

**EXPLORING THE RELATIONSHIP BETWEEN THE
GENERATION Z CONSUMERS' DESIRE TO LEARN AND
OPENNESS TO TECHNOLOGY**

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Abstract: *This study explores the relationship between the desire to learn and openness to technology among Generation Z consumers. As a digitally native generation, Generation Z has grown up in an era of rapid technological advancement. This has influenced their attitudes and behaviors towards learning and technology adoption. The aim of this research is to investigate whether there is a correlation between the desire to learn and openness to technology among Generation Z consumers. The research employed a quantitative survey method to collect data from a diverse sample of Generation Z*

consumers. The survey included measures of desire to learn, openness to technology, and demographic information. Data analysis was conducted using Pearson correlation and regression analysis to explore potential associations between motivation and openness to technology. The results show that Engagement and Desire to Learn are significant predictors for perceived usefulness. Related to the predictors of attitude and intentions to use, results showed that Engagement ($R^2 = 0.19$, $p < 0.05$) and Eagerness to Learn ($R^2 = -0.20$, $p < 0.05$) were predictors for attitude toward mobile apps. On the other side, engagement ($R^2 = 0.17$, $p < 0.01$), fearlessness ($R^2 = -0.21$, $p < 0.01$), and Eagerness to Learn ($R^2 = -0.14$, $p < 0.05$) were significant predictors for the intention to use mobile apps in the future. These findings have important implications for marketers, educators, and policymakers. Understanding the relationship between the desire to learn and openness to technology can help organizations develop targeted strategies to engage Generation Z consumers effectively.

Keywords: *generation Z; consumers' desire to learn; openness to technology.*

Introduction

The progress of today's societies requires a level of transformation in everything through which individuals form and develop not only knowledge, but also new skills and competences to face and respond to new demands and situations (Selingo, 2018). In this dynamic of technology, the field of sales has become increasingly diversified to meet the demands and needs of the Generation Z consumer. This diversity is massively influenced by this technology dependence of consumers (Fisher, 2018). Generation Z consumers are true digital natives, characterized by a hyper-cognitiveness present in all areas of life. They demand the need for change even in terms of new ways to shop. The development of technology that is available to many organizations has led them to build innovative programs, applications and new ideas to speed up and increase the

marketing process and the sale of a product. One of the most important actions is reflected in the investment in digital resources to provide new ways of action. Purchase experience technology, which consumers widely exploit to increase or accelerate the value process, but technology can promote or develop new skills. Generation Z consumers are hyper-connected individuals with digital and all Internet resources, have high expectations regarding learning progress, show a high level of independence and are actively involved in solving new situations and problems (Hernandez-de-Menendez et al., 2020).

The consumer profile can be seen as a pattern of behavior that a person adopts for searching, buying, using, evaluating and abandoning the products/services that are expected to satisfy their needs. The analysis of the consumer profile in the current context is particularly important because it encompasses the requirements and preferences of customers and contributes to the development of the marketing and advertising process. Through the purchase decision, consumers influence sales and even the profile of a company, and therefore any marketing and communication activity must be analyzed and carried out in relation to their needs. Customer behavior analysis refers to how certain resources of time, money, effort, emotional involvement are consumed or allocated to the purchase of various products or services.

Among the dimensions that define purchase behavior, the most important are: purchase reasons, buyer references, purchase intentions, purchase habits, consumption habits; buyer attitudes, brand image (Escriba-Perez et al., 2017). Analyzing the positive impact on consumers requires an understanding of the nature of consumer knowledge of the effects that new technologies may have on consumer information and knowledge of how consumers may respond to certain. The level of customer satisfaction is mainly determined by the optimal response to their requests and the speed of solving problems that arise in the process of purchasing goods. At the same time, the degree of employee satisfaction increases with the ease of performing work tasks and the existence of effective employee-client communication (Prothero et al., 2011).

The analysis of the purchase act of the concepts of buyer, consumer, purchase behavior, consumption behavior and the factors that influence the purchase decision, as well as the relationship between the consumer and the brand are important

elements for the positive impact on the physical and social environment.

