

**EVALUATING THE ROLE OF GAMIFICATION AND FLOW IN E-  
CONSUMERS: MILLENNIALS VERSUS GENERATION X**

Journal:	<i>Kybernetes</i>
Manuscript ID	K-07-2018-0350
Manuscript Type:	Research Paper
Keywords:	gamification, flow, e-commerce, Millennial, behavior, technology acceptance model

## **EVALUATING THE ROLE OF GAMIFICATION AND FLOW IN E-CONSUMERS: MILLENNIALS VERSUS GENERATION X**

### *ABSTRACT.*

#### **Purpose:**

This research has three main objectives. First, it examines influence of gamification on the behavioral intention to use an e-commerce platform. Second, it analyzes the role of the flow state given its importance in terms of behavior in online environments. Finally, the study aims to detect and analyze differences between Millennials and Generation X.

#### **Design:**

The theoretical basis for this study stems from Technology Acceptance Model (TAM). The extended model incorporates gamification and the optimal state of intrinsic motivation, flow state, as additional constructs. An online consumer panel was used to collect data from 253 Spanish Amazon users. A structural equation modeling, partial least squares (PLS), is proposed and multi-group moderation was studied.

#### **Findings:**

Gamification in Millennials has positive and significant indirect effects on behavioral intention through the flow state. In the case of the Generation X it has been detected that flow interferes in its perception of ease of use. The behavioral intention of using the web-page is directly correlated with the purchase intention. Companies should offer a fun interface to Millennials and an environment easier to use to the Generation X, for gamification to be successful.

#### **Originality/Value:**

This study expands the research scope in gamification by focusing on e-commerce sector, a field where scientific research is still scarcely developed. It emphasizes the importance of flow as mediator. Age differences confirm the need for segmentation when applying gamification and marketing strategies in e-commerce.

**Keywords:** gamification, flow, e-commerce, Millennial, behavior, technology acceptance model

**Type:** Research paper

## 1. INTRODUCTION

Gamification is “the use of game design elements in non-game contexts” (Deterding *et al.*, 2011) to make a product, service or application more fun, engaging, and motivating. Gamification is being implemented in different business areas: for example, in commerce and marketing to achieve greater customer engagement and loyalty and to increase sales (Hamari, 2017); and in other sectors such as education to promote behavioral changes (Christy and Fox, 2014). Spain, together with the US, is the country with the most gamification projects per capita in the world according to the organizers of Gamification World Congress 2015 (Marca España, 2015).

It has been proven that although the increasing interest in gamification, reflected in the academic context (Hamari *et al.*, 2014), begins to be transferred to the field of e-commerce (Aydin, 2015; Bilgihan *et al.*, 2016), the number of scientific publications in this area is still small. Although the motivational effect of rewards on gamified environments has been shown in sectors such as education, working environment and marketing, however, there is still an absence of a coherent and ample body of empirical evidence that would confirm such effect (Hamari, 2017), specially in the case of e-commerce.

Gamification tools can be used on e-commerce web pages for different purposes, such as content generation, increasing conversion and promoting user loyalty (Bilgihan *et al.*, 2016). Large companies such as Amazon or eBay are taking advantage of the positive aspects that are contributed by game elements, using them on their web pages to encourage the activity of their users. Precisely one of the purposes of this work is to analyze the influence of gamification on the users of the e-commerce platform [www.amazon.es](http://www.amazon.es). This platform uses a reputation points system (RPS) that includes points, badges and leaderboards (PBL) as elements of gamification, which reflect the results of users' actions in their "online reputation.”

Business-to-consumer (B2C) e-commerce continues to increase annually in Spain. At present in Spain, 21.4% of the population belongs to the millennial generation (born between 1982 and 2003) (INE, 2017). They are the segment that purchases the most from the Internet relative to the general Spanish population, although their spending on purchases tends to be lower than the spending of others. Furthermore, Millennials are especially familiar to the game elements through their direct and frequent contact with video games. Therefore, another objective of this study is to analyze the influence of gamification and reward systems on Amazon users according to their age, distinguishing between Millennials and Generation X (born between 1961 and 1981). Another characteristic of gamers, and therefore a large proportion of Millennials, is how easy it is to achieve

1  
2  
3 what is known as a state of flow, which is a term that frequently appears in the online commerce context.  
4  
5 Researchers have recognized that flow is an important construct in explaining consumer behavior in the context  
6  
7 of computer-mediated environments (Hsu *et al.*, 2012). Moreover, consumers with prior gaming experience,  
8  
9 specially the younger ones, judge gamification as more useful and perceived more flow and enjoyment than the  
10  
11 older age group. Another goal of this research is ratify the mediator influence of flow state in the relationship  
12  
13 between gamification and behaviour intention (BI), considering, at the same time, the age of the consumer as a  
14  
15 control variable.

16  
17 In parallel, to analyze the influence of gamification on the user's intention to use the web to purchase,  
18  
19 this study adopts the technology acceptance model (TAM) in e-commerce. Originally proposed by Davis  
20  
21 (1989), the TAM is considered to be the main research approach for exploring the determinants of the behavior  
22  
23 of accepting and using information systems (IS) (Aydin, 2015). Although the TAM has been widely accepted  
24  
25 and tested, the current research seeks to confirm the consistency of its relationships and to detect if it is still  
26  
27 valid given the technological and generational changes that have occurred in recent years.

## 28 29 **2. THEORETICAL FRAMEWORK**

### 30 31 *2.1 Gamification in e-commerce: the use of PBL systems*

32  
33 Although gamification can take many forms and can combine game design elements in many different ways, it  
34  
35 is generally predominantly associated with points, levels and classification tables (Hamari *et al.*, 2014). In most  
36  
37 of the gamified applications of e-commerce, it is common to find the set of gamification elements that are  
38  
39 commonly called PBL. Badges, leaderboards (rankings) and public status are particularly recommended to  
40  
41 maximize engagement and other user activities on an online retailer's website (Razavi *et al.*, 2012).

42  
43 Obtaining points can have social effects such as obtaining status or gaining reputation based on the  
44  
45 assessments of other users. The Reputation Points System (RPS) is the most complex system, and it indicates  
46  
47 the degree of integrity and consistency of the user. The Amazon RPS is based on the useful votes that are  
48  
49 received and the percentage of the utility of the comments that are made by the user with regard to products that  
50  
51 are available online. In the user profile they include these scores, the badges that have been obtained when  
52  
53 commenting and the position that a user occupies in the ranking of opinions (leaderboard).

1  
2  
3 Badges are a visual representation that is obtained by completing a particular activity; it serves as a user  
4 status symbol within the system and is a type of reward. They can have different functions: a representation of  
5 achievements, an indication of a user's integrity and reliability in terms of the content that they generate, and  
6 user identification within a group (Antin and Churchill, 2011).  
7  
8  
9

10 Leaderboards are lists of users, which are ordered according to certain parameters (points, utility),  
11 which allow individuals to compare their position against others and foster competitiveness (Costa *et al.*, 2013).  
12  
13

14 In our study, the PBL triad is considered to be a whole, forming the gamification (GAM) construct,  
15 which reflects the user's reputation. The use of PBL may motivate more comments or better quality.  
16 Nevertheless, we do not know if the RPS has sufficient impact on the intention of use (BI) of a web page that  
17 includes gamification elements. This unknown leads us to propose the following hypothesis:  
18  
19  
20  
21

22 **H1:** Gamification PBL elements positively influence the intention to use the web. GAM-BI  
23  
24  
25

