

Brand Loyalty, Online Shopping, Environmental Awareness and Risk Averse: The Differences between Generation Y and Generation Z

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Abstract

Generation Z has started to enter workplace joining Generation Y. Both, they will be the major force of consumer with huge spending power and estimated to contribute to almost half of workforce in 2020. Generation Z shared some common characteristic with Generation Y, such as digital naïve, constant connection online, high confident and demanding. However, they are born and raised in different economic and life situation. Those differences will affect their beliefs, behaviors and values. The difference characteristics of both generations are important to be understood by marketers when segmented those two generation. There are still limited studies to see the difference between generations. The aim of this study was to see the differences between Generation Y and Generation Z in Indonesia on brand loyalty, online shopping preference, concern on environmental issues and their perception on taking risk. Using descriptive quantitative, this study was conducted in generation Y and Z in Indonesia. Samples were collected using snow ball methods. A four-point Likert's scale questionnaires were designed and distributed. One hundred and forty samples were collected and eligible to be analyzed. The result showed there was a significant different in brand loyalty between the two generations. Both generations shared similar preference in online shopping. There is no difference in online shopping preference in the two groups. Both generations are concerned about environmental issue, however, Generation Z seemed to have more concerned compared to Generation Y. The study also showed than Generation Y is more risk taker than their younger counterpart. This study contributes to the body of evidence on Generation Y and Z characteristics.

Keywords: brand loyalty, environment, generation Y, generation Z, online shopping, risk averse

1. Introduction

In the work place, currently, is occupied by 4 generations. They are Baby boomers, Generation X, Generation Y and Generation Z. Generation Z has started to enter workplace in the last couple of years. By 2020, it is estimated that Generation Z will be the major force in the workplace. They will contribute 20% total workplace [1]. As a total, Generation Y and Generation Z will occupy almost half of the workplace. Both of them will be a powerful force as customers as well [2]. Even though it is only one decade away, previous study shown that Generation Z shares some similarities and differences with the older counterpart. Both Generation Y and Z are technology savvy. They constantly connected with internet [3], [4]. Online, most of the case through handphone, is the main communications tools [2]. They also both have high self-confident and high

expectation [5]. In term of concern and awareness of environment these two generations also shared passion on environmental issues [6].

However, Generation Y and Generation Z have differences in their characteristic. It is known that different experience in life will influence people behaviors, values and beliefs [7]. Growing up during economic booming, makes Generation Y them feel entitled [4]. Generation Y was raised in a small, complete, and protected family make them self-centred optimistic and drive [4], [5]. Generation Y is also known to embrace the challenge and take chance (Spiro, 2006). Unfortunately, Generation Z is growing up during a recession and economic uncertainty [8], [9]. They have witnessed with their own eyes family members and neighbours lose their homes during housing crisis [1]. These experiences influence characteristics of Generation Z. They are known to be less demanded and to avoid risk compared to Generation Y [10]. Unlike Generation Y, Generation Z does not expect radical innovation, therefore differentiation of products is less relevant for them.

As marketers, understand the differences of each *generation* will improve the effectiveness of segmentation. Understand how each generation behaves, how they make decision and how their perception on particular issue will make promotion and targeting more focus. Understanding their characteristics will help marketer segment the customer better.

Currently there are several studies on behaviors of Generation Y. However, there are still few studies available on Generation Z. Nevertheless, studies in comparing both generations. This study taps to see whether there are differences in brand loyalty, online shopping, environmental issue awareness and concern and how they perceived risk.

2. Literature Review

2.1. Generation cohort

Koulopoulos & Keldsen (2014) state that “*Generations represent distinct and separate groups of people with a common set of beliefs, experiences, and values about the way the world works*”. Strauss et al. (1991) in [11] define generation as “*Generation is defined by both its years of birth and a particular set of shared social and economic conditions during their formative years*”.

