Post-Pandemic Behavior: Continuance Intention of Baby Boomer and X Generation as New Users of Online Shopping Platforms During Covid-19

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Abstract:

The Covid-19 pandemic has led to an unavoidable surge in the use of digital technology due to social restrictions and lockdowns. Various restrictions on activities during the COVID-19 quarantine period had resulted in many new users of digital services for daily activities and needs, including the elderly generation such as the X Generation and baby boomers, who before the pandemic were often considered as a generation that was difficult to accept technological change. In the midst of the COVID-19 pandemic, the baby boomers and X Generation have begun to adopt and use various digital applications, one of which is e-commerce, to make online purchases. With the return to the post-pandemic situation and routine, we wanted to test the continuance intention of X Generation and baby boomers in using e-commerce for online shopping. This study needs to be done since the data shows that the average number of online purchases issued by X Generation and baby boomers is greater than other generations. Unfortunately, the literature and previous research on the post-pandemic behavior of baby boomers and X generation for online shopping activities are still very limited, so this research is expected to contribute to a wider literature. The survey was conducted on 198 people aged 40-76 years who had made online purchases in e-commerce during the COVID-19 pandemic using Structural Equation Modeling.

Keywords: Continuance Intention; Expectation-Confirmation Theory; Post-Pandemic Behavior; Theory of Planned Behavior;

JEL Classification: M10, M31

Introduction

The Covid-19 pandemic has led to an unavoidable surge in the use of digital technology due to social restrictions and lockdowns. Societies and organizations around the world have to adjust to a new way of life and work. This unprecedented situation has changed the habits and behavior of consumers and also changed how a business runs (De' et al., 2020). Various restrictions on activities during the COVID-19 quarantine period had resulted in many new users of digital services for daily activities and needs, including the elderly generation such as the X Generation and baby boomers, who before the pandemic were often considered a generation that was difficult to accept technological change. The use of technological devices increases the self-efficacy of digital use in older people; this is very helpful during social distancing or self-quarantine during the COVID-19 pandemic (Sen et al., 2022). Previous research (Santosa et al., 2021) showed that during the COVID-19 pandemic, the Baby Boomer and X Generation generations began to adapt to the use of digital services in everyday life, one of which is digital payments. The pandemic that has occurred since March 2020 has made the Baby Boomer generation and X Generation learn and are accustomed to using various digital services such as digital payments, food delivery, e-commerce, social media, as well as applications such as Zoom or Google Meetings for their daily needs and

professional needs (Daragmeh et al., 2021; Eger et al., 2021; Leung & Cai, 2021; Lissitsa & Laor, 2021; Sheldon et al., 2021)

Currently, the government has abolished various restrictions on activities, and the public can return to their normal activities by implementing health protocols. In previous research (Santosa et al., 2021) carried out during the COVID-19 pandemic with various social restrictions still being applied, it was found that X Generation and baby boomers who already use digital applications feel comfortable and intend to continue using digital applications. Other research also shows that X Generation and baby boomers are getting used to using technology (Magsamen-Conrad & Dillon, 2020). However, with the return of the post-pandemic situation and routine, the author wants to test the continuation intention of the X Generation and post-pandemic baby boomers towards using e-commerce to make online purchases. Based on data from (Azizah, 2020), there was an increase of 43% of baby boomers and X Generation who made online purchases in the first year of the pandemic. The number of X Generation and baby boomers who make online purchases are indeed not as many as millennials and generations Y, but the average nominal spending of X Generation and baby boomers in e-commerce is higher than other generations (Katadata Insight Centre, 2022), they are also known as consumers who are more loyal and extravagant in shopping (Guido et al., 2020) so they can become potential customers who also need attention.

