

RESEARCH ARTICLE:

## Perceptions Regarding Digital Payments in Online Shopping amongst Millennials in KwaZulu-Natal, South Africa

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### Abstract

Contemporary business continues to leverage the opportunities of internet connectivity for marketing, sales, and visibility. Digital payment plays an imperative role in online shopping transactions. With the evolution of online shopping, there has been a paradigm shift from traditional payment methods to a faster digital payment method. This paper assesses millennials' perceptions of digital payments for online shopping. A cross-sectional study was undertaken using a quantitative method. Three hundred and ninety-three millennials completed a self-administered questionnaire. Descriptive and inferential statistical methods were utilised to summarise and analyse the results. Respondents used different types of digital payments for online shopping, namely, credit card, debit card, micropayment, digital wallet, PayPal, Bitcoin, and in-app purchase. Some of the challenges pertaining to digital payment methods are security, privacy, and trust issues. There is a dire need to develop various interventions and strategies such as standardisation of the browser and device support to educate consumers, integrate more banks, develop synergy with credit card companies, reduce fees for low-risk transactions, make digital payment easier, and personalise the digital payment process and its value chain to make digital payments more secure and safe for effective transaction and online payments.

**Keywords:** online shopping; digital payment; traditional payment method; millennials

### Introduction

The term millennial refers to a part of the world's population called 'Generation Y', that were born between 1980 and 2004. The term is believed to have been coined and popularised by Howe and Strauss (1987) to describe the generation born in the early 2000. This study operationalises millennials as anyone that was born between 1981 and 1996 (ages 26 to 41 in 2022). As an age cohort born and raised in an era of digital technology that is characterised by increasing globalisation and consumerism, millennials portray and demonstrate various attitudinally, expectations and behavioural intentions from their predecessors, such as those who were born prior the actual time (Burnasheva *et al.*, 2018). A key aspect in digital technologies is characterised by the increase in online shopping that is facilitated by the availability of digital payment options. Chaney *et al.* (2017) highlight that brands and marketers everywhere wrestle with the challenges and difficulties in understanding and engaging with millennials as a result of preferences that are often different and uniquely shaped by factors characterised by the times they live in. In addition, some major factors shaping millennial's differential preferences include friends, family, and social media (Facebook, Instagram, and Twitter). Kotler and Keller (2015) suggest that millennial shoppers are more influenced by their peers, but also, they are always connected to the internet, thus, the influence of social media is significant.

Online shopping activities continues to expand and has grown faster due to the COVID-19 pandemic, public health safety restrictions on movement, and payment methods on these

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shopping websites. Online shopping has also witnessed various rapid changes that are driven by technological innovation that is primarily targeted at making payment faster, safer, and the protection of customer's information. In addition, ensuring that consumers' interests are fully protected when making payments through these ever-changing and newly emerging online shopping platforms presents a major challenge to supervisory authorities in organisations such as banks and online store retailers (Cao *et al.*, 2018). Toksoz and Price (2017) state that new services and delivery channels offer many potential benefits to consumers, such as access to payment services in an easier, quicker, and more convenient manner, and sometimes at a lower price, thus also allowing and affording consumers an opportunity to make cross-border transactions with payment service providers that are not established in their jurisdictional area.

Digital payment services have increased exponentially in numbers and currently offer a greater choice of features worldwide (Chen and Li, 2020). Consequently, in developed economies, new generations are motivated to adopt new digital payment service as digitalisation is increasingly transforming the world of financial products and services, as well as every other aspect of society and economy. In developing countries, digital payment services are a key instrument for financial inclusion, and mobile devices are an important tool for cross-border transfer of funds (remittances) (Roy and Sinha, 2014). Dannenberg *et al.* (2020) argued that the unprecedented reliance on the internet because of the COVID-19 pandemic resulted in increased risks of cybersecurity breaches for organisations and further exposed their digital payment platforms to cyberattacks. The fraudulent acts, deceptive practices, and the lack of reliability of devices and infrastructures are the main security incidents reported by online shoppers and even organisations that are largely dependent on the online methods in selling (Dannenberg *et al.*, 2020).

