Insights into the Phenomenology of Online Consumer Behaviour among Emerging Adults

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Abstract

Emerging adulthood embodies a phase of profound transitions, where the online consumer behaviors of individuals are shaped by diverse backgrounds and societal influences. Understanding this interplay of demographics, preferences, and social factors is key to unravelling online consumer behavior among emerging adults. By adopting a qualitative approach through semi-structured interviews with a purposive sample, this research uncovers the influential factors steering the online shopping decisions of this demographic. This study investigates the nuanced landscape of online consumer behavior among emerging adults; aged 18 to 29, situating its exploration within Bandura's social learning theory. 7 online consumers were interviewed which were analysed through Braun and Clark's Model of Thematic Analysis. The analysis delineates prominent themes, with Consumer-Centric Decision Drivers, Risk Perception and Mitigation, and Future Trends, emerging as pivotal dimensions. The findings underscore the significance of trust-building mechanisms and emotional connections in shaping consumer behavior. These insights offer pragmatic implications, empowering tailored marketing strategies and educational initiatives aimed at enhancing digital literacy among emerging adults, ultimately contributing to a deeper understanding of online consumer behavior within Bandura's theoretical framework.

Keywords: Online Consumer Behaviour; Emerging Adults; E-Commerce; Digital Literacy; Future Trends; Sustainability; Educational Initiatives

Abbreviations

VR: Virtual Reality; AR: Augmented Reality.

Introduction

The emergence of e-commerce, social media platforms, and digital communication channels has redefined the shopping landscape, eliminating barriers of time and geographical constraints that once dictated consumer habits. The internet has developed into a new distribution channel and the evolution of this channel, e-commerce, has been identified to be the most significant contribution of the information revolution [1]. The pervasive adoption of broadband technology and the shifting patterns in consumer behavior underscore the surge in online purchases, with convenience emerging as the primary driver in this evolving digital era. Convenience has overtaken price as the pivotal force

propelling online shopping, transforming the traditional consumer decision-making paradigm. This monumental shift has propelled businesses to leverage the internet as a primary conduit for conducting commerce, expanding market outreach and intensifying competition in the online marketplace [2].

There continue to be gaps in the knowledge of the complex aspects of emerging adults' online consumer behaviour, despite the growing interest in this field. There are still unanswered questions about what influences this demographics' decision-making when they shop online, how their online habits differ from those of other age groups, and how well emerging adult participation and targeting strategies work. By exploring the nuances of online consumer behaviour, analysing the factors that influence decisions, and illuminating the crucial roles that trust, social influences, and customised experiences play in helping emerging adults navigate the digital marketplace, this study seeks to address these gaps. Extensive research has probed into the psychological underpinnings of online consumer behavior, unveiling a tapestry of influences that steer the choices and actions of consumers in the digital sphere. There are multifaceted psychological factors influencing online shopping behaviors. They emphasized the pivotal role of perceived value, underscoring its significant impact on consumers' decisions in engaging with online shopping platforms [3]. Additionally, there are implications of e-vendor recommendations on consumer behavior which states that while the direct impacts on initial purchases might be minimal, e-vendor suggestions could significantly influence subsequent add-on purchases, unveiling the intricate interplay of psychological factors in shaping consumer choices in the digital marketplace [4].

A substantial body of research has elucidated the pivotal role of convenience as a driving force in online shopping. Consumers are motivated by convenience and time-saving aspects in online purchases. The role of online shopping platforms in streamlining consumer experiences enables effortless and time-efficient transactions [5]. Consumers' attitudes toward online shopping are intertwined with perceptions of convenience, influencing their preference for online or traditional retail settings [6].

Online Shopping

When people choose to shop online, they go through a process known as online shopping. The most important contribution of the information revolution is e-commerce, which is the transformation of the internet into a new distribution channel. The modern online marketplace is extremely competitive, and the first step in making an impression on and keeping customers is to pinpoint specific elements that influence their decision to buy something online. The growth of e-commerce channels has been driven by a notable shift in customer preferences due to the convenience and accessibility provided by online platforms [7]. Customers' decisions to shop online are significantly influenced by characteristics like perceived usefulness, convenience of use, and perceived risk. Additionally, customers' confidence and trust in online shopping is increased by the accessibility of product information and online reviews [8]. It has been discovered that sociodemographic factors including age, gender, income, and education affect the likelihood of consumers to shop online. For example, customers who are younger and have acquired higher education tend to be more inclined to shop online. Cultural differences in consumer attitudes and preferences have a major impact on online buying behavior. These variations in culture affect how consumers view online privacy issues, online trust, and how often they choose to transact [9].

