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GENERATIONAL DIFFERENCES IN THE PERCEPTION OF E-COMMERCE ASPECTS: AN EMPIRICAL STUDY OF SLOVAK CONSUMERS

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ABSTRACT. In light of the growing importance of digital shopping platforms, the present study explores generational differences in the perception of key aspects of e-commerce among Slovak consumers, focusing on Generation Y and Generation C. The research investigates aspects perceived usefulness, perceived ease of use, subjective norms, attitude toward online shopping, perceived risk, and convenience. A quantitative survey method was employed, utilizing a structured questionnaire with 1,036 respondents. The results, analyzed using the Mann-Whitney U test, revealed statistically significant generational differences in three aspects: perceived usefulness, perceived risk, and convenience. Generation Y respondents showed stronger agreement regarding the usefulness and convenience of online shopping, while Generation C expressed greater awareness of associated risks. These findings contribute to a deeper understanding of consumer behavior in the digital environment and highlight the need for targeted marketing strategies that consider generational characteristics in e-commerce adoption and engagement. The study also offers a theoretical contribution by expanding existing knowledge in the area of consumer behavior and technology acceptance in the online shopping process.

Keywords: e-commerce, online shopping, generation differences, internet, consumer behavior

Introduction

In recent years, the e-commerce sector has experienced dynamic growth, driven by the widespread availability of the internet and significant improvements in the security of online payments. Constant advances in digital technologies have fundamentally influenced consumer behavior, as online shopping has become a common and preferred method of purchasing goods and services. This development was further accelerated by the COVID-19 pandemic, which transformed the daily lives of millions of people and led to a sharp increase in the use of digital platforms, particularly through mobile devices. As a result, e-commerce has strengthened its position as a key player in the modern economy and an integral part of consumer culture (Kapoor & Vij, 2018; Roshchyk et al., 2022; Shah et al., 2022; Sarkar et al., 2023).

Currently, researchers are intensively focused on studying consumer behavior in the context of online shopping, with special attention given to understanding the internal motivational factors that lead individuals to make purchasing decisions. The aim of these studies is to identify different types of motivations, such as practical needs, emotional impulses, or social influence, and analyze how these motivational elements affect specific purchasing patterns and consumer preferences (Li et al., 2023; Lee & Sadachar, 2024). In parallel, other researchers focus on external factors that can shape customer behavior in the digital environment. These external stimuli include marketing strategies, influencer and peer influence on social media, website design and functionality, as well as other elements of digital communication that can significantly impact the online shopping experience and the consumer's decision-making process (Alsyoof et al., 2025; Zhu et al., 2023; Xu et al., 2024).

It is more than clear that the shopping behavior of different consumer groups varies. For this reason, the motivation behind this study was to explore and identify significant generational differences between young consumers - specifically between Generation Y and Generation C - in their perception of selected aspects of e-commerce in the online shopping process. This issue has been relatively underexplored in the Slovak market, and therefore, the study's findings could significantly contribute to expanding knowledge in this area and to a deeper understanding of the complex behavior of consumers in the online environment.

1. Literature review

Consumer behavior is not a strictly defined term, and there is no unified definition in the literature. Generally, it can be understood as a complex process during which individuals make decisions related to the purchase and use of products or services based on psychological motivations and various internal and external factors. This process is closely linked to the processing of available information and its use in specific purchasing activities. In the context of online shopping, the traditional decision-making model is often applied, dividing consumer decision-making into five key stages: need recognition, information search, pre-purchase evaluation of alternatives, the actual purchase, and post-purchase evaluation. This framework provides a basis for analyzing consumer behavior in the digital environment and helps better understand the individual stages of the decision-making process (Howard et al., 1971; Liu et al., 2020; Mishchuk et al., 2025).

