



## HOW AGE IMPACTS PARTICIPATION IN DIGITAL ECONOMY IN INDIA:

### A NARRATIVE RESEARCH APPROACH

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#### Abstract

Digitalization of the economy in forms of payments, online banking and automation using digital media powered digital economy, has the potential to make India an empowered society. provided by The Indian Government provides lots of incentives directed towards achieving a digital economy. Do they enable more participation in digital services available around us? The perceptions and attitude of Indians towards this new wave of digital revolution plays a vital role in deciding the loopholes in the digital service incentives. They would help formulate better services and in turn make India a knowledge-based economy. It is necessary to evaluate how Indians perceive the digital services available. It is also crucial to know the level of participation from different age groups of people in order to understand their needs and demands. The present study explores the levels of participation and the factors which determine the various age-based divide in aspects of perception and knowledge of this digital economy and digitization among middle aged adults and elderly adults in India. Participants include eighty adults (male=40, female=40) in the age of 25-55 years and 55 years and above, residing in the state of Karnataka, India. Data is collected using a semi-structured interviewing technique and their narratives are recorded. It has been found out that elderly adults have negative perception of digital services and their participation is less due to barriers of accessibility

**Keywords:** Digitization, Digital Economy, Middle aged adults, Elderly Adults, Age-based Divide

#### Introduction

Demonetization was a bold step by the Honorable Prime Minister of India, Narendra Modi, on 8<sup>th</sup> 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). One of the 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).

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). Since then, 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).

But the question arises how far this move of digitalization post-demonetization have impacted the life and work of the citizens of India. What are the hinderances the citizens have faced while adopting to the new technologies?

Factors like age (Kuoppamäki, Taipale, Wilska, 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). Very few studies were found to be conducted on digital economy as a whole where initiatives and programs undertaken by the government of India had been assessed as to how they have impacted the common man. Not many kinds of literature were found which focuses on the narrative style of research which brings out the experiences of the people ever so vividly. Neither there are studies which focus



on the age-based divide based on the participation and knowledge factors that influence a middle-aged adult and an elderly adult (differently) towards digitalization and digital economy in 2019 within India and in one the Eastern states of India, West Bengal. The age-based divide in participation in digital economy of middle-aged adult in West Bengal, as a narrative is an important research gap.

Hence, the present study tries to explore the levels of participation in digitalization of the middle-aged adults and elderly adults who are between the age of 25-55 years and 55 years and above respectively. Through qualitative inquiry, which is exploratory in nature, it is aimed to explore the differences on the levels of participation among middle-aged and elderly adults in digitalization. It is tried to understand the views, opinions and attitude which guide the perception of the participants. Since digitalization has affected every citizen of the country, starting from young to old age (Smith & Olmstead, 2018), this paper tries to understand how age impacts participation in Digital Economy in India.

### **Aim**

To explore the level of participation and perception about the digital economy of middle-aged adults and elderly adults

### **Objectives**

- To explore the age-based divide of the differences in participation of the middle-aged adults and elderly adults in digital economy
- To explore the factors that result in the divide based on age in perception of and participation in digital economy among male and female of the middle-aged adults and elderly adults.

### **Method**

#### *Research design*

This study is a qualitative research study that uses narrative research as a mode of inquiry. It is exploratory in nature. The style of research that is undertaken here in this case as it is very helpful in diverse domains of sociology, anthropology, history, nursing, psychology, and communication studies as it helps to gain rich insights about experiences of peoples' lives. The purposive sampling method is used to select the participants of the study. Through face-to-face semi structured interview and an open-ended questionnaire, the subjects were observed. It was done in their natural setting to understand their behaviours, actions and feelings in the totality of the context.

Interviewing can be considered as "the process of getting words to fly" (Glesne, 2011). It is one of the most common and powerful tools through which we try to understand fellow humans. It lets us to explore the how's and what's of people's lives (Fontana & Frey, 2008).



### *Participants*

Participants for the study include middle aged adults and elderly adults who are in the age group of 25-55 years and reside in Karnataka, India. Participants were selected using purposive sampling technique. A total of 80 individuals were interviewed of whom 40 are from the age group of 25-55 years and other 40 were aged 55 years and above. Among each of the age category, 20 were women and other 20 men. The participants were asked to elicit their responses. The semi-structured interviews were flexible, and questions were added based on the flow of the interview and the information presented by the participants. It was done to capture the narrative of the participant as much as possible.

