toward e-commerce, including less reliable telecommunication infrastructures, limited access to online payment mechanisms, and a lack of consumer protection regulations in the online environment. The findings indicated that consumers had varying perceptions of e-relative commerce's advantage, ease of use, and demonstrability of compatibility. As a result, they concluded that it is critical to consider the impact of local conditions on the adoption and assimilation of new technologies.

Computer Literacy

Computer literacy refers to a user's knowledge and ability to operate a computer and other technology-related devices efficiently, encompassing a range of skills from beginner to advanced (US Congress of Technology Assessment, 1984). Finally, proficiency with computer applications or programmes translates to comfort with computers. in the 1970s, computer literacy demanded a deep understanding of the machine, hardware, software, and societal implications. A study was done in Turkey (2005) found that a high and positive correlation exists between computer attitude and computer literacy. Researchers don't think that attitude towards the internet plays a significant role in this correlation (Yalcinalp, 2005). Another recent study found that people who frequently use the internet perceive their computer skills more positively. Higher self-regard may lead to better productivity and this feature is relevant to online use and proves that people will become better computer users (Gibbs, 2008).

2. Significance of Study

This study aims to find out how Generation Y feels about using the internet for e-commerce, using one independent variable, attitude toward the internet, and one moderating variable, computer literacy. The arguments and debates in the study of literature have given us a better understanding of a variety of contextual causes.

3. Study Methodology

This study follows a quantitative study because the goal of this study is determining the correlation between the independent variable (attitude towards internet) and dependent variable (attitude towards e-commerce), and the moderating correlation between the independent variable and dependent variable. Ultimately the sources of data are gained from primary and secondary data.

4. Population & Sampling Procedure

As such places as Cyberjaya and Kuala Lumpur City were defined are close to Kuala Lumpur federal territory, the study has a narrower scope and focuses on employees who work in Kuala Lumpur Territory and in general; specifically, the author chose to use MSC (Multimedia Centre of Excellence) such as Selor and TPM (Kuala Lumpur Technology Park) as well as KL city in their analysis because there are many office spaces as well as international and local companies. The

Multimedia Super Corridor is a special territory in Malaysia that was developed to accelerate Malaysian economic growth and turn the country into a modern country with full adoption of knowledge-based technologies, as described in Vision 2020. In order to obtain respondents for this specific study, ten (confidential) companies in three different areas were chosen, and 450 questionnaires were distributed.

This survey uses a stratified random sampling system, which entails the stratification or division of subjects, followed by a random selection of subjects from each stratum. Since the subpopulation within the group varies, proportionate random sampling is used. Respondents may come from junior, middle, or even senior management levels, so samples from each strata are helpful. After that, within and stratum, simple random sampling is used.

5. Instrumentation

To research the effectiveness of the impact of these initiatives, the questionnaires were the primary tools. The researcher initiates several procedures to obtain legal permissions from ten information technology companies in Kuala Lumpur and Selangor state. Due to company policies and ethical standards, the researcher is not permitted to disclose the names of the companies involved in this research. Second, the researcher is not permitted to distribute the questionnaire independently. Nonetheless, the documents were turned over to the department of human resources and general affairs. Following that, the human resource and general affairs departments distributed the questionnaire to each respondent in their respective companies. Respondents were given approximately two weeks to complete and return the questionnaire to the human resource and general affairs department. The data collection process took approximately two weeks, and the researcher collected only 432 of the 450 questionnaires distributed.

6. Results and Discussion

Throughout the study, we arrived at several conclusions. According to the descriptive analysis of the socioeconomic status, 52% of respondents are male and 48% are female. The majority of respondents were classified as being between the ages of 25 and 34, accounting for 74% of the 400 respondents. Additionally, 20% of 400 respondents were between the ages of 26 and 33. The research hypothesis is then tested using multiple regression analysis. The purpose of hypothesis testing is to determine the strength of the correlation between the dependent and independent variables. The significant value serves as a benchmark for determining the level of significance or correlation between the dependent and independent variables.

Hypothesis 1: Generation Y will have an affirmative attitude towards the internet on their e-commerce activities.

The study found that H1 has a squared correlation of 0.687 (or $R2 = 0.687$, according to the latter's description). This means that attitude toward the internet predicts 68.7% of e-commerce operations, while the remaining 31.3 percent is predicted by other factors not investigated in this study. The important level value is 0.000, and the F value from the ANOVA table is 87.704. With the prediction equation, the result shows that there is an important correlation between attitude toward the internet

and e-commerce (F = 87.704, p 0.05). The coefficient level reported in Beta for attitude towards internet variable is 0.829, indicating a solid, positive, and meaningful correlation (= 0.829, p 0.05) between attitude towards internet and e-commerce. As a result, there is a strong correlation between attitudes toward the internet and e-commerce activities. Finally, based on the result H1, it was proven that hypothesis 1 (H1) was accepted. There is a strong link between internet attitudes and e-commerce conduct.

According to Kottler (2004), if users have a favourable attitude toward internet technology, they are more likely to use the internet for e-commerce purposes. The psychological state of Gen Y consumers in light of online purchases is defined as their online shopping attitudes (Li & Zang, 2002). The attitude of customers toward online shopping is thought to be the most important factor influencing e-shopping potential (Michael, 1998). The aggregate advantages or satisfaction of online shopping that meet the needs or wants of consumers are identified as gen Y consumers perceived benefits in the sense of online shopping (Wu, S., 2003). This result is consistent with the findings of several other studies, which found the strongest linear association between online shopping attitudes and perceived benefits (Delafrooz & Khatibi, 2009; Chiu, 2005). Positive experience and perspective with related customer behaviour and web technology is a strong predictor of behavioural intention to buy goods or services in an electronic world, according to the researchers.