A generation is defined as “*a set of historical events and related phenomena that creates a distinct generational gap*” (Parry & Urwin, 2011 in [12]). It requires “*some form of social 'proximity' to shared events or cultural phenomenon*” to identify the differences among generations (Parry & Urwin, 2011 in [12]). Basically, generation is defined as “*a series of birthdays of a group of people*” (Jopling, 2004 in [13]). Hung & Gu & Yim (2008) in [13] state that “*the generational cohorts or groups, who belong to the same age group, experience, or will experience accordingly the similar life experience in the years they may shape their lives*”.

From above various definitions of a generation, there are two important aspects influence the shared characteristics of one generation. Those are a common lifetime period in historical time and shared common events and experiences. Those two aspects shape one generation traits, values, thinking and beliefs [11]. These values and behaviours will relatively remain the same throughout a generation’s lifetime and those values and behaviours set them apart from the earlier and next generations [14].

At present, there are 4 generations of workforce. Those are the Baby Boomers (born from 1946 to 1964), Generation X (born from 1965 to 1977), Millennials (born from about 1977 to 1993) and Generation Z (born from 1993 to 2005) [12]. Other authors state that Generation Z is the generation born between 1995 and 2015 [3], [7], [8], [10].

2.2. Generation Y

Generation Y or Millennial are those who are born from 1977 to 1993/1995 [3], [7], [8], [10]. This generation is also called entitled generation and digital generation [4]. Solnet, David; Krajl, Anna; Kandampully (2012) state that Generation Y is radically different vs older generation.

Unlike Generation Z who are many raised by single parent, Generation Y was raised in a small, complete, and protected family. Generation Y used to get attention and direction from their parents growing up; therefore, they are more self-centred and need micromanagement [5]. Generation Y are known to be optimistic and drive. They are very demanded and high expectation compared to generations before or even to Generation Z. Generation Y is also known to embrace the challenge and take chance [4].

If Baby boomer grew up with TV and Generation X grew up when computer started to evolve, Generation Y came to age when the internet development was exploded. Generation Y is the first generation who get high exposure to internet. They are technology savvy. This changed their behaviour and lifestyle and this make Generation Y stands out compared to the previous generations [16].

Generation Y is the first generation who transforming the consumer society. They shaped the consumer identity and known with their consumption behaviour. This generation is also the first who are really into online shopping. Generation Y was introduced with many innovations therefore, they have high expectation to products. However, unlike Generation X, Generation Y has less brand loyalty [1], [5], [8].

2.3. Generation Z

Generation Z is the first global generation in the world. Globalization appears in the food, fashions, language and expression [7]. Globally, they share similar opinion on food, fashion, language and expression. Reaching the age of twenties, some of Generation Z is starting to enter the workplace. It is estimated that they will occupy 20% of the workplace in 2020 (Monster Worldwide, 2016). It is estimated that by 2020, Generation Z will represent 40% of US consumer. This generation will have a very huge spending power. This newer generation is expected to influence the retail market heavily both from technology point of view, as well as product specific point of view [17].

Growing up in different global economic and social experiences makes Generation Z possessing distinctive characteristic compared to Generation Y or Millennials. Generation Z is growing up experiencing economic uncertainty [5], [10], [13], [18] They have seen with their own eyes how their parents and people they know struggling and lose their homes during housing crisis [1].

Tulgan (2013) states that those economic condition has shaped Generation Z to be more realistic compared to Generation Y who is very optimistic. They are weary about both long-term and short-term. Generation Z is as not as demanding as and having lower expectation compared to their older counterpart. He also stated that Generation Z is confident but cautious.

Oguz (2017) referring to Tuna (2002), Yüzbaşıoğlu (2012) and İzmirlioğlu (2008) confirms that this generation wants everything fast and consume instantly. They prefer individual, personalize and simple product, and they draw into image-based consumption. They are not into learning. They forget about the product very fast, therefore they have low brand loyalty. Generation Z, just like Generation Y are very open to innovation and technology, therefore they have lower loyalty compared to Generation X [19].

Generation Z is also called 'Facebook Generation', net generation and i-generation [7]. in reference to how constantly they connected online. Generation Z spends on average 6.5 hours daily in front of an electronic screen [20]. They write and receive 109.5 texts per

day [3]. They considered a smart phone as an important part of their life (Ozkan & Solmaz, 2015). Their attention span is short [13]. Spending hours in front of the screen does not make Generation Z non-social. With technology advancement they prefer interactive communication such as facetime, interactive video game and more social able compared to Generation Y.