Online shopping is a popular trend, with consumers perceiving it as a better option than traditional shopping. The adoption of online shopping is influenced by consumer characteristics, perceptions, e-tailer attributes, and product characteristics. Online shopping offers numerous advantages over traditional storefront shopping, including convenience, time-saving, better information, and price savings. It also provides opportunities for time and money saving, a wide range of goods, convenient delivery and payment methods, and stress-free gift-buying [10]. However, it has its own set of challenges, such as insufficient product demonstration, delivery difficulties, and the risk of loss or damage. From a consumer perspective, the credibility of the business, e-commerce technology, and logistics play a crucial role in determining the success of online shopping. Online shopping offers numerous advantages, such as time and money savings, a wide range of goods, and convenient delivery and payment methods. However, it also has several disadvantages, including the lack of face-to-face interaction and physical touch, as well as the need for money conversion and obligatory registration [11]. Security concerns, lack of knowledge, and difficulty in using some shopping sites are also significant deterrents for many consumers. Despite these drawbacks, strategies have been proposed to address these issues, such as improving user interface design and addressing security concerns.

Consumer Behaviour

Consumer behavior means how individuals make decisions to spend their available resources on consumption of different products and services [12]. The most important thing for organizations in this competitive business environment is to understand what consumer's wants and needs in this competitive business environment. The complex and

multifaceted nature of consumer behavior in online shopping is highlighted. The influence of various factors such as culture, social class, and age has been underscored, and the role of information in shaping purchases decisions. Trust, security, internet speed, and responsiveness are key determinants of online purchase behavior. There is further emphasis on the significance of convenience, variety, and security in driving online shopping behavior [13].

The shift from offline to online consumer behavior is influenced by a range of psychological factors, including perception, attitude, motivation, emotion, and trust. Trust is a particularly important factor, with its role in motivating or demotivating online purchases. The Indian market, in particular, is experiencing a shift in consumer behavior due to increased internet penetration and changing lifestyles. Understanding these factors is crucial for organizations seeking to effectively market and sell products online. The theory of planned behavior and consumers' perception of online retailing ethics also play a significant role in shaping online consumer behavior. Further research is needed to fully understand the complexities of online shopping attitudes and behavior [14].

The evolution of the internet has fundamentally transformed consumer behavior, paving the way for a paradigm shift in shopping experiences and preferences. With its inception, online platforms have revolutionized the way individuals interact, shop for products, and make purchase decisions. This digital landscape has become an integral part of daily life, offering unprecedented accessibility and convenience. Among emerging adults, this shift has been particularly pronounced, ushering in unique challenges and opportunities in the realm of online consumer behavior. This study seeks to explore the intricate phenomenology of online consumer behavior among emerging adults, delving into the factors shaping their decisions, preferences, and experiences in the online marketplace. It aims to dissect the multifaceted influences, from psychological antecedents to social learning dynamics, encompassing the impact of technology, social interactions, and cultural nuances on the online shopping behaviors of this demographic. Through an in-depth examination, this research aims to provide a comprehensive understanding that informs effective marketing strategies and business engagements tailored to the diverse needs and preferences of emerging adults in the digital realm.

Research Questions

- How do emerging adults exhibit and regulate their online consumer behavior, considering their own perspectives and experiences, and what are the primary determinants influencing their decisions to purchase online?
- What are the emerging and current patterns in online

consumer behavior among emerging adults?
- How do trust and emotional ties established in online interactions impact emerging adults' decision-making processes and online purchasing habits, and how do emotions influence judgment in online shopping?
- What practical insights can be gained from the data to guide customized marketing plans targeted at meeting the demands of emerging adults who buy online?

Rationale

The distinctive age group is marked by major changes in personal, professional, and educational spheres which makes studying the phenomenology of their online consumer behavior imperative. Since this demographic, also known as "digital natives," represents the rapidly changing technological world, organizations looking to reach this market should pay close attention to their online behaviors. Product, service, and marketing strategy tailoring is made possible by having an understanding of their preferences. Exploring the social and cultural factors influencing their online identities advances our comprehension of the digital revolution. In addition to addressing current market prospects, the research offers an outlook on potential long-term consumer trends. Online environments provide insights into cognitive growth and psychological well-being and are essential spaces for identity exploration, autonomy, and social connectedness. This highlights the significance of understanding emerging adults' online platform navigation and the complex relationship between their psychological growth and purchasing decisions.

