



# SHANLAX

INTERNATIONAL JOURNAL OF COMMERCE

(A Peer-Reviewed-Refereed/Scholarly Quarterly Journal Globally Indexed with Impact Factor)

**Vol. 6**

**Special Issue 4**

**April, 2018**

**Impact Factor: 4.118**

**ISSN: 2320 - 4168**

**UGC Approval No: 44120**

***A National Conference on***  
**DIGITAL PATH FOR TRANSFORMING INDIAN ECONOMY**

**DPTIE – 2018**

**3<sup>rd</sup> March 2018**

***Organised by***  
**Department of Commerce & Management and IQAC ABBS**



**ACHARYA BANGALORE B- SCHOOL**  
**Andrahalli Main Road, Off Magadi Road**  
**Bengaluru - 560091, Karnataka, India**



## PREFACE

It has been a proven that there are no shortcuts to change a country's Mid-class economy to High- end economy within a short period. India is in no way an exception for it. India is required to chart its own path in this direction. Undoubtedly India is the fastest growing of the world's large economies. "Being Digital", India has become a way of life worldwide among millennial generation. Indian community is in no way different from this, i.e., many Indians wake up in the morning and, instead of brushing their teeth first thing, they're more interested in checking email, reviewing their friends' Facebook posts and Twitter feeds and checking their WhatsApp accounts. Today's digital consumers and digitized employees are constantly connected and more informed than ever. Many are focusing on adoption of digital technologies such as Social Media, Mobile Devices, Analytics and Cloud Computing (SMAC).

Digital-industrial solutions can already deliver greater efficiency and lower costs in a range of industrial sectors. And India can leverage digital platforms to improve efficiency in health care delivery, power distribution, payments, and several other infrastructure and social development areas.

In this context we are very much thankful to our Management Dr. B Vijay Pal Reddy, The Chairman-ABBS, Ms. Poornima Reddy, Managing Director - ABBS, Mr. Ajitesh Basani, The Executive Director - ABBS, Principal, Vice Principal who had been insisting on organizing a National Level Conference by the UG Department of Commerce and Management. The Topic for the conference "Digital Path for Transforming Indian Economy" is well connected with the present state of the things happening in India particularly after Demonetization and thrust given to Digital India.



## ABOUT THE INSTITUTION

**Acharya Bangalore B-School** (ABBS) took root nearly 8 years ago. ABBS is an 'Academic Powerhouse' under the leadership of highly qualified Professors. We offer courses especially in Management, Commerce, Life sciences, and Media & Communication. Our remarkable constellation of students, faculties, and staff are committed to excellence in higher education.

ABBS is the preferred destination for students from across the country and is one of the few B-schools in India that has taken an initiative in creating a new education system through its Learner-centric Pedagogy, Publications, Management Development Programs, Workshops, Industry interface, and entrepreneurship programs to name a few. These achievements are reflected in terms of All India rankings and have drawn the attention of corporate organizations.

Located at Bangalore- the 'knowledge capital' of India, our prime location attracts talented students who are seeking access to advanced level of learning. The aesthetically designed campus offers abundant greenery and rich colours that are a treat to the eye. This creates an ideal environment nurtured for learning.

Additionally, the institution is recognized by **UGC** under **2f** and by **NAAC** with '**A**' grade and correspondingly **NBA** and **IACBE** (USA) accredit our MBA program.



## SEMINAR THEME

Globally, all developed countries embraced Information Technology (IT) for their rapid economic growth. India is leveraging IT and digitisation towards accelerating economic growth. This has increased the penetration of internet into urban/rural India through usage of smart phones. The E-Commerce facilitates new developments in Electronic Money Exchange, Supply Chain Management, Web-Based Marketing, Advertising, Electronic Data Interchange and Computerized Information Collection Systems. E-Commerce delivers personalized, 24x7, Omni channel and convenient digital trading experience to the users. Recently launched Digital India Campaign by Government of India has promoted various avenues for usage of e-commerce. Hence this conference is apt and enlightens the 'role of digital commerce' in 'transforming' Indian economy



## MESSAGE FROM THE MANAGEMENT

It gives immense pleasure to present you the post conference special issue on “**Digital Path for Transforming Indian Economy**” by the UG department of Commerce and Management Acharya Bangalore B-School, Bangalore.

The special issue of this Journal focuses on multi facets of *E-Commerce and Business, Digital Technology in Health Care, Digital Empowerment for Rural Economy, Leveraging IT for Digital India* must be known by researchers, professionals, academicians and corporate delegates, to transform the traditional way of carrying business.

Digitalization has shifted in total the entire scenario of the way we perform our job and is also affecting both personal and professional life.

This conference is conducted in this light to deliberate on various subthemes related to the main theme and give a platform to share and gain the knowledge that will be helpful to the mankind.

We are dedicated to publish peer reviewed significant research work, delivered quality content through information sharing. All of our research papers are peer reviewed to ensure and bring the highest quality research to the widest possible audience.

We extend our sincere appreciations to all those who are involved in conducting this national conference specially Dr. Prasanna Kumar M.G, Mr. C.B Gopinath, Faculty at department of commerce and management and all the participants.

**Dr. Vijay Pal Reddy**  
Chairman-ABBS

**Mrs. Poornima Reddy**  
Managing Director-ABBS

**Mr. Ajitesh Basani**  
Executive Director- ABBS



**MESSAGE FROM DEAN- ACADEMICS, ABBS**



**Dear Colleagues,**

On behalf of ABBS, it is my pleasure to invite all the great academicians, Young researchers, Corporate leaders and students representing esteemed institutions to attend the “**National Conference on Digital path for Transforming Indian Economy**” at ABBS, Bangalore, on 3<sup>rd</sup> March 2018.

The conference deliberates on the development in applications of Digital Technology in transforming Indian Economy. For the young and brilliant researchers, Management Leaders and talented student communities this is an opportunity to review the innovative technology and its impact.

We’re looking forward to an excellent deliberation among great Minds from different institutions and presentation of new exciting concepts.

**Dr. D. M. Mahishi, Ph.D.,**  
*Dean-Academics, ABBS*



## MESSAGE FROM DIRECTOR- MANAGEMENT STUDIES



India is one of the global leaders in Research, Development and implementation of Digital technology. Countries like India which are lingering with problems like corruption in service delivery, poor transparency in Governance, inadequate infrastructure and low productivity have great opportunity to address many of their problems through 'Digital Path'. Industries like 'Telecommunication' and 'IT' does not require huge physical infrastructure. Not only that, many of the poor outcomes of Poor physical infrastructure can be addressed through 'Digital Path'. Digital world can bring revolutionary changes in service sectors like Tourism, Education, SCM, Retailing, Banking, Insurance, Financial Services, Agriculture and whole lot of other segments. Government and Public sector are the major service providers in India. Through transparency by treading 'Digital Path' Corruption and inefficiency in Government and Public sectors can be reduced.

I profusely congratulate the coordinators of the National Conference on 'Digital Path for Transforming Indian Economy'. The paper contributors have covered the wide spectrum of topics on Digital path. I also thank all the contributors. The effort to bring the compendium of the papers presented in the conference, after the conference is over is worth eulogizing. I am sure; this is another feather on the cap of ABBS!!!

**Dr. H. R. Venkatesha**  
*Director - MBA Program*



## MESSAGE FROM DIRECTOR -PGDM



This conference on “**Digital Path for Transforming Indian Economy**” has been organized to impact the industry requirements in general and to highlight the prospects and necessity of digital commerce in economic growth and thereby enabling the overall social transformation.

Many senior Academicians and the corporate professionals have contributed significantly in understanding and appreciating the modes of digitalization and the modus of integrating and leveraging the gamut information technology for maximizing productivity, quality, consumer delight and sustained growth.

This conference addressed to meet the emerging contemporary business needs in terms of conceptualization and to become a global player. The expert panel members have moderated the excellent papers submitted by many academicians and professionals in a systematic manner. The organizers need special appreciation for conducting this conference in much needed time and this will enable further related conferences to be conducted by other bodies and forums. best wishes

**Dr. Solai Baskaran**

*Director, ABBS School of Management*



## MESSAGE FROM VICE-PRINCIPAL - ABBS



It gives me immense pleasure to share that ABBS has conducted the National Conference on **Digital path for Transforming Indian Economy**. The conference was very relevant and well connected with de-monetization and its after effects on Digitization. India has leaped into faster digitization of economy through various policy initiatives. the conference deliberated on various sub-themes like E-commerce and business, Digital technology in health care, Digital Empowerment for rural economy, Leveraging IT for Digital Indian and various other related themes to the main theme.

I am very much delighted to share that the conference was well attended by over 150 delegates across the country the selected papers are being published as a special issue of this Journal.

**Best Wishes,**

**Dr. D. Vasudeva Naidu**  
*Vice Principal - ABBS*



## MESSAGE FROM RESEARCH HEAD-ABBS



The National Conference on ‘**Digital Path for Transforming Indian Economy**’ was a great event which connected the academicians and industry enthusiasts in Digital Business. The Indian e-commerce industry has been on an upward growth trajectory and is expected to surpass the US to become the second largest e-commerce market in the world by 2034. Also, India’s internet economy is expected to double from US\$125 billion as of April 2017 to US\$ 250 billion by 2020, majorly backed by E-commerce. To document this growth story, the conference themes were diverse to include- E-Commerce and Business, Digital Technology in Health Care, Digital Empowerment for Rural Economy, Leveraging IT for Digital India etc. The conference-initiated networking with new thoughts and latest research processes to proactively discuss the future of E Com industry. Multiple tracks were on E Banking, E Governance highlighted the latest business concerns of Fintech industry too. The event was concluded with successful deliberations on the ‘Past, Present and Future’ of Digital Economy. The takeaways for the participants were immense and provided wisdom on unexplored digital paths.

