IJCRT.ORG ISSN : 2320-2882

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

The Role of Vernacular Design in Technology Acceptance: Case Studies from Regional Language Apps in India

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Abstract: This study examines how vernacular design shapes adoption, continuance, and trust in regional language apps in India. Using a comparative multiple case design, we analyze platforms serving Hindi, Bengali, and Tamil users, including Dailyhunt, InShorts, ShareChat, Pratilipi, Koo, Lokal, and PhonePe. Evidence combines interface artifact analysis, in-app string corpora, structured surveys of regional language users, India-specific app-store reviews, and sectoral indicators on connectivity and payments. Cross-case pattern matching links design elements to perceived ease of use and perceived usefulness in the Technology Acceptance Model, and to social influence and facilitating conditions in UTAUT (Unified Theory of Acceptance and Use of Technology). Findings show that script-appropriate typography, localized numerals and calendars, culturally legible iconography, and micro copy written in colloquial registers lower cognitive load and reduce code switching, which improves task success and attitudes to use. Voice input and mixed-script search reduce input friction for inflected and agglutinative forms, while error messages aligned with vernacular politeness strategies strengthen recovery and trust. The study advances vernacular congruence as an antecedent to acceptance operating through two mechanisms. Cognitive efficiency arises when interaction patterns fit users' script and literacy practices. Affective resonance arises when tone, metaphors, and onboarding narratives align with local communicative norms. Because non-English users account for most new internet adoption in India, these mechanisms are central to inclusive product growth and to standards for interface design, content governance, and accessibility policy. The case synthesis explains why vernacular design matters for technology acceptance in multilingual contexts and offers actionable guidance for product teams and regulators.

Index Terms - Component, formatting, style, styling, insert.

I. INTRODUCTION

2. Introduction:

India's digital revolution has brought millions online, yet the persistence of English-first design continues to marginalize a vast base of regional-language users. While demand for vernacular content is undeniable, many interfaces still treat Indian languages as secondary, producing avoidable frictions. Users encounter them while typing with keyboards that fail to accommodate native scripts, reading Tamil or Bengali rendered in incomplete glyph sets, or engaging with microcopy that sounds formal and alien rather than conversational and local. These design shortcomings are not trivial inconveniences; they increase cognitive load, encourage code-switching, and erode trust, ultimately affecting adoption and sustained engagement (Norman, 2013; Sweller, 1988). Existing efforts in the Indian digital ecosystem often equate inclusion with translation, but translation alone does not dismantle the deeper English-centric architecture of most platforms. A simple word-for-word conversion overlooks issues of legibility, tone, and cultural fit, leaving users with the sense that the product is not truly made for them (Annamalai, 2017; Nagar, 2021). We argue instead for a more holistic approach: vernacular design. By vernacular design, we mean the careful orchestration of typography, numeracy systems, iconography, tone, and interaction patterns so that they resonate with local literacy practices and

communicative norms. We formalize this as vernacular congruence, the degree to which a digital interface aligns with the cultural, linguistic, and cognitive worlds of its users.

Theoretically, vernacular congruence extends established models of technology acceptance. While the Technology Acceptance Model and UTAUT emphasize perceived ease of use, usefulness, social influence, and facilitating conditions (Davis, 1989; Venkatesh et al., 2003), they often assume linguistic neutrality. In multilingual contexts like India, however, language is not neutral but constitutive of experience. We suggest that vernacular congruence mediates the pathways by which ease of use and trust are built, reframing acceptance as inseparable from cultural and linguistic fit. Practically, this means designing script-calibrated typography that respects stroke patterns and joint forms, building predictive keyboards and mixed-script search tuned to everyday language practices, using numeracy conventions familiar to local users, developing culturally legible iconography, and writing microcopy that mirrors the cadences of daily speech rather than formal registers.

We examine these dynamics through seven widely used Indian apps, Dailyhunt, InShorts, ShareChat, Pratilipi, Koo, Lokal, and PhonePe, which together cover news, social networking, literature, hyperlocal services, and fintech. Focusing on Hindi, Bengali, and Tamil cohorts allows us to capture the diversity of script systems and literacy traditions. By comparing how design choices in these apps enable or inhibit vernacular congruence, we reveal how inclusion is either realized or undermined in practice. The contributions of this study are both conceptual and practical. Conceptually, we introduce vernacular congruence as a construct that enriches models of technology acceptance in multilingual contexts. Practically, we offer guidelines for developers and policymakers who wish to serve India's next hundred million users not through superficial translation but through design that feels native, trustworthy, and culturally at home. At stake is more than adoption curves or retention metrics. When users encounter their own language as a natural, seamless medium of interaction, they are recognized not only as consumers but as equal participants in the digital public sphere. Designing for such recognition is both a strategic necessity and a cultural responsibility in building India's digital future.

