

# WeChat gamification: mobile payment impact on word of mouth and customer loyalty

WeChat  
gamification

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Received 24 January 2023  
Accepted 26 February 2024

## Abstract

**Purpose** – This study aims to investigate how gamification, namely, WeChat's cultural gifting function, improves emotional involvement among three generations (Y, X and silver) in mobile payments. It draws attention to the beneficial effects of cultural components and digital intimacy on gamified mobile payment systems.

**Design/methodology/approach** – The data were collected from Y, X and silver generation in Dalian, China. The users were well equipped with the WeChat pay features and had experience. The PLS-SEM software was used to assess the data.

**Findings** – The findings show that consumer word of mouth and loyalty are positively impacted by perceived utility, fun, and enjoyment. Besides, gamification components like fun and playfulness have a favourable effect on how useful mobile payments are judged to be. It demonstrates how delighted and ecstatic users are with WeChat Hongbao. In addition, the positive moderation effect of intimacy on the hypothesised connections shows that all three generations are likely to accept gamified money features. These results provide a substantial contribution to our comprehension of gamification in the context of mobile payment services for all three generations.

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**Funding:** There is no funding available for the research work.

**Declarations:** There is no conflict of interest among the authors.



Spanish Journal of Marketing -  
ESIC  
Vol. 29 No. 1, 2025  
pp. 95-113  
Emerald Publishing Limited  
e-ISSN: 2444-9709  
p-ISSN: 2444-9709  
DOI 10.1108/SJME-01-2023-0021

**Originality/value** – The study is distinctive because it focuses on how China's three generations use WeChat Pay for routine transactions. The framework confirms that the gamification elements improve user performance and encourage continued usage of mobile payment systems.

**Keywords** Gamification, Generation, Playfulness, Enjoyment, Mobile payment, Intimacy

**Paper type** Research paper

## Gamificación de WeChat: impacto del pago móvil en el boca a boca y la fidelidad del cliente

### Resumen

**Objetivo** – Este estudio investiga cómo la gamificación, específicamente la función de regalos culturales de WeChat, mejora la participación emocional entre tres generaciones (Y, X y plata) en los pagos móviles. Se presta atención a los efectos beneficiosos de los componentes culturales y la intimidad digital en los sistemas de pago móvil gamificados.

**Diseño/metodología/enfoque/Metodología/Enfoque** – Los datos fueron recopilados de las generaciones Y, X y plata en Dalian, China. Los usuarios estaban familiarizados con las características de pago de WeChat y tenían experiencia. Se utilizó el software PLS-SEM para evaluar los datos.

**Resultados** – Los resultados muestran que la reputación y la lealtad del consumidor son positivamente influenciadas por la utilidad percibida, la diversión y el disfrute. Los componentes de gamificación, como la diversión y la jugabilidad, tienen un efecto favorable en cómo se juzga la utilidad de los pagos móviles. Se demuestra cuán encantados están los usuarios con WeChat Hongbao. Además, la moderación positiva de la intimidad en las relaciones supuestas muestra que las tres generaciones tienen probabilidades de aceptar las características de dinero gamificado. Estos resultados contribuyen sustancialmente a nuestra comprensión de la gamificación en el contexto de los servicios de pago móvil para las tres generaciones.

**Originalidad** – El estudio es novedoso ya que se centra en cómo las tres generaciones de China utilizan WeChat Pay para transacciones rutinarias. El marco confirma que los elementos de gamificación mejoran el rendimiento del usuario y fomentan el uso continuado de los sistemas de pago móvil.

**Palabras clave** Gamificación, Generación, Jugabilidad, Disfrute, Pago móvil, Intimidad

**Tipo de artículo** Trabajo de investigación

WeChat游戏化：移动支付对口碑和客户忠诚度的影响

### 摘要

**目的** – 本研究探讨了游戏化,即微信的文化赠送功能,如何提高三代人(Y、X和银发族)在移动支付中的情感投入。它引起了人们对文化成分和数字亲密关系对游戏化移动支付系统的有益影响的注意。

**设计/方法/途径** – 数据来自中国大连市的Y、X和银发族用户。用户对微信支付功能非常熟悉,并具有使用经验。采用PLS-SEM软件对数据进行评估。

**研究结果** – 结果表明,消费者的口碑和忠诚度受到了感知效用、乐趣和享受的积极影响。乐趣和趣味等游戏化组件对移动支付的有用性评估产生了积极影响,展示了用户对微信红包的喜悦和兴奋程度。此外,亲密关系对假设连接的正向调节效应表明,三代人都可能接受游戏化货币功能。这些结果为我们理解移动支付服务背景下游戏化对三代人的贡献提供了实质性的帮助。

**创新性** – 该研究独特之处在于它着眼于中国三代人如何将微信支付用于日常交易。该框架证实了游戏化元素如何提高用户绩效并鼓励继续使用移动支付系统。

**关键词** 游戏化,代际,趣味,享受,移动支付,亲密关系

**文章类型** 研究型论文

## 1. Introduction

The digital age has transmuted our day-to-day lives as we operate in the quotidian doings. One such application that has interceded into people's daily lives is mobile payment services for transactions (Iman, 2018). Few societal groups have chosen to use mobile payment systems, but not all do so because of the convenience and other advantages they offer (Ali *et al.*, 2023). The study demonstrated the importance of technology among older

persons, but further research is needed to comprehend the integration and use of such technologies among the silver generation. (Lien and Cao, 2014). The difficulty remains because digital payment methods are constantly changing, and the digital attachment gap is widening. Understanding these three generations can help us better understand the complicated patterns involved in accepting and using digital payments. The existing literature has verified the acceptance and adoption of such technology among various populations, as well as how it influences and affects them (Ahmad *et al.*, 2022; Martínez-López *et al.*, 2020).

