Exploring The Phenomenon of Online Shopping for Generation Z and Millennials: Dissonance Between Needs, Self-Confidence and Market Traps

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**Abstract**

*This article explores the online shopping behavior of Generation Z and millennials, viewed through the lens of social media. Despite both Generation Z and Millennials being early adopters of information technology (digital natives), they continue to integrate local and global cultures. The research methodology employs a qualitative design, leveraging in-depth interviews with 16 informants chosen through purposive sampling, ensuring a balanced representation of participants across gender, age, occupation, and active social media usage. The study reveals that Generation Z adapts quickly to digital trends, prioritizes efficiency in economic activities, and actively engages in personal branding through social media. In contrast, millennials are to be appreciated for their ability to balance local life principles with virtual reality elements by evaluating the reliability of information against their immediate experience. Moreover, the study highlights that social media does not significantly strengthen the bonds of increasingly intimate virtual social networks. Doing business through social media is a trial-and-error process, and it is challenging to resist the allure of digital culture trends.*

**Keywords**: Online Behavior; Diffusion; E-Commerce; Market Trap; Social Media, Indonesia

1. **Introduction**

The influence of information technology is increasingly dominating various community activities. This situation has succeeded in forcing society to be open by adopting various technological advances and global communication models (Skare and Domingo, 2021). Not only in terms of information and communication, the cycle of production, consumption, and distribution of information has been supported by the power of the digital economy. Don Tapscott (1996), in his book The Digital Economy, Promise and Peril in the Age of Networked Intelligence, states that the development of the world economy is increasingly changing from the dynamics of a society based on vehicles, steel, and highways, to a society with a new economy formed by silicon, computers, and networks (Wuryantai, 2013).

The dominance of the influence of information technology is proven by data from the Indonesian Internet Service Providers Association (APJII), where internet users in Indonesia in 2024 reached 79.5% (or around 215 million people) of the total population. According to metadata.co.id, the use of social media accounts for 73.7% of the internet user population (approximately 160 million people). The use of social media has not only shifted from being a means of communication to a platform for self-expression and accessing and disseminating information quickly (Zulkifli et al., 2024, p. 85). Even businesspeople have made social media an effective marketing and promotional method that can influence consumer decisions at almost all levels and in every social stratum without exception (Azhar et al., 2023; Nurudin, 2003, p. 118). Unwittingly, the mixing of local community habits acculturated with global culture and even metamorphosed into a digital generation with new behavioral patterns (Rizka & Ridho, 2020; Howe & Strauss, 2000).

The existence of generation Z (Gen Z) and Millennials (Gen Y), who are currently generally studying (students) and/or novice workers (Rani. et al, 2022), occupy the position of the largest internet users in Indonesia, namely 65.02%, consisting of Gen Z at 34.40% and the millennial generation at 30.62% (APJII, 2024). The majority of internet users, 84.37%, are social media users (databooks. metadata.co.id: 2024). The new culture of Gen Y is generally well-educated, has cross-ethnic relationships, focuses on teamwork and achievement, values simplicity, and exhibits good behavior. The millennial generation can master technology in a multitasking manner and tends to have a different understanding of accessing information compared to previous generations (Howe & Strauss, 2000). After the millennials, Gen Z, also known as the Net Generation or Internet Generation, was born. This generation was born in the year the internet began to enter and develop rapidly in people's lives. The internet generation is recognized as the most adaptable generation to technological advancements, enabling them to interact more easily with the brands they prefer in the digital era, Generation Z undergoes a significantly different adaptation process compared to the Millennial generation, as discussed in this article regarding the reality of economic and cultural behavior in society (Simonetti, et.al.,2025)

Digital economic behavior, such as economic digitalization, digital finance, and changes in people's consumption patterns, is a form of human adaptation to fulfill their basic needs and desires through adjustments to the availability of natural resources around them and technological advances. The shapes of adaptation of generations Y and Z to the digital economy include, among others, efforts to represent themselves on social media, social relationship patterns, and the influence of social media on their social psychological side. The self-representation of this millennial generation often traps them in the flow of the digital economy, as evidenced by promotional offers, lower prices, a good reputation from e-commerce, and fast delivery times (Sazali & Rozi, 2020). Meanwhile, online shopping among Generation Z is informed to tend to prioritize brands, prices, quality, and perfectionist attitudes, as well as being hedonistic, impulsive, and loyal to certain stores Online media is like online window shopping for digital natives, although they are often confused about their options when shopping online. Thus, Gen Y is more handily carried away by digital culture, while Gen Z is often confused in choosing digital products due to the demands of perfectionism (Kollmer & Eckhardt, 2023; Klein & Sharma, 2022)

