

**EVALUATION OF TECHNOLOGICAL ADOPTION AMONG
YOUTH IN MALAPPURAM MUNICIPALITY**

Dissertation

*Submitted to the University of Calicut in partial fulfillment of the requirement
for the award of the Degree of Master of Arts in Economics*

Submitted By

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2022 -2024

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2.	Title of the Thesis/paper	Evaluation of Technological Adoption Among Youth in Malappuram Municipality		
3.	Name of the Supervisor	Dr. JESLA GALIBDEEN. P		
4.	Category	Master's Thesis		
5.	Department/institution	ECONOMICS, MES ASMABI COLLEGE		
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I, **NAJA JAHAN V**, do hereby declare that the project entitled, **EVALUATION OF TECHNOLOGICAL ADOPTION AMONG YOUTH IN MALAPPURAM MUNICIPALITY** is an authentic record of work carried out under her guidance of **Dr. JESLA GALIBDEEN. P**, Assistant professor, Department of Economics. I further declare that this report has not previously formed the basis for the award of any degree, diploma or similar title at any other university.

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ACKNOWLEDGEMENT

*First and foremost, I praise **God Almighty**. Without his grace nothing would have been possible.*

*I Would like to express my sincere gratitude to **Dr. REENA MOHAMED P M**, Principal, M.E.S Asmabicollege and other administrative staff for providing necessary infrastructure facilities and administrative help for the smooth, effective and timely completion of the project.*

*I highly indebted to our supervising teacher **Dr. JESLA GALIBDEEN. P** Assistant professor of the Department of Economics, M. E.S Asmabi College, P. Vemballur for their guidance and constant supervision as well as for providing necessary information regarding the project and also for the support in completing the project.*

Department of economics, and all other faculty members for sharing their valuable opinions, for all the knowledge that they shared during my entire tenure here as a student.

I would like to thank my parents and friends for their help and support for the successful completion of the research work within the limited time.

NAJA JAHAN V

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CHAPTER 1
INTRODUCTION

1.1 INTRODUCTION

In today's quickly changing digital landscape, assessing youth technological adoption is an important field of research. This issue covers several elements of how young people interact with, incorporate, and use technology in their daily life. Accessibility, socioeconomic status, education, finance and trade all have an impact on young people's use of technology. Understanding these factors aids in determining the benefits and negatives of technology's impact on the social, educational, and psychological development of the younger generation.

Technological adoption among youth refers to the extent to which young people embrace and utilize modern technologies, such as smartphones, computers, social media, and other digital tools. The rapid pace of technological advancement has led to a significant gap between generations in terms of tech savviness, with youth being at the forefront of technological adoption.

Young people, born into a world of ubiquitous technology, have grown up surrounded by digital devices and online platforms. As a result, they have developed a unique relationship with technology, leveraging it to connect, learn, create, and navigate their daily lives.

Understanding technological adoption among youth is crucial in today's digital age, as it has far-reaching implications for: Social interactions and relationships, Education and learning, Career development and employability, Mental and physical health, Civic engagement and political participation, Consumer behaviour and market trends.

Youth, being digital natives, frequently demonstrate a high level of familiarity and competency with emerging technology. This competence can result in major benefits, such as increased learning opportunities, stronger social relationships, and access to a variety of knowledge. However, technology also introduces issues such as digital addiction, privacy problems, and the digital divide. Evaluating technological adoption among youngsters entails weighing the benefits and drawbacks to build fair and educated opinions.

Furthermore, educational institutions, government laws, and parental supervision all play critical roles in promoting responsible and successful technology use. Researchers and policymakers can devise methods to promote favorable results while mitigating negative repercussions by assessing how these entities contribute to technological adoption. This

comprehensive examination is critical to ensuring that technological advancement benefits both youth and society as a whole.

Technology is more important in today's information-driven culture. It offers several choices to improve our life and efficiency. Information and communication technologies and services, or ICTs, are bringing about revolutionary changes in business, education, and daily living in various parts of the world. The lives of people in other regions of the world have not been significantly impacted by these advancements.

This topic is essential for parents, educators, policymakers, and industry leaders to grasp, as it enables them to support and empower young people in harnessing technology to achieve their full potential.

1.2 OBJECTIVES OF THE STUDY

1. Evaluate the technological adoption in the fields of education, commerce and finance.
2. Evaluate the digital literacy and skills among youth to understand their ability to adapt to and effectively use of technology.
3. Investigate how technological adoption affects academic performance among young individuals.
4. Explore the underlying motivations that drives their technology usage.

1.3 METHODOLOGY

In order to understand the technological adoption among youth, a systematic approach is used in the study technique to evaluate technological adoption among youth in the fields of education, commerce and finance. To start, the study's objectives are spelled out in detail to direct the investigation. To identify gaps and develop research hypotheses, a thorough examination of the body of knowledge on technological adoption among youth. After that, a suitable study design is selected, taking into account variables like sample size, sampling strategy, and data gathering techniques. After the data is gathered, it is evaluated using statistical or qualitative approaches to find patterns and connections. When interpreting the data, the theoretical frameworks and research aims are taken into account. Ethical principles like informed consent and confidentiality are respected at every stage of the procedure.

AREA OF STUDY

The study is undertaken in Malappuram Municipality.

SAMPLE SIZE

The sample size for the study is undertaken is 50 respondents.

SAMPLING TECHNIQUES

Convenience sample technique is used for study.

METHODS OF DATA COLLECTION

Questionnaire method is used to collect the data from the rspondents.

SOURCE OF DATA COLLECTION

Data was collected by both primary data and secondary data sources. Primary data was collected through questionnaire.

PRIMARY DATA

Primary data which is collected for the first time for the particular interest to collect more information. In this study, the primary data was collected using questionnaire.

SECONDARY DATA

Secondary data consist of information that already exists somewhere, having been collected for some other purpose. In this study the secondary data was collected from studies, journals and websites.

1.4 SCOPE OF THE STUDY

The study encompasses various dimensions and boundaries that define the breadth and depth of the research. Focus on youth, typically ranging from early adolescence to young adulthood. This age range captures significant developmental stages and transitions in educational social contexts. Examination of a variety of technologies such as smartphones, tablets, computers,

internet usage, social media platform, educational technologies like AI and VR. A broad technological focus captures the multifaceted nature of technology use among youth.

1.5 CHAPTER FRAME WORK

The study divided into 5 chapters.

Chapter 1: First chapter gives introduction about the study, it contains the scope, objectives, methodology and limitations.

Chapter 2: Second chapter contains the review of literature.

Chapter 3: This chapter gives profile of the study area.

Chapter 4: It includes the primary and secondary data analysis.

Chapter 5: This chapter contains findings, suggestions, conclusion of the study.

1.6 LIMITATIONS OF THE STUDY

- The present study is essential to acknowledge potential limitations that may impact the findings and their generalizability.
- The study sample may not be representative of the broader youth population, leading to biased results.
- The time of the study is limited.
- The feedback collected from the responses may be subject to bias.
- Results may have limited pertinent over time, it must be continual updates and follow-up studies.
- Collecting data among youth, especially minors, includes ethical considerations in relation to privacy and assent.

CHAPTER 2
REVIEW OF LITERATURE

2.1 REVIEW OF LITERATURE

FARIDE UMRANI, REHNA GHADIALLY (2008) studied about “Gender and decision making in technology adoption among youth: A study of computer learners in India. His study published in the journal Psychology and developing societies. Computer adoption is tested by the Technology Acceptance Model (TAM) that theories how users come to accept and use a technology. Results of multiple regression analysis indicate that compared to west, TAM offers limited explanation for adoption of computer technology by Indian youth. This study collected 172 samples from three computer education centre of Mumbai.

KIMWISE ALONE(2017) conducted a study on a topic Adoption of e-learning technologies in education institutions/organizations. He examined that e-learning technologies are a cost-effective teaching and learning technique, but their success is dependent on acceptance. For this discussion the following models were selected and analyzed, Theory of Reasoned Action (TRA), the origin technology acceptance model (TAM), the TOE framework and revised TAM model.

JENNIFER WM LAI(2019) studied about “Evaluation of technology use in education; Findings from a critical analysis of systematic literature reviews”. This study concentrated 73 systematic literature reviews, including meta-analyses, focused on the evaluation of technology in educational contexts, in order to holistically understand the impact of learning technology use across different aspects of evaluation. He examined technology use consistently improves outcomes across reviews of different learning domains, technologies, and levels.

SOUVIK BENERJEE (2023) studied about “Adoption of digital finance among youth”. He examined that for many years, financial goods and services have played a crucial role in people's lives. In the past, people saved money by holding assets like gold, silver, real estate, etc. Back then, those assets saw enormous growth. People saw wealth creation during their lifetimes and made significant investments in these assets. Over time, the allocation of assets for wealth generation shifted from these types of assets to other financial assets.

RAGHAD ALFAISAL, HASLINDA HASHIM AND UMMU HUSNA AZIZAN (2024) studied about Exploring the Adoption of the Metaverse System among Elementary Students. They examined the metaverse is a virtual world that supports highly interactive learning experiences in educational settings by providing immersive digital locations. This digital

dimension unites a large number of people as they share their distinct experiences, amplifying synchronous communication. Their proposed model underwent validation through the Partial Least Squares Structural Equation Modelling (PLS-SEM) technique. Data, sourced from 287 students of Dubai National School, revealed that the primary predictor of students' intent to engage with the MS is personal innovativeness.

NASIPHI VUSOKAZI BONTSA, ABBYSSINIA MUSHUNJE AND SAUL NGARAVA (2023) studied on “Factors Influencing the Perceptions of Smallholder Farmers towards Adoption of Digital Technologies in Eastern Cape Province, South Africa”. The objective of the study was to determine the factors that influence the perceptions of smallholder farmers towards the adoption of digital technologies. A purposively selected sample of 250 smallholder farmers who were cross-sectionally surveyed from Port St Johns and Ingquza Hill Local Municipalities in South Africa was used in the study. The Technology Acceptance Model (TAM) and the Attention, Desire, and Action (AIDA) model were used to analyse the data.

