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# Centennials Perspective: Exploring Gender Differences on Consumer Online Behavior

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## ABSTRACT

To conduct the survey, 124 respondents who are between the ages of 18 and 25 and who are Dinamika University students in Surabaya and have made online purchases in the past three months were given questionnaires. A questionnaire and field observations served as the data-gathering tool for this non-test. Descriptive statistics were used to assess the acquired data using graphs and percentage computations. The findings of this study indicate that utilizing smartphones and E-money as an option of payment while purchasing on the Marketplace is more convenient for both sexes. Women are more likely to be exposed to commercials, enjoy seeing bargains, and frequently go shopping for necessities. So as to conduct the survey, questionnaires were distributed to 124 respondents from students at Universitas Dinamika in the Indonesian city of Surabaya in East Java Province. The respondents are between the ages of 18 and 25, and who have made purchases online during the last three months. Field observations and a questionnaire were used to collect data for this non-test. Graphs and percentage calculations were employed to evaluate the collected data using descriptive statistics. According to the study's findings, both sexes find it easier to pay using smartphones and e-money while making purchases on the marketplace. Men always do their research before making an online purchase, but women are more likely to see ads, enjoy buying necessities, and enjoy finding offers. They look for product returns due to incorrect shapes and colors, read reviews, and apply brand category filters.

**Keywords : Gender Differences; Online Shopping; Centennials; Consumer Behaviour; Descriptive Statistics**

## *ABSTRAK*

*Untuk melakukan survei, 124 responden yang berusia antara 18 hingga 25 tahun dan merupakan mahasiswa Universitas Dinamika di Surabaya serta pernah melakukan pembelian online dalam tiga bulan terakhir diberikan kuesioner. Kuesioner dan observasi lapangan berfungsi sebagai alat pengumpulan data untuk non-tes ini. Statistik deskriptif digunakan untuk menilai data yang diperoleh dengan menggunakan grafik dan perhitungan persentase. Temuan dari penelitian ini menunjukkan bahwa menggunakan ponsel pintar* *dan uang elektronik sebagai pilihan pembayaran saat berbelanja di Marketplace lebih nyaman bagi kedua jenis kelamin. Wanita lebih cenderung terpapar dengan iklan, senang melihat barang murah, dan sering berbelanja kebutuhan. Untuk melakukan survei, kuesioner didistribusikan kepada 124 responden dari mahasiswa Universitas Dinamika di kota Surabaya, Jawa Timur. Para responden berusia antara 18 hingga 25 tahun, dan telah melakukan pembelian secara online selama tiga bulan terakhir. Pengamatan lapangan dan kuesioner digunakan untuk mengumpulkan data non-tes ini. Grafik dan perhitungan persentase digunakan untuk mengevaluasi data yang terkumpul dengan menggunakan statistik deskriptif. Menurut temuan penelitian, kedua jenis kelamin merasa lebih mudah untuk membayar menggunakan smartphone dan uang elektronik saat melakukan pembelian di pasar. Pria selalu melakukan riset sebelum melakukan pembelian online, tetapi wanita lebih cenderung melihat iklan, senang membeli barang kebutuhan, dan senang mencari penawaran. Mereka mencari pengembalian produk karena bentuk dan warna yang tidak sesuai, membaca ulasan, dan menerapkan filter kategori merek.*

***Kata Kunci : Perbedaan Gender; Belanja Online; Centennials; Perilaku Konsumen; Statistik Deskriptif***

## INTRODUCTION

Every year, the internet's growth as an online medium in Indonesia increases. Based on Statista data from 2017 to 2020 and projections through 2026, the growth of the internet nationally reveals a very significant number, with Indonesia's population of internet users reaching 218.95 million in 2023 compared to 210.67 million in 2022, an increase of almost 1% (Sasana Digital, 2022). This change might encourage the growth of technology firms, particularly within the online retail sector.

The KASKUS forum marked the beginning of Indonesia's e-commerce development as a site where its users could conduct online transactions for buying and selling (Mustajibah, 2021). The e-commerce industry reached its peak in 2015 with the emergence of numerous startups, including TokoBagus (2005; it is now known as OLX), Tokopedia (2009), Go-Jek (2010), Lazada (2014), Zalora (2009), and Shopee, which quickly took the lead in the Indonesian e-commerce market. Indonesia has one of the fastest-growing marketplaces and e-commerce sectors compared to other nations (Firmandani, Sya'bania, Abdani, & Madani, 2021). According to (Fitriani, 2019) 1.77 million of the 2.36 million Indonesians that use online shopping platforms are located on Java's islands, the economic hub with sufficient digital infrastructure. The findings of a study on Indonesian consumers' purchasing habits in Southeast Asia were published by iPrice, a company that offers goods price comparison services on online marketplaces. The rise in smartphone ownership, which has been sporadic, is consistent with the rise in web and Android-based online store visits. According to iPrice, Southeast Asia had an average 19% rise in mobile visitors. In Indonesia, 87% of visits, on average, were made using a mobile device (Harahap & Amanah, 2018).

According to (Schiffman & Kanuk, 2004) in (Hatane Semuel, Annette Veronica Kosasih, & Hellen Novia, 2007) Consumer behavior refers to the actions customers take when they look for, choose, use, evaluate, and replace goods and services meant to meet their requirements. These consumers' wants and demands are intimately tied to their gender (Kotler & Keller, 2009). When purchasing items, men and women each have their habits. From a demographic perspective, gender is a factor in market segmentation that producers consider when selling their goods (Rintamäki, Spence, Saarijärvi, Joensuu, & Yrjölä, 2021). Men and women are born with a trait called gender, which is socially and culturally formed (Fakih, 2008). Based on a study (Schimmel & Nicholls, 2003), it was determined that there were no real variations in shopping behavior between men and women, simply very tiny changes. The study involved a survey of 224 online shoppers, and variables such as media use (Stern, 1988), information processing (Meyers-Levy & Maheswaran, 1991), response to marketing message appeals, shopping habits, and credit card use (Hayhoe, Leach, Turner, Bruin, & Lawrence, 2000) were used to identify areas of gender difference. Male and female consumers have distinct search frequencies for products and urgent needs for everyday items (Ningning, 2020). Women are more concerned with service quality and take longer to return products, whereas males are more brand aware. Product demands, information search, brand attributes, service quality, and refunds are the factors employed in this study (Vijayalakshmi & Mahalakshmi, 2013).

Numerous studies also emphasize the significance of researching how different generations shop online (Hellemans, Willems, & Brengman, 2020). The largest generation on Earth is Generation Z, often known as Centennials. According to a prior study, their behavioral consumption tendencies appear very distinct (Thangavel, Packiaraj; Pathak, Pramod; chandra, 2021). Centennials were born between 1997 and 2012 (Meola, 2023). With a percentage of 27.94%, the centennials, or Generation Z, make up the largest group. According to the BPS's most recent population survey, which was conducted in 2020, there are 36,791,764 men and 34,717,318 women in Generation Z out of Indonesia's 270 million population as of September 2020 (Statistik, 2021). In the digital era of technology and communication, they mature fully (Smith, 2019). Online retailers are classified as more discerning and knowledgeable buyers, but they are also seen as responsible consumers (Kahawandala, Peter, & Niwunhella, 2020), materialistic (Flurry & Swimberghe, 2016), and passionate readers who need quick outcomes (Djafarova & Bowes, 2021).

