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Study the digitization of services and adoption after demonetization in India

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Abstract: *The Transformation from literate to IT literate is a journey which needs to be continued to fulfill the vision of digital India Vision and become a knowledge and digitally empowered society. This literacy will motivate the citizens to use the digital resources in a more meaningful way to reap the actual benefit of IT revolution. This paper examines the digital infrastructure availability and its uses as per the transaction recorded in the recent past. Moreover analyzing the steps of improving the IT digital literacy gap in a possible manner to boost the digital transaction.*

Keywords: *IT literacy, Digital Transaction, Digital Divide, Digital Gap, Digital literacy*

I. INTRODUCTION

The digital India vision drives the momentum of e-Governance, e-Business and promotes inclusive growth including product and services offered on the virtual platform. Necessary digital infrastructure is must for the road ahead to offer such online services over the secure internet with required speed [1]. Digital literacy will play important role in further overcoming the barriers to digital implementation. This can happen in two way like either citizen can improve themselves to the level of IT Literature which transform them to the global user/webzines or virtual services to be implemented in a local language. The first one is more beneficial and requires more time to upgrade such a large number of people almost 70% who resides in rural India [3]. The number of services in various languages will be more if we expect them to use the value added services. The official language is almost 31 but still, 880 languages are in use out of 1652 as per the census of 1961[5].

The journey of IT literacy will take its own time and depend more upon the usability rather to push it for successful completion. It is two way process where the main component lies with the user who fetches the information based on its use. As per the digital India programme, the penetration of internet user will be more with the development of regional language keyboards which is used to delivering the local language content. This further can be developed with the help of public- private partnership where regional people involvement will be more.

The ambitious project of Government of India has now dedicated the sum of Rs. 1,13,000 crores [1] for the smooth functioning of various department. Some of the related projects are already available like Broadband highways, Universal Mobile Connectivity, E-Governance, Public Internet Access, E-Kranti(Electronic delivery of services), Global Information, Electronic Manufacturing, IT Training for jobs etc.[1]

II. LITERATURE REVIEW

As per Bhatnagar [2017] Government of India is encouraging regularly its citizens to use digital modes for all types of transaction. Demonetization is the time where Government has trigger the way for a cashless mode of payment due to the cash crunch and a vendor like Paytm, Oxigen, Mobiwik has played very important role and has increased their business manifold. This also sent the message in the minds of people to for cashless economy.

[8] As per the NITI Aayog report on January 2017 the digital payment per capita per annum transaction in India is one of the lowest (11) as compared to other countries like China(26), Mexico(32), Brazil (142), South Africa (70), whereas we have a sufficient infrastructure for digital payment like Aadhar enabled payment system, Micro-Payments, Mobile phone based, Swipe card ePos, Mpos etc.

As per Rajeev et. al[19] connecting to rural population is a big challenge and should work on a model in collaboration with rural population along with other stakeholders so as to create a project, that should be self-motivated, self-sustainable and affordable. Even library professionals need to come out from their library self and setup a rural libraries instead of keeping the books which are

having the less transaction as per reader’s choices whose interest has been shifted to the digital library. If such thousands of rural libraries will definitely motivate the rural people to upgrade their skill and minimizing the digital gap.

As per Kenneth et. al. in four digital divide that first one digital divide is based on rich and poor, educated vs not educated, the second type of digital divide is more concerning towards linguistic and cultural, the third one is digital divide due to rich and poor nations and its resource availability. The fourth digital divide is more concern with the spread of information to rest of the society basically to urban poor and rural population.

The value of IT for rural development must be high priorities and should be implemented at grass root level like schools, hospitals, banks, dispensaries where people go for basic utilities.

III. OBJECTIVES OF THE STUDY

- A. To study the e-Transaction after demonetization.
- B. To study the on usage of online payment just before and after the demonetization.

IV. RESEARCH METHODOLOGY

Basically, secondary data is used for analysis. Microsoft excel is used for analyzing the data collected from sources.

1) *Sample Size:* The sample size is 8-month data of e-transaction from eTaal.gov.in and RBI website.

V. STUDY AND ANALYSIS

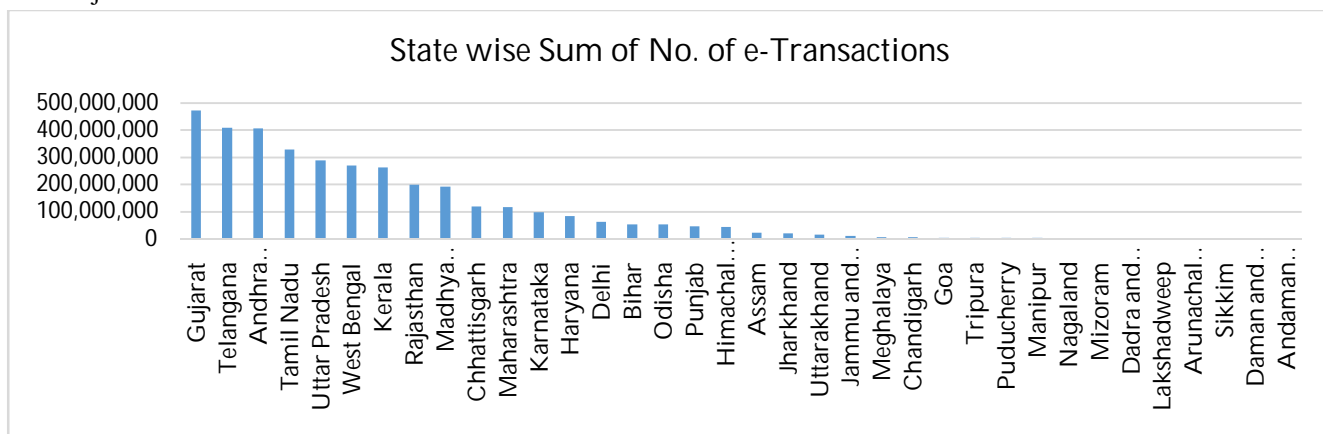
Central Government Initiatives related to ease of business are listed under 9 heads[11]. These initiative are pillars of digital India and to achieve this the IT literacy rate to be increased within a stipulated time frame. Therefore the urgent need of upgrading the IT skills for reaping the benefits of Government initiative.