Furthermore, in contextualising the significant roles that demographics play in purchasing trends and brand patronage, marketers are expected to have a sound understanding of dynamics and factors that are influencing decisions in the digital payments. More particularly, millennials constitute an expansive cohort of the contemporary consumer that are more complex and sophisticated and as a result this requires an important demographic group for effective market environment analysis (Hall and Towers, 2017). The demographic market analysis studies are directed and often allow brands and organisations to understand the shared meaning and respond effectively in proper design of products and services to suit effective consumer preferences for increased patronage intention. Flowing from the abovementioned discussion, this paper examines millennials' perception in using digital payments for online shopping by accessing the extent to which they shop online, their perception of digital payment methods and an effective analysis of the safety and security concerns that are often associated with online shopping.

### **Electronic Commerce (E-Commerce)**

Online shopping is defined and characterised as part of electronic commerce that allows customers to unswervingly purchase goods or services from an online store on the internet by utilising a web browser (Vasic *et al.*, 2019). The greater emphasis on millennial shoppers and their shopping habits and behaviour is fascinating to the extent that it is a principal propellant of change in the contemporary market environment. Millennials are believed to possess a greater tendency to utilise numerous devices online as digital natives linked in the wholesale world for purchase purposes (Burnasheva *et al.*, 2018). In addition, there is an increasing focus on customer online repurchase behaviour since it is an important fundamental conduit and a strong variable when examining the factors that influence customers decisions to visit or not to revisit an online shopping platform. Various studies and marketing literature provides detailed research findings pertaining to the role of value awareness on the buyback choice-creating procedures on the online shopping websites. For instance, Hall and Towers (2017) state that brand awareness is an important catalyst that influences and discourages customer's willingness to participate in online shopping.

Online stores have brought about change in customer preference and modified their buying behaviour, as it is often easier for customers to effectively utilise an approach that is more efficiently navigated from a comfort space of the potential customer (Chen *et al.*, 2017). Budiharseno (2017) states that customers perceive online shops as fun since they are aligned with their everyday shopping style, offer extra advantages, and are easily accessible to customers. Online shopping applications can influence consumer shopping preferences, especially when brands and organisations have a deeper understanding of what the customers want and where their online purchasing platform is user-friendly, this effort can easily increase traffic and patronage on their platform (Lian and Yen, 2014). In the contemporary innovative and dynamic marketing situation, information on demographic factors is imperative in creating an understanding of how shopping preferences can directly influence market terms. However, marketing academic scholars, such as Kotler and Keller (2015); Saura *et al.* (2017) and Schiffman and Wisenblit (2019) constantly emphasise that key elements like demographic, economic, socio-cultural, technological, and environmental elements are important determinants that play a significant role in influencing the marketing trends. Budiharseno (2017) argues that younger customers that are known as millennials, are more accustomed to online shopping and select online shopping as their preference since it is more aligned with their complex fast-paced internet-driven world.

In addition, looking at how and the rate in which transactions take place in the online shopping patterns, the modern customer is expected to pay prior to acquiring their purchased product(s), which is something that is uniquely different from the normal traditional approach in the market system where the exchange of product(s) and money is simultaneously concerned whereby the ownership of purchased goods is physically negotiated (Duarte *et al.*, 2018). The virtual system of transacting, pertaining to the online process system that defines online shopping, makes online shopping an unpleasant situation that is prone to fraudulent acts as it might not always be secure. Hence, there is a need for online stores to improve safety measures and provide response systems for addressing customer complaints promptly and efficiently. In addition, Marceda *et al.* (2020) define consumer behaviour as a constellation of emotional, mental, and physical activities where vulnerability of customers is revealed and a situation that concerned customers go through in the process of selecting the product and deciding on the online store to patronise and digital payment method. Liu *et al.* (2019) report that the increasing purchasing power of the high number of millennials is important for economic development, hence, there is a dire need to understand the dynamics and factors shaping their purchasing behaviour. Millennials have developed into a major force in online shopping, as a result, extensive use of the internet enables the ability to understand product details and make an informed purchase intention decisions and processes (Strzelecki and Rizun, 2020). Nevertheless, millennials are more impulsive in the decision-making processes when shopping online; they are often driven by the social pressure, as social media is a powerful tool to boost online impulse buying behaviour.