Men like to purchase things that show up in their searches. Therefore, marketers must engage in paid advertising. For this strategy to be successful, marketers and advertisers must comprehend how men and women process information, evaluate products, and act in online stores (Putrevu, 2001). Few studies still address gender disparities in online consumer behavior (Lin, Featherman, Brooks, & Hajli, 2019). According to a prior study, men and women have different psychological traits toward internet shopping (Wolin & Korgaonkar, 2003). Men seem to have more favorable attitudes regarding online shopping, which supports the idea that gender influences people's responses to sociological and technical variables when making online purchases. Essentially, because of variations in communication styles—women are more network oriented, whereas men are more task-oriented—the impact of trust on online purchase intention is larger for women than for men.

Based on several combined variables from research (Schimmel & Nicholls, 2003) and (Ningning, 2020), this study aims to describe the online shopping behavior of men and women in Generation Z. These variables include product needs, information search, brand features, service quality, returns, media use, information processing, response to advertising message appeals, shopping habits, and credit cards. The study used a survey method in which questionnaires were distributed to a total sample of 124 respondents,

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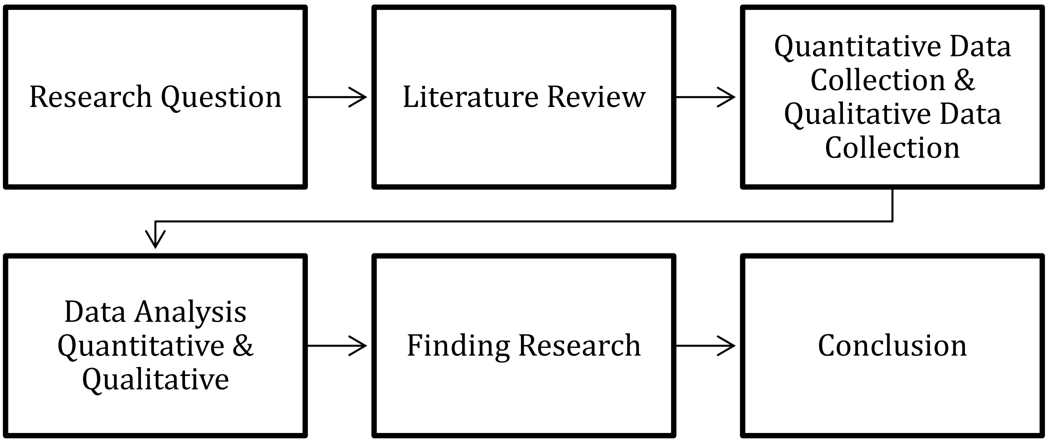
who were split into the genders of men and women, with a minimum sample size of 30 in each category (Sugiyono, 2017). The novelty of this research will enable online merchants, particularly those targeting the Gen Z market, to better understand the differences in online purchasing behavior between men and women to create a profitable shopping experience.

## RESEARCH METHOD

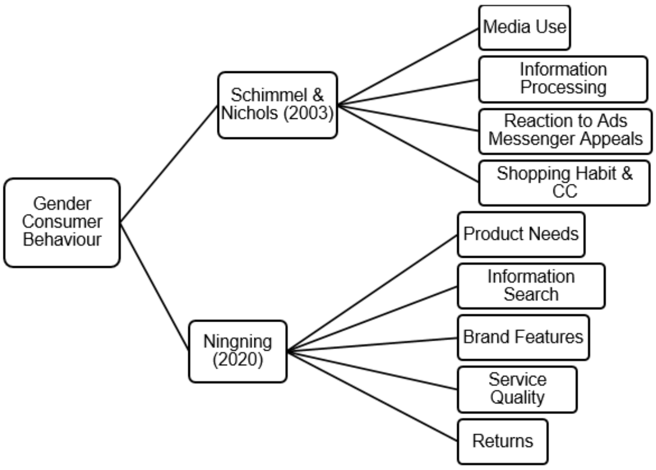
The method or design used in this study is concurrent embedded design, combining quantitative and qualitative research methods together at the same time (Safitri, Juhadi, & Aji, 2024) . In one research activity, the researcher collects two types of data simultaneously, namely the quantitative method which is the primary method and the qualitative method which is the secondary method (Sharma, Bidari, Bidari, Neupane, & Sapkota, 2023). The Figure 1 will explain the research methodology used (Sugiyono, 2017)




*Source: Sugiyono, 2017*

**Figure 1. Research Methodology**

In this study, primary data has been collected through a structured questionnaire as a survey tool, the researcher determines which concern ought to be examined. Furthermore, considering various theories appropriate to the concern, the researcher formulates questions based on the concern that has been discovered (Bell, Warren, & Schmidt, 2022). Moreover, the researcher subsequently started data collection in the field by obtaining broad details regarding respondents' geographic and demographic characteristics that were significant to this study. Lastly, the responders were then required to complete a questionnaire utilizing a five-point Likert scale utilizing the provided Google Form page (Kahawandala et al., 2020). The number of sample respondents in this study was 124 respondents who were students at Dinamika University aged 18-25 years who had made online purchases in at least the last three months. The instrument examined to obtain data was a non-test that involved questionnaires and field observations. Data provided by the Google Form has been examined through descriptive statistics, which entails presenting information within tables, graphs, and diagrams and calculating percentages and other metrics (Sugiyono, 2017). This method is implemented while the researcher merely desires to describe the sample data and prevent reaching conclusions generalizable to the general population that emerged from the sample that had been collected. The conceptual framework in this study shows in Figure 2.




*Source: Processed data, 2023*

**Figure 2. Research Conceptual Framework**

In Figure 2 is shows that Gender Consumer Behaviour in this study refers to the research of Schimmel & Nichols (2003) and Ningning (2020), where each study has a variables such as media use, information processing, reaction to ads messenger appeals, shopping habit & credit card, product needs, information search, brand features, service quality, and returns.

## RESULTS AND DISCUSSION

### General Characteristics of Respondents

The general characteristics of the respondents observed in this study included gender, age, amount of pocket money, amount of monthly expenses, frequency of online shopping, domicile, and payment methods used. There were 124 respondents observed in this study. Table 1 presents the general characteristics of the respondents.

