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# The Digital Retail Dilemma: Causes and Effects of Online Shopping Stress among Gen Z

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## Abstract

E-commerce has transformed the retail landscape, and Generation Z, a cohort born to the internet, have been heavily affected by online purchases that have resulted in the rapid growth of e-commerce. Whereas online shopping brings about convenience, availability, and personalization, online shopping introduces stressors that cut across the well-being of consumers. This research paper uses the systematic literature review to investigate the causes, consequences, and implications of online shopping stress among Gen Z shoppers. The main stressors are problems with information overload, security, and decision fatigue as well as the intricacies of returns and refunds. Anxieties regarding privacy following the tracking of data and targeted advertising contribute to the increased shopping stress level. Moreover, the dependence on recommendations and social media which are based on AI also adds to the increase of expectations and impulse buying, which usually result in an unhappy ending.

The review also points more at the impact of online shopping stress, including decreased consumer trust, decreased levels of satisfaction and increased rates of cart abandonment. Aspects that are associated with stress deter brand loyalty, it is of great importance that e-commerce platforms should consider such issues. Some of the measures that can be implemented to reduce online shopping anxiety are reducing the complexity of the web site structure, ensuring that the security provisions are more transparent, improving the policies upon customer returns and installing AI-enhanced customer services. Besides, more positive consumer reaction can be encouraged through ethical consumer marketing practices and functions of stressful shopping.

This study summarises the available literature, and as a result, it offers a holistic perspective on the digital retail dilemma and provides business managers with practical recommendations on improving consumer welfare. By managing the stress of online shopping, the customer satisfaction is enhanced at par with preventing the long-term involvement and sustainability in the competitive e-commerce environment.

**Keywords;** Online Shopping Stress, Gen Z, Consumer Behavior, E-commerce Anxiety, Privacy and Security Concerns, Consumer Trust and Loyalty, Technology-Induced Stress.

## INTRODUCTION

The fast development of e-commerce has penetrated retail and changed how Gen Z consumers learn, assess, and make purchases of goods and services. Gen Z, due to its age, is the first generation to be born in the digital era with easy access to smartphones, social media and high-speed internet that has impacted the consumer behavior of Gen Z (Turner, 2015). The convenience of online shopping, accessibility, as well as increasing products available in the market have significantly changed consumer behavior of Gen Z requiring a comprehensive understanding of emerging tendencies in in full force to navigate this vibrant market (Sharma, Srivastava and Fatima, 2023). Being the first generation that has grown and matured with technology at their fingertips, Gen Z has a different experience with online platforms, which has strongly impinged on their behaviors and perceptions. Not only are tech-savvy, but also appreciate authenticity, sustainability, and social impact, so they can be the driving force in the new economy (Cirstea & Anagnoste, 2023).

The recent researches have illuminated the subtle interplay between the trends of online shopping and consumer psychology. Over the last several years, personalization has become one of the stimulants of customer participation, and personalized suggestions and targeted marketing establish a feeling of connection with brands (Kumar and Reinartz, 2018). This trend has been further enhanced by the emergence of mobile commerce, which enables shoppers to easily browse and conduct transactions on the move, without clear differentiation between the online and offlines (Nodirovna & Sharif, 2024).

Communication has been significantly affected by social media which is a strong force in the generation Z and this has influenced the decision-making process of consumers over time. Social media such as Instagram and Tik Tok have turned into online-shop-windows, whereby influencers and user-created content influences the buying decision through word-of-mouth promotion and dreamlike imagery (Djafarova and Rushworth, 2017). Besides, the notion of sustainability is also noticeably affecting consumer preferences, and responsible sourcing and environmental friendliness have become some of the most important distinguishing factors to brands willing to appeal to environmentally conscious consumers (Dabija, Bejan & Dinu, 2019).

Although the emergence of e-commerce has brought a new wave of increased convenience and availability to accessibility in the context of shopping, it has also revealed the dark side which has extensive effects on the well-being of consumers. This is the darker aspect, which tends to be known as Online Shopping Stress among Gen Z, which can result in the negative emotional and psychological experience caused by having to manoeuvre through the issues and challenges of the digital market (Sao et al., 2024).

