

Radojka Kraljević **GENDER DIFFERENCES**
Zrinka Filipović **AND CONSUMER**
BEHAVIOR OF
MILLENNIALS

ABSTRACT: Millennial generation is considered the largest and best educated and therefore presents challenges to marketers. This paper aims to examine the gender differences in consumer behaviour of students – generation y. The study identifies gender differences in purchase behaviour, loyalty, price sensitivity and shopping habits. The empirical analysis is based on data obtained from a student survey (N=118; M=40, 68%, F=59, 32%). The data were analysed using chi-square test. Our findings suggest that

women are more sensitive to price than men. They also belong more to the loyalty programs and use more loyalty awards schemes. Although the millennial generation has the reputation for being digital our study shows that they actually like visiting the stores instead of shopping online although the statistically significant difference is not found.

KEY WORDS: Millennials, consumer behaviors, gender, purchasing, loyalty

Radojka Kraljević, Ph.D. in Psychology, Assistant Professor, Libertas International University, Zagreb, Croatia **phone:** +385 91 2062 304
e-mail: radojka.kraljevic@zg.htnet.hr

Zrinka Filipović, M.Sc, Lecturer, Libertas International University, Zagreb, Croatia **phone:** +385 98 359 321 **e-mail:** zr.filipovic@gmail.com

INTRODUCTION

Marketers use market segmentation on the basis of demographic information because it is often related to consumers' buying habits and behaviors. Consumers' behavior describes how consumers make purchase decisions and how they use and dispose purchase goods and services (Lamb et al., 2013). Nowadays members of so called Generation Y or Millennials are young adults in their 20's and 30's and they present a remarkable purchasing power. Therefore, they are studied by researches and marketers to determine the generation characteristics as they have a lot of influence over the older generations and are trendsetters across all industries. In comparison to other generations, Millennials are considered more homogeneous because of the connectivity to the Internet by which they communicate, learn and share lifestyle tendencies. Generation Y is three times larger than Generation X and it is the largest consumer market since the Baby Boomers (Maand Niehm, 2006; Neuborne, 1999; Nayyar, 2001; Paul, 2001; cited in Valentine and Powers 2013). They are a huge generation of impatient, experimental learners, digital native, multitaskers and gamers who love the flat networked world and expect nomadic connectivity 24/7 (Sweeney, 2006). Millennials influence the purchases of other customers and potential customers. Because of Millennials, consumer engagement marketers understandably want to learn how to market to this generation considering changing roles of men and women in society. Ndubisi (2003) argued that the only real sustainable business growth strategy is through a mutual symbiotic relationship with customers, which enables a business to understand their needs more clearly as well as to create and deliver superior value. Based on the study of Audrain-Pontevia and Vanhuele (2016) in a retail context, there appears to be a consensus that men and women differ in shopping style, behavior and perception (Faqih, 2016; Babin et al., 2013; Borges et al., 2013; Mortimer and Clarke,

2011; Noble et al., 2006). Our study attempts to evaluate the gender differences of Millennials in Consumer behaviors, due to their impact on the economy that is worth examining. According to the literature review, gender differences have been observed as an influence on consumer behaviors. Understanding how a male and a female Millennial purchase can help marketing managers and retailers. Therefore, we tried to understand how gender issues influence consumer behavior of students in terms of price sensitivity, loyalty card ownership, participating in loyalty card rewards and preferences in buying online or offline. The aim of this study is to identify gender differences in the purchase behavior of Croatian students, as representatives of the Millennial generation.

THEORETICAL BACKGROUND AND RESEARCH HYPOTHESES

Millennials

Millennial generation is considered the largest and best educated and therefore presents challenges to marketers. According to the research by the Euromonitor International (2015) the Millennial population is highest in India, at 209 million, followed by China at 193 million. Beyond this, the next largest population is found in the US, at 43 million. The last Statistical Report of Census of Population, Households and Dwelling in 2011 reported there are approximately 1 million of Millennial population in Croatia. That is nearly one fourth of the overall Croatian population. Each country's Millennials are different, but due to globalization, social media, the exporting of Western culture and the speed of change, worldwide Millennials are more similar to one another than to older generations within their nations (Stein and Sanbourn, 2013). Millennials born between 1980 and 2000 are the 20th century's last generation. This generation is highly educated and technologically connected compared to prior generations, although there are differences in

