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DO MEN AND WOMEN PERCEIVE DIGITAL ECONOMY IN INDIA DIFFERENTLY?

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ABSTRACT

After two and a half years of demonetization, digitalization of the economy in forms of payments, online banking and Artificial Intelligence powered digital economy, promises to make India an empowered society. The perceptions and attitude of Indians towards this new wave of digital revolution, which is mainly application of Artificial Intelligence plays a vital role. The present study aims at exploring whether men and women have different attitudes towards acceptance and adaption of this new wave of automation and digitization among the working, middle aged adults in India. The study also aims at exploring the factors based on which the differences or similarities have developed. Participants include twenty adults (male=10, female=10) in the age of 25-55 years, residing in the metropolitan city of Bengaluru. Data was collected using a semi-structured interviewing technique and was analyzed using content analysis. Using the content analysis four categories evolved which talks about why and why not adults participate in digitalization. Analyzing the results, it was found there is an overall optimism among the participants towards digitalization, both men and women driven the some key factor ease of use. Risk of fraud also prevail. Results also revealed that men believe that digitalization has positive effect on their lifestyle as well as an

improved quality of life. Women tend to differ.

Keywords: Qualitative Enquiry, Digitization, Middle aged adults, Perception, Men and women.

INTRODUCTION

Digitalization has brought a paradigm shift in people's life (Roy, 2017). Thus, Digital India has become a visionary initiative of the Government to convert India into a digitally empowered country (Prasad & Meghwal, 2017). "Faceless", "Paperless" and "Cashless" is one of the roles of Digital India (Bhadauria & Prakash, 2017). One of the main advantages of making the country digitized is to scrutinize the activities performed by the citizens of the country, promote digital learning and make India a well-informed economy (Prasad & Meghwal, 2017) and a knowledge-based economy (Monisha, Bhudiraja & Kaur, 2017). Demonetization was a bold step by the Honorable Prime Minister of India, Narendra Modi, on 8th November 2016 as the clock struck 08:15 PM (Singh, Sawhney & Kahlon, 2017). Demonetization means changing old currency to new currency or denying a currency of its status as legal tender (Rao & Mukherji, 2016). This move had a 'knee-jerk' reaction on the level of economic activity (Bhattacharya, 2017). The main objective of making the legal

tender of Rs.500 and Rs.1000 as void was to undermine the black money, corruption and terrorism (Sharma, 2017). Within a week of demonetization, this objective changed from defeating black money and terrorism to digitalization (Kumar & Chaubey, 2017). After one year of demonetization, the Government encouraged the adoption of digital payments to lessen economy's dependence on cash, which requires a big behavioral and social transformation (Bhadauria & Prakash, 2017). Cashless means using digital methods for making payments instead of carrying physical currencies in the wallet and is fast becoming the standard practice (Ejiofor & Rasaki 2012).

Also, the government aimed at shifting from cash to cashless economy so that people make e-payments in matters of property tax, professional tax, utilities like water, power & gas, fee and licensing charges, online bookings of traveling tickets, issuing or renewal of birth and death certificates, registration of shops, education membership and many more (Singh K. , 2017). The motive of going cashless requires usage of digital services like plastic cards (debit and credit cards), m-wallets, Internet banking, cloud technology, automation of knowledge work, Aadhar Enabled Payment System (AEPS), Unified payment Interface (UPI), digital library, e-commerce, e-books (Kumar & Chaubey, 2017). But the question arises how far this move of digitalization post-demonetization have impacted the life and work of the citizens of India.

Factors like age (Kuoppamäki, Taipale, Wilksa, 2017), gender (Hohlfeld, Ritzhaupt & Barron, 2013) and education (Singh, 2017) play an important role in analyzing the attitude and behavior of the individuals when adopting any technology or adapting to digitalization. The study by (Peacock and Kunemund, 2007) indicated that age continues to have a differentiating effect on the use of the Internet and digital

technology among the older people. Those who are towards digitalization are less lonely, less depressed, more confident, and are more optimistic towards computers than the non-users (Liang, 2011).