**Table 1. General Characteristics of Respondents**

| Characteristic | Total | Frequency (%) |
|---|---|---|
| **Gender** | | |
| Male | 75 | 60,5% |
| Female | 49 | 39,5% |
| **Age** | | |
| 18-20 | 52 | 41,9% |
| 21-25 | 72 | 58,1% |
| **Monthly Allowance** | | |
| ≤ Rp. 499.999 | 32 | 25,8% |
| Rp. 500.000 - Rp. 999.999 | 48 | 38,7% |
| Rp. 1.000.000 – Rp. 1.999.999 | 24 | 19,4% |
| ≥ Rp. 2.000.0000 | 20 | 16,1% |

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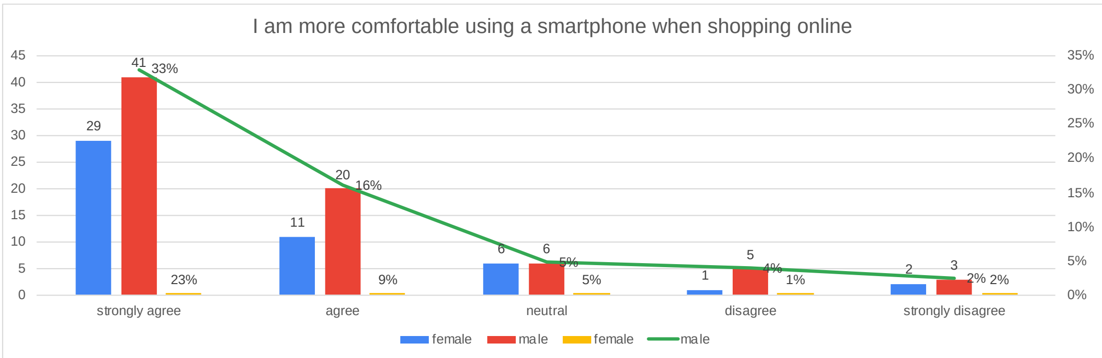
| | | |
|---|---|---|
| **Monthly Expenses** | | |
| ≤ Rp. 499.999 | 49 | 39,5% |
| Rp. 500.000 - Rp. 999.999 | 41 | 33,1% |
| Rp. 1.000.000 – Rp. 1.999.999 | 23 | 18,5% |
| ≥ Rp. 2.000.0000 | 11 | 8,9% |
| **Frequency of Online Shopping** | | |
| Weekly | 7 | 5,6% |
| Monthly | 47 | 37,9% |
| Few times a year | 63 | 50,8% |
| Once a year | 7 | 5,6% |
| **Domicile** | | |
| Surabaya | 56 | 45,2% |
| Sidoarjo | 18 | 14,5% |
| Gresik | 7 | 5,6% |
| Lamongan | 4 | 3,2% |
| Jakarta | 3 | 2,4% |
| Tangerang | 3 | 2,4% |
| **Payment Method** | | |
| *Cash-On-Delivery* (COD) | 29 | 23,4% |
| Bank Transfer | 55 | 44,4% |
| Merchant | 5 | 4% |
| Debit Card | 5 | 4% |
| Credit Card | 1 | 0,8% |
| Digital Wallet Applications (e-wallet) | 28 | 22,6% |
| Paylater | 1 | 0,8% |

*Source: Processed Data, 2023*

Based on Table 1, the respondents in this study were mostly men aged around 21–25 years domiciled in Surabaya. The amount of pocket money they have per month is around 500,000-9999,999 with expenses of around 499,999. The frequency of online shopping is once every few years, and the payment method often used is bank transfer.

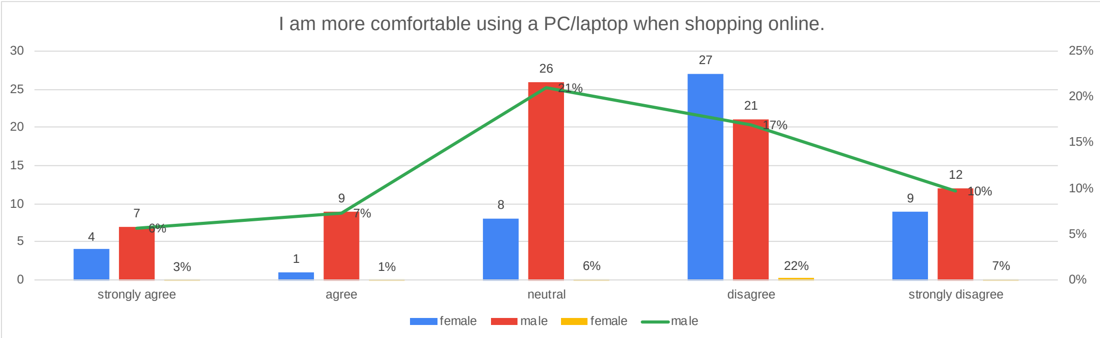
## Media Use

In this variable, researchers want to know what media respondents often use when shopping online, whether using smartphones, computers, social media, e-commerce, and marketplaces.




*Source: Processed Data, 2023*

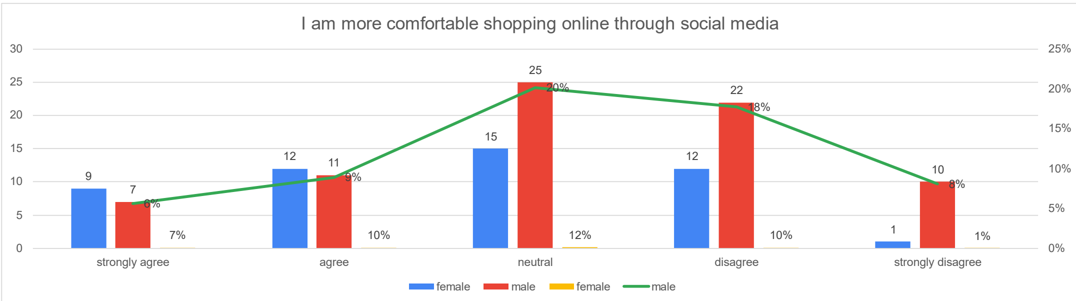
**Figure 3. The Convenience Using a Smartphone When Shopping Online**




*Source: Processed Data, 2023*

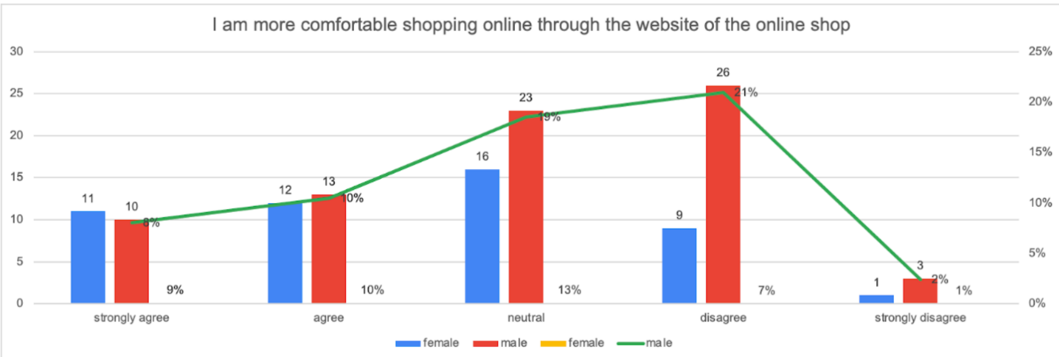
**Figure 4. The Convenience Using a PC or Laptop When Shopping Online**

Based on the survey results above in Figure 3 and Figure 4 it was discovered that both male and female of generation Z were more comfortable using smartphone to shop online rather than using PC/laptop. Furthermore, compared to male respondents, it was discovered that most female respondents felt extremely uncomfortable using PC or laptop.