## 26 2.2 Flow

27 Flow refers to the state in which a person acts with total involvement, becoming completely absorbed in the task  
28 that is being performed. Flow is considered to be an optimal state of intrinsic motivation. Flow theory  
29 (Csikszentmihalyi, 1975) has been investigated in multiple contexts: in online shopping (Bilgihan *et al.*, 2014),  
30 in the interaction of humans with computers (Siekpe, 2005), with web pages in general (Skadberg and Kimmel,  
31 2004) and video games (Klasen *et al.*, 2012).  
32  
33  
34  
35  
36  
37

38 In relation to IS, the experience of flow is considered to be a multidimensional construct although its  
39 composition is diverse according to the authors. Based on the common elements of the literature, flow is  
40 conceptualized as a second-order construct formed by the following first-order constructs: concentration,  
41 perceived enjoyment or entertainment and temporal distortion (Ghani and Deshpande, 1994; Skadberg and  
42 Kimmel, 2004; Kwak *et al.*, 2014).  
43  
44  
45  
46  
47

48 Concentration, or so-called focused attention, implies a high level of abstraction in activity, a loss of  
49 self-awareness, and limited attention to small stimuli (Webster *et al.*, 1993). For users to enter into flow they  
50 must be already engaged and concentrated in the activity (Novak *et al.*, 2000). When users browse on an e-  
51 commerce page, they will concentrate on the products, comments, prices, and information that is offered by the  
52 web. In the area of e-commerce flow presents hedonistic components that are associated with the pleasure of  
53  
54  
55  
56  
57  
58  
59  
60

1  
2  
3 shopping. Hence, flow is often found to be associated with entertainment or perceived enjoyment (Kamis *et al.*,  
4 2010). Enjoyment is defined as the extent to which the use of a system is perceived as being agreeable,  
5 regardless of any consequence that results from its use (Venkatesh, 2000). According to Koufaris (2002),  
6 shopping enjoyment, as the main component of flow, predicts the consumer's intention to return. While  
7 individuals are in flow they lose the notion of time. This temporal distortion is usually obtained by playing  
8 games, playing sports or browsing the Internet (Skadberg and Kimmel, 2004).  
9

10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60

Users of the web who comment on products often claim that they do so for altruistic reasons; however, there may also be selfish motives that can be associated with the satisfaction of different psychological needs (Mathwick and Mosteller, 2017). Whatever their motivation, gamification can affect users' concentration, their temporal distortion and their perceived entertainment, which can produce a flow state during the overall experience of using a webpage. The verification of this effect constitutes the following hypothesis of this work:

**H2:** Gamification PBL elements have a positive influence on the state of flow of web users. GAM - FL

Furthermore, it has been confirmed that flow may influence the attitudes and intentions of those who purchase online (Hsu and Lu, 2004; Bittner and Schipper, 2014). In particular, the perceived entertainment directly influences the intended use (Verkasalo, 2010). BI is comparable to the state in which a person has formulated conscious plans to develop a certain conduct. In this research, BI has been considered the intention of use the web (which is, as it will be after demonstrated, directly correlated with making online purchases). Because this variable is a determinant of technological acceptance, we establish the relationship between flow (FL) and BI and propose the following hypothesis:

**H3:** The flow state has a positive influence on the intention of user of a website. FL-BI.

### 2.3 Technology Acceptance Model (TAM)

IS researchers have studied the behavior of online consumers in relation to online shopping. The most widely used adoption model is the technology acceptance model (TAM) (Davis, 1989; Wu and Liao, 2013; Aydin, 2015). The TAM has been applied in the study of the acceptance of various technologies such as e-mail, the Internet and specifically e-commerce (Fayad and Paper, 2015; Luo and Chea 2017). The TAM is Davis et al.'s (1989) adaptation of the theory of reasoned action (TRA) (Fishbein and Ajzen, 1975) to predict the adoption of

1  
2  
3 a technology. The model has two main elements: perceived usefulness (PU) and perceived ease of use (PEOU).  
4  
5 PU is the degree to which a person believes that using a technology would improve the performance of a job,  
6  
7 while PEOU is the degree to which a person believes that a technology is free of effort. According to the TAM,  
8  
9 PU and PEOU beliefs influence intention-to-use (BI) (Venkatesh and Davis, 1996; Van der Heijden, 2003), and  
10  
11 they are the most important constructs when predicting IS acceptance (Jun-Yi and Pei-Wen, 2011; Abdullah *et*  
12  
13 *al.*, 2017). The validity of a TAM will be verified through the following hypotheses:

14  
15 **H4:** Perceived usefulness positively influences the intention to use the web. PU-BI.

16  
17 **H5:** Perceived ease of use positively influences the intention to use the web. PEOU - BI.

18  
19 **H6:** Perceived ease of use positively influences the perceived usefulness of the web. PEOU - PU.  
20  
21

22  
23 In subsequent revisions of the TAM, new intrinsic factors have been incorporated to improve the value  
24  
25 of the model. Several studies include the flow state into the TAM (Koufaris, 2002; Hsu and Lu, 2004).  
26  
27 Specifically, Koufaris (2002) tested the effects of FL on the intention to return to the web of online consumers  
28  
29 who obtain good results. Additionally, Yi and Hwang (2003) proposed the possible influence of intrinsic  
30  
31 motives, such as enjoyment, on PU. Venkatesh (2000) conceptualized the intrinsic enjoyment, characteristic in  
32  
33 FL as an antecedent of PEOU. The psychological and intrinsic pleasure that technology can offer, coupled with  
34  
35 the extrinsic benefits (i.e., PU), can lead a user to try it, even if there is no positive attitude towards it (Sánchez-  
36  
37 Franco, 2006). Given these relationships between flow and the TAM, the following hypotheses are considered:

38  
39 **H7:** The flow state positively influences the perceived utility of the web. FL-PU

40  
41 **H8:** The flow state positively influences the perceived ease of use of the web. FL-PEOU  
42  
43

44  
45 The RPS reflects the status of the user on his performances as a reviewer. The implementation of the  
46  
47 RPS on the web can influence the perception of the global usefulness of a webpage. In the same way it could  
48  
49 have repercussions on the degree to which a user perceives the web as being easy to use. The possible influence  
50  
51 of gamification on the main variables of the TAM is proposed by the following two hypotheses:

52  
53 **H9:** Gamification elements positively influence the perceived usefulness of the web. GAM-PU

54  
55 **H10:** Gamification elements positively influence the perceived ease of use of the web. GAM-PEOU  
56  
57

58  
59 The proposed research model is shown below in Figure 1.  
60

**FIGURE 1** Research model and hypotheses**3. METHODOLOGY***3.1 Data Collection and Sample*

In this study, a questionnaire was used and administered as a pre-test in a sample of 40 individuals, which was subsequently expanded to a sample of 253 Spanish nationals. To obtain the sample an online consumer panel was used with the consulting company Idealia Consulting, that is supported by AEDEMO (Spanish Association of Market Studies, Marketing and Opinion), ESOMAR World Research (European Society for Opinion and Marketing Research) and ISO (International Organization for Standardization). The use of the consumer panel guaranteed the chosen sample size, its quality and a greater reliability of the results. Specifically, we selected e-commerce users in Spain who visited the [www.amazon.es](http://www.amazon.es) page during the week prior to the questionnaire (the first week of January 2016) and who wrote reviews of products on the web (thus ensuring direct contact with the elements of gamification and the RPS). Different profiles of individuals were chosen according to age (in order to analyse differences between both, Millennials and Generation X), gender, social status, level of education, and the frequency of online purchases so that the sample was as representative and proportionate as possible. The sample universe of the analysis consisted of men (53.7%) and women (46.3%) Spaniards, over 18 years of age, distributed by age in 51.4% (Millennials) and 48.6% (Generation X). In addition to the questions on demographic variables, some questions were asked about the frequency of writing product reviews on the web, whether the individuals read reviews and whether they evaluate other users, and the degree of importance that they give to comments and their familiarity with video games, among other issues. Some of the descriptive statistics of the sample are shown in Table 1. To identify the significant differences between both generations, hypotheses testing of the equality of two proportions were conducted. The results of these tests are included in the last column of Table 1.