attitude, value, behavior, lifestyle, and ethnic diversity (Taylor and Keeter, 2010). They grew up with Internet, cell phones and social media sites. They are quick in adopting new technology and are capable to use multiple devices. Averagely, they spend 33 hours per week on the Internet, some of that time is spent for playing video games, and 83% of them visit social network sites (Junco and Mastrodicasa, 2007; Lenhart et al., 2008; Zickuhr, 2010: cited in Bowen and Chen McCain, (2015)). While the youngest members of this generation still form their purchase preferences because a significant number still live at home with their parents, the older Millennials are entering their peak spending years. Millennials are commonly perceived as sophisticated shoppers (Jackson, Stoel, et al., 2011) who are more resistant to commercially oriented advertising, as opposed to descriptively oriented ones (Gauzente and Roy 2011).

Effect of gender on price sensitivity

Millennials have not escaped the current economic downturn. Roughly, a third of Millennials are not currently employed.¹ As they grew up with a greater offer of products and services, they are considered as demanding consumers who expect more selectivity, personalization and customization in their products and services (Sweeney, 2006). The Euromonitor International research in 2015 found that 47% of Millennials plan to increase the amount of money they put into savings. A majority of 18-29-year-olds (55%) say they are watching their spending “very closely” these days, which is more than 43% of 18-29-year-olds who shared this view in 2006.² As a macro-environmental influence, the global recession has influenced the spending habits of millennials, but pre-recession surveys suggested they would be a thrifty generation (Miller and Washington, 2012). It is found that female college students were more price conscious than their male counterparts, researching products on the Internet based on price, shipping costs, and product selection (Valentine and Powers 2013).

Based on the gender literature reviewed above, it is expected that women will be more price sensitive than men. More formally:

H1. Women pay more attention to price during the shopping.

Effect of gender on online shopping

This generation is attracted to a wide variety of media, regularly using blogs, reviews and social network to openly express their interests and feelings (Hershatter and Epstein, 2010). Up to 53% of Millennials make purchases online.³ As of 2015, 73.2% of the younger (18 to 24) Millennials and 71.6% of older ones (25 to 34) were estimated to have made at least one purchase by digital means during the calendar year.⁴ Many have Internet shopping skills, checking product ratings, reviews or feedback on retailers (Donnelly and Scaff (2013). An August 2014 study by Gallup found that Millennials were more likely than Gen Xers or Baby boomers to make impulse purchases and male shoppers made slightly fewer impulse purchases than females.⁵ While both the male and female college students use the Internet to research and purchase products, the finding indicates they significantly differ in the types of products they research and purchase online (Dawn, Powers 2013). The study of Donnelly and Scaff (2013) indicated that 82% of Millennials prefer bricks and mortar than online shopping. Male college students preferred to purchase from a store, negotiate the price and receive the product quickly. Female college students did not trust purchasing over the Internet, wanted to avoid shipping and handling costs, and wanted to be able to return the product easily if necessary (Dawn, Powers 2013). Furthermore, females tend to show greater risk aversion and less trust in the use of the Internet (Sanchez – Franco et al., 2009). Based on the study of McMahan et al. (2009) it is indicated that men shop online more than women, whereas women use e-mail more than men. Weiser (2004) attributes such gender usage patterns to Internet experience; that is, women were less sophisticated in their use

of the Internet, which led them to prefer simpler Internet features. This leads to the hypothesis that women prefer buying online less than men.

H2. Women prefer buying online less than men.

Effect of gender on loyalty cards ownership

Loyalty programs are probably the most popular strategy to enhance customer satisfaction and loyalty (Gable et al., 2008). The evidence is mixed regarding the extent to which these programs can really change participant behaviors (Doppelt and Nadeau, 2013). Customers must use their loyalty cards to take advantage of loyalty program offers. Accordingly, the loyalty programs should approach their male and female customers differently (Audrain – Pontevia and Vanhuele, 2016). According to Wright and Sparks (1999) nowadays, many kinds of plastic cards are available, depending on the needs of the card user and the cardholder, therefore relationships and schemes do vary in design and intent (e.g. Worthington, 1998; Cuthbertson 1998). In literature, different results are shown about Millennials loyalty. Melnyk et al. (2009) found that male and female customer loyalties are different in nature. In terms of gender and card ownership, results support claims that gender is a key discriminator in loyalty card ownership/ participation. Members of Generation Y have less brand loyalty than Members of Generation X and Boomers (Ordun, 2015). They will be brand loyal if they trust the brand, however that loyalty may only last 6-8 months (Reisenwitz and Iyer, 2009). They are more likely to answer cost, comfort or the cut of the jeans than a brand (Sweeney, 2006.) Audrain – Pontevia and Vanhuele research in 2016 conducted on a sample of all population, found that men and women are equally loyal at the store level, but men are more loyal at the store chain level. Referring to the abovementioned results it is expected that Millennial women own more loyalty cards than men. More formally:

H3. Women own more loyalty cards than men.

