

Online Retail Patronage Intentions among Generational Cohorts: An Integrating Model of UGT, SGT, and Behavioral Drivers

Prakash Kumar Gautam¹ and Kapil Khanal²


Abstract

Motivating customers to choose an online platform repeatedly has become increasingly important as digital shopping continues to expand. This study investigates the determinants of online retail patronage intentions by integrating Uses and Gratifications Theory (UGT), Self-Determination Theory (SDT), and key behavioral factors, while examining the moderating effect of generational cohorts (Gen Z vs. Gen Y). The study adopted quantitative approach and cross-sectional survey design to collect data from 390 online shoppers, purposively and conveniently selected respondents. Using Confirmatory Factor Analysis (CFA), Structural Equation Modeling (SEM), and Multigroup Analysis (MGA), the study revealed behavioral factors: trust, customer experience, perceived value, and social & environmental responsibility, as the strongest predictors of patronage intentions. The results also show the significant influence of UGT and SDT motivations on the intentions, though with varying strengths. The study suggests that Gen-Z uniquely enjoys the digital environments to fulfill psychological needs in comparison to Gen-Y; however, the generational differences emerge not merely from age-based digital familiarity but also from varied exposure to technological and cultural transformations. The study contributes to digital consumer behavior literature and provides insights for retailers to tailor strategies across generational segments.

Keywords: behavioral drivers, generational cohorts, retail patronage intentions, Self-Determination Theory (SDT), Uses and Gratifications Theory (UGT)

Introduction

Retail patronage and its determinants are not a new research concept (Lee & Yang, 2013; Pan & Zinkhan, 2006; Sirgy et al., 2000); however, the concept has scope yet to be investigated in different generations. Kathmandu is undergoing rapid urbanization

¹ Prakash Kumar Gautam, Faculty of Management, Tribhuvan University. Email: prakash.gautam@tu.edu.np  <https://orcid.org/0000-0002-2197-3851>

² Corresponding author to this article should be addressed to Kapil Khanal. Email: kapilkhanal848@gmail.com

marked by significant land use and land cover changes between 1990 and 2020, with built-up areas expanding (Devkota et al., 2023). Internet users are increasing significantly, irrespective of the age group and profession. This development presents a fertile ground for the growth of online retail. e-commerce stores, online payment portals, and awareness of online purchases and payments are increasing rapidly in Kathmandu. Despite these advancements, online retail adoption and patronage intentions may vary significantly across different demographic segments, particularly generations, due to diverse digital literacy, trust perceptions, and cultural influences (Odusanya et al., 2022; Segbenya et al., 2024). While urban public spaces are crucial for social cohesion in cities like Kathmandu, the shift towards online retail could alter traditional shopping behaviors (Paudel & Pant, 2023). A focused examination of generational gaps in online retail patronage within the specific socio-economic and cultural milieu of Kathmandu remains underexplored.

Increasing internet penetration and urbanization caused a high momentum of online retail activities globally (Surana et al., 2024); however, a significant empirical gap persists in understanding the nuances of online retail patronage intention across distinct generational cohorts. Literature predominantly originating from developed economies often overlooks the specific socio-cultural, economic, and technological landscapes (Surana et al., 2024) like Kathmandu. For instance, while studies have explored factors influencing consumer behavior in online settings, such as the impact of retail apps on shopping well-being (Ma et al., 2023) or the psychological determinants of hesitation during online checkout (Cho et al., 2006), these investigations rarely provide a comparative generational analysis within the unique context of a developing cities of under developing nations. Previous research examined how income distribution and population structure affect consumption patterns in aggregate; however, this often requires investigating the generational granularity necessary to inform targeted online retail strategies. Digitally native Gen Z show a distinct pattern of digital literacy, trust perceptions, and even cultural values across leading to exhibit distinct ethical consumption patterns despite engaging with fast fashion brands (Djafarova & Fouts, 2022) among older adults who are encouraged to engage with technology for job searches (Lee et al., 2009) and maintaining minimum job performance. New generations link patronage intentions largely with the consumption experience, trust, perceived value, and social and environmental responsibility. This study aims to fill this empirical gap by examining how generational differences manifest in online retail patronage intentions. This study adopted two theories, i.e., the 'Uses and Gratifications Theory (UGT) and the 'Self-Determination Theory (SDT)'. The UGT posits that individuals actively select and use media to satisfy specific needs (Ma et al., 2023), while the SDT focuses on the