Digitalisation is a key prerequisite for a successful transition to the circular economy, as it enables more efficient resource management, life-cycle tracking of products and the promotion of reuse and recycling practices (Razminienė & Tvaronavičienė, 2024; Sedlák & Krajčík, 2025; Táborecká et al., 2025). Digital technologies and platforms also facilitate the emergence of innovative circular business models, such as re-commerce and the sharing economy. By directly shaping the functioning of online markets and interactions between firms

and consumers, digitalisation plays a crucial role in influencing consumer behaviour in the digital environment. Understanding the factors influencing purchase decisions in the online environment currently plays a key role in the effective functioning of e-commerce. With the growing popularity of digital platforms and ever-changing consumer preferences, it is crucial to examine psychological, technological, and social variables that shape purchasing behavior. Among the most important of these are the consumer's attitude toward online shopping, perceived usefulness, convenience, perceived ease of use, subjective norms, and perceived risk. All of these factors significantly affect purchase intention and the degree of e-commerce adoption as a regular form of consumer behavior. A consumer's attitude toward online shopping plays a key role in shaping their purchase intention and is one of the strongest predictors of e-commerce acceptance. As stated by Hoque et al. (2015) and also by Mičík and Gangur (2025), two decisive factors influence a consumer's attitude and behavior in online shopping: the trustworthiness of the online seller and the perceived benefits of online shopping. A positive attitude is reinforced when consumers perceive e-commerce as useful, with benefits such as time savings, cost-effectiveness, transaction speed, or the ability to avoid crowded stores and traffic. Kasuma et al. (2020) also emphasize the importance of convenience as a key aspect influencing consumer decisions in online shopping. Cuesta-Valiño et al. (2025) also talk about convenience in connection with consumer happiness and purchase intention. Literature further reveals that perceived usefulness and attitude toward online shopping are predictors of acceptance, particularly in relation to the ease of use of online platforms. Consumers tend to prefer user-friendly websites that are easy to use and provide value, further enhancing their willingness to make purchases online (Bacik et al., 2025; Dias et al., 2023; Rajini & Krithika, 2016; Salem & Nor, 2020).

Perceived ease of use refers to the degree to which a prospective user expects a system to be easy and intuitive to use. This concept reflects how a user perceives a tool or platform in terms of how simple it is to use for a specific task. In the case of younger consumers, perceived ease of use is closely tied to the sense of control over the entire process, which directly affects their purchase intention. Research findings show that the more control a consumer feels in the online environment - for example, when navigating a website or completing a purchase - the more likely they are to proceed with the purchase. Moreover, if a consumer has sufficient knowledge and experience with using the internet, the likelihood of a smooth and barrier-free process increases. The availability of information and familiarity with the online environment thus significantly contribute to the perception of ease of use and positively affect purchasing decisions (Rajini & Krithika, 2016; Dong et al., 2017).

Consumer purchase intentions are also significantly shaped by subjective norms, meaning the influence of social surroundings and societal expectations. Studies show that third-party influences - such as family, friends, or public figures shaping opinions through media - along with perceived usefulness of e-commerce, are among the main factors directly influencing a consumer's decision to shop online. These findings suggest that social influences play an important role in shaping consumer attitudes and intentions to shop online. Moreover, the more positively a consumer perceives the opinions and recommendations of their surroundings, the more favorable their attitude toward online shopping. Subjective norms can thus serve as a strategic tool for online businesses, both as a factor influencing purchase decisions and as an indicator of future consumer behavior (Bartosova et al., 2025; Ingham et al., 2015; Ruiz-Herrera et al., 2023; Raheem Ahmed et al., 2025).

Previous research indicates that perceived risk plays an important role in customers' decision-making processes in online shopping. However, researchers disagree on the concept of perceived risk. Some authors view it as a unidimensional construct encompassing all forms of uncertainty associated with online purchases (Bonnin, 2020; Liyanaarachchi, 2021). Others