Openness to technology

The digital society we live in, also called the information society, is driven by information and communication technologies that allow people to produce and share data without limits. This digital society also has a visible impact on consumer psychology, as it has given rise to a consumer profile that shows increased openness/availability towards the use of digital in the purchase of products. According to Warren, digital natives are guided by eight standards derived from their constant contact with technology: freedom, personalization, control, integrity, collaboration, entertainment, speed and innovation (Warren, 2007).

Today's environment is now dominated by all kinds of digital devices such as computers, smartphones, cameras, iPads and so on. Depending on the predilection for media use, individuals can thus be divided into three categories: traditional (low use), intermediate (medium use) and multimedia (high use) (Valkenburg & Taylor, 2018). According to Warren (2007), new technologies have reshaped the way adults relate to shopping or the way they find information or even plan personal activities. Although it is well known that the excessive use of technology can have negative effects on its users, such as low concentration, lack of attention, anxiety or even obesity and sleep disorders (Naidoo & Raju, 2012), it is recognized that to the same extent, moderate and intentional use of technology can provide multiple benefits to its users, including savings in time spent shopping, or easy access to large amounts of information and ease of purchase.

According to studies by Browne, Durrett and Wetherbe (2014), the shopping experience has changed a lot over the years, and the number of consumers shopping online has increased greatly, showing great openness to using technology. People exchange information through smart phones, laptops and tablets and on the other hand, the sales field uses various innovative applications to improve the consumer buying experience (Priporas et al., 2017).

Desire to learn

Generation Z are individuals born between 1995 and 2010 and are often referred to as digital natives due to their early exposure to

the internet and social media. In essence, Generation Z is characterized as a hypercognitive generation, proficient in connecting various sources of information and seamlessly integrating both offline and virtual experiences (Francis & Hoefel, 2018). This generation views consumption as a medium for self-expression, valuing accessibility to products and services rather than mere possession. Nevertheless, when it comes to products and technology, they are willing to invest in premium services and products that emphasize their uniqueness.

Research has indicated that Generation Z shows a strong inclination towards technology, particularly when it comes to utilizing mobile phones for shopping (Priporas et al., 2017). The predominant mode of purchasing products for this generation is through online channels (Bilgihan, 2016; Priporas et al., 2017), showing an interest in personalized applications that serve to their specific needs (Bilgihan, 2016). Virtual communication is their preferred method of interaction (Schroth, 2019), leading to the emergence of online communities where they connect based on shared causes and objectives (Mahapatra et al., 2022).

In relation to education, Szymkowiak et al. (2021) provide an insight into the role that technology and the internet play in this regard for Generation Z. They are more likely to use the internet to learn new things unlike previous generations. In this sense, technology facilitates easier access to education and in relation to one's learning pace as opposed to traditional education (Szymkowiak et al., 2021). These characteristics have significant implications for Generation Z's engagement with education and the work environment. They display a strong inclination towards acquiring new knowledge and actively participating in the learning process, favoring an experiential and logic-driven approach (Hampton & Keys, 2016). Simultaneously, their preference for learning models supported by digital tools underscores their keenness to incorporate technology into their educational experiences (Andheska & Sari, 2022).

The proposed hypotheses were derived from the analysis of existing literature:

H1. There is a correlation between the motivation indicators and the acceptance of technology.