psychological needs for autonomy, competence, and relatedness, driving self-motivated behaviors (Huang et al., 2023). This study links the generational characteristics to theoretical frameworks to explain how varying needs and perceptions across generations lead to differential online retail patronage intentions within an evolving digital marketplace (Huang et al., 2023; Ma et al., 2023).

This study addresses critical theoretical and practical concerns within emerging online retail in emerging markets. This research contributes by extending the application of UGT and SDT to a novel context, specifically examining their relevance in explaining generational differences in online retail patronage in emerging markets (Surana et al., 2024). For instance, understanding how perceived risks and trust are influenced by factors like information quality and hedonic motivation (Ma et al., 2023) across generations can refine the theoretical understanding of online consumer trust. As a practical implication, the study will offer actionable insights for online retailers and policymakers operating in Nepal. Retailers can leverage a deeper understanding of generational online patronage drivers and barriers to tailor marketing strategies, optimize platform design, and enhance user experience for specific age groups. Policymakers can utilize this information to formulate effective e-commerce development policies, improve digital literacy programs, and establish regulatory frameworks to foster consumer trust and ensure equitable access to digital commerce across all generations. In conclusion, the study integrates two theories, i.e., UGT-based and SGT-based motivation, into a single conceptual model of online patronage intentions to examine how the generational gap persists.

Review of Literature

Theoretical foundations. Uses and Gratifications Theory (UGT) is a media effects framework that focuses on why individuals actively seek out specific media to satisfy needs (Hagen et al., 2023). UGT posits that consumers use online platforms to fulfill various motives, which can be categorized as non-place-specific (e.g., convenience-seeking, entertainment-seeking, reward-seeking) as general online shopping motivation and place-specific (e.g., ethical shopping-seeking, place attachment-seeking) (Hagen et al., 2023), which foster loyalty toward a particular retailer. This theory is particularly relevant for understanding how different generations, with their varying needs and media consumption habits, might utilize online retail to fulfill distinct gratifications, influencing their patronage intentions. The gender and age of consumers can moderate the relationship between motives and attitudes towards browsing LORPs (Hagen et al., 2023). These motivations shape the customer's psychological engagement with online retail platforms and influence their intention to return (Stafford et al., 2004).

Self-Determination Theory (SDT) is a macro theory of human motivation, development, and well-being that focuses on the degree to which an individual's behavior is self-motivated and self-determined (Zheng & Li, 2024; Flacandi et al., 2024). SDT emphasizes three basic psychological needs: autonomy (feeling in control of one's actions), competence (feeling effective and capable), and relatedness (feeling connected to others) (Zheng & Li, 2024). In omnichannel retailing, customer journey design influences these needs, which in turn affect re-patronage intention and value co-creation behavior (Zheng & Li, 2024). For example, transparency, personalization, and seamlessness can satisfy autonomy needs, while thematic coherence, convenience, and complementarity contribute to competence needs satisfaction (Sharma et al., 2024; Zheng & Li, 2024) and relatedness needs (feeling emotionally connected to brands or online communities) (Zheng & Li, 2024). Research on retail apps suggests that while they may not significantly increase consumers' sense of autonomy (feeling free to choose and customize the shopping experience), they can boost competence (feeling capable of navigating the online store and making informed decisions), thereby enhancing shopping well-being and loyalty intention (Flacandi et al., 2024). This framework increases understanding of how the design and functionality of online retail platforms cater to or neglect these fundamental psychological needs across different generations, thereby influencing their patronage intentions.

Research in marketing has emphasized that various constructs, including customer experience, trust, perceived value, and corporate social responsibility, strongly influence patronage intention. These constructs replicate consumers' evaluations of the retailer's ability to deliver consistent value and trustworthy interactions. UGT and SDT provide motivational insights, while behavioral factors capture cognitive and evaluative dimensions. Integrating these theories offers a comprehensive understanding of why customers continue to patronize online retailers. This integration becomes powerful in explaining generational differences.