Hypothesis 2: There will be a significant correlation between computer literacy and attitude towards internet among generation Y

Second, the purpose of this research is to examine how well computer skills are correlated with attitudes of today's young adults concerning the internet. According to the hypothesis testing conducted in this study, the R squared value for hypothesis 2 (H2) is 0.47. As a result, computer literacy predicted a moderately high percentage of users with a favourable attitude toward the internet. Additionally, the findings indicate a significant correlation between computer literacy and attitude toward the internet.

Computer literacy refers to the user's knowledge of and ability to efficiently operate a computer and other related technology. Respondents in this study work for service companies that primarily perform IT-related tasks. As a result, the majority of respondents have a high or moderate level of computer literacy, leaving only a few with a low level of computer literacy. Numerous previous studies have attempted to establish a link between computer literacy and attitudes toward the internet. Gibbs (2008) noted that the more positive a user's perception of the internet is, the more effectively they use it. Additionally, he discovered a strong correlation between internet usage frequency and how people perceive computer use in his study. Given that the current generation spends the majority of their time online, the result demonstrates that increased intensity usage will result in increased computer literacy. In agreement with Gibbs' assertion, Karsten & Roch (1998), Delcour & Kinzie (1993), and Zubrow (1987) all stated that those with sufficient computer literacy engage in more internet-related activities.

To gain a better understanding of respondents' computer literacy skills and their correlation to their attitude toward the internet, respondents were divided into two categories according to their

computer literacy skills. In this study, we discovered that 196 respondents possessed a high level of computer literacy, 188 respondents possessed a moderate level of computer literacy, and the remaining 18 respondents possessed a low level of computer literacy. This finding is corroborated by a study conducted by Yanik (2010), which revealed a significant difference in respondents' attitudes toward the internet between those with basic computer literacy skills and those without. Those with a higher level of computer literacy were having a good time using the internet. The study discovered a positive correlation between computer literacy and an individual's attitude toward the internet.

Hypothesis 3: Computer literacy moderate the correlation between attitude toward the internet and e-commerce activities

Thirdly, we sought to determine the moderating effect of computer literacy on its attitude toward the internet and e-commerce. An examination of this proves that computer literacy alters how internet and e-commerce are viewed. The coefficient of variation for this theory is 0.246 (CV = 0.246), which means that the theory can correctly account for e-commerce (Computers per 10) activities to account for 24.6% of the variation. The R2 value, at the same time, in model 2, the 35.1% is used e-to-activity is 0.351 which tells us that e-through a factor of 0.351, the percentage of people with basic-to-to-advanced computer literacy, about-34.1% of the online activities can be estimated. Furthermore, when the model R score is 0.496 and 0.593, variables are considered to be positively correlated. The study also showed a strong correlation between literacy and computer e activities and attitudes towards e-commerce (expressed in terms of the equation, F = 129.601, p <. 05)

The smart marketer will value the advantages of e-someone who is well-versed schooled in computers and computer-related terms, as it opens new doors for them in the online market (Liao & Cheung, 2000). In keeping with Liao and Cheung, an independent (p. 246) surveys (2004) and (Diillon & Reif, 2004) uncovered the following: Users with more expertise in computer usage and internet usage displayed more of a positive attitude towards digital purchases. The researchers Monsu, Della, de la Torre, and Ruyter (2004) have placed great emphasis on user characteristics such as expertise. The ability to demonstrate expertise is described as an individual's level of knowledge or skill conducting activities such as e-commerce like that would have required an equal amount of computer knowledge and skill in the operation of a business. Retailers; people who have used the online economy will be the most likely to use the expand function (Ratchford, Talukdar & Lee, 2001). Another way of making sure that good computer literacy is more likely to help people overcome the fears that come with the use of the internet is to establish a good online shopping attitude is to have a good experience. a new consumer is unsure about the capabilities of the internet due to their lack of computer knowledge, or is unwilling to go online because of their lack of knowledge Thus, in order to succeed in gaining a positive attitude towards the Internet, you don't need much knowledge.

Tasks primarily done by respondents who work in the service industry were completed in this study. With that related to information technology was easy to understand, and only a small number of them achieved adequate on both criteria. The result was that the participants had a positive outlook towards the internet and e-based activities. People who have more general computer skills have a moderate attitude towards the internet and e-commerce.

7. Conclusion and Recommendation

These results are extremely relevant to future Malaysian computer literates and online shoppers, with respect to which the authors expect them to maintain a positive attitude toward the internet and carry out normal e-commerce activities. It is well established that there is a strong connection between the attitude of the general public towards the internet/ internet and e-business and electronic activities. Using the computer literacy in this study is significant because it serves as a major moderator in the level of internet usage. Additionally, it is discovered that the attitude toward the internet has a significant impact on the sales of e-force. The more comfortable customers are with the internet, the more intense their e-commerce activities will be. People of this age are extremely reckless with their money, and they have become a little too technological. Generation Y will be coming of age in the workplace, making higher wages, and using the internet, which will likely mean they will spend a lot of time online, too. This study will be excellent for companies that are in the electronic commerce business, such as with excellent information on handling generation Y. Through its findings in this study, academic research may support online businesses in terms of strategy development, contributing to a significant portion to the body of knowledge, as well as providing some important information for the latter to focus on, could be advanced.

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