Special Congratulations and Kudos to Department of Commerce and Management and IQAC ABBS, Bangalore, Dr. Prasanna Kumar M.G. (The Convener), Prof. C.B.Gopinath (The Co- Convener) and all the Faculty at Department of Commerce and Management – UG, ABBS, who have made the conference a grand success and have made the Special Issue on the Conference Papers into a Journal.

Wishing them the Best in all their future endeavors

**Dr. Padma Srinivasan**  
*Professor and Research Head - ABBS*



# **EDITORIAL BOARD MEMBERS**

## **Chief Editor**

**Mr. C.B Gopinath**

*Assistant Professor*

Department of Commerce and Management

Acharya Bangalore B-School, Bangalore

## **Co-Chief Editors**

**Dr. D M Mahishi**

*Dean-Academics*

Acharya Bangalore B-School,

Andrahalli Main Road, Off. Magadi Road, Bengaluru

**Dr. P. Ishwara**

*Dean & Chairman*

Department of Commerce, Mangalore University, Mangalore

**Dr. S. Ramesh**

*Dean and Director*

Mt. Carmel College-Autonomous, Affiliated to Bangalore University, Bangalore

**Dr. Solai Baskaran**

*Director*

ABBS School of Management, Acharya Bangalore B-School

Andrahalli Main Road, Off. Magadi Road, Bengaluru

**Dr. D. Vasudeva Naidu**

*Vice Principal-ABBS*

Acharya Bangalore B-School, Andrahalli Main Road, Off. Magadi Road, Bengaluru

## **Associate Editors**

**Dr. M. Jayappa**

*Principal*

RBANM's First Grade College, Near Ulsoor Lake, Bengaluru

**Dr. T. Ashwatha Narayana**

*Head*

PG Department of Commerce, Government First Grade College, K.R.Puram, Bengaluru

**Dr. Prasanna Kumar M.G**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

## **Editors and Editorial Advisory Board**

**Dr. B.N Raghavendra**

*Director and Principal*

SVR College of Commerce and Management Studies, HSR layout, Bengaluru

**Dr. N. Muniyappa, M.Com, M.Phil., PGDFM, Ph.D.,**

*Assistant Professor*

Department of Commerce, Govt. First Grade College, Ramanagara

**Mrs. S. Kavitha**

*HOD*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Mr. L.N. Maroli**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Mr. K. Raghavendra**

*BBA Coordinator*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Mr. B.S. Gopinath**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Mrs. V.B. Madhumathi**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Mr. S. Joswa Stalin**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Ms. P. Niveditha**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Mrs. N. Nayana**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Mrs. R. Rashmi**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore

**Mr. S.R. Rajanikanth**

*Assistant Professor*

Department of Commerce and Management, Acharya Bangalore B-School, Bangalore



## CONTENTS

S. No.	Tilte	Page. No.
1	A Study on Digitalcurrency- Cryptocurrency <i>Dr. S. Raji &amp; Mrs. Hemavati</i>	1
2	A Protagonist of Artificial Intelligence in Recruitment Technique <i>Dr. K. Sumitha</i>	6
3	Digitalization, A Study on Challenges and Opportunities in Banking Sector <i>Dr. Thanapackiam &amp; Dr. K. Guru Basavaraja</i>	19
4	Cultivation of Banana Crop Using Artificial Intelligence, Transformation from Traditional Agricultural to Electronic Agriculture <i>Smt. L. Veena &amp; Smt. Hemalatha</i>	25
5	A Study on “The Impact of Online Shopping upon Retail Trade Business” <i>VB. Madhumati &amp; Basu Goenka</i>	31
6	“Access of ICT helps to better Understand in Learning Commerce Pedagogical Concepts in B.Ed Student Teachers - A Special Reference to Learning Management System (LMS)” <i>Mr. T.D. Praveen Kumar</i>	37
7	A Study on Digital Marketing and Its Impact on Consumer Purchase Process <i>Mrs. S. Preethi &amp; Mrs. Rajani Balaji</i>	42
8	E-Banking services of Customers in Bangalore <i>Dr. M.P. Saravanan</i>	48
9	A Study on Opportunities and Challenges of E-Commerce with Special Reference to Malnad Region in Shivamogga District <i>Ms. R. Sharada</i>	56
10	Challenges in Implementing Information Technology in Micro Enterprises- A Study on Rural Karnataka <i>Ms. Susheela</i>	61
11	A Research Paper on Effectiveness of Digital Marketing - A Consumer’s Perspective <i>Ms. HS. Chandana &amp; V.Amruta</i>	66
12	A Study on Perception and Awareness about E- Banking Services among The People with Special Reference to Malnad Region of Shivamoga District <i>Praveena Shetty</i>	76
13	Quality & Values of E-Learning in India: Lerner’s Perspective <i>Saba Sultana &amp; Renita Frank</i>	79
14	An Empirical Study on Digital Wallet and Consumer Adoption in Bangalore City <i>N. Nayana. &amp; Dr. K.P. Veena</i>	90

<b>15</b>	A Study on Impact of E-Banking on Traditional Banking <b>Mr. M. Suprith</b>	99
<b>16</b>	Problems and Prospects of E-Filing System in India <b>B.G. Akshatha</b>	105
<b>17</b>	A Study on Buyers Perception towards Online Food Ordering Applications with Special Reference to Few Selected Companies in Bangalore City <b>Mr. S. Joswa Stalin, Mr. C.B. Gopinath &amp; Mr. B.S. Gopinath</b>	114
<b>18</b>	A Study on Retailer's Perception towards Airtel Payment Bank <b>Mr. K. Raghavendra, Mr. S.R. Rajanikanth &amp; Ms. Niveditha P Devadiga</b>	124

---

## A STUDY ON DIGITALCURRENCY- CRYPTOCURRENCY



**Dr. S. Raji**

Vice Principal, Sea College of Science, Commerce and Arts

**Mrs. Hemavati**

HOD of Commerce and Management, Sea College of Science, Commerce and Arts

### *Abstract*

*The crypto currency market has exponentially progressed and at a record speed over the course of its short lifespan. Since the release of the developer radical cryptocurrency, Bitcoin, to the public in 2009, more than 550 cryptocurrencies have been developed. Research on the industry is still in its infancy. Most of it is singularly absorbed on Bitcoin rather than a more varied spread of cryptocurrencies. Though the fluidity of the industry does, admittedly, present a challenge to research, a thorough evaluation of the cryptocurrency industry writ large is necessary. This paper seeks and attempts to provide a brief yet an in-depth and convincing analysis of the cryptocurrency market, the impact, the feasibility and also mildly explores the possibility of it making an appearance as a mainstream currency. Attention will be given to examining theoretical economic differences between existing coins.*

**Keywords:** *cryptocurrency, Bitcoin, Technological Progression, Market*

### **Introduction**

Peer review of scholarly papers is an extremely critical step in the publication of high quality outputs in reputable journals. However, it appears that there are few incentives for researchers to agree to conduct suitable reviews in a timely fashion and in some cases unscrupulous practices are occurring as part of the production of academic research output. Innovations in internet-based technologies mean that there are ways in which some of the challenges can be addressed.

This paper proposes a new currency system using the BlockChain as its basic technology that provides many solutions. Potential benefits and problems of using the technology are discussed in the paper and these will need further investigation should the idea develop further. Ultimately, the currency could be used as an alternative publication metric for authors, institutions and journals.

As mentioned previously, Bitcoin is a crypto currency and a worldwide payment system. As the technology works without a central bank or single administrator, it is known as a decentralized currency. Overtime, due to no set rules or regulations imposed by authorities, it had become a monetary replacement for cybercriminals. Its distinctive characteristics of decentralisation and pseudo-anonymity are also attractive to criminal actors in general, and yet Bitcoin has been assessed as representing only a low money laundering risk. In many respects,

cryptocurrencies are still viewed as an unfamiliar, marginal phenomenon, restricted to the purview of specialists.

This research paper aims to demystify the questions raging around the Bitcoin technology; to demonstrate that, far from being low-risk, Bitcoin constitutes a substantial danger in terms of criminal enterprise; and to promote the case for greater awareness among criminal justice professionals and law enforcement officers.

Bitcoin is created as reward for a process known as mining. They can be exchanged for other currencies, products and services.

### **Advantages**

The advantages of digital currency are in abundance. Not only is it good for the business or the business owner but for the buyer themselves. If you purchased a specific crypto and it has shot up in price, you're buying using pennies on the dollar. In the long term, it pays off.

### **Some of the benefits of Bitcoins are**

#### **Ease of Accessibility**

All crypto currencies are easily available to the public. Anyone, around the world can purchase from the vendors on the internet. Various projects and a few retail operators online too, now accept funds through crypto currency. Almost anyone that can make online fund transfer can now invest and spend on a global scale, safely.

#### **Superfast Payments**

Payments' using any form of crypto currency is extremely easy. One can do it in just a matter of a few seconds. As one need not feed many details before processing the payments, the process is even swifter. The unique address of the wallet of the person or enterprise to whom you wish to make the payment to, is the only information the process requires. The amount will be credited to the receiver within a few seconds to a few minutes depending on the kind of crypto currency used. The ease of fund transfer and the low transaction fees for payments makes it very desirable.