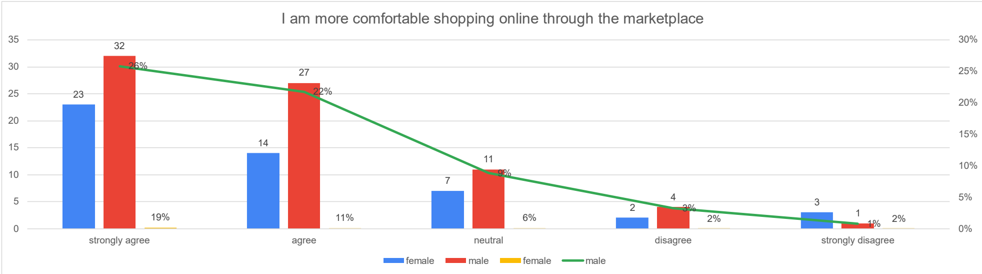

*Source: Processed Data, 2023*

**Figure 5. The Convenience of Online Shopping Through Social Media**




*Source: Processed Data, 2023*

**Figure 6. The Convenience of Online Shopping Through E-Commerce**



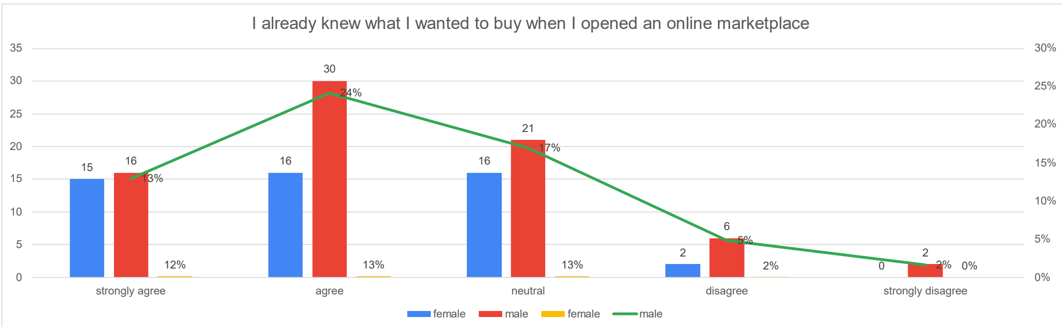

*Source: Processed Data, 2023*

**Figure 7. The Convenience Shopping Online Through Marketplace**

Meanwhile, on Figure 5, Figure 6, and Figure 7, it was discovered that the majority of male respondents tended to be less comfortable shopping online through social media and websites run by e-commerce than female respondents, who still tended to want to shop via social media and visit online shops' websites directly. However, men and women feel more at ease shopping in the marketplace than on social media.

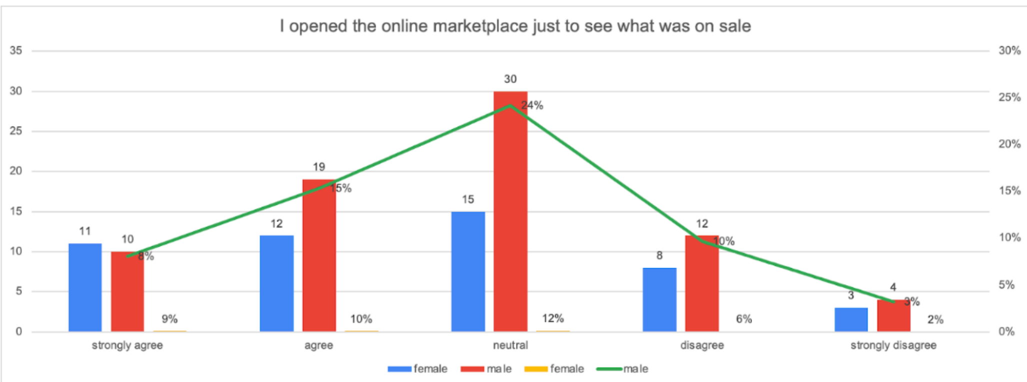
## Information Processing and Information Search

In this variable, researchers want to examine how respondents process information and look for sources of information when they want to shop online.




*Source: Processed Data, 2023*

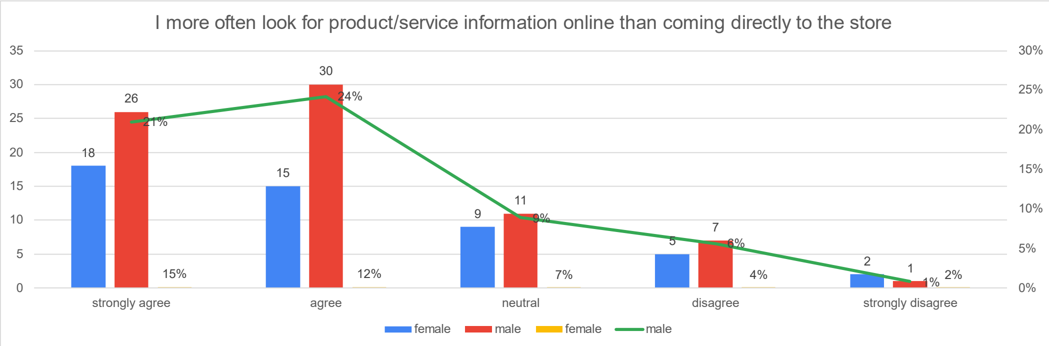
**Figure 8. Know the Products purchased on the Marketplace**




*Source: Processed Data, 2023*

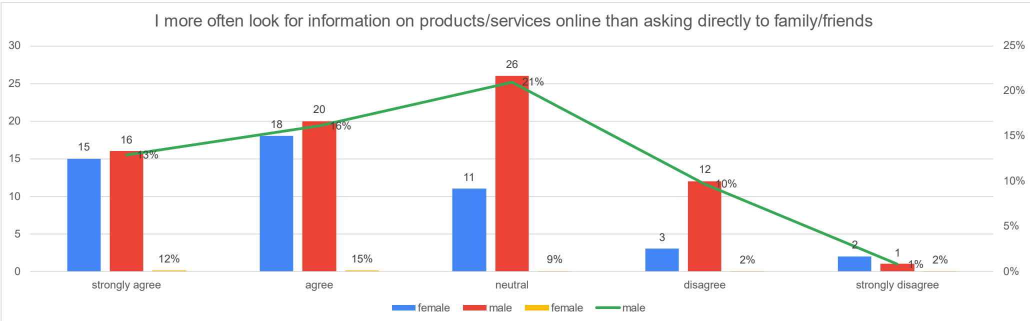
**Figure 9. View Discounts on Marketplace**

This investigation using Figure 8 and Figure 9 reveals that when engaging in purchasing activities on the Marketplace, most male respondents have more prior knowledge about the products they intend to buy than female respondents. Meanwhile, regarding the frequency of viewing discounts on Marketplace, it was found that female respondents did this more often than male respondents.