Nevertheless, unfortunately, before the pandemic, the baby boomer generation and X Generation were often forgotten. They did not get much attention from digital service marketers focused on the millennial generation (Santosa et al., 2021). Research on the X Generation and baby boomers in online shopping is minimal. Therefore, it is essential to analyze the behavior of the X Generation and baby boomers towards using e-commerce after the pandemic. The main objective of this study is to follow up on internet adoption trends and online buying behavior in Gen X and Baby Boomers after the pandemic. This study adopted The Theory of Planned Behavior (Agag et al., 2022) and Expectation-Confirmation Theory (Bhattacherjee, 2001; Cho & Lee, 2020) to examine planned changes to the intention to continue using e-commerce after - the COVID-19 pandemic. Post-pandemic perceptions of e-commerce were added to examine the relationship with post-pandemic planned online shopping behavior.

Literature Review

Baby Boomer and X Generation This study focuses on the Baby Boomers and X Generation who were previously considered difficult to adopt digital technology but in the midst of the COVID-19 pandemic they are getting used to using digital technology (Santosa et al., 2021). Baby boomers tend to have traditional values and buy tested brands, they have a high tendency to consumerism and look for products that make life easier (WiScicka-Fernando, 2021). Representative stores as a need in terms of branding, strategic places, or distribution areas are their concern. Interactivity in service quality is one of the greatest values, and they always find the product with the best value (Roberts & Manolis, 2000). This group also includes retirees who reject the tradition of seniority and who are looking for new experiences, they are also open to friendship, dare to try and take risks. Compared to the younger generation, they have a greater experience in shopping (Magsamen-Conrad & Dillon, 2020; Santosa et al., 2021; WiScicka-Fernando, 2021).

Meanwhile, X Generation tends to research the product or service they want before making a decision. They tend to buy high quality products and good service. X Generation grew up before the Internet was launched, but they are learning to cope with the online environment (WiScicka-Fernando, 2021). X Generation is a group that seeks social relationships, reads other people's opinions and explains product characteristics before making a shopping decision. They know about technology but old technology such as desktop or notebook computers compared to millennials and Z generations who prefer to use smartphones (Lissitsa & Kol, 2016; Lissitsa & Laor, 2021). X Generation and baby boomers usually tend to be risk-averse because they are at an age where disease complications can be fatal (Daragmeh et al., 2021), this is one of the biggest reasons for them to start using various digital services during the COVID-19 pandemic, to reduce the risk of exposure to the virus (Santosa et al., 2021).

Theory of Planned Behavior

TPB is a psychological theory that investigates the interaction between attitudes, intentions, and behavior (Pahrudin et al., 2021). The word "attitude" can be interpreted as an actor's assessment of a certain behavior, while "subjective norm" refers to the influence of society that supports or prevents actors from engaging in an activity (Agag et al., 2022). Subjective norms, attitudes, and perceived behavioral control, according to Ajzen (1991), determine behavioral intentions. There has been a lot of previous literature showing that TPB is able to explain consumer behavior effectively. We argue that TPB is not directly affect continuance intention, therefore this study added ECT and hypothesizes that consumer attitudes of generation X and baby boomers, perceived behavioral

control, and subjective norms are the drivers of their satisfaction and will drive them to continue using e-commerce post-pandemic COVID-19.

Expectation-Confirmation Theory

Expectations-confirmation theory (ECT) is widely used in the consumer behavior literature or consumer satisfaction studies, post-purchase behavior (e.g., repurchases, complaints), and service marketing in general over various product repurchase and service continuation contexts (Bhattacherjee, 2001). ECT states that consumers' intention to repurchase a product or continue using a service is determined based on their satisfaction (Bhattacherjee, 2001; Cho & Lee, 2020; Limayem & Cheung, 2008). ECT assumes that there is a relationship between affective outcomes (satisfaction) and behavioral intentions (continuation), consisting of three basic elements: confirmation-satisfaction-continuation. Given the sequential associations between, perceptions, emotions, and behaviors, ECT is an appropriate approach to investigate post-adoption behavior (Cho & Lee, 2020; Thong et al., 2006; Viswanath Venkatesh, 2012)