argue that due to its complex nature, perceived risk should be considered a multidimensional concept. Accordingly, research often analyzes it through various types of risks that influence customer decisions. These include product-related risks - such as financial, functional, and physical risks (Amirtha et al., 2020; Almaiah et al., 2022), risks related to the credibility and reliability of the seller, including aspects such as privacy protection, quality of after-sales services, and accuracy of provided information (Osakwe et al., 2022; Uhm et al., 2022), as well as technological risks, encompassing psychological and social concerns, potential time loss, risks related to transaction security, or delivery of goods (Ariffin et al., 2018; Bashir et al., 2021). This multi-level perspective allows for a more comprehensive understanding of how various aspects of perceived risk influence consumer behavior in the online environment. Given the dynamic nature of the digital landscape and constantly evolving purchasing behavior, it is essential to continuously examine these factors. A deeper understanding of them will not only enable more accurate predictions of consumer decisions but also help businesses set more effective online sales strategies, thereby increasing competitiveness and building long-term customer relationships.

2. Research methodology

The main objective of the research study was to identify statistically significant generational differences between Generation Y and Generation C consumers in their perception of selected aspects of electronic commerce.

Based on the study's objective and previous scientific research on this issue, one research question and its corresponding research hypotheses were formulated:

RQ: Are there statistically significant generational differences between consumers in the perception of selected aspects of electronic commerce?

- RH1: We assume that there are statistically significant generational differences in the perception of the Perceived Usefulness aspect.
- RH2: We assume that there are statistically significant generational differences in the perception of the Perceived Ease of Use aspect.
- RH3: We assume that there are statistically significant generational differences in the perception of the Subjective Norms aspect.
- RH4: We assume that there are statistically significant generational differences in the perception of the Attitude toward Online Shopping aspect.
- RH5: We assume that there are statistically significant generational differences in the perception of the Perceived Risk aspect.
- RH6: We assume that there are statistically significant generational differences in the perception of the Convenience aspect.

Primary data were collected through a questionnaire survey using an anonymous questionnaire designed to obtain subjective responses from participants. The research made use of the non-probability sampling method and convenience sampling (Lunsford & Lunsford, 1995). The questionnaire consisted of closed-ended items with single-answer options. Selected items, where relevant, included an open-ended response option (year of birth). The introductory part of the questionnaire included questions about the frequency of online shopping and satisfaction with online shopping. A significant portion of the questionnaire focused on the perception of electronic commerce aspects in relation to consumer purchase intention. Each aspect within the specified models was measured using multiple items adopted from previous scientific studies to ensure validity. These aspects were: *Perceived Usefulness – PU* (Davis,

1989; Venkatesh et al., 2012; Wu et al., 2020), *Perceived Ease of Use – PE* (Davis 1989; Lu et al. 2005; Venkatesh et al. 2012), *Subjective Norms – SN* (Nysveen et al., 2005; Venkatesh et al., 2012; Yang, 2013; Kalinic & Marinkovic, 2016), *Attitude towards Online Shopping – AT* (Davis, Bagozzi & Warshaw 1992; Kim et al. 2014), *Perceived Risk – PR* (Forsythe et al., 2006; Soto-Acosta et al., 2014; Faqih, 2022) a *Convenience – CN* (Forsythe et al., 2006). The items related to these aspects used a Likert scale, where respondents rated their level of agreement from 1 – Strongly disagree to 7 – Strongly agree. The final section of the questionnaire included identification items aimed at determining the socio-demographic characteristics of respondents (gender, year of birth).

Data collection took place between February and March 2025. After collecting the relevant data, it was coded using Microsoft Excel, assigning an identification code to each item. The collected responses were processed using frequency analysis and descriptive statistics, showing measures of central tendency (mean, median) and variability (standard deviation). Differences in the perception of selected e-commerce aspects based on socio-demographic characteristics were tested. To verify data normality, the Shapiro-Wilk test and Kolmogorov-Smirnov test were used. Since normal distribution was not confirmed, the Mann-Whitney U test, a non-parametric test, was used for further analysis. IBM SPSS Statistics 26 software was used for graphical data processing and conducting relevant analyses.