Expanding the selection process, saturation of information, and the necessity to make the best decision in the environment of many options may provoke anxiety and indecisiveness, as well as feelings of being overwhelmed. A trend like personalization and the power of the social media, which has been the predominant figure in Gen Z, consequently altered Gen Z consumer behavior as we analyzed above (Kumar and Reinartz, 2018; Djafarova and Rushworth, 2017). But the same trends may also make one feel the pressure and sense of comparison, which results in a sense of inadequacy and FOMO (Fear of Missing Out) (Adrian and Sahrani, 2021). In addition, ever-present targeted and personalized messages, time-sensitive offers can turn into a feeling of urgency and necessity and can

cause people to buy on the spur of the moment, which can be financially burdensome and regretful (Qu et al., 2023). This stress can be further extended by the insatiable desire to find a better offer and the inability to keep up with the trends and change, as people struggle with the paradox of choice and a fear to make less than optimal choices (Ahmad and Decambe, 2022).

Psychological consequences of online shopping are stricter than frustration and anxiety can be used. Evidence has attributed it to the loss of self-esteem, sleeping problems, even depression (Johari, Jalil and Afendi, 2022). It is paramount to note that the problem of online shopping stress particularly in the case of Gen Z is not a moment-based inconvenience but a ubiquitous one that can substantively affect the overall well-being of individuals. Ensuring that the possible disadvantages of e-commerce are considered and introducing measures to alleviate the stress levels, companies will be able to build a sense of trust and loyalty and eventually promote the long-term success in the online market environment (Gupta et al., 2023). In this respect, the current discussion attempts to explore further the complexity of online shopping tendencies and concept of online shopping stress, particularly to Gen Z. This systematic literature review aims to review the phenomenon of "Online Shopping Stress among Gen Z" with its prevalence, causes, and possible influence on consumer well-being. Through the synthesis of available studies related to this subject, this paper will offer an overall picture of the stressors involved in online shopping and their potential impacts on Gen Z consumers and companies.

## CONSUMER BEHAVIOR IN THE DIGITAL AGE

The behavior of Gen Z consumers in the digital era relies on the interactions within the online shopping environment to a significant extent. On the one hand, it is possible to overload Gen Z consumers, causing stress due to the large number of options offered, as well as the pressure to make the best decisions. The research has revealed that the paradox of choice where too much information can paralyze and even disappoint us with a choice is more evident in online shopping situations (Schwartz, 2004). With the increasing number of offerings on e-commerce sites frequented by Gen Z, it appears that the role of such abundance of choice on consumer stress is becoming more important.

In addition, one of the main stressors in online shopping is the digitalized form of shopping, which cannot be found in factories. These issues comprise the matters of the data privacy, the security of the information concerned with

transactions, and the recognition of the products authenticity. This being an intangible attribute of the online transactions in which consumers are not allowed to physically handle products in order to inspect and test them before making a purchase is also a source of uncertainty and contributes to the stress (Park & Lennon, 2009). It is critical to help create strategies that can alleviate stress factors by understanding these factors and incorporating them into the strategies to be used on Gen Z consumers.

#### ***The Use of Technology in Reducing Stress.***

The development of the technologies of artificial intelligence (AI) and machine learning (ML) has made the e-commerce platforms visited by Gen Z customize the shopping experience by providing recommendations based on their browsing history, prior purchases, and forecasting analytics. Although personalization can help a user experience by minimizing the effort in decision making, it also triggers stress level through the feeling of being watched and manipulated (Shalaby, 2024). Lastly, as an example, customized advertisements tracked throughout the web by Gen Z people can cause not only discomfort but also intrusion, which can be a source of stress (Wang et al., 2023).