DAVIDE GOLINELLI (2020) studied on “Adoption of Digital Technologies in Health Care During the COVID-19 Pandemic”. Conducted a systematic review of early COVID-19-related literature (from January 1 to April 30, 2020) by searching MEDLINE and medRxiv with appropriate terms to find relevant literature on the use of digital technologies in response to the pandemic.

ANIL NAIR (2022) conducted a study on “The Continuum – from digital natives to the digital divide”. He examined Digital entrepreneurship is broadly defined as the pursuit of business opportunities using technology. This includes the creation of new products or services and new forms of business, the expansion or development of knowledge bases, and the upgrading or creation of organizations.

HALL MARION (2013) studied about “Student Experiences and Perceptions of Digital Literacy Skills Development: Engaging Learners by Design?”. This study published in the journal *Electronic Journal of e-Learning*. Digital literacy is a requirement set by the UK's Quality Assurance Agency for Higher Education (HE) for graduates. Employers view these abilities as necessary. Because higher education is so expensive in the UK, students themselves demand that their courses be relevant to the workplace. However, some students might not devote all of their attention to developing their digital literacy skills, preferring to focus on the module's subject-specific information. Collected data from online questionnaires and

interviews involving learners from three modules and present findings from an analysis of the quantitative questionnaire data, supported by qualitative interview data.

AMIR CHAVOSHI (2019) in their study “Social, individual, technological and pedagogical factors influencing mobile learning acceptance in higher education: A case from Iran” and to examine the increasing usage of smartphones, the increasing acceptance of electronic learning (e-learning), the improvement of the status of mobile networks and global internet as well as the need to flexibility in learning process have been led to the emergence of a phenomenon called mobile learning (m-learning). This model has been tested using the new approach called Partial Least Squares-Artificial Neural Network (PLS -ANN), which has the ability to analyze both linear and nonlinear relationships.

MUNEER MAHMOOD ABBAD, DAVID MORRIS, CARMEL DE NAHLIK(2009) studied about “Looking under the Bonnet: Factors Affecting Student Adoption of E-Learning Systems in Jordan”. This paper investigates and identifies some of the major factors affecting students’ adoption of an e-learning system in a university in Jordan. E-learning adoption is approached from the information systems acceptance point of view. This suggests that a prior condition for learning effectively using e-learning systems is that students must actually use them. An expanded form of the Technology Acceptance Model (TAM) was created for this study in order to look into the fundamental elements influencing students' choices to utilise online learning environments. Data collected from a survey of 486 undergraduate students at the Arab Open University who were enrolled in the Moodle-based e-learning system was used to populate the TAM. Structural Equation Modelling (SEM) was employed to estimate the model.

TERESA CORREA (2016) focused on “Acquiring a New Technology at Home: A Parent-Child Study About Youths’ Influence on Digital Media Adoption in a Family” and this study investigates the degree to which children in a nation like Chile with varying degrees of technological adoption affect their parents' purchase of new devices. It also looks into the variables that affect the process of influence, such as parents' perceptions of technology's value and simplicity of use, as well as children's persuasive tactics (argumentative vs. non-argumentative).

HESHAM ALGASSIM, SAMAD M.E SEPASGOZAR AND MISHAEL OSTWALD (2023) in their study “A Qualitative Study on Factors Influencing Technology Adoption in the Architecture Industry” and to mention the architecture service industry has typically been slow in accepting new digital technologies due to many reasons, such as the industry’s complexity, the diverse sizes of companies, client types, and stakeholders’ technical skills. For this study the process of qualitative data collection was conducted with using semi structured interviews.

FAREENA SULTAN, ANDREW J. ROHM AND TAO GAO (2009) shows that “Factors Influencing Consumer Acceptance of Mobile Marketing: A Two-Country Study of Youth Markets”. This study aims to investigate the variables influencing consumers' adoption of mobile marketing in two international markets. We develop and estimate a conceptual model of the influences of antecedent factors (such as risk acceptance related to the mobile platform and personal attachment related to mobile devices) on behavioural intent related to mobile marketing practice, drawing on theories of technology acceptance and uses and gratifications.

ANDRINA GRANIC (2023) studied on “Technology Acceptance and Adoption in Education” and The chapter offers a thorough and current analysis of the key research findings about the acceptance, adoption, and usage of educational technology. Numerous theoretical stances have been put out in recent decades to give insight into the factors that influence the uptake of different technologies that facilitate the process of acquiring and transferring knowledge.

EVAN T. STRAUB (2017) focused the study on “Understanding Technology Adoption: Theory and Future Directions for Informal Learning” and examines research on how and why people accept innovations has been highly driven. Three adoption theories are used in this article to analyze how people adopt computers: the United Theory of Acceptance and Use of Technology, the Concerns-Based Adoption Model, the Technology Acceptance Model, and Rogers' innovation diffusion theory.

KIMWISE (2017) studied on “Adoption of e-learning technologies in education institutions/organizations: a literature review”. He examines that The success of these technologies largely depends on their adoption, even though the introduction of E-Learning Technologies offers the most economical approach to teaching and learning. The sole investment made by various institutions and organizations in e-learning technologies is not sufficient as only when they are fully utilized will their full benefits be realized.

VISWANATH VENKATESH, MICHAEL G. MORRIS AND PHILLIP L. ACKERMAN (2000) shows that “A Longitudinal Field Investigation of Gender Differences in Individual Technology Adoption Decision-Making Processes” and Using the theory of planned behavior (TPB), this study examined gender disparities in the often ignored context of individual adoption and sustained usage of technology in the workplace. A 5-month study was conducted on the responses and usage patterns of technology among 355 employees who were being exposed to a new software programme. Men's decisions were more heavily impacted by their attitude towards using the new technology than were those of women. On the other hand, subjective norm and perceived behavioural control had a stronger effect on women. Early usage behaviour was the driving force behind sustained technology usage, supporting the long-term impact of gender-based early assessments of the new technology. These results held true for levels of computer self-efficacy, education, organisation position, and income.

EVAN T. STRAUB (2017) studied on “Understanding Technology Adoption: Theory and Future Directions for Informal Learning” and he raises How and why individuals adopt innovations has motivated a great deal of research. Three adoption theories are used in this article to analyse how people adopt computers: the United Theory of Acceptance and Use of Technology, the Concerns-Based Adoption Model, the Technology Acceptance Model, and Rogers' innovation diffusion theory.

P C LAI (2017) examines “The literature review of technology adoption models and theories for the novelty technology” and this paper contributesthe body of research by thoroughly examining the theories, concepts, and applications of technology adoption, and developing models and theories based on the examination of the literature with an emphasis on possible applications for the unique single platform E-payment technology.

TIAGO OLIVEIRA AND MARIA FRAGA MARTINS(2011) studied on the topic “Information Technology Adoption Models at Firm Level” and he examines everyone agrees that IT has a big impact on businesses' productivity. Only if and when IT are broadly adopted and deployed will these implications become apparent. Knowing what influences the adoption of IT is crucial. The analysis of these models takes into account the empirical literature, and the difference between independent and dependent variables.

C.A.K. DISSANAYAKE¹, W. JAYATHILAKE, H.V.A. WICKRAMASURIY, U. DISSANAYAKE AND W.M.C.B. WASALA (2022) conducted study on “Factors Affecting Technology Adoption in Agricultural Sector” and summaries Adoption of new technology in the agricultural sector is low. This is similar to the condition in many other sectors as well. Many studies have been conducted to find out reasons for this issue. While Some studies have identified similar factors affecting the decision to adopt a technology, some studies revealed factors which were unique to their study. Therefore, identification and compilation of these factors will support future studies and researchers. An analysis of literature on technology adoption was conducted. Literature originated from numerous sources spanning almost 50 years were taken for the study. The factors identified by different studies were then compiled for this review paper.

ARIANNA ALEJANDRA, JEANNE KOHLER AND MOIN RAHMAN (2024) studied on Emerging Connection of the Mental Health and Well-Being Axis with Digital Technology: A Quantitative and Qualitative Study. Study discovered The COVID-19 pandemic exacerbated mental health concerns and highlighted the potential for digital platforms and services to provide support beyond the clinical setting. Given patients may have financial hardships, limited workforce capacity, and/or lack of access to care, there is a tremendous gap in mental health care in the United States. Expanding access through telehealth and leveraging technology have the potential in addressing this gap. The aim of this study is to investigate the role and landscape of digital technologies in mental health management and treatment using a mixed-method approach involving both qualitative and quantitative research.

S.K LIPPERT AND H FIRMAN (2005) studied on “Utilization of information technology: examining cognitive and experiential factors of post-adoption behavior”. This paper investigates factors affecting the post-adoption behavior of first-tier supply chain members within the U.S. automotive industry toward a new information technology. This paper examined a specialized information technology known as the collaborative visibility network (CVN) used within the U.S. automotive industry that provides enhanced part-level visibility to its supply chain affiliates. Using existing research on innovation diffusion, this paper examines cognitive and experiential antecedents of post-adoption behavior. A model grounded in innovation diffusion theory, social learning theory, and the technology acceptance model is proposed and tested. Field interviews followed by a mail survey were used to collect data from

515 first-tier supply chain users of CVN. A structural equation model tested the hypothesized relationships to support the proposed model.

KAPILA FONSEKA AND DR. MURALI RAMAN (2020) studied on “Technology Adoption Models at Firm Level; Special Reference to E-Commerce Adoption” and analyzed with the onset of the fourth industrial revolution, technology has become a decisive part of human lives, and is used to speed up the processes of individuals and firms. The connected life employing the internet such as the adoption of e-commerce, which is an innovative technology adoption by firms as part of their business strategies is also one of the elements in the fourth industrial revolution, The successful innovative adoption is a critical task for any company and therefore, during the past few decades, the researchers have applied a few technological adoption models for their studies at the firm level. This paper aims to find-out the technological adoption models which were adopted by the researchers during the recent past for their technology adoption studies at a firm-level, especially on ecommerce adoption and implementation. Hence, this study focused on 50 empirical studies related to the technology adoption in different contexts within the past ten years and identified TOE and DOI theories, which are mostly applied or adopted by the researchers.

