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Generational Divergence in Digital Trust: A Comparative Analysis of Antecedents to Customer Sway Among Generation Z and Millennials in North India

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ABSTRACT
The digital transformation of the Indian economic landscape has brought about a paradigm shift in consumer behavior from simple access-based adoption to complex psychologically driven decision-making processes. Despite the exponential growth in the number of internet connections and smartphone penetration across North India, a persistent "Engagement-Conversion Gap" is present in the e-commerce landscape suggesting that the traditional drivers of digital adoption - primarily "Ease of Use" - have lost predictive power. This research paper examines the generational imprints of Generation Z (Digital Natives) and Millennials (Digital Immigrants) in terms of precedents to "Customer Sway" defined as the psychological shift from hesitancy to purchase intent. Employing a quantitative, descriptive cross-sectional research design, the study analyses data of a quota-sampled group of 446 respondents across the National Capital Region (NCR) and Haryana. The study uses validated scales to measure Perceived Value, Online Convenience, Trust and Social Proof. Independent Sample T-Tests show a statistically significant "Generational Trust Gap" ($P < 0.001$), a huge "Trust Deficit" among Generation Z ($M=2.99$) compared to Millennials ($M=3.52$). Contrary to the "Digital Native" hypothesis which assumes an innate comfort with technology equates to trust, the results show that Generation Z has characteristics of "Tech-Skeptical Pragmatism" relying heavily on Social Proof and visual validation over institutional assurances. On the other hand, Millennials exhibit behaviors that are consistent with "Value Optimization" where trust is mediated by institutional credibility and utility. The study concludes that the North Indian digital market has moved into a "Post-TAM Era" where Credibility, rather than Convenience, is the currency of influence, which requires different strategies to address these two different demographic cohorts..
Keywords: Digital Trust, Antecedents, Customer Sway, Generation Z, Millennials, North India.

INTRODUCTION:

1.1 The Context of the Digital Paradox

The 21st century economic landscape has been irrevocably changed by the digital revolution, and the internet has gone from being a repository of information to the central nervous system of global commerce. This digital revolution has broken down geographical boundaries, flattened supply chains and radically reconfigured the business-to-consumer relationship. The marketplace is no longer a physical place with brick and mortar but an omnipresent digital ether where transactions take place at the speed of light. As established in the current academic discourse, the world economy has moved from a seller-centric market to a hyper-competitive consumer-centric ecosystem, where the balance of power has unequivocally moved to the digitally empowered buyer.

In the case of India in particular, this transformation has been revolutionary. Propelled by the ambitious "Digital India" program, democratization of data connectivity, and the deep penetration of affordable smartphones, India has emerged as one of the fastest growing digital economies of the world. The Indian consumer has moved quickly from the tangible and interpersonal world of the physical bazaar to the algorithmic accuracy of the online marketplace. However, this migration implies more than a change in the point of purchase; it is a basic reorganization of consumer psychology. The traditional axioms of retail success which have historically been governed by "Location, Location, Location" have been rendered obsolete and replaced by a new digital triumvirate of Trust, Convenience and Engagement.

Nevertheless, the shift to a digital first economy has brought with it a complex psychological phenomenon: the "Sensory Void." Unlike physical retail where trust is gained through tactile examination - touching fabric, smelling produce, test-driving a vehicle - the virtual world forces the consumer to commit financial resources based on purely digital stimuli. This leads to an intrinsic state of cognitive dissonance and risk perception. It is this space between the virtual promise and the physical reality in which the concept of "Customer Sway" lies. Customer Sway as conceptualized in this study is different from static purchase intention; it is the dynamic psychological

process of moving from a state of skepticism or hesitation to a state of conviction and action. It is the intangible force, mediated by site design, user reviews, brand equity, and perceived value, that drives a consumer to click "Buy Now" on a high value product without ever having seen it physically.

