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Factors influencing online purchase decisions of pharmaceutical products by baby boomers: mediating effect of consumer behaviour and attitude on trust development

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Abstract: The COVID-19 pandemic changed everyone's life, affecting the way of life, health, trade, and sales. The e-commerce industry has grown quickly by using innovative and creative ways to keep going during this time, aiding the people struggling to adjust. Due to the pandemic, the Indian government imposed stringent lockdowns across the country, and individuals were forced to shop online for their basic needs. The silent generation and the baby boomers have emerged as potential buyer segments during the pandemic. Several studies have indicated that trust is an essential factor that influences their buying behaviour. However, limited research has been done to identify the dimensions influencing consumer trust and test its antecedents empirically, specifically among the baby boomers and the silent generation population. The present study attempts to identify and empirically test the antecedents influencing the trust of baby boomers and the silent generation for buying medicines online. A systematic review was carried out to identify the antecedents influencing trust, which were then tested using SEM analysis. A total of 314 responses were collected and tested using SmartPLS software. The results of the study indicate that out of the six variables tested, only brand image, monetary and offline presence influence the trust of baby boomers and the silent generation for buying medicines online in India.

Keywords: e-commerce; consumer trust; baby boomers; silent generation; pharmaceuticals products.

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1 Introduction

An exponential rise in e-commerce sales was observed during the COVID-19 pandemic. One attribute that influenced e-commerce sales is the no-contact online transactions between the buyer and the seller. However, most consumers are unsure about the authenticity of the retailer and the quality of the goods or services. 'Customer trust'

among internet vendors is a matter of significant concern (Yang et al., 2008). Trust can be described as the value proposition of the customer on the supplier's loyalty and efficiency. Trust can be abused if the organisation is involved in an illegal practice or has a general disregard for privacy and security (Lin et al., 2019). The 'trust' factor makes e-commerce a natural phenomenon for the elderly, who are not accustomed to the advancement of digital technology. As confidence grows with experience, it is necessary to find ways of enabling these customers to use e-commerce continuously (Jones and Leonard, 2008; Wang et al., 2016).

The rise in the number of elderly shoppers in the present e-commerce market cannot be ignored. According to Sheth (2007), senior citizens account for about 28% of the population in e-commerce transactions. The consumer behaviour of the elderly can be analysed by employing the generation cohort theory. Schewe et al. (2000) suggest that the generation cohort theory would be a better alternative than demographic variables as it helps understand consumers' lifestyles by comparing them with the behavioural traits of each generation. The term 'baby boomers' can be used to classify the individuals born between 1946 to 1964, and those born between 1928 to 1945 lie in the 'silent generation' cohort (Ting et al., 2018). The silent generation and baby boomers' populations are an essential part of a potential buyer segment. These boomers, typically 65–74 years old, have seen their overall income increase by an average of 25% since 2001, and spending power decreased by 18% (Hilt and Lipschultz, 2016). According to Niehaves and Plattfaut (2014), the use of the internet is increasing among the elderly significantly to the extent of the next potential target of e-commerce phishing. Nevertheless, previous analysts and practitioners focused predominantly on the youth market and paid little attention to the issues vis-à-vis online behaviour of elderly consumers. The present study aims to bridge the gap by identifying the antecedents that would increase the trust among the baby boomers and the silent generation.

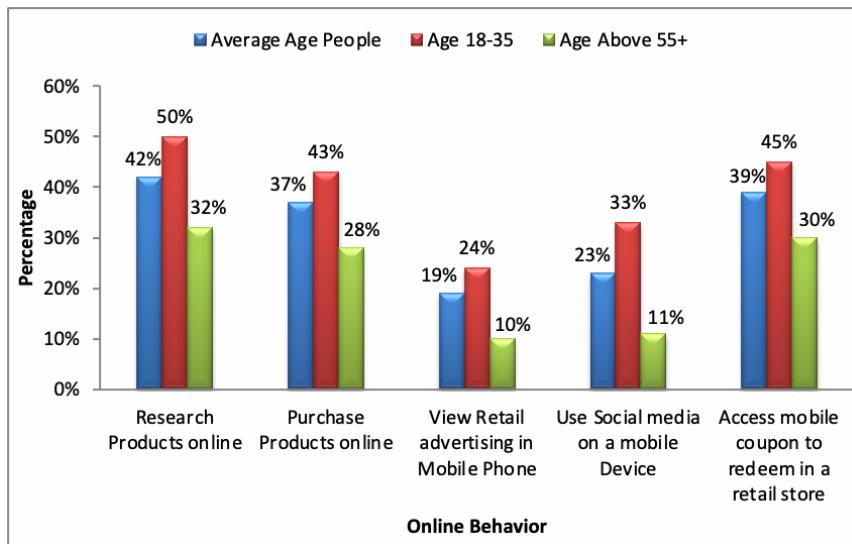
Figure 1 illustrates that the comparison of generational cohorts' activity over the internet and online behaviour. However, it also shows that there has been a significant increase in the online activities of baby boomers and the silent generation over the years, be it through smartphones or any other electronic devices, which also suggests that they are becoming more comfortable with modern technologies.