### **Online Shopping and Digital Payment Methods**

Putri *et al.* (2017) define digital payment as a method of transaction, where consumers and retailers are enabled by an electronic communications system to make payment for products. Digital payment has revolutionised the shopping experience, not just for young people who value convenience and ease, but for all shoppers that are affected by the online shopping. Harjanto and Setiawan (2018) mentioned that as digital economy continues to expand, less cash transactions are in circulation, and with digital payment systems and e-commerce, the need to execute and conduct physical transactions is fast becoming unpopular. Furthermore, consumers can now source for desired products from their place of comfort at a convenient time, make payment online and get them delivered to the actual customer. According to Cao *et al.* (2018) millennials value online shopping and derive more satisfaction in browsing through online stores for new products even when they are not making a purchase but rather to be updated on the latest design and trend that are displayed online. Conversely, there are legitimate security and safety concerns

that all shoppers become primarily concerned about regarding the online shopping. Thus, perceived constellation of security risks could be understood as the customer’s subjective valuation of the effectiveness of digital payment system’s security efficiency.

Ek Styven *et al.* (2017) envisaged that safety and security concerns are all online shoppers' main concerns. The ease and comfort of online shopping is cautioned by the legitimate concern that customers develop when they have to part with their pertinent information (Maduku, 2016). Kamalul Ariffin *et al.* (2018) also maintain that consumers perceptions of risk when shopping online is not seen when they have to use digital payment but also when they perceive a greater propensity of uncertainty of the quality of the products they are about to purchase, for instance, there are sometimes no effective mechanisms to ascertain if the product is counterfeit. However, with the use of online shopping, especially where usage of digital payments is concerned, it is often accompanied by eclectic array of possibilities that can expose private information that may eventually be misused for other purposes than the initially anticipated use (Rosillo-Díaz *et al.*, 2019). However, Cimperman, Harrison, Hatch, Pillar and Snipes (2018) argued that little is known about millennials concerns with using digital payments for online shopping, a gap that this study examines.

## Methodology

This study adopted a quantitative research design method. Bengtss (2016) noted that quantitative designs have fundamental control of numbers and are competent in accurately describing the social issues investigated. Self-administered questionnaires were adopted for data collection because it provided an opportunity to reach a wider range of the sample population. The variables framing the questionnaire were derived from engaging with extant literature and theoretical concepts in the study of consumption, digital marketing, online shopping, and youth participation. The sample comprised of millennials in KwaZulu-Natal, primarily the greater Durban Area. As suggested by Lindahl *et al.* (2015) to avoid sampling errors, researchers need to confirm the sampling frame accounts from the target population. The sampling strategy was informed largely by the need to include wide representation of millennials in the greater Durban area who use digital payments for online shopping. Due to not having a database available that could assist to construct a sampling framework, a non-probability sampling method proved to be ideal, and purposive sampling allowed the researcher to reach a suitable number of respondents using digital payments for online shopping. About 400 questionnaires were distributed and 393 were analysed for the purposes of this study as respondents were considered to provide sufficient input to ascertain findings. Therefore, 400 millennials randomly were chosen whereby a non-statistical approach was used primarily because it is easy to collect data.

A pre-test was done on 10 random respondents who did not form part of the selected target millennials to eliminate discrepancies and lack of clarity in some questions that affect consumer’s online shopping behaviours. Table 1 reflects the reliability of each construct. Ethical considerations were adhered to in administering the questionnaire. The two most important aspects of precision are reliability and validity. Reliability computed by taking several measurements on the same subjects. A reliability co-efficient of 0.70 or higher is considered as “acceptable” (Uzun *et al.*, 2019: 82).

**Table 1:** Cronbach’s Alpha

Section	Variables	Number of Items	Cronbach's Alpha
C	Online shopping behaviours	8	0.841
D	Digital payment	11	0.911

The reliability scores for all sections exceed the recommended Cronbach’s alpha value. This indicates a degree of acceptance.

For this study, exploratory factor analysis was used to include data transformation, hypothesis-testing, and scaling. Table 2 reflects the summarised results of KMO and Bartlett’s Test. The

requirement is that Kaiser-Meyer-Olkin Measure of Sampling Adequacy should be greater than 0.05 and Bartlett’s Test of Sphericity less than 0.05. In all instances, the conditions are satisfied, allowing for the factor analysis procedure.

**Table 2:** KMO and Bartlett's Test

<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</b>		0.931
<b>Bartlett's Test of Sphericity</b>	<b>Approx. Chi-Square</b>	3444.607
	<b>Df</b>	171
	<b>Sig.</b>	0.000

All the conditions are satisfied for factor analysis. The results mean that the variables that constituted the research instrument were perfect measures of the components. Overall, it can be concluded that the sections of the research instrument measured exactly what they were intended to measure.