**TABLE 1** Characteristics of respondents.

Summarizing and taking into consideration the results obtained from these tests, the profile of the Millennials, can be described in comparison with Generation X. Concretely, the Millennial is single, a video gamer, obviously younger, with a lower social status, a bit higher education level and a higher activity with



1  
2  
3 regard to making comments, reading product reviews and the reviews of other users, which they consider more  
4 important than the Generation X does.  
5

6  
7 To analyse the relationship between the BI and the purchase intention, the Pearson linear correlation  
8 coefficient between the variables “number of visits to the web” and “the number of purchases was computed”.  
9  
10 The value of this coefficient, 0.56 (p-value=0.000), ratified a positive relationship between the frequency of  
11 visiting the web and the number of purchases. Therefore, BI of using the web can be directly related with the  
12 purchase intention.  
13  
14  
15  
16  
17

### 18 *3.2 Instrument and Measures*

19  
20 A survey was used to obtain the information. The development of the instrument was based on a literature  
21 review to identify the measures for each construct. The research instrument consists of 30 items, and the sources  
22 are shown in the Appendix. PBL are used to measure the GAM construct, which includes 10 self-developed  
23 items. Concentration, enjoyment and time distortion are used to measure flow state by using 9 items adapted  
24 from Ghani and Deshpande (1994) and Skadberg and Kimmel (2004). A total of 11 statements were proposed  
25 for the TAM based on Davis (1989) for PU and PEOU and on Agarwal and Karahanna (2000) for BI. For the  
26 questions related to gamification, the flow state and the TAM, a Likert scale was used to evaluate the responses  
27 to the elements. The Likert scale measures the degree of acceptance or rejection of the presented statements. All  
28 items are the 5-point Likert-type items ranging from 1 for “strongly disagree” to 5 for “strongly agree” with the  
29 statement.  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39

### 40 *3.3 Data analysis*

41  
42 To test the research model and the proposed hypotheses this paper applies partial least squares (PLS) path  
43 modeling and variance-based structural equation modeling (SEM) (Roldán and Sánchez-Franco, 2012). PLS  
44 permits the assessment of the reliability and validity of the measures of the theoretical constructs and the  
45 estimation of the relationships that are posited between the constructs (Barroso *et al.*, 2010). We selected PLS  
46 primarily because the constructs that form the research model correspond to a composite measurement model.  
47  
48 Both the theoretical contributions and the empirical simulation studies uphold the use of PLS for the composite  
49 models.  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60

## 4. RESULTS

### 4.1 Evaluation of global model fit

Henseler et al. (2016) suggest assessing the global model fit as the preliminary step of PLS models assessment. If the model fails to fit the data, it implies that the data contains more information than the model conveys. For this purpose, we used ADANCO 2.0.1 (Henseler and Dijkstra, 2015) to perform several tests of model fit based on the bootstrapping: (i) a standardized root mean squared residual (SRMR), (ii) an unweighted least squares discrepancy (dULS), and (iii) a geodesic discrepancy (dG). If any of these tests exceeds bootstrap-based 95% (HI95) and 99% (HI99) percentiles, it is uncertain that the research model is precise. Our results (Table 2, first column) show that the three tests of model fit are below HI95 and HI99. This finding indicates that the model is accurate and cannot be rejected (Henseler *et al.*, 2016). Additionally, we rely on the SRMR as an approximate model fit criterion that reveals how significant the discrepancy between the model and the empirical correlation matrix is (Table 2). Our research model attains a satisfactory value of 0.071, which is well below the 0.08 threshold level recommended by Henseler et al. (2016).

**TABLE 2** Tests of model fit

### 4.2. Measurement model

The evaluation of the measurement model shows satisfactory results. First, the indicators meet the requirement of individual item reliability because the outer loadings are, generally, greater than 0.707 (Table 3) and only some of the outer loadings are slightly under this critical level. Nevertheless, the decision is to retain them to support the content validity of the scale. Second, all of the constructs satisfy the requisite of construct reliability, as their Jöreskog's rho and Cronbach's alpha are greater than 0.7 (Table 3). Third, the latent variables reach convergent validity because their average variance extracted (AVE) is over the 0.5 critical level (Table 3). Finally, Table 4 discloses that all the constructs attain discriminant validity following the heterotrait-monotrait ratio (HTMT) criterion (Henseler et al., 2015), which indicates that values should be under the threshold of 0.85 (Kline, 2015).

**TABLE 3** Individual item reliability, construct reliability and convergent validity

**TABLE 4** Discriminant validity

### 4.3. Structural model

Consistent with Hair *et al.* (2014) recommendation, this paper employs a bootstrapping technique (5000 re-samples) to generate standard errors and t-statistics that allow the assessment of the statistical significance for the considered relationships within the research model. Tables 5 and 6 comprise the main parameters that are obtained for the two structural models that are under assessment. Table 5 involves the structural model results for sample 1 - Millennials- and Table 6 contains the results for sample 2 - Generation X-. The coefficient of determination ( $R^2$ ) is assumed to be the main criterion for the explained variance, which is shown in the dependent construct, as the path coefficients are depicted in the distinct considered models. These results confirm that the structural model has acceptable predictive relevance for the endogenous constructs FL, PU and BI.

The results from PLS analysis show that there are significant differences between the two structural models. First, while in sample 1 we find support for the direct GAM-FL and FL-BI relationships and for the GAM-BI an indirect link, these ties are non-significant in sample 2 with the exception of GAM-FL. In addition, both models reveal a negative direct link, which is statistically significant only in sample 1, between GAM and BI. Hence, we cannot argue that there is a positive direct link between GAM and BI. However, the links between the variables that shape the TAM – PEOU, PU and BI – are positive and significant in both samples (Figure 2).

**TABLE 5** Structural model results for sample 1 (Millennials)

**TABLE 6** Structural model results for sample 2 (Generation X)

**FIGURE 2** Summary of structural model results

To test the moderating effect of the group – Millennials versus Generation X – this paper relies on the nonparametric confidence set multi-group analysis (MGA) approach. This method serves as a remedy to the flaws of previous methods (Sarstedt *et al.*, 2011). In conformity with this test, it is possible to directly compare the sample-specific bootstrap confidence intervals (Table 7).

This method is performed as follows: (i) run the PLS path modeling algorithm separately for each subsample; (ii) construct the bootstrap-based 95% bias-corrected confidence intervals (BCCI) for the two

1  
2  
3 subsamples; and (iii) check whether the estimated parameter for a path relationship of subsample 1 falls within  
4 the corresponding confidence interval of subsample 2 or vice versa. If this happens, it can be assumed that there  
5 are no significant differences between the sample-specific path coefficients. Similarly, if such overlap is not  
6 observed, one can assume that the sample-specific path coefficients are significantly different (Sarstedt *et al.*,  
7 2011). Table 7 shows that there are significant differences, and hence, there is a group moderating role of the  
8 GAM-FL, GAM-BI, FL-PEOU, FL-BI and PEOU-PU.  
9  
10  
11  
12  
13

14  
15  
16 **TABLE 7** Nonparametric Confidence Set Approach Multi-Group Analysis (MGA)  
17  
18

## 19 20 21 **5. DISCUSSION**

22 There are significant structural differences between the two generational models that mainly originated based  
23 on the behavior of the relationships between gamification and flow state with respect the other variables. The  
24 relationships between the TAM variables behave similarly in both models.  
25  
26