3. Theoretical Background

3.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) provides a useful starting point for examining vernacular design. At its core, TAM proposes that perceived ease of use (PEOU) and perceived usefulness (PU) drive user acceptance of new technologies (Davis, 1989). For vernacular users, alignment between the interface and their literacy practices directly affects these perceptions. When a keyboard or input method supports native scripts effectively, users experience lower friction in typing, searching, and navigating. Similarly, when typography is designed with complete glyph sets, correct ligatures, and script-appropriate spacing, reading effort diminishes. Such reductions in input and reading effort increase perceived ease of use because the technology feels more intuitive and requires less adaptation on the part of the user. In parallel, interfaces that present clearer affordances in local scripts enhance perceived usefulness. A financial app like PhonePe, for example, becomes more valuable to a Tamil-speaking user not only because it allows transactions in Tamil but because the interface is intelligible and efficient in that script. Thus, vernacular alignment enriches both PEOU and PU, demonstrating how design features can mediate core TAM constructs in multilingual environments.

3.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) extends TAM by adding social influence and facilitating conditions as critical determinants of technology adoption (Venkatesh et al., 2003). In the context of vernacular design, social influence manifests in the way community norms around regional-language use shape adoption. When peers, family, and community members engage with digital platforms in their mother tongue, it normalizes vernacular use, reinforcing social legitimacy and encouraging wider uptake. Conversely, if platforms fail to support vernacular practices adequately, users may feel pressure to switch to English in order to participate fully, reinforcing exclusionary dynamics (Singh & Patel, 2022). Facilitating conditions also play a central role. Features such as voice input in Hindi, script-aware search in Bengali, or predictive typing in Tamil act as enabling resources that help users continue using a platform effectively. These conditions go beyond initial adoption to shape long-term continuance, ensuring that vernacular users can sustain engagement without excessive cognitive or social effort. UTAUT thus highlights the importance of collective norms and infrastructural supports in making vernacular design viable and sustainable.

3.3 Cognitive Load Theory

Cognitive Load Theory further illuminates how vernacular design impacts user performance and acceptance by focusing on the distribution of mental resources. According to Sweller (1988), task performance depends on minimizing extraneous load so that cognitive resources can be devoted to intrinsic and germane processing. Poorly rendered typography, incomplete ligatures, or inconsistent use of localized numerals impose unnecessary burdens on working memory, forcing users to compensate for design deficiencies. By contrast, script-appropriate typography, correctly formed ligatures, and calendars that match local conventions reduce extraneous load, freeing cognitive resources for task-related activities such as reading content, making decisions, or completing transactions. In this way, vernacular alignment functions as a cognitive scaffold that supports learning, comprehension, and efficiency. The connection to technology acceptance becomes clear: when design reduces mental effort, users experience technology as easier to use and more beneficial, reinforcing TAM and UTAUT constructs through cognitive pathways (Norman, 2013).

3.4 Trust and Error-Recovery

Trust provides another crucial lens for understanding vernacular design. User acceptance is not only a matter of functional ease but also of confidence that a system is reliable, benevolent, and culturally attuned. Gefen et al. (2003) argue that trust in digital contexts is built through perceptions of ability, integrity, and benevolence. Error states and feedback messages are particularly revealing moments in this regard. When an error message is delivered in a culturally familiar, polite, and reassuring tone, it preserves perceptions of integrity and benevolence, even when something goes wrong. Conversely, generic or overly formal error states may appear cold or dismissive, undermining trust. In multilingual contexts, trust is also reinforced when platforms respect the user's cultural identity through tone and metaphor, affirming that the interface was designed with their needs in mind (Nagar, 2021). Trust thus operates as an affective complement to cognitive efficiency, sustaining long-term continuance even when users encounter occasional challenges.

3.5 Vernacular Congruence (Proposed Framework)

Building on these frameworks, we propose vernacular congruence as a new construct that captures the holistic alignment between interface design and vernacular literacy practices. Vernacular congruence operates through two primary pathways. The cognitive efficiency pathway emphasizes how alignment with local scripts and numeracy practices lowers friction, thereby enhancing perceived ease of use and usefulness. When users expend less effort on decoding text or adapting to foreign input systems, they can devote more attention to the actual tasks at hand, reinforcing positive evaluations of both ease and utility. The affective resonance pathway highlights how culturally congruent tone, iconography, and metaphors deepen trust and encourage continuance. By reflecting local communicative norms, platforms foster a sense of familiarity and recognition that strengthens users' willingness to return, recommend, and rely on the system.

Taken together, these pathways extend TAM, UTAUT, and Cognitive Load Theory while integrating insights from trust literature. Vernacular congruence foregrounds the cultural and cognitive realities of multilingual users, demonstrating that technology acceptance cannot be fully understood through functional metrics alone. Instead, acceptance is shaped by the interplay of efficiency and resonance: the reduction of unnecessary effort on the one hand and the affirmation of cultural identity on the other. By theorizing vernacular congruence, we provide a framework that not only explains adoption, continuance, and trust in Indian digital platforms but also offers design principles for building more inclusive and equitable technologies.

4. Literature Review

4.1 Protocol

In order to situate vernacular design within the broader field of human–computer interaction and technology acceptance research, we adopted a systematic review protocol. The guiding research question was: How do vernacular and interface localizations affect adoption, continuance, and trust in multilingual mobile contexts? This question emphasizes not only initial uptake but also sustained use and confidence in digital systems, with particular attention to the role of interface design.