*Source: Processed Data, 2023*

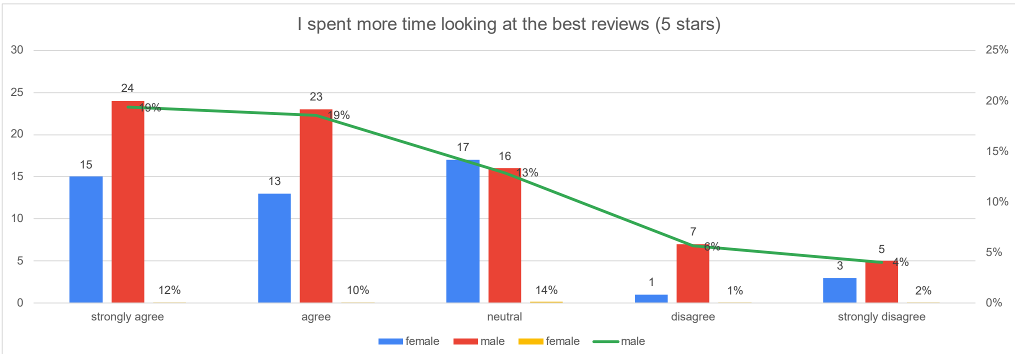
**Figure 10. Finding Information Online Instead of Going to a Store**




*Source: Processed Data, 2023*

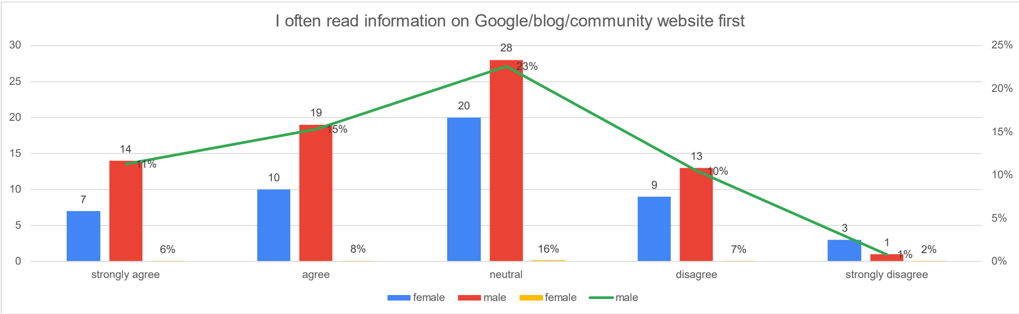
**Figure 11. Searching for Information Online Instead of Asking Friends or Family**

According to information search data on Figure 10 and Figure 11, the majority of male respondents choose to look up information online rather than ask friends and relatives, visit the store in person, or read reviews from customers or internet users.




*Source: Processed Data, 2023*

**Figure 12. Read 5 Star Reviews**



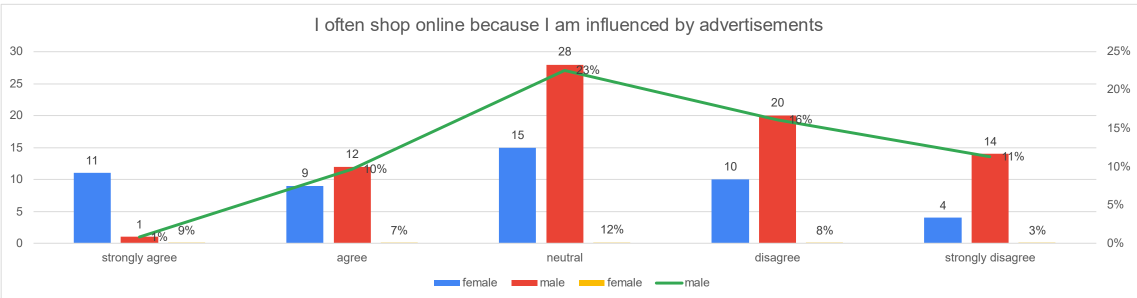

*Source: Processed Data, 2023*

**Figure 13. Read the Information Before Purchasing**

Based on data Figure 12 and Figure 13, It was discovered that both genders tended to read negative evaluations (1 star) on e-commerce or marketplaces. However, male respondents were more inclined to read positive reviews (5 stars) than female respondents. Compared to how frequently women responders read the information on the internet, blogs, or other sources, it was discovered that males respond more frequently read the information when they shop online.

## Reaction to Ads Messenger Appeals

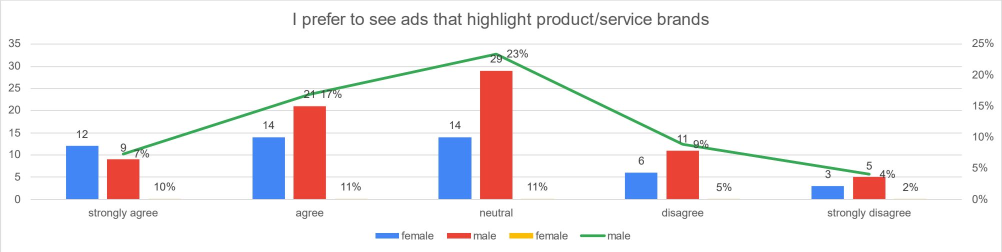
In this case, the researcher wants to discover how advertising really influences respondents in purchasing goods in online shops.




*Source: Processed Data, 2023*

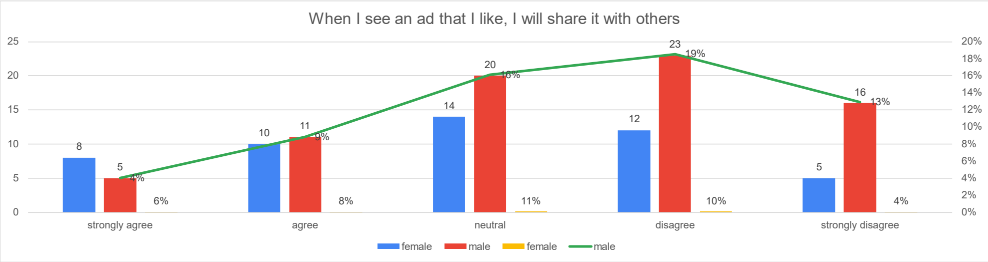
**Figure 14. Shopping due to Ad Influenced**

According to the survey results on Figure 14 female respondents shopped online more frequently than male respondents because they were more influenced by advertising. However, it was evident from the graphic results that both males and females tended to be exposed to advertisements frequently when using social media, online marketplaces, and online store websites.