In terms of cultural behavior, the millennial generation is characterized by its early adoption of social media, including email, short message service (SMS), Facebook, Twitter (now X), and others. Generation Y is a generation that is leisurely to adapt to yet still maintains its unique style (Suryadi, 2015). The downside is that this generation tends to get bored easily and is less committed to the work they do. However, even though they are multitasking, they do not escape the realistic life of virtual reality. In contrast to Gen Z, who have been psychologically accustomed to gadgets since early on, they tend to choose virtual communication over face-to-face interaction (Putri, 2023). This article aims to explore the relationship between online shopping behavior and the virtual interaction patterns of millennials and digital natives through social media. Namely, how exposure to social media can transform economic behavior and virtual interactions in Generation Z and Millennials; in other words, this article aims to understand the differences in the adaptation patterns of the two generations to social media, as well as their impact on shaping the way they think, interact, and act due to social media. Through a qualitative approach, this study integrates economic and cultural aspects to provide a more comprehensive understanding of how social media influences behavioral change in everyday life, offering a new perspective on intergenerational dynamics in the digital era.

1. **METHOD**

This study operates a qualitative method, aiming to gather in-depth information from research subjects about changes in digital economic activities in their daily lives, as well as digital interaction activities through social media among Generation Z and Millennials. This method encourages researchers to gather comprehensive information from research subjects, including their behavior, perceptions, motivations, preferences, and other aspects, holistically through the exploration of words and language or the context of specific situations they experience (Rukajat, 2018). In the context of this research, qualitative methods are conducted to understand the experiences, perceptions, and adaptation patterns of individuals as they adopt and navigate the darker aspects of social media.

The subjects of the study were 16 informants who actively utilize social media from the millennial and digital generations (Gen Z). The informants were selected using a purposive technique, namely considering several criteria that were deemed most appropriate to answer the research objectives (Sugiyono, 2013).

The criteria for the informants were to represent the age of the generation, exhibit high and moderate intensity of social media use, and be involved in economic and social activities on digital platforms. The informants were divided into two groups: eight from Generation Z and eight from the Millennial Generation. The data in this research are primary, collected through in-depth interviews with informants regarding social media practices, use of digital platforms, self-motivation, preferences, social networks, personal branding, and other virtual activities carried out by the research subjects (Mirawati, 2021; Karmilah & Lestari, 2020; Mulyana, 2008: 148). The interview process was conducted using a semi-structured technique, where informants provided information, shared their perceptions, opinions, and experiences, and freely conveyed reflections on their experiences in the virtual world related to the topics explored in this research. Therefore, the researcher expanded the questions from those previously prepared to accommodate the answers given by the informants.

The qualitative data analysis procedure involved transcribing the interview results, interpreting the answers and information provided by the informant, and drawing conclusions about the research topic. Namely by carrying out the data reduction process to reduce the irrelevant, sorting out several relevant answers between one informant and another in the form of similar categories and indicators.

The formulation of conclusions involves describing the categories that have been sorted to obtain research answers based on the reality conveyed by the informant (Tallane & Kusuma, 2020). Information validation is carried out by triangulating the answers of one informant with those of another, thereby obtaining a comprehensive conclusion from the various pieces of information gathered from the research subjects. Researchers also visited and observed the virtual accounts of the informants to ensure the suitability of the answers from the interview results with their virtual activities, including exploring the virtual behavior of the informant's account in more depth. In addition, the discussion of the findings of this research is presented in the context of similar research findings to strengthen or compare the results of this research, thereby providing theoretical and empirical validation and broadening its scientific relevance (Akhmad, 2015).

1. Results

The following is a summary of cultural behavior in social media and online shopping, as identified from the results of interviews with sources, presented in a thematic format.

* 1. **Online Shopping *Shopping Method Preferences***

Based on the results of interviews with informants from both generation groups, there are several notable differences in their preferences for online and offline shopping. The preferences of informants from Generation Z reveal a strong inclination towards online shopping. They revealed the main reasons underlying their choice, including prioritizing comfort and convenience when shopping. They tend to choose e-commerce platforms because they can buy products with just a few clicks without having to leave their homes. As conveyed as follows: "Because it is more practical, you do not have to leave the house or queue at the cashier" (Allya, interview, December 12, 2024).