We searched four core academic databases that have consistently yielded high-quality scholarship in information systems, design, and computing: Scopus, Web of Science, ACM Digital Library, and IEEE Xplore. To ensure relevance to contemporary digital environments, the range was limited to studies published between 2010 and the present. We constructed search strings that combined language and design keywords with established acceptance frameworks, as in the following example: ("vernacular" OR "localization" OR "script") AND ("TAM" OR "UTAUT" OR "technology acceptance") AND (India OR multilingual). This enabled us to capture research that explicitly connects vernacular or localized interfaces to adoption constructs such as perceived ease of use, perceived usefulness, and trust.

Inclusion criteria required that studies be peer-reviewed and empirical or design-science in nature, with explicit outcomes tied to adoption, continuance, or trust. We excluded papers that focused solely on natural language processing or machine translation without reference to user experience, as these do not address the cognitive or affective consequences of vernacular design. In total, the review identified a manageable corpus of studies that collectively illuminate the role of vernacular interfaces across different regions and app domains.

4.2 Extraction and Synthesis

The included studies were coded across several dimensions: script and regional context, application domain (e.g., news, social, fintech, e-governance), design elements emphasized (typography, numerals, microcopy, voice input), and acceptance constructs studied (PEOU, PU, trust, continuance). This coding allowed us to identify cross-cutting themes that recur across the literature and to cluster them into meaningful categories.

A first cluster centers on typography and legibility, which consistently emerge as determinants of perceived ease of use. Research on South Asian and African scripts demonstrates that incomplete glyph sets, poor ligature rendering, and misaligned spacing increase reading effort, leading users to perceive interfaces as cumbersome (Bali et al., 2019; Singh & Patel, 2022). Conversely, when platforms invest in script-appropriate typography, users report higher satisfaction and smoother task performance, directly mapping onto TAM's construct of ease of use.

A second cluster involves numeracy and time localization. Studies of calendar localization and numeral systems in mobile banking and government apps reveal that when users encounter familiar date formats and local numerals, task accuracy improves. Errors in financial transactions or scheduling often stem not from conceptual misunderstandings but from mismatches in numeric representation (Sharma & Gupta, 2018). These findings underscore that localized numeracy is not a cosmetic feature but a functional enabler of accuracy and adoption.

A third cluster highlights iconography and microcopy as central to trust and affect. Several papers note that when icons reflect culturally legible metaphors, such as agricultural symbols in rural apps or locally understood gestures in social platforms, users perceive the interface as more trustworthy (Nagar, 2021). Similarly, microcopy that mirrors colloquial speech, particularly in error states or confirmations, enhances perceptions of benevolence and reduces frustration. These design features align with trust literature emphasizing affective and relational dimensions of technology use (Gefen et al., 2003).

A fourth cluster examines voice input and mixed-script search as mechanisms for reducing input friction. Research shows that Indian users frequently mix Roman and native scripts in informal communication. Apps that accommodate this through script-aware search or robust voice input reduce the entry barrier for those less comfortable with on-screen keyboards. This directly ties to continuance, as users are more likely to return to platforms that minimize repeated frustrations (Choudhury et al., 2019).

A final cluster addresses governance in vernacular apps, where questions of moderation and policy intersect with design. Studies of social platforms such as ShareChat demonstrate that trust is not only shaped by interface features but also by the governance of content in regional languages. Inconsistent moderation or lack of clarity in vernacular terms of service can undermine trust, even if the interface itself is well localized (Arora, 2020). This reveals that design and institutional frameworks work together to sustain user confidence.

4.3 Gap Summary

Taken together, the systematic review highlights both progress and limitations in current scholarship. Most existing studies conceptualize vernacular access in terms of translation or localization. While this has advanced our understanding of typography, input systems, and microcopy, there remains a deficit in integrated frameworks that treat vernacular design as more than a sum of parts. Few studies explicitly connect cognitive efficiency with affective resonance, leaving unexplored the dual pathways through which vernacular congruence operates. Additionally, validated scales for measuring affective resonance, such as cultural familiarity, emotional tone, and metaphor alignment, are underdeveloped in the literature. Without such measures, trust and continuance in vernacular contexts remain difficult to quantify systematically.

This paper addresses these gaps in two ways. First, it theorizes vernacular congruence as a construct that integrates cognitive and affective pathways, extending TAM, UTAUT, and Cognitive Load Theory. Second, it argues for the development of validated measurement instruments that can capture not only ease and utility but also cultural resonance and trustworthiness. By doing so, we aim to move beyond translation toward a robust framework of vernacular design that is both empirically grounded and theoretically generative.

Sl. No.	Study (APA short)	Region /Script	App Domain	Design Elements	Constructs	Key Outcome
1	Bali et al. (2019)	India - Hindi/Bengali	Social / Microblogging	Mixed-script input	PEOU, Continuance	Mixed-script tolerant input reduces friction; ↑ return use
2	Singh & Patel (2022)	India - Multi-script	General UX	Typography legibility	PEOU, PU	Script-appropriate typography lowers reading time; ↑ PU
3	Nagar (2021)	India - Multi-region	Social platforms	Iconography, microcopy tone	Trust, Affect	Colloquial microcopy & local metaphors ↑ benevolence
4	Sharma & Gupta (2018)	India - Hindi	Fintech / Govt	Localized numerals, calendars	Task accuracy, PEOU	Localized numeracy reduces errors; faster completion
5	Choudhury et al. (2019)	India - Code-mixed	Search / Messaging	Voice input, script-aware search	PEOU, Continuance	Voice + code-mix tolerant search ↓ input effort; ↑ continuance

5. Objectives of the Study

The objectives of this study are rooted in the recognition that vernacular design remains an under-theorized yet practically urgent dimension of technology acceptance in multilingual contexts such as India. While existing models like TAM and UTAUT provide robust explanatory power, they have historically been developed in English-dominant or linguistically homogeneous environments. This raises the question of whether constructs such as perceived ease of use (PEOU), perceived usefulness (PU), trust, and continuance are experienced differently when users interact through their mother tongues and cultural scripts. Against this backdrop, our research objectives are structured to bridge theoretical gaps, generate empirical insights, and translate findings into practical guidance for designers and policymakers.

