OECONOMIA
COPERNICANA

VOLUME 16 ISSUE 1 MARCH 2025

p-ISSN 2083-1277, e-ISSN 2353-1827
www.oeconomia.pl

ORIGINAL ARTICLE

Citation: Mičík, M., Komárková, L., & Eger, L. (2025). Social commerce use intention: The mediating effect of trust and the moderating effect of generational cohorts. *Oeconomia Copernicana, 16*(1), 283–316. https://doi.org/10.24136/oc.3456

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Article history: Received: 14.01.2025; Accepted: 9.03.2025; Published online: 30.03.2025

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Social commerce use intention: The mediating effect of trust and the moderating effect of generational cohorts

JEL Classification: *C38; L86; M31*

Keywords: *social commerce; social media; communication; experience; trust; generations; SEM*

Abstract

Research background: Social commerce represents a quickly growing field with significant implications for e-commerce and marketing. It has been gaining importance in recent years due to the popularity of social media and online shopping. The evolving nature of social commerce impacts consumer behavior. Despite evidence that age cohorts exhibit distinct digital behaviors, generational differences in s-commerce adoption remain underexplored.

Purpose of the article: This study examines the role of communication via social media, prior online experience, and trust in shaping s-commerce use intention. It specifically investigates generational differences between Generation X (Gen X) and Generation Y (Gen Y), addressing gaps in existing research on trust and digital engagement.
Methods: A quasi-representative sample of Gen X and Gen Y respondents was analyzed using multi-group structural equation modeling. The study tested a mediation model, evaluating whether trust mediates the relationship between communication, experience, and s-commerce use intention across generations.
Findings & value added: The results highlight significant differences and similarities in consumers' intention to use social commerce between generations. Trust mediates the adoption process only for Gen X, while Gen Y relies more on direct social media interactions. This suggests that older consumers prioritize trust-building mechanisms, whereas younger consumers are more influenced by social engagement and peer interactions. This study extends s-commerce adoption models by incorporating generational cohort theory, offering practical insights for businesses to optimize trust-building and communication strategies based on generational preferences. The findings support targeted strategies to enhance customer engagement and increase s-commerce adoption in emerging markets.

Introduction

Social media (SM) platforms play a central role in information and knowledge sharing, especially due to their global reach (Laradi *et al*., 2024; Li *et al*., 2023; Rózsa *et al*., 2024; Yang, 2019). In the latest report published by Statista (2024), the global number of users reached 5.04 billion at the beginning of 2024 and is expected to rise.

The current trend in business is to use SM as a platform for socializing and purchasing goods and services (cf. Laradi *et al*., 2024; Li *et al*., 2023; Ventre *et al*., 2020). Social commerce (s-commerce) emerged as a result of a combination of online shopping features with user-generated content (UGC) facilitated by SM (Cutshall *et al*., 2020). Customers can utilize SM to read about other customers' previous experiences and use them in their process of making decisions (Lim & Rasul, 2022). Businesses can utilize s-commerce to build good customer relationships, enhance company image, and manage marketing communication (Lin *et al*., 2025. S-commerce sales reached 992 billion USD in 2022, and are expected to exceed 8.5 trillion USD in 2030 (Statista, 2023).

However, Hootsuite (2023) claims that the promising future of social shopping feels farther off than anticipated and underlines customer distrust as the most significant obstacle. Declining trust in SM is also reported by the Edelman trust barometer research (Edelman, 2023). Consumers are the main driving force in s-commerce (Dabbous *et al*., 2020; Yahia *et al*.,

2018). Thus, research focused on understanding their intention to purchase through s-commerce platforms is crucial (Govender & Yavisha, 2023). Previous research postulated that the use of s-commerce for buying goods and services differs significantly based on specific demographic attributes of users such as age and gender (e.g., Aydin, 2019; Bamansoor *et al*., 2020; Cutshall *et al*., 2020). Therefore, to choose the right tactics, businesses must understand what factors play a role when using a particular SM platform and what factors are important to customers, including their demographic characteristics, when purchasing via s-commerce.

Despite the growing body of research on s-commerce, existing studies have predominantly focused on developed markets, where s-commerce is already an established part of e-commerce ecosystems (e.g., Attar *et al*., 2022; Cutshall *et al*., 2020; Yang, 2019). These studies provide valuable insights into factors influencing consumer behavior in mature digital environments with high trust in online transactions, seamless payment systems, and strong regulatory frameworks (Rahman *et al*., 2020; Sharma *et al*., 2019). However, their applicability to emerging s-commerce markets is limited due to significant contextual differences, such as different trust dynamics and differing levels of SM engagement (Rahman *et al*., 2020; Soleimani *et al*., 2017).

Moreover, existing models often assume a homogeneous adoption process across different demographics, failing to account for generational differences in s-commerce use intention. While some studies have examined the impact of age on online shopping behavior (e.g., Hernández *et al*., 2011; Molinillo *et al*., 2021), research adopting a generational cohort perspective remains scarce (Govender & Yavisha, 2023; Herrando *et al*., 2019). Recent literature reviews also highlight that despite the growing attention to demographic segmentation, the theoretical development and empirical integration of generational cohorts into s-commerce models remains limited (Kavacik *et al*., 2023). Generational differences play a crucial role in shaping digital behaviors, yet there is a lack of empirical studies exploring how trust, communication via SM, and online experience interact within different generational segments in the context of s-commerce adoption.

This study addresses these gaps by investigating s-commerce adoption in a country still in the pre-adoption phase, where consumer trust in online transactions remains a significant barrier (Hootsuite, 2023; Edelman, 2023). Our research is among the first to link communication via SM, experience with the online environment, and trust with s-commerce use intention from

a generational perspective in Central and Eastern Europe. Specifically, we extend prior s-commerce adoption models by incorporating the mediating role of trust and the moderating role of generational cohorts, offering a more nuanced understanding of how consumers interact with s-commerce platforms across different age groups.

By filling these research gaps, our findings provide theoretical contributions to the existing body of knowledge on s-commerce adoption and offer practical insights for businesses aiming to tailor their s-commerce strategies based on generational preferences.

The main objective of this study is to investigate how communication via SM, prior online experience, and trust influence consumers' intention to use s-commerce platforms. Specifically, the study aims to examine how these relationships differ across generational cohorts, with a focus on Gen X and Gen Y.