Despite the exponential surge in digital adoption, a critical paradox is at the center of the Indian e-commerce ecosystem. While internet penetration, smartphone usage, and time-spent-online are skyrocketing, the Conversion Rate (the percentage of visitors who actually transact) remains disproportionately low in comparison to mature markets. Industry data indicates that India has one of the highest Cart Abandonment Rates in the world, at 70-75%. This highlights a basic disconnect because Indian consumers are browsing, watching and engaging, but there is a significant psychological barrier that prevents them from completing the financial transaction. This "Engagement-Conversion Gap" implies that while technology has solved the problem of access, it has failed to fully address the problem of sway.

1.2 The Generational Difference

The Indian digital landscape is not a monolith; it is deeply stratified in terms of geography and generation. The North Indian market with its peculiar mix of traditional conservatism and aspirational modernism is a critical laboratory for the study of this behavior. At the same time, a deep "Generational Divide" has occurred. Digital Natives (Generation Z) have never known a world without the internet, processing digital information in fundamentally different ways than Digital Immigrants (Millennials), who grew up without technology.

Marketing literature and practice have tended to treat the "young consumer" as a homogenous block, neglecting the profound developmental and behavioral differences between these cohorts. Millennials (born 1981 - 1996) are "Digital Immigrants." Having entered adulthood in the infancy of the internet, they see digital tools as utilitarian additions to their lives. Their digital adoption is often predicated on "Value Optimization" - using the internet to compare prices, read specifications, and seek efficiency. In contrast, Generation Z (born 1997 - 2012) are "Digital Natives." Born into a world of ubiquitous connectivity, they have no memory of an existence before the internet. However, this innate familiarity has not given rise to blind faith. Instead, growing up in an era of "fake news", algorithmic manipulation and high-profile data breaches seems to have bred a deep-seated cynicism. This study hypothesizes that Generation Z operates in a state of "Trust Deficit," where they require radically different signals of credibility than their predecessors.

1.3 Theoretical Gap: Post-TAM Era

Historically, the study of consumer behavior has heavily relied on the Technology Acceptance Model (TAM), introduced by Davis (1989). TAM assumes that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) are the two most important determinants of user acceptance. For decades, this model was the gold standard for e-commerce research and operated under the assumption that if the site was user-friendly and offered utility, the consumer would buy.

However, this research argues that the market has entered a "Post-TAM Era" especially in the matured digital markets of North India. With the ubiquity of high-speed internet and intuitive app interfaces "Ease of Use" has become a commodity rather than a differentiator. For the modern consumer, and the Digital Native in particular, a seamless interface is a "Hygiene Factor" - its presence is expected and does not motivate, but its absence causes dissatisfaction. As a result, the explanatory power of TAM has been reduced. The biggest obstacle to "Customer Sway" today is not the complexity of the technology, but Perceived Risk.

Thus, the theoretical framework of this study moves away from the simple technology adoption to Trust-Commitment Theory (Morgan & Hunt, 1994) and Signaling Theory. It hypothesizes that in an anonymous online environment, consumers look to minimize risk through signals of credibility: Social Proof (Reviews/Influencers), Perceived Value (Price vs. Quality Trade-off), and institutional Trust. By combining these constructs, this research will attempt to create a more resilient model of consumer influence that can be applied to the high anxiety digital environment of 2026.

1.4 Research Objective

To compare the footprints of generations.

In order to do this, the study asks the following research question:

RQ2: Is there a significant difference in driver intention relationships (Trust, Value, Convenience, Social Proof on Purchase Intention) by generation?

2. LITERATURE REVIEW

The theoretical basis of this study is based on extensive synthesis of seminal and contemporary research works, which trace the development of models of consumer behavior from the theory of rational economics to the complex socio-technical models.

2.1 The Development of Theories of Consumer Behavior

To comprehend the dynamics of the modern digital marketplace it is essential to trace the theoretical lineage of human decision-making. Consumer behavior theory has developed from the rigid assumptions of classical economics in which the consumer was seen as a rational "Homo Economicus" maximizing utility to the complex psychological models of the late 20th century.