The research was conducted on a sample of Slovak consumers from Generation Y (Millennials) and Generation C (Centennials). These are the so-called new generations of consumers born into the digital era, for whom the use of digital technologies is natural. Since there is no universally agreed-upon age classification of generations, for the purposes of this study, the Slovak generational classification according to Young (2017) was applied: Generation Y (born 1984–2000) and Generation C (born 2001–2009). Participation in the research required at least one prior experience with online shopping. Questionnaire responses were cleaned of incomplete or irrelevant answers, aiming for proportional representation in terms of gender and age. The final sample consisted of 1,036 respondents. Of these, 52.2% were women and 47.8% men. Generation Y accounted for 48.7%, and Generation C for 51.3%, with the most frequent age being 21 years. The youngest respondent was 18, and the oldest 40, with an average age of 26 years.

3. Research results and discussion

Through the quantitative part of the research, the focus was on data collecting, Regarding *online shopping frequency*, the results show that 83.1% of respondents shop online no more than three times a month. Almost 50% shop only once a month or less. When comparing generations, the responses were relatively balanced, with Generation Y showing a slightly higher frequency. These findings are consistent with the study by Lissitsa and Kol (2016), which found that within younger consumer categories (including Generations Y and C), online shopping frequency increases with age.

The research also examined *overall satisfaction with online shopping*. A total of 90.9% gave a positive response (either "Definitely yes" or "Rather yes"). Only 1.9% gave a negative answer, and 7.2% took a neutral stance. Based on average values, Generation Y respondents expressed a higher level of satisfaction. This supports the notion that satisfaction plays a crucial role in online shopping behavior, as previous research has shown that the more satisfied consumers are, the more positively they perceive online shopping and the more frequently they engage in it (Vegiayan et al. 2013; Rahman et al. 2018).

The following tables (Tables 1–6) present the descriptive statistics of individual questionnaire items related to the *perception of selected e-commerce aspects*. The descriptive

analysis includes basic measures of central tendency (mean, median) and variability (standard deviation).

Within the *Perceived Usefulness* (PU) aspect, the average values for individual items ranged from 4.66 to 5.97, and the median values ranged from 5 to 7 (Table 1). Based on these values, it can be concluded that there was a high level of positive responses, indicating that consumers expressed a favorable attitude toward the usefulness of online shopping. The highest average value was recorded for PU1, which referred to the speed of the online shopping process. The variability of responses was similar across all items, with the highest standard deviation observed for PU3, meaning that responses to this item varied the most.

Table 1. Descriptive Analysis of the Perceived Usefulness Aspect

Perceived Usefulness			
Item	**Mean**	**SD**	**Median**
PU1 – Online shopping allows me to speed up the shopping process.	5.97	1.43	7
PU2 – Online shopping improves the quality of my purchases.	4.66	1.52	5
PU3 – Online shopping increases my shopping productivity.	4.66	1.74	5
PU4 – Online shopping makes my shopping process easier.	5.66	1.43	6
PU5 – Online shopping allows me to shop more efficiently.	5.32	1.52	5
PU6 – I consider online shopping to be useful.	5.86	1.35	6
PU7 – E-shop websites provide me with access to useful information for my shopping decisions.	5.47	1.40	6

Source: *own elaboration*

In the aspect of *Perceived Ease of Use* – PE, the measures of central tendency ranged from 5.70 to 6.29 for the mean, and from 6 to 7 for the median (Table 2). The highest average value was recorded for item PE2. Based on the high rate of positive responses, it can be concluded that consumers consider online shopping to be easy. The standard deviation indicates that the highest response variability was observed for item PE5, which referred to the effort required for online shopping.

Table 2. Descriptive Analysis of the Perceived Ease of Use Aspect

Perceived Ease of Use			
Item	**Mean**	**SD**	**Median**
PE1 – Learning to shop online is easy for me.	6.28	1.15	7
PE2 – I consider online shopping to be easy.	6.29	1.12	7
PE3 – It is easy for me to become skilled at using online shopping.	6.20	1.25	7
PE4 – Online shopping is always clear and understandable for me.	5.70	1.36	6
PE5 – Online shopping does not require much effort.	5.77	1.52	6

Source: *own elaboration*

The average values for the aspect *Subjective Norms* – SN ranged from 3.69 to 4.85, with the highest value recorded for item SN7 (Table 3). The median values ranged from 4 to 5. Despite being positive, the mean values were lower compared to the previous aspects. The variability of the individual items in this aspect was relatively high, with the highest standard deviation recorded for item SN8, which examined the influence of media on online shopping.