Empirical Evidence and Hypothesis Development. Research on online retail patronage discloses a multifaceted scope influenced by various factors. Consumer trust plays a pivotal role, especially in contexts with weak regulations, where factors like information quality, perceived usefulness, perceived ease of use, and hedonic motivation positively influence trust in e-tail (electronic retailing platforms) but perceived risk negatively impacts consumer trust (Odusanya et al., 2022). This is crucial for online retail, as trust in e-tail websites has a positive impact on continuance intention (Odusanya et al., 2022). In the developing and underdeveloped markets, the integration of online and offline retail channels is gaining priority. Hybrid methods (e.g., Buy-Online-Pickup-in-Store, BOPS) aim to provide a unified shopping experience despite challenges related to unified

inventory and demand forecasting (Mahapatra et al., 2024); however, the strategic decision between online retail and direct sales channels may depend on factors related to product and market conditions (Ma et al., 2023).

Customer behavior in online environments is significantly shaped by convenience, entertainment, and ethical considerations (Hagen et al., 2023). Consumer distrust and perceived shopping irritations can influence online patronage intentions and avoidance behavior (Gilboa et al., 2024). Transparency, personalization, and seamlessness in customer journey design enhance autonomy, while thematic coherence and complementarity reinforce experience contributing to patronage intentions (Zheng & Li, 2024).

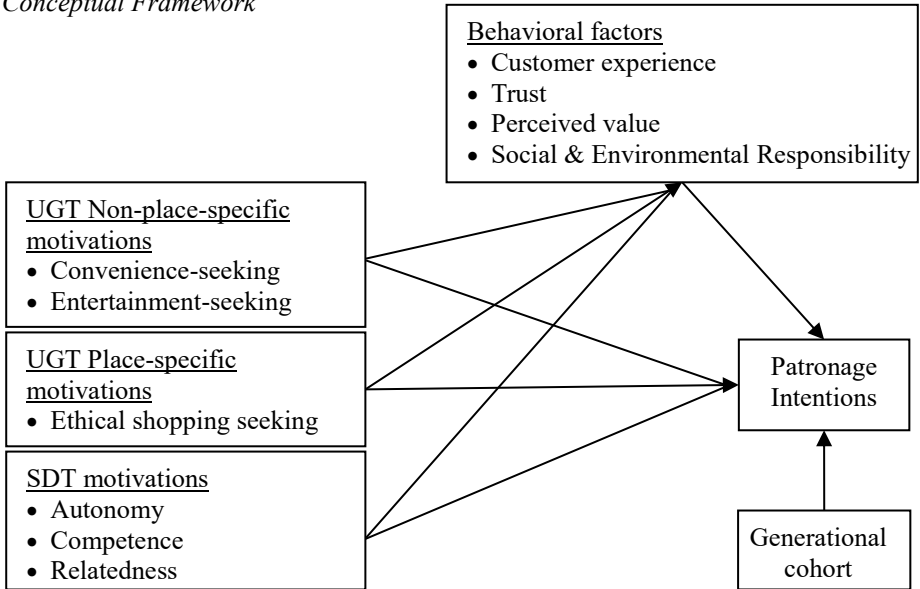
Sun et al. (2022) explored multiple factors, including credibility, professionalism, attraction, and popularity of online celebrities; helpfulness, content, quality, valence, and popularity of reviews significantly affect perceived value and subsequent purchase intentions. Likewise, Kalia et al. (2022) revealed that social influence is an important factor impacting online retail behavior. Negative environmental information can lead to a decline in purchase intentions, particularly among Generation Z, who, despite their ethical values, may lack comprehensive environmental knowledge (Zimand-Sheiner & Lissitsa, 2024).