The conceptual journey starts with the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1975). This classic model argued that human behavior was not spontaneous but the outcome of the rational intention of the subject, catalyzed by the Attitude of the subject towards the behavior and the pressure of society (Subjective Norms) that surrounds it. Building on this, Ajzen (1991) developed the Theory of Planned Behavior (TPB) which included Perceived Behavioral Control. These theories were sufficient for the pre-digital era, in which physical store visits were ruled by attitude and physical ability.

The invention of the internet required a new framework. Davis (1989) proposed the Technology Acceptance Model (TAM), which found Perceived Usefulness and

Perceived Ease of Use to be the twin pillars of adoption. Venkatesh et al. (2012) later extended this to UTAUT2, including hedonic motivation and habit. However, as mentioned in recent meta-analyses by Ghosh (2024), although usefulness is still relevant, trust and electronic Word-of-Mouth (eWOM) have become more robust predictors in high-anxiety environments in the digital world. The current study sets itself in the "Post-TAM Era" and argues that in a mature digital economy the center of gravity has shifted from "Ease of Use" to "Credibility."

2.2 Digital Worth It: Perceived Value

Perceived Value is the fulcrum around which customer sway. Zeithaml (1988) gave the basic definition of value as a trade-off between "give" (price, time, effort) and "get" (quality, benefits). In the digital plane, this calculus is now multidimensional. Sweeney and Soutar (2001) created the PERVAL scale, which breaks down value into Functional (Price/Quality), Emotional and Social dimensions.

Recent research by Ahmad et al. (2023) in the Malaysian context confirms that Perceived Value is still a direct driver of satisfaction and purchase intention. However, for Generation Z value is often conflated with utility and equity. Ghosh (2024) found that "usefulness" is a proxy for functional value. Furthermore, Cronin et al. (2000) empirically showed that value is not only a byproduct of quality but an independent driving force of behavioral intention. This implies that even if a platform is trusted, it will not influence a customer unless the value proposition (the price-quality trade-off) is clear.

2.3 Online Convenience: The Frictionless Catalyst

Convenience, which was once considered a small service attribute, has become a strategic differentiator. Berry et al. (2002) conceptualized Service Convenience as multidimensional including Decision, Access, Transaction, Benefit and Post-Benefit convenience. Seiders et al (2007) validated the SERVCON scale for measuring these dimensions.

In the e-commerce context, Jiang et al. (2013) operationalized Online Shopping Convenience (OSC) in five stages: Access, Search, Evaluation, Transaction and Possession. Recent literature, such as Naik and Gupta (2025) has pointed to how the advent of "Quick Commerce" has redefined convenience as "instant gratification." For Generation Z, Lina et al. (2022) found that online convenience has a strong effect on impulsive buying behavior as the time between desire and action is reduced, allowing impulse to flourish. However, this study examines whether convenience is a motivator or a hygiene factor - a distinction which is important for the allocation of marketing resources.

2.4 Trust and Perceived Risk: The Non-Negotiables

As the physical cues of the marketplace are being lost in the digital space - creating a "Sensory Void" - Trust becomes the main mechanism for reducing Perceived Risk. McKnight et al. (2002) offered the basic typology of e-commerce trust, breaking it down into Integrity (honesty), Benevolence (care) and Competence (ability).

Gefen et al. (2003) incorporated trust into TAM and empirically showed that trust serves as a prerequisite for risk-taking behaviour in online vendors. Pavlou (2003) further hypothesized that trust is used to primarily reduce Perceived Risk (financial, product, privacy). In the Indian context, Kesharwani and Bisht (2012) underlined that perceived risk is a major inhibitor for internet banking adoption and trust is the key mitigator. Kaushik et al. (2020) further nuanced this by demonstrating that trust is dynamic, and that it is reinforced through positive interactions in terms of service quality. However, Kim et al. (2023) state that privacy concerns have become a new frontier of risk, especially for younger consumers who are hyper-aware of data monetization.