When we perceive the surrounding individuals, we find the younger and adult youth being tech-savvy but the elderly adults and senior citizens struggling with digital technology (Hong, Lui, Hahn, Moon & Kim, 2013). The study by (Porter & Donthu, 2006) found the perceived access barriers as one of the factors which explain a consumer's attitude towards technology and the challenges faced by them when using technology. The digital technology or adaption to digitalization seems to help the society but is it helpful for every individual is the question. Most of the works of literature focus on the adoption of mobile payment and e-wallets, online shopping, internet banking, technology adoption and attitude towards usage of Internet services among the young, adults and elderly (Betts, Hill & Gardner, 2017). There are not many kinds of literature found which focuses on gender-based study of perception factors that influence a working adult, 25-55 years, towards digitalization in 2019 within India and in one the metropolitan City of India, Bengaluru. This is an important research gap.

Hence, the present study tries to explore the perception and participation towards digitalization post-demonetization of the working men and women who are in the age group of 25-60 years. Through qualitative inquiry, the researcher explored on the different factors due to which middle aged people towards digitalization post-demonetization. The researchers are trying to understand the views, opinions and attitude of the men and women and their differences towards digitalization. Since demonetization has affected every citizen of the country, starting from young to old age (Smith &

Olmstead, 2018), this paper tried to understand the impact of digitalization post-demonetization on the middle age group and the differences based on gender, how willfully is the group participating in digitalization and what are factors for their doing so. This exploratory study conducted through a semi-structured interview technique will benefit us to know the differences in the male and female perceptions and challenges when adopting such digital facilities and the difference in the attitude of the male and female towards digital revolution.

Aim

To study the differences between male and female perception towards digital economy in the world of working middle-aged adults

Objectives

- To explore the factors on which the perception of the middle-aged adults towards digitalization depends
- To study and compare middle aged male and middle-aged female participants' perception towards digitalization and quality of life after digitalization.
- To study and compare middle aged male and middle-aged female participants' quality of life after digitalization.

METHOD RESEARCH DESIGN

This study used qualitative analysis and is exploratory in nature. A face-to-face interview through an open-ended questionnaire was conducted. The purposive sampling method was used to collect data and analyze the results.

Participants

Participants for the study include middle aged working adults who are in the age group of 25-55 years and reside in

Bengaluru, India. Participants were selected using purposive sampling technique. A total of 20 individuals were interviewed of whom ten are women and other ten are men.

Measure

A semi-structured interview was conducted for the adults in the age group of 25-55 years. The researcher asks the informants a series of open-ended questions, which prompts discussion, and there is no fix variety of response to each question (Newton, 2010). It provides valuable information from the samples that are interviewed as they share their experiences and thoughts. Also, the purpose is to allow the informants to freely express their outlook and thoughts on their own terms.

Procedure

The collection of data for the study follows a semi-structured interview. An open-ended questionnaire was prepared for the sample and an in-depth interview was conducted. Taking their prior appointments, the individuals were approached. Their informed consents were taken, and they could withdraw at any point in time in the course of the interview. Then the individuals were well-versed about the norms of the study, its purpose and the assurance for keeping the data confidential and how the study is used for research purpose. A face-to-face interview was conducted for 35-40 minutes and the answers to the questions were written properly.

ANALYSIS OF DATA

The data was collected by way of semi-structured interviewing technique to explore the factors, which influence perception and participation towards digitalization post demonetization among elderly adults and was analyzed with the

help of Microsoft Excel software. The major themes that came out were Ease of Use of Digital Methods, Digital Literacy, Status Symbol, Necessity and Risk of Fraud. The other two themes which occurred are Improved Socialization and Isolation caused due to increasing use of digital methods.

