

A matter of age: the moderating effects of generation X, Y and Z in boosting trust

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Abstract

During the last years the information provided by users has been considered more trustworthy than the information shared by the company. The proliferation of social commerce websites has allowed consumers to share and exchange information, experiences, advice and opinions. However, recent cases of fake and paid online reviews have called users’ information into question. The way in which users interact with technology can vary with age and generational cohorts show different shopping behaviors, interest and attitudes. Hence the way users process the kind of information (users’ information and company’s information) can affect in boosting trust differently. Drawn on the trust transfer theory and the generational cohort theory, this study analyzes the moderating role of age in boosting trust, through three different cohorts: generation X, Y and Z. The empirical results conclude that generational cohorts show different patterns. Generation X leans on company’s information, while generation Z relies on users’ information. However, contrary to expectations, generation Y develops its trust based on company’s information. This study contributes to the idea that users cannot be considered as a whole, it is necessary to segment them in generational cohorts.

Keywords: *users’ information, company’s information, trust, generational cohorts, trust transfer theory*

1. Introduction

It is believed that people are more likely to trust information shared from other consumers than from the companies (Dabholkar & Sheng, 2012; Dellarocas, Zhang, & Awad, 2007; Smith, Menon, & Sivakumar, 2005). Social commerce websites are platforms aim to enable sharing and exchange of information among users(Zhang, Lu, Gupta, & Zhao, 2014)and are defined as a combination of e-commerce, social networks and social media (Liang & Turban, 2011; Lu & Fan, 2014). Forrester(2016) reports that online consumers lean on information to make daily choices and 42% of the interviewees affirm to read detailed product reviews at least weekly.According to the Total Retail international report (PwC, 2016), social media influences 78% of users, and45% of the consumers were influenced by reading reviews, comments and feedback. Nevertheless, age can affect that statement because technology inclusion is not equal for all generations and, even consumers' interests and attitudes vary with age(San-Martín, Prodanova, & Jiménez, 2015). Actually, at about age 45 consumers' behavior starts to be less influenced by social media (PwC, 2016).Moreover, generational cohorts show different preferences and shopping behaviors(Bilgihan, 2016; Parment, 2011; Parment, 2013).

Generational cohorts have been segmented in different generations regarding the development of similar attitudes and beliefs among people (Meriac, Woehr, & Banister, 2010). We can distinguish three main generational cohorts currently:generation X or Xers (1960-1980), generation Y, Yers or *millennials* (1981-1990), and generation Z or Zers (1991-2000). Generation X grew up before the Internet inclusion,but Xers have learnt to deal with online environments(AMA, 2016). Xers find the explanation of product features necessary (Himmel, 2008), read reviews and opinions, and look for convenience and community relations (Lissitsa & Kol, 2016). Generation Y grew up with technology(Palmer, 2009)and Yers get used to every kind of online activities (Bilgihan, Okumus, & Cobanoglu, 2013; Lester, Forman, & Loyd, 2006). It is said that generation Y processes the website information five times faster than older generations(Kim & Ammeter, 2008). Generation Z has not lived in a world without the Internet and is on social networks such as Facebook, Instagram and Snapchat (Puro Marketing, 2015).

For years, it has been said that the information provided by customers is more trustworthy than that shared by the company. Nevertheless, there is scare research about the differences among generations. The way in which users interact with technology can vary depending on their age. Therefore, drawn on the trust transfer theory and the generational cohort theory, the aim of this study is to contribute in the research of information quality, analyzing which information is more important in boosting trust(users' information or company's information) and whether generation differences exist. To do that, the moderating role of age will be studied through generations X, Y and Z.

