

**Thesis Title: Digital Transformation in the UK Retail Sector:
A Consideration of the Barriers and Challenges Derived
from Consumer Purchasing Behaviour.**

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Declaration

I hereby declare that this thesis is my work and has been completed in accordance with the academic and ethical guidelines of Bournemouth University. The research presented herein is original, except where duly acknowledged through citations and references. The semi-structured interviews conducted with participants were carried out with informed consent, ensuring confidentiality and adherence to the General Data Protection Regulation (GDPR) and ethical standards outlined by the British Psychological Society (2021). This thesis has not been submitted, in whole or in part, for any other degree or qualification at this or any other institution.

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Abstract

Over the past 20 years, UK retailers have been transformed by digital technologies. In a competitive market, digital adoption is key to meeting changing consumer needs. This qualitative study explores how generational differences shape consumer adoption of digital retail platforms in the UK. Employing an interpretivist approach, semi-structured interviews were conducted with eight participants from Generation Z (born 1997–2012), Generation X (born 1965–1980), and Baby Boomers (born 1946–1964) to address three research questions: (1) How does digital transformation affect consumer purchase behaviour? (2) What factors influence the acceptance or rejection of new digital technologies? and (3) How do age-related differences shape technology adoption? Thematic analysis revealed 26 themes, highlighting significant generational variations in digital engagement. Generation Z, as digital natives, seamlessly integrates platforms like Amazon and TikTok into their shopping routines, driven by convenience, personalization, and social media influence. Generation X adopts digital tools strategically, balancing online efficiency with in-store sensory evaluations. In contrast, Baby Boomers exhibit resistance due to usability challenges, privacy concerns, and a preference for tactile experiences. Common barriers across generations include cybersecurity fears and complex interfaces, necessitating inclusive digital strategies. The study develops a framework identifying adoption barriers and offering actionable insights for retailers to enhance customer engagement. By addressing a research gap on age-related differences in digital retail, this study contributes to consumer psychology and digital marketing literature while providing practical guidance for fostering inclusivity in the UK retail sector. The findings underscore the need for tailored, consumer-centric platforms to bridge generational divides in the digital age.

Chapter 1. Introduction

This chapter provides the research background and context for the study. Specifically, it considers digital transformation in the retail sector, and how it has become an essential part of the business strategy of many UK retailers. Consumer behaviour, responses, and adoption of digital channels are discussed, and the key barriers and challenges faced by retailers and consumers due to the progression of digital transformation are considered.

A clear research gap is identified that requires further investigation, and to address this, the aim, research questions and objectives for this study are presented. The potential significance of the research is explained. Finally, the structure of the thesis is detailed.

1.1 Background and Context:

UK retailers have experienced a significant change in the past 20 years with the introduction of different digital technologies. It is one of the most important economic sectors that contribute to the economies of the UK, and it represents more than 3 million workers and contributes about 5% to the nation's GDP (British Retail Consortium 2023). It is referred to as digital transformation which could be achieved using digital technologies to enhance operations, market experiences to customers, and streamline the operations or create new business models (Paavola et al. 2017). This transformation is currently one of the most vital aspects of the retail sector as due to competitive pressure from other sectors, is now a requirement for retailers to meet the demands and preferences of the consumer (Hannien et al. 2018). To stay in the digitally competitive environment, digital transformation calls for a revolution of business strategy and models. Chaffey and Smith (2017) said that the business idea may not be one channel online or offline and it will incorporate both with digital marketing because it is a part of the business in the digital age. The rapid transformation of e-commerce, mobile apps, and social media channels

is significantly influencing how consumers evaluate and purchase products and services Laudon and Traver (2020). This change has brought about the omnichannel retailing experience, in which consumers now expect the same experience if they are engaging in an online store compared to the offline experience. Some major UK retailers, like Tesco, Sainsbury, Co-op and John Lewis, have introduced digital transformation by creating a comprehensive strategy which includes click-and-collect service, data-driven marketing strategy and self-checkout streamlining the in-store operations, thereby allowing the consumers to prioritise convenience and accessibility in a way that suits their personal needs (Papanagnou et al. 2022). On the other hand, while this strategy is expected to ensure that the consumer is satisfied, it remains a developing process and may encounter difficulties during implementation and future evolution.

This study aims to understand how consumer behaviour is influenced by digital transformation within the UK retail sector. By using theoretical frameworks from consumer psychology and digital marketing fields, it contemplates how consumer age differences may alter consumer adoption. By understanding this continuously evolving approach to retailing, the knowledge will assist in developing a model or framework that utilises consumers' purchase behaviour and so reveals obstacles to digital transformation.

The impact of digital channels in the retail sector has caused significant changes in consumer engagement dynamics and market competitiveness Chaffey and Smith (2017). An understanding of their interactions with the retailers is vital as consumers engage rapidly and expect immediate inputs, from the retailer's side. This pressure is forcing retailers to develop a more personalised customer experience and ensure that operations are streamlined using digital tools like AI, predictive analysis and machine learning (Pantano et al. 2022). This consumer-centric approach in digital retailing cannot be overstated as it allows the retailer to interact directly with the

consumers and so gain more conversion of sales, and a better understanding of who their customers are and the nature of the purchasing needs and patterns

1.2 Digital Transformation in the Retail Sector:

Digital transformation has become central to the business strategy of UK retailers trying to keep up with the ongoing digitalisation of the economy. Technologies based on AI, big data analytics and machine learning are helping retailers create personalised customer experiences, deeper engagement and improve efficiencies (Pantano et al. 2022). According to a report from (McKinsey Company 2023), many UK retailers have already implemented technological interventions to change how and where they sell their products, embracing ‘omnichannel’ strategies to enhance customer experience. Omnichannel retailing can be viewed as a hybrid of traditional and online shopping that provides consumers with choice, flexibility and an integrated, seamless customer experience, no matter where they are or on which devices or channels they choose to shop. The rise of e-commerce platforms, mobile apps, and social media has dramatically and swiftly changed how consumers interact with brands, fundamentally changing the entire retail environment Laudon and Traver (2020). This has forced retailers to strive to have a coordinated approach to customer engagement by providing integrated, consistent experiences across various channels.

As Verhoef et al. (2015) point out, omnichannel retailing has become an expectation, in which consumers expect seamless interactions regardless of the channel they are using. Retailers must adapt to meet these evolving expectations by thinking of their digital and physical channels in an integrated manner thereby improving the customer experience and ultimately customer satisfaction and loyalty. As Chaffey and Smith (2017) also point out, both digital marketing strategies and digital tools such as predictive analytics can help to improve customer experience.

Firstly, predictive analytics is a data-driven approach that can help retailers make predictions about consumer behaviour, which in turn can help them optimise their marketing efforts for better consumer experiences. For instance, predictive analytics can be used to better understand consumer needs so that retailers can improve their promotions and services. In practice, this means that online retailers such as Marks Spencer and Tesco have developed click-and-collect services as well as mobile apps as a way for consumers to shop anytime and anywhere (Papanagnou et al. 2022). These innovations are not only beneficial for consumers because they can now have a more convenient and personalised shopping experience, but also for retailers because they can collect and learn consumer behaviour and then make data-driven decisions and marketing optimisation.

However, when examining the negative effects of digital transformation, it is quickly apparent that there is more to it than just the positive aspects. For example, the implementation of advanced technologies is expensive and requires many years of experience and organisational restructuring (Rosenbaum-Elliott et al. 2020). This especially impacts smaller companies, which might not have the experience and the resources to apply digital solutions and may find it to be a challenge, if not possible. The price of technology adoption, coupled with hiring skilled staff to implement these tactics, poses tremendous barriers for small retailers trying to make it in the game against larger and more technically advanced ones. These monetary and operational challenges influence the larger consumer engagement environment and affect adoption trends."

Finally, retail organisation inertia also hinders digital transformation. For example, a traditional retail organisation with a suite of established processes and activities might not function efficiently in a digital-first world. In a recent review, Grewal et al. (2020) pointed out this tension, arguing that the digital-first paradigm would necessitate a fundamental change in culture

– from the old, siloed paradigms towards the agile, data-driven ones. Adopting the new models means that retailer organisations must invest in skills training for their workforce to match their new ways of operating, requiring commitment and increased costs over the longer term (Papanagnou et al. 2022). There is also an associated challenge of integrating physical and digital operations, in which omnichannel retailing demands that retailers provide a unified brand experience across different channels (ie, providing similar messaging, the same products and equal levels of service (Verhoef et al. 2015), requiring complex systems and processes, which can be costly and challenging to implement. The authenticity and predictability of these experiences can have an enormous impact on whether consumers are willing to adopt new digital forms. In summary, digital transformation is vital to ensuring competitiveness, but its implementation in the UK retail sector is extremely complex and resource-intensive. These concerns provide the foundation for analysing retailers' resistance and challenges to digital transformation that directly affect customer interactions and adoption. This discussion is aligned with the research objectives to explore the effects of the digital revolution on consumer behaviour and the main reasons consumers choose or do not choose new digital platforms in the UK retail market.

1.3 Consumer Behaviour and Digital Channels:

Digital transformation has disrupted consumer behaviour by changing the way consumers engage with brands and purchasing decisions. Consumer behaviour and psychology theories were modified regarding omnichannel retailing and digital engagement in the digital age. The purchase decision is thought to be influenced by a combination of emotional, social and cognitive factors all of which are further amplified in the digital environment (Solomon 2019). Consumers are now able to buy their everyday products with limited hassle due to the expansion

of mobile applications, social media and e-commerce platforms (Pantano et al. 2022).

Personalisation is at the heart of retail digital marketing strategies. Artificial intelligence and data analytics provide insights into consumer behaviour by understanding their preferences and providing personalised product recommendations and targeted market campaigns with the help of machine learning algorithms Chaffey and Smith (2017). This aligns with consumer psychology theories which suggest that creating a personalised and relevant experience creates customer satisfaction and loyalty (Hofacker et al. 2020). The use of these technologies helps retailers to understand their consumers even better. Furthermore, the insights gathered can predict consumer behaviour, thus improving the overall shopping experience and creating a motivation for repeat purchases. The phenomenon of omnichannel retailing has further amplified consumer behaviour. According to Verhoef et al. (2015), consumers expect a seamless experience in their purchase journey across several touchpoints like physical stores, online websites and mobile applications. Studies have found that a lack of consistency across the channels could lead to dissatisfied consumers Laudon and Traver (2020). Therefore, retailers need to integrate different digital and physical channels to provide customers with a dynamic shopping experience. This is required because the adoption of digital channels is not universal. Younger demographics and tech-savvy individuals like Gen Z (1997-2012) adopt digital channels such as mobile and e-commerce faster than the older demographics like Gen X (1965-1980) and baby boomers (1946-1964) who find it challenging to adapt (Rosenbaum-Elliot et al. 2020). This study points out the importance of understanding age-related differences in developing an effective digital strategy bespoke to an organisation's customer base. Part of such a strategy needs to enable the retailer to design inclusive experiences that appeal to a variety of consumer

segments so that irrespective of age group, everyone feels comfortable interacting with their digital platforms (Solomon 2019).

Furthermore, factors such as lifestyle, attitudes and values also play a significant role in influencing digital adoption. For instance, consumers who value traditional shopping experiences might be slower to adopt the new channels, while consumers who value convenience and integration of tech in every aspect of life are more likely to adopt digital platforms more quickly (Hofacker et al. 2020). The identification of these differences is important for the retailer to invest in the preferred techniques to target differing consumers and cater to their distinctive needs. Widespread adoption of digital media has also raised concerns about security and privacy which influences consumer behaviour. Customer willingness to engage with a digital platform is linked to their confidence in how the retailer will securely handle their data. As a result, these consumers are becoming more conscious of data collection activities by retailers (Stephen, A.T 2017). This prompts retailers to take consumer trust more seriously which starts with them being transparent regarding data handling activities and adhering to laws such as the General Data Protection Regulation (GDPR).

Digital transformation has changed the way consumers should act, and retailers should be aware of this and change accordingly. Retailers can make or improve consumer engagement by using personalisation, omnichannel strategies and demographic and psychographic factors. The information gained from these various interactions will be important in building an understanding of how consumer behaviour contributes to the UK retail industry during this process of digital transformation.

1.4 Barriers and Challenges in Digital Transformation:

There are multifaceted barriers and challenges to fully realizing digital transformation in the UK retail sector. One of the most critical challenges is Technological Investment. Undertaking advanced systems such as AI, ML and CRM tools would imply leading-edge infrastructure and the back-end systems, data aggregation and the maintenance and updates to the systems to boost their performance and ensure security. All of these processes are costly. These technologies provide a big benefit, but as their costs are high, and they require specific IT skills, these factors act as a barrier to digital adoption, especially for small and traditional businesses (Pantano et al. 2022). The cost of the systems significantly hinders business opportunities for those who have limited resources (Rosenbaum-Elliott et al. 2020). Digital skill gaps and workforce transformation are the other critical complex issues for retailers who are adopting digital transformation. The shift towards digital innovations requires a workforce that has expertise in data analytics, AI and e-commerce platforms. Many retailers are facing digital skill gaps because their current workforce is not technically qualified and experienced enough to implement and manage systems. Bridging these gaps would require a significant investment of re-capital and hiring a new workforce (or a retraining of the existing workforce), which is hugely expensive for retailers Brynjolfsson and McAfee (2014). Consequently, implementing digital transformation initiatives might be relatively slow or could entirely fail, which could hinder retailer capacity to innovate.

Integration of physical and digital channels is the other big problem with digital transformation. Since consumers expect continuous transactions across the physical and digital point-of-purchase space, the retailer needs to integrate these touchpoints to provide consumers with a consistent and high-quality brand experience (Verhoef et. 2015). This is extremely difficult since it needs

technically sophisticated systems to synchronise inventory, customer interaction, and marketing efforts Laudon and Traver (2020). The complexity and cost of suitable systems are significant barriers for many retailers, especially those who have limited technical infrastructures. The regulatory complexities and new laws such as the GDPR pose a big threat to privacy issues for consumers. Today consumers have been terrorized by the fear of their data misuse, data theft and lack of control over their data. So, their trust in digital platforms becomes a critical factor that determines their engagement. This is the reason why retailers not only need secure systems but also transparency over data collection, thereby building the consumer's trust and confidence (Stephen. A. T. 2017).

Consumer-related barriers are another crucial factor that shapes the success of digital transformation initiatives. Young generations like Gen Z (1997-2012) easily adopt mobile apps and e-commerce websites, but older demographics such as Gen X (1965-1980) and Baby Boomers (1946-1964) could struggle with these technologies. For example, older generations might refuse to use e-wallets which then limits their ability to participate in transactions in which they are required (Rosenbaum-Elliot. 2020). Retailers need to design strategies that are inclusive of diverse consumer groups, and their platforms need to be friendly for all demographics (Solomon 2019). This also means that there's more complexity involved in designing technologies that are informed by the current technology framework and are inclusive. This is extremely difficult for some of the retailers.

Lastly, competitive pressure from other tech-based companies like Amazon adds more complexity to the digital transformation journey for traditional retailers. Companies such as Amazon operate with minimal processes using streamlined procedures without the legacy systems to respond to markets straightaway (McKinsey Company 2023). On the other hand,

traditional retailers need to undertake organisational changes while competing with these agile and tech-based systems. Developing an appropriate response to this competitive dynamic requires significant investments and strategic agility, which might not be possible for retailers with limited resources.

In summary, the benefits of digital transformation for retailers are numerous, but it also raises some major challenges that need to be navigated to ensure success. Retailers who don't keep up with technological progress stand to be left behind, especially when it comes to consumer preferences, as some customers are eager to make use of the latest technological developments, whereas others will often remain reluctant to change.

1.5 Research Gap:

It is vital to understand generational distinctions to identify age-based consumer groups, namely Generation Z and older generations, influenced by digital transformation differently. According to Francis and Hoefel (2018), Generation Z born between 1997 and 2012, is commonly associated with high digital skills as having grown up in a world where technology is deeply engaged in daily life. These younger consumers have different behavioural tendencies in which they prefer online shopping, social media, and information access immediately (Turner 2015).

On the other hand, older generations such as Generation X (1965-1980) and Baby Boomers (1946-1964), are slowly moving toward digital and would prefer traditional retail environments rather than digital ones (Bolton et al. 2013). The growing body of research reveals these differences without illustrating their impact on retail digital transformation.

Though generational consumer differences are widely recognized, very little research explores the effects of age-related differences on consumers during digital transformation (Vitellar 2020). Moreover, there is an insufficient focus on how young generations are familiar with digital

transformation and the gradual adoption of older generations might present unique challenges and opportunities for retailers. The exponential growth of digital platforms continues to influence consumer expectations and purchases. However, most studies describe consumer behaviour in broad strokes and fail to consider how different age groups respond to these platforms (Li & Zhang, 2021). The inability to thoroughly analyse age-based variations in digital engagement limits retailers' capacity to successfully customise digital marketing strategies for various generational groups (Vitelar 2020).

It addresses these gaps by examining the impact of digital transformation on the purchasing behaviour of the young and old generations. This research also documents how age-related differences affect the acceptance or rejection of digital media. Such differences are critically crucial for businesses to recognize to fully harness digital efforts across all age groups and ensure greater consumer happiness and engagement Smith and Anderson (2018). Therefore, this study addresses an important gap in understanding how digital transformation is impacted across generations and helps retailers figure out how to manage digital campaigns against generational preferences.

1.6 Research Aim:

The aim of this research is to explore digital transformation in the retail sector with respect to customers representing different generational groups.

1.7 Research Questions:

1. What challenges does digital transformation in the retail sector present to different generational groups?
2. How can retailers ensure that digital transformation in the retail sector remains as inclusive as possible?

1.8 Research Objectives:

1. Analyse the influence of digital transformation on consumer behaviour in the UK retail sector.
2. Create a model or framework to illustrate the barriers influencing consumer acceptance or emerging digital technologies in the UK retail sector.

1.9 Research Significance:

This research is significant for businesses to understand the impact of digital transformation on consumer behaviour to stay competitive in an increasing marketplace. Previous studies have shown that digital channels like e-commerce and social media, have empowered consumers by increasing convenience, personalization and access to information (Verhoef et al. 2021). By analysing these trends, this research contributes a more nuanced understanding of consumer behaviour, helping retailers to develop more effective strategies to stay with customers in terms of enhancing user experience and satisfaction. Moreover, this research will develop a framework to identify barriers and challenges to the acceptance or rejection of new digital channels. Factors include customer trust, data privacy, lack of digital skills, personalization and relevance, and technological adoption (Pantano et al. 2017). Understanding these factors is crucial for businesses to provide constant and accessible experiences for all consumer segments. By identifying these factors this research will explore how these challenges impact consumer engagement and retention and provide insight into the development of strategies that can mitigate risks, maximize opportunities provided by digital channels and meet consumer evolving expectations. From a theoretical perspective, this research expands on how consumer adoption of digital channels is influenced by age-related differences Smith and Anderson (2018). Digital platforms are quickly embraced by younger consumers, often called Gen Z, while older consumers such as Gen X and baby boomers may hesitate due to privacy concerns and

complexity (Gonzales et al. 2015). This study's findings will show how these factors shape and how businesses can use this information to target specific consumer segments more effectively, ultimately improving business outcomes. Additionally, the findings will contribute to the academic literature on digital marketing and retail management, advancing theoretical understanding and guiding future research endeavours.

1.10 Structure of the Thesis:

- The Introduction chapter outlines the digital transformation in the UK retail sector and discusses the research problem, research gap, aim, questions and objective and why the research is important.
- The Literature Review outlines research on consumer behaviour, an overview of digital transformation, factors that influence consumer acceptance or rejection of adopting digital transformation, problems in current research, and age-related differences that play in digital adoption.
- The Methodology chapter focuses on research design, data collection method, sampling strategy, ethical consideration and analytical techniques.
- The Findings and Analysis chapter weighs the findings of the study, the impact of digital transformation on consumer behaviour, obstacles for consumers to accept or reject new digital channels in the UK retail sector, age-related differences that influence consumer adoption and analyses of how these differences influence consumer behaviour.
- The Discussion chapter intercepts these findings by linking them to current literature and providing suggestions on how UK retailers should overcome the pose barring them from adapting to digital transformation.

- Finally, the Conclusion summarizes the key findings of the study, the contribution to the body of knowledge and the suggestions for future research.

Chapter 2: Literature Review

2.1 Introduction

The retail business sector saw a paradigm shift due to the digital revolution, going from traditional stores to a more digitally connected environment. Businesses can now interact with consumers using cutting-edge technologies such as artificial intelligence (AI), Augmented reality (AR), and smartphone applications thanks to digital transformation, which integrates digital technologies into every aspect of retail activity. These changes led to a substantial shift in how consumers interact with companies, evaluate goods, and decide what to purchase goods (Verhoef et al. 2021). Retailers who want to boost sales and customer happiness must comprehend how these digital technologies impact consumer behaviour.

Among the most significant aspects of digital transformation are digital marketing strategies that enable retailers to tailor customer experiences, streamline the purchase process, and cultivate enduring consumer loyalty. For example, personalised product suggestions are provided by Amazon's AI-powered recommendation engines, while AR apps such as IKEAS enhance decision-making by bridging the gap between digital and physical encounters (Pantano et al. 2022). Even while these technologies have made it easier to communicate with customers, they also come with drawbacks, including privacy and data security issues, generational differences, and adoption difficulties (Acquisti et al. 2016).

The level of generational differences is considered to a decisive factor in how consumers respond to the adoption of digital technologies (Jo and Ahn, 2024). Digital transformation has redefined consumer research experience by transforming product evaluation to be more informed and technology based (Laudon and Traver, 2020). Customers start their search online by using the search engines, brand websites, and comparison services and utilise reviews, ratings, and algorithmic recommendations to make their first choices (Lemon and Verhoef 2016). These gadgets minimise uncertainty and enable the consumer to effortlessly compare alternatives, altering the journey to a multi-step cycle of search, assessment as well as verification of information. Social media is also relevant in the context of the early product research. Social media platforms like Instagram and YouTube offer peer reviews, influencer posts and demonstrations that have a strong impact on impression and purchasing behaviour (Hudders et al. 2021). The differences between generations remains evident, i.e. that: younger consumers are mobile-first in their research tools and rapid digital content, whereas older audiences prefer some sort of verified information by using trusted websites and verified reviews prior to making the choice (Lissitsa and Kol 2016). In general, the digital transformation has increased the accessibility, data richness and personalisation of research, which affects how consumers develop preferences and purchase decisions. On the contrary, older generations like Gen X and baby boomers prefer traditional ones due to security and privacy concerns, the complexity of platforms, and digital literacy (Shin and Hancer, 2016). These generational differences highlight the need for tailored digital strategies to address the varying preferences and barriers across age groups.

The UK's retail sector offers a unique opportunity for studying digital transformation. According to (ONS 2023), the COVID-19 pandemic and Brexit have combined to increase the usage of

digital technology, with e-commerce predicted to earn over 30% of total retail revenues by 2022.

For retailers, these developments also present serious obstacles, including the lack of digital skills together with privacy and data issues (Acquisti et al. 2016). While earlier research provides valuable insights into global digital trends, it occasionally ignores the unique challenges and opportunities faced by UK retailers, particularly in addressing generational differences and customer resistance.

This literature review aims to address these gaps by examining the empirical and theoretical studies on digital transformation in the UK retail industry. Three main issues will be covered, these being:

- 1) how the digital revolution affects consumer purchasing behaviour,
- 2) how generational variations affect the use of digital tools,
- 3) what factors determine whether consumers accept or reject digital technology?

This study combines concepts from consumer psychology, digital marketing, and behavioural theories to provide a thorough understanding of how digital transformation impacts consumer behaviour and its implications for UK businesses.

The effects of digital transformation on the retail industry will be discussed in Section 2.2.

Furthermore, the impact of age-related variations on consumers' adoption of digital technology will be examined in Section 2.3. Section 2.4 will investigate the elements that affect consumers' acceptance or rejection of digital transformation in the UK retail sector. Section 2.5 will talk about the application of the TAM model and Reactance theory in the retail context. The technology acceptance model (TAM) explains factors that influence consumers to accept technology, while the Reactance theory explains how resistance behaviour may arise from

perceived threats to one's autonomy. Finally, section 2.6 highlights gaps in the literature and outlines for further research and will develop a conceptual framework.

2.2 Digital Transformation in the Retail Sector

Digital transformation refers to the adoption and implementation of digital technology by an organisation to create new or modify existing products, services, and operations by translating business processes into a digital format (Vial and Gregory 2019). The digital environment has radically altered the way business in the retail environment is conducted and consumers engage with it through greater use of online sources, comparison applications and personalised digital communication (Verhoef 2019). Consumers are now able to compare products by means of search engines, review sites, and social media to reduce uncertainty and make more certain decisions (Belk, 2014). The trend in information consumption is also towards the short, visual and interactive content like video reviews and influencer content that has a big impact in the brand perception (Smith, 2022). AI-powered recommendation systems also direct consumers' attention by filtering information based on their needs (Viswanathan 2024). These developments demonstrate that digital instruments steer the research process and shape the expectations that consumers take into the retail experience.