Impact of specific aspects, such as the impact of retail applications on shopping well-being (Flacandi et al., 2024) and consumer hesitation during online checkout (Wang et al., 2024), which may differ for the patronage intentions among the generational gap, especially in the developing economies (Davari et al., 2016; Ganesh et al., 2010). The increasing prevalence of digital platforms globally (Tsai, 2024) and the varied responses of different age groups to technological advancements (Asavanirandom et al., 2023) suggest that there is no possibility of a "one-size-fits-all" approach to online retail marketing. Generation Z, for instance, exhibits unique consumption patterns influenced by ethical values, yet they are also major consumers of fast fashion brands, which may conflict with these values (Zimand-Sheiner & Lissitsa, 2024); however, the older adults are increasingly engaged with technology, highlighting potential for online engagement across age groups (Asavanirandom et al., 2023).

Such empirical studies identify a critical research gap in understanding how diverse generational cohorts form their intentions to patronize online retail platforms. Existing studies often generalize consumer behavior or focus on specific demographic segments without a comparative generational analysis. This study raises questions as to how generational differences influence online retail patronage intention. For this purpose, this study adapts the following integrated conceptual framework (Figure 1).

Figure 1

Conceptual Framework



Methods

This study adopted a quantitative method and a cross-sectional survey design. Kathmandu was selected as the study area because of the larger population using high-quality internet. A structured questionnaire was developed by adopting validated items from different scholars as: customer experience (Rose et al., 2012); trust (Gefen et al., 2003); perceived value (Zeithaml, 1988); social & environmental responsibility (CSR) (Fatma et al., 2020; Kim & Kim, 2020); convenience-seeking (Childers et al., 2001; Stafford et al., 2004); entertainment-seeking (Menon & Kahn, 2002); reward-seeking (Wirtz et al., 2019); ethical shopping-seeking (Kim & Kim, 2020); place attachment (Brand/Platform Attachment) (Yoon & Kim, 2019); autonomy (Deci & Ryan, 2000; Peng et al., 2022); competence (Ryan & Deci, 2017); relatedness (Ryan & Deci, 2017); generational cohort (Screening Items) (Bolton et al., 2013) and then contextualized them to make the context-based and easy language. The online retail patronage intention was measured using multi-item scales assessing the likelihood of future purchases, recommendations, and continued use of online retail platforms (Zheng & Li, 2024; Flacandi et al., 2024; Odusanya et al., 2022). A convenient and purposive sampling approach was adopted to identify the respondents. A total of 435 questionnaires were

distributed to online purchasers physically, and only 390 usable questionnaires were received back. Structural equation modeling approaches were used to analyze the data.

Table 1

Demographic Profile of Respondents

Group	N	Percent
Gender		
Male	212	54.4
Female	178	45.6
Age Group		
Gen Z (<25)	182	46.67
Millennials (26-41)	208	53.33
Qualification		
Bachelor's	225	57.69
Master's	132	33.85
Above Master	33	8.46
Online Shopping Experience		
Less than 1 year	52	13.33
1-3 years	174	44.62
More than 3 years	164	42.05
Monthly Online Spending		
Less than NRs. 5000	176	45.13
NRs. 5000 - NRs. 10,000	172	44.1
More than NRs. 10,000	42	10.77

Note. N = 390

The respondents' distribution was relatively balanced, with 54.4% male and 45.6% female (Table 1). Most respondents (53.33%) were from the Millennial group (26–41 years), followed by Gen Z (46.67%). The sample is academically well-qualified, with the majority holding a Bachelor degree (57.69%), while 33.85% have a Master degree and 8.46% possess qualifications above the Master level. Most respondents represented 1-3 years of online shopping experience (44.62%), followed by more than three years (42.05%), and a smaller group with less than one year (13.33%). Regarding monthly online spending, 45.13% spend less than NRs. 5,000, 44.1% spent between NRs. 5,000 and NRs. 10,000, and only 10.77% spend more than NRs. 10,000.

Results

As presented in Table 2, the study revealed positive perceptions across all constructs (above the central value 3). Respondents responded most positively on a few of the

constructs: autonomy (M = 4.18), patronage intentions (M = 4.17), perceived value (M = 4.15), and customer experience (M = 4.13), while place attachment seeking (M = 3.64) and ethical shopping seeking (M = 3.76) exhibit comparatively lower. The data shows moderate variability in responses, exhibiting negative skewness values (slight clustering of responses towards higher, i.e., more favorable scores), ranging from -0.21 to -0.55. Likewise, the data seems to be somewhat flatter than normal (negative Kurtosis values). In conclusion, the descriptive results suggest that respondents evaluate given constructs positively, with no extreme deviations or distributional abnormalities.

