DIGITAL ECONOMY

Challenges and Opportunities

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Preface

The web has become a place where many of us live, play and work every day. It is the ultimate customer empowering environment where customers are surrounded with myriad choices and organisations are striving to meet customers' expectations in a highly competitive market.

Global economy is transforming into a digital economy thanks to development of cutting-edge technologies in digital space – machine learning, artificial intelligence, Internet of things, 3D printing and the like, Keeping in view dynamic digital environment, Government has introduced many innovations in the economy, notable among them are Digital India, Digital Banking, GST, Bharat Net, NARI, Payment banks, e-governance etc. The Government also proposes to set up 5 lakh wi-fi hotspots which will provide broadband access to 5 crore rural citizens.NITIAayog has initiated a national programme to direct efforts in the area of artificial intelligence, including research and development of its applications.

The Department of Telecom has initiated establishment of an indigenous 5G Test Bed at IIT, Chennai. Budget 2018 gives recognition to the emerging sectors like Edutech, Agritech and Healthtech in India.

As a serious researcher it becomes our utmost duty to delve deeper on "innovations and challenges in digital economy" and subsequently an International conference on the said topic was held at Maharaja Agrasen College in April 2018.

A large number of scholars, teachers, academicians, innovators and entrepreneurs from different parts of the world and India participated and illuminated the conference with their quality research work. Present book has been compiled out of valuable contributions from these participants

We are thank full to the almighty God and our parents for bestowing us with the capability to produce this work in the present form. We also acknowledge contribution

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Last but not the least we are thankful to our publisher……for his efforts and timely print.

We are responsible and pardonable for our mistakes.

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Information and Communication Technology: A Prelude to Modern Education

Dr. Abhilasha Bajaj* & Ms. Alka Verma**

ABSTRACT

This paper provides an overview on meaning of digital education. The perspectives of pre-service and in-service teachers were taken into account in exploring the problems and issues faced by them related to digital pedagogy inside the classroom. The basic differences between traditional pedagogyand digital pedagogy were also examined. This paper has a scope for teacher educators, school personnel and stakeholders working in the field of digitalization and technology to provide better opportunities and ICT tools, techniques and skills for teaching-learning process

Introduction

In the today's generation of 4G, imparting education is not limited to books only but it is transforming from slide projectors to three dimensional (3D) projectors, from blackboards to interactive white boards. With advancement in technology and its implementation in education system, now a day teacher is spending his/her time inside the classroom, explaining concepts and making learning an active process which further helps in knowledge construction by the children rather than writing on the blackboard or reading the lines from the textbooks. If we believe that future of a nation is building in the classroom then we mustalso accept the significance of teaching-learning process inside the classroom. It is needless to say that incorporation of techniques and skills of Information and Communication Technology (ICT) for instance audio-visual equipments, not only bestowthe students with knowledge and information, but also make learning interesting for them and provide them with the perceptual experiences with the use of concrete images and aids in creating new ways of dealing with the learning material of the classroom. Since Indian classrooms is filled with the diversities related to culture, language, region and learning needs, so interactive white boards, graphic aids etc helps the students in-

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- Connecting and communicating with the teaching-learning material in their dialects, and

- Catering the learning needs of each student by facilitating their own pace of learning

Integration of technology in education system not only makes learning fun for students but also facilitates teachers to prepare their lesson plan in digital formats which further aids in saving of their time and avert repetition.It is easier to conclude that technology in the classroom introduce a big transformation in the education system of our nation from the scenario where students takes lessons from there *Gurus* below the shed of the trees and in a naturalistic environment inside the *Ashrams* to present scenario where a teacher facilitates naturalistic environment inside the classroom with the help of ICT in education.

The major aim of this paper is to synthesis meaning of digital pedagogy. There are three main objectives of this article. The first objective is to explore the perspective of pre-service and in-service teachers regarding digital pedagogy. The second is to find theproblems and issues related to digital pedagogy as were faced by teachers. The third is to focus on the major differences related to traditional and digital pedagogy.

Digital Pedagogy

According to Milton (2013)[1] "digital pedagogy includes several axiomatic changes to traditional pedagogy and has more in common with a constructivist approach, in which students construct their own knowledge in a social context. However, digital pedagogy goes beyond that to include teaching about and for digital technology for learning. Central to digital pedagogy is the co-construction of knowledge". Kent & Holdway (2009)[2] suggested that "A digital pedagogy includes planning for learning which is less content than problem-solving based. It can present knowledge as problematic rather than as fixed. As such it promotes higher order thinking skills and students move from remembering content to gaining a deep understanding of concepts. Digital pedagogies also include technology for social networking, with the use of blogs, wikis, tablets and i-pads for learning. In this way digital pedagogies help to promote connectedness to the wider world".Attwell, G. & Hughes, J. (2010)[3] refers 'digital pedagogy' as the effective and purposeful use of technology in teaching and learning.

On the basis of above delimitations one can easily conclude that there is a dire need of educating pre-service and in-service teachers regarding uses of ICT in education system and the same is achieved only by the digital pedagogy. In layman terms, digital pedagogy is the process of educating about the method and practice for the learner related to integration of information and communication technology in education system (for instance, audio, visual teaching aids, assessment techniques, curriculum design etc) with the help of technology. "Digital Pedagogy is effective in supporting, enhancing, and transforming the process of

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1 Milton, M. (2013). Digital literacy and digital pedagogies for teaching literacy: Pre-service teachers' experience on teaching rounds. Journal of Literacy and Technology .14(1). 72-97

2 Kent, P. & Holdway, M. (2009).Interactive whiteboards, productive pedagogies and literacy teaching in a primary context. Literacy learning: the Middle Years, 17, (1).

3 Attwell, G. & Hughes, J. (2010). Pedagogic Approaches to Using Technology for Learning: Literature Review retrieved from http://www.google.com/search?oq=Digital+pedagogy+pdf&aqs=mobile-gws-lite.0l1&q=Digital+pedagogy+pdf on 23.3.18

teaching and learning and in consequence provides enriched, assorted and flexible learning opportunities for learners. It also offers a base to engage learners in constructive learning through which learners dynamically construct and apply learning in decisive, purposeful and significant ways. It features personalised approaches, intellectual rigour and engagement, connectedness to global contexts, supportive and collaborative classroom environments and a clear alignment of curriculum, assessment and reporting to improve outcomes for students." (Dangwal & Srivastava, 2016).[4]

"Digital pedagogy is not merely a way to teach, but also makes up a rapidly expanding field hosting multiple debates and schools of thought" (Croxall, 2013)[5]. Digital pedagogy basically deals with the using of pedagogical skills (*pedagogical knowledge)*, with the help of ICT (*technology)* to teach the particular content to learner (*conceptual knowledge)*. So it can be conclude thatit is very significant to understand the relationship between pedagogy, technology and content in order to apply the skills of digital pedagogy.

Digital pedagogy is far more than using digital technologies for teaching and learning but rather approaching tools from a critical pedagogical perspective. Broadly defined digital pedagogy is the use of electronic elements to enhance or to change the experience of education. One can also observe that digital pedagogy includes two basis components i.e. 'Technology' and 'Education'. The relationship between the two will determine one's perspective towards it. First relation is about "technology in education", which implies the usage of a variety of audio-visual aidsfor teaching-learning process. Second relation can be explained as "technology of education", which consider as a broader area, and included various aspects of teaching-learning process (for instance, entry behavior of the learner, objectives, content analysis, evaluation, etc).

Perspective of Pre-service and In-service Teachers Regarding Usage of Digital Pedagogy in the Classrooms

Pre Service Teacher Education

Pre-service teacher education refers education of teachers before entering into service as a teacher.During this period they study their theory paper and then relate and apply this theoretical knowledge while teaching during internship in school. The in service teacher education programme intend to stimulate and enhance learning and pedagogical skills in student teachers. So it is very important to consider the perspective of pre service teachers regarding the usage and implementation of digital pedagogy. Following are the main findings (as documented in the related literature)related to it:-

Pre-service teachers think that digital pedagogy in the classroom-

- Aids the students in *learning or memorizing* of lengthy answers.
- Acts as a *revolution in teaching method* to make classroom interactive, attractive yet informative.

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4 Dangwal, K.L. & Srivastava, S. (2016).Digital Pedagogy in Teacher Education.International Journal of Information Science and Computing.3(2). p. 67-72

5 Croxall, B. and Koh, A. (2013) Digital pedagogy? A Digital Pedagogy Unconference, retrieved from http://www.briancroxall.net/digitalpedagogy/what-is-digital-pedagogy/on 20/03/2018

- Makes understanding of concept (which are not physical in nature) and construction of knowledge much *easier*
- Provide *practical examples* to various topics (for eg. Concepts related to space and astronauts).
- *Catches attention* of child to make the teaching-learning process *interesting and painless for both* teacher as well as students.

In short we can conclude that according to the perspective of pre-service teachers use of digital pedagogy improves the quality of education and effectiveness of teaching method which further contribute to the better learning environment.

In-Service Teacher Education

In service teacher education programme is the need of the hour especially in our country.Great educationist Ravinder Nath Tagore stated"A lamp can never light another lamp unless it continues to burn it's flame".No matter howgood the teacher education programme may be, it cannot be the end of the learning.By in-service teacher education programme, a teacher is able to share his/her thoughts and ideas with fellow teachers under the guided directions of experts. Following are the main findings related to the perspective of in-service teachers regarding usage of digital pedagogy in the classrooms:-

In-service teachers think that using digital pedagogy in the classroom-

- *Reduce the tendency of writing down* from the blackboard and notes taking habits. According to in-service teachers trend of writing leads to better learning of concept, improve handwriting and writing speed and digital pedagogy trim down this attitude of students.
- Focus on expansion of knowledge and it sometimes *over burdened the students with lots of information*. Due to this students were unable to paid attention to the main information/ knowledge of the concept and scored low in their examination.
- Creates *discipline problems* in the classroom because such things excite the students of the classroom.

In short we can conclude that according to the perspective of in-service teachers, use of digital pedagogy obliterate the time of the students, confused them regarding retention of knowledge in memory to write answers in examination and cultivate bad habit of talking in students.

Differences between Traditional and Digital Pedagogy

It is very much evident that traditional way of teaching is different from digital mode of teaching. If we consider the basic differences between these two then we have the following findings (as documented in the related literature):-

Traditional Teaching Methods-

- Teacher-centric classroom: It means that in such classroom teachers are *authoritative* bodies and*taught* the students and *decide* about their assessment in his/her ways. Mostly such classroom expected from the teacher to be more verbal.
- Teaching is basically transmission of knowledge rather than construction of it: In such

classrooms teacher only focus on completing the syllabus and in that run the conceptual understanding of students lagged far behind.

- Learning environment can be dull and fun in class is kept to minimum to avoid disciplinary issues: It refers to *teaching tools* which includes lecture method, notes making, blackboard writing, using of charts and physical models or demonstration which makes classroom teaching learning process boring and dull for the students.

- Lack of collaboration within group and hence low options of collaborative learning and students becomes passive learner: It basically consider action behaviour of students. In such classroom students are expected to only listen to authoritative voice of teacher which further decreases the chances of peer interaction and peer learning.

- More emphasis on examinations and results rather than understanding of concepts: It includes taking manual test of students which incorporate rote memorization

- Harder to address the needs of different level of learners in a single classroom: In such classrooms teacher is unable to address diversities of children (basically related to their learning needs) because s/he use only a single method of teaching at a time.

Digital Teaching Method

- Classes can be technology driven, learner centric with teacher as a facilitator: It means that in such classroom teacher only plays the role to facilitate the things that help in learning for the students. One can understand it by considering the example of a classroom where teacher expected from their students to grasp the concept of 'Asexual Reproduction'. It is next to impossible for a teacher to facilitate the learning of the students without the usage of technology.

- Teaching is more of construction of knowledge: In such classroom students participate actively which makes the classroom live and further helps in retention of knowledge by the students.

- Learning environment is stimulating, interactive, attractive and fun: Since teacher becomes more facilitator and less verbal in such classrooms and use Multimedia, Animations, Power point presentations, Still or Moving pictures, Audios, Videos etc, s/he works towards making the classroom learning environment more conductive for the students.

- Collaborative learning: Teachers and students can collaborate to share their ideas and resources and communicate across the world. This approach will definitely enhance the teaching learning process.

- Catering the need of each child within a diverse classroom: Through technology, it is easier to address the needs of different learners(according to their learning needs) by dividing classroom into various breakout sessions where small groups of students discuss what they have understood and learned about a particular concept.

- Meaningful learning with dialoguing: In such classroom students used their senses and get involved in dialoguing which make a classroom active and students become active participants.

- Exposure to more knowledge and better grasping of the concepts: Students and teachers

have access to an expansion of material which further leads to exposure of more information, awareness and knowledge. It somehow works to handle misconceptions of the students and grasping of more meaningful knowledge.

Problems and Issues Related to a Digital Classroom

We talk about innovation in educational practices these days.Teaching is considered as a dynamic process where a teacher is required to understand their learner's knowledge base and than accordingly apply the pedagogical strategies in teaching learning process.In recent times various educational technologies finding their ways into the classrooms.With the advancement of use of information and communication technology (ICT) in classrooms the teachers needs to be trained for handling and effectively using them.According to UNESCO (2008), these"new technologies require new teacher roles new pedagogies and new approaches to teacher training".Digital technology makes classroom interactive but it is harder to digitalizationa classroom. The problem faced by teachers to make a classroom digital includes the following :

♦ Teachers still do not prefer to teach through technology and depends upon chalk and talk method, and to make them understand they have to seek permission from the authorities to take the students to computer rooms becomes a big challenge.

♦ Sometimes there were problems with existing infrastructure like computers and projectors not working or slow, or inconsistent internet. So as to avoid such situations, teachers had to check before hand whether appliances are working or not and sometimes had to ask the technician to check the computers

♦ Using technologies inclassroom, sometimes may become an overwhelming experience for students and they get carried away with emotions creatingindiscipline in classroom. So it can be a challenge for teacher to make the classroom interactive yet maintain discipline inside it.

♦ Also sometimes students use this technology apart from traditional purpose like using computers for playing games or music or other video's . So it was teachers' duty to make a students understand about the use of technologies in education and not to use them for usless purposes. Always add to keep a check on them whether students are using these technologies in the right way or not.

♦ Sometimes vedio's become such an attraction that it deviates students from the objective of uses of these audio visuals in classrooms, so as to tackle this situation there were always needed a breakout sessions in the class.

To conclude with, pre-service and in-service teachers, teacher educators, counsellors, persons dealing with the technologiesand other experts of related field should be aware about the digital pedagogy and its integrationin the education system because it is the need of the hour to make our Indian classrooms more conductive for the learning and knowledge construction. Perspective of teacher (pre-service and in-service both) for digital pedagogy further maintain their attitude towards it. So in order to make a positive attitude of teachers for digital pedagogy, stakeholder of this field should work to make them aware about its usage in the classrooms. Experts from the related field can plan workshops for teachers for it.

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2

Digital India (A Paradigm Shift of Indian Economy)

Dr. Parul Kumar*

Digitalization: So called " the interneteconomy" is now most popularly known as digital economy as it requires internet.The new economy is also known as "the web economy" .The cash economy is the biggest culprit in terms of India as country free of "Corruptions ". Every transaction done digital can always be traced back the source. The digital economy reflects the move from the third industrial revolution to the fourth industrial revolution. The third industrial revolution, sometimes called the *digital revolution*, refers to the changes that happened in the late 20th century with the transition from analog electronic and mechanical devices to digital technologies. The fourth industrial revolution builds on the digital revolution as technologies today continue to bridge the physical and the world of internet. Few of us use technologies to simply execute existing tasks on the computer, the digital economy is more advanced than that. It is not simply using a computer to perform tasks traditionally done manually or on analog devices. Instead, the digital economy highlights the opportunity and the need for organizations and individuals to use technologies to execute those tasks better, faster and often differently than before.

Digitalization and Indian Economy

The journey towards a digitally – with limited impact , connected India began in the early 90th and 20th decade in last century, with the introduction of a range of e – governance programmes. However, Digital India was launched by the Prime Minister of India Narendra Modi on 1 July 2015 with an objective of connecting rural areas with high-speed Internet networks and improving digital literacy. It is a central program to make India ready for a knowledge-based future. The focus of the Rs 1.13 lacs crore initiative is on using technology to create a participative, transparent and responsive government .The vision of Digital India programme is inclusive growth in areas of electronic services, products, manufacturing and job opportunities etc. It is emphasised on three key areas – Digital Infrastructure as a Utility to Every Citizen, Governance & Services on Demand and Digital Empowerment of Citizens.

The 3 major objectives of the programme are:

1. Provide benefits to every citizen by developing digital infrastructure. This includes providing high-speed internet, mobile phone and bank account enabling participation in digital & financial space, shareable private space on a public cloud, and creating a safe and secure cyber space.

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2. The programme aims to take digital literacy to the next level, and will focus on finding ways to encourage people to opt for cashless financial transactions.

3. The initiative also aims at seamless integration across departments/jurisdictions, and ensuring availability of services in real time from online and mobile platforms.

Projects and Initiatives of Digital India

Here are some of the projects and products that have been launched, or are ready for deployment, as part of the Digital India initiative:

- **Universal Access to Mobile Connectivity–**To reach inaccessible areas also

- **Public Internet Access Program–** Connect India to the world and newer ideas. It's a National Rural Internet Mission.

- **E-Governance** Improving governance using technology. This is to improve the government to citizen interface for various service deliveries.

- **E-Kranti –** Deliver services electronically and thus in a faster and time bound manner. This is helpful in education, healthcare, planning, security, financial inclusion, justice, farmers, etc.

- **Information for all -** This will bring in transparency and accountability by easy and open access to documents and information to the citizens. - Financial transactions would become cashless above a threshold.

- **Electronics manufacturing –** This will encourage manufacturing of electronics in India and reduce electronics import and help in job creation too. This will help in achieving goals of 'Make in India' initiative also.

- **IT for jobs –** Employment opportunities will be increased as well as training aspect will be focused on under 'Skill India' program. Focus will be more on IT training.

- **Early Harvest program –** This has a number of programs under it which are to be implemented within a short timeline. They addresses development in variety of sectors like education (school as well as university level), weather forecast, telecom, social problems like lost and found children, etc.

- **'MyGov: A Platform for Citizen Engagement towards Good Governance in India'** will help in participative governance.

- **Swachchh Bharat Mission Mobile app** to achieve the goals set by this mission.

- **E-Sign** framework to allow citizens to digitally sign documents online using Aadhaar.

- **E-Education** Developing Massive Open Online Courses(MOOCs) which is beneficial for educationand provide citizens access to huge amountsof knowledge along with a forum for studentsand teachers to debate, discuss and formmeaningful conversations, E-Scholarship scheme etc

- **E-Hospital system** for important healthcare services such as online registration, fee payment, fixing doctors' appointments, online diagnostics and checking blood availability online.

- **National Scholarship Porta**l for beneficiaries from submission of application to verification, sanction and disbursal.

- **Digitise India Platform** for large-scale digitalisation of records in the country to facilitate efficient delivery of services to the citizens.
- **Bharat Net program** as a high-speed digital highway to connect all 250,000 gram panchayats of country — the world's largest rural broadband project using optical fiber.
- **BSNL's Next Generation Network** to replace 30-year old telephone exchanges to manage all types of services like voice, data, multimedia and other types of communication services. BSNL's large scale deployment of wi-fi hotspots throughout the country.
- **'Broadband Highways'** as one of the pillars of Digital India to address the connectivity issue while enabling and providing technologies to facilitate delivery of services to citizens.
- **Outsourcing Policy** to create such centres in different north-eastern states and in smaller towns across the country.
- **Electronics Development Fund** to promote innovation, research and product development to create a resource pool within the country as also a self-sustaining eco-system of venture funds.
- **National Centre for Flexible Electronics** to promote research and innovation in the emerging area of flexible electronics.
- Centre of Excellence on **Internet on Things** (IoT) as a joint initiative of the government agencies and private institutions such as Nasscom.

Advantages of Digital India are as follow

- ♦ It will address the issues of public accountability and transparency through a unique ID and e-Pramaan based on authentic and standard government applications. Fully online delivery will help a lot in this venture.
- ♦ It will reduce corruption.
- ♦ It will benefit many sectors like IT Power sector, Education sector, Telecom sector, Electronics manufacturing, Banking and Financial sector, etc.
- ♦ The projects will certainly help in improving the Ease of Doing Business. India ranked 134 in Ease of Doing Business in 2014 as per the World Bank.

Help us in increasing productivity and reap our demographic dividend.

- It will connect the entire India and bring to the forefront all the hidden talent and entrepreneurs that constitute the country's future.
- It will help in achieving universal digital literacy
- It will help in decreasing crime if applied on whole.
- It will help in getting things done easily.
- It will help in decreasing documentation.
- Some of the services which will be provided through this desire effort are Digital Locker, e-eduction, e-health, e-sign and nationwide scholarship portal.

Impact of Digital India Projects

The action taken by the Indian government in present times have shown very positive beneficial results that the GDP (gross domestic product) rate of Indian economy of last 2 years from

2011 to 2013 was constant **Rs 99.21 trillion (US$ 1.488 trillion)** in compare to **2014-15 isRs 106.4 trillion (US$ 1.596 trillion)**, recorded a growth rate of 7.3 per cent more. This is remarkable record shows that the Digital India program adopted by government contributeeconomic growth of country. In coming 5 years there are huge opportunities and employment alsoavailable in IT sector of India.

Impact of Digital India by 2019

- Broadband in 2.5 lakh villages, universal phone connectivity
- Net Zero Imports by 2020
- 400,000 Public Internet Access Points
- Wi-fi in 2.5 lacs schools, all universities; Public wi-fi hotspots for citizens
- Digital Inclusion: 1.7 Cr trained for IT, Telecom and Electronics Jobs
- Job creation: Direct 1.7 Cr. and Indirect at least 8.5 Cr.
- e-Governance & eServices: Across government
- India to be leader in IT use in services – health, education, banking
- Digitally empowered citizens – public cloud, internet access

All over India the initiative taken by various states to participate in Digital India Programs is listed below

S. No.	States	Initiatives
1	Gujarat, Rajasthan and Jharkhand	Internet Saathi yojana (**Cover** 4,500 villages over the next 18 months)
2	Kerala	(IT Park) ABB India deliver a110 KV digital substation to technopark
3	Pune	Mastercard
4	Lakshadweep	100 cashless society
5	Chandigarh	setting up of a 'Digital Haryana Cell' in his office for effective implementation of various e-governance
6	Akodara (Village in Gujarat)	Taken by ICICI Bank under 'Digital village' pilot project. And doing all transaction digitally. No effect of demonetization
7	Sri City, Andhra Pradesh.	For **Redmi** new mobile phone assembly plant.
	Maharashtra	US$ 5 billion investment from electronics manufacturing giant **Foxconn**

Overall Budget Estimated for Digital India Program

After making proper plan we get the following present and future expected expenditure forimplementing the Digital India program-

1. The expenditure on digital India program doubled to rs.3073 crore to rs.1425.63 crore in 2017-18
2. Rs 13,000 Cr was budgeted for new schemes & activities

Opportunities of Digital India

The Digital India initiative will be create approx $1-trillion business opportunities related tocommunications, IT and IT-enabled services, telecom and manufacturing of electronics.

DigitalIndia program brings or opens up a excess of opportunities for technology companies such asbroadband infrastructure building; generate identity solutions, system of payment, onlinedelivery system etc. Digital India program provides business opportunities initially in thefollowing sectors:

- **Electronic Manufacturing**: creating skill development opportunities for private sectorthrough telecom and electronics. Investment in infrastructure of testing laboratories under the required standard.
- **Information and Communication Technology**:- demand for IT trainer to train people invillages and small town, training for service delivery agent. Jobs for IT experts, softwaredeveloper and network experts.

National e-governance department: - with its establishment, requirement of seniorconsultant and IT consultant generated.

- **Healthcare**: - T**elemedicine and remote health plan** will create huge opportunity foruniversal accessibility to quality healthcare.
- **Cyber security**: - Cyber security is important area of focus where abundant opportunitiesare available. It is necessary that all type and size of organizations should investsignificantly in securing their products and services.
- **Telecom** :- Provide training to Rural workforce on telecom and telecom relatedservices (TSP s)
- **Infrastructur**e:- To establish broadband and integrate the network and cloudinfrastructure for better connectivity creates many opportunity for networking experts and related organizations.
- **Agriculture**: - Agriculture sector in India contributes 16% in India GDP while almost 51% in employment. It will help our farmers to know-how in various agricultureactivities like crop choice, seed variety weather, plant protection and market rateinformation. The opportunity will increase if government makes a framework for privatesector to compete and offer best services to farmer. Set up of virtual market, cropinsurance, soil health card scheme etc.
- **Economy**: - Digital economy has great power to change the lives of millions of Indianpeople. It is a tool which could provide the opportunity for country to expand its role
- **Marketing** :- Numerous opportunities related to the marketing such as Digital processof advertisement, e –business, online shopping etc.
- **Finance**:- Finding new way from online banking to digital wallet, crowd funding, lowcost commercial transaction.

Challenges of Digital India Program

The Digital India program is a very large scale project of the Indian government. Thus, Indiangovernment facing many challenges for completes the project. The major challenges are as follows:

1. **lack of coordination among various departments:** As we know it is very large project thatconsist of many departments. So, timely and strong support of departments is very important for properly and timely completion of the projects.

2. **high implementation expenditure:** As shown above still very high amount is required toimplement the Digital India plan.

3. **Infrastructure:** Robust and large data centre (used to store large data of entire country) areother supportive infrastructure require for National Optic Fibre Network (NOFN) project. It isplanned to build for high speed broadband highway.

4. **Time taking projects: -** Project like NOFN has been delayed several times and taken almost 2 yearso, it has also delayed other related projects. The project will be successful when it completedon time.

5. **Role of Private Players: -** Many regulations as well as very long and delayedprojects are inhibiting the entry of private organization in Digital India programme. Privateorganization will play a necessary role in its success.

Conclusion

The internet or Digital Indian economy initiative is the beginning of a digital revolution, once properlyimplemented; it will create numerous new opportunities for the citizens. However, the DigitalIndia program success will associate with the regulatory framework. The Governmentcompletely ensures that these regulations create such an environment in which privateorganizations come in, work together and create efficient ecosystems. The Government roleshould be line with administration that is Maximum role of Governance and Minimum role ofGovernment, With these efforts India will be digitally ready within three years.

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3

Digital India Programme and Its Impact on Indian Society

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ABSTRACT

The Digital India Programme, an initiative of honourable Prime Minister Mr. Narendra Modi, will transpire new development in every sector. The motive behind the concept is to build participative, transparent and responsive system. The Digital India drive is a dream project of the Indian Government to remodel India into a knowledgeable economy and digitally empowered society, with good governance for citizens by bringing synchronization and co-ordination in public accountability, digitally connecting and delivering the government programs and services to mobilize the capability of information technology across government departments. Today, every nation wants to be fully digitalized and this programme strives to provide equal benefit to the user and service provider. Hence, an attempt has been made in this paper to understand Digital India – as a campaign where technologies and connectivity will come together to make an impact on all aspects of governance and improve the quality of life of citizens. In this paper nine pillars of digitization has been discussed and the proposed impacts of digitization on social, economic, social and environment has been tried to shown. The challenges for digitization has also been discussed in the paper.

Keywords: Digital India Programme, Nine Pillars, E-governance, E-kranti, Imapcts of Digtal, Challenges.

Introduction

Digital India programme is one of the foundation programmes of Indian Government, and was launched by the Government of India on July 1st, 2015. This campaign focusses on digital development of the country by providing the citizens with such facilities and services so that they are all connected to each other virtually and electronically. The aim is to provide the citizens with such digitally and electronically advanced means so that the rural areas are connected to the urban areas through network devices and services. The programme is designed to ensure that the government services are accessible even to the poor and downtrodden people, through electronic means, thereby, fastening the rendering of services and improving the quality of life of even the lowest stratum of society. To accomplish the vision, steps are being taken to improve the digital infrastructure in the country and to increase the access to network devices through increased band width and advanced digital technologies. Initiatives are also being taken to

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increase the digital literacy of the population so that the majority of citizens become capable of operating digital gadgets and equipment. This will boost the generation and growth of employment opportunities in the country. To connect the whole country virtually, major innovations and advancements need to be done in technological field so that the country moves towards being a digitally empowered economy. Indian economy is growing at a fast pace. It is ranked among the top fast developing economies in the world. The Indian economy takes 7th place among the largest economies when measured through nominal GDP and 3rd place when measured on the basis of PPP (Purchasing Power Parity). Due to the growing industrialization in the country, it is considered one among the major G-20 economies. The average growth rate of the economy has been around 7% for the last two decades. In The Indian economy has piqued the interest of the world because of the increased rate of development due to industrialisation & automation, increasing customer base due to population explosion and increase in ease of trade due to reduction in regulation & entry barriers.

Scope of Digital India

The overall scope of this programme is:

- To develop India for a knowledgeable future by developing central technology for allowing revolution this covers many departments under one Umbrella Programme.
- On being transformative, that is to realize IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow). The programme weaves together a large number of thoughts and ideas into a single, extensive vision, and making the mission transformative in totality.
- The Digital India Programme will pull together many existing schemes which would be re-focused, restructured and implemented in a synchronized manner for their transformative impact.
- Digital India targets to provide the much needed sense to the following nine pillars of growth areas.

Objectives

- To understand the concept of Digital India
- To explain the scope of Digital India
- To understand the pillars and initiatives of Digital India
- To study the impact of Digital India on the Indian society

Research Methodology

The secondary data has been collected. For this purpose, various magazines and journals have been used as it is a conceptual paper. Thus, the focus is to know more about the concept, its application and the impact on economy. Therefore qualitative data have been used.

Result and Discussion

Nine Pillars of Digital India

Digital India programme is an all-inclusive programme of government of India that covers various ministries and departments of the government. The programme has to be implemented with mutual co-ordination and co-operation among these departments and ministries with the help of Department of Electronics and Information Technology (Deity). The Digital India Programme is based on 9 pillars, which are:

1. **Broadband highways** – All the three of Broadband for all – Rural, Broadband for all – Urban and National Information Infrastructure (NII) are covered in this.

2. **Universal access to mobile connectivity** – Providing access to all through penetration of networks and filling all the gaps existing in connectivity structures.

3. **Public internet access programme** – Common Service Centres (CSCs) and Post Offices providing multiple services are the two components that are covered under this.

4. **E-governance** – Government Process Re-engineering and restructuring by using technical and IT tools, so that efficiency and transparency can be improved in governance. It is essential to fasten and simplify the government processes to transform governmental sectors technologically advanced and efficient.

5. **E-kranti** – Efforts have to be made at all the levels of governance to enhance the efficiency of delivering and ease of accessing of government services by people by providing online access to services. The aim is to move government and citizenry closer and within reach of each other.

6. **Information for all** – Information must be available for everyone through electronic means or network based resources. Regular interactions of government with citizens are essential through social media sites or web based programmes, for good e-governance.

7. **Electronics manufacturing** – Electronic equipment's are the basic requirement for the programme to be implemented successfully. Manufacturing indigenous technology is important to attract investment in the sector and to reduce imports.

8. **IT for jobs** – Providing training to youth in IT sector to enhance their employability skills and improving their prospects in securing a good job in today's digitally changing environment.

9. **Early harvest programmes** – These programmes are those which run with a deadline with in which they have to be completed. The timespan for these programmes consist of a short time period, i.e., within 3 years. Some of the projects included in it are biometric attendance, wi-fi in all universities, secure e-mail within government, school books to be e-books, National portal for lost and found children, etc.

The digital India programme focuses on timely, i.e., 3 years, completion of most of its projects, specifically the projects under information for all and early harvest programmes. The programme aims at restructuring, remodeling, revising and refocusing of existing schemes to enhance their effectiveness for implementation.

Proposed Impact of Digital India

Economic impact

According to analysts, the Digital India plan could boost GDP up to $1 trillion by 2025. It can play a key role in macro-economic factors such as GDP growth, employment generation, labour productivity, growth in number of businesses and revenue leakages for the Government.

As per the World Bank report, a 10% increase in mobile and broadband penetration increases the per capita GDP by 0.81% and 1.38% respectively in the developing countries. India is the 2nd largest telecom market in the world with 915 million wireless subscribers and world's 3rd largest Internet market with almost 259 million broadband users. There is still a huge economic opportunity in India as the tele-density in rural India is only 45% where more than 65% of the population lives. Future growth of telecommunication industry in terms of number of subscribers is expected to come from rural areas as urban areas are saturated with a tele-density of more than 160%.

Social Impact

Social sectors such as education, healthcare, and banking are unable to reach out to the citizens due to obstructions and limitations such as middleman, illiteracy, ignorance, poverty, lack of funds, information and investments. These challenges have led to an imbalanced growth in the rural and urban areas with marked differences in the economic and social status of the people in these areas.

Modern Information and Communications Technology (ICT) makes it easier for people to obtain access to services and resources. The penetration of mobile devices may be highly useful as a complementary channel to public service delivery apart from creation of entirely new services which may have an enormous impact on the quality of life of the users and lead to social modernization.

The poor literacy rate in India is due to unavailability of physical infrastructure in rural and remote areas. This is where m-Education services can play an important role by reaching remote masses. According to estimates, the digital literacy in India is just 6.5% and the internet penetration is 20.83 out of 100 populations. The digital India project will be helpful in providing real-time education and partly address the challenge of lack of teachers in education system through smart and virtual classrooms. Education to farmers, fisher men can be provided through mobile devices. The high speed network can provide the adequate infrastructure for online education platforms like Massive Open Online Courses (MOOCs).

Environmental Impact

The major changes in the technology space will not only brought changes to the economic system but will also contribute to the environmental changes. The next generation technologies will help in lowering the carbon footprint by reducing fuel consumption, waste management, greener workplaces and thus leading to a greener ecosystem. The ICT (Information and Communications Technology) sector helps in efficient management and usage of scarce and non-renewable resources.

Cloud computing technology minimizes carbon emissions by improving mobility and flexibility. The energy consumption can be decreased from 201.8 terawatt hour (TWH) in 2010 to 139.8 TWH in 2020 by higher adoption of cloud data centers causing a 28% reduction in carbon footprint from 2010 levels.

Challenges for Digital India

Few of the challenges faced in the successful implementation of Digital India Programme are-

1. **Lack of education –** Majority of population in the country is still not qualified enough to use digital devices and technology. Most of people are not capable of using a simple mobile phone.

2. **Lack of infrastructure and required technology –** The Digital India campaign needs high quality infrastructure to be implemented efficiently. India still lacks the basic infrastructure required to move digitally ahead. The technological infrastructure and technology required for the campaign is still not available that easily in the country. The conditions are even more inadequate in the rural areas. Further, the servers are overloaded due to pressure of work.

3. **Financial and technical issues –** India is still a developing country. For a plan like this, huge financial resources are required and the country somehow lacks in that area. It requires financial assistance from other sources. Technical issues like appropriate band width, firewalls, filters, anti-virus software's, protection from hackers, buffering are some of the technical issues the country has to face.

4. **Attitude of citizens as well as government personnel –** For successful implementation of the programme, a wholesome effort is required of both the citizens and the government personnel. But the devil may care attitude is the hindrance in the path. Moreover, the older generation is set in their ways and find the traditional methods of doing things easy and convenient. Indian political power structure and lack of inter-departmental co-ordination add to the problem.

5. **Cyber-crimes and Lack of confidence –** Cyber safety is still not given as much importance as it should be given. People find it risky to make transactions online due to safety issues. Cyber laws are not paid that much heed too. Also, most of people still have lack of confidence on machines and prefer hand done things. Inept cyber services are also one of the reasons for this.

6. **High costs –** The electronic devices and internet services are still by and large very costly for an average Indian citizen. When a lot of people don't have enough money for the basic life's necessities, spending on electronic devices get out of the picture.

7. **Training needs –** The personnel who are working on this campaign, to transform various government departments from man managed to machine managed, require proper training to do that effectively and efficiently. It's a tedious task to train so many people of different calibres and interest into one common discipline. Most of the population lack the basic technical qualification required for the job.

Conclusion

A digitally connected India can help in improving social and economic condition of people through development of non-agricultural economic activities apart from providing access to education, health and financial services. Digitalisation improves effectiveness and efficiency of work being done. Digitalisation of governance activities, i.e., e-governance, enhances quality of life of its citizenry by increased transparency in Government departments and easing service delivery. However, it is important to note that ICT (Information and Communications Technology) alone cannot directly lead to overall development of the nation. The overall growth and development can be realized through supporting and enhancing elements such as literacy, basic infrastructure, overall business environment, regulatory environment, etc. The Digital India program is just the beginning of a digital revolution, once implemented properly it will open various new opportunities for the citizens. Proper implementation of digital India programme will lead to better agricultural return per capita, better cost output ratio of industrial produce and better service quality. It enables transparency in all the systems and processes thereby improving quality of life.

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4

A Case Study on Google Doodle: Illustrative Brand Promotion Technique

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ABSTRACT

Google a company that require no introduction and handles 70,000 clicks per second, to make their users searches more interesting it successfully introduced doodle as one of the outstanding innovative leveraging widely accepted untouched content marketing technique which hasn't used by any other search engine.Let's begins with a simple definition of the Doodle from Wikipedia: "A Google Doodle is a special, temporary alteration of the logo on Google's homepage that is intended to celebrate holidays, events, achievements and people." Google as a brand hasn't changed its logo design. Google customarilyrenovatetheir simple logo into an imaginativeexhibit that showcases birthdays, anniversaries, holiday, give tribute to famous people, major days of historical significance and highlights current eventsetc.Google's Doodle is certainly a big stage for content marketing and is so impactful that they compel the user to click on it and read about the same. Doodle on the homepage is the first features that grab attention of users before carrying out a search on Google. It is the biggest and best search engine that the world has ever come across. It is one of the maximum ranked websites in the world, an achievement that only a few of websites, among the billions of them are privileged to have. Overall, Google is one of the world's biggest search engine brands. The Google Doodle is checked by maximum numbers of the people worldwide every day. This research paper will focuses on the study to understand the concept of doodle. To study the effectiveness of doodle towards brand promotions and it's impact on users. The research methodology adoptedis deductive in nature i.e. the information is collected from secondary sources like websites, journals, online, magazines, blogs, articles and etc. The outcomes of my study will help other brands to formulate their policies in more interestingly and innovative manner by using doodle as content marketing.

Keywords: *Doodle, Google, Brand, Promotions.*

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Introduction

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First Google Doodle

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Source: The Atlantic Daily Email Newsletter.

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Google is one of the world's most popular and biggest search engine brands that don'trequireproving a point to anyone. For more than a decade, it has been top ranked search engine and the iconof digital knowledge, and has revolutionized the way we search for information. August 30, 1998 the day nearly two years after Larry Page and Sergey Brin had successfully invented a search engine in a Stanford dorm room, and less than a week before Google would officially registered as a company. Google was beginner then, undeniablyincorporated Yahoo!-style exclamation mark as part of its logo. The first Google Doodle was an out-of-office message. Sergey Brin and Larry Page decided todedicate the last week of August 1998 to go to the Burning Man festival despite of all chaos.The duo decided on a doodle icon "The Burning Man logo" and figured the spare stick logo behind Google's second "o" and got their new image published to their site on the World Wide Web. The historian notes first doodle was comparatively plain sailing and the objective of decorating innovatively the company logo to celebrate remarkable events was born. In 2000Dennis Hwang joined as intern, now webmaster in company was asked by the founders to design a doodle for "Bastille Day". This doodle became so popular amongusers, liked it so much that Page and Brinappreciated Hwang with the "oh-so-Googley title of chief doodler". At first his doodles tended to focus on familiar holidays,they came to include everything from niche histories, eventually, to celebrations of mundane delights (the ice cream sundae).Later on, it became tradition to have a new doodle for every thanksgiving. The Google logo designers became more busy creating doodles for different occasions. Page and Brinmanaged to change the design of their logo dedicated on every different occasion, is probably because their brand is aweb based search engine were users log on every day for different searches and is most prevalent, well-known to its audience. A group of Googlers get together regularly to brainstorm and decide which events will be celebrated with a doodle. The ideas for the doodles come from numerous sources including Googlers and Google users. The doodle selection process aims to celebrate interesting events and anniversaries that reflect Google's personality and love for innovation.No, we have been doing this since 2009 in India.

Literature Review

According to Wharton marketing professor David Reibstein in a world where companies spend millions to design and protect their logos, Google's so-called Doodle isextremely bold and very clever.Google can keep changing its logo design because it is a web-based company that people log on to every day. Professor Jonah Berger says "The logo" is drawing people to look at it because it is changing. People will wonder what it will be today and what it will be tomorrow. It gets much more attention than it would get otherwise.A company like Yahoo could do something similar, but firms such as General Electric or Ford would find a changing logo difficult to pull off because people wouldn't necessarily go to those websites every day.According to Brown, "Doodling is thinking in disguise." By mapping out connections between concepts

through the physical act of doodling, we can extend our mind to the paper. Now that our brain doesn't have to work hard at simply remembering the concepts, it can more easily process connections and solutions. Scott Torranceas a content marketer, I wanted to further explore the idea of using doodles as part of a brand's visual storytelling. Torrance argues that doodles are an effective mix in content marketing strategy and a core tool in his business toolbox.

Research Methodology

The research methodology adopted for my research is fully based on secondary data which is collected from websites, newsletter, blogs, concerned books, magazines & journals. The research method is fully deductive in nature and character.

Objectivess

The objectives of my study are:
1. To study the concept of doodle.
2. To study the effectiveness of doodle toward brand promotions and its impact on user.

Findings

The Findings of my study helps in understanding the concept of Google Doodle as below:

In a world where many companies struggle to make amends to their existing logo, Google has managed to seamlessly change its own on a daily basis. Google customarilyrenovate their simple logo into aninnovative rendering that exhibitshighlights current events, honour's historical events, pays tribute to famous people, and holidays. Google Doodles are also used to showcase important events at Google, such as the company's own anniversary. Showcasing of historical events is another common topic of Google Doodles including a Lego brick design in celebration of the 50th anniversary interlocking Lego block's. Google in association with Namco celebrated 30th anniversary of the arcade game Pac-Man in May 2010 and unveiled worldwide their first interactive logo. Anyone who visitedGoogle could play Pac-Man on the logo, which featured the letters of the word "Google" on the Pac-Man maze. With its gaining popularity and on users demand later Google released a permanent Google Pac-Man site as playable logo.Since that time, Google has continued to post occasional interactive and video doodles. On October 8, 2010to mark John Lennon's 70th birthday, Google ran its first animated doodle a short music video of "Imagine". June 9, 2011 celebrate the 96th birthday of Les Paul and displayed an interactive electric guitar doodle on which G major scale being played on the Google Guitar. In U.S, the doodle also allowed the user to record a 30-second clip, after which a URL is created and can be sent to others.On May 19, 2014, marks 40th anniversary of the Rubik's cube, Google made an attractive virtual Rubik's Cube that users could try to solve. On August 5, 2016, for the 2016 Summer Olympics launched 7 mini games called "Doodle Fruit Games" featuring Blueberry, Strawberry, Pineapple, Coconut, and more for its Google app on Android and iOS devices. It lasted until August 21, with a new mini game every day.On August 11, 2017 Google celebrated 44th anniversary of DJ Kool Herc's pioneering use of the hip-hop break. Google Doodle allowed users use a double turntable to act as a hip-hop DJ. In August 2009, Google India announced India's first ever doodling competition called Doodle4Google for students from class 1st to 10th

standards.On14th November 2013 first doodle on the Google homepage appear all day on birth anniversary of India's first Prime Minister Jawaharlal Nehru which is celebrated as Children's Day in India. After that Google started celebrating India's Independence Day that is on 15th August and Republic Day on 26th January and different festivals with its creative attractive doodles depicting country diversity, flora fauna, ways festivals celebrated and language. Google Doodles have helped us to recognize many Indians, famous persons in their particular field, who would have otherwise forgotten by society. October 7, 2017 celebrated the 103rd birthday of Begum Akhtar, India's one of most iconic singer.On 11th November 2017 celebrated 132nd birth anniversary of Anasuya Sarabhai, India's first feminist and influential social activist. Google celebrated India's first female lawyer 151st birthday of Cornelia Sorabji. RukhmabaiRaut first Indian's women to practice medicine in colonial India Google doodle celebrated her 153th birth anniversary. On 31st March 2018,Google remembered Anandi Joshi India's first female doctor on her birth anniversary.

The major findings of the study the effectiveness of doodle toward brand promotions and its impact on user can be enumerated as below:

When it comes to branding, the most important things companies do is to be consistent. They keep their logos,slogans, taglines and all other associated brand information are usually same in pitching their brand because it helps customers to form a relationship to your company. However Google, being biggest brands around, consistently breaks this rule when it comes to its logo. Instead, Google has embraced something called the Google Doodle. Google introduced the concept of Google Doodles to maintain its position and image of strategic dominance in the web industry. Google occasionally changes doodle most probably noticed the by their users. Google employ their distinguishable logo to mark special occasions around the world to delight and aware users those who visit the search engine every day. But the logo always stays true to the colours and the characters in the otherwise simple logo.Doodle was basically a quirky holiday illustration has now become an importantstrategy in conveying Google's brand personality. It helps and creates an image of company that can keep pace and stay applicable in the world. Company is really creative in manipulating their brand logo in a strategic way that gives their users something fun and relevant information.Doodles areaengaginginnovations;marketers weresurprised how it fits into the branding strategy of a company as huge as Google. The objective of the doodles is to provide uniqueness to the brand.The value Doodle has added to its name,Google can't underestimate and ignore. No other company have such an initiative and cannot produce it in near future.Google even introduces unique doodles for different countries for mass branding.

Conclusion

On the basis of my study I would like to conclude that Doodling have brought awareness of many things, occasion, anniversary and more that the common man wouldn't know which most definitely a positive sign. For an instance, on 4th November, 84th birth anniversary of Shakuntala Devi'sfamous human calculator Doodles celebrated, a move which helped in giving awareness and knowledge those who didn't already know her. Research also found that doodling increases retention and comprehension, recall things easily. When used in a group setting can stimulate creative thinking, provide big-picture access and facilitate problem solving. This type of interactive doodle encourages users to think of the doodle as a fun extension of the brand that they actively look forward to. After all, the Doodle is all about being

unpredictable, not knowing what's coming next. We just hope that the next Doodle is more fascinating than the previous one.

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5

Digital India: Opportunities, Challenges and Impact on Different Sectors of Economy

Rajinder Singh*

ABSTRACT

Indian Govt. has launched various schemes and programs since last few years like Make in India, Start-up in India, Stand –up India, Stand –up Loan Scheme, Swachh Bharat Abhiyaan, PradhanMantri Suraksha BimaYojna, Pradhan Mantri Jeevan JyotiYojna and BetiBachaoBetiPadao etc. Digital India programme is one of them which was launched on 1st July, 2015 by our honorable Prime Minister Sh. Narender Modi ji. The digital India programme is a flagship programme of India with a vision to transform India into digitally empowered society and knowledge economy so that habit can be created among the people of society to make deals through digital resources. The main programme was launced with the aiming to ensure that Government services are made available to citizens electronically by improved online infrastructure and by increasing internet connectivity or by making the country digitally empowered in the field of technology. To increase the digital connectivity and make governance more transparent, Digital India initiative has launched some amazing project. Prime minister launched the Digital Media Week on Wednesday to push the use of technology to connect and empower the people in areas relating to health, education, labour and employment, commerce etc. Under this programme, the Government plans to introduce Broadband Highway, Universal Access to Mobile Connectivity, Public Internet Access Programme, IT for jobs and much more for the benefits of the people of country. According to the report published by ASSOCHAM and DELOITEE on Digital India, November, 2016, around 950million peoples are still not able to get internet facility. The present study is undertaken with aiming to understand the concept, visions, pillars and initiatives of Digital India and also highlighted the positive impact on the different sectors (agriculture, industry and service sector) of economy due to these initiatives of the Government. There are various researcher concluded that the Digital India is a great plan to develop India for knowledge in every section of economy but its improper implementation due to inherent shortcoming and challenges can lead to its failure.

Though, Digital India programme is facing number of challenges yet if it is properly implemented can be proved the best future of every citizen of country. Thus, there is need to pay more attention on rural area and also need to work together to make the programme successful.

Keywords: *Digital India, Challenges, Employment, Benefits to Different Segments of Economy.*

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INTRODUCTION

The present era is the technological era and hence become the integral part of our daily walk of life. Thus, today we can't imagine our life without use of technology.Digital India is a programme to transform India into a digitally empowered society and knowledge economy. It is a dream project of the Indian Government to remodel India into a knowledge economy and digitally empowered society to ensure that government services are made available to every citizens of economy electronically by improving online infrastructure and by increasing internet connectivity or by making the country digitally empowered in the field of technology. It consists of three core components as follows:

(i)   The creation of digital infrastructure.

(ii) Delivering better services digitally to user.

(iii)   Digital literacy which is required to make aware about the digital knowledge.

Digital India is like an umbrella programme which covers various departments of economy with theinitiative that the government services and information should be available anywhere, anytime on any device that are user friendly and secured with Digital India project.This initiative is marked change in country and enhances the growth in every sphere of economy. All over the world many investors and companies are taking interest in Digital India Project-21stCentury of India. Simultaneously the initiative is designed to create jobs and enhance skill development which will ultimately lead to increase in GDP and revenues from tax.

Concisely, it is one of the biggest steps by government of India to motivate the citizen of the country and digitally connect them with economy aiming to share the knowledge with rest of world.

LITRETURE REVIEW

Numerous researchers from various disciplines due to great significance and influence on economy have undertaken the research studied on Digital India initiative and have given different views and some the important views on digitalization studies are;

SundarPichai (CEO of GOOGLE), Satya Nadella (CEO of MICROSOFT), Elon Musk (CEO of SPACE X): They researched about Digital India and its preparedness to create jobs opportunities in the information sector. They concluded that creating new jobs should be continued with shifting more workers into high productivity jobs in order to provide long term push to the technological sector in India. Satya Nadella who is Microsoft CEO intends to become India's partner in Digital India program. He said that his company will set up low cost broadband technology services to 5lakhs villages across the country.

1. **Prof. Singh:** He began with the basic overview of what Digital India entails and led a discussion of conceptual structure of the program and examined the impact of "Digital India" initiative on the technological sector of India. He concluded that this initiative has to be supplemented with amendments in labor laws of India to make it a successful campaign.

2. **Arvind Gupta:** He intends to say that Digital India movement will play an important role in effective delivery of services, monitoring performance, managing projects and improving governance. An Integrated Office of Innovation & Technology to achieve the same, for problem solving, sharing applications and knowledge management will

be the key to rapid results, given that most departments work on their own silos. Tracking and managing the projects assumes significance because India has been busy spending money in buying technology that we have not used effectively or in some cases not even reached implementation stage. Sharing learning's and best practices across departments needs to be driven by this Office of Technology.

3. **Gupta and Arora (2015):** He studied the impact of digital India project on India's rural sector. The study found that many schemes have been launched in digital India to boost agriculture sector and entrepreneurship development in rural areas. Digital India programme has also set the stage for empowerment of rural Indian women.

4. **Rani (2016):** She concluded in her study that the digital India project provides a huge opportunity to use the latest technology to redefine India the paradigms of service industry. She also pointed out that many projects may require some transformational process, reengineering, refinements to achieve the desired service level objectives.

5. **Midha (2016):** He concluded that the digital India is a great plan to develop India for knowledge future but its improper implementation due to inaccessibility and inflexibility to requisite can lead to its failure. Though digital India programme is facing number of challenges yet if properly implemented it can make the best future of every citizen. So we Indians should work together to shape the knowledge economy.

6. **Newaseetal (2016):** The author focuses on the increasing importance of ICT among rural village communities and it played a dual role. On the one hand it helps to bring new innovative products or services which may improve the standard of living of rural poor and on the other hand it also able to create better income generating opportunities. The combined effect also helps the government to increase the revenue. It is a fact that it may help the individuals to grow in all aspect. So, it is important to generate ICT infrastructure adequately so that the process of serving consumers with the help of various financial products.

