Special Issue of
One-Day International Seminar On
“Digital Transformation - Issues and Challenges”

Organized by
SREE NARAYANA GURU COLLEGE OF COMMERCE
IN ASSOCIATION WITH IQAC – SNGCC

Seminar Special Issue : 25
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17th April, 2021

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17th April, 2021

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“Digital Transformation: Issues & Challenges”

Organized by

SREE NARAYANA GURU COLLEGE OF COMMERCE

IN ASSOCIATION WITH IQAC – SNGCC & RESEARCH CULTURE SOCIETY

(Seminar Special Issue)

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Conference, Seminar, Symposium organization in association/collaboration with different Institutions.
About Institution:

Sree Narayana Guru College of Commerce is a leading higher educational institution permanently affiliated to University of Mumbai, recognizes by UGC under section 2(f) of UGC Act and reaccredited with Grade ‘B’ (2.45 CGPA). The College was established in 1986 by Sree Narayana Mandira Samiti (SNMS), a registered educational and charitable trust formed in 1963 by devotees of Sree Narayana Guru, the legendary saint and social reformer born in Kerala. The College is housed in an independent wing of Sree Narayana Guru Educational Complex on its about 5 acres of land at Chembur. “Gain Freedom through Education” was one of the clarion calls given by Sree Narayana Guru to millions of enslaved, oppressed and downtrodden masses to secure liberty, equality, fraternity & justice and to achieve social, economic and cultural progress. The College offers education to all irrespective of caste, creed, religion and economic status. Commitment of the management to serve the society better with enhanced infrastructure and high-quality education is the strength of the institution. At present the College offers the following 10 UG Programs and 3 PG Programs and provides required employable skills in collaboration with TISS and many other organizations.

1. B.Com.
2. B.M.S. (Bachelor of Management Studies)
3. B.Com. (Accounting & Finance)
4. B.Com. (Banking & Insurance)
5. B.Com. (Financial Management)
6. B.Com. (Transport Management)
7. B.Com. (Investment Management)
8. B.Com. (Environment Management)
9. BAMMC (Mass Media)
10. B.Sc. (Information Technology)

1. M.Com. (Accountancy)
2. M.Com. (Banking & Finance)
3. M.Com. (Business Management)
About Seminar:

Covid-19 had accelerated the digitization process across various fields; it saw a jump of digital transformation deals since the pandemic's outbreak.

The Theme - “Digital Transformation: Issues and Challenges” is appropriate in the present scenario of pandemic as it has rapidly sent millions of people to work from home (WFH), which created an immediate challenge for many organizations – providing secure system access to employees. However, the less visible and more challenging transformation that also occurred was the sudden requirement to digitize processes, including previously paper-based transactions, in-person meetings, business travel, and other “normal” day-to-day operations. Rapid digital transformation has enabled organizations to respond and thrive during the pandemic.

The objectives of the seminar are to bring close together various related aspects of the main theme of the Seminar. The deliberations of the Seminar are expected to analyze the Issues and challenges faced by different stakeholders in the economy due to digital transformation. We invite papers from academicians, industrialists, research scholars, professionals and students around the world to revisit the different issues and challenges faced by different stakeholders due to digital transformation.
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Ms. Lakshmichaya Kale,
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Registrar, Mumbai University, Mumbai, India.

Dr. Ravindran Karathadi,

Principal, Sree Narayana Guru College of Commerce, Chembur, Mumbai.
SNGCC - College Campus

Seminar Hall
Web Seminar photos - 1
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Digital Transformation in Healthcare

Patients want on-demand healthcare
52%
Physicians need big data
47%
Medical wearables devices improve prevention medicine
44%
Artificial intelligence makes personalized treatment possible
84%

Physicians need big data

Virtual reality helps doctors get better training

Resources

What type of E-Banking services students are aware

- Mobile banking
- Internet banking
- Phone banking
- ATM
- Debit card

1%
30%
50%
17%
Message from Principal’s Desk

I am glad to convey my heart felt appreciation to all my teacher colleagues who have successfully organized an International (web) Seminar on “Digital Transformation – Issues and Challenges” in association with ‘Research Culture Society’ on 17th April, 2021. The intellectual deliberations of the webinar really enriched all participants attended from across the globe. The three eminent resource persons from three different countries – Prof. Rania Lampou from Greece, Dr. Narentharen Kaliyappan from Malaysia and Dr. Marirajan Thiruppathi from Ethiopia – have really enriched the participants through their presentations and interactions. We express our deep gratitude to them.

The speed of technology use in teaching was in slow pace before the Covid-19 pandemic period. But it was the need of the hour for all teachers to accelerate the speed of the use of technology to teach their students online effectively during the pandemic period and they mastered in it. It’s a commendable achievement and I really appreciate and congratulate them for timely upgrading themselves to move with time. Technology development is happening in a supersonic speed improving the quality of products and services day by day changing the need and expectations of the consumers of the products and services. The way of life also changed by the technology. Just for example, few years ago to pay the utility bills people were standing in ques at the collection centers of these services. But today mostly everyone pays it online saving time and energy. So, adapting digital transformation is inevitable to survive and to be successful in one’s own business, ignoring it means inviting failure.

Sree Narayana Guru College of Commerce was established in 1986 to serve the youth living in and around Chembur deprived area in Mumbai, Maharashtra state, India. The College is permanently affiliated to University of Mumbai, recognized by University Grants Commission, and accredited thrice by National Assessment and Accreditation Council of India. The College offers 10 undergraduate programmes and 3 post graduate programmes of University of Mumbai mainly in Commerce, Management, Finance, Accounts, Information Technology and in Mass Media. As of now it serves to almost 3,000 students yearly mainly from three districts of Maharashtra. The College has many student enrichment activities to see that they are properly skilled and placed well in life.

I am happy to see that 27 quality papers were selected for presentation and publication. Congratulations to all researchers whose papers got selected for publication. I thank Research Culture Society for associating with us and helping us to make the webinar a grand success and for bringing this seminar volume. I also thank all participants and my organizing team to make the webinar a memorable one.

Dr. Ravindran Karathadi
Principal
Sree Narayana Guru College of Commerce
Chembur, Mumbai, India – 400089
Message from the Desk of Convenor

It gives me an immense pleasure to present you all on one day International (web) Seminar on “Digital Transformation: Issues and Challenges” organized by Sree Narayana Guru College of Commerce, Chembur, Mumbai on 17th April, 2021. It’s a great honor given to me by Hon. Principal Dr. Ravindran Karathadi for giving me this opportunity to be the convenor of this International Seminar,

The theme of the Seminar is very essential during this Covid 19 pandemic, as all are using digital platforms to complete their task in various fields. Therefore, this is the right time to discuss on various advantages and disadvantages leads to digital transformation. As it is multidisciplinary and dynamic topic, it will definitely provide us good understanding in the field of digitalization.

On behalf of organizing committee, I am grateful to our Patrons, the Managing Boards of SNMS who have directly or indirectly helped us for making this Seminar a successful event.

We are thankful to our eminent resource person, Participants and well-wishers for their moral support and Co –operation for this Seminar.

Dr. Karishma Kasare
Convenor
Sree Narayana Guru College of Commerce
Chembur, Mumbai, India – 400089
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Abstract: The global Pandemic of COVID 19, has created a new normal for the world without exception in almost all walks of life. It has surfaced challenges in all the sectors of the economy and posed questions which are yet to be answered. Education is one of the many severely affected sectors. With the lockdown imposed since mid-March 2020 in India, millions of children were rendered home bound as schools shut. Education then underwent a transition from the regular mode to virtual mode and presented enormous challenges for all the stake holders: educators, students, parents, and the state. The transition to online teaching, though overall successful has pointed to the very disturbing reality: Online teaching outreach is not uniform for all children owing to several factors, primarily the household income incapacitating the child to continue their studies. The Challenges of online teaching have also plagued the teachers in matters of technology learning, pedagogy development and assessments. These issues have a far-reaching impact on the overall learning and teaching outcomes in the short and long term and therefore the role of government in bridging the gaps at different intersections is crucial.

Key words: Education, COVID 19, digital divide, online teaching.

1. INTRODUCTION:
The Pandemic which hit the world in 2019 March has left it changed and reeling under different kinds of pressures. It has sharpened and surfaced inequalities of different nature. The income inequality in India has widened and it is now evident in the most unique ways, education being one of them. While, before Pandemic, India already did have a significant gap in literacy rates across states, regions, and gender, now with the need to use virtual mode of learning, the literacy gap is likely to increase further. Children of Underprivileged sections of society like informal workers, migrants and low-income group households have suffered the most. According to the UNESCO report, it had affected more than 90% of total world’s student population during mid-April 2020. And in India, about 14 crores of primary and 13 crores of secondary students are affected. The education sector has been disrupted at all levels due to social distancing norms. Lockdown and staying home strategies have been put in place as the needed action to flatten the curve and control the transmission of the disease (Sintema, 2020). With these disruptions, The COVID-19 pandemic has provided us with an opportunity to pave the way for introducing digital learning (Dhawan, 2020). E-learning tools have played a crucial role during this pandemic, helping schools and universities facilitate student learning during the closure of universities and schools (Subedi et al., 2020). While schools and colleges are skilling themselves to address this new situation, the best practices for online home schooling are yet to be explored (Petrie, 2020).

In India, like the developing countries online learning has not been equally accessible to all due to an already existing digital divide which, though before Pandemic was of little consequence due to face to face teaching, now seems to be the sore point for securing education for many children.

2. METHODOLOGY:
The paper has used secondary data from national and international research sources, e journals, articles in newspapers and online content. Data and information presented in current study are also collected from various reports prepared by national and international agencies on COVID-19 pandemic. Information is collected from various authentic websites.

3. OBJECTIVES OF THE STUDY:
The paper is divided in the following sections:
1. Understanding the extent of digital divide in education in India, with special reference to Mumbai
2. To examine the challenges faced by the parents of the economically weaker students
3. To analyse the government measures taken to bridge the digital divide in India.
4. To reflect on some possible suggestions to plug the loopholes in the new normal.
Digital divide and its extent

The term “digital divide” refers to the gap between individuals, households, businesses, and geographic areas at different socio-economic levels regarding both their opportunities to access information and communication technologies (ICTs) and to their use of the Internet for a wide variety of activities. The presence of digital divide at all India level is enormous as reflected by the NSSO’s 75th round. The tables below show the digital divide for All India and Maharashtra. Only Maharashtra figures are taken out of all other states as the current paper evaluates the digital divide in education especially in Mumbai.

Table 1

<table>
<thead>
<tr>
<th>State</th>
<th>rural male</th>
<th>rural female</th>
<th>rural person</th>
<th>urban male</th>
<th>urban female</th>
<th>urban person</th>
<th>Rural+Urban male</th>
<th>Rural+Urban Female</th>
<th>Rural+Urban person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maharashtra</td>
<td>17.3</td>
<td>9.1</td>
<td>13.4</td>
<td>44.6</td>
<td>31.9</td>
<td>38.6</td>
<td>29.3</td>
<td>19.0</td>
<td>24.4</td>
</tr>
<tr>
<td>All-India</td>
<td>12.6</td>
<td>7.0</td>
<td>9.9</td>
<td>37.5</td>
<td>26.9</td>
<td>32.4</td>
<td>20.0</td>
<td>12.8</td>
<td>16.5</td>
</tr>
</tbody>
</table>

Table 2

<table>
<thead>
<tr>
<th>State</th>
<th>computer (1)</th>
<th>internet facility (2)</th>
<th>computer (4)</th>
<th>internet facility (5)</th>
<th>computer (6)</th>
<th>internet facility (7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maharashtra</td>
<td>4.4</td>
<td>18.5</td>
<td>27.4</td>
<td>52.0</td>
<td>14.3</td>
<td>33.7</td>
</tr>
<tr>
<td>All-India</td>
<td>4.4</td>
<td>18.5</td>
<td>27.4</td>
<td>52.0</td>
<td>14.3</td>
<td>33.7</td>
</tr>
</tbody>
</table>

Table 1 and 2, Source: NSS, 75th Round, July 2017-June 2018 Report No.585: Household Social Consumption on Education in India

The data reveals that with this magnitude of gap in the access and knowledge of ICT tools, the Pandemic has only worsened the gap further. Each school going child today can learn if and only if he or she is connected via internet and a gadget – either a computer, tablet or least of all a smart phone. It is not surprising then that a vast number of students have been impacted severely. In Mumbai, around four percent of students — i.e., 19,736 students — have left the education system in Mumbai this academic year. The BMC schools have seen a six percent drop in enrolments in June 2020 with only 2,48,277, as compared to the 2,63,180 enrolments in June2021 — a difference of 14,903 students. (Hephzi Anthony, Firstpost)

The digital divide between students from BMC schools and the BMC affiliated private schools in Mumbai reveal the following situation. The data is collected from the Internal BMC survey conducted in June 2020.

<table>
<thead>
<tr>
<th>Type of schools</th>
<th>No of schools in Mumbai</th>
<th>Number of students enrolled</th>
<th>% of students using Diksha App</th>
<th>% of students using Smart phones</th>
</tr>
</thead>
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<tr>
<td>BMC Schools from standards I to VIII</td>
<td>966</td>
<td>2,14062</td>
<td>25.35</td>
<td>47.78</td>
</tr>
<tr>
<td>BMC Schools from standard I to X</td>
<td>233</td>
<td>33,403</td>
<td>42.73</td>
<td>50.28</td>
</tr>
<tr>
<td>Private schools affiliated to BMC from standard I to X</td>
<td>1,074</td>
<td>2,94,415</td>
<td>57.76</td>
<td>68.78</td>
</tr>
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The figures show a clear gap in the learning of the children enrolled in BMC schools versus the private schools. Within the BMC schools, the data shows that school going children of standard I to VIII are more adversely impacted only 47.78% having a smart phone and 25.35% using the diksha app, as against the 50.80% using smart phones and 42.73% using Diksha app for school going children of standard I to X. As seen in the table, the corresponding numbers for the private schools are slightly better with 68.78% having access to smart phones and 57.76% using DIKSHA App.

Challenges of the Parents of children

A large portion of children going to the BMC schools in Mumbai come from a poor section. Their parents work in the informal sector as vendors, hawkers, construction workers, domestic help and such occupations which are highly fragile in the current pandemic led economic situation. Providing education to their wards in the current situation has been by far the least priority even though they do not mean to deprioritise it. Lack of access to smart phone, internet connection, the cost of recharging their phones, deciding who will use the device if the family has two or more children...
etc are some of the most common issues being reported by these parents when interviewed. A sense of sheer helplessness and guilt in evident for thousands of learners and their parents who are now at the mercy of either help given by NGO’s, good Samaritans, or the hope of offline schooling to begin again future. Listening to a few voices of such parents will help:

“Students like Saroj Chorotiya, a 13-year-old student, says, a data pack and an additional device will be very useful. Saroj’s father works as a shoemaker and the entire family had migrated to their Rajasthan hometown soon after the pandemic spread in March. Her father has recharged the mobile with around Rs 600 for over 84 days, but now doesn't know how he will manage to do so the next time around since his work at Mumbai has not yet started. Saroj says that a single gigabyte of data a day is barely sufficient for all three siblings”. (October 2020, Article in Firstpost)

The BMC commissioned NGO Pratham to carry out the survey, and it talked to 6,673 parents across 52 civic schools in 12 different wards to “understand the access to and the response to online learning content”. The survey found that the digital gap was the widest among students in Classes 1-8. The survey also found that when families shared a phone, the first right to it was of the earning member. Moreover, some children ended up missing classes if their siblings had to use the phone. On top these numbers, a whopping 52% of children enrolled in the BMC schools were children of migrant workers who have left for their villages.

**Government measures to bridge the digital gap in education**

The Central government started a host of initiatives in the Pandemic crisis to help the education sector and learners.

A comprehensive initiative called PMeVIDYA unifies all efforts related to digital/online/on-air education to enable multi-mode access to education. Some mention worthy programmes under PMeVIDYA are:

1. **DIKSHA** is the national platform for school education available for all states and the central government for grades 1 to 12. It can be accessed through a web-portal and mobile application.
2. SwayamPrabha TV channels are meant to support and reach those who do not have access to the internet. 32 channels are devoted to telecast high quality educational programmes.
3. Radio broadcasting is being used for children in remote areas who are not online. 289 Community Radio Stations have also been used to broadcast content for NIOS for grades 9 to 12.
4. National Repository of Open Educational Resources (NROER) is an open storehouse of e-content. Nearly 17,500 pieces of e-content are available for all grades for various school subjects. These initiatives have helped in bringing the online sources of learning to the students but nevertheless it’s actual outreach in terms of effective users has mixed reviews.

4. **RECOMMENDATIONS:**

Since digital divide in education has been seen world over, India can also follow some of the approaches followed by other countries to overcome this challenge. Bhutan and the Kyrgyz Republic are providing them with additional data so that they can access online education easily. Kenya is also trying to improve its network coverage by introducing Google’s ‘Loon Balloons’. These ‘Balloons’ float in the airspace carrying 4G base stations. Users can access the networks by simply expanding a special Internet antenna attached to their building, which provides connectivity across an area of 80 kilometres. Croatia and Egypt have approached telecom companies to provide free Internet access to students belonging to lower socio-economic status. The Dominican Republic government has been creating free Wi-Fi hotspots. Providing tablets and Internet access was started in Coachella, California in 2016 that has so far greatly benefited the marginalised students in the area.

In this context, India too can blend and extend some of its ongoing initiatives on the lines of international experience.

5. **CONCLUSION:**

The present scenario of education is full of challenges for all the stake holders. However, if the solution to improve the access and availability to digital tools is delayed, it can have far reaching effects on the future aspirations of millions of children to avail education, become empowered and have gainful livelihood choices. Since the current Pandemic situation has left the world with no certainty of non-recurrence of Pandemics, the Problem managing the access and ease to digital platforms and gadgets for the school going children in India becomes a necessity. This is even more crucial for those children who are cut off from any such means due to their socio-economic conditions.

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1. INTRODUCTION:

The previous year has seen a lot of changes from shopping to bank payments but one of the foremost of these has been seen in the education industry. From schools to universities everything had a dramatic shift to an online medium from the offline one, which led to a lot of confusion for both the teachers and the students but even with all the confusion, education did not stop for a second and moved on, forgetting thousands and thousands of people who do not have a functioning internet even with all the advancements made in the sector. Due to the pandemic, many had lost their source of income which made them unable to pay their electricity bills forget the school fees, and the high cost of setting up of a wifi connection through which apps like google meet, Microsoft teams, and a few others could function.

There has been a digital divide in India that has been there for the past decade but no one had seemed to notice it because almost everything was smoothly being done offline and it never caused any major issues hence no one seemed to do anything about it until the pandemic hit, which amplified an existing problem to a very large scale. Digital divide is a term that refers to the gap between demographics and regions that have access to modern information and technology, and those that don’t have access to it. This technology can include the telephone, television, personal computers, and the internet. This inequality is evident between the urban and rural class, between two socio-economic groups of poor and rich; and the educated and the uneducated.

2. LITERATURE REVIEW:

According to Chinn, M. D., & Fairlie, R. W. (2007) income is a major determinant of global digital divide. They found that public investment in human capital, telecommunications infrastructure and the regulatory infrastructure may reduce the gap in PC and internet use. According to Singh (2011) though India has taken many initiatives to bridge the gap by initiating a number of projects and programmes for rural and remote locations, a lot more has to be done to improve digital literacy. To bridge the digital divide, we need strong determination among people, good policy makers and political support. Parvathamma, N. & Pattar, D. (2013) found that though the students are competent in using latest ICT tools, and web based services but their ability to use them for learning and market research is found to be minimal. Thus there is an urgent need to train them in basic and cognitive digital literacy skills.

3. DIGITAL DIVIDE IN EDUCATION: INDIAN SCENARIO:

There is a stark contrast between the rural and urban people when we compare the statistics of the two. The services such as online classes, financial transactions, and e-governance need a stable internet connection for everyone to operate on, both on the side of the person giving this resource and on the person using this resource.
Education is just one area that has highlighted the digital divide between India’s rural and urban areas during the lockdown.

According to the 75th National Sample Survey between 2017-2018 only 4.4 percent of the rural households have a computer, against the 14.4 percent in urban area and only 14.9 percent have access to the internet in the rural sector as compared to the 42 percent in urban areas. The Urban area has 42% of households with an internet facility, while the figure for rural areas is still 14.9%. Indicating a marked sign of the gap between the two demographics. While the number may not indicate a big difference it is to be noted that around 65 percent of the total population in India is from a rural background and only 35 percent are urban people with better facilities and resources. While this report may be from 2017-2018 the statistics has not gotten any better, even more so due to the pandemic which made many lose their livelihoods and their stable incomes, thus making it markedly more difficult for the rural sector to continue to pursue their education through online means, which implies that the online education has been majorly helpful to the urban society and not the rural one thus increasing the digital divide between them.

4. TYPES OF DIGITAL DIVIDE

While the digital divide between the urban and rural is quite evident, there are also other divides that are equally important:

- **Social Divide**
  The internet is similar to a second earth where everyone from different strata and area gathers to form relationships and social circles among people with shared interests but this also sidelines the people who do not have access to the internet thus making it a double-edged sword in this case.

- **Gender Divide**
  The internet gender gap is especially striking in developing countries, where the women still have a major disadvantage in using the internet vis-à-vis the men. The access to the internet is not only a social one but also a cultural one. If a family has just one phone then there is a greater probability that the wife or daughter would be the last one to use it.

- **Regional Divide**
  Every state has its own barriers; the main barriers under this point are lack of telecommunication infrastructure with sufficient reliable bandwidth for Internet connections and cost, the ability to purchase, rent without financial hardship, and the necessary equipment. This results in a lack of access to technology which amplifies the regional divide.

5. INITIATIVES TAKEN BY GOVERNMENT:

To centralize digital education across India, many projects were undertaken to assist teachers, scholars and students in their pursuit of learning and has been initiated through various initiatives:

- Swayam Prabha TV Channel
- Online MOOC courses
- Digitally Accessible Information System (DAISY) by NIOS for differently-abled,
e-PathShala,
E-learning portals
PM eVIDYA
The ‘Study Webs of Active Learning for Young Aspiring Minds’ (SWAYAM), an integrated platform, offering online courses and covering school (9th to 12th) to Post Graduate Level
the National Digital Library of India (NDL) developing a framework of virtual repository of learning resources with a single-window search facility
Free and Open Source Software for Education (FOSSEE) promoting the use of open source software in educational institutions
Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA) is the scheme to make 6 crores persons in rural areas, across states/UTs digitally literate. This scheme was introduced to empower rural people with information and knowledge
e-Yantra enabling effective education across engineering colleges in India on embedded systems and Robotics
The National Mission on Education through Information and Communication Technology (NMEICT)

6. CONCLUSION:
Though Government has taken various initiatives to reduce the gender divide in education but still a lot has to be done especially in the current situation where most of the teaching is done online. Apart from political support funding to education sector needs to be increased as lack of funding is one of the major obstacle in improving digitization of education.

REFERENCES:
How Gold loan NBFCs Overcome Covid-19 Related Disruptions by Embracing State of Art Technologies

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1. INTRODUCTION:

Gold is closely associated with the culture and have religious importance and considered as one of the important financial asset in India. So people were not ready to sell their gold ornaments because of the emotional attachment with it. This scenario gave importance to gold loan NBFCs. During the period of Covid 19 Pandemic, there was an increase in unemployment due to closure of business units, hospitalization, termination of job etc. In order to cope up with these situations majority of the marginalized and middle income categories take help from these gold loan NBFCs.

The benefits of gold which increase its demand are investment, reserve asset, jewellery, technology component and it is also considered as a highly liquid asset. Now a day’s gold is considered as the mainstream investment options for investors. Over the decades the value of gold is increasing due to high liquidity and its universal acceptance. The mind set of consumers had changed from purchasing as an asset to collateral and also from unorganized sectors to organized sectors like banks, NBFCs etc. The rising of organized sectors, lowest interest rates compared to money lenders, well organized LTV ratios, quick disbursement and high rural indebtedness had resulted in increase of demand gold loan.

Abstract: The yellow metal or the Gold, is recognized as a universal currency and has been the most reliable liquid asset traditionally. India, which is one among the largest market of gold and is a country where gold is preserved traditionally. This magnificent metal is considered as an auspicious asset in the country. Unlike the foreign countries, Indians have the practice of preserving gold in the form of jewelry and presumed to be a dependable resource during economic crunches. Pawning or gold lending is a century old practice in India. That in the past, unorganized gold lenders offered loans against gold as collateral security. Yet, until recently, people did not leverage the opportunity efectually owing to several reasons such as lack of transparency, unauthorized business practices, high interest and so on. This paper tries to analyze how gold loan NBFCs overcome covid-19 related disruptions by embracing state of art technologies.

Key Words: Online Gold Loan, Loan to Value, Customer Relationship Management, Know your Customer, Non Banking Financial Companies.

Figure1.1. Comparison gold loan with respect to bank and NBFCs

Source: Report of Monarch Networth Capital (2021)
From the Figure 1.1, we can understand that over the years, the major shares of the gold loan market in India were captured by commercial banks, but over the years NBFCs gave their momentum to capture the gold loan market. This is achieved by NBFCs through their niche positioning, hassle free processing and standard tenure of loan.

2. STATEMENT OF THE PROBLEM:
   According to The RBI Report in 2017, 18% of total household debt of Kerala is gold loan, which is the highest for an Indian state. Kerala which have only 3% of country’s population carries 20% of the total gold sales in the country. In this context this paper tries to analyze how gold loan companies embraced innovative technologies to manage the business and security challenges during the time of Pandemic.

3. OBJECTIVES:
   1. To analyze how technologies are used by gold loan NBFCs for business growth and security during the pandemic.
   2. To study other possible innovative technologies for gold loan companies

4. METHODOLOGY:
   This study is an analytical approach with the use of both primary and secondary data. Primary data had been collected from officials of gold loan NBFCs with a structured interview schedule prepared specifically for this paper. Primary data was collected to analyze the different innovative methods adopted by gold loan NBFCs to tackle the pandemic situation. Secondary data was collected from different article, journals and reports of KPMG, Monarch Networth Capital and research reports associated with gold loan especially in India.

5. DATA ANALYSIS:
   Since the emergence of the COVID-19 pandemic, banks and NBFCs alike have reported higher disbursements and increasing revenue numbers from their gold loans portfolio. Gold loans, despite the increasing focus of banks on the portfolio, were to stay in the NBFC territory in the long term. Gold loans are an operation intensive business, where reach matters. Banks will choose to work on their wholesale loans and high end retail loans.

   The online gold loan (OGL) remains the preferred choice for businesses and individuals during the time of COVID19 pandemic. A customer who has completed the initial formalities could avail a gold loan 24X7, from anywhere in the world, even from the comfort of his home. The loan proceeds are immediately transferred to his bank account and later he can continue to make repayments of interest and principal without stirring from his home. Clearly, the lockdown period was when many of the gold loan customers realized the benefits of OGL as they were able to operate their account and borrow higher amounts, even as the branches remained closed.

   Apart from the urban population, subscribers of OGL are primarily business communities from the upper crust of the micro, small and medium enterprise segment that is not comfortable with visiting gold loan company offices. Before the pandemic, the gold loan was taboo. But now people treat gold loans as an option to meet working capital and fund requirements. A customer making an offline repayment would have to visit a branch before the close of business. However, with OGL, they can pay the amount even late in the evening and still save interest for the day.

   Gold loan NBFCs also embraced technology to use in managing their security systems for the safe custody of all the gold it holds. During the lockdown period these NBFCs faced the risk of theft and robbery, as all pledged assets are stored locally at the branches (as per RBI norms). To mitigate this challenge, they have deployed 24x7 online monitoring and various sensors at the branches to ensure the safety of the gold collateral. A comprehensive video surveillance system with high resolution IP cameras were set up at the branches to bring them under continuous remote surveillance. A team at head office works 24X7 to constantly monitor the video footage. Besides surveillance cameras, advanced intrusion alert sensors like contact sensors, IR-based proximity sensors, and vibration sensors have been installed at all the potential entry points within the branches as part of an automatic intrusion alert management system.

Other possible innovative technologies

**Lead Generation**
1. Self-service kiosks in branches and public locations can be introduced
2. Field staff can be provided with Mobile application based CRM

**Gold Evaluation**
1. Gold evaluation machine without manual intervention can be introduced
2. Data can be directly passed to loan system for processing of loan

**Loan Processing**
1. Kiosk data should be directly used in loan system
2. e-KYC could be done using aadhaar card information 
3. Biometric authentication could be introduced for loan processing

**Gold Storage**
1. Radio Frequency Identification tags for easy tracking and retrieval and
2. E Surveillance system with centralized security monitoring must be introduced.

**Loan Disbursal**
1. Disbursal can be allowed through overdraft account with a debit card for easy operations.
2. Small ticket loans can be provided in prepaid wallets

**Loan Collection**
1. Bank mobile application based payment through IMPS/UPI and
2. Doorstep collection using BHIM mobile application can be introduced.

6. **FINDINGS OF THE STUDY:**

   Gold loan NBFCs have started to offer innovative products such as OGL with various operating models to facilitate OGL processing. In a scheme launched by one of India’s largest gold loan NBFCs, the NBFC executives visit customer’s residence and help them take gold loan in the comfort of their homes. Another NBFC introduced a scheme that allows customers to place their gold within the NBFC’s vaults after which customers have the option to pledge this gold via online channel and receive funds directly to their bank accounts.

   The adoption of AI-backed IoT solutions can surely help them grow bigger by enhancing security, decision-making, customer services, and overcoming major security challenges. With the advancement of technologies, they can benefit from the transformation of static surveillance cameras into actionable devices. Video surveillance cameras embedded with AI-backed sensors can sense heat, vibration, motion, objects, and line crossing. It raises an alert if the sensor gets triggered and transfers a real-time notification to the command centre with a snapshot from the camera. Vaults are one of the vital components of a gold loan firm. They can ensure total security around the vaults through the intrusion detection. Motion sensors can sense sensitive motion, creating an alert if someone tries to breach the security line. It alongside sends a notification to the platform to update command centre about the intrusion.

   As gold loan companies are facing intense competition from other unsecured products, a traditional cost intensive operating model could potentially decrease their Net Interest Margins (NIM). Additionally, paper intensive branch models were not helping to penetrate the largely untapped urban population. Considering this unmet need of the industry, gold loan NBFCs have started to digitize their operations like lead generation, gold evaluation, loan processing, gold storage, loan disbursal and loan collection

7. **CONCLUSION:**

   Technology forms the backbone of gold loan NBFCs businesses with the primary objective being to help increase the top and bottom lines. Technology aids them in all the steps of the business lifecycle from customer expansion to customer retention to more effective customer engagement. They are well invested in emerging technologies and make strategic technology bets with only those technologies which align to their future business growth. In recent years, NBFCs have played a key role in the monetization of gold by offering hassle free gold loans to a large section of financially excluded citizens who otherwise were at the mercy of local pawnbrokers and moneylenders. With profound technological changes all around, the stage is now set to roll out for the next generation business model within the gold loans sector. With the success of the government’s financial inclusion drive (the Jan Dhan Yojana), Gold loan NBFCs have been encouraging customers to use their bank accounts for gold loan related transactions.

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A Study on Customer Satisfaction in Digital Marketing Services With Respect To Madurai District

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Abstract: In researching satisfaction, firms generally ask customers whether their product or service has met or exceeded expectations. Thus, expectations are a key factor behind satisfaction. When customers have high expectations and the reality falls short, they will be disappointed and will likely rate their experience as less than satisfying. A business ideally is continually seeking feedback to improve customer satisfaction. “Customer satisfaction provides a leading indicator of consumer purchase intentions and loyalty.”

Key words: Customer Satisfaction, Digital Marketing, SEO.

1. INTRODUCTION:
Customer satisfaction, a term frequently used in marketing, is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals.” Therefore, it is essential for businesses to effectively manage customer satisfaction. To be able to do this, firms need reliable and representative measures of satisfaction.

DIGITAL MARKETING SERVICE INDUSTRY

Digital marketing is the strategy and processes that connect advertisers with their audiences across digital channels. An advertisement itself is a piece of creative shared via digital inventory - the space a publisher makes available for advertisements on its platform. Digital refers to a number of different channels, all used to uniquely engage audiences and tackle various goals of the conversion funnel.

Organic marketing:
An organic marketing strategy generates traffic to your business naturally over time, rather than using paid advertising or sponsored posts.

Search Engine Optimization (SEO)
Search engine optimization is the process of improving the quality and quantity of website traffic to a website or a web page from search engines.

On-page SEO
It includes strategies to optimize an individual page on a website. These factors (all of which are outlined in this on-page SEO checklist) help search engines understand the topic of the content and see that the website is a valuable source that people would want to find.

Technical SEO
Technical SEO relates to non-content elements of your website. It includes strategies to improve a site’s backend structure and foundation.

Off-page SEO
This is accomplished by other reputable places on the Internet (pages, sites, people, etc). Optimizing for off-site ranking factors involve improving search engine and user perception of a site’s popularity, relevance, trustworthiness, and authority.

Inorganic marketing
Inorganic marketing is the opposite of organic marketing in the sense that it’s not free. It involves paying money for ads to digital platforms to showcase your ads to the users when they are browsing through those respective platforms.
Display advertising
Display advertising (banner advertising) is a form of advertising that conveys a commercial message visually using text, logos, animations, videos, photographs, or other graphics.

Search advertising
Search advertising is very effective; it is based on the explicit need of the users, rather than just on implicit information about what they might be after. This, naturally, increases the likelihood of clicks and conversion.

Text advertising
A text ad is a form of marketing communication that advertisers can use to promote their product or service on the Google Network.

2. REVIEW OF LITERATURE:

[1] Shankar et al. 2011, 30) Social media has advanced from simply providing a platform for individuals to stay in touch with their family and friends.
[2] Parsons, Zeisser, Waitman 1996) In the developed world, companies have realized the importance of digital marketing.
[3] (Munshi, 2012) Today, monotonous advertising and marketing techniques have given way to digital marketing. In addition, it is so powerful that it can help revive the economy and can create tremendous opportunities for governments to function in a more efficient manner.
[4] (Kanttila, 2004) In order for digital marketing to deliver result for businesses, digital content such as accessibility, navigation and speed are defined as the key characteristics for marketing.
[5] (Mangold, 2009) Social media with an extra ordinary example Facebook has opened the door for businesses to communicate with millions of people about products and services and has opened new marketing opportunities in the market.

3. RESEARCH METHODOLOGY:

OBJECTIVES OF THE STUDY:
- To study and analyze customer satisfaction in digital marketing services in Madurai.
- To study the factors like relevancy, accessibility, load time, navigation, control and results influencing customer satisfaction.
- To suggest ways to enhance the level of customer satisfaction in digital marketing services.
- To find the relationship between factors of digital marketing services and factors of customer satisfaction.
- To know the relationship between objective of digital marketing service and the output of digital marketing services.

NEED FOR STUDY:

Even though many researchers have been conducted research on various aspects of customer satisfaction in different state of India. No such researchers have been conducted earlier on customer satisfaction in Tamilnadu in the district of Madurai in a particular domain of pixel web solutions, thus there exist a research gap. To Fill the gap the researcher have undergone the need for doing a research on title a study on customer satisfaction in digital marketing services with special reference to pixel web solutions. So the non-existence of such research or study in the topic has given rise to the need of the study.

SOURCES OF DATA
The research design is descriptive research study, since the research tries to study and analyze the views about the customer satisfaction especially in digital marketing services. The data collection for this study, were primary in nature. The data collected from customers is by questionnaire method. The data’s were collected through Primary data. The researcher used simple random sampling. The researcher adopted probability sampling in this present study

TOOLS USED FOR ANALYSIS
To analyze the primary and secondary data the following statistical tools have been applied. Percentage analysis , Chi- Square , One Way ANOVA, Weighted average , Correlation, T-test analysis.
SAMPLE SIZE

Number of the sampling units selected from the population is called the size of the sample. Sample of 125 respondents were obtained population.

4. ANALYSIS AND INTERPRETATION:
4.1 OBJECTIVE OF THE RESPONDENTS
The following table shows the Objective of the respondents and their frequencies in percentage.

<table>
<thead>
<tr>
<th>Objective</th>
<th>Frequency</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drive sales</td>
<td>19</td>
<td>15.2</td>
</tr>
<tr>
<td>Get leads</td>
<td>20</td>
<td>16</td>
</tr>
<tr>
<td>Increase website traffic</td>
<td>31</td>
<td>24.8</td>
</tr>
<tr>
<td>Build awareness</td>
<td>20</td>
<td>16</td>
</tr>
<tr>
<td>Promote mobile app</td>
<td>16</td>
<td>12.8</td>
</tr>
<tr>
<td>Build website or mobile app</td>
<td>12</td>
<td>9.6</td>
</tr>
<tr>
<td>Others</td>
<td>7</td>
<td>5.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>125</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Interpretation
From the table, 15.2% of the respondents chose drive sales, 16% of the respondents chose get leads, 24.8% of the respondents chose increase website traffic, 16% of the respondents chose build awareness, 12.8% of the respondents chose promote mobile app, 9.6% of the respondents chose build website or mobile app and 5.6% of the respondents chose others.

4.2 TIMELINE IN SEEKING THE SERVICE
The following table shows the timeline in seeking service of the respondents and their frequencies in percentage.

<table>
<thead>
<tr>
<th>Timeline</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Every 1 week</td>
<td>4</td>
<td>3.3</td>
</tr>
<tr>
<td>15 days in a month</td>
<td>12</td>
<td>9.8</td>
</tr>
<tr>
<td>Monthly once</td>
<td>48</td>
<td>39</td>
</tr>
<tr>
<td>3 months once</td>
<td>39</td>
<td>31.7</td>
</tr>
<tr>
<td>6 months once</td>
<td>20</td>
<td>16.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>125</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Interpretation
From the table, 3.3% of the respondents chose every 1 week, 9.8% of the respondents chose 15 days in a month, 39% of the respondents chose monthly once, 31.7% of the respondents chose 3 months once and 16.3% of the respondents chose 6 months once.

4.3 RELATIONSHIP BETWEEN DESIGNATION AND SATISFACTION LEVEL
The chi square analysis is done between the independent factor designation of the respondents and the dependent factor there exist any differentiation based on the satisfaction level in the results of on page optimization

H0 – There is no associative relationship between the designation of the respondents and the satisfaction level in the results of on page optimization.

<table>
<thead>
<tr>
<th>Pearson chi-square Value</th>
<th>DF</th>
<th>Asymp. Sig.(2 sided)</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.265</td>
<td>8</td>
<td>0.187</td>
<td>Above significance level 0.05</td>
</tr>
</tbody>
</table>

Interpretation
The result of the table indicates that, the probability value is above 0.05 (p<0.05), hence the established null hypothesis is accepted and there is no associative relationship between the designation of the respondents and the satisfaction level in results of on page optimization with the value of 0.187.
4.4 DIFFERENCE BETWEEN EXPERIENCE AND SATISFACTION LEVEL

The One way anova analysis is done between the independent factor experience of the respondents and the dependent factor satisfaction level in output (reach) of the services.

H0 – There is no significant difference between the experience of the respondents and satisfaction level in output (reach) of the services.

