APPREHENSIONS AND ACCEPTABILITY OF DIGITALIZATION OF MATRIMONIAL SERVICE: A STUDY BASED ON ADOPTION OF E-MATCHMAKING BY INDIAN LOCALITY

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Abstract

The study aims at adapting the technological acceptance model (TAM) for the use of technology driven online matrimonial services by the locality of different states that holds diversification in caste, creed, culture and religion. Four dimensions were focused upon, namely perceived ease of use, perceived usefulness, attitude and behavioural intention to use. Considering this, the study extends these essential dimensions and factors to expand in line with the matrimonial business especially in using digital platform. The development of the two hypotheses was based on the dimension of study as well as on the related literature. A questionnaire consisting of (18) questions covering the dimension and hypotheses of the study was designed to collect the required data for examining hypotheses and reaching conclusions. The standardized questionnaire used in this study was distributed to a sample of (120) citizens of India. The hypotheses were tested using baron and Kenny model. It was found that all the variables used in this study has given the relationship between the dimensions of conceptual model. The statistical analysis showed positivecorrelation between all these dimensions between perceived ease of use and behavioural intention to use mediated by attitude with a value of high correlationcoefficient. As for the dimension, a stronger correlation was found between perceived usefulness and behavioural intention to use mediated by attitude with a value of coefficient correlation.

Keywords: Technology, matrimonial websites,digital, perceived usefulness, perceived ease of use, attitude, behaviour intention to use.

INTRODUCTION:

Quoting Bill Gates who oncesaid, "Internet is a tidal wave, it will wash over nearly all industries drowning those who don't learn to survive in its waves". There is no industry left that is untouched by the scope of the internet. New digital technologies are radically altering the ways in which many services organizations do business with their customers. There has been powerful change from the integration of computers and telecommunications. Matrimonial Industry is one of the most common example which has gone a tremendous shift due to digitalization.

There is an old saying "Marriages are made in heaven" but now days it's made-on internet. Thanks to various telecom service providers in India! The cheaper and the faster internet access it has provided us. But this faster and cheaper digitalization era in India has brought some unlikely (for traditional mindset) and likely (for modern thinkers) consequences. Matchmaking or Matrimony which was once considered a traditional at best community driven or through individual brokered pre-matrimonial communication based service between bride and bridegrooms' families is affected most due to digitalization. Matchmaking Industry to be all time recession free industry and digitalization of this phenomenon has added value to Indian service economy.

We all know, Indian population with an estimated 1.2 billion in number is a conglomerate of people with contrasting backgrounds and diversity, still with all the diversities and cultural differences, India has managed the opportunity thrown open by nature of technological innovation pervading the Indian households very well. The e commerce business in this sector is fast growing and gaining the market. Todaydigitalization of matrimonial industry has thrown an opportunity in terms of pricing, quality, service design and recovery thatmay include:

1. Self-service technology - log-in and register
2. Customer to customer support services
3. Payments
4. Astrologer Horoscope
5. Customer referral to customer

This all have adapted technology as base to solve socially interesting phenomenon called Marriage. With the help of internet, marketplace called "e commerce marketplace" involves exchange of goods and services throughout the globe. The services/ products are then delivered at your doorstep/desktop/smart phones/ tablets etc breaking all possible barriers including geographical barriers. This paper tries to portray the complex social process being effectively tackled by technology driven online matrimonial service by breaking down all the barriers.

REVIEW OF LITERATURE:

The current study aims to adapt the technological acceptance model (TAM) for the use of online matrimonial services in India. This paper tries to fill the gap by studying the various factors that impacts the usage of online matrimonial services through various technological devices by considering the attitudinal and behavioural aspects.

This paper reviews the literature by identifying different reports, articles and research papers related to the adoption of online matrimonial services. Researchers are using different models like Technology Acceptance Model (TAM), Theory of Panned Behaviour (TPB) and Innovation Diffusion Theory (IDT) which can be proved to be very helpful in determining the adoption of online matrimonial services.