2. Literature review

2.1. Theoretical framework

The generational cohort theory was postulated by Inglehart(1977). The theory posits that population can be segmented in generational cohorts based on their years of birth, since age groups develop common attitudes and beliefs based on their life experiences (Meredith

&Schewe, 1994; Meriac et al., 2010). Moreover, generational cohorts also show similarities in shopping behavior (Parment, 2013). Hence it has been considered a market segmentation tool, more efficient than segmenting just by age (Lissitsa & Kol, 2016; Parment, 2013; Schewe, Meredith, & Noble, 2000). Generational cohort theory has been applied to studying offline (Brosdahl & Carpenter, 2011; Jackson, Stoel, & Brantley, 2011; Pentecost & Andrews, 2010) and online consumer behavior (Bilgihan, 2016; Lissitsa & Kol, 2016). However, to the best of our knowledge, it has not been studied in social commerce contexts to date.

2.2. Context of study

In social commerce contexts, besides the content provided by the company, part of the information is generated from the consumer individual experience because these websites facilitate generating and sharing information (Mangold & Faulds, 2009). Hence, the task of generating content is not only in charge of companies, but also of users, what is known as user-generated content (Coker, Boostrom JR, & Altobello, 2014). This purchase experience differs from the traditional e-commerce because of the participation, since users can get involved in the generation and sharing of content, and because of the quality and clarity of the system, among other things (Huang & Benyoucef, 2013). Social commerce platforms contain tools that facilitate participation and interaction among users, the company and the community. Among the singular tools of social commerce websites it is highlighted the usage of recommendations systems, referrals, ratings, references, virtual communities, discussion forums, wish lists, social networks, etc. Therefore, when it comes to trusting based on the quality of the information, users have two alternatives: the information generated and shared by other users and the information provided by the company.

Previous research assessing the website design quality has shown that it contributes to the success of a website (Palmer, 2002). The website design features compile factors linked to the system and to the content (Hernández, Jiménez-Martínez, & Martín, 2010), aimed to provide functionality, trust and an appropriate content (Constantinides, 2004). Those features linked to the content deal with the quality of the information in terms of reliability, usefulness and understandability (Liao & Keng, 2014). Companies make a great deal of effort to offer updated, accurate and reliable content on their websites. However, the inclusion of social commerce websites, where users can generate and share content (Zhang et al., 2014), brings a new scene. Nowadays, website content consists of information provided by the company and information shared by users, in form of recommendations, reviews, ratings, posts, etc. However, in recent years, trust is acquiring importance because of the proliferation of paid online reviews and fake (Filiari, 2015) and users' information is called into question.

3. Hypothesis development

3.1. Trust

Trust transfer theory postulates that trust can be transferred from different sources, such as individuals, the communication process or the context (Ng, 2013; Stewart, 2003). The development of trust can be based on a cognitive process, since users not only process the information of the content, but also make an impression about the resource (Stewart, 2003).

In social commerce context users may develop their trust based on the information from the social community (Ng, 2013). Therefore, drawn on the trust transfer theory, our study hypothesize that trust can be transferred from user to user or from the company to users.

Trust has been widely studied in online commerce environments(Gefen & Straub, 2003; Ng, 2013; Sharma & Crossler, 2014). According to Gefen and Straub (2003), trust is defined as users' necessity to control the social environment where they live and interact. In social commerce contexts, trust is increased by social WOM, that is, the information shared by users(Hajli & Khani, 2013). On group purchasing, trust is influenced by the website community, user response and website security, among others (Xirong, Yubao, & Qiang, 2013). Beldad, de Jong and Steehouder(2010)state that usability and information quality can positively affect trust.

3.2. Users' information quality

Users' information refers to the content generated and shared by users on a social commerce website. In this study, users' information quality refers to the trustworthy, frank and reliable user-generated content shared by recommendations and referrals, rating and reviews, and forums and virtual communities (Hajli, Lin, Featherman, & Wang, 2014). The recommendation and referral systems allow users to share their opinions, warnings, advices or suggestions. The forums and virtual communities are web applications that facilitate discussions, debates and opinion exchange between users and the company, sharing a common interest or experience (Forman, Ghose, & Wiesenfeld, 2008). The ratings and reviews are product evaluationsmade by users (Mudambi & Schuff, 2010). These tools offer animportant amount of information and help others to make informed purchasing decisions (Liu, Karahanna, & Watson, 2011).