On the other hand, technology brings in resources to relieve online shopping anxiety, particularly among the Gen Z. As an illustration, virtual assistants and chatbots can assist the Gen Z shoppers with making complex purchase decisions, as they could be guided through the process in real-time (Suresh et al., 2023). Moreover, the features of augmented reality (AR) can help Gen Z consumers to put products on virtually, which creates less doubt and increases satisfaction (Trivedi, 2023). It is essential to understand how technology fulfills a dual role in reducing and increasing stress to understand the importance of e-commerce platforms currently utilized by Gen Z with an intention to maximize the user experience.

#### ***The Psychological and Emotional Effects of Stress of Online Shopping in Gen Z.***

Gen Z consumers are significantly affected by online shopping stress as it has psychological and emotional consequences. Surveys have shown that recurrent stress may indeed result in various undesirable events such as anxiety, depression and low level of satisfaction with life (Cohen, Janicki-Deverts, and Miller, 2007). When it comes to online shopping, the stress can reduce the pleasure of the shopping process, which makes the user feel frustrated and even avoid online shopping altogether (Zheng et al., 2020).

Besides, online shopping anxiety particularly among Gen Z can make mental health problems even worse. The anxiety disorder in individuals is especially overawing because of the stress of the navigation of the sophisticated online environment, concerns about security and privacy (Elliott, 2024). These psychological effects would be a key consideration in a case where the goal of e-commerce places is to facilitate consumer well-being and long-lasting loyalty among Gen Z users.

#### ***Influence on Trust and Trustworthiness of Consumers.***

Consumer trust is a major determinant of success of e-commerce sites that consumers be visiting. Nevertheless, this trust may be undermined as a result of online shopping stress which is especially evident in situations when the stress is associated with security and privacy concerns. Research has indicated that consumers which feel that online transactions are risky or stress-inducing, lower the degree of trust in the site and become less loyal and do not re-buy products on the site (Gefen, Karahanna and Straub, 2003). To establish how e-commerce platforms that are relatively popular with Gen Z users can be trusted, it is necessary to understand the connection between stress and trust as the crucial business approach.

Online shopping stress also affects consumer loyalty besides fostering trust. When stress levels are elevated among consumers, they become less prone to go back to the same platform and make future purchases as they find other alternatives that they perceive to be less stressful (Gupta and Kim, 2007). This highlights the need to recognize and deal with online shopping stress, which Gen Z must improve to increase customer retention and brand loyalty.

#### **REDESIGNING USER INTERFACES TO REDUCE STRESS**

Among the most obvious outcomes of appreciating the stress in online shopping, in particular, to Gen Z, the necessity of online shopping sites popular among Gen Zers to redesign their user interfaces (UI) to minimize the stress. This may include making navigation easy, lessening the amount of thought necessary to make a purchase, and having simple and straight forward information on products and transactions (Wang et al., 2014). To use an example, by removing redundancy in the check out line and providing convenient customer services, it is easy to minimize stress.

In addition, platforms may also introduce amenities that assist consumers during information overload, including recommendation pages, filters, and comparison engines (Mahdi et al., 2020). The platforms of e-commerce which

young people have adopted in the country can improve their shopping experience by making the shopping process easier and eliminating decision fatigue as a consumer making the shopping experience enjoyable and stress-free. Not only do such design transformations enhance the user experience, but they also help consumers to stay well by lessening the psychological workload of online shopping (Harrisson and Bellemare, 2022).

#### ***Improving the Transparency and Security levels.***

Concerns about security are one of the greatest stressors to online customers especially due to high profile data breaches, increased awareness on the issue of digital privacy (Shin, 2010). It is, therefore, imperative that e-commerce sites put a premium on transparency and high level of security to gain consumer confidence and ensure that stress is minimized. This may involve effective communication of the data protection policies, use of safe payment gateways and giving the Gen Z consumers the ability to control their personal data.

Moreover, platforms have an opportunity to improve security by including fancy and more efficient authentication tools, like biometric verification or two-factor authentication, which will minimize the perceived threat of web-based transactions (Ometov et al., 2018). Considering the security issues in advance, e-commerce websites visited by Gen Z will be able to reduce one of the most significant stressors in online shopping that curbs consumer well-being.