The manuscript is organized as follows. It starts by introducing a theoretical framework and formulating hypotheses. Subsequently, the research methodology is outlined. Then, a section is dedicated to the data analysis and findings. Next, there is a part that includes our conclusion and discussion of the findings. This section is followed by implications arising from the findings of the research study. Lastly, research limitations are addressed, and a direction for future research is outlined.

Literature review

S-commerce refers to the intersection of SM and e-commerce. It leverages the power of SM to facilitate the buying and selling of goods and services and to drive and enhance the shopping experience (Lin *et al*., 2025; Ventre *et al*., 2020). Some authors describe s-commerce as an extension or new evolution of e-commerce (e.g., Kavacik *et al*., 2023; Meilatinova, 2021). We lean towards this description since s-commerce negates some of e-commerce's downsides. The main difference between s-commerce and e-commerce is that s-commerce enables and supports the development of social interactions among members (Busalim & Hussin, 2016; Meilatinova, 2021).

In contrast, e-commerce mainly focuses its attention on individuals and individualized interactions in order to generate value (Huang & Benyoucef, 2013; Kavacik *et al*., 2023). By having the social component, s-commerce

overcomes the main barrier to e-commerce (Lu *et al*., 2016; Rahman *et al*., 2020). The e-commerce environment is often associated with risks and uncertainty arising from financial transactions (Beyari & Abareshi, 2019). Trust in s-commerce is, therefore, essential (Hajli *et al*., 2017; Ventre *et al*., 2020; Wang *et al*., 2024).

Engaging other customers or getting information conveyed via submitted ratings and reviews, referrals, and recommendations about their previous experience results in a more reliable, trustworthy and sociable s-commerce environment, where customers can make better purchasing decisions and improve their own shopping experience (Hajli, 2015; Kwahk & Kim, 2017; Lu *et al*., 2016). Moreover, trust seems to be the central issue researched and highlighted by many scholars that directly influences whether a person engages in s-commerce (e.g., Alkhalifah, 2022; Sharma *et al*., 2019; Tran & Strutton, 2019). In line with this, Alharbi and Alkhalifah (2024) argue that trust in s-commerce is also influenced by how platforms handle user privacy and review credibility. Their integrated model confirms that privacy concerns and perceived review authenticity significantly affect both trust formation and behavioral intention in s-commerce contexts.

Among other significant factors in the s-commerce environment are SCCs introduced by Hajli (2015). Through SCCs, consumers communicate — they exchange information and experience, reducing their uncertainty about the product, service, or seller (Maia *et al*., 2018). Hence, communication increases trust (Dabbous *et al*., 2020; Sharma *et al*., 2019; Ventre *et al*., 2020). Moreover, the s-commerce environment contributes to a shift in power dynamics from sellers to buyers (Maia *et al*., 2018). This shift reflects a trend where consumers have greater access to information, more opportunities for engagement, and increased influence over product choices. Thus, the interactive nature of s-commerce has empowered consumers to play a more active role in this environment, which further strengthens s-commerce acceptance (Rahman *et al*., 2020).

Another critical factor that affects s-commerce intentions is social support (Lin *et al*., 2025; Sheikh *et al*., 2019). Social support is essential not only for the expression of caring for others, but also for sharing consumers' advice and recommendations (Yang, 2021). Social support can be described as a form of informal communication that people tend to rely on before deciding to purchase goods or services (Kapoor *et al*., 2018). Social support and SCCs form a variable communication via SM in the model for our study.

Trust

Mayer *et al*. (1995) describe trust as the inclination of one party to expose themselves to the activities of another party, with the anticipation that the latter would carry out a certain action that is significant to the trustor, regardless of their ability to oversee or regulate such party. In s-commerce, trust is often associated with one's perception of security and personal information disclosure (Wang *et al*., 2022; Yang, 2019). A person trusts an s-commerce platform when, in their view, the site is reliable and capable of providing quality features for social engagement and shopping (Elshaer *et al*., 2024; Zhani *et al*., 2022).

Recognition of trust as a vital component of human social connections is widely accepted. Trust becomes even more important in online relationships since the online environment is associated with high uncertainty (Nadeem *et al*., 2020). This is primarily because most online interactions lack face-to-face communication. Another element that brings more uncertainty to the online environment is the vast amount of UGC (Doha *et al*., 2019). Thus, to reduce the perceived risk and uncertainty, building trust is essential (Ventre *et al*., 2020; Yang, 2019). Scholars have concluded that higher trust in s-commerce platforms increases users' intention to use s-commerce to purchase goods and services and to use s-commerce to make further purchases of goods and services in the future (Lu *et al*., 2016; Sharma *et al*., 2019; Wang *et al*., 2024). Thus, we postulate that:

H1: *Trust affects s-commerce use intention.*

Experience

Users' previous experience with the online environment is considered an important characteristic influencing the attitude towards and behavior in the virtual environment (Mensah, 2022; Shi & Chow, 2015). According to Rashid *et al*. (2020), previous experience with the online environment directly impacts users' decision-making processes within the online environment. Jeyaraj *et al*. (2022) also demonstrated the influence of previous online experiences on trust in the online environment. Several other authors (Baethge *et al*., 2016; Chen *et al*., 2022; Doha *et al*., 2019) have concluded that the experience that users gain through their activities on SM is essential in determining the success of s-commerce.

Experience with the online environment is considered a factor that influences adopting a new technology (Al-Adwan, 2019; Xie *et al*., 2021). Previous experience with searching for information within SM, which the user subsequently uses to make a purchase decision, e.g., within e-commerce, positively influences knowledge of the SM environment and further affects the user's relationship with the online community (Kapoor *et al*., 2018). Previous experience also reduces the perceived risk and uncertainty in the process of making decisions (Al-Adwan, 2019; Gvili & Levy, 2019) and thus contributes to building the trust that the user feels towards shopping through SM, i.e., s-commerce platforms (Ventre *et al*., 2020). Ultimately, previous experience can lead to using s-commerce to purchase goods or services (Jeyaraj *et al*., 2022; Rashid *et al*., 2020; Shi & Chow, 2015). Thus, we hypothesize that:

H2: *Experience affects trust.*

H3: *Experience affects s-commerce use intention.*

Communication via SM

SCCs emerged from Web 2.0, comprising ratings, reviews, forums, communities, recommendations and referrals, and have been recognized as the primary source of social support (Bazi *et al*., 2022; Hajli, 2015; Wu & Horng, 2022). These features enable consumers to share reviews, opinions, ideas, experiences and recommendations, and facilitate information exchange. Users can learn about the experiences of other consumers to make more informed decisions, leading to higher trust in an online environment (Jeyaraj *et al*., 2022; Kwahk & Kim, 2017; Lu *et al*., 2016) and consequently to a reduction of risk or uncertainty (e.g., Rashid *et al*., 2020; Soleimani *et al*., 2016; Ventre *et al*., 2020). Thus, SCCs support social connections, build relationships, and enhance user conversation (Dabbous *et al*., 2020; Sheikh *et al*., 2019), while social support positively affects trust and s-commerce use intention (Lin *et al*., 2025; Bazi *et al*., 2022; Wu & Horng, 2022; Yahia *et al*., 2018).