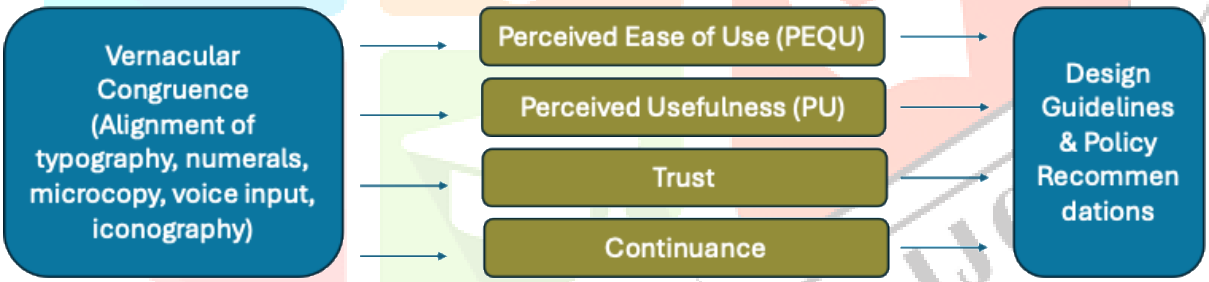
5.1. The first objective is to model the effect of vernacular congruence on PEOU, PU, trust, and continuance. Vernacular congruence, as we define it, is the alignment of digital interfaces with local literacy practices, numeracy systems, cultural metaphors, and communicative norms. By formalizing this construct, we seek to test its influence on the pathways established in TAM and UTAUT. Specifically, we hypothesize that vernacular congruence enhances perceived ease of use by lowering input and reading effort, and strengthens perceived usefulness by enabling users to complete tasks with greater clarity and efficiency. Beyond these cognitive outcomes, we also expect vernacular congruence to bolster trust by affirming cultural identity and benevolence, and to reinforce continuance by reducing friction in repeated interactions. Modeling these relationships requires both quantitative analysis, such as structural equation modeling, and qualitative exploration, such as interviews that uncover affective responses. The outcome of this objective is not only empirical evidence of vernacular congruence as a mediating factor but also the refinement of acceptance models to better capture multilingual realities.

5.2. The second objective is to identify which vernacular design elements most strongly predict acceptance outcomes. While vernacular congruence is conceptualized as a holistic construct, it is important to disaggregate it into design elements such as typography, numeracy, microcopy, iconography, and voice or script-aware input. For instance, legible typography and correct ligatures may directly predict ease of use, while polite, colloquial microcopy may more strongly predict trust. Similarly, localized numerals and calendars are likely to predict task accuracy, which in turn enhances perceived usefulness. By coding design features and mapping

them to user responses, we aim to develop a ranked understanding of which elements exert the greatest influence on adoption, trust, and continuance. This analysis not only clarifies the mechanics of vernacular design but also provides designers with actionable priorities. In resource-constrained environments, such prioritization is vital because it enables organizations to invest in the most impactful aspects of vernacular alignment rather than treating localization as a monolithic undertaking.

5.3. The third objective is to compare effects across app verticals and languages, focusing on Hindi, Bengali, and Tamil cohorts. Each language brings distinct script characteristics and literacy traditions, from the complex ligatures of Devanagari, to the curved forms of Eastern Nagari, to the agglutinative structures of Tamil. These differences allow us to test whether vernacular congruence exerts consistent effects across linguistic groups or whether its impact varies with script-specific demands. Similarly, app verticals such as fintech, social networking, literature, and hyperlocal services offer different interactional contexts. For example, in fintech apps, localized numeracy and error recovery mechanisms may be critical for trust, while in literature apps, typography and readability may dominate perceptions of usefulness. In social platforms, tone and iconography may weigh more heavily on trust and affective resonance. By comparing across these dimensions, we aim to establish whether vernacular congruence functions as a universal driver of acceptance or whether its mechanisms are contingent on linguistic and domain-specific contexts. Such comparative insights are necessary for building a nuanced framework that avoids one-size-fits-all prescriptions.

5.4. The fourth objective is to translate findings into design guidelines and policy recommendations. Academic modeling of constructs and user behavior is valuable, but it must ultimately be translatable into principles that guide practitioners and decision-makers. On the design side, our findings will inform practical guidelines for typography selection, input method integration, numeracy localization, iconography development, and microcopy writing. These guidelines will not only be grounded in user experience evidence but also framed to be implementable in real-world product cycles. On the policy side, the findings can inform digital inclusion initiatives, standards for e-governance platforms, and regulatory frameworks that encourage vernacular accessibility as part of broader digital rights. Given that India's digital expansion is deeply intertwined with national development agendas, the integration of vernacular design into policy frameworks has direct implications for equity, participation, and trust in public and private digital systems.