Tech titans are continuously developing gaming elements to get users to use mobile payment services. One such feature is gamification, which appeals to the end-user by co-creating activities in the usage of technology (Prestopnik *et al.*, 2017). Digital payment technology has become a cornerstone in many countries, but more investigation must understand the gamification effect on mobile payments. The previous literature has focused on exploring the effects of gamification on the younger segment (Taipale *et al.*, 2021), whereas more is required to understand the generation Y, X, and silver altogether within one country mobile payment framework. The current study will look into the effects of gamified money on the use of mobile payments with a word of mouth (WOM), loyalty, and intimacy element. In China, QR code payments represent a key economic foundation, and customers use systems like WeChat and Alipay on a daily basis (Sun *et al.*, 2022). Consumers can use these apps for social interactions and also for their daily buying of groceries, and other consumer items (Al-Sharafi *et al.*, 2022). Therefore, such companies are adding gamification options to these payments to make them more interesting for consumers. For the gamification of mobile payments, more investigation is required to understand consumer behaviour. Thus, there is a requirement to understand these research gaps and have an understanding about how consumer react, act and show loyalty towards such programs. Gamification is an interesting tool that has been used by brands to enhance the consumer engagement, WOM and also loyalty. Therefore, the current study will look into the gaps where consumers and technology play an important role in the mobile payments through the gamification. Following are the research questions which will be examined to comprehend the idea of gamification in mobile payments:

*RQ1.* Can gamification enhance the usefulness of mobile payments?

*RQ2.* Can intimacy play a role in mobile payments and lead to WOM and customer loyalty?

The research gaps and queries will aid the authors in determining the essential components of the Chinese study. China is a vast platform for mobile payment service providers and end users. Mobile payment systems such as Alipay and WeChat offer gamified money alternatives based on the cultural tradition of gifting hongbao (red packets, which are monetary gifts) to facilitate the spread of mobile payment in the country. Brands using WeChat services utilise red packets to entice customers. This concept provides a critical perspective from which to answer the research questions. First, the research will look into the effects and factors of mobile payment usage among the Y, X and silver generations. Second, the role of gamification as gamified money via playfulness and enjoyment will be examined further among the Y, X and silver generations. Third, the impacts of intimacy (affiliation with the service provider) can result in favourable WOM and consumer loyalty. The current research methodology will aid in the understanding of gamification and the creation of its theory based on mobile

payment usage across three generations. The remaining portions of the study are as follows: literature review, methodology, analysis, discussion, limits and conclusion.

## 2. Literature review

### 2.1 Generation Y, X and silver's technology usage

With the advent of technology, various generational differences have become essential in understanding consumer behaviour (Zhong *et al.*, 2021). As mentioned earlier, the Y, X and silver generations refer to age groups with various cognitive and emotional behaviour (Berraies *et al.*, 2017). Generation Y was born after 1980 and is surrounded by technology, i.e. the internet (Prasad *et al.*, 2019; Wang *et al.*, 2021a). Generation X, those born after 1965, are known for their adaptability to technology, as well as their balanced and flexible approach to life's challenges (Shams *et al.*, 2020). Silver generation refers to those above 50, sometimes termed "digital immigrants" (Wong *et al.*, 2021). Digital natives are individuals who naturally embrace technology from an early age, seamlessly integrating it into their daily lives (Wong *et al.*, 2021). The current framework will focus on the gamification dimensions, the usefulness of mobile payments and their impact on WOM and customer loyalty.

The current framework pursues developing a model with gamified applications inclusive of Y, X and silver generations. They will find it helpful and intimate, leading to positive WOM and loyalty. The younger lot, i.e. Generation Y and X, spend less time thinking and spend more on their needs and wants (Jiang *et al.*, 2021; Trivedi and Yadav, 2020). Brands also use options of red packets on different social media applications in China to attract consumers, especially youngsters (Chu *et al.*, 2019). The silver generation also referred to as the "silver economy", has spending power but is conscious of spending just like that (Wong *et al.*, 2021). It is estimated that the spending power of Y is more than \$1.4tn (Tangsupwattana and Liu, 2018), X is more than \$2.4tn (Lissitsa and Laor, 2021) and silver generation is more than \$15tn (Wong *et al.*, 2021).

### 2.2 Y, X and silver generation usage of mobile payment

A financial transaction using a mobile phone device in a private or business nature is termed a mobile payment (Cao *et al.*, 2018). One of the fastest cashless economies is China, with mobile payment services by Alipay and WeChat Pay (Kow *et al.*, 2017). Generation Y and X have already adopted such technologies. They are eager to adopt more new features as they come into play, whereas the silver generation is still slow in accepting such technological advancements (Wong *et al.*, 2021). The current study framework will highlight how the three generations act and react towards mobile payment technology. Alipay and WeChat Pay are the leading mobile payment service providers in China, but WeChat has more active users (Chu *et al.*, 2019). As China controlled COVID-19 and almost eliminated it, the use of mobile payment by different age groups has risen, especially in these times (Wong *et al.*, 2021).