Studies have been carried out in consumer behaviour that develops intention-based theories (Gopi and Ramayah, 2007). The concept of consumer trust among the elderly has not been discussed extensively in the literature on e-commerce. Trust is a psychological concept that would help consumers as they want to avoid ambiguity and sophistication of electronic market transactions and relations. A widely reported explanation of 'why customers would not purchase from Internet sellers' is the lack of faith (Petrovic, 2003; Lee et al., 2018). For e-commerce, consumer confidence is more important as the buyers cannot feel, touch, and smell the physical product before purchasing (Wang et al., 2021).

Furthermore, for the older generation, a majority of the buying experiences have mostly been about the experience through touch, feel and smell of the physical products. However, trust is an essential function for consumer e-sale relationships, that fostering the mindset and reducing the perceived risk, thereby making buying intention beneficial. According to Lu et al. (2010), similar variables, such as consistency, resemblance perceived, systemic consistency, and tendency to trust, were also applied as a background to trust between participants of online communities and e-commerce between customers

(C2C). The confidence elements may typically be classified into four groups, namely cognitive processing-based factors, influencing-based factors, manual adjustments, and character-oriented factors. Chen and Dhillon (2003) introduced a conceptual model that provides the methodological framework for analytical research on customer trust in e-commerce. However, no attempt has been made to empirically test this analytical construct to senior citizens' clients. There are three levels of trust under the model: honesty, dignity, and benevolence.

Figure 1 Expected online behaviours of smartphone users (by age) (see online version for colours)



Source: Burstein and LaMontagne (2015)

The Indian pharmaceutical industry is one of the major global markets and is expected to grow at an accelerated CAGR of 15–20% for the next ten years (Nikaein and Abedin, 2021). The Indian pharmaceutical industry has reached the US\$74 billion market in 2020. The Indian markets are developing markets, especially for the pharmaceutical industry, with a huge potential for the growth and development of existing and new medications shortly (Gupta, 2013). Presently, consumers can buy medicines on their own from their local pharmacy store, or online pharmacy platforms (Srivastava and Wagh, 2020). The e-commerce platforms acted as a boon for the country during the pandemic, as individuals could order the required medicines online at their convenience (Singh et al., 2020). However, it was found that citizens hesitate to purchase medicines from online pharmaceutical stores in the UAE (Ashames et al., 2019). The majority of the respondents did not trust the online vendors (Ashames et al., 2019).

The present study is focused on understanding the relevant factors affecting the baby boomers and the silent generation customers' trust in buying pharmaceutical products through e-commerce platforms. Various pharmaceutical e-commerce firms can use the findings of this study to enhance and build their customer's trust in them, which could, in turn, increase their revenues during the pandemic. Most of the firms tend to target the young population. However, studies show that the elderly population could also be a

potential target of their marketing segment (Moschis et al., 1997). The study attempts to provide the marketers with distinctive methods to rightfully target the segment mentioned above, keeping in mind the relevant factors that affect their trust to become loyal customers.

2 Literature review

Shim and Drake (1990) concluded that buyers with a firm intention to make a transaction online had prior experience of purchasing online, along with previous experience of using a personal computer. Liang and Huang (1998) found that consumer's prior experience has a moderating impact in predicting the approval of online transactions. Characteristics like the firm size, age of the company, credibility, and brand identity are deemed significant for controlling customer confidence in a company. The existence of a website will undoubtedly convey a form of reliability in a company among customers (Czepiel, 1990; Webster, 1968). In a typical buyer-seller relationship, the product information of a seller, the willingness to sell, in addition to personal skills such as likeability, familiarity, consistency, customer orientation, honesty, and prior experience are deemed critical in building consumer trust and sales.