Table 3. Descriptive Analysis of the Subjective Norms Aspect

Subjective Norms			
Item	**Mean**	**SD**	**Median**
SN1 – People who are important to me think that I should shop online.	3.94	1.64	4
SN2 – It is expected that people like me shop online.	4.79	1.82	5
SN3 – People I look up to expect me to shop online.	3.77	1.76	4
SN4 – People who influence my behavior think that I should shop online.	3.69	1.75	4
SN5 – People whose opinions I value prefer online shopping.	4.14	1.64	4
SN6 – People around me recommend shopping online.	4.11	1.70	4
SN7 – People around me think that online shopping is a good idea.	4.85	1.40	5
SN8 – The media (TV, radio, press, internet) influence my decision to shop online.	4.04	1.99	4

Source: *own elaboration*

In the aspect of *Attitude Toward Online Shopping* – AT, the average values for individual items ranged from 4.71 to 6.13 and the median values from 5 to 7, indicating a high degree of positive responses. This suggests that consumers perceive online shopping as useful (Table 4). The highest average was recorded for item AT6, which concerned the convenience of online shopping. The response variability was similar across all items, with the highest standard deviation recorded for item AT7, which explored whether consumers find online shopping entertaining - indicating that responses varied the most for this item.

Table 4. Descriptive Analysis of the Attitude towards Online Shopping Aspect

Attitude towards Online Shopping			
Item	**Mean**	**SD**	**Median**
AT1 – I have a positive attitude toward online shopping.	5.83	1.30	6
AT2 – I consider online shopping to be a good idea.	5.89	1.27	6
AT3 – I find online shopping pleasant.	5.71	1.37	6
AT4 – I find online shopping to be a likeable way of shopping.	5.67	1.39	6
AT5 – I consider online shopping to be reasonable.	5.38	1.43	5
AT6 – I find online shopping convenient.	6.13	1.21	7
AT7 – I find online shopping entertaining.	4.71	1.68	5

Source: *own elaboration*

Survey items within the aspect of *Perceived Risk* – PR had average values ranging from 3.23 to 5.47 and median values between 3 and 6 (Table 5). The highest average value was recorded for item PR2, which related to perceived product risk. Standard deviation values were relatively high, with the greatest response variability observed in item PR5. This item explored the feeling of safety during online shopping, making it the item with the most divergent responses from participants.

Table 5. Descriptive Analysis of the Perceived Risk Aspect

Perceived Risk			
Item	**Mean**	**SD**	**Median**
PR1 – Online shopping is associated with several financial risks (e.g., fraud, loss of personal data).	5.42	1.58	6
PR2 – Online shopping is associated with several product-related risks (e.g., damaged product, wrong size).	5.47	1.44	6
PR3 – Online shopping is associated with time-related risks (e.g., long delivery time, lengthy returns process).	5.17	1.58	5
PR4 – Online shopping is associated with informational risks (e.g., lack of information, unclear information).	4.83	1.65	5
PR5 – I feel safe when shopping online.	3.23	1.68	3
PR6 – I trust that my personal data will be secure when shopping online.	3.81	1.63	4
PR7 – I trust the information provided by online stores on their websites.	3.48	1.53	3

Source: *own elaboration*

The mean values for the aspect of *Convenience* – CN ranged from 6.03 to 6.20, with the highest average recorded for item CN3, which related to the time flexibility of online shopping (Table 6). The median value for all items was 7. Based on the standard deviation values, it can be stated that the response variability was similar across items, with the most variation in responses observed for item CN4, which addressed the effort saved by not visiting a physical store.