Participation is crucial to boost information quality on a website (Yang, Li, Kim, & Kim, 2015)and it has been shown that the quality of the information in social commerce has a positive effect on trust (Han, 2014; Jung, 2014). Likewise, social commerce components – recommendations and referrals, forums and virtual communities, and ratings and reviews– increase trust, whilst decreases mistrust(Hajli, 2015). The quality of the information shared by other users on a website refers to the relevancy, accuracy, credibility and usefulness, among other things(Filieri, 2015).

According to Alshibly(2014), among other things, the effectiveness of social commerce depends on the website quality, in terms of a quality, usable and accessible system, and information quality, that is a detailed, comprehensible and updated content. Actually, the success of a website consists of shared information and foster connectivity and socialization (Hodis, Sriramachandramurthy, & Sashittal, 2015). Online peer recommendations influence trust in social media settings (See-To & Ho, 2014). The importance of users' information is that individuals produce and consume it (Ickler et al., 2009)and they can get the opinion from a community, accessing an updated content in a common jargon (Grange & Benbasat, 2010). This information generated on a social commerce website increases trust (Hajli & Khani, 2013; Hajli et al., 2014). It has been shown that the quality of the information provided by users on a website positively affect trust(Bock, Lee, Kuan,& Kim, 2012; Filieri, 2015; Han, 2014; Kuan & Bock, 2007). Therefore, we hypothesize the following:

H1: The quality of the information shared by users has a positive effect on trust in social commerce contexts.

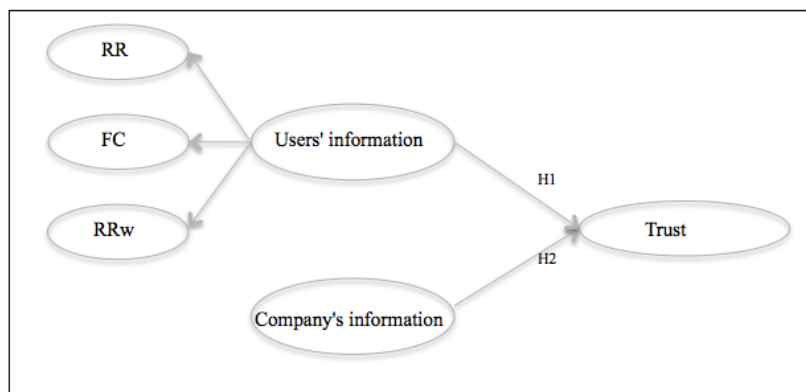
3.3. Company's information

Information quality and the information shared by other users play critical roles in the development of trustworthy social commerce websites (Kim & Park, 2013). As a rule of thumb, social commerce websites are seen as trustworthy platforms because the information is generated by consumers themselves (Linda, 2010). Actually, in the tourism research, it has been shown that user-generated content is perceived as more trustworthy than official company-generated content (Filieri, 2015). The quality of the information, communication and WOM are critical to make social commerce trustworthy (Linda, 2010). However, the information shared by users is not under control of the company.

According to Lin and Lu (2000) the quality of the systems lies in the information quality, the responsiveness and accessibility. Al Qeisi and Al-Abdallah (2014) state that websites should be focused on usability and on quality content. Cyr(2014) argues that an effective website needs to take care of its visual design, navigation design and information design. Hernández, Jiménez-Martínez and Martín (2009) consider that the quality of a website is measured in terms of accessibility and content quality, among other things. The quality of the information refers to *the latest, accurate, and complete information provided by a website to its users* (Kim & Park, 2013). The quality of the information can positively affect trust (Beldad et al., 2010; Chen, Yen, Pornpripheet, & Widjaja, 2015; Furner et al., 2014; Kim & Park, 2013). Therefore, we hypothesize the following:

H2: The quality of the information shared by the company has a positive effect on trust in social commerce contexts.