2.1 *Research objective*

Studies have been carried out in the areas of consumer behaviour, which develop intention-based theories (Gopi and Ramayah, 2007). Several studies suggest that trust is an important factor that influences consumers' buying behaviour towards online e-commerce platforms (Torkzadeh and Dhillon, 2002; Yang et al., 2008; Steinfield et al., 2005; Yang et al., 2008; Lee et al., 2018). The concept of consumer trust among the elderly for the online purchase of medicines in India has not been discussed extensively in the literature on e-commerce. For e-commerce, consumer confidence is more important as the buyers cannot feel, touch, and smell the physical product before making the purchase. Furthermore, for the older generation, the majority of the buying experiences have mostly been about the experience through touch, feel and smell of the physical products. Therefore, there is a need to analyse the impact of factors influencing trust, which gives rise to the following research question (RQ):

RQ1 What are the factors that influence the trust of baby boomers and the silent generation in online pharmaceutical products in India?

RQ1 can be answered with the help of the following research objective (RO):

RO1 To analyse the impact of factors influencing trust of baby boomers and the silent generation on online pharmaceutical products in India.

According to Shim et al. (2001), the customer's association with online purchasing is expressed by his/her perception about the convenience of buying, which can be calculated by the degree to which the individual recognises the internet as a modern shopping tool and how effective it is indeed. The behaviour is influenced by acquired reactive predispositions which are not readily embraced by attitude and intention principles. Online reviews for a wide variety of goods and services are available on most

e-commerce platforms. Consumer behaviour research has concentrated on the impact of online ratings by focusing on using overall unit ratings to predict sales (Chatterjee, 2001). Moe and Schweidel (2012) define consumer reviews as “a metric of their opinion about the product”. A study by Tsang and Prendergast (2009) noted their significance and the existence of evaluations. Reibstein (2002) found that cost is the most critical aspect in early online sales but the least relevant factor in repeating online sales. The comparison value is the price of an object which consumers expect to pay against a good item (Thaler, 1985). Dhanapal et al. (2015) carried out a survey among ‘baby boomers’, generation ‘X’ and generation ‘Y’ to identify their perceptions of online purchasing and the challenges they face with online purchasing. The findings of their study suggest that social factors have a significant relationship with the online purchasing behaviour of the three generations. They also found that there is a high risk involved for credit card transactions for purchasing the products among baby boomers.

Chen and Dhillon (2003) introduced a conceptual model that provides the methodological framework for analytical research on customer trust in e-commerce. The article presents a framework for engaging in observational research on customer trust in online shopping. Furthermore, it recommends a potentially secure connection among different qualities that will allow Internet vendors to consider difficulties forming trustworthy relationships.

According to Zeithaml et al. (2002), the service quality of e-commerce platforms depends upon the authenticity of the seller and the effectiveness of the purchase. In the early stages of the rise of e-commerce platforms, the success of the platforms was assumed to be the presence of the platform over the internet along with its discounted price offerings on its products. However, customer support proved to be a critical factor in delivering a positive performance of online e-commerce stores.

Parment (2013) studied two significant cohorts including baby boomers and generation Y, concerning their shopping behaviour and purchase involvement for food, clothing, and automobiles. Wakefield et al. (2004) noted that another factor that influences the trust of consumers is the standard of website design, which is attributed to its attractive look, simple structure, efficient navigation, and up-to-date details. E-commerce platforms do not publish sufficient information and identification of the vendors on their platforms. With limited interaction with the online vendors, the e-commerce website interface is the ‘internet marketplace’ and gives the user the first experience of the seller. Constantinides (2004) identified the validity of buyers, e-commerce sites, like Amazon.com, to evaluate the buying history of consumers and the hours invested in e-commerce sites. When website star ratings are heavily active, there is a strong probability that they would use any details they may find on the site considering the internet shopping system and online consumers’ attitudes is crucial for professionals to fight in the rapidly growing virtual marketplace. Chakraborty and Balakrishnan (2017) explored behaviour tendencies of generation X, generation Y, and baby boomers across seven dimensions, namely, repetitive behaviour proneness, innovativeness, exploration through shopping information seeking, brand switching, risk-taking, and interpersonal communication. The findings of their study indicate that there is a difference between exploratory tendencies in consumer behaviour across the different generations. Yang et al. (2008) studied the transfer of trust from offline stores to online using the entitativity theories. They used process integration to promote the process of the transfer. The findings of their study indicate that offline presence plays a major role in trust-building. Therefore, retailers have increasingly been working on the integration of online and

offline stores to build trust among their consumers and maximise their sales (Steinfield et al., 2005). Steinfield et al. (2005) studied the integration of online and offline stores to build consumer trust. The results of their study suggest that firms with strong integration between their online and offline presence can build trust among their consumers. However, to build a strong online and offline integrated platform, firms require a lot of resources.