*Source: Processed Data, 2023*

**Figure 15. Prefer to See Brand-Highlighting Ads**



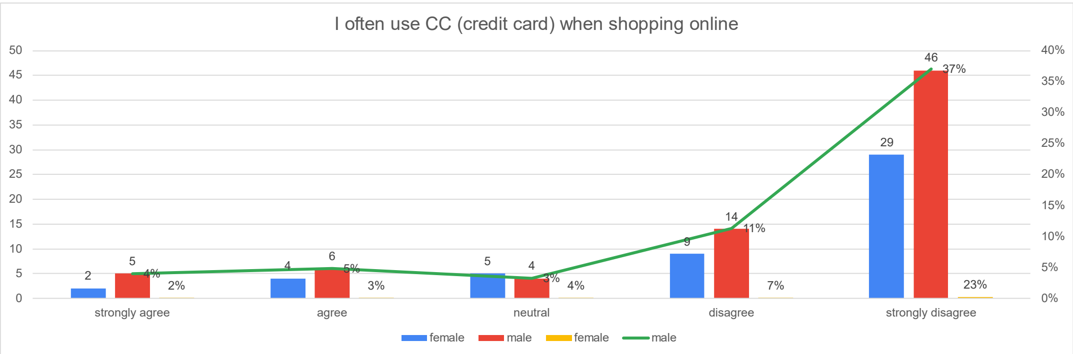

*Source: Processed Data, 2023*

**Figure 16. Sharing Liked Ads with Others**

Based on the Figure 15 and Figure 16 shows that female respondents are more likely than male respondents to view advertising that include prominent product/service brands. However, both genders exhibit disinterest when commercials feature brand ambassadors (public figures). It was discovered that the majority of male respondents were hesitant to share commercials they liked with others or through social media accounts and WhatsApp groups, in contrast to female respondents who still have a tendency to do so directly or distribute through social networks and WhatsApp groups.

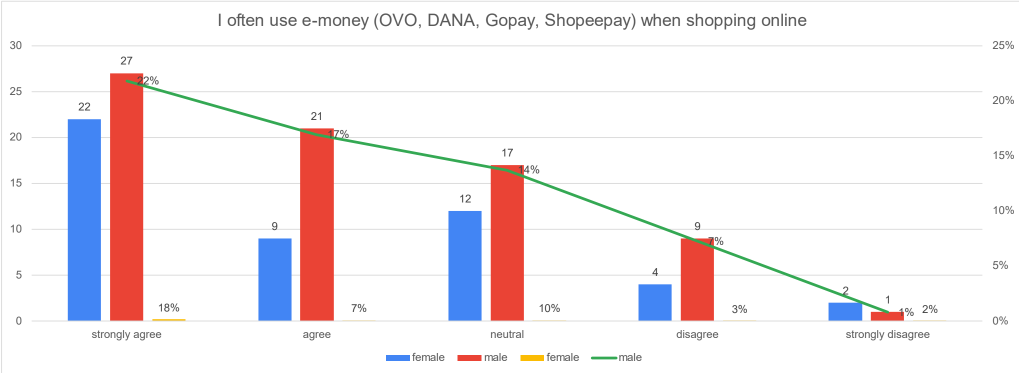
## Shopping Habit & Credit Card

In this case, the researcher wants to find out what respondents often use as a means of payment when shopping online.



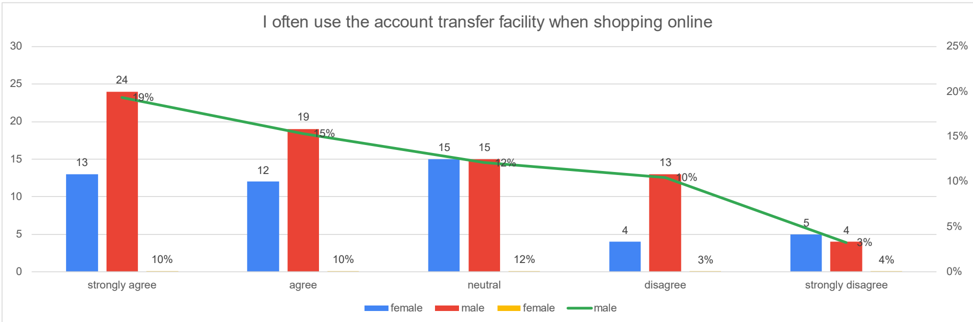

*Source: Processed Data, 2023*

**Figure 17. Frequent Frequency of Using Credit Cards When Shopping Online**




*Source: Processed Data, 2023*

**Figure 18. Frequency of Using E-Money When Shopping Online**



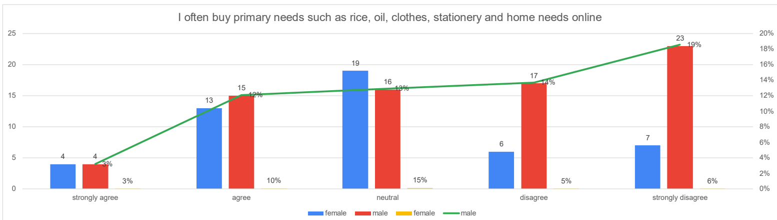

*Source: Processed Data, 2023*

**Figure 19. Frequency of Using Account Transfers When Shopping Online**

According to survey data on shopping habits and credit card usage based on Figure 17, Figure 18, and Figure 19, it was discovered that males and females utilized e-money more frequently than credit cards while making purchases online. In terms of the frequency of using the account transfer facility, it was discovered that male respondents used account transfers more frequently when shopping online than women. Furthermore, regarding the satisfaction and convenience of the online transaction system when shopping, both genders tend to feel happy and satisfied with the convenience of the online transaction system that they use.

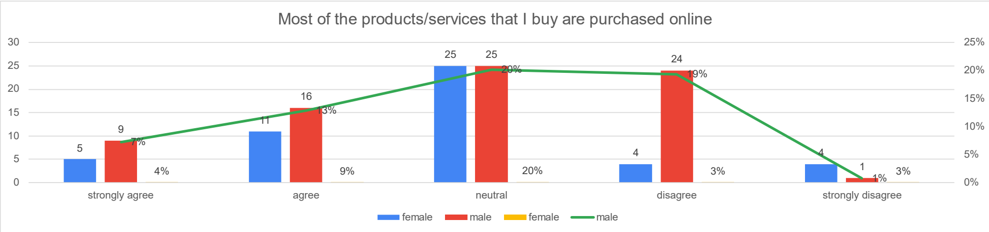
## Product Needs

In this case, the researcher wants to understand what types of necessities respondents often buy when shopping online.