This section looks at the historical perspective of digital technologies in retail, discusses key technologies pushing the transformation, appraises their impact on consumer behaviours, and highlights the challenges retailers face as illustrated in Figure 1.

2.2.1 Historical Perspective: Evolving Digital Technologies in Retail

The roots of digital change in retailing are traced to the middle of the 20th century when automation first entered the field. The introduction of scanning systems and barcodes at check-out counters during the 1970s fundamentally transformed inventory management. It allowed the

faster and more accurate tracking of stock Laudon and Traver (2022). These early systems focused more on internal operations than consumer contact, providing a basis for future digital convergence.

2.2.2 Rise of E-Commerce

The 1990s marked a pivotal era with the advent of the internet, leading to the rise of e-commerce. Pioneers including Amazon (founded in 1994) and eBay (1995) disrupted traditional retail by creating platforms that allowed consumers to shop online (Brynjolfsson et al. 2013).

This period also saw the development of secure online payment systems, such as PayPal, which addressed consumer concerns about online transactions. Following this, it is also clear that the transition was not only technological but also cultural (Dennis et al. 2019) as; consumers found it okay to shop without even physical interaction. By the late 1990s, brick-and-mortar retailers initiated the launch of e-presence, ushering into multi-channel retailing.

With time, advancements in technology-enabled companies go on and improve e-commerce to more sophisticated offerings in dynamic pricing and even personalized recommendations. As (Brynjolfsson et al. 2013) observed, the incorporation of machine learning algorithms allowed retailers to customize product suggestions based on browsing and purchasing history, making the shopping experience much more efficient. By the 2010s, e-commerce had evolved to enable features such as same-day delivery and social commerce, where platforms like Instagram and Facebook became virtual shopping environments (Verhoef et al. 2021).

2.2.3 Multi-Channel Towards Omnichannel

The early 2000s saw the rise of multi-channel strategies, in which retailers would have two different experiences for online and offline encounters. Yet the disconnection between these channels would often confuse consumers who would seek continuity Piotrowicz and Cuthbertson

(2014). This period also witnessed the dawn of CRM systems, which allowed retailers to analyse purchase data and so personalize engagement with the customer Chen and Popovich (2003).

Loyalty programs and tailored marketing strategies during this period previewed personalization trends in a future decade. Loyalty programs are known as rewards which businesses give to customers to influence them to buy the products more, while tailored marketing strategies are known as business sending offers or ads that you like or buy.

2.2.4 The Smartphone Revolution

The late 2000s witnessed the evolution of a new wave of retail innovation through the introduction of smartphones. Mobile commerce has become an increasingly essential channel for consumers to shop on the go (Pantano et al. 2017). Retailers designed mobile applications to enhance the user experience; features such as push notifications, location-based services, and digital wallets were added as integrated features for enhanced user experience. AR and VR technologies also started to catch their stride during this period. Early adopters like IKEA used AR to allow consumers to imagine furniture in their homes, bridging the gap between shop-to-digital experiences (Hilken et al. 2017).

2.2.5 AI, Big Data, and Omnichannel Retailing

The 2010s witnessed the shift from multichannel to omnichannel retailing whereby one experience was created across all touchpoints, including brick-and-mortar, websites, mobile apps, and social media (Brynjolfsson et al. 2013). Artificial intelligence is at the heart of the modern retail transformation, as it contributes to personalisation, the appearance of automated guidance and enhanced decision-making (Yin et al.2025). Artificial intelligence is already associated with product recommendations, personalised online deals and intelligent payment terminals in your current literature, and all these elements affect consumer behaviour by making

their lives more convenient and less uncertain (Shankar 2018; Huang and Rust 2018). These AI-developed retail tools are particularly sensitive to millennials who take speed, personalisation and smooth digital interaction seriously (Pérez-López et al. 2023). The results that AI influences expectations at various levels of the customer journey are also supported by your discussion of omnichannel systems and data-driven personalisation (Grewal et al. 2020; Pantano et al. 2022). It would include the usage of chatbots for customer service and predictive analytics in ordering consumer demand. Retail companies such as Walmart and Target have spent much to secure a competitive edge due to AI, whereas smaller retailers are lagging, and struggling to keep pace with technology adoption (Madanchian 2024).

Within the retail environment, AI technologies are becoming more useful in product suggestions, automated customer service, and personalised promotions, and all these technologies influence the ways consumers make decisions at various points in the shopping process (Wang 2024). These features contribute to the minimisation of uncertainty, immediate access to information about existing products, and better confidence in the digital buying setting as a whole (Hassan et al. 2025).

The COVID-19 pandemic accelerated the pace of digital transformation as people went for online shopping due to lockdowns and social distancing measures. Responding to this, retailers enhanced e-commerce platforms, introduced contactless payment modes, and adopted advanced technologies such as AR, VR, and AI (Ong 2024). Agility and resilience thus become the two important tenets in the digital-first retail models. de Borja et al. (2020) believes that data security and trust between the consumer and digital retail are challenging.

Omnichannel marketing is a critical component of digital excellence since modern consumers expect a seamless and integrated experience across all retail touchpoints (Chaffey and Smith

2020). A successful omnichannel strategy requires the alignment of digital and physical channels so that customers can transition effortlessly between websites, mobile apps, social platforms, and in-store interactions (Verhoef et al. 2015). Omnichannel effectiveness depends on consistent messaging, unified customer data, and real-time personalisation, all of which enhance convenience and reduce friction throughout the customer journey (Poncin and Mimoun 2024). Chaffey and Smith (2022) further note that retailers who integrate their channels strategically are better positioned to influence purchase decisions, strengthen engagement, and increase customer lifetime values. Increasingly, omnichannel integration is no longer a competitive advantage but a fundamental consumer expectation, especially as digital transformation reshapes how individuals search for information, compare alternatives, and complete purchases.

2.2.6 Impact of Digital Transformation on Consumer Behaviour

In the UK retail environment, consumers increasingly use digital loyalty apps, contactless payments, and self-checkout terminals within supermarkets and high-street stores to enhance speed and convenience (Chishti et al. 2020). These new advancements demonstrate how retail technology has changed and placed new demands on smooth digital-to-physical shopping experiences. The section will address the effects of digital transformation on consumer behaviour, which will discuss the influence of new technologies and digital channels that affect purchasing choices and customer expectations. Digital transformation in the UK retail sector is illustrated through several practical examples demonstrating how organisations modernise customer interactions (Mumtaz et al. 2020). Large retailers such as Tesco and Sainsbury's have enhanced their digital platforms with personalised loyalty apps, predictive stock systems, and contactless self-service checkouts to streamline the customer journey. Service organisations have

also played a key role. Barclays, for instance, introduced the “Barclays Digital Eagles” programme, which teaches consumers, particularly older adults, how to use online banking, mobile apps, and digital payments, directly supporting digital inclusion and improving confidence in technology use (Quinlan, 2015). Similarly, Age UK provides digital training workshops to help older consumers navigate online shopping, health portals, and digital communications (Chishti et al. 2020). These examples demonstrate how UK organisations respond to changing consumer expectations by simplifying digital touchpoints, improving accessibility, and supporting customers across generations, ultimately shaping a more informed and empowered consumer journey.

2.2.6.1 Changing in Consumer Behaviour

Retail business digital transformation has significantly altered the way of consumer behaviour. Purchase patterns have changed how consumers anticipate making purchases, which is one way that this creates change (Sagar 2024). The new digital technologies have changed the way people purchase as individuals are increasingly opting to shop online rather than in physical stores. For instance, e-commerce avenues like Amazon and Alibaba have placed virtually endless amounts of products at consumers' fingertips, and so, convenience has become a key determinant for consumer purchase (Verhoef et al. 2021). In addition, these platforms facilitate comparative shopping whereby consumers can identify the best offers and alternatives based on different sellers (Brynjolfsson et al. 2013).

Digital transformation has already changed the rudimentary e-commerce websites into current AI-enhanced, data-driven retail platforms, which have dramatically changed the behaviour of consumers (Brynjolfsson et al. 2013). Previously, the digital tools allowed simple browsing, the new technologies have allowed providing customised recommendations, price comparisons and

seamless omnichannel experiences, which affect the way consumers search and make decisions (Huang and Rust 2018; Verhoef et al. 2021). For instance, Rangaswamy et al. (2022) indicate a 50% growth in online purchasing over the previous decade, indicating that customers prefer digital channels over traditional in-store browsing. Moreover, Li et al. (2020) also discovered that customised suggestions based on AI boosted the probability that people would buy something by 26%. This shows how algorithmic digital tools may directly affect the results of decisions.

The development of digital loyalty apps, contactless payments and self-checkout systems in the UK retail sector have naturalized fast and technology-assisted shopping, raising the demands of convenience and efficiency (Pantano and Gandini 2017; ONS 2023). Such technological changes demonstrate that consumer behaviour is becoming more influenced by the digital platform, which is also why changing retail technologies influence the research, evaluation and purchasing phases of the consumer journey directly (Verhoef, 2021).

The COVID-19 pandemic accelerated this shift with an increase in online grocery and essential goods purchases. According to Mai and Hue (2023), during the lockdown, many consumers adopted online shopping for the first time, and a vast majority continued to maintain these habits even after the relief from these restrictions. This "forced digital adoption" has had lasting effects on consumer preferences, especially for categories such as groceries, electronics, and fashion (Das et al. 2022).

AI-driven personalization has further shaped purchasing trends. Retailers now analyse consumer data to predict preferences, thereby influencing decisions by running targeted advertisements and recommendations (Viswanathan 2024). According to Riegger et al. (2021), AI-enabled personalization increases the likelihood of impulse purchases because the entire shopping

experience is tailored around individual tastes and behaviours. Retailers have responded by optimizing mobile apps for seamless navigation and fast checkouts, capitalizing on this behavioural trend.

2.2.6.2 Changes in Consumer Expectations

Digital transformation has set new standards of convenience and speed. Faster delivery options now rank among consumers' expectations, while services such as Amazon Prime offer same-day or next-day delivery as the norm Deshpande and Pendem (2022). Click-and-collect services have also been introduced, whereby consumers can order from online stores and collect in the stores, blending the ease of e-commerce with the immediacy of traditional retail (Vyt et al. 2022). The adoption of digital wallets and contactless payments has also facilitated transactions, making the shopping experience faster and more convenient. More importantly, these technologies became even more critical during the pandemic, reducing physical contact, and increasing consumer confidence in all safety measures (Cruz-Cárdenas et al. 2021).

Consumers have come to expect a personalised shopping experience based on the developments in AI and data analytics. Retailers such as Netflix and Amazon established the benchmark with their recommendation algorithms, which depend on viewing and purchase history (Raji et al. 2024). Meanwhile, fashion houses like Zara and H&M predict trends and offer customers bespoke product options using AI, thereby creating feelings of exclusivity and relevance for customers (Peng et al. 2022). According to Kumar et al. (2024), personalization goes beyond product recommendations since it personalizes the entire shopping journey, such as personalized marketing emails, dynamic content on the website, and AI-powered chatbots. These technologies provide better satisfaction and loyalty to a brand by making interactions memorable and relevant.

2.2.6.3 Role of AR/VR and Omnichannel Experiences

Consumer expectations through immersive shopping experiences have been heightened by AR/VR technologies. IKEA's AR app enables users to visualize the placement of furniture in their homes by reducing the gaps between online and offline retail (Zeng et al. 2023).

Omnichannel strategies have also played a very strategic role in changing consumer behaviour. Integrating online and offline channels enables retailers to offer the best shopping experience to consumers. While convenience and personalization are key drivers of consumer expectations, trust, and transparency have emerged as equal elements (Jui et al. 2021). Consumers are increasingly cognisant of data privacy concerns and require greater transparency over how their information is collected and used (Martin et al, 2017). Retailers must balance personalization efforts with ethical considerations so that the consumer's trust is not revoked.

2.2.7 Challenges for Retailers

This digital change has introduced numerous opportunities but also huge challenges for the retail industry. The most critical of these are the implementation costs, issues of consumer trust, and the opportunity for data security, all of which have significant impacts on the ability of retailers to adapt and benefit effectively from digital technologies (Pascucci et al. 2023). One of the greatest challenges to retailers is the huge investment in the deployment and sustenance of digital technologies. Creating and enhancing e-commerce platforms, building AI-driven systems of personalization, and providing AR/VR technologies, require a lot of investment funds Chen and Prentice (2024). The other challenge that mostly affects smaller retailers is they are to compete with the huge corporations that can afford the required capital invested in advanced technologies and infrastructure (Halverson 2023).

2.2.7.1 Cost Issues

Operational costs further add to these difficulties for retailers. To implement same-day delivery, for instance, investments in logistics, warehouse, and fleet management would be needed. These are factors that would squeeze profit margins (Bijmolt et al. 2019). In addition, omnichannel strategies require the harmonization of inventory management systems between physical and digital channels, which is a complicated and resource-intensive process (Yunita et al. 2024). The financial burden is further compounded by the pace at which technologies are advancing. Retailers need to upgrade their systems constantly to keep ahead, incurring recurring upgrade, training, and maintenance costs (Trương 2024). These costs tend to discourage small businesses from embracing full-scale digital transformation, as competition grows in an increasingly digital market.

2.2.7.2 Consumer Trust Issues

With a deeper integration of digital technologies in retailers' activities, building trust from consumers has become an increasing challenge. According to Morey et al. (2015), transparency in terms of who collects and uses data is the first step to creating and maintaining trust. At the same time, many consumers are wary about what happens to their personal information because of the growing influence of AI-based personalization and targeted marketing. Intrusive marketing practices, like over-personalization, can damage consumer trust because their privacy is violated Alzaidi and Agag (2022). Additionally, consumers increasingly require ethical behaviour from retailers, expecting responsible use of their data and for business to refrain from manipulative practices such as price discrimination or browsing behaviour manipulation (Yang et al. 2023). Retailers also experience trust issues in the form of misinformation and cybersecurity breaches (Admass et al. 2024). Recent data breaches on well-recognized brands like Target and Equifax

have instilled fears in consumers regarding the security of their information Juma'h and Alnsour (2020). Retailers must build comfort for these customers by placing security measures and transparently showing them, that their data is securely stored.

2.2.7.3 Data Security Issues

Data security is closely related to the question of trust and is a significant challenge for retailers. Businesses are exposed to hackers, ransomware attacks, and phishing because they rely on digital platforms. Lim et al. (2021) suggest that the retail sector is one of the most vulnerable sectors as it holds numerous pieces of sensitive customer information, including payment details and personal data.

Besides the data protection regulations compliance, such as the General Data Protection Regulation of Europe and the California Consumer Privacy Act in the United States, this adds another layer of complexity Naqvi and Batool (2023). Non-compliance could incur considerable fines and reputational losses, further underlining the necessity for secure data practices.

Balancing security and usability is also an ongoing challenge for retailers. As robust measures enhance security, they have the potential to make the customer experience complicated, which can further result in cart abandonment or less engagement by the customer Lemon and Verhoef (2016). This balance has been proven to be one of the significant hurdles for several retailers.

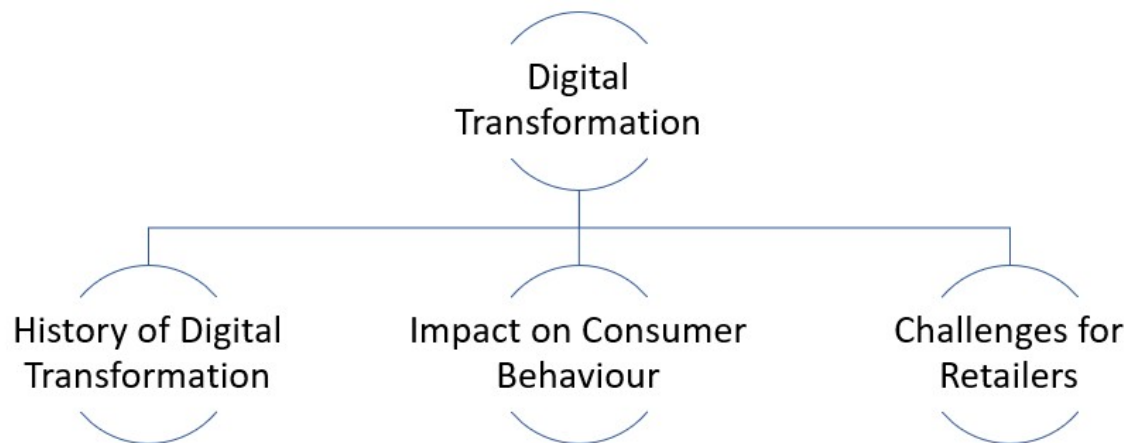


Figure 1: Digital Transformation in the Retail Sector (Source: Author's own work)

2.3 Generational Differences in Digital Engagement

Digital engagement, i.e., the interaction of consumers with digital technologies, is different in each generation. The differences are rooted in familiarity with technologies, trustworthiness, and motivations for engagement Jo and Ahn (2024). As indicated in Table 1, the silent generation born between 1928 and 1945 has digital literacy and often relies on younger family members to assist with shopping and transactions. Baby Boomers (1946-1964) had lower adoption rates of digital technology since they preferred traditional methods compared to online. Mainly, they are concerned about their data and security issues. Studies carried out consistently indicate that the two generations cannot be grouped together, because Generation X and Baby Boomers are very different in their digital skills, motivations, as well as adoption behaviour. Baby Boomers are also less technologically savvy, more security-conscious, and more anxious about new technologies, which restricts their adoption of digital shopping solutions (Lissitsa and Laor 2021; Kemp and Pérez 2023). Conversely, Generation X, by being exposed to personal computers and the internet at an early age, is more sceptical but more confident in implementing new

technologies (Erickson 2010; Favero 2022). Dash et al. (2023) also highlight that digital transformation adoption is different among generations, and such frameworks as TAM and UTAUT demonstrate notable differences between the two groups in perceptions of usefulness, trust, and ease of use. They balance both online and traditional methods. Millennials (1982-1996), Generation Z (1997-2012), and Generation Alpha (2013-present) are digital natives since they were born with the internet and witnessed the rise of e-commerce, social media, and smartphones (Vial and Gregory 2019).

Generation Z is well-known to be highly skilled using digital technologies since young age and, thus, feels very confident using digital retailing platforms. The knowledge they have with smartphones, mobile applications, and web interfaces results in quicker embrace of new retail technology than older generations who might need additional instructions and encouragement to use digital systems. The age factor and consumer psychology play a significant role in determining how people compare and embrace digital technologies in retails. The younger generation might find digital tools convenient, fun, and easy to use, whereas older people need technologies to show them apparent utility and effectiveness before they can use them. Such psychological perceptions affect how consumers embrace digital transformation and how they act in various phases of the shopping process (Sharma et al. 2023). Even though the supporting views introduce how digital channels influence consumer behaviour, it is necessary to note that digital marketing practices are constantly changing with the high variation of technology and consumer expectations, particularly in the UK retail setting (Taylor and Kaur, 2023).

Table 1: Digital Transformation in a Different Generation (*Source: Author's own work*).

Generation	Year
Generation Z	1997-2012
Generation X	1965-1980
Baby Boomers	1946-1964

2.3.1 Generation Z

Although when he first used the term ‘digital natives’, Turner (2015) was making reference to Millennials, the term has since been adopted for application to Generation Z, born between 1997 and 2012. They are the first generation to have grown up using smartphones from a very early age, alongside their usage of the internet, and social media. They are characterised by a profound understanding of the digital space that affects their behaviours, tastes, and relationships with brands. According to recent research, the digital behaviour of Generation Z has to be perceived within the framework of technological advances that defined consumer experience. Initial reports (2015-2017) tended to concentrate on the simple use of smartphones or tablets, as the digital tools then were limited. Nevertheless, even more recent studies show that the behaviour of Gen Z has come to be shaped by more advanced technologies now, including AI-powered suggestions, personalised feeds, virtual try-ons, and omnichannel stores (Prasanna and Asi 2024). These technologies influence the way Gen Z researches, compares, and analyses products before purchase (Tian et al. 2023). As an example, the retailers IKEA and Sephora have AR tools, which enable Gen Z to test products visually, directly introducing digital transformation into their pre-purchase experience (Kovács and Keresztes 2024). This demonstrates how the changing technologies have transformed the consumer experience for this cohort.

This generation is distinguished by deep familiarity with the digital environment, which impacts their behaviours, preferences, and interactions with brands (Prasanna and Asi 2024). A mobile-first orientation and a tremendous reliance on social media-driven experiences mark their relationship with technology.

2.3.2 Mobile-First Orientation

The preference for mobile-first experiences for Generation Z is attributed to the early, continuous exposure they had to smartphones (Ahmed 2019). More than 97% of Generation Z utilize smartphones as their primary device while accessing the internet. Mobile commerce also forms a major proportion of their online purchases (Kastenholz 2024). The smartphone has therefore become an expedient and portable device that is indispensable for many people in terms of communication, shopping, and entertainment in their hectic lifestyles (Heyman and Kushlev 2023).

The mobile-first strategy has far-reaching implications for the way Generation Z interacts with retailers and brands. Applications that cater to one-click purchases, personalized push notifications, and updates have great appeal to this audience (Isa et al. 2020). For instance, applications such as Amazon and ASOS enable users to view, compare, and purchase products on mobile easily; most of these applications also feature exclusive deals with recommendations catering to their previous viewing history. These conveniences have been influential in forming the expectations of the cohort in terms of speed and ease of online interactions (Wajidi et al. 2023).

Most importantly, Generation Z appreciates mobile innovations, such as an AR tool for virtual try-ons. Brands like IKEA and Sephora have taken advantage of AR apps to let users see a piece of furniture in a home environment or even test cosmetics virtually Kovács and Keresztes

(2024). According to Kim et al. (2022), interactive and immersive tools improve engagement while decreasing hesitation in the purchase choice, further confirming Generation Z's preference for mobile platforms.

2.3.3 Mobile-Driven Experiences

Central to Generation Z's digital lives are social media platforms, through which they connect, entertain themselves, and exchange goods and services. TikTok, Instagram, and Snapchat, among others, have evolved as key drivers of product discovery and decision-making. According to Kusuma et al. (2024), Generation Z relies heavily on social media for recommendations, through influences of products and services in terms of peer reviews and branded content.

As opposed to the older generation, Generation Z tends to believe in sponsored content and the user more than in traditional advertising Bratina and Faganel (2024). A study by Tian et al. (2023) found that social media posts influence more than 70% of Generation Z consumers' purchasing decisions. Brands that team up with influencers to create content that is authentic and relatable tend to enjoy a much higher engagement and conversion rate among this cohort (Sánchez et al. 2021). Also, the interactive and participatory nature of social media is very attractive to Generation Z. For instance, live-stream shopping, an entertainment-e-commerce hybrid, has become a popular function on Instagram Live and TikTok Live. According to (Fairistha et al. 2023), such live-stream events deliver real-time interaction between brands and consumers; thus, Generation Z can ask questions, view demonstrations, and/or make purchases. Moreover, Generation Z would require the involvement of inclusivity and authenticity in their social media engagements. Brands characterized by social responsibility, diversity, and genuine connection are likely to elicit a better response from this group (Vock 2022). For instance, a

campaign for environmental sustainability or social justice has the potential to truly resonate with Generation Z, further influencing their purchasing decision and loyalty to a brand.

2.3.4 Generation X and Baby Boomers

The Generation of X (born roughly between 1965 and 1980) and the Baby Boomers (born roughly between 1946 and 1964) did not grow up in the digital world. For these two generations, there exist specific barriers to adopting digital technologies and engaging fully with them (Twenge 2023). Such barriers are mostly based on digital literacy gaps, trust, and fear of change, which will majorly affect their interactions with new technologies, especially in retail environments.

2.3.5 Gaps in Digital Literacy and Confidence

A primary challenge for both Generation X and the Baby Boomers is the lack of digital literacy. Being digital natives, they didn't grow up with smartphone accessibility, computers, or the internet (O'Keeffe 2014). They, therefore, may not have the skills to assert themselves in mastering now complex digital tools and platforms that have become indispensable in daily life, especially as regards sophisticated applications in shopping online or using advanced features in apps and websites.

According to one study by the Pew Research Center, though 80% of Baby Boomers and 90% of Generation X use the internet, their skills in accessing more advanced digital functions are low compared to the younger generations (Faverio 2022). Baby Boomers tend to concentrate more on basic functions, including email or browsing the internet, but are less confident with complex digital activities such as online banking and shopping, mobile applications, or even online bill payments. This is further worsened by a lack of experience in the emergent technologies of VR or AI (Santosa et al. 2021).