Research Objectives

- To examine and identify the primary determinants that impact emerging adults' decisions to purchase online, with an emphasis on their own perspectives and experiences.
- This study also aims to determine and evaluate the emerging and current patterns in this age group's online consumer behavior.
- Examine how trust is established in online interactions, how these mechanisms affect establishing adults' decision-making processes, and furthermore examine how emotional ties affect emerging adults' online purchasing habits while keeping in mind the influence of emotions to impact judgment.
- The study also aims at utilizing the data to gain practical insights that will guide customized marketing plans targeted at attracting and meeting the demands of emerging adults who buy online.

Methodology

This study adopts a qualitative research approach, grounded

in Bandura's Social Learning Theory, with the aim of exploring the online shopping behavior of emerging adults. The research builds on contemporary perspectives regarding digital consumerism, social media influence, and the increasing role of technology in shaping consumer decisions.

Participant Selection and Sampling

The sample comprises 7 participants aged 18-29 years, selected using purposive sampling. These participants have been engaging in online shopping actively for the past three months, with at least two transactions every two weeks, which aligns with patterns of frequent online shoppers in this age group. Recent studies show that online consumer behavior is particularly salient among emerging adults due to their high engagement with digital platforms and technology-driven shopping experiences. Emerging trends in consumer behavior indicate that social influence-particularly from peers, influencers, and digital communities-plays a significant role in shaping purchase decisions [15]. Therefore, the study focuses on social learning processes that emerge from digital interactions, as well as the use of peer feedback, online reviews, and social media trends as a form of observational learning.

Data Collection

The data is collected through semi-structured interviews, allowing participants to express their experiences and thoughts freely while guiding the conversation towards key aspects of online shopping behavior. This interview format is particularly effective in capturing the complexities of consumer experiences, especially in the rapidly changing realm of online commerce.

The interview schedule includes questions informed by recent research in digital consumer psychology, with a focus on:

- Social Influences: How do participants' peers, influencers, or social media platforms impact their shopping decisions?
- Technology Integration: How do participants perceive the role of technologies such as AI-driven recommendations, augmented reality (AR) shopping experiences, or personalized advertising in shaping their online shopping behavior?
- Trust and Security: What factors contribute to trust in online platforms (e.g., website security, brand reputation, peer reviews)?
- Psychological Motivations: How do emotions, social status, and identity affect purchasing choices, particularly when engaging in impulse buying or status-

signaling purchases?
- Sustainability and Ethics: Given the growing concern over ethical consumption and sustainability, how do these issues influence purchasing decisions, especially for young adults?

Each interview lasted 30-40 minutes, and the interview protocol has been validated by subject-matter experts in digital consumer behavior and qualitative research methods.

Data Analysis

Thematic Analysis was applied to analyze the data. Given the complexity of modern digital consumer behavior, inductive coding was used to allow themes to emerge organically from the data, without imposing pre-determined categories. Key steps in data analysis included:

Familiarization with the Data: Transcribing and reviewing interview recordings multiple times to capture the nuances of participant responses [16].

Initial Coding: Open coding of data to identify key words, phrases, and recurring patterns related to social influence, technology use, and consumer motivations [17].

Theme Development: Themes were developed based on Bandura's Social Learning Theory, but updated with recent insights into how digital platforms and peer interactions shape consumption.

Ethical Considerations

As this study involves young adults, ethical considerations included informed consent, confidentiality, and the right to withdraw at any time. Participants were provided with clear information about the purpose of the study, and interviews were anonymized to ensure privacy. Given the focus on social media and digital interactions, any data involving identifiable online behaviors were handled with care, ensuring that no personal data is disclosed.

Results

The results offer an in-depth overview of the themes, sub-themes, and codes that emerged from the qualitative examination of the research regarding the phenomenology of online consumer behaviour among emerging adults. After employing Braun and Clark's Model of thematic analysis, three main themes were identified - 'Consumer-Centric Decision Drivers , 'Risk Perception and Mitigation', 'Future Trends and Shifting Dynamics in online shopping', under which there were several other subthemes (Table 1).