7. **Deshpande etal (2015):** The authors describe the role of ICT in developing rural villages. Economic growth of a country is entirely depends on the growth of urban as well as rural areas. Higher concentration of growth in urban areas will not able to achieve the target growth. As a result of which the country may move towards backward directions. If we look at the Indian economy, a large portion of population still residing in rural areas but adequate measures have not been taken to improve the socio economic conditions of the rural people. Still lots of improvement are required in various areas. The new age technology adaptation may help to bring much needed change which will help the people to connect with the rest world. ICT is one such scale which aims to improve the agricultural productivity, can attract people in allied sectors as well as non-farm sectors. There is a potential to attract huge investment in these sectors if and only if the technological improvement may be incorporated adequately.

8. **Ahamadetal. (2015):** The paper described the present condition of rural economy and its subsequent impact on rural employment opportunities. Indian economy is basically agrarian economy and most of the people are engaged in agricultural activities. But with changing economic environment the demand for new age agricultural productive activities are in high demand. But slow implementation of the process is hampering the growth in terms of production and employment opportunities. This has also led to growing nature of rural to urban labour migration. This movement of workforce leads

to shortages of manpower in the rural areas. There is an urgent need to upgrade the facilities in the agricultural sector. Application of ICT should be considered more relevant as it may lead to create better income generating opportunities. The growth in employment generation ultimately leads to push other sectors as well. The overall impact should be seen from a long term perspective.

OBJECTIVE OF THE STUDY

1. To understand the obstacles/challenge in the path of digitalization and the economic growth.
2. To understand the requirement of digital literacy and impact on rural areas.
3. To find out the opportunities and challenges confronted in implementation of Digital India programme.
4. To identify how the technologies and connectivity together can make an impact on all aspects of governance and improve the quality of life of citizens.
5. To understand the pillars and initiatives of Digital India.

RESEARCH METHODOLOGY

Being a descriptive research it is based on secondary data of National & International Journals, articles, reports, books, newspapers and magazines covering wide collection of academic literature on 'Digital India'. Available secondary data was extensively used for the study to show the result with more accuracy.

LIMITATION OF STUDY

Limitation in present study is common because it is based on secondary data. Some of the limitations in present study are as follows:

- The study is completely based on secondary data. No primary data is being used for the completion of study.
- Secondary data may be lacking of accuracy.
- Time restraint remained the major limitation of study.
- Biasness cannot be eliminated at all.

PROJECT: DIGITAL INDIA

The project Digital India has undertaken several tasks. Some of these tasks are discussed below:

- **BBNL (Bharat Broadband Network limited), a body of Indian Government is a custodian of Digital India project.** The BBNL has undertaken the project of National Optical Fiber Project. BBNL has given the major task of connecting 250,000 villages across India through GPON (**Gigabit Passive Optical Network)** which is an Internet Protocol based optical network. It has high bandwidth and efficiency. GPON is mostly used to connect multiple premises.

- The Government of India is devising to constitute 28,000 vacancies for BPO (Business Process Outsourcing) in different states of India.
- The Government of India is also devising to set up at most one **Common Service Centre** (CSC) in each state's Gram Panchayat.
- In 2016 Indian Union Budget declared the evolution of 11 new technologies.
- One of the latest technologies is the Data Analytics which will be very useful in long terms to take hold of the tax defaulters.
- With the use of latest technologies the Indian Government has declared to connect 550 markets of farmers to connect them and increase their benefits.
- Due to the high number of illiteracy rate and language as the barrier the Government of India, induced the famous electronic mail (e-mail) service providers: Rediff and Gmail to give the e-mail addresses to the people residing in different states of India in their regional languages.
- **Digi Locker:** It is used for storing one's important personal documents like degree certificate, housing documents, passport, PAN card, and other personal documents digitally.
- **My Gov.in:** This is a platform where people can discuss and share their opinions regarding policies and governance.
- **SBM Mobile App:** It is a mobile application termed as Swachh Bharat Mission. This app is used to bring about the intentions of Swachh Bharat Abhiyaan.
- **Attendence.gov.in:** The service of this website is used to keep the daily track of the government employee's attendance.
- **E-sign framework:** This service grants the citizens of India to sign any important document digitally through online. This process can be done only after Adhaar authentication to prevent the misuse of any important information.
- **The Online Registration System (ORS):** Under this e-Hospital application has been introduced. This application provides important services such as online registration, payment of fees and appointment, online diagnostic reports, enquiring availability of blood online etc.
- **National Scholarships Portal: It**is a one stop solution for end to end scholarship process right from submission of student application, verification, sanction and disbursal to end beneficiary for all the scholarships provided by the Government of India.
- **DeitY:** It has undertaken an initiative namely **Digitize India Platform (DIP)** for large scale digitization of records in the country that would facilitate efficient delivery of services to the citizens.

PILLARS OF DIGITAL INDIA

The Government of India aspires to target the nine pillars of the Digital India Campaign and they are:
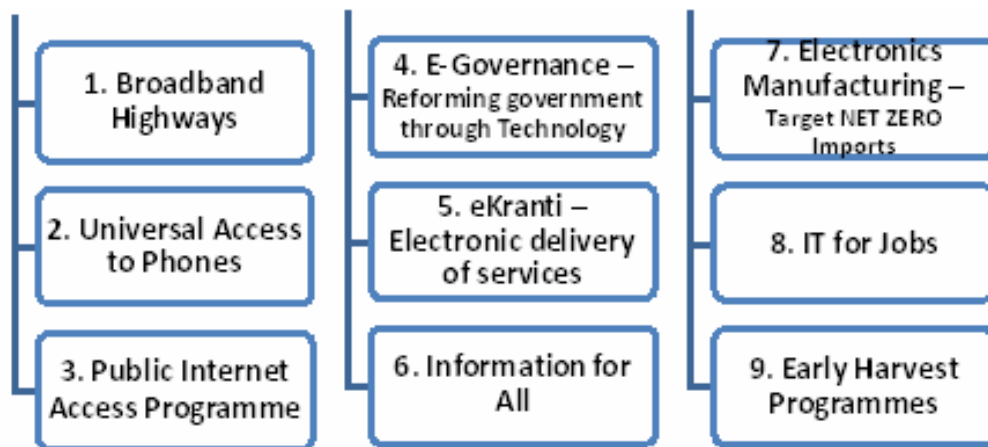
1. **Broadband Highways:** This service facilitates broadband connection for urban as well as for rural areas across the country.

2. **Universal Access to Mobile Connectivity:** This service promises increase in the network penetration and coverage of maximum states across India.

3. **Public Internet Access Program:** Each and every state including the rural areas of each state should have obstacle free access to the Internet. All Government services should be reached to all the citizens throughout the nation.

4. **e-Governance (Reforming Government through Technology):** This service entails the different Government transactions using IT (Information Technology). All information and information in the databases are to be stored in electronic databases rather than storing it manually.

5. **e-Kranti (delivery of electronic services):** It includes: e-education (i.e., e-schools, e-colleges, e-distance learning), e-health care, e-farming, technology for justice, technology for security.

6. **Information for all:** It enables two way communications between the Government and the citizens of nation, clear and easy accessible information from the online repositories and delivering online messages to people during any special programs.

7. **Electronics manufacturing:** Low cost manufacturing of electronic devices such as smart phones, tablets, personal computer, laptops, etc. so that the poor people can also take benefits from it.

8. **IT for Jobs:** Providing training for IT sector jobs to people and students from small towns and villages and also training to the Service Delivery Agents to run feasible businesses that deliver various IT services.

9. **Early harvest programs:** To develop standardized design for Government e-mail template, to provide secure transfer of e-mails within different Government.

OPPORTUNITIES OF DIGITAL INDIA

The Digital India initiative will be create approximately $1 trillion business opportunities related to communications, IT and IT-enabled services, telecom and manufacturing of electronics.

Digital India program brings or opens up a wide range of opportunities for technological companies such as broadband infrastructure building; generate identity solutions, system of payment, online delivery system etc. Digital India programme provides business opportunities initially in the following sectors:

Electronic Manufacturing: It is providing skill development opportunities for private sector through telecom and electronics and investment in infrastructure of testing laboratories under the required standard.

Information and Communication Technology: It is required for IT trainer to train people in villages and small town, training for service delivery agent and jobs creation for IT experts, software developer and network experts.

National e-governance department: With its establishment, requirement of senior consultant and IT consultant generated.

Healthcare: Telemedicine and remote health plan will create huge opportunity for universal accessibility to quality healthcare.

Cyber security: Cyber security is important area of focus where abundant opportunities are available. It is necessary that all type and size of organizations should invest significantly in securing their products and services from fraud or any unethical activities.

Telecom: Provide training to rural workforce on telecom and telecom related services.

Infrastructure: To establish broadband and integrate the network and cloud infrastructure for better connectivity creates many opportunity for networking experts and related organizations.

Agriculture: Agriculture sector in India contributes 16% in India GDP while almost 51% in employment. It will help our farmers to know-how in various agriculture activities like crop choice, seed variety weather information, plant protection and market rate information. The opportunity will increase if government set a framework for private sector to compete and offer best services to farmer. Set up of virtual market, crop insurance against destruction, soil health card scheme etc.

Economy: Digital economy has great power to change the lives of millions of Indian people. It is a tool which could provide the opportunity for country to expand its role and connect them with rest of world enhance their knowledge.

Marketing: Numerous opportunities related to the marketing such as Digital process of advertisement, e-business, online shopping etc.

Finance: Finding new way from online banking to digital wallet, crowd funding, low cost commercial transaction, fund transfer etc.

CHALLENGES/OBSTACLES FOR DIGITAL INDIA PROGRAM

The Digital India program is a very large scale project of the Indian government. Thus, Indian government facing many challenges for completes the project. The major challenges are as follows:

1. **Lack of co-ordination among various departments:** As we know it is very large project that consist of many departments. Thus, initiative and strong support of departments is very important for properly and timely completion of the projects.

2. **Implementation Cost is very high:** A very huge amount is required to implement the Digital India plan successfully.

3. **Infrastructure:** Robust and large data centre (used to store large data of entire country) are other supportive infrastructure require for National Optic Fibre Network (NOFN) project. It is planned to build for high speed broadband highway. Thus,infrastructure requirements and their unavailability also hamper the reaching of these basic facilities to the people as India has very low internet speed.

4. **Excess time:** The project like NOFN has been delayed several times and taken almost two yearsso; it has also delayed other related projects. The project will be successful when it completed on time.

5. **Contribution of Private Players:** Many regulations as well as very long and delayed projects are inhibiting the entry of private organization in Digital India programme. Private organization will play a necessary role in its success.

6. **Resistance to change:** The resistance to change people show during emergence of new technology.

7. **Lack of digital illiteracy:** Lack of knowledge about its use and benefits.

8. **Lack of digital literacy:** The basic hindrance is the lack of literacy and literacy is not just to be able to write ones name and do the signature but to have an understanding of the changes going in the technology, society and the country for their own betterment.

9. **Building trust among the people for change:** It is very difficult to persuade or build the trust among the people of country because they do not want to adopt the advance technology.

10. **Slow speed of internet:** According to Akamai's third quarter, 2016 report on internet speed, India is at the 105[th]position in the world in average internet speed and it is the lowest in entire Asia Pacific region .This lowest internet speed cannot facilitate online delivery of various services.

DIGITAL INDIA: IMPACT ON AGRICULTURE

About 70% poor people of Indian population are living in rural areas and their occupational framework is dominated by the agriculture sector. The occupational framework of our country is mainly dominated by agricultural sector. Since long time, India has been facing major challenges in agriculture and Government of India has come up with many services for the development of the farmers. Around 94% of the total farmers in the country depend upon their fellow farmers as the favored source of information, whereas 10% on agricultural retailers, 4% depend upon television and radio and only 3% depend upon the agricultural extension officers. Due to the illiteracy the farmers in the rural areas are not able to operate the electronic devices. Apart from the illiteracy, there are other main challenges in India that affect the agricultural sector. These challenges are as follows:

- **Poor agricultural infrastructure and support facilities**
- **Lack of common platforms for farmers.**
- **Poor use of ICT by farmers for agriculture**.
- **Inadequate awareness about applicable government schemes.**

In order, to overcome the above challenges faced by the Indian farmers, the Government of India has introduced the concept of Digital India to help the farmers to sell their crops at better prices with the use of internet facility through which they will come to know about the

new and better farming techniques, better marketing information, different government policies, etc. It is estimated that by the year 2022 the income of the farmers will be doubled due to the execution of Digital India campaign.

Impact of digitization on Indian economy in terms of employment, contribution to GDP in comparisons with other countries:

Countries	GVA (%)	Employment (%)
India	53.2	28.6
China	49.7	42.4
Mexico	60.4	61.2
Brazil	72	68.9
UK	79.9	80
US	79.3	80

Share of Service Sector in GDP and Employment
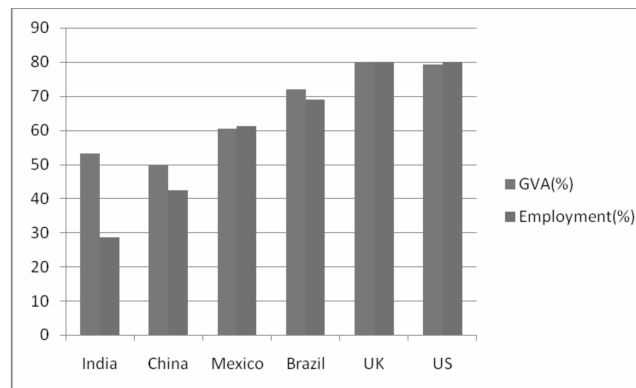
Sources: Economic Survey: 2016-17

CONCLUSION

The Digital India initiative is the beginning of a digital revolution, once properly implemented; it will create numerous new opportunities for the citizens and also help to reduce the gap between the rural and urban sectors of the nation. A digitally connected India can help in improving social and economic condition of people of country through development of non-agricultural economic activities apart from providing access to education, health and financial services. However, it should be remembered that ICT alone cannot directly lead to overall development of the nation. The overall growth and development can be achieved only through supporting and enhancing elements such as literacy, basic infrastructure, overall business environment, regulatory environment, etc. In February 2016, former President Pranab Mukherjee declared Kerala as the first digital state of India owing to its achievement of high e-literacy and mobile penetration. It was also the first state to complete the National Optical Fibre Network (NOFN) project, granting high-speed Internet access to all its gram panchayats beside this India's first digital village is Akodara which is located in Gujrat State is the perfect example of what a digital village look like. Undoubtly, Government is taking all the required steps to make the plan successful by removing the limitations and barriers but still there is a long way to go.

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Evaluating Factors Influencing Online Customer Satisfaction and E-loyalty Among the Youths

Mr. Arif Hussain Haidary*

ABSTRACT

According to IMAI report, India internet economy will grow to US$200 billion by 2020 and will contribute five percent to the GDP of the country. India currently has about 300 million internet users and is expected to overtake US as the second largest internet in the world soon. According to Nelson 2012, satisfied customer tends to share their positive experience about the company to other people. Thus, this study aims to evaluate the factors influencing online customer satisfaction, and how customer satisfaction subsequently affects e-loyalty towards online shopping among the youths. A random sampling of 150 responses were collected throughout Delhi-NCR and it took about one month to complete the whole process of data collection and analyses. A structured questionnaire was used to collect data from the respondent. The relevant data was analyzed using Statistical Package for the Social Science (SPSS). The reliability of the data was verified and regression analysis was adopted to test the hypothesis. Findings shows that Website design, security, information quality significantly impact on customer satisfaction. Further customer satisfaction also positively impact e-loyalty. On the other hand, finding of the study also indicated that e-service quality were insignificant towards customer's satisfaction. Overall, the finding of this study would help marketers to formulate and implement effective online marketing strategies, as well as in the decision making process.

Keywords: *Website Design, Information Quality, E-service Quality, Security, Customer Satisfaction, e-loyalty.*

Introduction

According to IMAI report, India internet economy will grow to US$200 billion by 2020 and will contribute five percent to the GDP of the country. The report also mentions that the country's Internet user base will cross 500 million by 2018, with rural internet being almost 210 million. India currently has about 300 million internet users and is expected to overtake the US as the second largest internet user in the world soon. The fierce online competition and the insecurity to sustain for longer in the online marketplace has forced the online company to think beyond to the technical aspect of conducting an online business to a better understanding of behavioral aspect of customer.

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So in order to remain competitive online companies needs to know effective ways to satisfy its customers. Since high number of online customer tends to indicate that customer satisfaction as key factor to higher profitability (Guo et al 2012). A satisfied customer tends to share his/her positive experience with other people (Nelson, 2012). Therefore it is significant for online business to take into account their customer satisfaction because that will help in retaining customer loyalty, and as well help in attracting more potential customer to shop online (Guo et al 2012), without customer loyalty, even the well-designed business will get collapsed (Anderson 2003). Therefore in quest to develop a loyal customer most of the companies strives to satisfy their customer and develop a long-run relationship with them.

Understanding the factor that influences customer satisfaction is not just of importance for long term relationship but is also important for organizational profitability, hence understanding the fundamentals of factors influencing online customer satisfaction is of great important to e-commerce (Patterson et al 1997; McKinney et al 2002).

Previous researchers have examined many different factors influencing customer satisfaction and the relationship between customer satisfaction and loyalty (Anderson et al. 2003; Guo et al. 2012;Sri Astuti Pratminingsh, Christina Lipuringtyas, and Tetty Rimenta 2013; Izyan et al. 2014). Nevertheless the empirical research on factor influencing customer satisfaction and the relationship between customer satisfactions is very limited in context to Indian online shopping environment.

The study aims to examine factors that influences customer satisfaction in online shopping in India, especially amongst the youth's generation ranging from 18-35 year old. Furthermore, this study also examines the relationship between customer satisfaction and e-loyalty. In order to examine factor influencing customer satisfaction this study take in consideration factors such as Website design, security, E-service quality, Information Quality.

Literature Review

Customer Satisfaction

Customer satisfaction in online shopping is one of the crucial factor to retain their customer intake. Customer satisfaction can be defined as a consumer's comparison of its feeling of pleasure or disappointment resulting from product performance in relation to his/her expectation from the product (Kotler 2010) According to (Syed & Norjaya, 2010)a satisfied customer intends to do more shopping from the same retailer if his expectation were met by the product performance. While according to (Anderson et al. 2003) defined satisfaction of a customer as contentment with respect to his/her prior experience with the firm. Satisfaction in online marketing can also be defined as customer judgment between its offline experience and online experience of shopping (Tan et al 2009). Customer satisfaction is an important antecedents for customer loyalty in online shopping (Kotler 2010). Identifying the factors influencing customer satisfaction is important as it acts as a benchmark of the business performance, and also serves as an instrument for future growth (Alam & Yasin, 2010). (Anderson et al. 2003) in his study identifies two level of factor (i.e individual level and business level factor) that accentuate or reduce the impact of e-satisfaction on e-loyalty their research result indicated higherthe level of satisfaction higher the level of loyalty. (Hizza et al. 2014) have identified four factors influencing customer satisfaction which subsequently effect e-loyalty which are website design, security, E-service quality, information quality. While (Guo et al. 2012) have identified eight determinants of customer satisfaction which

are website design, security, information quality, payment method, e-service quality, product quality, product variety and delivery services, finding of the research study indicated that all the eight factors are positively related to consumer satisfaction towards online shopping in china. On the other hand (Mustafa 2011)presents four factor which are user interface quality, information quality, perceived quality and perceived privacy which influence customer satisfaction. For the purpose of this study, the influence of website design, security, e-service quality and information quality are taken in account to examine its effect on customer satisfaction and subsequently its effect on e-loyalty in online shopping.

Website Design

Website design play a critical role in online shopping, it not only satisfies a customer to do its business easily but also leaves a great impression in customer mindset. The characteristics of the website design determines customer perception towards the online store, and this perception is significant especially for the first time user and to impose reliability of the website in mindset of the customer (Guo et al 2012). Customer satisfaction in online shopping is related to quality of the website design (Cyr, 2008).However in their research study by (Izyan et al 2014) website design was found insignificant towards customer satisfaction. Website design have a vital role to play in online shopping and in assisting its customer in locating the information easily. As stated by (Luo et al. 2012) a well-designed website reduces the time of information search and avoid the possibility of mismatch, further in his study it was pointed out that an effective website design adds value to customer experience which helps a low visible retailer to focus over the post purchase satisfaction process, which eventually maximizes customer satisfaction in return.(Cyr 2008) in his study used information design, navigation design, visual design, as an antecedents of website satisfaction and e-loyalty and found that navigation design and information design is positive influence on customer satisfaction. This is supported by the research by (Guo 2012; Mustafa 2011)who also found that website design is positively related to customer satisfaction. Based over the above studies, the first hypothesis is postulated.

H1. Website design has positive influence on customer satisfaction.

Information Quality

Information quality is concerned with the reliability and authenticity of the information that is prevailing on the website. (Kateranttanakul 2002) in his study have argued that the reliability and authenticity of website information tends to minimize the perceived risk of customer which in result drives a customer to make a better decision and in turn influence customer satisfaction and the intention to do shop online. (Christy & Mathew 2005) identified four dimensions of information quality which have significant impact on consumer satisfaction and they are namely accuracy, content, format and timeliness. Besides it (Liu et al. 2008) have evaluated information quality based upon four different dimensions namely, information comprehensibility, information completeness, information relevance and information accuracy, and have stated that higher the level of information will improve customer satisfaction in online shopping. While (Guo et al. 2012)identified four dimensions of information quality which includes accuracy, content, format and timeliness. The finding of the result indicates that information quality has significant impact on customer satisfaction. This is supported from (Guo et al 2012; Izyan et al 2014) research studies which also indicated information quality influence customer satisfaction.

Park and Kim 2003 defines information quality based on how customer perceives the quality of information provided by the online retailer. The quality information plays a crucial role in customer purchasing process as this not only helps in saving time and effort but also ultimately helps in increasing customer level of satisfaction towards to the online retailer website. Taking in account the quality of website information the second hypothesis is postulated.

H2 Information quality has positive influence on customer satisfaction

E-Service Quality

(Santos 2003) defines e-service quality as "overall customer evaluation and judgment regarding the excellent and quality of e-service delivery in the virtual market place". (Parasuraman et al. 2005)refer e-service to "the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery of products and services". Service quality is more important in online shopping because of its only interface between customer and seller is the website. Service quality has a direct impact on customer in keeping strong and loyal relationship with online retailer (Izyan et al. 2014). Online retailer with excellent service quality enjoy the advantage of learning their customer expectation more, thus enhancing their level of satisfaction (Khristianto et al. 2012). (Luo, Ba and Zhang 2012) in their study explains one the greatest challenge in online shopping environment is customer low visibility towards the online retailer, therefore by providing an exceptional e-service quality, will help in bridging the gap between the online retailer and customer and consequently increase its visibility among the customer.

(Norizan et al. 2008) have indicated in their study a positive relation of perceived service quality to have a direct positive effect on customer satisfaction in online shopping. This is supported by Guo et al 2012 research survey done in china, the survey result also indicated service quality has positive influence on customer satisfaction. (Kuang-Wen Wu 2011) examined in their study the relationship among e-service quality, satisfaction, e-recovery service quality and customer loyalty in online shopping, the finding of the study indicated e-service quality has no direct effect on customer satisfaction but had indirect positive effects on customer satisfaction. However the finding from (Izyan et al. 2014)is contradicted with the argument from (Kuang-Wen Wu 2011). (Izyan et al. 2014) in his study examined four factors that include website design, security, e-service quality information quality influencing customer satisfaction which subsequently effect e-loyalty in Malaysia, the survey result indicated e-service quality have a positive effect towards customer satisfaction. This is also supported by (Guo et al. 2012) who also found in their study conducted in china, e-service quality is positively related to customer satisfaction. Therefore it is important to have an effective service quality which ultimately will increase customer satisfaction. Hence third hypothesis is postulated.

H3. E-service quality has positive influence on customer satisfaction.

Security

Security is one of the biggest obstacle in the development of e-commerce (furnell and karweni 1999; Chou et al. 1999; Dong-Her et al 2004). The reason for this is internet vulnerability to the risk of financial data might be intercepted and put to fraudulent use (Jones et al. 2000). A stronger attributes of security minimizes the perceived risk of customer which results into increase of customer satisfaction level. (Christy and Mathew 2005) have defined security as the ability of the website in protecting consumer private information received from its electronic transactions

from unauthorized use of disclosure. (Chellapa, 2002) in his study found that 61% of the online customer are willing to continue online transaction if they are assured that their private information are protected safely. Security reflects the perception related reliability of the payment methods used and the mechanisms of data transmission and storage (Kolsaker and Payne 2002). Security in online shopping is one the most concert factor that causes reluctance among online customer at sharing their private information. (Izyan et al. 2014) having a trusted website with an effective and exceptional security system helps in developing a sense of deep confidence and eventually leads to satisfaction. However in a research survey conducted in Malaysia by (Izyan et al. 2014 and Boon Liat CHENG 2014) it was found that Web design and security were insignificant towards e-satisfaction. while (Szymanski and Hise 2000) in their research study have suggested convenience, merchandising (product offering and product information), website design and security to be playing an important role in customer satisfaction assessments. This is supported by (Christian and France 2005) they have identified three categories of factors as keys to influence customer satisfaction, which including technological factor, shopping factor and product factors, security was identified under technological factor, the study reconfirmed security positive relationship towards satisfaction. Having a strong security system helps in reducing customer insecurity of losing control over its account. Hence the fourth hypothesis is postulated.

H4: security has positive influence on customer satisfaction.

E-loyalty

Loyalty plays a very critical role in success of any organization and customer loyalty becomes more significant especially when customer accusation cannot alone guarantee a long term success for an organization (J. Flint, C. Blocker, and P. Boutin, 2011). Customer loyalty is crucial in today-modern days for mainly two reasons, firstly customer are a scarce resources, it is easier to obtain purchase from an old customer than from a new one (Rosenberg and Czepiel 1983), secondly customer loyalty have a great impact on the success and profitability of the company as suggested by (Edvardsoon et al. 2000; Naidu et al) in their empirical studies.

Previous researches mostly indicated a positive relationship between satisfaction and loyalty (Dick and Basu 1994; Anderson et al. 2003; Pratminingsih et al 2013; Izyan et al 2014) however both the concept satisfaction and loyalty has been a subject of many confusion from both the researcher and professional end (O' Malley 1998). Not all the researches agreed to same opinion that satisfaction is key determinant of loyalty. As demonstrated for instance by Reichheld 1994 a customer who claims satisfied may still ceases to be loyal, conversely loyal customer are not always satisfied one although satisfied customer do tends to be loyal (Fornell 1992; Oliver 1999; Gommans et al. 2001)

There are several of the antecedents that have been suggested by the previous studies. (Anderson et al. 2003)examining customer satisfaction and e-loyalty, has taken in account two of the factors namely a) individual factor which includes inertia, convenience motivation, purchase size, b) business factor which included which include trust and perceived value, the finding of the study indicated higher the level of e-satisfaction will bring greater e-loyalty. This statement is in line with (Pratminingsih et al. 2013; Izyan et al 2014)research study which also found e-satisfaction directly influence e-loyalty in online shopping. In view of this fact, in order to achieve customer loyalty, customer satisfaction needs to be achieved by providing its customer an excellent experience of online shopping (Christodoulides & Michaelidou, 2011). Thus the fifth hypothesis is postulated as

H5: customer satisfaction has positive influence on e-loyalty.

Methodology

Website design, security, e-service quality, information quality, customer satisfaction and e-loyalty were six variable used to test the hypotheses. A random sample size of 150 respondent were received from the age group of 18-35 across Delhi-NCR, scale adopted for data collection were considered reliable, as Cronbach's Alpha value for these scales and measurements are above the recommended threshold value at 0.7 (Pallant, 2007). In order to analyze the data and examine the hypothesis SPSS 21 was used. Linear regression was used to confirm the hypothetical relationship of variables.

Analysis

Table 1. Demographic

Demographic Value	Details	Frequency	Percentage (%)
Gender	Male	106	71%
	Female	44	29%
Age	18-23 year old	74	49%
	24-29 year old	67	45%
	30-35 year old	9	6%
Education Level	Under Graduate	23	15%
	Graduate	25	17%
	Post Graduate	99	66%
	Others	3	2%
Frequency of online shopping	At least once a week	19	13%
	Once a month	48	32%
	Once every 2-3 month	54	36%
	Once every 4-5 months	20	13%
	Twice a year	9	6%

Table 1 demonstrated above indicates the summary of demographic profile of the respondents from Delhi-NCR. As shown in the table 1, 71% of the respondents are male, and 29% of them are female. In term of the age group, the majority of the respondents are between 18-23 (49%), followed by age between 24-29 (45%) while only 6% from the age group of 30-35. Further in term of qualification of the respondent it was found that 66% of respondent are from post graduate followed by 17% graduates, 15% under graduate, 2% of others.

Additionally the response to online purchase frequency, data indicates respondents of this study familiar to online shopping, as 36% of the respondents do online shopping once every 2-3 month, followed by 32% responded to once a month, whereas 13% of the respondents do online shopping every 4-5 month, 13% once a week and 6% twice a year.

Table 2. Descriptive Statistics

Variables	Mean	Standard Deviation	Skewness	Kurtosis	Cronbach alpha
WebDes	3.8022	.66622	-.250	-.459	.837
Iqual	3.5867	.73063	-.470	.479	.829
Squal	3.7382	.70841	1.506	7.881	.848
Sec	3.4800	.83270	-.121	-.390	.841
Cussat	3.7352	.61693	.045	-.448	.824
El	3.6689	.79778	1.255	9.940	.853
Valid N (listwise)	150				

Table 3. Coefficients Summary (Customer Satisfaction as Dependent)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.013	.209		4.857	.000		
WebDes	.227	.068	.245	3.348	.001	.510	1.962
Iqual	.169	.062	.200	2.709	.008	.499	2.003
Squal	.006	.058	.006	.096	.924	.625	1.600
sec	.354	.047	.478	7.536	.000	.681	1.469

According to Bruin (2006), tolerance value exhibits the percentage of variance in the predictor that cannot be accounted for by other predictors. Tolerance values that is more than 0.1 indicated that the variable has a high tolerance level thus the predictors are redundant. Based on the results depicted in table no 3, all independent variables have tolerance greater than 0.1. They are Website design (.510), security (.681), e-service quality (.625), and information quality (.499). Meanwhile, all independent variables does not display any multi-collinearity problem because all variables inflation factors (VIF) are not more than 10 (Robert, 2007). The VIF values for these valuables are: Website design (1.962), security (1.469), e-service quality (1.600) and information quality (2.003).

Referring to Table No 3, the relationship between website design and customer satisfaction were found significant at 5% significance level hence H1 is accepted, the t-statistic for website design construct is 3.348 and beta coefficient is 0.245. Similarly information quality positively impact customer satisfaction with beta value 0.200 and t statistics is 2.709. Hence H2 is accepted. Furthermore service quality does not influence customer satisfaction. As the P value (0.924) greater than 0.05. Hence H3 is rejected. Whereas security and customer satisfaction indicated a positive relationship as beta value is 0.478 and t statistics 7.536. Hence H4 is accepted. Data analysis demonstrate security as a major variable to impact customer satisfaction among other considered variables.

Table 4. Coefficients (Loyalty as dependent)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.986	.335		2.947	.004
cussat	.718	.088	.555	8.125	.000

In addition to the above analysis, the study further examines the impact of customer satisfaction on e-loyalty in table 4. The result of the analysis indicated a positive relationship between customer satisfaction and e-loyalty (p<0.000,beta =0.555, t=8.125). Hence it is statistically proven that H5 is accepted.

Discussion and Implementation of the Study

The result for the first relationship between website design and customer satisfaction is in line with (Liu et al. 2008; Guo et al. 2012).(Liu et al. 2008) in their study "an empirical study of online shopping customer satisfaction in china: a holistic perspective" done in china has identified eight construct that impact customer satisfaction namely information quality, website design, merchandise attributes, transaction capability, security/ privacy, payment, delivery, and customer service. Finding of the study indicated that all the construct are strongly predictive of customer satisfaction in online shopping. While(Guo et al. 2012)in their research study in china identifies eight of the factors that influences customer satisfaction towards online shopping namely, website design, security, information quality, payment method, e-service quality, product quality, product variety and delivery service. Finding of the study indicated that all the factors has positive influence on customer satisfaction. Hence, in Hypothesis 1, there is high significant acceptance of website design positive influence on customer satisfaction.

The relationship of information quality and customer satisfaction is in line with (Liu et al 2008, Izyan et al. 2014). (Lin 2007) in his study explains the significance of information quality in online retailing. It further states that online retailer should be informative and at the same time provide information accordingly to meet the customer's need and expectation. Online retailers must provide up to date, accurate and reliable information for its users so to meet their expectations and needs which ultimately will lead to satisfaction. (Delarosa and Susilo 2013) also in his finding indicated a positive relationship between information quality and customer satisfaction. It explains the significance of information quality to not for just search product information but also it's important for the evaluation of the retailer stage. It further explains that information provided by the website helps a customer in making purchase decision. Hence the information provided at the website should not be confusing and make a customer feel puzzled with its information. Thus a good quality of information quality leads to an easy decision making to purchase and purchase habit, which ultimately leads to customer satisfaction.

The result of relationship between e-service quality and customer satisfaction is not in similar result to (Chang, Wang and Yang 2009; Liu et al 2008, Luo, Ba and Zhang 2012; Guo et al 2012; Izyan et al 2014; Ting et al. 2016). According to (Luo, BA and Zhang 2012) one of the foremost challenge in online retailing is the lacuna of low visibility for customer towards to the product available online, the absence of feel and touch the product in online retailing can only be bridged with providing an effective and efficient service quality to its customers. E-service not just include the pre purchase stages but all involves the post purchase activities also. (Chang et al. 2009) in his study emphasis various means to communication so to reach and give its customer prompt reply to any complain. A diversified ways of communications would give customer more flexibility and convenience to reach its customer. Despite of various previous studies supporting the e-service quality and e-satisfaction positive relationship, however finding of this study indicated an insignificant influence of e-service quality on e-customer satisfaction.

The result found in relationship between security and customer satisfaction is in similar line with (Guo et al. 2012; Liu et al. 2008). (Christy and Matthew 2005) defined security as the

ability of the website in safeguarding customer's personal information. (Christian and France 2005) where they identifies three categories of factors influencing customer satisfaction, in which technological factor, shopping factor, and product factor was included. Security was identified under technological factor. Finding of the study reconfirmed the positive relationship between security and e-satisfaction.(Liu et al. 2008) in their study "an empirical study of online shopping customer satisfaction in china: a holistic perspective" done in china has identified eight construct that impact customer satisfaction namely information quality, website design, merchandise attributes, transaction capability, security/ privacy, payment, delivery, and customer service. Finding of the study indicated a positive relation of security with customer satisfaction. Based on the findings it is suggested for online retailers to provide a trusted security system to its consumer so to form a trust among its website users.

The result of the relationship between customer satisfaction and e-loyalty is in similar line of agreement who also found higher the level of customer satisfaction would lead to higher loyalty (Izyan et al. 2014; Mustafa 2011; Valvi et al. 2003; Ting et al. 2016; Pratminingsih et al. 2013; Lin et al. 2009). It is of crucial in online retailing to satisfy its customer in order to retain them to be loyal towards to the website. When a customer need is fulfilled it leads to greater e-loyalty (Morgan & Hunt, 1994; Zins, 2001). A satisfied customer has the tendency to repeat purchase or be loyal to the same online retailer if he is satisfied of its services (Lin, 2013). This happens because a customer who had a good past experience believes that they will get excellent and satisfied service at on future purchases. Satisfied customer also tends to spread positive word of mouth among its known. Hence it's very important for online retailers to satisfy their customer need with enhancing their business feature, so to make its customer to visit and purchase for them again. Based on the finding, customer's satisfaction does positively influence e-loyalty. Therefore for online retailer to sustain and retain customer loyalty in such fierce competitive market place requires to pay more attentions towards to the factors that leads to customer satisfaction.

Limitations and Future Study

Like other previous studies, this study is also bound to certain limitations. The present study has limitations such as the sample size. The sample size for this study was 150 respondents only, thus might demonstrate less validity in its result. Further this study might be context specific. The respondents for this study were mainly from Delhi-NCR only where future researchers are advised to increase the sample size and also it is advised to increase the geographical reach.

Another limitation to this study is that for the survey questionnaire were provided in one language only that is English. Respondents who are not good with English might not have thoroughly understood the questions provided in the questionnaire, which could lead to misunderstand of the questions, resulting in less reliable set of data. Thus future researchers are advised to use other common languages that might receive more desirable data.

Further the survey was conducted only in offline format which might could vary from online format of survey. Future researchers are advised to either do their survey in both the online and offline or do only online so do get more valid responses.

Further for this study only the respondents ranging from 18-35 year old was taken in account, thus might demonstrate less validity in its result. Future researchers are recommended to take in account different age group to have more substantial result.

Conclusion

Three of the independent variable of online shopping features indicates a positive relationship with customer satisfaction namely, website design, information quality, security. Data analysis demonstrate security as a major variable to impact customer satisfaction among other considered variables. However it was found that e-service quality does not influence customer satisfaction among Delhi-NCR online customers. Additionally it was also found that customer satisfaction positively influence customer e-loyalty. Therefore, marketers or online retailers operating in India particularly Delhi-NCR can use these information in order to retain customer loyalty and also to fight for sustain in such fierce competition of online environment.

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7

A Review on Digital India Programme and its Impact on Indian Economy

*Neha Goswami**

ABSTRACT

Abstract Objectives: To introduce the Digital India programme on Indian Economy. To know about the India as a cashless economy and the pillars for the implementation of the programme. To study the impact of digitalisation on various sectors of Indian economy which includes agriculture, industrial and services. To find out about the challenges faced in the implementation of the Programme and highlight of the progress in digital india.

Methodology: The methodology used in this research work is secondary data analysis. This paper covers Digital India Programme and the Impact of digitalisation on Indian Economy and its different sector. Only secondary data from some authentic government sources and research papers of eminent researchers are used.

Findings: For digitization to grow and to include all sections of the people in all areas of the country, there is a need for more value added services, better internet connectivity, regulatory support, and market education. Cash continues to be an attractive means of payment because the payer and the payee do not have to pay any additional charges and is anonymous. The reason why digital payment has not become popular with small merchants in India is cost and poor infrastructure. At the last, merchants have to pay for a POS machine. The automation of the economic sectors will lead to better performance and growth of the sectors, which in turn impact the growth rate of the economy. Digitalisation will will lead to cost savings, increased output, better employment, enhanced productivity & literacy, etc. In the agricultural sector and in Industrial sector, digitalisation will help in betterment of all the processes, be it, purchasing, selling, inventory control, trade relations, employment, product innovation & development, etc. Automation of Service Sector will help in growth of the sector by increasing the ease in access to and rendering of the services. . And India being a country with such huge manpower resources, if utilised properly, can achieve unprecedented growth rate and put the country in top position along with the developed economies

Improvements: The Digital India Programme has just started off fresh, and therefore not much data is available regarding the impact of the programme itself. Further improvements can be affected by keeping in view the impact of the programme on the economy.

Keywords: Digitalisation, Indian Economy, Agriculture, Industry, Services.

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INTRODUCTION

India has shown promise and proved leadership in the digital technologies over the past decade. It is the time India's new leadership supports and fuels the digital economy to turn it into a major growth enabler. Prime Minister Narendra Modi's "Digital India" programme's mention among the top priorities for the government, is a welcome change and is a resounding nod to the digital opportunities.

Changing Public Policy to Ensure Successful Digital Evolution

The launch of Digital India by the Prime Minister Narendra Modi, with the objective of connecting rural areas with high-speed Internet networks and improving digital literacy, digital revolution has already started happening in India. . This vision of the digital India programmethat has started by the central government which has resulted in inclusive growth in areas of electronic services, products, manufacturing, and job opportunities.

Main areas that have been positively affected ensuring growth of the digital economy includes:

- Digital Infrastructure as a utility to every citizen
- Governance and services on demand
- Digital empowerment of citizens

Also, while demonetization have not made too much impact, it has created a new conversation around digital payments - with not just fin-tech startups and the banking sector, but also the government itself taking steps to onboard the unbanked.

The programme has different aims at providing:

Digital Infrastructure as a Utility to Everyone

- High speed internet connections to deliver services to citizens.
- One person one identity approach. A unique identity for every citizen that stays with him for whole life and is a proof of his authenticity.
- Increasing participation of citizens in digital and financial economy through mobile technologies and bank accounts.
- Providing easy access to citizens to common service centres.
- Providing such private space on public clouds that can be shared with others.
- Cyber safety and security.

Governance & Services on Demand

- Integrating various government departments to provide seamless services to citizens.
- Real-time services to citizens through online and mobile applications.
- Availability and portability of all citizen entitlements on e-clouds.
- Transforming services digitally to increase the ease of operating businesses.
- Promoting e-payments and cashless economy.

● Leveraging Geospatial Information Systems (GIS) for decision support systems & development.

Digital Empowerment of Citizens

♦ Increasing digital literacy to enhance digitalization.

♦ Accessibility to digital resources and infrastructure.

♦ Designing digital resources/services compatible with Indian languages.

♦ Increasing participation in government by collaborating digital platforms to include citizenry.

♦ No requirement for physical submission of documents or certificates.

Main Componentsof Digital India

1. **Digital Locker System** aims to minimize the usage of physical documents and enable sharing of e-documents across agencies. The sharing of the e-documents will be done through registered repositories thereby ensuring the authenticity of the documents online.

2. **Swachh Bharat Mission (SBM) Mobile app** would be used by people and Government organizations for achieving the goals of Swachh Bharat Mission.

3. **eSign framework** would allow citizens to digitally sign a document online using Aadhaar authentication.

4. The **Online Registration System (ORS)** under the eHospital application has been introduced. This application provides important services such as online registration, payment of fees and appointment, online diagnostic reports, enquiring availability of blood online etc.

5. The Government of India has undertaken an initiative namely **Bharat Net**, a high speed digital highway to connect all 2.5 lakh Gram Panchayats of country. This would be the world's largest rural broadband connectivity project using optical fibre.

6. BSNL has introduced **Next Generation Network (NGN)**, to replace 30 year old exchanges, which is an IP based technology to manage all types of services like voice, data, multimedia/ video and other types of packet switched communication services.

7. BSNL has undertaken large scale deployment of Wi-Fi hotspots throughout the country. The user can latch on the BSNL Wi-Fi network through their mobile devices.

Impact of Digitalization on Indian Economy

The division among various sectors, i.e., agriculture, industry and services; regarding contribution to the GDP of Indian Economy

Agriculture Sector

India is an agriculturally dominated country; approximately 49% is engaged in agriculture and allied activities. The agricultural and allied activities output accounted for approximately

14% in 2014-15, calculated at the prices of 2004-05. India is placed at 2nd rank in the world in terms of agricultural output.

Though, more than half of the population is engaged in agricultural activities but the share of the sector in GDP is decreasing continuously. Despite the falling share in GDP, agriculture sector is still very important being the largest employment provider in the country. For the overall development of the economy, agricultural performance is needed to be increased through various measures, like, giving more importance in 5-year plans, improvements in infrastructure, technological advancements, providing with better quality inputs, agricultural subsidies and credit schemes, etc.

Impact of Digitalisation on Agriculture Sector

Digitalisation will lead to the improvement of the sector's performance. Automation can help in improving performance by:

1. Automation of the sector will lead to the availability of timely and accurate information. Timely and correct information about soil, fertility, seeds, weather conditions, other inputs, expert opinions, etc. will help farmers in trading efficiently. Reliable information can be provided to the farmers due to improved effectiveness of Agricultural research and development.

2. Digitalisation will lead to better utilisation of human man power in the sector. There is over employment in agriculture and if the performance of the sector is improved as a whole then the same work can be done by less people and the remaining manpower can be employed in other productive activities thereby increasing GDP

3. Timely and correct information about prices, inputs as well as outputs, in different markets, and cutting of costs due to better utilisation of resources, will lead to increased profits in the sector.

4. Digitalisation will lead to better infrastructural facilities like warehouses, green houses, ease in transportation and storage of produce that will increase the life of the produce. Indian agriculture depends a lot on monsoon. Digitalisation of the sector will provide farmers with better irrigation facilities and less dependence on monsoon.

5. Better agricultural facilities will lead to increase agricultural produce there by increasing the returns of the sector. Good prospects for the sector will lead to increase in investment

6. With the help of automation, farmers have increased access to the information they require or any knowledge they want to acquire regarding farming. This increases the level of agricultural literacy in the country thereby improving the future prospects for agriculture.

To increase the contribution of agriculture sector in the economy and to motivate farmers to move towards better farming skills, Indian government is taking various initiatives like, kissan credit cards, soil health cards scheme, e-NAM (National Agriculture Market), My Village My Pride scheme, etc. Some mobile applications and web portals have also been developed to help the farmers by automatizing some services. Like kisansuvidha, pushakrishi, India weather, m-kisan portal, crop insurance portal, e-mandi, etc. The government has also renamed the Department of Agriculture and Cooperation, as the Department of Agriculture, Cooperation and Farmers Welfare, on Independence Day 2015.

Industry Sector

Industry sector stands for manufacturing sector in India. Industrial sector's share in GDP has increased from approx. 15% in 1950-51 to approx. 25% in 2013-14. The sector employs around 22% of the total workforce in the country. After industrial reforms in 1991 through LPG (Liberalisation, privatisation, Globalisation) movement, the economic growth of the country accelerated. The new industrial policy improved the scenario and future prospects for the industrial sector.

Impact of Digitalisation on Industrial Sector

The Government of India aims at digitalising the sector to improve sectoral performance, so as to increase the share of the sector in GDP and also the increasing returns in the sector will lead to increase in the overall growth rate of GDP and economy itself.

1. The procurement of raw materials will become an easy and effective process by automation. One can procure the desired quantity and quality of materials at competitive prices. Systems like JIT (Just In Time) inventory system, ABC, EOQ (Economic Order Quantity) system, as well as automation of ordering, billing and payment systems, leads to better inventory control, thereby reducing inventory management costs. The **supply chain management** will function smoothly.

2. Customer base for goods is increasing due to availability of products through various online sources like online shopping portals, i.e., myntra, jabong, snap deal, or company's web pages, i.e., reliance trends, woodland, pantaloons, Adidas etc. Due to the omnipresent nature of internet, the producers can reach their customers in every nook and corner of the world within seconds, thereby expanding the markets to no bounds.

3. The product mix of the industrial sector is undergoing changes as more preference is being given to the FMCG and technological products. New kind of products will also be introduced having both physical and digital characteristics. This will lead to a new era of product development.

4. Supplier-producer, producer-customer, labour-management, intermediary relations as well as all other trade relations become cohesive due to increased transparency in trade. The competitive structure will change due to increased foreign competition after liberalisation, increased efficiency due to privatisation and opening of new markets due to globalisation. A healthy competition will result in better quality products at reasonable prices, benefitting the consumers.

5. The employment scenario will be dual impacted. On one hand, digitalisation will lead to unemployment because of machines replacing man power. And on the other hand, new jobs will be created as the sector will move towards growth and expansion. The job requirements and specifications will change with the changing scenario .

Service Sector

The services sector occupies the largest share in GDP, about 58% in 2013-14, in India. The service sector has shown the highest rate of growth in India from approx. 34% in 1950-51 to approx. 58% in 2013-14. It provides 27% of the workforce with employment. IT (Information Technology) and BPO (Business Process Outsourcing) are two of the fastest growing

services inservices sector. E-commerce and Banking are also picking pace these days with new onlineservices and facilities available.

Impact of Digitalisation on Service Sector

Services are invisible in nature. There is no physical product but services are rendered to people. Digitalisation has the most impact on service sector as digitalisation of services improves their effectiveness to a large extent. It fastens the processes and activities and leads to better satisfaction among customers due to increased ease in availing these services. The impact of digitalisation on some of the services in India is:

1. The facilities like online booking of tickets, online passport application through Passport SevaKendras, price discounts on advance bookings, FDIs, increased tourism due to online marketing of tour packages, reduced ticket costs due to increase in competition, etc., has led to an unforeseen growth in aviation sector.

2. Retail is growing after digitalisation of services like online bill payments by card swiping, online shopping sites and web pages, online marketing, cost discounts on some particular cards etc.

3. Online bill payment, refunds, automated meter readings, etc. has benefitted the electricity sector. It's a relief for citizens to not stand in lines for bill payments.

4. Infrastructural developments pick up pace with the help of digitalisation. It saves a lot of paper work, man power, time and cost savings, etc. The infrastructural development of will develop the economy as a whole.

5. Application of digital methods to education enhances the learning processes for students, teaching experience and ease for teachers and the overall learning procedures. Ease in availability of information and knowledge leads to a better educated society and enhances the standard of living in general.

6. The availability of all kind of entertainment media files online has on one hand given a boost to the industry and on the other hampered it by issues like piracy, hacking, leakages, etc.

7. Telecommunication sector is growing speedily after the introduction of new technologies in the sector like, smartphones, tablets, i-pads, android systems, windows operated systems, etc., various online applications, availability of internet connectivity through phones, have enhanced the future opportunities for growth in the sector.

The service sector contributes the most in the overall GDP of the country, though the manpower employed in the sector is quite less compared to other sectors. If more efforts are put in the growth of the sector, the resulting development of the economy will also be huge, registering the country from the developing economies to developed economies.

Challenges for Digital India

Few of the challenges faced in the successful implementation of Digital India Programme are

1. Majority of population in the country is still not qualified enough to use digital devices and technology. Most of people are not capable of using a simple mobile phone.

2. The Digital India campaign needs high quality infrastructure to be implemented efficiently. India still lacks the basic infrastructure required to move digitally ahead. The technological infrastructure and technology required for the campaign is still not available that easily in the country. The conditions are even more inadequate in the rural areas. Further, the servers are overloaded due to pressure of work.

3. India is still a developing country. For a plan like this, huge financial resources are required and the country somehow lacks in that area. It requires financial assistance from other sources. Technical issues like appropriate band width, firewalls, filters, anti-virus software's, protection from hackers, buffering are some of the technical issues the country has to face.

4. For successful implementation of the programme, a wholesome effort is required of both the citizens and the government personnel. But the devil may care attitude is the hindrance in the path. Moreover, the older generation is set in their ways and find the traditional methods of doing things easy and convenient. Indian political power structure and lack of inter-departmental co-ordination add to the problem.

5. Cyber safety is still not given as much importance as it should be given. People find it risky to make transactions online due to safety issues. Cyber laws are not paid that much heed too. Also, most of people still have lack of confidence on machines and prefer hand done things. Inept cyber services are also one of the reasons for this.

6. The electronic devices and internet services are still by and large very costly for an average Indian citizen. When a lot of people don't have enough money for the basic life's necessities, spending on electronic devices get out of the picture.

7. The personnel who are working on this campaign, to transform various government departments from man managed to machine managed, require proper training to do that effectively and efficiently. It's a tedious task to train so many people of different calibres and interest into one common discipline. Most of the population lack the basic technical qualification required for the job.

Highlights of the Progress in Digital India

- More than 12,000 rural post office branches have been linked digitally and soon payment banking would also become a reality for them.

- The government also plans to make 'digital village' across the country, by linking all schemes with technology. The 'digital village' would be powered by LED lighting, solar energy, skill development centres and e-services like e-education and e-health.

- Electronic transactions related to e-governance projects in the country have almost doubled in 2015, owing to the Digital India Programme. According to government website electronic transaction aggregation and analysis layer (eTaal), 3.53 billion transactions took place in 2014, which almost doubled in 2015 to 6.95 billion.

Those that will disappear (lost the race against the machine). For example, clerks and administrative staff, or truck drivers.

- Those that are in collaboration with machines / algorithms (run with the machine). For example, those professions that rely on cognitive and social capabilities, such as doctors / surgeons.

Conclusion

Cash continues to be an attractive means of payment because the payer and the payee do not have to pay any additional charges and is anonymous. The reason why digital payment has not become popular with small merchants in India is cost and poor infrastructure. At the least, merchants have to pay for a POS machine.Nonetheless, the World Payments Report, prepared by Capgemini and BNP Paribas, estimates that global non-cash volumes will increase 10.1% to 426.3 billion in 2015. The highest growth is likely to be in Emerging Asia (31.9%), Central Europe, the Middle East and Africa (15.7%) and mature Asia-Pacific (11.6%).For digitization to grow and to include all sections of the people in all areas of the country, there is a need for more value added services, better internet connectivity, regulatory support, and market education.However, as the popularity of the internet and social media forums continue to rise, and people, especially Gen Y, become more and more attuned to digital interaction, digital means of payment is likely to become an integral part of the daily lives of people and organizations.