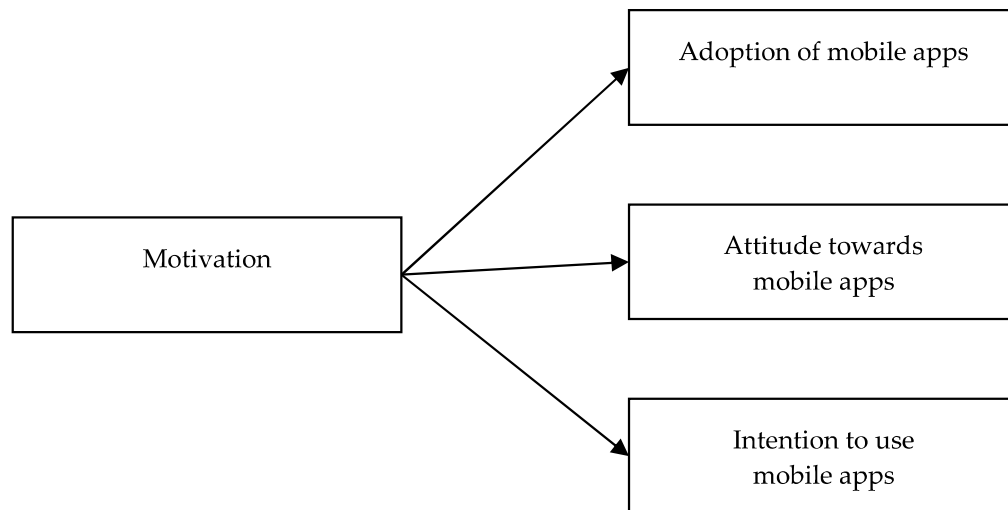
H2. There is a correlation between the motivation indicators, attitude and intention to use mobile apps

H3. *Motivation indicators are predictors for technology acceptance.*

H4. *Motivation indicators are predictors for attitude and intention to use mobile apps*

Additionally, Figure 1 illustrates the conceptual research model that is built upon these hypotheses.

Figure 1. Conceptual model



Materials and methods

Participants

The data used in this study, covering the period from January 2023 to June 2023, were extracted from an ongoing extensive project on the digital behavior of Romanian consumers. The research comprised a total of 30 participants, all of whom responded to the survey, resulting in a 100% response rate. All the questionnaires that were completed were considered valid. Table 1 shows an overview of the demographic characteristics of the sample.

Table 1. Respondents' demographic characteristics

Demographic characteristics	Frequency	N
Gender		

Females	67%	20
Males	33%	10
Education		
Bachelor's degree	20%	6
Master's degree	40%	12
PhD	40%	12

Survey Procedure

Google Forms were utilized to design the questionnaires employed in assessing technology acceptance and consumers' openness towards technology. Conversely, we utilized the purchased version of the AMI inventory for the measurement process and implemented it on the provider platform. Participation in the current research was entirely voluntary.

Data collection involved 30 Generation Z consumers from Romania and was conducted through two methods: (1) distributing the study link via Social Media or email to specific individuals and (2) utilizing the snowball technique. The criteria for inclusion involved the selection of participants who fell within the age range of 18 to 23 years, as defined by the Generation Z (Dolot, 2018). Also, demographic information, including gender and age was gathered.

All participants were provided with detailed information regarding the study's objective, which focused on collecting data regarding their openness to technology and their motivation. They were informed about the study procedure, instructions, and assured about the confidentiality of their data. Additionally, participants were explicitly informed that the researchers were solely interested in their opinions, and the research data would be used exclusively for data analysis purposes. They were also reminded that their participation in this research did not require any obligation to participate in future stages. Prior to completing the questionnaires, the included participants provided their agreement by signing the written informed consent form number 94/08.12.2021.

Measures

The measures utilized in this study were implemented in a two-step process.

In the first step, respondents were asked to complete the *Achievement Motivation Inventory* (AMI)[®] on the provider's platform. AMI[®] is an inventory with a very broad applicability, designed to measure the dimensions attributed to the construct of performance motivation, particularly in work-related contexts and professional areas (not limited to these), which emphasize performance. Thus, it enables a correct and comprehensive understanding of performance motivation by utilizing personality coordinates and certain behavioral preferences. The long form consists of 170 verbal items, with a Likert scale response format of 7 points. The results are subsequently grouped into 17 structural scales, as well as a global motivational index.