#### **Low Costs**

Online money transfer using a bank's payment gateway is expensive as they levy uncomfortable numbers as fees for the transaction. Credit card processing companies charge hefty fees. Such is not the case with crypto currency as the costs are almost negligible.

#### **Offers Privacy**

As previously mentioned, the identity of the sender and the receiver remains concealed, including the whereabouts or the details of the transactions No information is required to be shared with the government and the bank regarding the deal too. Decentralized to it's core.

## **Security**

All transactions is use the NSA created cryptography and there for they are as secure as they can get. It is certainly impossible for any individual other than the owner of the wallet to make any payment from the wallet, unless the unique ID is hacked.

## **Boundary less Transactions**

When you talk about transactions using crypto currencies then there are no limits. One hemisphere to another, anything is a possibility to transfer the amount without any hassle.

There are a lot of advantages with the Crypto currencies, but that doesn't mean that there are no risks involved in investing in them. Just like anything else, they are not perfect. Here we will discuss the disadvantages of crypto currencies:

## **Difficulty in Understanding**

Crypto currencies are relatively new and come with a unique learning curve. People may end up investing in crypto currencies without proper knowledge and lose money in something they did not learn about.

## **Lack of Knowledge**

People are not aware of how to use crypto currency and hence they open themselves to hackers. The technology is somewhat complex and therefore one needs to be mindful of the risks involved in investing.

## **Not Accepted Widely**

Not many websites and companies accept digital currencies yet. Very few countries have legalized the use of crypto currencies. This makes crypto currencies impractical for everyday use, especially in the areas where it is not legalized. Due to lack of acceptance, before buying/investing online or offline, you need to make sure that it is accepted at the place where you want to use it.

## **Can Lose Your Wallet**

There is also a possibility of losing your wallet. If you have stored the money in the form of digital currency on your phone or computer, you better remember your password and not lose those devices. If you lose your coins you won't be able to retrieve it, even with legal assistance. So, that is one of Bitcoin's flaws.

## **No way to reverse the Payment**

If you mistakenly pay someone by using crypto currency, then you cannot get a refund of the amount paid. All you can do is to ask the person for a refund and if your request is turned down, then just forget about the money.

### **Uncertainty**

Since crypto currencies are so new, they are very volatile. This is one of the main reasons adopting them globally is taking longer than it should. Major Corporations don't want to invest in a form of money that is going through huge swings.

As of now, crypto currency has no significant reception but slowly and steadily it is consolidating its position. Crypto currency is being legalized and regulated by some of the developed and developing countries. Even countries having high political and financial restrictions like Russia and China are trying to make the use of crypto currencies legal so that people can spend them freely. With a current cap of \$180 billion, we can see the effect of Bitcoins on the everyday economy. The effect is huge and growing at an outstanding rate.

As of now, Singapore and Switzerland are the most advanced countries in the use of crypto currency. Clearly, the advantages do overcome the disadvantages, which is why the base of crypto currency is increasing. After knowing the benefits, people are more willing to accept the risks involved in the investment. This article will help you to get a better perspective on its use, advantages, and disadvantages. Like everything else, there are few shortcomings but the positive aspects outshine the drawbacks.

### **Where will Crypto be in the Future?**

The future of block chain technology-based crypto currencies is certainly bright without any doubt. In the recent years, months, in fact, a lot of applications have been launched which deals with the decentralized currencies – both from the trading perspective and as an information medium. The market too, suggests that the upward curve for the crypto currencies will continue for a long time. This may soon prompt a few companies to start paying salaries in bitcoin/ethers or other known crypto currencies. If we go by what the current trend suggests, it might not be wise to invest in Bitcoin, but one can definitely invest in other less-adventurous options Ethereum, BAT, Strati's etc. These are definitely here to stay and spike up, guaranteeing more than decent returns.

The way forward is for the Financial instruments to be synced with the crypto currency payments. The finance industry will invest into the idea of using crypto currency for regular payments and transactions. Bitcoin might not necessarily be used in the capacity of primary payment option, but as a store of value. Banks, although currently averse to the concept, could, in the near future, release their own forms of crypto currencies. Ethereum, is already been seen with a lot of aspiration and Indi coin- a decentralised autonomous crypto currency is a special proof to the block chain community through a decentralised, unbiased and transparent voting process thereby incentivising and encouraging the user community to undertake more such social tasks.

## Conclusion

At last crypto currency is a new exchange system for the peer review procedure that could provide many improvements to the process. It would adopt various internet-based technologies that specifically include a currency that uses the underlying Block chain technology. The r-coin suggestion does not solve every problem related with the current academic publishing environment but does provide mechanisms to ease some of the tests allied with the peer review process with the possible for further development should it be widely adopted. Visibly, the system would need journals to agree to contribute in the proposal. Much of the technology already exists including the Block chain, DOIs and ORCID and if citations were to be included, then a system such as Google Scholar is available. At the end, the main motivation is that a journal and its editors need high quality peer reviews to keep the standing of the journal. Since the author of this paper is not an expert in many details of the technology, this proposed currency system may have, yet, hidden unintended consequences.

## References

1. Cury .A 5 Tips to help prevent Reviewer fraud. Available online.  
<https://hub.wiley.com/community/exchanges/discover/blog/2017/05/01/5-tips-to-help-prevent-reviewer-fraud> (accessed on 7 July 2017)
2. Wood .M, Journals, repositories, Peer Review, Non-Peer Review, and the future scholarly communication 2013. Available in online.
3. [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2356633](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2356633) (accessed on 7 July 2017).
4. A Proposed Currency System for Academic Peer Review Payments Using the Block Chain Technology, publications Concept Paper, New Zealand; michael.spearpoint@canterbury.ac.nz, 2 Olsson Fire & Risk, Manchester M4 6WX, UK Academic Editor: Robert Campbell, Received: 23 May 2017; Accepted: 10 July 2017; Published: 14 July 2017.

## **A PROTAGONIST OF ARTIFICIAL INTELLIGENCE IN RECRUITMENT TECHNIQUE**



**Dr. K. Sumitha**

Associate Professor, Department of Management, Hindustan Business School, Bangalore

### **Abstract**

*In today's competitive world, the usage of Technology has become authoritative in planning and operations of a functions of Human Resources. Recruitment is a prime candidate for automation through artificial intelligence and machine learning. The tradition of many hiring processes has seen the recruitment sector jump to the front of the HR queue in terms of adopting artificial intelligence. While the concept of AI has gained prominence over the past decade, it is now playing a significant role in powering lots of things which we utilize on daily basis. Be it in the procedure of smart cars, shopping list recommendation, smartphones, email spam filters, translator, or chess, artificial intelligence now has many takers, and is being considered by many as a step forward in the field of technology. Some of the most common applications of artificial intelligence are in the fields of healthcare, automotive, finance, video games, and science based competitive events. It also throws highlights on the techniques used in recruitment. This paper is conceptual, only secondary sources is used to gather the information. Various books and websites are referred to gather the information. Also various literatures are reviewed to understand the concept.*

**Keywords:** Artificial Intelligence, Recruitment, Technology, Human Resources.

### **Introduction**

There are many changes which couldn't have been thought about three decades ago in having an impact in Human Resources particularly in Hiring and Training. The reason this "Tech meets HR" combination is so exciting is how quickly the technology evolution has disrupted HR and enhanced the way HR professionals get things done. Now there's another big disrupter on the horizon, one that everyone would be wise to keep eyes on Artificial intelligence.

### **Objectives**

The main purpose of this study is to:

- Provide with a basic understanding and importance of Recruitment thru artificial intelligence to the readers,
- Highlight the significance of applying Artificial Intelligence in the Recruitment Process
- Elaborate on various practices that can be incorporated for building Artificial Intelligence in Human Resources.
- Attempt to suggest some options for other functions of human resources.

## Methodology

"First it is important to recognize that there is no single accepted way of doing qualitative research. Indeed, how researchers carry it out depends upon a range of factors"

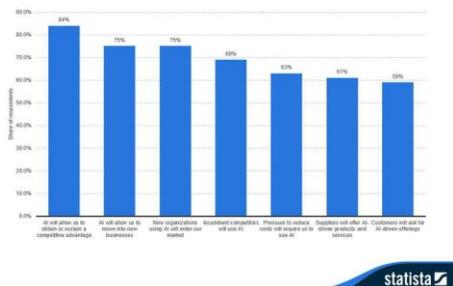
The opening statement by Dawn Snape and Liz Spencer in the chapter titled *The Foundations of Qualitative Research*, p.14. (2003) postures several problems for researcher who are planning to use the qualitative approach for the first time. So this article is based on analytical literature review by following qualitative method as a research strategy. This paper is dealing with secondary sources for data. Documents have been used as a sources of data since it's realistic. Moreover the qualitative approach helps researchers to identify the requirement. Therefore researcher have chosen qualitative method in analyzing to find the role of Artificial Intelligence in Recruitment process to report this as forthcoming in the human resources progress and give awareness about the Automation in different human resources functions. To find the answers of research questions and from my personal interest as researcher started searching published articles about Artificial Intelligence in Recruitment process from the online library, newspaper articles also has been collected past two years. Consultants' ideas and reports has been used as primary sources. A review work has done to understand the context of practice of Artificial Intelligence. A systematic review of collected literature was done in detail.