Table 6. Descriptive Analysis of the Convenience Aspect

Convenience			
Item	**Mean**	**SD**	**Median**
CN1 – When shopping online, I can shop in the privacy of my home.	6.18	1.27	7
CN2 – When shopping online, I don't have to leave my home.	6.18	1.34	7
CN3 – I can shop online whenever I want.	6.20	1.30	7
CN4 – Online shopping can save me the effort of visiting a physical store.	6.03	1.41	7

Source: *own elaboration*

In the difference analysis, statistically significant generational differences in the perception of selected aspects of e-commerce were confirmed using the Mann-Whitney U test (Table 7). Based on the p-values, it can be concluded that statistically significant differences between Generation Y and Generation C consumers were found in the aspects of *Perceived Usefulness* – PU (RH1), *Perceived Risk* – PR (RH5), and *Convenience* – CN (RH6).

Table 7. Results of the Mann-Whitney U test

Aspect	**Mann-Whitney U**	**p-value**	**Conclusion**
Perceived Usefulness	114419,000	**<0,001**	**RH1 supported.**
Perceived Ease of Use	125440,500	0,069	RH2 rejected.
Subjective Norms	129013,500	0,292	RH3 rejected.
Attitude towards Online Shopping	125105,500	0,062	RH4 rejected.
Perceived Risk	114774,000	**<0,001**	**RH5 supported.**
Convenience	120819,500	**0,004**	**RH6 supported.**

Source: *own elaboration*

As part of the comparison of the *Perceived Usefulness* aspect from a generational perspective, the basic characteristics are shown in Figure 1. From the figure, it can be observed that higher average values were recorded among Generation Y consumers, as well as higher median values. The upper quartile value was also higher for Generation Y. On the other hand, the lower quartile value was lower for Generation C consumers, which indicates more negative responses from this generation. However, it is important to note that despite the statistically significant generational differences, agreeing responses were recorded in both groups. This means that both Generation Y and Generation C perceive online shopping as useful.

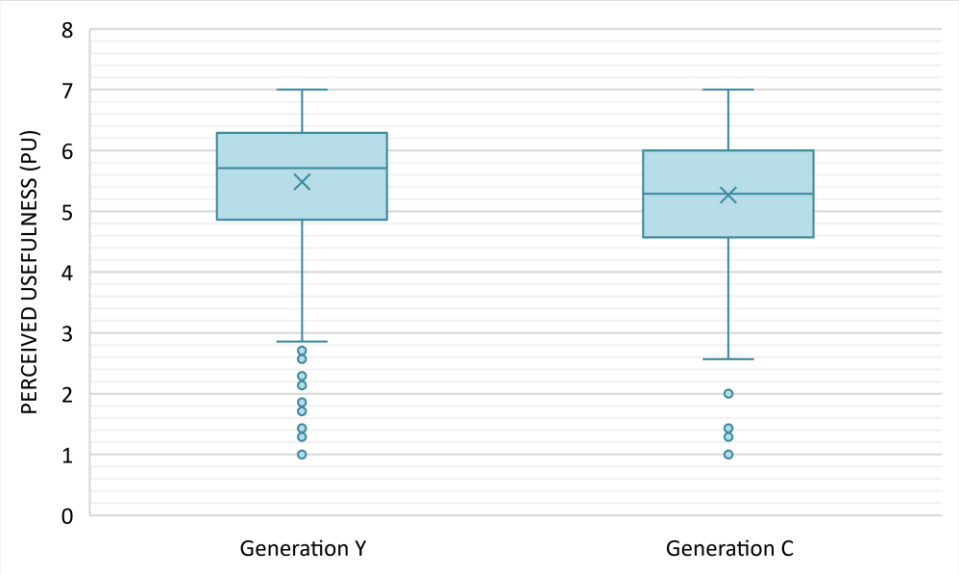

Figure 1. Differences in the perception of the *Perceived Usefulness* – PU aspect across generations
Source: *own elaboration*

Figure 2 illustrates the comparison of the perception of the *Perceived Risk* aspect across generations. Higher average and median values were observed among Generation C consumers. The upper quartile value was also higher for Generation C. The lower quartile value was lower among Generation Y consumers, indicating more negative responses within this generation. Based on the results, it can once again be concluded that despite the demonstrated differences, both groups expressed agreement - meaning that both generations largely perceive the existence of potential financial, product-related, or security risks associated with online shopping.