### *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 the prior appointments, the participants 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*

Content analysis of the narratives provided by the respondents were performed to gain rich insights about the age-based divide in terms of participation in digitalization among middle aged adults and elderly adults. Through content analysis, five themes emerged which helped in reaching further conclusions.

### **Research Findings**

The aim of this research study is to find out the differences based on age among middle aged and elderly adults in terms of perception and participation in digitalisation of the Indian economy. For the same, eighty participants, residing in Karnataka, India have shared their experiences of the same. The narratives told provided personal experiences as perceived by each of the individuals. All the individuals are aware of the wave of digitalisation in the Indian economy, although there are differences in the level of participation in it among the participants. From all the narratives, certain themes have been found and they have been organised and presented to gain better insights.

### *Key themes*

The following themes were developed after the semi structured interviews of the participants which aided to explore the age-based divide of the differences in participation of the middle-aged adults and elderly adults in digital economy through their narratives: Awareness of Digitalization, Participation in Digitalization



Accessibility, Influences to participate in Digitalization and Relationship between age and technological adaptability. Detailed descriptions of the themes that emerged using semi-structured interviewing tool and narrative technique are discussed under five headings. They are given below.

### *1. Awareness of digitalization*

This category explains whether the participants were aware of what digitalization is, by the term and its implication on India. Along with that, through the narratives of the participants, their perception of digitalization was found out. Digitalization means using digital services or technology has brought a paradigm shift in people's life (Roy, 2017). Out of all the participants, most of them knew the term digitalization and digital economy. Though the knowledge of what exactly was meant by the term was scarce among the elderly adult's group.

A female respondent aged 60, does not know the term but is aware of this new wave of technologies leading to Digitalization. When the respondent was asked whether she is aware of digitalization she spoke: "*No, What is digitalization?*".

In the group of elderly adults, there was a tendency of knowing about digital methods more from news, or family members and other sources than first-hand experience. Another prominent tendency was very limited use of digital methods from smartphones and laptop. These groups of people use almost one fourth of the services that the people of the other age group (middle aged adults) had used.

Another small section of participants in this group did not actually use any kinds of digital services.

People from the age group of 25-55 years were very thorough with what is digitalization and use it in their daily life. This category had people of three kinds: Group A: participants who are very educated about the digital methods and their working and who used them regularly, intensively. The kind of knowledge includes, the security issues and the chances of frauds. These group of people are aware of the increasing presence of digital identity. They choose to use digital services as a part of their lifestyle as digital services are easy to use for them, time saving and efficient with lot more transparency. are still knowing about the digital methods.

Group B consists of a group of participants who are relatively aware of the digital services and have fewer security concerns. They are aware that frauds can take place while using these media, but they use it when convenient for them to use. They are driven to use the digital services because they are comfortable for them, as things get done very easily in a blink of an eye.

Group C has people who are less in number and they do not know the backend technologies or are not aware of the workings of the digital services. They are not concerned whether the digital services have risks of fraud associated to it. They use digital methods for some limited uses.



It is also tried to explore the reasoning of the elderly when they think about digitalization and whether it is needed and effective in the Indian context. Each participant's outlook towards digitalization varied. There was mostly negative perception among the elderly aged adults' group, with some exceptions.

A male aged 67 spoke, *"The Govt. of India has tried to promote digitalization (online payments, using less cash). Smart development of the country is needed. People are using technologies to improve their life. With this the govt. should not lose his focus from driving out black money and corruption"*.

However, in the middle-aged adult's group, there were occurrences of more positive perception and optimism for Digital India. According to them, the aim of digitalization is to promote a cashless and digital economy and they were optimistic about cashless India and were very hopeful about the benefits, which includes time saving, transparent methods of business and governance. Some middle-aged adults also think that India is not ready to be cashless with its current state of infrastructure and problems of illiteracy, unemployment and poverty at hand.

According to a male participant aged 32, *"I have heard people face a lot of problems 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 male participant aged 58 *"I think doing anything online only means there will be frauds and no assurance"*.

Thus, it is inferred the respondents have diverse knowledge about digitalization and its effectiveness for the individual and the society.

According to a male participant aged 64 *"I had to face a lot of problems during the first time when I shifted to use a smartphone. I had to heavily depend on others"*.

## 2. Participation in digitalization

Participation in digitalization explains different means in which the participants participate in digitalization. The items identified from the discussion include participation in digitalization through online banking, mobile wallets, online booking, and online form submission. The participation is varied among the participants.