27 This study confirms that gamification does not *per se* have a positive impact on Millennials' intended  
28 use. Rather, on the contrary, its impact tends to be negative, except in the case in which gamification leads the  
29 Millennials to a flow state. Therefore, the results suggest that flow is a mediating variable (mediation  
30 hypothesis) in the GAM-BI relationship. The results showed that GAM causes positive and significant indirect  
31 effects on BI. This fact underscores the importance of the flow state in the Millennials in their interaction with  
32 an e-commerce platform. The inclusion of GAM elements will boost the flow state, increasing the enjoyable  
33 experience that is generated by the web page itself. The RPS, the rewards, received feedback, competition and  
34 collaboration that are present in the GAM favor the perceived enjoyment, concentration and temporal distortion  
35 present in FL. The e-commerce website should allow the Millennials to reach the state of flow so that the  
36 Gamification has effects on behavioral intention. Regarding the relationships between the TAM variables (PU,  
37 PEOU and BI), the model for the Millennials fits quite well. All of the hypotheses are accepted, which  
38 demonstrate that this model is still valid for e-commerce and that the utilitarian component of the web is  
39 important for Millennials. It should be noted that the hypotheses on the influence of FL on the pillars of the  
40 TAM (PU and PEOU) were rejected. In view of the results, for the Millennials, the intrinsic pleasure of the flow  
41 state (i.e., enjoyment) when using the web does not improve the perception of a utilitarian extrinsic-motivation  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60

1  
2  
3 such as the PU or PEOU; however, it does influence BI. That is, FL does not distort the Millennials' perceptions  
4 of utilitarian aspects. FL provokes favorable evaluations of the web page in terms of both utilitarian and hedonic  
5 aspects depending on the sources of the flow experience, thus we reaffirm that for this Generation FL supports  
6 the hedonic hypotheses. However, the hypothesis that linked GAM with PU and PEOU was not accepted. In  
7 addition, the elements of gamification apparently have no impact on the usefulness or on the perceived effort of  
8 the user when using the platform. Therefore, it is observed that the GAM is aimed at invoking hedonic  
9 experiences and intrinsic motivations because they have no repercussions on utilitarian factors.  
10  
11  
12  
13  
14  
15

16  
17 In the case of the Generation X, GAM does not directly influence its BI, and it is observed that GAM  
18 has direct effects on FL, which coincides with the millennial model. However, the main difference with regard  
19 to the Millennials is that FL does not cause direct effects on BI; however, it is indirectly mediated by PEOU.  
20 The influence of FL on PU is rejected as in the millennial model; however, FL influences PU, which is again  
21 mediated by PEOU. Thus, the mediation of the PEOU variable in the Generation X is essential. For this group  
22 of individuals the hedonistic factors that are derived from FL are the antecedents of the utilitarian component  
23 PEOU, which coincides with Venkatesh (2000). FL in this group is influenced, in addition to the hedonic aspect,  
24 by utilitarian web attributes. Since they are not as accustomed to the use of technologies as Millennials are, FL  
25 can make them more sensitive to other perceptions. The hypotheses that relate the variables of the TAM are  
26 accepted, and the elements of gamification do not have direct repercussions on the variables PU and PEOU, as it  
27 did with the millennial group.  
28  
29  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39

## 40 **6. CONCLUSIONS**

41  
42 Gamification consists of points, badges and leaderboards that form a Reputation Points System, which  
43 represents a good construct that can be applied as a unit in later studies. Companies can apply standardized  
44 packages of gamification on their web pages that include multiple elements and mechanics; however, not all  
45 applications are valid for e-commerce. This research finds that PBL can be perfectly grouped and have direct  
46 repercussions on the flow state of users regardless of their age. However, one of the most important revealed  
47 implications is that the PBL do not directly affect the intended use of an e-commerce page. The simple use of a  
48 RPS by itself does not guarantee its success. In the case of Millennials, the e-commerce platform must promote  
49 users to enter into a flow state so that the gamification may have repercussions on the intention to use. Even for  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60

1  
2  
3 Millennials who do not experience flow, gamification can have negative consequences on their behavioral  
4 intention. If they are not enjoying the web or appropriately concentrated, the gamification can distract or bore  
5 them, which creates a sense of rejection. In the case of generations of higher ages, the gamification also does not  
6 affect the intention to use and, as with the Millennials, the flow state is required to produce positive effects.  
7  
8  
9

10 Points and badges serve as extrinsic rewards for reviewers and, combined with their intrinsic motivations, affect  
11 their overall flow state and simultaneously act as drivers for the behavior. The connection with flow is found in  
12 the hedonistic features of gamification (i.e., autonomy, competence, social relatedness, fun, entertainment,  
13 competition, collaboration) that accompanies the perceived enjoyment (in online shopping) that is present in  
14 flow state. Gamification fulfills the goal of motivating the user towards utilitarian purposes through hedonic  
15 modes, which is an intrinsically motivated behavior. For Millennials, the pleasurable features that are related to  
16 the fun, playfulness and pleasure that they experience are important for creating positive online customer  
17 experiences. Based on the proper characteristics of gamification the approach is of interest towards the target  
18 Millennials.  
19  
20  
21  
22  
23  
24  
25  
26  
27

28 It is recommended that companies pay special attention to the flow state given its transcendental role,  
29 because it acts as an excellent mediator of the relationship between the gamification and behavioral intention in  
30 Millennials. The e-commerce platforms must seek to generate the flow state as a priority in its users so that it  
31 has positive repercussions on behavioral intention and subsequently affects the actual use of the system. E-  
32 commerce companies that study the state of flow gain a competitive advantage over the rest of their competitors  
33 as they create optimal and full experiences for the user.  
34  
35  
36  
37  
38  
39

40 The hedonic features such as exciting designs and entertaining website features are expected to create a  
41 flow experience and must be present in the e-commerce platform. Without them, gamification will have no  
42 effect. E-commerce platforms should focus on the three pillars on which flow is based: it should foster a fun and  
43 exciting experience (perceived enjoyment), focus the user highly in the activity (concentration) and create an  
44 experience that makes the time pass quickly (time distortion) this way the gamification will work under such  
45 conditions. Web attributes such as novelty (that excites curiosity) or interactivity (that increases control,  
46 curiosity, and interest) induce experiential flow. As a possible improvement, it is also recommended that  
47 elements be included such as curiosity, control or the intrinsic interest to define a more complex flow  
48 experience, which thus helps companies to further study the flow construct.  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60

1  
2  
3 The technology acceptance model is perfectly valid in the case of the millennial sample. However, the  
4 utilitarian perception of technology in Millennials appears to be isolated from the hedonistic part, because  
5 neither the gamification nor the flow state interfere in the perceptions of usefulness and ease of use.  
6 Gamification and the flow state do not distort the perception of the utility or the effort that is generated through  
7 the use of the web. The utilitarian benefits that are offered by a website such as comparing prices, obtaining  
8 more information about products through reviews, and easy navigation, as they are not affected by gamification  
9 or flow, lead the Millennials to have a clearer opinion, about the consistency and reliability of the usefulness of  
10 the web. In the case of the Generation X it has been detected that flow interferes in its perception of ease of use,  
11 which makes them believe that the web is easier to use when they are in a state of optimal experience. The  
12 Millennials' continued technological exposure may make them likely to be more experienced with flow than  
13 others, hence the utilitarian perceptions of hedonists may be better differentiated. Companies should know  
14 which utilitarian aspects are most important to Millennials and directly empower them, because their opinion of  
15 them cannot be altered by more pleasant psychological states.

