

Generational cohorts as key drivers of technology adoption in the tech industry

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Abstract

Technology adoption in the tech industry is often examined through the lens of generational differences, with younger cohorts perceived as more technologically inclined than older ones. However, this study investigates the extent to which generational cohorts influence technology adoption and explores the moderating effect of adaptability on this relationship. Using Structural Equation Modeling-Partial Least Squares (SEM-PLS), data from 383 tech industry professionals were analyzed to assess the impact of generational identity and adaptability on technology adoption. The findings reveal that while generational cohort significantly influences technology adoption ($\beta = 0.177, p = 0.000$), adaptability has a stronger direct effect ($\beta = 0.599, p = 0.000$). Furthermore, adaptability moderates the relationship between generational cohort and technology adoption ($\beta = 0.081, p = 0.031$), suggesting that highly adaptable individuals across all generations are more likely to embrace technological advancements. These results challenge the assumption that younger generations are inherently better adopters of technology and emphasize the need for adaptability-focused training programs to enhance technology adoption across all age groups. The study contributes to the understanding of digital transformation strategies and provides recommendations for improving workplace adaptability to drive technological integration.

Keywords: Generational cohorts, technology adoption, adaptability, digital transformation.

1. Introduction

The adoption of technology has become a defining factor in business success, particularly in the tech industry, where digital transformation continuously reshapes operations. Organizations worldwide are integrating artificial intelligence (AI), cloud computing, automation, and digital collaboration tools to enhance efficiency and competitiveness. However, the rate at which individuals adopt these technologies varies significantly across generational cohorts. Research suggests that while younger generations are more inclined to embrace emerging digital tools, older generations exhibit varying degrees of resistance or strategic adoption based on necessity (Burkoski et al., 2019; Cheung et al., 2021). These disparities raise critical questions about how generational differences shape technology adoption and what factors moderate these relationships in professional environments.

Generational cohort theory provides a useful framework for understanding technology adoption patterns. Rudolph et al. (2021) argue that individuals born within a specific time period share common experiences that influence their attitudes toward innovation and change. Baby Boomers (1946–1964), for example, were introduced to digital systems later in their careers and often adopt new technology out of necessity rather than enthusiasm (Burkoski et al., 2019). In contrast, Generation X (1965–1980) witnessed the rise of personal computing and the internet, making them more receptive to technology but still selective in their approach to adoption (Çera et al., 2020). Millennials (1981–1996), who grew up with mobile technology and early AI applications, are more proactive in integrating digital solutions into their professional workflows (Jain & Raman, 2022). Generation Z (1997–2012), the first fully digital-native generation, demonstrates the highest level of comfort with emerging technologies, favoring cloud-based, mobile-first, and AI-driven platforms (Cheung et al., 2021; Wang, 2023).

Despite these generational trends, adaptability emerges as a critical factor that can either enhance or limit technology adoption across age groups. Adaptability refers to an individual's ability to adjust to new systems, processes, and work environments, influencing their willingness to engage with technological advancements (van Dun & Kumar, 2023). Research suggests that highly adaptable individuals, regardless of their generational cohort, are more likely to embrace technology, while those with low adaptability exhibit reluctance, even when exposed to digital tools from an early age (Asgari et al., 2023). For example, studies on workplace innovation indicated that Baby Boomers who undergo continuous digital training exhibit adoption patterns similar to younger generations, while Millennials and Gen Z professionals who lack adaptability struggle with rapid technological shifts despite their digital familiarity (Burkoski et al., 2019; Cheung et al., 2021).

The relationship between generational cohorts and technology adoption is further shaped by organizational culture, perceived risks, and industry demands. Workplace environments that encourage digital learning and provide structured training programs significantly enhance adoption rates across all generations (van Dun & Kumar, 2023). Conversely, concerns about data security, usability, and job displacement create barriers to adoption, particularly among older cohorts who perceive higher risks associated with emerging technologies (Jain & Raman, 2022). Furthermore, industry-specific factors influence adoption behaviors, with professionals in the finance and tech sectors exhibiting higher engagement with automation and AI compared to those in traditional industries (Çera et al., 2020). These findings suggest that generational differences in technology adoption are not rigid but are moderated by factors such as adaptability, workplace culture, and individual risk perception.