During interpersonal communication in the online environment, community members can provide other members with either informational or emotional support. Informational support involves receiving advice or useful information to help address an individual's problems (Jiang *et al*.,

2019). Emotional support refers to sharing concerns or sympathy towards peers, which results in feeling cared for (Zhao *et al*., 2019). A supportive climate leads to better purchase decision-making and stronger intentions to use s-commerce (Kamangarpoor & Shahmoradi, 2017; Jeyaraj *et al*., 2022).

The text above shows that SCCs and social support are interconnected; one would not be functional without the other. In our model, SCCs and social support form a variable called "communication via SM". In the following sections that include the data analysis and results, it is referred to simply as "communication". We hypothesize that:

H4: *Communication affects trust.*

H5: *Communication affects s-commerce use intention.*

S-commerce use intention

The intention to use s-commerce is shaped by multiple factors, with trust playing a crucial role in reducing perceived risk and increasing consumer confidence (Attar *et al*., 2022). Previous studies have confirmed that trust significantly influences consumers' likelihood to purchase through s-commerce platforms, as it mitigates uncertainties associated with digital transactions (Elshaer *et al*., 2024; Hajli *et al*., 2017; Lu *et al*., 2016). Trust becomes particularly relevant in markets where s-commerce is still in the early adoption phase, as consumers may be hesitant to engage in transactions without established trust mechanisms (Beyari & Abareshi, 2019). Unlike traditional e-commerce, where trust is often built through vendor reputation and payment security, s-commerce heavily relies on social interactions, user-generated content (UGC), and peer recommendations (Hajli, 2015; Kwahk & Kim, 2017). Given this, understanding the mechanisms through which trust is formed and its role in influencing s-commerce adoption is essential.

One of the key antecedents of trust in digital commerce is prior online experience. Consumers with extensive experience in digital environments tend to be more proficient in evaluating online credibility, identifying reliable information sources, and engaging in digital transactions with confidence (Shi & Chow, 2015; Jeyaraj *et al*., 2022). Experience reduces perceived risk and uncertainty, as familiarity with online platforms allows users to assess product reviews, discussion forums, and social proof mechanisms

more effectively (Rashid *et al*., 2020; Al-Adwan, 2019). The role of experience is particularly important in s-commerce, where decision-making is highly influenced by peer interactions and community engagement (Kapoor *et al*., 2018). Consumers with greater online experience are more likely to trust s-commerce platforms, leading to increased engagement and purchase intentions (Attar *et al*., 2022). Thus, we hypothesize that trust mediates the relationship between online experience and s-commerce use intention.

In addition to experience, communication via SM is a key driver of trust-building in s-commerce. Unlike traditional online shopping, where trust is established through direct vendor interactions, s-commerce fosters trust through interpersonal communication, shared recommendations, and social support (Bazi *et al*., 2022; Sheikh *et al*., 2019). Studies have shown that consumer-generated reviews, influencer endorsements, and online discussions significantly impact trust formation, as they provide social validation for purchase decisions (Wu & Horng, 2022; Jeyaraj *et al*., 2022). The presence of informational and emotional support within online communities further strengthens consumer trust by reducing uncertainty and creating a sense of security (Jiang *et al*., 2019; Zhao *et al*., 2019). Consumers who actively participate in s-commerce communities, engage with ratings and reviews, and rely on peer-generated content are more likely to trust s-commerce platforms, ultimately increasing their purchase intention. Based on this, we hypothesize that trust acts as a mediator between communication via SM and s-commerce use intention.

HM1: *Trust mediates the relationship between experience and s-commerce use intention.*

HM2: *Trust mediates the relationship between communication and s-commerce use intention.*

Generational cohorts

Differences in interests and attitudes may be seen across different age groups (Gutiérrez *et al*., 2015; Herrando *et al*., 2019;). Moreover, generational cohorts exhibit distinct preferences and buying habits regarding online shopping (Kim *et al*., 2023). Younger customers, who possess more technological proficiency and are highly involved in SM, tend to participate in

s-commerce activities more than older consumers (e.g., Stephen, 2016). Research has shown that age has a key role in technology adoption due to the distinct information requirements of younger and older persons (Hernández *et al*., 2011; Liébana-Cabanillas & Alonso-Dos-Santos, 2017). While age is a relevant factor in understanding consumer behavior, segmenting online users according to generational cohorts provides a more holistic view that incorporates shared experiences, cultural influences and communication preferences. Recent reviews have also emphasized that generational segmentation is gaining traction in s-commerce research, yet its operationalization — especially in relation to trust-building mechanisms — remains underdeveloped (Kavacik *et al*., 2023).

Generational cohort theory posits that people who grow up during the same period are influenced by that period's historical and social events, leading to the formation of generational cohorts (Kesharwani, 2020). These cohorts share collective attitudes, behaviors, values and experiences that set them apart from other generations. The theory suggests that such cohorts develop a collective identity, and their generational context affects their preferences, lifestyles and decision-making processes throughout their lives (Kim *et al*., 2023). Thus, generational cohorts offer better consumer motivation and interaction prediction than the mentioned age (Kamenidou *et al*., 2020).

There is much debate about the precise year classification of Gen X and Gen Y (aka Millennials). In our study, we define Gen X users as being born between 1965–1982 and Gen Y users as being born between 1983–2000 (Eger *et al*., 2021; Francis *et al*., 2015). When it comes to differences between the two generations concerning the online environment, Gen Y exhibits a higher level of participation in online communication through SM compared to Gen X, placing significant emphasis on maintaining constant connectivity (Bento *et al*., 2018) and looking for a more interactive and personal experience, while Gen X may prefer more direct and straightforward online interactions, such as email communication and more traditional websites (Villiers, 2020). Millennials grew up during a period marked by the emergence and widespread adoption of the Internet, smartphones, and SM, while Gen X lived their formative years before these technologies became pervasive. As a result, Gen Y is generally more adept at using such technologies for various aspects of life, including shopping (Herrando *et al*., 2019). Compared to Gen X, Millennials show a higher propensity to be

affected by UGC, such as reviews and SM posts (Dabija *et al*., 2018), while Gen X tends to rely on company-generated content (Herrando *et al*., 2019).