2.4. Brand Loyalty

Customer retention may be more profitable than attracting new customer. The cost of customer retention is much less [21]. Clancy and Schulman (1994) in [22] analyze that the cost of attracting new customers is estimated to be five times than of keeping current customers.

Customer loyalty refers to “the customers’ willingness to continue patronizing a business over the long-term, purchasing and using its goods and services on a repeated and preferably exclusive basis, and voluntarily recommending the firm’s products to friends and associates” (Lovelock & Wirtz, 2011). Customer loyalty is defined as a customer overall attachment or deep commitment to a product, service, brand or organization [23]. Oliver (2015) further defines loyalty is typically believed to consist of an attitudinal (e.g., brand preference, willingness to provide positive word of mouth) and a behavioral component (the proportion of volume accounted for by a brand, within its base of buyers). Customer loyalty to a retail brand are frequency of purchases, re-purchases, revisiting and recommendations via word-of-mouth to friends, relatives and acquaintances [7].

Customer loyalty is an important goal in the consumer marketing community as it is a key component for long-term viability and sustainability [24]. Marketers seek ways to hold on the relationship and commitment of customers. Different generations will have different characteristics. Therefore, their loyalty might also different.

Generation Y are very compulsive shoppers. They are brand-, fashion- and trend-conscious. They more concern about the quality compared to the price. They have less brand loyalty compared to generation X [7]. If certain marketers offer an ahead of the fashion curve products they will be expected to switch [25]. Priporas et al., (2017). Generation Z is less loyal to retailers and they have higher expectations, no brand loyalty and care more about the experience. Oguz (2017) referring to Tuna (2002), Yüzbaşıoğlu (2012) and İzmirlioğlu (2008) confirms that this generation wants everything fast and consume instantly. Generation Z prefers individual, personalize and simple product, and they draw into image-based consumption. They are not into learning. They forget about the product very fast, therefore they have low brand loyalty.

From above description, the hypothesis on brand loyalty will be:

Hypothesis 1: Generation Y has more brand loyalty compared to Generation Z

2.5. Online Shopping

Taylor et al (2016) in [26] predict that the usage of social media and online shopping will become dominant in Generation Y. Generation Y is the first generation who get high exposure on technology advancement. Unlike Generation X who prefers to shop through traditional retail stores or through catalogs, Generation Y prefers to shop online [27]. [28] also confirm that e-commerce with social media is being a preferred channel for younger generations.

Generation Z is known as a technology addict because of their hyper connectivity to internet. Their life have been around internet, from entertainment and socialization [13]. Simangunsong (2018) in his study confirm that generation Z is also preferred to shop online. There is an increasing trend of generation Z to buy online compare to offline. Wang, Rebecca Jen-hui; Krishnamurthi, Lakshman; Malthouse (2016) and Sullivan & Hyun (2016) further confirm that both generation Y and Z prefer to shop online.

For preference of online shopping, the hypothesis will be:

Hypothesis 2: Generation Y and Generation Z both similar do more online shopping than offline shopping

2.6. Environmental issue

Population growth, improvement of living standards, industrialization and urbanization have caused the diversification and increase of goods and services consumption. This has speeded up the exhaustion of natural resources and bring a negative impact on the environment (Hubacek et al. 2007) in [6]. Environmental issues, climate change, global warming, etc., are hot topic and widely publicized in society [30].

Millennials or Generation Y, born between 1980 and 1995 (or 2000) are much more concerned with taking responsibility for the environment than Gen Xers and Baby Boomers (Royne et al. 2011 in [6]. Millennials and Generation Z members, are aware that their buying decisions have direct impact on the environment [31]. They are willing to buy and pay higher price for “green” food and products and from company who involve in sustainability development. [6] confirms that both Generation Y and Z actively involve in cultural and social event than previous generations.

