

Consumers' Attitude, Digital Literacy and Social Influence towards ICT Usage: An Empirical Study in Delhi-NCR Region

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Abstract

The rapid development of information and communication technologies (ICT) has resulted in changes to traditional modes of communication and methods in which people connect with one another. The current state of technology has advanced to the point where a single smartphone equipped with internet access may perform the functions of a variety of information and communications technology (ICT) devices at a cost that is quite reasonable. The study of consumer attitudes, digital literacy, and the effect of social attitude is becoming important for modern marketers operating in India in a highly competitive environment. This study aims to compare respondents' levels of digital literacy, social influence, and attitude across various age groups and educational levels, as measured by connecting measures. In addition, research is conducted to determine whether or not these many conceptions have any significant relationships with one another at the same time. The results of the study indicate that teenagers had more favourable consumer attitudes toward ICT usage compared to the middle age group. The conclusion of the survey is reinforced by the common view of the public that teens have greater proficiency in digital literacy and are more socially inclined towards ICT usage.

Keywords: Information and Communication Technologies, Digital Literacy, Social Influence ANOVA and Consumer Attitude

Introduction

Globally, there has been a rise in number of ICT user base from 3.88 billion in 2017 to 5.47 billion in 2022 (Internet Live Stats, 2022). Realizing the importance, marketers

are intensively embracing the use of ICT devices as a new platform for marketing products and services. With time the role of ICT devices has changed from merely a source of communication to a medium for banking, shopping, social networking, educating and entertainment. Actually, ICT has changed the way marketing functions by dwindling communication platforms to a marketing platform where all most everything can be sold. This has been possible due to increasing developments in technology like artificial intelligence, machine learning, cybersecurity, blockchain and virtual reality (IEEE, 2022).

The technological revolution in the industrialised world has given rise to an opportunity-rich knowledge-based economy. However, developing countries' failure to benefit from this revolution has proven to be a serious roadblock to their growth. Over the years, a key focus for development initiatives has been the transfer of knowledge with the use of social influence (awareness) and digital literacy. The study of the possible effects of ICT adoption on knowledge growth is highly important in this context since recent advancements in ICTs have a great deal of potential to promote and strengthen social influence and digital literacy. These devices once adopted can help marketers to promote their products and through the use of digital advertisements and promotional messages.

Information and Communication Technology (ICT) Devices

Information and Communication Technology which is popularly known as ICT allows to attain information about different issues without physically going to that place. It includes all communication devices or applications such as satellite systems, television, radio, mobile phones,

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computer, network software and hardware, and various services associated with them.

India is one of the largest democracies in the world with second largest population, it is the fastest growing developing economy (Internet Live Stats, 2022). The importance of knowledge in the development of any state in the world is widely acknowledged (World-Bank, 1999). The cornerstone of both economic and human growth is knowledge. Yet, the country is home to one of the largest and poor populations where mobile phone and internet penetration is considered to be among the lowest in Asia (Newzoo, 2018). According to The Economic Times and Gartner Forecasts India's ICT spending is likely to grow by 2.6% in the year 2023. Compelling Indian organisations to bring advancements in their cybersecurity or face adverse business risks and the chief information officer will also be faced by a dearth of good quality technology skills and digital talent. Social impact, computer self-efficacy, and technological advancement, together with perceptions of both its efficacy and its simplicity of application, have been identified as the main drivers of ICT growth in India. (Nath, Bhal & Kapoor, 2013). Another feature of India's ICT growth story is that there are about 762 million Indians who have yet to make use of the internet enabled ICT technologies due to difficulty in understanding internet enabled devices. Digital literacy is the need of the hour as India will be home to 900 million users of the internet by the year 2025, backed by an increase in rural use of the technology (IAMAI Kantar Report, 2022).

Review of Literature

Abima, Engotoit, Kituyi, Kyeyune and Koyola (2021) explore how women's attitudes towards the usage of digital technologies in Uganda relate to digital literacy, regional content, and social impact. 384 individuals were surveyed cross-sectionally for this study in the Ugandan districts of Wakiso and Mbale. According to the study's findings, there is a strong correlation between social influence, digital literacy, locally relevant material, and women's attitudes toward using digital technologies in Uganda. The study also recommended creating digital content in the local language so that women can grasp it more easily in order to improve adoption and focus on societal norms, values, and beliefs to stimulate usage of digital media among women.