Themes	Sub-themes	Verbatims
Consumer-Centric Decision Drivers.	Accessibility as a Key Facet. Emphasis on Discounts and Cost Savings. Impact and Influence of Reviews, Recommendations, and Social Influence in the realm of online shopping.	"Yeah, I would say most of my friends and also my parents, they prefer online shopping because of how convenient it is. You have better options. You take less time to choose because you don't have to go to stores. When you go to the store you have to choose your own and check out each and every product that takes a lot of time. So, yeah, that actually influences my decision. Also I would like to give an example; I would talk about my dad. So basically, I have a dog and he has to buy food and other necessary stuff for him, and for that going into the store and buying and then choosing from different options, rather than that, he can just sit at home, he can place the order and the like, the products are already delivered home. So I think that saves a lot of time. And another experience I will talk about is I so I like doing makeup and going and checking out products in store and then choosing a suitable product for myself takes a lot of time. Instead I could just sit at home and buy the same product for myself and so, yeah, that saves time for me." (P2, June 2023)
Risk Perception and Mitigation.	Significance of Trust and Reliability. Refund Policy Importance. Seller Transparency and Authenticity. Perceived Privacy Concerns.	"The refundable policy, that if something is not up to it's not like something that I ordered, it did not exactly turn out to be like that, for some reason, they should have this refundable and/exchange policy, so that we can return the product that's really, really important for me to shop from the site. Also, I can exchange the product. They provide this tracking ID that I could actually, that helps me to track the product that I've ordered. Also, as I've mentioned earlier, there's this friend of mine, she ordered this product she paid for it, yet it did not get delivered to her. She was not provided a tracking ID where she could or where she could actually track the product or something. So these are a few things where we don't have the tracking ID or there's no refundable policy, no exchange policy. This is something very dicey and this leads to us where we feel like we can't trust that website or it really does diminish our trust and hence I do not buy from those sites." (P6, June 2023).
Future Trends and Shifting Dynamics in Online Shopping.	Sustainability and Ethical Consumption. Technological Innovations. Personalization and Advertising Impact in Online Shopping. Eventual decline in Physical Shopping.	"Definitely I actually, you know, select mostly those products which are sustainable for the environment. And so, for example, H&M has a concept of sustainable clothing. So, I think that helps and again for Nike also they are a sustainable brand which sells sustainable products, which are not harmful for the environment or harmful for human beings. So, I think yeah, these are some; these are some factors I would consider. If there is an option for sustainability then I would obviously choose that sustainable option…." (P2, June 2023).

Table 1: The results obtained from the thematic analysis of online consumer behaviour.

Discussion

This study aimed to explore the intricate phenomenology of online consumer behavior among emerging adults, delving into the factors shaping their decisions, preferences, and experiences in the online marketplace using qualitative analysis. The study explores a number of topics, such as how adults exhibit and regulate their online consumer behavior, what are the primary determinants influencing their decisions to purchase online and the emerging and current patterns in online consumer behavior among emerging adults. The results highlight various factors influencing emerging adults' online shopping behavior, including convenience, perceived value, accessibility, discounts, reviews, recommendations, risk perception, and future trends driven by evolving lifestyles, technology advancements, and economic realities. These findings underscore the complex dynamics shaping online purchasing decisions among this demographic.

A number of variables, such as the credibility of the online

retailer, the availability of information, payment security, privacy, the clarity and visibility of the website, the convenience of the timing, and the degree of education, have a substantial impact on how consumers behave when they shop online. The online shopping experience and demographics are significant influences on the attitudes and behaviours of consumers [18]. The number of consumers buying online and the amount of time people spend online has risen. It has become more popular among customers to buy online, as it is handier and time-saving [19]. Convenience, fun and quickness are the prominent factors that have increased the consumer's interest in online shopping. Moreover, busy lifestyles and long working hours also make online shopping a convenient and time-saving solution over traditional shopping. Consumers have the comfort of shopping from home, reduced traveling time and cost and easy payment [20].