### Presentation of Results

This section begins with the presentation of respondents’ biographical information, then analyses the online behavioural patterns of millennials, perception of digital payment for online shopping, and the prevalent safety and security concerns that digital payment for online shopping necessitates.

**Table 3:** Demographic statistics of respondents

<b>Variables</b>	<b>Numbers</b>	<b>Percentage (%)</b>
<b>Age group</b>		
• 19 – 22	• 179	• 45.5%
• 23 – 26	• 95	• 24.2%
• 27 – 30	• 47	• 12.0%
• 31 – 34	• 46	• 11.7%
• 35 – 39	• 26	• 6.6%
<b>Gender</b>		
• Female	• 234	• 59.54%
• Male	• 159	• 40.46%
<b>Type of income</b>		
• Salary	• 123	• 31.2%
• Stipend	• 41	• 10.6%
• Allowance	• 229	• 58.2%
<b>Income bracket</b>		
• <R3000	• 210	• 53.6%
• R3000-R5000	• 87	• 22.3%
• R5001-R8000	• 37	• 8.5%
• >R8000	• 60	• 15.6%

Most of the respondents fall within the 19-22 age category - the target population of this study. In addition, the female millennials participated more in the research project as compared to males, 59.54 per cent to 40.46 per cent. Three-quarters of the population belongs to the income brackets earning < R3000. The results are consistent with the fact that millennials who earn low salaries are graduates working as interns in the greater Durban Area; it was also evident that most millennials in this income bracket (< R3000) are actively engaged in online shopping.

**Table 4:** Behavioural patterns for online shopping among millennials in the greater Durban Area

		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
		Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %
I have used the internet for online shopping in the last 6 months	C13	108	27.6%	67	17.1%	57	14.6%	66	16.9%	93	23.8%
My experience purchasing online was positive	C14	53	13.6%	50	12.8%	100	25.6%	119	30.5%	68	17.4%
I trust online stores to keep my best interests in mind for online purchase	C15	49	12.6%	57	14.7%	147	37.8%	88	22.6%	48	12.3%
I trust online stores to keep my personal information secure	C16	61	15.7%	70	18.0%	121	31.2%	78	20.1%	58	14.9%
I am very likely to provide the online stores with the information it needs to better serve my needs	C17	39	10.0%	51	13.1%	129	33.2%	121	31.1%	49	12.6%
Online shopping makes it easier for me to make online product choice and judgement	C18	36	9.2%	56	14.3%	118	30.2%	120	30.7%	61	15.6%
Online shopping minimises the time I usually spent on shopping	C19	31	8.0%	39	10.1%	93	24.0%	109	28.1%	116	29.9%
Online shopping provides simple wide range of different products online	C20	22	5.7%	32	8.3%	92	23.8%	139	36.0%	101	26.2%

Based on Table 4, 37.8 per cent of the study respondents do not believe that organisations using online payment platforms genuinely consider customers’ interests in the management of their platforms. 33.2 per cent were also unsure if they were likely to provide the online stores with the information it needs to better serve consumers’ needs and 31.2 per cent were also unsure about the statement of trusting online stores to keep consumer’s personal information safe. The use of the internet for online shopping in the last six months was also regarded as important from the above results with a high respondents’ percentage of 17.1 per cent. The convenience, timesaving, and ease of online shopping are important driving forces of patronage. 29.9 per cent of the respondents strongly agree that online shopping minimises time spent on shopping. Overall, the study found a higher level of disagreement on the use of the internet for online shopping in the last 6 months with a percentage of 27.6 per cent strongly disagreeing. The majority of the respondents also disagree with the use of the internet for online shopping in the last 6 months with a percentage of 17.1 per cent as well. 36.0 per cent of the respondents concurred that online shopping provides a simple wide range of products. Millennials that participated in this study can be described as omnichannel buyers; even though not many of them had shopped online six months preceding this study, they were very familiar with how to search and buy products from various vendors online and had a very good knowledge of the advantages and disadvantages of online shopping.