Effect of gender on using loyalty program rewards

Building loyalty means more than just delivery of the loyalty card. Rewards are a motivator for loyalty program users. In a comprehensive study across 70 different countries, Schwartz and Rubel (2005) found that men and women differ fundamentally in values and motives that drive their behaviors. For example, men value social status, prestige, dominance and achievement more than women. Instead of group status, women focus more on individual, personal relationships than men (Baumeister and Sommer, 1997). Noble et al. (2006) found that female loyalty to a local merchant is driven more by social interaction motives, whereas male loyalty to the same firm is driven more by information acquisition motive. Millennials tended to respond well to status-oriented and other nonmonetary loyalty rewards, like having access to member-exclusive products and content.⁶ Technology savvy and demanding Millennials wield a lot of spending power and can be incredibly loyal, as long as they feel they're being respected and understood. They value exclusivity and special perks even more than those in other demographics.⁷

Based on these findings men are expected to use less loyalty rewards than women.

H4. Women use more loyalty card rewards than men.

RESEARCH METHOD

Sample

Data for the study were collected via questionnaires completed by the Generation Y students at Libertas University in Zagreb in June 2015. The survey was voluntary and anonymous. The survey covered information about student consumer behaviors such as buying habits, frequency, loyalty and demographic information including gender, age, income, employment, number of people in their household. The sample consisted of 118 individuals

that were 40.68 % male aged 23.6+-4.0 and 59.32 % female aged 23.4+-5.1.

The reason for conducting the research on the student population is because it could be a valuable guidance to understanding how students behave as consumers, assuming they will become individuals of dominant work and purchase power.

Methods

We conducted the survey on 118 university students using a paper and pencil questionnaire. The survey took place in the period between 7th and 17th of May 2015. A questionnaire consisted of 26 items that were prepared for the survey needs. The questionnaire included five areas: 7 items related to socio demographic information, seven items to shopping habits, 8 items of product prices, 4 items of loyalty. Questionnaires were applied individually, and the examiners were educated in their implementation.

Differences in the frequency of answers between male and female students were tested by Chi-

square for each individual question (H0) and distribution frequency of answers for both genders was equal. If the expected frequency of each cell was less than 5 than we used Fisher`s Exact test. Difference between ages for both genders was tested using Student`s t-test. A level of significance of 0.05 was regarded as statistically significant in all statistical tests. All statistical analysis and graphical presentations were done using the SAS 9.3.

Results

The following Table 1 shows the differences in the frequency of answers between male and female university students.

Price sensitivity

The research question referring to price sensitivity explored whether males and females responded positively to the question whether they paid attention to price during everyday shopping. The results of Fisher exact test (H1) indicates that there

TABLE 1. RESULTS OF GENDER DIFFERENCES IN CONSUMER BEHAVIOR OF MILLENNIAL STUDENTS

ITEM		MALE (N=48)		FEMALE (N=70)		TOTAL		TEST	p
		FREQ	REL.FREQ (%)	FREQ	REL.FREQ (%)	FREQ	REL.FREQ (%)		
Price sensitivity	YES	38	37.25	64	62.75	102	89.47	Fisher $\chi^2=3.86$	0.064
	NO	8	66.67	4	33.33	12	10.53		
Online shopping	YES	4	57.14	3	42.86	7	6.09	Fisher $\chi^2=0.913$	0.562
	NO	42	38.89	66	61.11	108	93.91		
Loyalty cards	YES	15	22.06	53	77.94	68	61.26	$\chi^2=29.58$	0.0001
	NO	32	74.42	11	25.58	43	38.74		
Loyalty card offerings	YES	8	20.51	31	79.49	39	35.45	$\chi^2=11.27$	0.0008
	NO	38	53.52	33	46.48	71	64.55		
Age	mean ± Sd	23.6 ± 4.0		23.4 ± 5.1				t=0.20	0.8426

Source: Author's research

is a difference between males and females at 6.4% significance level (See Table 1). It means that women are more sensitive to price than men (males 37.25%; females 62.75%), although it is sufficiently marginal to be statistically significant. Generally, both genders pay attention to price during shopping (Yes 89.47%; No 10.53%).