Table 2

Descriptive Statistics

Construct	Items	Mean	SD	Skewness	Kurtosis
Convenience-seeking	3	4.12	0.68	-0.42	-0.51
Entertainment-seeking	3	3.88	0.72	-0.29	-0.44
Reward-seeking	3	4.02	0.71	-0.33	-0.36
Ethical shopping seeking	3	3.76	0.79	-0.24	-0.49
Place attachment seeking	3	3.64	0.82	-0.21	-0.38
Autonomy	3	4.18	0.63	-0.55	-0.22
Competence	3	4.09	0.66	-0.41	-0.31
Relatedness	3	4.01	0.69	-0.48	-0.28
Customer experience	3	4.13	0.71	-0.47	-0.35
Trust	3	4.08	0.74	-0.41	-0.52
Perceived value	3	4.15	0.69	-0.38	-0.33
Social & environmental responsibility	3	3.92	0.76	-0.3	-0.41
Patronage intentions	3	4.17	0.64	-0.49	-0.45

Table 3 provides evidence of reliability and convergent validity, demonstrating strong internal consistency and measurement quality across the variables. The higher Cronbach's alpha (α) values (more than 0.80) indicate high reliability of the measurement scales, confirming robustness and stability of the construct (CR values greater than 0.80). Further, surpassing the threshold value (0.50) of the Average Variance Extracted (AVE) for all constructs supports convergent validity. Among the constructs, trust (CR = 0.93; AVE = 0.77) and patronage intentions (CR = 0.93; AVE = 0.78) show the strongest reliability and variance extraction, while place attachment seeking (AVE = 0.67) and ethical shopping seeking (AVE = 0.69) demonstrate slightly lower; confirming that the measurement model is both reliable and valid for further structural analysis.

Table 3*Construct's Reliability and Convergent Validity*

Construct	α	CR	AVE
Convenience-seeking	0.86	0.89	0.72
Entertainment-seeking	0.84	0.88	0.7
Reward-seeking	0.85	0.89	0.71
Ethical shopping seeking	0.83	0.87	0.69
Place attachment seeking	0.82	0.86	0.67
Autonomy	0.88	0.91	0.74
Competence	0.87	0.9	0.72
Relatedness	0.86	0.89	0.71
Customer experience	0.89	0.92	0.76
Trust	0.9	0.93	0.77
Perceived value	0.88	0.91	0.74
Social & Environmental Responsibility	0.85	0.89	0.72
Patronage Intentions	0.9	0.93	0.78

Table 4*Discriminant validity (Fornell–Larcker Criterion)*

Construct	CS	ES	RS	ETH	PA	AUT	COM	REL	CE	TR	PV	SER	PI
CS	0.9	0.4	0.4	0.38	0.3	0.29	0.32	0.31	0.4	0.4	0.4	0.33	0.4
ES	0.4	0.8	0.5	0.35	0.3	0.27	0.31	0.3	0.4	0.3	0.4	0.3	0.4
RS	0.4	0.5	0.8	0.37	0.3	0.3	0.33	0.34	0.4	0.4	0.4	0.35	0.5
ETH	0.4	0.4	0.4	0.83	0.4	0.33	0.35	0.33	0.4	0.3	0.3	0.42	0.4
PA	0.3	0.3	0.3	0.42	0.8	0.31	0.32	0.34	0.4	0.4	0.3	0.39	0.4
AUT	0.3	0.3	0.3	0.33	0.3	0.86	0.48	0.44	0.4	0.4	0.4	0.33	0.4
COM	0.3	0.3	0.3	0.35	0.3	0.48	0.85	0.46	0.4	0.4	0.4	0.35	0.4
REL	0.3	0.3	0.3	0.33	0.3	0.44	0.46	0.84	0.4	0.4	0.4	0.34	0.4
CE	0.4	0.4	0.4	0.36	0.4	0.4	0.41	0.4	0.9	0.5	0.5	0.44	0.5
TR	0.4	0.3	0.4	0.34	0.4	0.37	0.39	0.36	0.5	0.9	0.5	0.45	0.5
PV	0.4	0.4	0.4	0.3	0.3	0.39	0.42	0.38	0.5	0.5	0.9	0.47	0.5
SER	0.3	0.3	0.4	0.42	0.4	0.33	0.35	0.34	0.4	0.5	0.5	0.85	0.5
PI	0.4	0.4	0.5	0.39	0.4	0.42	0.44	0.43	0.5	0.5	0.5	0.48	0.9