### 2.3 WeChat red envelope (hongbao) – gamified money

Alipay was one of the most potent mobile payment services before the introduction of WeChat (Patil *et al.*, 2020). The tech developers such as Tencent needed to develop unique features to grow the usage of WeChat among different age segments. Hence, the game-changer introduced the red packet feature as a gift in terms of monetary value. The hongbao, or red packet, is a custom deeply rooted in traditional Chinese culture, where money is given as a gesture of goodwill and celebration, commonly observed at events like weddings and birthdays (Zeng Skovhøj, 2021). Since its introduction in 2014, this feature has sparked a digital revolution in mobile payment services, significantly contributing to the expansion of WeChat services (Butt *et al.*, 2021a; Su and Tong, 2021). The use of red packets

on WeChat made sales and growth for the company and invited more new consumers from different age groups (Petrovčić *et al.*, 2018). The use of hongbao (red packet) has become symbolic in China in different celebrations for youngsters and the older generation. Hence, the gamified elements, i.e. the playfulness and enjoyment of WeChat's red packet, can give valuable insights into WOM and loyalty. The younger generation associates themselves with gamified money options, but more investigation is required to understand the booming silver generation.

## 2.4 Gamification

Technology has helped society in many ways and supports the field of retailing, education, banking and tourism (Butt *et al.*, 2021b). In these digital innovations, one of the most popular progress is gamification which co-creates values among the user and service provider by enhancing the intrinsic motivational values through gaming features (Koivisto and Hamari, 2014). The dimensions of playfulness and enjoyment are important factors for understanding the effects of gamification on technology usage (Kang *et al.*, 2020).

**2.4.1 Conceptualization of gamification.** Gamification is a gameful experience that can enhance users' experience by creating values in a non-game context (Huotari and Hamari, 2017). Thus, consumers can have a gaming experience using technology differently (Hsu and Chen, 2018). The gamification and services marketing practices have similarities and can create value for the user during technology usage (Klapztein and Cipolla, 2016). The use of gamification can bring valuable insights towards the Y, X and silver generation in mobile payment services.

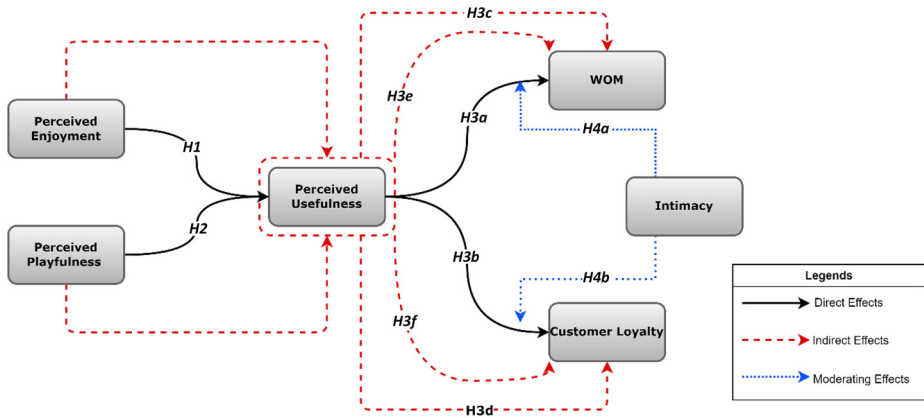
**2.4.2 Contextualization of gamification.** The use of gamification previously was focused on health, crowdsourcing and education (Koivisto and Hamari, 2014). The gamification features have been found to affect consumers in different aspects, such as reducing energy consumption (Günther *et al.*, 2020), intimacy towards loyalty schemes (Huang *et al.*, 2019) and adoption of novel technologies (Müller-Stewens *et al.*, 2017). The context of a particular phenomenon is important to understand and, in this study, it is the WeChat mobile payments and the hongbao. Its fame also approves the efficacious amalgamation of gamification. As suggested in previous studies, gamification features impact consumer behaviour (Koivisto and Hamari, 2014). Hence, Y, X and silver generation behaviour towards mobile payment usage regarding gamification can provide a significant view. The consumer behaviour of these generations will help companies to develop more gamification activities in their retail services. The Figure 1 provides the conceptual framework of this study. The key features of the current study are the gamified money elements such as enjoyment and playfulness, the usefulness of technology and intimacy effects on WOM and loyalty.

**2.4.3 Perceived enjoyment.** A situation where an individual feels pleasure of doing something is known as enjoyment (Butt *et al.*, 2021a). The successful outcome in gamification depends on the gaming experience's pleasantness (Wang *et al.*, 2021b). The perceived enjoyment dimension in gamified money produces positive emotions and expresses the fun and entertaining gaming experience (Rouibah *et al.*, 2016). Previous studies have suggested that enjoyment during technology usage can enhance user performance and acceptance of the latest technologies (Butt *et al.*, 2021b). In gamification, the user experience also plays a significant role, especially when enjoyable and playful (Fitz-Walter *et al.*, 2017). We propose:

*H1.* Perceived enjoyment positively impacts perceived usefulness.