Nassar, Othman and Nizah (2019) found that age adversely acts as a moderator between social influence and intent to behave, while intent to behave positively mediates the impact of social influence on ICT acceptance. Similarly, Sliva, Ratnadiwakara and Zainudeen (2009) find significance of social influence in both instances: one involves pressuring people to adapt, and another involves generating benefits through social networks linked with economic and business connections. Also, Razak, Bakar and Abdullah (2017) in their study shows effort expectation and social influence were found to have significant effects on the purpose of doing so using e-government practices.

Jagannathan, Ahmad, Ishak, Nafi and Uthamaputhran, (2018) examine the determinants and problems associated with the adoption of Information and Communication Technologies (ICT) by Small and Medium Enterprises (SMEs) in Malaysia. Based on the analysis of 167 responses, it is revealed that a high level of ICT adoption is present amongst SMEs in rural areas. Constraints in financing options and limitations in access to funding were identified as the major bottlenecks in the successful adoption and implementation of ICT. A positive attitude of respondents had a significant favourable impact on use of ICTs by SMEs. The study recommends that owners/managers of SMEs and Malaysian policymakers should develop strategies to create a culture of adoption and implementation of ICT for the benefit of rural SMEs. Kulviwat and Bruner (2009) explore the role of social influence on the intention of technology adoption and also attitudes for the adoption of a high-technology innovation.

Salemink, Strijker and Bosworth (2017) provide an in-depth analysis of 157 research publications on rural growth and digital advancements in developed countries. Findings reveal that one research study focusing on connectivity highlights the consistently increasing divide between digital infrastructure and data quality between rural and urban areas. They emphasize that government policies are often found to be wanting and lagging behind the advancements of the time. Further, the other strand of research focusing on inclusion suggests that lower education and abilities in remote areas negatively impact ICT acceptance. Rural communities continue to be least connected and inclusive in ICT penetration when they most need it. It is recommended that solutions specific to the local place and communities have to be developed to bridge the prevailing digital divide.

Talukdar and Quazi (2011) examined how social networks and peer groups affected how quickly employees adopted new technology at work. The relationship between societal factors and the use of innovation is further examined in this study. The study of an online survey with 275 respondents shows that social networks are essential for fostering a fundamental preference for the adoption of innovation at work. The findings of this study indicated that there is no association between the social component and the use of technological innovation at work and the employee's physical majority or gender. According to the report, technical assistants and supervisory training will be important influencing elements for peer groups' adoption of new technologies.

Against this backdrop, the research paper focuses on examining the variations in consumer attitude, digital literacy and social influence toward ICT usage across the respondent's age categories and educational qualifications. The primary goal of the study is also to analyse the link between attitude, digital literacy and social influence on ICT usage and to assess the role of social influence and digital literacy on consumer attitude toward ICT Usage.

The first part of this research report is a theoretical framework and literature review relating to the constructs that will be studied. It is then followed by the construction of hypotheses and the methods of study. The following sections include an analysis of the data as well as an interpretation of the results. The implications and limitations of the study are discussed in the final section of the paper.

Table 1: Hypothesis of the Study

Hypothesis	Description
H _{a1}	Consumers' attitudes toward ICT usage are significantly different across the age and qualifications of consumers.
H _{a2}	Digital literacy on ICT usage is significantly different across the age and qualifications of consumers.
H _{a3}	Social influence toward ICT usage is significantly different across the age and qualifications of consumers.
H _{a4}	Consumer attitude, digital literacy and social influence have a significant relationship with ICT usage.
H _{a5}	Social influence and digital literacy significantly impact consumers' attitudes toward ICT usage.

Research Methodology

- **Structured Questionnaire:** There were two sections to complete the survey. Information about the socio-economic background of the consumer was gathered

in the first section. The second section was related to gathering data for various aspects of consumer attitude, digital literacy and social influence on ICT usage. The respondents' opinions were assessed on a five-point Likert scale.