2.5 Social Proof and Influencer Marketing

The fourth pillar of sway is social influence. Chevalier and Mayzlin (2006) determined the economic impact of online reviews on sales, which validates eWOM as a critical precursor. You et al. (2015) elicits that the elasticity of eWOM is different for various platforms and product categories.

For Generation Z, social proof has become "Influencer Validation." Ao et al. (2023) and Barari et al. (2025) report meta-analytic evidence that social media influencers frequently outperform brand posts at creating engagement. Duffett and Mxunyelwa (2025) focussed on Gen Z in South Africa and found that influencer credibility significantly increases purchase intent by increasing perceived usefulness. Anjani and Irwansyah (2020) highlight how for Gen Z, visual storytelling and authenticity is more convincing than polished advertising.

2.6 Generational Footprint - Gen Z vs. Millennials

Generational Cohort Theory states that groups with shared historical and social experiences will form different values.

- Millennials (Digital Immigrants): Lissitsa and Kol (2016) compared Gen X and Gen Y (Millennials), and found that Millennials are more connected but use the internet for hedonic purposes compared to the utilitarian Gen X. Eastman and Liu (2012) noted high status consumption tendencies in Millennials. In India, Millennials have a balance between trust and ease of use when it comes to fintech adoption, Srivastava et al. (2024).
- Generation Z (Digital Natives): Thangavel et al. (2021) found Gen Z as different from Millennials in terms of intensity of use and decision style. Ridwan et al. (2025) described Gen Z as being influenced by social proof, personalization, and gamification. Singh (2024) suggests that lack of authenticity or perceived friction is an immediate alienating factor for Gen Z.

2.7 Research Gap and Hypothesis

The literature shows a "Generational Blindspot" in the Indian context. While there are studies on Gen Z worldwide and Gen Y in India, Gen Z in the unique socio-cultural framework of North India has rarely been the subject of direct comparative studies. Specifically, the difference in Trust mechanisms between these cohorts remains under-explored. Based on this, the study makes

the following proposition:
Hypothesis: There is a significant difference between the level of trust and first purchase intentions of Generation Z and Millennials.

3. RESEARCH METHODOLOGY

3.1 Research Philosophy

This research study uses a Positivism Research Philosophy. Positivism claims that reality is external, objective and independent of social actors. It is based on the premise that social laws, just like physical laws, can be measured and quantified. This philosophy was chosen because the purpose of the study is to quantify the effect of certain precursors (Trust, Value) on a measurable outcome (Purchase Intention) and to test causality statistically. It permits the generalization of the results obtained from the sample to the entire North Indian population, which will aid in formulating law-like generalizations about consumer behavior.

3.2 Research Approach

The research is based on a Deductive Approach. This "top-down" strategy starts with known theories (TAM, Trust-Commitment Theory), develops specific hypotheses (e.g. H2 about generational differences) and tests them against empirical data. This approach is suitable as the constructs of "Trust" and "Purchase Intention" are well-defined in the existing literature; the aim is not to understand what they are, but to test how they vary between cohorts.

3.3 Research Design

A Descriptive, Cross-Sectional Research Design was used.

- Descriptive: The design is meant to describe the characteristics of the population (Gen Z vs. Millennials) and the phenomenon (Customer Sway) with statistical precision.
- Cross-Sectional: Data was gathered at a single time. While longitudinal studies provide insights for evolution, the cross-sectional design is logistically feasible and adequate to capture the current "snapshot" in time of the generational divide in a rapidly changing digital market.