16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60

Having verified that there are differences between generations in the form of the acceptance of e-commerce, it is recommended that segmentation based on age by companies be used. The use of marketing strategies specifically designed on the basis of age may generate good results in this regard. In particular, it is recommended that different web user interfaces be used depending on the generation to which an individual belongs. Thus, while the Millennials can be offered a more fun interface by quickly providing greater perceived enjoyment, the Generation X should be provided with an environment that would equally favor their enjoyment but make it easier to use, more intuitive and less complex, based on the findings. In this sense, different landing pages could be offered depending on age, according to the engagement in online purchasing or the level of involvement of the user or the reviewer's profile.

## REFERENCES

Agarwal, R. and Karahanna, E. (2000), "Time flies when you are having fun: cognitive absorption and beliefs about information technology usage", *MIS Quarterly*, Vol. 24 No 4, pp. 665-694.

Antin, J. and Churchill, E. F. (2011), "Badges in Social Media: A Social Psychological Perspective", Workshop

- 1  
2  
3 Papers CHI 2011, ACM, Vancouver, BC.
- 4 Aydin, G. (2015), "Adoption of Gamified Systems: A Study on a Social Media Gamification Website",  
5  
6 *International Journal of Online Marketing*, Vol. 5 No. 3, pp. 18-37.
- 7  
8 Barroso, C., Carrión, G. C. and Roldán, J. L. (2010), "Applying maximum likelihood and PLS on different  
9  
10 sample sizes: studies on SERVQUAL model and employee behavior model", in *Handbook of partial*  
11  
12 *least squares*, Springer Berlin Heidelberg, pp. 427-447.
- 13  
14 Bilgihan, A., Okumus, F., Nusair, K. and Bujisic, M. (2014), "Online experiences: flow theory, measuring  
15  
16 online customer experience in e-commerce and managerial implications for the lodging industry",  
17  
18 *Information Technology & Tourism*, Vol. 14 No. 1, pp. 49-71.
- 19  
20 Bilgihan, A., (2016), "Gen Y customer loyalty in online shopping: An integrated model of trust, user experience  
21  
22 and branding", *Computers in Human Behavior*, Vol. 61, pp. 103-113.
- 23  
24 Bittner, J.V. and Schipper, J. (2014), "Motivational effects and age differences of gamification in product  
25  
26 advertising", *Journal of Consumer Marketing*, Vol. 31 No. 5, pp. 391-400.
- 27  
28 Christy, K. R. and Fox, J. (2014), "Leaderboards in a virtual classroom: A test of stereotype threat and social  
29  
30 comparison explanations for women's math performance", *Computers and Education*, Vol. 78, pp. 66-  
31  
32 77.
- 33  
34 Csikszentmihalyi, M. (1975), "Play and Intrinsic Rewards", *Journal of Humanistic Psychology*, Vol. 15 No. 3,  
35  
36 pp. 41-63.
- 37  
38 Costa, J. P., Wehbe, R. R., Robb, J. and Nacke, L. E. (2013), "Time's up: studying leaderboards for engaging  
39  
40 punctual behaviour", in *Proceedings of the First International Conference on Gameful Design,*  
41  
42 *Research, and Applications - Gamification '13*, ACM Press, New York, USA, pp. 26-33.
- 43  
44 Davis, F. D. (1989), "Perceived usefulness, perceived ease of use, and user acceptance of information  
45  
46 technology", *MIS Quarterly*, Vol. 13, pp. 319-340.
- 47  
48 Davis, F. D., Bagozzi, R. P. and Warshaw, P. R. (1989), "User acceptance of computer technology: A  
49  
50 comparison of two theoretical models", *Management Science*, Vol. 35, pp. 982-1003.
- 51  
52 Deterding, S., Dixon, D., Khaled, R. and Nacke, L. (2011), "From game design elements to gamefulness:  
53  
54 Defining gamification", in *Proceedings of the 15th international Academic MindTrek Conference:*  
55  
56 *Envisioning Future Media Environments*, 2011, Tampere, Finland, pp. 9-15.
- 57  
58  
59  
60



- 1  
2  
3 Fayad, R. and Paper, D. (2015), "The Technology Acceptance Model E-Commerce Extension: A Conceptual  
4 Framework", *Procedia Economics and Finance*, Vol. 26, pp. 1000-1006.  
5  
6  
7 Fishbein, M. and Ajzen, I. (1975), *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and*  
8  
9 *Research*, Addison-Wesley, Reading, MA.
- 10  
11 Ghani, J. A. and Deshpande, S. P. (1994), "Task Characteristics and the Experience of Optimal Flow in  
12 Human-Computer Interaction", *The Journal of psychology*, Vol. 128 No. 4, pp. 381-391.  
13  
14  
15 Hair Jr, J. F., Sarstedt, M., Hopkins, L. and Kuppelwieser, V. G. (2014), "Partial least squares structural  
16 equation modeling (PLS-SEM) An emerging tool in business research", *European Business Review*,  
17  
18 Vol. 26 No. 2, pp. 106-121.  
19
- 20  
21 Hamari, J. (2017), "Do badges increase user activity? A field experiment on the effects of gamification",  
22  
23 *Computers in human behavior*, Vol. 71, pp. 469-478.
- 24  
25 Hamari, J., Koivisto, J. and Sarsa, H. (2014), "Does gamification work? A literature review of empirical studies  
26 on Gamification", in *System Sciences (HICSS), 2014 47th Hawaii International Conference*, pp. 3025-  
27  
28 3034.  
29
- 30  
31 Henseler, J. and Dijkstra, T. K. (2015), *Adanco 2.0*, Composite Modeling GmbH & Co, Kleve, Germany.
- 32  
33 Henseler, J., Hubona, G. and Ray, P. A. (2016), "Using PLS path modeling in new technology research:  
34 updated guidelines", *Industrial Management & Data Systems*, Vol.116 No. 1, pp. 2-20.  
35  
36  
37 Henseler, J., Ringle, C. M. and Sarstedt, M. (2015), "A new criterion for assessing discriminant validity in  
38 variance-based structural equation modeling", *Journal of the Academy of Marketing Science*, Vol. 43  
39  
40 No. 1, pp. 115-135.  
41
- 42  
43 Hsu, C. L., Chang, K. C. and Chen, M. C. (2012), "Flow experience and internet shopping behavior:  
44 Investigating the moderating effect of consumer characteristics", *Systems Research and Behavioral*  
45  
46 *Science*, Vol. 29 No. 3, pp. 317-332.  
47
- 48  
49 Hsu, C.-L. and Lu, H.-P. (2004), "Why do people play on-line games? An extended TAM with social  
50 influences and flow experience", *Information & Management*, Vol. 41 No. 7, pp. 853-868.  
51
- 52  
53 INE (2017), *Estadística del padrón continuo*, Instituto Nacional de Estadística, available at:  
54  
55 <http://www.ine.es/jaxi/Tabla.htm?path=/t20/e245/p04/provi/10/&file=00000002.px&L=0>
- 56  
57 Kamis, A., Stern, T. and Ladik, D., (2010), "A Flow-Based Model of Purchase Intention when Users Customize  
58  
59  
60