Furthermore, price comparisons can be easily done while shopping through online mode. The main influencing factors for online shopping are availability, low prices, promotions, comparisons, customer service, user friendly, time and variety to choose from [21] Website design and features also encourage shoppers to shop on a particular website that excite them to make the purchase. According to a study, there is a strong positive correlation between the quantity, quality, and duration of unfavourable remarks and the delayed, refused, and opposed buying behaviours of customers. One mediator that was found to affect online shoppers' decisions was perceived risk. Online shopping security was greatly impacted by factors like brand, price, consumer perception, delivery speed, and buyer reviews. Enhancing customer perception has been identified as a crucial tactic to lower possible risks associated with online security by assisting customers in more accurately recognising and avoiding potentially dangerous network software or technologies [22].

A research delves into how digital marketing affects consumer behaviour and finds that consumers are highly mindful of digital concepts and have a strong propensity to make purchases online after seeing online advertisements. The majority of respondents reviewed product information before making an online purchase and trusted information from blogs and websites, underscoring the significance of making informed decisions. The significant influence of digital platforms on consumer perceptions and decision-making processes is highlighted by positive sentiments towards digital content and satisfaction with social media marketing [23]. "Consumer-Centric Decision Drivers", the first major theme, focused on the critical elements influencing consumers' online purchasing decisions. The emphasis on savings and discounts surfaced as an important subtheme within this theme. This theme encompasses the multitude of factors, incentives, and motivators that lead emerging adults to participate in online shopping. Convenience is a key component of consumer-centric decision drivers. Consumers' preference for online shopping platforms over traditional retail establishments is largely driven by the allure of convenience [24].

Among emerging adults, perceived value plays a crucial role in driving decision-making. The impact of psychological elements like attitude, perception, and personality on online shopping behaviours [3]. For this particular consumer base, perceived value encompasses not only financial savings but also elements such as product quality, brand credibility, and overall shopping experience. The impact of recommendation systems in online stores was explained and it demonstrated how add-on purchases based on personalised recommendations could be influenced by perceived value [4]. The participants' purchasing behaviour is heavily influenced by accessibility, which goes beyond simple convenience to represent ease of use, adaptability, and inclusivity. The "Emphasis on Discounts and Cost Savings" subtheme highlights how important money and savings are when it comes to online shopping. Every participant shows a clear tendency to look for sales, discounts, and affordable options when making decisions about what to buy. Their decision-making process is greatly influenced by the abundance of price comparisons and discount options that are readily available online [25]. In the words of the participant the above theme can be explained as follows, "There are quite a few factors when it comes for me to shop online. Since I'm a student and am always on a budget, the discount aspect and then the various offers available, has to be the main reasons for me to shop online." (P6, June 2023). Consumer decision-making in the context of online shopping is significantly influenced by reviews, recommendations, and social media input [26]. Consumer reviews and ratings are a potent form of social proof that shapes participants' opinions and directs their purchases. They constantly emphasise how much importance is given to reviews, frequently treating them as recommendations from friends and family.

"Product reviews really matter since I mostly shop for clothes online, seeing how they fit on real bodies other than just models really do help a lot in understanding how it would fit me and I follow those reviews and suit myself accordingly." (P5, June 2023). "Risk perception and mitigation" constituted yet another theme. This theme included concerns about scams and security as well as strategies used to reduce these risks when shopping online. In order to reduce the risks associated with online shopping, participants adopt risk-averse behaviours and learn from their experiences. Their risk perception is influenced by a number of factors, such as privacy risks, security concerns, trust in online retailers, delivery reliability, and transaction transparency [27]. The

study highlights participants' concerns about online security, emphasizing the significance of trust and reliability in their online shopping behavior [28]. Participants prioritize secure payment methods, trustworthy platforms, and reliable sources of information, underscoring the importance for businesses to establish and maintain trust in the digital marketplace. In the words of the participant the above theme can be explained as follows, "There are risks like certain risks as in if I pay online, and sometimes the product doesn't reach me. And if that happens, I don't get a refund on the product or the products that I got are not as, like, shown in the picture. So the products might be of cheap quality. And many more of these kinds of scams do concern me. So that's the reason why I'm very careful while buying products from online apps….. (P4, June 2023)."