AMI[®] includes a total of 17 scales and a global motivational index: BE - Perseverance; DO - Dominance; EN - Engagement; EZ - Confidence in Success; FX - Flexibility; FL - Flow; FU - Fearlessness; IN - Internality; KA - Compensatory Effort; LS - Pride in Productivity; LB - Eagerness to Learn; SP - Preference for Difficult Tasks; SE - Independence; SK - Self-Control and Self-Discipline; ST - Status Orientation; WE - Competitiveness; ZS - Goal Setting. The questionnaire was validated for the Romanian population using Test Central (2005). The internal reliability of AMI has been demonstrated to be at a very good level, with a Cronbach's α of 0.98 ($M = 45.1$, $SD = 7.83$).

In the second step, respondents were asked to complete the Technology Acceptance Model (TAM), a scale measuring consumers attitude towards technology, and a scale measuring the consumers intention to use.

The Technology Acceptance Model (TAM) is a widely recognized theoretical framework in the field of information systems and technology management. It was initially proposed by Fred Davis in 1989 and has since been expanded and refined by various researchers. TAM aims to explain and predict individuals' acceptance and usage of technology by examining the underlying factors that influence their behavior. The model posits that perceived usefulness (PU) and perceived ease of use (PEOU) are the key determinants of technology acceptance (Marangunić & Granić, 2015; Surendran, 2012). Perceived usefulness refers to the extent to which an individual believes that using a particular technology will enhance their job performance or make their tasks easier. Perceived ease of use, on the other hand, refers to the degree to which an individual believes that using the technology

will be effortless and free from complexity (Marangunić & Granić, 2015).

TAM suggests that individuals' attitudes towards using technology are influenced by these two factors. Positive attitudes towards usefulness and ease of use are more likely to result in a higher intention to use the technology, which, in turn, leads to actual technology adoption and usage. TAM has been widely applied and validated in various domains, including e-commerce, healthcare, education, and many others. It has served as a foundation for the development of subsequent models and frameworks, such as the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh & Zhang, 2010). Items used in this research were adapted after Lai & Li (2005) with examples of items such as "I can accomplish my daily tasks more easily using mobile apps" for perceived usefulness factors and "Overall, I believe mobile apps are easy to use" for perceived ease of use factor. The internal reliability of TAM has been demonstrated to be at a very good level, with a Cronbach's α of 0.94 for the perceived usefulness factor ($M = 2.90$, $SD = 1.63$) and a Cronbach's α of 0.94 for the perceived ease of use factor ($M = 2.26$, $SD = 1.71$).

Attitude towards the use of mobile applications

To test the attitude towards the use of mobile applications we use 3 items adapted after Lai & Li (2005) with examples of items such as "In my opinion, it is desirable to use mobile apps" or "Overall, my attitude towards mobile apps is favorable". The internal reliability of the attitude scale has been demonstrated to be at a very good level, with a Cronbach's α of 0.97 ($M = 2.31$, $SD = 1.33$).

Intention to use mobile apps

To test the intention to use mobile apps we again used 3 items adapted after Lai & Li (2005) with examples of items such as "I will use mobile apps on a regular basis in the future." or "I will frequently use mobile apps in the future.". The internal reliability of the scale has been demonstrated to be at a very good level, with a Cronbach's α of 0.87 ($M = 2.31$, $SD = 1.14$).

Consumer profile

The section on consumer profile comprised questions aimed at evaluating the consumer profile through a combination of Likert scales and descriptive single-choice questions. Prior to their

inclusion in the survey, these questions underwent a pretest in an earlier stage and were subsequently refined based on preliminary analysis. Some questions were rephrased to enhance comprehension, while others had their response options adjusted to better align with the research objectives. The consumer profile questions were divided as follows:

- one 7-Likert item evaluating the consumers' openness to use new apps developed by brands: “How interested are you in using an application for online warranty management of purchased products instead of the papers received from the store? Please use the scale from 1 to 7, where 1 means "not at all interested" and 7 means "totally interested".”
- one 7-Likert item evaluating consumers' openness to use warranty management apps instead of traditional warranty management: “How important is it to you for a store to have online shopping apps? Please use the scale from 1 to 7, where 1 means "not at all important" and 7 means "very important".
- one single choice question evaluating the payment habits (“In general, how do you usually pay for the products you purchase?”) with the following type of answers: “cash”, “card”, “mobile or internet banking”, and “meal vouchers”.
- one single choice question evaluating the loyalty cards usage (“Do you usually use loyalty cards or apps specific to the stores where you shop?”) with answers as “I don’t use loyalty cards”, “Sometimes”, “Most often”, and “Yes, every time”.