- 1  
2  
3 Products in Business-to-Consumer Electronic Commerce”, *Information Systems Frontiers*, Vol. 12 No.  
4  
5 2, pp. 157-168.
- 6  
7 Klases, M., Weber, R., Kircher, T. T. J., Mathiak, K. A. and Mathiak, K. (2012), “Neural contributions to flow  
8  
9 experience during video game playing”, *Social cognitive and affective neuroscience*, Vol. 7, No 4, pp.  
10  
11 485-495.
- 12  
13 Kline, R. B. (2015), *Principles and practice of structural equation modeling*, Guilford Publications, New York,  
14  
15 NY.
- 16  
17 Koufaris, M. (2002), “Applying the technology acceptance model and flow theory to online consumer  
18  
19 behavior”, *Information Systems Research*, Vol. 13 No. 2, pp. 205-223.
- 20  
21 Kwak, K. T., Choi, S. K. and Lee, B. G. (2014), “SNS flow, SNS self-disclosure and post hoc interpersonal  
22  
23 relations change: Focused on Korean Facebook user”, *Computers in Human Behavior*, Vol. 31, pp. 294-  
24  
25 304.
- 26  
27 Luo, M. M. and Chea, S. (2017), “The Effect of Social Rewards and Perceived Effectiveness of e-Commerce  
28  
29 Institutional Mechanisms on Intention to Group Buying”, *Advances in Human Factors, Business  
30  
31 Management, Training and Education*, Springer International Publishing, Switzerland, Vol. 498, pp.  
32  
33 833-840.
- 34  
35 Marca España (2015), “Barcelona, capital mundial de la gamificación”, available at:  
36  
37 <http://marcaespana.es/actualidad/empresa/barcelona-capital-mundial-de-la-gamificaci%C3%B3n7>  
38  
39 (accessed 8 March 2017).
- 40  
41 Mathwic, C. and Mosteller J. (2017), “Online Reviewer Engagement: A Typology Based on Reviewer  
42  
43 Motivations”, *Journal of Service Research*, Vol. 20 No. 2, pp. 204-218.
- 44  
45 Novak, T. P., Hoffman, D. L. and Yung, Y.-F. (2000), “Measuring the customer experience in online  
46  
47 environments: A structural modeling approach”, *Marketing Science*, Vol. 19 No. 1, pp. 22-42.
- 48  
49 Razavi, Y., Ho, B. and Fox, M.S. (2012), “Gamifying E-Commerce: Gaming and Social-Networking Induced  
50  
51 Loyalty”, *The European Business Review*, available at:  
52  
53 <http://www.europeanbusinessreview.com/?p=2650> (accessed 11 January 2017).
- 54  
55 Roldán, J. L. and Sánchez-Franco, M. J. (2012), “Variance-based structural equation modelling: Guidelines for  
56  
57  
58  
59  
60

- 1  
2  
3 using partial least squares in information systems research”, in M. Mora, et al. (Eds.), *Research*  
4 *methodologies, innovations and philosophies in software systems engineering and information systems*,  
5 IGI Global, Hershey, PA, pp. 193-221.  
6  
7  
8 Sánchez-Franco, M. J. (2006), “Exploring the influence of gender on the web usage via partial least squares”,  
9 *Behaviour & Information Technology*, Vol. 25 No. 1, pp. 19-36.  
10  
11 Sarstedt, M., Henseler, J. and Ringle, C. M. (2011), “Multigroup analysis in partial least squares (PLS) path  
12 modeling: Alternative methods and empirical results”, *Measurement and research methods in*  
13 *international marketing*, Vol. 22, pp. 195-218.  
14  
15  
16 Siekpe, J.S. (2005), “An examination of the multidimensionality of flow construct in a computer- mediated  
17 environment”, *Journal of Electronic Commerce Research*, Vol. 6 No. 1, pp. 31.  
18  
19  
20 Skadberg, Y. X. and Kimmel, J. R. (2004), “Visitors’ flow experience while browsing a Web site: its  
21 measurement, contributing factors and consequences”, *Computers in Human Behavior*, Vol. 20 No. 3,  
22 pp. 403-422.  
23  
24  
25 Sun, H. and Zhang, P. (2006), “Causal relationships between perceived enjoyment and perceived ease of use:  
26 An alternative approach”, *Journal of the Association for Information Systems*, Vol. 7 No. 9, pp. 24.  
27  
28  
29 Van Der Heijden, H. (2003), “Factors influencing the usage of websites: the case of a generic portal in The  
30 Netherlands”, *Information & management*, Vol. 40 No. 6, pp. 541-549.  
31  
32  
33 Verkasalo, H., López-Nicolás, C., Molina-Castillo, F. J. and Bouwman, H. (2010), “Analysis of users and  
34 non-users of smartphone applications”, *Telematics and Informatics*, Vol. 27 No. 3, pp. 242-255.  
35  
36  
37 Venkatesh, V. (2000), “Determinants of perceived ease of use: Integrating control, intrinsic motivation, and  
38 emotion into the technology acceptance model”, *Information Systems Research*, Vol. 11 No. 4, pp. 342-  
39 365.  
40  
41  
42 Venkatesh, V. and Davis, F. D. (1996), “A Model of the Antecedents of Perceived Ease of Use: Development  
43 and Test”, *Decision Sciences*, Vol. 27, pp. 451-481.  
44  
45  
46 Venkatesh, V. and Davis, F. D. (2000), “A Theoretical Extension of the Technology Acceptance Model: Four  
47 Longitudinal Field Studies”, *Management Science*, Vol. 46 No. 2, pp. 186-204.  
48  
49  
50 Webster, J., Trevino, L. K. and Ryan, L. (1993), “The dimensionality and correlates of flow in human-computer  
51 interactions”, *Computers in Human Behavior*, Vol. 9 No. 4, pp. 411-426.  
52  
53  
54  
55  
56  
57  
58  
59  
60

1  
2  
3 Werbach, K. and Hunter, D. (2012), *For the Win: How Game Thinking Can Revolutionize Your Business*,  
4 Wharton Digital Press, Philadelphia.

5  
6 Wu, M.Y. and Liao, S.C. (2011), "Consumers' behavioral intention to use internet shopping: an integrated  
7 model of TAM and TRA", *Journal of Statistics and Management Systems*, Vol. 14 No. 2, pp. 375-392.

8  
9 Yi, M. Y. and Hwang, J. (2003), "Predicting the use of Web-based information systems: Self-efficacy,  
10 enjoyment, learning goal orientation, and the technology acceptance model", *International Journal of*  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60  
*Human-Computer Studies*, Vol. 59 No. 4, pp. 431-449.

Kybernetes

## APPENDIX

## CONSTRUCTS, ELEMENTS, MEASURES AND SOURCES

Construct	Element	Measure
Gamification (GAM)	Points	Receiving votes for considering my comments helpful rewards my efforts
		The points/votes system correctly reflects my efforts to comment on products
		The way points/votes are received when commenting on products is understandable
	Badges	The badges that can be obtained from Amazon (for example: Top Reviewer 1000) reflect the good work done as a reviewer
		The badges that can be obtained are perfectly defined
		My efforts to comment on products are perfectly reflected in the reputation that I have on Amazon
	Leaderboards	The ranking of Top Reviewers is well designed
		The reputation that I have as a reviewer can be easily checked
		The ranking of Top Reviewers reflects my status when I comment
		I think that it is important to know the percentage in which users consider my comments helpful, so that I can compare with others

*Based on: Werbach & Hunter (2012). Self-developed.*

Flow (FL)	Concentration	The activity on the web required a lot of concentration
		I was fully concentrating on my activity
		I was absorbed (focused) intensely in the activity
	Enjoyment	Using the web was a fun experience
		Using the web was exciting
		I enjoyed using the web
	Time Distortion	Using the web time passed quickly
		At some point I lost track of time
		Time went by faster than usual

*Adapted from: Ghani & Deshpande (1994); Skadberg & Kimmel (2004)*

Perceived Usefulness (PU)	Amazon is useful for buying online
	Amazon offers me a good service search and purchase items
	Amazon allows me to find products faster than other platforms