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8

The Demonetization Drive Rhetoric Vs Reality (A Macro-Economic Study of India)

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ABSTRACT

November 8, 2016 saw the country halted. Alongside, the Trump card was played in the USA and EU witnessed spillover effects after Brexit. The dent had already been made in the political and economic vision of India. Demonetization marked the beginning of the end of the black money, ceasingthe parallel economy operating in the country. The currency squeeze was not easy for the people as they suffered the trials and tribulations of this drastic step,but over the year, things seem to be falling into place and the economy is lubricating its way to reach the expected real growth rate between 7-7.5 per cent for 2018-19 and maintaining Inflation targets between 2-6 per cent. Understanding the whole journey of Demonetization through analysis of various Macro-economic variables such as the GDP, GVA growth rates, Inflation, Balance of Payments, Gold Imports will give us some perspective. Digital switch from cash to less-cash is under-way. The economy suffers in the short run, but the long run will bear fruits of economic prosperity and growth.

Keywords: *Demonetization, Inflation, Money Supply, Black Money.*

INTRODUCTION

Yet another Black Tuesday after October 28, 1929. The Prime Minister's televised announcement of Demonetization on the November 8, 2016 threw the country in the pit. On this day High currency notes of Mahatma Gandhi Series- Rs. 500 and Rs. 1000 (also called the Specified Bank Notes) which accounted 86.9 per cent i.e. 15.4 trillion currency in circulation.The three-pronged approachin the government's thought was to crackdown on the widespread increasing corruption activities- hoarding of black money, solving the issue of counterfeit notes and addressing terror funding,financing and checking on Naxalites. A grace period till 30th December was set for the public to deposit and exchange old currency notes with the banks.The Public utility services such as the government hospitals, petrol pumps, air and rail ticket counters allowed the exchange of the high currency notes.

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Post Demonetization, this one year gone by is not that much celebrated by the opposition party, the trending parody 'Fair and Lovely' did the rounds almost like anything. This was opined as the "Black Day", which shook the Indian economy. The withdrawal symptoms were harsh. The people were stranded on the streets, queuing up near the ATMS, the ATMS machines were recalibrated with new Rs.2000 notes, the weddings were procrastinated, the kirana shops, which are majorly cash driven lost their bread and butter.It is said in the short run the economy will be disrupted as we are cash-reliant economy, but the effects are transitory and will moderate in medium to long-term. During this term, it will hail benefits of Demonetization. The impacts was different sectors are varying. The pace at which remonetisation effected, the circulation of new currency notes of Rs.500, Rs.50 and Rs.200 lessened the agony of the people and made Rs 2000 more liquid. The government, after a year completion of this move, announced the success of its major agendas beingincreasing tax base of the country, unearthing the black money, keeping a check on illicit and anti-national activities and also equipping people to use digital modes of payment, thereby achieving some degree of financial inclusion.

OBJECTIVES

1. To see the impact of macro-economic variables Post-Demonetization.
2. To Analyse and trace the history of Demonetization in India
3. To Evaluate Both Government's and RBI's viewpoint on Demonetization

LITERATURE REVIEW

The crack-down on black moneytantamount to 1 per cent of the black wealthwas eye-opening for the government. It was not just black money circulating in the form of cash, black money invested in assets like real estate, drugs, jewellery and various other illicit activities. Black income was being generated by MNCs in tax heavens .Gone were the times when black money was tucked away in pillow covers and suit cases. The government stringently needs to tackle; one-stop move of Demonetization won't solve the case. The nexus of criminals, terrorists and other under the table dealers have to be prosecuted and convicted.The appalling reality of Demonetization has left us all muted. The government's narrative of seeing the benefits in the long-run was completely in contrast to whatthe Keynes (British economist) believed. He assumed that all were dead in the long run! Keynes was an ardent believer that the equilibrium of interest rates should be determined by the interplay market forces of demand and supply. Demonetization caused a bug in the system, as the money supply was being controlled by banks and there was a cap on the money which could be withdrawn from banks (putting restrictions on the demand side) which saw reduction in deposit rates by many commercial banks. The methodology of literature survey gives us a strong impetus of analysing the construct of Demonetization.**Vedashree Mali (2016)**pointed out how Demonetization took a step towards modified India, the study was compact and gave broad outline how the paper currency started in India, analysing the historical aspect, effects on macro business, e-wallets. She talked about impact both in long run and short run.**Ashok Nag (2017)** studied the impact of the loss occurred due to Demonetization. His recalcitrant attitude reflected in his writings. The journey which the government embarked upon created a menace for the people. The government targeted the M1 which was the transactionary demand for cash rather than the studying the aspect of money as a store of value which helped to understand how much black money existed. Cash rich traders,

small scale businesses' working capital dried up, wages couldn't be disbursed to the labourers. The economy had clogged, informal credit was unavailable, logistics suffered. Bond prices shot up, while the yields were seeing a drop. Measures were taken to 'vacuum clean' the black money generated. There were various road bumps in the way of the government to check the black money. For digitisation to take off, laws and measures need to be adhered. This research paper would bridge the gap of various readings and the research papers, providing the dynamics of understanding various aspects of history, conditions prevalent in world, penetration of black money in India, Growth measures-GVA & GDP, Inflation- Headline, Food and Core, The External Sector- BOP's various Accounts& gold imports, Inter-play between the Government and RBI.

DESCRIPTION

*HISTORY AND REASONS FOR DEMONETIZATION-*Six months before airing the news, both the RBI and the Government were in talks to brisk the printing was Rs.50 and Rs.100 notes which would suffice the transactional demand for cash. The run up-to Demonetization was not easy as all the information was to be kept confidential. But why the government hurried up during a time when economic and the political climate of the worlds' financial markets was erratic? The year of 2008 was not far behind, when the world was caught up in the global financial crisis .The Federal Reserve adopted the quantitative easing wherein it bought toxic assets to release money to help the world move out of crisis. Also, in 2015-16, ECB (European Central Bank) bought the government bonds and released the supply of money to boast inflation and stimulate exports and growth in the Eurozone.Where the world is moving towards an easy money policy, India resorted to just the opposite- "helicopter hover", a term introduced by Friedman, essentially sucking in the money supply, pushing the economy into a liquidity crisis.

Well this is not the first time when Indian economy suffered a great deal. Earlier in 1946, 12th January (pre- Independent economy), the British announced that it will call back the 10 pound notes. The ordinance was passed by the then Governor General of India, Field Marshal Archibald Wavell ceasing Rs.500, Rs.1000, Rs.10000 to be the legal tender. No new currency was reintroduced, and the notes were exchanged with lower value notes of say Rs.100.But in 1954, all these notes were re-introduced. The second round of demonetization took place in 1978, invalidating Rs.1000, Rs.5000 and Rs.10000 notes. Both these exercises were near-fail experience as the pressure on lower currency notes was humongous. Even the current demonetization has been reduced to a currency exchanging program. The Finance Ministry estimated that one-third of the currency in circulation of Rs.500 and Rs.1000 won't be deposited. The reality is farce! The numbers don't add up at all.

During a period of such normalcy, when the macro-economic fundamentals of Indian economy are quite stable and the GDP is expected to grow at 7.3 per cent (World Bank Report, 2016) which is a remarkable growth rate, yet the government infused this policy decision of demonetizing India's two largest high value currency notes. Was demonetization really worth the move? The following are the probable reasons behind why drastic step was taken-

- India being a developing economy but highly cash rich, the standard of living has escalated the **Cash to GDP ratio**, which in turn suggests that the probability of being corrupt increases manifold, According to Global findings. In short, the cash and despicable activities go hand in hand.

- **Soil rates** refer to percentage of notes in circulation which due to transactions are damaged to an extent that they need to be replaced with central bank. If they are less it implies that more money is being stored as unaccounted (black) money and less is being used for transacting. According to Economic Survey 2016-17, the soil rate for Rs.500 note is 22 per cent and that for Rs. 1000 is 11 per cent; which is too low as compared to lower denomination notes, having a soil rate of 33 per cent. This can give an approximate estimation of black money in India.

BLACK MONEY SEEPING IN THE SYSTEM—THE INDIAN CONTEXT

The **Penny Stock Scam** explained how the black money was converted into white money using LTCG (Long Term Capital Gain) and Penny Stocks. If the shares were held for one year and sold, then no long term capital gains tax was levied. The shell companies were created to misuse this loophole. Suppose Mr. Y, holder of unaccounted money approaches an agent/ stock broker/ market operator to buy penny stocks of an unlisted company at a very low price, say shares worth Rs.8/share. The agent arranges for a private placement or preferential allotment of shares or issues in the secondary market. They indulge in circular trading with the same set of buyers are sellers and the prices were rigged in this process, say Rs.40/share over a year (thus making profits i.e. long-term capital gain which is exempt from tax) Now, the unaccounted money with Mr. Y is rooted in books of the shell companies, after cutting the commission. Mr. Y places a sell order. In this way the black money is laundered.

Place of Effective Management-Generally the corporate taxes in India are very high; the companies try to re-locate their companies/offices so that they avoid paying these taxes. The government suggested that if the Place of Effective Management is India, then the Indian income as well the global income including the global passive income- royalties will betaxed in the hands of the government with effect from April 1, 2017.

Sale and Merger of companies can use legal loopholes to avoid taxes. Vodafone acquisition of Hutchinson telecom business in Cayman Island is a case in point (2007). Nokia's royalty payment to its parent company in Finland is a tax evasion scam (2013)

GAAR (General Anti Avoidance Rules) announced in budget 2012 will be effective from April 1, 2017. The IT commissioner can take action against tax avoidance party- Indian citizen, NRI or a foreigner; even if the deal is finalised outside India or the deal is protected under the DTAA, itsapplicability will only be in rare cases where the companies receive a tax benefit more than Rs.3 crore and no retrospective tax benefit can be derived. Punitive measures are put in place for tax evaders.

AAR (Authority for Advance Ruling) is a statutory body under the IT Act, which helps both foreign company and Indian companies to seek approval in matters of transfer pricing, mergers and acquisition taking place in future. India is trying its level best to be in sync with world policies, its recent appraisal of position to 100th rank in Ease of doing Business Report is lauded by the world. The Government aligned to the OCED (Organisation for Economic Cooperation and Development)guidelines, a few specific instruments are also exempted from capital gains tax.

It has been observed that there is a lot of fiscal imperialism, the third world countries are deprived of its tax income. Also, **Financial Action task Force** combats laundering of money and terror financing. In the USA,the **Foreign Account Tax Compliance Act** (**FATCA**), the countries

need to inform the US about the investments of the Americans taxpayers/companies in Abroad. This data is handed over to the internal Revenue Service so that the tax to be paid can be estimated.

Electoral Bonds-Cash donation to political parties is capped to Rs 2000 per person, which was earlier Rs.20000. People can put the money in the SBI bank branches of political parties. The public will be issued electoral bonds in multiples of Rs 1000, Rs 10000, Rs1 lakh, Rs1 crore. The banks cannot disclose KYC details to the political parties. This is one of the measures to reduce opacity in political funding.

OECD's**BEPS** (Base Erosion Profit Sharing) made in light of the Global meltdown in 2008provided a ground to all countries to have common tax structure so that no tax escape-way could be made.

GROWTH GAPS – GDP AND GVA (AT 2011-12 PRICES)

The GDP (Gross Domestic Product) which gauges the economic prosperity of the country had taken a slip. From the Aggregative perspective, the overall impact on the GDP showed thatit was an aggregate demand side jolt as the private wealth got disturbed, consumption was deferred due to the liquidity crisis. The growth slippage was 0.9 percentage points in the 2nd phase. Some economists and big heads estimated that the economy would plunge into recession and growth rates would be impacted negatively. The figures in 3rd Phase showed a different game-plan altogether. Clearly, there was no recession faced by the Indian economy.
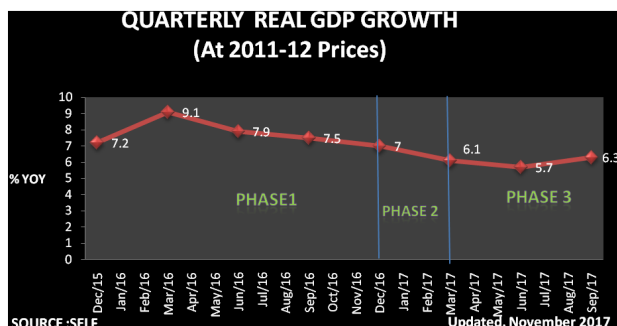
Even with lower growth estimates of 6.5 percentage points in real terms in 2017-18, the average growth from 2014-15 to 2017-18 is 7.3 per cent, which is 4 percentage points higher than the global growth average of last three years.
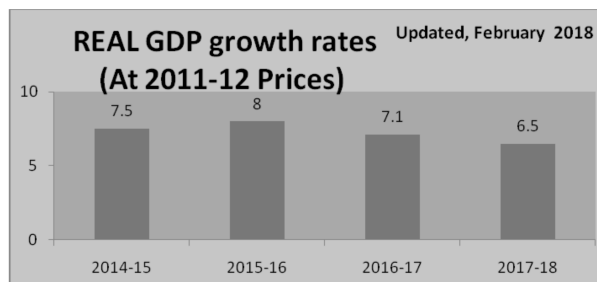
The Disaggregate perspective throws some light on the impact on various sub sectors of the economy. In the unorganized sectors, working capital to run the show was hindered.

Particularly, in theRabi-sowing Agricultural experience it was seen that the payments to laborers were impeded. This lead to an aggregate supply shock. Uncertainty persisted in the financial markets, all decisions pertaining to investments were put on hold and also, it adversely affected the behaviour of the customers.

Many economists prefer to use the GVA i.e. Gross Value Added at Factor over GDP.**GVA** (Nominal GDP- taxes + subsidies) shows an actual reflection of growth from the production point of view. It was estimated at 6.1 per cent in 2017-18, as compared to 6.6 per cent in 2016-17. The gap between real GDP and the nominal GDP is significantly narrowing on account of lower inflation.

Over the year, the PFCE (the Private Final consumption Expenditure) grew by 6.5 per cent while the GFCE (Government Final Consumption Expenditure) growth was 4.1 per cent, i.e. the lowest annual growth rate in 8 quarters. The GFCF's (Gross Fixed Capital Formation) increase from 3 per cent to 4.7 per cent in the 2nd quarter of 2017-18 has got us some cheer. The future prospects will tell whether such targets can be sustained or not.

The Below Graph shows a composition of various sectors (per cent) in contribution to GVA (at Factor cost) in November 2017. Agriculture contributes to 11 per cent of GVA. It has seen a bleak growth of 1.7 per cent compared to 4.1 per cent in the 2nd quarter of previous year. The food grain production declined by 3 per cent due to the erratic south west monsoon lowered the harvest of kharif crops. The industry sector which constitutes 31 per cent of GVA took a rebound primarily due to retailer's restocking- the Manufacturing sector grew at 7 per cent from a dismal show of 1.2 per cent growth in the 1st quarter. The Construction sector wobbled at 2 per cent growth rate, the Mining and Quarrying sector saw a minuscule growth of 0.7 percent and stood at 5.5 per cent, the Electricity and other utility services grew from 5.1 per cent to 7.3 per cent in the 2nd quarter.
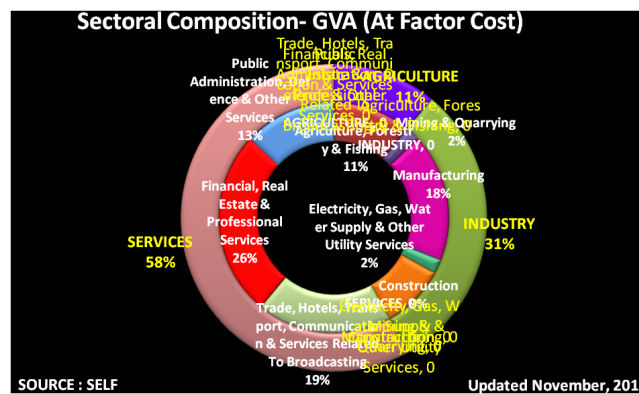
The Service sector which accounts for a maximum portion of 58 per cent share in GVA contribution, has sustained an annual growth rate of at least 6.8 per cent. It seems to have picked up at 7.1 per cent in the 2nd quarter. Services relating to Trade, Broadcasting, Hotels, Transport and Communication have grown at 9.9 per cent, the Real Estate, Financial and other Professional services from a mere 7 per cent escalated to 12.7 in the reported quarter.

Post- Demonetization, these revised statistics tell that Farm and Manufacturing, Defense, Public Administration sectors have stalled. The gross fixed capital formation to GDP ratio is still

below expectations. The onus is on the private sector to save the slumping economy.It is time to see some spur in Government spending.

INFLATION- UNEMPLOYMENT TRADEOFF

The Government and the RBI are concerned about putting the economy on a growth trajectory, creating a room Inflation dovish policies, the latter that is the RBI's MPC (Monetary Policy Committee)acts like an Inflation hawk, taking policy decisions to control Inflation and Inflation expectations based on CPI (Consumer Price Index)within a band of 2-6 percent till 31st March, 2021.In my opinion, its best to become an Owl and have a 270 degree view of the economy if not 360 degree view! The dawn of Demonetization feared worst of the possibilities i.e. the Deflationary Gap. Money supply in hands of people would reduce, consumption would lag, and propensity to save would be more. Due to this people would demand less loans and advances from banks; the bank's profitability would drown. People would default on their loans, adding to the already ballooned NPA (Non Performing Asset) and bankruptcy problem. The unemployment levels would raise, the readiness to consume would almost be nil. This vicious cycle would lead to a **Deflationary Spiral** thereby dragging the economy into a slump.

CPI Headline Inflation- The inflation targeting policy takes into account CPI Headline inflation as consumers are face the overall inflation. It comprises basket of items of food & beverage; clothing & footwear; fuel & light; pan, tobacco & intoxicants; housing; miscellaneous. The Headline Inflation has reduced significantly because the major driver of this inflation is food (refer to CPI food inflation)

CPIFood Inflation- measures retail prices basket of food related items i.e. cereal & products, egg meat and fish; oil and fats; fruits and vegetables; sugar and confectionery; spices. There has been a considerable drop in prices of pulses. This is because of the good monsoon conditions, use of fertilizers and seeds that too after the El-Nino of 2014-15 which have driven the prices of the pulses even lower. Also in the wake of UNGC's (United Nation Global Compact) declaration of 2016 as the Year of International Pulses, there has been a surge in its global production. The Government is incentivising the farmers by strengthening policies of MSP (Minimum support Price). For catering to distress sales of vegetables and supply chain disruptions, the government has also come out with the PSF (Price Stabilisation Fund) in budget 2015 which will assist the farmers by procuring vegetable products like onions, pulses, and potatoes directly from them.

Core Inflation i.e. CPI headline Inflation excluding the Food and Fuel; includes a basket of items- housing; pan, tobacco & intoxicants; clothing and footwear; health; transport & communication; education and other items. The core inflation is sticky because of the transport and housing sector.
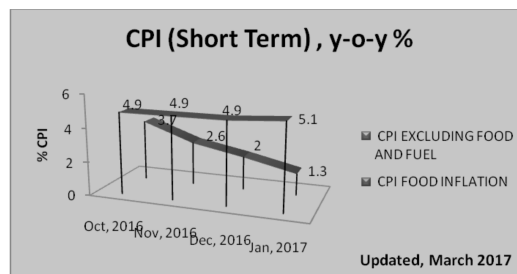
The Above Graph indicates both the CPI food inflation and the CPI headline inflation. It is seen that the Inflation impact was limited to food prices. There is stickiness in Inflation excluding food and fuel. The Inflation trajectory post Demonetization is different; there will be an upward pressure on Inflation because the country will be remonetised. Also, the base year effect can play up, the prices of vegetables and pulses have to match the demand and supply dynamics. How he prices will evolve is uncertain.

The Above Graph portrays that CPI in December 2017 saw an all time high (After Demonetization) and crossed the MPC's target- At 5.21 per cent over the same month last year, the reason being an upshot in Consumer Food Prices to 4.96 per cent over 4.42 in November 2016. While the Eggs and vegetables saw higher Inflation, the pulses fell down. Fuel and light Inflation almost remained the same whereas the Housing Inflation surged to 8.25 per cent in November 2017.

The crude oil prices teased at $70 per barrel bears an omen for the world's 3rd largest oil-guzzler –India, consuming 4.2 million barrels per day. The OPEC cartel has succeeded in the production cuts. Also due to the unfavourable base year effect the CPI appears to be larger. The pay revision as per 7thPay Commission will push up demand and Inflation.The medium term target Inflation estimates have been revised to 4.7 per cent from 4.3 per cent for 6 months. India outpaces the Asia-pacific in terms of overall salary increase, but if adjusted for inflation, it will lag behind dismally. It was seen that the educational loans took a hit as the bad debts were not recovering- the NPAswere 7.7 of the total advances made. The RBI seems to be treading on thin ice as Inflation can be tilted upside thereby making it difficult to maintain its Inflation targets. The trend has been the same, when it comes to increase in government spending and subsidies. If all this spending is not directed towards creation of productive Assets then the Inflation will not show modest results. The Past is testimony of huge loan waivers; increased MSP for wheat and MNREGA outlay. It has put the thought of fiscal morality out of question. Till now the Government is able to rein the fiscal deficit thankfully because the crude prices were under control and comparatively lower commodity prices. The future is very certain of impending Inflation, the roll-back of 18 per cent GST on services which is much higher than the previous service tax rate of 14.5 per cent can give CPI an impetus. Also, who knows when Crude (oil) plays rude?
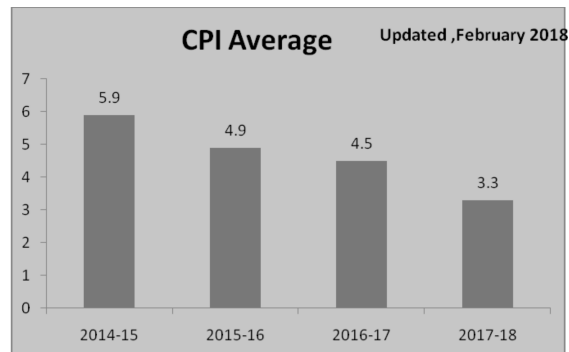
The above graph shows that the inflation in the country continued to be moderate, the CPI declined to 3.3 per cent in 2017-18 mainly due to lower food inflation, especially vegetables and pulses and CPI core inflation also considerably low.

RBI'S ROBUSTNESS–SOME EYE OPENING FACTS AND FIGURES

We are living in a post-truth world, where changing narrative to suit the personal agendas has become a common practice. The Government cannot eat the cake and have it too; some criticism and benefits will accrue. The RBI made a shocking revelation- the total currency of in circulation (as on 4th November, 2016) is Rs 17.97 lakh crore. Currency withdrawn i.e. Rs500 and Rs 1000 notes which cease to be a legal tender (as on 8th November, 2016) Rs. 15.45 lakh crore (88 per cent of total currency), Currency returned/ deposited in the bank (as on June 30th, 2017) is Rs. 15.28 lakh crore which is equivalent to 99 per cent. The numbers are outrageous! Only One per cent of the notes didn't make their way to the banks. The RBI hails this complete process as futile because it doesn't extinguish its liability; i.e. the public wealth or in other words, RBI's Net Worth remains un-affected. The twin balance sheet problem and NPAs remainun-answered .The costs far exceeded the benefits. The money spent on printing of the new notes and other notes escalated to a new high of Rs.7965 crore, which is double the amount spent in 2015-2016, about Rs. 4.73 lakh crore fallacious transactions were reported by financial intuitions, also the bank officials were hand in glove with the tax evaders and helped them launder money, RTGS (Real time Gross Settlement) were made to shell firms, not only this, the agents and bankers were found exchanging notes without KYC (Know Your Customer). The money mules channelled unaccounted money into the Jan Dhan Yojana Accounts on commission basis. To make the argument hollow, the survey done suggested that the amount of counterfeit notes in the system were negligible; only 7.1 pieces of Rs 500 note per million in circulation and 19.1 pieces of Rs 1000 notes per million in circulation were fake. The public exhausted the loopholes in the system. Nearly Rs. 27000 crore deposits accounts opened in the first two weeks under the JDY scheme. The efficacy of Income Disclosure Scheme was challenged as it only penalised the holder of unaccounted wealth without taking a proper assessment of the black money. They made advance salaries to their employees, invested in penny stock, issued back dated invoice to cover up their sales and back-dated FDs (Fixed Deposits) in cooperatives. Since agricultural income doesn't impose any taxes on owners of land, back-dated Mandi sales were made. Donations were made to trusts, temples and political parties, many other creative and miscellaneous ways were made such as booking and later cancelling tickets to utilise the black money.The unprecedented move came to be known as "**Tax on black money**" by the Government. The Government believed that it would formalise the economy, fight the black money.

EXTENDING TO THE EXTERNAL SECTOR-BOP (BALANCE OF PAYMENTS) &THE END OF'GOLDEN' ERA

*Current Account- Foreign Trade in Merchandise-*The world sees protectionism, the US seems to withdraw itself from the fore-front, continuously reiterating to world "America First" whereas China is readying itself to take the thrown. India's Balance of Payments has a CAD (Current AccountDeficit) as we are highly dependent on imports. It has lead to weakening of Rupee against the Dollar. The CAD is observed to be 2.4 per cent (At current Market Prices) over 0.6 per cent in the 1st quarter of 2017-18. Our affinity to gold is sky-rocketing. India's gold is approximating to 800-900 tones, which is 2nd largest after China .Whenever an economy is Inflation hit or the investors feel they're losing wealth, they hedge their wealth by turning to investments in Gold.Demonization saw major chunk of investment in gold. In Q3 imports on gold reduced to 102.7 tonnes, while the demand mushroomed to 192.8 tonnes. The opportunist converted the unaccounted money and deterred paying taxes.Later it moderated and tough norms were introduced for buying gold and hallmarking. Also, itwas broughtwithin the ambit of GST (Goods and Service Tax) which would stop its un-necessary hoarding. The government has taken measures such aschecking the round tripping of gold to ensure gold prices don't inflate, introduction ofSovereign Gold Bonds, proposing to establish an Indian Gold Exchange to ensure standardisation in prices,monetisation of household gold (2015) to reduce the scope of parking black money in gold and Market Distortion Policy of 80:20, thereby reducing the load on the CAD. Import of non-gold items like edible-oil saw a dip. Discretionary spending was evidently reduced- restaurants/ eateries were devoid of customers. Despite the measures, over the year it was seen that import bill surged from USD 33.46 billion to USD 40.02 billion achieving growth rate of 19.61 per cent. Oil imports which constitute 24 per cent of the imports, posted a growth of 39.14 per cent. Non-oil imports also saw an upward spike of 14.57 per cent.

*Export of merchandise-*Trade sector especially the MSME sector- Gems, Handloom, Carpet, Textile, Jewellery and other labour-intensive sectors were hit. The exports to China declined as the cotton sector was hit in India; the farmers postponed selling as the cash wasn't readily available.Over the year, merchandise exports had surged. Non petroleum exports which constitute 86 percent of total exports grew at 28.42 per cent. India also witnessed a growth in other exports-Gems & Jewellery, Drugs, Chemicals and Engineering goods. But still, the Trade deficit increased by 3.24 per cent from USD 13.4 billion to USD 13.83 billion.

*Foreign Trade in Services-*Travel, Construction, Transport and other services had contributed to a surplus in the 1st Quarter .The service export was USD 14.15 billion in 2017 where as service export in November 2016 was USD 13.11 billion. On the other hand the Import grew at 13.8 per cent from USD 7.68 to USD 8.7 billion over the year. The Net Export over the year stood almost the same i.e. USD 5.45 compared to previous year i.e .5.35 billion In October.(Updated, October 2016-17)**Capital account-** As the global remittances slowed in the 2017-18, the surplus witnessed a downfall in the 1st quarter from USD 159.2 million in 2016-17 to USD 8 million in 2017-18.

*Financial Account-*The surplus is largely on account ofFDI (Foreign Direct Investment), the service sector's buoyancy due to spark hike in digital payments. We still need to worry as our image doesn't go down well with the GFI (Global Financial Intec). It points out that India ranks 4th biggest exporter of unaccounted cash. FPI (Foreign Portfolio Investment) flowsare slow mainly on account of Non-resident Indiansredemption of FCNR (Foreign Currency Non-Repatriable) Account deposits, and increase in US fund rates.The Net direct investment surge by USD 4.35 billion in the 1st quarter of 2017-18.

Foreign Reserves- The accretive foreign reserves in 1st quarter of 2017-18 amounted to USD 11.40 billion. Correspondingly in the period 2016-17,they were USD 7 billion.

LAWS OR LIES?—LOOPHOLES IN LAWS TO EVADE BLACK MONEY

After Demonetization the collection in both direct and indirect taxes is far superseding collections of many years. It speaks volumes about India's low tax compliancy .Various Tax laws have been passed to get the tax-evaders under scrutiny, some acts were there since time immemorial such as the- **Prevention of corruption Act, 1988**; **Prevention Of Money Laundering Act,2002**. In 2014,a **SIT (Special Investigation Team)** was formed to cap huge cash holdings in order to fight corruption.**Undisclosed Foreign Income and Asset (Imposition of Tax) Act**, 2015,**Benami Transaction's Act**, amended in 2016 were major steps taken. Many cases have come to light where people have stashed their unaccounted money abroad.The panama paper dating back to the 1970's suspected around 11.5 million financial documents in offshore entities. Switzerland, which has been known for its conformity to confidentiality sinceWorld War 1 is willing to breach its data security standards and share the details of its clients in 2019. India has signed DTAA with 88 countries to provide relief to taxpayers from paying taxes doubly. Mauritius is one of the major conduits of Indian investmentswhere people create shell companies so that they can invest and sell the shares to Indian residents at profit without paying capital gain tax. Very recently in 2016, India amended itsDTAA with Mauritius to tackle tax abuse, Hawala transactions and round tripping of funds.The **SBN Cession of Liability Act, 2017**, deals with strong repercussions if people are found with demonetized notes beyond a certain limit.

Various Tax Amnesty Schemes such as the **Voluntary Disclosure of the Income Scheme, 1997** was a pardoning scheme in the hands of the government. An Improvement over thiswas **The Income Declaration Scheme,2016,**(from 1st June to 30th September)a four month widow scheme, which turned out to be fruitful as Rs. 65250 Crore was received. It forced the tax evaders to pay in total45 percent tax on unaccounted moneywithout attracting any prosecution. Another innovation on similar lines of Income Disclosure schemes, introduced just after Demonetization was the **Pradhan Mantri Garib Kalyan Yojana**, **Taxation Laws Second (Amendment) Bill, 2016**(valid from December 16, 2016 to March 31, 2017). It suggested a total of 50 per cent tax of penalty for the tax evaders. This scheme was later extended to April 30th as the projections of collection of black money fell short of the governments' target.

SUMMARY AND CONCLUSION

In order to assess the impact of Demonetization, it is of paramount significance to study the nature of macro-economic factors and how they are affecting the economy. Through a descriptive analysis of the literature review, we have been able to successfully analyse Demonetization from different perspectives; the government, who was behind the plot, Reserve Bank of India, the issuer and caretaker of the currency, the implementer of this task and the people, households and consumers , who ultimately bore the brunt of this move. We threw light on how and when Demonetization was carried out in India, studying variables- stringent laws, seeping of black money, Growth rates, Inflation, Balance of payments etc. For any country to prosper, the belief in the financial system is vital. Internal convertibility and monetary stability can have far reaching implications for the RBI and can restore faith and credibility in the financial system. In the short run, the 'DEMON' of Demon-e-tization haunted us all. Money as 'store of

value' was stored to an extent that it actually lost value! The magnitude of change will be seen in the years to come and the transmission to fast-moving, with a click of the mouse, digitised world will be gradual. Though the financial inclusion is still at a nascent stage, but the larger question has a strong reverb - If winter comes, can spring be far behind?

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9

Impact of Corporate Social Marketing on Consumer Attitude

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ABSTRACT

Cause-related marketing as part of corporate social responsibility has become increasingly used tool by companies operating in the market. Increased consumer pressure on companies to behave more responsibly combined with the competitive challenge of brand differentiation a brand through meaningful engagement has stimulated interest in activities such as cause-related marketing (CRM).. The purpose of this study was to investigate the impact of corporate social marketing on consumer attitude. ". Sample size was 100 which was drawn using convenient sampling from East Delhi region. Linear regression analysis was used to study the relationship between corporate social media marketing and consumer attitude.

Keywords: *Attitude, Cause-related Marketing, Consumer, Corporate Social Responsibility, Society, Sustainability.*

INTRODUCTION

Corporate social marketing is the systematic transfer of commercial marketing concepts and tools to programes designed to influence the voluntary behaviour of target audiences, where the primary objective is to improve the social welfare of the target audience and/or the society of which they are a part. Business enterprises are no longer expected to play their traditional role of mere profit making enterprises. The ever-increasing role of civil society has started to put pressure on companies to act in an economically, socially and environmentally sustainable way.

The companies are facing increased pressure for transparency and accountability, being placed on them by their employees, customers, shareholders, media and civil society. Business does not operate in isolation and there is today, an increased realization that not only can companies affect society at large, but they are also in a unique position to influence society and make positive impact.

The emerging concept of CSR goes beyond charity and requires the company to act beyond its legal obligations and to integrate social, environmental and ethical concerns into company's business process. What is generally understood by CSR is that the business has a responsibility – towards its stakeholders and society at large – that extends beyond its legal and enforceable obligations.

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The triple bottom line approach to CSR emphasizes a company's commitment to operating in an economically, socially and environmentally sustainable manner. The emerging concept of CSR advocates moving away from a 'shareholder alone' focus to a 'multi-stakeholder' focus. This would include investors, employees, business partners, customers, regulators, supply chain, local communities, the environment and society at large. Consumer attitude is a composite of three elements: cognitive information, affective information, and information concerning consumer's past behaviour and future intentions. Consumer attitudes are both an obstacle and an advantage to a marketer. Choosing to discount or ignore consumers' attitude of a particular product or service — while developing a marketing strategy — guarantees limited success of a campaign. In contrast, perceptive marketers leverage their understanding of attitudes to predict the behavior of consumers. These savvy marketers know exactly how to distinguish the differences between beliefs, attitude, and behavious while leveraging all three in the development of marketing strategies. Decades of research on attitudes and persuasion have suggested that people are quick to form attitudes toward a wide variety of products, persons and issues, and that attitudes are often held and defended with remarkable tenacity.

Cause related marketing or social marketing is a form of marketing in which a company and a charity team work together to tackle a social or environmental problem and create business value for the company at the same time. Typically, in cause-related marketing campaigns, a brand is affiliated with a cause and a portion of the proceeds from the sales of the brand is donated to the cause. It has a great impact on both consumers' perception as well as their attitude as if there is something for a cause then people willingly contribute into that thing and also show interest to help those who are in need in such a manner. This is a way to aware and educate people for the achievement of social good.

LITERATURE REVIEW

Goldsmith (2015) in a study on the influences of "Brand Consumer and Cause Congruence on Consumer Responses to Cause Related Marketing" stated in this research that Cause Related Marketing was a widely used type of brand alliance in which companies donate a portion of their sales to social causes with whom they ally.

Dropuljiæ (2015) in a study on "Consumers' Attitudes Towards Cause-Related Marketing". They saw cause-related marketing campaigns as a good communication tool; they find a cause to be relevant for their personal involvement in campaigns, although the match between the cause and the product's characteristics seems to be less important.

Okhli (2014) conducted a study on a "Survey on the Relationship between Consumer Perception of Cause-Related Marketing and Brand Image" found that Cause-related marketing is one of novel strategies for marketing in companies in order to create special value for customers; such marketing defines a direct relationship between products sale and the help an enterprise devotes to a charity.

Ladero (2013) in his study on "Does the Product Type Influence on Attitudes Toward Cause-Related Marketing?" analyzed that many variables can influence consumers purchase behaviour in general and attitudes towards Cause Related Marketing in particular.

Qamar (2013) conducted a study on "Impact of Cause Related Marketing on Consumer Purchase Intention: Mediating Role of Corporate Image, Consumers' Attitude and Brand Attractiveness".The results of this study show that Cause Related Marketing campaigns do contribute in consumers' purchase intention.

Rajput (2011) conducted a study on "Social Cause Related Marketing and its Impact on Customer Brand Preferences" and found that Social Cause Related Marketing has emerged as a top management priority in the last decade.

Pawlak (2011) conducted a study on "Influence of a Company's Social Initiatives on the Consumer". The results obtained show that while undertaking a social programme which is not consistent with the company's actions, the attitude towards it can even become worse.

Anghel (2011) conducted a study on "Cause-Related Marketing, Part of Corporate Social Responsibility and its Influence upon Consumers' Attitude". The findings of the study show that there is a significant relationship between Cause related marketing and Consumer attitude.

Akdogan (2011) conducted a study on "Ethical Perceptions of Social Marketing Campaigns: An Empirical Study on Turkish". Consumers mostly emphasize that social marketing campaigns are the intensive advertisement areas for the companies which focus on increasing the sales and far from marketing social thoughts.

Sharma (2010) conducted a study on "Consumer Perception and Attitude towards the Visual Elements in Social Campaign Advertisement". Results indicate that perception towards image of social advertisements differed quite significantly between the male and the female respondents.

Lin (2010) conducted a study on "The Impact of Social Cause's Consumer Involvement on Brand Personality and Purchase Intention". Result shows that there is a positive relationship between cause-related marketing efforts and purchase intent

Pileliené (2010) conducted a study on "Impact of Social Marketing Tools on Consumer Behaviour" . The article analyses socio-cultural aspects of sustainable development. The socio-cultural sustainability reflects society's ability of solving social, economic, and environmental problems. Government and socially responsible organizations can encourage and involve people in the society to contribute to the improvement of the quality of our lives.

Guchait (2008) conducted a study on "Customer Perceptions of Corporate Social Responsibility of Service Firms: Impact on Customer Attitudes and Behavioral Intentions". The results brings out that customer perceptions of CSR have a positive and significant influence on customer attitudes and behavioural intentions.

Farache (2007) conducted a study on "Cause Related Marketing: Consumers' Perceptions and Benefits for Profit and Non-Profits Organizations" The research shows that consumers have a better perception of firms that work with charities and good causes than those that do not.

Westberg (2004) conducted a study on "The Impact of Cause-Related Marketing on Consumer Attitude to the Brand and Purchase Intention: A Comparison with Sponsorship and Sales Promotion". The study revealed that Cause-related marketing was an emerging area within the marketing discipline, originating in the United States in the 1980s.

Westberg (2004) found in a study on "The Effect of Corporate Societal Marketing on Consumer Attitudes: A Comparison of Strategies" stated in his study that corporate societal marketing refers to marketing strategies that encompass at least one social objective. Increased consumer pressure on companies to behave more responsibly combined with the competitive challenge of brand differentiation. The findings indicate consumers have a more positive attitude to cause related marketing and that it can elicit a more favorable change in brand attitude.

Chattananon (2003) in a study on "The Impact of Societal Marketing Programes on Customer Attitudes Toward Corporate Image in Thailand" found that Corporations in the twenty-first century were increasingly concerned about managing societal issues in marketing to benefit interests of key stakeholder, particularly customer groups.

OBJECTIVES OF THE STUDY

To investigate the impact of Corporate Social Marketing on consumer attitude.

HYPOTHESIS

H1: Corporate Social Marketing significantly impacts consumer attitude.

RESEARCH METHODOLOGY

The data has been collected from both primary and secondary sources. For valid and reliable results, random selection method has been used. The sample size for the study was 100. A Self designed questionnaire has been used as the major tool for collecting primary data while journals, magazines, internet and other relevant information were used for secondary sources of data collection.

Reliability of Questionnaire

The Cronbach's alpha was calculated for the twenty two statement questionnaire. Value of the coefficient was found to be .721 which indicates the reliability is higher than the value of 0.7. So, all the items in the questionnaire are highly reliable in nature.

Table 1. Reliability Analysis

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.721	0.7	22

RESULTS AND DICUSSIONS

Demographic Profile

Table 2 depicts the demographic profile of the respondents. The demographic profile of the respondent indicates that 40% of the respondents are female falling in the bracket of 25-28 age group bracket followed by 25% in 29-32 age group bracket.

Table also indicates that mean of corporate social marketing is 42.1800 and mean of consumer attitude is 41.4500 and standard deviation of corporate social marketing is 4.27674 and standard deviation of consumer attitude is 4.11790

Table 2. Demographics Variables of the Respondents

	Frequency	Percentage
Gender		
Male	47	47
Female	53	53
Age		
25-28	40	40
29-32	25	25
33-36	20	20
37-40	15	15
Education Level		
Graduate	53	53
Post Graduate	34	34
Ph.D	13	13
Occupation		
Student	19	19
Businessman	27	27
Housewife	9	9
Employed	36	36
Unemployed	9	9
	Frequency	Percentage
Income		
0	37	37
Above 0-7,99,999	27	27
8,00,000-12,50,000	23	23
Above 12,50,000	13	13
	Mean	Std. Deviation
Corporate social marketing	42.18	4.27674
Consumer attitude	41.45	4.1179

Table 3. Correlation

		Corporate social marketing	Consumer attitude
Corporate social marketing	**Pearson Correlation**	1	.493
	Sig. (2-tailed)		0.000
	N	100	100

Correlation is significant at 0.000 level; N = 100   Level of Significance: 0.05

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.493	.243	.236	3.60045

Level of Significance : 0.05

Table 5. Anova

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	408.352	1	408.352	31.501	.000
	Residual	1270.398	98	12.963		
	Total	1678.750	99			

Table 6. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	21.419	3.587		5.971	.000	14.301	28.538
	Corporate social marketing	.475	.085	.493	5.613	.000	.307	.643

Relationship between Corporate Social Marketing and Consumer Attitude

Table 3 indicates that Pearson coefficient of correlation is 0.493 which is significant at 95% level of confidence. (p- value is less than 0.00)As indicated in Table 4 R^2 value is 0.243, it means that 24.3% of the variation is explained by corporate social marketing. Hence, this model can be accepted on the basis of the R^2 value and the significance value (0.000) as shown in Table 5.

Table 6 indicates Beta value and constant hence the regression equation will be Consumer attitude = 21.419 + 0.475 (Corporate social marketing)

CONCLUSION

The study analyzed past literature and data that helped to understand the relationship between consumer attitude and corporate social marketing. Research revealed that consumers are aware about the concept of corporate social responsibility. The research also showed that the consumers don't buy the product only for the support cause but the quality of the product also matters to them and plays a crucial role in their buying decision. The majority of respondents regard cause-related marketing as a good investment in the community. They see cause related marketing campaigns as a good communication tool; they find a cause to be relevant for their personal involvement in campaigns, although the connection between the cause and the product's characteristics seems to be less important.

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10

An Impact of Online Social Media Advertising on the Growth of Businesses in India

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ABSTRACT

The relationship between a brand and consumer has changed dramatically thanks to the impact of social media. It has given immense control and power to consumers and large corporations and well-known brands no longer have the so-called upper hand. Marketing on Social media can helps companies to engage a community of people to drive actions that are relevant to their business. They can create, measure, and optimize their campaigns all in one place. By using social media as a tool of marketing they can also create strategies to analyze the analytics to understand the target consumer's demands and preferences. They have started to give preference to the buyer's participation in their online marketing. They are using social media to create polls and user-generated hash tag campaigns, producing appealing podcasts, making videos and blogs to promote their brands. The research paper analyzes the effects of use of social media as a tool on the marketing strategies of theproducts.The main thrust of this paper focuses on examining the role of social media advertising in India on the growth of online businesses. Also we will analyze the factors whichare responsible for fast growth of online trading/shopping via social networking platforms likeFacebook, Twitter etc.

***Key words :** Social Networking Sites (SNS), Social Media, Online Shopping, Search Engine Optimization (SEO), 3G, 4G.*

Introduction

Social media technologies take on many different forms including magazines, internet forum, weblogs, social blogs, social networking, pictures, video and social bookmarking. Social media marketing gains attention or website traffic through social media sites. It usually creates content that attracts attention and encourages readers to share it with their social networks. Some of the examples of advertising using social media are Twitter, Facebook, Google+, Linked.in, Yelp, Instagram, YouTube and Blogs (Haida and Rahim, 2015). It was only a matter of time until businesses and advertisers discovered social network sites as the perfect marketing tool to drive their businesses forward. Social media as marketing tools give marketers the unique advantage to be at the same place as their customers, to interact with them and to gain access to their attitudes, needs, interests, preferences, wants and buying patterns. Considering all these insights,

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organizations have the unique possibility to target exactly the right audience and to create content tailored to each customer's need that allows them to build a loyal and reliable relationship with their audience (Maurer and Wiegmann, 2011). Customer reviews are widely available for products and services, generating great value for both consumers and companies. In fact, consumers are actively encouraged by firms to rate and review products and services online.

Penetration of leading social networks in India as of 4th quarter 2016
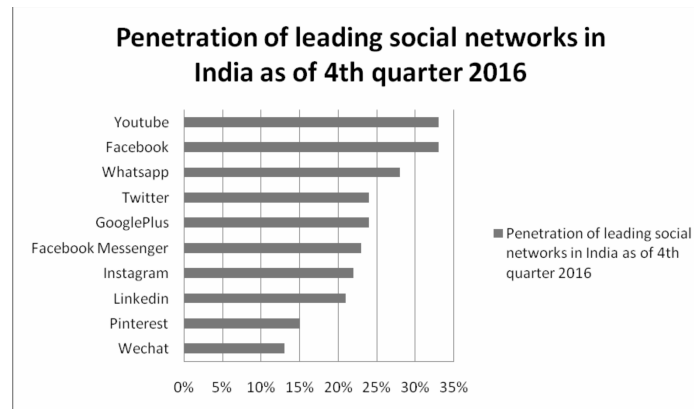
Source: As per the details available on Statista, The statistics Portal.

Tech savvy young Indian population have advantage of IT-Revolution which took place in India in late 1990's. In last few year high speed 3G/4G internet connection and smart phone is available at affordable rates in India. Its impact is phenomenal on Indian society and economy.Not only has the number of smartphone users increased with the introduction of 3G and 4G services, there has been a significant jump in the number of Indians online, across Tier I, II and III cities as well as some parts of rural India. This, coupled with the Government's 'Make In India' and 'Digital India' initiatives, the way brands market their products online has undergone a remarkable change.Pre-Paid Smartphone users spent 72% of their time using the phone online.A research done by IAMAI-IMRB that was released earlier this year told us thatnearly 60% of urban India is online. The number of internet users in the country isset to reach 450-465 million users by the time June 2017.

Social networking sites are equally popular among Indian population especially in the age group of 18-35 year. This age group is potential consumer of products available online.

Literature Review

Dinesh Mishra, Partner, Ernest &Young, Advisory service in his third Edition of **"Social Media marketing: Indian Trend Study 2016"**, says that customer is at the heart of everything that we do. Over the last three years, we at EY have been passionately exploring how digital media is transforming demands and expectations of social media responsive and digitally acquainted customer. We have seen how customers have matured, not to forget an entire set that have skipped the desktop era and how brands have shifted their focus on building trust, credibility and creating differentiated customer experiences.

In a report **"e-Commerce in India:Accelerating growth"** of **Price Waterhouse Coopers**says that the eCommerce sector has seen unprecedented growth in 2014. The growth was driven by rapid technology adoption led by theincreasing use of devices such as smartphones and tablets,

and access to the internet through broadband, 3G, etc, which led to anincreased online consumer base. Furthermore, favoured demographics and a growing internet user base helped aid this growth. Interms of highlights, the growth shown by homegrown players such as Flipkart and Snapdeal and the huge investor interest aroundthese companies displayed the immense potential of the market.An analysis of the demographic profile of internet users furthertestifies that eCommerce will rise rapidly in India in comingyears. Around 75% of Indian internet users are in the age groupof 15 to 34 years. This category shops more than the remainingpopulation. Peer pressure, rising aspirations with careergrowth, fashion and trends encourage this segment to shopmore than any other category and India, therefore, clearlyenjoys a demographic dividend that favours the growth ofeCommerce. In coming years, as internet presence increases inrural areas, rural India will yield more eCommerce business.

Amit Singh Rathore, Mohit Pantandand Chetan Sharma in their paper explains, "Digital Marketing is a part of a Digital Economy. India is a fast moving nation towards digital economy and this movement has been accelerated with the demonetization of the Indian Currency in the last quarter of year 2016.With it various government digital payment promotion schemes has been launched. Digital market requires digital promotion and marketing strategies. The telecom sector is also playing an important role in the digitalization movement. Recent launch of reliance telecom Jio with the free & unlimited internet facilities has played a revolutionary role. The other prominent companies like Airtel, Idea, Vadaphone & BSNL are also offering attractive internet plans. Indian banks are also providing more customer friendly & secure money transaction services. Now Indian consumer is spending more time on social media and internet surfing. Thus the visibility of any product is more through digital medium than traditional marketing techniques".

Social Networking Sites (SNS) and Digital Marketing

Socializing has been a point of importance for Homo sapiens, ever since the beginning of civilizations.However, since 1979, when first modern social media plateform set its foot on the market, the whole face of socializing changed now. For the first time in history, individual beings have got such a platform where they could share their feelings, ideas or messages to any set of audience/ individual, almost instantly. Modern social media are computer-mediated and internet-based technologies which facilitate creation and sharing of ideas, information, and different forms of expression. In 2019, there will likely be an estimated total of 2.77 billion social media users around the globe. With a huge number of users connecting daily on social media, it has impacted, rather drastically changed, the world in many ways.

Many dedicated application come into existence to serve people. Facebook, Twitter, Instagram etc. are most popular SNS through which we can connect with large number of people across the world.

Digital marketing through social media(SNS) in India is an emerging trend in recent years due to certain reason. 83% consumers are active on Facebook, 24% on Linked.in and Instagram and 18% are active on Twitter. Pinterest and Vine are also being used by Indian consumer. All age groups spend 1-2 hours per day on social media. A whopping 88% prefer apps to access social media from their mobile phone. The age group (18–34 years) uses social media to seek information, purchase and interact with the brand. A survey by Ernest and young among 1,250 end users shows that 60% of them are up to 25 years of age and around 70% of consumers use a mobile, which costs up to or below INR15,000.

Mobile internet in India is growing significantly. An outstanding 88% of consumers we analyzedaccess social media through their mobile phones. Mobile-centric users may be using a differenthandset in terms of pricing, but they are accessing different content, news and platforms all fromtheir smartphones. This also means a lot of things to brands and marketers in terms of effectively integrating mobile in to their marketing plans.

First of all, digital marketing is infinitely more affordable than traditional offline marketing methods. An emailor social media campaign, for example, can transmit a marketing message to consumers for the merest fraction of the cost of a TV ad or print campaign, and potentially reach a wider audience. But one of the main benefits of conducting your marketing digitally is the ease with which results can be tracked and monitored. Rather than conducting expensive customer research, you can quickly view customer response rates and measure the success of your marketing campaign in real-time, enabling you to plan more effectively for the next one.Perhaps the strongest case for incorporating a digital element into your marketing is that digital media forms arequickly overtaking traditional forms of information consumption.

The bottom line is, the digital age is here, and those businesses that fail to adapt to the new marketing climateare at great risk of going extinct sooner rather than later

Social Media Marketing

As per a study by A. C. Nielson, 84% of the consumers worldwide take actions based on theviews and recommendations of the people they know above all forms of advertising. Those views and recommendation they can find and share on social networking sites. Marketing through SNS preferred by various companies due to following reason:

(a) Social media makes it easier to get to know your audience. Tools like Facebook help you to know the dominant languages spoken among your target audience besides other specifics like age and gender. You can use this knowledge to your best advantage and create/modify product messaging to gain a healthy return on investment.

(b) On social media sites, you receive instant feedback. Create a platform here where customers can file complaints and talk about their grievances if they have any while using your product. The reviews provided by customers are of immense help too as they motivate you to perform better and make quality products. This is much more practical and convenient than getting calls from dissatisfied customers.

(c) Content can be shared much faster in social media. With just a click, your brand reaches out to millions of people out there. But keep in mind that you need to entice and allure your audience with good content so that they are interested to share your content with their connections.