Generation X has more ease with digital tools than Baby Boomers since they were growing during an early internet and personal computer boom. Generation X are not adequately incorporating new technology into their lives, such as virtual assistants or smart home devices. Because they are aimed at essentially 'tech-savvy' users. Due to this frustration and disengagement set in when they fail to understand technology. Baby Boomers, on the other hand, are more likely to rely on face-to-face interactions or traditional methods such as in-store shopping rather than embracing online platforms Chan and Lee (2023).

2.3.6 Trust Issues

Another critical challenge for Generation X and the Baby Boomers is insecurity issues related to digital technologies, especially data-related security issues. The younger generations such as Generation Z are most probably used to sharing personal data online, but the older age groups are perhaps more sceptical about it. Baby Boomers are usually even more concerned about security issues about their data, particularly when utilizing digital platforms to engage in shopping, banking, or even social interactions Lissitsa and Laor (2021).

According to (Jiang et al. 2016), Baby Boomers are more likely to abandon online transactions or refrain from engaging in digital activities considering the safety of their personal and financial information. The concerns escalate especially with worry about identity theft or fraud, which is one of the major concerns of the older generations around the world Kemp and Pérez (2023). For example, they are more likely to use traditional payment methods in the form of credit cards or cash in-store instead of digital wallets or mobile payment systems, like Apple Pay or Google Pay. Generation X is somewhat more open to using digital tools but shares many of the same trust issues. Lissitsa and Kol (2016) highlighted that Generation X tends to be cautious with the use of online payment systems and often prefers using well-established platforms with strong

reputations for security. The distrust of unfamiliar apps, websites, and payment systems can prevent this generation from fully embracing online shopping or exploring newer forms of e-commerce. These trust problems reflect a more profound reluctance about the reliability and transparency of online platforms, which can, for the uninitiated, feel quite intimidating (Cabeza-Ramírez et al. 2022).

2.3.7 Resistance to Change and Reactance to Compulsory Technologies

In addition to these issues of digital literacy and trust, there exist attitudinal aspects such as resistance to change and technological reactance, especially when digital technologies are perceived as imposed on them. Both cohorts have undergone significant changes, respectively, in the retail and technological landscapes, and their attitudes toward these changes may be a function of wanting to preserve older approaches or being uncomfortable with new, unfamiliar technologies (Soemartono 2017).

For the Baby Boomer, these changes toward digital shopping or self-service options, such as self-checkout kiosks and QR code menus at restaurants, are often viewed as unnecessary complications. Franco (2023) argues that Baby Boomers tend to perceive these changes in this way as a form of "technological disruption," leaving them alienated or frustrated. Many Baby Boomers may resist adopting these new technologies, preferring face-to-face customer service or traditional in-store shopping experiences, which they feel are more personal and dependable. Similarly, Generation X, while more adaptable to technological changes, can still experience technological reactance, especially when digital platforms replace familiar, offline methods. Erickson (2010) demonstrates that Generation X consumers are likely to feel resentful of new technologies in the retail sector due to their nature being seen as mandatory or inconveniently

imposed. Thus, the change of sales events being held via the internet, requiring the download of specific apps for exclusivity is perceived in an intrusive or unnecessary manner by this segment.

2.3.8 Comparative Analysis

This section compares Generation X, Baby Boomers, and Generation Z about their engagement with digital technologies, as illustrated in Table 2.

2.3.8.1 Adoption of Digital Technologies

Generation Z exhibits the highest adoption rates for digital technologies, as they are digital natives (Judd 2018). They were exposed to the internet, smartphones, and social media from a very young age, making them highly adaptable to new technologies. According to the (Pew Research Center 2022), 95% of Generation Z own a smartphone, and they tend to be early adopters of emerging technologies for example AR and VR (Vogels et al. 2022). They are very comfortable with online shopping platforms, mobile apps, and social media-driven purchasing behaviours (Lina et al. 2022). In contrast, Generation X is highly cautious and choosy in adopting new technologies. While they have a greater familiarity with digital tools, their adoption is still somewhat measured. Although Generation X are comfortable with e-commerce and uses online banking, they are less likely to engage with new advanced technologies such as AI-powered personalization or smart home devices. Conversely, they are more confident with established platforms but are less trusting of newer, unproven technologies Arnav and Shreevamshi (2021).

The adoption rate of digital technologies by Baby Boomers is the lowest, especially when it comes to shopping online. According to Bennett- Kapusniak (2015), most Baby Boomers still prefer in-store shopping due to comfort and familiarity. They even perceive new technologies as overwhelming or unnecessary, hence likely to provoke technological reactance. They are also the

most cautious towards trusting online platforms, especially concerning data security and privacy Nunan and Di Domenico (2019).

2.3.8.2 Frequency of Buying Online

In terms of online purchasing, Generation Z leads the way, spurred by its mobile-first orientation. 89% of Gen Z consumers shop online frequently on mobile and through social media, to make buying decisions (Chevalier 2024). This is a generation that resonates with the power of social commerce, in which social media sites, such as Instagram and TikTok, merge with the buying process. The frequency of online shopping for Generation X is moderate and balances their shopping behaviour between both e-commerce and in-store purchases. According to Agrawal (2022), Generation X also adopts the convenience of e-commerce; however, they prefer the tangible experience of shopping in physical stores, especially for some item categories such as groceries or luxuries.

Baby Boomers online shop less often, however, the behaviours are on the rise due to the pandemic. According to (Sonia 2024), Baby Boomers primarily shop online to receive necessities or when it is not possible to shop in-store. Their preference for face-to-face interaction and the physicality of in-store experiences continues to be a characteristic aspect of their shopping behaviours.

2.3.8.3 Digital Literacy and Technological Engagement

Generation Z has the highest level of digital literacy, having grown up in a world surrounded by digital technologies. These young adults can operate mobile apps, use voice assistants, and interact with AI-driven platforms. According to Stjepić et al. (2019), the comfort of Gen Z with digital tools is so high that they expect seamless, personalized experiences across platforms. While Generation X is digitally literate in a modest way, being comfortable with mainstream

sites of social media, email, and e-commerce, they are less competent with newer technologies, virtual assistants or wearables, and for example, will require more support to use the more advanced tools Çoklar and Tatli (2021). According to Çoklar et al.(2021), Generation X is secure on the basics but often reluctant to try new.

Low digital literacy characterizes Baby Boomers. Many prefer more traditional modes of communication and experience in shopping. (Carrillo-Durán et al. 2022) point out that Baby Boomers are somewhat frustrated with new technologies and prefer not to contemplate or engage with complicated online platforms or mobile apps, which limits their propensity to embrace e-commerce. Further, O’Keeffe (2014) observes that Baby Boomers have a greater learning curve in dealing with digital tools and might need hands-on support to get around these platforms.

Table 2: Comparative Analysis of Digital Engagement by Generation

(Source: Author's own work)

Characteristic	Generation Z (Born 1997–2012)	Generation X (Born 1965–1980)	Baby Boomers (Born 1946–1964)
Adoption Rate of Digital Technologies	High; early adopters of new tech (Jude 2018).	Moderate; open but more cautious.	Low; conservative in adopting new tech.
Preferred Shopping Channels	Mobile-first, social media-driven, online.	Primarily online, but also in-store.	In-store shopping, with limited online use (Sonia 2024).

Frequency of Online Purchases	Very high; frequent online shoppers.	Moderate; balanced between in-store and online.	Low to moderate; prefers in-person purchases.
Digital Literacy	Very high; born into digital environments.	Moderate; comfortable with tech but less adept with newer trends (Coklar et al. 2021).	Low to moderate; struggles with advanced technologies.
Technological Trust and Concerns	Trusts platforms but is concerned about data privacy.	Trusts established platforms, but wary of new systems.	High concern about data security and privacy issues.
Preference for Personalization	Very high; expects tailored experiences.	Moderate; appreciates personalized offers but not a priority.	Low to moderate; less emphasis on personalized experiences.

2.4 Factors Influencing Consumer Acceptance and Rejection of Digital Technologies

The consumer adoption of digital technologies is influenced by various psychological, behavioural, and situational factors (Antioco and Kleijnen 2010). While some consumers quickly accept and embrace new digital platforms, others exhibit resistance, primarily driven by concerns related to privacy, usability, and trust as shown in figure 2.

2.4.1 Drivers for Acceptance

There are several factors important for businesses to help them maximize user adoption, as illustrated in Table 3. Digital technologies, in that sense, have various psychological and

practical factors influencing consumer acceptance, such as perceived ease of use, trust, and marketing strategies. These drivers were widely studied through academic literature and real-world applications.

The Technology Acceptance Model (TAM), developed by (Davis 1989) explores how users come to accept or reject a technology. The TAM model has two core determinants of technology adoption these being: 1) perceived ease of use (PEOU) and 2) perceived usefulness (PU).

Perceived ease of use refers to how effortless a technology appears to operate, while perceived usefulness relates to its potential to improve productivity or convenience. For example, services such as Amazon and Netflix work only because their interfaces are intuitive and transparently provide value in streamlining purchases or entertainment (Musa et al. 2024). Ease of use has also been proven to be a key factor that affects adoption in applications, particularly in mobile applications. User-friendliness has emerged as the key determinant for consumers to continue using a particular platform Venkatesh and Bala (2008).

Consumer acceptance of digital platforms is influenced by trust. According to Pavlou (2016), trust reduces the risk associated with online transactions, and consumers are willing to use online shopping sites and online payment modes. Sophisticated security for mobile pay technologies such as Apple Pay and Google Pay has led to fast adoption; the data policy of these services is transparent (Shin 2010). Further, studies show that a lack of trust in data management or vagueness in a privacy statement can discourage potential adopters (Bansal et al. 2016). This is because transparency about data use and visible features like encryption creates trust.

Acceptance is greatly enhanced through effective marketing strategies that emphasize the convenience and value of digital technologies. For instance, Uber and DoorDash use advertising to underscore how much time and effort people save with their services (Schroder 2022). Loyalty

programs and discounts are also effective in creating a value position; this increases consumer willingness to adopt and continue using these technologies (Panjaitan 2021). Artificial intelligence-driven personalization has further intensified these dynamics as consumers increasingly expect digital environments to be customized to their needs and preferences Gao and Liu (2022).

Social influence, comprising referrals by friends and family, also motivates acceptance of digital technologies. Social media sites such as Facebook, TikTok, and Instagram were initially able to expand their user base through network effects, where the value of the technology increases as more individuals use it (Dolega et al. 2021). Furthermore, young consumers often adopt technologies based on social proof, when they find out that others such as their peers use and benefit from them, thereby creating a cascade of adoption (Kulviwat et al. 2009).

The technological innovations of AI, AR, and VR have also contributed to increasing consumer engagement by providing distinctive and immersive experiences. The acceptance of retail technologies by customers is highly influenced by consumer behaviour, psychology and age. The convenience and individualisation associated with younger consumers like Millennials and Generation Z are also attracted to the AI-based recommendations, mobile applications and self-check out systems (Grewal et al. 2020; Pantano et al. 2022). The older generations such as Generation X and Baby Boomers are more hesitant to use digital tools and value security and reliability first before applying digital wallets or loyalty applications (Lissitsa and Laor 2021; Kemp and Perez 2023).

Innovations such as AI, AR, and VR have further enhanced consumer engagement by offering unique, immersive experiences. AI-powered chatbots and recommendation engines, for instance, streamline interactions and provide tailored solutions, that consumers find convenient and

engaging (Huseynov 2023). Similarly, AR-related applications for retail, such as IKEA's AR app, enable users to see how products may look in their homes before buying, thus making the shopping process interactive and more fun. Cost-benefit analysis becomes a significant factor in technology adoption. The entry prices become minimal in the wake of affordable pricing models, freemium options, or pay-per-use plans within such price-sensitive markets. For example, technologies behind popular streaming services such as Spotify and Netflix have gained popularity following flexible subscription pricing lines that adapt to numerous market segments (Zhang et al. 2019).

Introduced by Brehm in 1966, reactance theory suggests that when individuals feel their freedom to make choices is being curtailed, they experience a psychological reactance motivational state directed at regaining their freedom. In the context of digital technology, policies such as the use of mobile apps to make purchases in stores can evoke significant consumer resistance. This resistance can then appear as a form of rejection of the technology, negative attitudes toward the enforcing entity, or a strong bias toward alternative solutions (Laurin et al. 2012).

For instance, some retail chains have forced customers to use mobile applications to find discounts or to shop, thereby frustrating non-tech-savvy users and/or those concerned about data privacy (Quach et al. 2022). Such requirements can be perceived as coercive, especially when individuals have fewer choices. Research indicates that consumers feel that these restrictions give way to the convenience of the corporation over their personal freedom of choice, which is a further intensifier of reactance (Wertenbroch et al. 2020).

2.4.2 Barriers to Acceptance

Despite the rapid proliferation of digital platforms, some barriers persist, as illustrated in Table 3. These include fears associated with privacy issues, fear of technology, lack of digital literacy, and

related user experience issues (Yu et al. 2024). Knowing these barriers will play a very good role in designing interventions that improve user engagement.

The greatest barrier to consumer acceptance of digital technologies is fear based on privacy concerns. Many users worry that their personal information will be misused or improperly protected. According to various studies, high-profile data breaches against Facebook and Equifax have fuelled public scepticism about data security (Bansal et al. 2016). Consumers are also frightened of having financial information or health records being gathered by some platforms due to the risk of identity theft or misuse (Shin 2010). Also, Smith et al. (2011) indicate that ambiguous or unclear privacy policies will make consumers even more averse to the technology. The rise of surveillance capitalism has also heightened these concerns. Jones (2024) argues that many digital platforms prioritize data collection and monetization over user security, which undermines consumer trust. Addressing privacy concerns through transparent data practices, stringent security measures, and compliance with regulations like the General Data Protection Regulation (GDPR) can mitigate these fears and enhance user adoption (Amoo et al. 2024). Another major cause is technophobia or fear of technology. Older generations are especially resistant to change. According to various studies, individuals who feel less confident in how to use or comprehend digital tools are more resistant to adoption (Czaja et al. 2006). For example, many Baby Boomers and members of the Generation X group view technologies such as artificial intelligence and machine learning as too complicated or daunting Charness and Boot (2009).

This fear often comes from a lack of experience and/or past failures. For example, the silent generation (1928 to 1945) may remember efforts at using old computers or user interfaces that they were not able to master, which tends to evoke further avoidance of these new technologies

(Venkatesh et al. 2003). Tackling technophobia will need multi-pronged education, simplification of designs, and focused outreach to dispel fears and dissipate anxiety.

Digital literacy is crucial for the appropriate use of digital technology, but nearly all users lack the necessary skills. This gap occurs more profoundly in developing countries and older populations, due partly to limited access to digital education (van Dijk 2020). Research by van Deursen et al. (2017) established that low users of digital literacy are unlikely to embrace technologies because they lack the self-confidence to efficiently operate platforms and to discern functionalities or critically evaluate online content. Mass adoption can be influenced through efforts like training programs and making accessible resources. For example, government-led initiatives in countries including Singapore have achieved increases in digital skills through targeted campaigns and workshops (Erh 2023).

A poor user experience deters users from engaging with digital platforms. Confusing interfaces, slow loading times, or technical glitches can give users a frustrating experience and deter disengagement. Nielsen (2019) demonstrates how a user's acceptance of technology depends on usability. He argues that without an intuitive design, the platform loses users. Belk et al. (2014) revealed that users are more likely to leave an e-commerce site if the navigation is cumbersome or the checkout process is not clear. Mobile apps full of unwanted advertisements, or frequently crashing, are often criticised and deter future use. These problems require spending money on user-centric design and actual testing to remove technical issues.

Technical issues for instance software bugs or compatibility issues, also work against the adoption of digital technologies. Such issues can diminish trust and create an expectation of unreliability. An example of users experiencing failure during transactions when using early versions of digital payment systems discouraged them from using these technologies further

(Khando et al. 2022). Such difficulties pose issues for those technologies meant for less-well-off or rural populations, where they would struggle to find access to technical support Donner and Tellez (2008). Businesses need to go for strong infrastructure and provide responsive customer support so that glitches are addressed quickly. Another way of preventing the problem is through proactive measures including automatic updates and an error reporting system.

One major trigger of psychological reactance in the adoption of digital technology is the lack of perceived alternatives that are viable (Feng et al. 2018). Without choice, users' feelings of autonomy can be diminished. For example, the adoption of a new platform or technology which one must do, will lead to rejection and dissatisfaction. For example, during the pandemic of COVID-19, restaurants within cities introduced QR-code menu systems that would help reduce virus spread contactless. Nevertheless, this 'novel' way alienated customers who did not possess a smartphone or were not familiar with the operation of QR-code technology. As Mehta et al. (2021) pointed out, this enforced utilization of digital resources often resulted in exclusion for certain sections of the population, such as seniors or people from nontechnological cultures, leading to frustration and a sense of abandonment. Providing alternatives, such as the use of paper menus, could help alleviate such experiences and serve the cause of inclusivity.

One of the most significant areas of concern under the mandatory adoption of digital platforms is related to data privacy. These technologies may force consumers to share sensitive information, such as personal details, location data, or browsing habits Romansky and Noninska (2020). This kind of sacrifice of privacy for functionality can erode trust in the technology and even in the organization that enforces it. Xie et al. (2011) reported that users are particularly wary of platforms that lack transparency about how their data is collected, stored, and used. For instance,

apps that demand too many permissions or do not clearly explain their privacy policy seem suspicious and might result in both reactance and rejection.

The acceptability of digital technologies depends on their usability to a significant extent. The feeling of frustration and helplessness towards complicated platforms or devices with unclear navigation and steep learning curves is very common among low-tech users (Kim 2015). This would be more applicable in terms of older demographics and less exposed people to technological use. Charness and Boot (2009) stated that usability issues contribute to not using technology further because the experience may be daunting or overwhelming for users. For example, a badly developed mobile application that has intuitive features or does not incorporate accessibility, helps fuel resistance, as it impedes further uptake. Mitigation of complexity barriers is necessary when addressing these issues through user-friendly designs, step-by-step tutorials, and accessible interfaces (Devarapalli 2022).

Table 1: Acceptance and Barriers to Digital Transformation (Source: Author's own work).

Acceptance	Barriers
Trust	Data Privacy
Marketing	Data literacy
Social media	Resistance to change
Innovation	Technological

2.4.3 Strategies to Reduce Psychological Reactance

In this process, people are free to choose whatever they want instead of pushing back against suggestions or changes.

2.4.3.1 Providing Options

Presenting consumers with several alternatives reduces the feeling of psychological reactance (Steindl et al. 2015). For instance, retailers can offer cash or card payment options that are either app-based or traditional in-store payment methods instead of strictly mandating one method of payment. Dillard and Shen (2005) suggest that when individuals perceive they have a choice, their sense of autonomy is preserved, fostering a willingness to try new technologies voluntarily. This principle can also be applied in contexts like digital-only ticketing for events, where offering alternatives such as printable tickets ensures inclusivity for less tech-savvy consumers (Feulner et al. 2022).

2.4.3.2 Transparency in Data Practices

Another key strategy for reducing reactance is clear and transparent communication on how personal data is collected, stored, and used (Brinson et al. 2018). When consumers trust the entity that will carry out the implementation of new technologies, they are more prone to accept them. Companies that stick to established Data protection regulations like GDPR show compliance according to legal standards but convey more credibility to the users. Providing opt-out options for certain data-sharing features can further enhance trust. Treiblmaier and Strebing (2020) emphasize that transparency in data practices minimizes suspicion and reassures consumers that their personal information is safeguarded, thereby reducing the likelihood of resistance.

2.4.3.3 Framing the Mandate Positively

The way a mandatory adoption is framed significantly influences consumer acceptance. It would further minimize resistance by presenting new technology to make something better in terms of convenience, safety, and, or efficiency rather than because the corporation wants it to be delivered this way (Rao et al. 2021). Laurin et al. (2013) report that when restrictions are viewed

as personally beneficial, negative responses are less likely to occur. For example, focusing on the convenience features of a mobile from streamlined check-out processes to individualized buying recommendations changes the need to turn it into something desirable.

2.4.3.4 Education and Empowerment

The psychological factor of inertia from fear or unfamiliarity with new products is also an important concern (Safeer et al. 2023). Educating and empowering users can help alleviate these concerns. Accessibility to user-friendly tutorials, in-store workshops, or accessible customer support will dispel the fears of consumers initially. According to Mullins (2022), enhancing digital literacy among users, especially the aged, greatly diminishes anxiety and frustration while increasing the chances of a more positive attitude toward technology adoption in the retail sector. For instance, banks implementing step-by-step guides for mobile banking applications will increase adoption rates and decrease customer apprehension.

2.4.3.5 Gradual Implementation

Mandating technologies gradually, with positive incentives for early adopters, will ease the tension and encourage minimal resistance among individuals. Mehta et al. (2021) posit that phased rollouts allow consumers to acclimatize at their own pace, thus fostering acceptance. During this period, existing options help ensure inclusivity, and incentives in the form of discounts, rewards, or exclusive offers encourage experimentation with the new technology in the retail sector (Pantano et al. 2022). For example, retailers can incentivize the use of an app while maintaining traditional payment options until customers become comfortable switching over completely.

2.5 Theories and Model

Digital transformation in the retail sector is significantly changing due to technological advancements and consumer expectations. This research uses the technology adoption model (TAM) and reactance theory to analyse consumer expectance and resistance to digital technologies.

2.5.1 Technology Adoption Model (TAM)

In 1989, Fred Davis developed the technology adoption model (TAM) for understanding consumer acceptance of technology. The TAM model is adopted in this study because it offers a practical framework for examining how different age groups perceive digital retail technologies in terms of ease of use and usefulness. These two psychological components are fundamental in understanding willingness to adopt digital shopping tools and therefore provide strong alignment with the research aim of exploring consumer acceptance within a digitally transforming UK retail sector. The TAM model has two factors, perceived usefulness (PU) and perceived ease of use (PEOU), to determine consumer intention to use a technology. Perceived usefulness is the degree to which a person believes using a particular system would increase performance. On the other hand, Perceived Ease of Use (PEOU) refers to a person who believes that using a specific system would be free from effort (Davis 1989).

The Technology adoption model (TAM) in the retail market explains why consumers accept or reject digital technologies such as E-commerce, Artificial intelligence (AI), smartphones, and AR/VR. For instance, consumers will likely adopt a retail mobile app since it provides value such as faster checkout and personalised recommendations (Poushneh 2018). On the other hand, consumers are likely to refuse adoption if they find a complex system like AI as they may not trust it.

2.5.2 Technology Adoption Model (TAM) for Retail Context

According to Gefen et al (2003), consumer trust in digital platforms significantly impacts perceived usefulness and ease of use. Because the consumer is ensured that their data is safe and less worried about security, fraud, and misuse of information. Also, a trustworthy platform provides accurate and consistent information about products and services. Regarding social influence, peer recommendations, reviews, ratings, and social media platforms can increase perceived usefulness by providing reliable information Venkatesh and Bala (2008). When consumers see positive feedback from others, it builds confidence and trust in the technology's reliability and effectiveness.

The generational aspects also intersect with TAM, Generation Z who are familiar with digital technology have higher PEOU, while older generations like baby boomers and Generation X have higher PU due to their less knowledge and confidence about technology (Bolton et al, 2013).

2.5.3 Reactance Theory

The technology adoption model (TAM) does not explain why consumers resist adopting technology. However, the model briefly explains consumer's acceptance behaviours. In 1996, Brehm introduced reactance theory to provide insight into consumer resistance. Reactance occurs when individuals perceive their freedom of choice, leading them to accept or reject technology Brehm and Brehm, (1981).

2.5.4 Reactance in the Digital Retail Market

Digital technology often collects huge amounts of consumer data such as personal information, and bank card details leading to fears about misuse which triggers reactance Hong and Thong (2013). People are worried about how the data is collected, and stored, misuse of personal

information, theft, and lack of transparency lead them to not accept technology. According to Clauss et al. (2019), older generations are resistant to digital technology because they prefer conventional retail techniques and do not embrace digital retail systems like self-checkout services and loyalty programs based on mobile apps. Because older generations like baby boomers and Generation X are not familiar with new technologies. They are also concerned about their privacy and data security leading them to resist digital platforms. On the other hand, the younger generation like Generation Z poses lower reactance due to their familiarity with new technologies leading them to accept digital transformation in the retail market more readily.