**2.4.4 Perceived playfulness.** The cognitive impulses of the user and the service provider in interacting with a particular technological system are known as playfulness (van der Zeeuw *et al.*, 2022). The perception of activities in gamification affects the user in the social contextual

Figure 1.  
Conceptual  
framework



cues (Huang and Liu, 2014). Playfulness in activities can have a good impact on the service or technology. Gamification can potentially give a unique and creative method of impending an activity. In a gamification setting, the interaction between the user and the service provider might result in playfulness (Duffy et al., 2021). Gamified money playfulness can influence consumers towards the usage of mobile payments. In short, a consumer who uses a technological system such as mobile payment may find the playfulness of the system to be effective. We propose:

H2. Perceived playfulness positively impacts perceived usefulness.

### 2.5 Perceived usefulness, word of mouth and customer loyalty

An individual believes that use of a particular service or technology can enhance the performance is known as perceived usefulness (Butt et al., 2021b). The dimensions of TAM: perceived ease of use and perceived usefulness, have been explored in the light of gamification systems (Huang et al., 2019). Gamification has been investigated with young adults typically, and very few studies are available with the silver generation (Petrovčić et al., 2018). Consumer behaviour can be understood through the technology used and the current study is focusing on three generations. Therefore, the current framework will understand help the authors in understanding the research gaps and questions as to why gamification is becoming important in mobile payments and how three generations are using such features. Hence, perceived usefulness will create a positive impact on WOM and customer loyalty through the gamification features on WeChat. We propose the following:

H3a. Perceived usefulness positively impacts word of mouth.

H3b. Perceived usefulness positively impacts customer loyalty.

2.5.1 Mediation effects of perceived usefulness. Furthermore, it is worth noting that the perception of utility serves as a vital mediator between perceived enjoyment, playfulness and the likelihood of WOM recommendations. Furthermore, the amount to which mobile payments are seen as useful has a favourable influence on consumer loyalty (Butt et al., 2023). Notably, the impact of these factors may alter among age groups. Younger

generations, such as Generation Y and Generation X, are more likely to be impacted by the existence of gamified money features in mobile payment services (Lien and Cao, 2014; Wong *et al.*, 2021). These features inherently appeal to their preferences for engaging and interactive experiences. On the other hand, the silver generation may exhibit some degree of hesitancy, as they may not be as accustomed to or enthusiastic about such gamification elements in mobile payments:

- H3c.* Perceived usefulness mediates the relationship between perceived enjoyment and word of mouth.
- H3d.* Perceived usefulness mediates the relationship between perceived enjoyment and customer loyalty.
- H3e.* Perceived usefulness mediates the relationship between perceived playfulness and word of mouth.
- H3f.* Perceived usefulness mediates the relationship between perceived playfulness and customer loyalty.

### 2.6 Intimacy moderation

The close relationships and emotions that evolve with a relationship are known as intimacy (Sandel and Wang, 2022). Emotional value is important for consumers during shopping and transactions. As discussed earlier, playfulness and enjoyment are temporarily affective factors representing short-term emotions. The accumulation of emotions over time is known as accumulatively affective factors. The use of intimacy is to understand the relationship or association between the user and the service provider (Yuan *et al.*, 2020). In light of the current study, the use of intimacy is well following understanding of the users' relationship with the brand, i.e. WeChat. With time, users' experience transforms from a typical relationship to a stronger one with the brand, according to the social penetration theory (Kim *et al.*, 2021; Mumtaz *et al.*, 2021). We can assume that WOM and customer loyalty may increase with the gamified money options during mobile payments. Intimacy is quite a complex factor in understanding the user and the service, but it can provide valuable insights into using mobile payments with gamified money. Gamified features in mobile payments can enhance consumer engagement and intimacy may lead to WOM and customer loyalty. We assume that intimacy will significantly mediate the perceived usefulness of mobile payment, WOM and loyalty. We propose the following:

- H4a.* Intimacy moderates the relationship between perceived usefulness and word of mouth.
- H4b.* Intimacy moderates the relationship between perceived usefulness and customer loyalty.

## 3. Methodology

### 3.1 Data collection

The data was collected from three generations, i.e. Y, X and silver. The questionnaire was developed in English and then translated into Chinese with the help of Chinese scholars through a team translation approach (Douglas and Craig, 2007). The authors collected data right after Chinese New Year 2022 between February and March. The respondents had sent

and received the red packets in this year’s celebration. Also, other respondents have used mobile payments on WeChat to use the services available such as buying a product or service. The Y, X and silver generation respondents know about using red packets (hongbao). The use of three generations is solely to understand their behaviour and impact on WOM and customer loyalty. The use of intimacy is an interesting approach in the current study to highlight the use of gamified features in mobile payments.

The brands and individuals use red packets to interact and engage with the users. Elders of a family use red packets on special occasions, and brands also use the power of red packets to engage with their customers. The current framework will help the authors in understanding the consumer behaviour of three generations in the usage of the gamified WeChat payment options. This can provide positive outcomes for the brands and individuals and make the red packets more interesting, engaging, and interactive through gamification. With age, consumer preferences change as maturity prevails. The use of gamification of WeChat payments will be interesting for all three generations. Therefore, the intimacy levels will also differ for all three generations. So, individuals who have experienced the gamification impact of red packets on WeChat are part of it. The following Table 1 shows the representation of all three generations with their profiling. The data collection was made possible through WeChat, and the city of Dalian was part of this study. Dalian is a major coastal city in China with a population of more than 10 million.

