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Generational cohorts and search for B2B service providers

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ABSTRACT

This study explores differences in B2B search processes of members of three generational cohorts, Millennials, Generation X, and Baby Boomers. When searching for a business-to-business service provider, Millennials were significantly more likely to use an internet search, but there were no significant differences between Generation X and Baby Boomers. Although more likely to use an internet search than previous generations, Millennials were just as likely to use interpersonal information sources. These results provide insights into differentiating marketing communications to effectively reach members of different generations in business-to-business marketing.

INTRODUCTION

For firms selling to other businesses (B2B), one of the key challenges is identifying market segments and differentiating the marketing mix to effectively serve key segments (Dickson and Ginter 1987). To facilitate segmentation, marketers have been studying buyer behaviors for decades. Meanwhile, the environment in which buyers behave has changed dramatically. Since early models of buyer behavior were developed in the 1970s (Bettman 1971, 1979; Sheth 1973), the internet has created a new purchase environment and dramatically expanded the availability of information that might inform decisions. During this same period, new generational cohorts entered the workplace (Fry 2018; Howe and Strauss 2000; Rodriguez et al. 2019). The oldest members of Generation X (GenX) are currently in their 50s, while the oldest Millennials are entering their 40s.

Across many different studies of the behavior of consumers and industrial buyers, information search has been identified as a key component of the process (Bettman 1979; Howard and Sheth 1969; Punj and Staelin 1983; Sheth 1973). However, information search in industrial purchase decisions has been found to differ from consumer processes, due to a variety of factors (Sheth 1973). Information search for decisions involving business services can be particularly challenging, given the nature of services (Mortimer and Pressey 2013; Zeithaml 1981). This study focuses on the information search process when seeking new B2B service providers and how the process differs across generations.

Generational cohorts are defined by a range of birth years, and generational differences result from differences in their life-experiences and the ages at which those events were experienced (Fry 2018; Howe and Strauss 2000). There are currently five distinct generational cohorts represented in the U. S. workforce, but three generations make up almost 90% of workers, Baby Boomers, Generation X, and the Millennials (Fry 2018). Members of these cohorts are not only different ages, research has repeatedly found that there are systematic differences in the

behaviors of members of the different cohorts (Fry 2018; Howe and Strauss 2000; Rodriguez et al. 2019). The Millennial Generation is now the largest generational cohort in the workplace (Fry 2018) and their behaviors are certainly different from members of previous generations. While their growing influence in the workplace will undoubtedly change how business is conducted, it is not yet clear what the significant impacts will be. This study explores differences in information search by Millennials, as compared to members of the Baby Boomers and GenX.

BODY OF PAPER

Theoretical Framework

For decades, researchers have been modeling buyer behavior, in an effort to understand the processes and motives that result in purchase decisions. Early models focused on identifying basic stages and influences (Bettman 1971; Howard and Sheth 1969). Further theories were advanced to explain the processes, motives, and influences within the stages of these general models (Bearden and Etzel 1982; Bettman 1979). One key component of all of these models is the search for information. Buyers need information in order to expand their consideration set beyond their current awareness set, and then to winnow that set down to a final choice (Kotler 1997).

Information search is a part of both consumer and industrial purchase processes, but industrial buying is typically different from consumer purchase processes (Bunn 1993; Bunn, Butaney, and Hoffman 2001; Luffman 1974; Sheth 1973). Buyers in business to business (B2B) transactions serve boundary-spanning roles, serving as links between the organization and its environment (Aldrich and Herker 1977) in ways that do not exist in most consumer purchases. Information search for B2B providers identifies alternatives and exposes these to internal decision makers. This is the path to the consideration set. While many industrial purchase decisions, unlike consumer decisions, may be the result of group processes (Bunn 1993; Sheth 1973), the consideration set from which the choice is made may still depend upon external information search by a single person. This means that while information search may not determine the final choice, it may often eliminate options from the consideration set, simply because they were not found.

Previous research has explored the impact of various different factors on the B2B purchase processes, including the nature of the firm, the industry, the level of perceived risk, and the level of expertise of the buyer, among others (Bunn 1993; Luffman 1974; Sheth 1973). One potential source of difference that has not been explored is differences between members of different generational cohorts, particularly members of the Millennial Generation. As the Millennials' presence in the workforce has grown, and they have advanced in their careers, any differences in their behaviors have become more salient to business processes (Fry 2018).