(d) Creating brand awareness and reaching out to a wider audience is possible only with social media because here you will get all sorts of people from a stay at home mom to a working professional to entrepreneurs. Traditional advertising methods can be very expensive and there is no guarantee that the return will be fruitful. Many businesses hire community managers whose main job is to act as a mediator between the brand and the customer in social media platforms. This helps one to understand and analyze everything related to their audience and product, and make changes accordingly.

Measuring the impact of social media on business is crucial if you want to establish the true return you achieve on the money you've invested.

The Impact of Social Media on Business Result

(a) *The growth of social signals:* Your search engine optimization endeavor can be boosted to a large extent by social signals. Remember that the more people talk about your brand on social media, like, follow and recommend your brand page to others, the more chances of your web page to rising up in search ranking.

(b) *Promoting company branding and consciousness:* Social media users can always keep the memory of your brand alive in the minds of a vast number of people by sharing your page on their walls. This in the turn will create awareness about your product, which eventually will convert into more followers/customer.

(c) *Do not underestimate word of mouth advertising:* Word of mouth advertising tends to have a higher trust rating from the consumers than the product descriptions that your company promotes from your site. Whenever your web page gains more likes and shares from the social media community, the wider your audience reach and influence becomes to your target customers.

Different Platform for Digital Marketing in India

Brands were asked to rank their most-effective platforms with which to engage with customers.Based on the number of responses, these ranks were weighted and a final score was arrived at.High scores indicate more brands found that particular channel to be more effective for customer engagement.
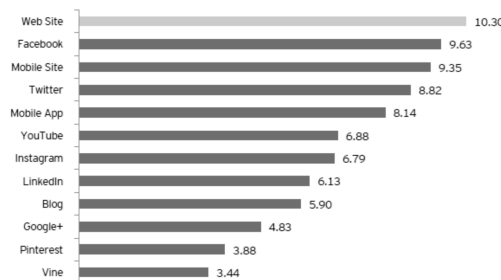
Source: Social Media Marketing: India Trend Study 2016 (Ernest & Young)
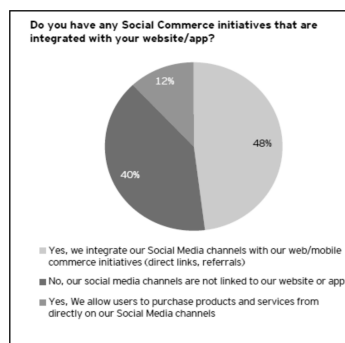
Apart from Facebook and Twitter, the most widelyestablished social networks in India, the brandssurveyed seem to feel that owned media channels,such as Website, Mobile Site and Mobile App aremore effective than other social media channels. The highest ranked platforms to effectively engagewith users appear to be Websites (10.30), Facebook(9.60) and Mobile Sites (9.35), with Twitter (8.82)and Mobile Apps (6.88) following closely in thescoring provided by our respondents.

Integration of Social Media with Digital Marketing

Almost half (48%) of the brands surveyed currently integrate their social media to their web or mobile commerce initiatives through cross-linkages between platforms, publishing links that direct users to their commerce platforms, or by getting referrals from fans and followers. A small percentage (12%) actually has some social commerce initiatives, where users can purchase products.
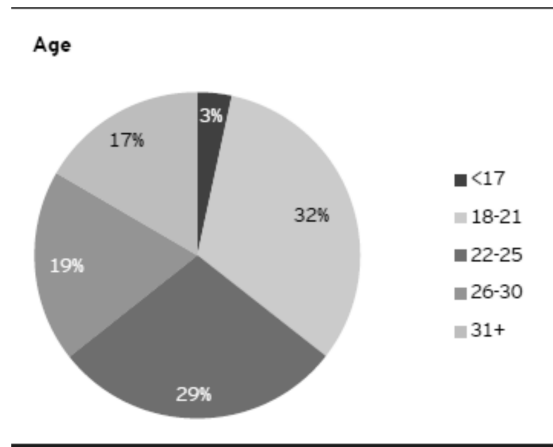
Source: Social Media Marketing: India Trend Study 2016 (Ernest &Young)

However, it seems like there does seem to be a gap, with 40% of respondents saying that they do not link their website or app to their social media channels. According to Gartner's 2015 Multichannel Marketing Survey, social media was cited by marketers as one of the most effective channels across all phases of the customer buying journey, putting social marketers firmly at the core of multichannel efforts. This means brands that have an integrated approach to their sales channels and their digital/social media presence do seem to have an advantage.

Social Media and Consumer

Consumers are hard to define, target, reach out to and to serve.

The age group (18–34 years) uses social media toseek information, purchase and interact with thebrand. A survey among 1,250 end users found that more than 60% of them are up to 25years of age and around 70% of consumers usea mobile, which costs up to or below INR15,000. These young people are potential customer having smart phone in hand and active on SNS can boost online business in India.

What is your preferred online shopping channel?
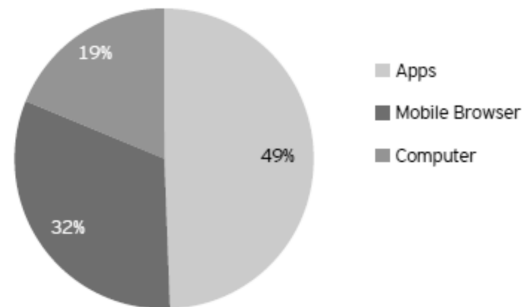
Source: Social Media Marketing: India Trends Study 2016 (Ernest &Young)

Online Shopping Pattern

A majority of consumers (49%) prefer to shop online through mobile apps, as compared to a mobile browser (32%) and a computer (19%). For e-tailers focusing on mobile only, this user insight may be a hint to how the future of mobile commerce shapes up. We have seen brands experimenting with mobileonly approach, but with consumer preferences continuously evolving along with operational challenges, app adoption has always been a primary focus for brands to gain more followers and transactions through aggressive discounting and app exclusive deals.

Future of Social Media Marketing in India

The number of mobile subscribers in India jumped from 261 million in 2007-2008 to 910 million in 2013-2014. Along with telephony, internet penetration is soaring in rural and urban India. Moreover, the number of rural internet users is growing by 58% annually. Increases in the number of smartphones and 3G subscriptions are further driving this growth. Indeed, the number of smartphone users is expected to grow at a CAGR 91% from 2012 through 2016,jumping from 29 million to 382 million. Similarly, the number of 3G subscribers could expand at a CAGR of 84%—from 23 million to 266 million—during the same period. Thanks to rising internet penetration, the gross number of online users in India now exceeds the number of people who have completed primary education. This shift emphasizes the increasing relevance ofIndia's digital economy. The number of internet users soared from approximately 20 million in 2004 to nearly 250 million in 2014. These data indicates that presence of Indian on social networking sites is increasing specially in Tier-II, Tier-III cities and rural areas where consumer demand is tremendous.

Conclusion

Marketers have realized the importance of online social environments that's why digital advertising on social media is increasing day by day.It can be used as a dynamic and a powerful tool for the growth of the businesses. Online social media advertising has a definite impact on brand awareness and it also opens ground for competitors. By using this, marketers can connect to a versatile customer base, which can further create an opportunity as new door will open for

new customers to enter.Traditional advertising doesn't give enough opportunity to the marketers to reach out to the target audience as compare to the way social media advertising does.By using social media, you diversify your marketing efforts in more than one way. You don't reach out to just one type of crowd, but connect to a versatile customer base. Each piece of social media content that you create is a new door for new customers to enter. It's a different opportunity for you to connect. By doing offline advertising, marketers are unable to analyze its performance which can cripples the efforts but in case of social media advertising, it allows to keep a track of the performance of the advertisement.

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11

GST in E-Commerce Companies Under Reverse Charge Mechanism

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ABSTRACT

Indirect tax regime in India has often been viewed as an Impediment to the holistic growth of the economy. With issues like multiple taxes, paying tax on taxes, compliance procedures and so on, the regulations promulgate a weak economic system in the country. The recent parliamentary act brought in by 101ˢᵗ constitutional amendment for the goods and services tax is an attempt to address the said issues as argued by the government of India. From dissolving different indirect taxes to filling up various forms, GST bill is said to have provisions to rationalize the flaws under the old Indirect tax regulations. Some experts propagate that the GST will gradually catapult India to a digital economy. This article aims to find out the truth behind the above statements in the ease of doing business online. India has a prolific market for e-commerce companies. Amazon, Flipkart, Snapdeal etc. are harbingers of such a speedy development of the online shopping around the country. This article compares the pre and post GST era in terms of the complexities these online platforms face due to regulations in the taxation. There is a critical analysis of the GST with special focus on the reverse charge mechanism as articulated in section 9(3) of the CGST act,2017. Finally, there is a conclusion to ascertain whether the new norm will be a boon or bane for the online businesses in India.

Methodology: Since GST is a recent phenomenon in Indian context and its impact is yet to be seen over next few years, the conceptual analysis has been used as methodology for this paper. For this purpose, secondary data has been collected from books, articles, journals and papers.

Keywords: Goods and Services Tax, Indirect Taxes, Digital India, Ecommerce, Amazon, Flipkart.

Introduction

The sparks of GST were kindled in 2000 itself when the then incumbent Vajpayee government proposed the idea of a unified tax regime in India. In 2003, Kelkar Task Force was set up for the same. Subsequently, in 2006, Finance Minister P. Chidambaram proposed GST in the Union Budget speech. In this way, the hope of having a single indirect tax kept moving at a slow and steady pace until the historic midnight session of parliament on 30ᵗʰ July,2017, where the GST bill was approved and passed as a legislation (101ˢᵗ amendment act).

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The new Act swallowed up a maze of Central and State taxes such as central excise duty, Service tax, countervailing duty(CVD), special additional duty(SAD), value added tax(VAT), entry tax, octroi tax and taxes on advertisement paving the way for simplified business procedures.

Similar to Canada, Indian GST has a dual model, implying that every transaction shall attract two taxes, namely CGST (centre GST) and SGST (State GST) for an intra-state transaction. For inter-state transactions, there will be IGST (Integrated GST) or UTGST (Union territory GST)

Pre-GST Era and the Need for GST

GST is fundamentally different from VAT regime as far as the concept of 'taxable event' is concerned. Earlier, there were different taxable events for various taxes; for instance, the central excise was levied at the point of manufacture and VAT was levied at the point of sales i.e. transfer of property in goods. Under GST, the taxable event is the supply of goods or services or both, thus making it a destination/consumption based tax compared to earlier origin-based taxes. This essentially means that goods and services should be taxed at the place where they are consumed instead of the place where they originated. For example, if Rose produces certain goods in Delhi and sells them to Emma in Tamil Nadu, the tax levied on it will now be collected by State of Tamil Nadu and NOT Delhi, the place where goods are consumed.

Secondly, GST has eliminated the cascading effect of taxes. Earlier, VAT was charged on excise duty included in the price of a good, thus forcing the final customer to pay tax on tax. Apart from this, one could not set-off central taxes such as excise against state taxes such as VAT. Due to these complications, the need for a single taxation system was realized. The new GST era will hopefully make the system more transparent, usher the way for a common national market and bring more and more people into the tax net.

Other issues in the tax system in the past which have been done away with.

1. *Entry tax on e-commerce transactions***:** A few states like Uttarakhand, West Bengal, Orissa, and Mizoram charged an additional tax on the delivery of goods to their states. This has led to delays in delivery of goods transferred to these states.

2. *Equalisation Levy:* This tax was levied to the various internet sites like Facebook, WhatsApp, Truecaller, Google, Twitter, LinkedIn, and Google on their incomes from advertisements shown on their sites from the Indian advertisers. However, the tax compliances were to be done by the advertisers. This means that the tax could be shifted to Indian firms

E-Commerce

E-Commerce in simple terms refers to doing business using an electronic medium. The advent of e-commerce can be tracked down to the 1960s when various companies started using Electronic Data Interchange (EDI) to communicate and share important files with one another. American National Standard in 1979 came up with ASC X12 as a ubiquitous standard for the businesses to share data using electronic mode. Today we can see various variants of e-commerce across the nation and the world such as emails, online shopping, EDI, web services, social media etc. With e-commerce in India growing at an explosive rate, it wouldn't be a surprise to see the country's online market reaching the $100-billion benchmark by 2020. Significant drivers of such a rampant growth include rapid technological developments leading to pandemic access

of internet even in the grassroots of the country, competition which lowers the price, growing awareness, etc. It has given a platform to the growth of SME's which have a significant contribution of 17% in the GDP of the nation. The plunge in the e-commerce sector has however created a lot of issues in tax regime of the country.

E-Commerce Transaction

A typical e-commerce transaction includes three parties i.e. a seller, a buyer, and a mediator. There are different models used by different e-commerce players such as aggregator model, social networks, managed marketplace model, inventory-led model, open market place model, and many more. However, since the article emphasises specifically on three players i.e. Amazon, Flipkart and Snapdeal, the focus will be on Principal to Intermediary and Aggregator model.
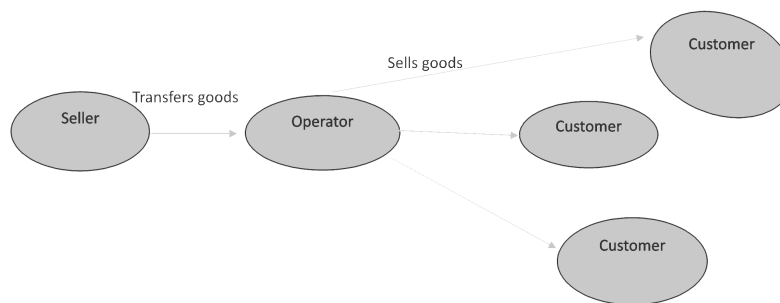
Fig 1: Graphical Representation of a Typical e-commerce Transaction

Principal to Intermediary Model [P2I]

In this model, the vendor is charged a commission by the site owner. The site owner sells the goods and services to the final consumers. For example, Flipkart.

Aggregator Model

In aggregator model, the aggregator collects the data about various competitors in the market and displays them on its website. Aggregator creates an atmosphere which grabs the attention of various visitors on the website. For example, Amazon.

All of these three players i.e. Amazon, Flipkart, and Snapdeal are hybrid of the above two models.

Provisions relating to taxation of E-Commerce companies under CGST/IGST Act and related notifications

Mandatory Registration

As per Section 22(1) of CGST Act, 2017, a person whose aggregate turnover in a financial year does not exceed twenty lakh rupees (ten lakhs for special category states) is exempt from registration under the Act.

But in the case of E-Commerce companies, this exemption extends only to services. Any e-commerce company supplying goods has to take compulsory registration irrespective of the fact whether his turnover exceeds 20 lacs or not

There is no threshold limit for the electronic commerce operator for registration under GST.

No Benefit of Composition Levy

In order to ease compliance for small tax payers, the government has come up with an alternative tax scheme known as composition levy scheme. According to this option, a person whose aggregate turnover in a financial year does not exceed Rs.1.5 crore (as amended in the 23rd meeting of GST council), can opt for a simpler tax payment option of composition levy.

However, E-Commerce companies have been forbidden to take advantage of this scheme and have to go the normal route of GST payment.

No Relief to e-commerce operators under the composition scheme has been given. Most of the sellers registered under GST Acts are required to file returns quarterly instead of monthly. This provision has excluded the e-commerce operators from this scheme.

Tax Collected at Source

As per section 52 of CGST Act, since E-Commerce operators are big players, and act as an interface between the customers and small-third party vendors, they should collect tax at source at the time of the transaction. They shall collect 1% of net value of taxable supplies made through its platform as GST. Therefore, 1 percent of CGST/SGST each shall be collected for intra-state supplies and 2 percent IGST for inter-state transactions.

Tax collection at source by the e-commerce operators will compel the online sellers to file the returns every month in order to get the input tax credit. This is a burden to the online sellers. It will also create liquidity problems in such firms.

intra-state supply	inter-state supply
CGST @1%	IGST
SGST @1%	@ 2%
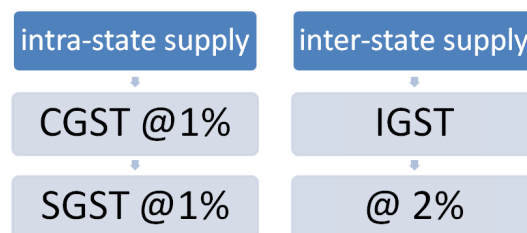
Payment of Taxes

The amount collected as tax should be paid to the government within 10 days after the end of the relevant month in which tax has been collected. Also though the GST bill exempts the small enterprises to register under the said acts, however, the e-commerce operators have to deduct taxes on every single transaction. This may raise working capital problems in such small companies as well as the e-commerce operators.

Online Returns

An E-Commerce company should file **monthly statements** in FORM GSTR-8 giving the details of the outward supplies after deducting the supplies of goods or services returned through its platform.

The Government has introduced a **matching concept**, whereby the supplies recorded by these companies will be matched with supplies made by third party vendors, in order to discourage any leakages. For enabling such provisions, the details furnished in GSTR-8 are also displayed in Part D of FORM GSTR-2A. This portion is subsequently sent to third party supplier, electronically, through common portal itself. If the supplier finds the details to be correct, he shall enter the same details in his FORM GSTR-2. Later on, if any mismatch is found in GSTR-8 of E-Commerce and GSTR-2 of the supplier, a notice may be served by the Deputy Commissioner and penalty imposed thereon.

Also, E-Commerce operators have to file an **annual statement** on or before 31st December after the end of financial year on 31st March. Thus for financial year ending on 31st March, 2017-18, the company has to file an annual statement on or before 31st December, 2018.

Levy and Collection

As per section 9(5) of CGST Act, 2017 and section 5(5) of IGST Act, 2017, if certain services, as notified by the government, are supplied through an E-Commerce platform, then such company will be deemed as the supplier of those services. Therefore, it will pay CGST/SGST or IGST for such intra-state and inter-state supplies respectively.

Table 1. Specified services

Specified Service	Service Explained	Person liable to pay GST
Transportation of passengers	Service through radio-taxi, motor cab, maxi-cab and motor cycle	E-Commerce operator
Accommodation in hotels through internet	Hotels, inns, guest houses, clubs, campsites, other commercial places meant for residential or lodging purposes.	E-Commerce operator (exception is written below)
Service of House-keeping through internet	Plumbing, carpentering etc.	E- Commerce Operator (exception is written below)

Secondly, if an E-Commerce company does not have a physical presence in the taxable territory, then it's representative shall pay taxes on its behalf. If, until now, E-Commerce companies did not have either physical presence or a representative, then it shall appoint a person to represent it in the particular taxable territory.

Returned and Cancelled Goods

Hassles in case of returns and cancelled orders may adversely affect the cash flows. Every e-commerce company has an average cancellation or return rate of goods of about 15-18%. Also, most of the people go for cash on delivery mode to pay the bills. This means that the e-commerce companies may have to bear the TDS expenses from their own capital, which can create a cash crunch.

Conclusion

It is difficult to say whether the merits outweigh the demerits or the other way round before completion of at least a few years after the implementation of GST. But from the theoretical analysis, it is concluded that there are a number of indirect taxes abolished to make things easier. However, there are a few compliance litigations which may give an extra burden to the e-commerce operators.

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12

An Empirical Study on Impact of Digital Marketing on Consumer Behavior

Dr. Akhilesh Chandra Pandey* & Ravi Mohan Lal**

ABSTRACT

In today's rapidly changing technological advances, one of the significant tools in today's realm is digital marketing which is prominent in the current situation. Digital Marketing is an Extended Opportunity for electronic communication where marketer of a product/service endorses, sell, promote and communicate to the consumers. In this research paper, all the effort is done to centralize (focus) the value of digital marketing to both consumer and marketers. In order to present the clear picture about the current status of digital marketing, an empirical study has been carried out with 150 respondents' opinion.

Keywords: Digital Marketing, Online Channel, Technologies, Growth.

INTRODUCTION

Digital marketing is also popularized as online marketing, web marketing, e-marketing etc. In India, the term digital marketing has gained too much supremacy after the launch of Jio and its cheaper plans since the year 2016. Digital marketing is an umbrella where marketer of product/services uses the medium of digital technologies, like the Internet, mobile phones, display advertising, and other digital media to promote, communicate and sell. The future of marketing is moving from traditional mediums to digital ones rapidly. Earlier in India, the internet was limited only with 16% Up to the end of 2013, in the year 2014; internet usage increased from 16% to 31% and in the year 2017 more than 70% businesses depends on the internet and online marketing. And it is expected that in near future about 90% businesses will depend on digital marketing. (Rani, Sandhya and et.al 2017)Now both the consumers and marketers have started the mode of Digital Marketing because the digital marketing campaigns are becoming more and more prevalent and effective than before, as people have started using digital mechanism instead of going to physical shops.The main objective of the digital marketing is concerned with consumers and allows them to intermingle with the product by virtue of digital media.(Midha, Vishal 2012).

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OBJECTIVES

1. The aim of study is to identify the usefulness of digital marketing in current competitive market.
2. To investigate impact of digital marketing on consumers' purchase

METHODOLOGY

1. Primary Data have been collected through structured Questionnaire and observation for the study and secondary data have been collected from various e-journals, reports and magazines to develop the theoretical part.
2. **Sample Size:** The sample size determined for the study comprised of 150 respondents selected who had made online purchases over a period of last 3 months**.**

LITERATURE REVIEW

Hoge. (1993). remarked electronic marketing as the transfer of goods or services from seller to buyer involving one or more electronic methods or media. E-Marketing began with the use of telegraphs in the nineteenth century. With the development and mass acceptance of the radio, telephone, TV and then cable television, electronic media has become the dominant marketing force.**Giese and Gote. (2000)**found that customer information satisfaction (CIS) for digital marketing can be conceptualized as a sum of affective response of varying intensity that follows consumption and is stimulated by focal aspects of sales activities, information systems digital products or services, customer support, and after-sales service.**Khan and Mahapatra. (2009).** concluded that technology plays a vital role in improving the quality of services provided by the business units.**Yulihasri. (2011).** revealed that Digital marketing allows 24 hours of service to make purchase for the consumers. And found that prices are transparent in the digital marketing.**Waghmare. (2012).** has pointed out that many countries in Asia are taking advantage of e-commerce through opening up, which is essential for promoting competition and diffusion of Internet technologies.**Zia and Manish. (2012).** showed that currently shoppers in metropolitan cities in India are being driven by E- Commerce.**Gangeshwer. (2013).** Digital marketing technologies permits the customers to keep on with the company information rationalized. These days a lot of customers can way in internet at any place whichever time and companies are constantly updating information regarding their goods or services. Customers know how to visit company's website, examine with reference to the products and make online purchase and gives their views and feedback.**Gregory Ka. (2014).** showed that Consumers get complete information related to the products or services; they can make comparison with other related products.

Difference between Traditional Marketing vs Digital marketing

Traditional Marketing	Digital Marketing
• Communication is Unidirectional	• Communication is Bidirectional
• To clarify the term, the use of print ads on reporters, newspaper and magazines is a simple example of traditional marketing. Other examples include flyers that are put in mailboxes, commercials Ads both on TV and radio and billboards advertising on sideways of roads and highways.	• In comparison to it, when a marketer spends on building a website, advertising the brand name through different social media channels such as Facebook, WhatsApp, Twitter, and YouTube etc.
• The medium of communication is generally letters, phone calls, and e-mails	• The medium of communication is mostly through social media websites, WhatsApp, and Emails.
• Campaigning takes more time for designing, preparing, and launching. A lot of time and money are invested for Campaigning.	• Campaigning is easier with digital tools, there is always a fast way to develop an online campaign and carry out changes along its development.
• It is carried out for a specific audience throughout from generating campaign ideas up to selling a product or a service.	• The content is available for general public. And then it is made to reach the specific audience by employing search engine techniques.
• It is a conservative and conventional way of marketing; which is best for reaching a local audience	• It is a best global platform for reaching wide customers.
• With traditional marketing measuring the effectiveness of a campaign is difficult.	• With digital marketing measuring the effectiveness of a campaign becomes easy and quick through Google Analytics

ANALYSIS

Table No.1. Demographic Profile of Online Buyers

	Category	No. of Respondents	Respondents(%)
Gender	Male	100	67
	Female	50	33
	Total	**150**	**100**
Age	18-25	65	43
	25-35	43	29
	35-45	23	15
	Above 45	19	13
	Total	**150**	**100**
Education	Upto Secondary Level	30	20
	Graduate	52	35
	Post-graduate	48	32
	Other	20	13
	Total	**150**	**100**
Occupation	Student	54	36
	Homemaker	20	13
	Salaried	36	24
	Self-Employed Business	40	27
	Total	**150**	**100**
Monthly Income	Below 10,000	65	43
	10,000-20,000	24	16
	20,000-30,000	30	20
	30,000-40,000	15	10
	Above, 40,000	16	11
	Total	**150**	**100**

Table No. 2. Awareness of Online Shopping

Particulars	No. of Respondents	Respondents(%)
Having Knowledge about online shopping	150	100
Not Having Knowledge about online shopping	–	–
Total	150	100

Table No. 3. Is Products Information Available Online

Particulars	No. of Respondents	Percentage of Respondents
Extremely	33	22
Moderately	68	45
Somewhat	30	20
Slightly	15	10
Not At All	4	3
Total	150	100

Table No. 4. Reasons for Opting Online Purchase

Particulars	No. of Respondents	Percentage of Respondents
Effortless and Easy buying procedure	65	43
Vast variety of products	48	32
Lower Prices	15	10
Diverse modes of payment	7	5
Others	15	10
Total	150	100

Table No. 5. Frequency of Online Purchase

Particulars	No. of Respondents	Percentage of Respondents
Daily	14	9
Once a Week	18	12
Twice a Week	16	11
Monthly	54	36
Less Frequent than Month	48	32
Total	150	100

Table No.6

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Digital marketing have a greater opportunity in the present market	96	48	6	-	-	150
Percent	64%	32%	4%	-	-	100%
Using Mode of digital marketing is safe and convenient.	23	95	23	8	1	150
Percent	15.3%	63.3%	15.3%	5.3%	0.8%	100%
Increasing level of education in People Makesthe DM. effective.	77	59	10	3	1	150
Percent	51.3%	39.3%	6.7%	2%	0.7%	100%
Price and information related to the product is transparent.	17	75	45	11	2	150
Percent	11.3%	50%	30%	7.3%	1.4%	100%
It is easy mode of purchase.	64	72	12	1	1	150
Percent	42.6%	48%	8%	.7%	.7%	100%
I am satisfied with digital purchase.	33	95	16	3	3	150
Percent	22%	63.3%	10.7%	2%	2%	100%

FINDINGS

- Digital Marketing is an Extended Opportunity for electronic communication where marketer of a product/service endorses, sell, promote and communicate to the consumers. And it has greater opportunity in the current and future markets.

- From the response of Consumers it is proved that they are satisfied through online purchase.

- People find it convenient, safe and easy mode of purchase.

- Ratio of female customers is very low only 33% and high in male customers 67% in online purchasing.

- The level of Awareness about online shopping is 100% among the respondents.

- Income of respondents mainly falls in the range of Below[1] 10,000 that is 43%.

- The contribution of Students on online purchase 36%, Self-Employed 27%, Salaried 24% and Homemaker is 13%.

- Most numbers of respondents that is 43% feels that online purchase have Effortless and Easy buying procedure; others feel that they can have a Vast variety of products, lower price, diverse mode of payments and others.

- 45% of respondents feel that Product & Services information about is Moderately available online and 33% feel that Product & Services information about Extremely available online.

- 36% of the respondents purchase the products monthly.

- 64% of the respondents in the sample area were strongly agreed with the view that digital marketing have greater opportunity in the present market. And 32% of the respondents were agreed with the view**.**

- 50% of the respondents in the sample region were agreed that Price and information related to the product is transparent but 30% respondents were neutral, and 7.3% were disagreed with the view.

- From the analysis it is cleared that 63.3% respondents opine that they are satisfied with the digital purchase, only 2% were disagreed and 2% strongly disagreed with the digital or online purchase.

CONCLUSIONS

As the Jio launched the 4G SIM in 2016 and Smartphone in the previous year the number of internet users increased considerably in India as compared to any other countries and Also because of demonetization and early initiatives of Digital India campaigns by the government also influenced and forced to become digital. So the opportunity for marketers increased to promote consumers through digital media. For a product to be successfully marketed needs to be communicated, distributed, and promoted. One of the main components of marketing is communication. Digital marketing has turn out to be an essential part, to approach for many companies. At the present time, still for tiny business proprietor at hand have an extremely inexpensive and competent method by using digital marketing to market their products or services in the society. It has no restrictions. A company can utilize any devices such as tablets,

Smartphone's, TV, laptops, media, social media, email and lot other to support company and its products and services. Digital marketing may achieve something more if it considers consumer desires as a peak priority.

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13

Digitization, Convenience and Happiness

Ms. Preeti Goel* & Mr. Ayush Chawla**

ABSTRACT

Some people find more solace while working with machines because they are much easier to handle than human beings.Digital Technologies in the 21ˢᵗ Century have freed the mentally handcuffed by not only bringing ease in day to day activities but by also helping people connect with the society. The Digital Revolution has been transforming the society in probably every aspect, to an extent of creating new opportunities & challenges, and also giving a new face to the way we work, live and interact. Last decade has seen immense growth in the use of Digital Technology and especially for India the digital adoption index has seen a boom period. In India Digital Transactions came into the limelight after Demonetisation as a need and not as a want, as a reaction and not as a decision. It is essential to understand the psychology and mindset of the consumer base after the induction of various digital payment platforms and its relation with the happiness quotient. The opportunity cost of offline payment systems used to be recreational or educational in nature for the youth.Structured questionnaire and interviews were used as research tool for understanding consumer perception of digital payment. Primary data of the people aged between 18-29 years had been collected and analysed on the basis of various factors such as gender. Now opportunity costs can be met as digitalization has introduced time saving techniques via real time settlement of transactions.While analysing the current scenario of the Electronic Exchange Medium, both genders are using cashless mode of payment though males are using more frequently as compared to the female counterpart.The survey reveals that digitization has helped the common man various sectors such as healthcare, transportation, public governance, e-commerce/trade etc. What earlier used to take hours and hours of the day now can be done in minutes. Digitization has helped in saving time thus contributing to high level of convenience and increased happiness.

Key Words: *Digital Economy, Cashless Payments, Convenience, Happiness.*

INTRODUCTION

Digital Transactions refers to the exchange that is affected amongst two or more individuals without the involvement of cash. Digital Dividends (or the development benefits from using digital technologies) primarily include efficiency gains by the adoption of relevant digital accelerators but the same cannot be quoted about the aggregate impact because of uneven distribution. The educated section of the society is seen to be the consumerbase of the technology.

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Talking about the concept on the micro level people have major concerns while using the digital technologies, Risk of Identity Theft tops the list, Especially after the outbreak of various data leaks across the world. In a country like India Digital Transactions came into the limelight after the Demonetisation as a need and not as a want, as a reaction and not as a decision. (On 8th November 2016, the Government of India announced the demonetisation of all ₹ 500 and ₹ 1000 banknotes of the Mahatma Gandhi Series. It was seen due to low availability of the new currency people had to opt for Digital Payments for day to day activities.) On the other hand digitization has introduced time saving techniques such as paying bills from home, what earlier on an average used to take nothing less than one hour now can be done in less than 5 minutes. Thus the opportunity cost of that one hour i.e. recreational time is now available more whereby he can pursue his passion or complete societal responsibilities; this makes it essential to understand the mindset of the consumer base.

Objectives of the Study

The main purpose of the study is to understand the awareness & insecurities (if any) of the youth about digital payment gateways and services, also to analyse the happiness quotient before and after the introduction of digital technology in one's life. We chose this topic because the digital dividends are unevenly distributed and the major transition in the economy came as a reaction to Demonetisation and not as a decision from a common man. Also now that the technology has been introduced in the circuit it is essential to analyse the happiness quotient attached to it. Youth in India constitutes as the largest consumer of the digital technology. Our aim is to study the quantitative figures as to why the youth has adopted digital transactions in their day to day life and try to find qualitative reasoning for the same. The key objectives are

1. To study the adoption rate of digitization.
2. To study the drivers and concerns for the use of digital transactions.
3. To study the future prospects of digitization.
4. To study the relationship between digitization and happiness.

Significance of the Study

In India where the Digital aspect saw a rise after Demonetisation it is essential to understand the drivers for the adoption of Digital wallets, some of the identified concerns are lack of tech know how, risk of identity theft, additional costs, and the list goes on. Now that the digitization roots are dug deep into the circuit it is essential to understand the happiness quotient attached with it. Our research plans to understand the psychology of people.

Limitations of the Study

A Number of limitations were faced while conducting the study. Primary limitations are listed below:

- *Time Constraints -* New data could not be recorded and collected systematically due to time constraints.
- *Low response rate–*The sample became quite small due to unavailability of data or irregular data. The data obtained through online survey had a lot of outliers thus reducing the sample size to much lower level.

RESEARCH METHODOLOGY

The data was collected using online surveys & questionnaires from a random sample of 100 youth category residing in the NCR. This data was then processed using descriptive statistics, graphs etc in order to come to certain conclusions.

Research Design of the Study

Qualitative & Quantitative data was obtained by doing an online survey that was distributed amongst people of the age group 18-29 years old residing in the Delhi - National Capital Region. The questionnaire for the interview and the survey had both open-ended and close-ended questions. Due to time and cost constraints, the project adopts cross sectional research design.

Sampling Design and Data Sampling Method

The sampling method used is non-probabilistic convenient method of sampling. A Sample size of 100 people was considered for the online survey. The tools adopted were questionnaire and interviews. The respondents consisted of youth residing in the Delhi NCR; age group is 18 - 35 years. Responses were very varied coming from various parts of the city and from people having different backgrounds and occupations.

Anaysis of Data

The collected data was appropriately put in excel. Caution was taken to label the data correctly. Wherever qualitative data was required to be showcased, it was numerically coded with proper legends. The data was filtered and sorted into the required format.

ANALYSIS

The Conducted survey and mentioned research questions have been analysed as follows

1. *Status Quo of Electronic Exchange Medium:* How frequently do people use cashless mode of payments

Males

The study reveals that 52% of Males Often use cashless mode of payments and 30% of them sometimes, 8% use it rarely, 7% prefer it always and 3% never use it.

Females

38% of Females often use the cashless mode of payment. While 25% use it sometimes, 23% use it rarely, 12% use it always and 2% of the females never zprefer cashless mode of payment.

By using the concept of Dummy Variable we attain that Males use cashless mode of payments more frequently as compared to the females.
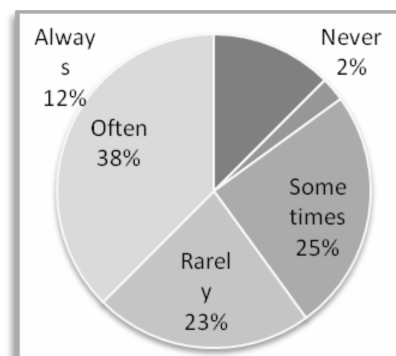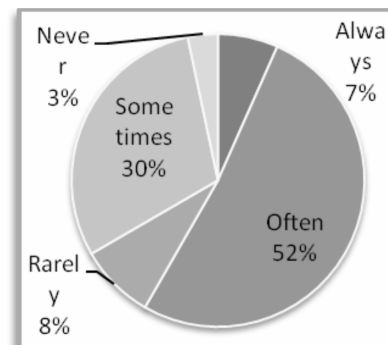
2. *Drivers and concerns for the use of Digital Transactions*

    (a) *Valuation of Payment Services:* Payment services act as bonuses and induce people to use a particular medium of payment. While making E-payments the sample unanimously believes that Instant Payment i.e. real time transfer is the service they value the most, Followed by Cash backs, Credit facility and Easy Monthly Instalments (EMI). Also they feel that these services are more or less important for better functioning/usage.
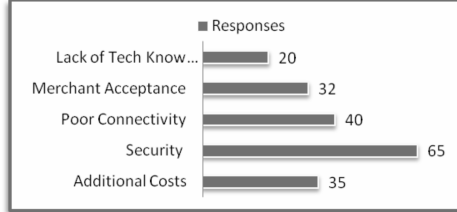
    (b) *Major concerns revolving around cashless payments:* In the sample there are 8 people who find all the 5 reasons as major concerns, 3 who find only 4 reasons, 13 who find only 3 reasons, 25 who find only 2 reasons and 51 who find only 1 reason as a major concern. Maximum people think that risk of identity theft is a major concern while using E-Wallets followed by poor internet connectivity, additional costs, merchant acceptance and lastly lack of Tech Know How.

3. *Opinion about Future of the current system of Exchange*

    (a) *Can cashless mode ever fully replace paper notes in India?*

Males

40% of the Males do not believe that cashless mode of payment could ever fully replace paper notes in India, 18% are doubtful, and 42% believe that yes it could happen.
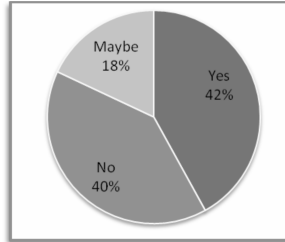
    Females

17% females are doubtful about cashless mode of payment fully replacing paper notes in India, 28% do not believe that this could happen and 55% are optimistic about it.
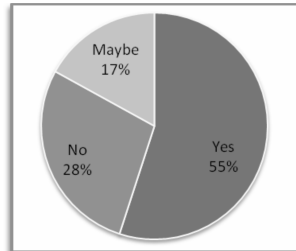
From an overall perspective 34% of the sample believes that Cashless modes of payment cannot fully replace the paper notes in India, while 17% are doubtful and 49% totally believe in it.

     (b) *Will minimizing the use of printed bank notes positively impact on the environment and help reduce crime?* 57% of the sample believes that minimizing the use of printed bank notes shall positively impact the environment and help reduce crime, 7% prefer not to answer, 23% believe that it will have a positive effect on environment but will not affect crime and 13% do not believe in the statement.
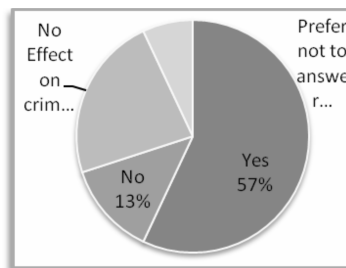
    4. *Happiness Quotient:* Interviews had been conducted with college going students which has been summarised under this tab. People earlier used to stand in queues for day to day chores such as withdrawing cash, paying electricity/water bills, buying groceries etc, which would eventually be completed either at the cost of their study hours or recreational time. Thus the opportunity cost of the youth used to be primarily recreational or educational in nature. Now after the introduction of the digital technologies which act as a catalyst in payments the opportunity costs can be met contributing to ease convenience and happiness for the consumer. "I used to travel for 45 minutes one way to stand in a queue for anything not less than 30 minutes to pay my electricity bill because my parents are employed. Then I started using various payment gateways and services as a medium facilitating exchange. I started off by making petty payments but now I have been a customer since 1 year and the trust has been developed by the technology." - Meet Garg a student of Maharaja Agrasen College. "*Name of Digital Payment Gateway* helped me today itself in recharging my metro card, what better example to give, digital revolution has transformed the way I live by being of help in day to day activities" – Mansi Chelani a student of Maharaja Agrasen College.Digitization has helped people in saving time and thus providing convenience in various sectors such as Health Care, Public Governance, Connect with the society, education and skills etc.Not only Meet Garg and Mansi Chelani but we received such responses from majority of the people who even compared the past scenario with the ongoing one and feel that yes there are major risks involved but the positives outweigh the negatives of the technology.

CONCLUSION

To conclude, the topic was chosen in order to analyze the psychology of the youth when it comes to digital technologies. A secondary study was conducted much prior to this report wherein we reviewed literature on the same and formed a base for our primary research. Despite of

many limitations to the research, major conclusions can be drawn which have been proven true by analysing the sample. Youth residing in Delhi-NCR feels that digitization has contributed towards happiness and wellbeing at the micro level. While analysing the current scenario of the Electronic Exchange Medium, males use the cashless mode of payment more frequently as compared to the female counterpart. While talking about the concerns revolving around E-Wallets and value of payment services, it was analysed that payment services (Cash backs, EMI, Credit and Instant Payment etc) play a major role in attracting the customer to use E-Wallets. Real time settlement is the most valued payment service. Talking about the concerns on the micro level it was analysed that Security (Risk of identity theft) is the top most concern, especially after the recent outbreak of top notch company data leaks. Majority of the sample believes that given the rise in use of digital payments it may replace the plastic currency and minimizing the use of bank notes will positively affect the environment and help reduce crime. Finally, after conducting interviews and receiving responses from the sample it has been observed that digitization has provided the consumers with convenience and helps save time. The opportunity cost which yielded happiness would now be achieved after adopting digital technologies. In conclusion the study directly indicates the presence of informed rational, responsible and happy consumers.

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14

Roll Out of GST: Will it Meet the Requirements of Ease of Doing Business or will it Require Tweaks

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ABSTRACT

GST implementation has resulted in merging large number of indirect taxes into one, making it completely electronic, bringing easy compliance, time bound approval of applications, all of which World Bank is asking in the form of reform.

The intent of this study was to find out whether the current structure meet the requirements of ease of doing business or would it require tweaks.

In 2017 World Bank included the 'post filing index criteria' for the first time in ease of doing business report under the paying taxes head. It was expected that post GST, there will be a strong correlation between inputs and corresponding output. If this is achieved it will make assessment easier and will avoid infructuos litigations on the subject. Passing of GST bill was clearly a watershed management for the economy but even otherwise, there has been a sustained effort to simplify licencing and tax structure thereby making India a much more investment friendly place to do business.

From the data analysed, we expect that GST implementation will enhance ease of doing business ranking of India in 2019.

Keywords: GST, Ease of Doing Business Ranking, Easy Compliance.

INTRODUCTION

Ease of doing business measures the effectiveness of a business in regard to eleven parameters that are of key concern to every enterprise.Tenof these form a part of the years ranking on ease of doing business, dealingwith constructionpermit, obtaining electricity as well as getting property registered ,getting credit, protecting smallinvestors, paying taxes, facilitating trade across borders,enforcing contract and resolving insolvencies. One of the major component is paying of taxes which is further dependent upon factors like ease in payment,time required and total tax and contribution rate for a firm to comply with all the tax regulations as well as post filling processes.

From the world banks ease of doing business report 2018, it was analysed that countries like Thailand,Darussalam,Uzbekistan,Nigeria and Salvador have brought reforms in paying

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taxes and there was a gradual improvement in the ease of doing business rank.

France was the first country to introduce GST in 1954 and now it is followed by more than 150 countries of the world.The idea of GST was first introduced by the Vajpayee Government in 2000 and there was an amendment passed for the same by Lok Sabha on 6[th]of May,2015.

The amendment bill for GST was approved by the President of India (Rajya Sabha on 23rd August,2016) and Lok Sabha on 8th August,2016.It was finally implemented on 1st july,2017.

India is now the third largest economy so GST is seen as the most significant tax reform since independence,it will have a far- reaching impact on almost all the impacts of business organisations.It has been considered as one of the major reforms which has unparalleled importance in independent India.

Since in our country the tax rate differed from state to state,GST has brought uniformity as well as reduced the cascading effects of these efforts which will further help the industry to reap the benefits of common procedures.

GST is a comprehensive multi stage, destination-based consumption tax,levied at every stage of value addition in the lifecycle of a product.It has subsumed all the indirect taxes,thus bringing a unified taxation system and a truly unified market.

BENEFITS OF GST

It will help in providing input tax credit to customers since a business would now be legally recognised.So it would be easier to issue taxable invoices,buyers can take input credit on their purchases, that will help business in expanding their customer lease and make it more competitive.

By taking input credit,the voluntary registered persons can avail input credit on services like consultation and legal fees as well as their own purchases which will eventually increase their margins.

Make inter- state sales easier,with less regulations.Since,they canmake sales to different states without many restrictions it will widen the potential market for MSME'S.MSEM'S can also choose e-commerce platforms to sell their goods.

DUAL MODEL OF GST

India has adopted a dual model of GST which is imposed concurrently by the Central and the State government.

CGST-Central GST,collected by the Central government

SGST-State GST,collected by the State government

IGST-Integrated GST,collected by the Central government

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Supply of Goods &           ┌─────────┐
Services within the    ────▶│  CGST   │
State        (INTRA-        └─────────┘
STATE SUPLLIES)
                            ┌─────────┐
                       ────▶│  SGST   │
                            └─────────┘

Supply of Goods &           ┌─────────┐
Services     between   ────▶│  IGST   │
two or more States          └─────────┘
(INTER-STATE
SUPLLIES)
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        INDIRECT TAXATION STRUCTURE
              (Before GST)

    CENTRAL              STATE TAXES
    TAXES               (VAT/Sales Tax,
(Central Excise duty,   Entertainment Tax,
Service Tax, CVD &      Octroi & Entry Tax,
SAD e.t.c.)             Luxury Tax, Purchase
                        Tax e.t.c.)

    Paid by Manufacture, Wholesaler, Retailers &
                 final Consumer
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        INDIRECT TAXATION STRUCTURE
                (In GST)

Supply of Goods &        Supply of Goods &
Services within the      Services between two or
State        (INTRA-     more States (INTER-
STATE SUPLLIES)          STATE SUPLLIES)

  CGST      SGST            IGST

    Paid by Final Consumer for the value addition
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LITERATURE REVIEW

(Amit Kumar Dubey, 2016) In his paper goods and services tax in India : Creating single market by single indirect tax, had pointed out that more employment opportunities would be created after implementation of dual model of GST .He also quoted that it is important to ensure that GST is applicable with clear laws in all over the country and makes industry friendly so that consumers industry and the economy benefits as a whole.

(Kashif Ansari,2017) in his paper Impact of GST on Indian start-ups noted that start-ups in India contribute in not only increasing FDI inflows but also act as a source of employment and key factor in development of economy driving innovation to solve our daily problems.Taxation structure is very important for them start-ups are greatly benefitted with implementation of GST in a number of ways such as simpler taxation,common registration,higher threshold limits,decrease in logistics and compliance cost and increase in logistics efficiency.

(S Sudha,2017) In her paper GST and its impact on small scale industries in India was of the view that there should be a threshold-limit on dealers and service providers who undertake inter -state supplies.This would benefit small scale industries as it absorbs large amount of labour in the economy and thus reducing the problem of unemployment thus leading to economic growth.

(NishantGhuge) in his paper (Indian Tax structure:An analytical perspective) quoted that there has been a lot of dissatisfaction among citizens of India regarding tax structure.Taxes by the central,state and local governments imposed several difficulties and harassment to the tax payer.Several authorities had to be contacted and separate records had to maintained.So, there was a need for ideal tax system due to overdependence on indirect taxes.The tax system of our country suffered from problems like inequality,being regressive,uneconomical and non-inflationary. Moreover, also suggested that there is a need to reduce administrative expenses incurred on tax collection.

(N K Ganesh,2017) in his paper GST benefits,challenges and its impact on employer employee transactions suggested that indirect tax system in India has been transformed with the implementation of goods and services tax which has subsumed a large number of central and state taxes and would contribute in easing double taxation and making taxation overall easy for the industries.Overall tax burden of the end consumers would also get reduced.

(Pravakar Sahoo,2016) In his article goods and services tax:international experience suggested that the success of GST is dependent on effective implementation and the model followed.For instance, countries like Australia,Canada and New Zealand have achieved better fiscal finance and price stability in the short to medium term.There is always an initial fear of rise in prices due to high rate of GST in short run but in the long run the prices will stabilise and macroeconomic indicators have done fairly well.

(Abhirup Bhunia,2015) in his paper Reforms:Road to investment,Employment and growth suggested that implementation of GST will phase out numerous tax exemptions and concessions to corporations leading to resolution of innumerable tax disputes and will put in place a more rationalised and transparent tax structure. Tax base will be widened considerably thereby enabling better tax compliance and would also plug existing loopholes due to multiplicity of taxes.

(Sumit Kumar Majji,2016) in his paper GST:A perceptual study among the tax professionals suggested that after the introduction of GST all the stakeholders would be benefitted.The study

also suggests GST is a better indirect taxation system,which is not going to affect the revenue shares of the state governments but some respondents also felt that GST implementation in India would not be at par with other countries due to political unwillingness.The new tax regime will help in improving the ease of doing business ranking.

RESEARCH METHODOLOGY

Since GST has been implemented recently very less research has been done in this field. For conducting this research, we had analysed secondary data on this issue which includes Research Papers, news paper articles, articles of magazines such as Yojana. Qualitative Data Analysis (QDA) software Nvivo12 by QSR International has been used for preliminary analysis of literature.Nvivo is a software package that allows users to import, sort and analysis text documents and audio files,video files and spreadsheets,data-basis,digital photos, documents, PDF'S, bibliographic data,web-pages and social data.The qualitative analysis using word frequency search query and auto coding of themes,query helped in understanding the literature from a bird's eye.The results provided by Nvivo 12 have been summarised in next section of the paper.

DATA ANALYSIS

Various research papers and articles on GST and its impact on ease of doing business have been analysed with the help of word frequency of N-Vivo software,looking for 100 most frequently used words which are minimum four-letter long.The results are presented in the form of a word cloud.

Figure 1

Following table shows the twenty most frequently used words and the number of times they have been used in literature.

**Table 1. Twenty most frequently used words and the number
of times they have been used in literature**

Word	Length	Count	Weighted Percentage (%)
Taxes	5	337	1.14
India	5	329	1.12
Goods	5	293	0.99
State	5	265	0.90
Services	8	233	0.79
Government	10	221	0.75
Central	7	190	0.64
States	6	170	0.58
System	6	168	0.57
Revenue	7	145	0.49
Indirect	8	138	0.47
Taxation	8	121	0.41
Business	8	117	0.40
Rate	4	117	0.40
Proposed	8	102	0.35
Structure	9	99	0.34
Also	4	95	0.32
International	13	93	0.32
Cent	4	91	0.31
Service	7	91	0.31

According to the query,the top three words are taxes,India and goods which actually reflects the central idea of literature studied.

CONCLUSION

Since we had witnessed that India has also jumped thirty points to reach top hundred countries in terms of ease of doing business,so we can expect that India's rank would further improve by implementation after such a big reform in India's taxation structure i.e. Goods and Services Tax. Also, the case of GST in Canada, Australia, New Zealand, Korea, Singapore and United Kingdom reflects that a simple and unified tax system had helped improving exports, generating better revenue for the exchequer and had also stabilised prices. However, the performance of the above-mentioned indicators depends upon effective implementation of GST model. We are of the view that doing business environment in India will also be improved.

As we know every cloud has a silver lining,so is the case here,GST is not as simple as it seems to be.There are a lot of complexities involved but it's potential benefits outweigh its complexities.

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15

Challenges for Indian Digital Economy Revolution

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ABSTRACT

Digital India is the beginning of digital revolution. It is a dream which is created by the Government of India to ensure that government services are made available to citizens electronically, even in remoteareas, by improving online infrastructure and by increasing Internet connectivity. The programme has one mission and one target that is to take nation forward digitally and economically. The initiative will enable people to get engaged in the innovation process which is needed by the economy to move forward. But to implement this is a great challenge. There are many roadblocks in the way of its successful implementation like digital illiteracy ,poor infrastructure, low internet speed, lack of coordination among various departments, issue pertaining to taxation etc . These challenges need to be addressed in order to realize the full potential of this programme. It requires a lot of efforts and dedication from all departments of government as well as private sector. If implemented properly, it will open various new opportunities for the citizens of the country.

INTRODUCTION

Throughout the world, information and communication technologies (ICT) continue to proliferate at incredible speed. Digitalization is one of the most fundamental period of transformation we have ever witnessed. Digital India was a flagship programme launched by the Prime Minister of India Narendra Modi on 1 July 2015 - with an objective of connecting rural areas with high-speed internet networks and improving digital literacy. The vision of this programme is to transform India into a digitally empowered society and knowledge economy. It is one of the biggest step by government of India to motivate the citizen of the country and connect Indian economy to knowledge savvy world.

WHAT IS DIGITAL INDIA INITIATIVE

Digital India initiative is an extended and transformed version of e-Governance project which is in place since mid-1990s. Various e-Governance projects all over the country encompassing all the government departments have not been able to bring about desired results. Thus there was a need felt by the current government to overhaul the present infrastructure of e-governance plan and also include additional objectives in the new initiative.Through the

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implementation of this scheme, the gap between government departments and people in general would be minimized. Services and benefits provided by the government would reach to the citizens in quick time and without much hassle. It will also ensure local electronic manufacturing and job creations for Indians. Therefore, to realize the objective of making India a 'Digital Society' and a 'Knowledge Economy', PM Narendra Modi envisioned the scheme of "Digital India" so as to transform the entire concept of Governance by making it more transparent and accessible to the citizen. The Digital India initiative is being envisaged by Department of Electronics and Information Technology (Deity) but other ministries are also involved such as Ministry of Communications & IT, Ministry of Rural Development, Ministry of Human Resource Development, Ministry of Health and others also.