**Table 5:** Perceptions of digital payment methods

		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
		Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %
My experience using a digital payment method when shopping online was positive	D21	33	8.7%	26	6.8%	117	30.8 %	138	36.3 %	66	17.4 %
Digital payment methods are easy to learn and use	D22	17	4.5%	34	8.9%	111	29.1 %	150	39.4 %	69	18.1 %
Digital payment provides various payment methods when shopping online	D23	13	3.4%	21	5.6%	112	29.7 %	154	40.8 %	77	20.4 %
Digital payment system save time for travelling and money when shopping online	D24	17	4.4%	19	5.0%	70	18.3 %	153	39.9 %	124	32.4 %
I find shopping online using digital payment to be trustworthy	D25	30	7.9%	54	14.2 %	171	44.9 %	74	19.4 %	52	13.6 %
I feel that digital payment methods are secure	D26	23	6.0%	60	15.7 %	151	39.5 %	103	27.0 %	45	11.8 %
I trust the digital payment method I use when shopping online	D27	33	8.7%	51	13.5 %	162	42.9 %	104	27.5 %	28	7.4%
The most digital payment provides adequate payment security	D28	21	5.5%	47	12.3 %	146	38.2 %	129	33.8 %	39	10.2 %
I use digital payment; the terms	D29	30	7.8%	35	9.1%	159	41.5 %	125	32.6 %	34	8.9%

and conditions are clear											
Speed of digital payment system flow faster than traditional payment system when shopping online	D30	16	4.2%	32	8.4%	134	35.3 %	139	36.6 %	59	15.5 %
I find digital payment system easier to use when conducting online transaction	D31	18	4.7%	27	7.0%	135	35.1 %	149	38.7 %	56	14.5 %

The average level of agreement is 40.8 per cent meaning the majority agrees with the statement that digital payment provides various payment methods when shopping online. The highest percentage of 44.9 per cent of the respondents perceive that they are neutral and not sure if shopping online using digital payment can be trusted. The consumer's compensation knowledge, typically debit or credit card details and giving it to a vendor through digital payment, opens confidential monetary data to numerous dangers. 39.9 per cent of respondents believe that shopping online is not just easy and convenient, it is cost-effective, as you do not have to travel to the physical stores to get these products. 39.4 per cent also believe digital payment methods are easy to learn and use. Digital payment allows users to perform payment transactions at anytime from anywhere with the assistance of internet networks and terminals. The results with an open accessibility to the internet may facilitate their usage of digital payment.

Also, respondents' thoughts on how the most prevalent challenges of digital payment for online shopping was sought and this was done through structured open-ended questions included in the survey questionnaire. Majority of respondents indicates that retailers are failing to conduct quality checks due to higher demand on production, which is concerning to customers. Online challenges are not limited to fake products and hidden costs. Their responses speak to issues on tightening shopping platform security, implementing more efficient systems to protect shoppers' information, as well as taking intentional steps to make the experience of shopping online more user-friendly. Respondents believe security and privacy will facilitate trust and it could increase patronage. One of the respondents (millennial) that stated that "websites should utilise networks facilities that detect security breaches to effectively protect users and their personal information." Many of the respondents, despite enjoying the ease of digital payment for online shopping, expressed concerns for the safety of their private information.

## Discussion

According to Cimperman *et al.* (2018), millennials are accustomed to using the internet and different applications and as they grow older (35-39), they lose interest in shopping online. For investigating millennials perception of using digital payment for online shopping, this age group (19-22) represents a significant proportion of internet users globally. While online shopping has become very popular.

Some of the challenges with online shopping brought to the forefront by this study include product safety when in transit and delayed delivery time. Consumers normally use product brand names and store names as a substitute for product quality to reduce risks and ease their purchase decision, particularly when shopping online, where many product attributes cannot be examined clearly and because post shopping security has become a concern. Rosillo-Díaz *et al.* (2019: 146) noted that nearly half of consumers who bought goods online over the past two years had problems with their purchases and they listed deliveries arriving late, goods arriving faulty/damaged, or goods not arriving at all as three of the most common challenges faced while shopping online. In addition, most respondents find digital payment systems easier to use and



more secure when performing a transaction with a known online retailer. Some websites offer several options for secure payment, regardless of industry, such as Takealot, Bid or Buy, Boardriders, CottonOn, and MRP Sport. This concern is exacerbated by insecurity, lack of customer protection, and trust, which are vital elements for a successful online transaction (Marceda Bach *et al.*, 2020). The added convenience of using customer preferred payment methods can make or break a sale, and even companies in the service and entertainment industries are offering more options all the time, such as the online casino, CasinoEuro, which offers several methods, as does Netflix. Included in the former's options are Visa, Mastercard, PayPal, Skrill, Neteller, and Paysafe, all of which have security measures in place every time the customer makes a payment online. The websites ensure customers can pay on different sites using their preferred payment method, providing them with additional peace of mind. Having a range of payment options has become a serious consideration for even cryptocurrencies. Security-conscious businesses thrive as they build a reputation as a trustworthy provider.