- **Sample Size:** The data gathering method employed was convenience sampling. The survey was made available through Google form links and data was also collected by personally visiting Delhi-NCR region. A total of 542 respondents filled out the questionnaire during this study.
- **Research Technique:** The variations in mean values between categories of age and educational attainment for ICT usage were measured using an ANOVA. Correlation analysis measured the relationship between consumer attitude, digital literacy, and social influence. Regression analysis was applied to know the impact of social influence and digital literacy on consumer attitudes toward ICT Usage.

Analysis and Results

Table 2 represents the demographic profile of respondents.

Table 2: Demographics

Description	Frequency	Percentage
Age		
13-19 years	89	16.4%
20-34 years	264	48.7%
35-49 years	133	24.5%
50 years & above	56	10.3%
Education		
No Formal Education	95	17.5%
Middle school (5 th Class)	126	23.2%
High school (12 th Class)	150	27.7%
Graduation	86	15.9%
Post-Graduation	85	15.7%
Total	542	100

Source: Primary data.

Table 3: Reliability Statistics

Constructs	Cronbach's Alpha	Items
Attitude	.981	4
Digital Literacy	.880	8
Social Influence	.971	4
Overall	.891	16

Source: Primary data.

The results of reliability analysis using Cronbach's Alpha are presented in Table 3. As indicated by the value of Cronbach's Alpha, all scales have satisfactory reliability (Cronbach's Alpha >0.85). The value of Cronbach's Alpha indicates internal consistency among scales used to measure the same construct.

Table 4a: Consumer's Attitude to ICT Usage Across Age

ANOVA						
	Squares	Sum	d. f.	Mean Square	F	Sig.
Between Groups	154.133		3	51.378	2.433	.064
Within Groups	11363.109		538	21.121		
Total	11517.242		541			

Table 4b: Consumer's Attitude to ICT Usage between Different Age Categories

Multiple Comparison						
Dependent Variable: Attitude						
Tukey HSD						
Age (I)	Age (J)	Mean Difference (I-J)	Standard Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
13-19	20-34	.67701	.56331	.626	-.6169	1.9709
	35-49	1.52598*	.62938	.074	.0804	2.9716
	50 & above	1.46489	.78389	.243	-.3356	3.2654
20-34	13-19	-.67701	.56331	.626	-1.9709	.6169
	35-49	.84897	.48868	.305	-.2735	1.9714
	50 & above	.78788	.67614	.649	-.7651	2.3409
35-49	13-19	-1.52598*	.62938	.074	-2.9716	-.0804
	20-34	-.84897	.48868	.305	-1.9714	.2735
	50 & above	-.06109	.73210	1.000	-1.7426	1.6205
50 & above	13-19	-1.46489	.78389	.243	-3.2654	.3356
	20-34	-.78788	.67614	.649	-2.3409	.7651
	35-49	.06109	.73210	1.000	-1.6205	1.7426

Source: Primary data.

The opinions of respondents were obtained using five-point scale to study the impact of consumer attitude on ICT usage. Table 4a presents the responses' results, indicating a statistically significant difference in the average consumer's attitude toward ICT usage across age categories ($F = 2.433$, $p < 0.10$). The mean difference in

Table 4b depicts that there is no significant difference in the different age groups except the age group 13-19 to 35-49. The age group 13-19 had more favorable consumer attitudes toward ICT usage compared to the age group 35-49 (Mean Difference -1.526, $p < 0.10$).

Table 5a: Consumer's Attitude to ICT Usage across Educational Qualifications

ANOVA						
	Squares	Sum	d. f.	Mean Square	F	Sig.
Between Groups	339.429		4	84.857	4.077	.003
Within Groups	11177.813		537	20.815		
Total	11517.242		541			

Table 5b: Consumer's Attitude to ICT Usage between Different Categories of Educational Qualifications