SEYEDEH ZAHRA ZAMANI (2022) studied on the topic of “Facing an evolving technological era: a systematic literature review on the adoption of technologies in SMEs. Small and Medium Enterprises (SMEs) facing an evolving technological era: a systematic literature review on the adoption of technologies in SMEs”. This paper aims to map the influential concepts on technology adoption in Small and Medium Enterprises (SMEs) through conducting a systematic literature review and finding a better understanding of the current body of knowledge. As a result of the study, 11 categories of influential concepts on technology adoption are identified by reviewing literature from the past decade. This article indicates how fragmented the literature is and how it concentrates on studying the impact of only a limited number of categories of concepts. The scatted frameworks (theoretical and conceptual) and weak application of the used theories found in this research also highlight the need for the development of a framework that looks into technology adoption as a dynamic process due to the dynamic nature of new technologies today.

RESEARCH GAP

Several studies have been conducted to investigate technological adoption among youth in various fields. Studies focusing on the fields of education, commerce and finance are very few. There aren't many long-term studies that follow young people's adoption of technology across several years. Beyond common usage data, further research is required to understand the specific effects of various technologies on educational achievements and also needed more research on how youth perceive and manage privacy and security problems when adopting new technologies.

CHAPTER 3

OVERVIEW

OVERVIEW

GLOBAL SCENARIO

Assessing the global youth's adoption of technology requires an awareness of a number of aspects, such as education, socioeconomic level, accessibility, and cultural influences. This is a scenario-based examination of young people's adoption of technology across several regions. Youth technology usage in business, finance, and education differs around the world depending on government policies, infrastructure, economic situations, and cultural views. Here is a detailed assessment:

1. Education

North America

- Scenario: Supervision of Advanced Integration
- Details: Widespread gadget availability, fast internet, and cutting-edge learning technologies like online courses, virtual reality for immersive learning, and AI-driven tutoring. A fundamental component of the curriculum is digital literacy.
- Outcome: High levels of involvement with digital collaboration tools, coding boot camps, and e-learning platforms.

Europe

- Scenario: balanced and regulated
- Details: Strong digital infrastructure and educational systems that include digital technologies. The emphasis is on digital privacy and data protection.
- Outcome: Students use e-learning platforms, interactive whiteboards, and digital libraries extensively while following to strict privacy restrictions.

Asia

- Scenario: rapid but uneven growth.
- Details: Advanced in nations such as South Korea and Japan, where the government has invested heavily in digital education. Developing countries are catching up on mobile education.

- Outcome: online tutoring, coding platforms, and educational apps are widely used in advanced countries. Mobile learning is common in underdeveloped countries, often filling educational gaps.

Africa

- Scenario: emerging market that prioritizes mobile technology.
- Details: While mobile technology is becoming more widely available, many communities still have restricted internet and device connectivity. Initiatives to improve digital literacy are growing.
- Outcome: Youth use mobile devices to access educational information, online courses, and digital classrooms. Initiatives such as low-cost tablets and educational apps are having a big impact.

Latin America

- Scenario: Faces challenges as it grows.
- Details: Improving digital infrastructure, particularly in metropolitan areas. Economic gaps influence access to technology.
- Outcome: Increased usage of online learning platforms and digital resources in urban communities. Efforts to improve internet connection and supply affordable devices in rural areas are continuing.

Middle East

- scenario: Government-driven expansion. •Details: Wealthier nations make significant investments in digital education. Digital literacy programs and smart classroom efforts are expanding.
- Outcome: Affluent countries have high adoption rates for e-learning tools, online courses, and digital libraries. Government initiatives are promoting digital education growth.

2. Finance

North America

- Scenario: Advanced and Diversified
- Details: Online banking, mobile payment apps, and fin-tech solutions have all seen widespread usage. Cryptocurrencies and block chain technologies are gaining popularity.
- Outcome: Young people are heavily engaged in digital banking, app-based investing, and mobile payment solutions.

Europe

- Scenario: Innovative and Regulated
- Details: A strong fin-tech sector with strict regulations. There is widespread use of online banking and digital wallets.
- Outcome: Young people actively use mobile banking, digital investing platforms, and payment apps, with a focus on security and privacy.

Asia

- Scenario: fast-paced and mobile-first region.
- Outcome: Leading in mobile payments and digital banking, especially in China and India. Block chain and cryptocurrencies are becoming more widely adopted.
- Outcome: Youth frequently use mobile wallets, peer-to-peer payment apps, and internet banking. QR code payments are a common innovation.

Africa

- scenario: Involves mobile-driven innovation.
- Details: Due to the limitations of traditional banking infrastructure, mobile money systems such as M-Pesa are widely used.
- Outcome: Young people predominantly utilize mobile money services for transactions, savings, and peer-to-peer payments. Fintech solutions target financial inclusion.

Latin America

- Scenario: Focuses on increasing financial inclusion.
- Details: Increased use of mobile banking and digital payment options. Economic problems have an impact on access.
- Outcome: Young people are increasingly using mobile banking and fin-tech apps to access financial services. There are continuing efforts to enhance financial knowledge and access.

Middle East

- Scenario: Government-backed growth.
- Details: Wealthier nations have made significant investments in fin-tech and digital banking. Strong regulatory backing for fintech innovation.
- Outcome: Youth use digital banking, payment apps, and fin-tech solutions. Government actions boost financial technology adoption.

3. Commerce

North America

- Scenario: E-commerce Leaders
- Details: Advanced e-commerce infrastructure that makes extensive use of online shopping platforms, subscription services, and digital marketing.
- Outcome: Youth are frequent online shoppers who use e-commerce platforms, smartphone apps, and work in the gig economy.

Europe

- Scenario: e-commerce industry is mature and well-regulated
- Details: Strong consumer protection regulations. Online markets are widely used.
- Outcome: Youth engage in online buying, using a variety of e-commerce platforms, and benefit from secure and dependable services.

Asia

- Scenario: Experiencing explosive growth.
- Details: Leading worldwide e-commerce markets, particularly in China. High mobile commerce adoption and innovative platforms.
- Outcome: Young people use mobile commerce extensively, participate in social commerce, and engage in novel purchasing experiences such as live-streamed transactions.

Africa

- Scenario: Emerging market with significant growth potential.
- Details: Increased internet penetration and smartphone usage are driving the growth of the e-commerce sector.
- Outcome: Young people are more likely to shop online, using mobile platforms and specialized e-commerce solutions.

Latin America

- Scenario: Faces rapid growth and challenges.
- Details: As internet availability increases, so does the e-commerce sector. Economic inequities and logistical constraints have an impact on growth.
- Outcome: Youth are increasingly using online purchasing and digital marketplaces, with efforts underway to improve delivery logistics and payment choices.

Middle East

- Scenario: Government-driven expansion.
- Details: Wealthier nations have made significant investments in e-commerce infrastructure. Growing internet retail sector.
- Outcome: Youth actively use e-commerce platforms and mobile purchasing apps, fuelled by government initiatives and increased internet access.

Conclusion

Regional variables such as infrastructure, economic conditions, cultural views, and government policies influence young people's technological adoption in education, finance, and business. Developed nations have strong integration and early adoption, whereas developing regions rely on mobile technology to bridge gaps. Efforts to improve digital infrastructure, education, and economic prospects are critical for promoting widespread technological adoption among young people worldwide.

INDIAN SCENARIO

In India, technological adoption among youth in education, finance, and commerce has increased significantly, driven by factors such as increased internet access, government efforts, and the proliferation of smartphones. Here's a detailed examination of each field:

1. Education

Scenario

Growth and increased accessibility.

- **Infrastructure:** The rise of internet connectivity, facilitated by government initiatives such as Digital India, has boosted access to online educational resources.
- **Education Technology (Ed-Tech):** The Ed-Tech sector in India is thriving, with platforms such as Bijou's, Unacademy, and Vedantu providing online tuition, courses, and interactive learning opportunities
- **Mobile Penetration:** High smartphone usage enables pupils in rural locations to access educational information.
- **Government Initiatives:** Programs like ePathshala and SWAYAM offer digital materials and courses to students throughout the country.

Outcome

- **Urban Youth:** High engagement with online courses, coding boot camps, and digital learning tools.
- **Rural Youth:** Mobile phones are increasing access to instructional information, despite ongoing connectivity and digital literacy issues.
- **Overall:** There has been a considerable shift toward online education, spurred by the COVID-19 pandemic, with an increasing adoption of digital learning modalities.

2. Finance

Scenario

Mobile-First Financial Inclusion

- **Mobile Payments:** Paytm, Google Pay, and PhonePe are widely used mobile payment platforms. UPI (Unified Payments Interface) has transformed digital payments.
- **Banking:** Youth are increasingly using online banking and financial services apps. Digital-only banks and fin-tech businesses are gaining traction.
- **Government Initiatives:** Schemes such as the Jan DhanYojana and financial literacy programs seek to draw more people into the official banking system.

Outcome

- **Urban Youth:** High usage of mobile wallets, online banking, and investment platforms. Fintech services like loans, insurance, and wealth management have a high engagement rate.
- **Rural Youth:** Mobile money services are becoming more popular, owing to programs aimed at increasing financial literacy and inclusion. Mobile banking helps to bridge the gap in locations with insufficient physical banking infrastructure.
- **Overall:** there is a considerable trend towards digital financial services, with young people driving the usage of mobile and internet banking.

3. Commerce

Scenario

Explosive Growth in E-Commerce

- **E-Commerce Platforms:** The popularity of platforms like Flipkart, Amazon India, and Snap deal among youth. The rise of social commerce platforms like Meesho.
- **Mobile Commerce:** High smartphone penetration supports a robust mobile commerce ecosystem. Youth frequently use shopping apps for convenience and deals.

- Digital Payments: Seamless integration of digital payment methods into e-commerce platforms, enhancing the shopping experience.

Outcome

- Urban youth: Highly engaged in online shopping for clothes, electronics, and consumables. Participate in sales events such as Flipkart's Big Billion Days and Amazon's Great Indian Festival.
- Rural Youth: E-commerce adoption is increasing, despite logistical obstacles and limited internet availability. Social commerce is helping to infiltrate rural markets.
- Overall: A growing e-commerce sector, with youth as the key consumer base, aided by advances in logistics, digital payments, and internet connectivity.