OBJECTIVE OF THE PAPER

1. To study the concept of digital India programme.
2. To find out the importance of this programme.
3. To find out the challenges faced in implementation of this programme.
4. To find out practical solutions and innovative ideas to accomplish the vision of a digital India-a reality.

DIGITAL INDIA 'Digital India' is a central programme to make India ready for a knowledge-based future Vision Areas of Digital India

The Digital India programme is centered on three key vision areas:

1. *Digital Infrastructure as a Utility to Every Citizen.* This includes to provide high speed Internet connectivity as a core utility for delivery of services to citizens. To provide digital identity that is unique, lifelong, online and authenticable to every citizen. Providing mobile phone and bank account enabling citizen participation in digital and financial space. Easy access to a Common Service Centre. Shareable private space on a public cloud for every citizen

2. *Governance and Services on Demand.* Seamless integration across departments or jurisdictions Ensuring availability of services in real-time from online & mobile platforms To make all citizen entitlements portable and available on the cloud To digitally transformed services for improving ease of doing business Leveraging Geospatial Information Systems (GIS) for decision support systems & development

3. *Digital Empowerment of Citizens.* To empower citizen through universal digital literacy. To provide universal accessible digital resource. To make available digital resources / services in Indian languages. To provide collaborative digital platforms for participative governance. Citizens not required to physically submit Govt. documents / certificates.

NINE PILLARS OF DIGITAL INDIA PROGRAMME

Under Digital India programme, 9 key initiatives are in progress, which are as follows

1. *Broadband Highways.* The aim is to cover 250000 village Panchayats under National Optical Fibre Network (NOFN) by December 2016. Nationwide internet infrastructure (NII) would integrate the network and cloud infrastructure in the country to provide high speed connectivity and cloud platform to various government departments up to the panchayat level.

2. *Universal Access to Mobile Connectivity.* The aim is to increase network penetration and to provide mobile connectivity to 44000 villages by 2018 with investment of RS 16000.

3. Public Internet Access Programme One Common Service Centre(CSC) would be provided to each gram panchayat and 150,000 Post Offices are proposed to be converted into multi service centers.

4. e Governance IT would be used to make the delivery of government services more effectively. There would be integration of services and platform-UIDAI, Payment Gateway, Mobile Seva platform, Public redressal etc., through IT. All information would be available in electronic form.

5. eKrantithe aim is electronic delivery of services to people be it education, health, financial inclusion or justice.

6. Information for All My Gov.in is a website launched by the government to facilitate a 2-way communication between citizens and the government. It is a medium to exchange ideas or suggestion with government. The citizen would have open access to information through open data platform.

7. *Electronics Manufacturing.* The government is focusing on zero imports of electronics by2020 through local manufacturing of items such as smart energy meters, micro ATMs, mobile, consumer and medical electronics. Government is also taking several steps to promote manufacturing and investment in electronics sector by providing clarity on taxation, incentives skill development etc.

8. *IT for Jobs.* The aim is to train 10 million people in towns and villages for IT sector jobs in five years. It also aims to provide training to three lakh service delivery agents as part of skill development to run viable businesses delivering IT services. It also focuses on training of five lakh Rural Workforce on Telecom and Telecom related services and setting up of BPOs in each North-eastern state.

9. Early Harvesting Programmes Government plans to installed Wi-Fi facilities in all universities across the country. All books will be converted into e books. Email will be made the primary mode of communication within government. Biometric Attendance System will be installed in all central government offices where recording of attendance will be made online.

BENEFITS OF DIGITAL INDIA PROGRAMME

Digital India programme is the beginning of digital revolution. It is a big initiative to empower people of the country. Main benefits of this programme are-

1. The digital India mission would make all the government services available to people of country through common service delivery outlets. This would lead to inclusive growth by enabling access to education, healthcare and government services to all the citizens of the country. People can get better advice on health services. Those who can't afford school/ colleges can get chance to online education.

2. There would be more transparency as all the data would be made online and would be accessible to citizens of the country.

3. EGovernance will help in reducing corruption and getting things done quickly.

4. Digital locker facility will help citizen to digitally store their important documents like Pan card, passport, mark sheets etc.

5. It will help in getting things done easily. For example when we need to open an account, we will give official details of our digital locker, where they can verify our documents. By this we can save time and the pain of standing in long queues for getting our documents would be reduced.

6. It will help in decreasing documentation and reducing paper work.

7. Digital India mission is away for cashless transactions.

8. It can help small businesses. People can use online tools to expand their business.

9. It can play a key role in GDP growth. According to analyst the digital India could boost GDP up to $1 trillion by 2025. According to World Bank report a 10% increase in mobile and broadband penetration increases per capita GDP by 0.81% and 1.31% respectively in developing countries.The programme would generate huge number of jobs in IT, electronics and telecommunication sector directly or indirectly.

CHALLENGES

More than a year has been passed since Digital India mission has been announced but it is facing multiple challenges in successful implementation.Few of the challenges are-

1. High level of digital illiteracy is the biggest challenge in the success of digital India programme. Low digital literacy is key hindrance in adaptation of technologies. According to ASSOCHAM-Deloitte report on Digital India, November,2016, around 950million Indians are still not on internet.

2. Making Digital India scheme known and creating an awareness among common masses about its benefits is also a great challenge.

3. It is a mammoth task to have connectivity with each and every village, town and city. Connecting 250000 Gram Panchayats through National Optical Fibre is not an easy task. The biggest challenge is ensuring that each panchayat point of broad band is fixed up and functional. It is found that 67% of NOFN points are non functional even at the pilot stage.

4. A key component under this vision is high speed of internet as a core utility to facilitate online delivery of various services. India has low internet speed. According to third quarter 2016 Akamai report on internet speed, India is at the105th position in the world in average internet speed. This rank is the lowest in entire Asia Pacific region.

5. According to ASSOCHOM- Deloitte report, the issue pertaining to taxation and regulatory guidelines have proved to road block in realizing the vision of Digital India. Some of the common policy hurdles include lack of clarity in FDI policies have impacted the growth of ecommerce.

6. The biggest challenge faced by Digital India programme is slow and delayed infrastructure development. India's digital infrastructure is comprehensively inadequate to tackle growing increase in digital transactions. India needs over 80 lakh hotspots as against the availability of about 31000 hotspots at present to reach global level, according to ASSOCHOM-Deloitte report.

7. The private participation in government projects in India is poor because of long and complex regulatory processes.

8. Many request proposals issued by government are not picked up by competent private sector organizations since they are not commercially viable. Currently Over 55000 villages remain deprived of mobile connectivity because providing mobile connectivity in such locations is not commercially viable for service providers, ASSOCHAM-Deloitte report pointed out.

9. There is a wide digital divide between urban and rural India. Till now funds have not been deployed effectively to meet the cost of infrastructure creation in rural areas.

10. India has 1600 languages and dialects. Non availability of digital services in local languages is a great barrier in digital literacy.

11. Fear of cybercrime and breach of privacy has been deterrent in adoption of digital technologies. Most of the technology including cyber security tools are imported. We do not have requisite skills to inspect these for hidden malwares. We have no top level experts for these high end jobs at present. According to NASSCOM, India needs 1 million trained cyber security professionals by 2025. The current estimated number is 62000.

12. High level of digital illiteracy: Digital illiteracy is prevalent in most of the towns and villages in India. Cities have adopted digitalization but limited to certain extent. Full fledged digitalization is cashless transaction on daily basis, use of internet services to get government certificates. This requires administration changes, Taxation changes and change in public mentality. So,it's a team work which includes citizen's responsibility and support to the new system

13. Connectivity to remote areas: It is a mammoth task to have connectivity with each and every village, town and city. The problem of connectivity is a complex issue because every state has different laws pertaining to its execution. Also, it is challenging for the central authorities to make a database where such a huge information can be stored.

14. Compatibility with center state databases: Every state has different internet protocols because every state is diversified. Diversified not only in the sense of religion but also in language. Hence software compatibility with the center is a crucial issue. Information shall be saved carefully.

15. Cyber Crime: There is cyber threat all over the globe and digital India will not be any exception. Hence, we need a strong anti cyber crime team which maintains the database and protects it round the clock

16. Inter Departmental Co ordination: Within the government there are various departments which should be integrated. Integration has technical as well as corporate issue. Corporate in the sense self ego of the officers and staff of our government services are hurdle in the change. Also, the middle man policy will be eliminated completely because of digital India, hence there will be imminent resistance from the working staff.

17. Finance: Though there are resources with India but there is a huge capital cost which is to be invested and the fruits of the investment will be received after few years.

18. Net neutrality: The issue is still on the table and we are blindly following the digital India. Net neutrality is must and we should make sure that digital India without net neutrality would be a great blow to entrepreneurs and citizens of India.

19. Changing the mindset: This point will come into picture when you have allocated the required resources and material but when it comes to implementing them, most of them

will be hesitant to change. People are accustomed with years of same of practice that they are not ready to change.

20. Exchange of information: The information stored should also be used by other government offices. For example police, surveillance and other security issues can be easily resolved with digital India but its co ordination is a mammoth task. It is not only a technological question but also deals with the question of privacy and security.

SUGGESTIONS

Digital India campaign can't be successful on its own. Policy changes are needed to make digital India a reality. Few of the suggestions are –

1. Digital literacy is first step in empowering citizens. People should know how to secure their online data.

2. To make this programme successful, a massive awareness programme has to be conducted. There is pressing need to educate and inform the citizens, especially in rural and remote areas, about the benefits of internet services to increase the growth of internet usage.

3. Digital divide needs to be addressed.

4. Manufacturing content is not government's strength. This mission needs content and service partnerships with telecom companies and other firms.

5. PPP models must be explored for sustainable development of digital infrastructure.

6. Private sector should be encouraged for development of last mile infrastructure in rural and remote areas. To encourage private sector, there must be favorable taxation policies, quicker clearance of projects.

7. The success of digital India project depends upon maximum connectivity with minimum cyber security risks. For this we need a strong anti cyber crime team which maintains the database and protects it round the clock.

8. To improve skill in cyber security, we need to introduce cyber security course at graduate level and encourage international certification bodies to introduce various skill based cyber security courses.

9. There is a need for effective participation of various departments and demanding commitment and efforts. Various policies in different areas should support this goal.

10. For successful implementation, there must be amendments in various legislations that have for long hindered the growth of technology in India.

CONCLUSION

The vision of digital India is grand. It is a huge step towards building a truly empowered nation. If successful, it transforms citizen access to multimedia information, content and services. However, the goal is still far away since most of the nine pillars of digital India mission are facing serious challenges in implementation. It is imperative that focused persistent attention must be given to each and every pillar so that this programme does not end up in failure. In fact, we all should be mentally prepared for the change and be ready to face the challenges in implementing this policy, only then it would be possible to make this vision a reality.

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Impact of Digital Marketing on Online Customer Loyalty

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ABSTRACT

With a great vision and planning, India is in the growth stage of technology and less cash market strategy by government, not only in middle and higher level, but from bottom level of the country. Additionally the demonetization decision of government in all of sudden made general people to search new option which turn to be better option to run day to day life. And to those who had no connection with these, are seeking to learn at least basics of it and adopt in their life from wherever and whichever place or sector they belong to. Marketing is the sector who has utilised this phase in the best way possible. Emergence of digital marketing is the best example of turning the vision towards a broad spectrum of possibilities and opportunities. Not only marketing but also a wholesome market is in the digital world through internet network now.

This paper has tried to look those digital marketing activities that has or has not affected the buying behaviour of people online. So the main aim of the paper can be said as to study the impact of digital marketing efforts in online loyalty of customers in the context of technologically growing country like India. This paper will be based on general analysis of digital marketing patterns around us and secondary data available online and offline (journals, magazines, research papers, articles, books and newspaper) after 2010 only.

Keywords: *Digitalization, Online Marketing, Digital Marketing, Online Customer Loyalty, Online Buying Behaviour.*

Introduction

With the advancement in technology everything has turned into high definition from any physical product to service experience. The competition is no more like treating customer as a king, they have becomen like buddy. So the emphasis is on pleasing buddy not to the king, it is because market in no more one way, it is customized and customers are offered with what they imagined and wanted.

The most drastic experience of this digitalized world can be in the sector of communication and marketing. Almost everything from everywhere is available virtually. Anyone from anywhere can approach things virtually. The world has turned into a single market virtually. With the advantages of economic, effective and wider option of reaching customers, it carries some perceived risk factors too.

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Digital marketing in one side covers global customer, delivers information in most effective way, has made market two way, has customized market, minimized unwanted physical cost for producer and minimised approaching time and effort for customer, in other hand it has perceived risk of quality of product and services, after sales services, warranty and guaranty service, risk of not fulfilling promised quality, feature and service, etc. In these circumstances, yet we can see growth in the charm of online shopping and impact of digital marketing is directly or indirectly felt. Further this paper will discuss in those aspects of digital marketing that motivates online customer be loyal to specific online site, store or brand. Online shopping has various attributes that are feasible to our busy scheduled customer's lifestyle. Some of those attributes that motivates customer in shopping online are:

1. Time saving
2. Many alternatives
3. Convenience
4. Cost comparison
5. Less compulsive shopping
6. No crowd and disturbance
7. Easy way to send gifts and may more.

Due to these many positive attributes of online shopping, the craze of going online to buy or at least window shop is common. So taking this increasing time spent in internet and various electronic gadgets, companies started expanding there horizon of being visible. So came, digital marketing concept. Digital is everything that turns every command in form of digits(machine readable format) and response in same but makes the response in understandable form to the user. Today most of the electronic gadgets have turned into digital. And every marketing activities brought in action through any of such digital medium to reach customer is digital marketing. There are many digital marketing tools used by companies to reach their customers and customers are set to be exposed to at least any of them. As we know environment is sure to influence its constants, so does the marketing efforts. When someone is continuously exposed to something designed after a lot of research and behavioural study, it is sure to show its effect in anyway.

Various tools of digital marketing to which customers are exposed are as follows:

1. Social marketing
2. Paid social media marketing
3. E-mail marketing
4. SMS marketing
5. Content marketing
6. Visual display boards
7. Digital AV hoardings
8. Professional website
9. Search engine optimization, & many more.

Customers intentionally sometimes and un-intentionally many times get exposed to at least few on daily basis. The creative techniques on marketing activities compel its audience to divert its attention from somewhere else to it. Various networking strategies, loyalty programmes and schemes make customer somehow be connected to the system for long term future.

Literature Review

Rapid growth of technology worldwide has narrowed down whole economy. Virtual community created an inescapable need to be connected virtually from any of the medium from wherever you are or whatever sectors you belong. Many studies has been done to see the impact of digitalization, relation with buying behaviour, motivators for that, risk factors in it, etc. while searching the studies done under this related topic, many studies supported this topic fulfilling similar objectives.

This paper is mainly concerned to link companies' various digital marketing efforts with creating customer loyalty online. In a paper by **Dr. MamtaSareen(Ref.1),** she provided a good descriptions of various online attributes that makes customers loyal in online shopping. She has presented technical and emotional satisfaction that is achieved through online shopping as one of the greatest reason of being customer loyalty.

Prof. G.V. Chalan and IvaturiMurali Krishna, in there paper(Ref.2)has broadly described customers attitude towards online marketing and raised an issue of deficiency in proper study availability of online consumer behaviour even when all knows the concept of traditional market and virtual market is completely different and so needs different marketing strategy. He says being internet exposer a biggest time spending part of lifestyle of people, it has grown, utilized and under consideration but proper research in specifically optimizing this opportunity is not yet done. **Prof. VenuThyagarajan (Ref.3)** in her paper mentioned website design, e-word-of-mouth, trust prevailed, product quality and perceived determine customer attitude towards online shopping and once it is experienced, that creates either loyalty or cut in the pattern.

A study by Zahra Abdolkarimi, Ibrahim Alwashali,S.APayambarpour and Z. Naser(Ref.4) which deals with looking on one element of marketing that is online advertisement in determining consumer purchase behaviour. They highlighted cost saving, convenience and customization factors of online shopping to be more dominating rather than perceived risk in it. So they concluded that online advertisement has positive and a greater impact in purchasing behaviour of customers.

From the study of many other research work done under related field of this topic, it guided us towards the study of specific digital platform of both marketing and its influence in customer behaviour that finally determines loyalty.

Research Objectives

   (i) To find out customer perceived challenges in online purchase.

  (ii) To study the impact of digital marketing on customer's loyalty online.

Research Methodology

This paper is completely based upon the observation and analysis of the digital marketing all around in the market physically and virtually. Additionally secondary data is used as literature and also base for drawing conclusions.

Findings

Finding 1 for objective: To find out customer perceived challenges in online purchase.

From all above study and observations, we can say that the followings are the risks associated with online purchase:

    (i)   Complications in return policy

   (ii)   Uncertain delivery time

  (iii)   Risk of expectation mis-match

  (iv)   Risk of visual misleading

   (v)   Limited information availability,etc.

Finding 2 for objective: To study the impact of digital marketing on customer's loyalty online

After analysisof various information and studies done previously, we can clearly see increasing charm of online stores and services. This is only possible when there is return worth or above investment. So in spite of various perceived risks by customer, it can be traced that they are fascinated by one if not another attractive marketing mediums, whether online or offline such that they at least once want to try transaction in online shopping. After that not only their first shopping experience, but also various reviews and information delivered all around do influence their habit of selecting, purchasing and repeating online shopping. Thus, digital marketing has its positive impact in reminding, retaining and acquiring customers. This in long term supports in creating loyalty.

Conclusion

Marketing activities used to be sales oriented traditionally. But due to the transparency created in virtual market the competition now has different definition. Competition is no more for quality, feature or price but it has been CSR(corporate social responsibility), PRM(public relationship management), sustainable marketing, ethical marketing, etc. which focuses on connecting customer tight and for long term rather than pulling mass all of sudden and letting it go. Thus for this purpose, digital marketing is playing a very crucial role in creating awareness from all possible ways and letting them choose wisely. So in this stage reliable information delivery and public relationship networking through digital media has targeted and some what we have to say that it has achieved loyalty of customers.

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17

Role of Digitalized Workplace Culture in Indian Universities

Anita Sikandar* & Dr. Richa Dahiya**

ABSTRACT

Digitalized workplace is the digital environment where employees find all the processed information which they need to work efficiently and effectively. Digitization is the technology where the information can be integrated and presented in the digitized form lying on a common platform. Workplace is the physical space where the people of an organization work. Culture consists of values, ethos, beliefs, norms, vision, mission and goals of an organization. Digitalized Workplace culture is the collective behavior of employees in an Institution in the digitalized world. The aim of Indian Universities is to impart knowledge and develop future leaders and personalities from the different fields of education in the globalised information society.

This paper is a conceptual paper to study the role of digitalized workplace culture in Indian Universities. An attempt has been made to discuss the concept of Digitalization, Digital Workplace Culture, its Role and the latest initiatives of e-governance in Indian Universities. The findings of this research paper concluded that the universities are benefitted through the digitalized workplace culture by creating a community, improving productivity and encourage the employees to freely collaborate and share the information and knowledge with their peers, subordinates and seniors in the workplace. Universities are learning institutions, that can take the advantage of the digital age and deliver to the end users by listening them, valuable insights can be gained and acted upon and stay relevant with the academics, staff and students by adoption of ERP technology and E-Governance System.

Keywords: *Digitalization, Digital Workplace Culture, Indian Universities.*

Introduction

The Government has the mandate to bring 20 Institutes of Higher Education as World Class Institutes of Excellence. In their transformation process to become a World Class Institution of Higher Education, they have not only to compete with the technology, infrastructure but also remain digital everywhere may be in terms of knowledge, well equipped faculty, knowledgeable staff and potential students. The Ministry of HRD, Government of India has made it mandatory for all Higher Educational Institutions for participation in the National Institution Ranking Framework (NIRF) to get ranking and to compete in the Global World. As per National

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Assessment and Accreditation Council (NAAC) also all Universities have to furnish all the information and data of the Institution online/digitalized way.

After the evolution of computer technologies and the Internet, the process of digitalization of information was started slowly since 1990 with the personal computer in India. Today the digitalization is the new way of transformation where we transact, interact and conduct the business digitally. The workplace culture plays a vital role to transform the Institution. It exhibits the behavior, attitude, perception, ethos, norms and values which help the students, faculty and employees to act in a unique way. This unique digitalized workplace culture transforms the organization innovatively. Several studies have been undertaken on the workplace culture in the past but no such literature is available on the digitalized workplace culture prevailing in the Indian Universities. Therefore, the researcher in this study has tried to develop a framework for the Digitalized Workplace Culture in three steps. In the first step, the general framework on the studies of Digitalization is presented. Then this concept is integrated with Workplace Culture and thirdly a specific framework of Digital Workplace Culture in Indian Universities is presented.

Digitalization

In the Digital Era, the India has to re-structure and re-focus the Institutions and Organizations. Digitalization is a process of communication and a tool of technology. Technology is foremost important for communication, planning, organizing, marketing, networking, research and the like (Quintanilla K. a., 2016) Technology allow us to communicate faster with the use of email, personal digital assistants, and a host of other devices designed to make the exchange of information in business instant rather than delayed. As technology enables us to excel at work with faster information exchange and interaction, it's important to be aware of the problems and misunderstandings that can occur when technology serves as your primary means of communication.

Digital India

Digital India is an initiative by the Government of India, its aim to transform India and to empower its citizens and businesses. It is a large umbrella program which will restructure and transform the whole economy in the digitalized way. The objective of this policy is to make India 'ADigital Society', 'A Cashless Society' and 'A Digital Economy'. This will provide all the services online in a digital way which will promote digital literacy among the citizens. Through this initiative, all the services and information provided by the Government will be easily available anywhere, anytime on any device to use and secure.

Based on this initiative, the Government made it mandatory for the Government Institutions to make the cashless transactions to suppliers, buyers, consumers, public distribution authorizes and the employees through net banking. This will not only secure the transactions but also save the time and bring transparency and prevent corruption in the government system. (Kumar, 2015)Summarized that Digital India Program is just the beginning of a digital revolution, once implemented properly, will open various opportunities for the Indian citizens and it will provide a participative, transformational and responsive system in the country.

Workplace Culture

"Workplace is a physical work environment where we work. Work is an instrument of activity intended to provide goods and services to support life"(Edwards J.R. and Rothbard,

2000). Work is merely 'to put some energy or labour' to get compensation. Work plays an important role in our lives. It gives us respect and regard and impact our well-being and health. **Workplace** is a place where we work having the boundaries. The environment is the natural or constructed surroundings that influence human action, attitude, and mood and communication decision. Culture is a dynamic phenomenon that surrounds us at all times, being constantly enacted and created by our interactions with others and shaped by leadership behavior (Schein,2004). Due to Globalization, every organization has diverse workplace environment. People from different communities, regions and nations are working collectively in an Institution. They have different views; ways of living and working but this diverse workplace requires professional excellence of employees by growing and encouraging carefully their self-traits and behaviors, adjustments and mutual respect.

It is important to say that what will be the vision of 2020 of workplace. To develop the society, the employees should use the technology and work faster and accelerate their performance but on the other hand they should be satisfied in their jobs and feel happier while at work. The organizations require that their workforce work faster and faster and accelerate their work for the productivity and growth for the society.

"Culture is the rules of living and functioning in society"(Gudykunst, 1996). It is the way we talk, behave, dress, and think are all heavily influenced by the way others have socialized you into various cultural groups. *Organizational Culture* is the character and personality of your organization. It is the DNA of an organization. The researcher described that workplace culture makes your organization unique and further added that it is the sum of its values, traditions, beliefs, interactions, behaviors, and attitudes.Through our stories, we come to understand the organizational culture and one –another. In today's high tech world, we use to listen the stories of Professors about Pick A Professor and Rate My Professor.com, allowing the students to hear the stories from their class-fellows about the Professor whom they never know (Qing, & Wahl, 2007).

Here's an overview of why **workplace culture** is important, what affects it, and how to **define** it.

We learn Workplace Culture through the process of assimilation. Assimilation is the process of socialization where we shape the attitudes, beliefs, perceptions, emotions and communication of the employees into actions or experiences. Learning a new culture is difficult but once we assimilate into the office culture, we experience high quality of life and job satisfaction and excel in our job. Workplace culture plays a vital role to transform any business. A well planned digital workplace culture add four values of culture – creating, connecting, collaborating and communicating in the business which leads to deliver high performance, job satisfaction, trust and respect.

(Ali, 2015)"Digital workplace culture support the functioning of a collaborative, productive and engaged community which drives excellent business results". The Digital Workplace offers five capabilities – communication and employee engagement, collaboration, information and knowledge sharing, agile working and secure environment (Mentis, 2017). It gives them flexibility to work anytime anywhere, self-service to collect data and information and, agile to work collaboratively by creating the data innovatively and safe environment improves accountability as most of the backup data is kept in cloud technology. (B.P., 1995) "How work is not intrinsically valued in India, instead a culture of 'Aram or rest' prevails without hard and exhausting work in Indian government offices". "Work culture is defined as the organization's pattern of response

to the problems and opportunities it encounters and a set of processes through which the organization reacts to face the challenges",(Westrum, 2017). "Work culture has a significant and positive effect on employee job satisfaction that leads to high performance in the business"(Rachman, 2017). "Work culture means work related activities in the framework of norms and values related to work. When these activities interact with the organizational - goals and objectives, technology, managerial practices, material , human sources and employees – and the skills, knowledge, needs and expectations, forms the goals and values" (Singh, 2001).

Digital Workplace Culture: A key to Organization Change and Transformation

Culture change is a most difficult part of the organization. Culture plays an important role in digital transformation and makes an organization dynamically successful, innovative and extraordinary. Digital transformation is not about a technology but it is organization agility. Cultures motivate the employees to adopt technology and sometimes the employees resist change. To overcome resistance to organization change is a critical issue before the management and a challenge before the leadership. In such organization, the management has to diagnose the source of the problem and make the people feel comfortable with the process of change. This is a challenge before for the leadership but not a difficult task. The culture change is brought by a three step process - identify the kind of changed plan, initiate the change and reinforce the change through participation and recognition of employees for the excellent services rendered by them. (Schannon, 2018)"Culture is a sum of all behaviors. If the leader has the best vision, mission and strategy, the culture can be achieved without the collaboration of the employees".

Organizations in Digital Age

In the new era of Informational Technology and due to access of information and the speed of its transmission, the higher educational institutions have transformed socially, economically and politically. In the global world, these new technologies have eliminated half of the existing jobs and transformed the organizational culture by altering its structure and processes. Due to the industrial transformation, the managers have to adopt the technological innovations to sustain in the competitive world. The old attitudes, regulations and mechanisms no longer work in the emerging information society. We are in the age of transnational products, processes, services and consumerism. In this new age, not only the larger scale economic organizations to meet the demands of global market place but also the universities and educational institutions. The implication of this influence on organizational transformation is that would be HR Leaders must cultivate trans-cultural skills within themselves and their employees. These changes are bringing the fundamental changes not only in the workplace but also the culture of the organizations. Due to transformation of Institutions, the concept of union management changed into the team management where most of the decisions are taken by these task forces or organizational committees.

To change over to the Digital Age is a long term planning which requires innovating and transforming the structure and processes of the organization. Inside the organization, the employer need to communicate, provide training, change the work processes/structure, connect, collaborate and deliver to consumers (employees)/ suppliers/buyers, bring transparency, make the strong relations, bounding and earn trust and respect from the society.

(About Digital India) identified nine areas which bring the Organization innovatively communicate and transform in the Digital Age - leadership, organizational culture, processes,

structure, access, company, business and personal development of employees. (Lenahan, 2017) found the five key workplace strategies i.e. Improve User Experience, Streamline Business Processes, Optimize Operations and Infrastructure, Simplify IT Services and Utilize Analytics.

Impact of Digitalization: Success or Failure

India is the fastest growing economy in the world. The Indian economy is the 7th largest economy in the world measured by GDP and third largest by purchasing power after US and China. At present India's 10% of the 470 million populations belongs to formal sector. In other words, 90% of the population does not have the privileges - social security and workplace benefits in comparison to the employees working in the formal sector. As per the NSSO estimates, the India's 84.7% population is working in the unorganized sector. An estimate of 92.7 % Indian Population is not registered excluding agriculture; most of the workers are working in construction, trade and manufacturing sector. But the informal sector is growing more in comparison to the formal sector. The people working in the remote areas do not have access to the net banking or mobile banking facility. The 60% of world population is still offline and do not participate in the digital economy. Persistent problems of digital divides across gender, geography, age and income in each country reduced the growth. Due to digital divide people with low income, homeless live in villages and remote regions may have little access to internet. Even though the Government has given access to free internet to gram panchayats, but due to non-availability of the electricity most of the computers are kept in shut down stage. Rural India has still had the lack of knowledge about its use and benefits. The infrastructure requirements and their unavailability also hamper the reaching of these basic facilities to the people.

Indian Universities: Overview

The Universities is Central for higher education of learning. They are imparting instructions to the undergraduate students, post graduate students and research and development programs are initiated by them. As on December 2017, India has established the network of 795 Universities out of which 47 Central Universities, 367 State Universities, 282 Private and 123 Deemed to be Universities, and 3 Institutions established under the state legislature with 42,338 colleges with the total intake of 294.27 lakhs students including 141.56 lakhs women students constituting 48.4% as on 31st March 2017. The strength of teaching faculty was 14.70 lakhs for regular courses. In these Institutions, there is a higher stake of students, guardians, faculty and staff. Therefore, it is felt necessary to provide all information related to the universities in their respective websites to ensure the maximum transparency and accountability.

Digitalization in Indian Universities

The Technological Revolution of ICT (Information and Communication Technology) has brought a revolutionary change in the management of higher education institutions. The role, need and expectations of the students, academic and administrative staff members have been redefined (Pazhani, R.V.,2016). The students of the digital generation have become customers and they have more expectations from the Universities in terms of rate of return with regard to the fee paid by them and also the employment skills they need to acquire from the university to compete in the globalised world. Integrating technology into the teaching and learning process is a great asset and benchmark for institutional excellence. To integrate the technology into the curricula has become necessary in the digital world. Teaching pedagogy in classroom has totally

revamped. Students are learning from the online resources – books, journals, articles, reports, data provided by the universities. They gain information from online resources either in libraries, classrooms, seminar and conference halls or during travelling in trains, airlines, metros and even at home. The gap in terms of access, equity and quality of education can be brought through effective use of Technology. There is a need not only to digitalization of educational information, digitization of University's libraries but also to digitalize various support systems of Universities. Universities are facing the difficulties in practical implementation of digitalization of University Departments. They need to strengthen the admission process, teaching and learning activities, curricular activities, examination reforms, students and teachers improvement programs.

The process of digitalization of educational activities transformed the Indian Universities three fold. These Institutions have transformed into the learning organizations where the students, teachers and administrative staff are in the process of learning. Learning Organizations are places "where people continually gain education, learning environment and expand their capacities".

To achieve world class standards in higher educational institutions it is necessary to have an improved collaboration, access to information available in all the parts of the world and e-governance as a security(Tiwari, 2013). The workplace culture of the Indian Universities can be digitalized through the ICT skills in three parameters – E-learning, E-Libraries and E-Governance.

E-learning Technology enables students and users to learn anytime, anywhere through any tool which includes training, delivery of information and guidance from experts, industry, users, professors and websites through electronics devices like mobiles, laptops, computers, pads etc. or through computer based, web based or virtual classrooms or using Massive Open Online Courses (MOOCS). Due to lack of faculty and infrastructure, the teachers are being asked to perform online lectures, using U-tube or Skype technology. The digital technology equips the students to acquire additional ICT skills for employment in the digital economy. In Indian Universities, there is a parallel system of teaching and learning.

E-Libraries is a new concept in Digital Era to digitize the library systems as a digital knowledge centre and their access through e-books, online catalogues, online journals, abstract/full-text, articles, reports or news by using electronic computer based devices. The students from any part of India or World can access these books, journals online freely.

E-Governance through the Digital India Program to innovate, improve and transform the Institutions including Educational Institutions to bring efficiency, transparency and accountability, to access information and services provided at the faster way in a paperless system. Through the Web-portals, the Universities have been providing information about the Infrastructure and learning resources, Student Support System, Academic learning and Development Services, Curricular and Community services, Research Consultancy and Extension, Innovation and Best Practices, Governance and Management, Evaluation and Assessment System, RTI and Grievance Redressal System. In the first phase, as the mandatory requirement of NAAC and NIRF, the information on the above parameters has been digitalized. In the second phase, under the Digital India scheme, it has made compulsory for all educational institutions to process the information related to E-tender, e-quotation and e-procurement digitally through the web-portal of National Informatics Corporation and registration, admission and online fees payment through the gate way of the University Web-portal. In the third phase to make the Indian Universities vibrant and the delivery of the fastest way of services to the stakeholders, to integrate the various working levels of Management Information Systems using the applications, systems and services through ERP (Enterprise Resource Planning) is the need of the hour.

Conclusion

To achieve the World class standards in the University System, it is necessary to change the workplace culture into the digital workplace culture that makes the university environment vibrant. In the digital age, the government has to empower the students, teachers and staff with the ICT skills, develop their capacities through training and development and should be recognized. To transform the Indian Universities into the technology based smart campus and to compete in the Globalised World, the Indian Universities through the initiatives of NAAC and NIRF Ranking have improved their services online and transformed them into a knowledge based network at some extent but still require more improvements in the digital way of e-learning and e-governance. There is no single way to transform the universities through digital technology. It is a continuous process. It is up to the Universities to take the advantage of the digital age and stay relevant for their academics, staff and the students.

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An Analytical Study of Shifting Paradigm in Education Stratum

Neeti Hooda* & Aruna Kapoor**

ABSTRACT

Digitalisation has brought a panoramic change in the education sector. In an age where technology has influenced every sphere of our life, education has not been lagging behind. There is a revolution in the education sector today and this has been brought about by tremendous development of IT sector. With more and more people having access to internet, digitalisation in education sector has mushroomed in the past couple of years and has practically entered everywhere as every student are surfing on net on regular basis. There was a time when there were no computer labs in schools, soon a new subject got introduced the computer science and therefore the schools started building computer rooms in order to equip the students with modern technology. Till now conventional forms of teaching like talk and chalk, blackboard, notebooks has resulted in bringing monotony among students. As a result e-learning teaching such as smart classes, use of electronic gadgets such as tablets, pods, and classroom management emerged which acts as a rectifier to all these and many problems. These days when children are exposed to cool gadgets at home, they have become well equipped with the terms like internet, I pads, tablets e-learning and like. Poverty continues to be a stammer block in imparting and accessing quality education in rural India. Most parents in rural areas sent their children in Government schools because they can't afford high fees of private schools as they are bound by certain economic, social and religious factors.

Education is one of the prestigious capital factors for the development. Sustainable development can only be achieved if country posses adequate investment in human capital. Education is one of the most important inputs for the development of country and thus promotes entrepreneurship and technological advances. Now days Government of India is also keen to promote education as a multidisciplinary approach by introducing various schemes at different levels.

The present paper focuses on how digitalisation plays an important role in education sector. The first part of the paper discusses about the evolution and sifting paradigm in education era in schools. An attempt has been made to study the awareness of teachers in Bahadurgarh schools regarding the concept of E-teaching and E-learning. The methodology that will be adopted to carry on the research process would consist of primary and secondary data. Primary data will be collected in the form of initial survey that would be done by filling up questionnaire and representing the results in the form of graphs, pie-charts, bar-graphs, Histogram etc. and secondary data will be collected from the references mentioned below.

***Keywords:** Panoramic, Mushroomed, Surfing, Initiatives, Awareness.*

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INTRODUCTION

Technology is proving to be a disruptive influence on education today. With technology as catalyst, education is moving from a knowledge transfer model to a collaborative, active, self-directed and engaging model. In a digital world where the technological landscape continues to change , impacting the way business is done and how people communicate, the need for quality education is ever more critical for young generation who need the right skills and knowledge to meet the demands of changing environment.. Rote learning is the characteristic of a bygone era. Pedagogical methods today demand an emphasis on critical thinking, creativity and innovation and that requires modifying curriculums and emphasisingskills of a new economy, where the technology continues to disrupt the traditional way of doing business and changes the demands of the job market. These are the prerequisites of knowledge based economy and intrinsic to make our nation more competitive. As ever , teachers play a Vitol role in developing ones currier , they are not only role models for youth but integral architects who help redefine the education system and equip students with the skills required by a knowledge based economy. It has been seen that learning no longer revolves around the ability to just read, write and perform arithmetic. In the advent of digital age, drivers of change such as artificial intelligence, robotics, nanotechnology and 3-D printing have a resounding impact on the evolution of education, demographics of the business landscape and the skills required in order meeting the demands of future. Evaluation plays an important role in teaching learning process which provides direction to both teachers and students to proceed in a systematic manner. For effective teaching, learning process and proper evaluation, C.B.S.E time to time adapt or do modification in the evaluation techniques and teaching learning process etc. One of prime focus of CBSE is reforms in examination and evaluation practices. CBSE earlierconducted board for secondary classes and now evaluating students of secondary classes through CCE system.

CCE emphasizes the evaluation of all the learning outcomes. Instead of taking assessment at the end of the course, it takes place continuously and periodically with the aim of discovering the pace of their progress. So that their strength and weakness can be assessed and necessary step can be taken to bring about the desired growth.

Literature Review

Several studies have been made in India and abroad on specific aspects relating to examination system in the field of education. Some prominent work done in this regard will be summarized as:

Kumaraswamy K. (2004)has listed the deficiencies of traditional examination system; it does not provide required feedback to educator and educed and does not measure critical thinking and intellectual ability of student hence examination reform is the need of hour. Evaluation procedure should be transparent and cover the scholastic and co-scholastic achievement.

Devi R.P., B.C. Swain (2010) discussed the shortcoming of examination at elementary level. The present evaluation system cognize only cognitive aspect creates fear and tension and inflexibility in exam system is there. And these shortcoming can be overcome by continuous comprehensive evaluation and school based assessment covering both scholastic and co-scholastic aspect.

 Rao P. (2011**)** emphasizes that examination need to be pleasant form of assessment than nightmare to the student. Reforms in the examination have to be based on the need to improve the knowledge of the student and orient him towards high learning**.**

Oza D., A.D.Shetty (2000) investigated that if continuous comprehensive assessment is properly implemented than examination fever will be reduced to minimum as a result of which psychological and clinical problems can be avoided.

C.G. Remith, Asha J.(2010) found the relationship between comprehensive evaluation and quality education they found that CCE give more accurate and immediate feedback to the teacher and student about the effectiveness of the teaching – learning process. And thus play significant role in determining the quality of education.

Dandapani,S S. (2008) found that immediate feedback improve the performance of the student as compared to the delated feedback. And immediate feedback is an integral component of instruction which might benefit for shortage of information in long term memory.

Dandapani S. (2003) found from his research that by breaking down the teaching content into several units and taking test after each unit ensured continuous pupil- learning. And by providing more opportunities to student to assess themselves and one another, their perception could bring closer to their teachers perception. This would help in realizing the educational objectives called "self awareness".

Mishra S. Muni S. (2009) describes that constructive evaluation relying on the constructive learning. Formative evaluation, self evaluation, peer evaluation, collaborative evaluation and portfolio assessment are some of the methodologies of evaluation in a constructive environment.

Sharma D.V.(1999) states the reforms in the field of examination. Describe that NCERT has improve the quality of examination by multiple set of question-papers.

Chabra Sonal and Chetna (2010) explain the importance of integration of evaluation in teaching learning process as it help in diagnosing the weakness and deficiencies of education. And CCE is a type of evaluation which reflects the need of emerging values and democratization of education process.

The rapid development of computer technology has altered the way education is being delivered. Several studies have been done in this regard which were as under:

Nimavathi and Gnanadevan R (2008) found that multimedia program was effective in improving learners understanding of academic material.

Jyothi, K.B.S. (2007) claimed that multimedia learning had a significantly better effect than traditional instruction on learning. In addition these findings are consistent with Jayaramans S. (2006) who found that multimedia learning packages were effective on performance and behavioural outcomes of students of different age groups.

Objectives of the Study

1. To study the shifting paradigm in education sector.
2. To study the attitude of urban secondary school teachers towards the usage of internet in Bahadurgarh city.

RESEARCH METHODOLOGY

1. **RESEARCH TYPE**: DESCRIPTIVE RESEARCH
2. **SAMPLING TECHNIQUES**: STRATIFIED SAMPLING
3. **SAMPLE SIZE**: 80

Sample Size determination: one of the important part of researcher is to determine the sample size from the population. The proposed study will take sample of 80 respondents in order to judge the teaching methods adopted by them in C.B.S.E. affiliated schools namely D.A.V Centenary Public School, Bal Bharti School, S.R. Century Public Schools. Thomas School.

$$S = \frac{X^2 NP(1-P)}{d^2(N-1) + X^2 P(1-P)}$$

Where S = Sample Size

   N = Population size (is 100 for the proposed study)

   P = Population proportion (assumed to be 50%)

   D = margin of error (assumed to be 5%)

   X = Z-value (1.96 for 95% confidence level)

4. **DATA COLLECTION**: Data is collected through primary as well as secondary sources. Primary data is collected in the form of Questionnaire survey method. Secondary data is collected from various references as mentioned below.

An attempt has been made to study the awareness of teachers regarding CCE and annual board system and usage of internet in classrooms. Target population selected comprises of teachers of Bahadurgarh city. The study is undertaken by using stratified sampling in which population strata is divided according to gender, age, occupation. For the collection of data, Questionnaire was designed keeping in mind the objective of research.

DATA ANALYSIS AND INTERPRETATION

VARIABLES	PERCENTAGE
GENDER:	
Male	33.34
Female	66.66
AGE:	
20-24	10
24-28	40
28-32	30
32-36	13.34
36-40	6.66
AVERAGE NO OF STUDENTS PER CLASS	
Fewer than 10	12
10-15	24
16-20	11
21-25	5
More than 25	48

Question no 1.Which of the following subjects you are currently teaching?

Mathematics	23.64
Arts	12.96
English	17.88
Hindi	13
Science	8
Music	5
Business studies	16.74
Economics	2
Any other	.78
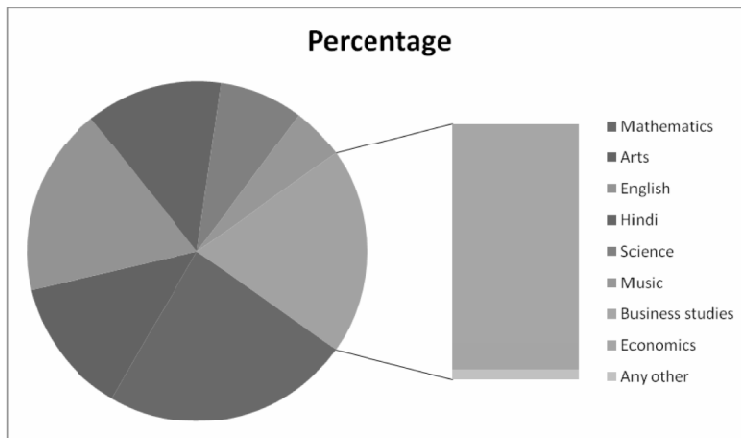
Question no 2.For how many years you have been using computers or internet while teaching ?

Not more than 4 months	16.67
Less than 1 year	33.33
Between 1 to 2 years	33.34
More than 2 years	16.66
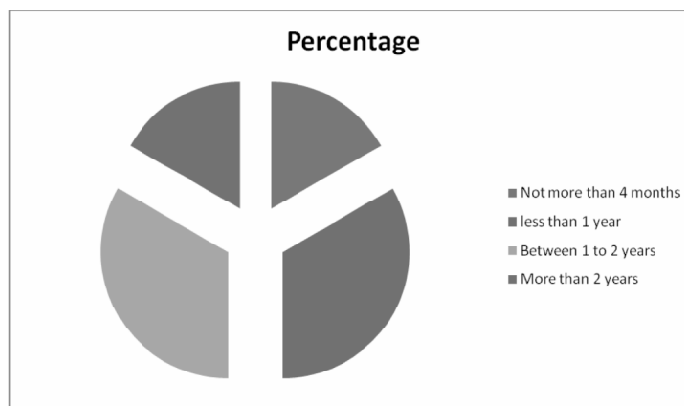
Question no 3 .How often do you use computers while teaching?

Never	10.67
Rarely	26.67
Sometimes	16.46
Often	44.1
All the time	2.1
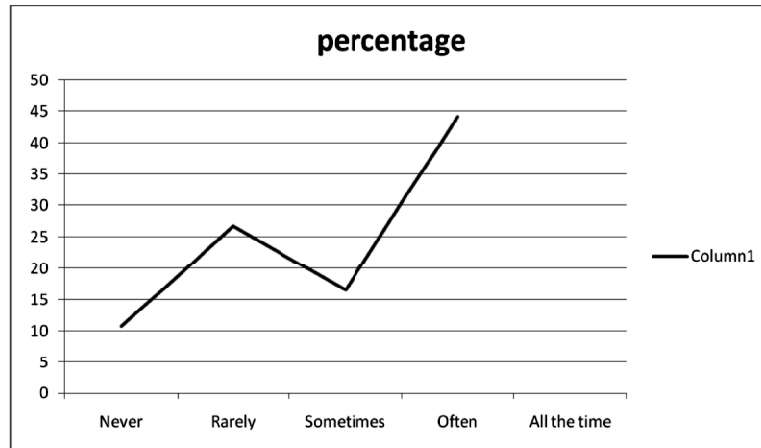
Question no 4. Which of the following study methods of teaching generally used by you?

Virtual Classroom	45
Online mock test papers	26.5
24 * 7 teaching support	14.25
2D/3D animation supported learning content	14.25
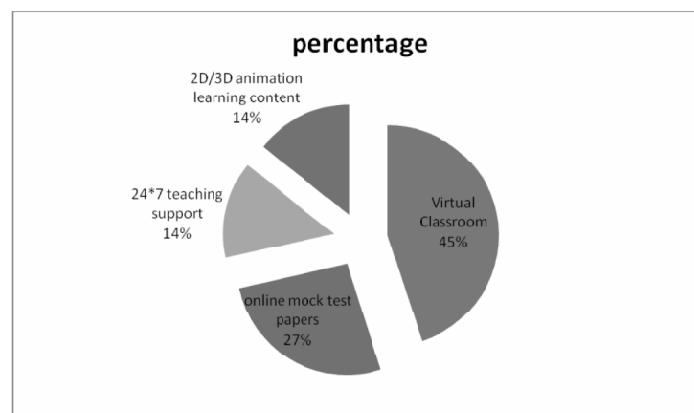
Question no 5. What sort of benefits would you feel when using Digital gadgets?

	Percentage
Easy to use and understand	40.67
Saving of time	3.33
Engaging students	36
Value for money	16.67
Convenient	3.33
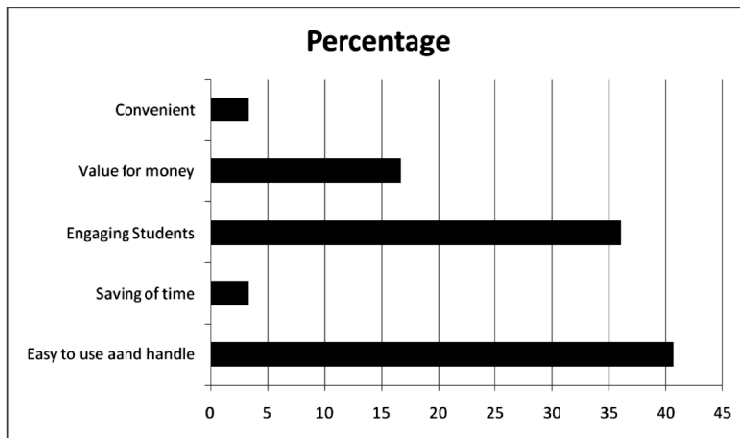
Question no 6. Which of the following digital gadgets are generally used by students listed below in you school?

Laptops, tabs	77.24
Mobile or smart phones	19.98
iPods	2.78
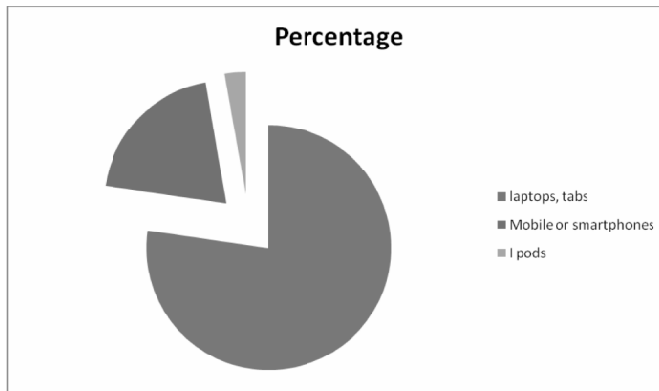
Question no 7 .How often do you use computers while teaching?

Never	10.67
Rarely	26.67
Sometimes	16.46
Often	44.1
All the time	2.1
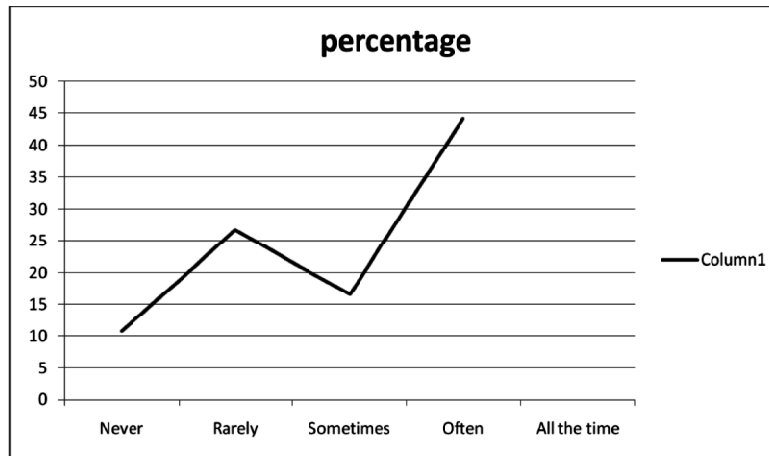
Question no 8. What sort of challenges are being faced by your school while implementing digital education?

Connectivity Issues	16
Cost issues	34.67
Shortage of technology savvy teachers	22.84
Students may feel isolated or less social interaction	12.35
Difficult to demonstrate hands on courses.	14.14

FINDINGS OF STUDY

According to my survey the results are:

1. Almost 34% of the teachers in school use internet for teaching.

2. Around 44% of teachers teach through smart classes.

3. Most of the teachers feel that use of smart classes will improve efficiency of students to understand the concepts.

4. Most of the schools allow their students to use personal electronic gadgets in school such as laptops, I pods etc

5. Some teachers feel that the main disadvantage of using internet in classroom is connectivity issues and cost issues.

CONCLUSION

Today teaching-learning process is student centred and activity based and implementation of CCE has strengthened this because here teacher has to design different teaching strategies and organize different activities according to the need of the learner. CCE also helps in reducing the hesitation among the student because here student have to participate in different activities. As compare to X board examination system in CCE teacher and student both remain active throughout the year. As throughout the year they are indulge in different activities. Through the different co- scholastic and scholastic area teacher get to know about the potential of the student as well as the learning difficulties of the student but according to few teachers CCE has increased the workload on teachers, student as wells on parents. In CCE system teaching is not confined to class notes, it rather covers wider knowledge. Here priority is given to student learning rather than exam and result. As a result of which pass percentage has increased and also the quality of education has improved. Now with the increase in development of science and technology there is a change in pattern and innovation in educational pattern .Now teaching learning got transformed into smart classes which are a latest and unique way of teaching. This development in education sector has altered the way lecture is being delivered. It has been claim that this technique will definitely brought a great revolution in the education sector.