Online shopping

When researching preferences about online buying or in-store buying, university students primarily reported they preferred buying in stores to buying online. 57.14 % of males versus 42.86 % of females prefer shopping online. The majority of students (93.91 %) reported they preferred shopping in the stores.

Loyalty cards

Data from the questionnaire indicates that nearly two thirds of respondents surveyed own a loyalty card. The results of the independent-samples t-test indicate a statistically significant difference between male and female university students who own a loyalty card ($p < 0.0001$). 82 % of females surveyed owned a loyalty card, compared to 31% of the males interviewed. Males are nearly three times less likely to own a loyalty card than females. This result supports hypotheses H3 and claim that gender is a key discriminator in loyalty card ownership.

Loyalty card rewards

The survey reveals that 35 % of all respondents participate in different loyalty card schemes. There is evidence of a statistically significant difference in participating in loyalty card rewards between female and male students $p < 0,0001$.

Female respondents (64.55%) use significantly more loyal card rewards than their male counterparts (35.45%). The results show that gender plays a vital role in enhancing customer loyalty by implementing loyalty card rewards.

DISCUSSION AND CONCLUSION

Our survey examined the influence of gender segmentation on customer behaviors of the Millennials, the most influential generation nowadays. We found important to make a study about Generation Y or Millennial students as by 2025 they will have entered the work force and become a more important consumer group. The outcome of this survey revealed that gender plays a role in loyalty card ownership and participation in loyalty card rewards where statistically significant difference was found. Specifically, female customers in this survey tend to own loyalty cards more than men and they also use more loyalty card rewards. This implies that in order to build loyal customers, managers should run loyalty programs attractive to female customers and adopt measures to encourage males to get involved in loyalty programs. The findings of the survey showed that it is not enough to distribute the loyalty cards to customers, as only 21% of male respondents participate in loyalty program rewards. It is increasingly common for Millennials to seek out products that are customized or personalized in a way. This trend is also expressed in the desire for brands to be interactive, responsive and relatable.⁸ Therefore the retailers need to customize their loyalty program in the ways Millennials want. Furthermore, our findings also provide insight on price sensitivity between male and female students, whereby no significant gender differences were found. In particular, women tend to be more price sensitive than man although both genders pay attention to price while shopping. This result could be explained by the fact that this generation has been affected by the recession in ways that members of other generations have not. About two-thirds of Millennials (68%) say they are not earning enough money to live the kind of life they want.⁹ The research into purchasing preferences for shopping online has shown that although this Generation is considered as a digital one, the majority of surveyed students still prefer visiting stores. Generally, men

were found to make more online purchases than women (Jacksons, 2001; Rodgers and Harris, 2003) and our survey implies the same. Marketers should be aware that the Millennial generation is already online and that they need to find a suitable channel to get their attention as well as to start customizing and personalizing online shopping experiences by gender.

A primary limitation of this survey is the nature of the sample, which consists of private university students. Future research may be extended to other segments of the population.

REFERENCES

- ¹ PewResearchCenter (2010), "Millennials: A Portrait of Generation Next". <http://www.pewsocialtrends.org/files/2010/10/millennials-confident-connected-open-to-change.pdf>, retrieved 14/09/2016.
- ² PewResearchCenter (2010), "Millennials: A Portrait of Generation Next". <http://www.pewsocialtrends.org/files/2010/10/millennials-confident-connected-open-to-change.pdf>, retrieved 13/09/2016.
- ³ COLLOQUY (2016), "Want millennial loyalty? Better earn it!" Available via <https://www.colloquy.com/latest-news/want-their-loyalty-better-earn-it/>, retrieved 12/09/2016.
- ⁴ eMarketer (2016), "How Younger and Older Millennial Shoppers Differ". <http://www.emarketer.com/Article/How-Younger-Older-Millennial-Shoppers-Differ/1013471#sthash.jaLRbfDU.dpuf>, 12.09.2016.
- ⁵ eMarketer (2015), "Millennials Admit to Impulse Shopping". <http://www.emarketer.com/Article/Millennials-Admit-Impulse-shopping/1011834#sthash.uvw1KVUA.dpuf>, retrieved 12/09/2016.
- ⁶ eMarketer (2015), "Rewards, Offers Keep Loyalty Program Participation Going". <http://www.emarketer.com/Article/Rewards-Offers-Keep-Loyalty-Program-Participation-Going/1013184#sthash.xb8X09vg.dpuf>, retrieved 12/09/2016.
- ⁷ Bells, Karen (2016), "Hitting the right chord in loyalty". <https://www.colloquy.com/latest-news/hitting-the-right-chord-in-loyalty/?returnTo=%2Flatest-news%2F%3Fofset%3D54%26scrollTo%3Dhitting-the-right-chord-in-loyalty>, retrieved 14/09/2016.
- ⁸ Euromonitor International (2015). <http://blog.euromonitor.com/2015/12/the-impact-of-millennials-consumer-behaviour-on-global-markets.html>, retrieved 14/09/2016.
- ⁹ PewResearchCenter (2010), "Millennials: A Portrait of Generation Next". <http://www.pewsocialtrends.org/files/2010/10/millennials-confident-connected-open-to-change.pdf>, retrieved 14/09/2016.