Kim and Hwang (2006) opined that the younger smartphone users value feelings, emotions, and cognitive aspects, while older smartphone users value utilitarian values. Kumar and Lim (2008) found that the impact of peers on online services has a more significant effect on the satisfaction of generation Y when compared to baby boomers. They also indicated that business factors have a considerable positive effect on the consumer satisfaction of baby boomers or the so-called 'cultural consumers'. Lu et al. (2010) studied the influence of antecedents such as consistency, resemblance perceived, systemic consistency, and tendency to trust, on trust between participants of online communities and e-commerce between customers (C2C). The confidence elements were classified into four groups, namely cognitive processing-based factors, influencing-based factors, manual adjustments, and character-oriented factors. According to the 2012 Nielsen 'Global Trust in Advertising Survey', 92% of consumers around the world trust their peers' word-of-mouth recommendations, over advertisements. Electronic word of mouth (E-WOM) recommendation of the consumer for functional categorisation and choice of products depends on the views shared by previous customers and reported observations to create consistency in the purchasing decisions (Dwairi et al., 2020; Aslam et al., 2019).

Thoma and Williams (2013) opined that a majority of the elderly online consumers believe that the most popular brands on e-commerce sites are brand names listed on the top of the page. Older consumers are usually unwilling to buy a commodity-based on a close correlation between market identification and market conditions.

Today, many consumers are buying and using healthcare services through the online mode of purchase. During the COVID-19 pandemic, a hike in the price of medicines was observed in India due to the increase in the cost of raw materials (Singh et al., 2020). The Indian e-pharmaceutical market boomed during the pandemic (Singh et al., 2020). However, the technology adoption issue pertains to the given aged population and decides the competitiveness of the healthcare industry (Rahtz and Sirgy, 2000). Consumers are using the online platform for healthcare services due to a better-managed patient care environment, where patients have frequent face-to-face interactions with a medical assistant (Tsang and Prendergast, 2009). Ashames et al. (2019) studied the public perception of online purchase of medicines through e-commerce platforms in the UAE. Based on the responses from 528 citizens, the authors found that less than 10% of the population had purchased medicines online. One of the factors for purchasing medicines online was the low cost of the products. However, the results of the study may vary from country to country (Hallikainen and Laukkanen, 2018). Health concerns are the sixth most common reason for consumers to go online (Henkel, 2000).

Wang et al. (2016) described the quality of online service as a critical factor for leading an online service provider to customer loyalty and long-term growth. Providing a high quality of service to its online users can be a strategic advantage for e-commerce pharmaceutical firms. Loss of users' details and personal information is common on e-commerce platforms. Elderly customers need to feel safe about their online

transactions. Lack of proper security standards by firms would decline the number of online consumers. However, no attempt has been made to test this analytical construct empirically with regards to the members who belong to the baby boomers and the silent generation classification.

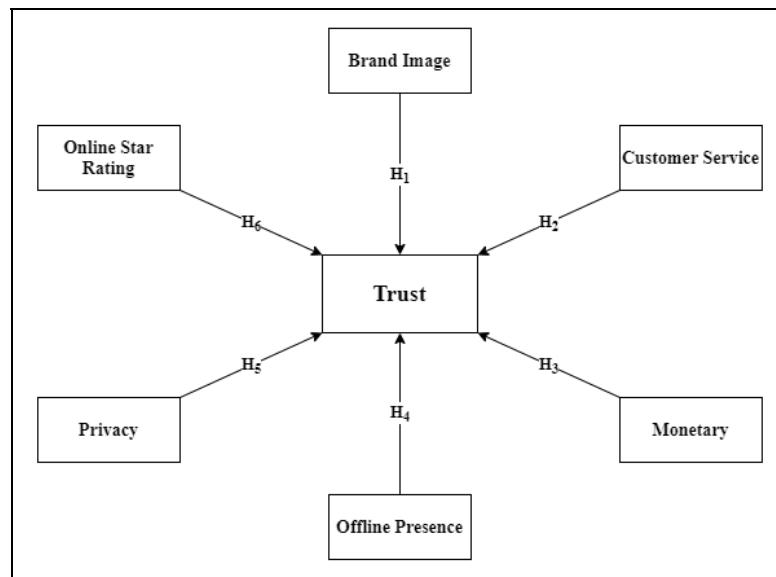
2.2 Research hypothesis

Based on an extensive literature review, the following hypotheses have been proposed:

- H₁ Brand image of the firm has a significant effect on the overall trust of baby boomers and the silent generation.
- H₂ Customer service offered by the firm has a significant effect on the overall trust of baby boomers and the silent generation.
- H₃ Monetary benefits on the purchase of medicines have a significant effect on the overall trust of baby boomers and the silent generation.
- H₄ Offline presence of the stores has a significant effect on the overall trust of baby boomers and the silent generation.
- H₅ Privacy of the user has a significant effect on the overall trust of baby boomers and the silent generation.
- H₆ Online star rating of the products has a significant effect on the overall trust of baby boomers and the silent generation.

Therefore, the following conceptual model is developed based on the hypotheses postulated, as shown in Figure 2.

Figure 2 Hypothetical conceptual model



In the current study, we perform a comprehensive review of existing literature to identify confidence-building dimensions, critical reasons for building consumer confidence and propose causal ties between confidence-building components and critical techniques for establishing confidence. We also attempt to provide a conceptual direction for instituting customer confidence in internet vendors.

3 Methodology

The present research uses observational examination, integrating the path model's confidence aspects in the demography defined by the age range of fifty to ninety years and their web user behaviours. To accomplish this aim, it is mandatory to consider what constitutes trust and mechanisms for creating consumer interest in online merchants. In the current study, we perform a comprehensive review of existing literature to identify confidence-building dimensions, critical reasons for building consumer confidence and propose causal ties between confidence-building components, and critical techniques for establishing confidence. The study attempts to provide a conceptual direction for instituting customer confidence in internet vendors. The study provides a methodological framework for engaging in observational research on customer trust in online shopping. Furthermore, it recommends a potentially secure connection among different qualities that will allow internet vendors to consider difficulties forming trustworthy relationships.

A deductive approach was employed for the present quantitative study. Based on the empirical evidence, a systematic review research design was selected for the study. To achieve the RO1, a conceptual model was developed based on an extensive review of the literature. Dimensions affecting the trust of elderly users for the purchase of pharmaceutical products through online methods were identified and linked based on empirical evidence. The planned size of the sample to be collected to perform Partial least squares-based structural equation modelling (PLS-SEM) is based on the number of latent variables, i.e., as per the thumb rule, the $N:q$ ratio should be 10 to 1, or 10 observations (participants) for each estimated parameter in the model. Therefore, a survey of 314 respondents was carried out using Google forms to test the postulated hypotheses. The data collected was analysed using SmartPLS software, version 3.3.2, and analysed using the structural equation modelling (SEM) technique. The data was then analysed using confirmatory factor analysis (CFA). Finally, the constructs were checked for convergent validity, discriminant validity, and scale reliability.

3.1 Sample description

Data was collected over three months during the COVID-19 pandemic, from Indian citizens with the age demographic of baby boomers and the silent generation, which included people of age groups above 50 years, in a combination of working, non-working, and retired, of all genders. The survey was carried out using a combination of non-random convenient and snowball sampling techniques. A total of 314 responses were collected, among which 28 responses were collected for the pilot study at the initial stage of data collection. Out of the total 314 respondents, 158 (50.3%) were male, and 156 (49.7%) were female. 220 (70.1%) respondents were in the age group of 50–60 while 94 (29.9%) in the age group of 60 and more. So, we can infer that most of the

respondents (70.1%) were in the age group of baby boomers while the rest were of the group of the silent generation. Among the respondents, 172 (54.8%) were found to be 'not working', 100 (31%) of them were still 'working', and 42 (13.4%) were 'retired'.

3.2 Measurement scales

To measure each concept, standard multi-item scales were used. The predictor constructs were all measured using a 5-point Likert scale ('strongly disagree' [1] – 'strongly agree' [5]). Generally, a Likert scale survey question includes a moderate or neutral option as one of its choices. Semantic differential Scale is a survey or questionnaire rating scale that asks people to rate a product, company, brand, or any 'entity' within the frames of a multi-point rating option (Wha). These survey answering options are grammatically on opposite adjectives at each end (Wha), e.g., negative/positive, good/bad, favourable/unfavourable, etc. with intermediate options in between.