#### ***Giving senior Customer Service.***

Having an efficient customer service plays a vital role in reducing the stresses of the online shopping experience, especially among the Gen Z, especially where there are problems in the process of purchase. The e-commerce websites must invest in a well-developed customer service network that has more than one channel which incorporates live chat, email, and telephone feedback to satisfy the consumer preferences. Fast and responsive emphasis to the concerns of the customers can greatly de-stress and improve the overall shopping experience (Harris and Goode, 2010).

Besides, they can include a self-service option, including elaborate FAQs, return and money-back policy, and tracking the order system that enables consumers to troubleshoot an issue on their own (Ding, Verma and Iqbal, 2007). Giving customers easy and understandable details through the shopping process serves to ease the uncertainty and decrease the stress levels created by online shopping.

Enhancing the well being of the consumer by being ethical.

The concept of online shopping stress also has more broad effects on the ethical aspects of online shopping platforms that Gen Z patronize. This is because platforms can reduce the stressor of the people they serve, as well as encourage positive shopping experiences. This may include ethical marketing, taking the form of not engaging in deceptive advertising approaches, including one that exploits the weaknesses of consumers or embarking on false urgency (Kumar et al., 2024).

Also, online stores used by the consumers may be used to market the well-being of the consumers through responsible consumption. This involves providing functions that allow Gen Z consumers an opportunity to cope with their shopping habits, e.g. budgeting options, will you buy again reminders, etc., that can avoid stress and impulse purchases. Incorporating a consumer-driven business model, and sensitivity in marketing online stores can make them beneficial to the well-being of their customers in the long perspective (Sheth, Jain and Ambika, 2023; Kumar et al., 2024).

#### ***Business Performance Implications.***

Handling the stress of online shopping is not only a plus to customers but it is also its effect on the business result of the e-commerce sites. The stress reduction will result in increased customer satisfaction levels, which will further encourage a favorable word-of-mouth, repurchase, and customer loyalty. Also, the websites, where the consumer welfare is prioritized, would probably catch the eye of a competitive market, gaining a larger customer base and improving their brand image (Wichmann, Wiegand, and Reinartz. 2022)

Financially, the investment into the minimization of the stress of online shopping may provide extensive returns in the form of the decrease of the cart abandonment rates and the rise of the conversion rates. Baymard Institute 2025 report on the rate of cart abandonment reveals the different factors behind cart abandonment and states that simplification of the purchase checkout process or more permissive payment plans can persuade consumers to complete a purchase and increase sales. Awareness and mitigation of the online shopping stress, in the case of Gen Z, thus, directly affect the profitability and sustainability of online businesses.

Consumer behavior Online shopping has turned into the element of consumer behavior of modern Gen Z due to the convenience, diversity, and availability of the offered e-commerce sites frequented by Gen Z. Nonetheless, the



transition of the old habitual shopping system to the internet platforms has brought with it a number of issues, such as a brand of online shopping stress that has come into existence among the Gen Zers. The purpose of this review is to conduct a methodical research on the stressors linked to online shopping, the effects it has on the consumer behavior of Gen Z and the moderating influences on the degree of this stress. This review aims at offering an in-depth insight into the factors involved in online shopping stress, particularly among Gen Z and what this aspect implies on Gen Z consumers and the online shopping platforms frequented by Gen Z.

## METHODOLOGY

The systematic literature review (SLR) is the methodology that was used in this study. To pick up the trends and developments in the stress of online shopping, it was limited to articles published in the past 20 years (2004-2024), and articles that specifically covered stress factors related to online shopping or other close-related scenarios (e-commerce, consumer behavior of digital Gen Z and stress caused by technology, etc.) were filtered. The rest excluded of the available published English only articles were excluded because of language proficiency imperatives. The literature searching process occurred in a range of major academic databases, selected because of the extensive coverage of the social sciences, the consumer behavior of Gen Z as well as technology-associated presentations, scopus, web of science and Google scholar. A combination of keyword and Boolean operators was also used to reduce a search by refining results. Such search terms were online shopping stress, Gen Z, e-commerce anxiety, consumer behavior of a digital generation Z, and technology-induced stress and consumer well-being. In addition to it filters have been used to narrow the search by publication and date, language, and document type.