The next hypothesis about generation Y and Z in the environment issue is:

Hypothesis 3: Generation Y and Generation Z both similar have concern and awareness in environmental issue

2.7. Risk Averse or Taker

Reisenwitz, Timothy H; Iyer (2009) in their study state that Generation Y are less risk averse than members of Generation X. Further they said that this generation might be the target of financial services marketers in marketing those financial products with a higher degree of risk. Generation Y is also known to embrace the challenge and take chance [4]. On the other hand, Generation Z are born and raised during uncertain economic condition and that shaped this generation to become more realistic. There are weary about both long-term and short-term. They are confident but in the same time cautious [10].

Hypothesis 4: Generation Y is more risk taker compare to Generation Z

3. Methodology

This study taps into the issues whether there are differences in brand loyalty, online shopping and e-payment activities between Generation Y and Generation Z. A descriptive quantitative study was conducted in November 2019. A structured questionnaire was design in order to measure brand loyalty, online shopping and e-payment activities. The questions included as indicators were based on previous study [25]. Respondents were asked to answered the questions based on their own opinions. Four-scale Likert scale was used from 1 (very much disagree) to 4 (very much agree). Mid-point of Likert scale is omitted in order to prevent social desirability bias ([32].

Respondents were people born from 1977 to 2005 (Generation Y and Z). Due to time and resources, this study used snowball sample collection method. Respondents are those are who meet age criteria from colleges in Jakarta and Bogor, Indonesia for Generation Z. As for Generation Y, respondents are young employees from Jakarta and Bogor.

Questionnaires were distributed online. Due to missing data, only total 140 questionnaires (87 from Generation Z and 53 from Generation Y) were collected and eligible for further analysis. Descriptive analysis was done to see their self-rated. The difference between the two group was analyzed with simple paired T-Test.

4. Result

Fifty four percent of Generation Y was female and 46% was male. In Generation Z, there was 59% female and 40% male. Seventy six percent of Generation Y was from Greater Jakarta and only 56% for Generation Z. Twenty five percent of Generation Y from other cities and the number was 44% for Generation Z. Most of Generation Y (73%) has parents from Baby Boomers generation. However, for Generation Z, their parents mostly are Generation X (70%). As expected, most of Generation Y (73%) was already graduated from college and most of Generation Z (92%) was still studying in College or high school graduate.

Generation Y stated that they frequently using online for Social Media, Entertainment (music, game and movies) and light reading. Generation Z shared similar trend for Social Media and Entertainment but less for light reading. Both generations claimed that they seldom using online for studying.