## Artificial Intelligence

In layman's terms, Artificial Intelligence (AI) is an area of computer science where computers are "developed" to behave much the way humans do. There are three levels when it comes to AI, depending on how advanced the computers get, and the measuring stick is human reasoning. Strong AI genuinely simulates human reasoning. These systems not only think, but can also "explain" how humans think and reason. Weak AI includes systems that can "think" (computers playing chess against human chess masters, for example) but don't tell anything about how humans think, and the systems don't really think themselves. In-between AI includes systems that are *informed by*, or inspired by, human reasoning. Examples Google's Deep Learning (driven by Big Data) and IBM's Watson, a system that can answer questions by analyzing thousands of pieces of text, discerning patterns, and weighing evidence; a sort of "layered learning," much like the way human brains learn. This in-between area is where most AI work is being done today. Below chart shows business organizations' the reason, for adopting AI worldwide.

Artificial intelligence's (AI) foray into the business software by way of machine and deep learning procedures to better automate chores, saves the user's time and energy, makes their job simpler, and allows employees to work more efficiently and productively. In spite of the apprehensions that AI is out there to replace human jobs, the solicitation of AI is simply intended to make the jobs relaxed. For the originators interested in building their own

Reasons for adopting AI worldwide 2017  
Business organizations' reasons for adopting artificial intelligence (AI) worldwide, as of 2017



intelligent applications, the AI platforms, machine learning algorithms, and deep learning collections & frameworks are used to create such functionality.

Recruitment is a prime candidate for automation through artificial intelligence and machine learning. Even though the market is still immature and uptake is at the earliest of stages, machine-learning software is making its presence felt. But how substantial an impact is it possible to have on Human Resource and recruitment over the subsequent years?. When

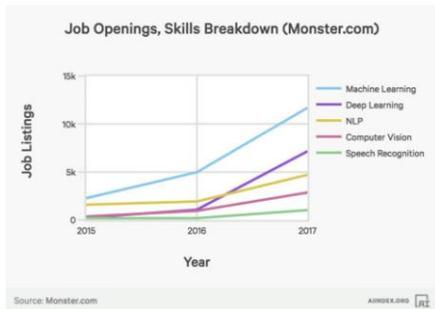
Deloitte and Oxford University released their study in 2013 indicating that 35% of all UK job types would be replaced by machines within 20 years, it was just the compassionate of manual procedures involved in recruitment that the researchers had in acquaintance.

### Artificial Intelligence and Recruitment

One of the most important trends in HR is recruiting thru artificial intelligence. In Human Resources department, Recruitment function is focused on engaging, retaining, hiring and developing humans. The growing importance of this function in business and in keeping the economy strong, places a spotlight on activities in HR. AI, as a branch of computer science that uses machine learning algorithms that imitate human cognitive functions, helps leverage intelligent machines to keep organization focused on the needs of candidates and employees. AI supports outsource not just some of the managerial tasks in HR recruitment but also helps automate time-consuming tasks that employees do on a daily basis. Soon HR managers will be able to use AI functionality, such as machine learning and natural language processing, train the staff, review their performance and interpret the attrition based on AI capabilities. By analyzing employee data, AI will be able to provide valuable extrapolations and consents to HR employees to support decisions that will improve company productivity and culture.

Given the exponential rise in computing power, AI systems can process millions of data within seconds and learn from it. For example, as mentioned earlier Google's DeepMind AI - Alpha GO -- had beaten Lee Sedol, the world champion of GO (A game like chess) in four out of five rounds in 2016. This is because AlphaGO had learnt winning moves by assessing millions of GO games played by people. Now let us consider a job where someone is doing repetitive work, like a data-entry operator at an accountant's office. This work can be easily substituted by an AI system.

There are monotonous jobs that AI can learn by assessing millions of data that previously existed. Jobs where methodical and creative skills are not required can be swapped by AI. This is manifest in some supermarkets, where cashiers have been replaced by automated kiosks. There are robots now for making gourmet hamburgers. People should note that performing repetitive work on a daily basis will eventually lose their jobs to automation.



Here are a few procedures that are followed and simplify with the use of artificial intelligence:

### Automated Hiring Process

It is challenging to imagine a machine learning algorithm doing all the acquisition for a company, but it can do initial candidate research when job openings arise. By scanning resumes AI algorithms can eliminate unqualified prospects and create a shortlist for an HR representative to scrutinize through. Using natural language processing, the shortlist could be compiled based on specific skills, keywords or employment history and even predict a certain level of culture fit. An AI platform could schedule interviews by screening the availability of all parties involved. AI may not be able to sit down and personally interview each candidate to determine personality traits or people skills, but it can give insights and recommendations into the hiring process.

### Recommended Training Methods

Increasing data capturing and storage capabilities allow HR managers acquire more insights into employees than previously possible. AI can scrutinize the data from employee interactions and can better structured training sessions to the individual worker. Each Individual learns in different ways and has varied skill sets, so allowing employees to learn to the best of their abilities and skills will only improve on-boarding and productivity in an effective way of achieving the organizational goal. Machine learning will eventually be competent to record employee responsiveness to training and accordingly can determine the most effective method for future trainings.

### Data-Driven Performance Reviews

Artificial intelligence can help eliminate bias from certain performance metrics when needed. If an employee is simply not holding their own within a company, the data will show it and the AI can determine whether or not that employee should remain on the team. Similarly, HR can use yield measurements to determine manager efficiency. This may seem like a cut-throat style of management, but productivity data does not have to be the sole performance measurement to determine an employee's worth, but a supplemental tool to back up decisions.

### Predictable Turnover and Attrition

Human resource departments often deal with turnover and attrition after the employees have already left, but AI could predict such actions before they even take place. Using employee engagement data, be it from pulse surveys, brand advocacy or performance gamification, AI could determine an employee's level of interest and give a prediction on

whether they are trying to change positions. This would allow HR managers to account for potential job openings and preemptively hire new workers to more smoothly switch workflow.

These artificial intelligence-driven processes may seem abstract, but they are becoming more and more of a reality as machine and deep learning continues to grow into business applications. Increasingly, by automating certain tasks, HR products will become intelligent applications with embedded AI capabilities to better assist HR departments. Ultimately, AI will allow human resource teams to increase the quality of company culture, training and overall performance.

### Result and Discussion

Here are four ways AI has the potential to have an enormous impact on HR

**Personalization:** People have very different styles of learning, and with the many generations now filling the workforce, embracing modern training practices has never been more important. AI is helping to personalize corporate learning by capturing meaningful employee data relating to a wide range of learning experiences and behaviors. By tweaking training programs accordingly, training becomes more efficient and training outcomes more effective.

**Workflow Automation:** AI is poised to be a game-changer when it comes to workflow problems. According to a recent com article, the next few years should see software that automates hiring processes like “...interview scheduling, employee performance reviews, employee on boarding, and even the answering of basic HR questions.” I, for one, can’t wait.

**Improved Recruitment:** Human beings are complicated, and it’s very difficult to get base level data on individual people—enough to run an analysis on—especially when hiring. Enter predictive analytics using natural language. The software driving natural language processes and predictive language analysis will help speed up recruitment by allowing you to weed people out faster and with fewer mistakes.

**Better Prediction models:** AI will get to know your company *almost* better than you do. Whether it’s expecting future turnover rates, reduced (or increased) employee engagement levels, concerns about internal employee communications, project completion problems, or any other unexpected hidden issues that would usually take years to surface, artificial intelligence will (most likely) be one step ahead of you. And when it comes to cost savings and overall organizational efficiencies, that’s a very good thing. Artificial intelligence is truly making hiring smarter, both quantitatively and qualitatively. Recruiters and talent acquisition leaders must acquaint themselves with the latest market offerings in this domain, and consider investing in them to make recruitment more strategic.

Here are a few ways artificial intelligence and machine learning can be used for candidate screening, candidate engagement, new hire onboarding, career development, employee relations, and scheduling.

## Candidate Screening

Intelligent software can be cast-off to answer the following queries: “How do I screen for candidates, how do I find the right person for the job, and how to determine if candidates are a fit for the team?”

- Brilent uses machine learning to “predict how probable a candidate is a good fit for a specific job.” (Brilent, 2017)
- Restless Banditcustoms machine learning to “finding valuable candidates for currently open positions” using “companies’ existing internal resume databases” (Business News Daily 2016)
- Textkernelpractices machine learning to analyze cover letters (CVs) and to build “accurate document understanding” (Textkernel, 2017)
- “accurate document understanding” (Textkernel, 2017)
- Joberateusages machine learning to “predict changes in job-seeking behaviors, their causality, timing, locations, and myriad of actionable analytics” (Joberate, 2014)
- Mya by FirstJobpractices machine learning to screen candidates using SMS, Facebook, Skype, email, or web chat client (Mya, 2017)
- Karen by Innosphereroutines machine learning to “analyze resumes submitted to a job posting and compares them against the job description, company, team personality, and culture fit.” (Karen, 2017)
- Arya by Leoforgepractices machine learning to populate “pipeline with the top talent who are the best fit for the job” and predict candidates “likeliness to move jobs” (Arya, 2017)
- Watson Recruitment by IBMpractices machine learning to “recommend best candidates for any job” and “remove the complexity and improve recruiter efficiency” (IBM, 2017)
- HireVuepractices machine learning to determine candidates’ “emotional intelligence and sentiment” using “video, audio, and language patterns” (Fast Company, 2016)
- Korupractices machine learning to “screen videos for clients, looking not only at what applicants say, but also their delivery style, including body language and pace of speaking” (Reuters, 2016)
- Fama practices machine learning to point “hiring managers to content that can affect job performance” (Fama, 2017) using language and photos such as: “signs of bigotry, violence, profanity, sexual references, alcohol use, and illegal drug use or dealing” (FastCompany, 2016)
- SpringRolepractices machine learning to “qualify candidates against over 100 data points” (SpringRole, 2017) using “education, employment and skills” (ProJourno, 2016)
- RAI by HiringSolved uses machine learning to “find candidates in any location and search in any language” (HiringSolved, 2017)
- Hiretualprocedures machine learning to “automate boolean/x-ray/graph searches” (Hiretual, 2017)

### **Candidate Engagement**

Artificial intelligence and machine learning can be used to answer the following questions: “how do I engage candidates?”