The U. S. workforce currently comprises five generations (Fry 2018), each defined by a range of years during which its members were born. While different researchers have selected slightly different beginning and ending points for these generational cohorts (Beauchamp and Barnes 2015; Dimock 2019), there is general agreement on their existence and many of the differences between them. Members of the Silent Generation, sometimes referred to as the Greatest Generation, were born prior to the end of World War II, and their numbers in the workforce are declining (Fry 2018). The Baby Boomers were born between 1946 and 1964 (Fry 2018). They

were the largest generational cohort ever, hence their name, and remained the largest group in the workforce for several decades. The members of GenX were born between 1965 and 1978 (Fry 2018). While different from the Baby Boomers, the impact of GenX was limited by several factors. One factor was simply a matter of numbers. GenX has significantly fewer members than the Baby Boomer Boomers. Another factor was timing. As the members of GenX began to turn 21, the youngest of the Baby Boomers were still only in their 20s, while the oldest Baby Boomers were in their 40s. There was limited opportunity for the incoming GenX to replace the Boomers (Espinoza, Ukleja, and Rusch 2010; Howe and Strauss 2000).

Then came the Millennials. The Millennials were born between 1979 and 1996 (Fry 2018). They are the largest generational cohort and began to turn 21 as the new millennium began. They were shaped by changing cultures, economic conditions, the emergence of digital technology and the internet, as well as other factors (Espinoza, Ukleja, and Rusch 2010; Howe and Strauss 2000). Their life experiences resulted in different attitudes and behaviors than those of previous generations at the same age. The Millennials were not only the largest generational cohort yet, as the youngest of them began to turn 21, the oldest of the Baby Boomers were in their mid-50s, while GenX were in their 20s and 30s. The Millennials and GenX now make up the majority of the workforce, as the Baby Boomers continue to age and leave the workforce.

The fifth generational cohort in the United States came after the Millennials and goes by different titles. They are referred to as Gen Z, but have also been called the iGeneration, Digital Natives, or simply Post-Millennials (Fry 2018; Rodriguez et al. 2019). Birth years for their generation range from 1996 to around 2010. While the oldest members of Gen Z are entering the workforce, they still represent a small enough percentage to have limited impact.

For brand managers, what is significant about these different generational cohorts, is that they behave differently and have different attitudes (Espinoza, Ukleja, and Rusch 2010; Howe and Strauss 2000; Rodriguez et al. 2019). GenX and the Millennials are not just younger than the Baby Boomers. They do not behave as the Baby Boomers did when they were their current age and Millennials will not behave like Baby Boomers when they get older. This is why segmenting by generational cohort is more powerful than simply segmenting by age (Dann 2007)

There are many differences between the Millennials and previous cohorts, but perhaps the most significant is their adoption of technology in every facet of their lives (Espinoza, Ukleja, and Rusch 2010; Howe and Strauss 2000). While new technology has impacted all of us, the Millennials were quicker to adopt technology, and may have never used many non-digital resources such as a pay phone, an analog music player, or a physical phone directory. As a result, their behaviors in the workplace are often different from those of previous generations and these differences impact business practices and outcomes. This study focuses on differences in search processes for B2B service providers between Millennials, GenX, and Baby Boomers.

One source of differences in search behaviors, both among consumers and industrial buyers, is the nature of the product (Bettman 1979; Bunn, Butaney, and Hoffman 2001; Sheth 1973). Information search increases as perceived risk and uncertainty increase. Hence, search may be much more extensive when seeking service providers, as the outcomes are less tangible and more inconsistent (Zeithaml 1981). Moving along the product scale from search, to experience, to credence, uncertainty increases, which promotes increased information search and acquisition

(Mitra and Reiss 1999; Mortimer and Pressey 2013). This may be particularly true for B2B services providers, such as accountants, attorneys, or insurance agents, which may be perceived as credence services, services for which quality is difficult to evaluate even after the service is experienced (Iacobucci, Ostrom, and Grayson 1995; Keh and Pang 2010; Zeithaml 1981).

To summarize, members of different generational cohorts are present in the workplace and there are distinct differences in their behaviors. These generational differences are expected to manifest in many ways, but particularly in the information search phase of purchase decisions. Within business purchases, seeking a new business service provider may have increased uncertainty, as compared to a goods purchase, which will promote more search and increase the importance of that search.