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Aysuhman Bharat—From the Perspective of Digitised Health Care in India

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INTRODUCTION

Rapid technological changes are significantly observed almost in all the industries, the health care is no exception in that way. This is undisputed fact that a technology's ability to enable every one life around the world to live longer and healthy. From surgical robots to "smart hospitals", the digital transformation is revolutionizing the life of patients and other citizen in extremely new and exciting ways. On one hand when national health expenditure in the countries like US accounted for $ 4.8 trillion in last year which was reportedly close to 19% of country's total GDP. It was later predicted that due to digital revolution $ 325 Billion could be saved. It would easily devised from this figure that there is value – human and financial – in bringing new technology to the health care industry. Few among the newly developed ways are as –

- Telemedicine- Proved a better replacement against the traditional office visit to manage chronic diseases as it offers patients as well as health care providers both a new way of freedom and accessibility. Now, patient's health care options are not restricted to geographical boundaries. Smart phone and internet connections, not only save time and money but also provide highest quality of care. It is amazing to have internet therapies just a click away.

- Mobility and Cloud Access- Proved to be off tremendous support in enhancing accessibility for people and doctor's as well. In 2018 the predictions says that 69% of interaction with health care facilities may occur by e – devices. Around 84% of doctors are already connecting through smartphones and medical apps with their patients and 75% of them even accessing medicines and drug info on smartphones on regular basis. Patient's medical records are being available on cloud as well their test result online 24/7 by hospitals, insurance companies and doctor's offices.

- Wearable's and IoT- Gone our the days when even for the minor tests, patients have to rush up to the clinics, now mobile devices can efficiently perform several tests- ECGs,DIY,Blood Test etc. even without leaving the house.

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- Artificial Intelligence and Bid Data- Big data is allegedly ducking of digital world and health care is a parallel part of it. It is used to automatically identified risk factors and helpful in recommendation in case of preventive and curative treatment.
- Empowered consumers- patient empowerment is an entirely new trend in health care worldwide traditionally patient's associated with health care in terms of high costs and long waits. In modern, now they are on driver's seat with higher amount of satisfaction rates with better accessibility to high quality medical care.

Objectives

1. Role of Digitalization in health care sector will be studied, with specific focus on Indian economcy.
2. Ayushman Bharat – A flagship programme of government of India, for its citizen announced in recent budget – 2018 will be studied.
3. How Digital services and precision medicine are going revolutionise the health care sector.
4. e-strategies their formulation and uniform implantation in health care industries in India will be identified.

Methodology

Secondary data and the information will be used from the books, magazines and news from several social media platform and internet services i.e. websites for this research paper.Union Budget 2018 proposed by government of India is used in this study.

PHYSICAL AND VIRTUAL ENVIRONMENT

In health care industry, traditionally a long waiting period was noticed both to establish contact with medical practitioner and treatment for the disease. In e – world, where global citizens are so closely interrelated in their chores, it is easily seen and a regular practice in health care sector, both for patients as well as hospitals/clinics. Now a days, it is easy not only to treat cure of patients but to transfer the medical reports for further follow up. Data of the diseases can be stored safely in I-clouds, or on other similar platforms for further references. Physical barriers are overcome in this newly virtual world, where a doctor or medical personnel need not to be in physical contact for the requisite health services. Talking about the medicines, medical-tests, or references from the point of view of patients or person in dire need of medical care, physical distances are completely removed and virtual world has been created. In virtual environment, no face-to –face contact is essential, but specialist services can easily be taken.

HEALTH EQUILIBRIUM IN INDIAN ECONOMY

India is a large nation of nearly 125 crore population where grand poverty, deprivation, hunger, unemployment, unequal distribution of income and mass chronic, non-communicable and Communicable diseases are commonly prevailed in all regions. Gender health sensitization programmes have been widely conducted by the government of India independently and in collaboration with state government for healthy nation. The current system of health financing is largely OOP –Out of Pocket came as, with tax breaks or health insurance. The national sample

survey data shows that the Indian households are increasingly relying on their own income and forced to draw their saving in order to funding the health care expenses.

Insurance is widely recognised as a not so suitable model for health care financing due to its limited information asymmetries. Moral hazard is another issue for clients and doctors as they are incentivized to over use facilities, thereby driving up health costs. In India's not so good record in successful pull off universal health care system with the government as a single pair. MSA –Medical Saving Account is seen as depend paradigm for Indian economy . MSA enters as rescue to the health care consumer in keeping costs low, and avoid issue like consumer moral hazard.

Current Health Expenditure by

- Government — 23.1
- Private — 31.3
- Pharmacies — 28.9
- Others — 16.7

Note: *Government expenditure includes General & specialized hospitals, family welfare and primary health centers etc. Private expenditure includes general & specialized hospitals and clinics.*
Sources: *National Health Accounts, Estimates for India, M/o H& FW; Economy Survey 2018*

AYSUHMAN BHARAT NHPS — NATIONAL HEALTH PROTECTION SCHEME

The flagship health initiative of government of India, AB-Ayushman Bharat is seen two have two dimensions, first, comprehensive primary health care through HWC- health & wellness centres is being aimed to set off as the citizen- centric model under health India i.e. healthy nation and healthy citizen. It is long term programme prepared till 2022, where nationwide network of 1.75 lakh HWS will be operational both by transforming the existing sub-centres and establishing new primary health care centres- PHCC. This is seen as the foundation of new health India by 2022. Till now, India primary health care has included reproductive, new born, child –adults & mother health as well as control on communicable diseases. This is allegedly covered only 18% of nation's health needs. Huge medical care need is still is left unattended, as per the sources both in rural, slum, semi-urban, and urban regions for primary health care especially for NCD like

- prevention, detection and timely treatment of hypertension and depression
- diabetes
- chronic obstructive lung diseases

- several types & stages of common cancers
- mental health care of old people
- adolescent health care needs of youth
- palliative health care needs of youth
- eye- care and
- dental-care

For healthier India, lives may be saved by building a strong, robust next generation primary health care centres for instance, by a single screening test, at the age of 35 years, timely detection & treatment of diabetes might avert the risk of kidney failure at 50 years, In case the stage and condition remains undiagnosed and untreated.
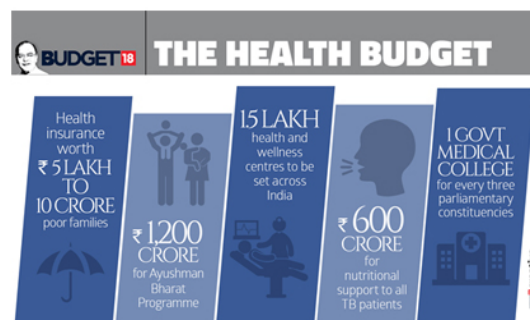
The government of India has committed to formulate a program where $2/3^{rd}$ of the available resources to invest into this comprehensive PHC as a part of NHP-2017. This program is said to be inspired from UK general practice health system and largely run by nurses, trained health workers who are easily accessible near patients residence.

In the program, it can not be denied that preventive and positive thinking/behaviour are always the key determinants to healthy, productive and long-happy life of citizens. The determined goals of PHC system is

- healthy families in India
- healthy villages in India
- healthy cities in India

HWC's will support unleash a citizen's movement for establishing a healthy India.

Providing insurance

NHPS is the next i.e. second dimension of AB, aims to provide health cover of Rs. 5 lakh per family per year for hospitalisation in secondary and tertiary health care facilities. Initially in this ambitious size of the package of 40% neonates to young and older generation, willhave access to health care facilities that may medically or surgically occur during the life time of a individual. The programme is designed to cover nearly half a billion population and would align with state government current medical & health care programmes with significant contribution of resources from the centre for this purpose. Various state governments are planning to extend thehealth benefits to additional beneficiaries through current resources earmarked to make the covered population for catastrophic expense, would be $2/3^{rd}$ of India's total population.

The said mission is to increase access to in-patient health care for poor, deprived and lower middle income groups. Nationally portable, and cashless health care is given place through easy accessibility. For instance, scheme would enable a mansion, labour, or weaver in remote rural areas to be able to hospitalise for gall-bladder stone surgery or a coronary stent without having to pay a penny in advance. Treatment is organised through empanelled public & private hospitals. Private hospitals have been on board, if agree to terms such as-

Package rates
- adherence to medical standards and medical guidelines
- ethical medical practices
- respectful and dignified care
- client-patient satisfaction
- transparency & accountability
- AB is endorsed as a turning point for the Health care sector by
- spurring increased investment in health sector
- generate employment in lakhs of jobs, especially for women and youth
- termed as driver of growth and development of Indian economy

PROBABLE IMPACT OF AYUSHMAN BHARAT NHPS

NHPS is termed as an improved health scheme earlier presented in 2016 budget where the sum assured was Rs. 1 lakh proposal , which is raised to Rs. 5 lakh in AB. From 2016 onwards NHPS has been a non starter, the reason for its delay in implementation is said to have that large states in India have their own health insurance scheme and already allocated Rs. 1.5 – 2.5 lakh. This scheme seeks to build on RSBY – RashtriyaSwasthyaBimaYojana,which later found not addressed several prominent health issues in rural India. And NHPS is no different from this established RSBY as per evidences.

Composition of the Proposed FY 2018 Budget
Total Outlays = $4.1 trillion
outlays in billions of dollars
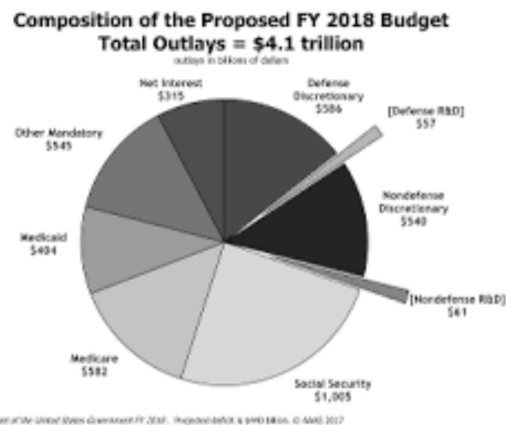
NHPS is a little step towards UHC – Universal Health Care since 60% of the population is left uncovered in the proposed scheme. India's Finance Minister's speech in the Union Budget

this year mentioning the NHPS as the world's largest government funded health care programme and allocated only just Rs. 2000 crore is just a hilarious statement.

E- STRATEGIES IN HEALTH CARE SERVICES AND ROAD AHEAD.

The national e health strategies is an expertise, professional guide which provides government it ministries, departments and other stake holders with a solid foundation and method for development and implementation of a national e – health vision, action plan and monitoring frame work. Coverage through crystal wires and internet facilities even to the interior regions of India is quintessence. The policy makers are expected to look out the other related aspects like Cyber Security, Hacking, protecting data from Ransom virus. Trained medical practitioner and professional must be deputed for providing e – health care to the citizen.

CONCLUSION

Although government is projecting AB – NHPS as a ambitious health care project in India where as several disparities i.e. in terms of income, background , age , gender , areas , region etc. must be addressed first for uniform implementation. Identifying the rural families, their income and other specific pre requisites mentioned in the proposed budget would be a headache to the government increase in allocation of fund earmarked for the said budget and collaboration with state government would definitely be a hectic exercise for the Union Government. This programme must be in consonance with the universal health care programme derived from WHO – World Health Organisation. The fundamental structure both physical and policymaking process must be strengthen to cope up with new technological developments.

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Digital Revolution: A Case Study on Bharat Interface for Money (BHIM)

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ABSTRACT

Bharat Interface for Money (BHIM) was launched by Hon'ble Prime Minister Shri Narendra Modi on 30th December, 2016 and within 10 days, the BHIM app had 1 crore downloads from Andriod Play Store and over 2 million transactions across the UPI (Unified Payment Interface) and USSD (Unstructured Supplementary Service Data) platforms. BHIM has been designed for quick and secure user on-boarding, sports a best-in-class and intuitive user interface and makes digital transactions seamless. BHIM has been a huge boon for merchants who can now accept payments directly into their bank accounts. The world is witnessing the unfolding of the 4th Industrial Revolution, also known as the Digital Revolution, which will re-write the way we live, work and interact with each other – not only between people but also between people and machines. Businesses around the world are trying their best to 'go digital' for the sake of survival. To remain competitive, investing in digital technology is a must now.

Keywords*: Bharat Interface for Money (BHIM), Unified Payment Interface (UPI), Unstructured Supplementary Service Data (USSD).*

Introduction

Globally, the digital payment space is being driven by four mega – trends that are expected to dramatically impact the future of this industry. (1) The ongoing digital/Technology revolution (2) Entry of non-traditional players (3) More demanding customer expectations (4) "Enabling" regulations (Group & Google, July 2016). Digital Wallets, Payment Banks, Unified Payment Interface (UPI) is expanding in a big way. India is witnessing an exponential growth in the area of digital payment in recent times. With ever-increasing internet and mobile penetration, the country is all set to witness a massive surge in the adoption of digital payments in the coming years (Das, September, 2016). Mobile has become an integral part of life for almost everyone in the last decade. The evolution in communication technology is not only making life easier for the end users but also provides millions of opportunities for the government to connect to the citizens and provide better governance. Currently India is the 2nd largest telecom market in the world with 1.05 billion subscribers out of which 1.03 billion use wireless means to communicate (Industry, September, 2016). The use of mobile internet is growing sharply. The

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number of users accessing internet services on the mobile is expected to reach 3 billion by 2020, covering 65 percent of the world's adult population as compared to approximately 1.9 billion in 2015 (Group & Google, July 2016). The world is witnessing the unfolding of the 4th Industrial Revolution, also known as the Digital Revolution, which will re-write the way we live, work and interact with each other – not only between people but also between people and machines. Businesses around the world are trying their best to 'go digital' for the sake of survival. To remain competitive, investing in digital technology is a must now (Kanoria, November 2016). L. Ramasubramanian, in its book's Second chapter - The Digital Revolution (Ramasubramanian, 2008) mentioned the work of   Negroponte's (1995) book Being Digital, a New York Times best seller, offered an optimistic vision of the future transformed by the power of digital information

> *"Early in the next millennium, your phone won't ring indiscriminately; it will receive, sort, and perhaps respond to your incoming calls like a well-trained English butler. Mass media will be redefined by systems for transmitting and receiving personalized information and entertainment. Schools will change to become more like museums and playgrounds for children to assemble ideas and socialize with other children from all over the world. The digital planet will look and feel like the head of a pin (Negroponte's,1995,p 6)".*

Today's world is a digital world, with nearly half the world online. With so many people using the internet, it makes sense for a business to tap into digital. Find out what opportunities exist and how a website, videos or social media could help you reach your goals (Unlocked, 2018). The Government of India has initiated a number of reforms that are going to benefit the economy in the medium and long run. With a view to curbing black money and tax evasion, and to deal a body blow to terrorist activities and counterfeiting, the Indian government undertook 'demonetization' of large-denomination currency notes. In other major policy initiatives, a constitutional amendment was done to pave the way for the Goods and Services Tax (GST) to create a common Indian market, improving tax compliance and boosting investments. The 'Digital India' initiative, launch in 2015 have provided substantial boost to the country digital ecosystem. The Insolvency and Bankruptcy Code, 2016 was passed by Parliament which will help in cleaning up bank balance sheets. Besides, the government has opened up defence, civil aviation and the single-brand retail and pharmaceutical sectors to more foreign direct investments (SEBI, 2017). NPCI, during its journey in the last seven years, has made a significant impact on the retail payment systems in the country. Dedicated to the nation by our former President, Shri Pranab Mukherjee, endorsed by the Hon'ble Prime Minister, Shri Narendra Modi and later made the card of choice for the ambitious Pradhan Mantri Jan DhanYojana, RuPay is now a known name. With Immediate Payment Service (IMPS), India has become the leading country in the world in real time payments in retail sector. Needless to mention, National Financial Switch (NFS) and Cheque Truncation System (CTS) continues to be the flagship products of NPCI. Unified Payments Interface (UPI) has been termed as the revolutionary product in payment system and Bharat Bill Payment System (BBPS) has also been launched in pilot mode. The other products include RuPay Credit Card, National Common Mobility Card (NCMC) and National Electronic Toll Collection (NETC). With these products the aim is to transform India into a 'less-cash' society by touching every Indian with one or other payment services. With each passing year we are moving towards our vision to be the best payments network globally (India N. P., 2018). With the rapid growth of digitalization, the cyber threats are not far behind. As many as 11,592 cases of cybercrime were reported across India in 2015 (KPMF.com/in, April, 2017).

The Digital Revolution and Transformation in Indian

Modern Internet was created by the Department of Defense through its ARPANET program of USA. The first personal computers were introduced in the early 1970s. Subsequently, Graphical User Interfaces (GUIs) were developed (Ramasubramanian, 2008). Table 1 shown below gives the glimpse of brief history (Kingdom, 2017) of the Digital Revolution.

Table 1. A Brief History of the Digital Revolution

Year	Digital Invention
1947	The transistor is invented: data transfer devices that underpin digital tech
1950	An early pager is launched for physicians in New York City
1951	First commercially available computer released, for simple arithmetic and data handling
1969	APRANET network established: an early precursor to the internet
1971	First email is sent, reading something along the lines of: QWERTYUIOP
1972	Games console released, along with precursor to the iconic game Pong
1981	The laptop computer is born, sporting a screen little bigger than a matchbox
1982	ABBA become the first artists to have an album produced on CD
1984	First mobile phone launched, costing ~$4,000. A 10-hour charge provides 30 minutes use
1988	A fully digital camera is released, offering storage for up to 10 photos
1989	Tim Berners Lee invents the World Wide Web whilst working at CERN
1990	0.05% of people are using the internet
1991	CERN's web browser software is released for public use
1992	Commercial dial up internet becomes available, cue screeching noises
1994	Smartphone is released, supporting calls, email and fax
1997	Launch of first modern social media site – Six Degrees
1999	Bluetooth technology is introduced to the world
2000	Broadband is introduced to the UK, providing much faster internet access
2003	Skype launches instantly connecting people around the world via video
2004	Facebook is born, and a new age of social media begins
2005	YouTube launches with a video of the site's co-founder at the zoo: a clip that has garnered almost 40 million views
2007	The iPhone is launched and smartphones usage explodes.
2009	Commercial introduction of 3D printers
2010	Apple's launch of the iPad propels tablet computers into the mainstream
2011	Bitcoin becomes the first widely accepted fully digital currency
2012	Google begins testing driverless cars
2016	The virtual reality headset, Oculus Rift, becomes available to consumers
Present Day	We're all living in the information age. From healthcare to education, technology has transformed our lives, and the digital revolution shows no sign of slowing down.

*Source: Retrieve on 15-04-2018 form https://stfc.ukri.org/files/digital-revolution-infographic/

The total value of global retail payment transactions was estimated at USD 16 trillion in 2015. This is estimated to increase to USD 21 Trillion by 2020. Digital payments contribute to 8 percent of the overall global retail payments market in 2015 and the same is projected to increase to 18 – 24 percent by 2020. The growth of the Indian digital payments space is expected to be driven by four trends that are also likely to impact how this industry looks in the future. (1) India going digital, (2) "Favorable" regulatory environment, (3) Emergence of NextGen payment service providers, (4) Enhanced customer experience (Group & Google, July 2016). Mobile tower firms led by industry group Tower and Infrastructure Providers Association (Taipa) has sought alignment of Right of Way 2016 rules from the National Highways Authority of India (NHAI), to deploy necessary infrastructure for wireless connectivity, needed for Centre's prestigious Financial Inclusion and Digital India initiative (Muntazir Abbas, April 13, 2018). In December 2017, it was announced that the government will bear the merchant discount rates (MDR) charges on transactions of up to Rs 2,000 made through debit cards, BHIM UPI or Aadhaar-enabled payment systems to promote digital transactions starting from January 2018 for the next two

years. The official said that despite the waiver, the usage of cards still remains low. "There are two issues, while the number of Point of Sale (PoS) machines are still less, awareness is also a challenge." (Surbhi Agarwal, April 13, 2018). Hon'ble Prime Minister Shri Narendra Modi, launched a comprehensive financial inclusion program on August 28, 2014 with an aim to offer universal banking access, and after demonetization of high – value currency notes in November 2016, he urged Indian to prefer digital Banking (Muntazir Abbas, April 13, 2018). The pace of shift to digital payment has significantly increased with strong move toward cashless economy. This shift wouldn't have been possible without several factors that influence the growth and proliferation of digitalization, including; (1) An even increasing mobile phone penetration, (2) lower cost of service delivery, (3) Bank discouraging customers to visit branches, (4) Unorganized sector supporting the digital economy, (5) Demonetization (KPMF.com/in, April, 2017).

Innovation in Financial Services though Digital Banking

1. Customers are rapidly adopting technology in their daily lives driven by the growth in internet and mobile penetration, availability of low cost data plans and shift from offline to online commerce. Banks are keeping abreast of their evolving needs and behavior and have enabled access to a wide range of banking and financial services through different digital platforms. Banks in India are putting in place robust foundations for digital infrastructure and are innovating using digital technologies across all channels to deliver the power of speed and convenience to all customer segments across urban and rural markets. Some incumbents, in order to defend market share, have encouraged the development of a whole ecosystem of digital banking products and services built upon their infrastructure. To cater to the fast changing expectations of customers, constant development of new products and services and enhancements, a dedicated focus on digital innovation is of prime importance. Innovation objectives to be identified early on and well-articulated by banks aspiring for a leadership position in the entire value chain. There was a time when cost leadership and service range leadership offered differentiation; however, the way to maintain sustainable leadership going forward will be 'experience leadership' through customer-driven Innovation.

2. Banks thus need to have dedicated resources, both people as well as infrastructure, to form an agile innovation unit, with a view to position themselves at the forefront of digital innovations amidst changing customer expectations and sea-change in the competitive landscape.

3. Now that digital innovation practice has reached a critical mass, banks are shifting gears to create a stronger innovation culture via the Internal Social Collaboration platform and adopting cutting edge technologies like Artificial Intelligence, Block Chain and Internet of Things (IOT), among others. Customers are taken into a new world of multi-channel banking, where they can access services from home, at the office, or on-the-go through Mobile Banking, SMS Banking, Phone Banking, ATMs and Net Banking.

4. Managing investments for Private Banking clients is now simpler and faster. Clients can now easily access research reports both online and on mobile via the apps, capitalize on investment opportunities quickly through Net Banking and Mobile Banking, and track investments using investment tracking apps. The focus on making customers accomplish more comes with the assurance that the services are secure and protected.

Banks have set up a Digital Security infrastructure which works with other teams to monitor and set up new security enhancements.

5. Some banks in India are proposing to form a block chain consortium along with other global banks such as SBI, Citi, Deutsche, JP Morgan, Nomura, HSBC, UBS, Barclays, Bank of America, BNP, RBS, Macquarie, Westpac, etc.

6. Some of the banks are also collaborating with Indian IT service providers in areas of voice enabled system for the customers to open new accounts on the basis of Aadhaar authentication.

7. Banks are also collaborating with IT service providers for e-Sign (digital signature) facility to help digitally signing the loan documents. This will help in faster approval process, lesser paper work and lesser paper storage space.

8. Some of the innovations and related initiatives taken by Indian banks in collaboration with FinTech start-ups/academia and other service providers in the recent past are SBI FinTechIPDaaS Software Developed with IIT-KGP; Zing HR using Microsoft AI; Digital Village; cross border remittances, etc (India R. B., 2018).

Scope for Growth of FinTech and Digital Banking in India

India has a large untapped market for financial service technology startups as 40 percent of the population are currently not connected to banks and 87 percent of payments are made in cash. With mobile usage expected to increase to 64 percent in 2018 from 53 percent currently, and internet penetration steadily climbing, the growth potential for FinTech in India cannot be overstated. Moreover, by some estimates, as much as 90 percent of small businesses are not linked to formal financial institutions. These gaps in access to institutions and services offer important scope to develop FinTech solutions (such as funding, finance management) and expand the market base (India R. B., 2018).

National Payments Corporation of India (NPCI)

Reserve Bank of India, after setting up of the Board for Payment and Settlement Systems in 2005 released a vision document incorporating a proposal to set up an umbrella institution for all the Retail Payment Systems in the country. The core objective was to consolidate and integrate the multiple systems with varying service levels into nation-wide uniform and standard business process for all retail payment systems. This led to the formation of National Payments Corporation of India, (NPCI) under the provisions of the Payment and Settlement Systems Act, 2007. The objective of formulation of NPCI was to build the platform to drive next generation digital payment & settlement system in the country. (India G. o., National Payments Corporation of India, 2018). Considering the utility nature of the objects of NPCI, it has been incorporated as a "Not for Profit" Company under the provisions of Section 25 of Companies Act 1956 (now Section 8 of Companies Act 2013). The vision of NPCI being able to provide citizens of our country anytime, anywhere payment services which are simple, easy to use, safe, and secure, fast and also cost effective. NPCI aims to operate for the benefit of all the member banks and the common man at large. At presently NPCI provide services like RuPay, RuPay Contactless, Bharat Interface for Money (BHIM), Unified Payment Interface (UPI), Bharat BillPay, Immediate Payment Service (IMPS), *99#, National Automated Clearing House (NACH), Cheque Truncation System (CTS), National Financial Switch (NFS) ATM network, Aadhaar enabled Payment System (AePS),

Bharat Quick Response (BharatQR). Products overview of services provided by NPCI are as explained below;

1. **RuPay Card**:- RuPay, a new card payment scheme launched by the National Payments Corporation of India (NPCI), has been conceived to fulfill RBI's vision to offer a domestic, open-loop, multilateral system which will allow all Indian banks and financial institutions in India to participate in electronic payments. As on 15th April, 2018, total 2597 live members associated with RuPay Card into eight categories as shown below;

Table 2. Live Members with RuPay

S. No.	Name of Categories of Live Members with RuPay	Member in Numbers
1.	RuPay Insurance Bank	596
2.	RuPay Acquiring Banks	38
3.	E – Commerce Acquiring Entities	11
4.	Aggregators Live	15
5.	RRB & Co – op Bank Live on ATM	695
6.	RRB & Co – op Bank Live on e – comm	250
7.	RRB & Co – op Bank Live on POS	556
8.	RRB & Co – op Bank Live on EMV	436
	Total live Members with RuPay	2597

*Source:- Retrieve on 15-04-2018 from https://www.npci.org.in/rupay-live-members-0

2. **RuPay Contactless**:- RuPay Contactless offers the unique proposition of One Card for all Payments. This card can be used for transit payments (Bus, Metro, Cab etc.), toll, parking, small value offline retail payments as well as normal day to day retail payments. RuPay Contactless specification creates the synergy with the vision of 'One Card for all Payments (Transit as well as Retail)' of Ministry of Urban Development (MoUD) and offers the solution for National Common Mobility Card (NCMC) program. Information regarding the live member of RuPay Contactless as on 15th April, 2018 are as show in table 3 below;

Table 3. Live Members with RuPay Contactless

S. No.	Categories	Bank	Projects
1.	Bus Operators	Axis Bank	Bangalore Metropolitan Transport Corporation
2.	Metro Operator	Axis Bank	Kochi Metro Rail Ltd
3.	Issuer	PNB	Debit Card Issuance
4.	Smart City	ICICI Bank	Ahmedabad Smart City

*Source:- Retrieve as on 15-04-2018 from https://www.npci.org.in/live-members-1

3. **Unified Payment Interface (UPI):-** Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. With the above context in mind, NPCI conducted a pilot launch with 21 member banks. The pilot launch was on 11th April 2016 by Dr. Raghuram G Rajan, Governor, RBI at Mumbai. Banks have started to upload their UPI enabled Apps on Google Play store from 25th August, 2016 onwards (India N. P., 2018). There are total 95 UPI Bank live Members as on 15th April, 2018. Upto March, 2018 Rupees 24,172.6 Cr. business down thought UPI from Rupees 3.1 Cr. as on

August, 2016, indicate the success story as well as rapid growth in digital payment system in India.

Table 4 . Banking Business though UPI

Month	No. of Banks live on UPI	Volume (in Mn)	Amount (Rs. in Cr.)
Mar-18	91	178.05	24,172.6
Feb-18	86	171.40	19,126.2
Jan-18	71	151.833	15,571.2
Dec-17	67	145.463	13144.3
Nov-17	61	104.841	9640.6
Oct-17	60	76.772	7057.8
Sep-17	57	30.778	5293.4
Aug-17	55	16.608	4127.2
July-17	53	11.444	3381.2
June-17	52	10.155	3067.1
May-17	49	9.168	2765.4
Apr-17	48	7.005	2240.8
Mar-17	44	6.161	2391.4
Feb-17	44	4.156	1902.1
Jan-17	36		

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Rural Indian Digital Economy: Challenges and Opportunities

*Dr. Ram Chand Garg**

ABSTRACT

Digital indicates to electronic technology which generates stores and processes data. It is stored in a virtual central repository that can be accessed anytime, anywhere, through established protocols. Digital India is one of the step by the government to motivate and connect Indian Economy to a knowledge savvy world. India having with more than 60 per cent of rural population and contributing around half of the country's Gross Domestic Product (GDP). Consumption patterns in these rural areas are gradually changing to increasingly resemble the consumption patterns of urban areas. Rural sector holds significant importance in the economic development of the country, and in the recent past, many fin-tech companies are focusing on Digital Payments for Rural India. It has been proved that huge amount of rural markets to increase its operational base. Further is has evidenced that the scope is little, the reasons like lack of basic banking infrastructure, lack of awareness and illiteracy to be major hurdles to attain a cashless economy in rural sector. There are many opportunities that could be worked to turn the situation in a favourable one for the nation. There are better livelihood opportunities and better services available to the deprived class, but the challenge lies in bringing all of them into the cashless umbrella and this is inevitable if the motive is making cashless rural India.

***Keywords:** GDP, Economy, Inventions, Transform, Digital, Technology etc.*

Introduction

India is known as an agricultural country, as agriculture is the major source of income for the village population. The country's economy is largely dependent on agriculture. This sector also contributes most to the overall economic development of the country. It has been few decades that there is thrust on rural reconstruction and development, causing a rapid transformation in the Indian rural economic structure. To begin with, thrust for development was laid on agriculture, industry, communication, education, health and allied sectors. Later on, realizing that accelerated development could be provided only if governmental efforts were adequately supplemented by direct and indirect involvement of people at the grass root level, the thrust shifted. Thus on 31st March 1952, an organization known as Community Projects administration was set up under the Planning Commission to administer the programmes relating to community development then Government. The community development programme, inaugurated on October 2, 1952, was an important landmark in the history of the rural development in India. Later this programme underwent many changes and was handled by different Ministries.

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In these series of development Digital India was launched by the present Prime Minister of India Narendra Modi on 1 July 2015 with an objective of connecting rural areas with high-speed Internet networks and improving digital literacy. The vision of Digital India programme also aims at inclusive growth in areas of electronic services, products, manufacturing and job opportunities etc. The vision of Digital India is centered on three key areas – Digital Infrastructure as a Utility to Every Citizen, Governance & Services on Demand and Digital Empowerment of Citizens.

The Government of India entity Bharat Broadband Network Limited which executes the National Optical Fibre Network project will be the custodian of Digital India (DI) project. The Central Government have planned to connect 250,000 villages through Optical Fiber Network. This will provide the first basic setup to achieve towards Digital India and is expected to be completed by 2018-19.

Digital India program will focus on restructuring several existing schemes to bring in a transformational impact. The vision of the programme aims to transform India into a digitally-empowered society and knowledge economy through infrastructural reforms such as high-speed internet in all *gram panchayats*, lifelong digital identification for citizens, mobile banking for all, easy access to Common Service Centres (CSC), shareable private spaces on an easily accessible public Cloud and cyber-security. The programme will also ensure that all government services and information are available anywhere, anytime, on any device that is easy-to-use, seamless, highly-available and secured. It is one of the step by the government to motivate and connect Indian Economy to a knowledge savvy world.

Empowerment of Rural Entrepreneurs of Digital India

Digital India programme has launched many schemes that focuses on the empowerment of rural entrepreneurs of India. One of such schemes is enhancing Rural Entrepreneurship through Common Services Centres (CSCs).Rural entrepreneurs can get loan for setting up their CSCs under the Micro Units Development and Refinance Agency (MUDRA) Yojana. CSCs are information and communications technology enabled service delivery points at the village level for delivery of government, financial, social and private services such as applying online passports, land record, digital locker and Aadhaar cards. Those who want to start such service points but do not have funds can start their micro-ventures by taking loans under MUDRA Yojana.

Another scheme for promoting rural entrepreneurship under Digital India Programme is through Internet Kiosks. Internet Kioskis a kiosk with one or more computers, a tablet, Internet connection, with a web cam that can be the set up in villages to be used as the hub of rural connectivity for providing education and training, information about agriculture and health care, employment news and market information. These cyber-kiosks can be run by local entrepreneurs thereby empowering the rural entrepreneurship.

Objectives

The main objective of this paper is to analyze the digital rural economy, however some sub-objectives have been reviewed:
- To review the rural digital economy.
- To examine the IT related issues and challenges in rural areas

- To study the fulfillment of government's motive to make rural India a cashless economy.
- To identify the opportunities and challenges that exists in making a cashless rural economy.

Research Methodology

The paper is based on secondary data. The data has been collected from internet sources, articles newspapers, etc. Graph and percentile methods have been used to analyze the data.

Digital Economy: A Strategy for India's Growth

India recognizes the importance of national policy leadership in digitalization. Prime Minister Modi's call for a Digital India and e-governance is a glaring example of national leadership. With one-third of the world's population online, the need to coordinate government policies and commercial strategies for rolling out and using Information and Communication Technologies (ICTs) has never been greater.

This importance calls for investment in digitalization in the public and private sectors. Digitalization has emerged as a vital economic driver of accelerated growth and job creation. The commitment by India's government to spend Rs1.13T (US$19 billion) in the next three to five years is a strategic call. According to Cisco estimates, an increase of 10 percent in a country's digitalization score fuels a 0.75 percent growth in its per-capita GDP. A 10-point increase in the digitalization score leads to a 1 percent drop in the unemployment rate. The launch of the Digital India Program of the Government, which aims at "transforming India into a digitally empowered society and knowledge economy," may provide the impetus for the country's development of internet technology. India's leadership recognizes the opportunities that lie in improving the efficiency of governance to help address poverty and inequality. Bad governance can lead to corruption practices.

The digital economy opens new investment opportunities for Indian government and business leaders. Research conducted by Cisco and the authors of this article shows that India-specific applications can make a significant difference in the country, with varying levels of maturity or progress. In addition, consortiums may have a significant positive impact, such as the one created in Bangalore where veterans from Tech Mahindra, GE, Vodafone, Cisco, Philips, and Tesco are forming an India Internet of Thingspanel to build open source IT solutions for solving problems in healthcare, education, and agriculture, among others. However, in most cases, an ecosystem of businesses and technology can seize serious internet technology opportunities.

Digital India Programme and Indian Rural Sector

The vision of Digital India National programme is path breaking and has the potential for transformational changes and up-liftment of rural sector of India. The plan to provide universal phone connectivity and access to broadband in 2.5 lakh villages by 2019 is going to give a boost to the rural market.Setting up manufacturing facility in India to produce large scale low cost devices, the proposal of shared use of mobile devices by families in rural markets, sharing of infrastructure cost by mobile service providers and government offering to subsidise the roll out cost of mobile services are examples of increasing the speed of providing such services within the reach of villages. Several apps have been launched to enable farmers get accurate and

timely information related to crops, market prices and analytics to enhance productivity and profitability of farmers. The digital platform will open a new era for rural citizens through a variety of services like improved governance, land records, jobs, health, education and agriculture and digitization of personal and public records for safekeeping.

World's largest software maker Microsoft Corp has joined hands with the Indian Government for providing help in efforts to "transform" the country through technological innovations. Intel India has also announced the launch of 'EkKadamUnnati Ki Aur', an initiative aimed at working with the government to create the blueprint for the digitization of rural India. The first such Digital India 'Unnati' Kendra has been set up at a Common Services Center (CSC) in Nadimpalle village of Mahabubnagar district of Telangana.

Digital Payments in Rural Sector

Rural sector holds significant importance in the economic development of the country, and in the recent past, many fin-tech companies are focusing on Digital Payments for Rural India. It has been proved that huge amount of rural markets to increase its operational base. For instance, many of the mobile wallets and ecommerce companies are focusing on the rural locations and are adapting strategic approach towards attaining a good market share.

Also, some of the recent developments like the demonetization and its related impacts has led to huge transformation in the market dynamics. Unlike the pre-demonitization period where very few merchants and consumers from rural segments were using the digital payment solutions, post-demonitization has seen exponential growth in the number of users using PoS and digital payment interface. Timed issuance of payment banks, easing the norms of mobile wallet transactions, increasing the bandwidth to rural locations, and government encouraging public with incentive schemes for using the UPI (United Payment Interface), reducing the service tax over digital transactions over government e-services signify that there is huge transformation taking place towards digital payment.

Challenges and Issues for Rural IT

So now far it has seen the effectiveness and advantages of implementing IT in rural sectors. By implementing IT tools how we can raise the economy and development of rural sectors and so overall development of India. So it is true if we want to make our country-developed country we cannot neglect the rural sector of India as a major part of India population lives there. Imparting knowledge to a mass of peoples at a single time, increases the involvement among peoples in government schemes and policies which in turn called as e-Governess. So if we want to implement E-Governess then we have to implement IT tools. If we want to set up an example of good democratic country then we have to implement e-Governess which means government is near to a common people of India. Now in this context my paper is going to describe the challenges and issues in implementing IT in rural sectors.

Power Supply

First of all power supply is the major problem in implementing IT in rural sectors in developing country like in India. However use of battery backup and solar energy is the solution for the problem. Battery backup and implementation of solar energy will increase the implementation cost. Battery backups are a very partial solution to the lack of reliable power

supplies, and solar technologies may be more promising in the near future: they are lead by in use in existing rural IT efforts. The difficulty is that having to rely on these alternatives and backups unnecessarily raise costs of operation. Of course this is true for all of India's economy. It is well recognized that the power sector is the major bottleneck, with capacity well short of demand, and the quality of transmission and distribution remaining poor.

Cost Factor in Implementation of IT in Rural Sector

It is the main challenge for implementing IT in rural sector in developing country like India because IT implementation includes installation of hardware components like computer machines, networking tools like routers, hubs, cables, printers and software components like operating system, other application software. However it is also true that with standardization of components of desktop computing and peripherals, rapid technological improvements, falling costs of production, and, most recently, price reductions resulting from changes in tariffs on imported hardware. It is now possible to fully equip a single computer rural Internet kiosk for less than Rs. 50,000, including CD drive, printer, scanner, power backup, and web camera. But this cost will become huge when we have to install computer machines throughout the country. For this we have to raise the funds which can be done by imposing tax and there is also need of contribution from the private sectors in this direction, Secondly cost of software like operating system and application software is also a concern factor. Potentially, the highest cost component is the operating system, since Windows enjoys a virtual monopoly on the desktop. There is a solution for this problem that government should use the open software technologies like LINUX operating system.

Issues of Awareness and Training for Using IT Tools

This is the main prerequisite in implementing IT in rural sector that we have to make awareness among rural peoplesabout the using of IT and its benefits. Training of rural kiosk operators, whether they are formal franchisees orindependent farmer operators, becomes a key aspect. Training the field personnel at various levels (village anddistrict hub) is also critical. For this training programmes government have to take initiatives and there is also needof participation of NGO's in this direction.

The Shift to Cashless Economy

The World Bank estimates that just about 35% of the population above the age of 15 has an account at a formal financial institution. Less than 9% of the population older than 15 years has a debit card and less than 2% has a credit card. Among the non-cash instruments used, cheques are the most prevalent. More than 8% have used a cheque within the last few months to make a payment. Around 2% of the population has used mobile phones to receive money, or has been involved in an electronic payment in the last few months. These numbers are significantly lower when broken down for rural, bottom 40%, and female population segments. "A survey of PMJDY customers conducted by Micro save found that only 33% of all beneficiaries were ready to use their Rupay Cards. The others were confused by the PIN and activation procedures. Inconsistent electricity and sporadic internet access further eroded customers' trust in ATMs and POS machines, with one failed transaction enough to make an entire village swear off formal financial institutions".

Electronic Payment Systems (India) — Representative
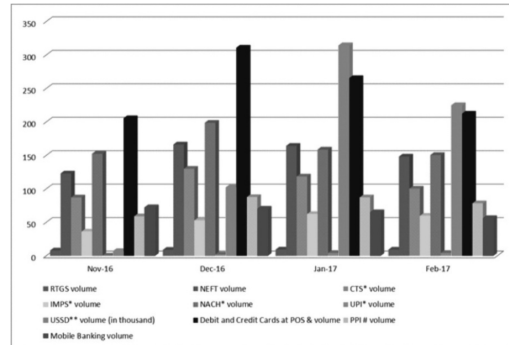
Source: Reserve Bank of India, 2017

Graph represents the data of electronic payments system in India. It does not cover all transactions across all banks, but card payments data for four major banks, mobile banking figures for five banks and prepaid payment instruments (PPI, meaning mobile payment gateways such as Pay TM and Free Charge) data for eight non-bank issuers have been considered as representative for analysing trends in payments (IANS, 2017). It can be found that online banking using the National Electronic Funds Transfer (NEFT) platform reduced consecutively in January and February 2017, while that of Immediate Payment System (IMPS) increased in December 2016 and January 2017 but declined in February. Debit and credit card transactions for four major banks do not show a major difference between November 2016 and February 2017–205 million swipes transacting Rs 35,200 crore in November 2016 to 212 million swipes transacting Rs 39,200 crore in February 2017.

Electronic Payment Systems (India) — Representative Data of Value of transactions
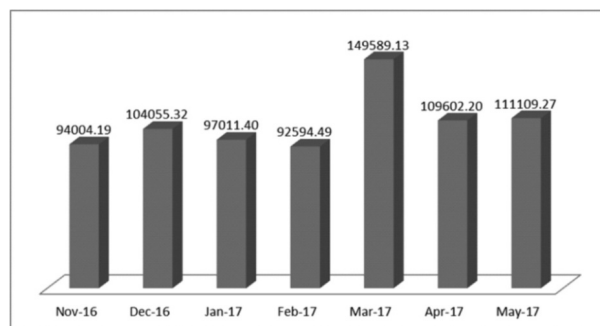
Source: Reserve Bank of India, 2017.

The above graph shows that the value of electronic payments or digital transactions nationwide declined marginally (1.5%) to Rs 92.6 lakh crore in February 2017 from Rs 94 lakh crore in November 2016 and have increased again in March 2017. In the months of April and May 2017 there has only been a marginal increase (1.35%) in the value of transactions according to representative data (provisional) on electronic payments released by the Reserve Bank of India (RBI, 2017).

As per a report in Hindustan Times only 2.5 million in rural India have gone digital after demonetisation. And the World Bank's Global Findex shows that Indians are significantly less familiar with digital banking – the use of credit or debit cards, making transactions using mobile phones, and using the internet to pay bills – than their peers in middle-income nations. This still leave us with the same question, will the rural economy become a cashless economy?

The call for demonetisation was huge, it did change the way we viewed banking services like ATMs and internet banking. Payment banks started gaining momentum; cashless transactions have become a way of life for the urban settlers. When we started looking into the concept of rural cashless society, it was necessary to find what the government planned or wanted. There have been active governmental forces that work towards development of the rural sector and many of their programmes have been able to make a positive change in the rural society.

Challenges and Opportunities

There are better livelihood opportunities and better services available to the deprived class, but the challenge lies in bringing all of them into the cashless umbrella and this is inevitable if the motive is making cashless rural India. Various literature review suggests that most of the researchers and reporters have felt that the scope is little, many of them citied the reasons like lack of basic banking infrastructure, lack of awareness and illiteracy to be major hurdles to attain a cashless economy in rural sector. Few challenges that can be listed out are as following:

Inadequate Infrastructure: Smart phone penetration, internetconnectivity, electricity, banking services are not adequate.The point-of-sale (POS) terminal penetration in India is still very low. Moreover, the number of ATMs available are also disappointing.

Region wise Deployment of ATMs (Comparative Data of September 2016 and March 2017)

			2017	2016	Change	2017	2016	Change
Sr. No. Of Banks	Name of the Bank/ Entity		Rural Centres	Rural Centres	Sep 2016 to Mar 2017	Total	Total	Sep 2016 to Mar 2017
		Scheduled Commercial Banks						
		Public Sector Banks						
1	Allahabad Bank		226	231	-5	1974	1220	754
2	Andhra Bank		666	773	-107	6606	3778	2828
3	Bank of Baroda		1949	2191	-242	17162	10441	6721
4	Bank of India		1782	1801	-19	11889	7807	4082
5	Bank of Maharashtra		504	550	-46	2750	1868	882
6	Canara Bank		1948	1963	-15	17004	10026	6978
7	Central Bank of India		1095	1755	-660	8384	5330	3054
8	Corporation Bank		691	784	-93	4946	3131	1815
9	Dena Bank		441	463	-22	2194	1509	685
10	Indian Bank		715	798	-83	5217	3207	2010
11	Indian Overseas Bank		871	994	-123	5589	3704	1885
12	Oriental Bank of Commerce	545		600	-55	4175	2599	1576

Sr. No. Of Banks	Name of the Bank/ Entity	2017 Rural Centres Centres	2016 Rural Centres	Change Sep 2016 to Mar 2017	2017 Total	2016 Total	Change Sep 2016 to Mar 2017
	Scheduled Commercial Banks						
	Public Sector Banks						
13	Punjab and Sind Bank	418	513	-95	1663	1281	382
14	Punjab National Bank	2875	2748	127	15369	9841	5528
15	Syndicate Bank	1075	1133	-58	5726	3786	1940
16	UCO Bank	869	887	-18	3798	2662	1136
17	Union Bank of India	1306	1401	-95	12415	7151	5264
18	United Bank of India	709	699	10	2801	2088	713
19	Vijaya Bank	372	380	-8	3210	1725	1485
20	IDBI Bank	413	459	-46	6301	3392	2909
	State Bank Group						
21	State Bank of Bikaner & Jaipur	451	463	-12	3131	2030	1101
22	State Bank of Hyderabad	362	364	-2	4004	2380	1624
23	State Bank of India	8042	7776	266	83914	49859	34055
24	State Bank of Mysore	329	329	0	2194	1426	768
25	State Bank of Patiala	480	479	1	2093	1523	570
26	State Bank of Travancore	122	120	2	3232	1734	1498
	Total	29256	30654	-1398	237741	145498	92243
					Thomas & Krishnamurthi		
	Private Sector Banks						
1	Axis (UTI) Bank Ltd.	1593	1543	50	25036	13448	11588
2	Bandhan Bank	2	2	0	556	261	295
3	Catholic Syrian Bank Ltd.	9	7	2	496	247	249
4	City Union Bank Ltd	134	124	10	2668	1378	1290
5	Development Credit Bank Ltd.	36	27	9	951	490	461
6	Dhanalaxmi Bank Ltd.	28	29	-1	685	373	312
7	Federal Bank Limited	139	130	9	3013	1607	1406
8	HDFC Bank Ltd.	897	1058	-161	22778	12016	10762
9	ICICI Bank Ltd.	797	578	219	25943	14295	11648
10	IDFC Bank Ltd	1	1	0	40	17	23
11	Induslnd Bank Ltd	112	108	4	3819	1935	1884
12	Jammu & Kashmir Bank	348	285	63	1487	1037	450
13	Karnataka Bank Ltd.	149	142	7	2445	1319	1126
14	Karur Vysya Bank Ltd	152	195	-43	3145	1693	1452
15	Kotak Mahindra Bank Ltd	49	81	-32	4239	2044	2195
16	Lakshmi Vilas Bank Ltd.	63	113	-50	1767	926	841

(*Contd...*)

		2017	2016	Change	2017	2016	Change
Sr. No. Of Banks	**Name of the Bank/ Entity**	**Rural Centres**	**Rural Centres**	**Sep 2016 to Mar 2017**	**Total**	**Total**	**Sep 2016 to Mar 2017**
	Scheduled Commercial Banks						
	Public Sector Banks						
17	Ratnakar Bank Ltd.	24	39	-15	703	373	330
18	South Indian Bank Ltd	112	152	-40	2377	1306	1071
19	Tamilnad Mercantile Bank Ltd.	245	244	1	1631	1048	583
20	Yes Bank Ltd.	23	23	0	3520	1756	1764
	Total	**4913**	**4881**	**32**	**107299**	**57569**	**49730**
	Foreign Banks						
1	CITI Bank	15	30	-15	1084	558	526
2	DBS Ltd.	0	0	0	60	30	30
3	Deutsche Bank	0	0	0	64	32	32
4	FirstRand Bank	0		0	0	5	-5
5	HSBC	0	1	-1	197	111	86
6	RBS (ABN AMRO)	0	0	0	0	13	-13
7	Standard Chartered Bank	0	0	0	498	246	252
	Total	**15**	**31**	**-16**	**1903**	**995**	**908**
53	**Total (Banks)**	**34184**	**35566**	**-1382**	**346943**	**204062**	**142881**
	White Lable ATMs						
1	Tata Communications Payment Solutions Ltd.	3167	3528	-361	10479	8881	1598
2	Hitachi Payment Services Pvt. Ltd.	332	278	54	657	637	20
3	Muthoot Finance Ltd	23	23	0	367	193	174
4	BTI Payments Pvt. Ltd	2252	2131	121	3950	4024	-74
5	Vakrangee Limited	117	90	27	496	309	187
6	Riddhi Siddhi Bullions Limited	12	15	-3	248	192	56
7	AGS Transact Technologies Ltd	78	2	76	237	86	151
8	SREI	0	0	0	6	2	4
	Total (WLAs)	**5981**	**6067**	**-86**	**16440**	**14324**	**2116**
	Grand Total	**40165**	**41633**	**-1468**	**363383**	**218386**	**144997**

Region wise (Rural) deployment of ATMs for the quarter ending March, 2017. Comparative data of September 2016 and March 2017

	Public Sector Bank ATMs	Private Sector Bank ATMs	Foreign Banks	White Label ATMs
2017	29256	4913	34184	5981
2016	30654	4881	35566	6067
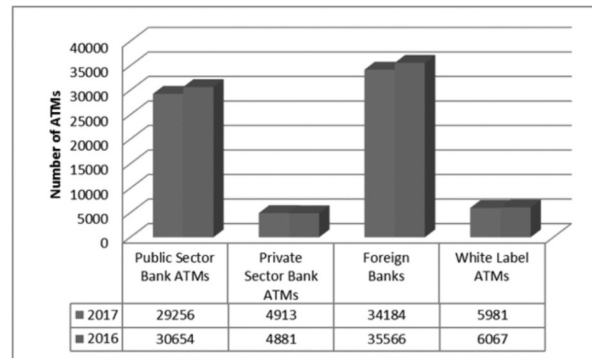
Source: Reserve Bank of India, 2017.

The above graph represents the change in number of ATMs from September 2016 to March 2017. The data shows that there has been a substantial decrease in the public sector bank ATMs in the rural areas. The number of ATMs closed are 1398, 1382 and 86 of public sector banks, foreign banks and white label ATMs[1] respectively while the private sector banks have increased the number of ATMs by 32. Thus, it can be inferred that the rural population is not able to benefit from the banking services that are available to population at large.

The rural population is less aware of digitalworld and computer/smart phone. The erratic internet connection and power supply makes it difficult for them to perform a digital transaction at ease. Rural economy is mostly informal,so cash suits better than digital transaction. There are short cash borrowings among neighbors and relatives, bartering of goods and services, and loans. Therefore, cash is considered the best option to avail these small benefits of living among the villagers.

There are other barriers too like mindset, habits and language. Most of the digital transactions have English as a medium of transaction, thus making it difficult for the rural people to comfortably use the mobile or internet banking facilities.

India has about 6,50,000 villages and about 850 million consumers inhabit in them, making up for about 70 per cent of population and contributing around half of the country's Gross Domestic Product (GDP). Consumption patterns in these rural areas are gradually changing to increasingly resemble the consumption patterns of urban areas. Some of India's largest consumer companies like Dabur and HUL serve one-third of their consumers from rural India. Owing to a favourable changing consumption trend as well as the potential size of the market, rural India provides a large and attractive opportunity to make digitized transactions. This scenario provides Government with an important opportunity to bring the rural economy into the cashless economy umbrella.