Where, *CS* - Convenience-seeking, *ES* - Entertainment-seeking, *RS* - Reward-seeking, *ETH* - Ethical shopping seeking, *PA* - Place attachment seeking, *AUT* - Autonomy, *COM* - Competence, *REL* - Relatedness, *CE* - Customer experience, *TR* - Trust, *PV* - Perceived value, *SER* - Social & Environmental Responsibility, *PI* - Patronage Intentions.

The Fornell–Larcker Criterion was used to test the discriminant validity (Table 4). The square roots of AVE (diagonal values) are higher than the inter-construct correlations, confirming adequate discriminant validity. The results demonstrate that all constructs show stronger loadings, indicating that each variable is empirically distinct.

Heterotrait–Monotrait (HTMT) ratios examine the degree of similarity between pairs of constructs, confirming discriminant validity. The results (Table 5) revealed that the HTMT values (ranging from 0.52 to 0.67) were below the recommended threshold of 0.85, indicating that each construct is empirically distinct from the others.

Table 5

*HTMT Ratios***

Pair	HTMT	Pair	HTMT
CS – ES	0.52	COM – REL	0.64
CS – RS	0.56	CE – TR	0.57
ES – RS	0.58	TR – PV	0.59
ETH – PA	0.61	PV – SER	0.6
AUT – COM	0.67	SER – PI	0.63

Table 6

Model Fit Indices

Fit Index	Actual	Recommended
χ^2/df	2.140	< 3.00
CFI	0.957	> 0.90
TLI	0.949	> 0.90
RMSEA	0.055	< 0.08
SRMR	0.049	< 0.08
GFI	0.928	> 0.90
AGFI	0.910	> 0.90

Table 6 provided evidence of model fit as the actual values exceeded the thresholds for a well-fitting structural model. CFI (0.957), TLI (0.949), GFI (0.928), and AGFI (0.91) all surpass the minimum recommended value of 0.90, while the χ^2/df ratio (2.14), RMSEA (0.055), and SRMR (0.049) fall within acceptable limits.

Structural path coefficients were estimated (Table 7) to test the hypotheses. The study revealed a positive and significant influence of variables determining behavioral factors and patronage intentions. Autonomy, competence, and relatedness significantly enhance behavioral factors (BF), while BF itself strongly predicts patronage intentions ($\beta = 0.46$, $p < 0.001$). Further, non-place UGT, place-related UGC, and SDT also significantly contribute to patronage intentions. In addition, the result also revealed moderation test of generational cohort significantly moderates the relationship between BF and patronage intentions ($\Delta\chi^2 = 12.54$, $p = 0.002$), which indicates that there exists a moderation effect of generational cohort. To test the moderation effect, a Multi-Group Analysis (MGA) was conducted.

Table 7

Structural Path Coefficient

Hypothesis	Path	β	t-value	p-value	Result
H1a	CS \rightarrow BF	0.21	4.32	<0.001	Supported
H1b	ES \rightarrow BF	0.18	3.76	<0.001	Supported
H1c	RS \rightarrow BF	0.24	4.89	<0.001	Supported
H2a	ETH \rightarrow BF	0.20	4.04	<0.001	Supported
H2b	PA \rightarrow BF	0.17	3.31	0.001	Supported
H3a	AUT \rightarrow BF	0.28	5.42	<0.001	Supported
H3b	COM \rightarrow BF	0.25	4.98	<0.001	Supported
H3c	REL \rightarrow BF	0.22	4.1	<0.001	Supported
H4	BF \rightarrow PI	0.46	8.76	<0.001	Supported
H5a	UGT Non-place \rightarrow PI	0.19	3.88	<0.001	Supported
H5b	UGT Place \rightarrow PI	0.14	2.9	0.004	Supported
H5c	SDT \rightarrow PI	0.27	5.41	<0.001	Supported
H6	Moderation (Gen Cohort \times BF \rightarrow PI)	—	$\Delta\chi^2 = 12.54$	0.002	Supported