A clear, well-organized refund policy eases participants' concerns by reducing the perceived risks of online shopping and acting as a safeguard against faulty products or unexpected occurrences. According to their responses, having a refund policy that is friendly to customers boosts their confidence, which in turn encourages them to make purchases online and builds long-term trust between companies and customers in the online marketplace. The establishment of trust in the online marketplace is heavily influenced by the guarantee of genuine products, unambiguous information about services, and transparent business practices [29]. "For me, it's like I only shop from the websites that I trust, I do not or I'd say I try not to engage in the websites that are new to me. I think I only shopped from websites that I've been shopping from for a long time and I trust them because these are the websites that I've been shopping from a long time and I know they are reliable because they deliver what they show, and I have grown to trust them because of these reasons….." (P6, June 2023).

Online consumers' perceived privacy concerns are a reflection of their growing unease about the security and privacy of personal data shared on digital platforms. "Yeah, so sometimes I am really conscious, in particular sites, when it's new, because you are not sure if you are supposed to buy or not from that website, if it's safe for you to use your online credentials to initiate the payment. Because there are a lot of instances these days that people are getting scammed and robbed or whatsoever. So yes, I need to be really conscious of where I deal with these things and be really, really alert so that my information is secure online." (P3, June 2023). The theme "Future Trends and Shifting Dynamics in Online Shopping" represented the impact of evolving consumer lifestyles and advances in technology in addition to the growth of online shopping that was anticipated. This theme explores the complex interactions among emerging adults' maturing consumer behaviour, socio-economic shifts, and technology advancements that all work together to redefine consumer behaviour. Fundamentally, this theme denotes a time of unparalleled technological innovation and immersion, in which emerging adults navigate a world of e-commerce, social media influence, and tailored experiences in an increasingly interconnected world.

The participants prioritize sustainability and ethical consumption, shifting towards socially and environmentally conscious purchases. Their shopping experiences are reshaped by technological advancements, offering personalized, expedited transactions, and interactive exploration in the digital marketplace [30]. Personalization and advertising impact significantly influence their engagement in online shopping. While personalization enhances user satisfaction with tailored recommendations and targeted ads, concerns over privacy invasion and commercialization may impact consumer trust and brand loyalty in the digital marketplace. "Well, the personalized advertisements are very helpful as they can increase trust, loyalty and commitment to that product, and the customers are really engaged thoroughly.

People also purchase stuff, you know, from recommendations from these products. And searching online, you get lots and lots of discounts and items from that platform, they are really helpful. Like, at least we would have that, you know, opportunity or choices to buy from those things. If I'm getting many options for that one item, then I think it's really convenient for me. But I would say it's intrusive at the same time because they have a huge influence over your privacy." (P4, June 2023). The sub-theme "Eventual decline in Physical Shopping" highlights a notable change in consumer behaviour, which is defined by a diminished dependence on physical businesses. This decline can be attributed to a number of factors, such as the greater product variety, ease of access, and ease of comparing prices and reviews. The participant's state that the importance of physical stores is becoming less significant, which highlights how the convenience and accessibility of digital platforms is changing the consumer landscape.

"…..online shopping will continue to prevail. As I have mentioned earlier, it's really convenient. Also, it saves a lot of time, time management is really important. And why not sit at the convenience of our home and try out new products. We also get a lot of varieties. As I've said, it's really convenient as we don't have to step out and we get on, get our needs met at our doorstep. So it's really convenient and time saving. It's affordable at the same time. So of course we would continue. I think online shopping will continue to be a trend and I also think physical Shopping might suffer a setback after a point of time." (P6, June 2023).

Implications

There are important practical implications for comprehending the phenomenology of online consumer behavior among emerging adults. First, by modifying their methods to better suit the tastes and motivations of this group, e-commerce platforms and marketers may find it easier to use the insights gained from this study. Businesses can improve their engagement tactics and products by realizing the value of emotional connections, trust-building mechanisms, and discounts in their decision-making process.

The results of this study may also influence educational programs designed to improve emerging adults' digital literacy. This group could be empowered to make more responsible and secure online purchases if they are taught about ethical issues, online security precautions, and shrewd buying techniques based on the trends and behaviors this study has seen. By offering empirical support for Bandura's social learning theory's relevance to emerging adults' online purchasing behavior, this study adds to the body of knowledge already available on the subject. This research advances our theoretical knowledge of how people learn and adopt behaviors in the digital marketplace by establishing a connection between online buying behaviors and observational learning mechanisms.