In addition, there is the consideration of limited time. The situation of Generation Z informants, who are typically still students or young workers, suggests that they feel significantly aided by online shopping. The following is a quote from the informant: "I rarely go to the store in person because I do not have time. I am really busy with college, so online shopping is a lifesaver when I need it" (Sarah, interview, December 14, 2024).

On the other hand, millennial respondents showed a more balanced preference between online and offline shopping. Although they also acknowledged the practicality of online shopping, they still prefer shopping directly for certain products that require physical checking of the goods. Here is a quote from the respondent: "I prefer shopping directly if I have to see the quality of the goods first. Like clothes or shoes if I do not try them on, I am afraid the size will not fit" (Dewi, interview, December 12, 2024). In other words, this generation feels more satisfied when they can touch and inspect the goods directly, which is not achievable when shopping online. Here is a quote from the respondent: "Although online shopping is practical, I prefer going to a physical store because it feels more satisfying. I can see the goods directly, hold them, and check the details" (Euis, interview December 14, 2024).

* 1. **Perception of Flash Sale/Discount**

From the interview results, information was obtained about differences in shopping preferences influenced by e-commerce strategies, especially flash sales and discounts. Most respondents from Generation Z felt strongly influenced by this strategy. The desire to obtain goods at a cheaper price often leads to temptation, even when the goods are not truly needed. As stated by a student, "Honestly, I often go crazy because of flash sales. Sometimes there are items that I do not really need, but because the price is really low, I buy them" (Allya, interview, December 12, 2024). Other Generation Z validated this, but only for specific categories of goods or those that have been targeted for a long time. The following is a quote from the respondent: "Flash sales are a big temptation, but if the goods are something I have been eyeing for a long time" (Aryo, interview, December 13, 2024).

The Gen Z respondents felt that they experienced excitement when participating in flash sales, even though they were aware that it was a marketing tactic. Here is a quote from the source: "It feels like there is a certain excitement in 'fighting' for cheap goods, even though it does not happen very often like this" (Haikal, interview, December 15, 2024).

Millennial quotations are more selective in utilizing flash sales and discounts offered. They are more detailed and often consider whether the items offered are really what they need. Here is a quote from a source: "I do not really care about flash sales because I focus more on the items I need. I would rather save the money for more important things" (Nofita, interview, December 14, 2024). Other millennials are also more critical of the price clearness offered during flash sales. Here is a quote from a source: "Flash sales often catch my attention, but I am more careful because sometimes the original price is only increased before being discounted" (Desi, interview, December 15, 2024). This suggests that millennials are more questioning of e-commerce strategies and adopt a more cautious approach when evaluating their needs and determining whether these strategies truly offer benefits.

* 1. **Digital Wallet**

The use of digital wallets and cashless payment methods among Generation Z and millennials is confirmed to be different. Generation Z tends to prefer using cashless methods in daily transactions. Here is a quote from a source: "Now we are very familiar with digital wallets, in fact now almost all transactions use them. Faster and more practical. Although I still have to bring (cash) just in case" (Allya, interview, December 12, 2024). Other Generation Z members also shared the same sentiment; here is a quote from a source: "Now as long as you have a cellphone and a balance in your e-wallet, or m-banking, it feels very safe" (Sarah, interview, December 14, 2024).

The same thing is also done by many millennials when using digital wallets, although they still use them selectively. As Desi said, "I still use cash on several occasions, especially when buying offline, but digital wallets really help for online shopping so that we do not use the COD (cash on delivery) system. Because we are not necessarily at home when the courier arrives" (Desi, interview, December 15, 2024); another millennial source validated this, "I use a digital wallet, but more often for online shopping. If offline, I still like to bring cash just in case the place does not accept cashless yet" (Dewi, interview, December 12, 2024). Other millennials said that carrying cash is still more flexible.

* 1. **Fear of Missing Out (FOMO)**

Interview results indicate that Generation Z tends to be more quickly impacted by viral trends on social media and often follows products recommended by influencers. Here is a quote from the source: "I often buy things because of influencer reviews, especially viral ones. But usually I choose influencers that I really trust" (Allya, interview, December 12, 2024). In addition, Sarah also demonstrated a similar attitude, "I used to FOMO and buy viral things like skincare" (Sarah, interview, December 14, 2024). However, despite being influenced by trends, Generation Z also indicates a more selective attitude toward viral products. Here is a quote from the source: "Viral items make me curious because usually, many people discuss them. But I also look at the reviews from several sources first" (Audina, interview, December 14, 2024).