- Karen by Innosphere uses machine learning to “interact with the candidates throughout the application process to get more targeted insight about a candidate’s qualification for a position” (Karen, 2017)
- Arya by Leoforge uses machine learning to “spend time engaging with candidates – focusing on their talent, growth, and potential” (Arya, 2017)

### **New Hire Onboarding**

Intelligent software can be used to answer the following questions: “how to onboard new employees?”

- Talla uses machine learning to perform “interview scheduling, managing candidate information, and chasing down your team for feedback” (Talla, 2016)
- Mya by FirstJobpractices uses machine learning to help with onboarding using SMS, Facebook, Skype, email, or web chat client (Mya, 2017)

### **Career Development**

Artificial intelligence and machine learning can be used to answer the following questions: “how can I support my employees, how to provide a learning environment, how do I mentor new employees, and how do I coach my employees?”

- Watson Career Coach by IBM helps “your employees by recommending tailored, individual career paths” (IBM, 2017)
- Watson Talent Development by IBM provides “employees with tailored learning recommendations based on role, preferences, personality insights and career development plans” (IBM, 2017)
- Workey affords career opportunities allowing to “develop your career to its full potential” (Workey, 2017)

### **Employee Relations**

Intelligent software can be used to answer the following questions: “how to answer employee questions?”

- Mya by FirstJobpractices uses machine learning to answer frequently asked questions using SMS, Facebook, Skype, email, or web chat client (Mya, 2017)

### **Scheduling**

Artificial intelligence and machine learning can be used to answer the following questions: “how do I schedule meetings, and how do I book interviews?”

- Mya by FirstJobpractices uses machine learning to schedule interviews using SMS, Facebook, Skype, email, or web chat client (Mya, 2017)

### Future Expectations

Regardless of its current or potential uses, A.I.'s general function within the monarchy of Human Resource can be summed up in one word: "personalization." This technology's ability to learn and adapt will allow employees and employers alike to interact with a system that understands them on a personal level. In doing so, software can learn how to handle different functions in the most efficient way possible, with minimal - if any - human interaction. While some of A.I.'s functions are well-established and put into practice, there is no telling where this technology will go for human resources and beyond.

### Conclusion and Suggestions

In Human Resources Management, machine intelligence proposals many benefits that comprise never allowing personal observations to distress management decisions. AI systems strength outperform their human counterparts in some zones, but grasping the right leadership, programming and monitoring skills should always stand you in a strong position regardless of technology changes. Creativity, empathy, teamwork and the ability to work with AI systems promise to future-proof your essential role in HR or any field. The best thing about AI, the ability to learn from millions of data within seconds, is also one of its drawbacks The fear of losing jobs to AI, in the minds of human resource (HR) recruiters, was the compelling reason for writing this article. The HR department has the monumental responsibility of sourcing the right people, to ensure that work efficiency and productivity are not compromised. However, in the past few years, the AI bandwagon being portrayed as disruptor of jobs has induced concerns across all sectors, including HR department.

The fear of losing jobs to AI is unwarranted and stems out of ignorance. People fear what they do not understand.

An AI system cannot learn from 100 Fortune company leaders in order to make an important decision for company growth. Even if it learns from 100 leaders specific to one industry, each leaders' rationale in justifying their decision will vary uniquely. What is unique about the human element - more than acquired knowledge - is our decades of experience and emotions, combined with the penchant for risk-taking, that has been the foundation of innovations. These experiences are unique to each of us, in dictating our lifestyles and achievements, and this makes it hard for an AI in recognizing patterns. The intellectual workforce of tomorrow therefore, will be a combination of the human element and AI enabled insights. We will work with AI machines in tandem. So, will Recruiters be Replaced by AI?Based on justifications above, the answer is obvious. AI systems cannot replace HR recruiters. A great recruiter looks beyond a candidate's qualification. They look for passion, assess their attitude to sync with existing teams, and they gauge a candidate's personality in line with company culture. In fact, a great recruiter won't even care for a candidate's resume. Recruiters are people-centric personalities who serve as catalysts in building efficient work teams. As long as there are humans in the workforce, the demand for great HR recruiters will remain intact.

### **Apple**

The information congregated about APPLE Company is based on online bases that are already available to the community. Most of the evidence was gathered from the company's website and published articles. The purpose of the information gathered is to get a thorough information of the artificial Intelligence in human resources and the implementation it has had on the company's activities and success as well as investigates other challenges that the company has faced with regards to functions of human resources.

In 2011, Apple became the first company to place artificial intelligence in the pockets of millions of consumers when it launched the voice assistant Siri on the iPhone. Six years later, the technology giant is stressed to find its voice in AI.

Analysts say the interrogation of whether Apple can succeed in building pronounced artificial-intelligence products is as fundamental to the company's next decade as the iPhone was to its previous one. But the tech giant faces a forbidding predicament because the nature of artificial intelligence impulses Apple far out of its comfort zone of sleekly designed hardware and services.

AI programming anxieties a level of data collection and mining that is at probabilities with Apple's rigorous approach to privacy, as well as its positioning as a company that doesn't profile consumers. Moreover, Apple's long-standing liking for secrecy has made the company less desirable in the eyes of potential star recruits, who hail from the country's top computer science departments and are attracted to companies that publish research. The metaphorical "robots" in recruitment software that scrutinize resumes online searching for applicants who have a certain set of attributes predefined by an employer. These applicant tracking systems lock on to key words and positions as well as geographies to narrow the search and ease the task for human recruiters, who would else have to skim through hundreds or thousands of CVs or résumés. And digital conversations in which a robotic software automation program interviews a job applicant to further narrow the field of candidates. The robot, by assessing experience, skills, grammar, tone and more, can deliver a tinier, more manageable list to the human recruiter. The Human Resources professional would then call in for a live, in-the-flesh interview those candidates deemed the most desirable. This is how Apple involved Artificial Intelligence in the functions of Human Resources. Unknown about is that physical, mechanical robots instilled with artificial intelligence (AI) are beginning to join virtual ones in the recruiting process. Apple is very clear that they intention is not to have robots replace humans in later-stage interviews or employers in making final hiring decisions.

### **Micro Soft**

At Microsoft, researchers in artificial intelligence are involving the explosion of digital data and computational authority with advanced algorithms to facilitate collaborative and natural relations between individuals and machines that incorporate the human ability to sense, study

and understand. The research infuses computers, supplies and systems with the ability to cause, communicate and perform with humanlike skill and agility.

Microsoft's profound investments in the arena are proceeding the state of the ability in machine intelligence and perception, permitting computers that recognize what they see, communicate in natural language, response complex questions and interact with their environment. In addition, the company's researchers are thought leaders on the ethics and social impacts of intelligent technologies. The research, tools and facilities that result from this investment are woven into existing and new products and, at the same time, made open and accessible to the broader community in a bid to accelerate innovation, democratize AI and solve the world's most pressing challenges.

When trying to communicate with future customers, it's significant to strike the right tone. When it isn't accurate, as in the case of Microsoft's Tay, effects can spin out of control quickly. That's why additional companies are trying to fathom how to integrate emotional intelligence into the machines that interact with people.

Broad Listening, an AI platform in beta mode, usages an "Artificial Emotional Intelligence" scheme as a human resources tool. By analyzing online behavior, Broad Listening can help companies at every stage of the hiring procedure—finding the right candidate, communicating the job in an tempting way, aiding in the interview process, and even recasting employees to better-fitting roles, if needed.

"When people are writing text and they want feedback on how they're coming across, they want Artificial Emotional Intelligence," (AEI), said Sarah Austin, founder of Broad Listening. This is especially important, Austin said, in terms of job posting. Broad Listening can provide information for recruiters and people working in Human Resources.

It's important to pay attention to the fine details in written communication, the micro-decisions that go into our word choices. So how does the AEI engine work? It attractions from thousands of real sources, the whole lot from manager-employee interviews and surveys to job postings to Monster.com. Broad Listening claims that from Watson to Hogan, no other system even comes close to the depth of understanding Broad Listening provides.

When working in human resources, it's important to make sure the language in written material is friendly and appropriate. When trying to communicate with future customers, it's important to strike the right tone. When it isn't right, as in the case of Microsoft's Tay, things can spin out of control quickly. That's why more companies are trying to understand how to integrate emotional intelligence into the machines that interact with people.

### **NEC Corporation**

Take Sophie, for example, big-eyed, a two-foot-tall, gentle-voiced, rolling robot that started interviewing job candidates in the Year 2013. A product of NEC Corp. in Japan, Sophie and several robot brothers and sisters are being utilized across a variety of disciplines as part of a research joint venture with La Trobe University in Australia. La Trobe prerogatives these are

the first true robots employed in the range of recruitment. In trial interviews, Sophie postured questions to candidates for sales positions and captured their verbal responses and facial expressions to develop profiles for each candidate. The robot then benchmarked those profiles against sales professionals considered ideal.

These are the words of American robotics designer, David Hanson, and if history is any indication, in many aspects of life, could indeed become more accustomed to robots taking on roles previously filled by humans. The world of corporate human resources, where the human element has long governed sacrosanct, is no different, and this cultural shift, believe it or not, has already taken foundation.