Demographic questions

Finally, we collected gender, age and education for the demographic information.

Results

The presentation of the findings is structured into two main sections: (1) an analysis of the consumer profile, encompassing descriptive and preliminary results, and (2) hypothesis testing.

Descriptive results

The examination of the consumer profile involved an analysis of respondents' shopping habits and their attitudes towards digital applications. When considering consumers' receptiveness to using

loyalty cards, 50% of the respondents reported utilizing them frequently, while 28.6% indicated occasional usage. The remaining 21.4% confirmed using loyalty cards consistently. In terms of payment methods, 71.4% of the participants reported using cards for payment, 21.4% utilized mobile banking apps, and only 7.1% preferred cash transactions. These findings underscore a clear inclination among consumers towards modern payment methods as opposed to traditional ones. When it comes to the importance consumers place on shopping apps for stores, there is a strong indication of high interest among them ($M = 6.19$, $SD = 0.98$). Regarding the adoption of modern warranty management solutions, again we found a high interest ($M = 6.11$, $SD = 0.89$) in using an app instead papers received from the store.

Research Hypotheses

H1. *There is a correlation between the motivation indicators and the acceptance of technology.*

In order to examine the relationship between motivation indicators and the adoption of technology, Pearson Correlation analysis was conducted. The results revealed that there were no significant correlations between any of the motivation indicators and the acceptance of technology (Table 2). This suggests that the motivation factors assessed in the study do not appear to have a direct influence on the willingness or likelihood of individuals adopting new technologies.

H2. *There is a correlation between the motivation indicators, attitude and intention to use mobile apps*

Pearson correlation analysis was conducted to explore the relationship between motivation indicators and attitudes towards mobile apps, as well as the intention to use mobile apps. The results revealed several noteworthy findings. Firstly, a positive correlation was observed between attitude and indicators such as dominance ($r = .40$, $p < .05$), engagement ($r = .39$, $p < .05$), and the preference for difficulty ($r = .42$, $p < .05$). This suggests that individuals with a more favorable attitude towards mobile apps tend to exhibit higher levels of dominance, engagement, and a preference for challenging experiences. Secondly, in terms of the intention to use mobile apps, positive correlations were found with indicators such as dominance ($r = .39$, $p < .05$), engagement ($r = .43$, $p < .05$), flexibility ($r = .42$, $p < .05$), and status orientation ($r = .50$, $p < .05$). This implies that individuals who express a stronger intention to use mobile apps also tend to

display higher levels of dominance, engagement, a preference for flexible experiences, and a focus on social status. These findings suggest that certain motivation indicators play a role in shaping both attitudes towards mobile apps and the intention to use them. By identifying these correlations, it provides valuable insights into the factors that influence individuals' adoption and usage of mobile apps. Results are presented in Table 3.

H3. Motivation indicators are predictors for technology acceptance.

A linear regression analysis was conducted in order to determine the significant predictors associated with the two factors of technology acceptance. The findings of the study revealed that when it came to the perceived usefulness factor, both engagement ($R^2 = .22$, $p < .05$) and desire to learn ($R^2 = -.24$, $p < .01$) emerged as significant predictors. In other words, individuals who exhibited higher levels of engagement and a stronger inclination towards learning were more likely to perceive the technology as useful. Conversely, when examining the perceived ease of use factor, it was found that none of the motivation factors were predictors for ease of use. Results obtained for each predictor can be seen in Tabel 4.