3.3 Development of the questionnaire

A structured questionnaire was used to test the postulated hypotheses. The items for the questionnaire were skimmed from various research articles and modified to fit the needs of the present study. The questionnaire comprised a total of 32 items to measure the contributions made by various factors towards the overall trust among the baby boomers and silent generations towards online purchase decisions on pharmaceutical products.

4 Results and discussion

To achieve RO1, the data collected from the respondents were analysed in two steps. In the first step, factor analysis was applied to the collected data, variables are identified/extracted based on an extensive review of the literature and confirmed through factor loadings, Smart-PLS (version 3.3.2). In the second step, Path analysis was applied with the help of Smart-PLS software (version 3.3.2), showing the impact of influencing factors on trust. Finally, the results obtained through SEM PLS and t-statistics are reported with the analysis.

Table 1 Factor loadings

	<i>Brand image</i>	<i>Customer service</i>	<i>Monetary</i>	<i>Offline presence</i>	<i>Privacy</i>	<i>Star rating</i>	<i>Trust</i>
BI1	0.752	0	0	0	0	0	0
BI2	0.721	0	0	0	0	0	0
BI3	0.714	0	0	0	0	0	0
CS1	0	0.968	0	0	0	0	0
CS2	0	0.786	0	0	0	0	0
CS3	0	0.616	0	0	0	0	0
MON1	0	0	0.751	0	0	0	0
MON2	0	0	0.570	0	0	0	0
MON3	0	0	0.779	0	0	0	0
OP1	0	0	0	0.752	0	0	0

Table 1 Factor loadings (continued)

	<i>Brand image</i>	<i>Customer service</i>	<i>Monetary</i>	<i>Offline presence</i>	<i>Privacy</i>	<i>Star rating</i>	<i>Trust</i>
OP2	0	0	0	0.619	0	0	0
OP3	0	0	0	0.459	0	0	0
PRI1	0	0	0	0	0.716	0	0
PRI2	0	0	0	0	0.563	0	0
PRI3	0	0	0	0	0.666	0	0
STA1	0	0	0	0	0	0.843	0
STA2	0	0	0	0	0	0.782	0
STA3	0	0	0	0	0	0.817	0
TR1	0	0	0	0	0	0	0.448
TR2	0	0	0	0	0	0	0.674
TR3	0	0	0	0	0	0	0.797

Table 1 shows the factor loadings of the items used in the survey. To find out the antecedents influencing trust, factors were identified that could influence their decision. Each factor was assigned a set of questions that were answered by the target population. The data collected was validated by checking the factor loadings in the factor analysis. Table 1 presents factor loadings for each item as the correlation between a variable and a factor that was extracted from the data. Based on the values of the factor loadings, non-significant items were removed for the final survey.

4.1 Structural model assessment

Further, in the measurement model, we assess the structural model to test the relationship between endogenous and exogenous variables. In PLS-SEM, the structural model assessment includes path coefficients to evaluate the significance and relevance of structural model relationships (Hair et al., 2016, 2017). To find out the relationship between the influencing factors and trust, the path model was structured.

Figure 3 shows the path coefficient for the direct relationship between the independent variables and the dependent variable.

4.2 Hypothesis testing

The path model shows the positive relationship between trust and offline presence, brand image, and monetary. A path coefficient value should be at least 0.1 to account for a specific impact within the model. Of these path coefficients in this model, three of the proposed hypotheses are supported.

Supported hypotheses are significant at the level of 0.05, have signed in the expected directions and the results support H1, H3 and H7. So, it is crucial to have a brand image, offline presence, and monetary benefits as they affect the trust among the respondents.

Table 2 shows that the factors, brand image, monetary and offline presence, influence the dependent variable consumer trust among the baby boomers and the silent generation for the Indian population. The findings of the present study are in line with the findings of several studies (Reibstein, 2002; Thaler, 1985; Thoma and Williams, 2013; Yang

et al., 2008; Steinfield et al., 2005). However, customer service, privacy, and online star rating do not influence the trust of baby boomers and the silent generation significantly.