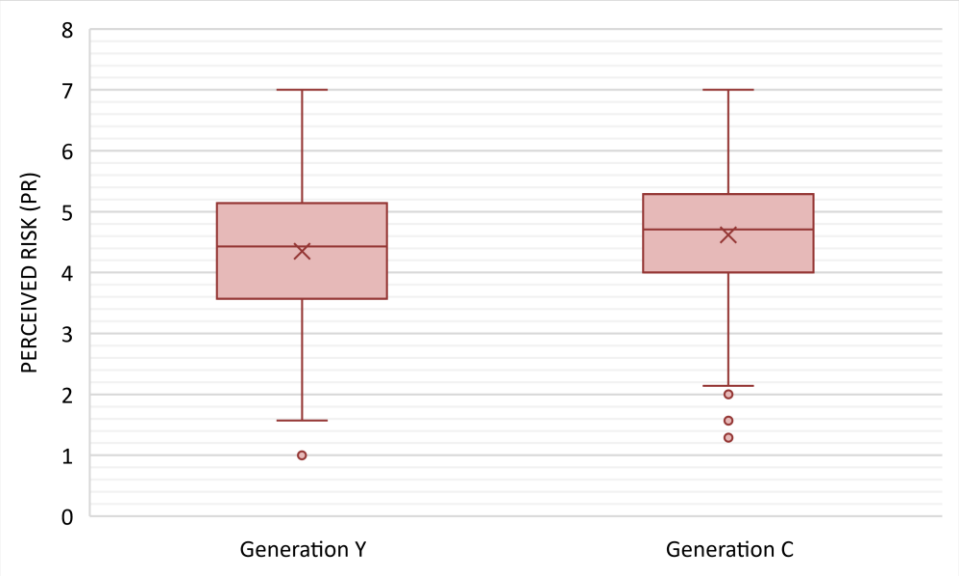

Figure 2. Differences in the perception of the *Perceived Risk* – PR aspect across generations
Source: *own elaboration*

The comparison of the perception of the *Convenience* aspect across generations is shown in Figure 3. The average values were at a similar level. Differences were demonstrated based on the median values, which were higher among Generation Y consumers. The values of the upper and lower quartiles were approximately at the same level. Based on the results, it can again be concluded that despite the demonstrated differences, both groups expressed agreement. Consumers therefore consider online shopping to be convenient, thanks to time saved from visiting physical stores, the convenience of the online shopping process, and its time accessibility.