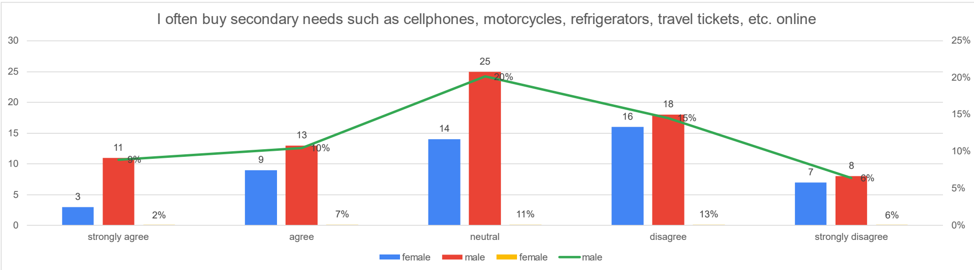

*Source: Processed Data, 2023*

**Figure 20. Frequency of Buying Primary Needs Online**




*Source: Processed Data, 2023*

**Figure 21. Majority Buy Products/Services Online**



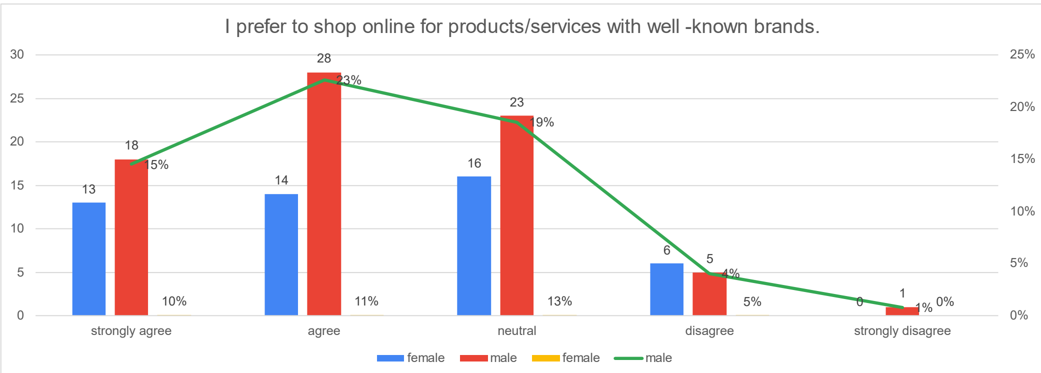

*Source: Processed Data, 2023*

**Figure 22. Frequency of Buying Secondary Needs Online**

According to study findings on product needs based on Figure 20, Figure 21, and Figure 22, female respondents purchased necessities online, including rice, oil, clothing, and other items, more frequently than male respondents. This is further supported by research showing that most female respondents make online purchases for the goods and services they require. It was discovered that both genders tended not to frequently purchase secondary requirements such as cell phones, refrigerators, motorbikes, and other items online.

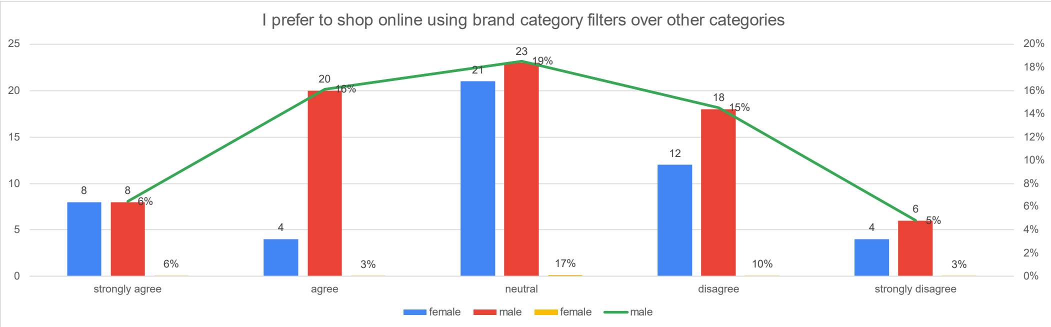
## Brand Features

In this case, the researcher wants to examine whether respondents really consider well-known brands and only choose certain brands when shopping online.




*Source: Processed Data, 2023*

**Figure 23. Shop Online for Famous Brands**



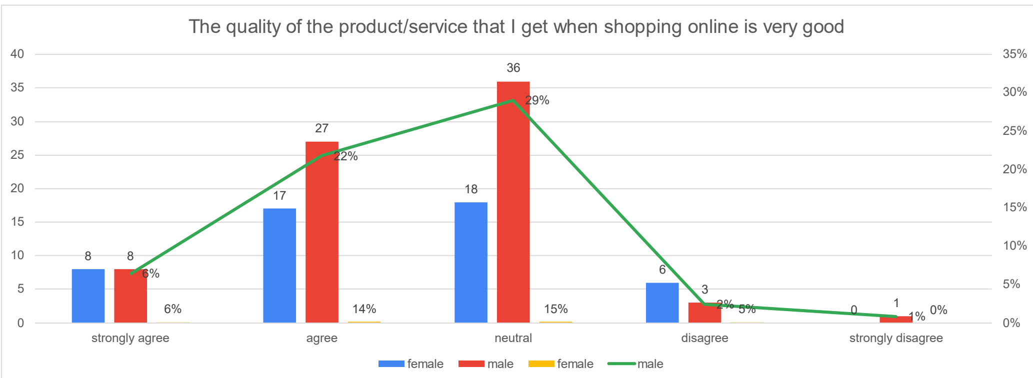

*Source: Processed Data, 2023*

**Figure 24. Shop Online Using Brand Filters**

Based on the survey's findings in Figure 23 and Figure 24, it was discovered that both gender, men and women, have a tendency to favor online shopping for goods and services with recognizable brands, they also have a tendency to buy goods and services from the same brand repeatedly and they are extremely concerned about the brands they will purchase. However, it was discovered that male respondents preferred brand category filters over other categories when purchasing online, this survey also supports research of Ningning, 2020.

**Service Quality**

In this case, the researcher wants to find out whether respondents feel that the quality of the products purchased when shopping online is in accordance with expectations and whether the response of online sellers when shopping online is very good.




*Source: Processed data, 2023*

**Figure 25. The Quality of Products or Services When Shopping Online is Very Good**

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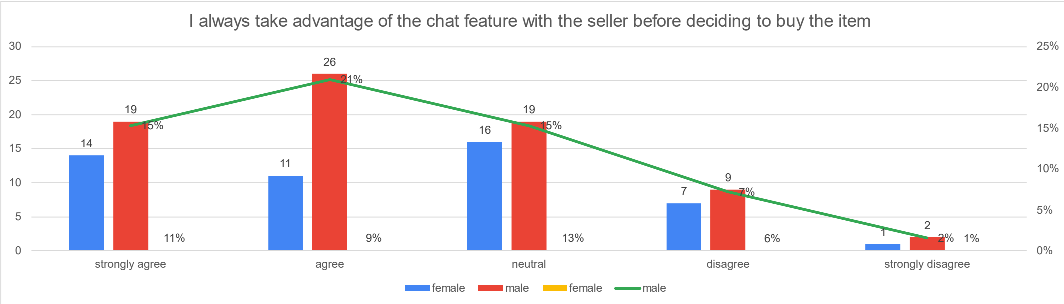


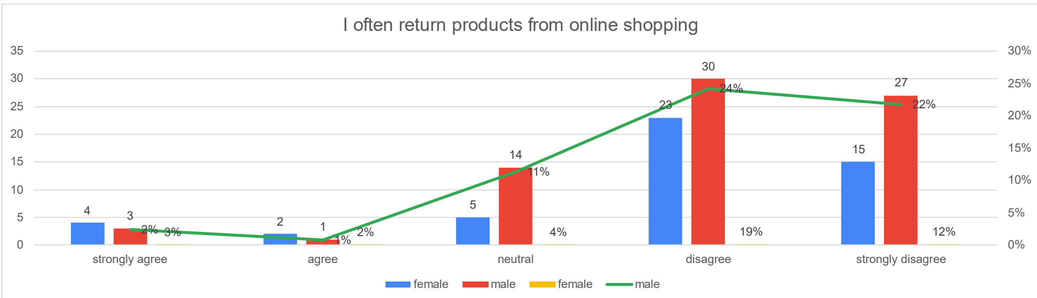

*Source: Processed data, 2023*

**Figure 26. Utilization of the Chat Feature with Sellers**

In terms of service quality based on Figure 25 and Figure 26, it was discovered that both sexes share similar values, among them the belief that the products/services and quality of service they receive when shopping online are very high caliber. In addition, they are also willing to visit a physical store directly if the quality of the product/service at the online shop is subpar, and they also claim that they do not frequently complain about goods/services they have purchased online. Males and females consistently use the seller chat feature before purchasing. However, a small percentage of male respondents say that occasionally there is information on the website that does not correspond to actuality.