Table 4.4 - Level of management*satisfaction level on results of social media services

<table>
<thead>
<tr>
<th>Sum of square</th>
<th>Df</th>
<th>Mean square</th>
<th>F</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between groups</td>
<td>0.818</td>
<td>3</td>
<td>0.273</td>
<td>0.149</td>
</tr>
<tr>
<td>Within groups</td>
<td>221.470</td>
<td>121</td>
<td>1.890</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>222.288</td>
<td>124</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Interpretation
It is obvious from the table that, the null hypothesis is accepted and the alternate hypothesis is rejected. There is no significant difference (0.000) between the experience of respondents and the satisfaction level in output (reach) of the services. It is obvious from the table that, the null hypothesis is accepted and the alternate hypothesis is rejected.

4.5 FACTORS OF SOCIAL MEDIA SERVICES

The weighted average method is used to check the weights of factors of social media services provided by the organization and the most preferable factor by the respondents as stated below.

Table: 4.5 - Weighted Average on factors of social media services

<table>
<thead>
<tr>
<th>Output Services</th>
<th>HDS</th>
<th>DS</th>
<th>N</th>
<th>S</th>
<th>HS</th>
<th>∑WX/∑X</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relevancy</td>
<td>32</td>
<td>31</td>
<td>29</td>
<td>15</td>
<td>18</td>
<td>2.648</td>
</tr>
<tr>
<td>Control</td>
<td>24</td>
<td>32</td>
<td>17</td>
<td>31</td>
<td>21</td>
<td>2.944</td>
</tr>
<tr>
<td>Results</td>
<td>18</td>
<td>66</td>
<td>13</td>
<td>12</td>
<td>16</td>
<td>2.536</td>
</tr>
</tbody>
</table>

Interpretation:
From the above table, it is interpreted that highest weight is rated to control of social media services and the lowest weight is rated to results of social media services.

<table>
<thead>
<tr>
<th>Services</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relevancy</td>
<td>II</td>
</tr>
<tr>
<td>Control</td>
<td>I</td>
</tr>
<tr>
<td>Results</td>
<td>III</td>
</tr>
</tbody>
</table>

4.6 CHANNELS DURING SELECTION PROCESS

Table: 4.6 – Channels of Selection

<table>
<thead>
<tr>
<th>Channels</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Google search</td>
<td>III</td>
</tr>
<tr>
<td>Social media</td>
<td>I</td>
</tr>
<tr>
<td>By recommendation</td>
<td>II</td>
</tr>
<tr>
<td>Something else</td>
<td>IV</td>
</tr>
</tbody>
</table>

Interpretation:
From the above table, it is interpreted that social media rank first and something else stands fourth in position.

5. FINDINGS:
- It was inferred that there is no associative relationship between the designation of the respondents and the satisfaction level in results of on page optimization.
- It was inferred that there is no significant difference between the experience of the respondents and satisfaction level in output (reach) of the services.
- It was inferred that highest weight is rated to control of social media services and the lowest weight is rated to results of social media services.
- It was inferred quality rank first and personal characters stands seventh in position.
- It was inferred that social media channel rank first and something else stands fourth in position.
6. SUGGESTIONS:

- Social media has made customer satisfaction even more important, as consumers become the gatekeepers of brand values, which they communicate on a global scale. Those organizations that focus on differentiating through customer service are well placed to achieve sustainable performance. Hence, the organization should focus on improving customer satisfaction through social media services.

- Clients chose the organization based on their objectives like Drive sales, Get leads, Increase website traffic, Influence consideration, Build awareness, Promote your mobile app, Build website or mobile app etc. Objectives aid better communication and provide focus for effort over time. Organization should enhance the clarity about objectives of clients which leads to satisfaction in results of digital marketing services.

- On-page SEO helps search engines understand the website better, to gauge the content which is relevant to people seeking for information about anything online using a set of keywords. Factors like accessibility, load time, navigation of on page services ensures customer satisfaction in a clear manner. Organization should strengthen these factors to provide a smooth customer journey.

- Off-page SEO is tremendously valuable because it tells search engines that our website is important to others on the web. This lets external sources act as tie-breakers for websites that have the same quality of on-page SEO so search engines know the best to rank websites on search engine results pages. Hence, organization should magnify the importance of results in off page services to increase satisfaction among customers.

7. CONCLUSION:

Digital marketing is an ocean where each and every attributes must be given attention to achieve heights, thus it serves as a proper business center to buy and sell products or services to billions of people around the world where as it also offers an enormous amount of possibilities for organizations. It is an evolving world which is why constant development of strategies is necessary. It is much easier for customers to find substitutes from competitors on the internet because of the minimal effort a person has to make to get to another website. Every internet page is full of different kinds of touch points as advertisements and offers which makes it hard for organization to guide potential buyers to a certain website without “losing” them through their way of the internet and satisfy them. This is exactly why the basic understanding on consumer’s satisfaction is so important. Regardless in which way (online or offline) consumers nearly behave the same way. It is organizations responsibility to frame strategies that are used at the end to satisfy the customers in every possible way and it also depends on how a company is able to understand the factors of customer satisfaction. Now days it seems to be indispensable running a business without any digital presence because the trends from consuming in shops goes in the direction of digital consuming.

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A STUDY ON IMPACT OF PUBLIC LAW ON LEGAL EDUCATION

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Abstract: Comparison in legal education matters. In its mission statement, the International Society of Public Law suggests that, “a full explication and understanding of today’s ‘constitutional’ [law] cannot take place in isolation from other branches of public law or in a context that is exclusively national”. Not only is comparative content of itself enlightening, but this paper argues comparison as a teaching method has at least four virtues. First, teaching in a comparative paradigm better prepares graduates for an interconnected and global legal marketplace. Second, it helps illuminate curriculum content. Third, it makes for good citizenship. And, fourth, it enhances the research/teaching nexus. In so doing, this paper explores the use of comparative law as a teaching methodology in core public law subjects rather than by way of additional curriculum content. As with all things, however, where there are virtues, there are also vices. In this context, such vices include questions of relevance and threats to space, time and coherence in legal education. To that end, the disadvantages of comparative approaches in teaching public law are also considered.

Keywords: Legal education, public law, comparative law.

1. INTRODUCTION:

The basic role of Government which has increasingly undertaken affirmative duties in social affairs. More Government meshing of public law into a curriculum almost wholly private law oriented that has been a main pre-occupation of the legal educator in recent decades. My purpose in this to adumbrate some of the features of that fundamental re-emphasis, enough time having passed to permit formulation of at least tentative conclusions.

PUBLIC LAW

Public law affects several parts of our day to day lives; this includes for example, immigration, health, the environment and education. In its most basic terms, the role of public law is to regulate the relationship between the state and individuals. In addition, public law refers to the state’s special powers to run country, meaning its power to enforce, apply, implement, make, repeal and amend the law. This area of law is also often referred to as constitutional and administrative law.

There exists an unequal relationship of power between the state and individuals, public law are especially important because it provides check and balances. This means that this area of law ensures that the Government does not abuse its power over individuals and that they use their power in a fair and proper manner. Public law is that law which regulates the character and structure of state, the legal relations with other states, the organization and position of the agencies of the state, and the relation between the state and individual i.e. criminal law, sovereign immunity, and legal procedure. Private law is the law applicable between private individuals, the state being essentially neutral, by providing a forum for the amicable settlement of disputes.

The impact of public law on legal education and in particular on clinical legal education. The public law’s connection with reality and to material justice. The main problems regarding modern legal education, its keenness to conformity. The importance of legal education cannot be over-emphasized in a democratic society. It is necessary duty of everyone to know the law. Ignorance of law cannot be excused. Thus, legal education not only produces efficient lawyers but also creates law abiding citizens with human values and rights.

Law, legal education and development have become interrelated concepts in modern developing societies, which are struggling to develop into social welfare states and are seeking to ameliorate the socio-economic conditions of the people. Legal education is a professional education. Law faculty is the first step in the process of preparing legal professionals, or for providing essential skills for the above careers. The basic obligation of a law faculty is to provide essential skills, legal knowledge, developing competence, and providing motivation for engaging with the moral
dimensions of professional life. A good law faculty produces both the lawyer philosopher as well as the lawyer plumber. Both types of legal professionals are necessary for a healthy society.

Law is viewed not merely as an instrument of social control, but also as an instrument of social change. Lawyers have been characterized as social engineers. As liberal education, legal education may serve the society by imparting to law students general and cultural education making them good law-abiding citizens. Such education will in still into the students the significance and relevance of democratic culture. Compared with science, technology and medicine, legal education is less technical or less professional. Legal education in India had began during the British period. Much before India gained its Independence in 1947, law courses were started in the Hindu College, Calcutta, Elphinstone College and Bombay and at Madras.

Public legal service organizations are competing actively and often successfully with the traditional, prestigious employers for the best law school graduates. There is an urgent and compelling need for good law schools or faculties that have effective academic programs, necessary infrastructure, competent faculty to provide essential skills and institutional commitment to do the best and a clear mission and willingness to achieve excellence. Law schools or faculties in addition to the study of core areas of substantive law should involve in development of high level professional skills and a deep appreciation of ethical standards and professional responsibility in collaboration with the bench, bar and other legal institutions.

In India, illiteracy is still not totally eliminated and poverty is the curse of Indian society and because of lack of knowledge about legal aspect such helpless people are always exploited by cruel and shrewd people. Many times educated people are also exploited by shopkeepers etc, but they are unaware of their rights given in Consumer Protection Act. Most of the villagers are unaware about their own fundamental rights, legal rights and remedies available to them and so they have no knowledge of various legislations in force for them.

Society needs law schools or faculties who can prepare the graduates for the job that its students are likely to encounter as new legal professionals. Changes in the legal education are essential if the legal profession is to regain its lost ideals and identify as a moral community. Excellence in legal education and research is extremely important, because it will help shape the quality of the rule of law. The invaluable experiences that legal education can offer to future lawyers are several. These are essential for the intelligent practice of law.

There are number of legislations intended to reduce socio-economic disparities and to bring about equality, but most of the people are unaware about it. It is essential to make not only village people but also urban population, unaware of their rights, aware that educated persons also sometimes get cheated by crafty persons. Women especially from villages are also unaware of their rights which are especially enumerated for them by our constitution and for all these purposes legal awareness is very essential. Legal awareness is possible through legal literacy, but in a country like ours where illiteracy is a curse and rampant in our society.

There are also some major steps to improve legal education and one of the most important is to increase the quality standard of law field. The Supreme Court in State of Maharashtra v. Manbhai Pragaji Vashi (1995) 5 SCC 730, held that in order to provide the free legal aid it is necessary to have well trained lawyers in the country and this one possible adequate number of law colleges with necessary infrastructure and good teaching staff. It is the duty of the Government to permit establishment of duly recognized private law colleges and give them grant-in-aid like other faculty colleges.

The verdict of the Supreme Court clearly shows that for improvement of legal education there is need to improve quality of legal academic education and it is also suggested that there should be separate provisions of budget regarding legal education. The law ministry of every state should have a reasonable contact with every law university. Today we first need Judges of repute and eminence. Since law is one of the social sciences, therefore the study of history, politics, economics and sociology should be linked with the study of law which improves their knowledge and they can broaden their views from all the aspects of human society. Therefore, public law is needed in legal education as welfare and also to improve the knowledge of human society.

**CAREER OPTIONS AFTER ACQUIRING A LAW DEGREE:**

- **Judge:** Passes judgment after conducting the court proceedings and hearing the concerned parties in Courts of Law.
- **Solicitor:** Lawyer who advises clients, represents them in the courts, and prepares cases for Sr. Advocates A to try in higher courts.
- **Criminal Lawyer:** Specializes in criminal laws CrPC, IPC, Evidence Act and various other penal laws.
- **Civil Lawyer:** Specializes in civil laws e.g. Taxation laws, Excise laws.
- **Notaries and Oath Commissioners:** Lawyers who are licensed to attest documents and affidavits on oath.
- **Legal Analyst:** Works for corporate firms and analyses laws pertaining to the sphere of the company and its operation.
• Documentation Lawyer: Specializes in drafting various documents containing agreements, terms-conditions, case material, etc.
• Legal Journalist: Covers crime beats, legal proceedings in courts, arbitration courts, international courts and arbitration events.
• Corporate Lawyer/Legal Adviser: Offers consultancy to corporate firms regarding their legal obligations, duties, legal relations with other firms.
• Government Lawyer: Works for the government and in close coordination with the police.
• Law Teachers: With growing number of Law Schools teaching Law is a good career option.
• Defence Services: Lawyers can join armed forces in their legal departments as JAG (Judge Advocate General) officers.
• Public Prosecutor: Works as a representative of State in Criminal Courts in District Courts.
• RTI Activist: Those with Social Service in mind can also become RTI Activist to make Public Servants and Govt.’s accountable to Law.

2. CONCLUSION:

After independence, there was a significant development in the legal education. The number of the students and colleges increased. The legal education has been developed in two ways academic and professional. The responsibility of improving legal education has been divided in several bodies, viz. Bar Council of India, University Grants Commission, Universities, the Central Government, etc. There should be a good co-operation and coordination between these institutions to develop the legal education still to be of more useful in present day socio economic and democratic country. The legal education should reach the common man successfully.

REFERENCES:

1. INTRODUCTION:

“Technology can become the ‘wings’ that will allow the educational world to fly farther and faster than ever before; if we will allow it.” – Jenny Arledge

In the present scenario, digitalization in higher education increasing day by day. Use of digital technologies has helped to reconfigure our ideas towards learning, due to globalization, there is a transfer of information, knowledge, technology and people. Education is moving from a knowledge-transfer model to a collaborative, active, self-directed, and engaging model, which keeps the students in touch with all latest developments.

2. DIGITALIZATION IN EDUCATION:

The main aim of a teacher is to create such an atmosphere which makes every student want to study without any fear and doubts. In contrast to the usual traditional teaching which uses white chalk and blackboard, this new digital learning is more interesting, personalized and enjoyable. With the inclusion of technology in the school teaching helps the students to feel studying as enjoyable, easy, competent and above all interesting.

“Students, educators and parents agree – we need a different kind of learning experience to prepare students for the future”

3. EMERGING TRENDS OF DIGITAL EDUCATION:

ONLINE CLASSES

The benefits of online classes are one can listen to classes from anywhere, can get more time for thinking, it gives flexible schedule, group communication is also possible. From the past one year lockdown due to pandemic situations this online classes are getting more prominent. Almost all the educational institutions preferring these online classes as their main teaching aid during these days to avoid exposure to corona virus and to maintain social distance. With the help of online classes students can get their study uninterrupted.

VIDEO LESSONS

In addition to online classes this video lessons are also most advantageous as those students who have missed the online class schedule they can listen to video lessons which are already recorded and accessible to everyone at any
time. One more advantage if this video lessons is that the students can listen to any lectures across the world irrespective of their place.

**GOOGLE CLASSROOMS**

Students can use Classroom with many tools such as Gmail, Google Docs, and Google Calendar. We can use Classroom our school to streamline assignments, boost collaboration, and foster communication. Classroom is available on the web or by mobile app. So this is also one of the best methods of digital Education.

With the help of google classroom teachers can assign Assignments to the students at a time, they can share synopsis and material related to their topic and evaluation as well as reporting also becomes easy for teachers with this google classroom.

For students also this google classroom gives much benefits like submission of Assignments through online, getting study material through online and students can interact with their friends easily to solve some of their doubts.

**MASSIVE OPEN ONLINE COURSE (MOOCS)**

Since the population of India is huge, massive open online course (MOOC) are the gateways for a lot of Indians in terms of bringing an educational revolution. A massive open online course (MOOC) is an online course which will facilitate unlimited participation and open access via the online. It is a Online distant learning programs give a great opportunity to avail high quality learning with the help of internet connectivity.

**4. ADVANTAGES OF DIGITAL LEARNING:**

- In Digital learning, there will be no physical restriction and the students can attend the sessions anytime, anywhere according to his/her comfort.
- Students can engage their interested courses like in MOOCS.
- In digital learning, students need not to pay extra amounts of money to acquire textbooks for school or college.
  As textbooks often become outdated after a certain period of time, e-learning is definitely a cost effective way of learning because of the reduced cost and availability of lot of study material.
- Conducting exams through online and releasing the exam results also through online saves lot of time and cost to both students and institutions.
- It becomes easy to transfer and share the knowledge equally from teacher to each and every student with the help of effective and advanced technology-based teaching tools. Easy communication between Institution and Parents for student related academic activities.
- Students can access library through digital library online.
- The Administration process of institution will become easy and transparent.

**5. CHALLENGES OF DIGITAL LEARNING:**

- One of the main challenges for digital education in India is poor internet connectivity in rural areas and some part of urban areas.
- Majority of population across India has still no access to internet and a large population in rural areas is still illiterate in the field of digital technology.
- The cost of digitizing an institute is always higher than available funds in the institution.
- Shortage of trained teachers.
- Language and content related issues are also major challenges.
- Improper maintenance and lack of upgradation of digital equipment.
- It is also important to keep children safe in online.
- Informal learning like teaching in the classroom physically is often more engaging and effective than formal learning like Digital teaching.

**6. CONCLUSION:**

Digitalization has changed our education system, but we cannot say that it has eliminated the value of our old-time classroom learning. The best part of digitalization of education in the 21st century is that it is combined with the aspects of both; classroom learning and online learning methods. This way the digitization of education industry in the 21st century proves to be a boon to our society.

Digital classrooms are considered as very prominent and important in promoting and improving the traditional methods of teaching and learning. So all schools and universities are focusing on it especially from the pandemic period
and are trying to attract more virtual students. So they are practicing the most friendly user software and technology with skillful teachers to fulfill this aim. In fact digital class transforms the education process, and cause universal interactivity between teacher and students as well as among students themselves, all around the world. This global interactivity causes mutual understanding between teacher and students, and among the students. It also causes more utilization of materials and methods, which are used in the process of education. So different educational organizations enter a competitive situation for promoting their materials and methods and resulting in the improvement of learning and educational process.

REFERENCES:


A Study on Customer Perception towards Digital wallet app in India

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Abstract: India is slowly moving towards a cashless economy. Government of India’s initiative such as Digital India and increasing use of mobile, internet are the main reasons for exponential growth in use of digital payment. This paper attempts to study the customer’s perception towards E-wallets in Mumbai city. The structured questionnaire was used as research tool for understanding consumer perception towards e-wallets services. Primary data was collected from 50 respondents who belong to Mumbai city. The study reveals that security, necessity, time, satisfaction of the services which attracted customers towards E-wallet. Further the respondents feel that E-wallet saves time and user friendly. Moreover the study witnessed that security issue is the prime concern of the respondents.

Key words: Perception, Digital, Wallet, cashless.

1. INTRODUCTION:

Digital wallets or e-wallets have changed the way consumers pay for various goods and services. Digital payments are slowly becoming a way of life and it has the potential to be the most sought-after type of payment mechanism in future, according to many economists and scholars.

E-wallet is a type of electronic card which is used for transactions made online through a computer or a smartphone. A digital wallet is a safe, secure and fast mode of digital payment for goods and services. With the help of an E-wallet, one can make payments for groceries, online purchases, and flight tickets, among others. It eliminates the need to carry cash.

So what is a digital wallet? A digital wallet is nothing but an electronic version of a traditional or physical wallet, through which one can make payments. If a digital wallet is used on a smartphone, it is referred to as a mobile wallet.

Application/Scope of Digital Wallets

- Digital wallets can be used to make online purchases from e-commerce websites
- To pay various utility bills such as electricity, prepaid recharge, booking movie tickets, telephone bills, etc
- Can be used to order food online.
- Can be used for travel bookings.
- Online fund transfer can be made through a digital wallet in more convenient manner.
- Many financial products such as mutual funds and insurance can be purchased

Advantages

- There are no geographical limitations when it comes to e-commerce sites. One can purchase goods from any location.
- Saves the consumer time and energy.
- Helps the buyer search for a product online and compare prices without having to physically go to different shops
- Easy to compare prices online
- Rewards, cash rewards, coupons and attractive deals offered by e-commerce sites.
Drawbacks of using E-wallets
The following are the list of drawbacks of E-wallets:-

Security: It remains one of the top concern amongst the customers. It has been found the half of the mobile payments are not safe and secure.

Adoption of users remains slow: Most of the customers prefer to stay in their comfort zone, that is they either prefer to make payments using cash or debit or credit card. People prefer to carry cash as they believe this is the safest and trustworthy way of transaction.

Expensive Technology: Though it is a proven fact, that using mobile payments is less expensive than the traditional POS systems, it still requires new hardware including that of a terminal or smartphone which supports Near Field Communication. It is impossible to make payments, if you still possess an old credit or debit card terminal or if you do not have a smartphone. One should also have a strong internet connection and updated infrastructure is a must to process mobile payments.

Difficult to Read Terms and Conditions: It is a must and mandatory for the users of digital payment apps to understand the terms and conditions. First have to read and understand the terms and conditions which come in with the payment apps.

Types of E-wallets services in India and and their benefit to customers
1. Google pay:
   With Google Pay you can send money to friends, pay bills and buy online, recharge your phone - all via UPI and directly from your bank account. Since Google Pay works with your existing bank account, which means your money is safe with your bank. You can also earn scratch cards and other rewards, with the cashback directly being transferred into your bank account. Now you can also recharge your mobile or monthly utility bills.

2. PhonePe
   PhonePe is a digital platform for transactions of each and every way from the bank account as well as its own digital wallet where money can be stored. It is widely used in local shops, TV recharges, mobile phone recharges and much more.

3. PayTM:
   PayTM is the biggest and the most successful e-wallet company in India and is the most widely used for bill payments, flight, and train ticket bookings, recharges, shopping and much more. The company also uses advertisements and paid promotions for generating revenues.

4. Mobikwik
   Mobikwik is an Indian company founded in the year 2009. Since then it has been used by people for online bill payments and creating and using digital wallets. It has a gateway partnership with Uber and thus widely used by people all over India. It is also used for money transfer is a smooth manner. Instant recharge can be done without sign up. Encrypted and highly secured transactions. User friendly mobile application.

5. Yono by SBI
   This mobile wallet application was launched by State Bank of India to let users transfer money to other users and bank accounts, pay bills, recharge, book for movies, hotels, shopping as well as travel. This app also allows its customers to set reminders for dues, money transfers and view the mini-statement for the transactions carried out.

6. ICICI Pockets
   Pockets by ICICI is a digital bank that offers a mobile wallet for its customers. It provides the convenience of using any bank account in India to fund your mobile wallet and pay for transactions. With Pockets, one can transfer money, recharge, book tickets, send gifts and split expenses with friends. This wallet uses a virtual VISA card that enables its users to transact on any website or mobile application in India and provides exclusive deals or packages from associated brands.

7. HDFC PayZapp
   PayZapp is a complete payment solution giving you the power to pay in just One Click. PayZapp lets you recharge your mobile, DTH and data card, pay utility bills, compare and book flight tickets, bus and hotels, shop, buy movie tickets, music and groceries, avail great offers at SmartBuy, and send money to anyone in your phone book.

8. Amazon Pay
   Amazon Pay is an online e-wallet company owned by Amazon which gives the users the option to pay and win exciting cashback offers and gifts. Now Amazon Pay is used widely by users for payment during shopping through Amazon, ordering food, booking flights and hotels, mobile recharges, etc. It is accessible to all people in most countries of the world. Only people who have an Amazon account can make use of this digital wallet.
2. OBJECTIVE OF THE STUDY:

- To study the various Digital Wallet Service Providers in India.
- To study the perception of the users towards digital wallet.
- To know the problems faced by the customers towards digital wallet.

3. REVIEW OF LITERATURE:

Shamsher Singh (2017) expressed his opinion that increased users of smartphone and internet facilitates the adoption of digital payment. Further study reveals that Education play a significant role in acceptance of digital payment.

Akhila Pai H (2018) expressed her opinion that consumers are interested and shown willingness to use digital wallets. Digital wallet are more popular among young generation. Also the study reveals that one of the main obstacles is security issues due to which user get anxious. Therefore the digital wallet providers need to understand and meet the users trust and expectations.

Dr Mamta Brahmbhatt (2018) study says that consumer has already started using the E-wallet. Now depends heavily on the marketing strategies as well as the financial policy makers to be successful and to increase the growth rate of E-wallet market.

4. RESEARCH METHODOLOGY:

The study based on survey method. The data is obtained from both primary and secondary sources. The primary data is collected through questionnaire method whereas the secondary data is collected from the newspapers, magazines, research journal, websites etc. The sample size 50 taken for analysis. Data is represented through Pie chart.

Limitation of the Study: The study is limited to Mumbai city because of time constraints. Sample size used for the study is limited.

5. DATA ANALYSIS & INTERPRETATION:

Table 1: Demographic Profile

<table>
<thead>
<tr>
<th>Variables</th>
<th>Classification</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>23</td>
<td>46%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>27</td>
<td>54%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>50</td>
<td>100%</td>
</tr>
<tr>
<td>Education</td>
<td>Post- Graduation</td>
<td>8</td>
<td>16%</td>
</tr>
<tr>
<td></td>
<td>Graduation</td>
<td>20</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>10 + 2</td>
<td>12</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>Matriculation or below</td>
<td>10</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>50</td>
<td>100%</td>
</tr>
<tr>
<td>Age Group</td>
<td>20 – 30 years</td>
<td>7</td>
<td>14%</td>
</tr>
<tr>
<td></td>
<td>31 - 40 years</td>
<td>35</td>
<td>70%</td>
</tr>
<tr>
<td></td>
<td>41 - 50 years</td>
<td>6</td>
<td>12%</td>
</tr>
<tr>
<td></td>
<td>50 years and above</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>50</td>
<td>100%</td>
</tr>
<tr>
<td>Monthly Income</td>
<td>Less than Rs 25000</td>
<td>40</td>
<td>80%</td>
</tr>
<tr>
<td></td>
<td>Rs 25001 – Rs 35,000</td>
<td>8</td>
<td>16%</td>
</tr>
<tr>
<td></td>
<td>Rs 35,001 – Rs 45,000</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>More than Rs 45,000</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>
Table 1 data reveals that 54% respondents are female, 40% of the respondents are graduates whereas 16% of the respondents are post graduates and remaining respondents from HSC and matriculation or below. Majority of the respondents are from the age group 31-40 years and belong to the income group Rs 35,001 – Rs 45,000.

1. Are you aware regarding the functionality of E-wallets?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fully aware</td>
<td>20</td>
</tr>
<tr>
<td>Partially aware</td>
<td>22</td>
</tr>
<tr>
<td>Not aware</td>
<td>8</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>

44% of the respondents are partially aware of the functionality of E-wallets whereas 16% of the respondents are not aware at all.

2. Where did you get information about E-wallets?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Media</td>
<td>33</td>
</tr>
<tr>
<td>Friends</td>
<td>15</td>
</tr>
<tr>
<td>Magazine/Television</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>

66% of the respondents got information from Social Media whereas 30% of the respondents got information from Friends.

3. Is E-wallet system saves cost and time for your financial transactions

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>27</td>
</tr>
<tr>
<td>No</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>


Majority of the respondents use E-wallet system as it saves cost and time.

4. Which E-wallet do you prefer most of the time?

<table>
<thead>
<tr>
<th>E-wallet</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freecharge</td>
<td>1</td>
</tr>
<tr>
<td>Googlepay</td>
<td>25</td>
</tr>
<tr>
<td>Paytm</td>
<td>11</td>
</tr>
<tr>
<td>PhonePe</td>
<td>11</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
</tr>
</tbody>
</table>

50% of the respondents prefer to use google pay whereas 22% of respondents prefer to use Phonepay and paytm. Very less respondents prefer to use freecharge and other app.

5. What are your purpose of using E-wallet?

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recharge</td>
<td>13</td>
</tr>
<tr>
<td>Utility Bill Payments</td>
<td>2</td>
</tr>
<tr>
<td>Online Shopping</td>
<td>6</td>
</tr>
<tr>
<td>Transfer money</td>
<td>5</td>
</tr>
<tr>
<td>All of the above</td>
<td>24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
</tr>
</tbody>
</table>

48% of the respondents use E-wallets for recharge, bill payments, transfer money etc.

6. How many times have you used the E-wallets (per month)?

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than thrice</td>
<td>25</td>
</tr>
<tr>
<td>Once</td>
<td>14</td>
</tr>
<tr>
<td>Thrice</td>
<td>1</td>
</tr>
</tbody>
</table>
50% of the respondents using E-wallet system more than thrice in a month.

7. Is Digital wallet systems are better than cash?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>50</td>
<td>7</td>
</tr>
</tbody>
</table>

86% of the respondents feel Digital wallet system are better than cash.

8. Is Digital wallet system user friendly?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>50</td>
<td>6</td>
</tr>
</tbody>
</table>

88% of the respondents feel Digital wallet system are user friendly.

9. Satisfaction of the users towards usage of E-wallet services:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dissatisfied</td>
<td>2</td>
</tr>
<tr>
<td>Highly satisfied</td>
<td>14</td>
</tr>
<tr>
<td>Neutral</td>
<td>4</td>
</tr>
<tr>
<td>Satisfied</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>
60% of the respondents are highly satisfied with the usage of E-wallet services.

10. **Reason for not preferring Digital payment**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inconvenience</td>
<td>5</td>
</tr>
<tr>
<td>Security issues</td>
<td>20</td>
</tr>
<tr>
<td>Time consuming</td>
<td>9</td>
</tr>
<tr>
<td>Other</td>
<td>16</td>
</tr>
</tbody>
</table>

Majority of the respondents not preferring Digital payment due to Security issues.

11. **Reason for preferring Digital payment**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashback</td>
<td>10</td>
</tr>
<tr>
<td>Comfortable</td>
<td>2</td>
</tr>
<tr>
<td>Time saving</td>
<td>28</td>
</tr>
<tr>
<td>Offers &amp; discount</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>

62% of the respondents prefer E-wallet as it saves time whereas 22% of the respondents prefer for cashback.

12. **Will you prefer to continue using Digital wallet**

<table>
<thead>
<tr>
<th>Preference</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>47</td>
</tr>
<tr>
<td>No</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
</tr>
</tbody>
</table>
Majority of the respondents prefer to continue using Digital wallet.

6. FINDINGS OF THE STUDY:

- Majority of the respondents are not fully aware of the functionality of E-wallets.
- Most of the respondents got information about E-wallets through Social media and friends.
- Majority of the respondents prefer googlepay followed by paytm and phonepe.
- Majority of the respondents use E-wallet system as it saves cost and time.
- 86% of the respondents feel Digital wallet system are better than cash as it saves time and cost, followed by cashback offer and other benefits.
- Majority of the respondents not preferring Digital payment due to Security issues.
- Respondents feel digital wallets are user friendly and using more than thrice in a month
- Majority of the respondents prefer to continue using Digital wallet.

7. CONCLUSION:

The study was conducted to explore the customer awareness and perceptions towards the use of digital wallets. Digital wallets help people to make online purchases and to pay various utility bills. People prefer digital wallets as it is easy to use as well as saves time. Education level influenced the adoption of digital wallets. Respondents are highly satisfied with the service. It also contributes to the cause of Digital India.

8. SUGGESTIONS & RECOMMENDATIONS

People don’t feel safe as they are not fully aware how E-wallets work. Due to security issues majority of the users are afraid about his/her personal information may get disclosed. Companies must ensure that their customer’s information is well protected. Service providers need to develop system to gain user trust and expectations. Digital wallet service provider should focus more on update the resource constantly by using the most innovative technologies, security enhancement and maximum efforts need to be made to improve the user’s experience.

BIBLIOGRAPHY:


WEB REFERENCES:

Abstract: The COVID-19 pandemic that has affected economies worldwide has also affected the education industry too in both the developing as well as developed nations. The impact has been transformative as education providers are looking forward to implementing technology solutions to enable remote teaching and learning. Nobody ever imagined that the education sector across the world would undergo such a paradigm shift – with online studying and virtual teaching being our only option to ensure education continuity. All this due to the COVID-19 pandemic. Covid-19 pandemic led to the overnight adoption of online classes via virtual collaboration tools and is continuously intensifying the concerns of schools and universities across the globe. Institutions are trying to resolve emerging challenges every day in order to guarantee short-term operational continuity, which is in-turn affecting the long-term viability. With passage of time, the education system all over the world has gone through a dramatic change. The traditional education system no longer fulfills the modern day complex needs where everything is dynamic and evolving at a very fast pace. There is a huge amount of transformation that takes place in the present world in every nanosecond. Therefore, a new and modern way of education is required to handle such transformation arising as a result of creation of huge amounts of information in a systematic manner. Thus, to resolve the shortcomings of the traditional education system, the world is moving towards digital education which addresses all the issues and challenges of traditional education. Digital Education can be defined as the use of a combination of technology, digital content and instruction in the education system to make it more effective and efficient than the traditional education system. In India, from the last few years lots of schools and colleges are adopting new ways of teaching in their classroom like they are using projectors to explain things, they are also implementing google classroom to manage classroom activity like assignment submission, attendance record, notes, quizzes etc. Now a days, we all are going through tough days which is COVID-19 pandemic and all schools and colleges are shut down to curb the spread of corona virus and we can’t stop the learning process so we have just one option to adopt digital technology to continue taking classes, and deliver good quality of education through the internet. Through this research paper, an attempt has been made to discuss the upcoming trends in the digital education system that will shape the future of our coming generations for the better and in this article, we explore the potential challenges and solutions to digital transformation in the educational sector to outline its importance as well the enormous potential of adopting new, forward-thinking processes and mindsets.

Keywords: Education System, Digital Learning, Challenges, Technology, Digital Education.
1. INTRODUCTION:

1.1) Digital transformation and education

The rapid evolution of digital is having a significant impact on corporate industries and is serving to provide exciting new opportunities, maximize efficiencies, increase collaboration and reduce costs. In particular, we have seen growing interest in a digital transformation within the education sector. As the educational sector becomes more competitive, digital transformation is now becoming a necessary means of survival as this new digital world requires educators to adapt and adopt digital technologies, methodologies and mindsets. The Internet has transformed many facets of knowledge production and distribution, from journalism to the music industry. Education is also in the early stages of a fundamental reconfiguration. Traditionally, education was provided from a fixed place and was limited to certain geographical locations. But now online education has caused a massive surge in the education industry. Even prior to the novel coronavirus pandemic, the digital transformation had begun to take hold in schools, and education as a whole. Back in 2018, an estimated 35.3 percent of college students reported taking at least one class online during their degree programs. Additionally, technology has begun to play an essential role in the classroom. Teachers learned how to incorporate computers into their lessons and teaching how to use technology, while also being a responsible digital citizen, became increasingly critical topics for schools to address. For students themselves, social media platforms become a crucial part of socialization and engaging with peers.

When the COVID-19 pandemic emerged, it only accelerated many of these trends. As countries introduced laws that limited large groups of people to gather for any reason, including education, schools found themselves looking for digital means to keep students learning when they couldn't be together in person. Technology became an important part of the solution. With the pandemic, schools were forced to accelerate their adoption of technology, highlighting not only the value that these tools can offer schools but also the challenges that remain in the digital transformation of education. In the education industry, the target customer can be students, faculty, staff and alumni and digitizing the education sector can benefit both students and faculty.

Digital Transformation aimed at enhancing the student experience might include:

- allowing students to register for admission via mobile app or web app
- providing a wide array of online learning options using technology to track student progress and run intervention protocol
- allowing faculties to organize online classes.

Online education can act as a rescue of the cause of education. In any digital education there are four components much needed to every student or educator:

1. Internet Access like 3G, 4G, broadband etc.
2. The Content like Videos, Notes, Live classes etc.
3. The Platform like YouTube, G-Classroom or any software or App,
4. The Distribution Infrastructure like Smartphones, iPad, laptops etc.

If any one of the above components is missing on either side then Digital education can't be a smooth way of delivering quality education. To understand in better way let’s take an example of EdTech giant BYJU’S what they are doing is providing all of the above components to the students they have an app (A Platform), they have pre-recorded lectures, notes (Contents), they deliver tablets like samsung or lenovo containing all lectures offline (A distribution infrastructure). But there are some problems too associated with digitally transformed education:

2. Challenges of the Digital Transformation:

The digital transformation of the education sector has many different detractors offering very real concerns. These include the potential for in-class distraction, the possibility of unequal access between students, and the lack of digital source oversight. Below, we’ll delve into these drawbacks to help better navigate if challenge arises.

2.1) Distractions Abound:· Many people argue that the use of technology – especially tablets or other types of screens, can be addictive and damaging for students. If you find that students are misusing EdTech, then it might be time to reevaluate your lesson plan! And the solution may surprise you. Incorporate more ‘fun’ into your usage of EdTech. That may sound like the opposite of what you need, but studies show that students who are having fun are more likely to be engaged in active learning.

2.2) Unequal Access:· Inequality, in all its variations, is rife in our society. Furthermore, considering the costs associated with modern technology, not every student could possibly afford it. This is why, if EdTech and the overall digital transformation are to succeed, then classes need to provide students with all the necessary tools and materials in a universal manner. Conversely, teachers do not necessarily have to implement EdTech on the individual-student-level, but rather can limit it to front-of-classroom tools.
2.3) Source Reliability:– In an era where anyone can publish anything, and the truth has become a matter of opinion, the reliability of online sources can be described as, at best, opaque. Without the literacy that comes with proper education and experience in the matter, deciphering the truth from the biased falsehoods contained within internet sources can be very difficult.

3. Digital transformation of educational challenges:

3.1) People are used to the status quo:– People, generally speaking, like to continue to do things the way that they have always done them. It can be a challenge to convince people to adopt entirely new methodologies to complete tasks that they felt they have always done well before. This is particularly true in education. When asking people to adopt new technology within education, they must understand how these capabilities complement and improve their existing methods. They must be shown how the new technology will make certain areas of their jobs easier. Otherwise, people often feel reluctant to take critical steps towards a complete digital transformation. This point remains true both for the heads of educational organizations, such as universities, and for individual teachers faced with the question of transforming their classroom.

Educating people on digital transformation, teaching them the skills needed in easily digestible chunks, and helping them understand the benefits for them and their students by completing this transformation remains the key to earning their buy-in.

3.2) A lack of a clear strategy or direction for the digital adoption:– A lack of a strategy with any new technology adoption can be a challenge. When a large school is faced with the vague task of completing a digital transformation, it can be a challenge to know how to achieve this goal and the projected outcomes if a stated direction and desired outcomes are not outlined from the beginning.

A transformation of this size can feel intimidating for many within the institution. Leading the educators and administrators forward, however, will see the best success when a solid strategy can make it clear what the school wants to accomplish and the major points and steps they will focus on to achieve this objective.

Outline for everyone at the school a strategy that includes:

- What the school wants to accomplish by the end of this digital transformation and why,
- The steps that the school will take to reach this objective.
- The support that will be offered to educators throughout the process to help them make the switch.

This will help everyone feel more comfortable with the process and know what is expected of them throughout the journey. It will also provide the school with measurable objectives that they can use to measure their progress throughout their transformation. Use these points to make sure the process remains on track and accomplishes the goals you set out to achieve.

3.3) Incomplete knowledge of the skills needed to achieve meaningful digital adoption:– For people to confidently and competently adapt to a digital transformation within the education sector, they must also have the skills needed to effectively use the technology. However, many skills gaps plague people across industries in sectors. In the United States, about 1 in 3 workers have limited or no digital skills, and in the UK, about 43 percent of STEM vacancies go unfilled because workers do not have the competent skills needed to fill them.

In other words, the skills gaps remain an important consideration when trying to successfully transform educational institutions.

Therefore, schools need to find ways to incorporate key learning opportunities into their digital transformation plan. Including workshops and seminars that will empower educators and administrators to take advantage of the full potential of education will play a vital role. Create an environment where continuous learning is expected and appreciated within the institution. Help educators continue to modernize and build technological skills so that they can serve the modern student.