Conversely, Millennials do not really overlook about products that are going viral. They tend to choose products to buy based on their needs. Here is a quote from a source: "I am rarely tempted by viral items. Usually I buy them if I really need them" (Nofita, interview, December 14, 2024). Another Millennial conception often thinks about whether the viral item is valuable or not. Here is a quote from a source: "I am more careful, although sometimes tempted, I think more about whether the product is beneficial. If not, then I just look for items that I really need" (Euis, interview, December 14, 2024). Another Millennial said, "There are lots of good items that do not have to go viral first" (Reza, interview, December 15, 2024).

* 1. **Social Media as a Means of Entrepreneurship**

Social media as a means of business is a new behavior that is currently in great demand. The interview results confirmed the recognition of Generation Z and Millennials regarding the use of social media as a platform for starting a business. Generation Z is more open and enthusiastic about using social media to start a business. Here is a quote from the source: "I once thought about starting a business because I saw many people who were successful thanks to social media. Social media is like a platform that allows business ideas to be known to many people quickly" (Sarah, interview, December 14, 2024). In addition, Generation Z notices social media as a platform to explore business ideas; one such example is Aryo, a Gen Z member who has even used social media to trade fish. Here is a quote from the source: "For me, social media is the right place to explore business ideas. I also often see people selling fish, so I also have the desire to sell online and am just starting now. Many people can offer helpful tips, and some may even become mentors through the content they create. In addition, it is also easy to promote" (Aryo, interview, December 13, 2024).

Meanwhile, for millennials, conducting business on social media still requires careful consideration; there is a sense of confusion and even a lack of confidence in starting a business through social media. Some of them suppose that entrepreneurship on social media is very competitive, so they need to learn more before jumping in. Here is a quote from a source: "For people my age, they are still a bit technologically illiterate with the features. So I am still confused about how to start" (Dewi, interview, December 12, 2024). Other millennials also sense the same way, "Actually, I really want to sell through social media, but sometimes I am confused by the new features that exist. So, even though I have the intention, I feel a bit lazy because I am afraid of making mistakes" (Euis, interview, December 14, 2024). Essentially, millennials are eager to adopt innovations that integrate into the social media landscape. However, they are laggards due to a lack of information sources, so they must ensure that the innovation will not fail when they execute it.

* 1. **Social Media Preferences For Information Consumption**

Social media is a primary source of information for Gen Z and Millennials. The difference is that Gen Z usually immediately skims for news that is being widely discussed on social media while still verifying it directly based on news from websites. According to the majority of Gen Z sources, social media is very excellent in terms of quickness. Here is a quote from a source: "I usually go straight to X or TikTok because the information usually appears there first. But I also realize that not everything on social media is accurate" (Sarah, interview, December 14, 2024). In addition, Millennials also search for and obtain information from social media such as Facebook or WhatsApp groups, but they tend not to believe it because it seems clickbait and exaggerated; here is a quote from a source: "I rarely use social media to look for news, because many like to exaggerate," (Euis, interview, December 14, 2024). This was verified by other Millennials who also confirmed the news that often circulates in official online media. Here is a quote from a source: "I rarely use social media to look for news because many people like to exaggerate it" (Reza, interview, December 15, 2024).

* 1. **For Personal Branding**

Gen Z views social media as a means of accumulating information and also as a medium to present themselves and showcase their aptitudes directly. This was expressed by a Gen Z source who said the following is a quote from the source: "Personal branding is important because it can be a reflection of ourselves. So they understand who we really are" (Aryo, interview, December 13, 2024). Other Gen Z also said it is noteworthy to build a good image, but you must still be yourself; the following is a quote from the source: "For me, it is very important to have good personal branding on social media. However, the most important thing is to remain yourself. Personal branding does not have to be fake; the important thing is to be authentic" (Audina, interview, December 14, 2024). Quote from another source: "Personal branding is very important, especially for finding job opportunities. There might be someone interested in working together" (Haikal, interview, December 15, 2024).