Table 8 compares the structural path coefficients between Gen Z and Gen Y to assess whether generational cohort moderates the relationships among key predictors and patronage intentions. The results show that Gen Z demonstrates substantially stronger effects than Gen Y for non-place-specific UGT ($\beta = 0.41$ vs. 0.18), SDT motivations ($\beta = 0.47$ vs. 0.21), and behavioral factors ($\beta = 0.56$ vs. 0.44), indicating meaningful generational differences and confirming moderation for these paths. In contrast, the influence of place-specific UGT on patronage intentions is similar across both cohorts ($\beta = 0.29$ vs. 0.33), showing no significant generational moderation.

Table 8
Path Coefficients by Generation (Hypothetical Best Fit)

Path	Gen Z β	Gen Y β	Difference	Moderation
UGT Non-place-specific \rightarrow Patronage	0.41*	0.18*	0.23	Yes
UGT Place-specific \rightarrow Patronage	0.29**	0.33**	-0.04	No
SDT Motivations \rightarrow Patronage	0.47*	0.21*	0.26	Yes
Behavioral Factors \rightarrow Patronage	0.56*	0.44*	0.12	Yes

Discussion

This study examined how behavioral factors, UGT-based motivation, and SDT-based psychological needs influence online retail patronage intentions within the context of generational cohorts, specifically Gen Z and Gen Y consumers. The results supported the argument that behavioral factors (trust, perceived value, customer experience, CSR, and platform-related gratifications) predict patronage intentions ($\beta = 0.46$, $p < 0.001$). This finding aligns with previous research (e.g., Odusanya et al., 2022), suggesting that trust and perceived value are key drivers of online shopping continuance. The study highlights that customer experience is a powerful factor that enhances loyalty and repeated purchase behavior, as reported by Rose et al. (2012).

The study identified a positive influence of CSR and ethical aspects on patronage intention, aligning with the findings of Fatma et al. (2020) and Kim and Kim (2020), highlighting the favored response of consumers to socially responsible retailers. However, the influence in the current study appears slightly weaker among younger consumers, suggesting that although Gen Z expresses strong ethical concerns in principle, their actual behavior may still be shaped more by hedonic and functional values, a pattern also noted by Djafarova and Foots (2022) and Zimand-Sheiner and Lissitsa (2024).

and place-specific motivations like ethical/place attachment, showed significant positive effects on patronage intentions, confirming the findings of earlier studies (Hagen et al., 2023; Stafford et al., 2004), stressing that online consumers actively seek functional and hedonic gratifications. Regarding the generational cohorts, the strong effect of non-place-specific motivations among Gen Z ($\beta = 0.41$) suggests that younger consumers rely heavily on digital gratification patterns innate to their technology-driven lifestyles. However, the past studies in Western markets (Mn, 2022) reported similar trends in gratification-seeking, but the magnitude of effects in Kathmandu appears stronger. Younger consumers who are more familiar with emerging technologies within the rapid expansion of digital infrastructure enjoy digital buying intentions due to their heightened enthusiasm for digital convenience (Surana et al., 2024). The research findings of the study on generational place-specific motivations differ from the findings of Hagen et al. (2023). This contrast could be because of the observed strong demographic variation in place attachment behaviors. In Kathmandu, shared cultural identity, collectivist values, and platform loyalty norms may reduce generational disparities, creating a more homogeneous perception of place-based gratifications.