3.4) Unclear data pictures for the institution:– Thanks to the sheer amount of data available online, educational institutions do not have to worry about a lack of information about their students, their classes, or the school as a whole. Unfortunately, many institutions lack the capabilities to fully integrate this wealth of data. They often collect it in silos, for example with the marketing team capturing information about website engagement and the admissions office collecting information on applications, acceptance rates, and degrees completed, but the different departments fail to bring their information into a single localized source. This leads to a lack of critical knowledge concerning prospective users, how students engage with the institution as a whole, and the ability of the school to engage the student from their first visit to the website until the conferring of their diploma.

Not collecting and integrating this information then places the school at a disadvantage. Without a clear picture of the school and students, the institution will make decisions regarding everything from marketing to the creation of their classes based on incomplete and inaccurate data.

A key part of any digital transformation needs to include breaking down these data silos to gain a complete understanding of how students interact with the school. This data and the available technology creates an opportunity for schools to
create a more enriching and rewarding educational experience, so find the tools that will help analyze this critical data correctly to enhance capabilities moving forward.

3.5) The capability of existing systems
Since technology has already begun to infiltrate the world of education over the past two decades, many educational institutions already had a variety of different tools and systems that they used to employ some limited forms of technology. Unfortunately, since these systems were not used as an integrated system, many of the systems do not work well with each other, which creates a mismatched system across the institution.

With systems that cannot integrate, the school finds itself facing the challenging dilemma of either upgrading much of their equipment, which can be a large and overwhelming expense, or trying to use disjointed systems. Unfortunately, continuing with disjointed systems often only makes the problem with data silos even worse and pushes the need to integrate the system further into the future.

Therefore, schools usually need to find that the best path toward will be to upgrade or otherwise adapt their current systems to enhance their compatibility and make it possible for the system to work together.

4. EMERGING TRENDS OF DIGITAL EDUCATION:

4.1) Digitalized classroom/Flipped Classrooms a growing Trend.
A complete revolution in the way we learn today has been brought by Technology. Teachers teaching in the classroom can capture the students and the full strength in the class by digital screens, thus facilitating each child to get the same base content and input from the teachers. This feature of the digital era has increased the Student engagement as it combines various instructional styles. Each student gets in contact with world-class education, which is not easy to impart by the traditional white chalk and black board teaching. This new learning is more interesting, personalized and enjoyable. With this technological inclusion in the school teaching the students feel studying as enjoyable, easy, competent and above all interesting. The aim of a teacher however should be to create such an atmosphere which makes every student want to study.

4.2) Video based learning.
Video-based learning as a part of digital marketing has geared up in Indian Education Sector and has made education engaging, entertaining and exploring. It enables learning with a pedigree of learning out of leisure with creativity, fun and entertainment on cards via the wonderful Apps, podcasts, videos, interactive software, e-books and online interactive electronic boards. Children are excited and operative with interest to manage the showcase via their intelligence, exploring the weak techno skills of teachers and assisting them in public with pride and honour and recognition.

4.3) Massive open online course (MOOCS) & Other distant learning programs.
A massive open online course (MOOC) is an online course aimed at unlimited participation and open access via the web. India is considered to be the biggest market for MOOCs in the world after the USA. Since the population of India is huge, massive open online courses (MOOC) are said to be gateways for a lot of Indians in terms of bringing an educational revolution. Online distance learning programs give a great opportunity to avail high quality learning with the help of internet connectivity.

4.4) K12 sector Game based learning.
K-12 School is a terminology used as Kindergarten through XII grade. Various start-up companies have been the contributor for this sector. Today the world is of Y-generation people who are acquainted with the technological developments taking place around them, and they are also surrounded with the required skills and abilities. K-12 creates the game based learning environment, which enables the learner to easily get the word of education in India and give us a better self-trained Y generation.

5. Advantages of the Digital Transformation:

As is the case with any sector-level transformation, whether it be industrial, political, or academic, there are opinions. Everyone has one, and they are usually binary between ‘good’ and ‘bad’. With that mind, in the context of digital transformation in the education sector, those in favour usually point towards the prospect for increased experimentation, resources, efficiency, and life skill development.

5.1) Experimentation and Feedback: - On-the-fly quizzes and up-to-date lesson content are 2 factors in which EdTech is more dynamic than the ways of old. By considering EdTech’s always-connected status, teachers have been given the tools for infinite experimentation and near-instantaneous feedback. Want to test out a new learning tool? No problem. Want to ensure that your students are understanding new material? Give them a quiz. Realize that your lesson material is slightly out-of-date? Update it seamlessly! The fact of the matter is that, when it comes to the digital transformation of the education sector, you can experiment whenever you please and can act on the results however you see fit.
5.2) Plenty of Resources:- When it comes to EdTech, teachers will never have to worry about resource limitations ever again! When an interactive whiteboard’s native software is taken into account with its Internet-connectivity, resources are practically infinite. These may range from media integration to live annotation and gamification, but honestly, the only limitations are the teacher’s creativity and technological literacy.

5.3) Automation and Efficiency:- The development of young and not-so-young minds may be the goal of education, but unfortunately, it’s not the only focus. The truth is that teaching is filled with annoying but necessary side tasks that ultimately distract from the goal at hand. This includes grading, attendance, communicating with multiple people, and all the busywork of education. Luckily, EdTech and the digital transformation are here to help! Considering the trend present in nearly all industry-level technology upgrades, increased automation and efficiency often arise out of the transformation. Education is no exception. Now, teachers can delegate those administrative distractions to their newly-acquired EdTech tools. As a result, those properly using EdTech devices may find that their day-to-day teaching experiences are much more efficient.

5.4) Life Skill Development:- No matter how you feel about technology’s presence in our modern world, it’s here to stay. Whether you’re looking for a job or trying to communicate with a friend on the other side of the world, the use of technology has gone from a quirky hobby to a necessity in a matter of years. That’s where EdTech and the education sector’s digital transformation plays a large role. By exposing students, especially the younger ones, to this technology, they will be set for life. In practice, manifestations include source literacy and digital presentation creation. As such, by considering technology use a life school, there’s no better time to learn than when brains are still developing.

6. ADVANTAGES OF DIGITAL LEARNING :

Digital Learning has become very popular with time. The following are the advantages of Digital Learning:

6.1) No Physical Boundaries

Digital Learning has no locational and time restrictions. In case of face-to-face learning, the location limits the group of learners to those who have the ability to participate in the area. But this is not the case in digital learning. In digital learning, there is no physical restriction and the learner can attend the sessions anytime, anywhere according to his/her comfort.

6.2) More Engagement

Digital learning is a more engaging experience as compared to traditional learning. Through digital learning, a course can be designed in a way that makes it interactive and fun through the use of multimedia. Even, the more recently developed methods of gamification can be used to enhance the engagement factor.

6.3) Cost Effective

Digital learning is a cost effective way of education as compared to traditional learning. This is directed towards both learners and teachers. In digital learning, here is a good chance that you don’t have to pay exorbitant amounts of money to acquire textbooks for school or college. As textbooks often become obsolete after a certain period of time, e-learning is definitely a cost effective way of learning because of the reduced cost.

6.4) Comfort Zone

Comfort zones can be established in digital learning as you can study at the time that suits you. In case of traditional learning where all the students have to present in the class when the teacher is teaching. The same is not the case with digital education. In digital education, the student can study at the time of his own comfort.

7. CHALLENGES OF DIGITAL LEARNING & MEASURE TO OVERCOME THEM :

Digital Learning has become very popular over a period of time. But it imposes certain challenges which need to be overcome. Someone rightly said, “Digital learning should be more about the human touch than just machines”. The following are the challenges of digital learning along with the measures to overcome these challenges:

7.1) Resistance to change

Every improvement has two sides of coin, with one leading to advancement and development and other relates to certain challenges associated with the implementation of this advancement. Unfamiliarity of employees towards technology is one of the biggest challenges of Digital Learning, which the managers need to work with it. People commonly resist change, even if the changes are superior to what they had previously. They might not trust that a technology-based learning program will be as effective as interacting with an instructor. It’s a fact that eLearning implementation can create enormous change within a company, so implementers can expect to face some resistance. To overcome this resistance certain measures can be taken

1. Refresher benefit: Feature of multimedia learning enables to make the material more engaging and easier to assimilate. At the time of refresher, such learning material will be at their fingertips when they want. This will enable them to complete the learning within a span of time.

2. Effective communication processes: Communication is the key to incorporate a digital Learning programme effectively. Communication will enable you to understand and accept your digital Learning program quickly. It
is important that trainees need to know what benefits digital learning offers them, and what are the objectives, among other aspects.

7.2) Learners Motivation

Classrooms which are run in the form of a seminar and discussion have the advantage of accountability and supervision. One of the common challenges in digital Learning is that, left to their own devices, employees may not explore the course material. Even worse, employees may resent using their own time to do coursework, rather than enjoying the "vacation" from their everyday responsibilities afforded by an in-person seminar. Therefore, it becomes rather important and a big challenge on how can we keep our students motivated enough to complete the course and moreover, how can we make them enjoy the learning experience?

To overcome this challenge certain measures can be taken:

1. Incentives: Accreditation of the courses and certification gives employees a tangible goal that benefits themselves as well as the employer. More broadly, any job training that can lead to career advancement or resume building is valuable to today's employee.

2. Appealing: One of the best methods to motivate your participants or audience is to make sure the Digital Learning courses you develop are visual and very appealing to the eye. Take a look at this infographic, where you can get ideas on how to make eLearning more attractive.

7.3) Technological Skills of Learners

The Digital Learning implementation will be dependent upon the computer literacy of the employees using it. The ability of the learner to access and interact with the course material dictates the utility he will get out of the program. To overcome this resistance certain measures can be taken:

1. Adaptability: This eLearning challenge can be mitigated by scaling the complexity of the system to the needs of the course and of the employees. When the content being taught is fairly basic, a simple interface can be used to impart it; the complexity can be scaled up as the course material and technological expertise of the learner demands.

2. Help when required: When students run into problems while using the Digital Learning courses, technical support services should be there, like Live chats, auto-help buttons, emails, discussion boards. Availability of digital learning facilitators available will also make them feel they are supported in the programme.

7.4) Evaluating effectiveness

Yet another important challenge of Digital Learning is the task of determining whether the course is having the intended effect. In the absence of pop quizzes and report cards, how can an employer tell whether the eLearning implementation is achieving its goals?

Solution

Assessing the result is important, it is essential to know how many employees are using the Digital Learning program, how long they spend on it, and how many complete the course, but above this it is more important to know the performance reflects their newly-acquired knowledge. If they display the skills and information gleaned from the digital Learning program in their work, then the Digital Learning implementation has been effective.

8. Ways Digital Transformation Impacts on classroom:

Digital Transformation in schools is not about innovation or technology, it’s more a matter of culture. Through a digitalization of the learning experience, both teachers and students are able to improve their skills, with a common goal: to create a more engaging and effective education process.

8.1) Boosting Digital Equity

Digital equity in education means that all students can have access to learning resources in an easier and less expensive way than the traditional one. Thanks to the digital transformation, students can check out only one device – a smartphone, a tablet or a laptop – to access many different contents at school, at home, wherever they are and regardless of their economic status. With digital transformation, there is no more need to stop by the library to collect so many heavy books, that most of the time were already taken by someone else. Also, there will be no more need to choose which paper book to buy among those in the long list of suggested coursebooks. Digital contents are less expensive and they can be shared among students and teachers in a click. And let’s not forget about the burst of free and open content and tools, through which schools can guarantee equal access to learning resources while saving money. Last but not least, digital equity allows lifelong learners to continue to pursue an education while growing up and meeting work or family commitments.
8.2) Customized Experience
Promoting the digital transformation process in schools means allowing students to access the benefits of customization, building big-data fuelled curriculums to shape their future. Today, special programs are able to suggest what courses a learner should take depending on the courses he previously completed, his scores and his aptitude. These systems use big data to recommend courses that can satisfy the interest of students, also advising them on which are the probabilities of getting good final results. The opportunity to customize learning for each student makes education more productive: special needs are more quickly diagnosed and progress is accelerated.

8.3) A Worldwide Audience
Digital learning platforms are literally breaking the geographical and cultural boundaries, allowing teachers to bring the knowledge beyond the classroom, potentially to a worldwide audience. Other children and young students from all around the world can attend and contribute to lessons, creating global conversations through so many different points of view on the same topic, with the result of an enriched educational experience. Asynchronous classrooms allow students to “go to school” whenever they need. This gives graduate students the opportunity to access advanced information for their thesis and researches in the exact moment when they need it the most, while undergraduate students can benefit from the flexibility – a brand new concept for the traditional education – that allows them to stay updated with the school agenda while doing other important experiences such as internships or temporary study abroad.

8.4) Modular Learning
One of the most powerful and positive impacts on education provided by the digital transformation in schools is the possibility to build learning modules in a faster way. Educators can prepare their courses and programmes using the best content previously developed by other colleagues, from their same department but also from other institutes. Thanks to this “digital abstraction” of content, educators can solve the struggle to create a variety of effective learning materials that have to satisfy a broad range of needs for different competencies, difficulty levels, roles and departments. Furthermore, thanks to digital tools, educators can measure how students learn most effectively, adjusting the learning modules to new evidence-based aspects.

8.5) High-quality Educators
Teachers’ training is fundamental to the success of digital transformation in schools. It needs prepared educators who feel empowered by the use of digital tools and want to use them in the most efficient way, without missing any possible opportunity given by the new education technologies. Teachers can join online professional learning communities to ask questions and share tips with the colleagues, staying connected and animating the common goal to create an evolved, high-quality standard of education.

9. Is India prepared for Online Education ?
9.1) Lack of proper study environment : According to census , around 74 % of household in rural and 64 % of household in urban india with three or members have dwellings with two rooms . In such situation how can student will avail education in an undisturbed environment is a huge concern.

9.2) Lack of Good Internet speed : When we speak the term online education , it is all about interaction between instructor and student via video calls, video lectures and these things need a high-speed internet with stability. Delhi , Mumbai , Hyderabad are in the top 5 cities having fastest 4G as well as broadband speed whereas Bihar’s patna and nagpur , jaipur like cities lie in the bottom five. In UT of J&K students are protesting to give them access to the 4G.

9.3) Non-availability of Digitally Trained Instructors: One of the major barriers in rural areas in applying technology in education is the lack of knowledge and skills. In some of the academic institutions in rural areas, teachers are not even interested in online education, according to them they can deliver lots of information with the method of chalk and talk in a blackboard room. They are very reluctant to get online education training.

9.4) Insufficient Funds: In developing country like india, the application of digital technology in education system is very huge and difficult task because it requires sufficient funds and infrastructure. Because in digitally transformed education there is effective and efficient usage of software and hardware available in the market.

9.5) Lack of Physical development of students: In traditional way learning means going schools and colleges students were able to participate in extracurricular activities like in sports, music etc but when online education started due to lack of proper schedule students are just sitting in front of their laptops or smartphone and not able to participate in sports like activity.

9.6) Lack of Proper Policy: In recent time government announced the implementation of NEP ( National Education Policy ) 2020, but government again didn’t focus on online education in this policy. Digital education is all about appropriate platforms, technology, tools, interactivity, curation and many more. Unfortunately we lack a proper policy on these things.
10. Steps Taken by the Government to Bridge the Gap:

10.1) National Optical Fibre Network or Bharat Network: This initiative aims to provide high speed internet connections to around 25,000 gram panchayats at the cost of 40,000 crores. The Bharatnet government promises that they'll provide 100 Mbps bandwidth speed at each gram panchayat so that everyone can access digital services (like e-learning, e-health, e-commerce) especially in rural areas. Recently PM Narendra Modi launched 'Har Gaon Mein Optical Fibre Program in Bihar.

10.2) National Knowledge Network (NKN): NKN is multi-gigabit national research and education network which aims to provide high speed network backbone for educational institutions in India. It was established as a high bandwidth network to connect all eminent institutions like IITs, IIMs, Universities, research labs up to the district level. They have already connected over 1,500 institutions which is a very good sign of collaborations. Budget allocated for this is around 6,000 crores.

10.3) Digital Infrastructures: There are some initiatives which are praiseworthy like creation of DIKSHA (Digital Infrastructure for Knowledge Sharing) - this is for K-12 students where students can access a huge collection of materials through web portal and mobile application. Swayam Prabha TV channels - this aims to provide 5 lectures over 32 channels for those who don't have internet access. E-pathshala app for 9-12, UG and PG students where one can find materials, notes and lectures.

10.4) Vidya-daan: This initiative aims to provide contents to rural part of India developed by teachers and educators from urban part so that they can access materials anytime anywhere at zero cost.

11. Policies government should think about:

11.1) Deployment of new department in Ministry of Education (MoE): I was going through the website of Ministry of education and I also went to the shastri bhawan (official address of Ministry in New Delhi), I didn't find any different department or unit regarding complaints or grievances of digital education. In case any student got any complaints or any kind of harassment during online classes where they can file grievances? so the government should start a dedicated unit only for matters related to digital education so that students can lodge their complaints directly to that unit in ministry. The Ministry of education should also direct all colleges and schools to prepare a proper schedule for online classes so that students can play or utilize their some time on extra curricular activity.

11.2) Partnership with private players for internet: Government can join hands with private players like Airtel & JIO to provide broadband connection to needy students in rural areas. This partnership will not only increase the profits of these players but also decrease the burden on the government of providing internet to village students. Government can set up a public internet distribution system the same as a ration shop in every village so that anyone who is in need can apply for it with the same process as a ration card.

11.3) Identification of eligible household for subsidised internet: I don't think that there is an act related to internet security in constitution so government can pass a ordinance in parliament National Internet Security Act(NISA) and under this act state government have to identify household that are eligible for purchasing subsidised internet from Public Internet Distribution (PID) and provide them a Internet card for monthly purchase within a nominal rate just like NFS food distribution system.

11.4) Proper identifications of needy ones: As we have discussed above there is large gap between internet usage by males & females as well as different castes in society Ministry of minority affairs should identify those who don't have internet connection and ensure that they must have proper connection as soon as possible.

11.5) Implementation of AI for attendance: Colleges and schools can implement AI for face recognition when it comes to attendance because I have seen lots of students just join by clicking google meet or any other conference app but not present in class.

12. RECOMMENDATIONS:

The Younger generation have smartphones, computers, laptops that are changing the way of education. They have actively participated in social communication through online communities since early childhood. But the problem lies in the fact that these activities take place after the formal learning is over and there is no synchronization between this informal learning and the formal learning. Research also states that informal learning is often more engaging and effective than formal learning. Furthermore, research indicates that the students with the best skills in technology are also the ones who are often non-participative in formal learning. To solve this issue, Social and Emotional Learning (SEL) should be provided by teachers and parents. Social and Emotional Learning (SEL) includes the skills that are needed to regulate oneself and interact with others in constructive ways. Social and emotional skills are critical to being a good student, citizen, and worker. Many risky behaviors which include drug use, violence, bullying etc can be prevented or reduced when the method of social and emotional learning is used. Social and Emotional Learning (SEL) can be best adopted by effective classroom instruction, student engagement in positive activities in and out of the classroom, and broad parent and community involvement in education.
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One Day International Seminar on
Digital Transformation - Issues and Challenges
17th April, 2021
Sree Narayana Guru College of Commerce (University of Mumbai), Chembur (W), Mumbai, India

Digitalization of Education - A Paradigm Shift in Covid-19
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Abstract: Today's world is full of technology driven businesses and institutions and Education system has gone through a drastic change with passage of time but it was a slow process until the outbreak of pandemic. Digitalization of education has become crucial since Covid-19 has disrupted the complete traditional education system. The current research study is an attempt to discuss the factors promoting Digitalization in education, challenges faced by students, teachers and organisations and various online platforms available to go digital.

Key Words: Online learning, Virtual classroom, learning management system, Digital Library, Pandemic, Digital education, Digital tools.

1. INTRODUCTION:
The year 2020 has been the eye opener for all of us in various ways. The pandemic has hit each and every section of economy and education is no exception. Right from our day to day lives to the way businesses are run, technology has taken the driving seat. Over 91 per cent of the world’s student population has been affected by the corona virus pandemic, the latest UNESCO report on education reveals. Schools and higher educational institutions have been shut down in several countries affected by Covid-19 to curb the spread of the infection. According to the UNESCO report, this has impacted more than 157 crore students across 191 countries. Education impartation and gaining has seen a paradigm shift since the onset of pandemic. Digitalization in education is the need of an hour as the traditional education is foregone with educational institutions shutting down due to safety concerns. Digital education is technology enhanced learning which combines technology with digital tools for effective teaching and learning. It is far better than the traditional education as it is interactive and makes students better connect with learning material. It also helps teachers to make learning effective by using various digital tools to make it appealing to students. Virtual classrooms and online teaching and learning have seen immense growth and is almost near future.

2. OBJECTIVES:
The objective of the research paper is to study:
- Factors promoting of Digital Education.
- Advantages of Digitalization in Education Digital Education
- Popular structure delivering E-Learning
- Challenges of Digital Education

3. INCREASED SCOPE OF DIGITAL EDUCATION:
Digital Education has seen tremendous increase after the outbreak of Covid-19. Schools and colleges have been shut the entire world due to covid-19. Globally, almost over 1.2 billion children are out of the classroom and thus pandemic has disrupted the entire traditional education system. The only option left in front of institutions to keep the education going is to go digital. As a result of which the education changed drastically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms. The scope of online education and digital platforms is increased since April 2020. Usage of number of digital platforms like zoom, Google meet, Google classroom have seen tremendous rise. Research suggests that online learning has been shown to increase retention of information, and take less time, reduces cost and also promotes creativity. Whether it is language apps, virtual tutoring, video conferencing tools, or online learning software, there has been a significant surge in usage since COVID-19.
4. FACTORS PROMOTING DIGITALIZATION IN EDUCATION:

- **Easy access to technology**
  India's Edu-tec sector is immensely progressing due to easy access to technology. Internet connectivity, Wi-Fi, Smart phones, laptops has fueled the digitalization.

- **National Education Policy**
  National Education Policy 2020 aims at revolutionizing the traditional Indian way of teaching and learning by introducing concepts such as digital libraries, coding, multi-lingualism, virtual labs etc. This policy will have positive influence on the Edu-tech system in the near future.

- **Massive open online course (MOOCs) & Other distant learning programs**
  A massive open online course (MOOC) is an online course aimed at unlimited participation and open access via the web. India is considered to be the biggest market for MOOCs in the world after the USA. Since the population of India is huge, massive open online course (MOOC) are said to gateways for a lot of Indians in terms of bringing an educational revolution. Online distant learning programs give a great opportunity to avail high quality learning with the help of internet connectivity.

5. POPULAR STRUCTURES DELIVERING E-LEARNING:

- **Virtual Classrooms**
  For digital learning, setting up off virtual classrooms is necessary. Teachers can schedule their lectures online with the help of various apps available online i.e., zoom, Google meet, Google Classroom. In virtual classroom instructors and students both need to be connected at same time the LMS platform may access users’ devices cameras and microphones to allow participants to interact ask questions same as they would do in a traditional classroom.

- **Learning Management System**
  LMS is a software application designed for administration for the online delivery of educational courses. It is emerged from e-learning. It has all the essentials tools that support efficient teaching and learning choices range from cloud-based development to open-source licensure and many more. The institution can install the LMS software considering its price connectivity and to support the methodologies it wants to use in the classes.

- **Digital Library**
  Digital library are Internet sites that create or preserve electronic book collections and Holdings of other kinds of material for the end user to read online without the need to purchase physical material. It is easily accessible and convenient for the users to use.

- **Online Teaching learning Applications**
  Covid-19 has disrupted the traditional teaching learning method. But Online teaching learning applications like Google Classrooms. Un Academy, BYJUs, Tether, FoxFi etc. provides students as well as teachers greater flexibility, different learning styles and use of different technologies from the comfort of their homes without being physically present at a specific place or at specific time.

6. ADVANTAGES OF DIGITAL EDUCATION:

- **Digital stimulations and models**
  Digital stimulation and models not only help students to understand and learn better but also help teachers to explain the concept better with the help of technology.

- **Learning at one’s own pace**
  Digitalization has made it easy for teachers to record their session an upload on site or post it into the groups and it helps the students who could not attend the lectures to cover up the missed lectures and it also helps the slow learner to understand and learn at their own pace.

- **Open Education**
  Open education is the most dynamic revolution in education and it has made possible for students and teachers to have access to different universities all over the world. No matter where you are you can get yourself enrolled in any University and can learn anywhere geographically.

- **Increased Teacher's outreach**
  Which digitalization the teacher’s outreach has increased students can connect with their teachers online and virtual classrooms the students who are shy also can post their doubts and get it solve right away digitalization has made it easier for students to connect with their teachers.

- **Easy assessment**
  No teacher would disagree that the traditional assessment method is not only time consuming but also takes up the huge space in staff rooms but technology like “Google Quiz” has made it easier for the teachers to assess their students.
progress at the tap of the button and can on the spot discuss the grades with them. The results can be stored in easily in Excel sheets and can be kept safe for future reference without taking up any physical space in offices.

7. CHALLENGES OF DIGITALIZATION:

Even though digital learning has become very popular in recent times, it does have posed various challenges for the teachers, students and institutions and they must be overcome. Following are the challenges:

- **Network connectivity**
  One of the main challenges of Digital education in poor network connectivity in rural areas and underdeveloped areas. It is observed that students belonging to rural areas find it difficult to connect online. Besides poor networking, they do not have proper internet access or are unable to buy internet packages. To make online education more interactive, innovations are required.

- **Resistance to change**
  Each and every individual has adopted the traditional teaching and due to sudden outbreak of pandemic, many teachers and students are resistant to change the traditional method. Resistance to change on the part of teachers may be due to unfamiliarity with digital tools, online teaching and on the part of students may be because of lack of teacher’s personal touch, lack of motivation, missing on social interaction. To overcome resistance, institutions can effectively communicate with teachers and students.

- **Lack of personal touch**
  In traditional teaching there was personal touch. Teachers and students have face to face interactions. Teacher could understand that whether the concept is clear just by watching student’s facial expression. The engagement is almost dead in the digital education. The instructor has to learn from the feedback of learner and learners have to feel comfortable and connected with the instructor to clarify their doubts. But there is lack of such personal touch in digital education.

- **Shortage of trained teachers**
  There is a shortage of teachers, formally trained on digital technology. In some of the academic institution in rural areas, school teacher and college professors are not interested in using digital tools for conducting classes. They feel lot more comfortable with traditional teaching using chalk and blackboards rather than depending on digital tools. Many teachers are reluctant to get trained and adopt digital technologies for digital education in school because as per them Digital education is disruptive and temporary where as traditional education is permanent.

- **Insufficient Funds**
  Digital education requires digital tools and equipment for effective learning. Better internet connectivity, laptops, smart phones and what not. In developing countries like India, digital technology implementation into education systems is a difficult task as it requires huge funds and infrastructure. Many students being from rural areas are unable to afford digital equipment. Lack and insufficient funds and obsolete infrastructure is hindrance in effective learning.

8. RESEARCH METHODOLOGY:

The research study is primarily based on the secondary data. Data is collected from various online resources.

9. CONCLUSION:

From Traditional to Digital, Education system has gone under a lot of transformation. But huge change in education system has been observed in recent years especially after the outbreak of Covid-19. Digital learning is a holistic way that meets the needs of today’s current situation where we all are locked. However, in order for learners to be successful the challenges must be overcome with support of government and best practice solutions for the development of Digital education in India. The sudden change in educational system needs to be embraced by teachers as well as students. Since, Digital learning is the near future, the institutions and teachers should focus on overall elements of a well-developed course. Development of well-developed course will help in effective learning and overall, it will make Digital education successful.

REFERENCES:

A Study on The Impact Of Work From Home Among IT Sector Employees During Covid-19 Pandemic

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Abstract: Change is an inevitable part of every human life. We all know that our life brings along with it several challenges and opportunities to be explored. But the year 2020 has brought along with it major changes and this year of 2020 has been a year to be remembered forever. It was the year in which we all witnessed a new wave of a pandemic which was something of a game changer for the lives of all human beings. This paper discusses about the new normal which had emerged in the various organizations especially with respect to HR sector around the world thanks to COVID-19 and the associated problems along with that. COVID-19 has had an enormous disruption on work and workers, because of which many have lost their employment. But, even for those who continued to work the situations were not so good. The paper tries to understand whether this pandemic impacted the working of IT sector employees or not.

Keywords: Covid-19, Work from Home, IT sector employees.

1. INTRODUCTION:
On March 11, 2020, the World Health Organization declared that COVID-19 was a global pandemic, indicating significant global spread of an infectious disease. We learnt new lessons in life, for many of us it was a rollercoaster ride not knowing or understanding what’s happening next in life. This year taught human beings the worth of life and also to be grateful for whatever they were enjoying in life. It has enabled human beings to value and enjoy the little things in life, be resilient and evolve themselves as better human beings. This year brought into limelight several new terms along with it like Work from Home, Quarantine, Lockdown, Herd immunity, Depression, Containment zones, Incubation, Isolation Super spreader etc etc. All these resulted due to the emergence of the Corona Viral Disease or in short COVID. It was something uncertain and challenging for the people to cope up with the new situation emerged suddenly. There would not be a single individual in the world whose life was not touched upon either directly or indirectly by this pandemic. It had interrupted/ disrupted the livelihood of thousands around us.

There have been disruptions in where people work, with whom they work, what they do, and how much they earn. It affected people in all the different sectors of employment irrespective of which field they belonged to. Be it education, banking, insurance, IT sector, everywhere this pandemic has influenced the employment conditions. The focus of this paper is among the employees of IT sector to understand their experiences with respect to Work from Home.

2. REVIEW OF LITERATURE:
Working from home is known as a form of flexible working due to the fact that it provides employees with an opportunity to work flexibly in order to carry out their job roles within their working environment, this can include when they work, such as, the working hours and also where they work such as the work environment (CIPD, 2016). According to CIPD (2016) flexible working has been introduced into organizations as a way for employees and employers to have flexibility within their job roles therefore allowing them to suit their personal needs. This type of flexible working can be defined as mobile working, allowing employees and employers to work elsewhere outside of the office for either all or part of their working week. According to Basile and Beauregard (2016) it is the role of HR to ensure that working from home is a positive experience in allowing employees to work from home effectively. A study carried out by Basile and Beauregard (2016) also has a strong focus around what HR can do to ensure the successful implementation and development of working from home and how, if this way of working is managed correctly by HR, there will be higher levels of success in developing a more agile and diverse workplace.
3. OBJECTIVES OF THE STUDY:
- To study the impact of work from home among IT sector employees during covid-19 pandemic.
- To understand the level of support they received from their companies.
- To understand whether they would wish to continue Work From Home even after the situation normalizes.

4. RESEARCH METHODOLOGY OF THE STUDY
Data collection: - The data was collected using both primary and secondary sources. Primary data was collected using Questionnaire circulated through Google forms and also through Interview method. Secondary data was collected from various sources like newspapers and electronic media.
Area of Study:-The study was conducted among employees located in various places in India.
Sample Size: - The study was conducted using the responses of 30 employees.
Data Analysis:-Simple percentage method is used to analyze the data.

5. LIMITATIONS OF THE STUDY:
- The study is limited to only 30 respondents and thus may not give a clear picture of the actual situation.
- Time constraints.
- Busy schedule of the respondents.

6. DATA ANALYSIS AND INTERPRETATION:
100% of the respondents opined that the IT sector is found to be less impacted by Covid-19 owing to the nature of their jobs. Many respondents had already availed WFH facilities even before Covid-19 period. Though they responded that they are working more time compared to earlier times, still they are ready to have this option available in the future also.

Question asked:- Do you think IT sector is less affected due to Covid pandemic?

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The employees were getting good support from their respective companies in terms of motivation, counseling etc. The companies also provided necessary training and arrangement for WFH facilities during this period as per 93.3% responses.

Question asked:- Did the company provide necessary support for arranging your WFH facilities?

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<td>Percentage</td>
<td>93.33%</td>
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Majority of the employees, ie again 93.3% also opined that there was no pay cut during this period which is also a motivating factor.

Question asked:- Did the company announce any pay cut during the pandemic period?

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90% employees responded that they are willing to continue WFH even after the condition normalizes. The employees are quite satisfied with this new normal.

Question asked:- Given an option to continue WFH for the remaining years, would you choose that?

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<td>30</td>
<td>27</td>
<td>3</td>
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<tr>
<td>Percentage</td>
<td>90%</td>
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7. FINDINGS:
- It was found from the responses that IT sector employees are less impacted due to this pandemic because their resources/infrastructure required for work could be arranged at homes too. So this least affected their productivity.
• The employees missed socializing with the colleagues, but regular meetings were conducted for reducing this problem.
• The employees opined that they were feeling healthier owing to less pollution due to outside exposure and reduced transportation.
• Though they may be working for more, the employees get to spend more time with their family members too for which they are quite happy with. Distractions used to happen during work, but it was negligible.
• The employees have opined that the organizations were quite supportive.

8. SUGGESTIONS:
The companies can opt for a hybrid option of employment considering the positive responses from the employees. Work from Home to a great extent, can help in cost reduction for the organization in terms of utility charges and all. So this could be encouraged. Regular meetings should be conducted using the available online options to extend support to the employees and keep them connected with the workplace. Some forms of entertainments like online games can be promoted to lift up the spirit of employees in case they feel lonely and alienated. Team work, and group efforts could be encouraged wherever possible.

9. CONCLUSION:
The organizations must extend maximum support towards its workforce, and take steps to encourage them to maximize productivity while they achieve the best possible work-life balance. In an effort to stay connected and build a positive working environment, at the outset of the pandemic and such difficult periods, efforts should be taken to take along the employees together instead of just ignoring them. They can promote several activities like online yoga & meditation, therapies, get gifts delivered to their homes, provide psychological help wherever required etc. The need of the hour is to continue to reinforce positivity along with spreading happiness and manage the feelings of isolation, and uncertainty, by open communication with all the employees and meaningful engagement where in the HR department can play a major role.

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1. **INTRODUCTION:**

   Digital education means providing education to the masses with the support of technology and one of the major impacts of COVID-19 apart from economic turbulence is highly dependent on the internet. Owing to this pandemic, the education sector is in a scrape at the moment. Schools and colleges are shut down and most probably they will remain shutdown through 2020 due to an increase in the number of cases of coronavirus. This could even extend to 2021. In this situation the only way to continue the learning process is taking help of technology. Online education can act as a rescue of the cause of education. In any digital education there are four components much needed to every student or educator:
   - Internet Access like 3G, 4G, broadband etc.
   - The Content like Videos, Notes, Live classes etc.
   - The Platform like YouTube, G-Classroom or any software or App.
   - The Distribution Infrastructure like Smartphones, iPad, laptops etc.

   If any one of the above components is missing on either side then Digital education can’t be a smooth way of delivering quality education.

2. **SELECTION OF PROBLEM:**

   Today the world is moving towards digital education. This study is selected to study the problems faced by teachers through online mode and to evaluate and analyze the factors influencing the use of digital education.

3. **OBJECTIVES OF THE STUDY:**

   - To study difficulties faced by teachers through online mode.
   - To analyze the factors influencing the use of digital education.
   - To identify the problems in digital education.
   - To propose solutions to maintain and improve digital education.

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**Abstract:** Education is very important in any individual’s life which leads to immense contribution to the development of a nation. In recent times we can take education as a witness for revolutionary changes. All this happens because of drastic internet or digital revolutions in the last 20-30 years across the globe. Development of smartphones, Artificial Intelligence (AI), Machine Learning (ML) and user friendly Apps making everyone's life easy. In traditional ways of teaching, educators and students used to interact or discuss in front of a blackboard without any visual presentation of any topic in class. But thanks to digital technology which makes classroom studies more effective and fun based activity. We already know that audio-video representation of anything accelerate the cognitive power of student’s brain. In India, from last few years lots of schools and colleges are adopting new way of teachings in their classroom like they are using projectors to explain things, they are also implementing google classroom to manage classroom activity like assignment sub-mission, attendance record, notes, quizzes etc. Now a days, we all are going through tough days which is COVID-19 pandemic and all schools and colleges are shut down to curb the spread of coronavirus and we can’t stop the learning process so we have just one option to adopt digital technology to continue take classes, and deliver good quality of education through the internet. But here comes the question, Is digital education inclusive for all classes/gender/caste of students?. How can we measure that all are getting equal digital education? The purpose of this research project is to give answers to some questions which can solve some societal issues when it comes to providing digitally transformed education to all students.

**Keywords:** Digital Education, lectures, Inequality, Government policy, Internet.
4. RESEARCH METHODOLOGY:

Source of data: Both primary and secondary data are used. Primary data are collected through questionnaire and secondary data from various journals and websites are also used.

Sample size: In this survey the sample size was 100 respondents.

Sampling Technique: Convenience sampling technique is used for the current study.

Tools used for data analysis: Percentage is used in this study for data analysis.

5. REVIEW OF LITERATURE:

Fullan (2013) suggested four criteria that schools should meet if their use of digital technology to support increased attainment is to be successful. These were that systems should be engaging for learners and teachers; easy to adapt and use; ubiquitous - with access to the technology 24/7; and steeped in real life problem solving.

Fullan and Donnelly (2013) developed these themes further, proposing an evaluation tool to enable educators to systematically evaluate new companies, products and school models, using the context of what they have seen as necessary for success. Questions focus on the three key criteria of pedagogy (clarity and quality of intended outcome, quality of pedagogy and the relationship between teacher and learner, and quality of assessment platform and functioning); system change (implementation support, value for money, and whole system change potential) and technology (quality of user experience/model design, ease of adaptation, and comprehensiveness and integration).

6. DATA ANALYSIS:

<table>
<thead>
<tr>
<th>TABLE NO. 01: Gender</th>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>24</td>
<td></td>
<td>80</td>
</tr>
<tr>
<td>2</td>
<td>Female</td>
<td>6</td>
<td></td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Other</td>
<td>0</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

INTERPRETATION:
The Table shows that 80% respondent were female and 20% respondent were male.

<table>
<thead>
<tr>
<th>TABLE NO. 02: Educational qualification</th>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hsc</td>
<td>0</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Graduate</td>
<td>8</td>
<td></td>
<td>26.7</td>
</tr>
<tr>
<td>3</td>
<td>Post graduate</td>
<td>18</td>
<td></td>
<td>60</td>
</tr>
<tr>
<td>4</td>
<td>Doctorate</td>
<td>4</td>
<td></td>
<td>13.3</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

INTERPRETATION:
The table shows that 26.7% respondent were graduate, 60% respondent were post graduate and 13.3% respondent were doctorate.

<table>
<thead>
<tr>
<th>TABLE NO. 03: Category</th>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>College teacher</td>
<td>20</td>
<td></td>
<td>66.7</td>
</tr>
<tr>
<td>2</td>
<td>School teacher</td>
<td>10</td>
<td></td>
<td>33.33</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

INTERPRETATION:
The table shows that 66.7% respondent were college teacher and 33.33% respondent were school teachers.

<table>
<thead>
<tr>
<th>TABLE NO. 04: Digitalization has proved to be boon for all</th>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strongly agree</td>
<td>16</td>
<td></td>
<td>53.3</td>
</tr>
<tr>
<td>2</td>
<td>Agree</td>
<td>10</td>
<td></td>
<td>33.3</td>
</tr>
<tr>
<td>3</td>
<td>Disagree</td>
<td>4</td>
<td></td>
<td>13.3</td>
</tr>
<tr>
<td>4</td>
<td>Strongly disagree</td>
<td>0</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>
INTERPRETATION:
The table shows that 53.3% respondent were strongly agreed, 33.3% respondent were agreed and 13.3% respondent were disagree.