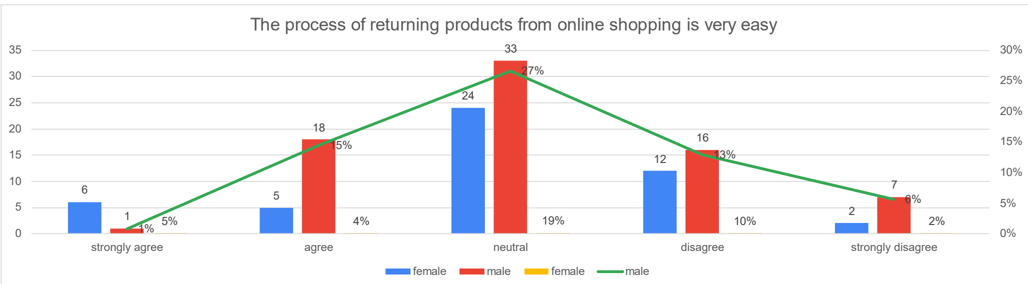
## Returns

In this case, the researcher wants to discover whether respondents often return products when shopping online because they do not match what is displayed on the homepage and how easy the return process is.




*Source: Processed Data, 2023*

**Figure 27. Frequent Product Returns when Shopping Online**




*Source: Processed Data, 2023*

**Figure 28. Very Easy Return Process**

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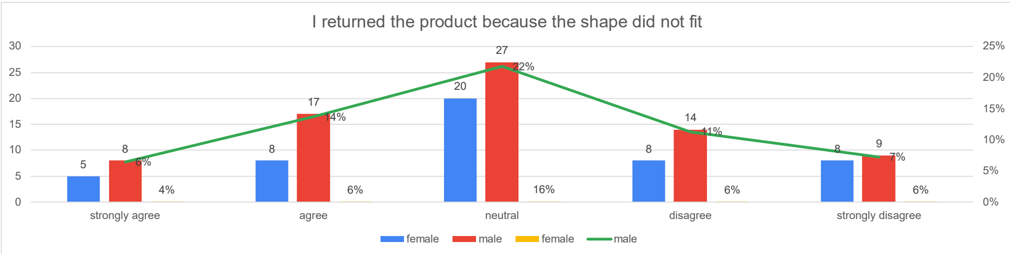
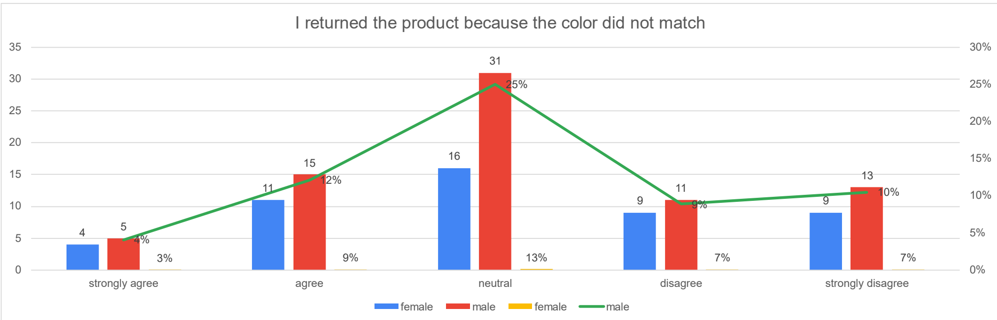
According to the survey results according to Figure 27 and Figure 28, male and female respondents very infrequently returned items from online shopping. However, for the return process, it was discovered that the majority of male respondents said that returning items from online shopping was straightforward, in contrast to the majority of female respondents who said that the process was still complicated.



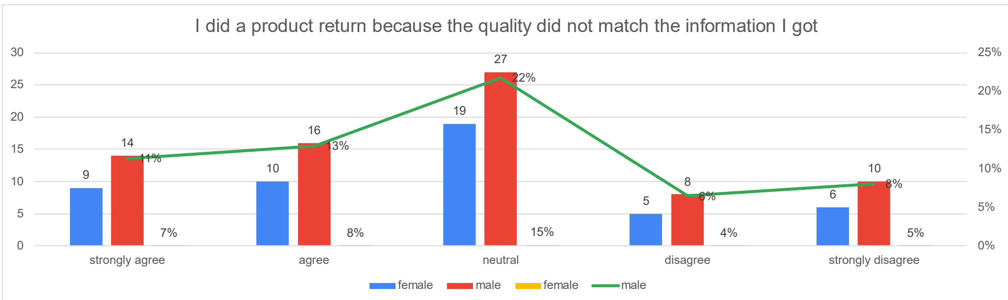

*Source: Processed Data, 2023*

**Figure 29. Returns for Unsuitable Forms**




*Source: Processed Data, 2023*

**Figure 30. Returned because the Color did not much**




*Source: Processed Data, 2023*

**Figure 31. Returned the Product because the Quality did not Match the Information**

The majority of respondents from the data on Figure 29, Figure 30, and Figure 31, who are men, return online purchases more frequently because the product's shape and color do not correspond with those shown on the internet. The fact that the quantity and quality of the product do not match the information they receive causes them to return the item even though both genders share the same value. This study also supports research of (Vijayalakshmi & Mahalakshmi, 2013).

## CONCLUSION

This study indicated that social media and smartphone-based e-commerce are less comfortable for both genders than online marketplaces. Regarding information searching, male respondents are more knowledgeable about the products they wish to purchase than female respondents. Men also tend to research products online first and always look for good ratings (5 stars), whereas women are more likely to notice sales when shopping than men. Women are more likely than men to be exposed to commercials, prefer to see advertisements that highlight brands, and are more likely to share advertisements with others. As a result, women shop online more frequently than men do. E-money is used as a form of payment more frequently by both sexes when purchasing, and men are more inclined to use bank transfers. Men seemed to prefer to buy online using brand category filters than women, whereas woman respondents shopped online more frequently for necessities like rice, oil, clothes, and other items. Regarding service quality and returns, it was discovered that both sexes rarely file complaints or send back items when shopping online. However, when returning items, male respondents are more likely to do so if the product's shape and color do not match their expectations.

## RECOMMENDATIONS

This study helps to inform online businesses about the differences in online purchasing behavior between men and women, particularly for the Gen Z market target. However, researchers are aware that this study still has many limitations, including the small sample size and the fact that the questionnaires were only distributed on one campus. Consequently, additional research that uses more sophisticated assessment tools, a broader geographic scope, and more respondents is required.

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