Results revealed a significant contribution of SDT components, i.e., autonomy, competence, and relatedness to behavioral factors and directly to patronage intentions. These findings corroborate recent studies (e.g., Flacandi et al., 2024; Zheng & Li, 2024). The findings suggest that satisfying psychological needs increases loyalty in digital retail environments, highlighting the strong effects of autonomy and competence on behavioral evaluations, reflecting consumers' desire for manageable, transparent, and empowering online shopping experiences. Zheng and Li found relatedness essential in omnichannel contexts, like a more transactional and less community-oriented online retail landscape in Kathmandu. This result suggests that retailers integrate social presence, reviews, and peer engagement features to enhance emotional connectedness.

This study revealed that the generational cohort significantly moderates several structural relationships. Specifically, the effects of UGT (non-place-specific), SDT motivations, and behavioral factors on patronage intentions were notably stronger for Gen Z than for Gen Y. These results argue that Gen Z is more digitally immersed, more responsive to hedonic and instant gratification, and more heavily influenced by psychological need satisfaction during online interactions; they are consistent with previous studies (e.g., Asavanirandorn et al., 2023; Tsai, 2024). Gen Z's stronger SDT influence implies that online retail platforms function not only as shopping environments but also as spaces for autonomy, mastery, and digital identity. Supporting the findings of Ryan and Deci

(2017), this study emphasizes the digital environments that can uniquely fulfill psychological needs for younger cohorts.

Interestingly, place-specific UGT motivations showed no generational differences, diverging from the findings of Hagen et al. (2023); however, it is closer to the findings of Rippé et al. (2023), which revealed that emerging adults' retail patronage intentions are driven by unmet psychological needs, particularly relatedness. In Kathmandu, we find strong cultural sentiments towards place attachment due to strong collectivist norms that transcend digital generational divides, resulting in no moderation effect of generational cohort.

Kathmandu is a rapidly urbanizing city with sharply growing digital adoption and evolving socio-economic structures, creating a distinct environment where generational differences emerge not merely from age-based digital familiarity but also from varied exposure to technological and cultural transformations. These findings support claims that consumers in emerging markets exhibit hybrid motivations, simultaneously valuing convenience, hedonic satisfaction, and trust-driven evaluations. Thus, online retailers in Nepal require more adaptive, generation-specific strategies than their counterparts in mature digital markets.

Conclusion

This study captures a comprehensive understanding of how user-generated content shapes online retail patronage intentions. The results revealed that behavioral factors such as customer experience, trust, perceived value, and social and environmental responsibility are the strongest direct determinants of patronage intentions, outperforming both place-specific and non-place-specific motivations. Among these factors, non-place-specific motivations create meaningful positive effects, indicating that online shoppers continue to prioritize functionality and hedonic utility. The study also identified significant effects of SDT motivations, particularly autonomy and competence. It can be concluded that consumers prefer digital environments that support freedom, ease of use, and a sense of mastery. These findings validate the integrated model and reaffirm the significance of platform experience and value perceptions in shaping digital patronage behavior.

It is revealed that there are significant differences among the generational cohorts regarding online retail motivation and online patronage intentions. It is confirmed that Gen-Z consumers have a strong reliance on platform performance and social proof when forming online shopping intentions with stronger sensitivity to behavioral factors, particularly trust and perceived value. However, Gen-Y consumers exhibit stronger paths

from SDT motivations, especially autonomy and relatedness, underscoring their preference for meaningful engagement and personalized experiences. These differences highlight that a “one-size-fits-all” strategy is ineffective for online retailers; instead, firms should adapt engagement approaches. The study advances theoretical understanding of cross-generational digital behavior and offers actionable strategic guidance for online retail platforms aiming to strengthen patronage intentions across diverse consumer segments.

Limitations and Future Research Scopes

The study enhances theoretical understanding of how generational cohorts differ in online retail patronage intentions; however, it has limitations. The study captures behavior in a cross-sectional setting and uses self-administered surveys, which may cause biases. Technological advancement and socio-economic changes may limit the capture of complete behavioral issues, particularly regarding ethical consumption. Future research can use a longitudinal research design. Further, future research may also incorporate Gen X and Baby Boomers to provide a complete generational landscape, which offers more granular insights into digital inclusion gaps. In addition, future researchers can focus on product categories and payment systems.

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