There are large number of nodal points of interaction between a citizen and the Government. One of the opportunities Government has is to make cashless transactions mandatory for certain payments and make it mandatory for certain services exceeding a certain amount. For example, payment for passports can be made mandatory through cashless modes like online payments or mobile wallets. While payment of various taxes can be made mandatory through electronic

payment systems. Incentives in the form of tax rebate can be given to households that make the payment of salary to unorganized sector (domestic help, sweepers, gardeners, milk vendor, vegetable vendor, etc.). This will do two things, one, the households will have an incentive to go cashless and two, large portion of the unorganized sector will be financially included. Apart from the incentives and mandatory prescriptions of cashless mentioned above, there are some direct Government programmes and initiatives where it can create a large platform for cashless transactions.

Suggestions

On the basis of above discussions it can be suggested some view point to make cashless rural society. It has evident that 90% of the workforce in India is in the unorganized sector and almost the entire rural population is in the unorganized sector, the chances of rural household receiving payments through non cash instruments are minimal. Therefore, this acts as a natural barrier in using cashless transactions in rural parts. Again Government has an opportunity here to encourage cashless transactions through Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS), Public Distribution System (PDS) and various types of subsidies assured by the Government must be transact cashless to the beneficiaries. Even many of schemes, most of the payments are through bank accounts or post office, there is still room for improvisation as its beneficiaries are large in number.

Conclusions

The country's economy is largely dependent on agriculture. This sector also contributes most to the overall economic development of the country. In the light of make economy cashless particularly in unorganized sectors, Digital India programme was launched by the present Prime Minister of India Sh. Narendra Modi on 1 July 2015 with an objective of connecting rural areas with high-speed Internet networks and improving digital literacy. It required an effective IT infrastructure to execute and got the significant output, whereas power supply is the major problem implementing IT in rural sectors. Battery backup and implementation of solar energy will increase the implementation cost. Data reveals that only 2.5 million in rural India have gone digital after demonetisation. And the World Bank's Global Index shows that Indians are significantly less familiar with digital banking. All this still leave us with the same question, will the rural economy become a cashless economy? Apart from India has about 6,50,000 villages and about 850 million consumers inhabit in them, making up for about 70 per cent of population and contributing around half of the country's Gross Domestic Product (GDP). Consumption patterns in these rural areas are gradually changing to increasingly resemble the consumption patterns of urban areas. Owing to a favourable changing consumption trend as well as the potential size of the market, rural India provides a large and attractive opportunity to make digitized transactions. This scenario provides Government with an important opportunity to bring the rural economy into the cashless economy umbrella.

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Experiential Learning and Market Implications: A Study of Social Media Users

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ABSTRACT

Today's hypercompetitive markets have mandated marketers to take solace in hitherto ignored and unexplored avenue of customer experience for staying ahead of the competition. Subjective aspects of consumption started challenging the hegemony of rational aspects of consumption decades ago and made their presence felt on the marketing scenario. However, it was long before marketers and academicians realized the importance of experienced utility over expected utility. Renewed focus on customer experience has resulted into the prevalence of terms such as Experience Marketing, Experiential Marketing, Customer Experience Management, Experience Economy, Brand Experience etc. in the marketing glossary. Although the consumer and marketing research on consumer experience is in nascent stages and scant, yet the sway of brand experience on brand attitude, brand loyalty, brand commitment, brand performance, brand satisfaction, brand trust and brand attachment has been firmly established.

Digitalization has become synonymous with disruption in organizational processes and has accorded new media to the organizations to influence customers. One such media is in the shape of Social Media or Web 2.0, which "netizens" have unprecedentedly embraced globally and it has turned into a supplementary platform to enhance brand experiences. In accordance with the theories of attitude formation and change, experiences of customers with various social media platforms may rub on to their experiences with the products and services promoted through these platforms. Accordingly, the present study is an attempt to investigate experience of select social media platforms across genders, marital statuses and social media usages in Indian context in order to fill the research void in this academic and research "terra incognita".

Study uses Four-factor Mixed Design ANOVA to analyze the primary data collected using adapted Brand Experience Scale (Brakus, Schmitt & Zarantello, 2009) from Indian social media users by the means of an online survey. Obtained results revealed that the brand experience of Facebook is significantly favorable out of the four select social media platforms viz. Facebook, Google+, LinkedIn and Twitter; however, the experience of the platforms were not significantly different across genders, marital statuses and social media usages. Obtained results may be important to social media platform developers as the results indicate avenues for improvement in social media platforms and hence may be used to enhance the

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experience of social media platforms and to increment their revenues. Marketing managers may utilize the results to make effective marketing strategies and to associate their brands with better-rated platforms, in order to reap attendant benefits. Researchers have also proposed a theoretical framework that may guide marketers as to how to amalgamate social media in the online strategies to engage customers and thereby generate concomitant brand benefits.

Keywords: Brand Experience, Social Media Platforms, Experience Marketing, Customer Experience Management, Customer Engagement.

Introduction

Decades back, researchers started to put emphasis on the need to focus on the array of multi sensory experiences, which a consumer encounters with the product, due to various mental events and activities surrounding the act of consumption (Alderson, 1957; Boyd & Levy, 1963). However, surprisingly, this experiential view was neglected in consumer research literature until very late (Holbrook & Hirschman, 1982). Another important factor, which has made the study of brand experience imperative for marketers, is induction of information technology in organizations for carrying out various core functions (Chui, Manyika, J., Bughin, Dobbs, Sarrazin, Sands & Westergen, 2012). Digitalization has metamorphosed interactions between Consumers and marketers by making them available new media channels in the form of Social Media or Web 2.0, which are being utilized by organizations as the supplementary platforms to influence and enhance brand experiences. In this era of web 2.0, consumers have embarked on an altered decision journey with new influencers such as online brand advocacy and discussions in brand communities (Edelman, 2010).

Accordingly, present paper is an attempt in this direction to investigate and evaluate the experiences of customers' in respect of selected four popular social media platforms in Indian context. Experience of customers for different social media platforms was further analyzed across different genders, marital statuses and social media usages. Obtained results may help social media developers and marketers to devise effective strategies.

1. *Brand Experience:* The meaning of the term "experience" can be broadly categorized as either, accumulated knowledge and experiences over time, or ongoing perceptions and feelings and direct observation. For the present paper term experience refers to the perceptions, feelings, and thoughts attributed to the brands, encountered and consumed by the consumers (Schmitt, 2011).

According to Brakus, Schmitt and Zarantonello (2009), "*Brand experience refers to subjective, internal consumer responses (sensations, feelings, and cognitions) and behavioral responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communications, and environments.*"

Brand experience induces more impact on the consumer due to deeper symbolic meanings, resulting due to various stimuli, attached to it (Ha & Perks, 2005). Various brand related stimuli taken along with the consumption related activities assist consumer in the formation of subjective and internal responses towards the brand, which, in turn, help in brand evaluation (Chinomona, 2013). Cumulative positive or negative valences accorded to brand evaluations lead to brand satisfaction or dissatisfaction respectively (Nam, Ekinci and Whyatt, 2011; Kuenzel & Halliday, 2008; Grisaffe & Nguyen, 2011).

Brand experience is a powerful aspect of branding strategy (Berry, 2000). Customer satisfaction and loyaltycan be enhanced by offering positive brand experiences to the customer. Positive brand experiences help in creating a favorable brand image (Yulianti *et al.,* 2013).Customer's first encounter with the brand leads to attitude formation towards the brand. Positive brand experiences result in positive emotional and cognitive responses and psychological satisfaction with the brand (Kim, 2005; Chinomona, 2013).Higher the evaluations of the experience more would be satisfaction for the brand (Meyer *et al.,* 2007). Satisfied customers tend to repurchase the brands and get repetitive positive experiences, which in turn, result in brand trust (Koufaris, 2002; Kim, 2005), brand loyalty (Ercis, Unal, Candan & Yildrinm, 2012) and brand attachment (Chinomona, 2013). Brand attachment too influences repurchases and hence it results in enhanced sales and profits (Chinomona, 2013) and competitive advantages (Bellini, D'Ascenzo, Ghi, Spagnoli & Traversi, 2012).

1.1. *Restructuring Brand Experience through Digitalization:* In the era of digitalization, activities of "Virtual Trendsetters" (Guadagni &Tommaso, 2007) are according new meanings to purchases and mediating the experience of customers. Emerging data analysis techniques such as "Opinion mining", "Sentiment Analysis", "Social media monitoring and analysis" are facilitating organizations to examine the "voice of customers", which is available in the form of unfiltered digital footprints of the netizens at new generation touch points accorded by digitalization. These touch points include internet, web pages, blogs, forums, and various social networks and communities. Proliferation of e-commerce (Levy & Weitz, 2004) has also necessitated the creation of brand experience in case of e-brands as well, due to the fact that brand experience leads to brand familiarity, customer satisfaction and brand trust (Reichheld & Schefter, 2000; Kenny & Marshall, 2000; Mcwilliam, 2000). Brand trustis the result of the positive consumer experience with a website (Ha *et al.,* 2005). Hence, organizations are inventing means to create positive brand experience.

Website brand experience encompasses consumers' navigations and perceptions (Ha *et al.,* 2005). Relevant, well-organized and engaging information at website offers positive experience (Chen & Wells, 1999) to the users and is successful in luring the customer to stay for a longer period, to explore further (Menon & Kahn, 2002) and in retaining the customer traffic (Ha *et al.,* 2005). Researchers acknowledge virtual experience to be a vital marketing issue, which is more complicated than physical shopping experience (Constantinides, 2004).

There is a pressure to reinvent the brand experience concept in the wake of intense competition to differentiate amongst brands (Tugrul, 2014). Socio-digital platforms are providing plethora of engagement opportunities for effective customer relationship management by the way of according engaging, exciting, out of box, consistent, flowing, sensible and accessible content across different customer touch points (Manning, 2014). Socio-digital platforms have turned more vibrant and their role in marketing strategies is being redrafted. These are no longer static mediums disseminating brand profiles to generate likes but are being used for brand engagement, brand experience, customer service and eventually brand advocacy (Gibian, 2013). However, it is essential to integrate the social strategy with the overall marketing strategy for optimum payoff (Gibian, 2013).

1.2. *Research Gap:* Literature review has evidenced that brand experience is a critical aspect of brand marketing strategy. However, research on the brand experience appears to be in its

infancy and brand experience literature is limited to coverage about the nature of experience and the provision of a number of operational tools and techniques (Johnston *et al.*, 2011).Research related to consumer's brand experience in online environments has also remained limited (Ha *et al.*,2005). Hence, this study is an attempt to comprehend customers' experience, across gender, marital status and social media usage, in relation to select social media platforms in Indian context and thereby fill the research void.

Research Objective(s) and Hypotheses:

1. To assess Facebook (FB), Google+(GL), LinkedIn (LN) and Twitter's (TW) experience
2. To assess Facebook, Google+, LinkedIn and Twitter's experience across different genders
3. To assess Facebook, Google+, LinkedIn and Twitter's experience across differing marital statuses
4. To assess Facebook, Google+, LinkedIn and Twitter's experience across different social media usage categories

$H_{01:}$ There is no significant difference between Facebook, Google+, LinkedIn and Twitter's experience

$H_{02:}$ There is no significant difference between Facebook, Google+, LinkedIn and Twitter's experience between males and females

$H_{03:}$ There is no significant difference between Facebook, Google+, LinkedIn and Twitter's experience between married and unmarried people

$H_{04:}$ There is no significant difference between Facebook, Google+, LinkedIn and Twitter's experience between Heavy social media users and light social media users

Research Methodology

Study uses both primary and secondary data. Primary data were collected by the means of a questionnaire. The sampling technique used was snowball sampling. Brand Experience scale developed by Brakus, Schmitt & Zarantonello (2009) was used in the questionnaire for primary data collection. The scale measured brand experience of the respondents along seven- point (with "1" for Strongly Agree and "7" for Strongly Disagree) Likert scale. Data were analyzed using Four-factor mixed design ANOVA.

Data Analysis & Interpretation:

1. *Reliability Testing of Scale(s):* The scales for FaceBook, Google+, LinkedIn and Twitter were tested for reliability-using cronbach's á value and were found to be reliable.
2. *Basic Sample Analysis:* 79 responses were subjected to Mixed Design ANOVA. Summarized demographic composition of sample is in table 1:

Table 1.

Demographic Variable	Classifications	Frequency	Valid %	Demographic Variable	Classifications	Frequency	Valid %
Gender	Male	57	72.2	Marital status	Married	38	48.1
	Female	22	27.8		Unmarried	41	51.9
Age (in Years)	18-24	5	6.3	Profession	Student	18	22.8
	24-30	40	50.6		Private Job	25	31.6
	30-36	11	13.9		Govt.Job	31	39.2
	36-42	11	13.9		Self-employed	4	5.1
	42 and above	12	15.2		Homemaker	1	1.3
Education	Diploma	1	1.3	Annual household income (in Rupees)	1- 4 Lakhs	31	39.2
	Graduate	7	8.9		4-7 Lakhs	28	35.4
	Post-Graduate	45	57.0		7 lakhs & above	20	25.3
	Ph.D.& higher	26	32.9				
Social Media usage per day (in Hours)	1-4 Hrs	63	79.7				
	4 Hrs & above	16	20.3				

Mixed Design ANOVA

Edited data were analyzed using Four-factor mixed design ANOVA with Three Between-Groups variables (Gender, Marital Status and Social Media Usage per day) and one within-subjects variable (Brand Experience of select Social Media Platforms). The Between-Group variables had two levels each- Gender: Male and Female, Marital status: Married and Unmarried and Social Media Usage per day: 1-4 Hrs (termed as low use) and 4 hrs and above (termed as high use). One within- subjects variable had four levels in the form of four social media platforms *viz.* Facebook (FB), Google+ (GL), LinkedIn (LN) and Twitter (TW).

Within-Subjects Effects

Social Media Platforms' Experience Main Effect

The F-value for Greenhouse-Geisser correction, $F (2.667, 189.366) = 14.393$, $p < .05$, indicated that there is a significant difference between Facebook, Google+, LinkedIn and Twitter's experience. Hence, H_{01} is not supported and H_{a1} is supported that there is a significant difference between Facebook, Google+, LinkedIn and Twitter's experience.

Mean values of experience, given in table: 3, indicated that Facebook experience (3.037) was rated best amongst all selected platforms and Google+ experience (4.236) was rated lowest. LinkedIn experience (3.975) and Twitter experience (3.921) have almost same values.

Social Media Platforms' Experience*Gender

For the Social Media Platforms' experience*Gender interaction, F-value for Greenhouse-Geisser correction, $F (2.667, 189.366) = 1.620$, $p > .05$, Pillai's Trace $V = 0.046$, $F(3, 69) = 1.121$, $p > .05$ indicated that there is no significant difference between Facebook, Google+, LinkedIn and Twitter's experience between males and females. Thus, it appeared that gender has no impact on the experience of social media platforms. Hence, H_{02} is supported, H_{a2} is not supported, and we concluded that there is no significant difference between Facebook, Google+, LinkedIn and

Twitter's experience between males and females.

Social Media Platforms' Experience*Marital Status

F-value for Greenhouse-Geisser correction, $F (2.667, 189.366) = 2.147$, $p > .05$ and multivariate test Pillai's Trace $V = 0.064$, $F(3, 69) = 1.571$, $p > .05$ for the Social Media Platforms' Experience*Marital Status interaction, indicated that there is no significant difference between Facebook, Google+, LinkedIn and Twitter's experience between married and unmarried respondents. Thus, we can say marital status has no impact on the experience of social media platforms. Hence, H_{03} is supported and H_{a3} is not supported.

Social Media Platforms' Experience*Social Media Usage

F-value for Greenhouse-Geisser correction, $F (2.667, 189.366) = 0.583$, $p > .05$ for the Social Media Platforms' Experience*Social Media Usage interaction, indicated that there is no significant difference between Facebook, Google+, LinkedIn and Twitter's experience between High social Media usage and Low social media usage. Thus, we could say Social Media usage has no impact on the experience of social media platforms.

Between –Groups Effects

The results given in Tests of Between-Subjects Effects table indicated that none of the between subjects variable exerted a significant impact on the experience as the various F values given in the table 2 indicate.

Table 2.

Source	F-ratio	Sig.	Effect size "r"	
SM_USE_DAY	$F(1,71)=.102$	.750	.15	Small Effect
GENDER	$F(1,71)=1.541$	.219	.11	Small Effect
MARITAL_STATUS	$F(1,71)=.879$	.352	.04	Small Effect
SM_USE_DAY * GENDER	$F(1,71)=.117$	.733	.04	Small Effect
SM_USE_DAY * MARITAL_STATUS	$F(1,71)=3.199$	.078	.20	Small Effect
GENDER * MARITAL_STATUS	$F(1,71)=.012$	.915	.01	Small Effect
SM_USE_DAY * GENDER * MARITAL_STATUS	$F(1,71)=.056$	.813	.03	Small Effect

Summary of Results

Results of the Mixed design ANOVA analysis for the framed hypotheses have been summarized in Table: 3.

Table 3.

Summary of Mixed Design ANOVA Analysis	
Hypotheses	**Result**
H_{01}	Not Supported
H_{02}	Supported
H_{03}	Supported
H_{04}	Supported

Figure: 1

Proposed Theoretical Framework showing Brand Impacts of interactions of Organization's actions in Social Media andCustomer's Experience thereof
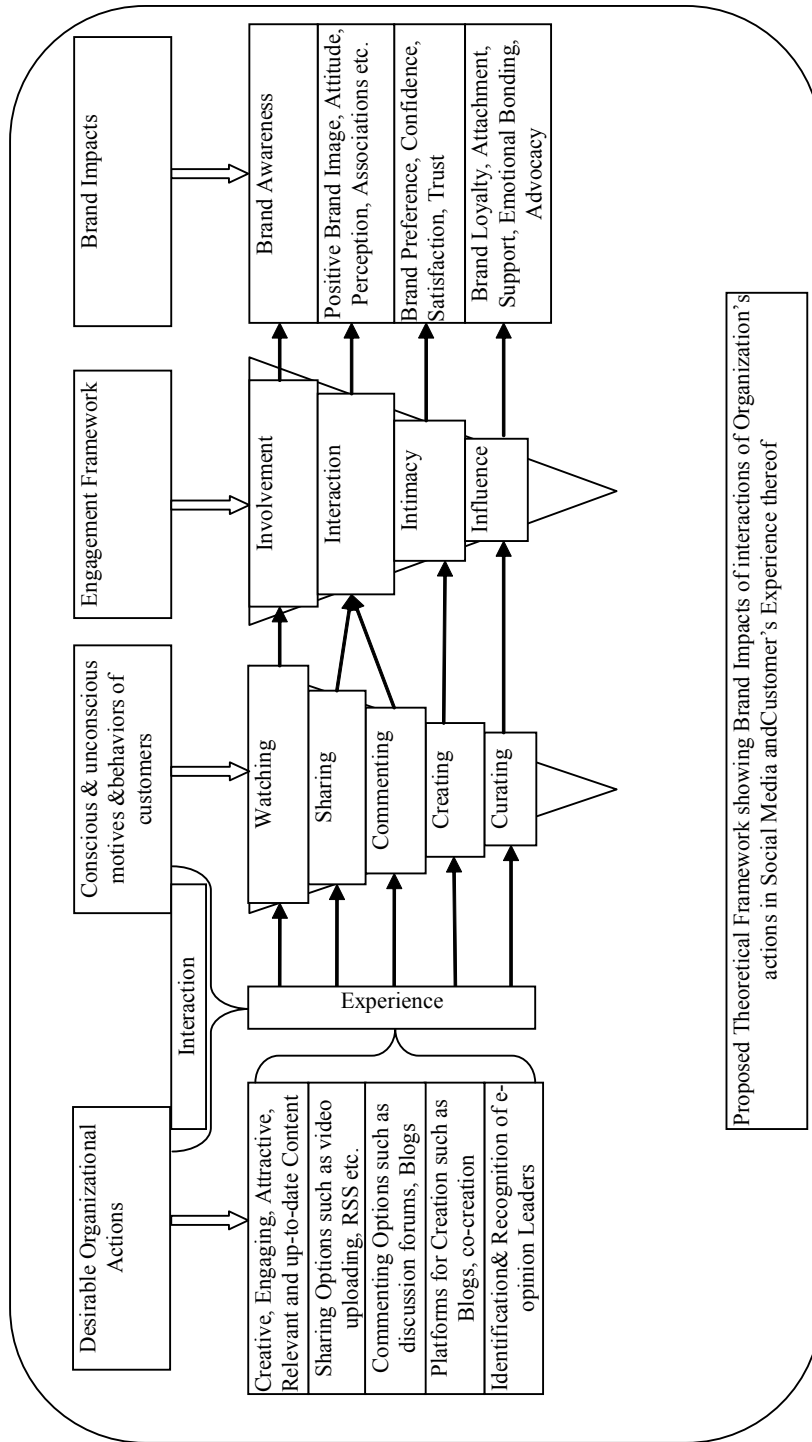
Research Implications

Statistical analysis are corroborated by the fact that Facebook has one of the largest user base in India (Statista, 2018a; Statista, 2018c) with 11% of the global facebook audiences (Statista, 2018c) and is the most popular social media platform in India. Penetration rate of Facebook, Google+, Twitter and LinkedIn in India as of 3rd quarter of 2017 were 30%, 19%, 18% and 15% respectively (Statista, 2018c). The stark difference in penetration may be partially attributed to the difference in experience of the platforms. This is a clear indication to Twitter, LinkedIn and Google+ developers to take measures to enhance the user experience for their platforms as the adoption as well continued usage of social platforms is a subjective decision (Duhan & Singh, 2013b). Moreover, population of social network users in world is expected to rise from 69.6 % in 2016 to 72.4 % in 2019 (Statista, 2018b). In India, this figure is expected to reach 336 million by 2020 (Statista, 2018a). This rise provides for many opportunities for the developers to attract a bigger user base to their platforms by providing more opportunities for emotional involvement, social interaction, multisensory stimulations (Duhan *et al.,* 2013b) and better virtual interactions. Gender, marital status and social media usage were also not found to be having significant difference between platforms' experience. Here again, Facebook emerged a clear winner as discussed above albeit the average values were never very high. Google + almost always emerged as a laggard. This too indicates to the developers the possibility of exploring user targeting based on segmentation and clustering. Thus, all the platforms need to add more and more experience-enhancing, user friendly, competitive and differentiating features.

Platforms are already adding new features such as Google+ has incorporated 'Circles', facility to integrate with other Google products, 'Huddle', 'Hangout', (Pogue, 2012). However, it seems a case of too little and too late as Facebook is moving leaps and bounds in adding new features such as social games, video calling, Facebook pages (Pogue, 2012), local language feature, messaging products like 'Whatsapp' (Thomas, 2014), 'Facebook Lite', customized news feedetc. Twitter has also added new features like Twitter Polls, Twitter for Mac, Email login for Digits, 'Install' button in profiles (Raymundo, 2015). Features added by LinkedIn to attract more users to its platform are New Homepage with a "Work" button and more organic, sponsored, native advertising content with fewer status updates, Trending Topics feed etc.

Hassle free and user-friendly interfaces due to these upgraded features result in better user experience (Debbarma, 2016), which may lead to and in few instances is already leading to successful adoption of the platforms (Duhan et al., 2013b). This results in increased "virtual footfalls" and this data can be sliced and diced (Sarkar, 2014) using analytical techniques like "Opinion mining", "Sentiment Analysis", "Social media monitoring and analysis" (Bellini et al., 2012) for clustering, segmentation, behavioral targeting, behavioural marketing (Schiffman, Kanuk & Kumar, 2010). Data opens doors to alter consumer behavior and helps marketers to leverage ways to identify behavior-changing nudges to personalize and improve brand experience. Enhanced "Digital footprints" result in more revenues for the developers as sign up and browsing data can be sold to marketers. In addition, more marketers would be attracted to the popular platforms to promote their brands.

Customer engagement paves way for brand experience production (Pine et al., 1999) and social media is very effective in providing customer engagement touch points to marketers (Fauser, Wiedenhofer & Lorenz, 2011). Researchers propose a theoretical framework (Figure 1) that shows how organizations may incorporate social media as their marketing and

communication implements and through these can engage the customers by generating various experiences to result in various brand impacts.

Thus, marketers can anticipate and orchestrate effective experience strategies through social media for their brands by associating with the social platforms rated high on experience. Researchers hope that the research will be a good value addition to the existing literature on brand experience and social media and may prove beneficial for future researches.

Limitations, Future Research Prospects and Conclusion

Self-reporting bias, small sample size, use of non-random sampling technique for sample selection, possibility of higher participation of enthusiastic and more active social media users may be enumerated as some of the major limitations of the study. New research possibilities include carrying out a longitudinal study or an alternative research design such as setting up an experiment or qualitative research.

Literature review evidenced the paucity of literature on customers' online experience as well as significance of brand experiences. Hence, researchers were impelled to undertake the study. Study used Four-factor mixed design ANOVA with Three Between-Groups variables (Gender, Marital Status and Social Media Usage per day-each having two levels) and one within-subjects variable (Brand Experience of select Social Media Platforms- having four levels). Results indicated that Indians consumers find overall Facebook experience significantly better and different from the other social media platforms. However, no significant differences could be observed between males and females, married and unmarried; and high users and low users. Results are useful for social media platform developers and brand managers.

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Digital Literacy Aligns with Corporate Social Responsibility: The Beginning of a New Era

Priyanka Gujrati* & Snigdha Mishra**

ABSTRACT

Technology proliferation is happening at a rapid pace. But this technological transformation cannot be slave of a special section of the society. This is the high time when even the last person of the society should be able to avail the benefits of the technology. This dream can be fulfilled by making digital literacy associated with Corporate Social Responsibility (CSR). As many companies in India are now taking social initiatives proactively. With a concerned approach, it is possible to channelise these initiatives towards sustainable and inclusive growth, notably by making collaborative use of technology for nation good by plunging gaps in India's social development. This paper focuses specifically on the targets which have been achieved by the companies in the area of digital literacy and also gives suggestions by which many more things can be achieved in this area, if the companies, in their CSR initiatives, work not only on providing education to poor children or in adult education but also educate them with e-learning so that even the poorest section of the society may be able to use the technology and may rub shoulder with the world.

Keywords: *Digital Literacy, Technology, Corporate Social Responsibility, Inclusive Growth, Technological Transformation, Adult Education*

INTRODUCTION

The information society and knowledge economy we live in needs digital literacy and digital skills to function efficiently. This dynamic new world requires new comprehensions and latest communication skills along with new code of conduct. Digital literacy is the ability of individuals to understand and use information in multiple formats from a wide range of sources when presented via computers. It is the ability to appropriately use digital tools to identify, assess, manage, integrate, evaluate, analyse and synthesis digital resources, create new knowledge and media. Digital Literacy means having the skills one needs to live learn and work in a society where communication and access to information is increasing through digital technologies through internet like internet platforms, mobile devices and social media in simple terms can be defined as the ability to find, evaluate, utilize share and create content and gather useful information using the latest information technology and the Internet. Digital literacy is not limited to use of smart phones, tablets, laptops and traditional desktop, rather its area of scope is much

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wider than these. In an age of the Digital revolution, only 28% of India's population is digitally literate, which is the cause of concern for Indian government. Considering its importance the Government has launched various digital programs with intension to make India a digitally literate country and it has also partnered with the Nasscom Foundation which is driving the digital literacy initiative with CSR.

CORPORATE SOCIAL RESPONSIBILITY (CSR)

CSR is basically a company's sense of responsibility towards the community and environment or towards social and ecological, by which they manage their business processes to produce an overall positive impact on society. It covers a vast area like sustainability, social impact, business ethics etc. World Business Council for Sustainable Development in its publication Making Good Sense by Lord Holme and Richard Watts, used the following definition: "Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large."

Most of the Indian companies have been undertaking social initiatives proactively, and focuses childhood education and computer literacy. Many IT companies are looking for opportunities to provide underprivileged children in the communities in which they operate with improved access to computers and digital learning tools. Special focus is also given to seek opportunities to invest in and improve girls' access to education and computer literacy. IT industry forum Nasscom and Nasscom Foundation reveals that their CSR initiatives are aimed at participating in Digital India Programme. R. Chandrasekhar, president of Nasscom, said, "We are not only thinking and talking about creating a fund for the member companies but are also trying to get non-IT industries on board as well. The CSR spend of IT companies will certainly rise from $0.5 billion to $2.5 billion and we want to direct this cash flow towards technology for good."

India is the first country to require that a specific category of firms have to spend at least 2% of their profits on socially responsible activities and if they are not able to spend in such case they will have to explain the reason for that. This rule is the part of Section 135 of the Companies Act 2013. Section 135 only applies to firms that satisfy at least one of the three thresholds in any financial year- company either having net worth of 500 crore or having turnover of 1000 crore or having net profit of 5 crore. And in 2014, the Ministry of Corporate Affairs (MCA) has promulgated a set of rules that provides a list of the activities that satisfy the requirement for CSR spending. The activities listed are very broad and cover a large swath of what is typically considered CSR and perhaps more (e.g., spending on education, health, work for poverty eradication, environment, arts, gender equality, reducing other inequalities, some designated government programs and many other things). If NDLM program is linked with CSR or if companies themselves work for digital literacy under spending in education, this may give boast to digital literacy in India.

OBJECTIVE OF THE STUDY

1. To improve the theoretical and applied knowledge and understanding of CSR relative to Digital literacy

2. To understand and explore the relationship between CSR activities and Digital Literacy.
3. To give various recommendation for promotion of digital literacy by CSR activities.
4. To seek ideas how organisations may impart social change in form of digital literacy with the help of CSR.

SIGNIFICANCE OF THE STUDY

It is evident that increase of CSR initiatives is making impact on social change. A lot of studies have been done to analyze the relation between CSR and CSP, Impact of CSR on environmental aspect, CSR and sustainability and even legal implications associating with CSR. But, unfortunately very less attention has been given to understand if CSR may prove helpful in spreading digital literacy for a developing country like India. Additionally, while the growth in this area can be measured in various ways, but it will certainly prove beneficial if we see what impact CSR can put as a whole in the education sector. The studies in such area may provide a significant missing link in the complete understanding of CSR and its alignment with digital literacy and offer meaningful insight to the companies what they can do in this area.

REVIEW OF LITERATURE

According to National Digital Literacy Mission, "Digital Literacy is the ability of individuals and communities to understand and use digital technology for meaningful actions within life situations." Much attention have been given to upgrade the level of digital knowledge and many papers and articles have also been published in this area but very few articles or papers are there which focus on how CSR can be utilized in this section. Because Section 135 of new Companies Act, 2013 requires (on a "comply-or-explain" basis) that the firms satisfying certain size or profit thresholds spend at least 2% of the average of their profit over the last 3 years, if any, on CSR activity(KHANNA, Nov, 2016) and if this policy is transferred towards the direction of making the least section of the society digitally literate, this may prove a big game changer in the education world as by this initiative, more and more people can not only be literate but also digitally literate.

AREAS THAT CAN BE COVERED UNDER CSR FOR PROMOTING DIGITAL LITERACY

1.   *THE DIGITAL SAKSHARTA ABHIYAN (DISHA):* Digital literacy is best defined as the ability of the individuals and communities to understand and use digital technology for meaningful actions in their life. DISHA is considered to be one of the largest digital literacy programmes in the world. This scheme is applicable to all the rural areas. This was launched by "Skill India scheme. This announcement was made by our Finance Minister Mr. ArunJaitely in the union budget 2016-17on 1st Feb 2017. According to DISA definition of Digital Literacy is the ability of individuals and communities to understand and use digital technology for meaningful actions within life situations"

BUDGET: For this Project is Rs. 2351.38 crore to use it for digital literacy in Rural India till March 2019.

OBJECTIVE: Its objective is to make 6 Crore Indian households digitally literate by 2019.

Under this Scheme Following Candidates will be trained in the respective years

Financial Year	No. of candidates to be trained
2016-17	25 lakh
2017-18	275 lakh
2018-19	300

To ensure equitable geographical reach each of the 250000 Gram Panchayats would be expected to register an average of 200 – 300 candidates.

Following are the entry criteria:

A. The Beneficiary should be Digitally literate

B. Only one person per eligible household would be considered for training

C. Age 14-60 years

ELIGIBLE CANDIDATE INFORMATION

A candidate is eligible only if there is no other digitally literate person in his family

ENROLLMENT

Enrollment is done in the nearest PMGDISHA Training center using their Adhaar no.

2.   *NATIONAL DIGITAL LITERACY MISSION (NDLM):* This mission of this scheme is to provide digital literacy to every Indian. Prime Minister's vision of Digital India is gaining importance these days. It is one of the National Level Certifying Agencies for Govt. of India's National Digital Literacy Mission i.e .making one person in every family digitally literate. Making one person in the family financially literate is one of the integral components of Prime Minister's vision. NIELIT Calicut is one of the approved Training Centers for implementing NDLM scheme in the states of Kerela and Karnataka.

LEVELS OF TRAINING UNDER THE SCHEME

The two level of IT training envisaged under the scheme will have the following broad objectives.

1. Appreciation of Digital Literacy (Level 1)- To make the person IT literate so that he/she can operate digital services , like mobile phones , tablets, etc send and recieve emails and search internet for information.

2. Basics of Digital Literacy (Level 2)- Besides IT literacy at a higher level, the citizen would also be trained to effectively access the various e Governance services being offered to the citizens by the Government and various other agencies.

ELIGIBILITY CRITERIA

LEVEL 1: Non IT literate upto 7th standard passed

LEVEL 2: Non IT literate with atleast 8th standard passed.

AGE: 14 to 60 years

The eligible households can nominate one person from the family. The selected person has to get themselves enrolled from the nearest Training centers.

ROLE OF TRAINING CENTERS

The training centers have the following responsibilities

1. Conduct of household survey and digitization of data
2. Selecting the beneficiaries eligible under the project and enrolling them for course.
3. Imparting the appropriate training course to the beneficiaries eligible under the project including providing the course material.
4. Registering the beneficiaries, marking the attendance and conducting the continuous assessment using OMA-LMS.

BENEFITS OF ASSOCIATING DIGITAL LITERACY WITH CSR:

The digital world holds tremendous promise for all the communities. Going online can offer access to boundless beneficial information, facilitate new ways of interactive learning, provide for enriching life experiences and foster meaningful cultural exchange. A digital future may look bright, but it is also true that only half of the population in the world use internet and tremendous disparity can be seen in this section. The underprivileged children, girls of poor communities and racial and ethnic minorities are less likely to have access to internet at home. This 'digital divide' highlights inequalities and entrenches situations of disadvantage, leaving children without access to the internet further and further behind. As there is increasing percentage of information digitized and technology is becoming fundamentally integrated into education curricula. Indeed, if the children will not be imparted digital education today, this may create greater obstacles for them to connect with the world tomorrow. A report published by UNICEF on Digital Literacy provides the following data (Nyst, 2017):

- 100 Million school-age children in developing countries do not have access to education, and almost 10 times as many do not have access to quality education.
- 2009 was the first year that children were discussed at the Internet Governance Forum.
- 830 Million young people aged 15 to 24 are estimated to be online and 35 per cent of people using the internet in the least developed countries are young.
- 16% of people in the world's least developed countries are projected to be connected by 2020, as compared with 53% of the world population overall.
- Nearly 9 out of 10 young people aged 15 to 24 who do not use the internet live in Africa and the Pacific.
- 12% fewer women use the internet than men worldwide.

Here are some major points which are related to India and the current demographic and digital literacy condition of India:

- There is vast majority of Indians live in village, with 80% of India's 1.25 billion population lives in villages and small towns.

- India has more than 50% of its population below age of 25 and more than 65% of population below age of 35.
- According to world economic forum, India ranks 120th position in personal usage of technology which calls for the need to improve digital literacy.

All such points strengthen the idea of focusing on digital literacy on a greater scale as it may bring a metamorphosis for the nation building and CSR may prove a helping hand of Government in converting India into digitally literate capital of the world. Because this is the time when India is becoming a leading country of the world and competing with many developed nations. If the Govt. calls for the companies to invest in educating the underprivileged section of the society, be it men, women, children, adults or especially abled persons, this may give a leap in the progressive percentage of digital literacy. To prove this ideology, the comparison between India and U.K. has been taken as now India is ahead of almost all the developing nations in the ground of growth. That is why it would not be a surprise if it is compared with any developed country. In this paper the digital literacy level of India is being compared with U.K.'s digital literacy level and have been tried to see in what percentage these two countries are noticing the growth in from year 2001-2016.

THE PERCENTAGE OF DIGITAL LITERACY LEVEL OF INDIA AND U.K.

Year	Percentage of Digital literacy		Growth in digital literacy level	
	India	UK	India	UK
2000	0.53	19	-	-
2001	0.66	32	0.13	13
2002	1.54	39	0.88	7
2003	1.69	45	0.15	6
2004	1.98	49	0.29	4
2005	2.39	53	0.41	4
2006	2.81	55	0.42	2
2007	3.95	59	1.14	4
2008	4.38	61	0.43	2
2009	5.12	71	0.74	10
2010	7.5	73	2.38	2
2011	10.07	77	2.57	4
2012	12.58	79	2.51	2
2013	15.1	82	2.52	3
2014	21	84	5.9	2
2015	26	84	5	0
2016	29.55	88	3.55	4

Source: The Statistics Data

Digital Literacy Rate of India and U.K.
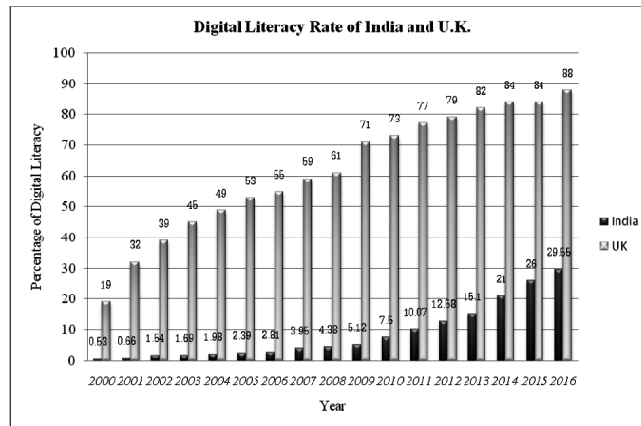
In the above table it is evident that the percentage of digitally literate population was only 0.53% of the total population of the country in year 2000 where as it was 19% of U.K. at the same time. In each passing year there is increase in percentage of digital literacy but a prominent increase has been noticed in recent years where the percent of digital literacy has been in two digits constantly. In U.K. there is a constant increase in the growth of digital literacy and in year 2016 only it had achieved 90% digital literacy level approximately. But being a developed nation it is not the astonishing fact. What is surprising to see is the second column which shows the growth on year basis in literacy level. If we see minutely it is shown that there is not huge difference between these two nations in terms of growth in percentage of digital literacy level from that of their previous respective years and in recent years we may see that the growth rate of India is either equal to or more than that of U.K. which creates a hope in heart that India is working hard over digital literacy mission and CSR may give bounce to this because even though the growth rate is higher that U.K. but we can't deny the fact that even in 2017-18 there is on 30% population in India which is digitally literate and more than 55% population does not have any kind of technology assess. If the Govt. encourages the companies to promote digital literacy in rural, semi-rural or even the underprivileged people in urban areas along with their efforts which they are making in education area under their CSR policy, It will open huge opportunity of employment generation, job creation, skill development, better standard of living and eventually a high GDP. Not only the IT companies should work in this area but all the companies belonging to any sector should focus in this area and may support government in such a noble cause.

CONCLUSION

India is in the midst of great demographic and technological transformation. The country is expected to be the home to largest working age population in the world by the next twenty years. It needs to embrace digital literacy to address the rising demand for jobs. It will help to raise productivity as well as create inclusive growth.There is a great need for collaborative approach under the public private partnership model for creating collective and sustainable Digital India. The National Digital Literacy Mission (NDLM), aimed to create digital literacy in one member of each family, may be given an additional boost if the companies associate themselves directly with this initiative and may enhance the digital labour pool that can be utilized by the country to a good extent. And if NDLM program is associated with CSR and the

companies pay heed to this aspect, this may prove the biggest change in education sector and India will be represented as a digital literate country in next few years only.

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A Study Investigating the Effect of Consumer's Perception on Purchase Intentions in Online Environment

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ABSTRACT

The potential expansion of online shopping has sparked the idea of understanding the ongoing online shopping scenario in India. This has created a need to understand how the consumers perceive online purchasing. Either consumers are just surfing online shopping websites, or actually are they going to purchase? The purpose of this research paper is to use correlation and linear regression to investigate the effect of consumer's perception on purchase intentions in online environment. Four constructs mainly product perception, shopping experience, service quality and perceived risk were adopted to study relationship between consumer's perception and purchase intention. Structured Questionnaire was used to collect data from respondents via online and offline mode. It was founded that all four constructs have statistically significant effect on purchase intentions in online environment.

***Keywords:** Consumer's Perception, Purchase Intention, Product Perception, Service Quality, Perceived Risk, Online Shopping Experience.*

INTRODUCTION

The Internet, which was earlier conceptualized as a tool for enchasing information, has become an important place of business th

ese days. The Internet has developed into a new distribution channel and online transactions are rapidly increasing.Most of the companies are running their on-line portals to sell their products/services on-line.

From a buzzword to a current day reality, E-commerce in India has been experiencing remarkable growth, projected to reach $17.5 billion by 2018, up from the $5.3 million it achieved in 2014 (e-marketer, Dec 2014 dazeinfo.com) successfully changing the way people transact. People today can shop literally everywhere within minutes, be it their workplace or homes, and most importantly at any time of day.

The internet explosion has opened the doors to a newelectronic world. Increasing number of people are gravitating towards more intensive use of internet as accessibility to technology, availability of information and the ability to interact through internet has increased and evolved manifolds. Obvious capacities of internet includeavenues for gathering information, purchasing a product or rendering a service. Consumers are now able to use internet for a variety of purposes such as research, communication, online banking and even shopping.

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However, not all consumers are participating inonline transactions as part of the internet boom. Asmore and more businesses continue to establish anonline presence, they are finding that someconsumers are still reluctant to shift in that same direction, for various consumers there are stillconcerns with security and passing personal data over the internet. There is a lag between the numberof consumers who visit a site and the number ofactual purchases being made.This leaves a large portion of the internet population as non-participants in onlinetransactions as compared to those who completetransactions online and make purchases. Instead,these non-participants may abandon the purchasecompletely or fulfill the transaction in an offlinesetting. As such, it is important for online businessesor offline businesses interested in venturing into theonline market to understand their consumers'perceptions, online and offline, and what factorsinfluence their shopping decisions. With betterunderstanding of what factors play into consumerdecision making in making transactions online oroffline, retailers and businesses can be better gearthemselves to serving their customers in either of theshopping venues. In order to understand consumer's perception in online environment, this paper is limited to only four constructs found in literature as product perception, shopping experience, service quality and perceived risk (Jarvenpaa and Todd (1996-97).

REVIEW OF LITERATURE

Product Perception

Monroe and Krishnan (1985) defined product quality perception as particular product's ability to satisfy the consumers compared to alternative products.Parasuraman, Zeithaml and Berry (1985) concluded that quality consists of superiority or overall excellence of the products. Parasuraman, Zeithaml and Berry (1988) supported consumers evaluated product perception in terms of outstanding value and performance.

Aaker (1991) supported perceived product quality as the judgment about the overall excellence or superiority of the products. It is concluded from literature that perceived product quality motivates consumers to buy price means the cost paid by the customers, and variety provides the customers more substitutes to select the products and hence motivate the customers.

Jarvenpaa and Todd (1997) defined product perception in terms of product value consisted of variety, price and product quality.

Dillon and Reif (2004) defined product perception as product understanding in terms of price, variety and product quality. According to customer's viewpoint, price is the most critical issue in forming purchase intentions in online environment.

Shopping Experience

Baty and Lee, 1995; Goldsmith, 2000; Hoffman and Novak, 1997, defined shopping experience as effort, playfulness and lifestyle compatibility. Even social interaction was added by Jarvenpaa and Todd (1996-97) in effort, playfulness and lifestyle compatibility. Effort means the amount of time and energy spent in locating merchandise and making purchase decisions. Life style compatibility considers the consumers life style and shopping habits. Playfulness refers to feelings of fun in website navigation when purchasing. Social interaction means the interaction with people when shopping on the web, such as joining discussion groups, soliciting user experiences etc.

Shopping experience includes customer-related services, store atmosphere and a set of policiesas mentioned by Kerin, Jain, and Howard (1992). Arnold, Reynolds, Ponder, and Lueg (2005) categorized shopping experience into two categories; first as experience gained from

salesperson's encounterthat includes interpersonal factors such as problem resolution, interpersonal engagement, salespersons efforts, interpersonal distance, and sale personnel's time commitment; and second as non-interpersonal factors which include unanticipated value and acquisition. Thusshopping experience can be summarized as "the set of all services and policies related to the store-atmosphere and customers, including interpersonal interaction, sales staff's efforts and commitment and relevant policies provided to please or attract customers."

Service Quality

The concept of service quality means that whether the quality meets or exceeds the consumer's expectation. Therefore, the consumer's perception of service quality is the perceived gap after comparing the consumer's expectations of service and the actual feeling of the service (PZB, 1985). While the consumer's expectation of service quality is often affected by the influence of four sources: past experience, word-of-mouth communication, personal needs and external communication, service quality is a subjective attitudinal response showing the consumer's overall superiority assessment of the service itself.

A conceptual model was proposed on service quality (Parasuraman, Zeithaml and Berry ,1985) and 10 determinants of service quality were put forward; they were reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing and tangibles and a measuring scale containing 5 constructs (SERVQUAL) was developed (PZB, 1988) .

Parvenpaa and Todd (1996-97) proposed responsiveness, reliability, tangibility, empathy, and assurance as the factors that affect consumers attitude.

Perceived Risk

Perceived risk was first proposed by Bauer (1960) in terms of uncertainty and unfavorable consequences associated with consumers' expectation. According to Mitchell (1992), perceived risk has been found to be a key determinant in consumer behavior and a primary factor n influencing the conversion of browsers to buyers.Stone and Gronhaug (1993) defined perceived risk as when an individual experiences a subjective explanation of loss .

Hong, Z. and Yi, L. (2012)in their study explored perceived risk in terms of financial risk, time risk, performance risk, psychological risk, physical risk and delivery risk. The study recommended that financial risk was dominant during the consumer online buying decision phase. Even after purchasing the product through online mode, service, psychological and private risk were dominant.Masoud, Y., E.(2013), has studied six dimensions of perceived risk (i.e. financial risk, product risk, time risk, delivery risk, information security risk, social risk) and supported the statistically significant impact of perceived risk on online shopping intentions.

OBJECTIVES OF THE STUDY

1. To investigate the effect of product perception on purchase intention in online environment.
2. To investigate the effect of online shopping experience on purchase intention in online environment.
3. To investigate the effect of the perceived risk on the purchase intention in online environment.
4. To investigate the effect of the service quality perception on purchase intention in online environment.

CONCEPTUAL MODEL

The given below model was adopted from the previous work (Lee, Huang and Chen, 2009) to examine the effect of product perception, online shopping experience, Service quality and Perceived risk on online purchase intentions of Indian consumers particularly from Shimla, Chandigarh and Mohali. It was first proposed by Jarvenpaa and todd (1996-97).
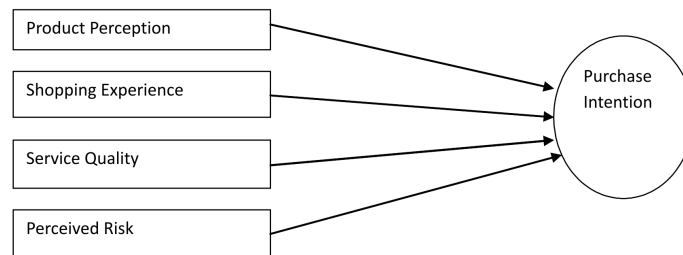
Hypothesis:

H1: There is no effect of product perception on purchase intention in online environment.

H2: There is no effect of shopping experience on purchase intention in online environment.

H3: There is no effect of Service quality on purchase intention in online environment.

H4: There is no effect of Perceived Risk on purchase intention in online environment.

RESEARCH METHODOLOGY

To study the significant relationship of consumer's perception (related with product, shopping experience, service quality and perceived risk) on online purchase intention, a study was conducted among the online shoppers in selected cities of India, namely Chandigarh, Mohali and Shimla.

A structured questionnaire was designed specifically for this study. To design this questionnaire, focused group discussion was conducted among the online shoppers which consist of academicians, students, industrialists, etc. They were asked to give their views/perception related with product perception, shopping experience, service quality and perceived risk associated with online purchase intentions. With the help of literature available, various dimensions of product perception, shopping experience, service quality and perceived risk were identified.

All items were assessed on five point Likert-type scale (1 – "Strongly Disgree" and 5 – "Strongly Agree").Questionnaire was divided into two main parts. The first part consisted of items related to demographic profile of respondents. Second part of the questionnaire consisted of other items based on review of literature studied. For the validity part, questionnaire was given to experts to check the content validity. In the beginning there were eighty items on the scale, out of which eight items were removed while doing the content analysis. Then, remaining seventy two items were included in final questionnaire.

Reliability of the questionnaire was established by calculating the value of Chronbach alpha (following table) by circulating the questionnaire among fifty experts. It came out to be .731, offering good reliability to questionnaire.

Reliability statistics of online purchase intentions items :

Cronbach's Alpha	Cronbach' alpha based on standardized items	No. of items
.731	.731	72

Number of items and reliability analysis of different constructs of purchase intention:

S. No.	Construct	Cronbach's Alpha	Cronbach's Alpha based on Standardized items	N of items
1	Product Perception	.770	.776	4
2	Shopping Experience	.863	.864	6
3	Service Quality	.929	.931	15
4	Perceived Risk	.905	.905	22

Sampling and Data Collection

Sample was collected randomly from the respondents who consist of academicians, students, industrialists, people employed in IT and banking sector who shop online. In total 500 questionnaires were circulated among the target audience via online and offline mode. A Google form was attached on social networking sites (Facebook and WhatsApp groups) and respondents were asked to devote their valuable time for this study. A total of 156 responses were received online. Out of all questionnaires received back via offline mode, only 171 were found suitable to be included in the study. Thus a total of 427 responses were included in this study. The sampling procedure used for this study was convenient sampling. Data collection was completed on 20th march 2018.

Demographic Profile of Respondents

Variable		Frequency	Percentage
Gender	Male	181	42.4
	Female	246	57.6
Age	18-30 years	367	85.9
	30-45 years	60	14.1
Education	Secondary	1	.2
	Higher secondary	2	.5
	Graduate	137	32.1
	Postgraduate	257	60.2
	others	27	6.3
Income per month	Less than 5000	80	18.7
	5000-10000	43	10.1
	10000-25000	108	25.3
	25000-50000	145	34.0
	Above 50000	51	11.9

RESULTS AND DISCUSSIONS

In this study, we developed four hypotheses to investigate the effect of consumer's perception on purchase intention in online environment. In order to test them, SPSS – Pearson correlation and linear regression was used to establish the relationship between independent variable and dependent variable.

HYPOTHESIS 1:

H1: There is no effect of product perception on purchase intention in online environment.

CORRELATION:

Pearson correlation was used to check the causality between purchase intentions and product perception. The first row tells us about purchase intentions. This row is divided so we are told the correlation coefficient of purchase intentions with product perception and $r = .780$. For sample size of $N = 427$, the significant value is less than .001. This significant value tells us that that there is a statistically significant relationship between purchase intentions and product perception.

Correlations				Purchase intentions	Product perception
Purchase Intentions	Pearson Correlation			**1**	**.780****
	Sig. (2-tailed)				**.000**
	N			427	427
	Bootstrap^c	Bias		0	.001
		Std. Error		0	.055
		BCa 95% Confidence Interval	Lower	.	.161
			Upper	.	.376
Product Perception	Pearson Correlation			**.780****	**1**
	Sig. (2-tailed)			**.000**	
	N			427	427
	Bootstrap^c	Bias		.001	0
		Std. Error		.055	0
		BCa 95% Confidence Interval	Lower	.161	.
			Upper	.376	.
**. Correlation is significant at the 0.01 level (2-tailed).					
Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples					

REGRESSION

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780^a	.608	.607	.28376
a. Predictors: (Constant), Productperception				
b. Dependent Variable: Purchase Intentions				

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	2.616	1	2.616	32.486	.000^b
Residual	34.220	425	.081		
Total	36.836	426			

(a)   Dependent Variable: Purchase Intentions

(b)   Predictors: (Constant), Product perception

The first table provided by SPSS is a summary of the model. This summary table provides the value of R and R^2 for the model that has been derived. For these data, R has a value of .780 and because there is only predictor taken in to consideration, this value represents the correlation between product perception and purchase intentions. The value of R^2 is .608 which tells us that that product perception can account for 60.8% of variation in purchase intentions. The next part of the output reports as analysis of variance (ANOVA). For these data , F is 32.486, which is significant at p< .001. Therefore we conclude that our regression model results in significantly better prediction of online purchase intentions. In short, the regression model overall predicts online purchase intentions significantly well.