### **Automated Short-listing**

Probably we have already heard about the metaphorical “robots” in recruitment software that scan resumes online searching for applicants who possess a certain set of attributes predefined by an employer. These applicant tracking systems lock on to key words and terms as well as geographies to narrow the search and ease the task for human recruiters, who would otherwise have to skim through hundreds or thousands of CVs or résumés.

We also have heard about, or unwittingly experienced first-hand, digital conversations in which a robotic software automation program interviews a job applicant to further narrow the field of candidates. The robot, by evaluating your experience, skills, grammar, tone and more, can deliver a shorter, more manageable list to the human recruiter. The Human Resources professional would then invite in for a live, in-the-flesh interview those candidates deemed the most desirable.

What have not heard about is that physical, mechanical robots infused with artificial intelligence (AI) are beginning to join virtual ones in the recruiting process. Take Sophie, for example, a two-foot-tall, big-eyed, kind-voiced, rolling robot that started interviewing job candidates as early as 2013. A product of NEC Corp. in Japan, Sophie and several robot brothers and sisters are being utilized across a variety of disciplines as part of a research joint venture with La Trobe University in Australia. La Trobe claims these are the first true robots employed in the area of recruitment. In trial interviews, Sophie posed questions to candidates for sales positions and captured their verbal responses and facial expressions to develop profiles for each candidate. The robot then benchmarked those profiles against sales professionals considered ideal. Granted, the project’s intention is not to have robots replace humans in later-stage interviews or employers in making final hiring decisions, but how far can we go in taking the human out of the equation?

### **Robots in the Workplace**

Perhaps it seems that way now. But 10 to 20 years ago we might also have been disturbed by the notion of a robotic software program serving as a gatekeeper for good vs. bad resumes, and determining which person is a candidate for hiring vs. which person is not.

For organizations, the benefit of a robot such as Sophie might include the ability to work faster, longer and more efficiently without requiring breaks, expensive healthcare benefits or even compensation. These cost and efficiency advantages have been well documented in other industries such as manufacturing and salvage and repair work where our robot counterparts also protect us from potentially unsafe working conditions and dangerous human errors while eventually providing a financial return on the robotics investment. By the same token, it's reasonable to expect that robots could help to avoid the mistakes associated with clerical work (e.g., data entry). But interviewing job applicants is largely uncharted territory for AI robots.

The process of interviewing candidates is regulated by different legal requirements which vary by country. The questions that a robot might ask can be reviewed in advance to ensure adherence to pertaining laws. However, the manner in which an interactive robot captures and responds to candidate information must be carefully studied to avoid violations associated with protected classes. More-offensive scenarios, some already straddled by polygraph equipment and the CIA's now declassified AI-driven interrogations of the 1980s, could arise. Envisage a future in which a robot interrogator shades an uncomfortable candidate with a heat lamp, fires off questions and then analyzes that person's verbal and physiological responses.

On the flip side, a job seeker is likely to be turned off by a Face-to-face interview with a robot. They might feel specific company so uninterested on them that it doesn't even send a real person. It sends a robot to figuratively probe job seekers like an endoscopic device. Job seeker may lose the interest on the particular company. But as Mr. Hanson said, as a civilized society adapt to things that initially seem weird.

In the meantime, consider appointing someone from corporate recruiting team to read up and see how robot technology might fit into the organization. Assess which functions might be appropriate for robotics and where will still want the human element. Functions that rely on human contact might include those which require soft skills such as interviewing, employee relations, and troubleshooting interpersonal issues with the workforce, superior and clients. On the other hand, might determine that robots could tackle some administrative projects such as workforce, training, and early-stage recruiting (soliciting, sorting and prioritizing candidates).

Through all of this, remember that most professional recruiting is a two-way street. Not only in the company interviewing the candidate, but the candidate is evaluating the company, and making judgements about it, deciding if it is the right fit for him or her. Until a wide culture shift occurs, don't expect a warm and fuzzy feeling from potential new talent if corporate send a robot to the interview.

## References

1. Meghan Biro,(2016), "Artificial Intelligence and HR: the New Wave of Technology". The Digitalist magazine
2. Jessica Miller-Merrell,(2016)," 9 Ways to Use Artificial Intelligence in Recruiting and HR"- What Does Artificial Intelligence Mean in Human Resources and Recruiting?"
3. Anjana Raviprothu(2017), Asst. Professor, Dept. of Management, Dr. Lankapalli Bullayya College Visakhapatnam, "Role of Artificial Intelligence in Recruitment" International Journal of Engineering Technology, Management and Applied Sciences, www.ijetmas.com April 2017, Volume 5 Issue 4, ISSN 2349-4476

4. Pooja Tripathi, Jayanthi Ranjan, Tarun Pandeya, " Human Resource Management through AI Approach: An Experimental Study of an Expert System, National Conference on Communication Technologies & its impact on Next Generation Computing CTNGC 2012 Proceedings published by International Journal of Computer Applications® (IJCA)
5. The role of artificial intelligence in people management - The Business Journals, <http://www.bizjournals.com/bizjournals/how-to/human-resources/2016/06/>
6. <http://blog.vidcruiter.com/2013/05/10/artificial-intelligence-the-new-brain-of-recruiting/>
7. <https://trainingmag.com/artificial-intelligence-personality-and-hr>
8. Rhucha Kulkarni (2017), "the role of Artificial Intelligence in Recruitment" <https://www.hrtechnologist.com/articles/recruitment-2/the-role-of-ArtificialIntelligence-in-Recruitment>
9. Jerry Thurber, 5 Ways Artificial Intelligence Helps Recruiting, <http://www.innotriev.com/5-ways-artificial-intelligence-helps-recruiting>
10. Ashok Pandey (2017) <http://Role of Artificial Intelligence in HR-blog>
11. <https://www.techemergence.com/artificial-intelligence-industry-an-overview-by-segment/>

### Websites

1. <http://www.pcquest.com/role-artificial-intelligence-hr>
2. <http://www.how-artificial-intelligence-will-revolutionize-human-resources>
3. <https://www.employeeconnect.com/blog/artificial-intelligence-hr>
4. <https://workology.com/artificial-intelligence-recruiting-human...>
5. <http://www.recruitingdaily.com/artificial-intelligence-recruiting>
6. <https://justlogin.com/artificial-intelligence-hr>
7. <http://www.how-artificial-intelligence-will-revolutionize-human-resources>
8. [https://www.lumesse.com/Robot Recruiters: Can we take the 'Human' out of Human Resources Recruiting?](https://www.lumesse.com/Robot-Recruiters-Can-we-take-the-Human-out-of-Human-Resources-Recruiting?)
9. [https://www.economist.com.Robot recruiters How software helps firms hire workers more efficiently](https://www.economist.com.Robot-recruiters-How-software-helps-firms-hire-workers-more-efficiently)
10. [https://blog.beamery.com/recruitment-automation:Recruiting with Robots: Is Automation a Dirty Word?](https://blog.beamery.com/recruitment-automation:Recruiting-with-Robots-Is-Automation-a-Dirty-Word?)
11. [https://www.forbes.com/Robots Come To Job Search: AI-Powered Head Hunters Disrupt Recruitment Industry](https://www.forbes.com/Robots-Come-To-Job-Search-AI-Powered-Head-Hunters-Disrupt-Recruitment-Industry)
12. Abhinav Jain, Artificial Intelligence in Recruitment , LinkedIn
13. Artificial Intelligence and the field of Human Resources | Business Article | MBA Skool-Study.Learn.Share, 10/09/2016.
14. Jerry Thurber, 5 Ways Artificial Intelligence Helps Recruiting, <http://www.innotriev.com/5-ways-artificial-intelligence-helps-recruiting>
15. <https://www.forbes.com/sites/louiscolombus/2018/01/12/10-charts-that-will-change-your-perspective-on-artificial-intelligences-growth/>

## DIGITALIZATION, A STUDY ON CHALLENGES AND OPPORTUNITIES IN BANKING SECTOR



**Dr. Thanapackiam, M.Com., M.Phil., Ph.D., SLET,**  
Assistant Professor, SFS College, Bangalore

**Dr. K. Guru Basavaraja**

Assistant Professor, SFS College, Bangalore

### **Abstract**

The digital trend, which has picked up as an immediate aftermath of the government's announcement to demonetize high value currency notes, is expected to continue and create a lasting impact. India is set for digital payments revolutions and the overall payments landscape of the country is up for a complete overhaul. The digital payments industry in India are expected to hit 500\$ billion by 2020, contributing 15% to the country's GDP, The companies have recorded a 1000% growth in money added to the wallet and 400% growth in transactions value of offline payments. New merchants are also opening to the idea of cash less economy. Ever since then enquires by merchants too have increased by 50 percent. India has adopted digital banking in such a big way is because of the growing demand for micro payments. In digital banking environment, it is much easier and cheaper to use their phones to make payments of their day to day transactions. To promote digitization and a less cash economy, the banking sectors has suggested to the Reserve Bank of India to consider paperless account opening without a specimen signature.

India is witnessing innovation – driven revolution in payments domain and several fetch organizations are helping the ecosystem to realize the dream of creating a less-cash society in India. Banks and other financial institutions are also leveraging technology to introduce new payment solutions for their customers. A common mechanism could be developed which has the capacity to identify individuals, validate and authenticate the transactions without sharing physical copy of the identification proof. Banks now have a Variety of technological means to initiate online banking programs without incurring the investment needed to develop their own system. The challenge for banking industry is lies in familiarizing consumers to use internet regularly for banking services. Banks should ensure that they too provide attractive and affordable services.