### *Major Themes Identified*

The systematic review of the literature has identified several important themes that contribute to stress in online shopping. These are information overload, privacy and security-related issues, complication of returns and refunds, and stress caused by technology. All these themes are vital towards the consumer experience and could significantly influence the consumer behavior of Gen Z.

#### *Information Overload*

It is claimed that information overload is one of the most common causes of stress in online shopping (Ocon et al., 2020; Kusi et al., 2022). Information overload can be caused

by overwhelming amount of information received by the Gen Z consumers, which makes it hard to process and make effective decisions. Online shopping might take the form of too many choices of products, performance, ratings, and promotions, all of which need cognitive abilities to analyze and consult (Ocon et al., 2020). All the information provided on e-commerce platforms visited by Gen Z may cause decision paralysis, where Gen Z consumers are unable to decide, and are more anxious because they are afraid of making the wrong choice (Kusi et al., 2022) - specific to the abundance of information on the platforms visited by Gen Z.

The gravity associated with information overload in precise online shopping is quite hand in hand with the paradox of choice, which was acknowledged by Schwartz (2004). According to the paradox of choice, though the Gen Z consumers might want to experience a huge variety of choices at first, the abundance of choice can result in a lower satisfaction level and an increased level of stress. This paradox is especially relevant in the online community where the number of products is virtually infinite. Finding a way out of a sea of products, going through numerous reviews, and contrasting different features, consumers have to decide whether to buy something (Nagar and Gandotra, 2016). This may be very time-consuming, psychologically depressing and stressful.

Moreover, online shopping is dynamic hence exacerbating information overload. As opposed to traditional retail setting where products offered and their prices do not differ much, online markets change their services, prices and promotions regularly. This is the undying dynamism that makes Gen Z consumers keep track of the market all the time. Excessive choice on the internet shopping sources may also present decision fatigue, in which customers get overwhelmed by the amount of information and ends up being less satisfied with their purchases (Turel, Serenko and Bontis, 2007).

#### *Issues of Privacy and Security.*

The topic concerning online shopping and the question of privacy and security is complex and it has serious repercussions to the consumerism of Gen Z. As Gefen, Karahanna and Straub (2003) emphasize, the perception of security risks may lead to a reduction in consumer confidence when using e-commerce services used by Gen Z that will additionally cause stress and unwillingness to participate in online shopping. The online shopping background remains a very sensitive area and trust plays a vital role in the online area, where Gen Z consumers have to trust the platform to ensure the safety of their data and money. When there is distrust, of the perceived or actual

security breach, consumers are likely to develop increased stress and apprehension.

Shin (2010) also discusses the connection between online shopping stress and privacy issue particularly with the Gen Z generation, and the authors establish that consumers with greater concern over privacy associated with Gen Z are also more likely to report stress when engaging in online transactions. This connection is especially high in the setting where Gen z consumers consider themselves to have little control over their personal data. An example is the cookies and tracking technologies employed by online stores to track the behavior of users can make one feel surveilled, and this generates anxiety and tension. What makes these issues even more problematic is the apparent absence of transparency as to the manner in which these platforms collect, store, and use personal data (Marriott, Williams, and Dwivedi, 2017).

Further, it has increased consumer anxieties related to privacy on the internet due to the growth of advanced hack attacks. A widespread feeling of insecurity has plagued the consumers, as a result of high-profile data breaches, where personal information of sensitive customers has been revealed (Arora & Muttoo, 2018). Consequently, this is why even the Gen Z consumers who have not gone through a security breach might get stressed because of the perceived risk. It may affect their price of shopping, causing either avoiding some of the platforms or using some extra security, which may be virtual private networks (VPNs) or some other way of payment to introduce complexity and further stress on the shopping process.