H4. Motivation indicators are predictors for attitude and intention to use mobile apps

A multiple linear regression analysis was conducted to identify the predictors for both attitude and intention to use mobile apps. The results have shown that engagement ($R^2 = 0.19$, $p < 0.05$) and Eagerness to Learn ($R^2 = -0.20$, $p < 0.05$) were predictors for attitude towards mobile apps. On the other side, engagement ($R^2 = 0.18$, $p < 0.01$), fearlessness ($R^2 = -0.21$, $p < 0.01$), and Eagerness to Learn ($R^2 = -0.14$, $p < 0.05$) were significant predictors for the intention to use mobile apps in the future. Results are presented in Tabel 5.

Conclusions and discussions

Today's society for Generation Z has built a favorable environment for digitization, which is a necessary element in the context of how everyday life is carried out. Therefore, the acceptance of technology in their lives is not only a significant factor that influences social interactions but also contributes to the entry into the task and increased engagement. Through predictors such as desire to learn, pride in performance and

commitment to the task, this openness and acceptance of technology in everyday life contributes to the improvement of the social experience but also to the efficiency of communication, increasing the level of involvement. Over the years, technology has brought with it a higher level of dominance and has also been a challenge for Gen Z to keep up with social changes. Because this generation presents a lower level of attention, they need a higher level of commitment to their daily routines and tasks, these changes in their behaviors and emotions contributing to increased task performance. Our results reinforce the idea that there is a correlation between motivation and the adoption of technology in the lives of Generation Z. This research also comes with new insights in the field of openness to the use of technology, while most of the task demands focus more on digitized approaches.

First, the present study provides new insights linking Gen Z's attitudes toward technology and dominance, commitment, and preference for difficulty. According to our results, technology is an important aspect that today's society needs to consider if they want to improve the quality of life of Generation Z. The results are consistent with the demands of this generation showing that digitization at this time has a significant contribution. However, commitment and willingness to learn are the factors that determine the perception of technology use. As previous research has shown, this can be explained by the fact that when Gen Z faces new tasks, they show a desire to learn and persist in the task, these elements influencing them to perceive even more and correctly utility of technology.

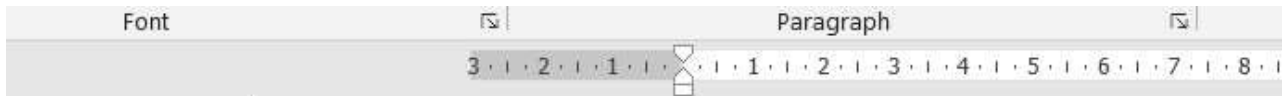
Second, our research highlights the significant predictors of technology acceptance, ease, and intention to use technology, such that commitment, pride of performance, and willingness to learn are necessary conditions for increasing technology acceptance. The use of these technological elements can have multiple contributions to the performance of life, as they facilitate access to various services that are considered important for this generation. Because these factors influence not only the acceptance of technology but also the intention to use the technology in certain ways. However, what may be an important predictor of technology acceptance towards work tasks is the commitment and willingness to learn that consumers perceive in handling new situations. Having a positive impact on this generation's learning performance will keep them coming back because of their positive experiences with certain technology

elements. With a serious commitment to the task, a Gen Z consumer will become a loyal consumer and, further, a consumer who will identify with the technology.

The findings of this research also have some important psychoeducational implications for performance enhancement and social adaptation. The economic market should focus on developing user-friendly digital services that are easy to use and require minimal effort. This may include designing learning aids that are intuitive and simple, providing clear instructions and support. This can help them develop trust and loyalty to embrace the technology, and thus lead to nurturing the success of digital applications.

So, Gen Z consumers should develop the cognitive and instrumental efforts needed to use technological services, this can contribute to decision-making and eliminate the fear of the new or unknown for this technological field, the development of technological services being centered on the consumer and efficiency and performance. Understanding the relationship between the willingness to learn and the openness to accept technology enables the development of effective and accurate strategies and tools for Gen Z consumers. Technology can also enable the construction and design of innovative learning experiences that correlate with Gen Z interests and motives , influencing the development of a more motivating and effective social and educational space. In conclusion, digitization is not just a periodic current, it represents a necessary solution that makes consumers resist in a competitive environment, technology being perceived as an opportunity to gain persistence and motivation in work tasks.