Many authors have written about various social changes within urban contexts (Hankeln, 2008; Nanda, 2000; Sharangpani, 2010; Brosius, 2010; Dwyer, 2011; Runkle, 2004; Schwittay, 2011). This social change is not only restricted to metropolitan cities but can be seen in small cities and towns as well. Family structures and household arrangements undergo change even in remote and rural regions of South Asia. However, existing patriarchal structures and authority are rarely questioned (Abraham, 2011; Loureiro, 2013).The number of interreligious marriages and the divorce rate is comparatively high in India's megacities. Cities like Mumbai, Delhi and Bangalore feature a buzzing nightlife frequented by married and unmarried couples, singles, and groups of young people. But modernity in Indian cities and towns is always connected to a large range of contradictions and tensions fuelled by conflicts with familial expectations or religious traditions. The introduction of online matchmaking services be seen as a part of a general shift towards more individualistic patterns of partner search, while simultaneously maintaining and even reinforcing traditional criteria and requirements. The study of India's growing middle class is extremely important because of its symbolic status for India's projected ideological image, the need for research focusing on upper and lower classes should be borne in mind. Grover (2011) and Chakraborty (2012) have contributed significantly towards understanding the experiences of the urban poor in India regarding marriage,love, and family. Nevertheless, an increasingly globalized middle class is the prime target audience of matrimonial websites and hence the most important class for an analysis of changing discoursessurrounding marriage and relationships. Family-arranged marriages continue to be preferred because female employees depend greatly on family support to combine work and family life

Few researchers have done research to understand the adoption behaviour of users, on the factors that help in determining the acceptance, attitude of users towards newer coming technologies. TAM (Technology Acceptance Model), TPB (Theory Planned Behaviour), IDT (Innovation Diffusion Model) have been discussed by Bhatti (2007) and Sadi & Noordin (2011)   all the 13 factors i.e. Perceived ease of use, Perceived Usefulness, Personal Innovativeness, Perceived Trust, Social Influence, Self-Control, Perceived Cost, Subjective

Norm, Perceived Behavioural Control, Facilitating condition, Self-Efficacy, Awareness and Attitude, and Intention to use claimed by the researchers which are statistically significant for the adoption of technology. Among all the factors, perceived usefulness is found to be the critical factor, thus, the service provider should take care that customers perceive their services as useful and valuable to cope up with their highly paced lifestyle.

The Technology Acceptance Model (TAM) by Davis in 1986 is one of the model was attempted to address the process of acceptance of the technology used by the consumers. This model includes five factors: perceived ease of use, perceived usefulness, awareness and attitude, actual usage and behavioural intention. As per literature, many attempts were made to adapt TAM, such as: Dillon & Morris (1997), Venkatest (2000), Gelik & Yilmaz (2001), Chau & Lai (2003), and Nokoo et al., (2013). Contrary to these adaptation of the TAM, the online matrimonial services are found to gain an escalating importance in recent times. The technology acceptance model (TAM) has been adapted in the current study for the use of online matrimonial services.

The original T.A.M by Davis (1989) consists of two dimensions; perceived ease of use and perceived usefulness. Perceived ease of use (PEOU) is defined as the degree to which a person believing that the use of a system would be free from both physical and mental effort while Perceived usefulness (PU) refers to the degree to which a person believing that the use of a system would enhance their job performance (Davis, 1989). However, Mathieson (1991) argue that although widely validate, it is inadequate to rely only on these two dimensions of perceived ease of use (PEOU) and perceived usefulness (PU) in investigating user's technology acceptance. So, in the study we have also considered attitudinal factors that impacts the technology adoption.

By observing the different dimension being used in literature, this study is extended the TAM which had perceived ease of use (PEOU), Perceived Usefulness (PU), Attitude (AT) and Behaviour Intention to Use (BITU).

RESEARCH OBJECTIVE:

- To study the adoption of technology driven online matrimonial servicesby different families of India.
- To identify factors influencing the usage and adoption of online matrimonial services among the Indian families

CONCEPTUAL MODEL:

The objective of study was to understand the relationship between perceived ease of use, perceived usefulness, attitude towards the service and behavioural intention to use online matrimonial services by the Indian locality.To explore this relationship behavioural intention to use was taken as dependent variable, perceived ease of use and perceived usefulness were taken as independent variables, attitude as mediating variable.
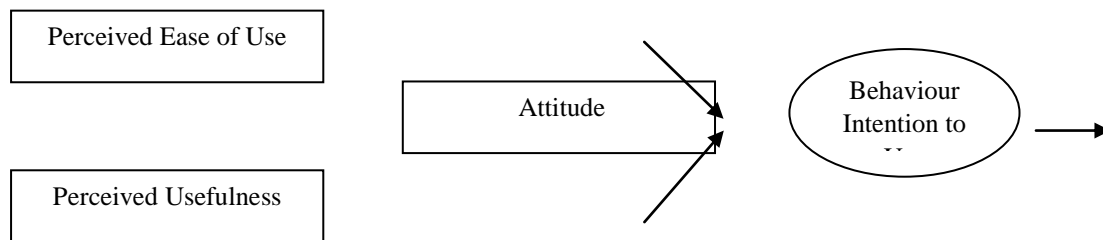
Figure 1 outlines the conceptual model.