3.4 Sampling Design

- Target Population: The digital consumers of North India were the target population of the study, i.e., the National Capital Region (NCR) (Delhi, Gurugram, Noida), Haryana (Hisar, Panipat, Rohtak), and Chandigarh. This region was chosen as a "Microcosm of Digital India," combining the hyper-urban consumers of metropolitan areas, with aspirational and newly digital consumers of Tier-2 cities.
- Sampling Technique: Because of the lack of availability of sampling frame for the total digital population, Quota Sampling Technique (Non-Probability Sampling) was adopted. This ensured that the sample was not random, but met specific demographic targets.
- Sample Size: The final valid sample was N=446 respondents.
- Stratification: The sample was stratified strictly in order to achieve balance:
    - Generation: 50% Generation Z 50% Millennials.
    - Industry: Equal representation from 4 verticals: Automobile, Smartphones, Retail Banking and FMCG.
    - Gender: 55.2% Male, 44.8% Female.

3.5 Data Collection Instrument

A structured questionnaire was made using Scale Adaptation from validated academic sources to ensure Construct Validity. All items were measured using a 5-Point Likert Scale (1=Strongly Disagree, 5=Strongly Agree).

- Trust (TR): Based on Gefen et al. (2003), McKnight et al. (2002). It measures Integrity (honesty), Benevolence (care) and Competence (ability).
- Perceived Value (PV): Modified from Zeithaml (1988) and Sweeney & Soutar (2001), assessing the cognitive tradeoff between price and quality.
- Online Convenience (OC): Modified from Collier & Bienstock (2006) and Seiders et al. (2007), based on Access, Search, and Transaction dimensions.
- Social Proof (SP): Modified from Amblee & Bui (2011), to measure the influence of eWOM and peer reviews.
- First-Purchase Intention (FI): Modified from Pavlou (2003), as the proxy dependent variable for Customer Sway.

A Pilot Study (N=50) was conducted to test for reliability. Cronbach's Alpha values for all constructs were higher than the 0.70 threshold (e.g., Trust α=0.88, Purchase Intention α=0.90), indicating internal consistency.

3.6 Data Analysis Strategy

Data was analyzed using IBM-Statistical Package and System (SPSS) Version 26.0. The analysis was carried out in three stages:

i. Data Cleaning & Normality: Checking for Missing values, Outliers, Normality (Skewness/Kurtosis within ±1.5).
ii. Descriptive Analysis: Calculating Means and Standard Deviations to Establish Baseline Sentiment.
iii. Inferential Analysis (Hypothesis Testing):
    - Independent Sample T-Tests: To compare the mean scores of Gen Z and Millennials.
    - Multiple Regression Analysis: To quantify the effect of precursors on intention.
    - ANOVA: To Check Cross Industry

Variance.

4. DATA ANALYSIS AND INTERPRETING

4.1 Demographic Profile

The respondent base (N=446) was well educated with 41.5% having Postgraduate degrees and 39.9% having Graduate degrees. This high level of education means that respondents had the digital literacy necessary to understand and evaluate complex concepts such as "Data Privacy" and "Search Convenience." The equal distribution between Gen Z (18-27 years) and Millennials (28-43 years) allows for a solid basis for comparative analysis.

4.2 Reliability and Validity

Psychometric testing was conducted on the final sample and the robustness of this instrument was confirmed. Cronbach's Alpha scores were excellent:

- Trust (TR): α=0.927
- Perceived Value (PV): α=0.912
- Online Convenience (OC): α=0.929
- Social Proof (SP): α=0.896
- First-Purchase Intention (FI): α=0.933

Construct validity was verified through the KMO Measure of Sampling Adequacy (0.922) and a significant Bartlett's Test of Sphericity ($p<0.001$), which indicated that the data was appropriate for structure detection.

4.3 Descriptive Overview: The Baseline Sentiment

Descriptive analysis uncovered clear hierarchies in consumer sentiment for the entire sample.