RESULTS AND DISCUSSION

Results and discussion were done in two phases. Phase-I of the study discussed four categories to study gender-based differences in perception and participation in digitalization and phase-II of the study talks about gender wise comparison on quality of life. When the content analysis was done, five categories evolved which discussed the factors that determine perception towards digitalization post demonetization among middle aged adults. Other than that, two categories evolved which spoke about quality of life after participation in digitalization. All the categories evolved, and the excerpts associated with each category were rated on a ten-point scale. Later they were analyzed using Microsoft Excel Software. Mean scores, sum and standard deviations are presented in table

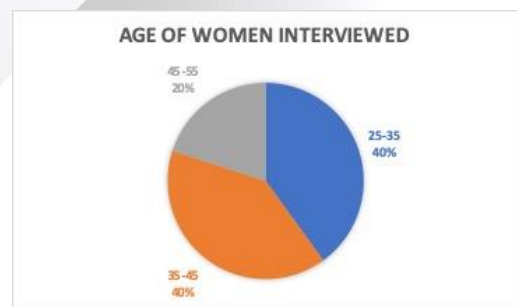
Detailed descriptions of the data collected using semi-structured interviewing technique are discussed under seven headings. They are given below:

Women			
Factor	Sum	Mean	Standard Deviation
Easy to Use	78	7.8	1.032795559
Digital Literacy	64	6.4	1.95505044
Necessity	74	7.4	1.429840706
Status Symbol	59	5.9	1.197219
Risk of fraud	65	6.5	1.433720878
Improved Socialisation	60	6	1.632993162
Isolation	72	7.2	1.619327707

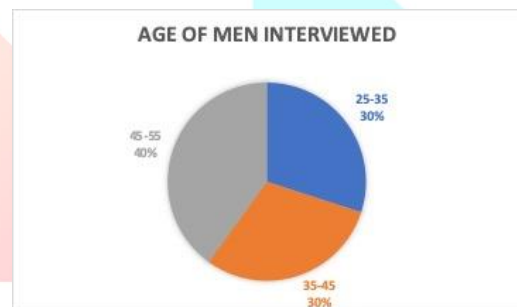
Table 1 Categories and description of data on Participation in digitalization among middle aged Women

Men			
Factor	Sum	Mean	Standard Deviation
Easy to Use	79	7.9	0.875595036
Digital Literacy	72	7.2	1.686548085
Necessity	70	7	1.632993162
Status Symbol	64	6.4	1.264911064
Risk of fraud	66	6.6	1.646545205
Improved Socialisation	80	8	0.816496581
Isolation	51	5.1	0.994428926

Table 2 Categories and description of data on Participation in digitalization among middle aged Men



Graph 1 Pie chart depicting the age of the women participants



Graph 2 Pie chart depicting the age of the men participants

1. Easy to Use

This category brings out one of the reasons because of which the participants participate in digitalization. This category is evolved through content analysis and consists of the feature that using digital services are convenient for the

participants. This means that they are able to proceed with the processes of digital services without much difficulties. Digital services can be used anywhere and anytime is one of the major reasons why the participants find them easy to use. Most of the reasons mentioned for this are easy and clear instructions, clarity of understanding and comfort of usage. Since most of the participants are optimistic about the convenience, they avail out of their participation in digitalization.

It is found that, for women, mean or average is 7.8 and for men, the mean is 7.9 which is well above the neutral value of 5 on a scale of 0-10. This means that the respondents have talked about convenience of use a good number of times while speaking about their participation in digital economy. It is one of the high scored categories. From the table, we can see that the women participants have talked about this category 78 times. Men have talked about it almost the same number of times, at 79. The standard deviation in case of women is higher than that of men. For women, it is 1.032, whereas for men it is 0.87. There is more deviation in the category in cases of women than in men, which implies that the attitude of women in terms of Ease of Use of digital methods is more varied than that of men.

According to a female participant aged 45, "Initially I thought digital services will be complicated and beyond me to use, but when I started doing transactions, from the second attempt itself I got good grip and was comfortable using it." According to a male participant aged 37, "Nowadays, it is so easy to do important things online than doing them physically." According to a female participant aged 36, "You can easily see that filling any form, suppose income tax, is so effective online. It would be done in just few minutes and also is an effective way, you will know when it is completely registered, check on the status and so many things. A lot of new

dimensions to the real life has been expressed because of digital services."

According to a male participant aged 40, "I think the good thing about digital economy is that a lot of procedures have become transparent and common man can only benefit from this."