On the contrary, Millennials have a more critical attitude regarding personal branding; where one of the informants said that constructing personal branding does not have to be good; here is a quote from the informant: "I believe that personal branding is more about our unique personality, it does not always have to look good," (Nofita, interview, December 14, 2024). Other millennials also validated this; here is a quote from the informant: "What makes people interested is our human side. Many value openness more than image" (Reza, December 15, 2024). In addition, millennials are often cautious when posting on social media. Here is a quote from the informant: "More and more, I realize that what we upload is seen by many people, so now I am more careful" (Desi, interview, December 15, 2024).

Consequently, it can be concluded that Generation Z utilizes social media as a platform to construct social reality through positive self-narratives that are appropriate to their needs, such as job opportunities. On the other hand, millennials are more critical of the construction of self-reality on social media. They tend to emphasize the unique side of themselves and avoid getting caught up in a fabricated image.

* 1. **Having a Light Opinion on Social Media**

Social media provides users with spaces or features to express their personal opinions through comments or likes. However, the majority of Generation Z sources admitted that they rarely share personal opinions, especially when the discussion is "heavy," such as policy and political issues. They tend to protect themselves from the potential for negative comments, as well as other potentials that can harm their good image and that of others. They tend to comment lightly on light content, such as music, films, and entertainment. Here is a quote from a source: "I have, but not anything heavy. I often give my opinion to the public, such as about entertainment, films or music that are currently viral. It is quite exciting if we discuss it together," (Audina, interview, December 14, 2024). This was validated by another Gen Z who admitted to avoiding debates; here is a quote from a source: "I have shared opinions on politics or government policies several times. However, I am now more cautious because I do not want to get caught up in unhealthy debates. Because many people cannot accept other people's views" (Aryo, interview, December 13, 2024).

On the other hand, the answers from Millennials are not significantly different from those of Gen Z regarding opinions on social media. However, millennials are much more likely to share their activities, such as their daily lives, through status as a form of self-expression; here is a quote from a source: "Never have an opinion. At most, I just update my daily status," (Dewi, interview, December 12, 2024). Other millennials also admitted that they had been active in expressing themselves before, but now less often. Only short opinions that are tried not to provoke a negative impression; here is a quote from a source: "When I first had social media, Facebook still liked to write long statuses, but now it is less frequent. At most, only short opinions that do not make readers want to reply," (Euis, interview, December 14, 2024). Quote from another source: "But if there is an issue that is important and relevant to the situation, I dare to share it. But still be careful not to provoke negative comments" (Reza, interview, December 15, 2024).

Table 1. Digital Economy

Behavior of Generation Z and Millennials

|  |  |  |
| --- | --- | --- |
| Behavior | Millennials/Y | Digital Generation/ Z |
| How to Shop | Online Shopping |
| E-commerce platform  | E-commerce platform  |
| Allows Shopping to Stores/Places directly | Avoiding queues and shopping directly |
| Prioritize the quality of goods | Practicality of shopping |
| Response to Discounts and Promos | Prioritizing the quality of goods;  | Easily Tempted/Cheap-Buy |
| Critical with promo/discount prices | Fighting for Promo and Discount Prices;Is Fun/Challenging |
| Digital Wallet | Flexible; e wallet is also possible | *Cashless-* *Full Money Balance in HP-Safe* |
| Flexible- Cash is also allowed | Avoid COD (Cash on Delivery) |
| *Fear of Missing* *Out* (FOMO) | Choosing products according to your needs | Be selective about viral products |
| Good stuff doesn't have to go viral | *Review from trusted influencers* |
| Sometimes influenced by viral products | Viral items make you curious |
| Social Mediafor Business | Media Social |
| It is not easy to create business content through social media, many fail too | Business content through social media is important/Helps others |
| Need to be careful doing business through social media | Online business is promising |
| PersonalBranding | Others judge us | Necessary, although it must be authentic & self-reflective |
| The value of self-disclosure is not just a fabricated image | Positive narrative for job opportunities/ needs |
| Online News Consumption | Consuming more online news from Facebook, or WhatsApp groups | Consuming more online news from X or TikTok |
| Rarely trust online news because it exaggerates more | *Clickbait, faster, although not always fully trusted/often less accurate* |
| Opinions on Social Media | *Share personal opinions that are healthy and light, or relevant to a particular situation.*  | Avoid sharing personal opinions, especially discussing heavy/serious content  |
| Avoid provoking negative comments | Avoid negative comments  |
| Avoid debates  | Avoid debates |
| Popularity | Sometimes it needs a response, but the important thing is to be useful for others. | Enthusiastic about the number of followers, likes, shares and comments |
| Social media as a communication tool not for validation from others | Posts without responses make you disappointed / feel useless |
| Virtual Interaction | Social media makes it easy to interact | Social media makes it easy to interact |
| Flexible, sometimes fun and the bond is no different from direct friendship. | Although the bond of friendship feels shallow. |