2.6 Conclusion:

Digital transformation has significantly reshaped the retail landscape, influencing consumer behaviour across various generations. Despite the extensive literature on generational differences in technology adoption, a notable gap exists in understanding how these differences impact digital transformation. Generation Z, born between 1997 and 2012, is characterized as digitally native, having grown up in an environment where technology is deeply ingrained in daily life Francis and Hoefel (2018). They strongly prefer online shopping, extensive social media usage, and instant access to information (Turner 2015). These tendencies reflect a high level of comfort and competence with digital platforms, positioning them as early adopters and frequent users of evolving technologies. In contrast, older generations, including Generation X (1965–1980) and Baby Boomers (1946–1964), display a more cautious approach to digital adoption. They gradually integrate digital tools into their routine but tend to opt for traditional retail environments due to lower digital literacy and greater trust in conventional shopping methods (Bolton et al. 2013). Generational differences present specific challenges and opportunities to businesses undergoing digital transformation.

The existing research acknowledges differences in generational consumers but does not go ahead to address their implications on digital transformation. Studies like those of Vitelar (2020), and Li and Zhang (2021), acknowledge the broad strokes of consumer behaviour but rarely dive into age-related factors and their direct impact on retail strategies. Most research tends to generalize consumer behaviour, ignoring the nuances in how different age groups engage with digital platforms. This gap prevents retailers from formulating strategies specific to each generation's tastes and hurdles. For example, where Generation Z requires seamless and very interactive digital experiences, other generations may need simplification and assurance. Without studying these differences more extensively, businesses can lose critical segments of consumers while making their efforts at digital transformation futile.

The younger consumer, and in particular Generation Z, presents exciting business opportunities. Deeply digital natives are a group of consumers who are ready to test out new, innovative digital platforms. They often expect real-time interaction and seamless integration of digital services into their lives together with highly personalized, solutions. They are also a socially and environmentally conscious group that expects the brands with which they interact to be responsible and consistent with their own personal values Smith and Anderson (2018). However, their high expectations are also a challenge to retailers because to maintain loyalty, they must be in the right position to give users experience-centred and engaging experiences. On the other hand, the older generations have psychological and practical barriers to adopting digital media. Factors such as low digital literacy, fear of complexity, and fear of privacy and data security explain why they slowly adapt to digital platforms (Bolton et al. 2013). Strategies that must be employed to overcome these barriers include trust-building, simple interfaces, and hybrid approaches, combining digital and physical retail elements.

The challenge that retailers face is to bridge the generational divide to ensure the inclusivity and effectiveness of digital transformation initiatives. Businesses are limited in their capacity to cater to the needs of different age groups if they cannot segment their digital engagement strategies effectively. For instance, while Generation Z tends to favour dynamic, interactive content, older generations are more likely to favour straightforward, informative communication. Younger consumers are likely to be responsive to influencer marketing, gamified campaigns, and social media-driven interactions, while older generations are more likely to be responsive to platforms that offer tangible benefits, clear value propositions, and accessible customer support. Unless businesses fully understand these generational differences, they may not be able to optimize their digital marketing strategy, which leads to a less-than-optimal engagement and lower satisfaction within consumer groups.

The theoretical frameworks of TAM and Reactance Theory can help analyze the generational differences in digital transformation. TAM lays out cognitive factors such as perceived ease of use and usefulness as crucial in determining attitudes towards digital adoption (Davis 1989). This model will especially be useful in understanding the slower rates of adoption from older generations who often consider digital platforms to be cumbersome or unnecessary. Conversely, the Reactance Theory, which emphasizes emotional responses to perceived coercion or loss of control, can explain the resistance among both younger and older consumers when digital initiatives fail to align with their expectations or values (Laurin et al. 2013). For example, Generation Z may reject platforms they perceive as inauthentic or invasive, while Baby Boomers may resist platforms that impose unfamiliar processes. This may integrate the frameworks toward a better understanding of the cognitive and emotional factors that influence the response of generations to digital transformation.

The increasing influence of digital platforms on consumer behaviour further calls for generationally segmented research that fills in the gaps in the current literature. Retailers need to craft bespoke strategies, considering the preferences and challenges of each generational cohort. For Generation Z, this means using their digital literacy to create highly engaging, interactive experiences that meet their expectations for personalization and immediacy. Retailers can use social media-driven campaigns, influencer partnerships, and gamified elements to capture their attention and foster loyalty (Smith et al. 2023). For older generations, strategies should focus on accessibility and trust, providing user-friendly interfaces, clear value communication, and personalized support to ease their transition into digital environments. Beyond that, educational facilities, such as tutorials and helplines, can be used to strengthen their confidence and interest in utilizing digital platforms.

Future research should focus on examining age factors involved in the digital transformation process, including the psychological, cognitive, and behavioural aspects affecting generations' responses to digital platforms. The main areas of research include the role of digital literacy in shaping engagement, perceived complexity and trust in adoption rates, and cultural and regional factors that influence generational attitudes toward digital transformation (van Deursen et al. 2017). For instance, localized studies could investigate how generational differences are manifested in specific markets and provide actionable insights for retailers operating in diverse cultural contexts. Additionally, integrating theoretical frameworks like TAM and Reactance Theory could guide the development of strategies that address both cognitive and emotional barriers, fostering greater inclusivity and engagement across generations.

The findings of such research could empower retailers to optimize their digital transformation efforts by tailoring strategies to the unique needs of each generational cohort. Generation Z, it

will focus on using the developing technological capacities of AR and AI to create more personalized and immersive experiences. For older generations, hybrid models combining digital and physical elements may be the focus. They can be in the form of click-and-collect services or in-store digital kiosks. These approaches could fill the gap between traditional and digital retail, ensuring that businesses remain accessible and relevant to all age groups.

Digital Transformation	Factors Influencing Acceptance and Rejection
Generational Differences	

Figure 2: Conceptual Framework of Digital Transformation (Source: Author's own work)

Chapter 3: Research Design

3.1 Introduction

This chapter describes the methodologies followed to address the research objectives of this study, addressing generational differences in consumer behaviour and attitudes toward digital technologies in the UK retail sector. It is designed to ensure a rigorous investigation into how consumers from different age groups interact with digital retail platforms and the factors influencing the adoption or rejection of these technologies. The study details the research philosophy underpinning the study, justifying the qualitative approach and research design. It then explains to whom data collection is targeted, the methods, and the techniques of analysing data in the context of the study being interpretivist. Ethical considerations and validity and reliability measures are also detailed so that the integrity and credibility of the research are ensured. Finally, the study concludes with an acknowledgement of its limitations.

A qualitative methodology is embraced in this study to create knowledge that would reveal valuable insights into the evolving pattern of consumer behaviour within the transformational framework of digitalization and thus make an impactful contribution towards the development of both academic writing and practical uses in retail management.

3.2 Research Philosophy

The research philosophy that guides this study is interpretivism. This paradigm seeks to understand the subjective meanings and lived experiences of individuals within their social contexts. It is founded on the view that reality is socially constructed and context-dependent and not a single objective truth. In such a framework, the approach would therefore be looking at how individuals perceive and interpret their experiences, knowing that such interpretations are socially, culturally, and situationally influenced Creswell and Poth (2018).

Unlike positivism, which is based on objective measures, statistical analyses, and generalizations. Interpretivism has a different and much more subjective focus, wherein human behaviour entails complexness in interpretation, where phenomena need a deep and contextually embedded understanding (Saunders et al. 2019). The case here is such, where exploration is required through subjective and complex experiences of the UK retail sector's consumers who interface with digital technology. As a dynamic phenomenon in its very nature, digital interactions depend on the attitudes, motivations, and societal influences of the individual, and these are best interpreted through an interpretive lens, which allows for an exploration of not only what consumers do, but also why they do it and how they make sense of their own behaviours and decisions.

Key concepts central to interpretivism are subjectivity, context, and meaning-making.

Subjectivity refers to the fact that people perceive and interpret reality in only the ways they can,

based on their varied experiences and values. Context requires findings to be in situ within the peculiar social, cultural, and technological contexts in which they take place. Finally, meaning-making refers to the process through which persons construct and assign meaning to their interactions and experiences (Marianne Daher, et al. 2017).

This interpretive approach thus achieves the purpose of a study that is tailored to searching for the deeper meaning of consumer interactions with digital retail technologies. For example, the very reason why Generation Z seems to be very keen on using digital platforms more than Baby Boomers requires a qualitative and interpretive approach to research, going beyond mere numeric trends to search for the reasons behind such behaviours, given their various motivations, perceptions, and emotional connections. It therefore allows for an interpretivist approach that captures how digital transformation is culturally and generationally specific in terms of how it influences consumer engagement Denzin and Lincoln (2018).

It is also on the philosophical aspect wherein the co-creation of meaning between the researcher and participants happens. Contrasted with the approach of positivist studies wherein a researcher will distance himself and act as objectively as possible, it is only through interpretivism that the active contribution of the researcher in the data interpretation will occur (Smith 2015). In general, such a dialogue has become an interplay for insights generated in qualitative approaches such as semi-structured interviews.

3.3 Research Method

This research adopts a qualitative approach, which is best suited for the exploration of complex social phenomena, such as psychological and behavioural factors influencing consumer interactions with digital technologies. Qualitative research is defined as a method that seeks to understand the meanings, experiences, and perspectives of individuals, emphasising depth over

breadth Denzin and Lincoln (2018). This approach is far different from that which quantitative methods abide by, imposing the actual stress on the quantitative data and statistical generalization but conveying real, rich, descriptive data capturing human behaviour in detail. It is founded on an interpretivist paradigm where reality is said to be constructed and dependent upon the context in which it exists. This can be aligned with the purpose of the study, which would be to examine the subjective experiences of consumers in the UK retail sector. According to Susilo et al. (2021), qualitative research investigates how people understand their experiences and what they attribute meaning to which makes this kind of research particularly useful when complex behavioural patterns cannot be measured easily.

3.4 Research Strategy

For this study, a focus group might not be the best approach because of several drawbacks. First, there may be an imbalance in viewpoints if prominent people overpower others, especially when talking about generational variations in digital usage. Second, replies may be influenced by social desirability bias, where people may communicate their true attitudes instead of agreeing with the group. Lastly, individual interviews are a more suitable qualitative technique for comprehending consumer behaviour in the context of digital transformation as they provide a deeper examination of individual experiences and decision-making processes.

A characteristic feature of qualitative research is that it uses open-ended, flexible methods of data gathering, in which unexpected findings can be derived. In this research, the primary method of data collection employed is semi-structured interviews. Semi-structured interviews are a popular form of qualitative research that enable in-depth exploration of participants' views while still allowing for some degree of structure to ensure that the key topics are covered (Smith and Osborn 2008). Furthermore, semi-structured interviews are especially helpful in this study to

provide room for going into detail about consumer experiences with digital technologies in the retail sector but in a structured way to ensure the objectives of the research are covered systematically. Also, semi-structured interviews bring together the features of both structure and flexibility as a set of predetermined questions aids in establishing consistency while remaining flexible enough to allow freedom of elaboration by the participants (Bryman 2016). It is most effective during the discussion of aspects such as participants' attitudes, beliefs, and motivations where such an in-depth understanding towards their individual perspectives can be taken.

The richness of context-specific insights is perhaps the biggest strength of qualitative research, which helps in understanding human behaviour in a much deeper way. However, this too has its limitations. Qualitative research has been criticized many times for being subjective and for the lack of generalizability. This study faces these challenges by adopting rigorous data collection and analysis procedures to enhance credibility and trustworthiness Lincoln and Guba (1985).

To ensure the reliability and validity of the findings, the study follows the Lincoln and Guba (1985) model which includes credibility, dependability, confirmability, and transferability.

Credibility: Credibility was established by spending a long time with participants to understand their deep experiences. With the help of multiple data sources, methods, interviews, and observation, triangulation was achieved. Furthermore, to ensure the accuracy and validation of the findings, a member check was conducted. Lastly, peer debriefing was conducted to discuss findings with colleagues to gain an external perspective.

Dependability: To ensure dependability, an audit trail was conducted where all the research process is documented, including data collection, data analysis, and decision making. As a result, other researchers were analysing data to see if similar conclusions were reached.

Confirmability: Confirmability seeks to establish that findings are based on participants' experiences rather than researcher bias. This study maintained transparent documentation of data collection and analysis procedures to allow external scrutiny. Reflexive journaling was also used to track the researcher's thoughts, decisions, and potential influences on the study.

Transferability: A rich, detailed description of the research context and participant demographics was provided, enabling other researchers to assess the applicability of the findings to different settings.

3.5 Data Collection Method

Questions of the interview were designed to gather information on participants' views concerning the advantages and disadvantages of digital transformation, and experiences about the usage of retail channels. This approach fits within the interpretivist research philosophy that seeks to understand the subjective meanings and experiences of individuals (Susilo et al. 2019). Semi-structured interviews helped capture rich, detailed narratives providing insight into how different age groups interact with digital technologies in the retail sector. Questions will be prepared based on research objectives and questions in order to achieve the overall aim of this study.

3.6 Participants

The target groups for this research will include Generation Z, which is a younger demographic, and a merged category of Generation X and Baby Boomers as older demographics. These target groups were considered because they created an understanding of age category profiles when interacting with digital technologies in the retail sector.

Generation Z (Gen Z): consists of those people born between 1997 and 2012, with their typical features described as highly digital-savvy and highly technological. Born into a completely digital-first world, Gen Z consumers tend to embrace the newest technology in use. In this way,

Gen Z customers favour shopping online, browsing through social media, and immediate information retrieval Francis and Hoefel (2018). Behaviours and attitudes towards digital transformation in these groups will dictate future retail trends.

Generation X and Baby Boomers represent- consumers in the target market between 1946 and 1980 and are the only age groups that have experienced both traditional to purely digital retail environments. Some in each of these groups may already have adopted digital technologies, but others are less likely due to reasons such as convenience with traditional channels, privacy issues, or a non-digital skill set (Rosenbaum-Elliott et al. 2018). There is a need to understand the other's perspectives by retailers to devise inclusive digital strategies.

This study encompasses both young and older segments to encompass an extensive spectrum of consumer experiences regarding the effects of digital transformation for various age groups. This research focuses only on Gen Z, Gen X, and baby boomers, excluding Millennials due to overlapping behaviours with adjacent groups and the Silent Generation due to low digital engagement.

3.7 Selection Criteria

Participants who could best satisfy the criteria given below were selected as they had to have experience with digital technologies and typical supermarket shopping behaviour. These two criteria would ensure that only participants with experiences, relevant to the study, would share their insights.

1. Experience with Digital Technologies: The choice of participants was based on whether they have used e-commerce platforms, mobile apps, and social media, among others. This will ensure that the participants have a minimum understanding of digital technologies, thus giving baseline observations on their experiences and attitudes.

2. **Common Shopping Behaviour:** Participants were also selected based on their regular interaction with retail, either online or in-store. This criterion ensures the practical experience that the participants had in retail channels makes their response relevant to the focus of this study on the transformation in digital terms within the retail sector.

These selection criteria were intended to ensure that participants could offer rich, detailed narratives about their experiences with digital technologies in retail, thus supporting the aim of the study, which is to understand the generational differences in consumer behaviour.

3.8 Sample Size

The study used a sample size of 8 participants, with the ratio of males and females being 50:50 for both younger and older age groups. The younger age group, consisting of Gen Z only, and the older age group included a mixture of Gen X and Baby Boomers. Specifically, the Gen Z group included 4 participants (2 male and 2 female), and whilst the older age group also included 4 participants (2 male and 2 female), 1 male and 1 female were Gen X and the same for Baby Boomers. This balanced sample enabled the comparison of diverse demographic groups by shedding some light on how age-related factors might influence consumer engagement in digital technologies.

- **Balanced Representation:** Male and female participants from a range of age groups are used in this study to capture general viewpoints and remove gender-related biases from the results, providing a suitable response to the question of how age and gender will affect the digital transformation of the retail sector.
- **Comparative analysis-** The sample size is 8 participants, which is small but adequate for a qualitative study focused on in-depth exploration rather than generalizability Creswell and Poth (2018). By making a comparison between the two age groups, the study can

distinguish the differences and similarities between these groups' interaction with digital technologies, thus helping retailers to devise inclusive digital strategies.

- Saturation Point- In qualitative research, saturation point is a concept used to determine the right sample size. The saturation point occurs when no new themes or insights emerge from the data. It means that enough data has been collected to answer the research questions (Guest et al. 2006). A sample size of 8 seems low, but semi-structured interviews will ensure a rich and elaborate collection of data so that questions related to research can be probed into exhaustively.
- To reach those people, a purposive approach will be employed. Purposive sampling is the process of choosing participants depending on certain criteria. Purposive sampling is the most effective method since the participants in this study's required who actively accept or reject digital transformation. Furthermore, this approach will make it easier to compare the behaviours of these three generations.
- The data will be collected both using online and offline methods. Online it will collected by using apps like Zoom or Google Meet, while offline it will be collected in the work premises.

3.8 Data Analysis

The collected data were analysed using thematic analysis, one of the best-known qualitative research methods for the identification, analysis, and reporting of patterns, or themes, within data Braun and Clarke (2006). Thematic analysis is highly appropriate for this study because it provides a flexible yet systematic way of analysing qualitative data, and the researcher will be able to find meaningful patterns and insights on consumer behaviour and digital transformation

in the retail sector. In this case, the thematic analysis has several steps that all contribute to providing an overall idea.

3.8.1 Interview Transcription

Transcription is the first procedure for data analysis. In this study, all the interviews were transcribed using an app called Otter AI. All the interviews were therefore transcribed in full to preserve accuracy and include all the respondents' richness. Transcription is one of the key steps in qualitative research, converting spoken language into written text that can be thoroughly analysed Braun and Clarke (2013). Verbatim transcription preserves nuances like tone, pauses, and emphasis, which are crucial for an accurate interpretation of the data (Nowell et al. 2017). The interviews were then coded multiple times for accuracy and to familiarize the researcher with the data.

3.8.2 Identifying Themes and Patterns

Once the interviews were transcribed, the next step was identifying themes and patterns within the data. This process involved coding; that is, the systematic categorization of data into meaningful segments Braun and Clarke (2006). Coding was conducted in two stages:

- **Initial Coding** This step entailed breaking down the data into smaller units (phrases, sentences, or paragraphs) and assigning a natural description based on content as shown in Appendix C. This stage was guided by the specific research questions and objectives in ensuring the appropriateness of the codes to the specific focus of digital transformation and consumer behaviour.
- **Thematic Coding:** Based on the open coding done previously, data were coded to further find recurrent patterns and themes as shown in Appendix C. It includes similar codes in groupings with higher-order themes that emerge by reducing codes. The groupings like

"convenience," "easy to use," and "saving time" fall under the superordinate theme called "Benefits of Digital Transformation."

The process followed for thematic analysis was an iterative approach; it went back and forth from data to the emergent themes such that the results always stayed true to the voices of the respondents. The said process enhanced the credibility and trustworthiness of the findings, and the rigour of the data analysis enhanced the dependability and repeatability Braun and Clarke (2019).

3.8.3 Interpreting Themes

Finally, there is the interpretation of the themes, after which the findings inform the research objectives and are useful in the development of the proposed framework. In this step, the researcher goes beyond the description at the surface level to seek the underlying meanings and implications of the defined themes Braun and Clarke (2006). For instance, if a theme such as "generational differences in technology adoption" emerged, the researcher would interpret this theme by relating it to the existing literature on consumer behaviour and digital transformation.

Interpretation also involves the context in which the data was collected. For instance, as the retail sector in the UK remains on focus, such findings must, therefore, be interpreted relative to the unique context of the nation's environment of aspects like consumer tastes, regulatory set-ups, or the dynamics around market forces and others Pantano and Dennis (2019). Interpretation of themes in that regard deepens the understanding based on the changes affecting consumer behaviour influenced by these age brackets within digital transformation processes.

3.9 Ethical considerations

Ethical considerations are the bedrock of qualitative research, and in this case, the protection of participants' rights and well-being is a cornerstone. All participants were provided with informed

consent and given a clear explanation of the research objectives, their role, and their rights, including the right to withdraw at any time without consequences (British Psychological Society 2021). This openness ensured the voluntarism of participation since all participants were provided with clear knowledge of their participation in this study. Secrecy and anonymity were tightly followed by expunging sensitive information and applying pseudonyms to participants. In compliance with GDPR, data kept securely with minimum access to its users, was that of research personnel. These measures are within the ethical requirement of protecting privacy, especially during discussions of private experiences with digital technologies (Saunders et al. 2019). Moreover, it allowed participants the opportunity to look at their transcripts of interviews as a way to ensure accuracy and fairness. Observing these ethics not only keeps the participants' interests safe but also increases the credibility and validity of the data.

3.10 Limitations

Like all study, this study has several limitations despite its strengths. The sample size is only 8 participants. Although this sample size is good for an in-depth qualitative study, the findings may be limited in terms of transferability to other scenarios. Qualitative research is more related to depth rather than breadth. Hence, the information obtained is localized and may not apply to other situations (Creswell and Poth 2018). This does limit the generalizability of the outcomes in other regions or industries where differences in culture, economy, and regulations could influence consumer behaviour in the UK retail sector Pantano and Dennis (2019). Self-reported data may also be limited in that there could be the issue of response bias. The respondents would give answers that could be socially desirable or forget their experiences, thus affecting the validity of the data (Bryman 2016). Finally, generational differences may be an oversimplification and neglect other critical influences including socioeconomic status or

technological literacy that also influence consumers. Future research could rectify these issues through sample size expansion, examination of other variables, and cross-cultural comparison.

3.11 Conclusion

This chapter on research methodology discusses the systematic approach taken in investigating consumer engagement with digital technologies within the retail industry. Here, it justifies the choice of interpretive philosophy and qualitative methods used and goes on to describe the data collection and analysis methods applied. This chapter demonstrates that the research is rigorous and valid, making the findings useful for scholars.

Chapter 4: Data Collection and Data Analysis

4.1 Introduction

This chapter presents the findings from semi-structured interviews conducted with eight participants, exploring generational differences in consumer behaviour toward digital retail platforms in the UK retail sector. The analysis is structured around nine research questions, with responses from participants categorised into two generational groups: Gen Z (born 1997–2012) and Gen X/Baby Boomers (born 1946–1980). The analysis follows Braun and Clarke’s (2006) six-phase thematic analysis framework, allowing for the identification of recurring patterns and themes across responses. The analysis aligns with the interpretivist philosophy, emphasising subjective experiences and meaning-making in digital retail interactions.

4.2 Participant Demographics

The interview study included eight participants from different age groups and professional backgrounds. Participants were assigned pseudonyms (P1-P8) to maintain confidentiality. The table below summarises their generational category, location, and occupation.

Table 2: Participant Demographic Information

Participant	Generation	Location	Occupation
P1	Gen Z	Whitchurch	Accountant
P2	Baby Boomer	London	Housewife
P3	Gen X	Overton	IT Specialist
P4	Gen Z	Basingstoke	Manager at Sainsbury's
P5	Gen Z	Oakley	Dancer
P6	Baby Boomer	Bournemouth	Manager
P7	Gen Z	London	Customer Assistant at M&S
P8	Gen X	Overton	NHS Receptionist

To visually represent the age demographics in Figure 3, the following pie chart breaks down participants by generation: Gen Z with 4 participants (50%), Gen X with 2 participants (25%), and Baby Boomers with 2 participants (25%).