Conceptual framework and hypotheses

The key dependent variable in this study is a businessperson's likelihood of using different sources of information when seeking a new B2B service provider. Brands need to understand differences across customer groups, in order to effectively segment the market and appropriately serve diverse segments. The likelihood of using any particular information source, such as other business owners, the internet, or other types of service providers, will be influenced by a variety of different factors. Previous models of purchase processes for both consumer (Bettman 1971, 1979; Nicosia 1966; Zeithaml 1981) and industrial (Bunn 1993; Luffman 1974; Sheth 1973) purchases have proposed a variety of different influences, from contextual factors, to the nature of the product, to characteristics of the decision maker.

This study focused specifically on the generation of the decision maker as a personal characteristic influencing search. While differences in contextual factors, such as the size of the business and the industry in which it competes, may influence the search process, generational differences were expected to be substantial enough to overshadow other sources of variance.

Hypotheses

While there are currently members of five different generational cohorts present in the workforce, this study focused on the three largest groups, the Baby Boomers, GenX, and the Millennials. This decision was based on the relatively small proportion of Silent Generation and Post-Millennials in the workforce, at around 7% combined (Fry 2018).

In order to explore the differences in search behaviors across members of different generational cohorts, three hypotheses were developed. Even the oldest Millennials, born around 1979 and now entering their 40s, have had internet access much of their lives. By the time the first of them were entering college, libraries were replacing physical search methods with digital catalogs (Cassel 2017). For all their adult lives, most information search has been a digital process. The first hypothesis proposes that members of the Millennial Generation are more likely to use internet sources when searching for a new B2B service provider than members of either of the previous generations.

H₁: Millennials are more likely than members of Gen X or the Baby Boomers to use internet sources when searching for B2B service providers.

Although Millennials are expected to be most likely among the three generations to turn to digital search sources, GenX should not be far behind, and should lead the Baby Boomers. Although Baby Boomers have increased their adoption of digital solutions, they still trail behind both Millennials and GenX in general internet usage (Vogels 2019). GenX, born from 1965 to 1978, experienced an amazing transition. Born into an analog world, they entered the workforce along with the PC. Home computers, introduced in 1977, became hugely popular by the mid-1980s (Murdock, Hartmann, and Gray 1992; Walton 2006), as GenX were in their early 20s. The second hypothesis proposes that members of GenX, although less likely than Millennials to turn to digital sources, are more likely to rely on the internet than Baby Boomers.

H₂: While less likely to use internet sources than Millennials, GenX are more likely to rely on internet sources than Baby Boomers.

Millennials are digitally-oriented and use the internet far more than previous generations (Howe and Strauss 2000), yet business decisions, and particularly decisions involving business service providers, can be complex, challenging, and risky (Bunn, 1993; Mitra and Reiss, 1999). Even though Millennials are expected to be more likely to turn to internet sources than previous generations when seeking a new business service provider, they may still rely on interpersonal sources of information. The third hypothesis proposes that, even for Millennials, interpersonal sources of information are critical when searching for business service providers.

H₃: Although Millennials are more likely to use internet sources when searching for business services providers, they will still rely on interpersonal sources.

These hypotheses, taken together, propose that differences in attitudes and behaviors across the different generational cohorts manifest as differences in search processes for B2B service providers. However, even with profound differences in life experiences driving differences in these generations, traditional interpersonal information sources still play a key role, at least in this decision context.

Materials and Methods

In order to test these hypotheses, a survey was designed asking respondents about several aspects of searching for a new business service provider. Respondents were recruited through e-mail and completed an online instrument.

Sample

A list of business owners and managers was compiled using public Internet sources as well as commercial providers of e-mail marketing lists. Approximately 5,800 prospects were contacted by e-mail. The survey was completed by 413 respondents who were members of one of the three target generational cohorts. All the respondents were owners, or top-level managers, of small or medium businesses.