### TABLE NO.05: Started teaching digitally

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Prior to lockdown</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>During and post lockdown</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

**INTERPRETATION:**
The table shows that 20% respondent started teaching digitally prior to lockdown and 80% respondent started during and post lockdown.

### TABLE NO.06: It would be difficult without digital education especially during lock down.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strongly agree</td>
<td>18</td>
<td>60</td>
</tr>
<tr>
<td>2</td>
<td>Agree</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td>3</td>
<td>Disagree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Strongly disagree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

**INTERPRETATION:**
The table shows that 60% respondent were strongly agreed and 40% respondent is agreed.

### TABLE NO.07: Digital education/teaching/learning is increased and seemed to be more helpful.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strongly agree</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>2</td>
<td>Agree</td>
<td>4</td>
<td>13.3</td>
</tr>
<tr>
<td>3</td>
<td>Disagree</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>4</td>
<td>Strongly disagree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

**INTERPRETATION:**
The table shows that 80% respondent were strongly agreed that digital learning/teaching is increased and seemed to be more helpful, 13.3% respondent were agreed and remaining 6.7% respondent were disagreed.

### TABLE NO.08: Find about new technology in education.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Teacher</td>
<td>8</td>
<td>26.7</td>
</tr>
<tr>
<td>2</td>
<td>colleagues</td>
<td>10</td>
<td>33.3</td>
</tr>
<tr>
<td>3</td>
<td>websites</td>
<td>8</td>
<td>26.7</td>
</tr>
<tr>
<td>4</td>
<td>Social network</td>
<td>4</td>
<td>33.3</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

**INTERPRETATION:**
The above table shows that 26.7% respondent found about new technology from teachers, 33.3% respondent knew from colleagues, 26.7% respondent knew from websites and remaining 33.3% knew from social networks.

### TABLE NO.09: Hour spend for teaching online per day.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1 to 2 hours</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>2</td>
<td>2 to 3 hours</td>
<td>4</td>
<td>13.3</td>
</tr>
<tr>
<td>3</td>
<td>3 to 4 hours</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td>4</td>
<td>More than 4 hours</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>
INTERPRETATION:
The above table shows that 6.7% respondent teach 1 to 2 hours, 13.3% respondent teaches 2 to 3 hours, 40% respondent teaches 3 to four hour and remaining 40% respondent teaches for more than 4 hours daily.

TABLE NO. 10: Enjoy using digital device for teaching

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strongly agree</td>
<td>10</td>
<td>33.3</td>
</tr>
<tr>
<td>2</td>
<td>Agree</td>
<td>18</td>
<td>60</td>
</tr>
<tr>
<td>3</td>
<td>Disagree</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>4</td>
<td>Strongly disagree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

INTERPRETATION:
The table shows that 33.3% respondent were strongly agreed that they enjoy using digital devices for teaching, 60% respondent were agreed and remaining 6.7% respondent were disagreed.

TABLE NO.11: Useful websites for teaching digitally.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Google classroom</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Zoom</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>3</td>
<td>E-books</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Google</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

INTERPRETATION:
The table shows that 80% respondent found zoom as a useful website and the remaining 29% respondent finds google website more useful.

TABLE NO.12: Created documents or slide show presentation.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Never</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Occasionally</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>3</td>
<td>Sometimes</td>
<td>4</td>
<td>13.33</td>
</tr>
<tr>
<td>4</td>
<td>Often</td>
<td>8</td>
<td>26.7</td>
</tr>
<tr>
<td>5</td>
<td>Always</td>
<td>16</td>
<td>53.3</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

INTERPRETATION:
The table shows that 53.3% respondent always creates documents and slideshow presentation, 6.7% respondent creates occasionally 13.33% makes sometimes and 8% respondent often creates.

TABLE NO.13: Learning can be enhanced by using digital tools and resources.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strongly agree</td>
<td>20</td>
<td>66.7</td>
</tr>
<tr>
<td>2</td>
<td>Agree</td>
<td>10</td>
<td>33.3</td>
</tr>
<tr>
<td>3</td>
<td>Disagree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Strongly disagree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

INTERPRETATION:
The table shows that 66.7% respondent were strongly agreed, 33.3% respondent agrees that learning can be enhanced by using digital tools and resources.

TABLE NO.14: Factor influenced for digital teaching.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>cost effective</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Time saving</td>
<td>4</td>
<td>13.3</td>
</tr>
<tr>
<td>3</td>
<td>24*7 availability</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>current situation</td>
<td>26</td>
<td>86.7</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>
INTERPRETATION:
The above table shows that 88.67% respondent were influenced by the current situation for digital teaching and 13.3% respondent thought it is time saving.

TABLE NO.15: Issues and challenges faced teaching digitally.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Technical issues</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>2</td>
<td>computer literacy</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>3</td>
<td>Time management</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>4</td>
<td>Adaptability struggle</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

INTERPRETATION:
The table shows that 80% respondent faced technical issues 6.7% respondent faced time issues 6.7 % respondent faces computer literacy and 6.7% responded faced adaptability struggle.

TABLE NO.16 : It is important for us to improve digital fluency.

<table>
<thead>
<tr>
<th>SR NO.</th>
<th>PARTICULARS</th>
<th>NO. OF RESPONDENT</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strongly agree</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>2</td>
<td>Agree</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Disagree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Strongly disagree</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

INTERPRETATION:
The table shows that 80% of respondents strongly agreed that it is important for us to improve digital fluency and 20% of respondents agreed.

7. FINDINGS:
- Majority of respondents feel that during lockdown digitalization has proved to be boon for all.
- Majority of respondents gas started digital teaching during and post lockdown
- All respondent feel that it would have been difficult without digital education especially during lockdown
- Majority of respondents feel that digital education/ learning / teaching has increased and seemed to be more helpful during lockdown.
- Many respondent find about new technologies from teachers colleagues and social networks
- Majority of respondent spend more than 4 hour fir teaching digitally.
- Some respondents enjoyed using digital devices for teaching and some respondents does not found it enjoyable.
- Majority of respondent uses zoom for teaching
- Majority of respondents have to create documents or slideshow presentation always
- All respondent thought teaching and learning can be enhanced by using digital tools and resources
- Current situation influenced the majority of respondents for teaching digitally.
- All respondents agree that it is important for us to improve digital fluency.

8. SUGGESTIONS:
- Digital Education should be made a compulsory subject in Curriculum.
- Simple steps should be created to handle the things digitally.
- Awareness should be created among the people on the side effects of continuously using digital equipment and preventive measures should be known to everyone.
- Students and teachers should get training for any new software which can be used in futur

9. CONCLUSION:
Through the study it has been found that initially people were facing difficulties to handle the teaching learning process digitally but after frequent use of it they have become familiar with digital techniques used in education and it has increased their confidence that they can handle any new technology in future if proper training would be given to them.
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4. https://www.google.com/search?q=online+education+survey+questions+for+parents&client=ms-android-oppo&ssrf=ALEKk00gipJS_xeWKE2yDY-SxprkxYA%3A161796787780&ei=4zlwYMH7lqHTz7sPj7egoAw&ved=2ahUKEwiXkPnhgPH1vAhVbH7cAHbHfAxxwQsKwBKAB6BAgvEAI&biw=360&bih=704#sfbo=1&pi=digitalization%20of%20digital%20education%20in%20India


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1. INTRODUCTION:

Since the origin of the internet and other technological transformation has brought massive changes in the day-to-day life of individuals. In the current scenario, the information and communication technology sector play an important role in the country’s economy because every sector depends on digital technologies.

In recent times, the peoples of India are moving towards digital payment transactions rather than physical cash transactions. Digital payment transaction is a type of cashless payment where the payment is made through digital modes. These digital modes are used by both the payer and the payee. No hard cash or physical form of cash is used in digital payments. Digital payments are entirely made online and they are convenient, instant, and time saving.

The idea of a contactless transactions or avoiding physical contact, COVID – 19 definitely made an enormous impact in digital payment. Social distancing, lockdowns and other restrictions unleashed by the COVID – 19 crisis is driving people to switch to online modes to buy essentials and other necessities. As people shop from safety of their homes to protect against the virus, financial institutions are experiencing an explosion in digital payments.

MODES USED FOR DIGITAL PAYMENT:

Banking Cards:

Bank cards offer consumers more security, convenience and control that any other payment method. The wide variety of cards available, including credit card, debit card, etc. these cards offer two factor authenticity for secure PIN and OTP.

Unified Payment Interface (UPI):

Unified Payment Interface (UPI) is a mobile based system which allows transferring money in real time 24 x 7. It is a system that power multiple bank accounts into a single mobile application. The system is said to be a safe and secure method of transferring money between two parties and cuts out the need to transact with physical cash or through a bank.

Mobile Wallet:

A mobile wallet is a virtual wallet that stores payment card details on a mobile device. Mobile wallets are a convenient way for a user to make online payment. Most banks have their wallets and some private companies e.g., Paytm, Google pay, Amazon Pay, etc.
Mobile Banking:
Mobile banking is a platform provided by bank which is an Application of the concerned Bank is downloaded by you on your smartphone. Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct different types of financial transactions remotely using mobile device such as a mobile phone or tablet. It uses software, usually called an App, provided by the banks or financial institutions for the purpose.

Internet Banking:
Internet Banking also known as Online Banking, E-Banking or Virtual Banking. It is an electronic payment system that enables customers of a bank or other financial institutions to conduct a range of financial transactions through institution’s website. Internet banking is a wider platform as it provides a bundle of services.

2. LITERATURE REVIEW:

1. Sudha.G, Sornaganesh. V., Thangajesu Satish M., Chellama A.V (2020) published their study “Impact of Covid-19 Outbreak in digital Payments”, they have highlighted about the various payments modes that are used in pandemic. They have also tried to find out effect of covid 19 on digital payment and concluded that covid-19 is reinforcing existing trends towards increased digitization of payments. They have also found that there is a significant relationship exists between occupation and the problem faced by the respondents while using the digital payment modes.

2. Kiran Anandan, Sanjana C Mouli (2020) in their paper “Study on COVID-19 Lockdown’s Impact on Digital Payment System in Bangalore – A Descriptive Study” The objective of their study was to know the adoption of digital payment during lockdown and the psychological behavior of e-wallet users during pandemic. They have also tried to find reason for the shift towards digital payment post covid. They have concluded that Covid – 19 pandemic has changed the whole way of living and impact of the same is visible on online payment system. In their study they have highlighted that during lockdown, online payment systems have really helped the people in transacting without fear of getting contacted with other infected people.

3. OBJECTIVE OF THE STUDY:
- To study the role of digital payment in people’s life during and post lockdown.
- To study the various options available for making digital payments.
- To find out the factors that influences people to make digital payments.

4. RESEARCH METHODOLOGY:

The questionnaire was used as research tool to collect primary data from the respondents chosen for the study. In this study, the data is obtained from both primary and secondary sources. The primary data is collected using questionnaire method, which has been created using Google Forms and distributed among internet and social media users in Chembur. Whereas, the secondary data is collected from the newspapers, internet, journal, magazines, websites etc. The study largely based on primary data.

5. Limitation of the Study :
- The study is limited to Chembur area because of time constraints.
- Sample size used for the study is small. Hence, the results cannot be taken as universal.

6. DATA ANALYSIS AND INTERPRETATION

1. Gender
Interpretation:
The above diagram shows the gender of respondents. It is seeing that 40.40% of respondents are the Male and the remaining 59.60% are the female.

2. Educational qualification

Interpretation:
From the above graph it can be interpreted that, 34.6% respondents are finished HSC and Graduation. 28.8% respondents are Postgraduate and 2% respondents are Doctorate.

3. Are you aware about digital payments?

Interpretation:
From the above graph it can be interpreted that, 98.1% of respondents are aware about the digital payments. Very few of respondents were unaware.

4. Do you make or have made digital payments?

Interpretation:
From the above graph it can be interpreted that, 94.2% respondents are making digital payment through various modes. Only 5.8% respondents are not making digital payment.

5. Which of the following do you use?
Interpretation:
From the above graph it can be interpreted that, majority of respondents i.e., 88.5% are uses Google Pay. After Google pay, PhonePe is second most payments mode. Very few are using Mobikwik and BHIM Axis Pay.

6. When did you start making digital payments?

Interpretation:
From the above graph it can be interpreted that, digital payments are used more frequently after lockdown.

7. During the period of lockdown initially when banks were not functioning, did you face the problem of not having sufficient cash in hand?

Interpretation:
From the above graph it can be interpreted that, during the period of lockdown initially when banks were not functioning majority of respondents were face the problem of not having sufficient cash in hand i.e. 58.8%.

8. Do you think that your digital payment transactions increased & seemed to be more helpful during lockdown?

Interpretation:
From the above graph it can be interpreted that, majority of respondents were strongly agree that digital transactions increased and seemed to be more helpful during lockdown and exceptional number of respondents strongly disagree with it.

9. For what purpose do you use digital payments
Interpretation:
From the above graph it can be interpreted that, majority of respondents were use digital payment for transfer of money to another account i.e., 82.7%. 69.2% respondents are using digital payment for paying fees and 61.5% respondents were using digital payment for paying mobile recharge and mobile bill payment.

10. Do you feel, it would have been difficult without digital payments especially during lockdown?

Interpretation:
From the above graph it can be interpreted that, majority of respondents were strongly agree that it would have been difficult without digital payments especially during lockdown i.e., 67.3% and exceptional number of respondents strongly disagree with it.

11. Have you faced any of the following problems while using digital payment applications?

Interpretation:
From the above graph it can be interpreted that, 61.5% respondents faced technological problem and 28.8% respondents never face any problem while using digital payments. Around 13.5% respondents having lack of trust in using digital payment.

12. Which is the most important factor which Motivates you to pay and receive money digitally?

Interpretation:
From the above graph it can be interpreted that, 71.2% respondents using digital payments due to speedy transaction.
13. Have you ever faced the issue that money got debited but transaction couldn't be completed?

![Pie chart showing 40.4% Yes and 59.6% No to the question]

**Interpretation:**
From the above graph it can be interpreted that, 59.6% respondents faced issues in digital payment.

14. If the answer to above question is yes, was it easy to solve the problem?

![Pie chart showing 31.9% Yes and 68.1% No to the question]

**Interpretation:**
From the above graph it can be interpreted that, those who have face transaction failed issues, 68.1% respondents found it is easy to resolve transaction problem.

7. **FINDINGS:**
- It is found that, numbers of registrations for E-wallets during lockdown are limited.
- Online transactions post lockdown has increased.
- Google Pay is one of the most used digital payment mode.
- Speedy transaction is the most important factor which motivates the people to pay and receive money digitally.

8. **SUGGESTIONS:**
- A channel should be formed to enable the majority of people to register for E-wallets.
- Awareness should be done on E-wallet usage.
- Training Programmes could be organised by the government to train all the people to make use of the digital payments.
- Companies should have strategies for promoting E-wallet usage among the public.
- Online payment should be made more users friendly.
- Restriction on high value transactions should be eased.

9. **CONCLUSION:**
From the above study it can be concluded that Covid – 19 pandemic has changed the whole way of living and impact of the same is visible on online payment system. Digital payment system is not only safer than the cash transaction but is less time consuming and it can be used any time anywhere. But due to lack of knowledge of digital literacy people are facing issues in digital transactions. So, it is also required to improve digital literacy among the people. However, during lockdown, online payment systems helped the people in transacting without fear of getting contacted with other infected people.

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One Day International Seminar on
Digital Transformation - Issues and Challenges
17th April, 2021
Sree Narayana Guru College of Commerce (University of Mumbai), Chembur (W), Mumbai, India

Role of Digitalization in E-Marketing

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Abstract: Digital literacy brings revolution within the marketing sector. so as to success during this global world, internet may be a new way of selling a product/service globally to the targeted market round the world. Technology advancement and therefore the increasingly use of mobile, laptop, desktop, tablets and introduction of varied software strikes within the marketing sector and it bring new revolution within the business world. The increased usage and demand for network information and connectivity is reflected within the internet penetration rates among the entire world. This penetration has brought fast development for the country thanks to adaptation of digital resources. Marketers use full colour advertising that appeal almost like both young and old to draw in people everywhere the planet. it’s fast and versatile means of selling. The study attempts to specialise in relevance of digital literacy and its role on digital marketing. The study is conceptual and supported secondary data.

Keywords: Social Transformation, Digital Literacy, Digital Empowerment, E-Marketing, Internet.

1. INTRODUCTION:
The word “Digital” came from the Latin word digitalis, digitus, or “digit” in English, making reference by extension to the use of tools for humans. (Definition from Larousse dictionary). Digital has a particular resonance in the marketing sector. Internet marketing has become the new era in E-commerce with petty variable cost per customer, Internet grew in only few years and there are no barriers for time or location. The increased usage and demand for network information and connectivity is reflected in the internet penetration rates among the whole world. Electronic and digital literacy indicate the ability to use electronic and digital technology while electronic and digital marketing means process of marketing accomplished or facilitated through the use of electronic devices, application, tools, technologies, platform, system and management and execution of marketing specifically using digital electronics and channels (e.g. web, email, digital TV, wireless media, and digital data about user/customer characteristics and behaviour) to reach market in a timely, relevant, personal, interactive, and cost effective manner. Digital literacy brings traditional marketing as gone days in the future. Due to a very fast extension of the digital literacy major portion of traditional marketing will replace by internet marketing. However, the history of traditional marketing is much older. Digital literacy brings revolution in the marketing sector. Media literacy helps in realizing the boundary between real and the world created by the media. Digitalisation changes the behaviour of consumer from traditional consumer to digital media. In this new era, to success in this global world internet is a new way of marketing a product/service globally to the targeted market around the world. Marketers use full colour advertising that appeal similar to both young and old to attract people all over the world. It is fast and flexible means of marketing. Marketers should also refer to the AIDA model-Attention, Interest, Desire and Action to successfully attract customers by introducing the right advertising on Internet.

The negative impact of the internet marketing cannot be denied, the incident of e-payment frauds and not providing the reasonable and correct commodity as per the specification shown in the advertisement is also continues to rise. Furthermore, it is generally come into light that new fraudulent and sophisticated techniques are being developed by the fraudster. To minimize the fraud in e-payment and commodity transactions, it is necessary to be cautious by the merchants and the consumers and take preventive measure. This digital trend is changing the way of marketing. Internet marketing is a step towards digital empowerment for the society

2. LITERATURE REVIEW:
The KNP Report on the Internet User (1999), published by IM Research showed that user satisfaction with the website is decided by information quantity, design, transmission speed, user-friendliness of search structure, and update pace. It suggests that website characteristics are likely to influence consumer information search through the internet.
Patrick Barwise, Anita Elberse and Kathy Hammond (2002) review the research to-date on how the Internet is impacting marketing. It covers internet adoption and usage; online purchasing behavior; internet advertising; internet economics and pricing; channels and intermediaries and online marketing strategy. As per the paper the Internet does not change the fundamental principles of marketing. Nor has its impact to-date, (e.g. on consumer behavior, advertising, pricing, channels/intermediaries, strategy and globalization) been anything like as dramatic as predicted. However, its impact to increase greatly over the next one to two decade.

Witten and David (2003) define Digitization as, —the process of taking traditional library materials that are in form of books and papers and converting them to the electronic form where they can be stored and manipulated by a computer.

Gurvinder S Shergill and Zhaobin Chen (2005) this research found that website design, website reliability/ fulfillment, website customer service and website security/privacy are the four dominant factors which influence consumer perceptions of online purchasing. A structured questionnaire was used for this research, as the data collection method involved a mall intercept survey. Website reliability/fulfillment had the highest rating score, followed by website customer service. Website design ranked third, and the lowest was website security/privacy.

According to Pearce-Moses (2005), Digitization is the process of transforming analog material into binary electronic (digital) form, especially for storage and use in a computer.

D. K. Gangeshwer (2013) this study deals the conceptual knowledge of search engine marketing or e-commerce, literature review, current and future aspects of e-commerce in Indian context. This paper also discussed about the top motivator factors of shopping online. Online commerce in India is destined to grow both in revenue and geographic reach. Top Motivator Factors for shopping online Cash back guarantee Cash on delivery Fast Delivery Substantial discounts compared to retail Access to branded products advertisers and end-users can effectively use this modern platform to make life easier and faster. In the next 3 to 5 years, India will have 30 to 70 million Internet users which will equal, if not surpass, many of the developed countries. Internet economy will then become more meaningful in India.

Lina Fernandes March (2013) this paper provides an overview on e-payment frauds. It presents statistics on actual payment frauds and revenue loss due to frauds. Several measures for fraud detection and prevention are discussed. The scope of this research is to minimize the fraud in e-payment transaction and also the revenue loss by taking the detective and preventive measures. The study shows fraud detection techniques attempted to maximize accuracy rate and minimize frauds at a low cost level.

You Qinghe; Chen Wenyuan; Liu Kaiming (2014), Online shopping is becoming more popular day by day with the increase in the usage of World Wide Web known as www. The results concluded that the most influencing and attractive factor among four factors is website design/features, following convenience, time saving and security particularly the security concerns are very important while shopping online. Low price, discount, feedback from precious shoppers, and quality of product and information are also considered to be important factors. Library Services (IMLS) defines digitization as —the process of converting, creating, and maintaining books, art works, historical documents, photos, journal, etc. in electronic representation so they can be viewed via computers and other devices.

3. OBJECTIVE OF THE STUDY:
   a. To study the significance of digital literacy.
   b. Identify the factor influencing digital literacy.
   c. To identify the role of digital literacy and digitalisation on E-marketing.

4. RESEARCH METHODOLOGY:

The data has been collected from secondary sources from websites, journals, magazines, newspaper, thesis etc.

A. Digital Literacy in India

As ‘Digital Tsunami’ is hitting the world. Indian Government started digital India program aiming to provide internet connectivity to all. In this context 1 Jul, 2015 to7 Jul, 2015 declared digital India week. In these respect India's top industrialists including Cyrus Mistry chairman of Tata group, Reliance Industries Chairman MukeshAmbani, Reliance Group Chairman Anil Ambani, Kumar Mangalam Birla, Sunil Bharti Mittal chairman of Bharti Enterprises, Vedanta Resources Chairman Anil Agarwal, All top CEOs in the unveiling of the Digital India Week by Prime Minister Narendra Modi on 1 Jul, 2015. These India's top billionaires pledged around Rs 4.5 lakh crore to projects related to Digital India, for Digital India programme. All the top industrialist contributed to fund transformational initiatives across the cloud, digital and telecom space. Digital India project aimed at broadening digital access for all Indians and making sure that government functions and services are available online to citizens. These will boost to the various marketing sectors and also improve the digital literacy.

Marketing acts a support system to the sales team by propagating the message and information to the target audience. Marketing is communicating the value of a product, service or brand to customers, for the purpose of
promoting or selling that product, service, or brand. The marketing is done to increase sales of the product and profits of the company. Internet penetration significantly increased all over the world, connection speed and quality have improved, interactivity and Visual aesthetics of user interfaces have been significantly enhanced and the industry has accumulated tremendous experience and knowhow regarding online consumer behaviour. These developments lead to radical changes not only on location-centric concepts but on the entire context of marketing. Furthermore, the proliferation of mobile technology started to create unprecedented opportunities for marketers to reach existing and potential customers anytime anywhere with a great precision. The impact of the Internet on the traditional time cycles of marketing, segmentation and targeting, and the creation of totally personalized marketing mixes create an entirely new environment for competition.

B. Social Need for Digital Empowerment

Developing countries still face several challenges in order to keep up with this sort of technological progress, they are women and girls, physically disabled person, People living in poor rural and underserved areas, the Ageing Society (above 60 years), unemployed youth and indigenous people. There are over 1.8 billion young people in the world today, 90 per cent of whom live in developing countries, where they tend to make up a large proportion of the population. According to the ILO report, Global Employment Trends for Youth 2012, there are 75 million unemployed worldwide and youth unemployment rates are forecast to rise in all regions in the coming years (e.g. from 9.5% in 2012 to 10.4% in 2017 in East Asia, from 9.6% to 9.8% in South Asia and from 13.1% to 14.2% in South East Asia and the Pacific). Therefore, it is necessary to take youth issues into consideration in the development agenda and policies of each country. In terms of internet usage, ITU estimates that 2/3 of the world’s population and 3/4 of people in developing countries are still not using the internet.

Majority of these people are living in poor rural and underserved areas. The Asia-Pacific region (at 32 percent) is at fourth place in terms penetration compared to those of the other regions i.e. America, Arab country Africa, Europe, common wealth of independent states.

Some of the barriers faced by developing countries in improving ICT/internet access and usage particularly in poor rural and underserved areas include the cost of devices and connections, the low speed and quality of internet connections, the limited availability of ICT services outside major urban areas and more generally, inherent development challenges related to poverty and literacy levels.

Baines, Cris fill, and Kelly page describe the structural properties of digital resources in his book marketing; these are internet marketing, internet advertising, search marketing, e-mail marketing, mobile marketing, viral marketing, online retailing advergaming and social web marketing.

C. World Bank Assisted- India: e-Delivery of Public Services DPL Project

The Government of India received a loan from the World Bank towards programme management and financial support for the National e-Governance Plan (NeGP), for an amount of US$ 150 million (about Rs.700 crore) The loan is referred to as “India: eDelivery of Public Services Development Policy Loan” and is envisaged to support NeGP’s countrywide plans of increasing online services for citizens in their locality, to improve the quality of basic governance in areas of concern to the common man. Indicative Target to fulfil National e-Governance Plan consists improving access to services by using the mobile platform while increasing the pace of internet penetration.

 moto include:

- National IT Policy Implementation Support.
- E-Literacy: Pilot projects on different models for e- Literacy; Mandatory Delivery and Affordable Access.
- Urban CSCs – project preparation and implementation support;
- ICT for Education, Health, Rural Development, RD and Financial Services (pilots)

D. The Advantages and Disadvantages of Internet Marketing

1) Advantages of Internet Marketing
- It’s available 24X7 i.e. 24 hours a day, 7 days a week.
- It offers more product and choices.
- Cost-effective, in the long run.
- Internet is used a tool of promotion of products.
- It can effectively reach the target customer.
- Faster and less expensive to conduct direct marketing campaigns.
- Internet is used to study internet consumer behaviour.
- It saves money as it saves storage cost, space rental, eliminate huge inventories etc.
- It fuels growth of Consumers in nonmetropolitan areas.
- For customer it provides product of latest trend that are unavailable at local stores.

2) Disadvantages of Internet Marketing
- No face to face communication involved in internet marketing.
− It increased worldwide competition.
− Marketing on internet depend on technology.
− Retail marketing is suffering.
− Threats for new entrepreneurs in the open market.
− Internet marketing is less appropriate for a product that require personal relationship.
− Internet marketing is intangible form of marketing as it not allows prospective buyers to touch, or smell or taste or 'try on' the products.

5. CONCLUSION AND LIMITATIONS:
Digitalisation is for social transformation. Digital empowerment is essential for extending the benefits of ICTs to all strata of the society, with special focus on people with special needs, in order that they will be able to fully, if not equally participate in all aspects of life, exercise their duties, contribute to and enjoy the rights and benefits as members of the society. However, majority of the developed economies have become broadband-based information societies and are using the internet not only to connect people, but also things, in what has been called the Internet of Things. The digital economy that is driven by information technology and e-commerce is being developed worldwide. Digitization provides an opportunity to collect information in real time and to collect information more effectively related to the needs of consumers. Business world fully utilise the advantages of digitalisation to successfully grow in this competitive environment.

However, several challenges like keeping up technological progress, among women and girls, physically disabled person, people living in poor rural and underserved areas, the ageing Society (above 60 years), unemployed youth and indigenous people came in way for fully digital literacy. Poorest among the poor not come under digital empowerment. So the further research will helpful to employ method for complete digital empowerment and E-marketing.

REFERENCES:
Study on the Use of Social Media for English Language Learning Among Degree College Students

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Email - lakshmichayakale@gmail.com

Abstract: English Language proficiency is essential among young Indians. Globalization has opened new job avenues at the national as well as international level. India ranks the highest user of Social Media. The present study aims at how Facebook, WhatsApp, YouTube, Instagram, Twitter, LinkedIn can be used to master LSRW skills grammar and vocabulary among degree college students. The perception of the students towards Social Media was also studied. Questionnaire and semi-structure interviews were used to collect the data. 65 students were selected for the study through random sampling. The students agreed that knowing or unknowingly Social Media is been used to learn English Language.

1. INTRODUCTION:
Gaining proficiency over the English language has become the need of the day for the Indian generation. The youngsters of today need to have a mastery over the English Language to grow well in the business world. As English not the mother tongue of the students it has become essential to hone the required skills of the English Language. Social Media has become an integral part of the new young generation. The adaptation, practice, and use of Listening, Speaking, Writing, Reading along with Grammar and Vocabulary can be effectively done with Social Media. India is ranked as the highest user of Social Media after USA.

The growing use of Social Media has made a good amount of contribution to English Language Learning from past many years. The use of Social Media provides the learners with numerous openings to learn and practice English and connect themselves in real situations for language use. For example, the reading and writing skills improved with the use of Social Media (Wijaya 2018) Instagram can help aid teaching as the students are using this platform in their daily usage (Erarslan 2019) The students found learning through SMS engaging and innovative (Gutiérrez-Colon 2013)

2. REVIEW OF LITERATURE:
Ahmed (2019) studied the effect of WhatsApp as a teaching tool for learning writing and reading. Students improved their writing and reading skill along with Grammar and Vocabulary. WhatsApp proved to be effective for the students to learn the English Language.

Ali Derakhshan(2015) observed that Facebook, E.Mail, and computer-assisted learning have been effective to enhance student’s learning outside the class. Social Networks help students to share their concepts, and aid learning with online tools. Online channels foster speaking skills while interacting with native speakers.

Alqahtani et al (2018) while studying the effectiveness of learning through WhatsApp argued that though the younger generation is dependent on Social Media the teachers have not yet used these platforms for learning. They considered that WhatsApp can enhance speaking, reading, writing skills as the communication is happening in real-time. It can also help to increase the vocabulary of the students. The students gain confidence and are motivated to learn the English Language through WhatsApp.

Cesarano (2017) investigated the teachers’ view on integrating Social Media for teaching English in the classrooms. The teachers had a positive view on using Social Media as a teaching aid. The classroom can become learner-centered instead of teacher-centered with the help of Social Media.

Isaksson (2016) studied the advantages and challenges of Social Media (Facebook, WhatsApp, and Instagram) in ESL classrooms. A distinction was made between Social Media platforms and Digital Learning platforms. Digital Learning Network offers education-specific tools like grading, making exercises, monitoring, and moderating which are helpful to the educators. Whereas, Social Media platforms encourage interaction and community building. It relies on multi modality where the learner can use various modes of content and the users can interact among themselves.
Van Le (2018) in the doctoral thesis focused on teaching grammar, vocabulary, and reading comprehension to high school graduates through Social Media. He concluded that student’s used digital tools for both social interactions as well as independent study by finding materials online, learning online, and interacting in online forums.

Mona M. Hamad (2017) in his research shared his experience of using WhatsApp for enhancing students’ vocabulary. He found that student’s vocabulary increased with the use of WhatsApp. The students learned from their peer's mistakes. The instant feedback was provided from their instructor which instilled confidence in the students and they overcame the fear of using WhatsApp. The biggest advantage of WhatsApp is that the students can learn virtually. However, the disadvantage which was observed was that the teachers had to be available all the time for interaction and the problem of students copy-pasting the information.

Slim Hadoussa (2019) observed that the life of the masses is ruled by Social Media for learning language Facebook is a suitable platform for learning the language. A considerable impact of Social Media can be seen in the lives of Saudis and more importantly as it has affected the academics.

Arif (2019) examined the use of Social Media for English Language Learning by students. Though the students use Social Media for other purposes yet they had a positive attitude for learning the English Language through Facebook, Instagram, and YouTube. The students said that Social Media enhances English Language Learning from their homes during spare time. During lectures, Social Media helped to perform better in group discussions.

3. OBJECTIVES OF THE STUDY:
- To study how various Social Media platforms are helping students learn the English Language.
- To study the student's perceptions of Social Media for English language learning.

4. METHODOLOGY:
Data Collection: Analytical descriptive method was used by the researcher to conduct this study.
Sample: The participants were the first-year students learning having Business Communication subject as a part of their graduation course. Eleven sets of questions on the use of Social Media for English Language Learning were set up and five Social Media platforms were included in the survey. (Facebook, WhatsApp, YouTube, Instagram, Twitter, LinkedIn). The students were invited to join the survey through WhatsApp.
Sampling Technique: Random sampling technique
Instruments of Study: To collect data for the research the researcher used the following instruments;
A. Questionnaire (Rose et al 2020) questionnaires offer allows data to be collected online and it offers anonymity whereby the participants are encouraged to give honest and frank responses. The questionnaire was administered through WhatsApp class groups with the help of Google forms.
B. Semi-interviews. (DeJonckheer 2019) can be conducted in multiple ways, (face-to-face, telephone, text/mail, and online). The semi-structured interviews were conducted through WhatsApp through text chats.

5. STATISTICS AND RESULTS:
Demographics: Gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Girls</td>
<td>35</td>
<td>55.4%</td>
</tr>
<tr>
<td>Boys</td>
<td>29</td>
<td>44.6%</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100%</td>
</tr>
</tbody>
</table>

35 girls and 29 boys participated in the study

Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>08</td>
<td>12.3%</td>
</tr>
<tr>
<td>18</td>
<td>40</td>
<td>61.5%</td>
</tr>
<tr>
<td>19</td>
<td>12</td>
<td>18.5%</td>
</tr>
<tr>
<td>20</td>
<td>05</td>
<td>7.7%</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100%</td>
</tr>
</tbody>
</table>

Majority of the students were in the age group of 17 to 19 years

Amount of time spent on Social Media

<table>
<thead>
<tr>
<th>Age</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Less than 1hr</td>
<td>12</td>
<td>18.5%</td>
</tr>
<tr>
<td>1hr</td>
<td>21</td>
<td>32.3%</td>
</tr>
</tbody>
</table>
Majority of the students spend more than more than an hour on Social Media

The survey questions are as follows

Figure 1

Does Social Media (e.g. WhatsApp, Facebook, Instagram, Youtube, Twitter) help you in improving English language learning.

![Pie Chart]

In the above figure 1 students out of more than half i.e. agreed that Social Media (e.g. WhatsApp, Facebook, Instagram, YouTube, Twitter) helped them to increase their English Language Learning.

Figure 2

While Twitting on Twitter (where only 140 characters available per message) you're forced to choose your words carefully and to convey your message clearly. This helps for improving your English as you eliminate unnecessary words. You choose the best words to communicate with.

![Pie Chart]

In Figure 2 students agree that Twitting on Twitter helps the students learn brevity and consciences.

Figure 3

You gain English writing experience through composing your various messages on Facebook

![Pie Chart]

In Figure 3 indicates that posting the messages on Facebook helps students improve their writing skills.
Figure 4 indicates that students agree that vocabulary can be enhanced with the use of Facebook.

Students agree that LinkedIn helps to build in Business English skills as indicated in Figure 5.

In Figure 6 the students agree YouTube Videos help to increase listening skills.
In Figure 7 indicates that when they read comments at the end of the YouTube videos reading skills can be improved.

In Figure 8 the students agreed that spell checks keeps a check on their spellings.

In Figure 9 the student agreed that Grammar and Vocabulary can be improved with WhatsApp.

In Figure 10 the students agreed that Instagram helps to improve writing and reading skills.
6. FINDINGS AND RESULTS:

The table below shows that the students agree that Social Media’s various platforms can be effectively used for English Language Learning.

<table>
<thead>
<tr>
<th>Social Media Platform/English Language Skills</th>
<th>Listening</th>
<th>Speaking</th>
<th>Reading</th>
<th>Writing</th>
<th>Grammar</th>
<th>Vocabulary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facebook</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>WhatsApp</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>YouTube</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Instagram</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Twitter</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>LinkedIn</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

A semi-structured interview was conducted over WhatsApp. The questions were posted personally to the students. The questions were on: the platforms the student used, the advantages and disadvantages of Social Media to learn the English language, how do these platforms motivate them to learn the English language, and the effectiveness of Social Media to learn the English language. 6 girls and 5 boys responded to the interview.

The students informed that YouTube, Facebook helped them to learn the English language in general and grammar and pronunciation in particular. Language can be learned by revising the content to understand it better. An online community can be made sitting at the comfort of the home. However, online content can be sometimes confusing, and time-consuming. Social Media motivates the students as it is interesting for it uses A/V technology and effective as it interactive.

7. CONCLUSION:

After studying the use of the various platforms of Social Media for English Language Learning among degree college students it can be concluded that every platform can be used to develop appropriate LSRW Skills, Spellings, Grammar, and Vocabulary. The students have a positive attitude towards Social Media. Facebook, Instagram, YouTube, and WhatsApp are the preferred platforms for language learning. Students learn to convey their message in minimum words clearly.

The present study covered all the major platforms in general. However, each platform’s study can be taken up in detail. The teachers need to make use of this biggest boon of technology for English Language Learning effectively as it is interactive and effective.

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Privacy and Integrity of Data through the Lenses of Digital Technology

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Abstract: Digital Technology has brought about the change in communication technology which is becoming a mean of entering into the privacy of others. Privacy is a complex term which includes the privacy of data, image, person, communication, location, association, feelings, action, reaction and behavior etc. Knowingly or unknowingly citizens share a lot of personal data online like on whatsapp, social media, banking organizations, educational institutions, commercial applications and emails etc. And sometimes hackers try to steal personal information through unethical ways. In December 2012, Instagram said it had the perpetual right to sell users’ photographs for advertising purposes without payment or notification. Due to the strong reaction, Instagram stepped back from application of this policy. So it is the need of the hour to prevent breaches into privacy of others online and ensure security guidelines in complex information technological environment. Though the Constitution of India has not guaranteed the right to privacy as a fundamental right to the citizens but, the nine judge Supreme Court constitutional bench had declared right to privacy as a fundamental right under Article 21 of Indian Constitution, in a landmark judgment on 24th August, 2017. Sec 72 and 72A are provisioned under Information Technology Act, 2000 for penalty for breach of confidentiality and privacy. But protecting privacy in the technology driven world is an illusion until there are not taken specific steps or security measures by regulatory authority. “Nothing to hide” argument in virtual space is not the right way to deal with the issues online.

Key Words: digital technology, right to privacy, Fundamental Right, Article 21, information Technology Act, security guidelines, data protection, breach of privacy.

1. INTRODUCTION:

Communication has improved and evolved to facilitate our daily activities. In the 21st century, everything related to communication utilizes technology to ‘send out’ or disseminate information to a wider audience. Information can be ‘sent out’ in many ways. The inventions of cellular phones, television and other electronic devices are important in enhancing communication. With the advent of technology, the traditional forms of communication are less utilised as compared to the use of the Internet, e-mail or video conferencing.

With the advancement of ICT, it is easy for anyone to retrieve your information from the Internet. You may not realise that when you fill a form on the Internet, your information may be exposed and stolen. Examples of unethical computer code of conducts include: a) modifying certain information on the Internet, affecting the accuracy of the information b) selling information to other parties without the owner’s permission c) using information without authorization d) involvement in stealing software e) invasion of privacy. These are only the internet etiquettes or moral obligations but there shall be legal punishment also for violation of such ethics online.