LITERATURE

AUDRAIN-PONTEVIA, ANNE-FRANÇOISE, VANHUELE, MARC (2016), "Where do customer loyalties really lie, and why? Gender differences in store loyalty". *International Journal of Retail & Distribution Management*, Vol. 44, No. 8, 2016, pp. 799-813. © Emerald Group Publishing Limited 0959-0552, DOI 10.1108/IJRDM-01-2016-0002

BAUMEISTER, F. ROY, SOMMER, L. KRISTIN (1997), "What do men want? Gender differences and two spheres of belongingness: comment on Cross and Madson". *Psychological Bulletin*, July, 122(1): 38-44; discussion 51-5

BOWEN, T. JOHN, MCCAIN, SHIANG-LIH CHEN (2015), "Transitioning loyalty programs". *International Journal of Contemporary Hospitality Management*, Vol. 27, Iss. 3, pp. 415-430

CROATIAN BUREAU OF STATISTICS (Statistical research, Census of Population, Households and Dwelling in 2011). Croatian Bureau of Statistics, Zagreb. http://www.dzs.hr/Hrv_Eng/publication/2012/SI-1468.pdf, retrieved 12/09/2016

DAWN, B. VALENTINE, POWERS, L. THOMAS (2013), "Online product search and purchase behavior of Generation Y". *Atlantic Marketing Journal*, Vol. 2, Iss. 1, Article 6. <http://digitalcommons.kennesaw.edu/amj/vol2/iss1/6>

DAWN, B. VALENTINE, POWERS, L. TOMAS (2013), "Generation Y values and lifestyle segments". *Journal of Consumer Marketing*, 30/7 597-606

DONNELLY, CRISTOFER, SCAFF, RENATO (2013), "Who are the millennial shoppers? And what do they really want?" Accenture Outlook. <http://www.accenture.com/SiteCollectionDocuments/PDF/Accenture-Outlook-Who-Are-Millennial-Shoppers-What-Do-They-Want-Retail.pdf>, retrieved 12/09/2016

DOPPELT, LOWEL, NADEAU, MARIE-CLAUDE (2013), "Making loyalty pay: lessons from the innovators". McKinsey on Payments, pp. 22-28

EUROMONITOR INTERNATIONAL (2015), "The impact of Millennials' consumer behaviors on global markets". <http://blog.euromonitor.com/2015/12/the-impact-of-millennials-consumer-behaviors-on-global-markets.html>, retrieved 12/09/2016

GABLE, MYRON, FIORITO, S. SUSAN, TOPOL, T. MARTIN (2008), "An empirical analysis of the components of retailer customer loyalty programs".

International Journal of Retail & Distribution Management, Vol. 36, No. 1, pp. 32-49

GAUZENTE, CLAIRE, ROY, YVES (2011), "Message Content in Keyword Campaigns, Click Behaviors, and Price-Consciousness: A Study of Millennial Consumers". *Journal of Retailing and Consumer Services*, 19 (1), 78-87

HERSHATTER, ANDREA, EPSTEIN, MOLLY (2010), "Millennials and the world of work: an organization and management perspective". *Journal of Business Psychology*, Vol. 25, No. 2, pp. 211-223

JACKSON, VANESSA, LESLIE STOEL, AQUIA BRANTLEY (2011), "Mall Attributes and Shopping Value: Differences by Gender and Generational Cohort". *Journal of Retailing and Consumer Services*, 18 (1), 1-9