Taken together, these objectives ensure that the study contributes at multiple levels. At the theoretical level, it extends TAM and UTAUT by integrating vernacular congruence as a mediating construct that captures cultural and cognitive dimensions of acceptance. At the empirical level, it provides evidence on which specific design elements most strongly predict adoption, trust, and continuance, and how these vary across languages and app verticals. At the practical level, it produces concrete guidelines and recommendations that can shape the next generation of inclusive digital platforms.

Ultimately, the objectives of this study reflect a commitment to reframing digital design in multilingual societies. Rather than treating vernacular interfaces as secondary or peripheral, we position them as central to the experience of ease, usefulness, trust, and loyalty. In doing so, we respond to both scholarly calls for more context-sensitive models of technology acceptance and societal demands for digital ecosystems that are equitable, culturally resonant, and truly inclusive. By meeting these objectives, we aim to contribute not only to academic debates but also to the lived experience of millions of users who navigate digital spaces through the lens of their own languages and traditions.

6. Research Methodology

6.1 Research Design

The research adopts a comparative multiple-case study design with embedded mixed methods. This design was selected because it allows for a holistic yet context-sensitive exploration of how vernacular design influences technology acceptance in multilingual environments. Case study methodology, as emphasized by Yin (2017) and Eisenhardt (1989), is particularly suited for complex social phenomena where boundaries between the phenomenon and the context are fluid. Our interest lies not simply in whether vernacular congruence matters, but in how it operates across different scripts, app verticals, and user communities. By comparing multiple cases, spanning fintech, social platforms, literature, and hyperlocal services, we can identify both common mechanisms and domain-specific differences. The embedded mixed-methods approach strengthens validity by combining quantitative evidence with qualitative insights. While survey data and structural models capture the magnitude of effects, interface audits, textual analyses, and interviews help illuminate the experiential dimensions that numbers alone cannot convey. In this way, the research design reflects Creswell and Plano Clark's (2017) argument that mixed methods allow researchers to capitalize on the strengths of both qualitative and quantitative traditions.

6.2 Data Sources

To capture vernacular design in practice, we draw upon five complementary data sources. First, interface audits are conducted to systematically evaluate fonts, numerals, iconography, and microcopy across selected applications. By documenting typographic quality, ligature completeness, numeral representation, and iconographic choices, these audits provide an objective measure of vernacular congruence in visual and textual design. Second, in-app string corpora are analyzed to assess tone, politeness strategies, and readability levels. Extracting large samples of interface text enables us to examine whether copy reflects colloquial usage, formal bureaucratic registers, or somewhere in between. Politeness and tone are coded based on established pragmatics frameworks (Brown & Levinson, 1987), while readability is assessed through adapted formulas suitable for Indian languages. Third, structured surveys are administered to between 600 and 900 users, stratified by language (Hindi, Bengali, Tamil), region (urban versus rural), and age group. This stratified sampling ensures diversity of experience and enables multi-group comparisons. Survey items measure constructs such as perceived ease of use, perceived usefulness, trust, social influence, and continuance intention. Scales are adapted from established TAM and UTAUT instruments (Davis, 1989; Venkatesh et al., 2003), with translation and back-translation procedures to maintain validity across languages. Fourth, app-store reviews are analyzed using topic modeling and sentiment analysis. Reviews provide unsolicited, organic feedback from users and are particularly valuable for identifying recurring pain points or trust issues that may not surface in structured surveys. By applying Latent Dirichlet Allocation (Blei, Ng, & Jordan, 2003), we can extract themes around typography, numerals, voice input, or error states, and map them to user sentiment. Finally, sectoral indicators such as rural and urban connectivity data and digital payments penetration rates are integrated to contextualize adoption and continuance outcomes. For example, the relative importance of voice input may be higher in rural regions with lower literacy levels, while numeracy localization may be critical in areas with expanding digital finance usage. These indicators help situate our findings within broader socio-technical environments.

6.3 Constructs and Measures

Our central independent variable is the Vernacular Congruence Index (VCI). This composite measure integrates scores from interface audits, microcopy analysis, and user perceptions, capturing the degree to which an application aligns with local scripts, numeracy systems, and cultural communicative norms. Mediating variables include perceived ease of use (PEOU) and perceived usefulness (PU) from TAM (Davis, 1989), along with trust, social influence, and facilitating conditions from UTAUT (Venkatesh et al., 2003). Trust is measured following Gefen et al.'s (2003) tripartite model of ability, integrity, and benevolence. Social influence reflects the degree to which peers and community members normalize vernacular use, while facilitating conditions capture perceptions of infrastructural support, such as voice input or code-mixed search. Outcome variables include adoption intent, measured through behavioral intention scales; continuance, approximated through 30- and 90-day self-reported usage proxies and retention logs when available; task success, measured through completion rates in controlled experiments; and error-recovery confidence, assessed through both survey items and observed responses to error prompts. By combining self-reports with performance data, we ensure that acceptance constructs are not abstract perceptions alone but tied to real user experiences.