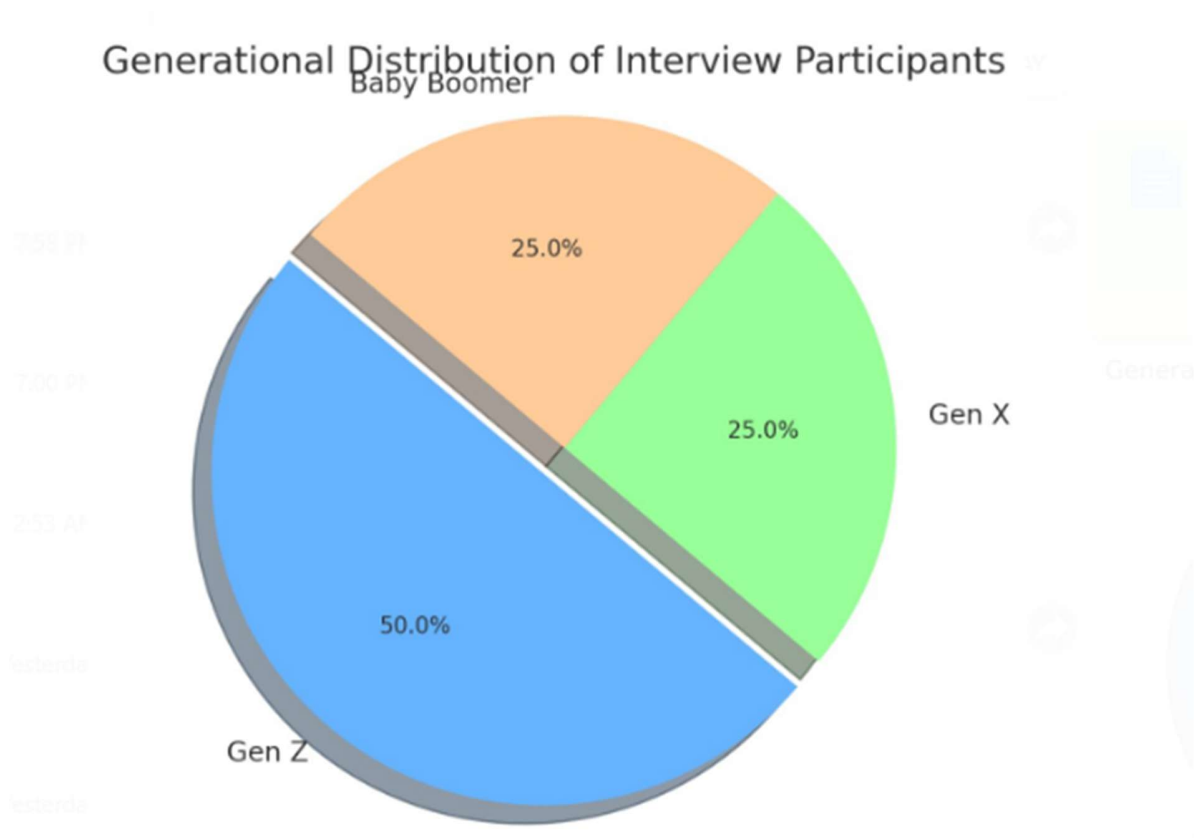


Figure 3: Breakdown of Participants by Generation

Source: *Author's own work*

4.3 Interview Analysis

4.3.1 Node Structure of Identified Themes

The node structure organises 26 themes from coded interview transcripts on generational differences in consumer behaviour toward digital retail platforms. Key concepts were grouped into 10 parent nodes, reflecting purchasing habits and digital engagement across Gen Z, Gen X, and Baby Boomers. It highlights contrasts, with nodes like Generational Digital Engagement showing fluency gaps, and Tactile and In-Store Preferences emphasising traditional preferences, capturing factors influencing digital retail adoption.

4.4 Thematic Analysis of Main Questions

For each question, a table summarises key concepts, themes, and participant responses. This is followed by a discussion of emergent themes supported by participant-direct quotes and relevant literature.

IQ1: In what way has your purchasing habit evolved due to the emergence of digital retail platforms?

As shown in Table 5, participants were prompted to reflect on how the emergence of digital retail platforms has influenced the evolution of their purchasing habits.

Theme 1: Digital platforms increase convenience, reducing the need for in-store shopping

Gen Z participants consistently highlighted the convenience and accessibility of digital retail platforms, which allow shopping from anywhere and cater to personal needs. P1 stated, *"The advent of digital retail platforms has brought several significant changes in my daily Shopping, shopping habits... now I can access huge collections of products and services from anywhere, anytime... shopping has become nowadays much easier and easier"* emphasising seamless access. Similarly, P4 noted, *"I am majority online for everything... I do my food shopping online now, and it gets delivered to my door... I actually find online easier because I have very short patients for big crowds, and with my ADHD, I get irritated quicker;"* illustrating how digital platforms address sensory and time constraints. P5 reinforced this, saying, *"I buy more stuff online just because it's easier, because you don't have to leave your own home to go and purchase something that you want, you can just look it up online and then get it delivered to your house."* P7 added, *"my habits has increased due to digital retail platforms... there's an increase in quantity, amount of products that I buy since the emergence, and the amount of times I buy things would also, I would say, also have increased,"* linking convenience to increased

purchasing frequency. These insights echo (Verhoef et al. 2021), who found that digital platforms enhance convenience and reduce the reliance on physical stores.

Theme 2: Resistance to digital platforms due to preference for physical shopping

Baby Boomers expressed resistance to digital platforms, preferring traditional shopping for tactile experiences or due to practical concerns. P2 stated, *"Not actually evolved at all... I don't purchase clothes shoes online because I like to try them on... it seems to be me a bit waste of time... having to spend them back, send them back because, you know, environmentally, that's two journeys,"* highlighting environmental and sensory barriers. P6, while acknowledging increased exploration, found the volume of options overwhelming: *"it's probably increased the amount of things I look at... now you've got a whole broad range of stuff all over the world that you can look at and decide, too much, to be honest, way too much... I think I'd probably buy more things."* These views align with (Bolton et al. 2013), who suggest that older consumers prefer tactile experiences and face challenges with digital literacy.

Theme 3: Purpose-Driven Adoption

Gen X participants adopted digital platforms strategically for efficiency and specific needs. P3 described online shopping as a "godsend," stating, *"it's been a godsend... I can't remember the last time that I went into the supermarket, or even, like, a clothes shop... I just in time, someone brings me an issue, a problem with Amazon, for instance, small parts can sometimes be delivered the same day,"* emphasising just-in-time delivery for professional needs. P8 focused on planning, saying, *"I don't think I've ever done anything other than online supermarket shopping... It's much easier for me to see what I'm buying, to plan things and to budget, and I know exactly when it's going to come, and it's just made life an awful lot easier."* These insights support (Brynjolfsson et al. 2013), who argue that efficiency and targeted solutions drive digital adoption in this group.

Participant	Age Group	Codes	Themes	Responses
P1	Gen Z	Accessibility, Convenience, Product Variety	Convenience and Accessibility	Easier shopping, access to diverse products anytime
P2	Baby Boomer	Tactile Preference, Environmental Concerns, Resistance	Resistance to Digital Platforms	Prefers in-store, avoids online due to returns and environmental concerns
P3	Gen X	Convenience, Efficiency, Just-in-Time Delivery	Purpose-Driven Adoption	Relies on online for efficiency and fast delivery
P4	Gen Z	Convenience, Personal Needs (ADHD), Delivery	Convenience and Accessibility	Prefers online to avoid crowds, values delivery
P5	Gen Z	Convenience, Ease, Home Delivery	Convenience and Accessibility	Shops online for ease and home delivery
P6	Baby Boomer	Overwhelm, Increased Exploration, Global Access	Resistance to Digital Platforms	Finds online options overwhelming but buys more
P7	Gen Z	Increased Frequency, Quantity, Convenience	Convenience and Accessibility	Buys more frequently online due to the convenience
P8	Gen X	Time Efficiency, Budget Control, Convenience	Purpose-Driven Adoption	Uses online for budgeting and time-saving

Table 5: The Influence of Digital Platforms on Consumer Purchasing Behaviour.

IQ2: What aspects influence your choice to purchase online instead of in-store shopping?

As shown in Table 6, participants were invited to consider the factors that influence their preference for online shopping over traditional in-store purchases.

Theme 4: Online shopping is more convenient

Gen Z and Gen X participants prioritised time efficiency and convenience when choosing online shopping. P1 stated, *“The main advantage of online shopping is its unparalleled, unparalleled convenience... You can browse and buy a wide range of products... at any time of the day... I*

think online shopping is very convenient option if you have physical disabilities or lack of time,” highlighting accessibility for diverse needs. P7 echoed, *“online is better for me because there is there’s more options, there’s more products I can see... for example, the amount of products that you can see at just one sitting. Instead of going to multiple places,”* emphasising efficiency. P8 noted, *“time? It frees up so much more of my time... for example, what used to take me three or four hours now takes me half an hour... I don’t enjoy supermarkets, I don’t enjoy being in crowded places,”* underscoring time savings. These perspectives support (Verhoef et al. 2021), who identify convenience and 24/7 access as major benefits of digital platforms.

Theme 5: Online platforms offer niche or specific products

Access to niche or varied products drove online purchases, particularly for Gen Z and Baby Boomers. P4 explained, *“My style of clothing that I wear is called alternative clothing... You don’t see it in your everyday store... for example... I’m wearing the Halloween jumper in the middle of May, like I would not be able to go into a Primark to buy that,”* highlighting the need for specialized items. P5 added, *“with clothes... they don’t have your size, or they don’t have the color that you wanted... You can look it up online, and you’ll be more likely to have it online, because they store everything online,”* focusing on selection variety. P6 noted, *“It’s probably price is the main thing... You can find deals that you can’t find on the high street... for example, Chinese friends who undercut the prices of, say, tools and equipment like that you can get very cheaply online,”* emphasising global access. This reflects (Pantano et al. 2017), who argue that digital platforms meet diverse consumer preferences through wider product ranges.

Theme 6: Competitive pricing influences online purchases

Baby Boomers and some Gen X participants preferred in-store shopping for sensory evaluation. P2 stated, *“You can enter what you’re looking for... and it will bring up several sites... The*

prices vary considerably. But again, it's not the same as actually seeing something, feeling it, looking at it, dimensions of it depending on what it was," prioritising tactile assessment. P3 balanced both, saying, "It's about availability. It's about price, it's about delivery time... for instance, I bought some Hi-Fi... I went to a store locally to hear them... but TV I bought. I didn't go to see TV. I trusted the reviews I'd read," indicating selective in-store checks. These views align with (Brynjolfsson et al. 2013), who found that while e-commerce promotes competitive pricing, sensory evaluation remains important, especially for older consumers.

Participant	Age Group	Codes/Concepts	Themes	Responses
P1	Gen Z	Convenience, Accessibility, Special Needs	Online shopping is more convenient	Value convenience, especially for disabilities or time constraints
P2	Baby Boomer	Tactile Evaluation, Comparison, Limited Use	Competitive pricing influences online purchases	Prefers in-store for sensory evaluation, limited online use
P3	Gen X	Price, Delivery Speed, Sensory Evaluation	Online shopping is more convenient	Balances price and delivery with occasional in-store checks
P4	Gen Z	Niche Products, Unavailability In-Store	Online platforms offer niche or specific products	Seeks alternative clothing unavailable in stores
P5	Gen Z	Selection Variety, Availability	Online platforms offer niche or specific products	Prefers online for better colour/size options
P6	Baby Boomer	Price, Cost Savings, Global Access	Online platforms offer niche or specific products	Values online deals and global products
P7	Gen Z	Variety, Convenience, Efficiency	Online shopping is more convenient	Prefers online for product variety and efficiency
P8	Gen X	Time Savings, Crowd Avoidance	Online shopping is more convenient	Value time savings and avoiding crowds

Table 6: Participants' Insights on Online Shopping over Physical.

IQ3: How do you compare products before buying? Do you prefer digital or traditional methods?

As shown in Table 7, participants were encouraged to explore their approach to product comparison, considering whether they rely more on digital tools or traditional methods.

Theme 7: Combination of digital and traditional methods

Many participants combined digital and traditional methods for product comparisons, reflecting context-dependent decision-making. P1 stated, *"I usually compare products by considering different specs... I can use both digital and traditional methods... I look at the price difference of the same products in different stores or online platforms... brand... warranty and return policy,"* showcasing a balanced approach. P6 noted, *"I prefer digital. I like looking at reviews and what customers think... for example, fabrics and stuff like that. You want to feel what you're getting,"* combining reviews with tactile needs. P8 added, *"That depends very much on the product... I subscribe to which magazine and I have as an app... for example, furniture... if I'm going to buy a chair, I want to sit in it and make sure it's comfortable,"* emphasising product-specific strategies. Piotrowicz and Cuthbertson (2014) support this hybrid approach, noting consumers mix online research with in-store checks for better decisions.

Theme 8: Preference for tactile, in-store comparisons

Preferences for comparison methods varied by generation, with older participants and some Gen Z favouring traditional methods. P2 said, *"depends on what it is really... I start by using, say, Google to have a look to see what is available... It's very useful to go to the stores... for example, curries... you can open it all up, you can look at it,"* starting digitally but verifying in-store. P5 stated, *"comparing products before you buy them, it's better to use traditional methods, purely because... it doesn't look like what it did in the picture... in person, maybe you get a full view of*

the quality," prioritizing quality assurance. P7 echoed, *"Traditional methods in general, I think, are better because you can actually see the product. You can feel it, see how it works, usually, when you're buying in-store, there's like customer service,"* valuing in-store interactions. (Bolton et al. 2013) highlight that older generations prefer tactile experiences and face-to-face service over digital shopping.

Theme 9: Digital methods allow price and review comparisons

Digital reviews and brand trust were critical for some participants, particularly Gen Z and Gen X. P3 said, *"I generally I'd use which for certain stuff... for like, Hi Fi... I would use magazines, Hi-Fi magazines to compare bits and pieces... I tend to be someone who sticks with product brands that I know,"* relying on trusted sources. P4 noted, *"I prefer digital over physical, traditional... You can review the product... go onto different platforms and have a look at pricings, deliveries... I'll look in one place, and then I'll look at another and see which price is better,"* emphasising digital flexibility. (Verhoef et al. 2021) confirm that digital tools enhance informed purchasing by offering price and review comparisons.

Participant	Age Group	Codes/Concepts	Themes	Responses
P1	Gen Z	Price, Brand, Warranty, Hybrid Approach	Combination of digital and traditional methods	Uses both digital and traditional methods
P2	Baby Boomer	Initial Digital Search, In-Store Verification	Preference for tactile, in-store comparisons	Starts online, verifies in-store
P3	Gen X	Reviews, Brand Loyalty, Digital Sources	Digital methods allow price and review comparisons	Relies on digital reviews and magazines
P4	Gen Z	Reviews, Price Comparison, Digital Flexibility	Digital methods allow price and review comparisons	Prefers digital for reviews and pricing
P5	Gen Z	Quality Assurance, In-Store Preference	Preference for tactile, in-store comparisons	Prefers traditional quality checks

P6	Baby Boomer	Reviews, Tactile Needs, Hybrid Approach	Combination of digital and traditional methods	Uses digital reviews but needs tactile checks
P7	Gen Z	In-Store Quality, Customer Service	Preference for tactile, in-store comparisons	Prefers traditional for quality and service
P8	Gen X	Product-Specific, Reviews, In-Store Testing	Combination of digital and traditional methods	Uses both methods depending on the product

Table 7: Comparison Between Digital and Traditional Methods.

IQ4: What digital platforms do you use regularly, and how do they influence your purchase decisions?

As shown in Table 8, participants were asked to reflect on the digital platforms they frequently engage with and how these platforms impact their purchasing decisions.

Theme 10: Amazon and eBay drive purchases due to convenience and variety

Amazon was the dominant platform across generations, valued for convenience, reviews, and delivery. P5 stated, *"I use Amazon a lot purely because it shows ratings of like, what people think of that product and if it's good quality, and obviously you can get it delivered next day,"* highlighting ratings and speed. P7 noted, *"100% I'll say I use Amazon the most... because the user interface is so easy to use, they have so many options... they show all the reviews, so the best ones will always be at the top,"* praising the user interface. P8 added, *"I use Amazon a lot... they will remind me that I've bought things before... once a website has your email address... they'll send you very tempting offers... sometimes you'll end up buying something,"* noting targeted marketing. P3, despite ethical concerns, used Amazon for convenience: *"I predominantly use Amazon... It's about convenience... I also disagree on some levels with them, because they have grown big by not paying taxes."*

P6 also used multiple platforms, saying, *"I'll use Amazon regularly, eBay less regularly... Amazon for convenience... sometimes, when they've got deals on their prices are fantastic... Timu*

and AliExpress, you can get some amazing deals." These supports (Brynjolfsson et al. 2013), who highlight the appeal of large e-commerce platforms due to variety and usability.

Theme 11: Social media platforms influence impulse purchases

Gen Z participants were heavily influenced by social media platforms, often leading to impulse purchases. P4 stated, *"for social media. I use Facebook and TikTok... TikTok now has its TikTok shop... if I see something, I like... I'll click on it... I find I buy more stuff I don't necessarily need, but I'm buying it now because I want it,"* highlighting TikTok's role in driving spontaneous buys. P1 noted, *"I usually use different digital platforms... social media... Facebook, Instagram, YouTube and Twitter for more information and updates... E-commerce platform... I look at prices, features and user reviews of different products on Amazon, eBay,"* combining social media with e-commerce. Vial (2021) notes social media's strong role in triggering spontaneous purchases among digital natives.

Theme 12: Minimal engagement with digital platforms

P2 (Baby Boomer) minimally engaged with digital platforms, preferring human interaction: *"I don't really use any... I have a few that I have that come up like travel zoo for holidays... for knitting... I might look at the site, but then I'll phone them and order it that way, because then I can ask them questions."* This reflects (Bolton et al. 2013), who found older users often distrust or avoid digital platforms.

Participant	Age Group	Codes/Concepts	Themes	Responses
P1	Gen Z	Social Media, E-commerce, Reviews	Amazon and eBay drive purchases due to convenience and variety	Uses Amazon, eBay, and social media for reviews
P2	Baby Boomer	Minimal Use, Phone Orders, Human Interaction	Minimal engagement with digital platforms	Rarely uses platforms, prefers phone orders

P3	Gen X	Convenience, Ethical Concerns, Niche Platforms	Amazon and eBay drive purchases due to convenience and variety	Uses Amazon but has ethical concerns
P4	Gen Z	Social Media, Impulse Buying, Discounts	Social media platforms influence impulse purchases	Buys impulsively via TikTok and Facebook
P5	Gen Z	Ratings, Delivery Speed, Quality	Amazon and eBay drive purchases due to convenience and variety	Uses Amazon for ratings and fast delivery
P6	Baby Boomer	Convenience, Deals, Multiple Platforms	Amazon and eBay drive purchases due to convenience and variety	Uses Amazon, eBay, and Temu for deals
P7	Gen Z	Ease of Use, Reviews, Options	Amazon and eBay drive purchases due to convenience and variety	Prefers Amazon for interface and reviews
P8	Gen X	Reminders, Targeted Offers, Convenience	Amazon and eBay drive purchases due to convenience and variety	Uses Amazon, influenced by targeted offers

Table 8: Influence of Platforms on Purchases.

IQ5: What are the challenges you face using digital technologies, and how did you respond to them?

As shown in Table 9, participants were asked about the challenges they face when using digital technologies and how they responded to those difficulties.

Theme 13: Usability Issues

Difficult interfaces frustrated both Baby Boomers and some Gen Z users. P2 stated, *“They always say they’re intuitive. I don’t find them intuitive... I usually ask one of my friends to help me with it, because they’re both quite tech savvy, which is cheating, but it gets the thing done,”* highlighting the need for assistance. P4 noted, *“I do not understand technology... if it’s not simple and easy, I will avoid any digital platform... I can’t use Reddit because I don’t understand it... I’ll ask for help from somebody around me... or I will just give up,”* reflecting avoidance of

complex systems. P3 added, *“I’m not great with apps. Phone apps... I think mobile apps are not well designed... I do almost all of my shopping from a screen, a PC screen,”* preferring PCS over mobile apps. P5 also faced interface issues: *“Things go out of stock... certain websites... can be a bit difficult to use.”* Lemon and Verhoef (2016) note that poor usability deters digital engagement.

Theme 14: Fear of data breaches or scams

Participants across the ages feared cyber threats and misleading ads. P1 and P5 cited data breaches as major concerns. P1 stated, *“some important challenges... cyber security threats... incidents such as hacking Melo and data breaches are increasing... mental health and social evolution... addiction,”* linking cybersecurity to broader issues. P5 echoed, *“data security related concern... it scares me using your account details... in case you’re using like unreliable software,”* expressing fear of unreliable platforms. P6 addressed misleading ads: *“people that are advertising things that are too good to be true... You start to review that business... with the independent review sites like trust review... occasionally, I’ve bought things... they’re slightly misleading,”* using review sites to mitigate risks. P3 used *“multi-factor authentication”* to protect against security threats. (Acquisti et al. 2016) support that privacy concerns reduce trust in digital platforms.

Theme 15: Complex interfaces deter use

Ease of use and good customer service drove platform choice. P7 preferred Amazon, stating, *“customer service is hard for some online stores... they make it difficult... that’s why I always prefer Amazon, because they make it so simple for you. They reply to you straight away.”* P8 avoided problematic platforms: *“I don’t know that I ever really found it a challenge, because my husband works in it... If I find it tricky or difficult, then I’ll just not buy from them, and I’ll go to*

someone who makes it easier for me.” This reflects Davis (1989), who identifies ease of use as vital to tech adoption.

Participant	Age Group	Codes/Concepts	Themes	Responses
P1	Gen Z	Cybersecurity, Addiction, Mental Health	Fear of data breaches or scams	Concerned about hacking and online addiction
P2	Baby Boomer	Non-Intuitive Interfaces, Seeking Help	Usability Issues	Finds platforms non-intuitive, seeks help
P3	Gen X	Poor App Design, Security Measures, PC Preference	Usability Issues, Fear of data breaches or scams	Avoids apps, uses PC and security measures
P4	Gen Z	Complexity, Avoidance, Seeking Help	Usability Issues	Avoids complex platforms, seeks help
P5	Gen Z	Stock Issues, Interface Difficulty, Data Security	Usability Issues, Security and Trust Concerns	Face stock and security concerns
P6	Baby Boomer	Misleading Ads, Verification, Review Sites	Fear of data breaches or scams	Verifies purchases with review sites
P7	Gen Z	Poor Customer Service, Platform Preference	Complex interfaces deter use	Prefers Amazon for better service
P8	Gen X	Minimal Challenges, Platform Avoidance, IT Support	Complex interfaces deter use	Avoids tricky platforms, relies on husband

Table 9: Barriers to the Adoption of Digital Technologies.

IQ6: Which factors impact your likelihood of adopting new digital technologies?

As shown in Table 10, participants were asked about the factors that influence their likelihood of adopting new digital technologies.

Theme 16: User-friendly interfaces encourage adoption

Gen Z and Gen X favoured technologies that were intuitive and offered clear benefits. P1 stated, *“many factors... technology features... how much benefit will the new technology bring to my*

work, such as increased efficiency, time savings... how easy an initiative is the technology to use,” emphasising efficiency. P3 noted, *“It’s about its ease of use and its use of a common metaphor and layout... I have recently adopted Uber... I find how much I’m going to spend on a trip and where my driver is really, really, I find that really persuasive,”* valuing intuitive design. P4 adopted technology for work: *“my work is very heavily based around like technology... when they come up with... a new system installed... I look at the facts. What does it do? What’s it for?... the phone I have now... the thing that sold me on the phone... is the camera.”*

P5 focused on utility: *“If it’s useful... if you’re gonna buy something online, and it’s convenient to you, so you can get next day delivery or you need that product quickly, then you can get it online.”* Moreover, P7 added, *“Definitely convenient... You can sit at your home the next day, your products will come. You don’t have to leave the house, you don’t have to spend money on petrol travel. It’s just very simple to do.”* These supports Davis (1989), who links ease of use and usefulness to tech adoption.

Theme 17: Security concerns hinder adoption

Privacy fears, particularly among Gen X, impacted adoption. P8 stated, *“security and security of my money and my identity and everything else... I’m a psychotherapist, so I don’t want my clients to be able to find me... I might want to know that I’m buying through a secure, safe platform,”* prioritising privacy. This contrasts with Gen Z’s focus on convenience, as seen in P5’s emphasis on delivery speed. (Acquisti et al. 2016) note that data misuse fears and lack of platform transparency reduce user trust.

Theme 18: Resistance to Change

Baby Boomers resisted new technologies due to usability issues or a preference for traditional methods. P2 stated, *“I do not think there are any factors, anything, really, it’s because they’re not*

user friendly... I think that my sons will have to help me, because more and more things are going online,” relying on family support. P6 was selective: *“I’ve used some of that in the past, and deliveries... I’m not overly happy with other people choosing my food... I don’t discount using them. I have used them. And if I don’t, if I don’t like it, I like going to the shops,”* preferring in-store quality control. (Bolton et al. 2013) confirm that older generations often resist digital tools due to low digital confidence and preference for traditional methods.

Participant	Age Group	Codes/Concepts	Themes	Responses
P1	Gen Z	Efficiency, Ease of Use, Benefits	User-friendly interfaces encourage adoption	Values ease and tangible benefits
P2	Baby Boomer	Non-User-Friendly, Resistance, Family Support	Resistance to Change	Resists due to non-user-friendly design
P3	Gen X	Ease of Use, Transparency, Functionality	User-friendly interfaces encourage adoption	Adopts for ease and clear functionality
P4	Gen Z	Necessity, Interest, Simplification	User-friendly interfaces encourage adoption	Adopts based on work needs and simplicity
P5	Gen Z	Convenience, Utility, Speed	User-friendly interfaces encourage adoption	Value, convenience, and utility
P6	Baby Boomer	Selective Adoption, Quality Control, In-Store Preference	Resistance to Change	Selectively adopts, prefers in-store
P7	Gen Z	Convenience, Simplicity, Cost Savings	User-friendly interfaces encourage adoption	Prioritises convenience and simplicity
P8	Gen X	Security, Privacy, Professional Concerns	Security concerns hinder adoption	Prioritises security and privacy

Table 10: Factors to the Adoption of New Technologies.

IQ7: What do you think about your generation's buying habits and digital engagement in comparison to older/younger generations?