Figure 1. Research model



3.4. Generation X, Y and Z as moderators

Age can affect consumers' interest, attitudes and shopping behaviors (Meriac et al., 2010; Parment, 2011; Parment, 2013; Pieri & Diamantinir, 2010; San-Martín et al., 2015). Hence the way users process the different kinds of information (users' information and company's information) can affect trust in a different manner. For that reason, we study the moderating role of age, specifically through three different cohorts: generation X, Y and Z. Generation

X refers to people born between 1960-1980. Generation Y refers to people born between 1981-1990. Generation Z refers to the youngest population born between 1991-2000.

Several authors argue that young users are more experienced on the Internet (e.g. San-Martín et al., 2015) because, in the case of *millennials*, they grew up with technology (Palmer, 2009). However, although young people are more used to the Internet (Pieri & Diamantinir, 2010), older users are more experienced about purchasing (Alam, Bakar, Ismail, & Ahsan, 2008). The moderating role of age has been studied in e-commerce (Hill & Beatty, 2011; Kim, Galliers, Shin, Ryoo, & Kim, 2012; Yoon, 2002) and m-commerce (San-Martín et al., 2015). Although, Yoon and Occeña (2015) study age as a moderator of trust in e-commerce, to the best of our knowledge, it has not been tested before in social commerce contexts.

Drawing on the generational cohort theory, the role of age as a moderator variable is hypothesized as follows:

H3: Trust, based on the type of information (users' information and company's information), is moderated by generation X (H3a), generation Y (H3b) and generation Z (H3c).

4. Methodology and data analysis

4.1. Survey and sample

The data used for this analysis were collected in Spain between the months of February and June 2015 through an online survey. The sample consists of 771 users of social commerce websites, of which 51% are male and 49% female, with ages ranging from 16 and 80 (see Table 1), similar to the Spanish users' profile according to the annual report of the Telecommunications and Information Society Spanish Watch (ONTSI, 2014). All respondents are online buyers who had recently bought on social commerce websites such as Amazon, AliExpress, Booking, etc.

Table 1. Detailed demographics of the samples

Age	Data collected	
15-24	135	18%
25-34	262	34%
35-49	244	32%
50-64	109	14%
>65	21	3%
Total	771	100%
Genre	Data collected	
Men	399	59%
Women	372	41%
Total	771	100%

In order to assure content validity, we thoroughly reviewed the literature about the variables included in our model, adapting them to the social commerce context. The survey was checked by several experts. Users' information is measured as a second-order reflective construct that consists of three sub-dimensions –the quality of the information derived from recommendations and referrals, forums and virtual communities, and ratings and reviews–,

with three items each one adapted from the scales of Han and Windsor (2011) and Hajli, Lin, Featherman and Wang (2014). Company's information consists of three items and is adapted from the scale of information quality of Kim and Park (2013). Trust, with four items, is adapted from the scale of Kim and Park (2013). All the survey variables were measured on a 7-point Likert scale, the lowest score being *1 strongly disagree*, and the highest *7 strongly agree*.

4.2. Measurement model validation

To ensure the validity and reliability of the measurement scale, construct validity was analyzed using Partial Least Squares with the statistical software Smart PLS 3. Construct validity studies whether there are high correlations between measures of the same construct –convergent validity– and low correlations between measures of constructs that are expected to differ –discriminant validity– (Campbell & Fiske, 1959; Straub, 1989).

Based on Fornell and Larcker (1981), to assess the convergent validity, we examined the reliability of each item, showing internal consistency when the Cronbach's alpha values are higher than 0.70 (Nunnally, 1978; Nunnally & Bernstein, 1994); the composite reliability of each construct, accepting values greater than 0.60 (Bagozzi & Yi, 1988; Fornell & Larcker, 1981); and the average variance extracted, that must exceed the value of 0.50 (Fornell & Larcker, 1981) and should be greater than 0.70 (Hair Jr, Hult, Ringle, & Sarstedt, 2014).

We tested the discriminant validity to confirm that constructs differed from each other. To do so, firstly, we analyzed the cross-loadings (Hair, Anderson, Tatham, & Black, 1999). Secondly, in a symmetric matrix, we corroborated that the AVE on the diagonal is larger than its corresponding squared correlation coefficients in its rows and columns (Fornell & Larcker, 1981; Hair et al., 1999). And, finally, we tested the HT/MT ratio between correlations (Henseler, Ringle, & Sarstedt, 2015), showing discriminant validity when the correlations between the items of a construct are higher than the correlations that measure another constructs. The measurement model results are shown in Table 2 and 3.