*Adapted from: Davis (1989)*

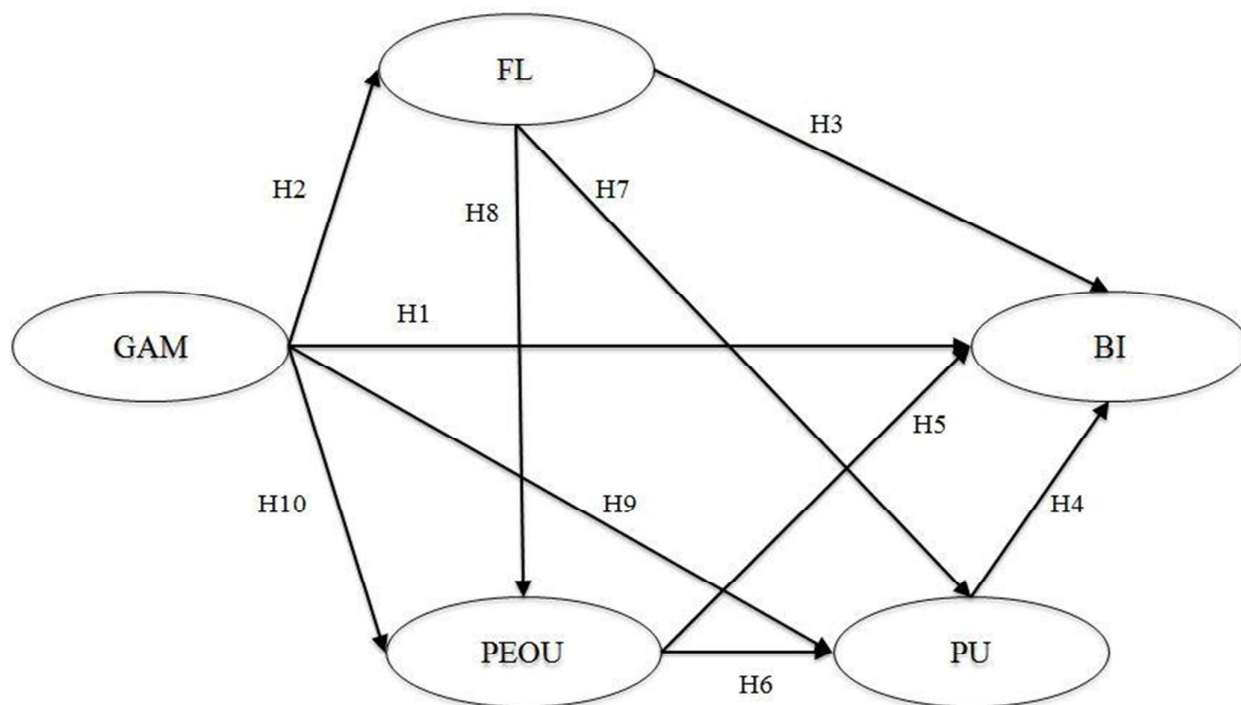
Perceived Ease Of Use (PEOU)	Amazon is easy to use
	Buying through Amazon does not involve much effort
	When I interact with Amazon processes are clear and understandable

*Adapted from: Davis (1989)*

Behavioural Intention (BI)	I intend to buy online using Amazon in the future
	I intend to make some purchase in the next months at Amazon
	I believe that my intention to use Amazon to make online purchases will continue in the future
	I will recommend this online store to others
	I think this store will be my first choice when I go shopping online

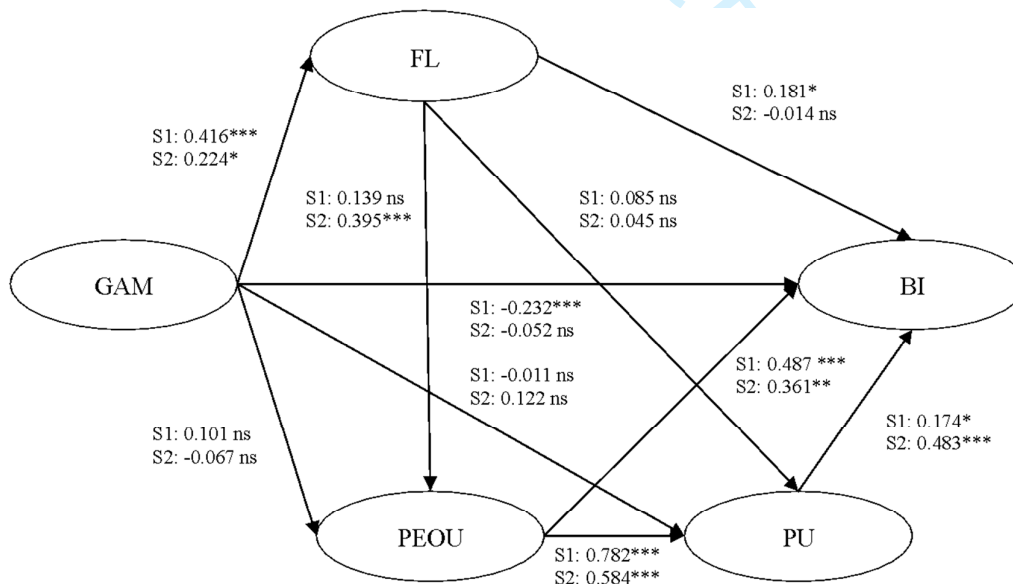
*Adapted from: Agarwal & Karahanna (2000)*

FIGURE 1 Research model and hypotheses



\* GAM: Gamification (Points, Badges and Leaderboards - Reputation Point System); FL: Flow; PEOU: Perceived Ease of Use; PU: Perceived Usefulness; BI: Behavioral Intention

FIGURE 2 Summary of structural model results



Notes: S1=sample 1; S2=sample 2; \*\*\*p b .001; \*\*p b .01; \*p b .05; ns = not significant.

**TABLE 1** Characteristics of respondents.

Demographic	Group	Frequency	Percentage			
Age	18-34 (Millennials)	130	51.4%			
	35-55 (Generation X)	123	48.6%			
Gender		Millennials		Generation X		
		Frequency	Percentage	Frequency	Percentage	p-value (Py-Px)
	Male	72	55.4%	64	52.0%	
	Female	58	44.6%	59	48.0%	0.593
Education	High school diploma	4	3.1%	13	10.6%	<b>0.017</b>
	College diploma	48	36.9%	51	41.5%	0.460
	Master's degree	54	41.5%	44	35.7%	0.347
	More than master's degree	24	18.5%	15	12.2%	0.168
Social status	High	10	7.7%	23	18.7%	<b>0.009</b>
	Medium-high	39	30.0%	58	47.2%	<b>0.005</b>
	Medium	65	50.0%	36	29.3%	<b>0.001</b>
	Medium-low	14	10.8%	4	3.2%	<b>0.020</b>
	Low	2	1.5%	2	1.6%	0.956
Marital status	Single	101	77.8%	22	17.9%	<b>0.000</b>
	Characteristic	Frequency	Percentage			
Make product reviews		Millennials		Generation X		
		Frequency	Percentage	Frequency	Percentage	p-value (Py-Px)
	Sometimes	90	69.2%	102	82.9%	
	Always	40	30.8%	21	17.1%	<b>0.011</b>
Read product reviews	Never	0	0.0%	2	1.6%	0.144
	Sometimes	20	15.4%	44	35.8%	<b>0.000</b>
	Always	110	84.6%	77	62.6%	<b>0.000</b>
Reviews of other users	Never	34	26.2%	33	26.8%	0.903
	Sometimes	67	51.5%	69	56.1%	0.467
	Always	29	22.3%	21	17.1%	0.296
Importance of reviews	Not important/indifferent	5	3.8%	15	12.2%	
	Important/Very important	125	96.2%	108	87.8%	<b>0.014</b>