<i>Multiple Comparisons</i>						
<i>Dependent Variable: Attitude</i>						
<i>Tukey HSD</i>						
<i>Education (I)</i>	<i>Education (J)</i>	<i>Mean Difference (I-J)</i>	<i>Standard Error</i>	<i>Sig.</i>	<i>90% Confidence Interval</i>	
					<i>Lower Bound</i>	<i>Upper Bound</i>
No formal education	Middle school(5th)	-1.77987*	.61993	.034	-3.3086	-.2511
	High school(12th)	-2.00526*	.59823	.008	-3.4805	-.5300
	Graduation	-.52387	.67908	.939	-2.1985	1.1508
	Post Graduation & above	-1.83467*	.68117	.056	-3.5145	-.1549
Middle school(5th)	No formal education	1.77987*	.61993	.034	.2511	3.3086
	High school(12th)	-.22540	.55133	.994	-1.5850	1.1342
	Graduation	1.25600	.63815	.283	-.3177	2.8297
	Post Graduation & above	-.05481	.64038	1.000	-1.6340	1.5244
High school(12th)	No formal education	2.00526*	.59823	.008	.5300	3.4805
	Middle school(5th)	.22540	.55133	.994	-1.1342	1.5850
	Graduation	1.48140	.61710	.117	-.0404	3.0032
	Post Graduation & above	.17059	.61940	.999	-1.3569	1.6980
Graduation	No formal education	.52387	.67908	.939	-1.1508	2.1985
	Middle school(5th)	-1.25600	.63815	.283	-2.8297	.3177
	High school(12th)	-1.48140	.61710	.117	-3.0032	.0404
	Post Graduation & above	-1.31081	.69780	.330	-3.0316	.4100
Post Graduation & above	No formal education	1.83467*	.68117	.056	.1549	3.5145
	Middle school(5th)	.05481	.64038	1.000	-1.5244	1.6340
	High school(12th)	-.17059	.61940	.999	-1.6980	1.3569
	Graduation	1.31081	.69780	.330	-.4100	3.0316

Source: Primary data.

Table 5a reveals a statistically significant difference in the average consumer attitude toward ICT usage across categories of educational qualifications ($F= 4.077$, $p<0.01$). Further, to assess the consumer's attitude toward ICT usage between different categories of educational qualifications, a Tukey HSD was applied. Table 5b indicates that consumer's attitude in ICT usage is statistically significantly different between middle

school and not formally educated respondents (Mean Difference-1.779, $p<0.05$), high school and not formally educated respondents (Mean Difference-2.005, $p<0.01$), and post-graduation & above and not formally educated respondents (Mean Difference-1.835, $p<0.10$). Thus it was found that all groups of educational qualifications favored consumer attitudes in ICT usage over not formally educated respondents except graduates.

Table 6a: Digital Literacy on ICT Usage Across Age

<i>ANOVA</i>					
	<i>Squares Sum</i>	<i>d. f.</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Between Groups	1887.328	3	629.109	9.025	.000
Within Groups	37502.827	538	69.708		
Total	39390.155	541			

Table 6b: Digital Literacy on ICT Usage between Different Age Groups

Multiple Comparison						
Dependent Variable: Digital Literacy						
Tukey HSD						
Age (I)	Age (J)	Mean Difference (I-J)	Standard Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
13-19	20-34	1.13351	1.02337	.685	-1.2171	3.4841
	35-49	4.00532*	1.14340	.003	1.3791	6.6316
	50 & above	5.79856*	1.42408	.000	2.5276	9.0695
20-34	13-19	-1.13351	1.02337	.685	-3.4841	1.2171
	35-49	2.87181*	.88779	.007	.8327	4.9110
	50 & above	4.66504*	1.22834	.001	1.8437	7.4864
35-49	13-19	-4.00532*	1.14340	.003	-6.6316	-1.3791
	20-34	-2.87181*	.88779	.007	-4.9110	-.8327
	50 & above	1.79323	1.33000	.533	-1.2616	4.8481
50 & above	13-19	-5.79856*	1.42408	.000	-9.0695	-2.5276
	20-34	-4.66504*	1.22834	.001	-7.4864	-1.8437
	35-49	-1.79323	1.33000	.533	-4.8481	1.2616

Source: Primary data.

In this study, an effort was taken to know the impact of digital literacy on ICT usage across ages. Tables 6a and 6b reveal the responses in relation to digital literacy on ICT usage. Table 6a shows a statistically significant difference in digital intelligence across age categories for the usage of ICT ($F=9.025$, $p<0.01$). Further, Table 6b

reveals the mean difference between different age groups for the impact of digital literacy on ICT usage. The results interpret that the age group 13-19 and 20-34 are more digitally intelligent than those 35-49 and 50 & above for ICT usage.