#### *Difficulty in Returns and Refunds.*

The issue of returns and refunds in online shopping is complex; this does not help in reducing stress among the consumer. Complexity of the return processes, like making the customer print return labels, book a return shipping, or waiting a long time before refunds are received, results in dissatisfaction and causes the customer stress (Mollenkopf et al., 2007). Online consumers are keen on convenience and efficiency during online purchases and the absence of such expectations within the process of returns can result in a negative shopping experience (Michael, Bowen and Johnston, 2009).

In addition, online returns do not have an immediate solution, which also adds to stress. In the conventional shopping, customers are able to get immediate satisfaction by sending or returning a product physically. Nevertheless, the online returns can be a complicated process since the steps to complete the process actually include packing the

item, returning it post-delivery, and waiting until the refund is provided (Hjort et al., 2019). This is because this delay in addressing the problem may enhance the USP of the stress and anxiety of making a dissatisfactory purchase.

Customer service is also important towards returns process. This reduces the level of efficiency of customer service during the returns process which may worsen the stress level (Celik, 2011). Faulty communication, ineffective customer services, and lack of product return policies may pose further challenges to the consumers of Gen Z generation, causing frustration and hopelessness. On the other hand, well-defined and unequivocal policies regarding returns as well as customer satisfaction can be used to mitigate some of the pressures that relate to returns and the shopping process can be conducted more favorably.

#### *Technology-Induced Stress*

Technology-related issues in online shopping translate into a rather recent field of interest, as the application of AI and ML in e-commerce is becoming more addictive. Zuboff (2019) explains the idea of surveillance capitalism, or the practice of collecting data on a large scale and processing it to predict and influence consumer behavior. Though such data-driven method may result in more enjoyable shopping experience, offering more personalized recommendations, it can also cause discomfort and stress to Gen Z customers who understand the range to which their actions are being tracked.

A sense of being monitored and controlled by algorithms can cause one to lose some sense of autonomy, the consumers being no longer in control of their shopping behaviors (Mik, 2016). This powerlessness is one of the aspects of stress that fails to instill a possibility of the consumer to make free decisions. Additionally, personalized marketing methods, including retargeting advertisements which accompany consumers on the Internet, may become an application of an invasion of privacy, which will add to stress levels.

Moreover, the use of digital assistants and chatbots as the means of customer service may contribute to the strain in case the automated systems lack the skills to respond to the concerns of consumers in an effective way (Huwang & Dootson, 2022) and, consequently, burns out due to the use of digital technologies (da silva et al., 2024). The absence of human intervention when Gen Z customers face issues that are not addressed by an artificial system may induce the feeling of helplessness and tense situations. Therefore, technology can not only be used to support the online

shopping experience; it is also bringing new challenges leading to consumer stress.

#### Online Shopping Stress Effects among Gen z on Consumer Behavior.

Online shopping exerts much pressure on the consumer behavior. Stress may have numerous adverse consequences, such as the dwindling satisfaction and the lack of trust toward e-commerce platforms and increased tendencies to abandon the cart (Baymard Institute, 2025). Additionally, Gen Z shoppers who are often stressed during online shopping have the chance to become fond of the offline retail or migrate to websites that seem less stressful.

##### *Reduced Satisfaction and Trust.*

Stress has a relationship with satisfaction and trust and this is essential in the long-term effect of online shopping stress in consumer behavior. According to Gefen, Karahanna and Straub (2003), consumers start to show less satisfaction when they are experiencing stress due to perceptions related to security because their apprehension and anxiety towards online transactions override the convenience of shopping online. In the absence of consumer security, the consumers tend to be less satisfied with the shopping experience despite other favorable attributes of the platform (Bilgihan, Kandampully & Zhang, 2016).

A basic component of the relationship between the online retailers and consumers is trust, especially since online transactions are characterized by high level of uncertainty (Kim, Ferrin and Rao, 2008). Gen Z consumers will not be inclined to conduct further business with the same platform when their trust is broken by the forces of stress, e.g., security concerns, or bad customer service. It may result in the loss of customers and growth of negative-reputation word-of-mouth which may in turn damage the reputation of the platform (Wang & Emurian, 2005).