Limitations

Every research endeavour has limitations, and this study on emerging adults' online consumer behavior is no different. A significant constraint is the size of the sample and its level of representativeness. Although the study's dependence on a small sample of seven individuals may limit the findings' applicability to a larger emerging adult population, the qualitative technique yielded insightful information. This small sample may not adequately capture the diversity among this age group across different ethnicities, cultural origins, and socioeconomic positions, which could limit the conclusions' application.

The very nature of qualitative research presents another drawback. Subjective biases may be introduced into the study via the semi-structured interviews used in its qualitative design. Researchers' viewpoints and interpretations always affect how participants' comments are interpreted, even in cases when rigorous analysis utilizing Braun and Clark's Thematic Analysis is conducted. As such, the results might not fully encompass the range of online consumer behaviors among emerging adults, which could lead to the omission of subtle insights that could be uncovered by a more extensive and varied sample. Furthermore, by concentrating only on Bandura's social learning theory, the study may unintentionally ignore other significant theoretical frameworks or outside

variables influencing emerging adults' online purchasing behavior. Technological developments, sociocultural influences, and financial limitations are complicated aspects that may interact differently, necessitating a more diverse theoretical framework for a thorough understanding.

In addition, there may be constraints due to the study's time and environment. The topic of online consumer behavior is one that is always changing due to both societal shifts and dynamic technical improvements. As a result, the study's conclusions might only represent a single point in time and fail to show how emerging adults' internet activity is changing over time. These limitations highlight the possibility for additional research to delve deeper into the complex terrain of online consumer behavior among emerging adults and highlight the need for caution when applying the findings.

Scope for Further Research

The investigation of emerging adults' online consumption behavior offers a number of directions for future study. A potential field of research is the longitudinal investigation that tracks the changes in online shopping habits among this particular group of consumers. Monitoring alterations in preferences, perspectives, and buying habits across time may reveal flexible modifications in reaction to breakthroughs in technology or changes in the financial situation. A longitudinal research of this kind might shed light on how online encounters affect people's behavior over time and how they affect people as they move through different phases of life. In addition, further research on the cross-cultural dimensions of emerging adults' online consumer behavior is promising. Due to the wide range of cultural, social, and economic origins within this group, different online shopping behaviors could arise. Our understanding of how social norms, beliefs, and traditions determine e-commerce preferences may be improved by investigating the intersections between cultural factors and online consumer decisions. Culturally sensitive strategies for advertising can be developed with the use of comparative research that uncovers interesting differences or parallels in online shopping patterns across different cultural contexts.

Moreover, the relationship between technology and consumer behavior presents an interesting avenue for further investigation. Given the constant advancement of digital platforms and innovations like virtual reality (VR) and augmented reality (AR), it is critical to comprehend how emerging adults use these tools when they purchase online. Examining how immersive technologies affect user experience, engagement, and purchasing decisions can be a fruitful avenue to pursue. Analyzing how these developments affect customer behavior and how they perceive brands and products could provide insightful information for marketers

and companies looking to use these technologies efficiently.

Conclusion

The study of emerging adults' shopping behavior has provided important fresh perspectives on the complicated realm of digital commerce. This study has uncovered the complex interactions between personal demographics, social factors, and online decision-making processes under the perspective of Bandura's social learning theory. Using Braun and Clark's thematic study methodology, the qualitative study revealed three crucial dimensions. First and foremost, Consumer-Centric Decision Drivers highlight the importance of trust-building strategies by highlighting how pressure peers and emotional ties influence consumer behavior. Second, the theme of Risk Perception and Mitigation highlighted how emerging adults address risk assessment and avoidance techniques in the online environment in a sophisticated manner. Finally, Future Trends emphasized how online customer behavior is constantly changing and how companies must adjust to new trends and technological advancements.

The study's conclusions also have applications for marketing plans and educational initiatives. Businesses may give priority to developing real relationships with customers by realizing the importance of trust and emotional ties in customer decision-making. This will increase customer loyalty and engagement. Furthermore, research on risk perception highlights the necessity of safe and open internet channels to alleviate customer concerns. The study also emphasizes how consumer trends are ever-changing, which means that companies must continue to adapt to changing customer demands and technology developments. This study advances a thorough comprehension of online consumer behavior that is consistent with Bandura's theoretical paradigm. This study lays the groundwork for focused interventions aiming at improving digital literacy and promoting more knowledgeable and empowered consumer behaviors by outlining the important aspects and dimensions influencing emerging adults' purchase decisions.

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