Instrument

An online survey was developed to explore how business owners and managers search for new business service providers. Respondents were asked to think about searching for a major service provider for their business, such as an accountant, insurance agent, or attorney. The first battery

of items asked them how likely they would be to use a variety of sources to find a new provider. Ratings of each source were on a 5-point scale, from Very Unlikely to Very Likely. In order to determine common sources for finding service providers, two methods were used. First, informal interviews were conducted with several small business owners, focusing on how they had found their accountant, insurance agent, and attorneys. Two types of sources emerged – internet search and referrals. Search options were then generated after consulting a variety of internet sites found by searching for “how to find a” – business attorney, business accountant, insurance agent. Advice from various webpages was compiled and the following search options were selected:

- Internet Search
- Current CPA or Attorney
- Another Type of Current Service Provider
- Other Business Owners

As an overall measure of internet use, social media habits were measured by asking them how often they visit a variety of social media sites. Responses were collected using a 5-point scale, ranging from Never to Daily.

- Facebook
- LinkedIn
- Twitter
- Snapchat
- Instagram

Respondents were also asked to think about a current business service provider and the means by which they found them. Response choices were:

- Business Owner
- CPA/Attorney
- Direct Mail
- Internet
- Outdoor Sign
- Other

Finally, data were collected to categorize respondents into different generational cohorts. They were asked with which generation they most closely identify – Baby Boomers (born before 1965), Generation X (born 1965 – 1978), Millennials (born 1979 or later), or Other.

Results

The survey produced 413 complete responses from one of the target generational cohorts. Of these, 268, or 65% were Baby Boomers, 93, or 23% were GenX, and 52, or 12% were Millennials. While this distribution does not represent the proportions of these generations in the

workforce (Fry 2018), this is to be expected, since only owners and top-level managers were included in the sample and Millennials, being younger, are more likely to be at earlier stages in their careers.

The first two hypotheses propose a hierarchy of internet usage across the three generational cohorts. An initial series of tests were conducted to test for overall differences in respondents' use of social media on the internet. Respondents rated the frequency with which they visit a variety of social media sights – Facebook, LinkedIn, Twitter, Snapchat, and Instagram (Table 1). A one-way ANOVA was conducted to test for a generation effect on how often respondents visit each site. For all five rated sites there was a significant effect of generation on frequency of visiting social media ($F(2, 410) > 9, p < .001$ for all sites). Post-hoc t-tests were then conducted to test for specific generational differences. Millennials visited all sites significantly more often than Baby Boomers ($p < .001$ for all). There was no significance difference in visit frequency between Millennials and GenX for Facebook, LinkedIn, and Twitter ($p > .05$). However, Millennials visit Snapchat and Instagram significantly more often than GenX. Independent samples t-tests were then performed to compare visit frequency between GenX and Baby Boomers. GenX visited all five sites more often than Baby Boomers ($p < .01$ for all sites). In terms of social media use, these results show a hierarchical effect of generation on visit frequency, with Baby Boomers visiting least often, GenX visiting more often than Baby Boomers but less often for some sites than Millennials, and Millennials visiting most often. While these results support generational differences for social media use, tests of H_1 and H_2 are necessary to determine whether these differences carry over into business behaviors.

Table 1. Social media use (Never to Daily, 1 – 5)

Social Media	Mean Ratings			ANOVA
	Baby Boomers	GenX	Millennials	p – value
Facebook	2.92	3.48	3.92	< .001
LinkedIn	2.90	3.72	3.77	< .001
Twitter	1.43	2.44	2.38	< .001
Snapchat	1.13	1.35	2.23	< .001
Instagram	1.34	2.04	2.77	< .001

In order to test H_1 , that there are generational differences in search processes, respondents were asked to consider a situation in which they were searching for a new B2B service provider, such as an attorney, accountant, or insurance agent. They were asked to indicate how likely they would be to use each of four different information sources: internet search; CPA/attorney; some other type of service professional; or other business owners. In order to test for generational

differences in ratings of each of the four information sources, a one-way ANOVA was conducted for each source (Table 2). There was no significant effect of generation on ratings of business owners ($F(2, 410) = 1.21, p = .300$), CPA/attorney ($F(2, 410) = .463, p = .630$), or other service providers ($F(2, 410) = 2.64, p = .072$). For likelihood of using internet search there was a statistically significant effect of generation ($F(2, 410) = 18.53, p < .001$). This provides support for the first hypothesis, that there are generational differences in search processes for business service providers.