Technology adoption is often analyzed through the lens of generational differences and existing research tends to focus on broad adoption patterns rather than the factors that moderate these generational effects (Burkoski et al., 2019; Cheung et al., 2021). Previous studies have established that younger cohorts, such as Millennials and Generation Z, exhibit higher adoption rates of emerging technologies compared to older generations, including Generation X and Baby Boomers (Jain & Raman, 2022; Wang, 2023). However, these studies primarily emphasised age-based adoption trends without considering the individual-level traits that might override generational tendencies. Furthermore, studies acknowledge generational differences in technology use; they often assume that older cohorts are inherently slower adopters and younger cohorts are naturally inclined to embrace digital transformation (Çera et al., 2020; Asgari et al., 2022). This assumption overlooks the role of adaptability, which may enable older generations to adopt new technologies at similar rates to younger cohorts when the right conditions such as training and workplace culture are met (van Dun & Kumar, 2023). This study addresses these gaps by investigating whether adaptability moderates the relationship between generational cohorts and technology adoption in the tech industry. Unlike prior research, which predominantly focuses on generational stereotypes, this study will assess whether individuals with higher adaptability can bridge the generational digital divide, providing a more detailed understanding of technology adoption.

The aim of this study is to evaluate the extent to which generational cohorts influence technology adoption in the tech industry and how adaptability moderates this relationship. The objectives are to:

- i. To analyze the impact of generational cohorts on technology adoption in the tech industry
- ii. To examine the moderating effect of adaptability on the relationship between generational cohorts and technology adoption.

This research is to provide insights for organizations looking to optimize their technology integration strategies by analyzing the interplay between generational attitudes, workplace adaptability, and digital transformation. Understanding these dynamics will help businesses develop tailored training programs, reduce generational resistance to new tools, and create inclusive digital transformation policies that cater to diverse workforce needs. Ultimately, bridging the generational gap in technology adoption will enable companies to foster innovation, improve operational efficiency, and maintain a competitive edge in the evolving digital environment. The paper is organized in the following ways. Section 2 provide a review of preceding literature on generational cohort, technology adoption and hypotheses development. Section 3 contains the methodology used in the study. Section 4 reveals the results and discussion. While section 5 offers a conclusion.

2. Theoretical Framework and Hypotheses Development

2.1 Generational Cohort and Technology Adoption

Each cohort, defined by shared experiences and formative events, exhibits distinct adoption behaviors influenced by their exposure to technological advancements. A study on Twitter's adoption across television show cohorts revealed that diffusion times significantly decreased, suggesting each new cohort accelerates adoption as prior generations pave the way (Doshi, 2017). According to Jorgensen, (2003), baby Boomers generally adopt technology at a slower pace than younger generations, often requiring more time and assistance. However, exposure and necessity, particularly in areas like healthcare and finance, have increased their digital engagement. Studies show that Baby Boomers adopt patient portal technologies at a lower rate than Millennials, primarily due to usability concerns and unfamiliarity (Linnes, & Metcalf, 2017; Alkire et al., 2020; Rickes, 2016). Generation X bridges traditional and digital technology use. They are comfortable with digital tools but often adopt them out of necessity rather than preference. During the COVID-19 pandemic, Generation X business owners adopted online transactions reactively due to urgency rather than proactive planning (Yulianti et al., 2022; Rickes, 2016). Additionally, their adoption of mobile banking is influenced by convenience and past experiences rather than enthusiasm for innovation (Çera et al., 2020).