Variable	Cases (%)		
	Silver	X	Y
<i>Gender</i>			
Male	101 (58.3)	144 (71.6)	131 (59.2)
Female	72 (41.6)	57 (28.3)	90 (40.7)
<i>Age</i>			
25–29	–	–	166 (75.1)
30–34	–	–	55 (24.8)
35–40	–	119 (59.2)	–
41–49	–	82 (40.8)	–
50–Above	173 (100)	–	–
<i>Education</i>			
High school	97 (56.0)	13 (6.4)	3 (1.3)
Undergraduate degree	68 (39.3)	141 (70.1)	165 (74.6)
Master degree	7 (4.0)	44 (21.8)	50 (22.6)
PhD degree	1 (0.5)	3 (1.4)	3 (1.3)
<i>Occupation</i>			
Student	–	–	21 (9.5)
Job	153 (88.4)	188 (93.5)	191 (86.4)
Business	20 (11.5)	13 (6.4)	9 (4.0)
<i>Income per month (RMB)</i>			
<4,999	33 (19.0)	17 (8.4)	3 (1.3)
5,000–14,999	39 (22.5)	37 (18.4)	70 (31.6)
15,000–24,999	38 (21.9)	44 (21.8)	88 (39.8)
25,000–34,999	26 (15.0)	55 (27.3)	44 (19.9)
>35,000	37 (21.3)	48 (23.8)	16 (7.2)

**Table 1.**  
Respondent profile  
(silver: 173, X: 201  
and Y: 221)

### 3.2 Data measures

The instruments were adapted from previous literature. The instruments details with references are provided in [Table 2](#). Five-point Likert scale is used to measure the results.

## 4. Research analysis

### 4.1 Measurement model analysis

The psychometric properties of constructs have been analysed and reported in [Table 2](#). The finding presented in [Table 2](#) illustrates that factor loading has significant values and no value is less than the threshold of 0.60 ([Dijkstra and Henseler, 2015](#); [Henseler et al., 2016](#)). Uni-dimensionality of constructs has been measured through a convergent validity test, the average variance extracted (AVE) and all the values are above the threshold of 0.50

Items	Overall factor loading
<i>Customer loyalty (CLOY)</i>	
<i>Adapted from Hwang et al. (2021) <math>\alpha = 0.816</math>; CR = 0.891; AVE = 0.732</i>	
I will consider WeChat payment as my first choice for payment in the future	0.885
It would be difficult to change my belief about WeChat payments	0.863
My preference will remain for transactions through WeChat payments	0.817
<i>Intimacy (INTM)</i>	
<i>Adapted from Huaman-Ramirez et al. (2022) <math>\alpha = 0.8260</math>; CR = 896; AVE = 0.742</i>	
I think using WeChat payments is friendly	0.871
I use WeChat payments without any issues	0.890
I feel a sense of intimacy with WeChat payments	0.822
<i>Perceived enjoyment (PERENJ)</i>	
<i>Adapted from Butt et al. (2021a) <math>\alpha = 0.885</math>; CR = 0.921; AVE = 0.744</i>	
I find the experience of using Hongbao on WeChat is pleasant	0.831
I find the experience of using Hongbao on WeChat is exciting	0.858
I find the experience of using Hongbao on WeChat is interesting	0.874
I find the experience of using Hongbao on WeChat is enjoyable	0.886
<i>Perceived playfulness (PPFN)</i>	
<i>Adapted from Kang et al. (2020) <math>\alpha = 0.882</math>; CR = 0.918; AVE = 0.737</i>	
This Hongbao option on WeChat is playful	0.824
This Hongbao option on WeChat is creative	0.877
This Hongbao option on WeChat is inventive	0.854
This Hongbao option on WeChat is experimenting	0.879
<i>Perceived usefulness (PU)</i>	
<i>Adapted from (Butt et al., 2021b) <math>\alpha = 0.840</math>; CR = 0.893; AVE = 0.677</i>	
Using WeChat payments is easy for me	0.834
Using WeChat payments increases my efficiency	0.819
I can pay more quickly through WeChat payments	0.859
Using WeChat payments useful for daily transactions	0.775
<i>Word of mouth (WOM)</i>	
<i>Adapted from Kuppelwieser et al. (2022) <math>\alpha = 0.825</math>; CR = 0.896; AVE = 0.741</i>	
I will positively recommend others WeChat payments	0.871
I will encourage my friends and family to use WeChat payments for shopping	0.884
I will regularly ask others to use WeChat payments	0.826

**Notes:**  $\alpha$ , CR and AVE denote Cronbach's alpha, composite reliability and average variance extracted, respectively

**Table 2.**  
Reliability and  
validity (overall  
sample)

(see Table 2) (Henseler *et al.*, 2016). Results in Table 2 show that constructs are internally consistent as the values are more critical than 0.80 (Brunner and Süß, 2005). Fornell–Larcker criterion (Fornell and Larcker, 1981) and heterotrait-monotrait (HTMT) ratio (Henseler *et al.*, 2015) have been used to test the discriminant validity of constructs. In the context of this study, all the values of the AVE square root are greater than the correlation values. Results for the HTMT ratio have been reported in Table 3, and all the values are lower than the criteria of 0.90, hence validating the discriminant validity of constructs. Finally, we have tested for common method variance; we have used the inner variance inflation factor (VIF) test as suggested by Kock (2015). The threshold of inner VIF is 3.3; all the VIF values are lower than this threshold; therefore, this study is free from the common method bias problem.