1.1 Right to privacy

Privacy of a person has been one of the most precious things in his possession and it can be relating to his body, information, communication, location or feelings. The right to privacy can be defined as the right of a person to enjoy his own presence by himself and decide his boundaries of physical, mental and emotional interactions with other persons. There can be following types of privacy

a. Privacy of the person: every person has right to keep his biometrics and personal information private.

b. Privacy of Behavior and action: every person has his own habits and style of livings. So his sexual preferences, religious practices and habits are private things,

c. Privacy of data and images: any person who is sharing data and his images with other person or organization doesn’t mean that he is giving those in public domain.
d. Privacy of thoughts and feelings: person’s thoughts, way of looking at things and emotions are private which cannot be released in public without his permission.

e. Privacy of communication: Nobody has right to do interception of communications, including mail interception through the use of bugs, directional microphones, telephone or wireless communication interception or recording and access to email messages

f. Privacy of location and space: Every individual has right to move in public or virtual space without being identified, traced or monitored.

g. Privacy of association: every individual has right to group privacy also without any monitor on it.

Though the Constitution of India has not guaranteed the right to privacy as a fundamental right to the citizens but, the nine judge Supreme Court constitutional bench had declared right to privacy as a fundamental right under Article 21 of Indian Constitution, in a land marking judgment on 24th August, 2017. In Justice K.S. Puttaswamy (Retd.) vs. Union of India 2017 (10) SC 1, held that to make this right meaningful, it is the duty of the state to put in place a data protection framework which, while protecting citizens from dangers to informational privacy originating from state and non-state actors, serves the common good. It is the understanding of the state’s duty that the Committee must work with while creating a data protection framework. The judgment of the Supreme Court made it non-mandatory for linking the aadhar with other services. As the aadhar card database would be one of the largest in the world with bio-metric details of Indians.

Since Right to privacy is linked to Art. 21, the judges in the above case framed guidelines to test the infringement of right to privacy which are as follows

a. The action must be sanctioned by law
b. The action is necessary for a democratic society for public interest at large
c. Such interference shall not be excessive to the need
d. There must be the procedural security against the abuse of such violation.

The right to privacy is not an absolute right but it can be subjected to restrictions for the protection of others’ rights, national security interest, public interest, maintenance of public order or taxation etc. under Art. 19(2) of the Indian Constitution.

This right to privacy is also applicable to private players like whatsapp, facebook, uber, who process our data and creates a profile and sell it to other parties. “Your secret is not a secret anymore in virtual space” argument can be objected under right to privacy now.

1.2 Threat to privacy online

As more and more internet users surf the internet and post their personal information comprising of educational qualification, location, pictures, videos, working status etc. on social networking websites have become accessible to the general public. The virtual world has left no information personal. The cyber criminals often use internet to intrude the protected computers that store sensitive information of a country.

There are means to capture the digital footprints of the user who browse the internet for various personal reasons. It all begins with the capturing of IP address. Whenever a person browses, visit a site, sends an email or chats online, he leaves his unique IP address behind which is represented by four numbers that range from 0 to 255 e.g., 202.14.232.33, it is possible either by searching IP registration data base or by conducting a traceroute, to determine an physical location of an IP address. Other surveillance technologies being widely used are as follows

a. Cookies: cookies support and facilitate-commerce activities and it is a block of text which the website places in a file on a computer hard disk of a person to track his activity.

b. Globally Unique Identifier is a software that is embedded in the computer’s hardware. It can read remotely from the across the network.

c. Web bugs are being used by online advertisers to create a user’s database which can be the a part of banner ad on a website’s page that a person is viewing. The embedded instructions would cause the person’s browser to transmit to the advertiser’s server, the URL of the user’s page and then advertiser’s server become able to place banner on the web page which the user is about to view.

d. Emails bug is a tool in the hand of the sender of email to know whether the receipt has read the mail or opened the attachment or not.

e. Spy ware can be used to scan the user’s hard drive for collecting confidential information like passwords and credit card details.
f. Online advertising companies gather user’s profile by tracking his movement from one site to another. Now there are also online digital profiling software tools that reads the user’s online activity and recommend similar products by understanding the surfing habits.

1.3 Penalty under Information Technology Act, 2000

The Information Technology Act, 2000 deals with privacy issues through the payment of compensation and punishment for in case of unauthorized disclosure or misuse of personal information.

Table 4.1 Provisions of Information Technology Act, 2000 vis-à-vis punishment for violation of privacy

<table>
<thead>
<tr>
<th>Section</th>
<th>Provision</th>
<th>Punishment</th>
<th>Instances of privacy Violation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sec 43 (a)</td>
<td>Access to others computer, computer system or computer network</td>
<td>If any person without the permission of the owner or any person who is in the charge of computer, computer system or computer network does such act will be punishable with compensation.</td>
<td>It includes hacking, data theft, software piracy and computer trespass</td>
</tr>
<tr>
<td>Sec 43 (b)</td>
<td>Downloads, copies or extract data or database</td>
<td>Compensation</td>
<td>It involves digital copying, data theft and violation of privacy</td>
</tr>
<tr>
<td>Sec 43 (c)</td>
<td>Introduction of virus into any computer, computer system or computer network</td>
<td>Compensation</td>
<td>It includes data interference</td>
</tr>
<tr>
<td>Sec 43 (d)</td>
<td>Damage to any data or database</td>
<td>Compensation</td>
<td>It may include forgery, fraud and violation of privacy</td>
</tr>
<tr>
<td>Sec 43 (g)</td>
<td>Provides assistance to any person for access to other’s computer, computer system or computer network</td>
<td>Compensation</td>
<td>It may include penalty to person who is assisting in hacking and violation of privacy to others</td>
</tr>
<tr>
<td>Sec 43(i)</td>
<td>Destruction, deletion or alteration of any information</td>
<td>Compensation</td>
<td>It may include the acts of violation of integrity of data or database</td>
</tr>
<tr>
<td>Sec 43(j)</td>
<td>Stealing, concealing or altering any computer source code</td>
<td>Compensation</td>
<td>It may cover offence of piracy and violation of privacy</td>
</tr>
<tr>
<td>Sec 43A</td>
<td>Failure to protect data by body corporate who is possessing, dealing or handling any personal sensitive information</td>
<td>Compensation</td>
<td>It may include offences relating to negligence in handling data by data processor or data controller</td>
</tr>
<tr>
<td>Sec 66</td>
<td>Computer related offences with fraudulent or dishonest intention</td>
<td>Imprisonment up to 3 years or fine up to Rs. Five lakhs or with both</td>
<td>It may include all types of data theft or interreference in integrity of data.</td>
</tr>
<tr>
<td>Sec 66A</td>
<td>Sending offensive message online</td>
<td>Imprisonment up to three years and fine</td>
<td>It may include violation of privacy of person’s personality, stalking, bullying or defamation online. But this provision has been struck down by the Supreme Court in Shreya Singhal Case.</td>
</tr>
<tr>
<td>Sec 66B</td>
<td>Receiving stolen computer source or communication Device</td>
<td>Imprisonment up to 3 years or fine up to Rs. one lakhs or with both</td>
<td>Third party can also be liable for retaining stolen data</td>
</tr>
<tr>
<td>Sec 66C</td>
<td>Identity theft</td>
<td>Imprisonment up to 3 years and fine up to Rs. one lakh</td>
<td>It may punish for offence of violation of person’ s privacy and data protection</td>
</tr>
<tr>
<td>Sec 66D</td>
<td>Cheating by personation</td>
<td>Imprisonment up to 3 years and fine up to Rs. one lakh</td>
<td>It may include data theft by cloning websites.</td>
</tr>
</tbody>
</table>
### 1.4 Data protection Bill

The Internet has given birth to entirely new markets: those dealing in the collection, organization, and processing of personal information, whether directly, or as a critical component of their business model. Government of India has constituted a ten-member Committee of Experts under the leadership of Retd. Justice B N Srikrishna to study various issues relating to data protection in India and suggest a draft Data Protection Bill 2019. The objective is to “ensure growth of the digital economy while keeping personal data of citizens secure and protected.” The Bill has classified the data into personal data, sensitive personal data and critical personal data. Persona data can be processed and stored outside India, sensitive personal data can be stored in India and may be transferred outside India for processing with the consent of data principal and critical personal data can be processed and stored only in India. Thus, under the bill 2019, there is a creation of relationship of trust between persons and entities processing data. And Data Protection authority of India shall also be established. But this bill has still not been passed by parliament.

The Government of India is also planning to implement the Digital Information Security in Health Care Act, which would be the India’s first health data specific legislation.

The European Charter of Fundamental rights recognizes right to privacy as well as right to protection of personal data. In US the Privacy Act and Electronic Communication Privacy Act are specific legislation for addressing online privacy issues. A data protection framework in India must be based upon seven principles vide., technology Agnosticism, holistic application, informed consent, data minimization, controller accountability, structured enforcement and deterrent penalties.

### 1.5 Right to be Forgotten

One of the debatable issues in the data protection is ‘Right to be Forgotten’. This right empowers a person to request for erase/ removal of their personal data, provided that such information is no more relevant. This right has its foundation in the decision given by the European Court of Justice, in the case of Google Spain SL, Google INC V/S...
Agencia Española de Protección De Datos, Mario Costeja Gonzalez. In this case the courts in the European Union ruled that Google would be required to remove the search results, but that the newspaper would not have to remove the original article. The court further held that the European citizens have a right to request to remove links to private information when asked, but keeping in mind that such information should no longer be relevant.

Section 27 of this bill gives data principal, a right to restrict the disclosure of his personal data by data fiduciary. The data principal can exercise this right if: a) his personal data has served the purpose for which it was collected b) he withdraws his consent for collecting his personal data; c) the disclosure of his personal data is in violation of any existing legislation.

2. CONCLUSION:

In this digital India age, there are nearly 700 million internet users in India who knowingly or unknowingly share their personal information on various online platforms such as e-commerce websites, mobile apps, webinar registration, net banking, e-wallets etc. The users of these platforms give permission to use personal information by clicking 'I agree' button without reading terms and conditions of privacy. This action exposes their personal information in public domain.

In this covid pandemic situation, people are compelled to go online for their office work, school and colleges classes, shopping, health check-ups etc. at the risk of privacy violation where there are no strict jacket laws for the protection of data privacy and integrity. So India urgently needs new personal data protection bill to deal this present era.

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E-Governance Issues & Challenges In India

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Abstract: The traditional approaches dominated in the 20th century failed to respond to the changing environment in rendering the services to the public. E-Government bought the revolution in India where government of India has taken steps to deliver the services to the citizens through the means of Information communications and technology (ICT). E-government is the transformation of public sector internal and external relationship through internet enabled operations. The contribution and the role of Information communications and technology is very high. Through ICT knowledge has been created, information is shared, delivery of services, reduced cost, paperless office and many more. The present study explores the theoretical assumptions about e-governance by studying some of the successful projects implemented by the various states in India. While studying some challenges at the time of implementation of the e-governance projects. Experiences of the several successful projects reveal that though wider scope is there for implementation of projects nationwide unable to implement because lack of infrastructure facilities, technology feasibility, financial feasibility and huge investments

Key Words: E – Government, E – Governance, ICT, National E Governance Plan (NEGP).

1. INTRODUCTION:
India’s economy is growing at a faster pace therefore faces a faster growing governance gap, causing our problems to scale faster than the attempted solutions. The exposure of series of high profile scandals in recent weeks is the clearest reminder yet that Indian governance has fallen so far behind the Indian economy and there is a serious risk that it will extinguish prospects of the nation’s development. The National E-Governance plan is going to bridge the divide between the work of the public offices and the beneficiary – the citizens thanks to the Indian Government for taking the E-Governance initiatives. In this new plan the other forms of e-governance also cover like government to business (G2B), government to government (G2G), and government to employees (G2E) channels.

Governance refers to the exercise of political, economic and administrative authority in management of the country’s affairs. E-Government may be understood as the performance of this governance via electronic media to facilitate speedy, efficient and transparent process of disseminating the information to the public and for performing the Government activities. In simple words Governance term can be understood as the complex mechanisms, relationships and institutions through which public exercise their rights and obligations.

E Governance which is a paradigm shift over the traditional approaches in public administration rendering the government services through electronic media. This bought a new revolution in delivering the quality services to the public.

Four pillars of E-Governance
Connectivity: Connectivity is required to connect the people to the services of the government. There should be a strong connectivity for an effective e-governance.
Knowledge: Knowledge here refers to IT knowledge. Government should employ skill full engineers who can handle the e-governance in an efficient way. These engineers also handle all kind of fault that may occur during the working of e-governance.
Data Content: To share any kind of knowledge or information over the internet, there should be its database. This database should have the data content which is related to government services.
Capital: Capital can be on public or private partnership. It refers to money used by government to provide their services or to that sector of the economy based on its operation.

E - Governance?

The purpose of e governance implementation is for good governance. Good governance is characterized by participation, transparency and accountability. The advancement in ICT (Information Communications and Technology) and internet provides an opportunity to maintain the relationship between the government and public by providing the quality services.

National E – Governance Plan

India’s National E – Governance Plan (NEGP) is a major program of the tenth national plan and endorsed by the PMO (Prime Ministers office) since 2003. The objective of the plan is to bring a change in the services provided by the Government of India. It consists of central and state level projects planned for the development of the E -government. Following are some of the services provided by the GOI through ICT

Importance of E – Government

The three activities that are involved in the e government are government-to-government (G to G), government-to-citizens (G to C) and government-to-business (G to B). G to G represents as backbone of the e government. Governments at the union, state and local must update their internal systems and procedures for electronic transactions with citizens and business are introduced. G to C it facilitates interaction between citizens and government which is the primary objective of e government. It facilitates services like payments, transactions, access of public information through websites and kiosks. G to B includes both the procurement of goods and services by the government as well as the sale of surplus government goods to the public on line.

ICT’s contribution

- Increase the transparency and accountability of government action by offering new possibilities for monitoring and recording government activities.
- Increase public trust in government and reduce the overall corruption and promote core democratic values through informed debate, public consultation and encouragement of the expression of views.
- Integrate citizens’ feedback into the decision-making process, in order to respond better to citizens’ expectations.
- Strengthen the institutions of representative government and civil society, including parliaments and political parties, by promoting transparency and accountability in the decision-making process and effective party competition.
- Facilitate the ability of citizens to gather information about campaign issues, follow the political process, mobilize and create diverse coalitions around policy problems and get engaged in policy formation.
- ICT would provide huge opportunities for streamlining supply chain processes in minimizing the mismanagement and corruption.

Successful E – Governance Projects In India

AADHAAR: The most prominent of NeGP (National e-governance Project) which was conceived by the planning commission of India whose aim is to provide a single unique identification to each resident of India. Aadhaar is one of the largest data base projects in the world with the budget of Rs.40 billion covers 1.26 billion population of India. Through this unique identification number residents can access up-to-date information about their entitlements, demand services and redress their grievances directly from their mobile phone, kiosks or other means.

PDS: (Public Distribution System): The core objective of this project is to enable the better services in the remote and rural areas of India with the use of ICT. Under the PDS which people below the poverty line will get food grains. The ministry of Food and Agriculture has now initiated computerization of the whole PDS network up to the Food Corporation of India (FCI). Technologies implemented like global positioning system for tracking movement of commodities, bar coded ration coupons, digitized ration card database and smart cards.

CARD: (digital registration of deeds) Project in Andhra Pradesh

In registration of deeds as manual systems are involved problems like valuation of property, assessment of duty, lack of transparency in valuation of projects, deterioration of quality in storage of paper based documents. The Project CARD helped to overcome all the problems that are there in the manual system. After Implementation of the CARD project 10 million citizens benefited within 3 years. Few of the benefits like transparency in valuation of properties, speed, reliability, consistency and efficient document management system.
E-SEVA Project in Andhra Pradesh:
E-Seva is the project launched by the AP Government to provide one stop shop solutions and services to citizens. This is the best model for G2C. The project is implemented with the help of Public Private Partnership (PPP). The services like payment of electricity, telephone bills, water bills, payment of taxes, ticket reservations, passport applications, registration of birth and death, payments by cash/card/cheque are some of the services provided to citizens.

AKSHAYA Project in Kerala:
Kerala is renowned as one of the most literate states in the south India. But failed in catching up with the IT literacy owning government inability to promote and create an interest in the public. In 2002 Kerala government launched Akshaya Project to promote IT literacy. With in no time attracted public became very successful. One of its most recent achievements was to become one of the finalists in the prestigious Stockholm Challenge award for 2004.

E-Governance projects in Indian states
- Andhra Pradesh: e-Seva, CARD, VOICE, MPHS, FAST, e-Cops, AP online — One-stop shop on the Internet, Saukaryam, Online Transaction processing.
- Bihar: - Sales Tax Administration Management Information.
- Chhattisgarh: - Chhattisgarh Infotech Promotion Society, Treasury office, e-linking project.
- Goa: - Dharani Project.
- Gujarat: - Mahiti Shakti, request for Government documents online, Form book online, G R book online, census online, tender notice.
- Haryana: - Nai Disha.
- Himachal Pradesh: - Lok Mitra.
- Karnataka: - Bhoomi, Khajane, Kaveri.
- Madhya Pradesh: - Gyandoot, Gram Sampark, Smart Card in Transport Department, Computerization MP State Agricultural Marketing Board (Mandi Board).
- Maharashtra: - SETU, Online Complaint Management System—Mumbai
- Rajasthan: - Jan Mitra, RajSWIFT, Lokmitra, RajNIDHI.
- Tamil Nadu: - Rasi Maiyams –Kanchipuram; Application forms related to public utility, tender notices and display.

E-Governance: Major Challenges in India

Poor people and poor infrastructure are major challenges in countries like India. It poses a major challenge in reaping the full benefits of service provision under e-governance. Certain challenges are as follows:

Poverty: Accessing Internet is a costly affair for the poor who struggle for their livelihood in developing countries like India. Lack of required infrastructure is also a challenge.

Technical illiteracy: There is general lack of technical literacy as well as literacy hence is a challenge.

Language Dominance: The dominance of English on the internet constrains the access of non-English speaking population. Due to overwhelming dominance of English, computers and the internet are quite useless in Indian villages.

Unawareness: There is general lack of awareness regarding benefits of E-Governance as well as the process involved in implementing successful Government to Citizen, Government to Government, Government to Employees and Government to Business projects.

Inequality: Inequality in gaining access to public sector services between various sections of citizens, especially between urban and rural communities, between the educated and illiterate, and between the rich and poor.

Infrastructure: Lack of necessary infrastructure like electricity, internet, technology and ways of communications will affect the working of the e-governance projects.

Impediments for the Re-Engineering process: Implementation of E-Governance projects requires lots of restructuring in administrative processes, redefining of administrative procedures and formats which attracts a lot of resistance in almost all the departments at all the levels.

2. CONCLUSION:

E-government refers to the use of information and communications technologies to improve the efficiency, effectiveness, transparency and accountability of government. By studying some of the successful projects in India the current e-government practice is project specific. The projects are not nationwide and differ from state to state.

Lack of financial feasibility, infrastructure facilities and huge investments on the software and hardware making this initiative less scope for the governance. Even though there are large and small e-government projects being implemented but it hasn’t been a smooth ride upwards for all of them like Right to Information Act and the electronic
voting machine had faced a lot of negative feedback and shortcomings are exposed. The real challenge in front of the Government of India lies in the area of quality deliverance of services.

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17th April, 2021
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Digital Transformation – Working of Digi locker in India.
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Abstract: Digital India is a campaign launched by the Government of India in order to ensure the Government’s services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or making the country digitally empowered in the field of technology. Digitalization is the outcome of innovation and technological advancement. So, we able to say that digitalization is the dynamic way of life in 21st Century. This paper also talks about nine pillars in which digital India works. The share of the youth in the total population of India by 2020 is expected to be 34.33 percentage and this segment of the population can instrumental in altering the digital landscape of our country. So, India with needs to add technology in all spheres from the government offices to businesses, schools and colleges to healthcare etc. The paper discuss the main parts of digilocker and working of Digilocker. However the challenges in implementing this schemes are numerous. Digital divide and digital illiteracy and rigid mindset of people are acting as hurdle in the speedy implementation of the scheme.

Key Words: Digital India, Digilocker, technology, digitilisation.

1. INTRODUCTION:
Digitalization is the process of converting information into a digital format as well as transaction of documents, money and many more through this. Digitalization is the outcome of innovation and technological advancement. So, we able to say that digitalization is the dynamic way of life in 21st Century. In Digital India includes various schemes worth over Rs. 1 lakh crore like Digital Locker, e-education, e-health, e-sign, Digital Libraries and national scholarship portal.

In an order to create participative, transparent and responsive government, Hon’ble Prime Minister Narendra Modi launched the much ambitious 'Digital India' programme in the national capital. With the launch of Digital India programme, the government is taking a big step forward to transform the country into a digitally empowered knowledge economy as well as society. In Digital India includes various schemes worth over Rs. 1 lakh crore like Digital Locker, e-education, e-health, e-sign, Digital Libraries and national scholarship portal. The visionary programme of Digital India includes projects that aim to ensure that government services are available to citizens electronically on demand and people get benefit of the latest information and communication technology. Through this Government take step to make citizens as Digitally Empowered. (Bhavesh.H, 2016)

Today, the Digitalization is present in all areas of the human life, like communication, money transfer, record storage and preservation as well as marketing and supply chain. Administratively India is way back in digitalization. For a fast changing world we need the data management to be done in a blink of an eye. Data storage and retrieval is harder and tiresome in the conventional way. Once all the administrative data are digitized faster retrieval, better access and secured data management can be ensured thereby enhancing the opportunities to cope up with the fast changing world. (Bhavesh.H, 2016).

Digitalisation is not just about technology implementation. It encompasses the transformation of business, enterprises and governments using technology, so as to make experiences better, communication effective and work simpler. Thus far, digital has been characterised by four aspects—social media, mobility, analytics and cloud—commonly called SMAC.

Digital India is an umbrella programme that covers multiple Govt Ministries and Departments For the government, the shift to digital has primarily been about transparency and reach—taking services and resources in the healthcare, education and financial sectors to the rural population of India. While ambitious, these efforts mark a major paradigm shift in the planning of governance and service delivery.
Nine pillars of Digital India
- Broadband Highways.
- Universal Access to Mobile Connectivity.
- Public Internet Access Programme.
- e-Governance: Reforming Government through Technology.
- e-Kranti - Electronic Delivery of Services.
- Information for All.
- Electronics
- Manufacturing.
- IT for Jobs.

All the initiatives, including establishing and expanding core ICT infrastructure, delivery of services etc under the Digital India programme have definitive completion time targets. Majority of the initiatives are planned to be realized within the next three years. The initiatives planned for early completion (“Early Harvest Programmes”) and citizen communication initiatives (“Information for All”) have already started going live and are being completed. The Digital India programme aims at pulling together many existing schemes. These schemes will be restructured, revamped and re-focused and will be implemented in a synchronized manner. (India, n.d.)

2. LITERATURE REVIEW:
(Kaur & Kaur, 2019) in their paper mentioned that information Communication Technology is a prerequisite for country’s economic development and for better governance and administration too. The paper tried to study the awareness among 721 College students and engineering students in Delhi about the Digi locker schemes of Govt. The study found that use and knowledge of Digi locker depended on the schooling background of respondents, area in which College is situated and type of courses respondents are pursuing. 62% of the respondents donot have any knowledge about the Digi locker but 82% of First year students are positive about the concept and use of Digi locker.

(Arvind et al., 2015) in their paper pointed out that digital technology are used in almost all walks of modern life. This provides solution to certain issues in the near real time. This paper also analyses the nine pillars of Digi locker and challenges in the working of scheme.

(Rani Suman 2016) in the paper “Unleashing Prosperity”, published points to the positive impact that digitisation will have on the service industry. It is also reiterated that the various projects under this campaign may require some transformational process, reengineering, refinements to achieve the desired service level objectives.

(Uthira, 2018) in the paper regarding user acceptance of Digi locker system based on the Acceptance Model theory, studied the user acceptance of this scheme. Very purpose of Digilocker is to eliminate the use of the physical documents. The paper try to study to what extent can create a digitally empowered society by way of providing cloud computing and storage services. The study found that while ease of use and usefulness go hand in hand, it is their combined effect that drives their behavioural control which ultimately has effect on the satisfaction level of users.

3. AIMS AND OBJECTIVE OF STUDY:
Digital India is a Programme to prepare India for a knowledge future and the focus is on being transformative – to realizethat information technology is the future of country, that is the focus is on making technology central to enabling change. It is an Umbrella Programme – covering many departments. It weaves together a large number of ideas and thoughts into a single, comprehensive vision so that each of them is seen as part of a larger goal.

In the digital India movement of Govt of India, Digilocker is one of significant area. Digilocker ties into Digital India’s visions areas of providing citizens a shareable private space on a public cloud and making all documents/certificates available on this cloud. Indian citizens who sign up for a Digilocker account get a dedicated cloud storage space that is linked to their Aadhaar (UIDAI) number.

The basic objective of this paper is
- To study the concept of digital locker and working of Digi locker in India
- To discuss the challenges faced in India
- Suggestions and recommendations.

4. METHOD:
The study is fully based on secondary data which is collected from websites, reports and journal articles and Government of India website. Since this concept is gaining its momentum slowly, there is lot of scope for primary data collection. However due to Covid 19 Pandemic, data collection is not easy, so depended on available secondary source.
WORKING OF DIGI LOCKER IN INDIA

Technology is the heart of the youth today and they leave no stone unturned to get the maximum usage of the gadgets and software around them. Youth today doesn’t shy away from using new technology, rather they want to imbibe new things which makes their everyday life easier. The share of the youth in the total population of India by 2020 is expected to be 34.33 percentage and this segment of the population can instrumental in altering the digital landscape of our country. So, India with needs to add technology in all spheres from the government offices to businesses, schools and colleges to healthcare etc. Private Enterprises too are moving towards information technology because they know that this change is a must to stay in business. The youth of today is technologically very advance and use all the modern gadgets like smartphones, computers and laptops. Various apps and utilities on these gadgets help them a lot in their day-to-day work. Digital India’s all apps and schemes are very useful for the citizens of India. DigiLocker App is one such application that is aiming to help remove paper submission. (Kaur & Kaur, 2019)

Govt of India has introduced DigiLocker concepts in India basically to make valuable documents digital which makes documents accessibility mor easy and secure. This mode will be more appreciated by youth of country who are techno savy. DigiLocker is one of the key initiatives under the Digital India Programme. This was released by the Department of Electronics and Information Technology (DeitY), Govt. of India in February 2015 to provide a secure dedicated personal electronic space for storing the documents of resident Indian citizens.

The components of the DigiLocker system are technically described as

- Repository – Soft copy of the documents that is maintained in a secure way making sure that the access to these is fast.
- Access Gateway – Access gateway is an online mechanism to access the documents maintained in the repositories in as less time as possible using URI (Uniform Resource Indicator). This gateway is very secure.
- DigiLocker Portal – Exclusive personal storage on the cloud for each resident who wants to store his e-documents. This portal is connected through residents’ Aadhaar number. (Kaur & Kaur, 2019)
- The storage space (maximum 10 MB) is linked to the Aadhar number of the user. The space can be utilized for storing personal documents like University certificates, PAN cards, voter id cards, etc., and the URI's of the e-documents issued by various issuer departments. There is also an associated facility for e-signing documents. The service is intended to minimize the use of physical documents and to provide authenticity of the e-documents. It will also provide secure access to Govt. issued documents. It is also intended to reduce administrative expenses of Govt. departments and agencies and to make it easy for the residents to receive services. (Mohite, 2015)

The key features of DigiLocker

- One can upload pdf, JPG, JPEG, png, bmp, and GIF types of files.
- URI or Uniform Resource Indicator is an authentication of loaded documents from respective department or agencies. For example Income Tax Department will verify your PAN. After verification, one will only see the URL not the image. One has to just need to click and share with the agency of your choice while sharing.
- One can access it anywhere and at any point of time.
- One can download your eAadhar also.
- It is linked to one’s Aadhaar Card Number.
- Issuer departments can push e-documents into the digital locker system.
- E-documents can be shared by residents with government or other registered organisations.
- Residents can upload the document and digitally sign them using e-sign facility.
- Shareability of e documents across agencies. (NATHANI, 2018)
- Enable digital empowerment of residents by providing them with Digital Locker on the cloud
- Enable e-Signing of documents and make them available electronically and online minimize the use of physical documents .
- Ensure authenticity of the e-documents and thereby eliminate usage of fake documents.
- Secure access to Govt. issued documents through a web portal and mobile application for residents .
- Reduce administrative overhead of Govt. departments and agencies and make it easy for the residents to receive services .
- Anytime, anywhere access to the documents by the resident .
- Open and interoperable standards based architecture to support a well-structured standard document format to support easy sharing of documents across departments and agencies.
- Ensure privacy and authorized access to residents’ data. (Petare Purushottam Arvind, 2015)
BENEFITS OF DIGILOCKER.

- This provides secured access to Govt issued documents.
- It is based on UIADI number - that is Aadhar card number.
- Authenticity validation is easy because these documents are directly issued by registered issuers.
- This concept will considerably reduce paper work and saves expenses of Govt administrative dept.
- This also quite beneficial to the users as they don’t have to carry original valuable documents every time and save the paper cost also.

5. DISCUSSION, ANALYSIS AND CHALLENGES:

Registered issuers “push” documents straight into citizens’ DigiLocker accounts. Sustenance of this ecosystem is conditional to onboarding of all major government and non-government organizations and agencies. DigiLockers which sort of form a digital highway where virtual and authenticated documents travel – without the mess and congestion of paper.

Sometimes fake documents get into circulation in the physical world and cause a lot of damage for all concerned. Given the way documents are issued and accessed through DigiLocker, it can play an important role in minimizing fakes. This can ultimately contribute to bringing down corruption. The free e-sign facility in DigiLocker is another useful authentication feature of DigiLocker. (https://www.digitalindia.gov.in, n.d.)

Currently in India DigiLocker Users are 426092, with 225731 documents.

Top Three States: Uttar Pradesh - 49813
Madhya Pradesh – 34501
Andhra Pradesh – 32628

The main challenges that digilocker system faces in our country are

- Digital Illiteracy: Digital illiteracy is prevalent in most of the towns and villages in India. Cities have adopted digitalization but limited to certain extent. This requires administrative 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. Digital divide is a strong challenge that our country is facing even today.

- Usage and Connectivity: It is a mammoth task to have connectivity with each and every village, town and city. Also it is challenging for the central authorities to make a database where such huge information can be stored. Internet usage in India is rising on the back of the mobile phone revolution. But, the number of internet subscriptions is only a third of the total number of mobile phone users.

- Cyber Threat: 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. ¬

- Co-ordination between various Departments: 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.

- Net Neutrality: When the internet started to take off in 1980s and 1990s, there were no specific rules that asked that internet service providers (ISPs) should follow the same principle. But, known as 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. ¬

- 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. ¬ 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. (Bhavesh.H.Bharad, 2016).

6. CONCLUSION:

The rising levels of digitisation and digital adoption, though noteworthy, are still not sufficient to bring the bottom layers of the pyramid under the coverage of digital benefits. This is a global challenge and impacts both developed and developing nations, albeit to varying degrees. Economic (extreme poverty) and social (high degree of illiteracy) factors are often universal, while India has some unique challenges of its own, accentuated by its vast geography and diversity of language. (PWC, 2018)
REFERENCES:

Journal Papers:
Role of Digital Libraries in COVID 19 Situations

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Email - sphinduja2008@gmail.com

Abstract: The current situation has made it obligatory to be safe and secured from covid-19, which made billions of learners to sit at home and here was a need for libraries to reach these students through digital path. The concept of digital libraries got disseminated drastically as compared to pre-Covid situations. The current study is focusing on understanding the concept of digital libraries, the responsible factors for digital libraries, challenges for it and the measures to come out from it. The study is based on secondary data which is collected from various websites and other researches. The exact number of users of digital libraries are not readily available, however, it has been observed that most of the learners are already using the platform.

Key Words: Digital Libraries, covid-19, technology, e-resources.

1. INTRODUCTION:

The term Digital Library can also be called as online library or digital repository or even a digital collection of text, audio, images, videos and another digital database. Digital libraries are large and systematically organised collection of valuable information which is required by scholars and investigators at large scale. However, the current situation of COVID 19, which has made it mandatory for everyone to be isolated for safety purpose, made the digital library to play role even for school going students.

It will not be wrong to say that in India the focus of the academicians is on research and that is the reason as per National Science Foundation, India secures third rank in publishing Science and Engineering research papers in peer reviewed journals.

Table no. 1 Number of Science and Engineering articles published in Peer Reviewed Journals in 2018

<table>
<thead>
<tr>
<th>Ranking</th>
<th>Country</th>
<th>Number of publications</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>China</td>
<td>5,28,263</td>
<td>20.67%</td>
</tr>
<tr>
<td>2</td>
<td>USA</td>
<td>4,22,808</td>
<td>16.54%</td>
</tr>
<tr>
<td>3</td>
<td>India</td>
<td>1,35,788</td>
<td>05.31%</td>
</tr>
<tr>
<td>4</td>
<td>Germany</td>
<td>1,04,396</td>
<td>04.08%</td>
</tr>
<tr>
<td>5</td>
<td>Japan</td>
<td>98,798</td>
<td>03.87%</td>
</tr>
<tr>
<td>6</td>
<td>United Kingdom</td>
<td>97,681</td>
<td>03.82%</td>
</tr>
<tr>
<td>7</td>
<td>Russia</td>
<td>81,579</td>
<td>03.19%</td>
</tr>
<tr>
<td>8</td>
<td>Italy</td>
<td>71,240</td>
<td>02.79%</td>
</tr>
</tbody>
</table>

Source: National Science Foundation

The above table is just gist to highlight the interest of Indian academicians in research work. The current situation may become the obstacle for the researchers to get spaced out from their thrust areas as the resources for research may not be available for them. Here the role of Digital Library can not be ignored and at the same time more and more focus should be given on making more number of libraries as digitised one.

1. Objectives:

- Understanding the need of Digital Library
- Measuring the scope of Digital Library
- Discovering the factors accountable for Digital Library
- Ascertaining the challenges of Digital Libraries and suggesting measures.
2. History of Digital Library:

It is very difficult to confirm that since when the concept of digital library was introduced, however, several intellectuals are of opinion that Paul Otlet, who was Belgian author, lawyer and peace activist and Henri L. Fontaine, Lawyer and bestowed with Noble Prize for Peace are considered as the pioneer of popularising the concept of systematically record of world’s knowledge for peace in the year 1895 and almost a century after the realisation of Digital Library was thought of with the introduction and popularisation of internet.


These days, specially when 1,252,391,651 students (as per UNICEF records) are at home and not able to go to any library physically, the digital library is playing a very momentous role for every student and researcher. Study made by Prof. Arun Bhattacharjee, National Institute of Technology, Meghalaya, pointed out the following expenditure made by libraries in the year 2018-19

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Institute /University</th>
<th>Expenditure (in Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I.I.M.</td>
<td>8.77</td>
</tr>
<tr>
<td>2</td>
<td>J.N.U.</td>
<td>3.53</td>
</tr>
<tr>
<td>3</td>
<td>I.I.T.M</td>
<td>17.46</td>
</tr>
</tbody>
</table>

(Source: Study made by Prof. Arun Bhattacharjee)

It is further observed that 50% of this total expenditure was on digitisation of libraries. This shows the growing popularity among the higher educational institutions of digitisations of the learning resources for the benefit of billions of people who would be able to make use of resources which was dream once.

Some of the important digital libraries which are becoming popular among the students and researchers in the Pandemic situation are as below.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Description</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>NDLI</td>
<td>National Digital Library of India (NDLI) is developed and maintained by IIT Kharagpur. It is a huge repository of learning resources for all kinds of students and researchers.</td>
<td><a href="https://ndl.iitkgp.ac.in">https://ndl.iitkgp.ac.in</a></td>
</tr>
<tr>
<td>2</td>
<td>Internet Archive</td>
<td>The Internet Archive, a 501(c)(3) non-profit, is building a digital library of Internet sites and other cultural artifacts in digital form.</td>
<td><a href="https://archive.org">https://archive.org</a></td>
</tr>
<tr>
<td>3</td>
<td>Hathi Trust</td>
<td>Hathi Trust is a not-for-profit collaborative of academic and research libraries preserving 17+ million digitized items. Hathi Trust offers reading access to the fullest extent allowable by U.S. copyright law.</td>
<td><a href="https://hathitrust.org">https://hathitrust.org</a></td>
</tr>
<tr>
<td>4</td>
<td>World Digital Library</td>
<td>World Digital Library (WDL) was a project of the U.S. Library of Congress, with the support of UNESCO, and contributions from libraries, archives, museums, educational institutions, and international organizations around the world.</td>
<td><a href="https://wdl.org.en">https://wdl.org.en</a></td>
</tr>
<tr>
<td>5</td>
<td>Khan Academy</td>
<td>Provides online learning material from standard 1- to P.G.</td>
<td><a href="https://khanacademy.org">https://khanacademy.org</a></td>
</tr>
<tr>
<td>6</td>
<td>Open Library</td>
<td>Open library is editable catalogue, where the readers can pick his or her own choice book for reading or hiring purpose.</td>
<td><a href="https://openlibrary.org">https://openlibrary.org</a></td>
</tr>
<tr>
<td>7</td>
<td>Project Gutenberg</td>
<td>A free site where all the books are available for reading purpose for free.</td>
<td><a href="https://gutenberg.org">https://gutenberg.org</a></td>
</tr>
</tbody>
</table>

It has been observed that the number of users of digital libraries have been increased during recent time as there is no other option left out for the learners. According to the study made by Sadia Ishtiaq Ms University of Karachi, Pakistan, around 80% of University Libraries of Pakistan have gone for digitisation to reach out the maximum number of students and from others very few are following the conventional approach, however the rest are in the process of digitisation.
2. DISCUSSION:
I. Factors Responsible for Digital Libraries.

It also has been observed that before this pandemic, the usage of digital library was limited because of the reasons like:

- Unawareness
- Complexity
- Reluctancy from coming out of comfort zones
- Considered as costly luxury

Following are factors for popularisation of digital libraries.

1. Push Factors:
   - Lockdown:
     Covid 19 has made it mandatory for 188 countries to impose the lockdown and this has padlocked lakhs of schools, colleges and thousands of Universities with billion of learners. Students were clogged from going out of their residences to go to the rooms like libraries for learning purposes.
   - Safety measure:
     Even when the lockdown was lifted in phases, it has been observed that still it was not safe to move out very freely like previously, still the chance of getting infected is surviving and only way to get safe is to keep away from public places. This has boosted the use of digital library, as it doesn’t require the physical presence of the users at particular place.
   - Time constraint:
     Though the Universities, colleges and schools were shut, still the process of teaching and learning continued online. This has not discouraged the learners from completing their projects. The digital libraries provided relief during this phase and without wasting the time students were able to complete their tasks.
   - Non availability of all resources at one place:
     Learning resources are plentiful and at no one place all the resources can be made available. The digital libraries provide this facility, where the users can visit many libraries by sitting at one place only and this is how the digital libraries got more and more acceptance in recent time.

2. Pull Factors
   - Boundary less approachability:
     The digital libraries don’t have walls which fix the boundaries for the users. Now it has become very easy for any user from any corner of the world to enter into the library of any country hassle-free. The digital libraries allow the users to utilise the facility of learning resources by removing the hitches of distance and other formalities.
   - Availability for 24 X 7:
     Digital libraries are providing its services to the users for all the time and under all the situations, this made it more popular among the learners for making use of it. At the same time, the digital libraries provide the facility of allowing the same resource to be used by many users at the same time, which was not possible in the conventional libraries.
   - Cost effective:
     There are many digital libraries which provide free registration for the users. At the same time the user is not spending on travelling and other expenses which user was spending for conventional libraries.
   - Easy to access:
     Before the pandemic there was a misunderstanding that the digital resources are very complex to use, however, the current situation and the development of digital libraries have created an awareness about the smooth and easy access of digital learning resources by convenient modes.