Millennials are digital natives who have grown alongside technological advancements, making them early adopters of innovations. They integrate technology into daily life, such as using mobile banking and digital healthcare platforms. Their willingness to adopt autonomous vehicles is driven by a preference for convenience and efficiency (Asgari et al., 2023; Rickes, 2016; Linnes, and Metcalf, 2017). As the first generation to grow up entirely in the digital era, Gen Z embraces new technology effortlessly. They are highly receptive to gamification elements in mobile banking, making them a prime audience for digital financial services (Çera et al., 2020; Linnes, and Metcalf, 2017). Additionally, Gen Z's adoption of wearable health technology is driven by their digital-first mindset and emphasis on well-being (Cheung et al., 2021).

The idea behind the Generational Cohort Theory is that people who were born in a particular age (cohort) have similar early experiences that influence how they see innovation and labor, due to their exposure to technological advancements at different generation from the other. Applying this theory to the tech industry reveals how different generational cohorts influence technology adoption patterns. Nduneche (2023) evaluated the awareness and adoption of wearable technology amongst Gen-Z in Lagos, Nigeria and found

reported low adoption due to a lack of advertisements and consumer innovativeness. Erubami et al. (2021) investigated generational dichotomies in public perception of social media during the #EndSARS protests were more favorable toward social media. This current study differs from this study as it focused on technology adoption in the workplace rather than media perceptions and used SEM-PLS for advanced analysis. Research shows significant differences in technology adoption across generational lines. For example, younger cohorts such as Generation Y (Millennials) and Generation Z are more receptive to emerging digital tools, partly due to their early exposure to mobile and cloud-based systems (Çera et al., 2020). Conversely, Generation X and Baby Boomers adopt technology more cautiously, often due to lower digital fluency or limited exposure in earlier career stages (Yulianti et al., 2022). Armah and Li (2023) found that technical know-how and perceived ease of use vary significantly between Gen X, Y, and Z when using social media for business delivery, reinforcing that generational identity influences not only adoption rates but also the types of technology favored. From this review, we propose that:

Hypothesis 1: Generational cohort significantly influences technology adoption behavior in the tech industry.

2.2 Adaptability as a Moderating Variable

While generational trends are predictive, they do not fully explain variations in technology adoption. The concept of adaptability (an individual's ability to adjust to changes in the environment) is increasingly recognised as a crucial moderator in this relationship. The significance of adaptability in technology adoption is emphasized by a number of research. In a hospital setting, for example, Burkoski et al. (2019) observed that nurses' proficiency with clinical technology was not significantly impacted by their generational origins. Adoption was instead more strongly predicted by exposure to and regular use of technology, indicating that flexible people can function effectively even in highly sophisticated settings. Nimjee et al. (2020) explored generational differences in physicians' use of digital medical technologies. They reported that adaptability, not age, was the key determinant of how quickly and effectively physicians integrated new information systems into their workflow. Older physicians who were more adaptable demonstrated similar adoption behavior to their younger counterparts (Nimjee et al., 2020). In an entrepreneurial context, Sirajje et al. (2024) found that adaptability tendencies among Millennial entrepreneurs played a mediating role in the relationship between generational identity and entrepreneurial behavior. While the study focused on entrepreneurship, it reinforces the broader finding that adaptability can mitigate or enhance generational traits when it comes to behavior in technologically dynamic environments. These findings suggest that adaptability acts as a moderator indicating that individuals with high adaptability, regardless of generation, are more likely to engage with new technologies. Conversely, low adaptability may hinder adoption even among digital natives, so we hypothesize that

Hypothesis 2: Adaptability does not significantly moderate the relationship between generational cohorts and technology adoption.