Table 2. Reliability and convergent validity of the measurement model

Variable	Item	Loading	t-value	CA	CR	AVE
Users' information	RR1	0.868	68.029***	0.960	0.966	0.760
	RR2	0.888	80.361***			
	RR3	0.889	94.243***			
	FC1	0.853	54.354***			
	FC2	0.853	48.112***			
	FC3	0.877	64.914***			
	RRw1	0.869	75.487***			
	RRw2	0.876	80.003***			
	RRw3	0.871	63.307***			
Company's information	CI1	0.888	83.941***	0.886	0.929	0.815
	CI2	0.923	149.313***			
	CI3	0.896	86.432***			
Trust	T1	0.918	121.708***	0.938	0.956	0.844
	T2	0.897	62.384***			
	T3	0.942	170.977***			
	T4	0.915	109.882***			

Note: CA = Cronbach Alpha; CR = Composite Reliability; AVE = Average variance explained. *** p < 0.01; ** p < 0.05; * p < 0.10.

Table 3. Discriminant validity

	Company's info	Users' info	Trust
Company's info	0.903	0.614	0.656
Users' info	0.571	0.872	0.542
Trust	0.604	0.516	0.918

Note: Diagonal values are AVE squared roots. Below the diagonal: correlations among factors. Above the diagonal: the HT/MT ratio

5. Results

5.1. Testing of hypotheses

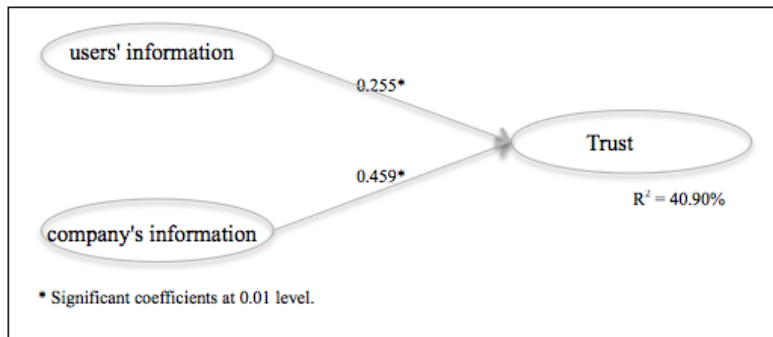
The validity of the model is assessed by analyzing the structural path coefficients and the percentage of variance explained, because PLS does not generate an overall goodness-of-fit index as structural equation modeling. We performed bootstrapping with 5000 sub-samples to test the statistical significance. The empirical results, showed in Table 4 and Figure 2, allow us to confirm that none of our hypotheses had to be rejected (H1 and H2). The findings show that users' information (H1: $\beta = 0.255$, $t = 5.050$, $p < 0.01$) and company's information (H2: $\beta = 0.459$, $t = 9.482$, $p < 0.01$) on social commerce websites positively influence trust. It is noteworthy that the effect of company's information on trust is greater than the effect of users' information. The analyses allow us to explain 40.90% of the trust variance. The blindfolding analysis, through the cross-validated redundancy (Hair Jr et al., 2014), confirms that the model has predictive relevance.

Table 4. Testing of hypotheses

Hypothesis	Standardized coefficients (beta)	T-Value (bootstrapping)
H1: Users' information → Trust	0.255	5.050***
H2: Company's information → Trust	0.459	9.482***
R^2 (Trust) = 0.409; Q^2 (Trust) = 0.341		

Level of significance: *** $p < 0.01$; ** $p < 0.05$; * $p < 0.10$.

Figure 2. Structural model



Contrary to our expectations, the empirical results show that company's information is more important in boosting trust than users' information. Hence we find interesting to analyze if different generational cohorts influence the development of trust. To do that, in

the following Section, we will test the moderating effects of age through generation X, Y and Z.