It has been discovered that there are elderly participants who are against digital services and never used any digital media at all whereas there are also participants who use various digital services in some of the instances of their life.



A female interviewee aged 62, when questioned about her participation in digitalization, spoke- *“I use digital services (getting fees in my account directly than cash in hand) or Paytm. Sometimes I use apps for online shopping of grocery items also, when I am busy”*.

Another respondent aged 70 and a housewife spoke *she does not use digital services in her daily life*.

In the group of elderly adults, there is a group of new emerging users. They are finding it worth their while to explore the digital services and thus the participation from them is increasing slowly but steadily.

A male participant aged 65, who is retired spoke, *“I started using it recently for payments when my son introduced it to me. I took help from my son to get UPI. I like using it now.”*

There are middle aged adults who use services which are digital in nature daily life like e-wallets, utility apps, banking services, smart watch, and they belong to the middle-aged adult’s category. But there are exceptions in that group also. For some middle-aged adults, men and women regularly participate out of their need and necessity to use digital media in their workplace and otherwise. According to a female participant aged 35, *“I have to extensively use digital methods for booking cabs, tracking applications, shopping, online transactions because my lifestyle demands it. I cannot imagine my life without the digital services.”*

Another group in the middle-aged participants, uses leisurely, the digital methods and their participation is very limited.

A female interviewee aged 32, who is a housewife when questioned about her participation in digitalization, spoke- *“I use digital services in terms of only Paytm and for online shopping”*.

For middle aged adults, the reasons for participation which are identified include self-efficacy, perceived usefulness, perceived ease of use, perceived financial benefits, the comfort of use, cognition, encouragement towards others which have a positive effect on the readiness of the elderly towards digitalization.

The participants from the elderly adult’s group, strongly spoke about their encouragement, their willingness to take help from others and learn the technologies which in turn is increasing their participation in digitalization. Thus, it can be inferred many participants like them, are willing to learn and accept digitalization as they believe there are positive factors associated with it. They tend to adapt themselves and encourage others to adapt to the new wave of digitalization. But, in this group of people of 55 years and above, there is prevalence of privacy and security issues, fear of fraud means, dependability on others, insufficient cognition and indecision towards digital services that negatively affect their participation in digitalization.

Even in the group of middle-aged adults, participant's main concern always was the privacy & security issues when using digital media. The negative factors like fear of fraud or losing money were found common among the participants which have discouraged the respondents to use digital services. There is another trend of unwillingness and impassive towards digitalization, which has negatively impacted the readiness. This



unwillingness was seen in one of the respondent's, aged 63, where she spoke, *"I don't make efforts to learn them. I don't understand it"*.

This shows before adopting any digital technologies, it is necessary to build the required digital infrastructure which will solve privacy & security issues so that people are not hesitant to use digital services.

There are cases of no participation till date also. There are overall 6 cases of no participation in digital media among 40 of elderly adults and 2 cases of no participation among the middle-aged participants.

A male participant aged 52 spoke, *"I started participating before 5 years through net banking"*. Another interviewee aged 61 and retired shared he has been using digital services after demonetization of 2016 in India.

### 3. Accessibility

Accessibility is another category-evolved from the discussion with the participants. This category describes the different places and the devices used by the participants to access the digital media. Alongside it talks about the barriers of knowledge to use digital method that comes in the way of participating in digital media.

For the people living in the middle-aged groups there are easy connectivity, as everyone has a smartphone. For them, smartphones and internet connectivity have made it easier for people to take benefit of digitalization. Some people who are specially housewives, in the middle-aged category, do not have a smartphone for their own which restricts their participation in digitalization. There are also participants who only get to use digital services as a part of their profession in their workplaces but do not have the access in their houses.

For people in the elderly adult group, even though there is connectivity in terms of internet, recharges, and mobile phones, the barrier is the proper knowledge to use them. Among the 40 participants, only 9 of them did not have a smartphone and therefore, did not know and participate in digitalization directly. Among these 9, 3 of them used laptops and computers in their office to use digital methods. The other participants in this group, either had a smartphone of their own or at least get to use smartphones of family members. In most cases, the elderly adults are given a smartphone by their children and their children take time out to teach them the usage. There are some quick learners who are enthusiastic to learn and adopt whereas, there are some who are indifferent to the technological advances.