The bootstrapping technique evaluated the structural model with 5,000 subsamples (Henseler *et al.*, 2016). Next, we explain the hypothesis testing results in Table 4, indicating that perceived enjoyment has a direct, significant and positive effect on perceived usefulness in all samples (Generation silver, X and Y). Therefore, *H1* is robustly supported at a 1% level of significance. According to the coefficients of the three samples, there are slight differences between generations; for example, in silver generation and generation Y, the enjoyment level is higher than the generation X. *H2* for silver generation is not supported because of the insignificant coefficient; however, *H2* for generation Y and X has been supported based on empirical results, where we proposed a positive and significant effect of perceived playfulness on perceived usefulness. According to the coefficient values, generation X has a more considerable value than the silver and Y generations, meaning Generation X finds the interaction with the Web more attractive than other generations. *H3a* and *H3b* indicate a positive and significant effect of perceived usefulness on WOM and customer loyalty, respectively.

There is a significant difference between the coefficients of generations, e.g. the coefficient of generation Y is stronger than the coefficient of silver and X generation,

Constructs	1	2	3	4	5	6
<i>Silver generation</i>						
(1) Customer loyalty						
(2) Intimacy	0.623					
(3) Perceived enjoyment	0.480	0.437				
(4) Perceived playfulness	0.328	0.383	0.275			
(5) Perceived usefulness	0.551	0.554	0.623	0.247		
(6) WOM	0.696	0.591	0.581	0.395	0.531	
<i>Generation X</i>						
(1) Customer loyalty						
(2) Intimacy	0.863					
(3) Perceived enjoyment	0.687	0.560				
(4) Perceived playfulness	0.652	0.477	0.578			
(5) Perceived usefulness	0.852	0.541	0.669	0.514		
(6) WOM	0.687	0.816	0.610	0.684	0.707	
<i>Generation Y</i>						
(1) Customer loyalty						
(2) Intimacy	0.573					
(3) Perceived enjoyment	0.685	0.550				
(4) Perceived playfulness	0.305	0.382	0.203			
(5) Perceived usefulness	0.826	0.530	0.766	0.298		
(6) WOM	0.774	0.582	0.752	0.319	0.808	

**Table 3.**  
HTMT ratio  
(discriminant  
validity)

Paths	Silver generation		Generation X		Generation Y	
	$\beta$	Decision	$\beta$	Decision	$\beta$	Decision
<i>Direct effects</i>						
<i>H1</i> : PERENJ $\rightarrow$ PU	0.527***	Supported	0.457***	Supported	0.654***	Supported
<i>H2</i> : PPFN $\rightarrow$ PU	0.096	Not supported	0.210***	Supported	0.152***	Supported
<i>H3a</i> : PU $\rightarrow$ WOM	0.261**	Supported	0.323***	Supported	0.413***	Supported
<i>H3b</i> : PU $\rightarrow$ CLOY	0.257***	Supported	0.308***	Supported	0.510***	Supported
<i>Mediating effects</i>						
<i>H3c</i> : PERENJ $\rightarrow$ PU $\rightarrow$ WOM	0.138*	Supported	0.148***	Supported	0.270***	Supported
<i>H3d</i> : PERENJ $\rightarrow$ PU $\rightarrow$ CLOY	0.136**	Supported	0.141***	Supported	0.334***	Supported
<i>H3e</i> : PPFN $\rightarrow$ PU $\rightarrow$ WOM	0.025	Not supported	0.068*	Supported	0.063***	Supported
<i>H3f</i> : PPFN $\rightarrow$ PU $\rightarrow$ CLOY	0.025	Not supported	0.064**	Supported	0.077***	Supported
<i>Moderating effects</i>						
<i>H4a</i> : INTM*PUWOM $\rightarrow$ WOM	-0.030	Not supported	-0.029	Not supported	-0.153***	Supported
<i>H4b</i> : INTM*PUCL $\rightarrow$ CLOY	-0.027	Not supported	-0.126***	Supported	-0.098***	Supported

**Notes:** <sup>1</sup>CLOY = customer loyalty; INTM = intimacy; PERENJ = perceived enjoyment; PPFN = perceived playfulness; PU = perceived usefulness; WOM = word of mouth; \*\*\*, \*\* and \* indicate significance level @0.1, 5 and 10%, respectively

**Table 4.**  
Hypothesis testing

indicating the more substantial impact of perceived usefulness on WOM and customer loyalty. We examine the mediation effect of perceived usefulness in *H3c–H3f*. According to the results provided in [Table 4](#), perceived usefulness plays a significant mediating role between perceived enjoyment and WOM and perceived enjoyment and customer loyalty with similar differences as illustrated above explained hypothesis. Mediation effects are more potent in Generation Y; Generation X coefficients are smaller than Generation Y but greater than the silver generation. Therefore, *H3c* and *H3d* are supported. In *H3e* and *H3f*, we proposed that perceived usefulness plays a mediating role between perceived playfulness, WOM and customer loyalty. Results indicate that perceived playfulness mediates the said relationship for the X and Y generations, but the same is not valid for the silver generation.