#### **INCREASED CART ABANDONMENT**

Cart abandonment is a serious problem facing the e-commerce sites with high traffic among the Gen Zs and stress is an important factor in this act. According to the Baymard Institute (2025), an average cart abandonment rate is almost 70 percent, and one of the factors that cause stress is a significant contributor to the overall rate. When the Gen Z consumer experiences stress in the shopping process, be it due to technical problems, non-intuitive interfaces, or issues relating to security, they will tend to drop their purchases instead of carrying through the shopping process.

The final decision to give up a cart is usually affected by the sum total of numerous stressors. As an example, a consumer can be ready to put up with a slow loading webpage in case they are assured of the safety of the site. Nonetheless, once that sluggish webpage is paired with a complex payment system and data privacy anxiety, such pressure can be too much of an end to the consumer level, and he or she will give up the purchase cart (Singh et al., 2024). It shows that it is essential to consider several factors pertaining to the shopping experience to alleviate stress and increase the rate of conversion.

Moreover, being able to leave the cart because of my stress does not have short-term effects only on people losing sales. Losing carts translates to a negative experience when shoppers exit the site, thus discouraging them to come back with a negative attitude in the future. It not only influences the retention of customers, but also increases the cost of acquisition of new customers since the platforms need extra money in marketing and promotion to attract new users (Rajapakse & Dabare, 2024). Knowledge of stress as a factor in cart abandonment will allow the e-commerce platform to come up with mechanisms to overcome these stressors and enhance the process of shopping.

#### The Stressors of Online Shopping that Moderate between Gen z.

Depending on various moderating factors such as demographics, technological savvy, and context of shopping, the nature and intensity of online shopping stress may differ depending on the Gen Z.

##### **Demographic Characteristics**

Another important factor in online shopping stress is the age, which denotes especially stressful situations associated with using highly sophisticated technological interfaces. There are slightly more older consumers as the less familiar with digital technologies experience more difficulties during online shopping. This is explained by the learning curve connected to the knowledge of new technologies and their usage, and the possibilities of frustration resulting in case of failure to make something work as intended (Frackiewicz, 2021). Gen Z on the other hand are closer to internet technologies because they are more likely to give a fast search of information because this generation is more digital and familiar with the technology (Szymkowiak et al., 2021).

Online shopping stress is another factor that is influenced by gender; however, the statistics in this respect are inconsistent. It can be alleged by some studies that women

might be subjected to more stress because of having a more significant interest in security and privacy, and being more detailed in their shopping research (Faqih, 2016). Men, on the other hand, might also have their stress on the speed of the transaction, and they tend to seek speedy and effective shopping experience (Sebastianielli, Tamimi and Rajan, 2008). Such differences in gender also teach the need to know individual stressors experienced by various groups of consumers and the possibility of personalizing the shopping experience online to suit them.

Another moderating variable that will determine online shopping stress is income level (Hernandez, Jimenez & Jose, 2011). The income held by consumers does not influence the online shopping towards purchase of the items they need. Additional consumers of all income dispensations want to buy in the majority during the time of discount and offers or sales. The quality and speed of the websites is however one of the significant factors that influence the online shopping and they might feel the burden of time constraints as they might be less agreeable to spend time going through the expensive websites or engage in long returns. (Mishra, 2015).

### ***Technological Familiarity***

The familiarity with technologies is a very important determinant concerning the stress of online shopping among Gen Z consumers. The concept of digital literacy that has been discussed by Tyacke and Howell (2018) denotes the skills and knowledge that are necessary to use digital technologies. Highly digitally literate consumers find it easier to browse and search products and make purchases in e-commerce sites using search filters. Owing to this, they are less prone to stress in the technicalities of online shopping and they are deemed to be more digital natives.