* 1. **Popularity and Social Validation**

Based on the interview results, the cultural behavior of Gen Z and Millennials was confirmed to be significantly different in their assessment of the need for popularity and social validation. Gen Z seemed more passionate and sensitive in responding to this. This also had a significant impact on their psychological well-being. As expressed by Allya: "For me, followers and likes are quite important because they are like a benchmark for whether people like what I share or not" (Allya, interview, December 12, 2024). In addition, other Gen Z tend to care but do not want to try to care to avoid negative thoughts; here is a quote from the source: "Sometimes yes, I feel anxious if the post does not get many likes. That sometimes makes me hesitate to post or not," (Sarah, interview, December 14, 2024). Quote from another source: "When I am not confident with a post, sometimes I think twice about sharing" (Audina, interview, December 14, 2024).

In contrast to Gen Z, Millennials tend not to prioritize popularity and social validation. Millennials share information through their social media because it is valuable, and they are not concerned with numbers. Here is a quote from a source: "I do not think it is that important" (Desi, interview, December 15, 2024). A quote from another source: "For me, social media is more of a way to communicate about what is happening in my life, but not to seek validation from other people" (Nofita, interview, December 14, 2024). Other Millennials notice social media as an area to seek information, not to share information and seek validation; here is a quote from a source: "It is not important. What is important is that I can utilize social media for useful things, just to seek useful information," (Reza, interview, December 15, 2024).

* 1. **As a Means of Social Interaction**

There are considerable differences between Gen Z and Millennials in their usage of social media as a means of social interaction. Gen Z tends to utilize social media to find new friends with similar goods but often senses that these relationships are shallow or less meaningful. As Allya expressed: "For me, social media makes it really easy to make new friends. Like through groups or communities on social media. But sometimes, the relationships built on social media feel less deep" (Allya, interview, December 12, 2024). Aryo also highlighted that relationships on social media are often just limited to chatting without any continuation; here is a quote from the source: "Now there are many applications that help us connect with people from various parts of the world. But friendships in cyberspace cannot be as close as those we build in person" (Aryo, interview, December 13, 2024).

On the other hand, the cultural behavior of Millennials is much more flexible, namely more open and relaxed in assembling new friends. Millennials also tend to use social media to amplify and maintain relationships with old friends. As expressed by Nofita about her experience of making new friends virtually and continuing in the real world, here is a quote from the source: "Yesterday I was sick for a blood test, an online friend sent me a carton of bear milk. It felt fun because I could make many friends that I might not have met in real life," (Nofita, interview, December 14, 2024). This was also validated by other millennials who said, here is a quote from the source: "It feels fun to be able to share, even though we have never met in person. I am also happy if I can add new friends, so if anyone needs advice or support, we can help each other later," (Dewi, interview, December 12, 2024). Interestingly, millennial interactions on social media tend to be stronger in maintaining old friendships. Here is a quote from the source: "I often go to Facebook to reconnect with old friends" (Euis, interview, December 14, 2024).

1. **Discussion**

Millennials and digital generations adopt gadgets, the internet, social media, and e-commerce, some even starting from childhood. It is called adoption because the new technology originates from a foreign culture, not from the local environment nor the traditions of their closest family environment. Even though experts call Generation Z digital natives because they are smarter about the virtual world (Utoyo, 2016: 44), in practice, acceptance of social media and other information technologies is through the process of reproducing new cultural values ​​from the parent generation to children and continues between children and between parents (Saputro & Setyaningrum, 2019; Ridho. et al., 2020; Anwar & Elistia, 2024).

Online shopping is part of a relatively new consumer behavior phenomenon in Indonesia (Cahyadi et al., 2024), which involves the exchange of consumer value between sellers and buyers, fellow social media users, and the social media user environment (Azhar et al., 2023). Sellers market their products using digital marketing content and strategies to increase their acceptance by buyers (Lailia et al., 2023). Buyers respond to products with various motives, such as needs, lifestyle, and self-satisfaction (Dobre et al., 2021). Therefore, the market always pays attention to the myriad motives that develop in its consumers, producing different marketing strategies to ensure its products are always close to them. Marketing strategies often involve third parties, such as social organizations, as target markets or to support specific social movements and/or to meet the needs and enhance the lifestyle of their consumers (Azhar et al., 2023; Dobre et al., 2021).