- Online Convenience (OC): Was the highest rated construct (M=3.90, SD=0.86). This means that there is near universal agreement among consumers that digital platforms are easy to use. The small standard deviation indicates a consensus: convenience is now a baseline expectation.
- Trust (TR): Scored the lowest (M=3.28, SD=1.06). While technically positive (>3.0) it is significantly lower than convenience. The large standard deviation means there is a lot of polarization - some users are deeply believers; some are very skeptical.
- Purchase Intention (FI): Scored relatively high (M=3.82, SD=0.88), which is a paradox because consumers are willing to buy (M=3.82) while they have moderate trust issues (M=3.28).

4.4 Hypothesis Testing: Generational Differences

The main objective of this paper, which was to compare generational footprints, was accomplished using Independent Sample T-Tests. The analysis aimed to find whether there was a significant difference in the mean scores of Trust and Purchase Intention between the Generation Z and Millennials.

Table 1: Results for Independent Sample T-Test (Gen Z vs. Millennials)

Variable	Group	N	Mean	Std. Deviation	t-value	p-value (Sig.)	Result
Trust (TR)	Generation Z	223	**2.99**	1.15	-5.491	**0**	**Significant**
	Millennials	223	**3.52**	0.98			
Purchase Intention (FI)	Generation Z	223	**3.63**	0.92	-3.15	**0.002**	**Significant**
	Millennials	223	**3.89**	0.81			

Source: Primary Data Analysis

4.4.1 The Generational Trust Gap

The results of the T-test show that there is a very significant difference in the Trust levels ($t=-5.491$, $p<0.001$).

- Generation Z (M=2.99): The mean score for Gen Z is slightly below the neutral midpoint (3.00), indicating an overall sentiment of skepticism. This validates the existence of a "Trust Deficit" among digital natives. Despite their fluency with technology, they are inherently distrustful of the platforms they use.
- Millennials (M=3.52): In contrast, the Millennials have a positive trust score. As Digital Immigrants who adopted technology in adulthood, they seem to approach digital platforms with a utility and institutional credibility lens.

4.4.2 The Intention Variance

This trust gap directly translates into intent to behavior. There is statistically significant difference ($p=0.002$) in First-Purchase Intention.

- Generation Z (M=3.63): While still positive, Gen Z's intention is much lower than that of Millennials. This suggests a "hesitation gap" - even when interested, Gen Z is less likely to "close the loop" and commit to a transaction compared to Millennials.
- Millennials (M=3.89): Millennials are a higher propensity to transact, which is consistent with their higher trust scores.

The hypothesis is Accepted There is a statistically significant difference in the psychological footprints of these two cohorts.

4.5 Qualitative Triangulation

To enhance the interpretation, the study was based on thematic analysis of open-ended responses.

- Theme: Speed vs. Scrutiny.
    - Gen Z (The "Now" Economy): Keywords in the responses were dominated by terms such as "Fast," "Impulse," and "Trends." One respondent noted: "If I see it on a reel and it looks good I buy it." I don't read terms and conditions." This impulse-driven behavior in turn is the source of their own skepticism; since they act quickly, they fear being duped, and thus have a baseline defensive posture.
    - Millennials (The Value Hunters): More "Compare," "Research" and "Durability" oriented responses. A typical response: "I hold things in the cart for days to see if the price drops." Their higher trust is due to due diligence - they trust because they verify by institutional mechanisms (warranties).
- Theme: The Trust Anchors.
    - Gen Z: Relies on Social Proof. Text reviews are fake, but photo reviews with dates are real. They seek "Visual Proof" to fill the sensory void.
    - Millennials: Institutional Assurance (Easy Returns, Secure Payment Gateways).

5. DISCUSSION

The empirical evidence contradicts some of the assumptions that are prevalent in the field of digital marketing theory. By going beyond the aggregated view of the "Indian consumer," the analysis reveals a landscape characterized by generational dissonance.