Key factors influencing adoption:

1. Internet Connectivity: Broadband and mobile internet connectivity are critical to the digital economy.
2. Smartphone Penetration: The affordability of smartphones has accelerated the uptake of digital services.
3. Government Policies: Initiatives such as Digital India, financial inclusion programs, and educational reforms encourage technology use.
4. Cultural Attitudes: Young people are increasingly accepting of digital solutions, as they are often early adopters of new technologies.
5. Economic Factors: Economic growth and rising disposable income among urban youth fuel demand for digital services.

Conclusion

India's youth are increasingly adopting technology in education, banking, and commerce, owing to increased internet access, the proliferation of affordable smartphones, and supportive government programs. Urban areas have stronger participation, but rural areas are catching up, especially through mobile-based solutions. The trend toward digital adoption is projected to persist, with ongoing efforts to improve infrastructure and digital literacy playing an important role in closing current gaps.

KERALA SCENARIO

Kerala, noted for its high literacy rate and progressive social indices, has experienced tremendous technological adoption among its youth in areas such as education, finance, and commerce. Here's a detailed evaluation:

1. Education

Scenario

Adoption and innovative applications.

- **Infrastructure:** Kerala has excellent internet connectivity, with widespread broadband coverage and high smartphone usage. The state's information technology infrastructure promotes digital education.
- **Ed-Tech Platforms:** Use of platforms such as Byju's, Unacademy, and local initiatives like Kerala Infrastructure and Technology for Education (KITE), which provides the Sampoorna school management system.
- **Government projects:** The Kerala government has been aggressive in implementing projects such as the IT@School Project (now KITE), which incorporates ICT into schools, and KITE VICTERS, an educational channel that broadcasts classes.
- **Community Participation:** Kerala's libraries and community centers frequently give digital materials and internet access to pupils, thereby meeting their educational demands.

Outcome

- **Urban youth:** Increasingly utilize online educational platforms, virtual classrooms, and digital libraries. High participation in additional digital learning tools and coding classes.
- **Rural Youth:** Increased access to digital education through government initiatives and community efforts. However, issues still exist in places with less stable connectivity.
- **Overall,** there is a substantial trend toward digital and mixed learning, which is aided by supportive infrastructure and government initiatives.

2. Finance

Scenario

Inclusive and digitally driven.

- **Mobile Payments:** Popular mobile payment services include Google Pay, Paytm, and PhonePe. The state has seen a considerable increase in UPI transactions.
- **Banking:** Widespread adoption of internet banking and financial service apps. Kerala has a robust financial network, and digital banking is extensively adopted.
- **Government initiatives:** Programs such as the Kerala Financial Literacy Project seek to increase financial awareness and inclusion. The state has also encouraged digital transactions as part of its Smart City initiatives.

Outcome

- **Urban youth:** Avid consumers of digital wallets, internet banking, and investment apps. High interest in fin-tech services for insurance, loans, and personal money management.
- **Rural youth** are increasing their use of mobile banking and digital payment systems. Government and community initiatives help to close the digital divide and promote financial inclusion.
- Overall Kerala's youth are increasingly adopting digital financial services, owing to strong literacy rates and supportive infrastructure.

3. Commerce

Scenario

Successful E-Commerce Ecosystem.

- **E-Commerce Platforms:** Popular platforms include Amazon, Flipkart, and local e-commerce websites. Youth commonly engage in internet purchasing and e-commerce activities.
- **Mobile Commerce:** There is a high level of interaction with mobile commerce apps. Youth use smartphone applications for shopping, bargains, and promotions.

- **Digital Payments:** The seamless integration of digital payment methods into e-commerce platforms improves the customer experience. High acceptance of digital transactions.

Outcome

- **Urban youth** are heavily engaged in internet shopping, including apparel, electronics, and food. Participation in large sales events, with a preference for home delivery.
- **Rural Youth:** E-commerce is becoming more popular, thanks to increased internet access and mobile usage. Localized e-commerce solutions are expanding into rural markets.

Overall, a strong e-commerce sector with a young consumer base, bolstered by good digital payment infrastructure and internet access.

Key Factors influencing Adoption in Kerala:

1. **High Literacy and Education Levels:** Kerala's high literacy rate and emphasis on education encourages digital adoption.
2. **Strong IT Infrastructure:** Digital services are supported by widespread broadband penetration and smartphone adoption.
3. **Government Initiatives:** Proactive policies and projects promote digital literacy, financial inclusion, and access to digital services.
4. **Cultural Attitudes:** Progressive attitudes toward education and technology encourage early adoption and inventive use of digital tools.
5. **Community Support:** Libraries, community centers, and local organizations play critical roles in facilitating access to digital resources and education.

Conclusion

Kerala's youth are at the forefront of technological adoption in education, finance, and commerce, owing to a strong educational background, robust IT infrastructure, and proactive government efforts. Urban areas have higher levels of engagement, but rural areas are quickly catching up thanks to specialized programs and community initiatives. The state's progressive approach and high literacy rate create an ideal setting for continued digital transformation.

CHAPTER 4
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTREPRETATION

The study was conducted on the technological adoption among youth from Malappuram municipality with 50sample.

TABLE 4.1

GENDER

Gender	Frequency	Percent
Male	32	64
Female	18	36

In this table shows that, from the sample number of female is higher than the number of male. From the 50 sample 32 are female and 18 are men.

TABLE 4.2

AGE

Age	Frequency	Percent
18-25	44	88
26-35	6	12

Table 4.2 shows that most of them are in the age group of 18 to 25consist of 88% of total sample and 12% of them are 26 to 35 age group.

TABLE 4.3

EDUCATIONAL QUALIFICATION

Educational Qualification	Frequency	Percent
SSLC	0	0
Plus Two	2	4
UG	22	44
PG	22	44
Others	6	12

Table 4.3 shows that majority of the respondents are graduates and post graduates. It is 44%.

FIGURE 4.1

EDUCATIONAL QUALIFICATION

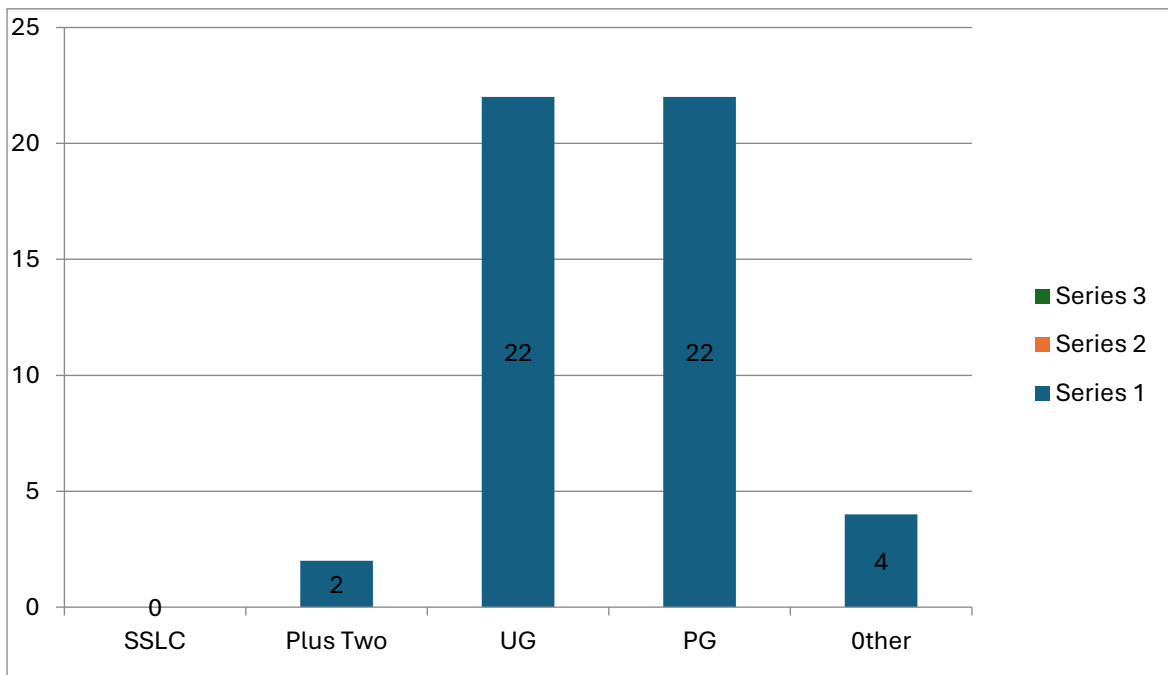


TABLE 4.4

TOOLS FOR TECHNOLOGICAL NEEDS

Use of the tools for technological needs	Frequency	Percent
Mobile	45	90
Computer	3	6
Video games	1	2
Mp3 player	1	2

Table 4.4 shows that 90% of the respondents are using mobile phone for their technological needs. Only 6% respondents are using computer for their technological needs, it is 3 respondents from the 50 respondents.

TABLE 4.5

ATTITUDES TOWARDS USING TECHNOLOGY

Attitude towards using technology	Frequency	Percent
Very important	47	94
Important	3	6
No use	0	0

In this table we can understand 47 respondents regarding very important the easy access of new technology. It is 94% of total respondents. Only less % of respondents are regarding the little use of the technology.

TABLE 4.6

ACCESS TO COMPUTER AND NETWORK

Easy access to computer and internet	Frequency	Percent
Yes	48	96
No	2	4

96% of respondents have easy access to computer and internet. Only 2 respondents out of the total respondents not have easy access to computer and internet.

TABLE 4.7

TECHNOLOGY USING SECTORS

Sectors emphasize technology more	Frequency	Percent
To health	4	8
To education	20	40
To communication	24	48
To finance	2	4
To trade	0	0

Table 4.7 shows that 24 respondents are emphasizing technology more for communication purpose, it is 48% of total respondents. After the communication purpose respondents emphasizing technology more for education. They gave less emphasizing for finance, trade and health needs.