HYPOTHESIS 2:

There is no effect of shopping experience on purchase intention in online environment.

Pearson correlation was used to check the causality between purchase intentions and shopping experience. From the first row in mentioned table the correlation coefficient of purchase intentions with shopping experience comes out to be r = .780 and vice versa.For sample size of N=427, the significant value is less than .001. This significant value tells us that that there is a statistically significant relationship between purchase intentions and shopping experience.

Correlations				Purchase Intentions	Online Shopping Experience
Purchase Intentions	Pearson Correlation			1	.796**
	Sig. (2-tailed)				.000
	N			427	427
	Bootstrap^c	Bias		0	-.001
		Std. Error		0	.052
		BCa 95% Confidence Interval	Lower	.	.147
			Upper	.	.367
onlineshoppin gexpereince	Pearson Correlation			.796**	1
	Sig. (2-tailed)			.000	
	N			427	427
	Bootstrap^c	Bias		-.001	0
		Std. Error		.052	0
		BCa 95% Confidence Interval	Lower	.147	.
			Upper	.367	.
**. Correlation is significant at the 0.01 level (2-tailed).					
c. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples					

REGRESSION

For these data, R has a value of . 796 and because there is only predictor taken in to consideration, this value represents the correlation between shopping experience and purchase intentions. The value of R^2 is .633 which tells us that that shopping experience can account for 63.3 % of variation in purchase intentions. The next part of the output reports as analysis of variance (ANOVA). For collecteddata, F is 32.124, which is significant at p< .001. Therefore we

conclude that our regression model results in significantly better prediction of online purchase intentions. Hence, the regression model overall predicts online purchase intentions significantly well.

Model Summary[b]				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.796	.633	.633	.28387
a. Predictors: (Constant), onlineshoppingexperience				
b. Dependent Variable: Purchase Intentions				

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	2.589	1	2.589	32.124	.000[b]
Residual	34.247	425	.081		
Total	36.836	426			

a. Dependent Variable: Purchase Intentions
b. Predictors: (Constant), Shopping Experience

HYPOTHESIS 3

There is no effect of Service quality on purchase intentions in online environment.

Pearson correlation was used to check the causality between purchase intentions and product perception. The first row tells us about purchase intentions. This row is divided so we are told the correlation coefficient of purchase intentions with service quality and r = .726 .For sample size of N=427, the significant value is less than .001. This significant value tells us that that there is a statistically significant relationship between service quality and purchase intentions.

Correlations				**Purchase Intentions**	**Service Quality**
Purchase Intentions	Pearson Correlation			1	.726**
	Sig. (2-tailed)				.000
	N			427	427
	Bootstrap[b]	Bias		0	-.002
		Std. Error		0	.038
		BCa 95% Confidence Interval	Lower	.	.425
			Upper	.	.572
Servicequality	Pearson Correlation			.726**	1
	Sig. (2-tailed)			.000	
	N			427	427
	Bootstrap[b]	Bias		-.002	0
		Std. Error		.038	0
		BCa 95% Confidence Interval	Lower	.425	.
			Upper	.572	.
**. Correlation is significant at the 0.01 level (2-tailed).					
b. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples					

REGRESSION

R value = .726 value represents the correlation between service quality and purchase intentions. The value of R^2 is .527 which tells us that that service quality can account for 52.7 % of variation in purchase intentions. The next part of the output reports as analysis of variance (ANOVA). For these data , F is 145.270, which is significant at p< .001. Therefore we conclude that our regression model results in significantly better prediction of online purchase intentions

In short, the regression model overall predicts impact of service quality on online purchase intentions significantly well.

Model Summaryb				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726a	.527	.526	.48473
a. Predictors: (Constant), Service quality				
b. Dependent Variable: Purchase Intentions				

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.384	1	9.384	145.270	.000b
	Residual	27.453	425	.065		
	Total	36.836	426			
a. Dependent Variable: Purchase Intentions						
b. Predictors: (Constant), Service quality						

HYPOTHESIS 4

There is no effect of perceived risk on purchase intentions in online environment.

Pearson correlation was used to check the causality between perceived risk and purchase intentions and correlation coefficient of purchase intentions with perceived risk comes out to be r =- .746 .For sample size of N = 427, the significant value is less than .001. This significant value tells us that that there is a statistically significant relationship between perceived risk and purchase intentions.

REGRESSION

R has a value of -.746 and, this value represents the correlation between perceived risk and purchase intentions. The value of R^2 is .556 which tells us that that perceived risk can account for 55.6 % of variation in purchase intentions. The next part of the output reports as analysis of variance (ANOVA). For these data , F is 203.13, which is significant at p< .001. Thus, regression model overall predicts impact of perceived risk on online purchase intentions significantly well.

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.746[a]	.556	.555	.24216
a. Predictors: (Constant), Perceivedrisk				
b. Dependent Variable: Purchase Intentions				

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.912	1	11.912	**203.13**	.000[b]
	Residual	24.924	425	.059		
	Total	36.836	426			
a. Dependent Variable: Purchase Intentions						
b. Predictors: (Constant), Perceivedrisk						

CONCLUSION

It was concluded from the results of correlation and regression, that there is statistically significant relationship between all the stated hypotheses. Among all the four constructs, online shopping experience was the most strongest in shaping up online purchase intentions, product perception was next, perceived risk was the third important construct and service quality was on last rank in making purchase intentions in online environment.

Thus in order to compel consumers to shop online, e-retailers should focus on providing convenient and secure environment, adequate pricing and discounts, customized service, convenient return and replacement policy so that customers online purchase intentions be build up.

LIMITATIONS OF THE STUDY

1. This study clearly did not include all variables relate to purchase intentions. Thus other variables can be examined in future researches.

2. This study didn't examine any moderators and mediators that can affect consumer's perception on online purchase intentions.

3. The results can't be generalized because of small sample size.

4. Thus study does not taken in to account any impact of demographic factors of respondents .

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Demonetisation: Concept, Issues and Concerns

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ABSTRACT

Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency. An example of demonetization for trade purposes occurred when the nations of the European Union officially began to use the euro as their everyday currencies in 2002. When the physical euro bills and coins were introduced, the old national currencies, such as the German mark, the French franc and the Italian lira were demonetized. However, these varied currencies remained convertible into Euros at fixed exchange rates for a while to assure a smooth transition. In 2016, the Indian government decided to demonetize the 500- and 1000- rupee notes, the two biggest denominations in its currency system; these notes accounted for 86% of the country's circulating cash. With little warning, India's Prime Minister Narendra Modi announced to the citizenry on Nov. 8 that those notes were worthless, effective immediately – and they had until the end of the year to deposit or exchange them for newly introduced 2000 rupee and 500 rupee bills. The biggest advantage of demonetization is that it helps the government to track people who are having large sums of unaccounted cash or cash on which no income tax has been paid because many people who earn black money keep that money as cash in their houses or in some secret place which is very difficult to find and when demonetization happens all that cash is of no value and such people have two options one is to deposit the money in bank accounts and pay taxes on such amount and second option is to let the value of that cash reduced to zero. The biggest disadvantage of demonetization is that once people in the country gets to know about it than initially for few days there is chaos and frenzy among public as everybody wants to get rid of demonetized notes which in turn sometimes can lead to law and order problem and chaotic situation especially in banks and ATMs which are the only medium to change the old currency units to new currency units.

DEMONETIZATION

Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency: The current form or forms of money is pulled from circulation and retired, often to be replaced with new notes or coins. Sometimes, a country completely replaces the old currency with new currency.

The opposite of demonetization is remonetization, in which a form of payment is restored as legal tender.

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BREAKING DOWN 'DEMONETIZATION'

There are multiple reasons why nations demonetize their local units of currency:

- to combat inflation
- to combat corruption and crime (counterfeiting, tax evasion)
- to discourage a cash-dependent economy
- to facilitate trade

Dramatic Examples of Demonetization

The Coinage Act of 1873 demonetized silver as the legal tender of the United States, in favor of fully adopting the gold standard. Several coins, including two-cent piece, three-cent piece, and half dime were discontinued. The withdrawal of silver from the economy resulted in a contraction of the money supply, which subsequently led to a five-year economic depression throughout the country. In response to the dire situation and pressure from farmers and silver miners and refiners, the Bland-Allison Act remonetized silver as legal tender in 1878.

An example of demonetization for trade purposes occurred when the nations of the European Union officially began to use the euro as their everyday currencies in 2002. When the physical euro bills and coins were introduced, the old national currencies, such as the German mark, the French franc and the Italian lira were demonetized. However, these varied currencies remained convertible into Euros at fixed exchange rates for a while to assure a smooth transition.

In 2015, the Zimbabwean government demonetized its dollar as a way to combat the country's hyperinflation, which was recorded at 231,000,000%. The three-month process involved expunging the Zimbabwean dollar from the country's financial system and solidifying the U.S. dollar, the Botswana pula and the South African rand as the country's legal tender in a bid to stabilize the economy.

Countries Implemented Demonetization:

- Nigeria
- Ghana
- Pakistan
- Zimbabwe
- North Korea
- Soviet Union
- Australia
- Myanmar

INDIA'S DEMONETIZATION

In 2016, the Indian government decided to demonetize the 500- and 1000- rupee notes, the two biggest denominations in its currency system; these notes accounted for 86% of the country's circulating cash. With little warning, India's Prime Minister Narendra Modi announced to the citizenry on Nov. 8 that those notes were worthless, effective immediately – and they had until the end of the year to deposit or exchange them for newly introduced 2000 rupee and 500 rupee bills.

Chaos ensued in the cash-dependent economy (some 78% of all Indian customer transactions are in cash), as long, snaking lines formed outside ATMs and banks, which had to shut down for a day. The new rupee notes have different specifications, including size and thickness, requiring re-calibration of ATMs: only 60% of the country's 200,000 ATMs were operational. Even those dispensing bills of lower denominations faced shortages. The government's restriction on daily withdrawal amounts added to the misery, though a waiver on transaction fees did help a bit.

Small businesses and households struggled to find cash and reports of daily wage workers not receiving their dues surfaced.

The government's goal (and rationale for the abrupt announcement) was to combat India's thriving underground economy on several fronts: eradicate counterfeit currency, fight tax evasion (only 1% of the population pays taxes), eliminate black money gotten from money laundering and terrorist-financing activities, and to promote a cashless economy. Individuals and entities with huge sums of black money gotten from parallel cash systems were forced to take their large-denomination notes to a bank, which was by law required to acquire tax information on them. If the owner could not provide proof of making any tax payments on the cash, a penalty of 200% of the owed amount was imposed.

Alternative Funds

Soon after the announcement, people rushed to buy gold, a demand that drove prices up, in some cases even to a 60% premium, prompting the tax authorities to conduct surveys, according to the Business Standard newspaper. The government emphasized the need to furnish PAN (Indian Permanent Account Number) card details on purchases for accountability purposes, and many jewelry shops that were flouting the norms came under crackdowns. Simultaneously, rumors of a gold ban started to float, which led to agencies ramping up the volume of gold imports – to around 100 metric tons during November, the highest since 2015, as reported by Reuters.

Many Indians switched to alternative payment avenues – a big deal in a country of 1.2 billion with only 25.9 million credit cards and 697 million ATM cards as of July 2016. The biggest gainers were mobile wallet companies that offer ease of transactions through a large network of partners. Alibaba (NYSE:BABA)-backed Paytm saw a sevenfold increase in overall traffic and a 10-fold jump in money added to Paytm accounts. It also saw the number of transactions double to five million a day.

App downloads for Paytm increased by 300%. Paytm rival MobiKwik also saw its app downloads quadruple and a 20-fold increase in money added to the wallets, MobiKwik Founder & CEO BipinPreet Singh, told CNBC-TV18 on November 13.

Prepaid cash cards were another option that customers found useful, and that meant good news for companies like ItzCash. Other alternatives include mobile payments systems linked to e-commerce businesses like Ola Money, FreeCharge, Flipkart Wallet. Ola Money, the payment portal for popular transportation app Ola Cabs, reported a 1500% jump in money added to the accounts in less than four hours.

Interest in Bitcoin also spiked: Sandeep Geonka, co-founder of Zebpay, told Investopedia that his bitcoin exchange was now adding about 50,000 new users per month. "We are seeing an increased demand for bitcoin and India clearly has shortage of supply, making the demand and lack of liquidity push up prices of bitcoin as compared to global exchanges," said Coinsecure

CEO MohitKalra. The virtual currency was currently trading at INR 55,735 in India in November, compared to $712, or approximately INR 47,725 (Coindesk) elsewhere.

Demonetization Scenario

On October 8th, 2016, GOI declared that 500 rupee notes and 1000 rupee notes are invalid. New currencies in denomination of 2,000 and 500 are to replace the old currency. People can exchange the old currency in the banks to new currency up to 4,500 rupees initially till 24th November. People can deposit the old currency in their bank accounts. Deposits above 2, 50,000 rupees need documents and will be taxed according to the newly introduced tax bill in Loksabha on 29th November 2016 by finance minister, Mr. ArunJaitley. GOI has extended old currency exchange in EB offices, tax offices, petrol bunks etc. till 15th December 2016. In the ATMs, initially 4,000 rupeeswas allowed to be withdrawn but now only 2,000 is the daily withdrawal limit. GOI aims to make a cashless economy through financial inclusion measures like payment banks, card based transactions, online transactions, internet banking, NEFT, RTGS etc. The mobile applications like Paytm, Mobikwik etc. are advised for online transactions in the current scenario.

DEMONETIZATION ADVANTAGES AND DISADVANTAGES

Demonetization refers to discontinuing of current currency units and replacing those currency units with new currency units. It is a major decision and it impacts all the citizens of the country because overnight all the money you have become a piece of paper which has no value if you do not exchange it with new currency units or deposit it in the banks. In order to understand demonetization better let's look at advantages and disadvantages of demonetization–

Advantages of Demonetization

1. The biggest advantage of demonetization is that it helps the government to track people who are having large sums of unaccounted cash or cash on which no income tax has been paid because many people who earn black money keep that money as cash in their houses or in some secret place which is very difficult to find and when demonetization happens all that cash is of no value and such people have two options one is to deposit the money in bank accounts and pay taxes on such amount and second option is to let the value of that cash reduced to zero.

2. Since black money is used for illegal activities like terrorism funding, gambling, money laundering and also inflating the price of major assets classes like real estate, gold and due to demonetization all such activities will get reduced for some time and also it will take years for people to generate that amount of black money again and hence in a way it helps in putting an end this circle of people doing illegal activities to earn black money and using that black money to do more illegal activities.

3. Another benefit is that due to people disclosing their income by depositing money in their bank accounts government gets a good amount of tax revenue which can be used by the government towards the betterment of society by providing good infrastructure, hospitals, educational institutions, roads and many facilities for poor and needy sections of society.

4. Demonetization is done as a measure of good governance as suggested in the World Bank's Ease of Doing business report. This measure will increase the rankings of India in various indexes published by World Bank, World Economic Forum, United Nations

and IMF etc. Demonetization will enhance the transparency levels in governance to a great extent by bringing all transactions in the formal banking sector.

5. There is an incredible surge in tax collections for the past month. Property tax, water tax and other corporation levies in all states have risen considerably. The income tax collections have also risen rapidly. The provision of Income Tax department monitoring the accounts with more than 250000 rupees deposit and collecting tax with penalties will increase the tax revenue for the government.

Disadvantages of Demonetization

1. The biggest disadvantage of demonetization is that once people in the country gets to know about it than initially for few days there is chaos and frenzy among public as everybody wants to get rid of demonetized notes which in turn sometimes can lead to law and order problem and chaotic situation especially in banks and ATMs which are the only medium to change the old currency units to new currency units.

2. Another disadvantage is that destruction of old currency units and printing of new currency new units involve costs which has to be borne by the government and if the costs are higher than benefits then there is no use of demonetization.

3. Another problem is that majority of times this move is targeted towards black money but if   monetization will help in catching corrupt people.

4. **Public inconvenience:** Public inconvenience is the major disadvantage of the demonetization measure. People spend a full day in the banks to withdraw the money from the bank account. The queue in some banks is so large that people faint and some have even died standing for a long time. The move towards cashless transaction is good and only sections of the people are accustomed to this practice but majority of Indians have no knowledge about this cashless transaction.

5. **Reduced Money Circulation:** There is severe shortage of money circulation in the economy as a whole. Everyone has a single 2,000 rupee note and cannot transact with it in local shops, chicken shops and many other places where swipe machines are absent due to the problem of change. There is severe shortage of 100 rupee notes and with a single 2,000 rupee note, people find it very hard to find change. People have restricted their daily transactions to the maximum and this has affected the business in all spheres considerably.

6. **ATM Calibration:** Only 40 percent of the ATM machines have been calibrated to the new currency while the rest of the ATM machines are still put of order. This creates a queue in ATM machines and the cash gets exhausted within hours. Currently, the daily transaction limit in ATM is 2,000 and you get mostly a single 2,000 rupee note. ATM machines are not fully operational causing further inconvenience to the people. Most of the times, ATM machines are out of cash.

7. **Corruption and Fraud:** There are many instances of fraudulent activities like the banking personnel and the post office personnel illegally exchanging the old currency for new currency for a commission amount. The brokers are making hay of the current situation and earn whopping commission of 50 to 60 percent for exchanging the currency using the poor people the misuse of Jan Dan accounts to exchange black money is also revealed and restrictions are implied on such accounts. Media has exposed such cases of corruption.

Long-Term Effects

Over 3 trillion rupees, or over $44 billion in old currency, was deposited with Indian banks in just the first week after the demonetization. There was concern that the uncertainty and short-term liquidity squeeze would take some momentum off the Indian economy, the fastest-growing in the world; in particular, sectors like real estate, notorious as a harbor for cash dealings and black money, were expected to take a hit, with "luxury property prices dipping by as much as 25-30%," said Ashwinder Raj Singh, Ceo of Residential Services, JLL India.

 But experts believed any slowdown would only be short-lived once the systems adjusted to the new normal, especially if the government heeded calls to lower interest rates by groups like the Federation of Indian Chambers of Commerce and Industry (FICCI). Credit rating agency India Ratings & Research maintained its GDP growth forecast for India at 7.8% for FY17, albeit with a downward bias.

The Indian Government undertook demonetization on November 08, 2016. For the uninitiated it looks as if this step is one of its kinds and has never been undertaken. However, demonetization or withdrawing of high denomination currency notes has been done before (1946 and 1978).

There are incentives worth mentioning Black Money of NO use now: If proof had to be adduced in this unflattering assessment, it lies in the fact that a sizeable chunk of the unaccounted wealth was in high denomination notes. Now, when they ceased to be legal tender their value is nothing but a piece of paper. Money kept hitherto will be weeded out, busting off Fake Currency Racket. Neighboring countries were engaged in counterfeiting our currency notes. According to estimates, this fake currency notes were pumped in our banking system through a myriad of nefarious or villainous channels. This strategy will be a serious ploy to control counterfeit notes. There are also intangible benefits which are not evident as of now but will help our country in the long run.

Cashless Economy: Transactions in all the major Western economies are done by plastic money i.e. credit and debit cards. There has been a surge in payment wallets usage and newspapers reports corroborate this fact.

Inflation Control in Real Estate: The skyrocketing prices of the real estate properties which had made housing aspirations of the working class a distant dream will spiral down eventually. A majority of the unwashed masses which had no exposure to banks and were often shooed away from the banks are now approaching banks. Reality is, people are going to banks and maybe in the long run will be impelled to open a bank account.

However, no principal in this world can be sacrosanct. Any step taken will have its share of adverse impacts too.

Long Queues: We often under estimate that our country has a burgeoning population of 130 Crore Indians. It is palatable fact often disheartening to see people including women elderly, waiting patiently in the serpentine queues often for 4-5 hours.

Daily Wage Earners due to cash crunch in the market: People are shying away from buying stuff and are purchasing only essential commodities due to which daily wage earners employed in construction and other such activities are hardly hit.

Loss of Tax Payers' Money: According to newspaper estimates, this activity by the Government of India has cost dearly to the state exchequers to the tune of 12.5 thousand crore.

*Consumption Levels***:** Nothing can be farther from the truth that black money sloshed out of the economy will hit consumption incidences. There could be an impact often deflation in certain sectors of the economy since according to the estimates of the World Bank, a quarter of tangible wealth of India is in black money.

*Normal Banking Operations Suspended***:** Since majority of the banks workforce is involved in the exchange of notes and surveillance of operations in ATMs , so the other banking operations have been affected. However, that can be achieved once there will be enough new currencies in the market.In the end, seeing our countrymen, despite all these difficulties yet they are standing and making sincere efforts in helping the Government in fighting corruption.

Conclusion

The demonetization measure is welcomed by majority of the people as 93 percent of the respondents in the Modi App voted in favor. Though, the real people suffering are standing in the queue and are mostly poor. The recent announcement of Mr. ArunJaitley that the proceeds of tax collected during the demonetization drive will be used for the welfare of the poor is a welcome measure though. *So, this highly impact-full step has both sorts of effects (i.e. positive and negative) over the economic as well as social atmosphere of the country. But, as per our impartial evaluation, the conclusion is that, the bad effects would be only short term and the country will regain its growth momentum in one or two years time, depending mainly over the government's future course of actions. On the other hand, the positive effects will continue to contribute in the improvement of the economy as well as socio-political scenario of the country.* Overall, Demonetization is a bold step towards good governance and transparency.

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E-Service Quality of E-Retailers and Post-Purchase Behaviour: A Conceptual Framework

Sablu Khan* & Mohd. Afaq Khan**

ABSTRACT

This paper reviews the existing literature related to service quality and its dimensions. This paper also reviews the relationship of different variables of service quality and its relationship with the post-purchase behavior factors such as customer satisfaction, customer loyalty and customer satisfaction for the e-retailers. This study also adapted new construct of post-purchase behavior in e-retailing i.e. customer advocacy (Lower & Knox, 2006). The present study helps in conceptulising the research framework which will help the marketers and future researcher in validating this study through empirical analysis.

Keywords: Customer loyalty; Customer satisfaction; Convenience; Security; E-advocacy.

Introduction

Customers are the valuable to the particular organisation and there is need to maintain the long term relationship with customers. E-shopping portals arefocussing on the customers to maintain them longterm buyer.Online buyers perceive that the service quality features such as security and trust are important factor for purchasing from the online shopping portals (Wolfinger& Gilly, 2003). People prefer to shop and use products from online retailers because these e-shopping portals are available without limiting time and place. These e-retailersoffer different customer friendly services like cash on delivery (COD), free deliveryetc.This is evident that because of increase in retailers now offering various for consumers. India is growing in the E-commerce with exponential rate. Now days, E-commerce has become a buzz word in Indian society and it has become an integral part of our daily day to day transactions(Khan & Khan, 2017). There are many foreign and domestic retail stores in India providing a number of services. The superior service quality influences consumer post purchase behaviour. E-retailers should focus more on the attributes which consumers actually use in their evaluation of e-service quality of the e-retailers (Kim & Kim, 2009).

A conceptual model is developed to assess with antecedent variables for post-purchase behavior. Researcher tried to formulate the hypothesised model on the basis of literature review. Service quality dimensions determine customer satisfaction which influences the customer loyalty and customer advocacy. This paper also helps to establish relationship with convenience, security and responsiveness to customer satisfaction and customer loyalty. The paper contributes following in brief.

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1. A hypothesised model has been developed for measuring the service quality of e-retailers.
2. The relationship has been established between the service quality constructs and post-purchase behaviour of the customers i.e. Customer satisfaction, e-advocacy and e-loyalty.

This paper focuses on reviewing the existing relevant literature and to identify different constructs of e-service quality (convenience, security, and responsiveness) and their influence on customer satisfaction. Further, a proposed conceptual model, which may enhance our understanding how e-service quality influences the post purchase beh[1]aviour of customers.

Literature Review

E-SQ (Electronic Service Quality) consists of all stages of customer interaction with a website. It facilitates e-shopping and delivery of products, facilitating the payments and returning of products by the customers.A nine-item SITEQUAL scale was developed to assess the quality of website of e-shopping portal (Yoo & Dhothu, 2001). The SITEQUAL scale consists of four constructs which are aesthetic design, Security, Processing speed of website and ease of use (Yoo &Dhontu, 2001).

The Webqual was deveoped to measure an organisations website quality and it measures the website quality through five factors such as Information, Empathy, Trust, Design and Usability (Barnes &Vidgen, 2002). Further, the fourteen item scale has been developed which is known as eTailQ consisting of four constructs namely website design (consists of attributes related to design, personalisation, product selection, Reliability/Fulfillment (represents product, delivery and accurate orders), Privacy/Security (feeling that site is trusworthy and safe) and customer service (willingness of employees to help, prompt answering to querries) (Wolfinger &Gilly, 2003).

E-service quality (E-S-Qual) scale was developed with twenty two items having four constituents namely fulfillment, Privacy, Efficiency and System availability (Parasuraman, Zeithaml, & Malhotra, 2005).
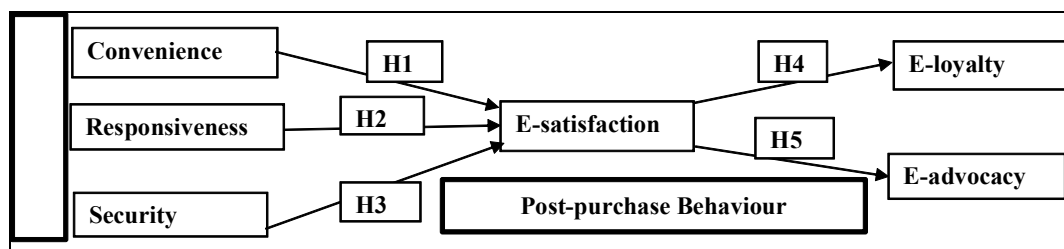

Fig.1: Conceptual Framework of Proposed Model

Zehira and Narcýkarab (2016) mentioned that E-S-Qual developed by Parasuraman et al. (2005) encompasses all phases of a customer's interactions with a Web site which facilitates efficient and effective shopping, purchasing, and delivery. Soledad Janita (2018) mentioned that four dimensions such as quality of information, technical efficiency, privacy and communication with the employee are considered to measure the quality of electronic services.

Convenience

Convenience has been considered as an important factor in assessing the retail service quality (Dabholkar, Thorpe, & Rentz, 1996). Perception of convenience by the online buyers

towards website affects customer satisfaction (Szymanski &Hise, 2000). Convenience is the ease of use which is perceived by the customer while doing service transactions (Kaynama &Black, 2000; Liljander, Van Riel, & Pura, 2002; Yoo &Dontoo, 2001; Zeithaml, Parasuraman, & Malhotra, 2002).

$H_1$1: *Convenience by e-retailers has positive relationship with e-satisfaction of online buyers.*

Responsiveness

Responsiveness is the preparedness of the firm to provide service which includes the willingness to help customers (Zeithaml, Berry, & Parasuraman, 1996; Dabholkar et al., 1996). Responsiveness was measured in the form of personal interactionto measure the service quality in the retail industry (Dabholkar et al., 1996). The availability of personalised information has significant effect on online service quality (Zeithamal et al., 2002). Assistance through personal intraction via telephonic or online chatting has significant effect on e-service quality (Parasuraman et al., 2005). Responsiveness is also related to addressing of purchase problems and return to the website in E-Rec-S-Qual scale (Parasuraman et al., 2005).

$H_1$2: *Responsiveness has positive effect on e-satisfaction of customers.*

Security

Security is the perception of consumers by which customers feel safe and trust the website of e-retaiter during transaction (Zeithmal et al., 2002; Yoo &Donthu, 2001; Wolfinger & Gilly, 2003). It is related to cyber security of website and privacy of customer information (Parasuraman et al., 2005).

$H_1$3: *Website Security i.e Web security of e-retailers has significant effect on e-satisfaction.*

POST PURCHASE BEHAVIOUR

The post purchase behaviour consists of the behavioural response by the customers and it includes e-satisfaction, customer loyalty, referrals and customer advocacy.

E-loyalty

E-loyalty is a behavioral response by the customer and it influences in both way i.e. attitudinally and behaviorly. Customer satisfaction in online services is similar as in offline services while the relationship between customer service and loyalty is stronger in the online purchase (Shankar, Smith, & Rangaswamy, 2003). Customer satisfaction is antecedent to customer loyalty; satisfied consumers are likely to do repeated purchases (Zeithmal et al., 1996). Service quality determines the customer satisfaction and customer satisfaction is a determinant of e-loyalty (Yang, Cai, Zhou, & Zhou,2005). Customer loyalty enhances the image of organisation and loyal customers recommend to other customers and they also make repeat purchases (Oliver, 1999; Griffin, 2002).

$H_1$4: *E-satisfaction by e-retailers has significatnt effect on e-loyalty.*

E-advocacy

E-advocacy is related to customer involvement and creating customer partnership through the repeated communication work with the buyers and reflecting its trust and commitment to its customers (Lower &Knox, 2006). It includes a customer consultant (Achrol &Kotler, 1999) or

truster advisor role (Sheth, Sisodia, & Sharma, 2000) cited by Lower and Knox (2006). Customer advocacy contributes to voluntary sharing of customized information, engagement of market research policies, referrals and increment in the frequency of current purchasing activities (Lacey &Morgan, 2008). Customer satisfaction precedes and influences the post-purchase attitude (Oliver, 1980).Customer advocacy has been used as a narrow concept in the form of WOM or e-WOM (Kim &Lennon, 2013).

> $H_1 5$: E-satisfaction of the online retailer has a significant effect on e-advocacy.

DISCUSSION AND CONCLUSION

The present study has identified new dimension of post purchase behaviour which is described as e-advocacy which is adapted to the online retailers (Lower &Knox, 2006).*Convenience, Responsiveness*, and *Security* are identified dimension of the e-retail service quality and are the precedent variables of e-*satisfaction*. E-satisfaction of customer affects the e-loyalty and other post purchase behaviour in the form of repeat purchase and raising range of product purchased.

E-saCustomer satisfaction mediates the e-loyalty. Customer satisfaction is an antecedent of loyalty; satisfied customers have a higher chance for repeated purchases (Zeithmal et al., 1996). Customer satisfaction also influences e-advocacy which is similar to the post-purchase consumer behavior such as referrals, positive word of mouth etc. (Sheth et al., 2000; Lower & Knox, 2006). The role of customer advocacy and e-WOM helps in brand management and is consequent variable e-satisfaction (Achrol &Kotler, 1999; Sheth et al., 2000; Lower & Knox, 2006; Lacey & Morgan, 2008). Loyalty affects the company's intangible assets; including a recommendation to others, repeat purchases etc. and makes customers more profitable and less price sensitive (Reicheld & Schefter, 2000; Srinivasan, Anderson, & Ponnavolu, 2002).

RESEARCH IMPLICATIONS AND FUTURE RESEARCH DIRECTIONS

It will help the marketers to strategise the services offered by e-retailers for enhancing Sthe customer loyalty and advocacy.The future researcher can work on consumer perception towards these dimensions and it can be studied and validated empirically. The future researcher can also identify other constructs of e-service quality to measure the e-satisfaction and e-loyalty for e-retailers. In future, researcher can explain how e-service quality works on the integration of relationship and contribute towards the post-purchase behaviour by further exploring and validating the model empirically to enhance the body of knowledge.

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27

An Overview of Students' Preference for Digital Education

Vidushi Gupta*

ABSTRACT

There are notable changes in the habits and preferences of humans all over the world. The developing technology and digitalization has shown its impact even on the education system. Though the modern method of digital education had entered India before the year 2011, but it mushroomed at a good pace only in the forth coming years. From then till now, a massive change has been seen. Starting with installation of smart-boards and projectors in class rooms, to bringing class education in each house with the help of mobiles, I-pads, tablets etc. and video lectures and different applications, we have seen the education habits change in the past few years. But the question is whether Indian students are really comfortable with digital trends or is it just a fashion trend to adopt digital methods in education along with the traditional education system of using books and physical classroom learning. Another matter of concern is if those in the favor of such modernization belong to metro cities in particular or is it a general acceptance.

This paper will be a survey and analysis of the same. The population targeted is of both NCR and outside NCR. Analyzing the preference for Digital education and at which qualification level is it supposed to be the best according to the students will be a major part of this paper.

***Keywords:** Classroom Learning, Video Tutorials, Distant Education, Lethargic Vs. Active Approach, Gadgets, E-learning.*

INTRODUCTION

Education has been one of the foundation pillars in the modernization of human society. Centuries ago knowledge was passed on only in verbal form from generation to generation. Later the same verbal knowledge was provided in written form and recorded for generations to come; first on stones, rocks and other material and then on paper. In today's scenario education and transfer of knowledge has taken a step further as digitalization has influenced the same.

CONCEPT of DIGITAL EDUCATION: Digital education is the use of electronic technology for departing knowledge.

Many audio- visual methods of teaching are being adopted with the help of projectors, smart-boards, video tutorials and other online courses. These practices are being adopted both by the institutes in classrooms and by students at home for self help. Critics may support this method by calling it an active approach as extra knowledge and longer retention is provided through digital education, however the method may be opposed by giving the explanation that

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this is a lethargic approach for all those students who do not care to pay any attention in the class and have a habit of studying at the last moment. Also, the teachers might get as escape from teaching by adopting this lethargic method.

Like any other issue, digital education also has its own pros and cons, but the question is whether Indian students in NCR and Non-NCR areas are really comfortable with digital trends or is it just a fashion trend to adopt digital methods in education along with the traditional education system of using books and physical classroom learning.

NCR- National Capital Region covers the areas such as UT Delhi, Ghaziabad, Faridabad, Gurgaon, Noida and Meerut.

OBJECTIVE

Every individual boasts about being modernized and adopting the latest trends. Digitalization in every sector is the most rapid change taking place in today's modernizing scenario of India. Thus, this boasting nature of humans provide with the first objective of this paper, which is

- To see if digital education is only a fashion trend or students really prefer it over traditional education system.

Also, everything should be experimented at the right time and in the right situation, and same goes for the use of digital education. It is important to know where digital education can be used best and with full utilization, and so the second objective of this research paper becomes

- To see at what level of education students prefer Digital education the most.

By answering the above two points, it will become easy for many institutions and other concerned authoritiesto make decisions about at what level of education and to what extent do they need to spend on incorporating digital education in their old traditional classroomlearning system.

SOURCES AND METHOD OF DATA COLLECTION

Primary data has been used for this research, which was collected by circulating a questionnaire made on Google form. Social media apps like 'WhatsApp,' 'Facebook' and 'Messanger' were used to spread the link of the online questionnaire. It was a random sampling with a sample size of 200.

The responses were collected from NCR, as well as Non-NCR regions; the main Non-NCR regions being the states- Himachal Pradesh, Uttrakhand, Punjab and Haryana.

TOOLS USED

- Percentage
- Pie Charts
- Bar Graphs

LIMITATIONS OF THE STUDY

— Due to time constrain, only 200 responses could be collected and more complex statistical tools couldn't be used for a much detailed study.

— The link was sent to and forwarded by people who mainly belonged to the above mentioned regions and thus the study involves hardly any responses from other parts of India, making the results of the study more prone to habits of North Indian Students.

— The pie-charts are not showing fractional percentages as shown in tables.

ANALYSIS

A total of 200 responses were received from the students belonging to the age-group 14 years to 25 years (majority of them being of 18, 19 and 20 years). 93 responses of males and 107 responses of females, from which 86 were residents of NCR and the other 114 were the residents of Non-NCR regions were recorded. Majority of these respondents were persuading their graduation while the survey was done (March- April 2018).

Table 1. Educational Level of Respondents

| Class	No. of Responses	Percentage (out of 200 respondents)
10th or below	2	1
11th	1	0.5
12th	28	14
Graduation	126	63
Post Graduation	35	17.5
Distant Courses	0	0
Others	8	4
TOTAL	**200**	**100**

OBJECTIVE ONE- These students were asked if they prefer Digital Education over Traditional Class-room Education, to know about the answer of first objective of the research. The results extracted are shown in *Table-2.*The same is also graphically represented in *CHART-A.*

**Table 2. Preference of Digital Education Over
Traditional Classroom Teaching**

Preference	No. of Responses	Percentage (out of 200)
Yes	118	59
No	34	17
Maybe	48	24
TOTAL	**200**	**100**

CHART-A

Preference of Digital Education Over Traditional Class-room Education
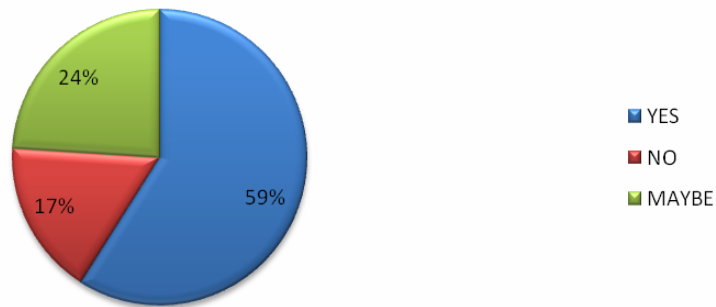
— More than 50 percent students clearly stated that they preferred Digital education over traditional methods, which tells us that digital education is now becoming a part of students' academic habits and in not just a fashion trend.

— 17% of the sample had a clear vote for the traditional methods, but the further research stated that they accepted digital education as on the scale of 1 to 5, majority respondents with a response of 'no' had given a rating of 3 to digital education. Their explanation gave clarity that according to them traditional methods had greater perks which digital education cannot replace, however digitalization is bringing a boon in education.

— 24% students were not sure which method they preferred more as both had its pros and cons.

Yet another question of concern was to know who preferred digital education more, students of NCR or non- NCR areas. The results are shown in *Table- 3*, *Table- 4* and graphically represented in *Chart- B*&*Chart- C* respectively.
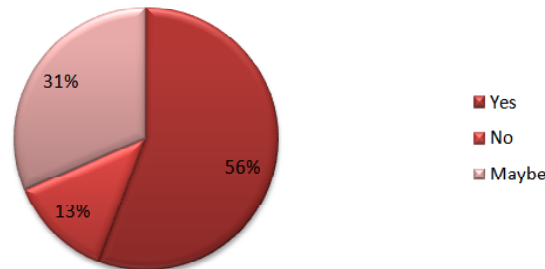
Table 3. Preference for Digital Education Over Traditional Class-Room Education (IN NCR)

Preference	No. of Responses	Percentage (out of 86)
Yes	48	55.81
No	11	12.79
Maybe	27	31.40
TOTAL	**86**	**100**

CHART- B
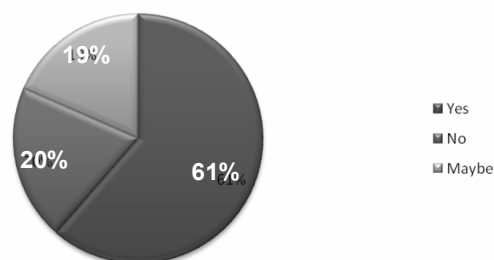**Preference of Digital Education over Traditional Class-room Education (in NCR)**

Table 4. Preference For Digital Education Over Traditional Class-Room Education (IN NON-NCR)

Preference	No. of Responses	Percentage (out of 114)
Yes	70	61.4
No	23	20.18
Maybe	21	18.42
TOTAL	**114**	**100**

CHART- C
Preference of Digital Education over traditional Class-room Education (in Non-NCR)

— The two data sets of *Table- 3*&*Table-4* state that a majority of students, both from NCR and Non-NCR areas prefer digital education, which is 55.81% and 61.40% respectively. The indifferent attitude is seen more in NCR region (31.40%) in comparison to that in Non-NCR region (20.18%). This shows that students in the NCR lack more clarity about whether they would prefer digital education over traditional classroom learning or not.

— Only few students are against digitalization of education, i.e., 12.79% in NCR and 20.18% in Non-NCR areas. Thus we can conclude that students prefer Digital Education over the traditional methods of classroom learning, both in NCR and Non-NCR.

The general response of students stated that digital education is becoming a vital part of the academics culture, so they were also asked to rate Digital education on the Likert scale of 1 to 5, '1' being the least and '5' being the most. This would tell us to what extent they preferred it to be a part of traditional methods and the results extracted are shown in *TABLE-5* & represented graphically in *CHART-D.*

Table 5. Rating of Digital Education on the Scale of 1 - 5

Rating	No. of Responses	Percentage (out of 200)
1	4	2
2	7	3.5
3	57	28.5
4	100	50
5	32	16
TOTAL	200	100

CHART- D

Rating of Digital Education on the Scale of 1-5
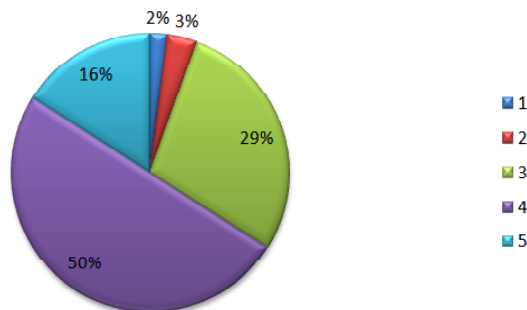
— 50% respondents gave a rating of 4 out of 5. Some of the logical reasons stated by students for giving a rating of 4 were:
  - No method is perfect. The digital education also contains some flaws but the benefits are far greater.
  - Digital education is more portable as compared to books and stationary.
  - Because India's infrastructure and aptitude of students is not ready for this.
  - Endless possibilities, yet drawbacks.
  - Digital education is better for the students but somewhere it depends upon them how one uses it.
  - As far as education is concerned we need digitalization but the traditional method is also necessary as it involves complex thinking pattern which necessary for developing the logical reasoning of the students.
  - One mark deducted for security concerns.

- There are different lacks and hacks of digital education in our country specifically. So it's not properly implemented that's where it lacks.
- Some things cannot be really understood without the help of a mentor/teacher.
- Teachers' guidance is required as presence of fake websites and irrelevant education material is a problem. But overall digital education should be promoted.

In general, it can be said that majority who rate it 4, believe Digital education can be an aid only and cannot replace the Traditional methods completely as even digitalization has its own demerits, however merits overpower them. Indian's lack in technological advancement and the misuse of the available resources by the Indian minds, who take the privileges, provided to them for granted are the main counted demerits. Also, another major reason which does not let 50% of the respondents to rate Digital education 5 out of 5 is that the digital methods cannot give an explanation to each student in their own language. To get the straight response of any doubt, a student at the end has to consult someone, as searching through digital resources can lead the user to irrelevant material.

— 5.5% respondents gave a rating of only one or two out of five and some of the logical reasons stated by them were:

- In digital education, concentration level decreases and personalization of education is not possible.
- Digital education is not as understandable as there is lesser interaction between teacher and students.
- Because digital education is not implemented properly in India.
- One comes across many irrelevant websites with partial or unverified facts while adopting E-learning methods.
- Audio-visual techniques or video tutorials in specific, limits the imagination of a student and thus prevents one from understanding in their own way.

SOME OTHER DIMENTIONS OF ANALYSIS, WITH RESPECT TO THE FIRST OBJECTIVE

Apart from knowing the extent to which the students accept digitalization in education, the research was also done about the general habits of students in concern with education, like-the methods generally used by students to study, type of digital education & the gadgets preferred by them for the same and also the frequency of studying/taking aid from video tutorials.

The results extracted for the same are shown in: *Table-6, Table-7, Table-8 & Table-9* and graphically represented in *Graph-A, Graph-B, Graph-C & Chart-E.*

Table 6. Study Methods Generally Used by Students

Methods Used	No. of Responses	User percentage (out of 200)
Regular Text-books	148	74
Guides	32	16
Help from Family & Friends	23	11.5
External Coaching	14	7
Computer based/Online material	119	59.5

GRAPH- A

**Study methods generally used by Students**
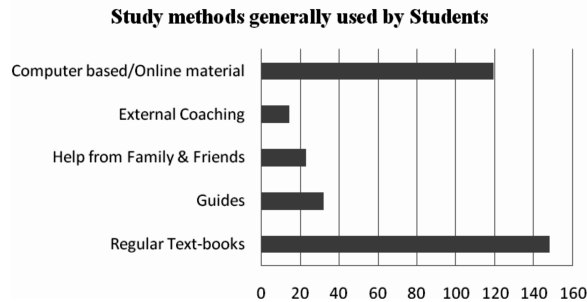
— The regular text books are still used by majority of the students. Along with that, E-Learning (the use of computer based/online material) has become a major part of students' studying habits, however the methods of using guides, external coaching, and help from family and friends are being used by very few students.

— This implies the increasing value of Digital Education.

Table 7. Type of Digital Education Generally Preferred

Types of Digital Education	No. of Responses	User percentage (out of 200)
Specific subject CDs	4	2
Online/Downloaded material from any site	110	55
Online video tutorials	134	67
Online educational services (interaction with experts and students)	46	23
Computer aided techniques in class-rooms	57	28.5
Not Applicable	5	2.5

GRAPH- B

Type of Digital Education Generally Prefered
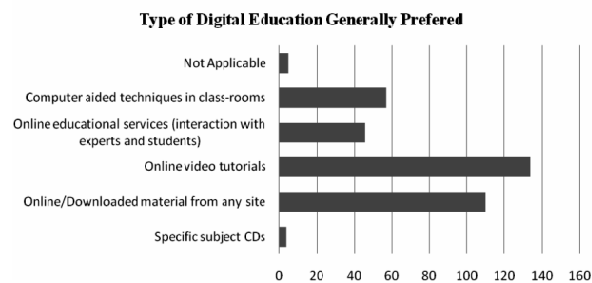
— Majority of the students are more independent when it comes to use of digital education. The percentage of students using techniques provided by institutions or techniques involving experts like, the computer aided techniques in class rooms, online educational services and specific subject CDs fall below 30%.

— More than 55% of the students use methods of e-learning, i.e., online video tutorials and online study material download.

— Only a minor section of students do not use digital education at all. It was also noted that, people not using digital methods were the only ones to give it a rating of 1 out of 5 on the Likert scale, making the correlation between the two aspects equal to 1.

Table 8. Gadgets Prefered For Digital Education

| Gadgets Preferred	No. of Responses	User Percentage (out of 200)
Smart boards in class-rooms	89	44.5
Smart phones	112	56
Tablets	44	22
PC	89	44.5
Not Applicable	5	2.5

GRAPH- C

Gadgets Preferred for Digital Education
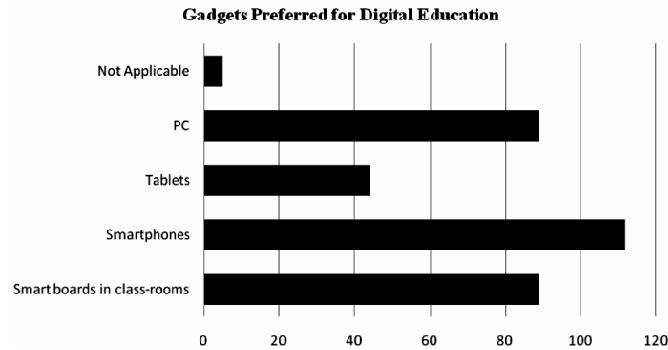
— More than 50% respondents use one or more gadgets for e-learning and other digital methods.

— It can also be noted that majority of the students are facilitated with smart boards in the class-rooms, by their institutes, showing the extent to which various institutes have promoted digital education along with the traditional class-room learning.

Table 9. Frequency of Studying from Video Tutorials at Home

Frequency	No. of Responses	Percentage
Always	20	10
Often	74	37
Sometimes	69	34.5
Rarely	31	15.5
Never	6	3
TOTAL	**200**	**100**

CHART- E

Frequency of Studying from Video tutorials at Home
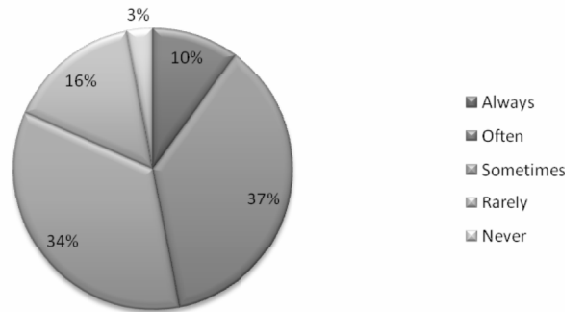
— The use of video tutorials for the purpose of understanding the topics is an upcoming trend. Though not regularly, but 71.5% students use this method occasionally.

— If the video tutorials are prepared in a language and manner comfortable to students, then the scope of business in the same under E-education is vast.

OBJECTIVE TWO-

The results till now has shown that digital education in India should be improved as there do exist some flaws due to which 100% students are not strongly in favor of its use. But along with that, there is a right time for everything, when the benefits could be reaped to fullest. To know the same about digital education from the perspective of students, it was asked from them that at what level of education they think digital education can be best utilized; and the results so found are shown in *Table-10*& graphically presented in *Chart-F.*

**Table 10. Level of Education at Which Digital Education
Methods can be Utilised to the Fullest**

Level of Education	No. of Responses	Percentage
Primary School	38	19
Secondary School	39	19.5
High School	47	23.5
Graduation	45	22.5
Post Graduation	7	3.5
Distant Education	24	12
TOTAL	**200**	**100**

CHART- F

Level of Education at which Digital Education Methods can be Utilised to the fullest
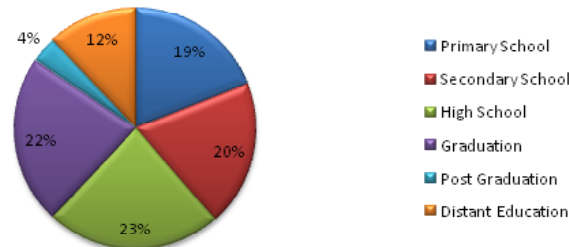
— The response from students was indifferent to a great extent. There was hardly any difference between number of those supporting Digital education to be a better option in Primary and in secondary school; and in High school and at graduation level.

— There was only a handful who found it appropriate to use the digital methods at Post graduation level.

— A noticeable response existed in the support of digital methods to be used best for diatant education.

When asked why the respondents did think it appropriate that the digital methods can be used best at the stated level of education, the reasons quoted brought to the following conclusion:

● Those favoring digital education to be best at Primary & Secondary school level did so as younger minds can be taught better with audio-visual effects.

Here, respondents mainly referred to the digital techniques used in class-rooms, like smart boards.

● The ones favoring High School and Graduation as the best level for the use of digital education mainly kept in concern the E-learning methods, like online material download and video tutorials. They preferred so as according to them, students at this age are mature enough to use the digital methods in a right way and not misuse it or get wavered from their path. Also, another strong reason was that syllabus at these levels is vast and one needs to seek extra knowledge, which is made possible with the help of E-learning.

● There was only one reason for use of digital education at Post Graduation level, that the students are mature enough to use the technology wisely.

● 12% respondents supporting digital education methods for distant education referred to e-learning and online interaction with experts. This was because they believe that digital education might become monotonous when used regularly at other levels, whereas for distant courses where there is no class-room learning, it becomes important for such students to get exposure, be it online.

CONCLUSION

The responses clarify the fact that with growing digitalization in India, the digital trends in Education System are also being accepted by the students to a great extent. However, there exists number of flaws in the Indian technology due to which the benefits of such initiative are

being underestimated. The scope of digital education is vast, only if security is improved and more relevant knowledge is provided by the said digital methods, so that students can use it at any level of education, without hampering themselves by unwise use of such technology.

Also, nothing is good in excess, so despite improvement in technology and proper implementation of digital education, even in rural areas, there stands a duty of the concerned authorities that students use it with a view of active approach rather than being lethargic and depending completely upon digital method. The reason why one cannot depend completely on digital education is that Class-room learning has its own pros which do not have any replacement till date. For once, online interaction with experts might substitute the need for a teacher in class, but in long run, not everything can be asked online as to clarify concepts, one might have to go down to basic level, which only a teacher can do as per the understanding of a student.

To conclude with it can be said: Digital Education can only be incorporated with traditional class-room learning and not act as its replacement, however until technical improvements are made, the scope of Digital education will be underestimated.

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