Table 7a: Digital Literacy on ICT Usage across Educational Qualifications

ANOVA						
	Squares	Sum	d. f.	Mean Square	F	Sig.
Between Groups	896.485		4	224.121	3.127	.015
Within Groups	38493.670		537	71.683		
Total	39390.155		541			

Table 7b: Digital Literacy on ICT Usage between Different Categories of Educational Qualifications

Multiple Comparisons						
Dependent Variable: Digital Literacy						
Tukey HSD						
Education (I)	Education (J)	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
No formal education	Middle school(5 th)	-.54561	1.15042	.990	-3.3826	2.2914
	High school(12 th)	-2.95228*	1.11015	.062	-5.6900	-.2146
	Graduation	-3.13476*	1.26019	.095	-6.2424	-.0271
	Post Graduation & above	-2.47307	1.26407	.289	-5.5903	.6442
Middle school(5 th)	No formal education	.54561	1.15042	.990	-2.2914	3.3826
	High school(12 th)	-2.40667	1.02313	.130	-4.9297	.1164
	Graduation	-2.58915	1.18424	.186	-5.5095	.3312
	Post Graduation & above	-1.92745	1.18838	.484	-4.8580	1.0031

Multiple Comparisons						
Dependent Variable: Digital Literacy						
Tukey HSD						
Education (I)	Education (J)	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
High school(12th)	No formal education	2.95228*	1.11015	.062	.2146	5.6900
	Middle school(5th)	2.40667	1.02313	.130	-.1164	4.9297
	Graduation	-.18248	1.14517	1.000	-3.0065	2.6415
	Post Graduation & above	.47922	1.14944	.994	-2.3553	3.3138
Graduation	No formal education	3.13476*	1.26019	.095	.0271	6.2424
	Middle school(5th)	2.58915	1.18424	.186	-.3312	5.5095
	High school(12th)	.18248	1.14517	1.000	-2.6415	3.0065
	Post Graduation & above	.66170	1.29493	.986	-2.5317	3.8550
Post Graduation & above	No formal education	2.47307	1.26407	.289	-.6442	5.5903
	Middle school(5th)	1.92745	1.18838	.484	-1.0031	4.8580
	High school(12th)	-.47922	1.14944	.994	-3.3138	2.3553
	Graduation	-.66170	1.29493	.986	-3.8550	2.5317

Source: Primary data.

Table 7a and 7b presents the survey opinion of respondents regarding digital literacy on ICT usage. Table 7a indicates that digital literacy across different education categories is statistically significantly different in ICT usage (F= 3.127, p<0.05). The result of Table 7b shows that high

school respondents are more digitally intelligent than not formally educated students (Mean Difference-2.952, p<0.10). However, no statistically significant difference was found in digital intelligence for any other group of educational qualifications.

Table 8a: Social Influence on ICT Usage across Age

ANOVA						
Social Influence						
	Squares	Sum	d.f.	Mean Square	F	Sig.
Between Groups	155.395		3	51.798	3.165	.024
Within Groups	8805.003		538	16.366		
Total	8960.399		541			

Table 8b: Social Influence on ICT Usage between Different Age Categories

Multiple Comparisons						
Dependent Variable: Social Influence						
Tukey HSD						
Age (I)	Age (J)	Mean Difference (I-J)	Standard. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
13-19	20-34	.288	.496	.938	-.99	1.57
	35-49	1.132	.554	.174	-.30	2.56
	50 & above	1.636	.690	.084	-.14	3.41
20-34	13-19	-.288	.496	.938	-1.57	.99
	35-49	.844	.430	.204	-.26	1.95
	50 & above	1.348	.595	.107	-.19	2.88
35-49	13-19	-1.132	.554	.174	-2.56	.30
	20-34	-.844	.430	.204	-1.95	.26
	50 & above	.505	.644	.862	-1.16	2.17
50 & above	13-19	-1.636	.690	.084	-3.41	.14
	20-34	-1.348	.595	.107	-2.88	.19
	35-49	-.505	.644	.862	-2.17	1.16

Source: Primary data.