A. Broadband highways

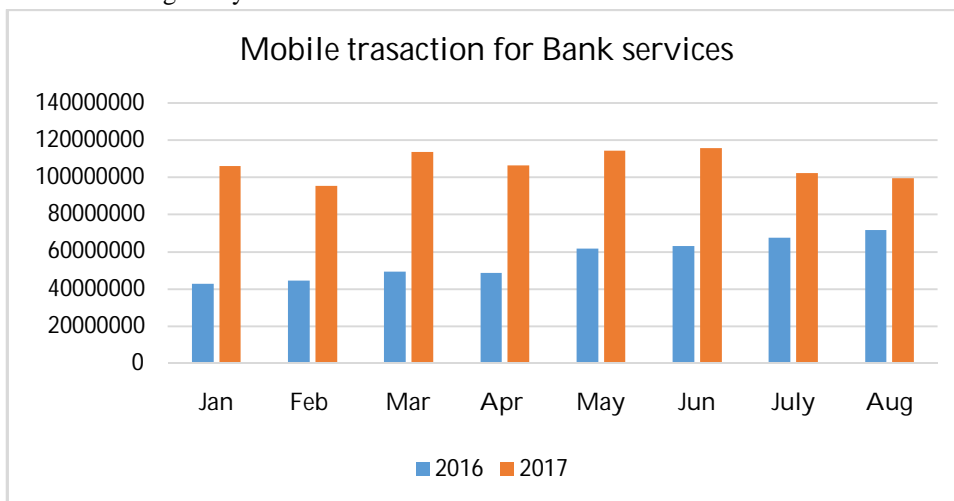
- 1) Broadband for all rural, urban
- 2) National Information Structure (Integration of SWAN, SKN, NOFN)

- B. Universal access to mobile connectivity for increased network penetration and coverage of GAP
- C. Public Internet Access programmed-National Rural Internet Mission, post offices to become Multi-service access
- D. e-Governance: Using IT to improve transaction, all database and information to be electronic form, use of online repositories like school certificate, voter ID Card etc., workflow automation, public grievance redressal mechanism etc.
- E. e-Kranti: Many schemes are under this like Technology for education, Technology for farmers, Healthcare, Planning, Security, Financial Inclusion and Justice etc.
- F. Information to all like Citizens have open access to all the information and documents, a web based platform to communicate to users, online messaging etc.
- G. Electronic Manufacturing targeting net zero import through increased local manufacturing
- H. IT for Jobs targeting youth in smaller town & village for IT sector jobs, IT/ITES, Telecom ready workforce etc.
- I. Early harvest programmed enables Wi-Fi in all universities, secure email within Government etc.

After demonetization the e-transaction has been increased, moreover the infrastructure for IT enabled services and websites are used up to the major extent. This was the move who forced the user to use the IT infrastructure for various services.



As per the graph shows above that the Gujarat is used the highest capacity of e-Transaction along with Telangana, Andhra Pradesh, Tamilnadu and Uttar Pradesh. e-transaction has done in the state where the literacy rate is low but due to the demonetization and related issues, there are the compulsion to do the same. The computer literate people are now just moving towards online application because he is IT literate but not using the system because of no reasons.



As per RBI transaction details, the mobile transaction has improved from the last year along with NEFT and RTGS. After demonetization card payment is the prime tools preferred by the consumer. Even though the small amount are still involved cash but the payment of the larger amount or online shopping is increased.

VI. CONCLUSION

India is in the midst of a digital revolution with by Government Intervention and the initiatives of Government departments. The internet users just going beyond the surfing net, going to social networking sites to online shopping, tax payment, banking, purchasing, sales and information use of the respective areas. Almost 70% urban users are motivated to do engage digitally but the almost 70% of the total population is still beyond the reach of digital India due to lack of IT literacy and personal motivation to learn. Open architecture system like India Stack, Aadhar, Bharat Bill Payment System, GST or Scholarship, the Indian government is actively developing the entire digital ecosystem.

The decision makers need to work on such model where multilateral funding agencies along with social activities, NGO who really work for the up gradation of information to rural people. This information is a surplus in the urban region but at the remote site this information needs to spread and share it in the meaningful way. The attitude will play an important role rather than simply evolving with a various model who doesn't work.

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