As shown in Table 11, participants were asked to share their views on their generation's buying habits and digital engagement compared to older and younger generations.

Theme 19: Gen Z is more digitally engaged

Gen Z participants identified strongly as digital natives, naturally gravitating toward online shopping. P1 stated, *"the shopping habits and digital engagement of the younger generations are significantly different... It's very natural for us to buy our favorite things from various websites... the older generation... need to go to store for seeing and touching the things."* P7 echoed, *"the younger generation definitely spend more because we're... used to online methods... the older generation don't spend as much as online, but that's because they may find it difficult to use."* P5 added, *"older generation are less likely to engage digitally, because they don't... know how to use it... If they are buying something, the habit is that they go out and buy it in person because they're worried about using the technology."* P2 noted the gap: *"My generation grew up being able to go into a shop... You could speak to a shop assistant... You can't do that digitally online... my sons grew up with everything, computers playing games on them... they're perfectly used to doing absolutely everything online."* P6 acknowledged mixed engagement: *"I think it varies a lot. I'm very pro digital, but there are a lot of people my age that are very, very anti... there's a lack of trust... some people genuinely struggle with the technology."* These supports Vial (2021), who describes Gen Z as inherently comfortable with digital environments.

Theme 20: Gen Z is more likely to return items

Gen X participants noted the younger generations' tendency to order multiple items and return those they dislike. P3 stated, *"my generation, I think we are likely the first generation who really*

got into who will do like online shopping... the younger generation are much more likely to use just digital... they'll buy four or five items and without fail, send them back." P8 echoed, "younger generations will... order three or four of the thing they're interested in... and then they'll try them all on and send back all the ones that they don't like." This behaviour aligns with (Verhoef et al. 2021), who note that generous return policies have encouraged return-heavy shopping habits, especially among younger consumers.

Theme 21: Older generations prefer in-store shopping

Younger generations often assisted older ones with digital tasks. P4 stated, *"My generation is the reason why fast fashion exists... I think my generation is more likely to buy more digital technology faster than the older generation... my dad is in his 60s, and he still has a Nokia phone,"* also noting assistance provided to her father. P2 relied on her sons: *"my sons grew up with having everything... they're perfectly used to doing absolutely everything online."* This aligns with (Bolton et al. 2013), who attribute older adults' in-store preference to familiarity, trust, and discomfort with digital technologies.

Participant	Age Group	Codes/Concepts	Themes	Responses
P1	Gen Z	Digital Nativity, In-Store Preference	Gen Z is more digitally engaged	Sees Gen Z as digitally native, older generations as in-store focused
P2	Baby Boomer	In-Store Interaction, Digital Gap, Support	Older generations prefer in-store shopping	Notes generational digital gap, relies on sons
P3	Gen X	Pioneering Online, Return Culture, Caution	Older generations prefer in-store shopping	Views Gen X as early adopters, younger, and return-heavy
P4	Gen Z	Fast Fashion, Tech Adoption, Support	Gen Z is more digitally engaged	Links Gen Z to fast fashion, helps older relatives

P5	Gen Z	Digital Hesitancy, In-Store Habit	Gen Z is more digitally engaged	Notes on older generations' hesitancy and in-store preference
P6	Baby Boomer	Mixed Engagement, Distrust, Skill Gap	Older generations prefer in-store shopping	Sees varied engagement, distrust among peers
P7	Gen Z	Spending Patterns, Digital Ease, Difficulty	Gen Z is more digitally engaged	Notes Gen Z's higher spending, older difficulty
P8	Gen X	Return Culture, In-Person Preference	Gen Z is more likely to return items	Highlights the younger return culture, Gen X's in-store preference

Table 11: Comparison Between Older and Younger Generations' Shopping Habits.

IQ8: Do you believe digital platforms are aligned with your demographics? Why or why not?

As shown in Table 12, participants were asked whether they believe digital platforms align with their demographic characteristics and to explain their reasoning.

Theme 22: Algorithmic Targeting

Gen Z and some Gen X/Baby Boomers acknowledged that algorithms target users based on age and interests. P4 stated, *“I do. I think it does align completely with my demographic... my generation is the reason algorithms exist on the platforms... the algorithms are there when they swap, and they change with you and with your moods,”* linking algorithms to Gen Z's behaviour. P5 added, *“they are more aimed at the younger generation... because the younger generation use online retail more, they aim it at the younger generation to so they can sell more products.”* P7 reinforced, *“Most definitely... majority of online sales would be for the younger generation... they would definitely want to target the younger generation, because they provide majority of their sales.”* P8 noted, *“in terms of age range, definitely... a lot of other sites specifically target women... my activity online is looking at things that I'm interested in, and therefore... algorithms that will find out what I'm interested in.”* P6 saw partial alignment: *“I receive age-related*

advertising to plan my funeral... I suppose it is aligned... It's about the sort of pushed advertising that you, you receive, is probably slightly more age-related, but not hugely." These supports Huang and Rust (2018), who argue AI personalisation boosts platform relevance for specific demographics.

Theme 23: Platforms are less suited For older users

Older participants highlighted barriers to access, such as cost or technical knowledge. P2 stated, *"a lot of people can't afford iPads, they can't afford smartphones, so they're not able to access all of these things that they should be expected to be able to access,"* emphasising economic exclusion. P1 acknowledged, *"digital platforms are compatible with my demographics... users can interact with me anytime, anywhere... some users may not have the necessary technical knowledge to use digital platforms... internet access... can hinder the take up,"* noting technical barriers for some. These findings echo (Bolton et al. 2013), who highlight older adults' limited access and skills as key adoption barriers.

Theme 24: Design Misalignment

P3 (Gen X) felt platforms were misaligned with their demographic, stating, *"I don't... they're more aligned with... younger people... far too quick to rebrand and change... the overall driver is to make profit, not to generate customer loyalty... trying to get hold of a human to speak to is all but impossible,"* highlighting a lack of human support and youth-centric design. This supports Piotrowicz and Cuthbertson (2014), who note that digital platforms often neglect older users' needs for simplicity and assistance.

Participant	Age Group	Codes/Concepts	Themes	Responses
P1	Gen Z	Accessibility, Technical Barriers	Digital platforms cater to younger demographics	Sees platforms as compatible but notes barriers

P2	Baby Boomer	Cost Barriers, Exclusion	Design Misalignment	Notes on cost barriers for older users
P3	Gen X	Youth Focus, Profit-Driven, Lack of Human Support	Platforms are less suited for older users	Feels platforms target younger users
P4	Gen Z	Algorithms, Personalisation	Digital platforms cater to younger demographics	Believes platforms align with Gen Z via algorithms
P5	Gen Z	Youth Targeting, Sales Focus	Digital platforms cater to younger demographics	See platforms targeting younger users
P6	Baby Boomer	Age-Related Ads, Partial Alignment	Platforms are less suited for older users	Notes some age-related targeting
P7	Gen Z	Sales Targeting, Youth Focus	Algorithms personalise content	Believes platforms target younger users
P8	Gen X	Gender Targeting, Algorithms, Partial Accuracy	Platforms are less suited for older users	Notes targeting but partial alignment

Table 12: Thematic Analysis of Demographic Fit with Digital Platforms.

IQ9: Can you provide a specific example where you witnessed age-related differences in digital platforms?

As shown in Table 13, participants were asked to provide specific examples where they observed age-related differences in the use or experience of digital platforms.

Theme 25: Digital Literacy Gap

Older generations struggled with digital tools, often needing help. P1 stated, *"The difference between generations in the use of smartphones and social media... older people, like my grandparents... they are older a little hesitant to use smartphones... the younger generation... adapt to new technologies and people... very easily."* P2 noted, *"I just don't do them... I'm not on Facebook. I'm not interested... for example, I had to apply for a new passport... I still had to have a friend to help me go through all of the details,"* reflecting avoidance and reliance on others. P4 added, *"we got the we and... my mom was really good at it... she now can no longer use those*

games... my dad... he tells me what he wants, and then he gives me his bank card. He won't even step foot online," indicating skill decline and distrust. P5 stated, "my grandma, she was shopping for a wedding outfit... she refused to order stuff online because she was worried about the quality... she had to get my mum... to order the stuff for her," highlighting quality concerns. P6 noted, "people I've been in contact with that really. Struggle with... some websites... are not the most user-friendly things... some older people just don't... want to learn." These challenges reflect (Bolton et al. 2013), who found digital literacy gaps hinder older users' digital engagement.

Theme 26: Speed and Adaptability

Younger generations adapted to platforms faster than older ones. P8 stated, "My daughter is much quicker than me in finding many different examples of things... she's very quick, and we'll compare things much faster than I can... she's a digital native." P1 noted, "the younger generation... adapts to new technologies and persons... very easily." P6 contrasted, "this young lady can buy stuff very easily," with older struggles. P3 highlighted younger behaviour: "youngsters who buy clothes, and they'll buy five or six items and just No, no, no, send it back... products like Facebook... are specifically designed to entrap young people... It's addictive." P7 contrasted preferences: "Recently, when my dad bought an outdoor dining set... he browsed the line... he actually went to the store. He wanted to see it... I would have just bought it and just wait for the delivery to come." This supports Vial (2021), who describes Gen Z as highly fluent in navigating digital spaces.

Participant	Age Group	Codes/Concepts	Themes	Responses
P1	Gen Z	Smartphone Hesitancy, Digital Adaptation	Digital Literacy Gap,	Notes older hesitancy, younger adaptability

P2	Baby Boomer	Platform Avoidance, Assistance Needed	Digital Literacy Gap	Avoids platforms, needs assistance
P3	Gen X	Return Culture, Addictive Design	Speed and Adaptability	Notes younger return culture, platform design
P4	Gen Z	Skill Decline, Distrust, Proxy Purchasing	Digital Literacy Gap,	Notes older distrust, assists with purchases
P5	Gen Z	Quality Concerns, Assistance, Distrust	Digital Literacy Gap,	Notes older distrust, assists grandmother
P6	Baby Boomer	Usability Struggles, Skill Gap, Youth Ease	Digital Literacy Gap,	Notes older struggles, younger ease
P7	Gen Z	In-Store Preference, Convenience Contrast	Digital Literacy Gap,	Contrasts father's in-store preference with his own
P8	Gen X	Speed Difference, Digital Nativity	Speed and Adaptability	Notes daughter's faster digital skills

Table 13: Age-related Differences in Digital Engagement.

4.5 Summary of Key Findings

Thematic analysis of semi-structured interviews with eight participants reveals distinct generational differences in consumer behaviour toward digital retail platforms in the retail sector, with age significantly shaping adoption, preferences, and challenges. Below is a comprehensive summary of the key findings, emphasising how behaviours vary by age to provide clarity for the reader and set the stage for the Discussion chapter.

- ❖ **Gen Z (born 1997–2012):** Gen Z participants (P1, P4, P5, P7) demonstrated high digital fluency, prioritising convenience, accessibility, and product variety offered by platforms like Amazon, eBay, and social media (e.g., TikTok, Instagram). They frequently shopped online to avoid crowds, access niche products (e.g., alternative clothing), and benefit from fast delivery, as seen in P4's preference for online grocery shopping due to ADHD-related sensory issues. Social media significantly influenced impulse purchases, with P4 noting TikTok Shop's role in spontaneous buying. Gen Z also exhibited a higher tendency to return items, often ordering multiple products and returning those not needed, aligning with Verhoef et al. (2021). However, they faced challenges like cybersecurity concerns

(P1, P5) and complex interfaces (P4), though these rarely deterred their engagement due to their digital nativity.

- ❖ **Gen X (born 1965–1980):** Gen X participants (P3, P8) adopted digital platforms strategically for efficiency, time savings, and budgeting, as seen in P8's use of online supermarket shopping to plan and avoid crowds. They valued just-in-time delivery (P3) and targeted offers (P8) but balanced online shopping with in-store visits for sensory evaluation, such as P3's in-store Hi-Fi testing. Gen X showed moderate digital engagement, with concerns about security (P8) and poor app design (P3), preferring PCS over mobile apps. They perceived platforms as youth-focused, lacking human support (P3), but still integrated digital tools into their routines, reflecting a purpose-driven adoption (Brynjolfsson et al., 2013).
- ❖ **Baby Boomers (born 1946–1964):** Baby Boomers (P2, P6) exhibited the lowest digital engagement, preferring in-store shopping for tactile experiences and quality control, as P2 emphasised trying on clothes to avoid returns and environmental concerns. They faced significant barriers, including non-intuitive interfaces (P2), misleading ads (P6), and a lack of digital literacy, often requiring assistance from family or friends (P2, P6). P6 selectively used platforms like Amazon for deals but found the volume of options overwhelming. Resistance to digital platforms stemmed from distrust, usability issues, and a preference for human interaction (e.g., P2's phone orders), consistent with Bolton et al. (2013).
- ❖ **Cross-Generational Themes and Barriers:** Across generations, convenience and accessibility were valued, but the degree of reliance on digital platforms varied. Gen Z and Gen X appreciated algorithmic personalisation (e.g., P4's note on algorithms

adapting to preferences), while Baby Boomers felt excluded by cost barriers and design misalignment (P2, P3). Common challenges included cybersecurity fears (P1, P5, P3, P6), complex interfaces (P2, P4, P5), and misleading ads (P6), which reduced trust, particularly among older users. A notable digital literacy gap emerged, with younger participants (Gen Z) often assisting older ones (Baby Boomers), as seen in P4 and P5 helping their parents or grandparents with online tasks.

- ❖ **Age-Related Variations Summarised:** The analysis shows that age influences digital retail behaviour through differences in digital literacy, trust, and shopping priorities. Gen Z's digital nativity drives frequent online purchases, impulse buying, and returns, fuelled by social media and platform convenience. Gen X adopts digital tools selectively for efficiency but retains traditional preferences, balancing online and in-store shopping. Baby Boomers resist digital platforms due to low digital confidence, usability challenges, and a preference for physical interactions, relying on younger generations for support. These variations highlight the need for retailers to address diverse generational needs.

These findings lay the groundwork for Chapter 5 (Discussion), where the implications of these generational differences will be explored in depth. The discussion will interpret how digital retail platforms can adapt to varying levels of digital literacy, trust, and preferences across age groups, potentially through simplified interfaces, enhanced security measures, and targeted social media strategies. The interpretivist lens underscores the subjective experiences shaping these behaviours, offering insights into tailoring retail strategies for inclusivity and effectiveness. This summary synthesises the 26 themes identified in the thematic analysis, clarifying the generational contrasts and shared challenges in digital retail engagement. Retailers can leverage

these insights to enhance platform usability, address security concerns, and cater to diverse age-related preferences, ensuring broader adoption and satisfaction.

Chapter 5: Discussion and Findings

5.1 Introduction

This chapter reviews the insights gained from semi-structured interviews with eight individuals to explore how consumer habits on digital retail sites differ in the UK between younger consumers (Gen Z) and older consumers (Generation X / Baby Boomers). The discussion relies on the ideas introduced in Chapter 2 and targets the central research questions, starting with: (1) What changes have digital transformation brought to how UK consumers purchase products? (2) Why do some people in the UK use digital technology in retail, while others do not (3) What impact does a person's age have on their adoption or rejection of these innovations? With help from established theories and older studies—such as (Verhoef et al. 2021) on the development of digital retail, (Brynjolfsson et al. 2013) on being convenient in multiple channels, Davis (1989) on the Technology Acceptance Model and (Bolton et al. 2013) on the gap in digital usage among generations—this section examines the practices, desires and issues faced by people in each generation. Every generation uses digital tools in its way which helps explain how retail is evolving. Using the interpretivist method, the chapter explores what participants feel and think about age affecting their use of digital shopping, giving a better picture of how age plays a role. Such personal stories give us insights into trust, usability, social influence and resistance. In the discussion, scientific findings are blended with prior literature to assist UK retailers in selecting inclusive and effective digital approaches for customers from various age groups.

5.1.1 Impact of Digital Transformation on Consumer Purchase Behaviour in the UK Retail Sector

The use of digital technology has greatly changed the way consumers in the UK shop online. Those in Gen Z and Gen X stated that shopping online made things more convenient and accessible which is consistent with literature by (Verhoef et al. 2021) and (Brynjolfsson et al. 2013). Gen Z participants (P1 and P4) said that shopping online was almost a natural part of their routine. While shopping is now both easier and speedier for P1, P4 stated that relying on online grocery services helps them handle difficulties related to ADHD. The findings match those of Sagar (2024), who noticed that digital tools are increasingly tailored to personal demands.

Convenience in this sense focuses on deep feelings, less brain effort, and giving individuals their desired choice in the shopping environment. P7 as well as other participants pointed out how the COVID-19 pandemic pushed more people to rely on online shopping after lockdown. Mai and Hue (2022) concluded that rapid online learning during the pandemic shaped students for years to come, as previous studies also noted. Gen Z behaviour has been moulded by the introduction of TikTok Shop and Instagram. The participant mentioned impulsive buys because algorithms targeted them, a point agreed on by (Riegger et al. 2021). Now, more young people look for products, have fun, and buy things through the same apps which blurs the traditional line between retail stores and shopping online. At the same time, Baby Boomers were very hesitant about shopping online. P2 complained that buying clothes online was not preferred, since they like to try things out in a store first. It follows the point made by (Bolton et al. 2013) that older consumers value being able to touch the products they might buy. P6 found online shopping frustrating, because of the large number of products to choose from.

In the same way, Franco (2023) argued that technological innovation can isolate older people. Members of Gen X usually did both traditional and new behaviours. Based on this, as an example, P3 looked at online reviews for electronics but preferred to test Hi-Fi systems in stores, reflecting the omnichannel consumer concept noted by Piotrowicz and Cuthbertson (2014). Many pointed out that being able to buy niche products and customize them is a big advantage. People in Gen Z liked that they could get hold of special items through online shopping that were not found at regular stores. P4 said they liked the various styles they discovered online and P5 required plenty of color and size options. Temu became a favourite place for P6, a Baby Boomer, to shop for items from worldwide. These discoveries agree with the findings of (Pantano et al. 2017) and Brynjolfsson et al., saying that e-commerce gives shoppers more options and flexible pricing than physical stores do. Digital platforms being used around the globe means consumers looking for rare and affordable products have more to choose from.

According to P7, personalization powered by AI had a big influence on Gen Z and Gen X buyers, who appreciated Amazon's suggestion system and quick, user-friendly setup. However, Baby Boomers were still skeptical and P2 chose shopping in stores rather than taking advantage of online options. Such information shows that digital transformation is not reaching everyone in the same way. There is evidence that while some consumers gain from algorithms, others may find them difficult because they are not familiar with them. Almost all findings suggest that digital transformation has made it simpler, more efficient, and tailored to younger people. Even so, older individuals still tend to like in-store shopping because of their senses and because it feels more trustworthy. Shops should mix old and new ways, allowing entry to those who prefer stores and providing digital technology to attract younger clients. This includes not only

multichannel design but empathetic user experiences that align with the comfort levels, expectations, and values of each age group.

5.1.2 Factors Influencing Consumers' Acceptance or Rejection of New Digital Technologies in the UK Retail Sector

Davis's Technology Acceptance Model (1989) can be applied to examine consumers' reactions.

In the interviews, people mainly adopted technology because it was easy and helpful. Those from Gen Z and Gen X said that comfortable platforms boosted their confidence and satisfaction.

While P1 was attracted to the app's efficiency, P3 decided Uber was worth using because they could see how much each ride would cost. Like Venkatesh and Bala (2008), as well as Davis (1989), these reflections highlight that ease and usefulness are key in maintaining development.

Trust turned out to be very important too. P3 points out that using multi-factor authentication and secure payment services matters; this idea is supported by Shin (2010) and Pavlou (2016) who state that having confidence in digital businesses increases when they provide transparency and security. The fact that P7 agrees with Amazon's secure system and straightforward interface goes in line with (Musa et al.'s 2024) view that user trust can be built by providing a clear and consistent system experience. Gen Z members were quickly inspired by others to accept different sexual identities. As P4 described, TikTok influencers often encourage viewers to buy products which was mentioned by (Dolega et al. 2021) as a common influence on technology acceptance. Because of this, digital platforms act not only as means to complete transactions but also as communities that confirm customer preferences and make participation easy. Even so, some obstacles arose. Many people from Gen Z and Baby Boomer groups worried most about privacy. (Bansal et al. 2016) found that surveillance capitalism leads people to fear misusing data which

was also shown by P1 and P5. Several people said they shied away from some platforms because they felt the platforms might not be secure or because they were unfamiliar with them. P2 felt that some websites were not easy to use and needed help from their younger relatives, this supports Lemon and Verhoef's (2016) view that if websites are difficult, older users are less likely to use them.

Accessibility problems were most noticeable for elderly people since platforms often sacrificed ease of use for speed. This theory showed why some individuals refused to accept the product. Both individuals became annoyed when they had to use technology that was unfamiliar to them. Some offline-only options might discourage certain users who feel they are being forced or ignored, causing them to give up on interacting online. P8 pointed out that they wouldn't want to use a platform that's tricky to use. It highlights the need for better online access and navigation, mainly for people who are more uncomfortable with technology. Participants observed that making things clearer and teaching people would help to solve these issues. P3 relied on people to check and judge its trustworthiness as well as special features that make it easy to distinguish safe art from potentially unsafe art. Several of those who took part pointed out that support from friends and family is key and this is in line with (Safeer et al. 2023), who saw community support as crucial in dealing with digital hesitance. When people do not know much about a situation, knowing that someone they recognize approves can decide if they will adopt it or not. Making some changes and framing messages positively can also help lower resistance, according to studies carried out by (Mehta et al. 2021) and (Rao et al. 2021). It was recommended that there should be choice-based tutorials, continuous customer support and detailed information that uses plain language when explaining personal data usage. Having these features available can assure users that they are making the right decisions. To sum up, the more technology is user-

friendly and reliable and the simpler it is, the easier it spreads, yet its popularity is also influenced by how easily people's private information can be accessed and some people not using it at all. They should write guidelines for users in a simple way and include safety features, so that more people will choose to use their services. Seniors and people who do not use technology regularly must pay special attention to how security risks are managed.

5.1.3 Age-Related Differences in Consumers' Adoption of Digital Technologies

Age-related differences significantly shaped the way participants approached, adopted, and interacted with digital retail technologies. This aligns with prior studies, including those by Turner (2015), Chevalier (2024), and (Bolton et al. 2013), which highlight that technology usage is heavily influenced by generational upbringing, exposure, and broader societal shifts. Within this study, differences emerged across digital literacy, adaptability, levels of trust, and perceived inclusion in digital environments, providing a clearer picture of how each generation engages with retail platforms.

Generation Z participants exhibited high digital fluency and confidence when using digital platforms. P1 explained how their generation adapts easily to new technologies and views them as essential. This supports Turner's (2015) view that Gen Z are digital natives, having grown up with internet technologies and mobile applications as an integral part of their lives. Gen Z participants were also highly responsive to digital trends and emerging tools such as AI-driven product recommendations and social media-integrated shopping platforms. P4 described algorithmic advertising on social platforms like TikTok as both helpful and engaging, reinforcing Huang and Rust's (2018) claim that younger consumers are more open to personalisation and data-driven targeting when it enhances convenience.

In contrast, Baby Boomers reported challenges with both using and trusting digital tools. P2 shared a strong reluctance to use computers independently, echoing (Carrillo-Durán et al. 2022), who found that digital insecurity is common among older adults. Similarly, P6 expressed scepticism towards online transactions, citing concerns about scams or data misuse. These findings align with Lissitsa and Laor (2021) and (Jiang et al. 2016), who emphasise that Baby Boomers are more likely to be distrustful of online platforms, often due to lack of familiarity and negative past experiences. Furthermore, participants noted that many interfaces appear tailored for younger users. P3, a Gen X participant, observed that retail platforms are rarely designed with older adults in mind. This perception reflects (Bolton et al.'s 2013) assertion that technology design often excludes older users, increasing their sense of alienation and reducing their engagement.

Generation X occupied a middle ground between the two. They were generally comfortable using digital tools but often adopted them cautiously. P3 noted they preferred using familiar platforms and would only engage with new systems after carefully evaluating their benefits. This behaviour supports (Çoklar et al. 2021), who suggest that Gen X consumers are selective and pragmatic, engaging with technology when it aligns with their values of efficiency and reliability. They are not averse to technology but are more discerning about when and how they use it. Intergenerational support also emerged as a key theme. Several younger participants (P4, P5) explained how they assist older family members with online shopping, reinforcing (Bolton et al.'s 2013) findings about older consumers' reliance on familial support for navigating digital platforms. This dependency suggests that digital inclusion is not solely about interface design, but also about social infrastructure and support networks.