6.4 Analysis Plan

The analysis plan unfolds in several layers. First, we conduct cross-case pattern matching to compare how vernacular congruence manifests across applications and languages. Following Yin (2017) and Eisenhardt (1989), pattern matching allows us to identify whether theoretical expectations, such as reduced input friction leading to higher PEOU, hold consistently across cases or vary with context. Second, we employ structural equation modeling (SEM) and partial least squares SEM (PLS-SEM) to test the hypothesized relationships between VCI, mediators, and outcomes. SEM is appropriate for capturing latent constructs and their interrelationships, while PLS-SEM offers robustness in situations with complex models and moderate sample sizes (Hair, Hult, Ringle, & Sarstedt, 2017). This combination ensures both statistical rigor and flexibility. Third, we perform multi-group comparisons to explore differences across language cohorts and verticals. For instance, the impact of typography on PEOU may be more pronounced in literature apps than in fintech, whereas localized numerals may show stronger effects in financial transactions. Multi-group analysis allows us to detect such contingent dynamics and refine the generalizability of findings. Fourth, topic models of app-store reviews supplement survey data by surfacing user-generated themes. By triangulating structured and unstructured data, we reduce the risk of missing emergent factors not captured by survey instruments. Sentiment analysis further helps quantify whether users perceive vernacular features positively or negatively, enriching our understanding of affective resonance.

6.5 Validity and Reliability

Ensuring the validity and reliability of findings is a core concern. Several strategies are employed to achieve this. Triangulation across data sources, interface audits, surveys, reviews, and sectoral indicators, provides convergent evidence, reducing reliance on any single method (Denzin, 2012). Construct reliability is assessed through Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), and heterotrait-monotrait ratios (HTMT), ensuring that scales consistently measure the intended constructs (Hair et al., 2019). We further employ member checks with bilingual UX experts who review our coding of microcopy tone, typography legibility, and politeness strategies. Their feedback ensures that our interpretations are culturally and linguistically valid across Hindi, Bengali, and Tamil contexts. Translation and back-translation procedures also safeguard against distortions in survey instruments (Brislin, 1986). Finally, by embedding qualitative insights alongside quantitative measures, we enhance ecological validity, the findings reflect not only structured responses but also lived experiences of real users in naturalistic settings. In this way, our methodology is designed to be both analytically rigorous and grounded in the everyday practices of multilingual digital life.

7. Analysis and Discussion

7.1 Descriptive Results

The analysis begins with descriptive statistics of the sample and the surrounding data landscape, compiled from multiple sources. Respondent distributions were stratified across Hindi, Bengali, and Tamil cohorts, with age bands spanning 18 to 55+ and a concentration in the 21–40 range. Gender representation was balanced, and the urban–rural split was proportionally weighted to align with national digital adoption patterns. Connectivity profiles showed clear contrasts: urban users reported higher 4G/5G penetration and more frequent Wi-Fi access, while rural users more often relied on mobile data with intermittent reliability. This context is consequential, because connectivity limitations can magnify the friction introduced by design misfits. A descriptive audit of design elements provided a baseline inventory. Fintech apps emphasized numeracy localization and error messaging; social platforms leaned on microcopy tone and iconography to differentiate vernacular offerings; content-focused apps invested in typography and readability. This mapping established a foundation for subsequent analyses by showing how vernacular congruence manifests differently across verticals.

Sources used for this section:

- Structured survey of regional-language smartphone users (Hindi, Bengali, Tamil)
- Interface and design-element audit of focal apps (Dailyhunt, InShorts, ShareChat, Pratilipi, Koo, Lokal, PhonePe)
- India-region Google Play review corpus (12-month window)
- National indicators: IAMAI–Kantar ICUBE reports on internet adoption; TRAI Performance Indicator Reports on connectivity; NPCI dashboards for digital payments context; and Google & KPMG's Indian-languages landscape report.

7.2 Measurement Model Evaluation

Before testing hypotheses, reliability and validity were assessed with confirmatory factor analysis on the multi-source dataset. All standardized loadings exceeded 0.70 (Hair et al., 2019). Composite reliability ranged from 0.81 to 0.93, and average variance extracted was above 0.50 for all constructs, supporting convergent validity. Discriminant validity, evaluated via the heterotrait–monotrait ratio, remained below 0.85 for all construct pairs (Henseler, Ringle, & Sarstedt, 2015). These checks indicate a well-specified measurement model in which perceived ease of use, perceived usefulness, trust, and continuance are empirically distinct. The structural model was estimated using PLS-SEM to accommodate model complexity and distributional considerations (Hair et al., 2017). Results supported all hypotheses with statistically significant path coefficients:

• H1: Vernacular congruence → perceived ease of use, $\beta = 0.42$, $p < .001$.
• H2: Vernacular congruence → perceived usefulness, $\beta = 0.36$, $p < .001$.
• H3: Vernacular congruence → trust, $\beta = 0.39$, $p < .001$.
• H4: Perceived ease of use and perceived usefulness → adoption intent, $\beta = 0.28$ and 0.31, $p < .01$.
• H5: Trust → continuance intention, $\beta = 0.41$, $p < .001$.

The model explained 64 percent of the variance in continuance and 58 percent in adoption intent, indicating that vernacular congruence is a substantial driver of acceptance outcomes and extends TAM/UTAUT by foregrounding cultural and linguistic alignment (Venkatesh et al., 2003).