3. Methodology

This study employed a quantitative design, utilizing Structural Equation Modeling–Partial Least Squares (SEM-PLS) to explore the relationship between generational cohorts and technology adoption, with a focus on the moderating role of adaptability. Primary data was collected through a survey-based approach, ensuring a robust dataset for statistical analysis. The target population consists of professionals working in the tech industry, including software developers, IT managers, product designers, and data analysts. To

ensure proper representation across groups, a stratified random sampling method was employed, covering 400 generational cohorts: Baby Boomers (1946–1964), Generation X (1965–1980), Millennials (1981–1996), and Generation Z (1997–2012). Data were gathered from a minimum of 400 respondents to ensure statistical reliability and generalizability of the findings. A structured questionnaire was administered online via Google Forms and LinkedIn professional groups. The survey consists of Likert-scale questions (1 = Strongly Disagree to 5 = Strongly Agree) measuring: generational cohort (using self-reported birth year for categorization); technology adoption (measure by frequency and confidence in using AI, cloud computing, and automation); and adaptability (measured using cognitive flexibility, openness to learning new technologies, and willingness to adapt). After data collection, responses will be cleaned and encoded for analysis in SmartPLS and the following steps are performed:

- a) Measurement Model Validation – Reliability (Cronbach’s Alpha), Convergent Validity (AVE > 0.5), and Discriminant Validity (Fornell-Larcker Criterion).
- b) Structural Model Testing – Path coefficients (β values), R^2 , and significance levels will determine the impact of generational cohorts on technology adoption.
- c) Moderation Analysis – Interaction effects of Generational Cohort \times Adaptability on technology adoption will be tested to assess whether adaptability strengthens or weakens generational influences.

4. Results

The demographic distribution of the respondents presented in Table 1 revealed that an almost equal gender representation, with 49.1% being male and 50.9% female. Educational qualifications show that the largest group (49.1%) holds a B.Sc./HND, followed by ND holders (31.6%), while only 1.3% have an SSCE. Postgraduate degree holders constitute 18.0% of the sample. In terms of industry experience, an overwhelming majority (95.6%) have worked in the tech industry for 6-10 years, while only a small fraction has either less than a year (1.3%) or more than 15 years (1.0%) of experience. This distribution highlights a well-educated and experienced sample, strengthening the study’s insights into generational cohorts and technology adoption.

Table 1. Demographics of respondents

	Frequency	Valid Percent
Gender		
Male	188	49.1
Female	195	50.9
Total	383	100.0
Educational Qualification		
SSCE	5	1.3
ND	121	31.6
B.Sc/HND	188	49.1
Pstgraduate	69	18.0
Years of experience in the tech industry		

Less than 1 year	5	1.3
1-5 years	1	.3
6-10 years	366	95.6
10 -15 years	7	1.8
Above 15 years	4	1.0

Source: Self-calculated through SPSS

The data analysis process is divided into two major segments. The first phase is validating the factor structure of assessment questions pertaining to generational cohort, adaptability, and technology adoption. The second part investigates the extent to which generational cohort and adaptability influence technology adoption. The measurement model is used to evaluate the scales' reliability and validity, whereas the structural model is used to identify the relationship between the variables.

4.2 Measurement model

The results are provided using a measurement model to assess reliability and validity, followed by a structural model that focuses on the path coefficients. The measuring model is assessed using construct reliability, convergent validity, and discriminant validity. Table 2 shows that the composite reliability (CR) values above the suggested criterion of 0.70 (Purwano and Sudargini, 2021). Cronbach's alpha values for all constructs range from 0.709 to 0.760, with composite reliability values ranging from 0.823 to 0.840 (Table 3), demonstrating that the model has good and robust construct validity and reliability.

Hair et al. (2021) state that factor loadings and the average variance extracted (AVE) are used to evaluate convergent validity. Both must have a minimum of 0.50 in order to guarantee that the variance explained exceeds measurement error. The research satisfies the necessary requirements as the AVE values fall between 0.513 and 0.542 and the factor loadings vary from 0.564 to 0.840. The reflecting measuring model's indicators exhibit sufficient degrees of dependability. Table 2 shows that the majority of outer loadings are more than 0.70. The factor loadings for Gen_X (0.564), AD1 (0.688), AD2 (0.684), and AD5 (0.633) are marginally lower than this standard, though. However, these items were kept for further analysis since they are essential to the study and some scholars recommend keeping items with loadings higher than 0.50 for further analysis.