May be silver generation is not more interactive with today's technology; therefore, they cannot build an interactive relationship with the Web. Overall, the results are better for generations X and Y but slightly disturbed for the silver generation. The possible reason for this can be the generation gap and rapid growth of technology; the silver generation could not keep pace with fast-changing technology, and that is why they are behind the young generations. *H4a* and *H4b* illustrate the moderating effect of intimacy on the direct relationship between perceived usefulness and WOM and perceived usefulness and customer loyalty. Unfortunately, the moderating effect of intimacy is insignificant for the silver generation, as they are unfamiliar with or attached to the current technology. Whereas the moderating impact of intimacy is true for Generation Y, the moderating influence on perceived usefulness and WOM are not true for Generation X. The moderating effect for Generation is more substantial compared to silver generation and Generation X. [Table 5](#) represents the coefficient of determination values and hypotheses results.

First, we explain the predictive power of independent constructs on the relative dependent constructs.  $R^2$  and adjusted  $R^2$  demonstrate the predictive power of different constructs. The predictive power of Generation Y is more than silver and Generation X, whereas Generation X outperforms the silver generation. The following [Table 6](#) provides

details of multi-group analysis (MGA). MGA provides statistical detail of the three generations whether they are significant or not. Table 6 gives an overview and shows the significance of the three generations use in the current study.

**5. Discussion**

The findings of the study provide an in-depth analysis of the three generations that use gamified features of mobile payments on WeChat. The results show that gamification enhances WOM and loyalty towards the brand. Gamification can add value for brands, and it increases customer value with the use of mobile payments (Dzandu *et al.*, 2022). Understanding the social penetration theory and TAM, we can conclude that Generation Y has more positive outcomes than X and silver generations. The silver generation did not gamify money a playfulness aspect, and moderation of intimacy was not that effective. In the future, the silver economy is booming in many developing countries; therefore, it will be useful to comprehend their behaviour further with the use of gamified features of mobile payment. Generation X showed positive results, but the intimacy moderation on WOM was not supported. Perhaps, further investigation into the generational studies will provide more details about the use of gamified mobile payment adoptions and usage (Mobarak *et al.*, 2022; Tao *et al.*, 2018). Generation Y, the millennials, was the best out of the lot where all the hypotheses were supported.

Generation Y showed better prospects of playfulness and enjoyment in mobile payment services' gamification systems, which aligns with previous studies (Koivisto and Hamari, 2019). Intimacy is all about attachment and consumers show affection towards their favourite brand in the form of loyalty or brand advocacy (Huaman-Ramirez *et al.*, 2022). Further moving on with gamification understanding, we see that it triggers the emotional aspects of

**Table 5.**  
Coefficient of  
determination

Dependent constructs	Silver generation		Generation X		Generation Y	
	R <sup>2</sup>	R <sup>2</sup> adjusted	R <sup>2</sup>	R <sup>2</sup> adjusted	R <sup>2</sup>	R <sup>2</sup> adjusted
Customer loyalty	0.367	0.356	0.559	0.553	0.604	0.598
Perceived usefulness	0.311	0.303	0.351	0.345	0.488	0.483
WOM	0.347	0.335	0.448	0.440	0.618	0.613

**Table 6.**  
Multi-group analysis  
(MGA)

Path description	Difference (Silver – X)	Difference (Silver – Y)	One-tailed	One-tailed	Two-tailed	Two-tailed
			(Silver vs X) <i>p</i> -value	(Silver vs Y) <i>p</i> -value	(Silver vs X) <i>p</i> -value	(Silver vs Y) <i>p</i> -value
H1: PERENJ → PU	-0.127	0.070	0.864	0.300	0.271	0.599
H2: PPFN → PU	-0.056	-0.114	0.718	0.840	0.563	0.320
H3a: PU → WOM	-0.151	-0.062	0.872	0.677	0.256	0.646
H3c: PERENJ → PU → WOM	-0.249	-0.044	0.986	0.661	0.028**	0.679
H3d: PERENJ → PU → CLOY	-0.132	-0.010	0.922	0.562	0.156	0.876
H3e: PPFN → PU → WOM	-0.196	-0.002	0.988	0.523	0.025**	0.953
H3f: PPFN → PU → CLOY	-0.038	-0.043	0.863	0.831	0.275	0.338
H3c: PERENJ → PU → WOM	-0.053	-0.039	0.918	0.842	0.164	0.315
INTM*PUWOM → WOM	0.099	-0.005	0.042	0.607	0.085*	0.786
INTM*PUCL → CLOY	0.060	0.070	0.214	0.153	0.427	0.307

**Notes:** \*\*\*, \*\* and \* indicate significance level @0.1, 5 and 10% respectively

the consumer to have a wonderful experience as the involvement with the user and the service provider increases. Furthermore, the usefulness of mobile payment positively affects WOM and loyalty, which shows that all three generations are eager to adapt and accept the latest technologies. In addition, the study highlighted a key point about gamification: it is no more just part of the younger generation. The silver generation can also be influenced by gamified money and can lead to WOM and customer loyalty. Hence, the framework of the study with a three-generation comparison has shown positive results in the gamification systems of mobile payments on WeChat.