Figure 1: Conceptual Model

HYPOTHESES OF THE STUDY:

H1: Relationship between Perceived ease of Use and behaviour intention to use is mediated by attitude.

H2: Relationship between Perceived usefulness and behaviour intention to use is mediated by attitude.

RESEARCH METHODOLOGY:

Research Design

To achieve the objective of this study a quantitative research methodology was chosen. The proposed study was designed as causal study with statistical control research design to study the relationship between variables. The independent variables are perceived ease of use and perceived usefulness of online matrimonial services, the dependent variable is behavioural intention to use and mediating variable is attitude towards the service.

Sources of data:

The data is being collected from both secondary and primary sources.

The secondary sources include data from various journals, books, reports of reliable standards, online sources with appropriate bibliographic standards, previous researches related to the topic etc.

Primary sources include families, parents from different cultural backgrounds provided with pre-validated and structured questionnaire.

Data Collection:

Snowball Sampling was applied to collect the data. The standardized questionnaire of TAM model was used, consisting of two parts:

First part containing demographic information and Second part consists of structured questions related to technology adoption.

Data was collected from 136 respondents including parents, peers fromfamilies of different cultural backgrounds and beliefs, out of which 120respondent's data were found to be useful, therefore a sample of 120 was taken in the study.

Psychometric properties of scale:

The internal consistency and reliability of the scale was measured using Cronbach Alpha. According to the Nunally, a Cronbach Alpha of 0.70 or higher is good but above 0.55 was acceptable (Nunally 1978). Cronbach Alpha for all the scales i.e. Perceived Ease of Use, Perceived usefulness, Attitude, Behaviour Intention to Use were found to be – Perceived ease of Use - 0.809, Perceived Usefulness – 0.846, Attitude and Awareness – 0.823 and Behaviour Intention to Use – 0.789

The Cronbach Alpha values for all the dimensions range from 0.789 to 0.846, exceeding the minimum alpha of 0.55.Thus, the dimension measures are deemed reliable

Data Analysis tools:

Baron and Kenny model (1986), which tells the mediation effect and further correlation was used to the find relation between the variables under study.

BARON AND KENNY MODEL

To judge the **mediatingeffect in the present study, Baron and Kenny Model has been used**.This model describes the analysis which is required for testing various mediation hypothesis. It basically consists of four steps -

Step 1 – In Baron & Kenny's approach, the first step is to show that initial variable and outcome variable are correlated, thus it involves the creation of mediation effect.

Step 2 – In the second step, the correlation between the initial variable and mediating variable is being set up, thus the mediating variable act as an outcome variable.

Step 3 – In the third step, the correlation between the mediating variable and outcome variable is being set up and this correlation is caused due to initial variable. In simpler words, there is a need to control initial variable for controlling the correlation between mediating and outcome variable.

Step 4 – This is the last step in Baron and Kenny's procedure in which complete mediation between variables is being set up. This can be achieved if the correlation between initial and outcome variable, while controlling the mediating variable, is zero.

If all the four steps of Baron & Kenny's procedures are meet, then the data is reliable with the mediational hypothesis. If, however, only the first three steps of Baron & Kenny's procedures are satisfied, then partial mediation is observed in the data.

Now in this case, **causingvariables** - Perceived ease of use and Perceived usefulness, **Outcome variable** - Behavioral intention to use and **mediating variable** - attitude
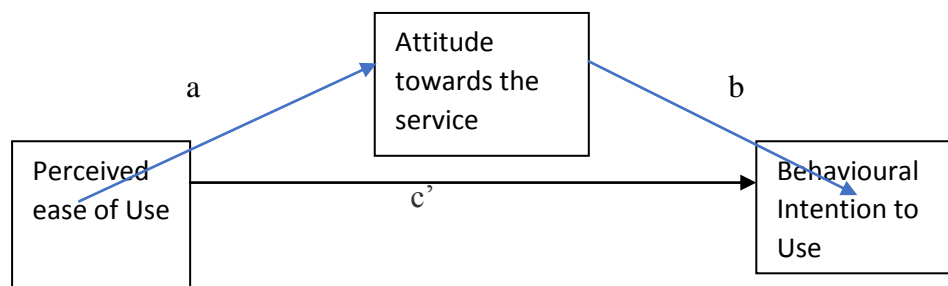

Figure 2

Step 1 – Perceived ease of use (predictor) is correlated with intention to buy (criterion variable) and mediation effect can be established in this case (path c'). Analysis of correlation matrix indicate that perceived ease of use has a stronger positive relationship behavioral intention to use (r=0.623).