FIGURE 4.2

TECHNOLOGY USING SECTORS

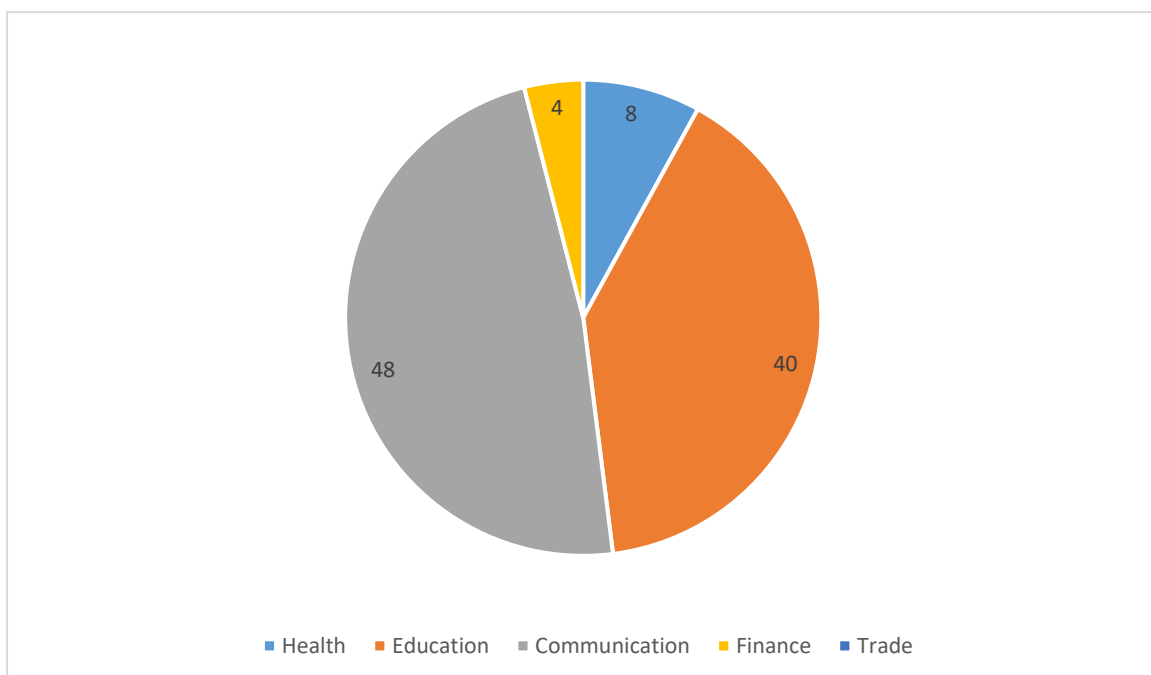


TABLE 4.8

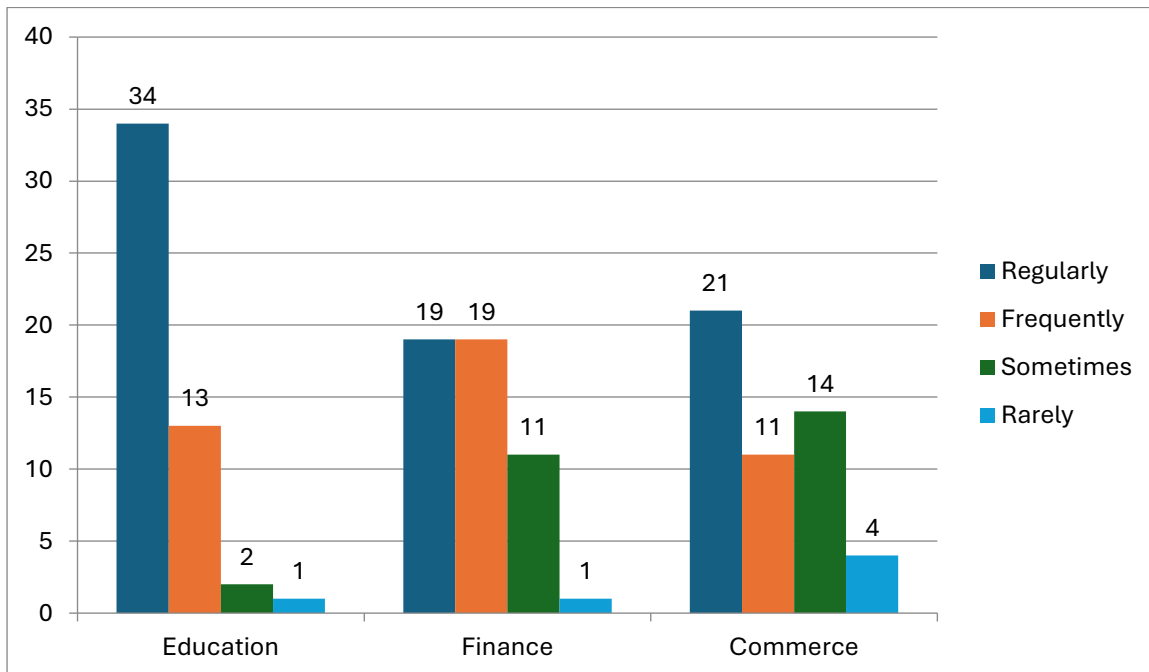
CONCERNS TECHNOLOGY AFFORDABILITY NOW AND PAST

Opinions about concerning affordability of technology now and past	Frequency	Percent
Becoming more affordable	27	54
Now more expensive	19	38
No changed much	4	8

The table 4.8 shows that respondents opinion about concerning affordability of technology. Majority of the respondents are concerning that technology becoming more affordable now, comparing to the past. It is 54% of total respondents.

FIGURE 4.3

TECHNOLOGICAL ADOPTION IN VARIOUS FIELD



Majority of respondents using technology for educational purpose. Then commerce and finance respectively.

TABLE 4.9

DEVICES USAGE FOR EDUCATIONAL PURPOSE

Devices use for educational purpose	Frequency	Percent
Smartphone	41	82
Laptop/computer	8	16
Tablet	1	2

Table 4.9 shows that 41 respondents using smartphone for educational purpose. Only 16% of total respondents are using laptop/computer for educational needs.

TABLE 4.10

PURPOSE OF USING EDUCATIONAL TECHNOLOGY

Purpose of using technology for learning	Frequency	Percent
Access to educational resources	20	40
Online research and information gathering	26	52
Interactive learning apps and platforms	4	8

Most of the respondents are using educational technology for online research and information gathering. It is 40% of total respondents..

TABLE 4.11

FAMILIARITY WITH ONLINE EDUCATIONAL PLATFORMS.

Level of familiarity with online educational platforms	Frequency	Percent
Very familiar	21	42
Familiar	24	48
Unfamiliar	5	10

Table 4.11 shows that 42% of respondents are very familiar with online educational platform. 48% are not so familiar.

TABLE 4.12

USAGE OF ONLINE RESOURCES TO SUPPLEMENT FOR LEARNING

Using online resources to supplement for learning	Frequency	Percent
Frequently	31	62
Occasionally	17	34
Rarely	2	4
Never	0	0

31 respondents are frequently using online resources to supplement for learning. 17 are using occasional and only 2 are using rarely.

FIGURE 4.4

TOOLS FOR EDUCATIONAL/INFORMATION GATHERING

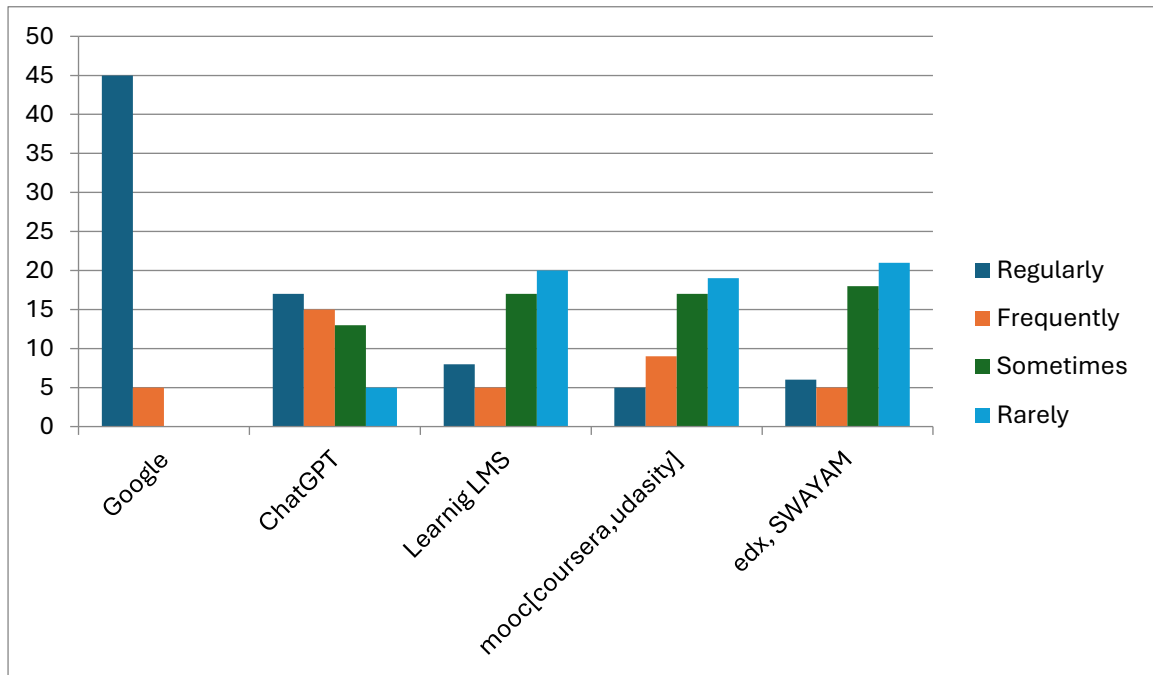


Figure 4.3 shows that google is one of the most used tool on a regular basis for information gathering. After the google, chatGPT is another one of the used tool.

TABLE 4.13

EDUCATIONAL ACTIVITIES USING TECHNOLOGY

Educational activities using technology	Frequency	Percent
Research	16	32
Online resources	24	48
Assignment	10	20

For online resources 24 respondents are using technology. It is 48% of total respondents.