5.2. Moderating effects

A moderator variable is defined as one that systematically modifies the direction or the strength of the relationship between an exogenous and an endogenous variable (Baron & Kenny, 1986; Sharma, Durand, & Gur-Arie, 1981). To analyze the following moderating effects, we conduct multi-group analyses to test the difference between means, using t-test. Furthermore, we observe, through the parametric approach, the significance of the Parametric test (Chin, 2000; Sánchez-Franco & Roldán, 2005) and the Welch-Satterthwaite test (Keil et al., 2000), and, through the non-parametric approach, the significance of the Henseler's MGA Test (Henseler, Ringle, & Sinkovics, 2009).

Generation X (n = 318, 41.2%) collects people between 35-55 years old, that is, born between 1960-1980; Generation Y (n = 290, 37.6%) collects people between 25-34 years old, that is, born between 1981-1991; Generation Z (n = 107, 13.9%) collects people between 15-24 years old, that is, born between 1991-2000. People older than 55 years old (n = 56, 7.3%) are excluded from this analysis.

We can observe the variations in path coefficients in Table 5, depending on the generation X, Y and Z, for each of the proposed hypotheses. The results indicate the existence of potential differences between the three subsamples (generation X, Y and Z). Firstly, Generation X shows a similar pattern with the original structural model ($\beta_{users} = 0.255 < \beta_{comp} = 0.459$), for Xers, company's information ($\beta_{comp} = 0.392$) is more important in the development of trust than users' information ($\beta_{users} = 0.275$); although this difference is even greater for generation Y ($\beta_{users} = 0.167 < \beta_{comp} = 0.565$). However, the difference between the two subsamples (generation X and Y) is not significant in the case of users' information. Secondly, comparing between Generation X and Z, Zers show the opposite ($\beta_{users} = 0.492 < \beta_{comp} = 0.298$), for them users' information is more important in boosting trust than company's information. Thirdly, comparing between Generation Y and Z, differences in subsamples is detected.

Table 5. Structural model results for the three subsamples

	Total beta t-value	beta t-value	beta t-value	Difference beta t-value
H1: UI → T	0.255 (5.050***)			
H2: CI → T	0.459 (9.482***)			
		Gen X	GEN Y	
Mod H3a: GEN(UI → T)		0.275 (3.379***)	0.167 (2.464**)	0.108 (0.150)
Mod H3a: GEN(CI → T)		0.392 (5.081***)	0.565 (8.581***)	0.173 (3.500***)
		Gen X	GEN Z	
Mod H3b: GEN(UI → T)		0.275 (3.341***)	0.492 (5.208***)	0.216 (1.867**)
Mod H3b: GEN(CI → T)		0.392 (5.092***)	0.298 (2.933***)	0.094 (2.159**)
		Gen Y	GEN Z	
Mod H3c: GEN(UI → T)		0.167 (2.506**)	0.492 (5.176***)	0.325 (2.670***)
Mod H3c: GEN(CI → T)		0.565 (8.731***)	0.298 (2.942***)	0.267 (5.789***)

*** p<0.01 (t=2.6012). When the t value obtained using the bootstrap method is greater than Student's t value, the hypothesis is confirmed with a significance of 99%. ** p<0.05 (t=1.9722).

As we can expect, company's information is more important in boosting consumers' trust in social commerce contexts than users' information for the older generation (generation X: $\beta_{users} = 0.275 < \beta_{comp} = 0.392$), in comparison with the younger generation (generation Z: $\beta_{users} = 0.492 < \beta_{comp} = 0.298$). According to previous studies, younger people are more influenced by the content generated by other users (PwC, 2016), may be because Zers are used to interact on social networks (Pieri & Diamantinir, 2010; Puro Marketing, 2015). However, contrary to the expected direction, it must be highlighted that the medium age group, generation Y, shows more preference for the content created by the company ($\beta_{users} = 0.167 < \beta_{comp} = 0.565$), even more than Xers. That can be the result the concern about paid online reviews and fake (Filieri, 2015).