5.1 The Myth of the "Trusting Digital Native"

The term "Digital Native," coined by Prensky (2001), implies a cohort that is confident in the digital realm. The results - or rather the low trust score of 2.99 for Gen Z - indicate a correction. While Gen Z is digitally fluent, they are not digitally trusting. They are better conceptualized as "Tech-Skeptical Pragmatists." Growing up in a time where digital misinformation and influencer fraud are common, they have developed a cognitive defense mechanism. Unlike Millennials, who may see a well-designed website as a proxy for corporate legitimacy, Gen Z sees the interface as nothing more than a hygiene factor. Their trust needs to be earned through "Authenticity" - raw, unpolished, peer-validated content. This is consistent with Singh 2024 which found that authenticity and social engagement are key drivers for Gen Z, and friction leads to immediate disengagement.

5.2 Millennials and Value Optimization

Millennials are behaviorally consistent with Zeithaml's (1988) means-end model. Their higher trust scores (M=3.52) and purchase intention (M=3.89) suggest that they believe e-commerce to be a tool for value maximization. They trust the platform if the "deal" is right and there are institutional safety nets visible. Their sway is intellectual and calculating, Gen Z's visceral and social. This supports Sengar et al. (2024), who stated that Millennials in India are price/value driven whereas Gen Z is trends driven.

5.3 The Post-TAM Reality: Hygiene by Convenience

A critical secondary finding is the reclassification of "Online Convenience." In the Global Regression Model, Online Convenience was found to be statistically insignificant ($p>0.05$) as a predictor of purchase intention. This is consistent with the "Post-TAM Era" hypothesis. In the early days of the internet (Davis, 1989) ease of use was a differentiator. Today, it is a commodity. Drawing on Herzberg's Two-Factor Theory, Convenience has become a Hygiene Factor - necessary to avoid dissatisfaction, but unable to influence. For both cohorts, a seamless app is a baseline expectation. The differentiator has become Credibility (Trust) and Validation (Social Proof).

5.4 Social Proof as a Bridge of Trust

For the skeptical Gen Z, Social Proof is a mechanism of compensation. Regression analysis showed that Social Proof is a significant driver ($\beta=0.20$). Qualitative insights reveal that for Gen Z, the opinion of a peer or micro-influencer is a way to cross the chasm of distrust of institutions. This echoes Barari et al. (2025) that influencers often have a stronger impact on engagement than brand-generated content due to perceived credibility.

6. IMPLICATIONS

6.1 Theoretical Implications

i. Refinement of Generational Cohort Theory: The study adds empirical evidence from a non-Western setting (North India) supporting the replication of the behavioral difference between Gen Z and Millennials in emerging economies.

ii. Validating the Post-TAM Shift: The study supports the shift away from TAM. It proposes a Trust-Augmented Model with Credibility and Social Norms taking the place of Ease of Use as key variables in mature markets.

iii. Contextualizing the Digital Divide: The "Digital Divide" is redefined not as a divide in access but in psychology (Skeptics vs. Optimizers).

6.2 Managerial Implications

- For Generation Z (The Skeptics):
    - Authenticity Over Polish: Shift budgets to User Generated Content (UGC). Gen Z requires "raw" reviews in order to trust.
    - Visual Proof: Add "photo reviews" and "unboxing videos" to product pages.
- For Millennials (The Optimizers):
    - Institutional Signals: Emphasize warranties, "No-Questions-Asked" returns, secure badges of payment.
    - Value Communication: Target comparative value propositions and loyalty programs.

7. CONCLUSION

This research confirms that Generation Z and Millennials in North India function in different psychological realities when it comes to digital commerce. Millennials, with utility and institutional trust as their guides, are navigators of the digital world. Generation Z, the supposed natives, navigate it as skeptics, hampered by a profound Trust Deficit (M=2.99) requiring authenticity and social proof to bridge.

As the Indian digital ecosystem matures, the currency of influence has changed from Access to Sway. The "Post-TAM" reality dictates that "Ease of Use" is dead as a differentiator; Integrity is the new growth engine. Marketers need to realize that although the algorithm might deliver the user, only Trust can deliver the sale

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