## Videogame Player

Yes	108	83.1%	58	47.2%	
No	22	16.9%	65	52.8%	<b>0.000</b>

**TABLE 2** Tests of model fit

	Value	HI95	HI99
<b>SRMR</b>	0.071	0.073	0.078
<b>d<sub>ULS</sub></b>	0.720	0.740	0.888
<b>d<sub>G</sub></b>	0.599	0.880	1.079

**TABLE 3** Individual item reliability, construct reliability and convergent validity

Construct/Indicator	Outer loading	Weight	Jöreskog's rho ( $\rho_c$ )	Cronbach's alpha( $\alpha$ )	AVE
<b>Gamification (GAM)</b>			0.701	0.858	0.779
PO	0.863	0.340			
BA	0.853	0.355			
LD	0.931	0.433			
<b>Flow (FL)</b>			0.705	0.874	0.799
ENJ	0.839	0.398			
CON	0.930	0.419			
TD	0.910	0.304			
<b>Perceived ease of use (PEOU)</b>			0.711	0.892	0.822
PEOU1	0.892	0.387			
PEOU2	0.899	0.343			
PEOU3	0.929	0.373			
<b>Perceived usefulness (PU)</b>			0.703	0.862	0.784
PU1	0.912	0.409			
PU2	0.905	0.381			
PU3	0.838	0.337			
<b>Behavioral intention (BI)</b>			0.766	0.871	0.693
BI1	0.689	0.174			
BI2	0.776	0.238			
BI3	0.877	0.217			



1 BI4 0.900 0.299

2 BI5 0.806 0.292

3  
4 Note: AVE: average variance extracted.

5  
6  
7  
8 **TABLE 4** Discriminant validity

Construct	GAM	FLOW	PEOU	BI	PU
GAM					
FLOW	0.173				
PEOU	0.025	0.033			
BI	0.003	0.042	0.366		
PU	0.022	0.049	0.634	0.299	

22  
23 Note: Heterotrait-Monotrait (HTMT) criterion.

24  
25  
26  
27 **TABLE 5** Structural model results for sample 1 (Millennials)

Coefficient of determination (R <sup>2</sup> )		R <sup>2</sup> <sub>FL</sub> =0.173	R <sup>2</sup> <sub>PEOU</sub> =0.041	R <sup>2</sup> <sub>PU</sub> =0.639	R <sup>2</sup> <sub>BI</sub> =0.429	
Direct effects	Path	t-value	p-value	95% BCCI		Significance
	coefficient			2.5%	97.5%	
GAM → FL	0.416	4.289	0.000	0.225	0.610	Sig.
GAM → PEOU	0.101	0.977	0.165	-0.101	0.311	Nsig.
GAM → BI	-0.232	3.100	0.001	-0.360	-0.072	Sig.
GAM → PU	-0.011	0.164	0.435	-0.126	0.124	Nsig.
FL → PEOU	0.139	1.316	0.094	-0.064	0.345	Nsig.
FL → BI	0.181	2.060	0.020	-0.005	0.340	Sig.
FL → PU	0.085	1.248	0.106	-0.041	0.213	Nsig.
PEOU → BI	0.487	3.295	0.001	0.200	0.764	Sig.
PEOU → PU	0.782	17.024	0.000	0.685	0.862	Sig.
PU → BI	0.174	1.749	0.027	-0.222	0.556	Sig.
Indirect effects	Path	t-value	p-value	95% BCCI		Significance
	coefficient			2.5%	97.5%	
GAM →	0.058	1.191	0.117	-0.031	0.162	Nsig.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56  
57  
58  
59  
60

PEOU							
GAM → BI	0.175	2.130	0.017	0.022	0.346		Sig.
GAM → PU	0.159	1.913	0.028	0.008	0.323		Sig.
FL → BI	0.097	1.353	0.088	-0.038	0.247		Nsig.
FL → PU	0.108	1.318	0.094	-0.053	0.269		Nsig.
PEOU → BI	0.120	0.743	0.229	-0.180	0.452		Nsig.

Notes: t-values in parentheses. Bootstrapping 95% confidence intervals bias corrected in square brackets (based on n = 5000 subsamples). \*\*\*p < .001; \*\*p < .01; \*p < .05 (based on t(4999), one-tailed test). t(0.05, 4999) = 1.645; t(0.01, 4999) = 2.327; t(0.001, 4999) = 3.092; ns = not significant.

**TABLE 6** Structural model results for sample 2 (Generation X)

Coefficient of determination (R <sup>2</sup> )		R <sup>2</sup> <sub>FL</sub> =0.051	R <sup>2</sup> <sub>PEOU</sub> =0.149	R <sup>2</sup> <sub>PU</sub> =0.383	R <sup>2</sup> <sub>BI</sub> =0.562		
Direct effects	Path	t-value	p-value	95% BCCI		Significance	
	coefficient			2.5%	97.5%		
GAM → FL	0.224	2.123	0.017	0.005	0.422		Sig.
GAM → PEOU	-0.067	0.625	0.266	-0.276	0.136		Nsig.
GAM → BI	-0.052	0.673	0.250	-0.206	0.095		Nsig.
GAM → PU	0.122	1.436	0.076	-0.035	0.285		Nsig.
FL → PEOU	0.395	4.472	0.000	0.213	0.540		Sig.
FL → BI	-0.014	0.167	0.434	-0.178	0.153		Nsig.
FL → PU	0.045	0.426	0.335	-0.179	0.240		Nsig.
PEOU → BI	0.361	3.037	0.001	0.122	0.578		Sig.
PEOU → PU	0.584	7.018	0.000	0.407	0.743		Sig.
PU → BI	0.483	4.925	0.000	0.281	0.670		Sig.
Indirect effects	Path	t-value	p-value	95% BCCI		Significance	
	coefficient			2.5%	97.5%		
GAM → PEOU	0.089	1.944	0.026	0.003	0.187		Sig.
GAM → BI	0.074	0.868	0.193	-0.093	0.245		Nsig.
GAM → PU	0.023	0.292	0.385	-0.132	0.176		Nsig.
FL → BI	0.276	3.766	0.000	0.114	0.403		Sig.
FL → PU	0.231	3.536	0.000	0.114	0.362		Sig.
PEOU → BI	0.282	3.642	0.000	0.143	0.459		Sig.

Notes: t-values in parentheses. Bootstrapping 95% confidence intervals bias corrected in square brackets (based on n = 5000 subsamples). \*\*\*p < .001; \*\*p < .01; \*p < .05 (based on t(4999), one-tailed test). t(0.05, 4999) = 1.645; t(0.01, 4999) = 2.327; t(0.001, 4999) = 3.092; ns = not significant.

**TABLE 7** Nonparametric Confidence Set Approach Multi-Group Analysis (MGA)

Direct effects	Path	Path	95% BCCI		Significance
	coefficient	coefficient	2.5%	97.5%	
	Sample 1	Sample 2			
GAM → FL	0.4164	0.2242	0.2245	0.6104	Sig.
GAM → PEOU	0.1009	-0.0670	-0.1008	0.3110	Nsig.
GAM → BI	-0.2322	-0.0521	-0.3600	-0.0722	Sig.
GAM → PU	-0.0105	0.1218	-0.1259	0.1235	Nsig.
FL → PEOU	0.1386	0.3953	-0.0643	0.3446	Sig.
FL → BI	0.1809	-0.0139	-0.0051	0.3399	Sig.
FL → PU	0.0849	0.0449	-0.0405	0.2126	Nsig.
PEOU → BI	0.4869	0.3613	0.1998	0.7640	Nsig.
PEOU → PU	0.7823	0.5841	0.6853	0.8621	Sig.
PU → BI	0.1537	0.4827	-0.2218	0.5561	Nsig.