Conversely the people who possess less digital literacy can have on the other hand the online shopping experience overwhelming and stressful. They could be hard working on simple activities, like opening an account, filling in payment details, or comprehending the product specification. The need to use the digital technologies can result in frustrations and anxiety, especially when the consumers have technical complications or the site is not easy to use (da Silva et al., 2024). This pressure would make them less likely to make a purchase or go to the platform again.

E-commerce sites may reduce stress levels regarding technological familiarity by developing friendly interfaces and giving straightforward instructions and have support through less technical customers (Sosted & Hondar, 2020).

Moreover, AI-based tools could be used on platforms to serve consumers by guiding them around the site, giving suggestions, and providing answers to frequently asked questions (Joshi et al, 2021). E-commerce can make the experience of shopping less stressful and more pro-inclusive by ensuring that the newest generation of consumers, with differing degrees of technological mastery, will enjoy the shopping experience.

### ***Shopping Context***

The contextual environment in which shopping is done is important in ascertaining the degree of stress that the consumers are exposed to. It is high-involvement products which demand greater research and deliberation before purchase decision including high-cost electronics or even luxury products or furniture (Duhachek, 2005). The monetary and emotional consequences of personal doing coupled with these purchases may be further escalated to cause stress, with consumers anxious about the possibility of making a bad decision, overcharging, or getting a faulty product.

On the contrary, low-involvement products like groceries, home products or clothing will have less stress, because the perceived risk is lower (Gbadamosi, 2009). Customers can be less inclined to deep research before making impulse buying or using discounts and offers (Hulten & Vanyushyn, 2014). But in such situations also one may develop stress when the process of shopping is made complex by technical problems, bad web design or security problems. To illustrate this, the consumer who is about to buy the everyday products might be stressed by the slow pace of the site, the not so convenient checkout method or due to the absence of security in the payment details of the consumer.

Another contextual element, which may affect the stress of online shopping, is urgency. The stress of online shopping may escalate when consumers have time pressure to make an acquisition, e.g., in the case of flash sales or when rushing to shop during a holiday or when it comes to shopping as a present (Peng et al., 2019). The anxiety of the limited-offers expiring or the worry that one will not get a product in time may contribute to the overall shopping stress (Hodkinson, 2019). E-commerce ensures that this pressure is alleviated by including useful information regarding the shipping time, expedited delivery service, and making the checkout process fast and efficient.

### **GAPS IN THE LITERATURE**

The existence of literature on online shopping stress has given us beneficial information regarding what causes



consumer stress, and how this leads into consumer behavior. Nevertheless, longitudinal studies that will monitor the changes in stress levels across time are necessary, as Gen Z customers will get used to online shopping. Knowing these changes can assist in determining the trends in consumer stress and can also make the interventions aimed at reducing stress along the way.

The cultural factors as well are also a major determinant of the consumer experiences of online shopping stress and most of the current research has taken place in the Western markets. Research in the context of a variety of cultures is required to comprehend the effects of the cultural values, norms, and practices on the consumer behavior and stress of Gen Z in online shopping.

Lastly, the coping strategies consumers adopt to cope with the stress of online shopping while using Gen Z have not been studied well. Knowing the ways Gen Z consumers can overcome stress (avoidance, search, and stress relief methods) may offer an excellent source of information about e-commerce solutions. Platforms should be designed to ease the overall shopping process by providing features and options that enable consumers manage stress including stress-reducing capabilities or individually tailored support which will address the impact of the detrimental stress on the consumer behaviour of Gen Z.

## CONCLUSION

The information available on online shopping emphasizes the stress, and suggests that online shopping is a multi faceted phenomenon and is affected by a number of reasons such as information overload, privacy and security issue, and complexity of returning goods, and the stress that technology is generating. This means that these consumer stressors will have great effects on the consumer behavior of Gen Z, including satisfaction, trust, and purchase decisions. The moderating factors that affect the levels of stress may be understood, and thus, e-commerce platforms can be on the position to build strategies to reduce stress and enhance the shopping experience. Sealing the literature gaps will also improve our knowledge of online shopping stress as an issue among Gen Z and its effect on consumer well-being.

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