Convergent validity of the concepts is further confirmed by AVE values greater than 0.50. The square root of the AVE values was compared to the correlations between the constructs in order to assess discriminant validity. Standard guidelines state that each construct's inter-construct correlations should be less than the square root of its AVE (Table 3). The results show that this requirement is satisfied, proving that the reflective constructs have sufficient discriminant validity.

Table 2. Measurement model

		Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Adaptability		0.760	0.760	0.840	0.513
AD 1	0.688				
AD 2	0.684				
AD 3	0.762				

AD 4	0.803				
AD 5	0.633				
Generational Cohort		0.746	0.803	0.823	0.542
Gen_Boomers	0.710				
Gen_X	0.564				
Gen_Z	0.840				
Millenials	0.799				
Technology Adoption		0.709	0.709	0.820	0.532
TA 1	0.732				
TA 2	0.730				
TA 3	0.737				
TA 4	0.720				

The next step was to assess both the outer and inner Variance Inflation Factors (VIF). The VIF values are displayed in Table 3. As can be seen, all outside and inner VIF values are less than 3, which is within the permissible range. This shows that collinearity is low, and because all VIF values are less than 3, no indicators were eliminated from the study.

Table 3. Collinearity statistics (VIF)

	VIF
AD 1	1.418
AD 2	1.342
AD 3	1.659
AD 4	1.832
AD 5	1.263
Gen_Boomers	1.961
Gen_X	1.581
Gen_Z	1.729
Millenials	1.308
TA 1	1.329
TA 2	1.410
TA 3	1.453
TA 4	1.261

4.3 Structural Model

The measurement model's findings show that discriminant validity, convergent validity, and construct reliability are all within acceptable threshold. Following validation of the measurement model, the finding went further to analyses the relationship between the model and adoption of technology.

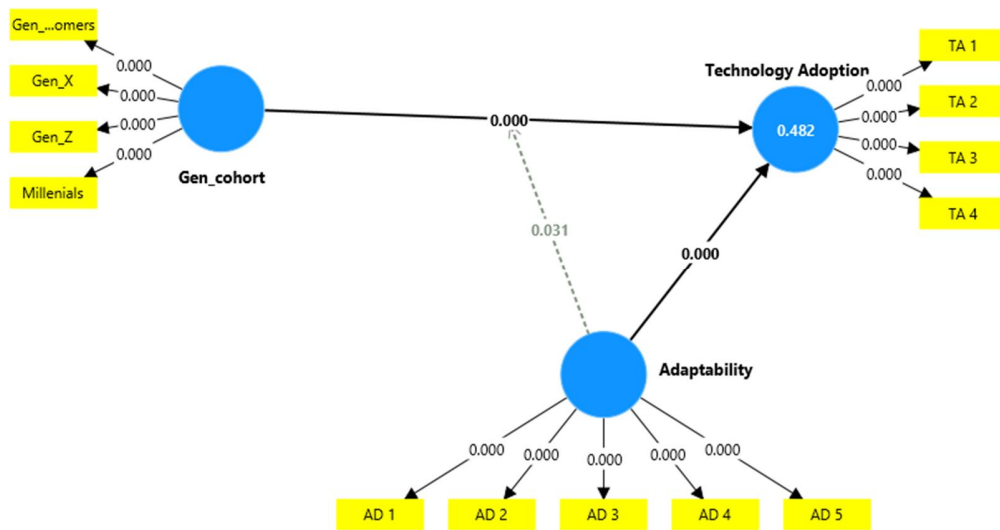


Figure 1: PLS-SEM bootstrapping model relating generational cohort and Adaptability with Technology Adoption Source: Author’s calculation through the help of PLS-SEM

From Figure 1, the structural model analysis reveals significant relationships among the study variables, with all paths showing statistically significant effects. The results indicate that generational cohorts have a statistically significant influence on technology adoption ($\beta = 0.177$, $t = 4.698$, $p = 0.000$). This suggests that different generations exhibit varying levels of engagement with technological innovations, supporting prior research that highlights the role of generational differences in shaping technology adoption behaviors (Marangunić & Granić, 2021). The positive coefficient implies that younger cohorts, such as Millennials and Gen Z, are more inclined to adopt technology compared to older generations. This finding is consistent with the digital native theory, which argues that younger generations have greater exposure to technology from an early age (Magsamen-Conrad et al., 2020). However, while generational differences are significant, their explanatory power ($\beta = 0.177$) suggests that additional factors may influence technology adoption beyond generational identity.