Continuance Intention

Kim & Kang (2016) defines Continuance Intention (CI) as a user's long-term use of certain digital services on a regular basis. CI of e-commerce users is influenced by user satisfaction (Amoroso & Lim, 2017; Kim & Kang, 2016). In this study, the authors wish to assess the post-pandemic CI of baby boomers and Generation X who started using e-commerce for the first time during the COVID-19 pandemic. This study considers CI as an important indicator of the long-term use of e-commerce after the COVID-19 pandemic among the elderly generation. Based on the explanation of the definition and the relationship amongs variables that have been described previously, the conceptual framework formed in this study is as follows:
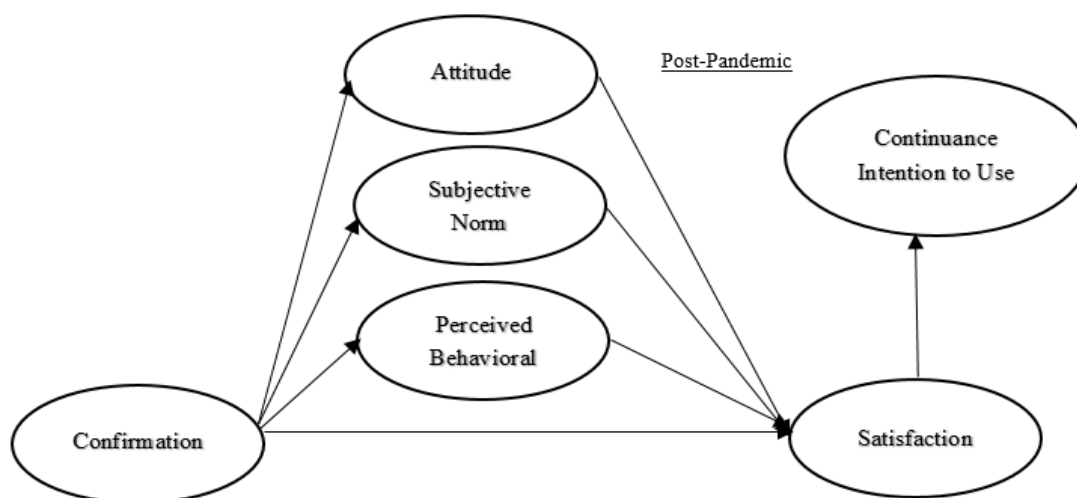

Figure 1. Research Framework

Methodology

This study uses a semantic diferential scale, which is an attitude measurement scale with a 10-point measurement scale (Osgood et al., 1957). The research variables consisted of 3 variables, namely; Theory of Planned Behavior which consisted of 3 indicators and 9 measurement items, Expectation-Confirmation Theory consisted of 2 variables and 6 measurement items, and Continuance Intention consisted of three measurement items. The analytical tool used in this research is structural equation modeling (SEM). The data collection technique used a research questionnaire. The sampling technique used in this study was a purposive sampling technique with the criteria for respondents aged 40–74 years old and only using digital payments during the COVID-19 pandemic. This number has met the minimum number of respondents, which is ten times the estimated parameter (Hair & et al., 2010), which is as many as 180 minimum respondents. We distributed questionnaires filled out by 215

respondents, only 198 responses were valid for further analysis. This study also conducted a pilot test to 30 people before distributing the questionnaire to verify the validity and reliability of the statements in the questionnaire. Based on the variables that have been defined, this is the operational definition of the variable and its measurement item:

Table 1. Operational Variables

Variable	Dimension	Operational Variables	Measurement Items	Scale
1	2		4	5
Theory of Planned Behavior	*Attitude*	TPB is a psychological theory that links beliefs with behavior.	ATT1: After this pandemic is over, I believe shopping on e-commerce is still a good idea	Ordinal
			ATT2: After this pandemic is over, I'm still excited to shop online at e-commerce	
			ATT3: After this pandemic is over, online shopping on e-commerce is still fun	
	Perceived Behavioral Control		PBC1: After this pandemic is over, I will still be able financially to buy what I want on e-commerce	Ordinal
			PBC2: After this pandemic is over, I will continue to have available time for shopping on e-commerce	
			PBC3: After this pandemic is over, I believe that I have no problem to shop on e-commerce	
	Subjective Norm		SNO1: After this pandemic is over, I intend to buy the products I want on e-commerce	Ordinal
			SNO2: After this pandemic is over, my friends and colleagues intend to buy the products they want on e-commerce	
			SNO3: People who are important in my life (example: spouse, children, family, etc.) support me to continue using e-commerce even though the pandemic is over	
Expectation-Confirmation Theory	Confirmation	User's perception of the fit between expected usage and actual performance.	CNF1: The experience of using e-commerce is better than my initial expectation	Ordinal
			CNF2: The level of service provided by e-commerce is higher than my initial expectation	
			CNF3: E-commerce provides more services than I previously expected.	
	Satisfaction		STS1: I am satisfied with the performance of e-commerce	Ordinal
			STS2: I have good experience in using e-commerce	
			STS3: My decision to use e-commerce was wise.	
Continuance Intention		Interest or desire of an individual to continue to use a system	CI 1: I will continue to use e-commerce	Ordinal
			CI2 : I will use e-commerce more often	
			CI3 : I will continue to use e-commerce if the service is still available	

Result

The number of respondents is 59% dominated by female respondents and dominated by the aged 40-55 years with a percentage of 69%. It is because women are more likely to shop and they are still productive at 40-55 years. Respondents' occupations are mostly general employees, entrepreneurs, and household wives with a percentage of 33.6%, 31.8%, and 18.1% respectively. The findings shows that the survey are dominated by respondents with monthly income average around Rp.7.000.000-Rp.9.000.000. A total of 67% of respondents started shopping in e-commerce during the pandemic and 37% already use e-commerce before the pandemic.

Table 2. Respondent Demographics

Variable	Category	Frequency	Percentage
Gender	Female	69	59%
	Male	47	41%
Age	< 40	15	12.9%
	40 – 55	72	62%
	56 – 74	26	22.4%
	> 74	3	2,5%
Occupation	Entrepreneur	37	31.8%
	General Employees	39	33.6%
	Civil Servant	19	16.3%
	Household Wife	21	18.1%
Monthly Income	< Rp 3000.000	9	7.7%
	Rp. 3.000.001 - Rp 5.000.000	16	13.8%
	Rp. 5.000.001 - Rp 7.000.000	27	23.2%
	Rp. 7.000.001 - Rp 9.000.000	41	35.3%
	> Rp 9000.001	23	19.8%
Frequency of use	Before Pandemic	43	37%
	While Pandemic	73	67%

Measurement Model Analysis

Reliability and validity tests need to be done to determine the feasibility of the research model used in this study. Reliability test aims to examine the extent to which the consistency of the measurement of a test after repeated on the same subject and under the same conditions (Anastasi & Urbina, 1998; Azwar, 2011; Neuman, 2007). The composite reliability obtained for each construct variable in this study meets the minimum recommended value above 0.70 (Hair & et al., 2010), so it can be said that the measurements in this study are reliable. Average Variance Extract (AVE) is a test that completes the composite reliability test and reflects the total number of variance indicators that are able to represent each latent variable (Hair & et al., 2010). The AVE value of each variable must exceed 0.50 (Hair & et al., 2010). This shows that the indicators in this study have represented well the latent variables developed since the AVE values exceed 0.50.