So, in these cases, smartphones are not a problem, the main barrier is the lack of knowledge to use the devices and the digital services. Only a handful of 4 participants were confident of their knowledge of digital methods. Rest, there were different degrees of dependence on others to use digital methods. They would be sometimes baffled, with something that shows up while using the methods and need help immediately. There were participants who would have a tough time to remember the sequence of buttons to be pressed.



Overall, accessibility is a multi-dimensional barrier for most of the elderly aged adults of the age of 55 years and above.

#### 4. *Influence to participate in digitalization*

This category explains whether any influences from the society or the government are making the middle aged and elderly participants to adapt to the digital media and practice it. It is difficult to analyze the usage of digital methods out of social or government influence as it all depends on the attitude of the person who adopts it (Malhotra & Galletta, 2002).

The participants of elderly adult category have not spoken much on their domination to use digital services due to society or government. Although in the case of some male participants, there has been a strong social influence that has made him practice digital services in professional fields. The elderly adults were mostly influenced by their family members and by their intrinsic desire to try out digital methods. This infers nor government campaigns have no such influence on the elderly respondents to participate in digitalization in most cases. Though they feel good while discussing their progress in digital methods, the different ways in which they are using smartphones in their social circle. In their social group, the participants also encourage each other to try out new methods of doing the conventional tasks.

The middle-aged participants use the digital services because they find it convenient to use in their daily life. Some participants have expressed that a lot of external incentives available, but they do not actually helped them to start using digital services. They are the need of participants to adopt digital medium for their profession, positive feedbacks shared by their acquaintances about the usefulness of digitalization, encouragement from other family members and neighbors.

The campaigns, cashbacks and different offers have definitely increased the usage, the frequencies, but they all started using digital methods as their choice or need.

Status symbol plays an important role for the middle aged adults and by using digital medium in daily life they maintain a social class.

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 48 *"I like to use digital payment methods more now-a-days. All my other friends also use them, and it feels good when I am also able to participate."*

#### 5. *Relationship between age and technological adaptability*

Another important category evolved as the respondents from the elderly age group were asked their viewpoint on their adaptation to technology with an increasing age. From the discussion it is been tried to find



out the relationship between age and technological adaptability. This category describes the opinions of the seniors when adapting to digitalization with an increasing age, whether there is a positive or negative relationship between age and technological adaptability. There has been an attempt to establish a relation either positive or negative relationship between age and technological adaptability. In the respondent's opinion gathered it was found they do not support any uniform view in this line.

There are mixed opinions and no positive or negative relationship is drawn out from the responses of the participants. A male respondent aged 58 said, *“Now I use more technology and digital services than before. It all depends on oneself. I wanted to learn, and I learnt quickly and efficiently. Same ways I wanted my wife to also learn, but she is not very interested. She do not like and do not want to know new technologies and use these amazing services.”*

Thus, it is seen that age does not affect people's adaptation to technology. No uniform view was seen in this category. It was seen most of the elderly viewed technology in a positive sense whereas some elderly adults were against it staunchly. But it all depends on individual attitudes.

## **Conclusion**

From the themes identifies, it is clear that there are different kinds of differences between the participation of middle-aged adults and both elderly men and women are ready to accept digitalization. Analyzing the results, it is clear both middle aged men and women overall have mixed positive and negative perception of digitalization. But elderly adults had more negative perception than those of the middle-aged adults. Participation is also, likewise, more in middle aged adults' group than that of the elderly adult's group.

The findings of the study also indicated the hinderances to use digital services exist due date to the perceived risks regarding privacy and security among the participants of both the categories. There are more accessibility barriers for elderly adults in terms of lack of proper knowledge. Another area of concern which comes out from the discussion is that elderly aged people can start using digital media and learn them like experts if only they want to do so. Not much external incentives affect them. The study also implied that people focus more on their needs while using digital media, not on the influences. In this context, the present study implied that Indian government or authority in charge should be more effective in terms of security while building the blocks of knowledge-based society and governances.

## **Recommendation**

1. Digital infrastructure which will solve privacy & security issues so that people are not hesitant to use digital services are very necessary. Even when they are available, for people to be aware of it, is a major task that has to achieved.
2. It is necessary to address the accessibility challenges faced by people in elderly adults aged group, i.e. 55 years and above, who are not very confident to use digital services in their daily life.



3. Government campaigns pro using digital methods need to target people more as they do not incentivize people to start using digital methods.

**Statement of Ethical Approval:** Author confirms that throughout the study all ethical consideration was taken care off. Author 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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