Step 2 - Perceived ease of use (causal variable) is correlated with attitude (criterion variable). This step essentially involves treating the mediator as if it was an outcome variable. The result also indicates that there exists strong positive relationship between perceived ease of use and attitude (r= 0.578)

Step 3 –Attitude (predictor) is correlated with behavioral intention to buy (criterion variable). The result also indicates that there is strongest positive relationship between attitude and behavioral intention to use (r= 0.723)

Step 4 - To establish that attitude completely mediates the relationship between perceived ease of use and intention to buy, the effect of path c' should be zero (by controlling the attitude variable) which is true in this case

Similar results are obtained when relationship between **perceived usefulness** and **intention to buy** is being examined considering **attitude as mediating variable**.

The result also indicates that there exists stronger positive relationship between perceived usefulness and attitude (r= 0.686), strong positive relationship between perceived usefulness and behavioral intention to use (r= 0.569).
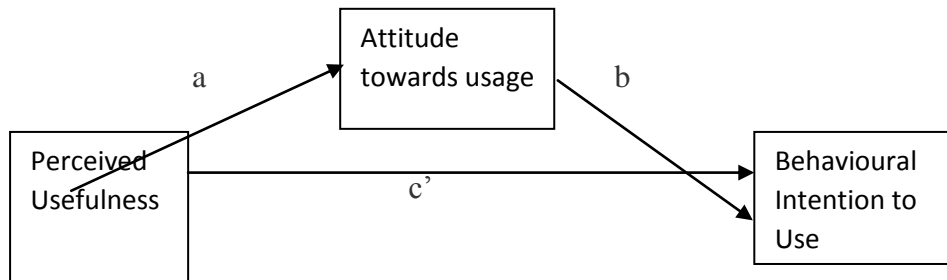

Figure 3

Since all the four steps discussed above are met, therefore it can be said that effect of perceived ease of use and perceived usefulness on behavioral intention to use is mediated by awareness and attitude.

According to the results, both the hypotheses H1 and H2 are accepted. The results of correlation are shown in table 1.

Correlations		PEOU	PU	AT	BITU
PEOU	Pearson Correlation	1			
PU	Pearson Correlation	.614	1		
	Sig. (2-tailed)	.000			
AT	Pearson Correlation	.578	.686	1	
	Sig. (2-tailed)	.000	.000		
BITU	Pearson Correlation	.623	.569	.723	1
	Sig. (2-tailed)	.000	.000	.000	

Table:1

Correlation is significant at the 0.01 level (2-tailed).

Because p <.01, reject the null of no relationship and conclude that the relationship is statistically significant.

DISCUSSIONS & FINDINGS

From the above results, it is quite clear that perceived ease of use and perceived usefulness affects the attitude of Indian families that further influences them to use online matrimonial services at the fullest. Various factors today are continuously changing their perception towards online matrimonial services like increasing adoption of smartphones and initiatives such as media advertisements

It is well recognized that for using various matrimonial apps, mobile phones have played a great role.Easy accessible internet and penetration of 4G mobile phones even into the remote areas have boosted the usage of matrimonial websites, but still there is a need to generate awareness about the various authenticated websites so that more and more people use it for their benefit.

LIMITATIONS OF STUDY:

1. The study is restricted to parents, peers and guardians from Indian locality, hence restricting the scope of study.

2. There are other factors which influence behaviour intention to use technology driven online matrimonial websites which have not been considered in the study

CONCLUSION:

The objective of this study was to formulate and test empirically the model of how perceived ease of use, perceived usefulness has a relationship with behavioural intention to use having attitude as mediating variable with the help of TAM and Baron and Kenny Model. The paper studied various aspects related to the adoption of technology driven matrimonial websites. Although, marriages are inevitable part of everyone's life but due to lack of awareness and resistance to change, a lot should be done to make Indian people more tech-savvy towards using these websites. Government should also step in to check and to prevent the leakage of various personal information to the digital platform. So, the need of the hour is to change the perspective of the Indian families about digital technology and familiarize them with its benefits to maximize its utility.

The authors hope that this relation model will stimulate further research and provide a useful framework for the acceptance of technology driven online matrimonial services.

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