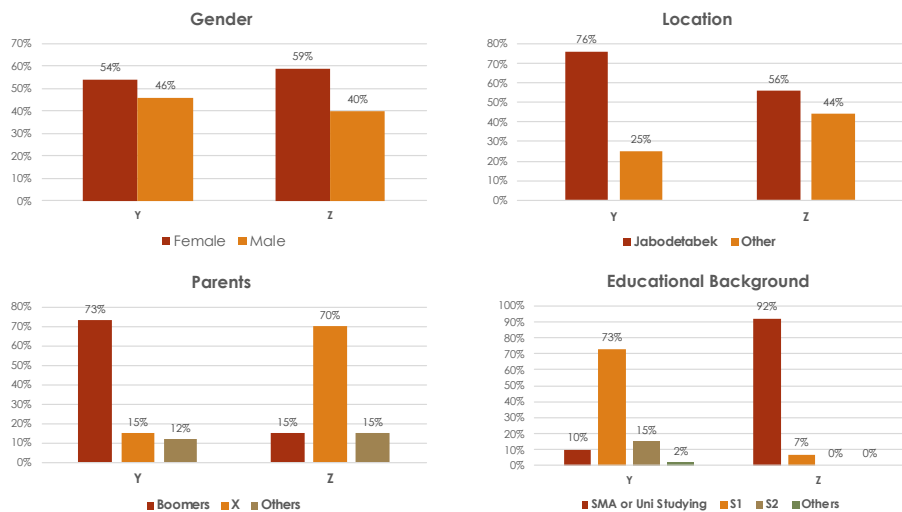


Figure 1. Genders, Location, Parents and Educational Background

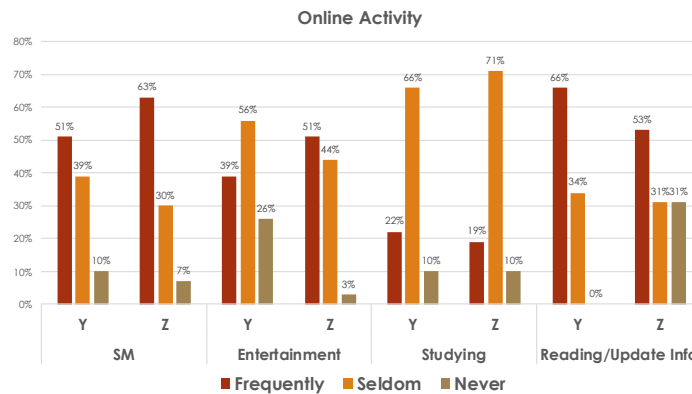


Figure 2. Online Activities

Table 1. Online Activities

Use of Mobile		Frequently	Seldom	Never	Others	AVG	T-Stat	P-Value
SM	Y	51%	39%	10%	1%	2,454	(0,845)	0,200
	Z	63%	30%	7%	1%	2,543		
Entertainment	Y	39%	56%	26%	3%	2,423	(0,469)	0,320
	Z	51%	44%	3%	2%	2,466		
Studying	Y	22%	66%	10%	2%	2,096	(0,244)	0,404
	Z	19%	71%	10%	0%	2,119		
Reading/Update Info	Y	66%	34%	0%	0%	2,585	1,236	0,109
	Z	53%	31%	31%	0%	2,467		

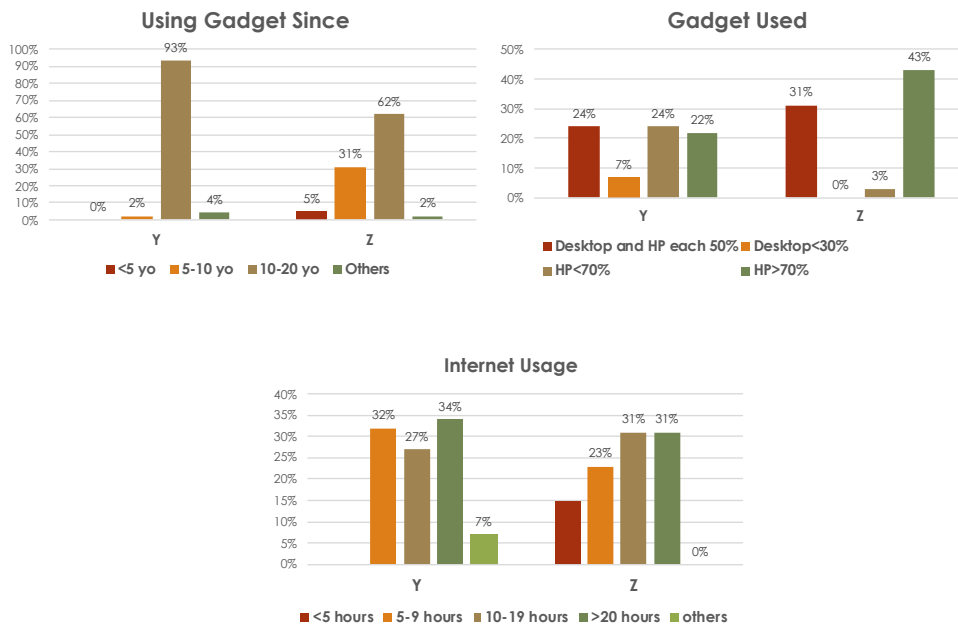


Figure 3. Gadget and Internet Usage

The exposure to gadget was much earlier for Generation Z. More than 30% claimed that they started learning to use gadget since 5-10 years old. Five per cent of Generation Z even claimed to learn as early as less than 5 years. Ninety per cent of Generation Y stated that their know gadget between ages of 10-20 years old.