To know the impact of social influence on ICT usage across respondents' age categories, a one-way analysis of variance was used to judge the opinions of respondents taken on a five-point scale during the research survey. The results of Table 8a indicate the statistically significant difference between the mean score of Social Influence across age categories of respondents ($F=3.165$, $p<0.05$). Further, the Post Hoc test was applied to know the difference between different age categories regarding the impact of social influence on ICT usage. The mean difference between different age groups in Table 8b depicts

that the age group of 13-19 is significantly more socially influenced by ICT usage than other groups of respondents. No significant difference in social influence was found between any other pair of age groups. This result shows a statistically significant difference in social influence on ICT usage across respondents' age categories. However, the age group of 13-19 is more socially influenced than any other age group. This result is supported by the general perception of the public that teenagers (13-19 years of age) are more socially influenced towards ICT usage.

Table 9a: Social Influence on ICT Usage across Educational Qualifications

ANOVA					
Social Influence					
	Squares Sum	d. f.	Mean Square	F	Sig.
Between Groups	208.341	4	52.085	3.196	.013
Within Groups	8752.057	537	16.298		
Total	8960.399	541			

Table 9b: Social Influence on ICT Usage between Categories of Educational Qualifications

Multiple Comparisons						
Dependent Variable: Social Influence						
Tukey HSD						
Education (I)	Education (J)	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
No formal education	Middle school(5th)	.048	.549	1.000	-1.31	1.40
	High school(12th)	-1.353*	.529	.080	-2.66	-.05
	Graduation	-.570	.601	.878	-2.05	.91
	Post Graduation & above	.188	.603	.998	-1.30	1.67
Middle school(5th)	No formal education	-.048	.549	1.000	-1.40	1.31
	High school(12th)	-1.401*	.488	.034	-2.60	-.20
	Graduation	-.617	.565	.810	-2.01	.78
	Post Graduation & above	.141	.567	.999	-1.26	1.54
High school(12th)	No formal education	1.353*	.529	.080	.05	2.66
	Middle school(5th)	1.401*	.488	.034	.20	2.60
	Graduation	.784	.546	.605	-.56	2.13
	Post Graduation & above	1.542*	.548	.041	.19	2.89
Graduation	No formal education	.570	.601	.878	-.91	2.05
	Middle school(5th)	.617	.565	.810	-.78	2.01
	High school(12th)	-.784	.546	.605	-2.13	.56
	Post Graduation & above	.758	.617	.735	-.76	2.28
Post Graduation & above	No formal education	-.188	.603	.998	-1.67	1.30
	Middle school(5th)	-.141	.567	.999	-1.54	1.26
	High school(12th)	-1.542*	.548	.041	-2.89	-.19
	Graduation	-.758	.617	.735	-2.28	.76

Source: Primary data.

The responses in Table 9a reveal that the average social influence on ICT usage across educational qualifications is a statistically significant difference ($F=3.196$, $p<0.013$). The results of the mean difference between different categories of educational qualifications are exhibited in Table 9b. This table shows the statistically significant difference in social influence on ICT usage between high school standard and no formal education

(Mean Difference-1.353, $p<0.10$), middle school (Mean Difference-1.401, $p<0.05$), post-graduation & above (Mean Difference-1.542, $p<0.05$). The mean difference indicates that the high school standard respondents are more socially influenced than post-graduation & above, middle school respondents and not formally educated in using ICT.

Table 10: Correlation Analysis

Correlation			
Pearson Correlation Sig. (2-tailed)	Social Influence	Digital literacy	Attitude
Social Influence	1	.340**	.165**
		.000	.000
	N=542		
Digital Literacy	.340**	1	.289**
	.000		.000
	N=542		
Attitude	.165**	.289**	1
	.000	.000	
	N=542		

** Significant Correlation at the 0.01 level (Two-tailed).

Source: Primary data.

The three constructs' correlation matrix attitude, digital literacy, and social influence are presented in Table 10. All correlation coefficients are statistically significant ($P< 0.05$). Pearson's Correlation Coefficient indicates a significant positive correlation between all three

constructs. However, the correlation between digital literacy and social influence is higher (0.340), followed by digital literacy and attitude (0.289), and between attitude and social influence (0.165). Thus the results indicate a low significant positive correlation between the three variables.