II. Challenges of Digital Libraries:
   - Digital Citizen:
     It is not wrong to say that many of the learners practice of taking the material or research work of others and show it as they have made it, it’s a bitter truth and by digital libraries this practice is getting accelerated as there is huge chance of copying and pasting at the convenient way. The digital libraries have to see that the users are not misusing the facility through some safety measures and making the users as responsible digital citizens.
• Learning Eco-System:
  It’s a challenge for digital libraries to create the climate where the learners and users should get the learning eco-system which boost their understanding in more innovative ways.

• Digital Technology is not just a tool:
  Many times it is considered that digital technology is a tool of storing the information and to pass it on to the next generation, with this assumption, the objective of the digital library can not be achieved. The digital technology should be considered as the boon which helps to reposit the valuable information for years together with lot of safety.

• Climate of class room:
  Through digital library, many learners miss the atmosphere of class room and don’t get the interest after some time. However, if the digital library starts some system where the feeling of loneliness should be removed and give the platform of discussing live with the experts and co-users. Lack of feeling of physical class room is also becoming a big challenge.

• Skilled Staff requirement:
  Since, the managing the digital libraries require the staff who have skill and special qualification in managing the digital library and digital users.

3. CONCLUSION:
   The digital libraries are playing the most significant role in the current time, when most of the students are at their homes and most of the digital libraries are reaching to their residences. In this study it has been found that in India the culture of research is getting augmented and the digital libraries are uplifting the users to go ahead with the new and innovative research, which will benefit the society in many ways. It also has been found that there are many factors which are responsible for universalisation and at the same time there are various challenges which are becoming the obstacles in achieving the objectives of digitisation. If the digital libraries are able to employ the methodologies of faster reach out to the users by engaging workforce who have special skill of manging the process of passing the services efficiently. Not to overlook that the future is digital and digital libraries require special attention from all segments of the system.

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Journal Papers:

1. INTRODUCTION:

It has been said that every disruption creates opportunities and one such disruption was the announcement of demonetization by Prime Minister Mr. Narendra Modi on 08 November 2016. Demonetization created huge growth opportunity for digital payment in India and the digital wallet companies garbed the opportunities with both the hands to expand their market share. Demonetization has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian consumers. The demonetization resulted in unprecedented growth in digital payment. Indian government and private sector companies such as Paytm, Airtel money and PhonePe had been aggressively pushing several digital payment applications, including the Aadhaar Payment app, the UPI app, and the National Payments Corporation of India (NPCI) developed the Bharat Interface for Money (BHIM) app. Digital transfers using apps has brought behavioral change and helped in the adoption of digital payment. This has resulted in ease of transfer of money in rural areas which was not touched earlier by the digital payment method. Now many foreign investors want to invest in digital payment industry which is new attractive destinations because of scope of tremendous expansion in India.

2. STATEMENT OF PROBLEM:

Today word is moving towards digital economy. Government promote cashless economy in order to bring transparency in financial transaction and speed up the trade.in this busy world every one need to get this done from where they are.in in India after demonetization every one tends to be digital especial in case of financial transaction. E-wallet help people to keep their money digital and make financial transaction with ease of time digitally.so it is important to analyze the attitude of people towards E-wallet to take measures to improve the use of E-wallet among people.

3. OBJECTIVES OF THE STUDY:

- To analysis the satisfaction level of consumer on digital wallet.
- To analysis the factors influencing the use of digital wallet.
- To identify the problem in the digital wallet
- To propose solutions to maintain and improve digital wallet.

4. LITERATURE REVIEW:

Singshal, Nidh (2016) the article discusses the mobile wallet that loads money for payment of bills which is hassle free and saves time. topics mentioned include the high success rate on making payments with transactions in less than 10 seconds, the loading of money which does not risk the credit card and bank account limit, and the offered services by electronic commerce company Paytm including buying tickets, institutions fees payment, and money
transfers. Korzeniowski, Paul (2014) the article discusses the emergence of mobile wallets and how it changed customer experience in payment process. Topics include the appeal of mobile commerce functions in smartphones to consumers, the use of more personalized shopping experiences, and the near field communication (NFC) system. Also mentioned is information on the role of PayPal, the formation of payment infrastructure company Merchant Customer Exchange (MCX), and the selection of an open or close loop design in transactions.

Holmes, Tamara E. (2012) the article offers advice on how to protect one's financial information in digital wallets from getting into the wrong hands. It warns of spoofed invoices which look legitimate and request payments through wire transfer or direct bank transfer. It also advises against clicking on links in e-mails and to avoid providing personal information such as Social Security number. It suggests setting a passcode on smartphones to avoid becoming a victim of identity fraud.

Adams, John (2012) the article discusses the outlook for electronic wallet payment systems from the perspective that the U.S. banking industry has to attract users in the mobile wallet market and understand the mobile wallet market's ecosystem.

5. METHOD:
Source of data
Both primary and secondary data are used. Primary data are collected through questionnaire and secondary data from various journals and websites are also used

Sample size: In this survey the sample size was 100 respondents.
Sampling Technique: Convenience sampling technique is used for the current study.
Tools used for data analysis: Percentage is used in this study for data analysis.

6. ANALYSIS:

Table 1. Gender

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Gender</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>47</td>
<td>47%</td>
</tr>
<tr>
<td>2</td>
<td>Female</td>
<td>53</td>
<td>53%</td>
</tr>
<tr>
<td>3</td>
<td>Other</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation
The table shows that 47% of the respondents were male and 53% of the respondents were females.

Table 2. Occupation

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Occupation</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Student</td>
<td>41</td>
<td>41%</td>
</tr>
<tr>
<td>2</td>
<td>Business</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>3</td>
<td>Professional</td>
<td>10</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>Employed</td>
<td>28</td>
<td>28%</td>
</tr>
<tr>
<td>5</td>
<td>Self Employed</td>
<td>9</td>
<td>9%</td>
</tr>
<tr>
<td>6</td>
<td>Others</td>
<td>11</td>
<td>11%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation
The table shows that 41% are students, 1% are doing business, 10% are professional, 28% are employed, 9% are self-employed and the rest 11% are others.

Table 3. Awareness Regarding The Functionality Of E-Wallets

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Particulars</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fully aware</td>
<td>35</td>
<td>35%</td>
</tr>
<tr>
<td>2</td>
<td>Partially aware</td>
<td>58</td>
<td>58%</td>
</tr>
<tr>
<td>3</td>
<td>Not aware</td>
<td>7</td>
<td>7%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>
Interpretation
The table shows that 58% of the respondents are partially aware the functionality of e-wallets, 35% of the respondents are fully aware and the remaining 7% are not aware.

2. **Table 4. Factors behind Preferences of e-wallet over other modes of payment**

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Particulars</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Time saving</td>
<td>36</td>
<td>36%</td>
</tr>
<tr>
<td>2</td>
<td>Ease of use</td>
<td>52</td>
<td>52%</td>
</tr>
<tr>
<td>3</td>
<td>Security</td>
<td>10</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>Others</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation
The table shows that 52% of the respondents are prefer to use e-wallet on the basis of ease of use, 36% are prefer to use for time saving, 10% are prefer to use on security basis and 2% have other opinion.

**Table 5. Things kept in mind while using e-wallet**

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Particulars</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Available discount</td>
<td>30</td>
<td>30%</td>
</tr>
<tr>
<td>2</td>
<td>Premium offers</td>
<td>22</td>
<td>22%</td>
</tr>
<tr>
<td>3</td>
<td>Cashback</td>
<td>48</td>
<td>48%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation
The table shows that what things kept in the respondents mind while using e-wallet. 48% are chosen cashback, 30% are chosen available discount and 22% are chosen premium offers.

**Table 6. Satisfaction with the e-wallet service**

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Particulars</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Highly satisfied</td>
<td>16</td>
<td>16%</td>
</tr>
<tr>
<td>2</td>
<td>Satisfied</td>
<td>62</td>
<td>62%</td>
</tr>
<tr>
<td>3</td>
<td>Neutral</td>
<td>22</td>
<td>22%</td>
</tr>
<tr>
<td>4</td>
<td>Unsatisfied</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>5</td>
<td>Highly unsatisfied</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation
The table shows that 16% of the respondents are highly satisfied the e-wallet services, 62% of the respondents are satisfied and 22% of the respondents are neutral opinion.

**Table 7: Kind of obstacles faced while using e-wallet**

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Particulars</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Non-availability at merchants</td>
<td>33</td>
<td>33%</td>
</tr>
<tr>
<td>2</td>
<td>Too much time consumption to set up</td>
<td>15</td>
<td>15%</td>
</tr>
<tr>
<td>3</td>
<td>Involves danger of losing money</td>
<td>27</td>
<td>27%</td>
</tr>
<tr>
<td>4</td>
<td>Cannot be used for international transaction</td>
<td>11</td>
<td>11%</td>
</tr>
<tr>
<td>5</td>
<td>Others</td>
<td>14</td>
<td>14%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>
Interpretation

The table shows that kind of obstacles faced by the respondents while using e-wallet. 33% are faced non-availability at merchants, 15% are faced too much time consumption to set up, 27% are faced danger of losing money, 11% are cannot be used for international transaction and the rest 14% have other opinion.

7. FINDINGS:
- The level of awareness among majority of the respondents is partial.
- Major source of information on e-wallets come through social media.
- Majority of customers prefer to use e-wallet because of ease of use, and transaction can be done with time saving manner.
- Majority of e-wallets are been used from smartphone and few respondents use on both devices smartphone and computer.
- PhonePe has high market share compared to other competitors.
- Many respondents utilize all the features of the e-wallet, i.e., money transfer, recharging and utility & bill payment.
- Most of the respondents are satisfied the e-wallet services.
- Majority are push them to continue use of e-wallet in their daily routine.
- Major obstacle are non-availability at merchants and involves danger of losing money.
- Majority respondents have a positive view towards e-wallets and consider e-wallet as the future step towards Digital India.

8. RECOMMENDATIONS:
The digital wallet transaction activity had a great step to enhance the transparent economic development, empower the financial inclusion and integrates the parallel economy with main stream. In present scenario the country needs to move away from traditional cash based transaction towards a cashless or digital payment system. Therefore the following suggestions will help to improve cashless transaction among the consumers.

- Organize intensive awareness program about the benefits and need of digital wallet payments to students of colleges, higher educational intuitions, and housewife, self-employed and even find a way to reach to the retired senior citizens.
- Consumers are behind in being fully aware of all the features of digital wallet. Hence, interactive in-app guide should be introduced to make consumers completely aware of features like barcode scan, different payment modes to load money, convenience to transfer money to third party or within bank, etc.
- As most of respondents are concerned about the security of digital wallet, the security system should be strengthening so that people won’t scare about their money and transactions.
- Provide Point of Sale (POS) terminals to all possible shops at concession rate for the use of digital wallet.
- The too many proceeding should be avoided during online payment to avoid more time consumption.
- Make people aware of the need to link KYC with e-wallet and point out the benefits in the long run.
- The firms should organize volunteers at less developed areas to educate the people about digital wallet.
- The Government of India and Telecom ministry should make necessary step to enhance broadband speed and wide coverage of internet to all areas.
- The firms should continue and give some incentive benefits to those are using regular digital wallet payments because it will motivate not only the regular user but also new user.

9. CONCLUSION:
Present study has made an attempt to understand consumer behaviour and satisfaction level on use of digital wallet. This study makes an attempt to analyze and find out how the digital wallet transaction has caused to changes in the behavior of consumers and level of awareness about the cashless transaction, faith of the electronic transmission and problems of consumers while using digital wallet payment. It was found that digital wallet platforms have grown tremendously despite hurdles. Customers are readily accepting digital wallet as their payment modes for various occasion changing their attitude towards traditional cash system. Due to offers introduced by such platforms such as cashback and discounts, customers are more interested in making payment through this mode. Social media is the main source of communication between customers and such platforms. Digital wallet saves time and provides convenience to the customer.

The growth of users of Smartphone and internet penetration in such area also facilitated the adoption of digital wallet payment. People are satisfied with digital wallet platform and demands more features to be added in these
platforms. Despite having such strong database, threats and challenges still exist for such platforms. Building a strong secure platform should be their top priority as consumers in today’s world depend on word of mouth. The solutions given should be considered and worked upon to have a smooth functioning of business.

The Government has implemented various reforms for sustainable and transparent economic development. The demonetization and digital payments are most important among the reforms. The digital wallet transaction is not only requirements but also emerging need of today for transparent economic development.

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Digital Language Teaching in Indonesia: A Framework on Covid-19 Pandemics

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Abstract: This article aims to formulate the concept of learning administration made in digital format and centralized in the database of the Ministry of Education and Culture of the Republic of Indonesia. In this study, learning administration starting from the Sillabus, Learning Process Design and Evaluation was inputted into the Ministry of Education and Culture's database for the next process, partner teachers who collaborated in the learning process could use it. This article produces a concept, namely (1) technically, teachers can enter learning administration data online as long as the existence of a fiber optic network is adequate, (2) digitalized and centralized learning administration can be carried out as long as regulations provide room for development and (3) from the point of view of the availability of ICT (Information and Communication Technology) it can be done with web database supporting software. The results of this research are expected to be input for policy makers in implementing the administration of Indonesian language learning in thematic elementary schools in a digitalized and centralized manner in a server room at the Ministry of Education and Culture.

Key Words: Learning Administration, Indonesian in Elementary School, Information and Communication Technology, Thematic Learning.

1. INTRODUCTION:
Proficiency in compiling learning administration is a skill needed to make various kinds of learning processes more focused. Yang, et al (2014) explain that directed learning is learning that holds the key to achieving learning goals, namely planned, measured in accordance with more targeted educational goals. Skills to see thought processes, namely the ability to hold the learning process completely and consistently. In that sense, even though the learning process is identical to the process for understanding the principles of scientific assessment.

The explanation regarding this matter is disclosed in the flow diagram below:

Flowchart 01: Building flow of learning administration in the network.

In this case, the design of the learning process plays an important role. The planning context always puts forward the process of cause-and-effect relations in accordance with the design. Xu, et al (2013) explain that the role of the public becomes dominant along with the flow of learning administration development. In the end, the learning administration
designed by a teacher can be used simultaneously by other teachers nationally, has been verified by other teachers, and has received input.

The main problem that arises is the application of the concept of learning administration online (in the network) in the Indonesian context. Geographically, Indonesia's background consists of various regions that are united in an archipelago, including variations in the presence of data packet network signals which vary from region to region according to region. Pang (2016: 248). On this basis, this study was conducted to determine the visibility of networked learning administration, with a focus on the learning process in elementary schools in Indonesian.

The opinion of Krashen (2014: 3), in line with Cowter (2016:38) states that not all successful people are those who possess only cognitive skills. Everyone has an opportunity to become champion in their respective fields. On the other words, if the person is willing and willing to pursue his field to the fullest. A teacher is eligible to abandon the old thinking pattern that the student is said to be intelligent when able to do the questions. The student is said to be smart when he is able to adjust to the environment. A student is said to be intelligent if he is able to recognize notes of tone and number. The student is said to be intelligent if he is able to recognize and identify the difference between foneme sounds. A student can also be said to be intelligent if he is able to recognize events related to nature. A student can be said to be smart if he is able to cultivate his body to be an achievement. A student can be said to be intelligent if he is able to calculate and create formulas based on his invention.

Krashen (2014: 2) in line with Gala (2016:1137) argues that a disciple can also be said to be intelligent if he is able to recognize the sphere. A student can also be said to be intelligent if he is able to share with others. That opinion is Huang (2016: 74) gives an explanation of the existence of learning content that explains the theory of multiple intelligences.

2. METHOD:

This study used the ethnographic interview method from Spardley (1979). This method is carried out by interviewing users of government services about elementary education. The research location consisted of multiple sites, namely: Tulungagung Regency, Blitar City, Blitar Regency, Kediri City, Kediri Regency, Trenggalek Regency. In each region 2 schools were taken and conducted interviews with teachers, parents and analysis of student perceptions about online learning activities.

3. DISCUSSION:

The existence of Fiber Networks in the Centralized Learning Administration Process.

In preparing the learning administration process, the design of data and facts becomes dominant. The design of various learning processes is the design of the learning process. The learning process design becomes dominant along with the ideal learning process, this is where the appropriate learning process is strategically located. Their existence is described in the pyramid diagram below.

Pyramid Diagram 01: Assessment in the preparation of internet networked learning administration

The development of the networked learning process is a priority in the learning process. The first level in the preparation of learning administration is (1) implementing study functions, (2) field application, and (3) concept design. In the first stage of the policy, although it is based on an adequate learning administration design. This foundation stage is the design of policies that are in accordance with the stages of the learning process according to Thomsen, et al (2016: 598). In the second stage, namely field application, the design is more based on trials, this concept puts forward the principle of ability to apply ideas according to Hussein (2016).
In the process of setting up linkages between data networks, there are three comprehensive things that, although prepared, are (1) fiber optic networks, (2) availability of data packet devices and finally (3) user interfaces, availability of hardware to solve problems that occur in community environment. In this assembly, the ability to adjust the problem becomes dominant, first is the existence of fiber optic networks according to Sarja, et al (2016). In the application of the learning process, fiber optic networks have the potential to help, namely helping the flow of data packet distribution. Hoi (2014: 450) explains that what must be considered is the availability of data packet devices which are manifested in the presence of 3G (Third Generation) networks and 4G (Fourth Generation) networks. In this case, the ability to adjust data becomes dominant along with the rate of information flow development in accordance with the principle of data existence. The third thing that even though it is structured is the User Interface (UI), in this existence the thing that is noticed is the ability to design things according to existence. In principle, the diversity of users (User Experience), even though it is considered in designing the interface, is becoming increasingly measurable.

The Role of Policy Support in the Implementation of Centralized Learning Administration

Tyagi (2016) explains that in the development of an appropriate learning administration preparation process, the design is appropriate even though it pays attention to various aspects and data. In this context, various data and facts have been recorded even though they are adjusted to the existence of the learning administration preparation process. Louis, et al (2016 explained that in this sit-down case, the learning process even though it is in accordance with the ideal process design and in accordance with the principles of designing ideas. The following describes the ideas below in a more concrete manner through the diagram below.

The design of ideas in preparing the learning process becomes ideally designed in line with the rate of development of information flows and globalization in the global flow. In sitting this question, several systems are designed to adapt to existing ideas according to Hill, et al. (2016). In principle, there are various designs, although according to existing ideas. In this case, the design even puts forward the principles, namely (1) prioritizing the design of the learning process, (2) designing the ideal learning system along with the learning process and (3) making evaluation
rules in accordance with the ideal design principles. As for the relationship with the ability to provide data packages, it can be seen below.

Hierarchy Diagram (01): Centralized Administration of Indonesian Language Learning

The learning administration design process is a process that requires a sufficient time line supported by assistance from related parties. In designing this process, a learning process designer, even though he puts forward the process of digitizing ideas and their corresponding meanings. Chin, et al (2016: 40) explain that in this process the ability to make the learning process harmonious and in accordance with the current development of ideas and ideas is also designed. As for the development process of appropriate Indonesian language learning administration, a designer of the learning process even pays attention to three aspects, namely (1) aspects of integration between subject areas, (2) aspects of skills in the field of data packages, and (3) aspects of ability in designing ideas.

Support for the Availability of a Centralized Learning Administration Process

In the design of an ideal administrative process, administrative design becomes dominant. Supported by the existence of an appropriate learning administration, the process of developing Indonesian learning administration prioritizes the process of achieving the performance of a result, this is in accordance with the explanation from Canfield, et al. (2016). With the existence of learning process design, it is expected that this process will become dominant along with the pace and flow of global information and communication technology developments. The following describes two things that are dominant, namely administrative skills and linkages with policies.

Flowchart 03: Learning Administration Standards Development Process

In the process of developing the learning administration process, the thing that should be considered is the development of principles in accordance with the ability to design in detail the achievements in the field of information and communication technology. In this design, we need a system that is in accordance with the ideas and plans that are in accordance with the ideas and ideas. Bae, et al (2014: 1219) explained that in principle, designing ideas even though it pays attention to the suitability of ideas with the ability to design ideal ideas. Thus there are three things that are considered, namely (1) joint collaboration between instructional administration designers, (2) the availability of information and communication technology, and (3) the ability to design
learning administration. In principle, the design of the research process, although paying attention to policy aspects, is reflected in the following three circles:

Circle diagram 01: The learning administration policy process in the school environment

On the principle of designing a learning administration policy diagram, the learning process even pays attention to the design of facilities and infrastructure in accordance with the principles of learning. Kamdar, et al (2016) explained that in the learning process, the design even paid attention to the principle of conformity to the circumference in policy with the outermost circle in the learning process.

In this case, the deepest circle, namely (1) the national education policy, followed by (2) the national education policy, has a role that is considered according to Szpunar, et al (2014: 162). What happened in the first and second circles had a strong influence on the achievement of policy process design at the implementation level, namely primary schools as teaching administrators who were on the front lines.

Character Education on 21 Century

Huang (2016: 73) gave an explanation that explains until now there has been no standard definition in determining the meaning of character education. In the context of Indonesian-ness, character education is an effort to restore the noble value that has slama lost due to eroded era of modernization that can not be controlled. Character education is an umbrella of various disciplines in cross-field studies. Each learner is expected to be able to apply their knowledge in discipline and structured according to their life skill.

The controversy of Indonesian literature learning in the 2013 curriculum gave rise to a question of whether Indonesian literature was brought closer to a scientific approach not eroding the values of traditional locality. Opinions of Krashen (2014: 273) when synthesized identical to that s ne of concern in Indonesia, where the Indonesian-based scientific literature will remove keprcayaan population against the myths and folklore. So far, local literature is more functional for learning human values, especially in Elementary School.

Indonesian literature in the 2013 curriculum at elementary level becomes a warm discussion. The first pole is the teaching of literary rules. The second camp is a creative industry approach that serves humanize human. The Literary Approach in the 2013 curriculum is scientifically based for the purpose of humanizing humans.

The 2013 curriculum prepares learners to become members of global citizens. In the 21st century, humans are faced with the challenge of being able to make self-actualization. Every human being needs to make self-actualization in order that the person can be tolerant to others. So the challenge in the 21st century is to create human beings who can become creators so that they can actualize in their field. English literature is one of the most universal and humanist literature.

The environment around elementary school requires an educative atmosphere, the game must be able to educate learners to learn to absorb learning in response to the challenges of the 21st century. Opinions of Berwick (2015: 2) describes the natural of educate character using English literature, learners also need to be given to the matter of culture supplements from the outside at the same time be able to adapt in a global community.

Learners need to be challenged to be able to develop themselves in accordance with the challenges of the times in the future because they are the future of the Indonesian nation. So that English literature, as one of the cross-cultural liaison literatures in the world, is important to be taught in Primary School with the purpose of character education.

The 2013 curriculum regulates character education as a means to educate the life of the nation in various sectors of life. It is time for Indonesians to begin educating students in elementary school cross-cultural values with foreign language skills taught for children. The skill of mastering English literature comes not only from the skill of vocabulary and grammar, but the opinion of Huang (2016: 81) states that it comes from the mastery of the social elements of the language user. The 2013 curriculum is designed to educate children to love the culture of the nation while also respecting cross-cultures.

The harmony of the Indonesian nation is achieved by teaching English Literature as a medium of teaching universal values that are universal, exist in every nation. Character values in children can be implanted through literature,
whether originating from Indonesia or from abroad. Habits that exist in Indonesia is not necessarily the same as the traditions that exist elsewhere, for that English literature acts as a tool to teach the habit of speaking and acting in the environment. Krashen (2013: 272) states that osa k-words and grammar used by English speakers from Indonesia may be suitable for certain situations but sometimes less suitable for some situations.

English literature needs to be taught in elementary schools as an initial capital to educate the character of tolerance with culture that comes from outside the community. Braine (2013: 3) to give an explanation k ehidapan in the world not only requires a person have any scholastic intelligence but the ability to interact and appreciate each other so that the need of English literature as initial capital to get to know other cultures. The teaching of English literature for children is one of the modalities of introducing the world's cultural richness. English literature is one of the world's mainstream literature, so it is necessary to have a place in elementary school in Indonesia.

The 2013 curriculum is one of the curricula adapted from the humanistic approach, humanizing human beings. Literature is a universal language, teaching humans to be able to think about themselves as well as thinking about other people and the environment. Cummins, et al (2014: 4) revealed along with an explanation of Braine (2013: 5) there is an understanding of English literature pengajaran necessary to educate children to become more humane and being able to see people as people. English literature as one of the universal literature is time to be taught with local values in order to be a study of character education for children. In addition to the 21st century, humans are confronted with the information age. In the information age, character values are needed in processing information.

The views of Chomsky (2013: 40) explains that the learner's orientation as learning centers consequences on the existing main goal in learning English in elementary school that the students become learners who are humanist, that is capable of respecting others. Learning English literature can be the spearhead of the process of teaching elementary school students to be able to be humanist, respect other people across ethnic, cultural and territorial boundaries to humanize humans.

The controversy of English position in elementary school becomes the topic of conversation in the curriculum of 2013. The 2013 curriculum does not automatically remove English, but becomes an extracurricular subject. Teaching is left to the school policy as an institution. English learning becomes one of the local content.

The English for Young Learners (EYL) learning is one of the topics discussed lately. Controversy whether or not the children are taught English is one of the topics discussed by many people. Cummins, et al (2014: 6) to give an explanation topik talk of a second language is one of a long discussion among linguists. Some linguists claim that the language has a sequence (orders) some of them assume the language has no sequence of acquisition.

Krashen's Thoughts on the Acquisition of a Second Language

The opinion of Krashen (2014: 274) gives the opinion that the Group which states the language does not have a sequence argues that language is the demands of the thought process, this opinion is expressed by Chomsky who is a language scientist from the United States. Language around the world is universal, the difference in the world is just about vocabulary.

The debate on learning English for children is getting warmer when it is associated with psychologists. The behaviorist flows assume that language learning is the process of giving a stimulus in the form of speech followed by replies. Chomsky (2013: 33) states a constructivist liran assumes the language is built on the meanings that exist around. Another flow that is cognitivistik assume that the language is the readiness of the nerves that exist in the brain.

According to Krashen (2014: 274) states that In childhood the second language has two sides of the learning process. If based on the wishes of the children then the second language will become dissipated. If taught based on the ambition of the parent, the second language will leave a great trauma that interferes with the second language learning process at the next level.

So should English be taught to children? English for children should be taught based on the needs of children when interacting with the environment around their home. Language is not just an internal habit, but it needs motivation from the external environment.

According to Krashen (2013: 272) English for children also faces controversy that is no less complicated, who are the teachers who are entitled to teach them? Are from native speakers from the United States, United Kingdom and Australia or non-native speakers from a second language country? Of course, the determination of native speakers and non-native speakers should be based on the needs of children when interacting with the environment.

Cultural Gap in English Language Learning at Elementary School

The recent 2013 curriculum policy has placed English for Young Learners in elementary schools on dilemmatic coin-sides. There has been a view that English as a national language. For more details, there is a lot of language teaching methods that have been designed from time to time on enhancing students' motivation and the goal is students' proficiencies have risen up.

Publics have believed that English and Bahasa Indonesia have been important on different situation and views. It gives more that English language teaching has been placed on un-awareness situations. For language teaching, Bahasa Indonesia for some linguist have be elevate as primary language that should be taught in elementary schools. The questions have been summarized on the importance of 2013 curriculums.
Hoi, et al (2014: 495) states that for English learners have been widely spread-up since controversial issues on language teaching perspectives. English language teaching has focused on teaching linguistics competences on students' scheme of knowledge. While those competencies have supported students' performances when they are using English on classroom and outside activities.

Bae, et al (2014: 1219) states that English for young learners have been designed to enhance students' competence to support their performance when they are passive skills and active skills. There have been policies on 2013 curriculum that placed English for young learners on a controversial issue. In relation to language learning focus, English for young learners have placed on supplementary subjects on a school.

Xu, et al (2013) states that i have been assumed that English as a second language for young learners have been relying on policy from ministry of education and culture. The linguistics policy on Indonesia has been changed for decades since the global challenge towards language teaching for schools in Indonesia. There is an assuming that national linguistics policy in Indonesia is focused on rising up local wisdom and culture.

Indonesia has taught English for young learners since global challenge ahead. There have been some perspectives to place English for young learners for supplementary subjects at 2013 curriculum. On the other point English as their local curriculum. Yang, et al (2014: 203) states that the recent curriculum has been placed on a controversial issue. The Indonesia '2013 Szpunar, et al (2014) argues that.

Canfield (2016) states that in relation language proficiency there have been more perspectives on using language to communicate with others. Competences to communicate have been displayed on the language proficiencies. It gives a sense that there is a lot of public opinion on linguistics framework of language teaching.

Young learners have been living on an environment where English as second language is compounded on Bahasa Indonesia as a second language. Young learners have been trying to intend their scheme on citizen in global world. English language teaching in Indonesia has been placed on the primary of the language that is being taught Indonesian on the other side of this coin, Indonesian language has elaborate local languages. Indonesian has stated as a national language to set up the peace and reconciliation of Indonesian citizens in line with the opinion of Pang (2016).

English in relation to peace and reconciliation have been placing on completion to spread up tolerance and knowledge. Kamdar, et al (2016: 2) argues that Young learners are the agents of change in the future, it makes the idea of young learners to stand up in language language teaching to set up peace and reconciliation. Hussein (2016: 2) argues the young learners have assumed as pure, it gives a view point they are an agent of peace and reconciliation.

Tyagi, et al (2016: 3) argues that English and Bahasa Indonesia have been placed as a lingua-franca, a language to elaborate local languages across cultural bonds and geographical borders. Young learners have been main target of English language teaching for setting-up English linguistics' schemata. Hill, et al (2016: 3) argues that intention of young learners' language teaching has been used since globalization that has been placed English as an international language.

Thomsen, et al (2016: 4) says young learners have been assumed as an agent of a nation, it means they have to be taught to be global on local insight. The recent developments of English language teaching and Indonesian have also been placed on cross cultural language. There have been descriptions on English language teaching, with elaborate more local needs to create variances of English. Louis, et al (2016: 2) argues that the elementary schools have risen as a controversial issue in 2013 curriculum. Besides, they have to consider that language teaching, Bahasa Indonesia and English are focusing on competences.

Chin, et al (2016) argue the national linguistics policy has a specific issue on language teaching paradigm. The linguistics policies have been placed more or less to elaborate global challenge. In this era nowadays, English and Bahasa Indonesia have on equal position as a universal language to communicate across culture of language. Young learners have been targeted of both English and Bahasa Indonesia in relation to be members of global village. The members of global village have created their own mind on be global on local wisdom and culture.

English Language Teaching in Curriculum 2013 on Covid 19 Pandemics

The harmony of the Indonesian nation is achieved by teaching English Literature as a medium of learning universal values that are universal, exist in every nation. Character values in children can be implanted through literature, whether originating from Indonesia or from abroad. Bacca, et al (2014: 134) Habits that exist in Indonesia is not necessarily the same as the traditions that exist elsewhere, for that English literature acts as a tool to teach the habit of telling and acting in the environment. The vocabulary and grammar used by English speakers originating from Indonesia may be appropriate for certain situations but are sometimes unsuitable for some situations.

According to Krashen (2013: 272) in line with Grabe (2014) that is consistent with the phenomenon in Indonesia, k ontroversi position of English in elementary school become topics of conversation in 2013. Curriculum 2013 curriculum does not necessarily remove the English language, but became eye extracurricular teaching. Hwang and Chen (2013:101) Teaching is left to the school policy as an institution. English learning becomes one of the local content. The 2013 curriculum prepares learners to become members of global citizens. In the 21st century, humans are faced with the challenge of being able to make self-actualization. Every human being needs to make self-actualization in order that the person can be tolerant to others. Krashen (2014: 274) states that the challenge in the 21st century is to create human
beings who can be creators so that they can actualize in their fields. English literature is one of the most universal and humanist literature.

The 2013 curriculum regulates character education as a means to educate the life of the nation in various sectors of life. It is time for Indonesians to begin educating students in elementary school cross-cultural values with foreign language skills taught for children. Krashen & Bald (2014: 274) Life Skills to master English literature did not only come from mastery of skills vocabulary and grammar, but also comes from mastery of the social elements of the language user. The 2013 curriculum is designed to educate children to love the culture of the nation while also respecting cross-cultures.

The 2013 curriculum is one of the curricula adapted from the humanistic approach, humanizing human beings. Literature is a universal language, teaching humans to be able to think about themselves as well as thinking about other people and the environment. Bacca et al (2014: 133) English literature is needed to educate children to become more human and capable of seeing human beings as human beings. English literature as one of the universal literatures is time to be taught with local values in order to be a study of character education for children. In addition to the 21st century, humans are confronted with the information age. In the information age, character values are needed in processing information.

Bacca, et al (2014: 133) The orientation of learners as a learning center brings consequences on the main objectives that exist in English language learning in elementary school that learners become learners who are humanist, that is able to respect others. Learning English literature can be the spearhead of the process of teaching elementary school students to be able to be humanist, respect other people across ethnic, cultural and territorial boundaries to humanize humans.

Learners need to be challenged to be able to develop themselves in accordance with the challenges of the times in the future because they are the future of the Indonesian nation. So that English literature, as one of the cross-cultural liaison literature in the world, is important taught in Primary School with the goal of character education.

Cummins, et al (2014: 3) English literature needs to be taught in primary schools as a starting capital to educate the character of tolerance with cultures that come from outside the community. The existence of life in the world requires not only one possessing scholastic intelligence but the ability to interact and appreciate one another, requiring English literature as an initial capital to get to know other cultures. The teaching of English literature for children is one of the modalities of introducing the world's cultural richness. English literature is one of the world's mainstream literature, so it is necessary to have a place in elementary school in Indonesia.

4. CONCLUSION:

The skills of a teacher and educator who are at an equal level, especially in the process of learning Indonesian in elementary schools based on thematic integrative can not be separated from the planning process. The planning process, which is based on the ability of elementary school teachers to make designs, cannot be separated from the ICT (Information and Communication Technology) process, which in this case is related to the ability to equalize data and facts in accordance with the ability in the field of data relations. In various facts found in the research location, elementary school teachers already have adequate learning administration, and are digitalized in their electronic devices. This concept plays a major role considering that the design situation becomes strategic in the midst of global flows. Today's global trend is leading to the trend of crowd-sourced (Crowdsourcing). In this case, the ideal learning administration is one that is centralized and digitalized with one server, which is owned by the Ministry of Education and Culture (Kemendikbud) as the policy holder and stakeholders.

5. SUGGESTION:

Learning communities are communities that provide opportunities to transform group-based learning. Learning community-based learning provides opportunities for learning participants to develop a learning process that provides opportunities for exploration of material and various kinds of accompanying cultures, along with steps and tips in the learning process. In learning community-based learning, a student is taught to understand the learning process that provides opportunities for material exploration, which in the Covid-19 pandemic is based on derivative applications from Voices Over Internet Protocol (VOIP) such as WhatsApp, Signal, Telegram and various applications other chat application. Community-based learning is learning that combines online-based learning with community-based learning. In the learning community, the process of developing ideas and ideas becomes dominant because the process of developing material is dominated by the development of ideas and ideas. This study aims to conduct a study of the learning community and the learning process in the midst of the Covid-19 pandemic, which currently requires an adequate learning scenario based on technology derived from VOIP. This study also examined public perceptions of online book stores and the Moodle website and social networks used for online learning and evaluation.

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One Day International Seminar on
Digital Transformation - Issues and Challenges
17th April, 2021
Sree Narayana Guru College of Commerce(University of Mumbai), Chembur (W), Mumbai, India

“To study on awareness of E-banking services”

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Abstract: In this era global completion the banking sector has emerged as a vital service industry. The banking sector has expanded its functions as per the requisite of the customers. More about the segmentation, structuring of activities and scope of banks has changed its landscapes in due of changes in the world economy at large. The technological revolution has added the usage of information; communication techniques that are sophisticated used; replaced the manual banking transactions. E-Banking is not a new topic of the town today, but has raised the business of banking sector by 4.6% only due to technological advancements. This study consist of awareness of e-banking services and their satisfaction level toward them that consumer on e-banking services.

Key Words: e-banking services, internet, bank, satisfaction.

1. INTRODUCTION:

The world is changing at a staggering rate and technology is considered to be the key driver for these changes around us. An analysis of technology and its use show that it has per mated in almost every aspects of our life. Many activities are handled electronic due acceptance of information technology at home as well as at work place. Slowly but steadily, the Indian customers is moving towards the internet banking. The ATM and the net transaction are becoming popular. But the customer is clear on one thing that he wants net-banking to be simple and the banking sector is matching its steps to the technology. E-banking or online banking is a generic term for delivery of banking services and products through the electronic channels such as the telephone, the internet, the cell phone, etc. The concept and scope of e-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. Several initiatives have been taken by the government of India as well as the RBI (Reverse Bank of India); have facilitated the development of E-Banking in India. The government of India enacted the IT Act, 2000, which provides legal recognition to electronic transactions and other means of electronic commerce. The RBI has been preparing to upgrade itself as regulator and supervision of the technologically do main tend financial systems. It issued guideline on the risk control in the computer and telecommunication systems to all banks, advising them to evaluated the risk inherent in the systems and put in place adequate control mechanisms to address these risks.

Electronic banking in simple term means it does not involve any physical exchange of money, but it’s all done electronically from one account to another, using the internet. Internet banking is just like normal banking, with one big exception. You do not have to go to the transactions, instant, you can access your account any time and from any part of the world and do so when you have the time, and not when the bank is open. For busy executives, students and homemakers, e-banking is virtual blessing. No more talking precious time off from work to get a demand draft made or a cheque book issued. Banks offer internet banking in tow main ways. And existing bank with physical office can establish a web site and offer internet banking to its customer in addition to its traditional delivery channels.

A second alternative is to establish a “virtual”, “branchless” or internet only bank. The computer server at lies at the heart of a virtual bank may be housed in an office that serves as the legal address of such a bank, or at sum other location. Virtual bank may offer their customer the ability to make deposit and withdraw fun via Automated Teller Machines (ATMs) or other remote delivery channels owned by other institution. online system allow customer plug into a host of banking service from personal computer by connecting with the banks computer over telephone wires the convenience can be compelling. Not only in travel time reduce but ATM machines, telephone banking or banking by mail are often unnecessary.
2. LITERATURE REVIEW:

V. Raja, Joe A (2012):

On this paper is an attempt to explore the various level of internet banking services provided by bank using the secondary data. It also compares the traditional banking system with net banking. It lists out the various advantage of internet banking and the successful security measures adopted by different banks for secured banking transactions. It also analyzes how e-banking can be useful for banking industry during this global financial meltdown.

Van B., Paul, Veloso, Francisco M. And oliveira, P., (2012):

On this paper examined the extent to which users in emerging economies innovate, and whether these innovations are meaningful on a global stage. To study this issue, the researcher conducted an empirical investigation into the origin and types of innovations in financial services, as reported by the GSM association (GSMA), and collected detailed histories of the development of the services and their innovation process. Analysis of this study shows that 85% of the innovations in this field originated in emerging markets. The researcher also conclude that at least 50% of all mobile financial services where pioneered by users, approximately 45% by producers, and 5% jointly by users and producers. Additionally, services developed by users diffused at more than double the rate of producers-innovations. Finally, the researcher observed that three-quarters of the innovations that originated in emerging markets have already diffused to OECD countries and that the (user) innovations are therefore globally meaningful.