The moderating effect of adaptability on the relationship between generational cohorts and technology adoption is also statistically significant ($\beta = 0.081$, $t = 2.160$, $p = 0.031$). This result indicates that adaptability strengthens the link between generational cohorts and technology adoption, meaning that individuals with higher adaptability are more likely to adopt new technologies regardless of their generational identity. This aligns with studies suggesting that adaptability facilitates learning and engagement with emerging technologies (Hauk et al., 2022). While the effect size of adaptability as a moderator is smaller than the direct effect of generational cohorts, it remains a crucial factor in understanding the dynamics of technology adoption.

Table 4. Structural model analysis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
Adaptability -> Technology Adoption	0.599	0.600	0.039	15.442	0.000

Gen_cohort -> Technology Adoption	0.177	0.181	0.038	4.698	0.000
Adaptability x Gen_cohort -> Technology Adoption	0.081	0.079	0.037	2.160	0.031

Furthermore, the direct effect of adaptability on technology adoption is the strongest relationship observed in the model ($\beta = 0.599$, $t = 15.442$, $p = 0.000$). This finding highlights that adaptability itself is a primary driver of technology adoption, surpassing the impact of generational cohorts. This supports arguments in the literature that adaptability is not merely a moderating factor but a fundamental determinant of technology engagement (Czaja et al., 2020).

4.3 Discussion

The study aims to evaluate how generational cohorts influence technology adoption in the tech industry and whether adaptability moderates this relationship.

Table 5. Status of hypotheses

Hypotheses	Status
Generational cohorts have significant variations in technology adoption in the tech industry	Empirically Supported
Adaptability has moderating effect on the relationship between generational cohorts and technology adoption	Empirically Supported

4.4 Impact of generational cohorts on technology adoption

Studies suggest that generational cohorts significantly influence technology adoption, with younger cohorts (e.g., Millennials and Gen Z) displaying higher acceptance and usage rates compared to older generations (Marangunić & Granić, 2021). Factors such as digital nativity and exposure to technology from an early age contribute to these differences (Magsamen-Conrad et al., 2020). Recent research argues that generational cohorts may not be as homogenous as traditionally assumed, with intra-generational differences playing a significant role (Parry & Urwin, 2021). The study should consider individual differences within generations rather than treating them as monolithic groups.

4.5 Moderating effect of adaptability

Adaptability plays a key role in bridging the generational gap in technology adoption. Research shows that individuals with higher adaptability are more likely to adopt new technologies regardless of their generational cohort (Hauk et al., 2022). This suggests that adaptability can mitigate generational differences, allowing older generations to engage with technology at similar rates as younger ones if they have high adaptability levels. Some scholars argue that adaptability is not an inherent trait but a skill that can be developed through training and experience (Czaja et al., 2020). This challenges the assumption that adaptability is a fixed moderating variable and suggests that interventions could enhance adaptability across all generations. However, the tech industry is highly dynamic, and workplace culture, training programs, and organizational support also play crucial roles in technology adoption (Van Deursen & Helsper, 2022). These factors should be included in future studies to provide a more holistic view.

5. Conclusion

The study concludes that while generational cohorts influence technology adoption, adaptability plays a significant role in moderating this relationship. From the findings of this study, it is established that younger generations are more likely to adopt technology, but adaptability enhances technology adoption across all

cohorts. The study highlights the importance of adaptability as a key determinant of technology adoption in the tech industry. However, further research is needed to explore additional factors such as organizational culture and technological literacy that may interact with generational identity and adaptability to shape technology adoption behaviors.

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