FIGURE 4.5

EDUCATIONAL ACTIVITIES USING TECHNOLOGY

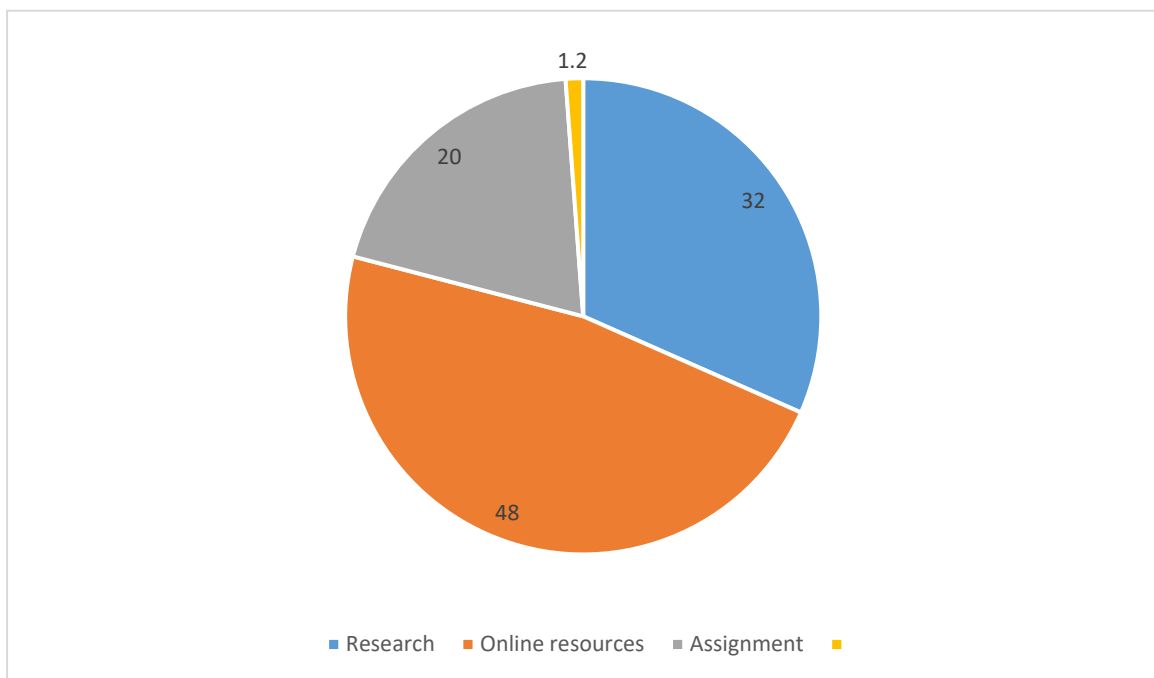


TABLE 4.14

CHALLENGES OF TECHNOLOGY WHEN USING IN CLASSROOM

Challenges when using technology in classroom	Frequency	Percent
Accessibility	12	24
Equity	9	18
Lack of infrastructure	14	28
Distraction	11	22
Privacy and security	4	8

Table 4.14 shows the 28% of respondents facing lack of infrastructure when using technology in the classroom to support learning. 24% of respondents facing accessibility problem when using technology in the classroom.

FIGURE 4.6

DIGITAL PLATFORMS OR APPS USING FOR FINANCIAL PURPOSE

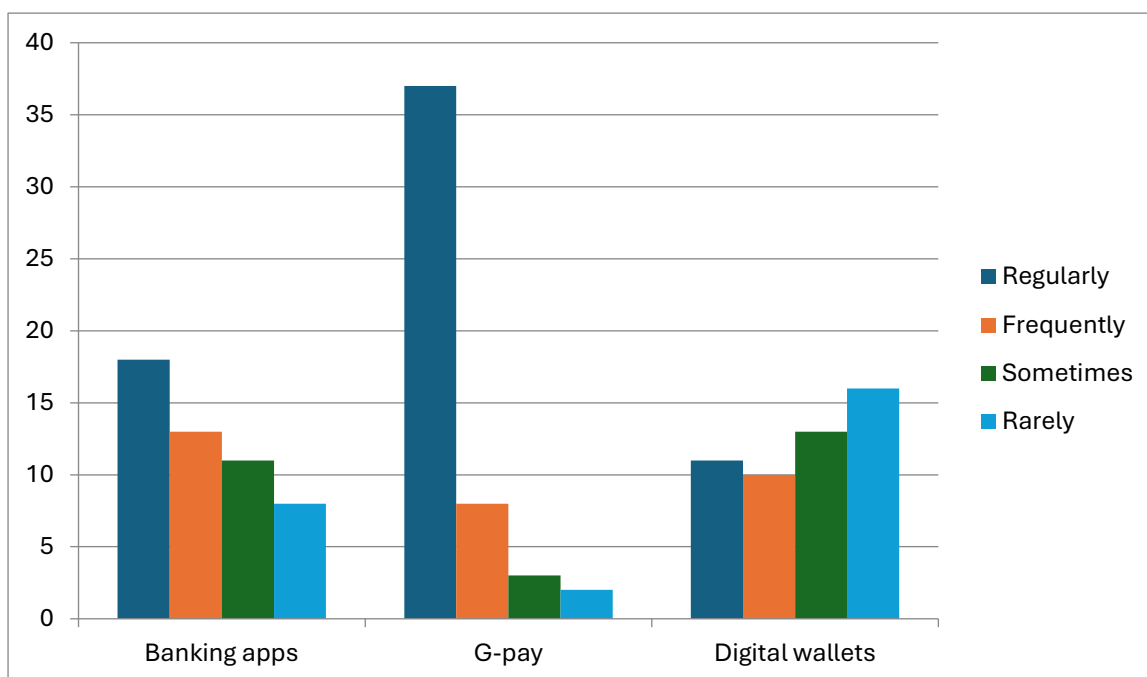


Figure 4.4 shows that majority of the respondents using G-pay for financial purpose on a regular basis. After the G-pay respondents using banking apps and digital wallets respectively.

TABLE 4.15

FACTORS INFLUENCE FOR FIN-TECH USAGE

Factors influence the choice of digital platforms for financial purpose	Frequency	Percent
Ease of use	36	72
Security features	5	10
Rewards	1	2
Time consuming	8	16

Table 4.15 shows ease of use is the main factor that influencing the choice digital platforms for financial purpose. 72% of total respondents influencing this factor. 16% of total respondents influencing time consuming factor.

TABLE 4.16

EVER FACING DIFFICULTIES OF FIN-TECH SERVICES

Facing difficulties while using fin-tech services	Frequency	Percent
Yes	43	86
No	7	14

43 respondents faced difficulties while using fin-tech services.

TABLE 4.17
DIFFICULTIES OF FIN-TECH SERVICES

Difficulties while using fin-tech services	Frequency	Percent
Cash loss	9	18
Poor network connection	37	74
Fraud	4	8

Table 4.17 shows that 74% of total respondents faced poor network connection while using fin-tech services. 18% of respondents faced cash loss when using technology for financial transaction.

TABLE 4.18
MODE OF FINANCIAL TRANSACTION METHOD

Mode of financial transactions method	Frequency	Percent
Prefer digital method	42	84
Prefer traditional method	8	16

42 respondents prefer digital transaction method for financial services. Only 8 respondents prefer traditional method.

TABLE 4.19

FINANCIAL GOALS THROUGH TECHNOLOGY USAGE

Financial goals that are aiming through technology use	Frequency	Percent
Develop an emergency fund	24	48
Paying of debt	7	14
Improving financial literacy	19	38

Table 4.19 shows 24 respondents considering their financial goal as develop an emergency fund through fin-tech use. 19 respondents considering paying debt and 7 considering improving financial literacy through fin-tech use.

FIGURE 4.7

FINANCIAL GOALS THROUGH TECHNOLOGY USAGE

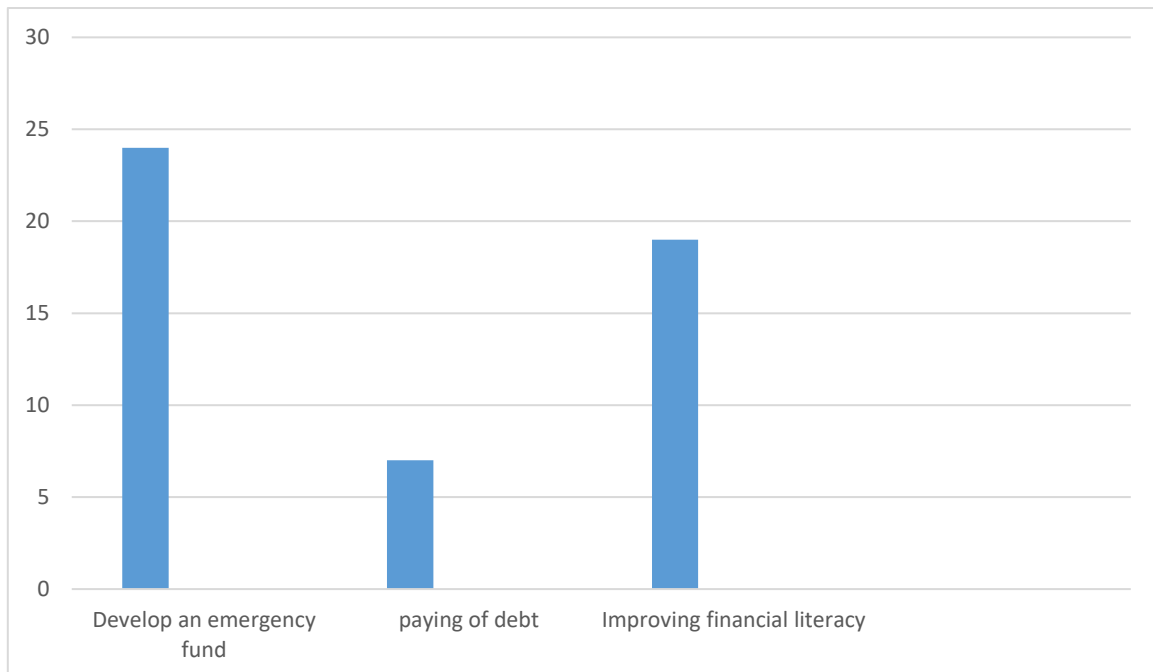


TABLE 4.20

LOYALTY OF SECURITY AND PRIVACY OF FIN-TECH SERVICES

Trust the security and privacy measures of the financial technology use	Frequency	Percent
Completely	5	10
Mostly	26	52
Neutral	18	36
Do not trust at all	1	2

In this table shows 52% of respondents mostly trust the security and privacy measures of the financial technology use. Only 10% of the respondents completely trust.