Traditional services quality builds customer trust in e-banking services. The size and reputation of the bank were found to provide structural assurance to the customer but not in the absence of traditional services quality. Web site features that give customer confidences are significant situation normality cues

Agarwal R., Rastogi S., Mehrotra A (2009):

Determining factors affecting customer perception and attitude towards and satisfaction with e-banking is an essential part of banks strategy formulation process in an emerging economy like India. To gain this understanding in respect of Indian customers, the study was conducted on respondents taken from the northern part of India. The major findings depict that customers are influenced in their usage of e-banking services by the kind of accounts they hold, their age and profession, attach highest degree of usefulness to balance enquiry service among e-banking services, consider security & trust most important in affecting their satisfaction level and find slow transaction speed the most frequently faced problem while using e-banking.

3. METHOD:

Objectives to study

- To study the facilities given for e-banking services.
- To study the problem faces by customer during e-banking
- To study the satisfaction level of consumer.

Instruments of data collection:

The instrument for data collection is through distributing the questionnaires. The questionnaires will be structured to allow respondent select the option for each questionnaire which considered most appropriate

Sources of data collection:

Data was collected from both primary and secondary method.

- Primary Data: In-depth questionnaire/form. Who were all are interested given their responses.
- Secondary Data: Internet and other research

Sample size: In this survey the sample size is 33 respondents.

Tools used for data analysis: Percentage is used in this data analysis
4. ANALYSIS:

Table 1 - Gender

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Gender</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>18</td>
<td>54.5%</td>
</tr>
<tr>
<td>2</td>
<td>Female</td>
<td>15</td>
<td>45.5%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>33</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation:
The table shows that 54.5% of the respondents were male and 45.5% are female.

Table 2 - Occupation

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Occupation</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Student</td>
<td>11</td>
<td>33.3%</td>
</tr>
<tr>
<td>2</td>
<td>Private job</td>
<td>14</td>
<td>42.4%</td>
</tr>
<tr>
<td>3</td>
<td>Government job</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>4</td>
<td>Business</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>5</td>
<td>Others</td>
<td>7</td>
<td>21.2%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>33</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation:
The table shows that 33.3% are student, 42.4% are doing private job, and 3% are doing business, and the rest 21.2% are others.

Table 3 - Awareness of e-banking services

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Yes/no</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>27</td>
<td>81.8%</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>6</td>
<td>18.2%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>33</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation:
In this table show that 81.8% are aware of e-banking services and rest 18.2% are not aware.

Table 4 - Length of e-banking usage

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Length of year</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Less than a year</td>
<td>14</td>
<td>42.4%</td>
</tr>
<tr>
<td>2</td>
<td>Between 1 to 3 year</td>
<td>7</td>
<td>21.2%</td>
</tr>
<tr>
<td>3</td>
<td>4 to 7 year</td>
<td>7</td>
<td>21.2%</td>
</tr>
<tr>
<td>4</td>
<td>More than 8 year</td>
<td>5</td>
<td>15.2%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>33</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation:
The table show that 42.4% of the respondents are usage is less than a year, and 21.2% are between 1 to 3 year, and 21.2% are 4 to 7 year, and 15.2% more than 8 year.

Table 5 – E-banking services is necessary in present scenario

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Yes/no/may be</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>29</td>
<td>87.9%</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>3</td>
<td>May be</td>
<td>3</td>
<td>9.1%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>33</td>
<td>100%</td>
</tr>
</tbody>
</table>
Interpretation:

The table show that 87.9% of respondents are saying yes it is necessary in present scenario e-banking services and rest of them say no is 1% and may be is 3%.

Table 6 – Types of E-banking services are aware of

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Types e-banking services</th>
<th>Number of respondents out of 33</th>
<th>Percentage 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Internet banking</td>
<td>24</td>
<td>72%</td>
</tr>
<tr>
<td>2</td>
<td>Mobile banking</td>
<td>27</td>
<td>81%</td>
</tr>
<tr>
<td>3</td>
<td>Phone banking</td>
<td>9</td>
<td>27%</td>
</tr>
<tr>
<td>4</td>
<td>One line banking</td>
<td>6</td>
<td>18%</td>
</tr>
<tr>
<td>5</td>
<td>Debit card</td>
<td>18</td>
<td>54%</td>
</tr>
<tr>
<td>6</td>
<td>Other</td>
<td>8</td>
<td>24%</td>
</tr>
</tbody>
</table>

Interpretation:

The table show that 72% of respondents are aware of internet banking, and 81% respondents are aware of mobile banking, and awareness of phone banking is 27%, and 18% respondents are aware of one line banking and debit card is awareness is 54% and other e-banking services is 24%.

Table 7 – what they per fare while choosing e-banking services

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Per fare</th>
<th>Number of respondents out of 33</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Good services</td>
<td>20</td>
<td>60%</td>
</tr>
<tr>
<td>2</td>
<td>Cost charge</td>
<td>9</td>
<td>27%</td>
</tr>
<tr>
<td>3</td>
<td>People reference</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>4</td>
<td>Other</td>
<td>5</td>
<td>15%</td>
</tr>
</tbody>
</table>

Interpretation:

The table show that consumer per fare while choosing e-banking services is good services is 60% and 27% cost charges, people reference is 3% and other is 15%.

Table 8 – Level of satisfied with e-banking services

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Level of satisfied</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Highly satisfied</td>
<td>10</td>
<td>30.3%</td>
</tr>
<tr>
<td>2</td>
<td>Satisfied</td>
<td>15</td>
<td>45.5%</td>
</tr>
<tr>
<td>3</td>
<td>Neutral</td>
<td>8</td>
<td>24.2%</td>
</tr>
<tr>
<td>4</td>
<td>Dissatisfied</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>33</td>
<td>100%</td>
</tr>
</tbody>
</table>

Interpretation:

The table show that level of satisfied with e-banking services, 30.3% respondents are highly satisfied and 45.5% are satisfied and 24.2% are neutral with e-banking services.

Table 9 – Benefits accrue while using e-banking services

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Benefits of e-banking</th>
<th>Number of respondents out of 33</th>
<th>Percentage 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Time saving</td>
<td>24</td>
<td>72.7%</td>
</tr>
<tr>
<td>2</td>
<td>Inexpensive</td>
<td>8</td>
<td>24.2%</td>
</tr>
<tr>
<td>3</td>
<td>Easy processing</td>
<td>10</td>
<td>30.3%</td>
</tr>
<tr>
<td>4</td>
<td>Easy fund transfer</td>
<td>16</td>
<td>48.5%</td>
</tr>
</tbody>
</table>
Interpretation:
The table show that benefits of e-banking services accrue while using is 72.7% are respondents are get the benefits of time saving and 24.2% get inexpensive benefits and easy processing is 30.3% respondents and 48.5% get easy fund transfer benefits.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Problem face while using e-banking</th>
<th>Number of respondents out of 33</th>
<th>Percentage 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>More time taking in fund transfer</td>
<td>5</td>
<td>15.2%</td>
</tr>
<tr>
<td>2</td>
<td>Slow speed in working</td>
<td>8</td>
<td>24.2%</td>
</tr>
<tr>
<td>3</td>
<td>Critical process</td>
<td>5</td>
<td>15.2%</td>
</tr>
<tr>
<td>4</td>
<td>Not easy for non educated person</td>
<td>17</td>
<td>51.5%</td>
</tr>
<tr>
<td>5</td>
<td>Other</td>
<td>5</td>
<td>15.2%</td>
</tr>
</tbody>
</table>

Interpretation:
The table show that 15.5% respondents are facings problem while using e-banking services is more time taking in fund transfer and 24.2% respondents in slow speed in working and in problem of critical process is 15.5% and not easy for non educated person is 51.5% and rest of other problem is 15.2%.

5. FINDINGS:
- Awareness of e-banking services majority of respondents says that they are aware of e-banking services.
- Many of respondents say that e-banking services are necessary in present scenario.
- Length of e-banking usage is less than a year is 42%, between 1to7 years is 21%, and more than 8 years is 15% respondents.
- Internet banking which is one the type of e-banking services is awareness is 72.7% among the respondents.
- Mobile banking is type of the e-banking services this awareness was 81.8% which means that many of them are using it and aware of.
- Debit card facility is given to many customer therefore many respondents is aware of it.
- Majority respondents were per fare while choosing e-banking services is good services.
- Satisfaction level of e-banking services is satisfied and highly satisfied.
- Majority of respondents get benefits in e-banking is time saving.
- Problem facing by many respondents in e-banking services is slow speed in working and critical process and main problem is not easy for non educated person.

6. RECOMMENDATIONS:
- Internet banking facility most be made available in all bank branches.
- Give proper training to customer for using e-banking.
- Created a trust in mind of customer toward security of their account.
- Many are aware of e-banking but they are not using it because they not have knowledge about this services therefore the bank should provide proper knowledge to customer.
- Most of web based problems such as low speed, connection lost while processing transaction, so management would need to increase speed or bandwidth for effective browsing and opening of the pages.

7. CONCLUSION:
E-banking services are useful to the customers now days. Through e-banking services customer get more benefits like easily fund transfer from one account to other account and it also time saving, they can also access their account, make withdrawals and deposits. The main advantage of implementing e-banking is increase in customer satisfaction.

The main disadvantages of e-banking are security problem that surround it. It’s a fact that making transactions online process a much bigger risk compared to making transaction in physical branch. This is due to the hacking problem and identity theft. Additional to these risks, technical difficulties could also arise.

Basically, electronic banking is really changing the way in which the people carry out their banking activities. But it lost face interaction and the customer relationship.
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Digital Learning – A Forced Impulse or Self Choice?

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Abstract: Digital learning is also known as E-learning or online learning. It is the mode of learning where teaching and learning takes place with online interaction between teachers and learners. This was popular in developed countries and is being used by them since years. But during corona pandemic, it became a forced or compelled mode of education which teachers and learners had to not only adopt but to resist accommodate with. It was not easy for teachers or learners to use it at first hand. But with time they learned this as well. Learners, being form many classes, right from school section to college section, had to learn it for acquiring knowledge and finish their curriculum. All had to get acquainted with different learning apps and install those for timely learning and cope with the situation. This paper is an endeavor to understand how do learners look at digital learning? Are they ready to accept it as a part of their regular learning and would they accept it as a choice for future academic exercise? Paper would show the opinion of the learners towards digital learning.

Key Words: Digital learning, quality of learning, choice, challenges.

1. INTRODUCTION:

Digital learning simply means learning with the help of ICT. It is the process where online education is imparted by the teachers and availed by the learners. This consist technology, pace of learning, digital content, mode of learning, medium of learning and many more things. Being online learning, it is more time and energy saving and one can learn from any place he is able to learn. There is a great flexibility in learning with mutual consent of participants. It is virtual and so learners have easy access to digital material, chat box and audio queries. Learners with all the facilities find it more comfortable but the learners from villages and remote areas find it great challenging and there is a great loss to them in learning. This learning is a feature of western education system and common practice in learning. But in India, it came into much practice since pandemics started and people had to sit at home and learn the things. This is the widely accepted mode of learning today and almost all the learners are using it as a platform to learn and get their degrees. Not only learning, but also the exams and evaluation is digital today. So a new era of education has already begun in India.

Since pandemic started, this kind of learning has been replaced to classroom learning. Instead of physical interaction, online interaction has been started. Video conferencing has been in more use and there is flexibility in learning and solving learning problems. There is great scope for distance learning now and there is progress in convenient learning as well. Retention of knowledge and recording of lectures to use anytime has increased scope for easily accessed learning. Pandemic has changed the form of education since a year in all over the world.

2. OBJECTIVES OF THE STUDY:

1. To found out if digital learning is more relevant during this corona pandemic
2. To understand the challenges in digital learning and its acceptability by learners
3. To explore quality of digital learning and perception of the learners towards it.

3. LITERATURE REVIEW:

There are hundreds of literature review having central idea of e-learning but with different dimension and disciples of the studies. A few have been shows here as a part of LR.

<table>
<thead>
<tr>
<th>Researcher</th>
<th>Year</th>
<th>Stud about</th>
</tr>
</thead>
</table>
4. METHOD:

A. Primary Data:

Data is collected from 250 learners and out of it only 230 questionnaires were accepted after editing. The data was collected through structured questionnaire using likert scale to understand the perception and acceptability of digital learning by the learners.

B. Secondary Data:

To supplement primary data, secondary data was collected from various reference books, articles and published sources to define social capital in better way.

C) Sampling Technique:

- Sampling Universes: Digital learners
- Sampling size: 230 respondents
- Sampling method: Non-probability convenient sampling
- Sampling tool: Structured questionnaire with likert scale
- Sampling area: KDMC areas
- Nature of study: Descriptive and inferential

5. ANALYSIS:

Given is the analysis of the data collected from the learners. Fifty percent learners were doing graduation, 8 percent post graduation and rest were from undergraduates. More than 90 percent never experienced digital learning before but not they are used to it since months. Majority of them used zoom and Google meet app for their online learning with other apps as well depending upon the installation and instruction of the institution. Only 30 percent stated that they will be using it every time whereas 36 percent stated that they will use it sometimes. Remaining was either neutral or denied its use due to many constraints.

**Figure 1 Relevance of Digital Learning**

<table>
<thead>
<tr>
<th>Relevance of Digital Learning</th>
<th>strongly agree</th>
<th>agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attendence compared to offline</td>
<td>16</td>
<td>60</td>
<td>34</td>
<td>64</td>
<td>55</td>
</tr>
<tr>
<td>All time connectivity</td>
<td>24</td>
<td>101</td>
<td>39</td>
<td>37</td>
<td>29</td>
</tr>
<tr>
<td>Time flexibility</td>
<td>24</td>
<td>114</td>
<td>34</td>
<td>36</td>
<td>22</td>
</tr>
<tr>
<td>lecture recording</td>
<td>25</td>
<td>107</td>
<td>36</td>
<td>38</td>
<td>22</td>
</tr>
<tr>
<td>subject understanding</td>
<td>10</td>
<td>65</td>
<td>37</td>
<td>79</td>
<td>9</td>
</tr>
<tr>
<td>Flexibility</td>
<td>11</td>
<td>73</td>
<td>45</td>
<td>67</td>
<td>30</td>
</tr>
<tr>
<td>convenient than offline</td>
<td>16</td>
<td>65</td>
<td>24</td>
<td>67</td>
<td>48</td>
</tr>
<tr>
<td>good for Health</td>
<td>34</td>
<td>77</td>
<td>31</td>
<td>55</td>
<td>33</td>
</tr>
<tr>
<td>saves lots of time</td>
<td>43</td>
<td>110</td>
<td>28</td>
<td>28</td>
<td>21</td>
</tr>
<tr>
<td>Mandatory during pandemic</td>
<td>37</td>
<td>109</td>
<td>48</td>
<td>18</td>
<td>18</td>
</tr>
</tbody>
</table>
Digital learning has become a part of education system since a year and every learner has to get into this form of learning. Only 76 respondents believed that attendance is better than offline attendance whereas majority felt that it is not as authentic as offline sessions. More than 50 percent respondents felt that connectivity is good in online sessions as one can attend from the place wherever he or she is present. Nearly 60 percent respondents felt that it is very flexible and time saving. 50 percent respondents felt that lecture recording is possible and can be used if any session is missed. On understanding of subject, 88 respondents agreed that it is difficult to understand the subject well. 34 respondents could not give their view on it. Half the respondents felt that it is convenient whereas half of them do not feel it convenient. Average number of respondents believed that it is sound for health as no exertion is to take place for learning. More than 65 percent people mentioned that it is time saving and almost same number believed that during pandemic it is more relevant for learning.

Figure 2: Challenges in Digital learning

Challenges in Digital Learning

Digital learning has its own disadvantage. Technical, teaching-learning related and operational demerits are being observed in this kind of learning form. More than 55 learners felt that it is good for theory paper as lecture listening can help in understanding the subject. Only 97 respondents out of 230 believed that it is good for practical sessions. 78 percent felt that cheating is possible if cameras are not on and they can pretend to be in the lecture while being engaged in other work. Others feel that, it is not possible to cheat. Average number of respondents felt that the engagement in the lecture is possible, other denied it. 92 respondents felt that technology is a problem. It consist range issue, network disturbance, mobile access in the family and so on. More than average number of students stated that they get into health issues due to over hearing in earphones and watching lectures and notes.

Figure 3: Acceptability as future choice
As corona pandemic is still affecting lives of people and educational institutions are closed since years, there is a debate as well as doubt if online learning will be the future of students as a part of their academics. Respondents had different responses/ only 83 respondents felt that practical’s can be well taught through this mode where as 71 percent denied it and rest remained neutral on the question. More that 58 percent felt that it is not so acceptable for theory papers either for long time. Only average number of learners believed that it may guarantee good education. More than 116 learners felt that it is for short time and offline will be the only option to learn. Some agrees that it is a result of contingency. More than 115 respondents felt that it is the best learning mode and interesting as well. More than 100 respondents felt that good amount of time and energy is saved. Less than average felt that it won’t be a long journey but can be a part of learning to some extent. Average agreed on both the mode of learning i.e. offline and online.

**Figure 4 : Perception Towards Digital Learning**

<table>
<thead>
<tr>
<th>Perception towards digital learning</th>
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</thead>
<tbody>
<tr>
<td>at learning</td>
</tr>
<tr>
<td>14</td>
</tr>
</tbody>
</table>

It is very important to know how learners are looking at digital learning. As a forced impulse or choice by willingness in coming future. More than 50 percent felt that it is interesting to learn online. Nearly 37 respondents were neutral on it and rest felt that it is not so interesting. A big number of learners mentioned that there are issues in screen sharing process and screen visualization. More than 60 percent respondents were not happy on attendance mode and felt it inappropriate. More than 75 percent felt that chat box is a good option and they can immediately ask questions and answer is availed by the teachers. The same number of learners agreed that queries are solved easily and immediately. More than 60 percent learners felt that they could see their friends online and had access to chat with them in private chat box. 142 respondents agreed that the content is good and easily accessible online.

**Figure 5 Quality of Digital Learning**

<table>
<thead>
<tr>
<th>Quality of Digital Learning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audio</td>
</tr>
<tr>
<td>13</td>
</tr>
<tr>
<td>14</td>
</tr>
<tr>
<td>62</td>
</tr>
<tr>
<td>17</td>
</tr>
</tbody>
</table>

**Poor** **Fair** **Good** **Very good** **Excellent**
Digital learning has different perceptions by different learners. On enquiring on quality of listening, 71 respondents felt it was excellent, 62 found it very good backed by 70 respondents who too felt that it was good. Only 27 respondents either found it fair or poor. Regarding video comparatively more number found it good and remarkable number found it fair only. Regarding content sharing, 14 respondents found it excellent, good or very good. Whereas 80 respondents found it just fair. On sharing PPT, more than average learners found it fruitful as they got access to the material immediately on screen.

6. CONCLUSION:
It is clear from the data collected that only average numbers of students are supporting online learning due to many constraints such as quality of education, different technological and interactive difficulties. Although some learners are finding it more convenient they mentioned that they would like to keep this learning along with offline learning in future too. It was a result of contingencies and shocks of covid-19 and had to cope with it. But while learning they did realize its advantage also. It saves time and energy and problem solving is easy too due to more flexibility in learning. Some students also agreed that there is no options but accept it otherwise academics can be affected. More than average learners have shown their acceptability to digital learning in nutshell. For learners belonging to well to do family, it is convenient mode but for the learners from average family income and congested localities, it is most unpleasant experience.

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One Day International Seminar on Digital Transformation - Issues and Challenges
17th April, 2021
Sree Narayana Guru College of Commerce(University of Mumbai), Chembur (W), Mumbai, India

A Study of use of digital payment applications for online shopping by online customers.

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Abstract: The Digital India movement of the Government of India has encouraged and promoted the use of Digital payments. The digital payments are more frequently used in online shopping. This study attempts to list out the different modes of payment and to understand the reasons for preferring the digital payments applications. The researcher has collected data through primary & secondary sources. For the purpose of primary data, a structured questionnaire has been prepared and administered to 115 respondents. A simple mean and percentage method was used to analyse the data and rank the parameters. It can be concluded that the online customers are preferring the use of digital payment applications as compared to other modes of payment. This emerging trend of making payments digitally is more evident during the present pandemic period when most of the e-commerce companies have disabled the option of cash on delivery.

Key Words: Online shopping, Online Customers, Digital payment applications, cashless shopping.

1. INTRODUCTION:
Online shopping is done by buying goods and services through online platform. The purchases are done from the e-commerce websites. The online shopping is becoming more popular in the current pandemic situation as it is considered safer and it is also more convenient to shop online as 24/7 shopping can be done from the comfort of one’s own dwellings.

Shopping cashless has become the key mantra, as many e-commerce shopping sites have disabled cash on delivery to make shopping safer with zero contact. This has promoted and encouraged customers to use digital payment applications.

Digital payment applications refers to convenient methods of payment that uses the smartphones to make payment for their purchases instead of plastic money or cash payments. Digital payment applications may store the digital version of the Debit or Credit cards which are stored in the payment apps in the smartphones of the users.

The Government is encouraging digitalised payments as it creates more accountability to keep a check on the income and expenses of the public. In the current times, to keep up with the social distancing & safety norms issued by the government, customers are focussing towards payments through the digital payment applications.

Some of the popular digital payment applications are Google pay, Phonepe wallet, Paytm wallet, Amazon pay etc. which are used more frequently by the customers. These digital payment apps are non-personal modes of payments made through digital mediums generally smartphones. The payments are made instantly and the transactions are completed in a cashless manner. This applications are popular among the young text savvy online shoppers.

Hence, it becomes interesting and meaningful to study the preference of the customers towards usage of these digital payment applications.

2. OBJECTIVES OF STUDY:
Following are the objectives of the study:

- To study the various modes of payment available for shopping online.
- To analyse the reasons for preferring the digital payment applications.
- To understand the issues faced by the customers while using digital payment applications.
3. RESEARCH METHODOLOGY:

- **Sources of Data:**
  
  Both Primary as well as secondary sources of data has been used for the study. For the primary data, questionnaire has been administered to 115 respondents and the data collected has been suitably analysed using appropriate statistical tools and techniques.

- **Sample:**
  
  A sample of 115 respondents has been collected from the geographical area of Mumbai that covers Central location [Dadar to Mulund], Western location [Dadar to Dahisar] and Harbour location [Kings Circle to Govandi]. Convenient sampling method was used to collect the information related to the study.

  **Limitations of the study:**
  
  - The sample collected for the survey is restricted to the geographical region of Mumbai city.
  - The reliability of the data collected from the respondents cannot be obtained.
  - Time constraints

  **Scope of the study:**
  
  The scope of the research study includes respondents who are familiar with online shopping residing in Mumbai city. The geographical areas for the said study includes Central location [Dadar to Mulund], Western location [Dadar to Dahisar] and Harbour location [Kings Circle to Govandi].

4. DISCUSSION:

**Unified Payment Interface (UPI) & Digital wallets.**

Digital wallets are the software based applications which safely store the user’s payment information using a secured password that can be used for making payments for purchases through their smartphones.

During the covid and post lockdown period, when cash on delivery was less preferred as a measure to maintain safety norms, most of the e-commerce companies encouraged payment through debit cards, credit card, online or internet banking, and payments through digital wallets such as Google pay, Phonepe, Paytm, Amazon pay, Mobikwik, etc.

The online customers are now focussing on payment through Unified Payment Interface (UPI) and Digital wallets as compared to cash on delivery. The Digital payment applications include payments made using both UPI and Digital wallets. The difference between UPI and digital wallets is that in the UPI transaction there is a direct bank to bank transfer whereas digital wallets acts as intermediaries between the bank accounts. UPI uses virtual payment address and identity whereas the digital wallets uses the mobile number of the users. UPI allows future transactions and the digital wallets are mostly used for instant transactions.

**Procedure for Amazon pay:**

**Step 1:** before shopping transfer the amount to the wallet and ensure sufficient credit balance

**Step 2:** Login to the Amazon App/Website and add the requirements to the shopping cart. The bill amount to be paid will be displayed.

**Step 3:** Proceed to pay by choosing the Option Amazon Pay

**Step 4:** Payment is successfully done and the amount is adjusted from the Wallet

In case of refund of amount due to non-availability of goods ordered or other reasons, the refund amount is credited to the wallet.

A study which was done across India during January 2018 revealed that 82% of the consumers in the age group of 27 to 37 years, use Digital wallets during their transactions.

This study attempts to find out the preference of the customers in using digital payment applications with reference to online shopping.
5. FINDINGS:

To study the preferences of the online customers towards payments made using digital payment applications, data was collected from 115 respondents and the analysis of the same is discussed below:

A. Gender & Age

<table>
<thead>
<tr>
<th>Below 20 years</th>
<th>Male [Mean score]</th>
<th>Female [Mean score]</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.09</td>
<td>0.16</td>
<td>0.24</td>
</tr>
<tr>
<td>20 – 30 years</td>
<td>0.16</td>
<td>0.21</td>
<td>0.37</td>
</tr>
<tr>
<td>31 – 40 years</td>
<td>0.09</td>
<td>0.11</td>
<td>0.20</td>
</tr>
<tr>
<td>Above 40 years</td>
<td>0.08</td>
<td>0.11</td>
<td>0.19</td>
</tr>
</tbody>
</table>

Table 1: Age and Gender of respondents

Occupational status:

![Figure 1: Occupational status of Respondents](image)

From the above Table 1 and Figure 1 showing age, gender and occupational status of respondents, it can be seen that the mean score of the age group of 20 – 30 years are the maximum for both the genders and the maximum respondents being employed belong to the salaried class. The above information can be useful for the companies to understand the demographic profile of the customers using digital payment applications while shopping online.

From the study, it was also concluded that all the respondents shop online because it gives them the advantage of sitting in their couches and fulfilling their shopping requirements without moving out of their comfort zones, especially in the pandemic in keeping with the Government directives.

To study the various modes of payment available for shopping online, the respondents were asked to state the online platform they shopped regularly. It was found from the survey that significant majority of the respondents shopped online through Amazon, Flipkart, Myntra, Bigbasket, Grofers, JioMart, etc. The maximum of 85% respondents mentioned that they regularly shop online from Amazon; 66% respondents pointed out that they prefer shopping through Flipkart and 45% respondents mentioned that they regularly shop through Myntra. Many of the respondents used more than one site for shopping. Few respondents also mentioned other sites such as JioMart, Bigbasket, Tata Cliq, Grofers, Snapdeal, D-Mart & Firstcry. From the responses, it can be inferred that Amazon is the most preferred site by the online customers followed by Flipkart & Myntra and online shopping has become the most preferred way of shopping in the covid pandemic time.

The respondents were required to mention their preferred mode of payment and based on the responses the mean scores were calculated and ranked.

<table>
<thead>
<tr>
<th>Preferred mode of payment</th>
<th>Responses [Mean scores]</th>
<th>Ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on delivery</td>
<td>0.22</td>
<td>2nd Rank</td>
</tr>
<tr>
<td>Debit cards</td>
<td>0.17</td>
<td>3rd Rank</td>
</tr>
<tr>
<td>Credit cards</td>
<td>0.13</td>
<td>4th Rank</td>
</tr>
<tr>
<td>Net banking</td>
<td>0.08</td>
<td>6th Rank</td>
</tr>
</tbody>
</table>
Table 2: Preferred mode of payment

From the Table 2, it can be inferred from the study that the respondents or online customers prefer to pay through UPI payments such as Gpay, Phonepe & Paytm as it can be seen it is having the maximum mean score of 0.35 as compared to other modes of payment. The second preferred mode of payment is still the cash on delivery which is the easiest and safest mode of payment but in the current pandemic situation, the contactless payment is encouraged to combat the spread of virus. Therefore, also many of the e-commerce companies have temporarily disabled this mode of payment.

Most preferred Digital payment application:

From the survey, it was found that respondents were familiar with Amazon pay, Paytm, Gpay, Phonepe and Mobikwik. 55% respondents preferred Google pay as it is simple to understand and easy to operate and password protected. 35% preferred Paytm; 4% responded that they preferred Amazon pay and 6% opted for Phonepe.

Google pay for making online payments

Step 1: At the payment stage, select the Gpay option

Step 2: Enter the Gpay ID and Gpay app will appear on the screen along with the amount to be paid

Step 3: Enter the password and the payment will be successfully done.

The questionnaire listed out the ten possible reasons for preferring Digital payment applications. Based on the customers’ responses, the same is expressed in percentage and ranked in the table below:

Table 3: Reasons for preferring Digital payment applications

From the table 3, information obtained through the survey, it can be understood that the most important factor for preferring digital payment applications is the Additional Discounts [85%] and next preferred factor are the special rewards such as cashbacks, other freebies etc. and also digital payment applications are considered to be time saving.

The questionnaire included list of some problems faced by users while using Digital payment applications. The responses received are expressed in percentage and ranked in table 4.

Table 4: Problems faced by the customers while using Digital payment applications
From table 4, it can be inferred from the responses that the most frequent problem that bothers the users are the network issues. The next important problem is the excessive dependence on smartphones and also the customers are induced to spend more due to the usage of digital payment applications. As can be seen in table 3, additional discounts and special rewards may encourage customers to buy more and result in over spending.

Thus, from the research findings, it can be observed that most of the customers now-a-days prefer digital payment applications as compared to the other modes of payment, there are few operational problems associated with usage of digital payment apps, still the customers prefer to pay through digital payment apps as it is easy, convenient and saves time.

6. CONCLUSION:

With the advancement in technology, and the shift from traditional shopping to online shopping and now from cash payments to payment through digital payment apps, shopping has changed in recent times. From the study, it can be seen that the online customers prefer to pay through digital payment applications as compared to the other modes of payment. This shift may be due to the safety guidelines required to be followed during pandemic. Cash on delivery is less preferred so as to avoid hand to hand contact while making cash payments. During the pandemic induced lockdown, the customers prefer online shopping and choose to make payments through digital payment applications as they are simple to use, convenient to pay and also the customers can earn special rewards and additional discounts through digital payment applications.

REFERENCE:

Web References:
A Study on Modern Approach Towards the Financial Literacy of Generation Z

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Abstract: The uncertain situations such as pandemic, economic recession underline the importance of financial literacy and financial management. Financial literacy in India is lower that other BRICS and developed nations. Nearly quarter of the Indian population belongs to generation Z. So, there is a need to focus on financial literacy of this cohort. Present paper analyzes the strengths and weaknesses of Gen Z and gives recommendations to improve financial literacy among them. The study is based on secondary data. Importance and need of financial literacy among Gen Z in India has been explored through a thorough study of literature. The researcher has given a model for Effective Financial Planning and to develop financial skills among Gen Z. This model will help Gen Z to use digital platform to manage their personal finances which will help them to take smart financial decisions & achieve financial wellbeing.

Key Words: Generation Z, Financial Literacy, Educational Institutions, Financial Planning.

1. INTRODUCTION:

Financial Literacy means to know the basic financial concepts which helps to develop financial skills such as management of personal finances, investing, budgeting etc. Financial literacy is an important life skill for participating in modern society. Due to financial literacy & financial management individuals are less exposed to the risk which are associated with uncertain situations such as pandemic, recession, temporary unemployment, medical emergency etc. Financial literacy is not only about having a bank account but it also means that individuals should know different avenues of investment, risk diversification, retirement planning, power of compounding, inflation rate, digital payments etc.

In the current technological world, financial skill helps to use various digital applications smoothly. These digital applications reduces cost, time, energy & are more effective. Therefore it is very necessary to inculcate financial skills among youth.

“The level of financial literacy in India is very low (24 percent) as compared to BRICS Nations (28 percent) and European Nations (52 percent) in the year 2015.” (Univeristy & Bari, 2019)

According to the Pew Research Centre Anyone born between 1981 and 1996 (ages 23 to 38 in 2019) is considered a Millennial, and anyone born from 1997 onward is part of a new generation. i.e. Generation Z. The oldest ones of this generation are just entering the workforce and younger ones are still in their teens.

Gen Z is the newest generation and comprises 1.8 billion people, making up for almost a quarter of the global population. India stands out with a population that includes 375 million people — 27% of the total — in Gen Z.

Strengths of Gen Z

Generation Z is the true native of the technology. They are quick learners and they have access to information. Most of them will become entrepreneurs as they like to take challenges & they have leadership quality.

Weaknesses of Gen Z

Most of the Gen Z raised by Gen X & some of them are raised by Gen Y. They are protected, less exposed to financial risk, pampered etc.
Key insights from the Greenlight survey reveals 3 out of 4 teens don’t feel confident or knowledgeable about personal finance; nearly half of teens (49 per cent) say they have never made a budget; and 32 per cent of teens couldn’t correctly identify the difference between a credit and debit card, and 41 per cent don’t know if they have to pay taxes.

Investing is top of the mind with 86 per cent of teens interested in investing, but nearly half (45 per cent) haven’t invested because they don’t feel confident or their parents don’t know how to get started.

Needs of Gen Z

1. Simple and self-explain
   
   *Gen Z are easy going so they look for simple solutions for difficult ideas. This generation is habitual in an ‘instant’ environment. Accordingly simple & easy content/tricks for financial management should be needed.*

2. One that is Fun
   
   *This generation expects the content which will bring happiness & fun. They should feel good & excited while studying financial management.*

3. Digitalization
   
   *Most of them having smart phones & internet access, digital content can be provided.*

Government Initiatives

Government is taking necessary steps for financial literacy of the masses. Apex bodies like RBI, SEBI, IRDA, PFRDA are putting great efforts towards bringing financial literacy & awareness among various sections of the society. For that, National Strategy for Financial Education is launched by NCFE.


It was introduced by The Deputy Governor, Reserve Bank of India (RBI) on 20th August 2020. NSFE throws light on the various dimensions to cover the large population. Out of these, one of the dimensions focuses on children & young adults, who are the part of Gen Z. The Strategy has recommended a ‘5 C’ approach for imparting financial education.

The ‘5 C’ approach

1. Content – Developing Financial Literacy coursework for school & college students, teachers, entrepreneurs, senior citizens, divyang, illiterate people, etc.

2. Capacity – Intermediaries like stock exchanges, Association of Mutual Funds in India, Association of Merchant Bankers of India, etc. play a vital role to bring financial awareness among people. It also aims on developing a ‘Code of Conduct’ for financial education providers.

3. Community – Customized programs to reach, each and every section of the society.

4. Communication – It aims communicating Financial literacy programmes through various ways like a) Use of technology, mass media channels and innovative ways of communication b) Identify a specific period in the year to disseminate financial literacy messages on a large/ focused scale. c) Leverage on Public Places with greater visibility (e.g., Bus Stands, Railway Station, etc.

5. Collaboration among various stakeholders. It plans to integrate Financial Education in school curriculum, Professional and Vocational courses (undertaken by Ministry of Skill Development and Entrepreneurship (MSD&E), B.Ed./M.Ed. programmes.

2. OBJECTIVES OF STUDY:

1. To analyze the strengths & weaknesses of Gen Z.
2. To know gaps in financial literacy of Gen Z.
3. To create a framework for financial literacy of Gen Z.

3. RESEARCH METHODOLOGY:

The study is descriptive and qualitative. It is based on secondary data. Importance and need of financial literacy among Gen Z in India has been explored through a thorough study of literature. The secondary data has been collected
from various secondary sources like journals, websites, Government body reports and other published sources available online. The research paper focuses on the strategies given by National Strategy for Financial Education (NSFE).

4. CONCLUSION:

The research focuses on the digital financial knowledge of members of Generation Z which will help them to take smart financial decision to achieve their financial goals.

Although Gen Z is smart, tech savvy & quick learners they need right information related to financial management. This is the right age to provide that information. Most of Gen Z is in schools & colleges therefore educational institutions can play a vital role in imparting this knowledge.

5. RECOMMENDATIONS:

1. Promotion of government programmes given by NCFE for School students, youth, adults, etc.
2. Along with the above program, to promote financial literacy among students, some activities should be conducted such as preparation of household budget, comparison of different investment avenues etc.
3. As per NSFE, 5 C’s approach, collaboration with the industry should be taken seriously & help of industry experts should be taken to promote & achieve the mission.
4. Webinars, Industry visits, Assessment Test related to the program should be conducted for awareness.

Model

The researcher has given a model in addition to the above given programme for Gen Z. In today’s scenario, Gen Z is exposed to too many things at an early age. We are putting forward a proposed E-Handbook which is handy, easy to understand, user friendly.

A.E-Handbook

A Proposed E-handbook is developed for Financial Literacy of Gen Z

B. Contents - The E-Handbook covers topics like

1. Rule of Savings
2. Insurance
3. SIP
4. ITR

C. Implementation

This can be used as a supplementary course for Graduate & Post Graduate students for all streams.

This program can be run under common subject like FC.

Introductory lectures can be arranged at college level or departmental level to cover the content & give brief guidelines about the content.

Programmed Learning Modules can be developed & can be made mandatory at school & college level as a supporting activity. This can be a self-paced course & can be monitored by professors & teachers.

To make it more worth & effective, Colleges can demand the progress reports of quizzes & can ask to complete assignments which are given in handbook from time to time.

Link for the e-handbook
https://drive.google.com/file/d/13RYLhC9n7c6BUxL4rQbZs22hxkUljfHT/view?usp=sharing

Link for the e-handbook video
https://drive.google.com/file/d/10zSpu5lkPVvk2YIHph2dWEyye2rTx_hT/view?usp=sharing

6. REFERENCES:

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Web References:

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- https://www.businessinsider.in/
- https://www.incometaxindia.gov.in/Pages/tax-services/file-income-tax-return.aspx
- https://www.coverfox.com/personal-finance/tax/exempt-income/
- https://cleartax.in/s/income-tax-basics-for-beginners
One Day International Seminar on Digital Transformation - Issues and Challenges
17th April, 2021
Sree Narayana Guru College of Commerce(University of Mumbai), Chembur (W), Mumbai, India

“To study Uses and Challenges of E-resources among the undergraduate students of Mumbai University”

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Abstract: E-resource (Electronic Resources) is materials in digital format and it is accessible electronically anytime, anywhere. Teaching and Learning methodologies have transformed over a period of time. The electronic resources have become one of the major sources of information for teaching, learning and research activities, as the present era is mainly depending on internet based online resources. As the entire world is going through a tough time during lockdown due to Covid-19. When it comes to Online Education or E-Learning, E-resources played a very vital role for Students during this pandemic. The purpose of this study is to find students’ awareness regarding e-resources, uses and challenges of electronic resources faced by our undergraduate students in Mumbai University. But are our students using e-resources? If yes, to what extent? This research paper attempts to find out various purposes of usage of e-resources and benefits of it. Also this study will list out various free and paid electronic resources availability, the findings describe that the 70% students are well aware about the electronic resources and 52% students are using it more frequently. The study concludes that institutions’ libraries have to create more awareness of e-resources usage

Key Words: Electronic resources, E-resources, Uses of E-resources, Challenges of e-resources.

1. INTRODUCTION:
An electronic resource is defined as a resource which needs computer access or any electronic product that delivers a collection of data, be it text referring to full text bases, electronic journals, image collections, other multimedia products and numerical, graphical or time based, as a commercially available title that has been published with an aim to being marketed. The Information Age is one of the terms used to describe the 21st century; an era dominated by the internet, computers, smart phones, and other devices that enable everyone to access the wide array of information available online. E-resources are information resources that can be accessed through the use of electronic devices [1]. The e-resources have become an inseparable part of the educational system [2]. Resources in the electronic form those all are readable using various electronic devices.