The result showed that for Generation Y the used of desktop was still relevant. Only 22% claimed they used their mobile more than 70%. Generation Z, on the other hand, claimed that 43% of them used mobile more than 70%. More than 30% in both Generation Y and Z said that they spent more than 20 hours per week in front of their mobile phone.

Table 2 showed that Generation Z has less brand loyalty compare to Generation Y (p-value = 0,000). Twenty five percent said that they disagreed they always bought similar brand. The number was only 7% in Generation Y and the difference is significantly different. There was 31% of Generation Z disagreed to tend to buy the same brand even though there are new similar product. However, in Generation Y the number who disagree was only 14%. The two-group difference has t-stat = 6,9478 and p-value = 0,000, therefore there is significantly different on the brand loyalty between two Generation. With that, hypothesis 1 can be accepted.

Table 2. Brand Loyalty

	Gen Y Means (SD)	Gen Z Means (SD)	T-Stat	P-Value
Generally buy similar brand always bough	3,2366 (0,3795)	2,9099 (0,3792)	6,9478	0,0000
If get used to it, hate to switch Rarely switch just to try something different				
Tend to but same brand even though other brands offer similar product				

The result of this study showed that in Generation Z almost all respondent did online shopping, even though with different intensity. This was not the case for Generation Y.

Twenty four percent of respondents said that they never shop online and the difference between group is significant. In term of the percentage of their online shopping compared to their total shopping, data from Generation Z showed that 41% of them did more than 50% doing online shopping than offline. Data from Generation Y showed only 34% shop more than 50% online. However, there was not statistically different between the two generations (p value = 0,065) (Table 3). Therefore hypothesis 2 is accepted that both generations do more shopping online and offline.

Table 3. Online Shopping

Online shopping to total shopping	<25%	25-50%	50-75%	>75%	Others	AVG	T-Stat	P-Value
Y	0%	32%	24%	10%	34%	1,891	(1,523)	0,065
Z	28%	29%	38%	3%	2%	2,173		

Both Generation Y and Generation Z agreed that they were concerned on environmental issues such as climate change (Table 4). They both also claimed that they participated in reducing use of plastic. However, Generation Z seemed to be more active statistically in participating in event promoting environment awareness. They both similarly want to work for company who concerned on sustainability. The result did not support hypothesis 3. There is significant different in the environmental concerned. Generation Z seemed to be more concerned (means 3,125 for Generation Y and 3,246 for Generation Z and p value = 0,0159).

Table 4 Environmental Issue Awareness and Participation

	Gen Y Means (SD)	Gen Z Means (SD)	T-Stat	P-Value
Concern about environmental issue	3,1250 (0,4416)	3,2459 (0,4903)	-2,1508	0,0159
Participate in reducing waste e.g. plastic				
Participate in event promoting awareness in environment				
Want to work in company who concern in sustainability				

The result of the study showed that Generation Z was more risk averse statistically (Table 5). They would be so careful before making any decision. They also do not like to take risk. Generation Z also seemed to not liking take a change. The p -value of the groups different is 0,000. With this result, it can be concluded that hypothesis 4 can be accepted.

Table 5. Risk Averse/Taker

	Gen Y Means (SD)	Gen Z Means (SD)	T-Stat	P-Value
Consideration is necessary but not too much	3,1904 (0,6374)	2,373 (0,9603)	9,0282	0,0000
Like to take risk				
Like to take chance				

5. Discussion

Generation Y and Generation Z have some similarities and differences. Understand these characteristics will be important for marketing and management in order to approach them better. Marketing can get better segmentation. Manager can customized the way they motivate the different generation.

Both generations share similarity on the internet usage. They mostly spent time online for Social Media, Entertainment and light reading. They both also claimed that they spent less time studying online. These generation are both known as technology savvy. The use of technology has been part of their daily life since they are younger. Therefore they depend on internet, laptop/mobile for most of their activities such as listening to music, watching movies, playing game, shopping and doing payment. This result is confirming previous studies which stated that Generation Y is spend much time in front of the screen and is doing a lot of their daily activities on line.