Figure 3 Structured path model (see online version for colours)

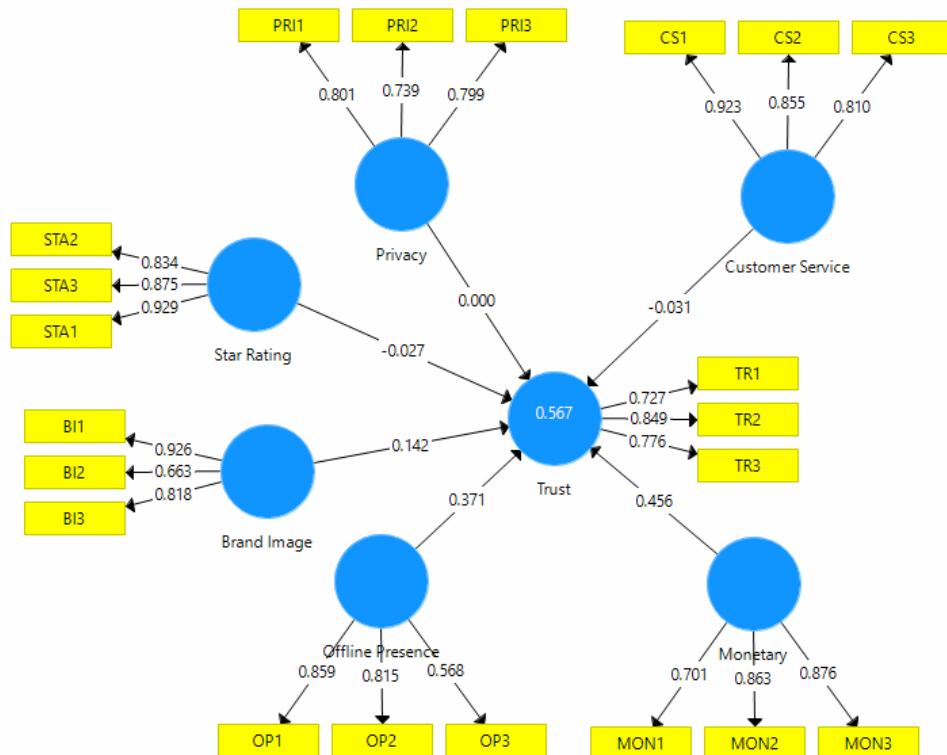


Table 2 Statistical comparison of hypothesis

	Original sample (O)	Sample mean (M)	Standard deviation ($STDEV$)	Standard error ($STERR$)	T statistics ($ O/STDEV $)	Hypothesis
Brand image → Trust	0.142	0.176	0.145	0.0961	0.981	Not supported
Customer service → Trust	-0.031	-0.019	0.099	0.105	0.309	Not supported
Monetary → Trust	0.456	0.451	0.084	0.0147	5.435	Supported
Offline presence → Trust	0.371	0.327	0.159	0.0198	2.332	Supported
Privacy → Trust	0.029	0.01	0.163	0.0957	0.397	Not supported
Star rating → Trust	-0.027	-0.005	0.15	0.0612	0.183	Not supported

4.3 T -statistics

To validate the above analysis t -statistics are valued by running bootstrapping in the Smart-PLS version 3.3.2 to test the hypothesis. Figure 4 shows the extract of Table 1

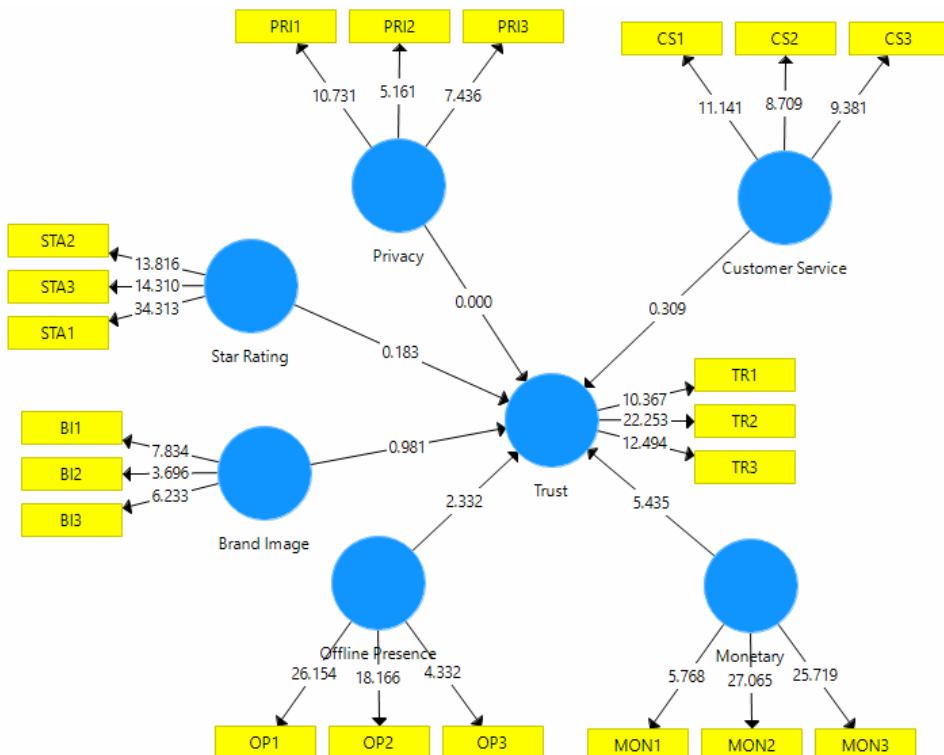
identifies the standard deviation standard error and the value of t- statistics to find out the results regarding hypothesis supporting or not supporting. Variance inflation factor values also testify that the problem of multicollinearity is not present. The VIF values of the variables lay around 2, which are showing the reliability of the variables.