Today Information Communication is very quickly changing thanks to information technology. New These resources are available in large quantities in any electronic form such as CD-ROM, floppy disc, magnetic tape or across a computer network like E journals, E book, ETD etc.

Online resources have made an entire complete change in education, not only because they are suitable and accessible, but because they make the entire process of teaching and learning more catching the attention and memorable. There are free of cost and paid online resources for college students and they usually counterpart one another quite well. Each student will use different resources according to their subjects of interest and learning method, but there are universally great tools that attract nearly every student who uses them.

TYPES OF E-RESOURCES:
E-resources play a very important rolein all over the world in supporting higher education and fulfilling educational objectives. Information has been enclosed in a variety of types. Some of the types of e-resources related to education are given below.
1. **E Books**: E books are books in electronic forms. It can be used via an internet browser, a computer or other electronic device. It can be downloaded to computer, laptop, and tablet. It is like a printed book. E books are available on subscription by some publisher or by some institutions. There are so many free eBooks websites like Project Gutenberg, book boon, many books, book spot Google Scholar etc.

2. **E Journals**: Like e books, e journals are also in electronic form or it may be defined as any serials produced, published and distributed nationally and internationally via electronic networks. These are used mostly for research purpose.

3. **E Magazines**: These are electronic magazines which deal with product advertisement, educational, cultural, and political and some social issues.

4. **Full text Databases**: Full text database is compilation of document or other information in form of a database in which the complete text of each referenced document is available for online viewing, printing or downloading. These databases are made available by some publishers on subscription like ProQuest, j gate ebsco etc.

5. **Indexing and Abstracting Databases**: These databases provide bibliographic information about journals including abstracts of the articles used for the reference work. These resources can be used to find reference sources in research and some other works. These resources are useful for data mining.

6. **Reference Databases**: The databases mostly used for reference which is available both online and offline. These include Encyclopedias, dictionaries, almanacs.

7. **Statistical Databases**: These databases contain numerical databases useful for business and study.

8. **E Thesis**: These databases include PHD, M.Phil and other master degree thesis and dissertations. These can be used for further research by research scholars.

9. **E Newspapers**: There are many newspapers which are available on the internet also. We can read them with zooming conveniently and can save the part which we want.

2. **LITERATURE REVIEW**

We have made some of the research works that came across during the study are as follows:

Reblilyn G. Roman, Charles Spencer P, had made a research on “A Study on the Utilization of e-Resources among College students” In this paper, an author’s studied the factors that affect the utilization of the Gale electronic resources among college students. Gale is an electronic database that houses e-books and e-journals. The results of their study confirmed that lack of awareness and technical knowledge hindered the students to use the e-resources resulting in a low level of utilization. Their Findings also found out that library users are familiar with online resources but are not aware of the online and electronic resources provided at the university library.

G. Dayakar made a research on , “Use of e-resources in higher education: Advantages and concerns” In this paper, an author examined the advantages of e-resources in higher education and to identify the various concerns related to e-resources. He concluded that E-resources represent many challenges at every level of their selection, acquisition, preservation, maintenance and management. At the same time, these resources have also come with many advantages giving solution to many professional problems like solution o space problem, providing remote access, convenience in use, increased readership with improved services, leading to more opportunities for productive research output and academic excellence within short time.

Vilgi K.S. and Dr.Shibu ray s. did the case study on “Use of e-resources by the students and faculty members of federal institute of science and technology (FISAT), Kerala” In this paper, authors assessed the use of e-resources by students and teachers of Federal Institute of Science Technology. A sample of 240 members was studied. Through this study the investigator came to know about the utilization of e-resources in FISAT library and is not up to the mark.

Suboohi Siddiqui made a research on , “Use of E-resources by the Faculty Members and Students in Economics in University of Delhi” In this paper, an author analyzed the usage of E resources by the faculty members and students in the field of economics. He revealed that the users from Economics are now depending quite heavily on e-resources for their academic and research work.

3. **OBJECTIVE OF THE STUDY**:

- To study the level of usage of the E-resources by undergraduate students.
- To study the challenges facing in use of E-resources by undergraduate students.
• To Study the purpose and frequency of E-resources by undergraduate students.
• To Study the impact of electronic resources and services on the academic work of students

4. RESEARCH METHODOLOGY:

Area of Study
This study is specifically focusing on the Mumbai University undergraduate students to understand the awareness of E-resources usage and challenges faced by them in the E-resources learning process. The research approach is based on a literature review and the data collected from the students.

Sources of data
The study is based on both primary as well as secondary data. Primary data is collected with the help of questionnaires. All the questions were specifically prepared and closely related with the use of electronic resources and its impact. These questionnaires were distributed to the last year students of Mumbai University and were successfully retrieved from the students. Secondary data is collected from various websites, books and journals with respect to our research topic.

Limitation of study
Only 62 respondents from Mumbai University undergraduate students were being considered for research.

5. ANALYSIS:

1. Are you aware of E-resources?

![Graph showing awareness of E-resources](image_url)

Interpretation: About E-resource knowledge almost 70% students are aware. 20% are not aware and 10% are not sure about it. Therefore we conclude that most of the undergraduate students are aware of e-resources.

2. What is your purpose of using the E-resources?
Interpretation: Above diagram shows that 64% students are using e-resources for e-books. Around 50% to 60% students are using electronic resources for research, email, information and learning. 40% to 50% students are using E-resources for assignment preparation, current awareness, e-dictionaries and e-reference books. Very few students are using e-resources for news and e-Journals.

3. Which type of E-Resources most frequently used by you for your studies?

4. Is it easy to access to E-Resource?

5. How frequently you are using E-Resources?

Interpretation: We can see from the above chart that 52% students are using the E-resources frequently where 46% students are using the resources sometimes.
6. What are the reasons for Using E-Resources?

Interpretation: According to our study 66% students are using the E-resources due to availability of resources 24*7, 62% students found easy use of resources and more informative information. 52% students are using the resources because it is less expensive.

7. How much time you spent in searching e-resources?

Interpretation: From the above chart we can understand that 34% students spent more than one hour in searching e-resources, 36% students spent 1 to 2 hour and 14% students spent 2 to 3 hour in searching the e-resources.

8. Are the electronic resources useful for your academic performance?

Interpretation: We can conclude that 74% students believe that e-resources are useful for improving their academic performance.
9. Have you used paid E-Resources?

Interpretation: we are found that 88% students use the free available e-resources; only 16% students use the e-resources which are provided by their university or colleges.

10. Which factors Influence you the Usage of Electronic Resources for Study & Research?

Interpretation: From above chat we can say that 69.4% students use the e-resources for their study and research because of easier access to information, 42.9% students use the e-resources because they can improve their professional competence, 57.1% students use the e-resources because of instance access to current up-to-date information.

11. Which type of issues and Challenges you faced in the use of E-Resources?
Interpretation: 45.8% students facing the problem of lack of knowledge of e-resources, 37.3% students faced English language barriers, 43.8% students have lack of IT skill and knowledge, 18.8% students have lack of infrastructure facilities.

6. FINDINGS & CONCLUSION:

The findings of our study represented the effect of Usefulness and Challenges to the Utilization of E-resources. In digital world, mostly students are using digital media in daily work but they don’t have proper knowledge about E-resources. The results of our study confirmed that 45.8% students facing the problem of lack of knowledge of e-resources, 37.3% students faced English language barriers, 43.8% students have lack of IT skill and knowledge, 18.8% students have lack of infrastructure facilities. We can conclude that 64% students are using e-resources for e-books due to availability of resources 24*7. We can conclude that 74% students believe that e-resources are useful for improving their academic performance and we are found that 88% students use the free available e-resources.

7. SUGGESTIONS AND RECOMMENDATION:

It is clear from the study that undergraduate students have accepted the electronic resources, but the volume of frequent usage of e-resources among users has been found to be optimum level. Many users are unaware and have not used electronic resources. So library can take initiative to organize orientation programme and awareness programme in this area.

The study focused only on the undergraduate students of Mumbai University. Future study that includes responses from the postgraduates as well as faculty members from different areas is highly encouraged to support related words of this study.

REFERENCES:

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5. M. Arun Kumar,” Knowledge, Access And Effective Use Of E-Resources By The Students Of Kakatiya Institute Of Technology And Science (Kits), Warangal ,Telangana State–A Case Study”, International Journal of Digital Library Services, ISSN:2250-1142 (Online), ISSN 2349-302X (Print), Vol. 7, July - September, 2017, Issue - 3
A Study of Customer perceptions towards E-Banking

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Abstract: In Today’s Role of E-banking is very important. Without E-banking no banks can work. Another names of Electronic banking is E-banking, virtual banking, online banking, or internet banking. It is simply the use of electronic and telecommunications network for providing distinct banking services. Through E-banking, a customer can approach his account and charge many transactions using his computer or mobile phone. In this study we can analyze how students are aware of E-banking and how this services are useful for them. My research paper Objective is to find out the customer satisfaction in respect of E-banking and the perception of students for using E-banking services in Public and Private sectors banks. The primary data collected for this Research paper was from the Department of advertising, sales promotion, Loyola college. This data collection was a contribution of the student body of this department.

Key Words: E-banking, Online banking, Virtual banking, perception, customer satisfaction.

1. INTRODUCTION:

E-banking in India: In India, ICICI Bank first offered internet banking services. Today Every bank may be Private or public offer the identical transactions to their customers. In fact, all major banks provide E-banking services to their customers. It may be a product offered by banks which facilitates online banking, with the assistance of which the customer can have an access to check account in exactly one click.

E-banking may be a term accustomed indicate a process through which a customer is allowed to hold out, personal or commercial banking transactions using electronic and telecommunication network. E-banking covers facilities like Fund transfer, bank account statements, utility bill payments, opening of checking account, ATMs online payment transactions.

Types of E-banking in India:
1. ATMs (Automated Teller Machines)
2. Telephone Banking.
3. Electronic Clearing Cards.
4. Smart Cards.
5. EFT (Electronic Funds Transfer) System.
6. ECS (Electronic Clearing Services)
7. Mobile Banking.
8. Internet Banking.

Purpose of Research: The purpose of Research was to determine whether the students are aware about E-banking.

Research Objectives:
1. To study the awareness of students of E-Banking.
2. To analyze the customer perception and satisfaction levels towards E-Banking.

Limitation of Research: This research was carried out in Loyola college with a sample of 130 students from the Department of B com Advertising sales promotion and sales management.

2. LITERATURE REVIEW:

1. Acceptance of E-Banking among Adult Customers: An Empirical Investigation in India”, Dixit, Neha and S. K. Datta (2010): According to this authors Toady the number of internet users have touched the Zenith, but there is a Reluctancy among the users to provide personal information to websites, because the E-commerce security system is not instilling...
trust in them. This paper therefore investigates the factors which are effecting the acceptance of E- banking services among adult consumers also security and privacy issues in Indian Context.

2. A study on electronic banking”, BismarckAmiyaandEricAshley (2015): According this author E-banking covers both computer to the bank. e-banking is a new method to convert the aggressive effort to made by Traditional banking institution.

3. RESEARCH METHODOLOGY:
Primary Data: The research conducted was analytical research and data was collected with the help of questionnaire in survey (Google forms)
For secondary data we take into consideration the journals and publication issued at different sites on internet.
Population : Target population for the study was Loyola College Students of one department.
Sample Size: 130

4. FINDINGS:
To find out the awareness of students on E-banking and how they are using the E-Banking services. For this study I have chosen the sample size of 130 students from the Department of Advertising, sales promotion Loyola academy.

Table-1 Gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>87</td>
</tr>
<tr>
<td>Female</td>
<td>43</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
</tr>
</tbody>
</table>

Gender distribution / Respondent
We choose a 130 sample who were in the age group of 18 -25 yrs. Male and Female from the Department of Advertising, sales promotion, Loyola Academy.

Fig -1: which bank students are using this E-banking services:

Sources : primary data

From the Sample survey of 130 students of B. com Advertising sales promotion, Loyola Academy, 55% of the students are using E- banking services in Private banks.

Fig -2: What type of E-Banking services students are aware

Sources : primary data
From the sample survey of 130 students, we found that 33% of students are mostly aware about internet banking services. 29% of students are aware about mobile banking services. 21% of the students are aware about debit and credit services. Least is phone banking 10%.

**Fig -3 : How often do students use E-Banking services?**

Sources: primary data

From the sample survey of 130 students, we found most of the students are mostly using the E-banking services as and when ever they require.

**Fig -4: what type of E-banking services are using?**

Sources: primary data

From the sample survey of 130 students, we found that 30% of students are mostly using this services for online bill payment. 29% of the students are using for mobile recharging. 25% for online shopping, as compare to all other three E-banking services ticket booking is least.

**Fig -5: Are students satisfied with E-banking services?**

Sources: primary data
From the sample survey of 130 students, we found that 74% of students are satisfied with this E-banking services. 20% of the students are mostly satisfied. Very few % of students disagrees. Overall, all the students are satisfied with this services.

Fig -6: The Main Reason behind opening the E-Banking services.

Sources: primary data

From this survey, it is understood that students opened this E-banking services with their banks for their convenience point of view, easy to maintain and for safety and security point of view.

Findings and conclusion of the study:
1. More number of students have an account in private sector banks
2. All the students are aware about E-banking services.
3. All the students are using this E-banking services not every week, month when ever they requires.
4. Students are using this services for online payments, recharging payments, online shopping, and ticket bookings.
5. As we observed from this survey all the students are satisfied with the E-banking services.
6. The reason behind using this services for their convenience, safety, and security point of view.

REFERENCES:

Journal Papers:

Web References:
- http://www.financialexpress.com
1. INTRODUCTION:

Online banking, also known as Internet Banking or Web Banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website by using the internet on your smartphone, tablet, or computer. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services. Some banks operate as a "direct bank" (or "virtual bank"), where they rely completely on internet banking. Internet banking software provides personal and corporate banking services offering features such as viewing account balances, obtaining statements, checking recent transactions, transferring money between accounts, and making payments. It's quick, usually free and allows you to carry out several tasks such as paying bills and transferring money, without having to physically visit or call your bank.

PROBLEMS WITH E-BANKING:-

Attacks on online banking used today are based on deceiving the user to steal login data and valid TANs. Two well-known examples of those attacks are phishing and pharming. Cross-site scripting and keylogger/Trojan horses can also be used to steal login information. A method to attack signature based online banking methods is to manipulate the used software in a way that correct transactions are shown on the screen and faked transactions are signed in the background.

Another kind of attack is the so-called man-in-the-browser attack, a variation of the man-in-the-middle attack where a Trojan horse permits a remote attacker to secretly modify the destination account number and also the amount in the web browser. As a reaction to advanced security processes allowing the user to cross-check the transaction data on a secure device, there are also combined attacks using malware and social engineering to persuade the user himself to transfer money to the fraudsters on the ground of false claims (like the claim the bank would require a "test transfer" or the claim a company had falsely transferred money to the user's account and he should "send it back"). Users should therefore never perform bank transfers they have not initiated themselves.

PREVENTIVE MEASURES:-

There exist several countermeasures which try to avoid attacks.

Whatever operating system is used, it is advised that the operating system is still supported, and properly patched.

Digital certificates are used against phishing and pharming, in signature-based online banking variants (HBCI/FinTS) the use of "Decoder" card readers is a measurement to uncover software side manipulations of the transaction data.
1. Never Click On Suspicious Links:- You should never click on a suspicious link. Because it may also be a link to a malicious internet site attempting to impersonate your bank. If you enter your banking information into that site, you’ve simply given it to cybercriminals who should log into your e-banking.
2. Only Use Official Banking Apps:- Never use financial software created via anyone different from the place you bank. The developers could very well be stealing your data for devious purposes. If you have any doubts about the origin of the app, don’t use it. When in doubt name your financial institution or deposit union to confirm that an app is legitimate. Thieves are clever and will do anything they can to steal your info.
3. Make sure that your debit card is never used by another person:- Do not let anyone distract you when you use your debit card and make sure that you do get your debit card. Always keep the debit card in a secure place. Regularly test your debit card is nevertheless in your possession.

2. OBJECTIVES OF STUDY:-
   1. To analyze the satisfaction level of consumer on e-banking
   2. To analyze the factor influencing to use or not to use e-banking services
   3. To identify the problem in e-banking services and their solutions

3. RESEARCH METHODOLOGY:
   Sources of data:- Both primary and secondary data are used primary data collected through questionnaires and secondary data from various journals and websites.
   Sample size:- in this survey the sample size was 50 respondent,
   Sampling Technique:- a convenience sampling technique is used for the study,
   Tools used for data analysis:- percentage is used in studies for Data Analytics.

4. REVIEW OF LITERATURE:-
   Samundeswari R AND Dr. K Sathya Bama (November 2019) Have concluded that Today, banks deployed to technology-intensive solutions lie enhancing core banking value, revamping the digital agenda, moving from information to insight, dealing with a changing risk regime, from cash to electronic modes of payment, grappling with financial inclusion, empowering employees, and accelerating innovation.
   Banks have changed in their operations and moved towards universal banking along with the increased use of technology. The majority of banks are insisting on cashless and paperless payment modes. Today banking is known as innovative banking. A wide range of services is being offered by banks using electronic media. Challenging the business environment within the banking system creates more innovation in the fields of product, process and market. Internet banking is highly comfortable in our routine life and this made our life simple and convenient. These technologies created efficient and time-saving methods of conducting business for people.
   V Vimala (2016) has concluded in the study that the Internet banking customers in the Coimbatore district understand various aspects of Internet banking services and the concerns of security measures by the consumers. The outcome of the research work on Internet banking helped to identify the precautionary checklist open to several issues in the internet banking era. Furthermore, a supreme and powerful security policy employed by the banks and legislation instituted by local or state governments should be in use and obligatory to improve security in Internet banking systems. Also, the banks should provide enhanced, new and improved hi-tech security measures such as Internet scam protection, hacking detector and anti-virus protections, etc. These upgrades can provide better discretion to both existing and prospective Internet banking customers.
   Suhas D., H N. Ramesh (2018) has expressed that virtual banking is given momentum for banks to provide quality service through Information technology. We are moving towards a cashless society with the help of digitalization and it is going to be strengthening the bank’s performance. Nowadays, banks have realized the success of a banking system without Information technology and have expanded the role of the banking sector in the economy. All the banking transactions can now be processed quickly and easily with the help of Electronic banking. As can be observed from data given above, be it ATMs deployment, issuing of debit and credit card, transactions relating to NEFT, RTGS, Mobile banking (Values and Volumes) we can observe the growth in recent years. Our young generation has accepted the changes of the banking system for more as a convenience more than a challenge.

5. ANALYSIS:
   
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Gender</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>20</td>
<td>66.7%</td>
</tr>
</tbody>
</table>
Table 2. Occupation

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Occupation</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Student</td>
<td>38</td>
<td>63.3%</td>
</tr>
<tr>
<td>2</td>
<td>Business</td>
<td>8</td>
<td>13.3%</td>
</tr>
<tr>
<td>3</td>
<td>Self Employed</td>
<td>10</td>
<td>16.7%</td>
</tr>
<tr>
<td>4</td>
<td>Employed</td>
<td>2</td>
<td>3.3%</td>
</tr>
<tr>
<td>5</td>
<td>Professional</td>
<td>2</td>
<td>3.3%</td>
</tr>
<tr>
<td>6</td>
<td>Others</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**INTERPRETATION**

The table shows that 63.3% are students, 13.3% do business, 16.7% are Self-employed, and professionals and employed both are 3.3% each.

Table 3. How often do you make transaction

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Transaction</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Monthly-several times</td>
<td>28</td>
<td>46.7%</td>
</tr>
<tr>
<td>2</td>
<td>Weekly-Once</td>
<td>12</td>
<td>20%</td>
</tr>
<tr>
<td>3</td>
<td>Weekly-several times</td>
<td>12</td>
<td>20%</td>
</tr>
<tr>
<td>4</td>
<td>Occasionally (less than once a month)</td>
<td>6</td>
<td>10%</td>
</tr>
<tr>
<td>5</td>
<td>Monthly-once</td>
<td>2</td>
<td>3.3%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**INTERPRETATION**

As you can see, 46.7% of respondents make transactions several times in a month, 20% make transactions once a week and there are also 20% of respondents who make transactions several times a week, there are 10% of respondents who make transactions occasionally i.e. less than once in a month and only 3.3% of respondents who make transaction once in a month.

Table 4. Which factors promote you to use new techniques in E-Banking?

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors of E-Banking</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Reduce time of transaction</td>
<td>20</td>
<td>33.33%</td>
</tr>
<tr>
<td>2</td>
<td>Discounts And offers</td>
<td>20</td>
<td>33.33%</td>
</tr>
<tr>
<td>4</td>
<td>Easy to use</td>
<td>12</td>
<td>20%</td>
</tr>
<tr>
<td>5</td>
<td>Technology savvy</td>
<td>8</td>
<td>13.33%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
INTERPRETATION
The table shows that 33.3% of respondents prefer E-Banking because it reduces the time of the transaction, whereas 33.33% prefer E-Banking to get the best discounts and offers, whereas 20% of respondents prefer E-banking. After all, it’s easy to use compared to traditional banking and 13.33% of respondents prefer E-banking because they are technology savvy.

Table 5. Do you think E-banking has made banking more convenient for you?

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Particular</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agree</td>
<td>46</td>
<td>76.7%</td>
</tr>
<tr>
<td>2</td>
<td>Partly - Agree</td>
<td>14</td>
<td>23.3%</td>
</tr>
<tr>
<td>3</td>
<td>Disagree</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

INTERPRETATION
The table shows that 76.7% of respondents agreed that E-banking is convenient to them whereas 23.3% are partly-agreed but no one disagreed.

Table 6. Do you perceive E-Banking as secure?

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>particular</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>38</td>
<td>63.33%</td>
</tr>
<tr>
<td>2</td>
<td>Not 100% sure</td>
<td>20</td>
<td>33.33%</td>
</tr>
<tr>
<td>3</td>
<td>No</td>
<td>2</td>
<td>3.33%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

INTERPRETATION
The table shows that 63.3% of respondents believe that E-banking is safe whereas 33.33% are not a hundred percent sure about the security of E-banking but 3.33% of respondents said E-banking is not secure.

Table 7. Reasons for using E-Banking services offered by the bank?

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Reasons</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Less time consuming</td>
<td>6</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>Services are safe</td>
<td>10</td>
<td>16.7%</td>
</tr>
<tr>
<td>3</td>
<td>Any time money transfer facility</td>
<td>18</td>
<td>30%</td>
</tr>
<tr>
<td>4</td>
<td>All of the above</td>
<td>26</td>
<td>43.3%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

INTERPRETATION
The table shows that 30% of respondents use E-Banking because you can transfer money anyone and mostly anytime, whereas 16.7% said that E-Banking services are safe and 10% respondents said its less time consuming but the majority of said that, they the reason for using E-banking is all of the above i.e. less time consuming, services are safe and any time money transfer facility.

Table 8. Reasons for not using E-Banking services offered by the bank?

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Reasons</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Don't thinks E-Banking services are secure</td>
<td>18</td>
<td>30%</td>
</tr>
</tbody>
</table>
Bad network connection | 18 | 30%
---|---|---
Too many steps in processing transaction | 16 | 26.7%
Not aware about services | 8 | 13.3%
TOTAL | 60 | 100%

**INTERPRETATION**

The table shows that 30% of Respondents don’t think E-Banking services are secure, whereas they don’t use E-banking because of bad network connection problems and 26.7% of respondents said that they don’t use E-banking services cause it takes too many steps in processing transaction but the reason for 13.3% respondents not use E-Banking is that they are not aware of services.

**Table 9. What do you think about the Balance Enquiry Facility provided by the E-banking system?**

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Particular</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Good</td>
<td>40</td>
<td>66.7%</td>
</tr>
<tr>
<td>2</td>
<td>Average</td>
<td>20</td>
<td>33.3%</td>
</tr>
<tr>
<td>3</td>
<td>Bad</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

**INTERPRETATION**

The tables show that 66.7% of respondents said the performance of the balance inquiry facility provided by banks is “good”, whereas 33.3% of respondents said its performance is “average” but 0% of respondents said it’s “bad”.

**Table 10. What do you prefer more?**

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Particular</th>
<th>Number of respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>E-Banking</td>
<td>58</td>
<td>96.7%</td>
</tr>
<tr>
<td>2</td>
<td>Traditional banking</td>
<td>2</td>
<td>3.3%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

**INTERPRETATION**

The table shows that the majority of respondents i.e. 96.7% prefer E-Banking and only 3.3% of respondents prefer Traditional Banking.

**6. FINDINGS:**

- The majority of people prefer E-Banking rather than the traditional banking system. The main reason for the preference is lockdown due to the covid-19 pandemic.
- The majority of people use E-Banking because of its easy-to-use, anytime money transfer facility without wasting lots of time.
- Students and businessmen are the biggest users of E-Banking services.
- People use E-Banking services lots of time in a month.
- Many people use E-Banking for bill payment, paying a salary, recharge mobile and cable.
- But some people don’t feel 100% secure while using E-Banking services because they are afraid of losing money.
- But there are some curative and preventive measures users can take.
- Still, the majority of respondents have a positive view toward E-Banking and they will keep continuing using E-Banking services.

**7. SUGGESTIONS:**

- **Suggestion for USERS:**
  a) Avoid Using Public Wi-Fi or Use VPN software.
  b) Create strong passwords & change them regularly.
  c) Check your account regularly.
  d) Do not share your details with anyone.
  e) Use two-factor authentication.
f) Use a secure location/sites/network when banking online.
g) Keep checking your savings account regularly.
h) Always Log Out after use.

- **Suggestion for BANKS:**
  a) Bank should motivate their young age group customers to use online banking services for banking purposes.
b) Banks should improve the technical accessibility of E-Banking services.
c) The medium of E-Banking like website, application, software should be in easy language or design so old age people or those who are unaware about services can easily understand.

8. **CONCLUSION:**
In simple words, E-Banking means, You don’t have to go to the bank for transactions. Instead, you can access your account any time and from any part of the world, and do so when you have the time, and not when the bank is open.

The main purpose of this study is customer satisfaction of E-Banking services user. The results have shown that users are satisfied with services. The result has also shown that the main reason for using E-Banking services is it’s easy to use, anytime money transfer facility.

Internet users are rapidly increasing in India. Thus more E-Banking users will surely increase.

However, people are still concerned about the security of E-Banking services. I already said those preventive measures in suggestion for users.

9. **REFERENCES:**

**Journal Papers:**

**Web References:**
- https://en.wikipedia.org/wiki/Online_banking
Challenges of working from home for women professionals during pandemic

Ms. Vani kant Bharadwaj
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E-mail : vanikant.bharadwaj@gmail.com

Abstract: Covid -19 pandemic has emerged with the most unexpected positive and negative impact on mankind around the globe. This global health crisis led to the complete shutdown of companies, businesses and operations like travelling, hotels, schools and colleges. Remote working or work from home became the practice which helped the organisations globally to continue with their operations. These sudden changes in the work environment has put an extraordinary pressure on working women as they manage multiple domains of work and life simultaneously. In order to maintain work life balance, Work from Home has become the need of the hour in order to maintain peace and harmony at home in this global health crisis. This pandemic made work life balance for women professionals even less attainable than earlier time as working from home or doing remote working limited the boundaries between work and home as there was lesser time available for both work and life domains.

This study identifies some of the key work and challenges faced by women employees while working from home and the impact of Covid -19 pandemic on the physical and mental wellbeing of women employees. Excessive workload overload, stress, anxiety, less time available for family, long working hours, work insecurity, non-completion of household duties and lack of informal social support were some of the critical issues faced by working women in Covid-19 pandemic. The study also provides some important suggestions in terms of key strategies to maintain work life harmony during the ongoing crisis. The study concluded that women employees faced difficulty in achieving work life balance and there was an urgent need of balancing and maintaining harmony between work and life areas in order to prevent the above work and life challenges.

Key Words: Covid-19, Work Life Balance, Pandemic, Strategies, Challenges, Technology.

1. INTRODUCTION:

Covid -19 (CoronaVirus) pandemic remains a challenging situation for every human being globally. In India and many other countries, it is considered a worldwide health crisis for working females. In this phase of pandemic, balancing work and home while doing remote working for any working community especially women employees has been a problematic task. Managing household chores, taking care of childcare responsibilities is no more an easy task. Balancing work, career, ambition, family, friends and personal growth and development is a critical task for a healthy and successful life. However, for the smooth continuity of the businesses and operations, organisations worldwide have adopted the practice of working from home or remote working by online/digital/virtual platforms.

Work from home or remote working has become the order of the day for women professionals in the pandemic times. Covid -19 has impacted working women psychologically and physically. Working females like doctors, nurses, police and other frontline workers faced psychological distress and mental health issues in Covid -19 (Tarika Sharma, 2020). A study in Wuhan, China reported that women employees experienced anxiety, insomnia, depression etc. With the increasing number of Covid - 19 cases, excessive workload, lack of specific drugs, job insecurity, financial instability, lack of social support contributes to physical and mental fitness of working women (Tarika Sharma, 2020). In order to prevent these challenges, there is a greater need to balance the personal and professional lives of working professionals. In order to achieve a healthy and satisfied life, work life balance has become a significant goal for the working women.
in pandemic days. Life Balance has become a pressing priority these days as it promises an overall wellbeing of an employee. Covid -19 has forced organisations to think on how they can remain safe and healthy and continue their functions efficiently in the global health crisis (Deshpande, Salunke & Joshi, 2020). Work from home has now become a common phenomenon in the phase of pandemic. Remote working has created a huge pressure on working females as they need to handle multiple domains i.e., work, family, friends, health, personal space simultaneously while working from home.

Women employees are still struggling to maintain a balance between family and job while staying at home. However work from home has also led to spending more time with family, communication and relations between partners has also improved considerably (Kansal, 2020). Thus, work life balance has gained a greater importance for career women as they are involved in two important areas of life, work and family while working virtually.

2. Women professionals and Work life balance :

According to Malhotra & Sachdeva (2005), balanced individuals experienced flexibility in roles, less stress and reduced role strain. Life balance has gained significant momentum especially in pandemic times because of the various environmental, technological, economic and socio-cultural changes (Swarnalatha & Lalitha, 2020). This has also contributed to a change in the overall nature of work in the companies, employment, relationships etc. This has impacted human lives both at the societal and institutional level (Swarnalatha & Lalitha, 2020). Thus, it has become critical for working women to maintain balance between personal and professional activities for a happy and meaningful life and to avoid stress, overload and conflicts during pandemic. Also, it has become essential for career women.

Work life balance is a process of bringing harmony, satisfaction and compatibility and fulfillment by managing multiple domains of life (Poelmans et al. 2008). According to Choo, Desai & Asaari (2016), a happy and satisfied life will yield a productive employee. In pandemic times, it has been stated that women employees who have the capacity to manage stress at work and at home have less possibility to face issues with regard to work satisfaction and fulfillment.

3. REVIEW OF LITERATURE :

Work life balance, in its broadest sense is defined as a satisfactory level of involvement or fit between multiple roles in a person’s life (Voydanoff, 2005). Grzywacz and Carlson (2007) defined work life balance as, “Accomplishment of role related expectations that are negotiated and shared between role related partners in the work and family domains.” Clark (2000) defines balance as, “Satisfaction and good functioning at work and at home with a minimum of role conflict.” Ashwini & Yarnal (2020) proposed that work life balance is an issue of pressing priority for the health industry where employees especially frontline workers like nurses, doctors are required to manage both workplace and home simultaneously. They also stated that keeping a balance between these two domains reduces the likelihood of burnout in employees and thus it has been regarded as a need of the hour.

Issues like excessive workload, extended shifts at workplace, reduction in personal safety equipment, essential corona safety kits, job insecurity, financial crunch, lack of formal and informal social support, fear of passing on the virus, restricted accessibility to family, friends all lead to mental and physical strain (Tarika Sharma, 2020). In the phase of Covid -19 pandemic, women employees are missing on some of the significant personal activities like dining out, shopping, movies (Despande et al. 2020). Kansal (2020), stated that during the lockdown phase of the pandemic, women had excessive workload and role strain from the household as well as from the work front. In order to meet personal and family expectations, women suffered from high levels of stress and anxiety. Working females who were single, married and have children and also had some informal social support like domestic help, maids and servants at home had a better work life balance in comparison to those who didn't have any formal or informal social support. However contrary to this, researchers also stated that Covid -19 has given an opportunity for working women to spend quality time with family but it also posed some of the challenges at the family domain side. Restrictions on outdoor movements, maintaining necessary protocol and Covid-19 safety guidelines, keeping all the family members engaged and maintaining psychological and physical health of the family members turned out to be the biggest challenge for the working women population in the current pandemic times.

Due to lack of services from formal and informal social support groups, most of the working professionals are occupied with household chores, daily family tasks which is making them exhausted at the end of the day. Work from home has become quite demanding and taxing day by day for most of the women employees. Managing coordination and having a harmony between work and non work domains while doing work from home is a formidable task for every women professional in the pandemic days.
4. OBJECTIVES OF THE STUDY:

- To identify the important challenges of women professionals in Covid 19 pandemic.
- To study the impact of Covid -19 pandemic on women professionals.
- To suggest some relevant strategies/measures for women professionals to manage work life balance.

5. METHODOLOGY ADOPTED:

This paper aims to identify the challenges and the study the impact of Covid -19 qualitatively. The data was collected in the form of a questionnaire which was divided into two sections. The first section talked about the demographic details of the respondents and the other section consisted of questions on the challenges /issues faced by the respondents during Covid-19 pandemic and the impact of Covid-19 on working females in terms of mental & physical health.

6. Sampling

A random sampling technique was used for the study. For the current study, 200 working women from different professions were chosen randomly. Data was collected by sending questionnaires to the respondents by Email. For the study 200 questionnaires were sent to the respondents out of which 180 filled in questionnaires were received. The response rate was 90%. Findings on the above 180 responses are analysed below.

7. Tools used

The data on 180 working women respondents was analysed by means of percentage analysis, frequency table, bar graphs and pie charts etc.

8. RESULTS / FINDINGS OF THE STUDY:

The following is the demographic details of the women respondents.

<table>
<thead>
<tr>
<th>Table: 1 Age of the Women Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30</td>
</tr>
<tr>
<td>31-40</td>
</tr>
<tr>
<td>41-50</td>
</tr>
<tr>
<td>50 &amp; above</td>
</tr>
</tbody>
</table>

Fig: 1

<table>
<thead>
<tr>
<th>Table 2: Marital Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
</tr>
<tr>
<td>Married</td>
</tr>
</tbody>
</table>
Table 3: Number of Children

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>42</td>
</tr>
<tr>
<td>1</td>
<td>78</td>
</tr>
<tr>
<td>2</td>
<td>38</td>
</tr>
<tr>
<td>2 &amp; above</td>
<td>22</td>
</tr>
</tbody>
</table>

Table 4: Work Experience (Number of Years)

<table>
<thead>
<tr>
<th>Work Experience (Number of Years)</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 10</td>
<td>78</td>
</tr>
<tr>
<td>11 - 20</td>
<td>36</td>
</tr>
<tr>
<td>21 - 30</td>
<td>42</td>
</tr>
<tr>
<td>30 &amp; above</td>
<td>24</td>
</tr>
</tbody>
</table>
During the Covid-19 phase most of the functions and the departments in public and private enterprises used the facility of Work from home or Remote working for its men and women employees. The response of women respondents about their preference for this facility of ‘work from home’, the response has been shown in Fig. 5. 74.4% of women employees preferred to do work from home and stay at home in order to avoid the problems or threat caused during the Covid-19 pandemic.

As most of the women employees were doing work from home or chose to do remote working, there was an increased emphasis and dependency on Internet/Technology and using of online or digital platforms to complete the work related tasks.
In the pandemic phase, women respondents were asked about the different challenges they faced while doing work from home during Covid-19 pandemic. Most of the problems were related to long working hours, communication with peers and other employees and excessive workload.

Also working females were asked to respond to issues that they faced with respect to family and other household related challenges while working from home. Maximum number of women respondents faced challenges with regard to non-availability of domestic help, non-completion of household tasks and lack of time for family, children and dependants.
This phase of Covid-19 pandemic has been considered as one the most uncommon and unexpected events in the history of mankind. This phase remained the most stressful and toughest time for mankind globally. People from across the globe faced various physical and mental issues which affected their overall wellbeing and health. Findings from the study showed that the maximum number of respondents suffered from stress, anxiety issues and physical ailments like Diabetes, blood pressure, infections etc.

Contrary to the negative impact of Covid-19 pandemic on women employees, there were some positive aspects of Covid-19 pandemic. Women employees responded by saying that they were able to spend quality time with husband, kids and other family members, communication with the family members increased thoroughly, flexible working was available which allowed them to work from home and they were at peace as earlier. In addition to this there were some respondents who also said that they had enough time for personal growth, health, hobbies and development. In totality to some extent, this phase of pandemic helped him in creating a positive environment at home /family front as women whether single or married were able to look after personal and family issues from home itself.
However the findings of the study also revealed that most of the organisation had the option of working from home, doing remote working, using the facility of flexible working hours and doing part time work by following Covid -19 protocol and maintaining safety guidelines of the pandemic.

Figure 13: Key Challenges faced by Women Professionals during Pandemic

- Excessive Workload
- Lack of Informal social
- Limited time available for family/children
- Long working Hours
- Job insecurity
- Non Completion of Household tasks

Fig. 11

Fig. 12
9. Strategies to manage work life balance in Pandemic:

❖ The ongoing health crisis has led to enormous insecurity with respect to work and life in the minds of people around the globe. Until the situation becomes normal and settle down, there is a continuous need to remain safe, follow and collaborate with each other on health and Covid-19 safety guidelines.

❖ Women employees should plan and prioritize their day in advance including their personal, family and fun activities along with work related activities.

❖ Women employees should schedule their time in such a way that they get time for relaxation and personal growth and development

❖ Women employees should begin your day with some yoga, meditation and other recreational exercises.

❖ Health should be given utmost priority as it will help females from all sorts of pandemic issues.

❖ Being positive is the key strategy to maintain success and manage work life balance and stress in pandemic times.

❖ Women employees should be fully aware of Covid-19 safety protocols/guidelines.

❖ Discussing issues with supervisors as and when needed and try to have immediate solutions to the problems.

❖ Stay focussed and and seek spouse/family/friends help in reducing workload and family stress.

❖ Spending quality time with family, friends whenever possible.

❖ They should try not to bring work to home. Completion of work related duties if possible should be done at workplaces itself.

10. CONCLUSION:
The rapid rise of Covid-19 cases globally has resulted in work overload, job insecurity, work pressure, stress, physical ailments and anxiety for the women employees. The above study has helped to understand the challenges and the repercussions of Covid-19 on working women professionals. This study also stated some of the excess strain and pressure felt by working women during Covid-19 pandemic and the impact of the pandemic in terms of mental & physical health. Work life issues like excessive workload, poor communication with peers and supervisors, long working hours, noncompletion of household chores, unavailability of time for family and children, lack of informal social support like domestic help etc remained some of the challenges in the ongoing health crisis. Though flexible working like work from home, spending some time with family, children were some of the positive influences in the phase of pandemic. However almost 50% of the women respondents faced some difficulty in achieving work life balance at some point of time during the pandemic phase. The study also identified the availability of some of the work life initiatives in the different organisations for women employees. Women employees responded saying that measures like flexible hours, part time working, leave options, work from home helped them in maintaining some balance and harmony at home while managing multiple domains.

REFERENCES:


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