This study also confirms the study from [7] who stated that Generation Z is really into convenience. Besides convenience, Generation Z doing entertainment and Social Media because they have the characteristic of escapism. Generation Z is known to avoiding issues with escaping into online entertainment.

This study showed that the life of Generation Z and Y are very much around their screen (either desktop or mobile). These generations spend more than 1.5 hours to more than 3 hours per day with their gadgets. This result confirmed the study from, [20] that Generation Z spends hours in front of their screen.

Generation Z showed less brand loyalty in this study is confirming the result of the study from [26] and [7]. Both Generation Z and Generation Y are practical. However, the fact that Generation Z growing up experiencing many changes shaped the value of less brand loyalty. They accepted that drastic change will be rarely happen therefore, they also believe that the difference between brand will be not that much. Therefore, Generation Z considered differentiation of product is less relevant.

Generation Y and Z shops online as their primary mode of shop. They feel that shopping online is cheaper and convenience. They can do it wherever and whenever. They compare products and price and they have more options on their hands.

For Generation Y online shopping is their identity. They are the one who really shaped the first online shopping experience. Online shopping activity is one their contribution to the internet development. For them, online shopping give options. Online shopping give more opportunity to customization which will strengthen the needs of generation Y to express themselves.

For Generation Z, online shopping offer less expensive, fast, convenience and flexibility. Those factors are important for Generation Z [7] and contributing to the fact that generation Z prefer to shop online. The facts that they also in favour to personalized and something new will add to the decision to do more online shopping.

Issues on environmental really become the concern of both generations. They all agreed that they actively participate in reducing the use of plastic. They also think that it is important that the company they work with promotes sustainability. Both generations do concern about the issue of environment such as the climate change. Therefore, for them to contribute to the good of the nature is important. They take their responsibility for the environment much more seriously compared to earlier generations according to Royne et al. 2011 in [6]. Dabija (2018) states that both generations are active in cultural and social event. It supports the finding of this study that Generation Y and Z are not only demanding but they also care about social issues. This study also confirms previous study [31] which shows that both Generation Y and Z are aware how they consumption decisions will have a direct effect to the environment. Similar to the result of this study, study from Smith and Brower (2012) shows that those two generations think it is important that companies involve in sustainability development. However, overall awareness of environment issue, it seems Generation Z has significant higher concern. The explanation for this is Generation Z is the most educated generation moving into

adulthood. They are growing up with a liberal set of attitude and openness to social trend. They are also global citizen. They are growing up with similar attitude to other generation Z in other part of the world. Therefore, any social issue, in this case the environmental issue, in which Generation Z all over the world activity involve to the movement, will also influence how Indonesia Generation Z feel the need to actively involve to the cause.

The fact that Generation Y is more optimistic affect how Generation Y facing the challenge. They are more in taking risk. The fact that Generation Z is witnessing the hardship during uncertain economic situation has shaped this younger generation to be more cautious therefore they are more risk averse compared to their older counterpart.

6. Conclusion

Understanding that different situation and conditions during birth and growing up between Generation Y and Z will be important for marketer in order to better segment the market. Both Generation Y and Z will be a major force and powerful customers in the near future.

Even though they are only one decade apart and shared some common characteristics, the also have some differences. This study showed that Generation Z has less brand loyalty compared to Generation Y. The younger generation tends to spend more shopping online (in term of the percentage to their total shopping) compared to the older generation. The two generations also have differences when facing risk. Generation Z has more concern of environmental issues. Generation Z is more risk averse compared to Generation Y. However, both generations spend a lot of their time online.

This study contributes to the body of evidence on the characteristics of Generation Y and Generation Z. To marketers, this study contributes on how to handle the two generations with different trend of brand loyalty and risk perception. The limitation of this study is the small number of samples. Regardless the fact that the fact this study was conducted in several campuses and cities, having multi countries samples will give more pictures about generation characteristics. The future researches can be aimed for bigger sample and multi countries approach. Mix method study to understand more about these generation can also be one of the topics for further research.

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