While much research has focused on Millennials' digital behavior, only a few studies have systematically compared Gen X and Y in the context of digital adoption and online trust. Lissitsa and Kol (2016), for example, demonstrated that despite higher internet usage among Gen Y, Gen X exhibited a higher tendency to purchase products online — partly due to higher disposable income and lower impulsivity. Although Gen Y shows greater familiarity with digital technologies, Gen X tends to approach online shopping more cautiously, placing greater importance on reliability and risk reduction — factors closely linked to trust in the platform and vendor (Lissitsa & Kol, 2016). These findings confirm that these two cohorts differ not only in access to digital tools, but also in how they form trust and evaluate online shopping risks. These differences are in line with Kim *et al*. (2023), who also highlight that generational cohorts differ not only in their technological proficiency but also in the psychological mechanisms underpinning digital trust.

Thus, according to the literature review, we assume that membership in a generational cohort can affect the intention to use s-commerce to buy goods and services and its antecedent variables. Therefore, we postulate the following hypotheses:

HG1: *Generation moderates the relationship between trust and s-commerce use intention.*

HG2: *Generation moderates the relationship between experience and trust.*

HG3: *Generation moderates the relationship between experience and s-commerce use intention.*

HG4: *Generation moderates the relationship between communication and trust.*

HG5: *Generation moderates the relationship between communication and s-commerce use intention.*

HMG1: *Generation moderates the indirect effect of experience on s-commerce use intention via trust.*

HMG2: *Generation moderates the indirect effect of communication on s-commerce use intention via trust.*

Model

The proposed model presented in Figure 1 builds upon existing literature, addressing key empirical challenges that have emerged in prior research on s-commerce. One of the primary issues frequently discussed in empirical studies is the complex nature of trust measurement (Alharbi & Alkhalifah, 2024; Ventre *et al*., 2020; Yahia *et al*., 2018). Trust in s-commerce is influenced by multiple factors, including user experience, social validation, and communication dynamics (Dabbous *et al*., 2020). However, the multidimensionality of trust constructs often leads to variability in operationalization, making it challenging to compare findings across studies (Sheikh *et al*., 2019).

Another key challenge is the role of generational differences in s-commerce adoption. While previous research has identified age as a moderating factor in technology acceptance (Kim *et al*., 2023; Hernández *et al*., 2011), fewer studies have empirically validated generational cohort effects in the specific context of s-commerce. According to Kavacik *et al*. (2023), recent research increasingly explores demographic and generational distinctions in s-commerce behavior, yet empirical validations of cohort-specific adoption mechanisms remain limited. Studies often rely on self-reported data, which can introduce bias in measuring behavioral intention (Rahman *et al*., 2020). Moreover, the generational segmentation used in past studies varies, leading to inconsistencies in findings regarding digital engagement and trust formation (Herrando *et al*., 2019).

From a methodological perspective, prior research on s-commerce adoption has frequently employed survey-based cross-sectional studies, which provide valuable insights but have limitations in establishing causality and capturing dynamic user behaviors (Shi & Chow, 2015). Additionally, some studies suffer from sample selection bias, as they focus predominantly on younger, digitally active users, overlooking the perspectives of older consumers who may engage with s-commerce differently (Jeyaraj *et al*., 2022).

To address these challenges, our study incorporates a mediation model with trust as a central factor, drawing on established frameworks (Hajli, 2015; Dabbous *et al*., 2020). Additionally, we integrate a generational cohort

perspective, which allows for a more nuanced understanding of s-commerce adoption across different age groups. Our methodological approach employs structural equation modeling (SEM) to provide a complex analysis of the hypothesized relationships, enabling us to examine both direct and indirect effects, as well as the moderation effect.

Methods

Sample

In this research, a quasi-representative sample was acquired using an online panel at the end of September 2023. Talk Online Panel (TOP) is affiliated with the global professional organization ESOMAR and follows its code of conduct (TOP, 2023). The process of choosing participants based on the required characteristics of the sample is facilitated by a comprehensive examination of the panelists' demographic data. The panel offers a quota selection of respondents for research purposes (Burns *et al*., 2017). Quota sampling ensures that the sample adequately represents the chosen population, reflecting its key demographic structure (such as gender, age, education and region). From this perspective, the study sample might be considered quasi-representative. The respondents were Facebook and Instagram adult users, with permanent residence in the Czech Republic. At the commencement of the survey, every respondent was given details on the research objective. The research sample initially consisted of 750 respondents, including 343 from Gen X, 337 from Gen Y, and 70 from Generation Z (Gen Z), see Table 1 with basic characteristics of respondents.

However, Gen Z was excluded from the final analysis due to several reasons. First, the number of valid responses from this cohort was relatively low, limiting the reliability of statistical comparisons. Second, in line with research ethics, the survey only included participants aged 18 and above, which naturally restricts the representation of younger members of Gen Z. As a result, the final sample used in the analysis consisted of 680 respondents from Gen X and Gen Y.

Research instrument

A questionnaire was employed to address the formulated hypotheses in this research. The questionnaire comprised 36 questions. 12 questions related to demographic information while the main section consisted of 24 questions about using s-commerce to purchase goods and services. The questionnaire with respective sources for each construct is shown in Table 2. It incorporated questionnaire items from various research studies on s-commerce, specifically focusing on measuring trust (Tru), communication via SM (Com), and intention to use s-commerce for purchasing goods and services (ScI). These items were chosen to enhance the reliability and validity of the research model by building upon previous studies that have validated them for modeling the use of s-commerce. To indicate agreement, respondents were asked to use a Likert scale that ranged from 1 (strongly disagree) to 5 (strongly agree).

To map customers' experience (Exp), we used items from the Accenture survey (Accenture, 2022), which is built on the assumption that consumers blend their social experiences and e-commerce transactions through a single purchasing channel using an s-commerce platform. To indicate frequency, the scale ranged from 1 (never) to 5 (very often).

Before implementing the questionnaire survey, a pilot study involving 15 participants was undertaken. This test aimed to assess the clarity of each question and identify any issues that could arise when respondents complete the questionnaire. According to the feedback, only minor modifications were made to the language structure of some items.