TABLE 4.21

CHALLENGES OF USING FIN-TECH SERVICES

Challenges when using fin-tech services	Frequency	Percent
Security	18	36
Privacy	13	26
Cyber security threats	15	30
Accessibility	4	8

Table 4.21 shows the main challenges face when using financial technology. 18 respondents face security challenge, it is 36% of total respondents. 8% of respondents face accessibility problem.

FIGURE 4.8

DIGITAL PLATFORMS OR APPS USING FOR FINANCIAL PURPOSE

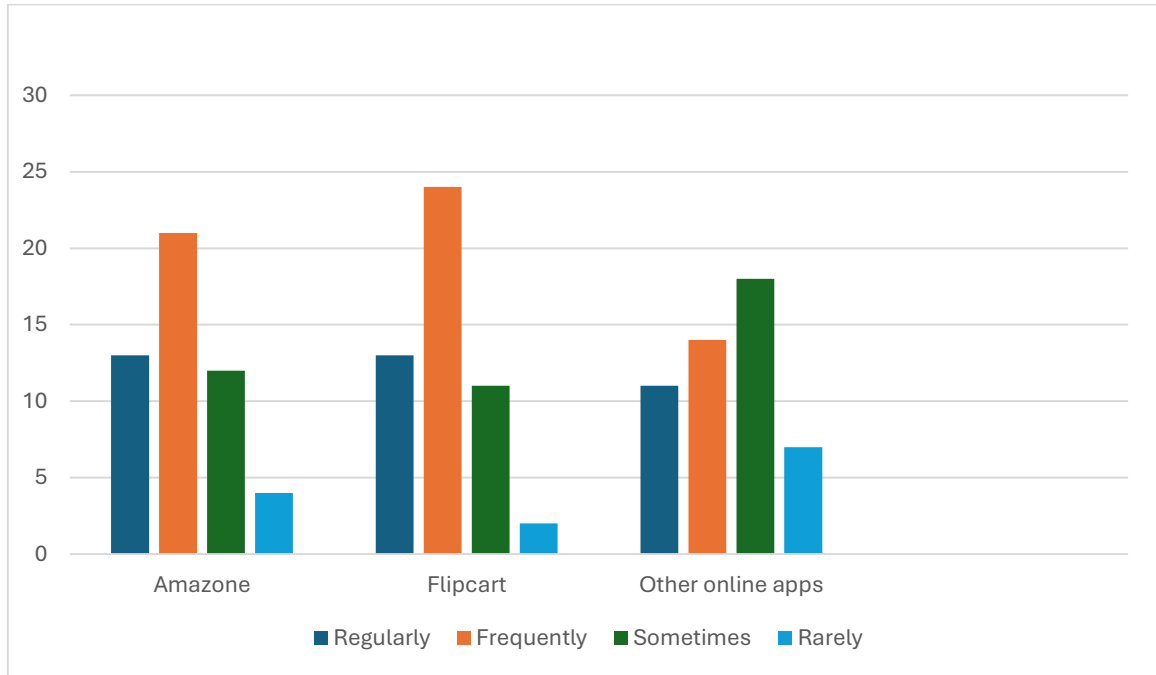


Figure 4.5 shows amazon and flipcart are most using tool for commercial purpose on a frequently basis. Most of the respondents using other online apps on a sometimes for commercial activities. It is 18 respondents from the total respondents.

TABLE 4.22

FACTORS LEADS TO E-COMMERCE AND E- SHOPPING

Factors that leads for e-shopping and e-commerce	Frequency	Percent
Convenience	15	30
Accessibility to a wider variety of projects	20	40
Less cost	5	10
Availability of discounts deals	10	20

From this table we can understand factor that accessibility to a wider variety of products is leads to 40% of total respondents using technology for e-commerce and e-shopping.

TABLE 4.23

TYPES OF PRODUCTS PURCHASE FROM ONLINE

Types of products purchase from online	Frequency	Percent
Foods and groceries	3	6
Electronics and gadgets	20	40
Clothing and fashion accessories	27	54
Cosmetics	0	0

Table 4.23 shows majority of the respondents purchase clothing and fashion accessories from online, it is 54% of total respondents. Only 3% of total respondents buy foods and groceries from online.

TABLE 4.24

LOYALTY THE SECURITY AND RELIABILITY OF E-COMMERCE

Loyalty the security and reliability of e-commerce	Frequency	Percent
Completely trust	4	8
Most trust	16	32
Rarely	22	44
Neutral	8	16

44% of total respondents rarely trust the security and reliability of e-commerce. Only 8% completely trust the loyalty of e-commerce platform.

FIGURE 4.9

LOYALTY THE SECURITY AND RELIABILITY OF E-COMMERCE

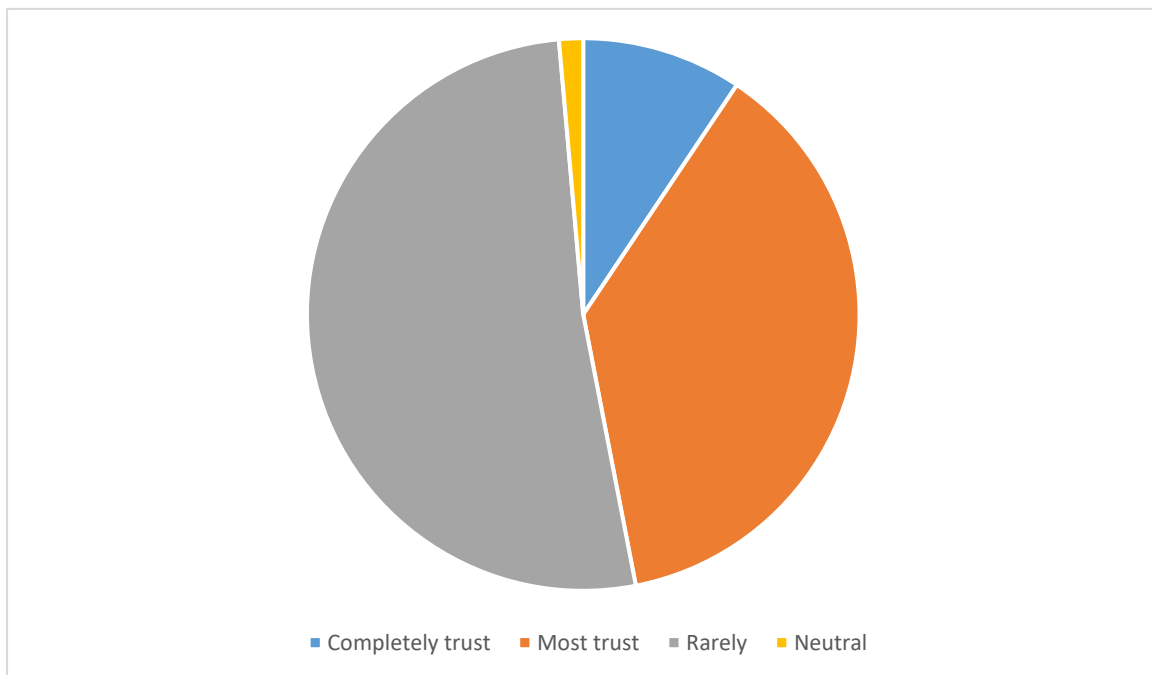


TABLE 4.25

INFLUENCE OF USE OF E-SHOPPING BEHAVIOUR

Influence of use of technology for shopping behaviour	Frequency	Percent
Greater exploration of new brands and products in online	20	40
Increased frequency of online purchases	15	30
More informed purchasing decision due to online research	13	26
No significant impact	2	4

From the total sample 20 respondents have greater exploration of new brands and products in online due to the influence of use of technology for shopping. 2 respondents have not significant impact.

TABLE 4.26

INTEREST IN EXPLORING EMERGING TECHNOLOGIES IN E-COMMERCE

The interest in exploring emerging technologies in e-commerce	Frequency	Percent
Very interested	7	14
Somewhat interested	20	40
Neutral	21	42
Not very interested	2	4

42% of total respondent neutral showed interest in exploring emerging technologies in e-commerce. 40% showed somewhat interest.

TABLE 4.27

CHALLENGES OF E-COMMERCE PLATFORM

Challenges when using e-commerce platform	Frequency	Percent
Competition	11	22
Payment processing	19	38
Customer experience	20	40

Payment processing and customer experience are the most challenges when using e-commerce platform.