Convergent validity and discriminant validity tests were conducted to determine the measurement of the validity of this research model (Gronlund & Linn., 1990). Calculation of composite reliability of each construct and AVE was used to test the convergent validity of the measurement model. The coefficient value of the composite reliability variable must be above 0.70, while the AVE value of all variables must exceed the limit value of 0.50 (Malhotra, 2010). The measurement model in this study has CR and AVE values above the recommended values, as shown in table 3, so that the measurement model in this study has passed the convergent validity test. Discriminant validity was assessed by comparing the AVE root value with the square of the correlation between constructs (Malhotra, 2010; Santosa et al., 2022). The results (Table 3) show that the quadratic correlation between

constructs is lower than the AVE root so that the measurements in the research model pass the discriminant validity test. It is suitable as a measurement parameter since all loading factors are above 0.5

Table 3. Average variance extracted (AVE), Variance Extract (VE) and Composite Reliability (CR)

Construct	CR	VE	AVE	Conclusion
C	0.866	0.683	0.947	Valid and Reliable
ATT	0.886	0.722	0.946	Valid and Reliable
SN	0.836	0.632	0.923	Valid and Reliable
PB	0.845	0.647	0.967	Valid and Reliable
S	0.822	0.606	0.922	Valid and Reliable
CI	0.878	0.707	0.917	Valid and Reliable

Table 4. Discriminant validity of measured items

	C	ATT	SN	PB	S	CI
C	0.770					
ATT	0.935	0.824				
SN	0.933	0.000	0.802			
PB	0.795	0.000	0.000	0.776		
S	0.151	0.953	-0.854	0.652	0.713	
CI	0.000	0.000	0.000	0.000	7.621	0.775

The high level of correlation between attitude values and satisfaction illustrates that the baby boomer and X generation believes that shopping on e-commerce is an exciting thing even if the pandemic is over and they also feel satisfied in using it. The high correlation between confirmation and attitude illustrates that the respondents confirm shopping at e-commerce is beyond their expecation.

Goodness of Fit

The Goodness of fit test in SEM anaysis is carried out to ensure that the research model is a fit model and can be used in other research. The model suitability test can be seen by comparing the results of the ChiSquare, Probability, CMIN / DF, GFI, AGFI, TLI, CFI, and RMSEA analysis results with Cut of value. Then this goodness of fit test can be accepted or the model is categorized as fit if at least 5 of these criteria are met (Hair & et al., 2010). The measurement model shows good goodness of fit values as indicated in Tabel 5.

Table 5. *Goodness of Fit*

No.	Goodness of Fit Index	Cut of Value	Model Analysis Result	Description
1	χ^2 – Chi Square	Least expected	406.677	**Marginal**
2	Probability	> 0.000	0.000	**Marginal**
3	CMIN/DF	< 2.00	1.217	**Good**
4	RMSEA	< 0.08	0.043	**Good**
5	GFI	> 0.90	0.956	**Good**
6	AGFI	> 0.90	0.954	**Good**
7	TLI	> 0.95	0.971	**Good**
8	CFI	> 0.95	0.977	**Good**

Source: Primary Data

Table 4 shows that the six criteria for testing the goodness of fit model are in a good category. So it can be said that the model in this study is an excellent model and very fit.

Hypothesis Test

Hypothesis testing is to test whether the research hypothesis can be accepted or rejected. Hypothesis testing in SEM analysis is carried out with a level of significance of 95% or α = 0.05. The hypothesis is accepted if the value of CR> 2 and has a p value <0.05. Formore details, itcan be seen in table 5 below.

Table 6. Research Hypothesis Test Results

Hypothesis	Research Hypothesis	CR Value	P	Hypothesis Test Result
H1	C → ATT	2.741	0.0000	Support
H2	C → PB	3.577	0.0000	Support
H3	C → SN	2.640	0.0000	Support
H4	C → S	2.203	0.0000	Support
H5	ATT → S	7.854	0.0000	Support
H6	PB → S	1.986	0.0000	Support
H7	SN → S	2.270	0.0000	Support
H8	S → CI	2.456	0.0000	Support

Source: Primary Data

Based on table 6, all hypotheses can be accepted, excluding hypotheses 6. This study found that the better the TPB component accepted by consumers in e-commerce usage, the higher the satisfaction felt by its users. Then the user satisfaction that has been formed within the consumer is able to positively influence continuance intention of e-commerce. Perceived Behavior does not significantly affect consumer satisfaction because the social influence of the surrounding environment is an external factor from the consumer so that it does not affect consumer satisfaction with a product or service, it is the experience and internal factors felt by consumers that will create a sense of satisfaction or dissatisfaction.