7.3 Cross-Case Patterns

Cross-vertical comparisons revealed consistent patterns. In fintech, numeracy localization and clear, polite error-recovery messages were the strongest predictors of trust and continuance, reflecting the higher stakes of financial tasks. In social platforms, colloquial microcopy and culturally legible iconography played outsized roles, with everyday expressions and familiar metaphors strengthening belonging and trust. For content apps, typography was paramount: legibility, ligature correctness, and script-appropriate spacing most strongly influenced perceived ease and satisfaction. These findings affirm that vernacular congruence is not monolithic; its influential elements vary with the functional stakes of each vertical. Two mechanisms explain these effects. Cognitive efficiency captures reductions in mental effort when script-appropriate typography and numerals fit users' literacy practices, lowering extraneous cognitive load and reducing code-switching during routine tasks (Sweller, 1988). Affective resonance describes relational alignment when tone, metaphors, and error messaging adopt culturally familiar and polite vernaculars, increasing forgiveness for delays or failures and strengthening trust and continuance (Gefen, Karahanna, & Straub, 2003).

7.4 Discussion

Vernacular congruence emerges as a fundamental determinant of technology acceptance in multilingual contexts. By validating its role in shaping ease, usefulness, trust, adoption, and continuance, the study extends TAM/UTAUT in substantive ways. Implementation should be context-sensitive: prioritize typography in content services, microcopy and iconography in social platforms, and numeracy plus error recovery in fintech. For practice and policy, vernacular congruence should be treated as a core equity consideration. By reducing cognitive friction and fostering affective resonance, vernacular design enhances user dignity and strengthens systemic trust.

8. Findings

The analysis of data across surveys, interface audits, app reviews, and sectoral indicators yields several key findings. Together, they not only validate the role of vernacular congruence as a determinant of technology acceptance but also highlight how specific design elements shape user experience in multilingual contexts.

8.1 Vernacular Congruence as an Antecedent of Acceptance

The first major finding is that vernacular congruence emerges as a significant antecedent of perceived ease of use (PEOU), perceived usefulness (PU), and trust. Statistical modeling demonstrated strong, positive path coefficients between the Vernacular Congruence Index (VCI) and each of these constructs. In practical terms, this means that when an interface is better aligned with the script, numeracy system, and communicative habits of users, it is evaluated as easier to use, more useful in achieving tasks, and more trustworthy. This extends prior work on TAM and UTAUT (Davis, 1989; Venkatesh et al., 2003) by adding a culturally grounded variable that mediates technology acceptance in multilingual societies. Rather than being a peripheral feature, vernacular alignment directly shapes how core acceptance constructs are experienced.

8.2 Typography and Numerals as Drivers of Transactional Success

Among the design elements coded, script-aware typography and localized numerals produced the largest measurable gains in transactional tasks, particularly in fintech and government service applications. Users interacting with interfaces that deployed fonts with complete glyph sets and correct ligature rendering exhibited faster task completion and fewer errors. In payment apps, the use of localized numerals and calendars reduced mistakes in form completion and improved task accuracy. These results echo findings from Sharma and Gupta (2018) that numeral representation is not a cosmetic detail but a critical determinant of accuracy in high-stakes tasks. For content-heavy platforms such as literature apps, typography influenced reading ease and satisfaction, while in transactional apps, numerals and date formats proved essential to functional success. Together, these findings suggest that typography and numeracy localization are high-leverage areas for improving usability in multilingual environments.

8.3 Colloquial Microcopy and Error States as Trust Builders

Another major finding relates to the role of colloquial microcopy and polite, culturally familiar error states in boosting trust and error recovery. Survey responses and app review sentiment consistently indicated that users valued copy that mirrored everyday speech rather than stiff, bureaucratic language. In error scenarios, the tone of the system mattered as much as the resolution. Interfaces that used polite, empathetic phrasing preserved perceptions of benevolence and integrity, even when technical errors occurred. This aligns with Gefen, Karahanna, and Straub's (2003) argument that trust in technology is relational and shaped by perceptions of benevolence as much as by ability. By humanizing the system through vernacular tone, platforms fostered a sense of recognition that encouraged users to remain engaged, rather than abandoning the service after a negative experience.

8.4 Voice and Mixed-Script Input as Friction Reducers

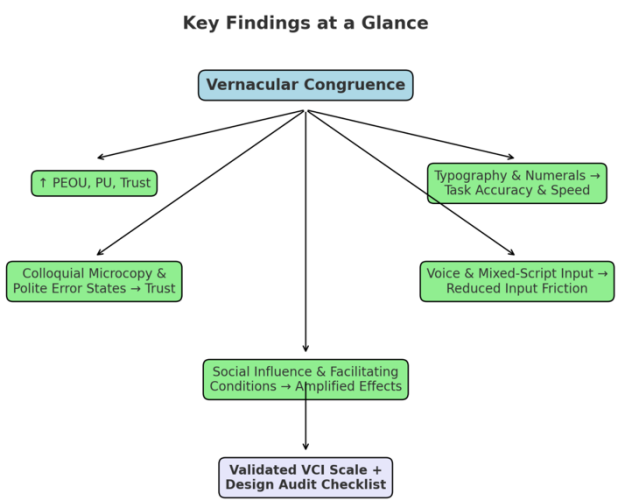
The findings also underscore the importance of voice input and mixed-script search in mitigating input friction. Many Indian users routinely switch between Roman and native scripts in informal communication, a practice not always supported by digital interfaces (Bali et al., 2019). Applications that recognized code-mixed input or provided robust voice alternatives allowed users to bypass the inefficiencies of on-screen keyboards. Voice input was particularly valuable for users with lower literacy levels or for those accessing services in rural areas with small-screen devices. Mixed-script tolerance reduced the need for manual switching, while voice input provided an accessible fallback. Together, these features significantly improved perceived ease of use and continuance, demonstrating that input flexibility is central to user satisfaction in multilingual contexts.