Modem fit shows the value of the indicator's fitness. The model fit indicator NFI is considered in the analysis. NFI stands for Normal Fit Index value came out to be 0.878, which is around 0.9 shows best for the model, and the results are showing the value .878, which is a good fit. NFI values close to 1 indicate a very good SRMR, which stands for standardised root mean square residual, and describes the badness of fit indicator should be lower than .10. So, the model is a good fit over here.

Trust factors with a particular reference to the brand image, offline presence, and safe monetary outgate will attract our target population. Its outcome validated with the above NFI model as good to fit. Thus, to generalise and to apply our analysis factors affecting the marketing response among the baby boomers and the silent generation was listed out to make marketing schemes targeting that age demographic as this portion of the crowd so far underestimated its capabilities.

Baby boomers and the silent generation with purchasing power and abundance of time could prove to be an effective target for the different marketers who otherwise tend to target the millennials.

Figure 4 T-statistics (see online version for colours)



5 Conclusions

A systematic review of literature in consumer trust and buying behaviour of the baby boomer and the silent generation groups was addressed in this study. Although many studies have focused on generations X, Y, and Z, there is limited research for the baby boomers and the silent generation population. This study provides an overview of digital consumer behaviour during COVID-19 and is intended to reveal new findings. Based on the survey results, respondents prefer to shop online as they feared going to brick and mortar stores during the pandemic. They prefer to be secure in their home and abide by government policies and restrictions imposed. As a result of the COVID-19 pandemic, changes in online products, online payments, and the methods of delivery of products and services were observed.

During the COVID-19 crisis, more consumers were compelled to shop online because of shuttered shops and the fear of infection, notably among the baby boomers and the silent generation groups. Most of these consumers said they expected to purchase online. The results of the present study indicated that only the antecedents brand image, monetary and offline presence influence the dependent variable, consumer trust. The users of this group were predominantly concerned with the prices of the products, discounts offered, the popularity of the brands among other users, risks of transaction failures, and loss of money. The new reality is that the interaction between the customers and businesses has progressed. Therefore, the results of this study can be utilised to assess the trend in e-commerce and the pandemic reality after COVID-19 in future in-depth analyses for numerous other sectors.

6 Scope for future research

Good analysis and review of many papers concerning the field of consumer trust and buying behaviour of people were addressed in this study. There are chances that some study items might have been overlooked. However, we think our review of the literature has covered most of the concerning items. This presents us with the future scope of research in the given field.

Research in the field of e-commerce has been done a lot which mostly focused on generation X and millennial and generation Z people. However, baby boomers and silent generations were mostly left out of these studies where we have tried to conduct our study. This is one of the very few studies done in this demographic area. It gives good scope for work in this area as there are fair chances that some of the essential factors may be left out of this study. Among these factors, some of them may have a very significant effect on the trust among baby boomers.

The study was conducted during the lockdown period of the COVID-19 pandemic and was not able to contact respondents in person for the survey. This scenario may have led to a missout on the insights and perspectives of the respondents while answering the questionnaire and some of the responses to the questions may not be synchronous.

7 Limitations

The limitations of this study are that the sample size was only relevant to the baby boomers and the silent generation groups, which for generalisation is relatively small, and a more significant sample would yield more valid results. Future studies on the effects of COVID-19 on digital consumer conduct could be carried out for the entire world.

The research did not consider the difference between a new user's perception and an experienced user for online purchases. Therefore, research in this field is encouraged to study further the perceived disparities among the generations X, Y, and Z and gender differences. Online marketers should also consider the problems facing online buyers to create a good perception of online purchasing experiences amongst all customers.

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