Preferences differed considerably among generations. Gen Z gravitated toward engaging, trend-driven platforms that offer visually stimulating and interactive content. Gen X leaned toward platforms that were functional and consistent, while Baby Boomers preferred human interaction and clarity. P2 mentioned the importance of speaking to a real person, which aligns with Sonia (2024) and (Bolton et al. 2013), who found that older consumers value interpersonal aspects of the shopping experience. Trust in digital systems varied notably. Gen Z were generally comfortable with personalised marketing and data-driven features, while Baby Boomers were more suspicious. P6's comment about distrusting online transactions illustrates how data privacy concerns can hinder adoption. Gen X expressed intermediate views—engaged, yet cautious—often balancing convenience with awareness of data security. Reactance theory (Brehm & Brehm, 1981) further explains this generational gap. Baby Boomers often felt excluded or overwhelmed, perceiving technology as being designed for others. This perceived loss of autonomy led to resistance.

In contrast, Gen Z felt empowered by digital platforms, finding them intuitive and accommodating. In summary, age plays a critical role in shaping consumer interactions with digital retail technologies. Retailers must consider these generational differences when designing platforms and marketing strategies. For Gen Z, innovation, AI personalisation, and social integration are key. Gen X prefers reliability and clarity, while Baby Boomers require simplicity, human support, and trust-building features. Tailoring experiences to generational expectations not only promotes inclusivity but also strengthens engagement and long-term consumer loyalty. To address the third research objective, the following diagram illustrates the key barriers that influence consumer acceptance or rejection of digital technologies across different generational groups. It synthesizes findings from the interviews, supported by theoretical models such as the

Technology Acceptance Model and Reactance Theory, to highlight generational contrasts in trust, usability, and engagement.

5.2 Summary and Conclusion

This chapter synthesises the key findings from the primary research, connecting them to the existing academic literature and addressing the three core research questions. As shown in Figure 4, this study explored how the adoption of digital technologies affects consumer shopping behaviour in the UK retail sector, why some consumers accept these technologies while others reject them, and how generational differences shape these behaviours. Through an interpretivist approach, the discussion has highlighted how individuals' perceptions of digital retail are shaped by their lived experiences, social contexts, and cultural values. The research found that digital transformation has significantly enhanced convenience, variety, and accessibility for Generation Z and Generation X. These cohorts generally perceive digital platforms as intuitive and advantageous. Their adoption is often motivated by time-saving benefits, wider product availability, and the personalised nature of many online experiences. Social media, especially platforms such as TikTok and Instagram, plays a critical role in influencing Gen Z's purchasing behaviour, validating existing studies that describe this generation as prone to impulse buying driven by peer influence and algorithmic recommendations. In contrast, Baby Boomers displayed noticeable resistance to digital retail. Participants in this age group cited multiple barriers including difficulties navigating complex interfaces, concerns about online privacy and data protection, and a strong preference for in-person shopping experiences. Many expressed distrust in digital platforms and found greater comfort in the tangible, face-to-face interactions provided by traditional retail. These generational differences in technology adoption align with the

Technology Acceptance Model proposed by Davis (1989), which identifies perceived ease of use and perceived usefulness as core drivers of technology adoption, and with Reactance Theory Brehm and Brehm (1981), which explains how perceived loss of autonomy can trigger resistance. Generational differences were also evident in levels of digital literacy, adaptability, and the use of social media. Gen Z and Gen X demonstrated confidence and independence when using online platforms. Baby Boomers, however, were more likely to seek assistance from younger family members and often felt alienated by fast-changing digital environments. This highlights a key challenge for retailers: the need to design platforms that accommodate diverse age groups without sacrificing either innovation or usability. The findings suggest that digital retail platforms should be designed with inclusivity in mind. Retailers must strike a balance between offering advanced, personalised features for younger users and simplifying interfaces to ensure accessibility for older ones. Trust can be strengthened through transparent data practices, consistent user experience, and accessible customer support services. Hybrid models that combine online and in-store options may also enhance engagement across generations. In conclusion, as digital retail continues to evolve, understanding how consumer behaviour differs across generations is vital. Age is not merely a demographic characteristic—it shapes the way individuals perceive, engage with, and respond to digital commerce. By recognising and accommodating these differences, retailers can create more equitable and engaging shopping environments. This study provides a foundation for further exploration into inclusive retail strategies and sets the stage for future innovation that is both technologically advanced and socially responsive.

According to these findings, UK retail businesses can use some effective strategies for managing increased online sales. This kind of understanding allows brands and developers to shape their

strategies for every generation when it comes to digital retail apps. Digital platforms must be fast, user-friendly and social in order to serve Generation Z. AI systems for making recommendations and social shopping features should be used by companies on Instagram and TikTok. So, brands can stimulate more engagement by helping people create and post their content and by arranging group shopping events. The use of mobile designs and game-type elements will help brands attract Gen Z with their love for simple, fast and interactive experiences. Generation X needs to be handled in a unique way. Even if they know how to use digital tools, they still take a practical approach when making a choice. Being reliable, efficient and transparent should be the top priorities for any retailer. Ensuring payments are secure, the user experience is the same and the guidelines for returns are easy to find attracts older users. Additionally, giving customers rewards and easy access to buy online and collect in store helps them stay more involved. To assist Baby Boomers, we should build their confidence around tech and decrease the obstacles that prevent them from joining groups online. Many stores design simple websites, teach customers how to shop with tutorials and are there to help when reached by chat or phone. If there were a secure system for paying and receiving orders, this could persuade older individuals to shop online. Having people with disabilities try out the platform could help the entire platform become more accessible for all. Building trust is crucial for people regardless of their age. They must clearly describe what is being done with customer data, make sure customers know why it is being collected and secure any private information. Advertising products that are well-protected can ease the minds of seniors who want to guard their privacy. We must remember that digital inclusion should be considered a social responsibility as well as a technical one. Government organizations and businesses in the retail sector should team up to support digital literacy and ensure that everyone has the same access to technology. If retailers

adapt their internet services to meet the needs of all generations, they can create happier customers and keep them loyal for a longer period of time.

Even though this research offers valuable insights into generational differences in digital retail usage, it is important to acknowledge several limitations that may have shaped the findings and affected the scope of their applicability. First, the study involved only eight participants, spanning three generational cohorts—Generation Z, Generation X, and Baby Boomers. While this sample size is appropriate within a qualitative, interpretivist framework aimed at in-depth exploration rather than generalisation, it inevitably limits the breadth of representation. A larger, more diverse sample could have revealed additional behavioural patterns, especially among sub-groups defined by variables such as income, education level, employment status, ethnicity, and geographic location (e.g., rural versus urban consumers).

Second, the study relied solely on self-reported data gathered through semi-structured interviews. While this method provided rich, personalised accounts and allowed participants to express their lived experiences in their own words, it is subject to certain limitations. Social desirability bias may have influenced participants to present their technology usage in a more favourable light, particularly when discussing newer platforms like TikTok or Amazon. Likewise, recall bias may have led participants to unintentionally omit or misrepresent details about their shopping behaviours, especially regarding habitual or unconscious actions such as impulse buying or the use of algorithmic recommendations.

The study's geographic focus was on consumers located in the United Kingdom. Even though this provided useful knowledge for UK retailers, the research cannot be widely used globally. The digital systems, rules and opinions about technology are not the same in every country. E-commerce use habits in the UK might be unique when contrasted with those nations that have

fewer internet users, improved privacy or untrusted institutions. For instance, reaching digital tools in developing countries can be difficult due to lack of money or good technology which can influence the behaviours of individuals. Due to stricter data protection laws, some users in the EU might feel more confident when they interact with any digital platform. Such studies could give us a better picture of how behaviour related to digital retail changes among people of different ages in different places and under different laws. Additionally, people in certain demographic groups, for instance those with disabilities, those living in care homes and those with very little knowledge of digital technologies, were not looked at in this study. They might face issues that are not shared by other customers or use different techniques in dealing with online retail. By adding these viewpoints to future research, we can guarantee that digital transformation initiatives do not increase or create new inequalities among consumers. Future studies should combine qualitative and quantitative methods to go deeper into personal issues and also study large groups of participants. Numbers-based methods like surveys, monitoring behaviours or running experiments can confirm what is presented here and examine particular ideas in a larger group of people. Additionally, longitudinal studies that follow participants over time could shed light on how digital retail preferences and habits evolve with age, life circumstances, and technological developments. For instance, a longitudinal approach could track whether Baby Boomers increase digital engagement as interfaces become more intuitive or whether Gen Z's heavy reliance on digital commerce persists into later adulthood. As digital transformation accelerates, future research should also investigate the intersection of generational behaviour with emerging themes such as artificial intelligence ethics, algorithmic transparency, sustainability concerns, and the role of digital education. These interconnected variables will likely shape the trajectory of digital retail in profound ways. A better

understanding of these dynamics can support the development of digital retail ecosystems that are not only efficient and innovative but also ethically responsible and socially inclusive. While this study offers meaningful contributions to understanding generational dynamics in digital retail behaviour, future research must broaden its demographic, methodological, and geographic scope to deepen insights and enhance applicability across the evolving retail landscape.

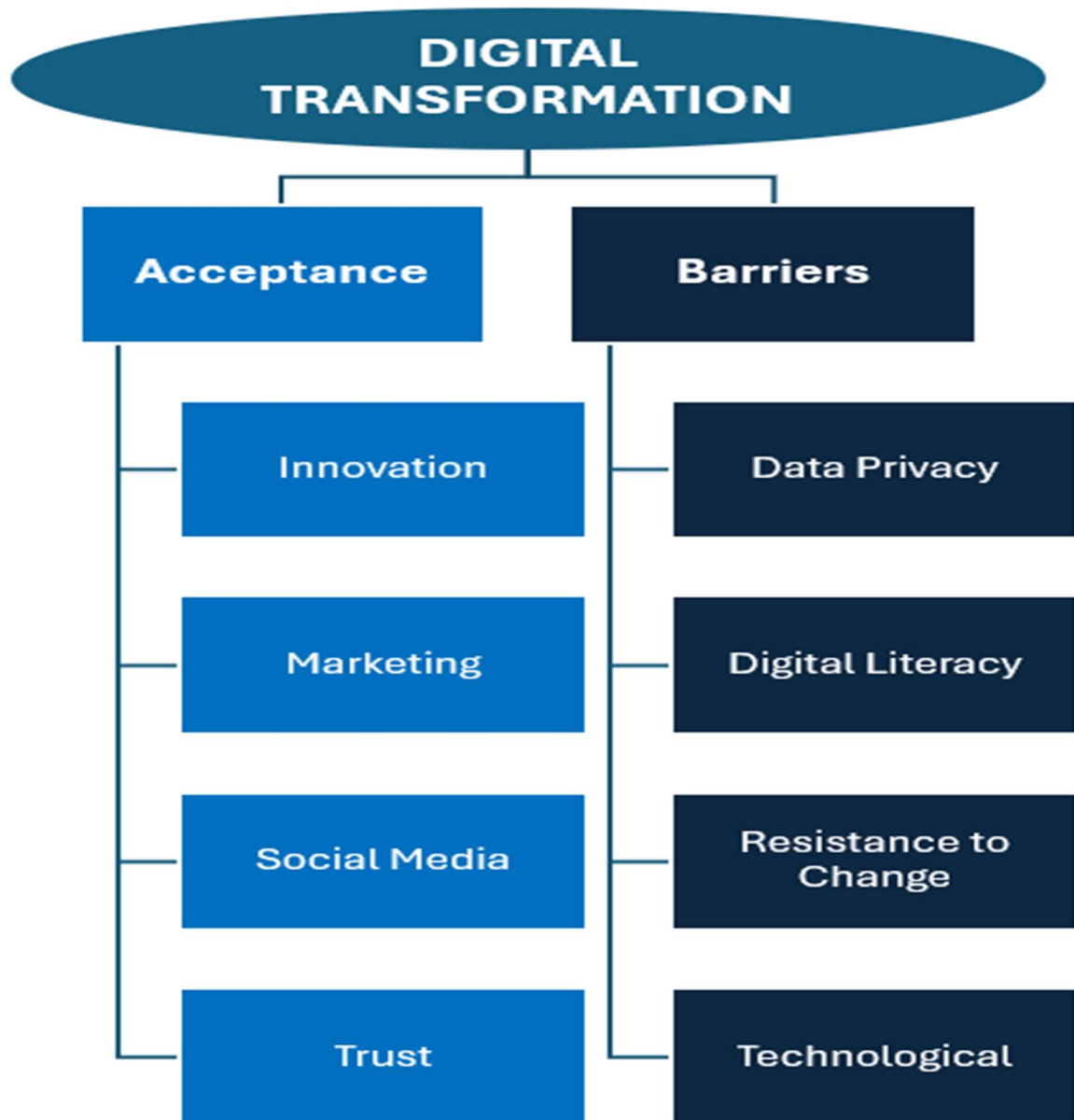


Figure 4: Framework for Influencing Consumer Acceptance and Rejection of Emerging Digital Technologies *(Source: Author's own work).*

Chapter 6: Conclusion and Recommendations

6.1 Conclusion

This study has investigated the profound impact of digital transformation on consumer behaviour within the UK retail sector, with a specific emphasis on how generational differences shape the adoption and engagement with digital retail platforms. By adopting a qualitative, interpretivist methodology, the research utilized semi-structured interviews with eight participants from three generational cohorts—Generation Z (Gen Z, born 1997–2012), Generation X (Gen X, born 1965–1980), and Baby Boomers (born 1946–1964)—to address three core research questions: (1) How does digital transformation impact consumer purchase behaviour in the UK retail sector? (2) What factors influence consumers' acceptance or rejection of new digital technologies? and (3) How do age-related differences influence consumers' adoption of digital technologies? The findings illuminate significant generational variations in digital engagement, driven by differences in digital literacy, trust in technology, usability preferences, and shopping priorities, thereby fulfilling the study's aim of providing a nuanced understanding of these dynamics.

Through a process of thematic analysis, as outlined in Chapter 4, the study identified 26 themes that encapsulate the multifaceted effects of digital transformation on consumer behaviour. For Gen Z and Gen X, digital platforms such as Amazon, eBay, and social media (e.g., TikTok, Instagram) enhance convenience, accessibility, and product variety, aligning with (Verhoef et al.'s 2021) assertion that digital channels streamline shopping experiences. Gen Z participants, characterized as digital natives, seamlessly incorporate online shopping into their daily routines, as evidenced by P1's description of effortless access to diverse products and P4's reliance on digital grocery deliveries to accommodate sensory needs related to ADHD. Their engagement is

further amplified by algorithmic personalization and social media-driven impulse purchases, with P4 highlighting TikTok Shop's role in spontaneous buying, corroborating Huang and Rust's (2018) findings on AI-driven consumer targeting. These behaviours reflect a paradigm shift in retail, where digital platforms blur the boundaries between entertainment, social interaction, and commerce, particularly for younger consumers.

In contrast, Gen X participants adopt digital platforms strategically, prioritizing efficiency and reliability while maintaining a balanced approach that integrates online and in-store shopping. For instance, P3's use of Amazon for just-in-time delivery and P8's preference for online supermarket shopping to save time underscore their purpose-driven adoption, as supported by (Brynjolfsson et al. 2013). However, Gen X also values sensory evaluations, as seen in P3's in-store testing of Hi-Fi systems, highlighting their omnichannel tendencies and alignment with Piotrowicz and Cuthbertson's (2014) concept of hybrid consumer experiences. This pragmatic engagement positions Gen X as a bridge between the digital fluency of Gen Z and the traditional preferences of Baby Boomers.

Baby Boomers, however, exhibit marked resistance to digital platforms, driven by usability challenges, distrust in online systems, and a preference for tactile, in-store experiences. P2's reluctance to purchase clothing online due to environmental concerns about returns and the desire to physically try items aligns with (Bolton et al.'s 2013) observation that older consumers prioritize sensory interactions and familiarity. Similarly, P6's frustration with the overwhelming volume of online options and reliance on external support for digital tasks underscores a significant digital literacy gap, reinforcing the challenges of technological adoption among older generations. These findings highlight a critical divide in the retail sector, where digital transformation risks excluding older consumers unless addressed through inclusive strategies.

Across all generations, the study identified common barriers to digital adoption, including cybersecurity concerns (P1, P5, P6), complex interfaces (P2, P4), and perceived design misalignment for older users (P3). These barriers, detailed in the framework developed in Chapter 4, provide a diagnostic tool for retailers to address adoption obstacles. The framework emphasizes the interplay of trust, usability, and generational preferences, offering actionable insights for enhancing customer engagement. For instance, the prevalence of privacy fears, as articulated by P5's concerns about data security, aligns with Acquisti et al.'s (2016) research on trust erosion in digital platforms, underscoring the need for transparent data practices. Similarly, the usability issues raised by P2 and P4 highlight the importance of intuitive interface design, as suggested by Davis's (1989) Technology Acceptance Model, which links ease of use to technology adoption.

The interpretivist approach, rooted in the subjective experiences of participants, ensures that the findings capture the lived realities of consumers navigating digital retail platforms. By prioritizing meaning-making and context, as advocated by Creswell and Poth (2018), the study reveals not only what consumers do but why they behave as they do, offering a deeper understanding of their motivations, perceptions, and emotional connections to digital technologies. For example, the intergenerational support theme—where Gen Z participants like P4 and P5 assist older relatives with online tasks—reflects a social dynamic that extends beyond individual behaviour, highlighting the role of the community in fostering digital inclusion.

The study successfully meets its research objectives by analyzing the influence of digital transformation on consumer behaviour, investigating age-related differences in digital engagement, and developing a framework to illustrate adoption barriers. It addresses the research gap identified in Chapter 1, which noted a lack of focus on how generational differences impact

digital transformation in retail (Vitelar 2020). This research offers valuable insights into generational dynamics within digital retail, reinforcing the relevance of age-related perspectives in both academic inquiry and industry practice. Its findings lay a foundation for more inclusive and strategically informed approaches in future digital retail initiatives.

In conclusion, this study underscores the transformative potential of digital technologies in reshaping consumer behaviour while highlighting the challenges of ensuring equitable adoption across generations. The findings advocate for a consumer-centric approach that balances innovation with accessibility, recognizing that age is not merely a demographic variable but a critical determinant of how individuals perceive and interact with digital retail platforms. As the UK retail sector continues to evolve, these insights provide a foundation for retailers to navigate the complexities of digital transformation, fostering engagement and loyalty across diverse consumer segments. The interpretivist lens ensures that these conclusions are grounded in the rich, contextual narratives of participants, offering a robust contribution to understanding the dynamic interplay of technology, consumer behaviour, and generational identity in the digital age.

6.2 Implications of the Study

This research contributes to consumer behaviour, digital marketing, and retail management literature by enhancing our understanding of generational differences in embracing digital technology. The research builds upon current models, such as Davis's (1989) Technology Acceptance Model (TAM), by confirming perceived ease of use and perceived usefulness as essential drivers of digital platform adoption, particularly among Gen Z and Gen X. The research also applies Reactance Theory (Brehm and Brehm (1981) to explain Baby Boomers' defensiveness against digital platforms, attributed to perceived loss of control and exclusion from

youth-led designs. Through the investigation of the dynamics between digital literacy, trust, and social influences, the research contributes to consumer psychology theories, particularly omnichannel retailing (Verhoef et al., 2015) and personalization (Huang and Rust (2018)). The research fills a key research gap established in Chapter 1 by exploring the role of age difference in influencing consumer reactions to digital transformation in the UK retail market. In contrast to existing research offering general descriptions of consumer behaviour Li and Zhang (2021), the research offers a qualitative analysis of generation differences, displaying the contrast between Gen Z digital nativism and Baby Boomers' dependence on parents and Gen X pragmatic uptake. This adds to a deeper theoretical understanding of the way digital channels need to be adapted to different consumer groups, adding to theoretical debates on inclusive digital retailing. In practice, the findings offer practical lessons for UK retailers on digital change challenges to overcome. The research emphasizes the requirement for creating inclusive digital platforms that support varying levels of digital literacy and trust. For Gen Z, retailers can leverage social media platforms and AI-driven personalization to shape engagement and impulse buying, as demonstrated by participants' adoption of TikTok and Amazon's recommendation algorithms. For Gen X, providing stable, efficient, and open platforms with transparent return processes and secure payment facilities can stimulate adoption. For Baby Boomers, ease-of-use interfaces, human support mechanisms, and trust-building practices (e.g., open data practices) are needed to overcome resistance and stimulate engagement.

The model introduced here, which outlines obstacles like cybersecurity issues, usability, and design incompatibility, provides retailers with a diagnostic tool to overcome adoption hindrances. Such a framework can inform the structuring of omnichannel plans that reconcile digital innovation with access so that retailers can successfully compete in a digitally empowered

retail environment while meeting the varied needs of their customer base. By invoking the intergenerational support function (e.g., younger ages assisting older ages), the study also implies that retailers can promote digital inclusion by means of community-level interventions, such as workshops or peer tutorials, consistent with the increasing focus within the industry on social responsibility.

6.3 Academic Contribution

Whilst limited in scope, the research undertaken provides academic value by adding to the already established body of knowledge on consumer behaviour, digital retail and generational adoption of technology. It builds upon the Technology Acceptance Model developed by Davis (1989) and applies the model across generations cohorts proving that the perceived ease of use and perceived usefulness have different interpretations across the level of digital literacy and trust. It also uses Reactance Theory Brehm and Brehm (1981) to point at the roots of resistance among older adults that lies in their perceived loss of control and being left out of the digital design paradigms. The study also adds value to the generational theory by providing a qualitative understanding of the ways Gen Z, Gen X, and Baby Boomers approach or indifferently embrace or reject digital retail technologies in the UK. Moreover, it promotes knowledge on omnichannel and personalised retail experiences (Verhoef et al., 2015); Huang & Rust (2018) as it correlates them with consumer motivations, driven by age, trust and usability requirements. In contrast to another body of previous literature Li and Zhang (2021) addressing digital engagement as a homogenous trend, the study at hand presents a more nuanced generational-sensitive framework that helps to operationalize intergenerational support, mechanisms of trust building and barriers to usability. It fulfills an obvious research hole in the context of inclusive digital retail design,

thus offering a theoretical background to future empirical investigating and cross-disciplinary discourse in marketing, technological incorporation, and retail modernization.

6.4 Recommendations

Based on the findings, the following recommendations are proposed for key stakeholders—retailers, policymakers, and technology developers—to enhance digital adoption and consumer engagement across generational cohorts in the UK retail sector, as illustrated in Figure 5:

❖ Tailored Platform Design for Generational Needs

- **For Gen Z:** Retailers should integrate social media platforms like TikTok and Instagram with e-commerce functionalities, incorporating gamified elements (e.g., interactive ads, and user-generated content) to capitalize on their preference for engaging, trend-driven experiences. AI-driven recommendation systems should be optimized to deliver personalized product suggestions, as seen in P4's reliance on algorithmic targeting.
- **For Gen X:** Retailers should prioritize functional, reliable platforms with clear navigation and secure payment systems, as Gen X values efficiency and transparency (P3, P8). Hybrid models, such as click-and-collect services, can bridge online and in-store preferences, aligning with their omnichannel shopping habits.
- **For Baby Boomers:** Retailers must simplify interfaces to address usability concerns (P2, P6), incorporating larger fonts, intuitive layouts, and step-by-step tutorials. Offering human support channels (e.g., live chat, phone support) can build trust and reduce reliance on younger family members for assistance.

❖ Enhancing Trust and Security

- Retailers should implement transparent data practices, clearly explaining how consumer data is collected and protected, in compliance with GDPR. This addresses privacy concerns raised by P1, P5, and P6. Secure payment systems with multi-factor authentication, as valued by P3, can enhance trust across generations.
- Regular communication about cybersecurity measures, such as encryption and fraud detection, should be integrated into marketing campaigns to reassure hesitant users, particularly Baby Boomers.

❖ **Promoting Digital Literacy and Inclusion**

- Retailers should partner with community organizations to offer digital literacy programs targeting older consumers, addressing the digital skill gap noted by P2 and P6. These could include in-store workshops or online tutorials tailored to Baby Boomers, teaching them how to navigate e-commerce platforms and mobile apps.
- Policymakers should support initiatives to improve digital access in underserved areas, addressing P2's concern about economic barriers (e.g., inability to afford smartphones or iPads). Subsidized devices or public digital training programs could enhance inclusivity.

❖ **Hybrid Omnichannel Strategies**

- Retailers should invest in seamless omnichannel experiences that integrate online and in-store touchpoints, catering to Gen X's balanced approach (P3) and Baby Boomers' preference for tactile experiences (P2). For example, offering in-store product testing alongside online purchasing options can appeal to both groups.
- Click-and-collect services, as implemented by Tesco and Sainsbury's (Papanagnou et al. 2022), should be expanded to provide convenience while maintaining physical engagement.