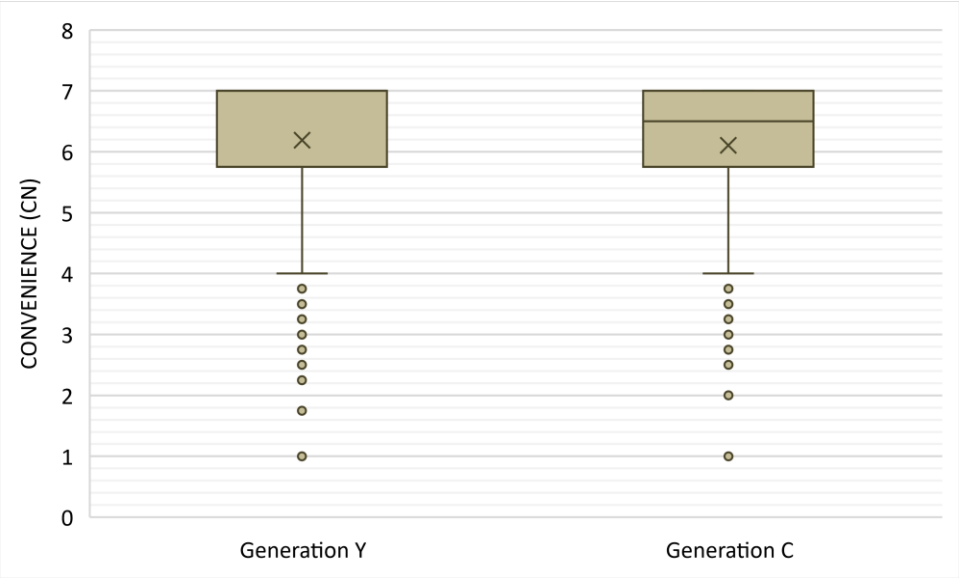

Figure 3. Differences in the perception of the *Convenience* – CN aspect across generations
Source: *own elaboration*

In conclusion, it can be summarized that in terms of generational differences, consumers from Generation Y expressed a higher level of agreement with the aspects of Perceived Usefulness and Convenience, whereas in the aspect of Perceived Risk, it was Generation C that showed higher agreement. These research findings are in line with, for example, the study by Lian and Yen (2014), who found that older consumer groups, in comparison to younger ones, perceive the usefulness and convenience of online shopping more positively. On the other hand, younger consumers, who are more knowledgeable about digital technologies, are also more cautious and vigilant when shopping online, as they perceive a higher degree of risks associated with online shopping (Ladhari et al. 2019). Observing and examining these aspects helps to better understand and predict consumer behavior. Previous research has shown that these aspects significantly impact consumer decision-making in the online shopping process (Kalinic & Marinkovic 2016; Wai et al. 2019; Phan et al. 2019; Wu et al. 2020; Faqih 2022). The results of other prior studies have also pointed to age-related differences among consumers, which can likewise be considered valuable for exploring this issue further (McCloskey 2006; Lian & Yen 2014; Molinillo et al. 2021; Alrawad et al. 2023).

Conclusion

The main objective of this research study was to identify statistically significant generational differences between Generation Y and Generation C consumers in their perception of selected aspects of e-commerce. Based on the conducted research, it can be concluded that the study's goal was successfully achieved. Through difference analysis, significant generational differences were found in three out of the six examined aspects: Perceived Usefulness, Perceived Risk, and Convenience. The research findings indicate that Generation Y consumers perceive online shopping as more useful and convenient compared to Generation C. On the other hand, Generation C consumers show a higher level of perceived risks related to online shopping, especially in terms of security, personal data protection, and trust in online sellers. For the remaining aspects – Perceived Ease of Use, Subjective Norms, and Attitude towards Online Shopping – no statistically significant generational differences were found.

Potential limitations of the research include its geographical focus on Slovak respondents, which may reduce the generalizability of the results to other cultural contexts. Another limitation could be the age range definition of the studied generations, which was based on a single selected source, while in general, there is no unified typology for generational classifications. Based on the identified limitations, several directions for future research can be proposed to broaden and deepen the understanding of generational differences in e-commerce. Future studies could compare generational differences across different cultural, geographical, or economic settings. An international comparison would allow for the identification of specific factors influencing online shopping behavior. Future research could also be expanded to include other factors, such as trust, digital literacy, or environmental values. In addition to age, future research could also consider other socio-demographic characteristics such as education or income, which may influence online shopping behavior across generations.

The contribution of this research lies in identifying specific generational differences in e-commerce perception, which allows for better customization of marketing and communication strategies targeting these groups. From a theoretical perspective, the study expands knowledge of young consumers' behavior in the digital environment and builds on existing models of technology adoption and online shopping behavior. It also contributes to a better understanding of how different age groups perceive the risks and benefits of online shopping. From a practical perspective, the study's findings are relevant for the development of effective e-commerce strategies. Online retailers can use these insights to tailor their services,

strengthen trust among younger generations, and simultaneously emphasize security and transparency for the more sensitive Generation C customers. The results may also be used to design personalized online communication, optimize user interfaces, and enhance overall customer satisfaction.

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