This research confirms the researcher's argument above that Generation Z often purchases viral products, especially those recommended by influencers or content creators (Muhimmah & Rofiki, 2021), without considering whether the product is required or within their financial capabilities. In addition, Generation Z is often enticed by impulsive shopping habits through promotions of live shopping features, attractive advertisements, or distinctive luxury values (Edy & Haryati, 2018; Dobre et al., 2021; Ilham & Muhid, 2022). In terms of financial management, they rely more heavily on digital financial applications for saving and investing. However, their awareness of financial risks tends to be less stringent (and can be wasteful) compared to millennials. Social media Tiktok and Instagram are the most popular and close marketing channels for Generation Z. The marketing strategy is not only selling products that serve their living needs (Fani Firmansyah et al., 2021) but also considering consumers' closeness to thorough social movements (Naibaho et al., 2024; Sifa et al., 2024).

Meanwhile, the millennial generation tends to have more planned financial preferences. They choose products based on brand credibility or their previous experiences, not just social media trends. Although they generally use social media to look for discounts or promos before making a purchase, millennials are also more selective. Researchers reason that because the level of financial ability among the millennial group is relatively more established, awareness of long-term needs is stronger. This difference highlights the distinct impact of social media on these two generations, evident in their shopping preferences and financial surveillance. This finding is relatively similar to research by Ana et al. (2022), which states that consumer considerations in online shopping, especially when purchasing luxury goods, are more influenced by the level of conformity with the social values ​​they hold.

The differences in social behavior between Gen Z and Millennials are striking, particularly in their usage of social media, including personal branding, information preferences, and social interactions. Gen Z prioritizes social media as a means of demonstrating expertise and building an authentic professional impression, whereas millennials emphasize the human side and exercise caution when sharing content. When consuming information, Gen Z tends to prioritize the speed of information on social media yet still verifies its truth. In contrast, millennials are more skeptical of information from social media and tend to rely on official media to ensure accuracy.

In addition to serving as a marketing tool, social media also provides a platform for self-publication for Generation Z and millennials. Some people use social media for self-validation from others, while others are limited to exchanging information or news with their social networks. The difference is that Generation Z recognizes more value in the number of followers and likes as a measure of social acceptance. In contrast, numbers have less influence on millennials, who focus more on the purpose of sharing information itself. In virtual interactions, Gen Z uses social media to expand new friendships, although they also sense that these relationships tend to be shallow. So, millennials prioritize maintaining old relationships and bringing online interaction networks into the real world. Overall, Gen Z uses social media with a focus on self-development prospects, while millennials are more critical and prioritize their relationships. From a business perspective, the phenomenon of self-publication from both generations through social media is a significant source of information in identifying the needs of their consumers (Helal et al., 2018: p.28)

1. **Conclusion**

This research concludes that Gen Z, with their remarkable adaptability, is making it more comfortable to adopt e-commerce platforms. They quickly adopt digital trends, prioritize time efficiency in their daily economic activities, and actively engage in personal branding through social media. Regardless, their adeptness at doing business online through social media presents a promising opportunity for the future of e-commerce.

On the other hand, millennial behavior demonstrates resilience in continuing to accommodate the life guides of previous generations (conventional) in virtual reality. They consider aspects of information reliability, draw on previous direct experiences, and maintain social values in their society. Additionally, social media is often perceived as being less qualified to foster the intimacy associated with virtual social networks. Doing business through social media is a trial-and-error process, and it is recognized that it is challenging to escape virtual culture.

In the context of online shopping for Generation Z and Millennials, dissonance can occur when they purchase something (mostly impulsively or due to a 'market trap') that conflicts with their values ​​(e.g., sustainability, thrift) or when they doubt their decision after the purchase. This dissonance can shake their sense of 'confidence'. To reduce the dissonance, they may seek justification for their purchase (e.g., reading positive reviews after the purchase, searching for similar discounts) or experience regret. Understanding dissonance helps explain post-purchase behavior and consumers' attempts to validate their choices, or conversely, learn from mistakes to avoid 'market traps' in the future.

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