JACKSON, A. LINDA, KELLY S. ERVIN, PHILIP D. GARDNER, NEAL SCHMITT (2001), "Gender and the Internet: Women Communicating and Men Searching". *Sex Roles*, 44, 363-379

LAMB, W. CHARLES, HAIR, F. JOSEPH JR, MCDANIEL, CARL (2013), *MKTG 7*. Mason: Cengage Learning

MCMAHAN, CAROLINE, HOVLAND, ROXANNE, MCMILLAN, SALLY (2009), "Online marketing communications: exploring online consumer behaviors by examining gender differences and interactivity within internet advertising". *Journal of Interactive Advertising*, Vol. 10, No. 1 (Fall, 2009), pp. 61-76 © 2010 American Academy of Advertising, ISSN15252019

MELNYK, VALENTYNA, VAN OSSELAER, M. J. STIJN, BIJMOLT, H. A. TAMMO (2009), "Are Women More Loyal Customers Than Men? Gender Differences in Loyalty to Firms and Individual Service Providers". *Journal of Marketing*, July 2009, Vol. 73, No. 4, pp. 82-96

MILLER, RICHARD, WASHINGTON, KELLY (2012), "Millennial Consumers". In: *Consumer Behavior 2012*, Chapter 49, [e-book]: Richard K. Miller and Associates, pp. 250-255

NDUBISI, NELSON OLY (2003), "Service quality: understanding customer perceptions and reaction, and its impact on business". *International Journal of Business*, Vol. 5, No. 2, pp. 207-19

NOBLE, M. STEPHANIE, GRIFFITH, A. DAVID, ADJEI, T. MAVIS (2006), "Drivers of local merchant loyalty: Understanding the influence of gender and shopping motives". *Journal of Retailing*, 82(3), 177

ORDUN, GOEVEN (2015), "Millennial (Gen Y) Consumer Behaviors, Their Shopping Preferences and Perceptual Maps Associated with Brand loyalty". *Canadian Social Science*, 11(4), 40-55

- REISENWITZ, H. TIMOTHY, IYER, RAJESH (2009), "Differences in generation X and generation Y: Implications for the organization and marketers". *The Marketing Management Journal*, 19 (2), 91-103
- RODGERS, SHERRY, HARRIS, MARY ANN (2003), "Gender and e-commerce: An exploratory study". *Journal of Advertising Research*, 43(3), 322-329
- SANCHEZ-FRANCO, MANUEL J., RAMOS, ANGEL FRANCISCO VILLAREJO, VELICIA, FELIX, A. MARTIN VELICIA (2009), "The moderating effect of gender on relationship quality and loyalty toward internet service providers". *Information & Management*, 46(3), 196-202
- SCHWARTZ, H. SHALOM, RUBEL, TAMMY (2005), "Sex differences in value priorities: Cross-cultural and multimethod studies". *Journal of Personality and Social Psychology*, Vol. 89(6), Dec 2005, 1010-1028. <http://dx.doi.org/10.1037/0022-3514.89.6.1010>, retrieved 12/09/2016
- STEIN, JOEL, SANBURN, JOSH (2013), "Why Millennials will save us all". *Time International* (Atlantic Edition), 181(19), pp. 26-33
- SWEENEY, RICHARD (2006), *Millennial Behaviors & Demographics*. University Heights, Newark, NJ: New Jersey Institute of Technology, 07102-1982 973-596-3208
- SYMPHONY (2013), "Digital-first Millennials put a premium on value, engagement". <http://www.emarketer.com/Article/Digital-First-Millennials-Put-Premium-on-Value-Engagement/1009946>. Revised December 22, retrieved 12/09/2016
- TAYLOR PAUL, KEETER SCOTT (2010), *Millennials: A Portrait of Generation Next: Confident, Connected, Open to Change*. Washington, DC: The Pew Research Center
- WEISSER, ERIC (2004), "Gender Differences in Internet Use Patterns and Internet Application Preferences: A Two-Sample Comparison". *Cyber Psychology & Behavior*, July 2004, 3(2): 167-178. doi: 10.1089/109493100316012
- WRIGHT, CLAIRE, SPARKS, LEIGH (1999), "Loyalty saturation in retailing: exploring the end of retail loyalty cards?" *International Journal of Retail & Distribution Management*, Vol. 27, Iss. 10, pp. 429-440