Based on the idea that generations develop similar attitudes that differ from other age groups (Meriac et al., 2010), we can state that the developing of consumers' trust based on the type of information vary among generational cohorts. As a rule of thumb, older generations prefer company's information, while younger cohorts are more influenced by users' information. Therefore, the general belief that assert that people are more likely to trust information shared from other consumers than from the companies (Dabholkar & Sheng, 2012; Dellarocas et al., 2007; Smith et al., 2005), must take age into consideration.

6. Discussion and conclusions

The aim of this study was to analyze which information is more important in boosting trust in social commerce contexts, if the content generated by users (users' information) or the information created by the company (company's information). Following the idea that people are more likely to trust information shared from other consumers than from the companies (Dabholkar & Sheng, 2012; Dellarocas et al., 2007; Smith et al., 2005), we have compared how these two types of information affect trust. Contrary to our expectations, the empirical findings allow us to conclude that, company's information is more important in boosting trust in social commerce contexts than users' information.

Nevertheless, generational cohorts do not act in the same manner (Meriac et al., 2010), since consumers' behavior and attitudes vary with age (PwC, 2016; San-Martín et al., 2015). Thus, we have studied the role of age as a moderator variable considering generation X, Y and Z, in order to study how these three generations develop trust through users' information and company's information. Although, several studies have analyzed consumer's behavior based on one generation, there is a gap in the literature about the differences among generations.

The data allow us to conclude that, firstly, as we expected the youngest generation (the Zers) develops its trust mainly based on users' information, whereas the oldest generation (the Xers) does with company's information. Generation Z does not know a world without the Internet (Puro Marketing, 2015). While generation X has lived both (AMA, 2016): with only offline world, where the information comes mainly from companies or mass media, and with online environments, where you can access information on websites such as social commerce environments where users can buy, share content, exchange opinions, get advice, etc. (Ickler et al., 2009; Kim et al., 2012; Zhou et al., 2013). According to the results, while generation Z considers users' information more important in boosting trust, for generation X company's information is the most significant.

Secondly, it is believed that generation Y has influenced the evolution of social media as an important source of product information and is influenced by online reviews (Mangold & Smith, 2012). However, we have to highlight that, contrary to our expectations, the data show that generation Y considers company's information the most important, even more important than for generation X. It is surprising that the *millennials*, who have been the focus of several e-commerce studies, show less interest in users' information.

7. Implications for theory and practice

This study opens new horizons for both marketers and researchers. Regarding business implications, consistent with the idea of the salience of user-generated content (Mangold & Smith, 2012), websites should define their user's target carefully. The website should pay attention to the management of user-generated content. If the website is aimed to the Zers, they really take users' information into account. Whereas websites focused on Xers need to take more care of the content generated by the company. The most challenging generational cohort seems to be the Yers because, during ages, generation Y has been labeled as the *millennial generation* consisting of techie digital natives (Bilgihan, 2016). However, according to the empirical results, it seems that Yers are changing and they are not so influenced by user-generated content as they used to be (Mangold & Smith, 2012). The cause could be the concern about the proliferation of paid online reviews and fake (Filiari, 2015).

Thus, the theoretical contribution of this study is that we cannot consider users as a whole in social commerce contexts. It is necessary to segment generational cohorts and, depending on the target, to try to boost the quality of the information from users or from the company. The users' information is not easy to control by the company, but the website manager should be on the lookout to deal with consumers concerns, demands and questions.

8. Limitations and future lines of research

This study is not without limitations. Firstly, we have studied the quality of the information stemmed from recommendations and referrals, ratings and reviews, and forum and virtual communities as a whole, as a second-order reflective factor. Participants were asked to report their experience with this users' information being asked about how frank, reliable and trustworthy the information is perceived. However, it would be interesting to discriminate between the positive and negative content, since some studies have highlighted that the valence of the content can affect users differently, even negative online reviews can be more useful than positive ones (Casaló, Flavián, Guinalú, & Ekinici, 2015). Thus, in future lines of research we will study how users' information valence influences trust across generations.

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