Table 2. Likelihood of using different information sources in active search

Source	Mean Ratings			ANOVA
	Baby Boomers	GenX	Millennials	p - value
Business Owner	4.04	3.96	3.77	.300
CPA/Attorney	2.76	2.91	2.77	.630
Internet Search	2.73	3.00	4.08	< .001
Other Service Provider	2.71	2.94	2.46	.072

Post-hoc t-tests were then performed comparing the mean ratings of the likelihood of using an internet search between the different generational cohorts (Table 3). An independent samples t-test was conducted to compare mean ratings of an internet search by Millennials and GenX. There was a statistically significant difference in mean ratings ($t = 4.76, p < .001$), providing initial support for H_1 . Similarly, an independent samples t-test was conducted to compare mean ratings of an internet search by Millennials and Baby Boomers. There was a statistically significant difference in mean ratings ($t = 5.86, p < .001$), providing further support for H_1 .

Table 3. Tests for differences in likelihood of using an internet search

Source	Mean Ratings			t-test
	Baby Boomers	GenX	Millennials	p - value
Internet Search	2.73		4.08	< .001
Internet Search		3.00	4.08	< .001

The second hypothesis proposed a hierarchy of generational effects on search for business service providers. GenX, while expected to be less likely than Millennials to use internet sources, were hypothesized to be more likely than Baby Boomers to rely on the internet. An independent samples t-test was performed to test for differences in ratings of their likelihood to use an internet search. Although mean ratings of an internet search by GenX were numerically greater than mean ratings by Baby Boomers the difference was not statistically significant (means 3.00, 2.73, $t = 1.52$, $p = .129$). These results failed to support H₂. While there are significant differences between search by Millennials and the other generations, in this context at least, GenX are no more likely to rely on internet sources than Baby Boomers.

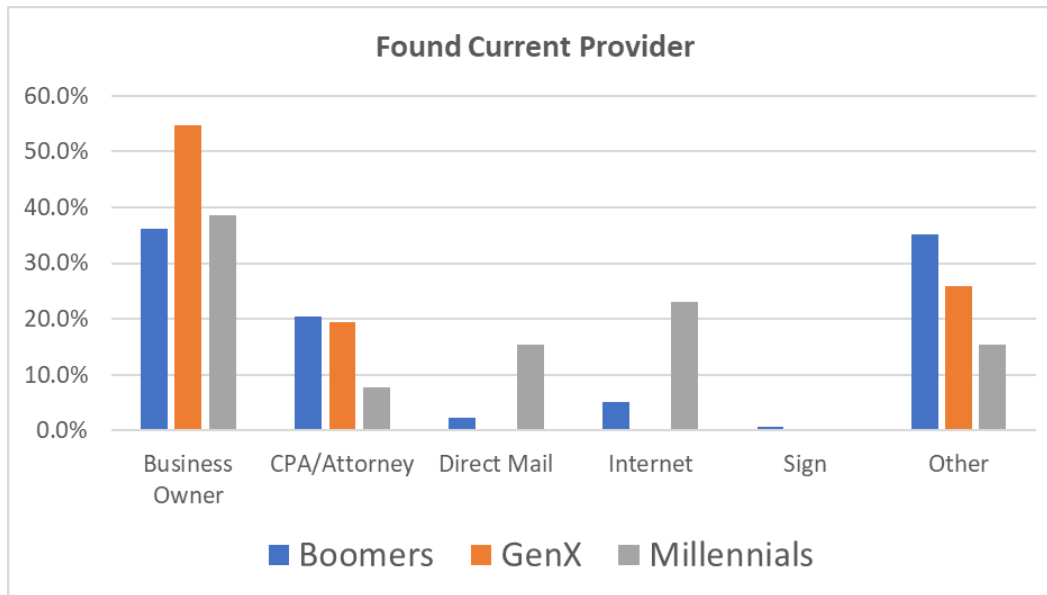
The first two hypotheses focused on generational differences and reliance on an internet search for a new business service provider. At least for Millennials, these predictions were supported. However, given the nature of the decision, interpersonal sources of information are expected to play a significant role for all the generational cohorts. The third hypothesis proposed that, even though Millennials would be more likely to use an internet search than other generations, they would still rely on interpersonal sources when searching for a business service provider. In order to test this hypothesis, a one-way ANOVA was performed testing for a generational effect on ratings of each of the interpersonal information sources. For other business owners as an information source there was no statistically significant difference in ratings by the different generational cohorts ($F(2, 410) = 1.21$, $p = .300$). For CPA/attorney as an information source there was no statistically significant difference in ratings by the different generational cohorts ($F(2, 410) = .463$, $p = .630$). For other service providers as an information source there was no statistically significant difference in ratings by the different generational cohorts ($F(2, 410) = 2.64$, $p = .072$). This provided initial support for H₃, even though Millennials rated an internet search as more likely than members of the other generational cohorts, there was no significant difference in their ratings of the three interpersonal information sources.