TABLE 4.28

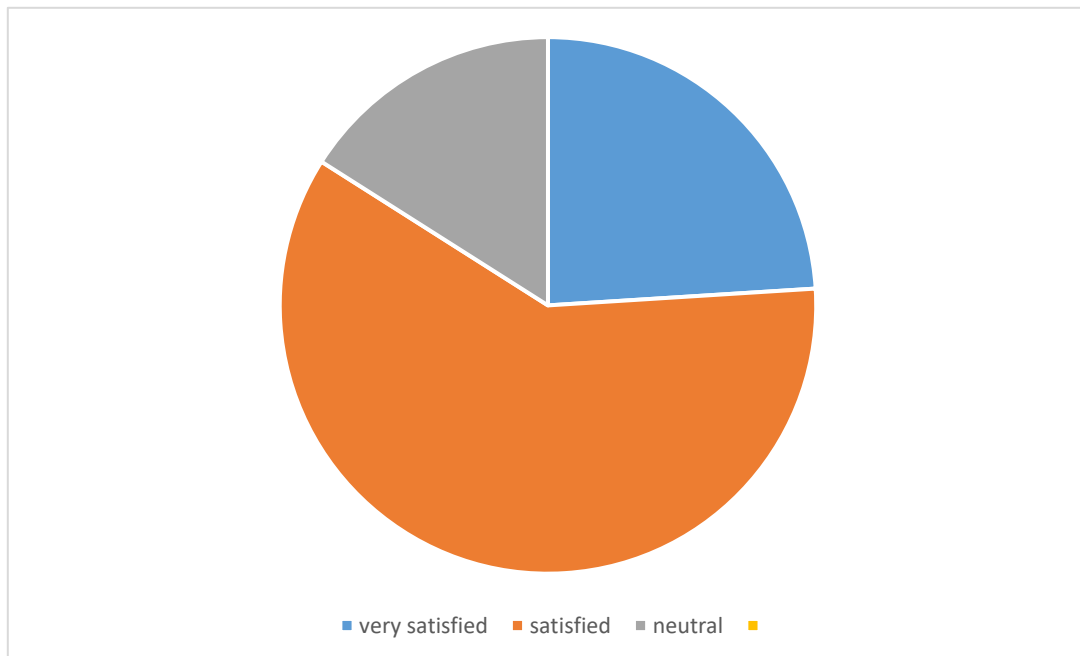
SATISFACTION OF CURRENT LEVEL OF TECHNOLOGY

Satisfaction of using current level of technology	Frequency	Percent
Very satisfied	12	24
Satisfied	30	60
Neutral	8	16

Table 4.28 shows 30 respondents are satisfied with using current level of technology. Very satisfied with using current level of technology are 12 respondents.

FIGURE 4.10

SATISFACTION OF CURRENT LEVEL OF TECHNOLOGY



CHAPTER 5
FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- 50 samples were collected from the well-structured questionnaire, were 32 female and 18 male. Samples collected from the area under Malappuram municipality.
- Respondents belong to the age between 18-35. 88% Respondents belong to the age of 18-25 years and age 26-35 comes under 12%.
- Most of the respondents are graduates and post graduates.
- From the 50 respondents 90% are commonly using cell phones for their technological needs. Very less percentage of respondents using video games and MP3 for their technological needs.
- 47 respondents regarding very important the easy access of new technology.
- Majority of respondents have easy access to computer and internet.
- Most of the respondents are emphasizing technology for communication purpose. It is 48% of total respondents. Then respondents emphasizing technology more for education.
- Majority of respondents adopt technology for education on a regular basis.
- 40% of respondents' basic purpose of using technology for learning is access to educational resources.
- 42% of total respondents are very familiar with online educational platform.
- Google is the most used tool for educational/information gathering. ChatGPT is another one of the used tools.
- Lack of infrastructure is the main challenge that faces when using technology in the classroom.
- For online resources 24 respondents are using technology. It is the most used digital platform for financial purpose.
- Ease of use is the main factor that influences the choice of digital platforms for financial purpose.
- Most of the respondents faced difficulties while using fin-tech services.
- 42 respondents prefer digital transaction method for financial services. Only 8 respondents prefer traditional method.
- 52% of respondents mostly trust the security and privacy measures of the financial technology use. Only 10% of the respondents completely trust.
- 37 respondents are using Google Pay at regular basis for financial purpose.

- 84% of respondents are prefer digital method for financial transactions.
- 24 respondent's financial goal is develop an emergency fund through technology use.
- Flipcart is the most using digital platform for commercial purpose.
- Factor that accessibility to a wider variety of products is leads to 40% of total respondents using technology for e-commerce and e-shopping.
- Majority of the respondents purchase clothing and fashion accessories from online, it is 54% of total respondents.
- Only 8% completely trust the loyalty of e-commerce platform.
- 54% respondents are purchasing clothing and fashion accessories from online.
- Out of 50 respondents 30 are satisfied with their current level of technology use.

5.2 SUGGESIONS

The study examined the evaluation of technological adoption among youth in the field of education, finance and commerce. Lack of infrastructure is one of the main challenge when using technology in classroom, so government should provide technological infrastructure to educational institutions and government make sure facilities of technological device for students.

Most of the respondents facing difficulties while using fin-tech services. Poor network connection and issues of securities and privacy are main threats. So the authority should note this challenges and take actions for removing this challenges.

5.3 CONCLUSION

Technology has transformed educational experiences, making them more accessible, interactive, and individualized. E-learning platforms, digital textbooks, and educational apps have given students the ability to learn at their own speed and access a plethora of information. However, issues such as the digital divide, a lack of digital literacy, and the need for updated curricula to reflect technology changes must be addressed.

Youth are drawn to financial technology (fin-tech) because of the convenience, speed, and transparency it provides. Mobile banking, digital wallets, and online investment platforms have helped young people manage their money more successfully. Nonetheless, there are worries regarding cybersecurity, data privacy, and the importance of financial literacy in ensuring the ethical use of these technology.

E-commerce and digital marketing have altered the way young people shop and interact with brands. Social media sites and smartphone apps enable seamless shopping experiences and personalized recommendations. Despite the growth, issues such as online fraud, over-reliance on digital purchasing, and the influence on traditional retail sectors remain significant challenges.

To summarize, while technological adoption among young in education, finance, and commerce has great advantages, it also presents important issues that must be addressed through legislation, education, and innovation. Ensuring fair access, improving digital literacy, and maintaining strong security measures are crucial to maximizing technology's positive influence in various domains.

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APPENDIX

QUESTIONNAIRE

1. Name
2. Gender
 - A. Male
 - B. Female
3. Age
 - A. 18-25
 - B. 26-35
4. Educational qualification
 - A. SSLC
 - B. Plus two
 - C. UG
 - D. PG
 - C. Others
5. Which of the following is more commonly used by you for your needs?
 - A. Cell phone
 - B. Computer
 - C. Video games
 - D. MP3 players
6. How do you regard the easy access of new technology?
 - A. Very important
 - B. Of little use
 - C. No use
7. Do you have easy access to computer and internet?
 - A. Yes
 - B. No
8. To which sector do you emphasize technology more?
 - A. To health
 - B. To education
 - C. To communication

- D. To finance
 - E. To trade
9. What is your opinion concerning affordability of technology now, comparing to past?
- A. Becoming more affordable
 - B. No more expensive
 - C. No changed much
10. Technology adoption in various field

	Regularly	Frequently	Sometimes	Rarely
Education				
Finance				
Commerce				

11. Which devices do you use most frequently for educational purpose?
- A. Smartphone
 - B. Tablet
 - C. Laptop/computer
12. What is the basic purpose of using technology for learning?
- A. Access to educational resources [e-books, videos]
 - B. Online research and information gathering
 - C. Interactive learning apps and platforms
13. How familiar are you with educational technology platforms such as Edmodo, google class room, etc?
- A. Very familiar
 - B. Familiar
 - C. Unfamiliar
14. How often do you use online resources to supplement your learning?
[Educational website, YouTube, etc]
- A. Frequently
 - B. Occasionally
 - C. Rarely
 - D. Never

15. Tools for educational/information gathering

	Regularly	Frequently	Sometimes	Rarely
Google				
ChatGPT				
Learning LMS				
Mooc[courser, udacity]				
Edx, SWAYAM				

16. Are there any e-learning systems used in your institutions for conducting exams?

- A. Yes
- B. No

17. What types of educational activities do you engage in using technology?

- A. Research
- B. Online resources
- C. Assignments

18. How has technology impacted your learning experience?

- A. Very well
- B. A few
- C. Not at all

19. What are the main challenges you face when using technology in the classroom to support learning?

- A. Accessibility
- B. Equity
- C. Lack of infrastructure
- D. Distraction
- E. Privacy and security

20. Digital platform or apps using financial purpose

	Regularly	Frequently	Sometimes	Rarely
Banking apps				
G pay				
Digital wallets				

21. Factors that influence your choice of digital platforms for financial transaction?
 - A. Ease of use
 - B. Security features
 - C. Rewards
 - D. Time consuming
22. Have you ever encountered any difficulties or challenges while using fin-tech services?
 - A. Yes
 - B. No
23. If yes, which are?
 - A. Cash loss
 - B. Poor network connection
 - C. Fraud
24. Mode of financial transaction method you prefer the most?
 - A. Digital method
 - B. Traditional method
25. Do you believe that fin-tech can play a significant role in improving financial literacy among youth?
 - A. Yes
 - B. No
26. What is the financial goal or objective you are aiming to achieve through technology use?
 - A. Develop an emergency fund
 - B. Paying off debt
 - C. Improving financial literacy
27. How much do you trust the security and privacy measures of the financial technology use?
 - A. Completely
 - B. Mostly
 - C. Neutral
 - D. Do not trust at all
28. According to you, what are the main challenges face when using technology for financial purpose?
 - A. Security

- B. Privacy
- C. Cyber security threats
- D. Accessibility

29. Digital platforms or apps using for commercial purpose?

	Regularly	Frequently	Sometimes	Rarely
Amazone				
Flipcart				
Other online apps				

30. Factors that lead you to use technology for shopping and commerce?

- A. Convenience
- B. Accessibility to a wider variety of products
- C. Availability of discounts and deals

31. What types of products do you frequently purchase from online?

- A. Foods and groceries
- B. Electronics and gadgets
- C. Clothing and fashion accessories
- D. Cosmetics

32. How do you trust the security and reliability of the e-commerce platforms?

- A. Completely trust
- B. Most trust
- C. Rarely
- D. Neutral

33. How the use of technology influenced your shopping behaviour?

- A. Greater exploration of new brands and products in online
- B. Increased frequency of online purchases
- C. Most informed purchasing decisions due to online research
- D. No significant impact

34. Are you interested in exploring emerging technologies in commerce, such as virtual reality shopping experiences?

- A. Very interested
- B. Somewhat interested

C. Neutral

D. Not very interested

35. What are the main challenges you face when using technology for commercial purpose?

A. Competition

B. Payment process

C. Customer experience

36. How satisfied you are with your current level of technology use?

A. Very satisfied

B. Satisfied

C. Neutral

D. Dissatisfied