Measurement Quality Assessment

The items' internal consistency was measured by Cronbach's α (CA: 0.76–0.92) and by the construct reliability (McDonald's omega) with similar values (CR: 0.77–0.92), both above the required limit of 0.70 (Gana & Broc, 2019). However, some factor loadings in the confirmatory factor analysis (CFA) are below the threshold of 0.5 (Cheung *et al*., 2024; Hair *et al*., 2021). Specifically, there were three items (Q2_1: 0.42, Q2_9: 0.19, Q2_10: 0.35) for Experience, one item (Q3_5: 0.44) for Communication, and one item (Q1_1: 0.44) for Trust. Therefore, these five items were excluded from the measurement instrument for further analysis. Table 3 provides information on how it looked with item reliability in the original data set and after discard-

ing the five problematic items. Table 4 then gives an overview of the investigated constructs and related selected items by generation.

Data analysis

The mediation model for constructs displayed in Figure 1 was estimated based on covariance-based structural equation modeling (CB-SEM) using the R package lavaan (Rosseel, 2012). This approach is relevant for factor-based models to verify the relationships established within the hypotheses (Dash & Paul, 2021; Hair *et al*., 2017). The constructs entered the structural model as latent variables. Their correlations range from 0.22 (for Exp and Com) to 0.52 (for Com and Tru and for Exp and ScI), which does not indicate problems with construct validity (Cheung *et al*., 2024). In the model, trust acts as a mediator and generation as a moderator for both stages of the mediation model (Hayes, 2018). Since the moderating variable is dichotomous (Gen X, Gen Y), the moderated mediation was investigated using multi-group analysis (Borau *et al*., 2015; Ryu & Cheong, 2017). The minimum required sample size of 200 (Dash & Paul, 2021) was exceeded for both generations.

Results

Mediation model testing

We performed a CB-SEM analysis for latent variables. The model corresponding to Figure 1 was adequate ($\chi 2$ statistic=416.1 with 146 degrees of freedom (df); Comparative fit index CFI: 0.953; Tucker-Lewis index TLI: 0.945; 95% confidence interval (CI) for Root mean square error of approximation RMSEA: (0.046, 0.058); Standardized root mean square residuals SRMR: 0.053) with recommended values of CFI>0.95, TLI>0.90, RMSEA<0.08 (Dash & Paul, 2021) and SRMR<0.08 (Gana & Broc, 2019). Table 5 shows the CB-SEM results for evaluating the direct effects of experience and communication on trust (Exp→Tru, Com→Tru; R^2=0.379) and experience, communication and trust on intention to use s-commerce (Exp→ScI, Com→ScI, Tru→ScI, R^2=0.386). Table 6 offers the estimates and significance tests of the indirect effects (Exp→Tru→ScI, Com→Tru→ScI) for assessing the mediation hypotheses HM1 and HM2. Based on the re-

sults in Tables 5 and 6, all formulated hypotheses H1–H5 and HM1–HM2 were supported for the total sample including both generations.

Multi-group analysis by generation

Considering the invariance of the measuring instrument (weak: p=0.066, strong: p=0.074, strict: p=0.107), we performed a multi-group CB-SEM analysis concerning generations ($\chi 2$ statistic=575.7 with df=292; CFI: 0.951; TLI: 0.943; 95% CI for RMSEA: (0.047, 0.060); SRMR: 0.055). Table 7 shows the multi-group CB-SEM results for evaluating the direct effects. In the case of the first stage with a trust response, R^2=0.467 for Gen X and R^2=0.306 for Gen Y, while in the case of the second stage with an s-commerce use intention as a dependent variable, R^2=0.443 for Gen X and R^2=0.354 for Gen Y. Hypotheses H2 to H4 (Exp→Tru, Exp→ScI, Com→Tru) were confirmed for both generations. However, the results indicated that hypothesis H5 (Com→ScI) is supported only in the case of Gen Y. For Gen X, the effect of communication on s-commerce use intention was statistically insignificant (p=0.254). Besides, for Gen Y, the effect of trust on s-commerce use intention was statistically insignificant (p=0.092) and hypothesis H1 was not confirmed. For better clarity, Figure 2 shows the significant relationships found for each generation.

Analogous to Table 6, Table 8 offers the estimates and significance tests of the indirect effects for assessing the mediation hypotheses HM1 and HM2 for the individual generations. Both hypotheses were confirmed only for Gen X. The insignificance of the results for Gen Y is not surprising considering the previous results presented in Table 7, where trust did not influence s-commerce use intention and, therefore, cannot be a mediator between the considered constructs and s-commerce use intention.

Table 9 shows the results of tests regarding the equality of individual effects, both direct and indirect, between generations. A statistically significant difference between generations (moderation effect of generation) was confirmed in three cases. Specifically, the results demonstrate that the generational cohort moderates the direct and indirect relationship between communication and intention to use s-commerce (HG4: p=0.026; HMG2: p=0.011). Generation moderates the mediation effect of trust on the relationship between experience and intention to use s-commerce (HMG1: p=0.026). Table 10 summarizes the evaluation of all fourteen hypotheses.

Discussion

This study examined the role of trust, communication via SM, and prior online experience in shaping consumers' s-commerce use intention, with a particular focus on generational differences. Our findings extend the existing literature by confirming the mediating effect of trust while also revealing distinct patterns between Gen X and Gen Y (see Figure 2).

Trust is widely recognized as a critical determinant of s-commerce adoption, influencing consumer confidence and reducing perceived risks (Rahman *et al*., 2020; Elshaer *et al*., 2024). Previous research has highlighted the importance of trust in driving s-commerce adoption, emphasizing that higher trust levels lead to increased purchasing intentions (e.g., Attar *et al*., 2022; Hajli, 2015; Rahman *et al*., 2020; Ventre *et al*., 2020). Our study corroborates these findings only for Gen X, where trust significantly mediates the relationship between communication, experience, and s-commerce use intention. However, for Gen Y, trust does not serve as a mediator, aligning with studies that suggest younger consumers rely less on traditional trust indicators and more on real-time social interactions (Alkhalifah, 2022; Tran & Strutton, 2019). While trust mediates behavioral intention for Gen X, younger cohorts may be more resilient to privacy concerns or more adept at interpreting online review credibility (Alharbi & Alkhalifah, 2024). This aligns with findings indicating that digital natives may favor peer interaction over formal indicators of trust. The statistical insignificance of trust in the decision-making process of Gen Y supports arguments from Molinillo *et al*. (2021) and Kim *et al*. (2023), who found that Millennials and younger consumers engage in digital transactions with lower trust dependence. This suggests that s-commerce platforms targeting Gen Y should emphasize community engagement rather than conventional trust-building mechanisms. These findings challenge previous trust-based adoption models (e.g., Al-Tit *et al*., 2020), which generally assume that trust plays a universal role across all demographic groups. Instead, our study highlights the need for generationally tailored trust-building strategies in s-commerce environments.