❖ **Leveraging Intergenerational Support**

- Retailers can create campaigns that encourage younger consumers to assist older family members with digital platforms, building on the intergenerational support observed (P4, P5). For example, promotional incentives (e.g., discounts for joint accounts) could encourage collaborative shopping.
- Technology developers should design platforms with features like “family sharing” modes, allowing younger users to guide older ones without compromising privacy.

❖ **Addressing Competitive Pressures**

- To compete with tech giants like Amazon, traditional retailers should invest in agile, data-driven strategies, as suggested by (McKinsey & Company 2023). This includes adopting predictive analytics to personalize offerings and streamline operations, addressing Gen Z and Gen X preferences for efficiency and variety.
- Smaller retailers, constrained by resources (Rosenbaum-Elliott et al., 2020), can collaborate with third-party platforms (e.g., Shopify) to access advanced technologies without significant infrastructure costs.

These recommendations aim to foster inclusive, consumer-centric digital retail environments that address generational differences while promoting trust, accessibility, and engagement.

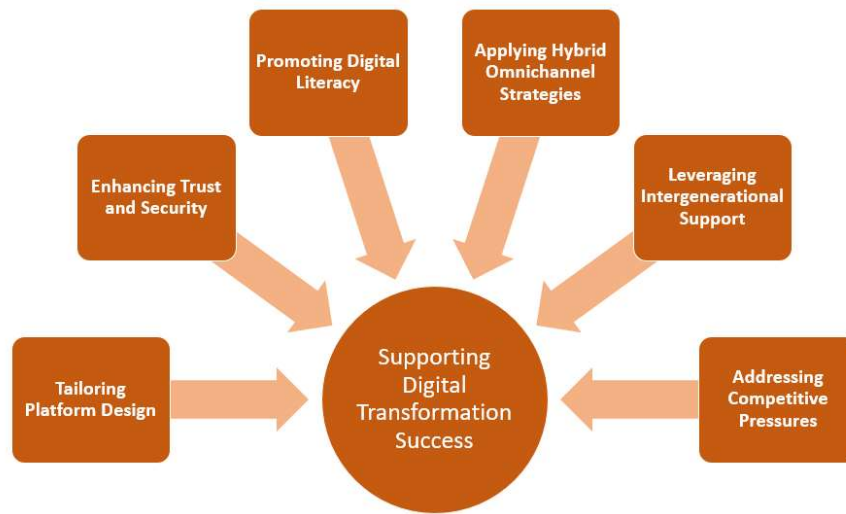


Figure 5: Success of Digital Transformation (Source: Author's own work).

6.5 Limitations of the Study

Although it is a contribution, the research has several limitations. First, the small sample of eight respondents, although appropriate for qualitative studies, limits the variety of opinions provided. The acceptance of a greater sample or other age groups, such as Millennials, might reveal other subtleties of consumer behaviour. Second, the geographical scope is limited to UK consumers, and therefore the generalizability of the results might be affected. Consumer attitudes towards digital technologies may be diverse in other regions of the world, particularly in developing countries where low internet penetration determines digital adoption strategies. Third, the research relies on self-reported data from semi-structured interviews, which raises potential biases such as social desirability and recall mistakes that compromise the validity of the responses (Bryman 2016).

Since the respondents were exposed to different degrees of technology within their workplace and daily life, there is a possibility that some of the answers were affected more by the work experience and personal familiarity with digital retailing instruments than by the generational

peculiarity itself. That is why taking into consideration the assumption that technology adoption is only defined by generational grouping can leave individual experience, confidence, and digital behaviour differences. Moreover, the emphasis on age disparities could make the consumer behaviour less complicated since other variables, including socioeconomic status, ethnicity, and technological literacy, were not studied, but they also influence digital engagement considerably. Lastly, the study captures the consumer behaviour at a given point in time, June 2025. Future longitudinal research might capture a dynamic snapshot of how consumer attitudes and responses evolve as a result of ongoing technological advancements.

6.6 Suggestions for Future Studies

In order to overcome these limitations and build on the results, various avenues for future research are proposed. First, future research should be conducted with larger, diverse samples, for example, Millennials, rural consumers, and underrepresented groups like people with disabilities, to capture a longer and more representative range of consumer experiences. Second, cross-national comparisons between nations could shed light on how differences in culture, economy, and regulation affect the uptake of digital retail technologies, enhancing the global applicability of the findings. Third, the use of mixed-methods strategies that integrate qualitative findings with quantitative methods—like surveys and behavioural tracking—could enhance the validity of the findings and increase statistical generalizability, balancing the limitations of self-reported data. Fourth, longitudinal studies of generational cohorts over time would provide valuable insights into the development of digital engagement with age, technological change, and wider societal change. Finally, future research should explore emerging topics like the ethical implications of AI-based personalisation, sustainability issues in online retailing, and the effects of digital literacy programs in enabling inclusive participation.

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Appendices:

Appendix A: Participation Information Sheet

The title of the research project: Digital transformation in the UK retail sector: A consideration of the barriers and challenges derived from consumer purchasing behaviour.

Invitation to take part

You are being invited to take part in a research project. Before you decide it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information. Take time to decide whether you wish to take part.

What is the purpose of the project?

This research will conduct qualitative interviews with consumers to identify critical factors shaping digital transformation in the UK retail sector. the findings will contribute to the academic literature on digital marketing and retail management, advancing theoretical understanding and guiding future research endeavours.

This study also aims to highlight how age-related differences influence the adoption of digital technologies, particularly compared between Gen Z and Baby Boomers and Gen X. This analysis will provide insights into how businesses can tailor their digital strategies to address diverse consumer preferences effectively.

Research Aims: This research aims to examine how the digital revolution has affected consumer behaviour in the retail industry by evaluating the digital marketing tactics that companies use to increase customer engagement and enhance sales.

This research also investigates how age-related differences shape consumer engagement with digital technologies by evaluating how generational factors influence willingness to embrace

new digital channels. Moreover, the study also examines the key factors that cause consumer acceptance or rejection of new digital platforms in the UK retail sector.

Research Objectives:

1. Analyse the influence of digital transformation on consumer behaviour in the retail sector, drawing on theoretical insights from consumer psychology and digital marketing.
2. Investigate the effect of age-related differences on consumer engagement with digital technologies.
3. Create a model or framework to illustrate the barriers influencing consumer acceptance or rejection of emerging digital technologies in the UK retail sector.

Why have I been invited?

You have been invited to participate in this study because your insights and experiences as a consumer in the UK retail sector are valuable in understanding how digital transformation influences purchasing behaviour. This research aims to explore how different demographic groups, particularly Generation Z, Generation X, and Baby Boomers, engage with digital technologies in retail. Your participation will help identify key factors affecting the adoption or rejection of new digital platforms, contributing to a better understanding of consumer behaviour in the digital age. The study involves 08 participants. We merge Gen X and Baby Boomers into the older category and Gen Z as younger demographics. 2 males and 2 females from each category.

What would taking part involve?

You will be asked to take part in an interview. You will take part in a semi-structured interview, either online or in person, where you will be asked about your experiences with digital shopping, your views on new retail technologies, and any challenges you may have faced. The interview will last approximately 20 minutes.

Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to take part, you will be given this information sheet to keep and be asked to sign a participant agreement form. I want you to understand what participation involves before you decide on whether to participate.

If you or any family member have an ongoing relationship with BU or the research team, e.g. as a member of staff, as a student or other service user, your decision on whether to take part (or continue to take part) will not affect this relationship in any way.

Can I change my mind about taking part?

Yes, you can stop participating in study activities at any time and without giving a reason.

If I change my mind, what happens to my information?

After you decide to withdraw from the study, we will not collect any further information from or about you.

As regards to the information we have already collected before this point, your rights to access, change or move that information are limited. This is because we need to manage your information in specific ways in order for the research to be reliable and accurate. Further explanation about this is in the Personal Information section below.

Will I be reimbursed for taking part?

No. It is a voluntary participation.

What are the advantages and possible disadvantages or risks of taking part?

Whilst there are no immediate benefits to you participating in the project, it is hoped that this work will contribute to valuable research on how digital transformation affects consumer behaviour in the UK retail sector. Also, You will have the opportunity to reflect on your own experiences with digital technologies in retail.

Whilst we do not anticipate any risks to you in taking part in this study, you may spend some time participating in a semi-structured interview.

What type of information will be sought from me and why is the collection of this information relevant for achieving the research project's objectives?

As a participant in this research, you will be asked to provide information about your shopping behaviour, experiences with digital technologies in retail, and factors that influence your adoption or rejection of new digital platforms.

This information is essential for achieving the research objectives, as it helps to evaluate:

1. How digital transformation impacts consumer purchase behaviour in the UK retail sector.
2. What factors influence consumers' acceptance or rejection of new digital technologies?
3. How age-related differences shape digital adoption across different generations.

All data collected will be anonymised and used solely for academic research purposes.

Will I be recorded, and how will the recorded media be used?

The interview will be recorded. The audio recordings of your activities made during this research will be used only for analysis and the transcription of the recording(s) for illustration in conference presentations and lectures. No other use will be made of them without your written permission, and no one outside the project will be allowed access to the original recordings.

How will my information be managed?

Bournemouth University (BU) is the organisation with overall responsibility for this study and the Data Controller of your personal information, which means that we are responsible for looking after your information and using it appropriately. Research is a task that we perform in the public interest, as part of our core function as a university.

Undertaking this research study involves collecting and/or generating information about you.

We manage research data strictly in accordance with:

- Ethical requirements; and
- Current data protection laws. These control use of information about identifiable individuals, but do not apply to anonymous research data: "anonymous" means that we have either removed or not collected any pieces of data or links to other data which identify a specific person as the subject or source of a research result.

BU's Research Participant Privacy Notice sets out more information about how we fulfil our responsibilities as a data controller and about your rights as an individual under the data protection legislation. We ask you to read this Notice so that you can fully understand the basis on which we will process your personal information.

Research data will be used only for the purposes of the study or related uses identified in the Privacy Notice or this Information Sheet. To safeguard your rights in relation to your personal information, we will use the minimum personally-identifiable information possible and control access to that data as described below.

Publication

You will not be able to be identified in any external reports or publications about the research without your specific consent*. Otherwise your information will only be included in these materials in an anonymous form, i.e. you will not be identifiable.

Research results will be published on September.

Security and access controls

BU will hold the information we collect about you in hard copy in a secure location and on a BU password protected secure network where held electronically.

Personal information which has not been anonymised will be accessed and used only by appropriate, authorised individuals and when this is necessary for the purposes of the research or another purpose identified in the Privacy Notice. This may include giving access to BU staff or others responsible for monitoring and/or audit of the study, who need to ensure that the research is complying with applicable regulations.

Sharing your personal information with third parties

Nothing will be share with third parties.

Further use of your information

The information collected about you may be used to support other research projects in the future and access to it will not be restricted. You will not be able to be identified in the data without your specific consent. To enable this use, the data will be added to an appropriate research data

repository such as BORDaR (BU's Data Repository): this is a central location where data is stored, which is accessible to the public.

Keeping your information if you withdraw from the study

If you withdraw from active participation in the study we will keep information which we have already collected from or about you, if this has on-going relevance or value to the study. This may include your personal identifiable information. As explained above, your legal rights to access, change, delete or move this information are limited as we need to manage your information in specific ways in order for the research to be reliable and accurate. However if you have concerns about how this will affect you personally, you can raise these with the research team when you withdraw from the study.

You can find out more about your rights in relation to your data and how to raise queries or complaints in our Privacy Notice.

Retention of research data

Project governance documentation, including copies of signed participant agreements: we keep this documentation for a long period after completion of the research, so that we have records of how we conducted the research and who took part. The only personal information in this documentation will be your name and signature, and we will not be able to link this to any anonymised research results.

Research results:

STATEMENT 1 – Use if you have provided details of how you will anonymise information during the active period of the research study:

As described above, during the course of the study we will anonymise the information we have collected about you as an individual. This means that we will not hold your personal information in identifiable form after we have completed the research activities.

You can find more specific information about retention periods for personal information in our Privacy Notice.

We keep anonymised research data indefinitely, so that it can be used for other research as described above.

* In some circumstances, the nature of the research will make it difficult to safeguard anonymity of data, which should be explained to participants here and the entire statement modified throughout as appropriate. This explanation should include how their data and /or identity would be shared and the consequences they may face in such instances.

Contact for further information

If you have any questions or would like further information, please contact Ibrahim Wadud.

Email: s5728379@Bournemouth.ac.uk

In case of complaints

Any concerns about the study should be directed to Professor Lee Miles (Deputy Dean Research and Professional Practice), Bournemouth University by email to researchgovernance@bournemouth.ac.uk.

Finally

If you decide to take part, you will be given a copy of the information sheet and a signed participant agreement form to keep.

Thank you for considering taking part in this research project.

Appendix B: Ethics Checklist



Research Ethics Checklist

About Your Checklist	
Ethics ID	63505
Date Created	02/03/2025 14:55:10
Status	Approved
Date Approved	21/03/2025 08:30:00
Risk	Low

Researcher Details	
Name	Ibrahim Wadud
Faculty	BU Business School
Status	Postgraduate Research (MRes, MPhil, PhD, DProf, EngD, EdD)
Course	Postgraduate Research - BUBS
Have you received funding to support this research project?	No

Project Details	
Title	Digital transformation in the UK retail sector: A consideration of the barriers and challenges derived from consumer purchasing behaviour.
Start Date of Project	23/09/2024
End Date of Project	23/07/2026
Proposed Start Date of Data Collection	10/03/2025
Original Supervisor	Danni Liang
Approver	Natalia Lavrushkina
Summary - no more than 600 words (including detail on background methodology, sample, outcomes, etc.)	

Research Aims:

The aim of this research is to examine how the digital revolution has affected consumer behaviour in the retail industry by evaluating the digital marketing tactics that companies use to increase customer engagement and enhance sales. This research also investigates how age-related differences shape consumer engagement with digital technologies by evaluating how generational factors influence willingness to embrace new digital channels. Moreover, the study also examines the key factors that cause consumer acceptance or rejection of new digital platforms in the UK retail sector. Research Objectives:

1. Analyse the influence of digital transformation on consumer behavior in the retail sector, drawing on theoretical insights from consumer psychology and digital marketing.
2. Investigate the effect of age-related differences on consumer engagement with digital technologies.
3. Create a model or framework to illustrate the barriers influencing consumer acceptance or rejection of emerging digital technologies in the UK retail sector.

This research will undertake a qualitative method where data will be collected through semi-structured interviews. Participants are selected based on the experience they have with digital technologies and typical customers buying products in the supermarket. The study involves 08 participants. We merge Gen X and Baby Boomers into the older category and Gen Z as younger demographics. 2 males and 2 females from each category.

Filter Question: Does your study involve Human Participants?**Participants**

Describe the number of participants and specify any inclusion/exclusion criteria to be used

The study involves 08 participants. We merge Gen X and Baby Boomers into the older category and Gen Z as younger demographics. 2 males and 2 females from each category.

Do your participants include minors (under 16)?

No

Are your participants considered adults who are competent to give consent but considered vulnerable?

No

Is a Disclosure and Barring Service (DBS) check required for the research activity?

No

Recruitment

Please provide details on intended recruitment methods, include copies of any advertisements.

Participants will recruit from people who do relation with retail. I will explain the evaluation process and invite them to participate. I will provide each participant with a participant information sheet in advance of them making a decision.

Do you need a Gatekeeper to access your participants?

No

Data Collection Activity

Will the research involve questionnaire/online survey? If yes, don't forget to attach a copy of the questionnaire/survey or sample of questions.	No
Will the research involve interviews? If Yes, don't forget to attach a copy of the interview questions or sample of questions	Yes
Please provide details e.g. where will the interviews take place. Will you be conducting the interviews or someone else?	
The interview will take place on both online and offline. Online interview will take place on either Zoom or Google Meet. On the other hand, offline interview will take place on convenient place. I will conduct the interview by myself.	
Will the research involve a focus group? If yes, don't forget to attach a copy of the focus group questions or sample of questions.	No
Will the research involve the collection of audio recordings?	Yes
Will your research involve the collection of photographic materials?	No
Will your research involve the collection of video materials/film?	No
Will any audio recordings (or non-anonymised transcript), photographs, video recordings or film be used in any outputs or otherwise made publicly available?	No
Will the study involve discussions of sensitive topics (e.g. sexual activity, drug use, criminal activity)?	No
Will any drugs, placebos or other substances (e.g. food substances, vitamins) be administered to the participants?	No
Will the study involve invasive, intrusive or potential harmful procedures of any kind?	No
Could your research induce psychological stress or anxiety, cause harm or have negative consequences for the participants or researchers (beyond the risks encountered in normal life)?	No
Will your research involve prolonged or repetitive testing?	No
What are the potential adverse consequences for research participants and how will you minimise them?	
Interviewing participants will use their time for which they cannot be rewarded. There is therefore a 'lost opportunity cost' for participating in this study. All data collected will be anonymous and therefore there is no risk to the participant, from this research. We will ensure that no person can be identified.	

Consent

Describe the process that you will be using to obtain valid consent for participation in the research activities. If consent is not to be obtained explain why.

A participant Information Sheet will be provided in advance and then the participant will be asked to read and agree to this prior to data collection.	
Do your participants include adults who lack/may lack capacity to give consent (at any point in the study)?	No
Will it be necessary for participants to take part in your study without their knowledge and consent?	No

Participant Withdrawal

At what point and how will it be possible for participants to exercise their rights to withdraw from the study?
Participants will be able to withdraw at any point until their anonymous data has been amalgamated with data collected from other participants.
If a participant withdraws from the study, what will be done with their data?
After their anonymous data has been amalgamated with data collected from other participants, it may be impossible to identify their specific data to facilitate removal. If the data can be identified and removed it will be destroyed leaving no paper or electronic record.

Participant Compensation

Will participants receive financial compensation (or course credits) for their participation?	No
Will financial or other inducements (other than reasonable expenses) be offered to participants?	No

Research Data

Will identifiable personal information be collected, i.e. at an individualised level in a form that identifies or could enable identification of the participant?	No
Will research outputs include any identifiable personal information i.e. data at an individualised level in a form	No
which identifies or could enable identification of the individual?	

Storage, Access and Disposal of Research Data

Where will your research data be stored and who will have access during and after the study has finished.	
Only myself and supervisor team will have access to the data collected. All data collected will be stored in a private area of a BU password protected server.	
Once your project completes, will your dataset be added to an appropriate research data repository such as BORDaR, BU's Data Repository?	No
Please explain why you do not intend to deposit your research data on BORDaR? E.g. do you intend to deposit your research data in another data repository (discipline or funder specific)? If so, please provide details.	

There is no requirement to store the data for public interest	
Dissemination Plans	
How do you intend to report and disseminate the results of the study?	
Peer reviewed journals, Internal Report	
Will you inform participants of the results?	Yes
If Yes or No, please give details of how you will inform participants or justify if not doing so	
We will share the results of the research with interested participants.	
Final Review	
Are there any other ethical considerations relating to your project which have not been covered above?	No
Risk Assessment	
Have you undertaken an appropriate Risk Assessment?	Yes
Attached documents	
Participant Information sheet.docx - attached on 10/03/2025 15:03:46	
Research Question.docx - attached on 10/03/2025 15:03:56	
Participant Agreement Form.docx - attached on 10/03/2025 15:04:37	

Appendix C: Interview Transcript

Ibrahim

Okay, thank you for participating my data collection interview. Thank you very much. So my first question will be, in what way has your purchasing habit evolved due to the emergence of

digital retail platforms?

Participant 7

I would say that my habits has increased due to digital retail platforms, I would say, there's an increase in quantity, amount of products that I buy since the emergence, and the amount of times I buy things would also, I would say, also have increased.

Ibrahim

Thank you. My next question will be, what aspects influence your choice to purchase online instead of instore? Can you give me an example?

Participant 7

I would say online is better for me because there is there's more options, there's more products I can see. I would also say the amount of products that you can see at just one sitting. Instead of going to multiple places, it's more convenient to shop online than to go in store, as well as because of the amount of products there is, you can see if there's better deals, better prices you just have, the more options you have, the better it is for you, in my opinion.

Ibrahim

Thank you. How do you compare products before buying? Do you prefer digital or traditional methods?

Participant 7

Traditional methods in general, I think is better because you can actually see the product. You can feel it, see how it works, usually, when you're buying in store, there's like customer service. You can ask them any questions you want, and they'll reply to you straight away. But I would say online, you have to rely on other people, because you don't actually have the product. So you have to rely on other people, which is, which is hard, because you don't know if they're telling the truth or they might have a different bad experience. To you, one person might have a good experience, one person might have a bad experience. So because of that, you have to look at reviews for online. You also look at look. Have to look at the description of what the

manufacturer says, and yeah, I would say that,

Ibrahim

yeah, thank you. Okay. My next question will be, what digital platforms do you use regularly, or how do they influence your purchase decision?

Participant 7

100% I'll say I use Amazon the most, and because I use them the most, because of the user interface is so easy to use, they have so many options, even though I know from my experience, the prices are more expensive because of how easy it is to use, as well as their customer service is great, I don't mind spending a bit extra because of it. And because they, I would also say, they also list it. Well, majority of stores, I would say, do it. But Amazon, do it the best, in my opinion, because they show like, they show all the reviews, so the best ones will always be at the top and the worst ones will always be at the bottom. So you know, the best product for the majority of people, what it was, yeah,

Ibrahim

exactly, okay. What are the challenges you face using digital technologies? How did you respond to it?

Participant 7

Definitely, I would say customer service is hard for some for some online stores, because I feel like they make it difficult because they want to retain a sale. It's hard to sometimes you have to email them. It takes time, and they don't understand your question and whatnot. That's why I always prefer Amazon, because they make it so simple for you. They reply to you straight away. They have a they had, they use AI, if I'm not mistaken, I forgot which what it's called. They use that for customer service, which makes it super easy.

Ibrahim

I think the chat bot, yeah, yeah, okay, which factors impact your likelihood of adapting new digital technologies?

Participant 7

Definitely convenient. I think that's the main thing for buying things online. Majority of people do it for convenience. You can sit at your home the next day, your your products come. You don't have to leave the house, you don't have to spend money on petrol travel. It's just very simple to do and because, and also the main thing, another thing, is that, because there is so many products. You have so many options, as I've said so many times, it just makes it you can see what you actually want, and you can compare things very easily. But all comes down to convenience, in my opinion.

Ibrahim

Yeah, thank you. What do you think about your generation? Buying habit and digital engagement in comp? Are using two younger generation.

Participant 7

I would say, my generation, sorry, older generation. In my generation, the younger generation definitely spend more because we're, I would say, because we're used to online methods and and I would say the older generation don't spend as much as online, but that's because they may find it difficult to use, and they used to buy things in store. And I would say, we the younger generation also imposed by a lot compared to the older generation. I would also say that. I'll say that's yeah, those are the issues.

Ibrahim

Okay, do you believe digital platforms are aligned with your demographics? If so. Why? If not, why not?

Participant 7

Most definitely, I would say it's because. I would say I'm not sure on the statistics, but if I was to guess, majority of online sales would be for the younger generation, yeah. So they would definitely want to target target the younger generation, because they provide majority of their sales, and that's how they make the most money. Yeah,

Ibrahim

can you provide a specific example where you witness age related differences in digital platforms?

Participant 7

I would say recently, when my dad bought a outdoor dining set. Yeah, he will. He was initially, he browsed the line and he saw the product, and he wanted to get it. And when, if I was in that situation, I would have just bought it and just wait for the delivery to come. But he actually went to the store. He wanted to see it. He was asking questions, whatnot, and he also negotiated the price down. So I'll say that's the difference between the younger and the older generation. How the older generation prefer to be in store, while the younger generation just, would just want the convenience and just for it to come. Yeah, the next day. Yeah.

Ibrahim

Thank you. Thank you very much for participation. That's all today.

Appendix D: Data Analysis

Example 1: My first interview question is, in what way has your purchasing habit evolved due to the emergence of digital retail platforms?

The code I got from the transcript (Participant 7) is which is indicated on page 157: Increased frequency, Quantity, and Convenience.

Theme 1 is generated from this code, which is Digital platforms increased convenience, reducing the need for in-store shopping. As participant 7 states, *"my habits has increased due to digital retail platforms... there's an increase in quantity, amount of products that I buy since the emergence, and the amount of times I buy things would also, I would say, also have increased,"* linking convenience to increased purchasing frequency. These insights echo (Verhoef et al.

2021), who found that digital platforms enhance convenience and reduce the reliance on physical stores.

Example 2: My second interview question is, what aspects influence your choice to purchase online instead of in-store shopping?

The code I got from the transcript (Participant 1) is indicated on page 157: Variety, Convenience, Efficiency.

Theme 4 is generated from this code, which states that Online shopping is more convenient. As P7 states, *“online is better for me because there is there’s more options, there are more products I can see... for example, the amount of products that you can see at just one sitting. Instead of going to multiple places,”* emphasising efficiency