2. Digital Literacy

This category attempts to illustrate the amount of literacy participants have about the digital services and methods. It also tries to explore, whether the participants are aware of the concern of increasing digital presence among the participants. The other major points that have come up from this category are whether the participants fully understand the ways of working of the digital methods, do they willingly participate after full knowledge or are they blindly following without much idea. This category also covers the point how middle-aged women and men have adopted themselves to use the digital services. This factor is very varied, with a high standard deviation of among women, of 1.95. Whereas, in case of men, the variation is less, at amount of 1.68 standard deviation. This is so because not all the participants are completely aware and totally knowledgeable to qualify as digitally literates. It is mostly noticed that only some of the participants have spoken highly in this category. From the table, it is visible that the female participants have talked about this category 64 times. Male participants have talked about this category 72 times. It can be seen men have higher score in this category. The mean or average is 6.4 for women and 7.2 for men which are above the neutral value of 5 on a scale of 0-10. It denotes that a good number of participants have spoken about it.

According to a female participant aged 45, "Initially I thought digital services will be complicated and beyond me to use, but when I started doing transactions, from the

second attempt itself I got good grip and was comfortable using it.”

According to a male participant aged 42, “I am worried. Everything shared online will stay there forever and the thought itself is very frightening”. Another female participant aged 55 “I do not know a lot, but I use it the regular way, the way I have been told to use. I do not even know what digital identity is.”

Another male participant aged 52 “I find it difficult to rely on the methods on whose workings I have very little idea.”

3. Necessity

This category brings out the reason of participation in digitalization by the participation on the basis of their need and necessity to use digital media. This category is evolved through content analysis and consists of curiosity of participants to try the digital services, the need to use it in daily life in workplace and otherwise. This factor is varied, with a standard deviation of 1.42 for women and 1.62 for men. This is so because some of the participants also find that the digital methods are not a necessity to their life. From the table, we can see that the female participants have talked about this category 74 times whereas men have spoken about it only 70 times, which is lesser than that of women. The mean or average is found to be 7.4 (women) 7 (men) and is well above the neutral value of 5 on a scale of 0-10. It is thus inferred that participants have more or less spoken about this category.

According to a female participant aged 35, “I am an extensive user because my lifestyle demands it. I cannot imagine my life without the digital services.” Another male participant aged 50 “I am curious about all the new things coming up every day and I like to use them, but till now it has not become a necessity for me. I use it mostly for entertainment purpose and connecting to my old school friends”

4. Status Symbol

The participants have expressed that a lot of external incentives have helped develop a positive outlook towards using digital media. The factor of status symbol has come up and covers the need of participants to adopt digital medium for their profession or in daily life to maintain a social class. This have in fact acted as a positive inspiration to most of the participations to be aware of the usefulness of digitalization which have encouraged them to start being an active part in digital economy. From the table, we see 59 times the women participants have talked about this category. For men, this category has been spoken a greater number of times, at 64. Analyzing the contents, it was found opinions given by participants differ much, which can be seen from the value of the standard deviation that is 1.19 for women and 1.26 for men. Participants are mostly under the influence of feedback by their friends and family and colleagues and also have the necessity to use digital methods, not just only driven by status symbol. It is seen that the mean or average is 5.9 and 6.4 respectively for women and men which are well below the neutral value of 5 on a scale of 0-10. It can be inferred that whichever participants have mentioned about it did not speak too much

According to a female participant aged 37, “I have started using more and more of digital services after my colleagues encouraged me to, and I am very satisfied.” According to the opinion of a male participant aged 54 “I like to use digital payment methods more now-a-days after my son introduced them to me. All my other friends also use them, and it feels good when I am also able to participate.”

5. Risk of Fraud

The participant's main concern was the privacy & security issues when using digital media. The negative factor fear of fraud or losing money and information were found common among the

participants who regularly take part in using digital services. From the table, we see, female participants have spoken about it 65 times while the male participants have talked about this category 66 times. Analyzing the contents, it was found opinions given by participants, both men and women do differ much, which can be seen from the value of the standard deviation that is 1.43 for women and 1.64 for men. That means, there are also some participants who are optimistic about the government efforts taken in order to ensure digital security while others are not. It is displayed that the mean or average is 6.5 for women and 6.6 for men, which is above the neutral value of 5 on a scale of 0-10. It can be inferred that whichever participants have mentioned this factor have rather highly of it.