Our study further refines the existing knowledge on the role of communication via SM. Previous research has suggested that communication within social networks fosters consumer trust and purchase intentions (Dabbous *et al*., 2020; Sheikh *et al*., 2019). Our findings support this view but introduce a generational distinction. For Gen Y, communication via SM

has a significant direct effect on s-commerce use intention, supporting prior studies that emphasize the social and interactive nature of s-commerce among younger consumers (Bento *et al*., 2018; Dabija *et al*., 2018). For Gen X, communication via SM does not have a direct effect, but instead operates indirectly through trust. This aligns with findings from Herrando *et al*. (2019), who observed that older consumers rely on trust more heavily in digital transactions. A possible explanation for these results lies in the differing expectations of trust formation between generational cohorts. Prior studies (Doha *et al*., 2019; Rahman *et al*., 2020) indicate that older consumers require structured and verified trust indicators, while younger consumers favor peer recommendations, social validation, and interactive engagement. Our study empirically supports this distinction, reinforcing the importance of age-based trust-building mechanisms in s-commerce adoption strategies. These results suggest that firms should tailor their s-commerce engagement strategies. For younger consumers, businesses should prioritize interactive content, influencer marketing, and real-time peer interactions. For older consumers, emphasis should be placed on security assurances, verified reviews, and customer service responsiveness to build trust.

Prior studies also indicated that experience with online platforms enhances consumer confidence and reduces perceived risk (Shi & Chow, 2015; Jeyaraj *et al*., 2022). Our results support this notion, showing that experience positively affects both trust and s-commerce use intention across both generational groups. However, the relationship between experience and trust appears stronger for Gen X ($R^2 = 0.467$) than for Gen Y ($R^2 = 0.306$). This suggests that trust-building through prior online experience is more relevant for older users, whereas younger users rely more on external social validation from peers and influencers (Kapoor *et al*., 2018). These findings align with Shamim *et al*. (2024), who argue that experience-based trust formation is more pronounced among older generations due to higher perceived risks in digital transactions. The implications of this are clear: platforms targeting Gen X should focus on usability, data security, and reliability to foster trust, while platforms targeting younger consumers should leverage interactive and community-driven engagement.

A key contribution of our study is the empirical validation of generational differences in s-commerce adoption. While prior research suggested age-based variations in technology adoption (Hernández *et al*., 2011; Liébana-Cabanillas & Alonso-Dos-Santos, 2017), our findings provide statistical evidence that generational cohort moderates the relationships within the

s-commerce adoption model. The moderating effect of generation was statistically significant for the relationship between communication and s-commerce use intention and its indirect effect via trust. Similarly, the mediation effect of trust on the relationship between experience and s-commerce use intention was moderated by generation. These results align with findings from Al-Tit *et al*. (2020), who suggested that different age groups interact with s-commerce platforms in distinct ways. Our study further extends this idea by quantifying generational differences in trust formation, communication engagement, and experience. These results also emphasize that a one-size-fits-all approach to s-commerce adoption is ineffective and that platforms must consider generational preferences when designing engagement strategies.

Theoretical implications

This study contributes to the existing body of knowledge by integrating trust, prior online experience, and communication via SM into a comprehensive model of s-commerce use intention, validated on a quasi-representative sample from a country where s-commerce remains in its pre-adoption phase. Unlike previous studies conducted in mature digital markets (e.g., Rahman *et al*., 2020; Sharma *et al*., 2019), our findings reveal context-specific mechanisms that operate differently depending on generational cohort. By showing that trust mediates adoption behavior only for Gen X, while Gen Y relies more on direct social interactions, we respond to recent calls for more nuanced and demographically differentiated models of technology acceptance (e.g., Kim *et al*., 2023; Molinillo *et al*., 2021).

Furthermore, the study builds upon and extends trust-based models in s-commerce (e.g., Elshaer *et al*., 2024; Hajli *et al*., 2017; Sheikh *et al*., 2019) by introducing online experience as a key predictor of both trust and behavioral intention. Although some previous works (e.g., Chen *et al*., 2022; Doha *et al*., 2019) acknowledged the importance of online experience, our research is among the first to examine its mediating role through trust and how this varies across generations. By incorporating generational cohort theory as a moderating lens, the study goes beyond age as a demographic variable and offers a theoretically grounded explanation for observed behavioral differences, enriching the conceptual framework of s-commerce adoption.

Managerial implications

Our findings provide practical implications for organizations and professionals aiming to develop generation-sensitive strategies, especially in markets where s-commerce is still in its early phase. The results suggest that trust is a fundamental prerequisite for s-commerce adoption, particularly for Gen X users. Based on our results, trust plays a central role in shaping purchase intentions, confirming previous insights on the cautious approach of older consumers in digital settings (Doha *et al*., 2019; Elshaer *et al*., 2024; Shamim *et al*., 2024). Businesses targeting this cohort should prioritize actions that enhance credibility, such as implementing clear privacy policies, providing verified customer reviews, and emphasizing platform reliability.

Conversely, Gen Y shows stronger reliance on peer-driven interactions and social validation, with trust playing a limited mediating role. This supports previous observations (e.g., Alkhalifah, 2022; Bento *et al*., 2018) and highlights the importance of community-building features, influencer endorsements, and interactive content for younger users. Firms should leverage SM campaigns, UGC-driven promotions, and real-time feedback mechanisms to engage this demographic more effectively (Wu & Horng, 2022; Jeyaraj *et al*., 2022).

Moreover, both generations are positively influenced by prior online experience, suggesting that enhancing users' comfort and familiarity with digital platforms can benefit adoption across age groups (Rashid *et al*., 2020. This is particularly relevant in emerging s-commerce markets, where digital literacy and platform maturity may vary. With Czechia, for example, 88 % of the population regularly spend time in the online environment, and 78 % engaged in online purchasing in 2023 (Czech Statistical Office, 2024). These figures illustrate that the potential user base of s-commerce is not only substantial but also increasingly prepared to engage with digital platforms — provided they offer trustworthy and user-friendly experiences. Practitioners should thus consider onboarding tutorials, personalized content, and hybrid experiences that bridge traditional and s-commerce.