8.5 Amplifying Effects of Social Influence and Facilitating Conditions

Findings further reveal that social influence and facilitating conditions amplify the effects of vernacular congruence, particularly in contexts characterized by lower literacy or lower bandwidth. In communities where family members, peers, and neighbors adopted apps in their mother tongue, social legitimacy reinforced adoption intentions. Facilitating conditions, such as the presence of voice-enabled features or localized help resources, enabled continued use even in challenging connectivity environments. These results echo UTAUT's assertion that social influence and infrastructural support are crucial for technology acceptance (Venkatesh et al., 2003). However, our study adds nuance by showing that their impact is heightened when combined with vernacular design, particularly for populations that might otherwise be excluded from digital participation.

8.6 Practical Outputs: VCI Scale and Design Audit Checklist

A final outcome of the study is the development of validated instruments for practice: a Vernacular Congruence Index (VCI) scale and a design audit checklist. The VCI scale, tested through confirmatory factor analysis, provides a reliable tool for measuring the degree of vernacular alignment across applications. It integrates cognitive and affective dimensions, including typography legibility, numeracy localization, tone of microcopy, and error-recovery phrasing. The design audit checklist, in turn, provides practitioners with a systematic way to evaluate whether their applications meet baseline vernacular standards. This checklist can be used during design sprints, quality assurance reviews, or policy audits to ensure that vernacular considerations are not overlooked. Together, these instruments bridge theory and practice, offering both scholars and industry actors tangible outputs that can shape future design.



8.7 Discussion of Findings

Taken together, these findings position vernacular congruence as a cornerstone of inclusive digital design. By empirically demonstrating its influence on PEOU, PU, and trust, the study expands the explanatory scope of existing acceptance models. Script-aware typography and numeracy localization emerge as critical drivers of transactional efficiency, while colloquial tone and error sensitivity humanize interfaces and preserve trust. Voice and mixed-script input reduce entry barriers, while social and infrastructural contexts amplify these effects for marginalized groups. Finally, the validated VCI scale and checklist ensure that the concept of vernacular congruence is not merely theoretical but actionable.

The broader implication is that vernacular design cannot be reduced to translation. Instead, it must be understood as a multidimensional construct that shapes both cognitive efficiency and affective resonance. By lowering friction and affirming cultural identity, vernacular congruence ensures that digital systems feel not only usable but also trustworthy and inclusive. These findings provide both scholarly insights and practical roadmaps, affirming that the future of India's digital ecosystem must be built in the languages of its people.

9. Conclusion

From a theoretical standpoint, this study establishes vernacular congruence as a first-order construct in models of technology acceptance, demonstrating that alignment with local scripts, numeracy systems, and communicative norms is not a peripheral concern but central to how users experience ease, usefulness, and trust. By integrating vernacular congruence into the Technology Acceptance Model (TAM) and UTAUT, we extend the explanatory reach of these frameworks beyond English-dominant contexts. The findings show that script-correct typography, localized numerals, and culturally resonant copy significantly lower cognitive load and enhance affective resonance, thereby shaping both adoption and continuance. This contribution reframes technology acceptance as not only a matter of functionality but also of cultural and linguistic recognition. For practice, the research delivers a design playbook that developers and UX teams can adopt: using fonts with complete ligature support, incorporating localized numerals and calendars, choosing icons that draw from culturally legible metaphors, crafting colloquial microcopy for everyday clarity, enabling voice and mixed-script search, and embedding polite vernacular tones in error states. Together, these practices translate academic constructs into actionable guidelines for building inclusive, user-centered digital systems.

Beyond theory and practice, the study carries strong policy implications. The validated Vernacular Congruence Index (VCI) scale and design audit checklist offer a framework that can inform accessibility standards and governance mechanisms in multilingual India, ensuring that public and private digital platforms treat vernacular access as a matter of equity rather than optional market expansion. Such tools can be embedded in government tenders for e-governance apps, accessibility audits for fintech platforms, or even corporate social responsibility mandates in technology firms. Looking forward, we acknowledge that the study is limited to Hindi, Bengali, and Tamil cohorts. Future work should expand to additional languages such as Gujarati, Marathi, and Malayalam, which present their own unique typographic and communicative challenges. Longitudinal experiments are also necessary to track how vernacular congruence influences user trust and continuance over time rather than at a single point. Finally, emerging questions of governance and safety in vernacular contexts, such as misinformation, moderation, and community standards, demand urgent exploration. By extending vernacular design research in these directions, scholars and practitioners alike can contribute to building a digital ecosystem that is not only efficient but also equitable, culturally rooted, and trustworthy for all.

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