According to a male participant aged 32, "I have heard people face a lot of problems during their transition times and are inhibited by the unknowns. But for me, it has been smooth, and I would like to believe with the current developments, data security is very well assured in most of the sectors." According to the opinion of a female participant aged 51 "I think doing anything online only means there will be frauds and no assurance". The fact that everyone is aware that frauds and security is an important criterion associated with digital economy is evident as all participants, both men and women have spoken about it.

6. Improved Socialization

Quality of life is a subjective concept. This category explains whether the respondent's activity has improved or depressed after using e-services in their daily life with focus on socialization. The category tries to explore mainly on the socialization, contentment and perceived happiness of the participants when using digital services in terms of connecting to other people, groups or community. This

is a positive factor affecting the quality of life which explains whether the quality of life has improved due to digitalization. As per the participant's attributes like socializing, it is supposed to make the participants feel less lonely and less depressed and thus contribute to a positive quality of life. Men and women participants have drastically different opinions on the improved socialization. Women have spoken about this category a total of only 60 times whereas men have talked about improved socialization 80 times. This means majority of men agree on the improved quality of life. The standard deviation is very high for women and very less for men respectively at 1.63 and 0.81, which is due to the fact that, within the female participants those who were interviewed, there remains mixed opinions. But among male group, the opinions are similar among all the participants.

7. Isolation

This category explains how digitalization has affected the quality of life of participants in a negative way. The feeling of isolation due to the excessive use of digital media by others around have been talked about strongly among the women. That has resulted in feeling of loneliness, depression which are the attributes implying the negative quality of life. The negative impact, which the participants opened up about, was the seclusion caused to them by their family members who are into digital media. The other negativity is the isolation of the youth, making them unsocial. The average for the same is around is 7.2 among the women participants which is much higher than that of the men. For men, the mean of the scores is only 5.1. Also, the variation in the responses of men are less than that of women. Men have a less standard deviation of only 0.94 whereas women have a standard deviation of 1.61, which is high. These show the mixed responses

from the respondents. The blue boxes display the sum, which shows that in total, 50 times the participants spoke about the negatives of digital services. These two streams of opinions have led to a very strong inference that women feel isolated, but men do not, in general, keeping other things constant while participating in digitalization.

FINDINGS

1. Men have shown better ease of use just by a margin than that of women. Mostly both of the groups believe the same, but the group of women had more mixed opinions

2. In terms of digital literacy, men have performed better than women. Women had lot of mixed opinions and variation in the levels of digital literacy among the participants.

3. Women find digital services more necessary than men do.

4. It's more of a status symbol for men but there are lot of mixed opinions within the group of the participants as compared to the group of women.

5. Both the group of men and women had similar concerns about risk of fraud while using digital methods, but men's group had more variation than that of the women's group.

6. Men strongly believe in improved socialisation after using digital methods with not much variation and mixed opinion within the group. Women, on the other hand, do not strongly think using digital medium improves socialisation.

7. Women strongly believe in isolation caused due to participation in digitalisation but there are mixed opinions among this group. Men differ from the opinion of the women.

CONCLUSION

Content analysis of data helped identify seven main categories which talk about perception towards digitalization and their participation among middle aged adults, men and women. Five main factors have been found out which talk about the reasons of participation in digitalization. They have been analyzed separately for men and women to find out the similarities and differences in their approaches. Analyzing the results, it is clear both middle aged men and women overall have more positive perception of digitalization and actively participate in using digital services. The findings of the study also indicated that the negative perception towards using digital services is governed by the existence of risk of fraud. Another area of focus of the study reveals two categories which determine the lifestyle aspect of participation in digitalization. Both men and women have discussed improved socialization as well as isolation due to increasing use of digital methods. While it is clear that a majority of working men and women are well aware of digitalization and participate in it willingly out of necessity and find them easy to use, there are striking differences between men and women in terms of digital literacy, improved socialization and isolation caused as an effect of use of digital methods. Women mostly fall prey to isolation due to increased use of digital medium whereas men enjoy the improved socialtion.

Statement of Ethical Approval: Author confirm that throughout the study all ethical consideration was taken care off. Authors made sure that no psychological and personal harm happens to participants at any point of the study and they were given full freedom to withdraw at any point of study.

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