Finally, the participatory nature of s-commerce offers an opportunity for businesses to foster customer engagement. By facilitating reviews, discussions, and peer support, companies not only build trust but also generate valuable market intelligence. The dual focus on consumer empower-

ment and brand transparency should form the cornerstone of any s-commerce strategy aiming to serve a multigenerational audience.

Conclusions

This study examined the role of trust, communication via SM, and prior online experience in shaping consumers' s-commerce use intention, with a particular focus on generational differences. By employing multi-group SEM on a quasi-representative sample from an emerging s-commerce market, the study revealed that while trust mediates adoption behavior for Gen X, Gen Y relies more on direct peer-driven interactions.

These findings advance the current understanding of s-commerce by showing that adoption mechanisms vary across generational cohorts. The research thus challenges the dominant one-size-fits-all perspective in trust-based digital commerce models and offers empirical support for generational cohort theory as a more suitable lens for examining user behavior. In doing so, the study contributes a nuanced and demographically sensitive model of s-commerce adoption that reflects context-specific dynamics and adds depth to the global discourse on digital trust and engagement.

This paper makes a significant contribution by redefining how platforms and businesses approach consumer segmentation, emphasizing that effective s-commerce strategies must align with the generational logic of trust formation, social validation, and online experience. These insights are especially relevant for businesses operating in countries where s-commerce adoption is still emerging.

Research limitations

Despite its contributions, the study has several limitations. It focused solely on Facebook and Instagram users, which may exclude behaviors tied to other platforms. Although the sample was designed to be quasi-representative and achieved a balanced distribution between Gen X and Gen Y, it does not fully reflect the characteristics of the Czech population. The use of quota sampling, while practical and efficient (Burns *et al*., 2017), limits the generalizability of findings beyond the studied segments. Due to the nature of the issue, we chose CB-SEM, which does not have as much predictive ability as PLS-SEM (Dash & Paul, 2021; Hair *et al*., 2017). Fur-

thermore, even though the SEM model demonstrated a good overall fit, it relies on the assumption of linear relationships between constructs, potentially overlooking more complex or non-linear effects, which may not fully capture the complexity of real-world digital behavior. Lastly, this study operationalizes UGC through the construct of communication via SM, although characteristics such as the sheer volume of UGC or the number of active users on a platform may independently influence perceived trust and behavioral intention. These contextual, platform-level factors — while partially embedded within the communication construct — could be further isolated in future models to more accurately capture their nuanced role in shaping s-commerce adoption.

Future research

Future research should expand the conceptual model by incorporating additional variables such as platform familiarity, privacy concerns, or brand loyalty. Cross-platform and cross-cultural comparisons could offer valuable insights into whether generational patterns identified here persist in other digital and geographic contexts. Including older cohorts, such as Baby Boomers, or focusing on specific user groups within Central and Eastern Europe, would also enhance the explanatory power of future studies and support the development of more inclusive s-commerce strategies.

Although Gen Z was excluded from the current analysis due to the limited sample size and ethical considerations, this cohort represents a promising direction for future research. Its increasing digital fluency, early exposure to SM, and evolving financial independence may give rise to distinctive patterns of trust formation and engagement with s-commerce. Future studies could explore how these characteristics influence adoption behaviors and whether the established generational logic of trust and communication applies equally to this youngest consumer segment.

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Compliance with ethical standards

This article does not contain any studies with human participants or animals performed by the authors. Extracting and inspecting publicly accessible files (scholarly sources) as evidence, before the research began no institutional ethics approval was required.

Data availability statement

All data generated or analyzed are included in the published article. The raw data supporting the conclusion of this article will be made available by the authors, without undue reservation. The raw anonymized data can be provided by emailing the primary author.

Author contributions

All listed authors have made a substantial, direct and intellectual contribution to the work, and approved it for publication. The authors take full responsibility for the accuracy and the integrity of the source analysis.

Conflict of interest statement

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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Annex

Table 1. Basic characteristics of respondents

Characteristic	Initial sample number	Initial sample proportion	Research sample number	Research sample proportion
Gender				
Male	386	51.5%	347	51.0%
Female	364	48.5%	333	49.0%
Generation				
X (1965–1982)	343	45.7%	343	50.4%
Y (1983–2000)	337	44.9%	337	49.6%
Z (only adults, 2001–2005)	70	9.3%		
Education				
Without high school diploma	185	24.7%	121	17.8%
With high school diploma	333	44.4%	327	48.1%
University degree	232	30.9%	232	34.1%

Table 2. Questionnaire items

Construct	Items	Source
Trust (Tru)	*Q1_1: Social media meet my expectations.* *Q1_2: Social media are trustworthy.* *Q1_3: I find social commerce platforms reliable.* *Q1_4: I believe that social commerce platforms keep my personal data safe.* *Q1_5: I am willing to give my private information to social commerce platforms.*	*Al-Tit et al. (2020), Hajli (2015)*
Experience (Exp)	*Q2_1: I shop with the use of an app/catalog.* *Q2_2: I shop with the use of shopping posts on social media.* *Q2_3: I shop with the use of gamification.* *Q2_4: I shop with the use of virtual reality.* *Q2_5: I shop with the use of a live stream.* *Q2_6: I shop based on posts from my contacts on social media.* *Q2_7: I shop with the use of group buying.* *Q2_8: I shop based on contact with a seller.* *Q2_9: I shop with the use of reviews and/or ratings on the internet.* *Q2_10: I shop with the use of a marketplace.* *Q2_11: I shop with the use of reviews and/or recommendations made by influencers.*	*Accenture (2022)*
Communication via social media (Com)	*Q3_1: Recommendations of my friends on social media are reliable.* *Q3_2: Forums and communities of my friends on social media are trustworthy.* *Q3_3: Ratings and reviews of my friends on social media are reliable.*	*Al-Tit et al. (2020), Hajli (2015), Sharma et al. (2019), Ventre et al. (2020)*

Table 2. Continued

Construct	Items	Source
Intention to use s-commerce (ScI)	*Q3_4: I trust my friends' communities/groups on social media.* *Q3_5: I share my status and pictures with my friends on social media.* *Q4_1: I plan to visit social commerce platforms.* *Q4_2: I intend to buy goods and services on social commerce platforms.* *Q4_3: I will consider buying goods and services on social commerce platforms in the future.*	*Dabbous et al. (2020)*

Table 3. Reliability of items and summary statistics for the investigated variables