Discussion

According to the statistical results presented above, this model supported the predictive validity of all the proposed factors. All factors match the main criteria of reliability and validity constructs. All loading factors are above 0.5, hence, it's it is suitable as a measurement parameter, so this study model was able to explain repectively and approves the theoretical foundation. In online transactions, satisfaction is defined as a customer's preference regarding his previous purchase experience with an online shopping platform and will led to the intention to continue using the platform (Bhattacherjee, 2001; Pakarti et al., 2022). This study shows that the Theory of Planned Behavior in post-pandemic era shows better results when it is associated with satisfaction first than directly testing Continuance Intention, so it is different from (Agag et al., 2022) research. This may happen because the Attitude, Subjective Norms and Perceived Behavioral which are the constructs of the Theory of Planned Behavior cannot directly indicate the intention to continue using e-commerce, the three constructs related to the Expectation-Confirmation Theory (Pakarti et al., 2022) which shows the value of satisfaction and fulfillment expectations will result in a better explanation of Continuance Intention. However, this study shows that the Subjective Norms construct does not have a significant effect on Satisfaction, this may occur because Subjective Norms are external factors created from the social influence of people around which influence to use e-commerce, so this cannot directly affect consumer satisfaction but previous study shows subjective norms or social influence can directly affect intention to use a platform (Jo, 2022; Kurniawan et al., 2022; Pakarti et al., 2022; Santosa et al., 2021; Sasongko et al., 2021; Yang, 2021)

In addition, this study also shows that the Expectation-Confirmation Theory which consists of construct Confirmation and Satisfaction shows a significant value and positively affects Continuance Intention. ECT assumes

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that there is a relationship between affective outcomes (satisfaction) and behavioral intentions (continuation). The results in this study indicate that it is in line with previous research that ECT is an appropriate approach to investigating post-adoption behavior and positively affects Continuance Intention (Cho & Lee, 2020; Pakarti et al., 2022; Thong et al., 2006). The results shows that the respondent confirm their experience in using e-commerce is beyond their expectation and they feel satisfied, that's also led them to continue using e-commerce even after this pandemic is over. In line with previous study (Mavilinda & Nazaruddin, 2022) that satisfaction lead to repurchase intention.

Conclusion

Based on the research results, it can be concluded that Attitude and Perceived Behavior impacts Customer Satisfaction, meanwhile, Subjective Norms does not impact Customer Satisfaction. Confirmation of the fulfillment of customer expectations in using e-commerce impacts Customer Satisfaction and plays an important role for the intention to continue using e-commerce. 67% Baby Boomer and X generation respondents in this study were started using e-commerce during Covid-19 pandemic and they will continue using e-commerce even after the pandemic is over. Baby boomers and Generation X, which used to be considered difficult to adapt to technology, are now open and adopting various digital services, including e-commerce. This can benefit providers to have a wider target market. On the other hand providers shall pay more attention to consumers from the advanced age generation such as baby boomers and generation X since this study shows they intention to continue using e-commerce, previously digital services seemed to only focus on millennials and younger generations. The satisfaction felt by consumers in this study also comes from various services on e-commerce that make it easier for them so that service improvement and convenience need special attention.

The limitations of this study and directions for futures researchers are as follows: First, This research was carried out when various government regulations related to COVID-19 began to loosen and activities began to be hybrid (online and offline), further research on post-pandemic behavior may need to be carried out when the pandemic has completely ended. Second, technology adaptation of the older generation is interesting to study on various platforms using digital technology. Third, future research can add construct Trust as was done by (Alalwan, 2020; Alalwan et al., 2017; Kurniawan et al., 2022), because trust is an important factor in the use of technology, especially those related to finance.

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