This study's findings show that most respondents have concerns about the retail store's website. Dannenberg *et al.* (2020) found that digital payment was ranked as the most untrusted payment method especially in the COVID-19 pandemic, where government regulation required everyone to stay home and digitally transact. Durmus *et al.* (2017) state that electronic commerce security must include procedures, mechanisms, and computer programs for authenticating the source of information and guaranteeing the process. Consumers may risk losing their personal information since they may be unaware of the security aspect of performing online transactions. Therefore, it is very important to make the Internet safe for buying and selling products. Crawford *et al.* (2020: 4) noted that the COVID-19 lockdown increased the number of people shopping for essential products like groceries, medicines, and other necessary items online. As a result of the movement restriction, virtual markets became the next stop for shoppers. This development points to an interesting shift in shopping behaviour, while sellers were forced to create an online presence to remain in business, buyers that needed essential products were left with no option but to embrace online shopping because of public health safety concerns. As the virtual market became more popular through the COVID-19 pandemic, cybersecurity concerns bordering on payment options, safety, and protection of customer information became more prevalent.

In the wake of this increase in online transactions, more customers, especially millennials are burdened by the possibility that the personal information (credit or debit card information, date of birth, and sometimes government identity number) they provide for digital payments during online shopping could be compromised. While respondents in this study enjoyed and prefer shopping online because of the ease and convenience, they have legitimate security concerns. As such, organisations that provide online shopping platforms must invest in ensuring the security of their websites to protect the information of shoppers, the successful brands of the future in a world of increasing artificial intelligence is one that prioritises these security concerns and addresses them efficiently. Strzelecki and Rizun (2020) found that online security, privacy protection, and after-sales service are challenges of online shopping. Findings of this study suggest that the security of the digital payment system adopted by vendors is an important factor which millennials consider when deciding on where to shop online, with the growing cybersecurity concerns, most online shoppers are very careful logging their credit or debit cards details into payment systems. If the system can offer convincing answers on issues of authorisation, authentication, privacy, integrity, redress mechanisms, and procedures for reviewing and amending erroneous transactions, then a high level of trust in the system could be initiated.

This study offers several implications and enriches digital payment literature by evaluating the use of digital payments for online shopping amongst millennials. This study indicated that privacy and security perceptions, measured by perceived risk, of online shopping are pressing concerns that must be addressed. Perceived risk might be one of the reasons why physical stores are still popular and are not fully replaced by online stores yet. Companies who offer online shops and

their marketers should take this research into account. The topic of perceived risk as a measure of privacy and security perceptions and its negative relationship with online shopping behaviour is not new. Yet, it seems that many people are still cautious in buying online because of the possible security and privacy infringements when using digital payment. The first step for companies to take is to make their online shops as safe as possible. Thus, making sure that private information is only stored for the intended use and neither third parties nor hackers can steal that information. The next step for the companies and their marketers is to communicate the safety values to their customers and potential customers. Safety values can be communicated through the online shop's website or their advertisements. These customers will then perceive less risk when using that online shop. Communication of safety values may increase the frequency of online purchases using digital payment and the amount to be spent. It can be concluded that taking perceived risks in online shopping can serve as a competitive advantage for that company.

## Conclusion

With the ever-growing pace of the internet, customers can purchase their goods anywhere with ease and safe digital payment options. To dominate the market, constant improvement is made by brands and organisations to their websites to make it safer and more user-friendly. Online shopping attracts many customers as it offered a great variety of products to choose from and is often more conveniently accessed. Millennials, as consumers, are exposed to diverse inducements daily. Hence, they make decisions and take actions based on what they see to be the reality; therefore, retailers need to understand the whole concept of perception to recognise what inspires customers to buy make purchases. The findings of this paper reflect that millennial's perception affects consumer purchasing behaviour, which is not only determined by product delay but also by damaged products. Delayed delivery and the possibility of the product getting damaged in transit is a demotivating factor for using online shopping platforms for some millennials. Online merchants must address malware attacks (computer virus), privacy, trust, and security concerns if they are to get more customers to trust their platforms. Online stores which protect customer information are very attractive to millennials. Protection of customer information is possible when privacy and security of customer private information is guaranteed by limiting access to data, using password management tools, avoiding data silos, and setting minimum security standards.

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