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Table 2. Correlation between motivation indicators and technology accept

	M	SD	1	2	3	4	5	6	7	8
BE	44.4	9.71	-							
DO	40.0	9.32	0.532**	—						
EN	45.9	8.96	0.578**	0.698***	—					
KA	46.6	9.52	0.622***	0.606***	0.843***	0.806***	0.708***	0.744***		
LS	52.3	11.00	0.739***	0.747***	0.848***	0.871***	0.846***	0.845***		
LB	45.3	8.49	0.542**	0.813***	0.771***	0.874***	0.689***	0.763***		
SP	44.2	8.61	0.612***	0.769***	0.756***	0.772****	0.809***	0.822***		

Journal Plus Education Vol. XXXII, no.Special Issue/ 2023

ZS	46.0	9.62	0.640***	0.793***	0.799***	0.898***	0.819***	0.887***	0.608
PE	2.90	1.63	0.023	0.330	0.358	0.146	0.213	0.234	0.069
PE	2.26	1.71	0.101	0.299	0.242	0.078	0.151	0.228	0.111

Notes: ***p < .001, **p < .01, *p < .05

BE - Perseverance; DO - Dominance; EN - Engagement; EZ - Confidence Internality; KA - Compensatory Effort; LS - Pride in Productivity; LB - ESK - Self-Control and Self-Discipline; ST - Status Orientation; WE - Perceived ease of use

Journal Plus Education Vol. XXXII, no.Sj

E	45	8.9	0.57	0.69	—	
N	.9	6	8**	8***		
E	47	10/	0.67	0.83	0.84	
Z	.0	.1	4***	0***	9***	
F	45	7.9	0.80	0.76	0.77	0.85
X	.2	8	7***	9***	2***	***
F	45	8.8	0.63	0.72	0.76	0.84
L	.2	8	9***	1***	5***	***
F	39	8.2	0.76	0.55	0.60	0.66
IT	6	5	2***	1**	1***	***

SP	44	8.6	0.61	0.76	0.75	0.772	0.80	0.82	0.74	0.74
	.2	1	2***	9***	6***	****	9***	2***	0	3***
S	42	8.2	0.61	0.79	0.51	0.715	0.70	0.61	0.69	0.60
E	.2	4	0***	1***	9**	***	7***	9***	3	9***
S	45	8.9	0.78	0.68	0.79	0.773	0.79	0.73	0.79	0.80
K	.0	4	4***	3***	0***	***	0***	3***	7	0**
S	46	11.	0.51	0.83	0.79	0.896	0.74	0.73	0.42	0.54
T	.4	1	4**	7***	5***	***	8***	2***	7	4**