### 5.1 Theoretical implications

The current research framework contributes to different theoretical aspects. First, the gamification perspective is enhanced from the three-generation analysis of Y, X and silver. The users show an attachment factor with the use of mobile payments on WeChat. Therefore, it is evident from the results that gamification enhances consumer engagement. The results contribute to the literature on gamification and perhaps to the formation of a gamification theory. The three-generation analysis has shown us that positive behaviour can lead to positive attitudes using gamification in mobile payments. This understanding will help researchers further understand gamification (Leclercq *et al.*, 2018). Second, gamified money highlighted the importance of playfulness and enjoyment during the involvement of mobile payment. The positive effect of playfulness and pleasure on perceived usefulness showed that gamification is a significant player in understanding consumer behaviour. The gamified features can enhance the playfulness and enjoyment of mobile payments (Abbasi *et al.*, 2023). Hence, using technology with gamification features shows positive outcomes for all three generations and contributes to the literature on playfulness and enjoyment.

The technology acceptance model has been widely used but its acceptance is there for the usage of technology and is still explored with new concepts such as metaverse and augmented reality (Oyman *et al.*, 2022; Wang *et al.*, 2020). The gamified features in mobile payments show that it is considered useful during transactions. The TAM model was extended in the light of gamification features in the mobile payment services among the three-generation analysis. It further signified that gamification is no longer just part of the younger lot; the silver generation is also becoming essential for future transactions. Hence, it enhances the silver generation perspective from the gamification point of view of how mobile payment is more valuable and effective for them than just in generations Y and X (Wong *et al.*, 2021). Finally, the affective factors show short- and long-term positive outcomes for the three generations. This signifies that more user involvement with mobile payment with gamification will enhance intimacy and usefulness, leading to WOM and customer loyalty. Intimacy is normally used with human relationships, but in the current framework, it was studied with human and technology relationships. It gave an interesting view of the gamified features of mobile payments of WeChat and how it impacted the three generations. Therefore, it contributes to the literature on intimacy from the perspective of humans and technology. Table 7 provides an overview of these implications.

### 5.2 Practical implications

The findings have fascinating practical consequences for brands. To begin, the findings gave detailed information on three generations, revealing that the silver generation is particularly interested in the gamified elements of mobile payments. To increase sales and revenue, technology companies must reconsider their strategy when implementing gaming features in mobile payment services and focus on digital inclusion of the silver generation.

**Table 7.**  
Conclusion and  
theoretical and  
practical implications

Conclusions	Theoretical and practical implications
Findings emphasize gamification's importance in WeChat for Y, X and silver generations, enhancing engagement and satisfaction	Findings defy assumptions, providing insights for digital enhancement. With cross-generational relevance, it is a robust tool for engaging users. Consumer-centric development integrates entertaining features, gamification and customization
Adding playful gamification to WeChat's payment boosts utility and practicality, facilitating seamless transactions and enhancing overall user satisfaction and engagement	Gamifying payment in apps like WeChat disrupts norms, prioritizing user needs for loyalty and engagement. This innovation transforms payments from utilitarian to entertaining, enhancing retention value
Understanding WeChat payments, gamification and consumer behaviour dynamics hinges on intimacy. Insights into emotional connections and trust shape user attitudes and behaviours in mobile payment technology	Examining intimacy in WeChat payments enriches theory and informs practical insights for user-centered design, marketing and education in mobile payment tech. Understanding psychological aspects aids in fostering emotional connections between consumers and technology

Digital transformation has increased the viability and accessibility of corporate operations for consumers (Li, 2022). Hence, digital information transfer can bring in more new customers from the silver generation and introduce a more conducive environment. The digital infrastructure has not limited to any age anymore. It has included more older adults, and more is required to include all the global citizens in the digital infrastructure (Eckebrecht, 2021). Secondly, gamified features can help brands to recruit new customers from all three generations. The digital revolution has made business and consumer engagement more intriguing and viable to operate on online and offline platforms (Sigov *et al.*, 2022). Thirdly, the pleasurable and playful experience can profoundly influence users towards mobile payment usage. The results of the current research framework can help other technology developers to use gamification features in their operational processes. Intelligent devices with gamification can further develop positive relationships, such as smart homes and smart health services (Meng *et al.*, 2021).

Fourthly, the study highlighted that the cultural aspect is not a barrier to implementing gamification. The results showed that gamification could lead to positive outcomes such as WOM and customer loyalty. Tech developers should focus on developing more in-game features concerning gamification regardless of age and culture (Thangavel *et al.*, 2022). The usage of the WeChat red packets in the current framework showed that the three-generation all supported the gamified money features in the mobile payment services. The pleasurable experience effect of gamification has demonstrated positive outcomes. The tech developers need to develop more new creative ideas to attract consumers and enhance mobile payment usage among all three generations. Finally, intimacy is key in attracting consumers to the mobile payment service in the gamification mode. The brands can improvise in their strategy and introduce more pleasurable features that can enhance the consumer attachment to the brand. Therefore, the results show that a positive association with the brand can lead to positive WOM and customer loyalty. Table 7 provides an overview of these implications.

## 6. Limitations and further research

The results were exciting, but they had a few limitations. The results came from Eastern culture only. Perhaps future research on the Western cultural aspect with a three-generation

analysis can give a different view. Secondly, intimacy was considered an emotional aspect. For future research, brand, love or brand attachment can be further introduced to understand the behaviour of the consumers. Thirdly, the study was from the consumers of three generations. For future reference, the study can be done between different retailers' types, from small to medium, in the gamification system. Finally, future research can be between two or three countries where such mobile payment services with gamification are available to get more valuable insights.

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