**Keywords:** Digitalization, Challenges and opportunities, cash less economy.

### **Introduction**

The digital trend, which has picked up as an immediate aftermath of the government's announcement to demonetize high value currency notes, is expected to continue and create a lasting impact. India is set for digital payments revolutions and the overall payments landscape of the country is up for a complete overhaul. The digital payments industry in India are expected to hit 500\$ billion by 2020, contributing 15 % to the country's GDP, according to the latest digital payments 2020 report by Google and Bosten Consulting Group (BCG) the recent move by our Honorable Prime Minister Narendra Modi led government to demonetize high-value currency notes to wipe out black money has only added fuel to the fire by pushing more number of people to use digital modes of payments.

Within hours of the government's ban on the existing Rs500 and 1000 currency notes, mobile payment and commerce platform- Paytm – swan an overwhelming 435% increase in

overall traffic. The company has registered a 200% hike in the number of app downloads and 250% surge in the number of overall transactions and transaction value. The number of saved cards also grows 30%, pointing at a strong set of repeat customers.

The companies have recorded a 1000% growth in money added to the wallet and 400% growth in transactions value of offline payments. New merchants are also opening to the idea of cash less economy. Ever since then enquires by merchants too have increased by 50 percent.

Following the demonetization, consumers have become much more agile and are now actively adopting cashless economy, since it is immune to demonetization. Flipkart, India's largest e-commerce company agrees that the government's decision has given a big push to the adoption of digital instruments like wallets and unified payments interface. Impact of demonetization has given a lot of movement towards electronic transactions and it is expected that the economy to further support this change.

### **Objectives of Digitalization towards Banking Sector**

- To make banking cheaper, more efficient
- To access Banking easier for the country citizens.
- To bring the millions of unbanked Indians in to the financial system
- To create an easy way to transfer government benefits to the people

India has adopted digital banking in such a big way is because of the growing demand for micro payments. In digital banking environment, it is much easier and cheaper to use their phones to make payments of their day to day transactions. Today's busy world is changing rapidly due to various technological advancements in society; people are left with minimal time to do the basic activities such as shopping and e-banking. The internet era has significantly changed the way people and organization around the world interacts with each other.

Entire market places for trade and commerce have sprung up online. The story in India is no different from rest of the world. Slowly trade portals and online travel portals joined the bandwagon. The published sources referred that India only accounts for approximately 2% of the e-commerce in the Asia-Pacific region, the amount in figures is staggering (\$24 billion). It is likely to touch \$ 55 billion by 2018.

### **Road Ahead**

As per the Google BCG report it is stated that the digital payment landscape in India is still nascent though, it has seen significant activity in the past 2-3 years. The opportunity that lies ahead is enormous; the digital payments offerings of the future need to combine the simplicity and universality of cash with the security and convenience offered by digital payment.

Technology will be key enabler for mass adoption of digital payments. The right precuts has to cater to the heterogeneous needs of the customer solved in a customized manner. The payment methods have to be simple, fast, efficient and secure, with those in place, the complexities of using digital will be gone and the habit of using cash will soon be thing of the

past. Research has already proven that convenience has emerged as the primary reason for customers to embrace digital contrary to the popular belief that discounts and cash backs are the only motivators.

### **The Transformers**

- Technology will make digital payments simpler
- Merchant acceptance network to grow 10x by 2020
- Payment will drive consumption – not the other way around
- Consolidation will drive ubiquity
- Modified UPI (unified payments) interface will be a game changer
- Digital identity to accelerate customer acquisition
- Cash to non-cash ratio will invert the next 10 years.

### **Digital Drivers**

According to the Digital payments 2020 report, the growth of the Indian digital payments space is expected to be driven by four mega trends that are also likely to impact the future of service industries. India is going digital, a favorable regulatory environment, emergence of next generation payment service providers and enhanced customer experience. The first trend India going digital is reflected in the rising Smartphone penetration and internet access which translates in to the growth of digital banking transaction. India currently ranks second in the world with over 1 billion mobile subscriptions out of which about 240 million consumers use smart phones and this base is projected to increase to over 520 million by 2020. The study revealed that in the past few years, digital banking transactions have grown 50 % year-on-year followed by ATM transactions growing at 15% not surprisingly; branch-based transactions have reduced by almost 7% in FY15 as compared to FY14.

With regard to the regulatory environment, the government and regulators have taken several initiatives to promote digital payments in India. For instance, as per current RBI guidelines, customers need not undergo a KYC process for transactions up to Rs. 10000 per month on prepaid instruments. The guideline has encouraged the download of mobile wallets, which are also exempt from the two factor authentication (2FA) which is mandatory for transactions using credit / debit cards

Prime Minister Narendra Modi launched two short-term schemes which will promote digital banking to make the economy cashless-lucky Grahak Yojna and Digi Dhan Vyapaar Yojana- for customers and traders alike to promote mobile banking and e-payment. The Finance Minister Arun Jaitley has said that banks should start to promote digital banking in mission mode to encourage the customers to use digital mode. It is hoped that by doing so cashless transaction will increase in the country. To push the Indian economy forward banks have to increase their efforts and stepping up of digital transactions in mission mode. This means utilizing different banking channels such as QR codes, mobile wallets, Pre paid cards and Debit cards will serve the purpose.

To promote digital banking, the government in April 2016 launched its Unified Payment Interface (UPI) a digital banking system that allows people to easily transfer money to and from a bank account or to others via a Smartphone. With UPI, nearly everyone in the country can open a bank account, save money and make digital transactions. India has 220 million Smartphone users, stands at second next to China. The growing digital banking culture will allow the Smartphone will allow the unbanked to open accounts and those with bank accounts to operate more easily manage their transactions much faster and easier.

As per RBI estimate, around Rs. 20,000 crores is spent annually on currency printing and circulation. In India only 5% transactions is on digital platform and records higher cash to GDP percentage at 11.55%. As per World Bank data of Sept 2015, Sweden performs 98% monetary transactions digitally. It is the first nation to go cash less for retail payments.

In India digital Banking is implemented in a three-parts called the JAM Trinity J stands for Jan Dhan Yojana, a programme that offers basic savings accounts with small credit lines to the unbanked citizens.

A stands for Aadhaar, a bio metric-enabled authentication system M stands for mobile, which is the primary mechanism for access in future to all banking transactions. The world has changed and continues to change rapidly. The convergence of telecom, media and computing as changed the way of work, play and live. Everything is moving faster - trends, novelties, NEWS, products, market etc., linearity is dead. Markets are now complex, internet driven, adoptive system. The digital India initiative couple with a payments infrastructure is laying the corner stone for the digital economy. Keeping in mind willingness of people to use internet and the rising the data traffic in the country. The vision of the initiative has outline by the government of India focuses on the provision of infrastructure has a utility to every citizen. Digital empowerment services on demand and for good governance.

To promote digitization and a less cash economy, the banking sectors has suggested to the Reserve Bank of India to consider paperless account opening without a specimen signature. In a presentation made to then RBI Governor Raghuram Rajan, it was mentioned that methods such as one time password, biometric authentication and digital signature could be used to open such accounts. The industry observed that online verification of the customer and consent capture was possible using Aadhar through KYC details registered with NSDL and the likes. Bankers are of the opinion that account without signature could be allowed only for digital transactions or at biometric ATMs as a tiered offering, adding to available services.

Advantages of digitization in banking sector are:

- Expand geographical reach
- Expanded customer base
- Increased visibility through search engine marketing
- Provide customer valuable information about business
- Available for 24 hours and 365 days
- Builds customer loyalty

- Reduction of marketing and advertising
- Collection of customer data is easy
- Cheaper advertising & marketing.
- Helps to build brand credibility
- Helps to gather feedback from customers.
- Conducts cheap market research
- Increases efficiency, profitability and growth opportunity.

### **Transformation of traditional Banking to E-Banking**

Electronic Banking is defined the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution customers-individuals or business, to access accounts, transact business, or obtain information on financial products and services through a public network including the internet.

Advances in networking technology have enabled banks to streamline their transactions with customers through the electronic exchange of information. Banks are taking steps to expand the use of networking technology in their all business operations. Banks have started using internet to deliver traditional banking products in more developing and a new range of products are designed specifically to facilitate e-commerce participation by their customers.

### **Suggestions**

India is witnessing innovation – driven revolution in payments domain and several fetch organizations are helping the ecosystem to realize the dream of creating a less-cash society in India. Banks and other financial institutions are also leveraging technology to introduce new payment solutions for their customers. A common mechanism could be developed which has the capacity to identify individuals, validate and authenticate the transactions without sharing physical copy of the identification proof.

1. We need to make huge investment in technology and R&D so that we can fully secure our internet banking, ATM and mobile banking operations. We need to train our people and equip them fully to handle alternate channels efficiently.
2. We should invest time to identify who our target customers are. Once we understand our target customers, we should make sure that our website is visible to them from search engines, affiliate sites, relevant blogs directories and other online sources. Our goals in this stage of the funnel are to identify our target market and drive visitors to our bank.
3. We need to provide more and more channels of payments. More channels means more business for e.g. We need to explore social media wallets which are a new platform for consumer's payment and its commercial value.
4. We can create payment integration of PayPal, chose account integration& innovative gateway integration.

5. It is always better to use credit card and PayPal integration as many users don't have the PayPal account.
6. We need to develop smart and user friendly interface.
7. The navigation should be fast and robust.
8. We need to make processes as quick as quick and as smooth as possible.
9. We can have customer reward programs by offering discounts and offers.
10. We should be in constant touch with our customers to assess their actual needs.