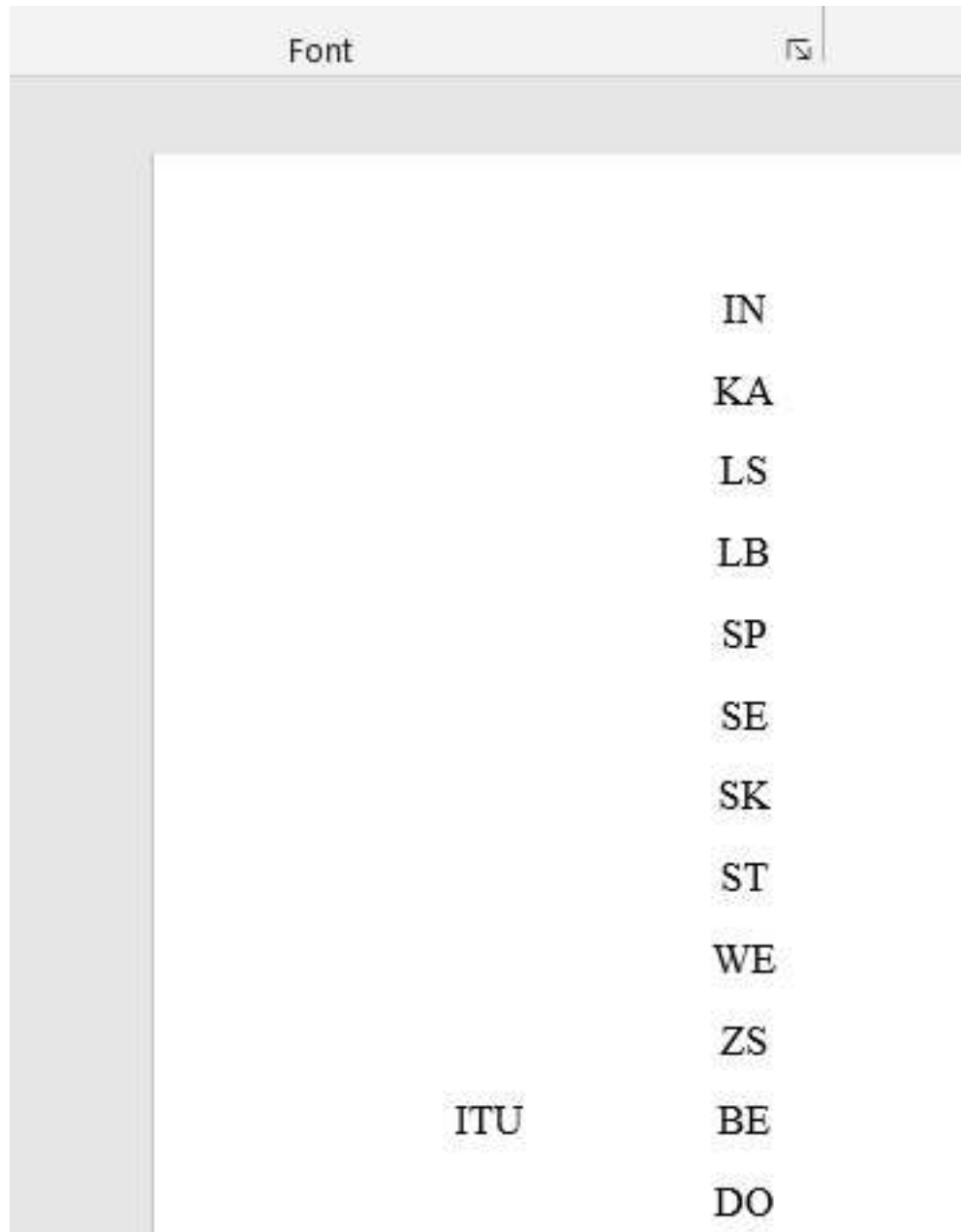
BE - Perseverance; DO - Dominance; EN - Engagement; EZ - Confidence in Success; FX - Flexibility; FL - Flow; FU - Fearlessness; IN - Internality; KA - Compensatory Effort; LS - Pride in Productivity; LB - Eagerness to Learn; SP - Preference for Difficult Tasks; SE - Independence; SK - Self-Control and Self-Discipline; ST - Status Orientation; WE - Competitiveness; ZS - Goal Setting; ATT - Attitude towards mobile apps; ITU - Intention to use mobile apps.



ability; FL - Flow; FU - Fearlessness; IN -
; SP - Preference for Difficult Tasks; SE -
iveness; ZS - Goal Setting; ATT - Attitude

Font		
	WE	0.07
	ZS	-0.12
PEU	BE	0.16
	DO	0.14
	EN	0.18
	EZ	-0.20
	FX	-0.05
	FL	0.20
	FU	-0.15

Paragrapn		
12	13	14
11	0.25	0.34
47	0.23	0.45
04	0.37	0.11
09	0.36	0.20
03	0.40	0.08
59	0.19	0.28
40	0.29	0.74
09	0.48	0.15
41	0.10	0.21
00	0.00	0.00



-0.26	0.23	0.88
-0.28	0.06	0.19
-0.35	0.13	0.33
-0.38	-0.01	0.03

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