	Data originally collected					Data after discarding problem items				
Var.	**It.**	**M**	**SD**	**CR**	**FLs**	**It.**	**M**	**SD**	**CR**	**FLs**
Exp	11	2.12	0.59	0.83	0.19– 0.73	8	1.81	0.67	0.86	0.55–0.74
Com	5	3.25	0.59	0.80	0.45–0.74	4	3.30	0.61	0.82	0.72–0.75
Tru	5	2.96	0.63	0.77	0.44–0.73	4	2.82	0.68	0.77	0.57–0.74
ScI	3	2.87	0.91	0.92	0.87–0.92	3	2.87	0.91	0.92	0.87–0.91

Note. Var.–variable, It.–number of items, M–mean, SD–standard deviation, CR–construct reliability, FLs–factor loadings

Table 4. Reliability of items and summary statistics for the variables by generation

	Gen X					Gen Y				
Var.	**It.**	**M**	**SD**	**CR**	**FLs**	**It.**	**M**	**SD**	**CR**	**FLs**
Exp	8	1.80	0.67	0.87	0.56–0.74	8	1.82	0.66	0.86	0.53–0.78
Com	4	3.29	0.59	0.82	0.69–0.77	4	3.31	0.62	0.82	0.70–0.80
Tru	4	2.80	0.66	0.77	0.64–0.71	4	2.83	0.70	0.77	0.50–0.78
ScI	3	2.88	0.90	0.92	0.85–0.96	3	2.87	0.92	0.91	0.87–0.90

Note. Var.–variable, It.–number of items, M.–mean, SD–standard deviation, CR–construct reliability, FLs–factor loadings

Table 5. Evaluation of direct effects using SEM for the whole research sample

Relationship	Effect	Std. β	SE	p
Exp→Tru	0.253	0.342	0.036	<0.001
Com→Tru	0.414	0.441	0.050	<0.001
Exp→ScI	0.455	0.368	0.054	<0.001
Com→ScI	0.292	0.186	0.073	<0.001
Tru→ScI	0.408	0.244	0.091	<0.001

Table 6. Evaluation of indirect effects using SEM for the whole research sample

Path (Indirect)	Effect	Std. β	SE	p
Exp→Tru→ScI	0.103	0.083	0.025	<0.001
Com→Tru→ScI	0.169	0.107	0.040	<0.001

Table 7. Evaluation of direct effects by generation using multi-group SEM

	Gen X				Gen Y			
Path (Direct)	Effect	Std.β	SE	P	Effect	Std.β	SE	p
Exp→Tru	0.281	0.337	0.055	<0.001	0.209	0.328	0.045	<0.001
Com→Tru	0.505	0.491	0.076	<0.001	0.345	0.414	0.065	<0.001
Exp→ScI	0.371	0.303	0.075	<0.001	0.519	0.417	0.078	<0.001
Com→ScI	0.119	0.079	0.104	0.254	0.449	0.276	0.106	<0.001
Tru→ScI	0.597	0.407	0.126	<0.001	0.232	0.119	0.138	0.092

Table 8. Evaluation of indirect effects by generation using multi-group SEM

	Gen X				Gen Y			
Path (Indirect)	Effect	Std.β	SE	p	Effect	Std.β	SE	p
Exp→Tru→ScI	0.168	0.137	0.045	<0.001	0.049	0.039	0.029	0.098
Com→Tru→ScI	0.302	0.200	0.073	<0.001	0.080	0.049	0.048	0.095

Table 9. Evaluation of the moderation effect of generation

	Gen X vs Gen Y			
Relationship	Effect	Std. β	SE	p
Exp→Tru	0.072	0.010	0.071	0.309
Com→Tru	0.161	0.077	0.100	0.107
Exp→ScI	-0.148	-0.133	0.108	0.171
Com→ScI	-0.330	-0.197	0.148	0.026
Tru→ScI	0.365	0.288	0.187	0.051
Exp→Tru→ScI	0.119	0.098	0.053	0.026
Com→Tru→ScI	0.222	0.150	0.087	0.011

Table 10. Evaluation of the research hypotheses

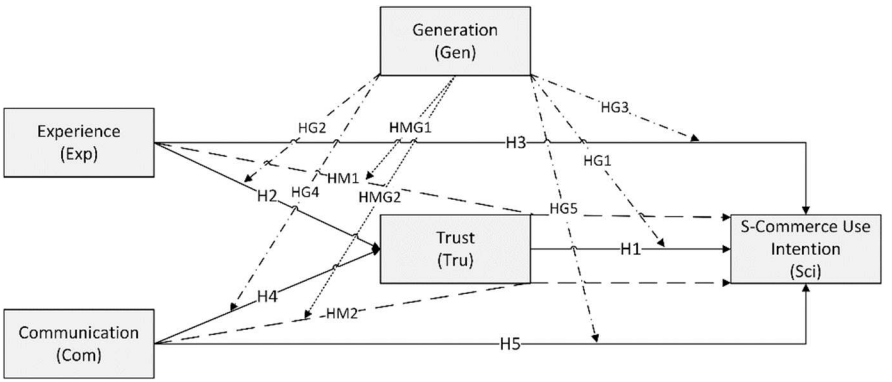
Hypothesis	Relationship	Results	Total	Gen X	Gen Y
H1	Tru→ScI	Tables 5&7	S	S	N
H2	Exp→Tru	Tables 5&7	S	S	S
H3	Exp→ScI	Tables 5&7	S	S	S
H4	Com→Tru	Tables 5&7	S	S	S
H5	Com→ScI	Tables 5&7	S	N	S
HM1	Exp→Tru→ScI	Tables 6&8	S	S	N
HM2	Com→Tru→ScI	Tables 6&8	S	S	N

Table 10. Evaluation of the research hypotheses

Hypothesis	Relationship	Results	Total	Gen X	Gen Y
HG1	Tru→ScI moderated by Gen	Table 9	N		
HG2	Exp→Tru moderated by Gen	Table 9	N		
HG3	Exp→ScI moderated by Gen	Table 9	N		
HG4	Com→Tru moderated by Gen	Table 9	N		
HG5	Com→ScI moderated by Gen	Table 9	S		
HMG1	Exp→Tru→ScI moderated by Gen	Table 9	S		
HMG2	Com→Tru→ScI moderated by Gen	Table 9	S		

Note: S–Supported, N–Not supported

Figure 1. Scheme of hypotheses



Note: Solid line for direct effects (H1–H5), dashed line for mediation effects (HM1, HM2), dash-dotted line for moderation effects (HG1–HG5), dotted line for moderation effects in mediation (HMG1, HMG2)

Figure 2. Scheme of significant effects by generation