As a further test of H₃, a series of paired-sample t-tests were performed to test for differences in Millennial's ratings of an internet search and ratings of interpersonal information sources. For ratings of an internet search compared to consulting a CPA/attorney the mean rating of the internet search was significantly higher (means (4.08, 2.77), $t = 6.77$, $p < .001$). For ratings of an internet search compared to consulting some other service provider the mean rating of the internet search was significantly higher (means (4.08, 2.46), $t = 8.66$, $p < .001$). However, for ratings of an internet search compared to consulting other business owners there was no significant difference in mean ratings (means (4.08, 3.77), $t = 1.07$, $p = .289$). This provides strong support for H₃. Although Millennials are more likely to turn to the internet when searching for a business service provider, there was no significant difference in their rated likelihood of consulting another business owner compared to an internet search.

All of these hypothesis tests relied on self-reported hypothetical likelihood of using different information sources. While this has reasonable face validity, there is a question as to whether respondents would follow these patterns in an actual search. As a simple test of validity, respondents were instructed to consider a current business service provider and identify how they had found them. A chi-square test of independence was performed to test for a relationship between generation and information source for a current service provider. The relationship between these variables was significant, $\chi^2(10, n = 413) = 73.2$, $p < .001$. Generation

significantly influenced information source for the current service provider. In support of H₁ there were clear generational differences (Figure 1).

Figure 1. Information source for current business service provider



Over 23% of Millennials stated they had found a current service provider on the internet, while only 5% of Baby Boomers and none of GenX had found a current service provider on the internet. Overall, about 41% of respondents had found a current service provider through word-of-mouth from owners of other businesses, making this the most popular source. These results provide additional support for H₃. Although Millennials were more likely to use internet sources than other generations, almost twice as many had found their current provider through other business owners (39%) rather than through an internet search (23%).

Discussion

Across all the generational cohorts, other business owners are the source to which decision makers are most likely to turn when seeking a new business service provider. As hypothesized, Millennials were much more likely to use internet sources than either GenX or Baby Boomers. However, in this decision context, there were no significant differences between members of GenX and the Baby Boomers. This illustrates the importance of context when considering differences between generational cohorts. While previous studies have found significant generational differences across all three generations, this context eliminates differences between GenX and Baby Boomers. This has significant implications for B2B marketers.

When managing a B2B services brand, it is important to understand generational differences in order to effectively segment the market and differentiate the marketing mix. Millennials were more likely to turn to internet sources than Baby Boomers and GenX, meaning that online strategies, such as search engine optimization, digital advertising, and social media communications may be much more effective when targeting Millennials. If a brand is not

prominent on the internet, it may be less likely to reside in Millennials' consideration sets. However, this does not mean that marketers can ignore traditional marketing communication media, even for Millennials. GenX and Baby Boomers stated they were most likely to consult owners of other businesses and Millennials' responses showed they were just as likely to consult business owners as any other source. These stated intentions were supported by past behaviors.

Across all generations, over twice as many existing business service providers (40.7%) were found through referrals from other business owners as from any other source. Even for Millennials, almost twice as many business service providers were found through referrals from other business owners (38.5%) as were found on the internet (23.1%). This strong preference for relying on personal referrals creates a challenge for marketers of business services to find ways to facilitate referrals. Business services brands must maintain strong relationships with their customers and use promotional activities to promote and support positive referrals.

Limitations and Future Research

This research was limited in several different ways that future research could address. This study focused only on searches for new business service providers, to the exclusion of goods, which limited the generalizability across business purchases. While this limitation was purposefully imposed, in order to focus on more challenging business decisions, it would be valuable for future research to expand the scope. This limitation could be overcome by investigating search processes for a broader variety of business purchases, such as durable goods. This study also treated multiple business services as evoking similar search processes. A variety of business services were suggested to respondents, CPA, attorney, insurance agent, and treated as a single class of product, rather than researching the different information sources for each type of business service provider. It is possible that there are sufficient differences in perceptions of these different services, that buyers would rely on different information sources for different types of service providers. Future research could improve upon this by including a variety of specific service purchases.

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