Table 11: Multiple Regression: Attitude on Social Influence and Digital Literacy

Model	R	R Square	Adjusted R Square
1	.297 ^a	.088	.085

ANOVA						
	Model	Squares Sum	d. f.	Mean Square	F	Sig.
1	Regression	1018.766	2	509.383	26.152	.000 ^b
	Residual	10498.476	539	19.478		
	Total	11517.242	541			
Dependent Variable: Attitude						
Coefficients						
	Model	Unstandard Coefficients		Standard Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	9.868	.850		11.604	.000
	Digital Literacy	.142	.024	.263	6.019	.000
	Social Influence	.085	.050	.075	1.721	.086
Dependent Variable: Attitude.						

Source: Primary data.

The multiple regression model is estimated to measure the impact of social influence and digital literacy on consumer attitude (Dependent Variable). According to the R Square of the model, approximately 9% of the variation in the attitude is explained by a regression model. The overall regression model is highly significant, as indicated by the F statistic (26.152) and its probability (0.000). The independent variable, digital literacy, and

social influence have a substantial beneficial influence on consumer attitude. The standardized coefficient indicates that digital literacy (0.263) positively impacts consumer attitude more than social influence (0.075). The results conclude that higher digital literacy and increased social influence favorably impact the consumer attitude toward ICT usage.

Table 12: Hypothesis Testing Results

	<i>Hypothesis</i>	<i>Accepted/Rejected</i>
H _{a1}	Consumers' attitudes toward ICT usage are significantly different across the age and qualifications of consumers.	Accepted
H _{a2}	Digital literacy on ICT usage is significantly different across the age and qualifications of consumers.	Accepted
H _{a3}	Social influence toward ICT usage is significantly different across the age and qualifications of consumers.	Accepted
H _{a4}	Consumer attitude, digital literacy and social influence have a significant relationship with ICT usage.	Accepted
H _{a5}	Social influence and digital literacy significantly impact consumers' attitudes toward ICT usage.	Accepted

Discussion and Conclusion

The findings of the study revealed that consumers' attitudes, digital literacy, and social influence significantly impact the use of ICT. Also, demographics such as age and qualifications of consumers play a significant role in determining consumers' attitudes toward ICT usage. The age group 13-19 had more favorable consumer attitudes toward ICT usage compared to the age group 35-49. The results also interpret that the age group of 13-19 and 20-34 are more digitally intelligent than those of 35-49 and 50 & above for ICT usage.

The age group of 13-19 is significantly more socially influenced by ICT usage than other groups of respondents. The result of the study is reinforced by the general perception of the public that teenagers are more digitally literate and socially influenced toward ICT usage. All groups of educationally qualified respondents favored the impact of consumer attitudes in ICT usage over not formally educated respondents except graduates. The high school standard respondents are more socially influenced for the usage of ICT. The findings further indicate that high school respondents are more digitally intelligent than not formally educated students.

The results indicate a low significant positive correlation between the three variables. The results conclude that higher digital literacy and increased social influence favorably impact the consumer attitude toward ICT usage.

Limitations and Future Implications

The results of the study have important implications for marketing managers regarding the impact of consumer attitude, digital literacy and social influence toward ICT usage. Digital literacy and social influence are the major factors that marketers need to consider in building positive attitudes of consumers toward ICT devices. Marketers in organisations should integrate the results of the study in an integrated communication mix for a better way of communication for ICT usage. The teenagers are more digitally literate and socially influenced towards ICT usage as per the findings of the study. The marketers need to implement appropriate marketing strategies to push ICT usage among other age groups and not formally educated. Increasing the use of information and communications technology will provide service providers with a competitive edge in the process of establishing relationships with clients.

The present study focused on ICT devices in general; further studies can be done focusing on specific products and services. Also, forthcoming researchers may reproduce the present study in the framework of precise products and services presented by ICT retailers in the agriculture sector, banking sector, online shopping, education sector, etc. This study has been confined only to customers in the areas of the Delhi-NCR. Therefore, this study can be extended to specific product and services

for ICT usage as well as to other regions for the better generalization of the results in the future.

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