### **Conclusion**

Banks now have a Variety of technological means to initiate online banking programs without incurring the investment needed to develop their own system. The reach and delivery capability of computer network such as the internet far exceeds any proprietary bank network ever built their money anywhere anytime. If banks do not offer online banking services, affluent customers will be stolen away by software companies, online access services, brokerages or global entertainment companies. In addition to protect their existing franchisee, banks hope online banking will win them new business. The challenge for banking industry is lies in familiarizing consumers to use internet regularly for banking services. Banks should ensure that they too provide attractive and affordable services. E- Commerce is spreading much faster and the old window shopping is taking the backseat. Due to this more and more people are shopping online. It increases the share in the billions of dollars spend on line every year, it is important that bank should take full benefit of E-Commerce.

## **CULTIVATION OF BANANA CROP USING ARTIFICIAL INTELLIGENCE, TRANSFORMATION FROM TRADITIONAL AGRICULTURAL TO ELECTRONIC AGRICULTURE**



**Smt. L. Veena & Smt. K. J. Hemalatha**

Community Institute of Commerce & Management Studies, Jayanagar Bangalore

### **Abstract**

*Banana is the second largest and important fruit that is grown in India. They are grown in about 120 countries. The world's annual production is around 86 million tons. India is in the leading position of world in banana cultivation with an annual output of around 14.2 million tones and Karnataka state leads a finest position to reach such output. Being BANANA growing state the main constraints faced by the farmers in Karnataka while banana cultivation are: There is a scarcity of water, pest and diseases attacks to the crops, unascertained climatic conditions are the major issues. Same time we are also depleting so many nutrients from the soil, which will be a problem again for the next generation. Low yielding of varieties like Elakki, Poor crop management, and prevalence of virus complex such as bunchy top, banana streak and fungal diseases, Black spot on leaf, and Loss due to Wild animals. To overcome such problems and to empower farmers with technology-oriented solutions like Artificial Intelligence (AI) Karnataka government as to take necessary steps. Like it has already signed Memorandum of Understanding (MoU) with Microsoft India in case of TUR Crop cultivation The main objective of this Paper is to present how high quality Banana crop can be cultivated using AI Technology, with the help of Karnataka Government partnership if giant company funds for the project. Some Major Efforts should be taken to promote investment on hi-tech horticulture to protect cultivation, soil nutrients, pest control and harm done by wild animals, also making use of latest Pre and post-harvest technologies. This change is the major transformation of Indian Economy from Traditional Agriculture to E- Agriculture is case of Banana Crop Cultivation.*

**Keywords:** AI (Artificial Intelligence), Agriculture, Crop Cultivation, Hi-Tech.

### **Introduction**

Artificial intelligence is the simulation of human intelligence that can be processed by machines, especially computer systems. John McCarthy, an American computer scientist, invented Artificial intelligence in 1956 at the Dartmouth Conference. Artificial intelligence is a software App. This software App, is a package of data which should be stored by analyzing the Pre and Post cultivation process of any crop. Such App should be given to the farmers with mobiles devices. Then Artificial intelligence will perform the tasks such as identifying the data stored more efficiently than human beings and enable agriculture to gain more output, automatically. Artificial Intelligence is based on Automation. The term 'Automation' is a process of making a system or process, which can be functioned automatically. Robotic process automation, Natural language processing are the two types of software-programed artificial intelligence, which is used for agricultural purpose. They are programmed to perform high-volume, repeatable tasks normally performed by humans. Artificial Intelligence is now used in Agriculture activities as an E-tool for better cultivation output. Artificial Intelligence is an E-tool, which can be frequently used for the purpose of cultivation of any crop, which is essential

for human. It is also a biggest transformation of Indian Traditional Agriculture to Electronic Agriculture. This can increase our growth of Indian economy by Agricultural growth, Technology growth, Industrial growth, Employment growth and many more. It is not so easy to afford such tool for lowest price or better price by the farmers to cultivate a crop. It is required for a farmer to undergo financial help by the Government or any other Giant companies to cultivate there by using Artificial Intelligence.

### **Research Design**

This paper discusses about cultivation of Banana crop, which is a complete food of many users. It is also a medicinal concept for many diseases. We also get different types of output from it.

Banana is a tree, which is reaching heights of 10 to 30 feet; banana is a tropical plant that produces yellow fruit. These trees have large green leaves and sturdy trunks that are resistant to breakage. Banana Plants prefer moist soil and warm temperatures we need to fertilize banana trees carefully and meet their environmental needs to ensure that they produce healthy production of crop. Sometimes, that means making adjustments or correct problems.

### **Problems while Cultivation without AI Application Such problems are follows**

#### **Weather Concerns**

Banana trees need a normal climate condition to produce fruits. Most banana trees stop growing when a temperature is below 53 degrees Fahrenheit. Meanwhile, hot weather over 80 to 100 F also slows growth and even banana trees enjoy full sun, also they become prey to sunburn.

#### **Cold Soil**

If temperature of soil falls down to 68 F, the banana plants growth will slow down. This is a problem in Small Acres of land where banana trees do not enjoy lots of space, as crowding can shade the soil and make it cooler. To make sure the soil receives proper sunlight, banana trees need at least 6 to 8 feet of space between them.

#### **Inadequate Fertilizing**

As banana trees are heavy heaters, they need generous helpings of fertilizer to survive. Potassium is an especially important nutrient, as it's responsible for fruit production. Applying a layer of organic compost can add nutrients, including potassium, to the soil helps banana to improve its yield.

#### **Pests**

Pests such as ants, whiteflies caterpillar that attack bananas trees and hinders the growth of them We have other chance of washing those pests with water, but it is just short-term solution for the problem. Long-term solution is also available to it, by using applying insecticidal soaps or oils, or using biological predators in killing the pests.

## Harm from Monkeys, Caterpillar and other Wild animals

**Monkeys:** It is known fact that monkeys are enemies for Banana farmers. It is difficult task to control monkeys from not destroying the crop. Even through farmers take help of Monkeys catchers to get rid of them it is not so easy job to perform.

**Caterpillar:** Apart from Monkeys, there is a tiny creature, which will destroy the entire outcome of the Banana crop, is Caterpillar. It usually attack bunches on the edges of a plantation. There are no specific pesticides for this kind of attack.

**Other Wild Animals:** We should also know that animals such as elephants are another troublesome for the farmers. They are very anxious about such wild animal, which destroys by approaching at the midnight. Many a times farmers become helpless, due to such attack or destruction created by the elephants. Many a times even Forest department may not provide any help for such attack.

## Objectives

1. To find benefits for Farmers by AI application i.e., Transformation from Traditional agriculture to E-Agriculture.
2. To find who can help small Farmers Financially by narrating a Case study.
3. To know how Indian Economy Growth takes place.

## Research Methodology

1. **Primary data:** Case study discussion
2. **Secondary Data:** Citations

Before going in depth of the paper let us now estimate the Cost of Cultivation for Banana crop charged on Karnataka farmers without AI Application.

One acre consists 40 kutas, following are the expenses – said by a Farmer from Mandya district.

1. For every 6 feet – one Banana plant – for one acre- 1000 banana plants – to dig Rs. 20/- charged for each plant - for 1000 plants =  $1000 \times 20 = \text{Rs. } 20,000/-$
2. One Banana plant cost – Rs. 25/ - each – for 1000 banana plants –  $1000 \times 25 = \text{Rs. } 25,000/-$
3. Organic Manure – One plant needs – 10kgs – 1000 plants  $\times 10 \text{ kgs} = 10,000 \text{ kgs}$  – One Tractor – 300 kgs -- $10,000 \text{ kgs} / 300 \text{ kgs} = 33 \text{ Tractors} \times \text{Rs. } 1300/- \text{ per tractor} = \text{Rs. } 42,900/-$
4. Composite Manure – 1kg – One Plant – 1000 Plants  $\times \text{One Kg} = 1000 \text{ Kgs}$  – One Bag– 50 Kgs –  $1000 \text{ Kgs} / 50 \text{ Kgs} = 20 \text{ Bags} \times \text{Rs. } 1,300/- = \text{Rs. } 26,000/- \times \text{Two times (6months once)} = \text{Rs. } 52,000/-$
5. Water consumption – For every 12days (PataKattuvudu) – $\text{Rs. } 5,000/- \times 12 = 60,000$
6. Medicine charges- Total Rs. 50,000
7. Cutting Charges (Kale Kiluvudu) – $\text{Rs. } 50,000/-$  for one acre (Labour Charges)
8. Total Expenses –  $\text{Rs. } 20,000/- + \text{Rs. } 25,000/- + \text{Rs. } 42,900/- + \text{Rs. } 52,000/- + \text{Rs. } 60,000/- + \text{Rs. } 50,000/- + \text{Rs. } 50,000/- = \text{Rs. } 1,59,900/- = 2,99,900/-$
9. Other expenses: 50,000
10. Approximate Expenses – 3,50,000/-

11. One Gonne - 20kgsof weightXRs. 10/- per kg = Rs. 200 /- X 4 Gone from one plant = Rs. 800/-
12. One tree - 2 gone X 800 = 1600/-
13. Destruction due to animals and fungus etc only 800 are left
14. 800 trees X 1600= 12,80,000, after deducting all pre and post agriculture expenses i.e, 12,80,000-3,50,000= 9,50,000 /-

A small farmer having one acre of land, he required to invest maximum Rs.4,00,000/- on Banana cultivation. If the fate of farmers or if any divine power helps our Karnataka farmers then they can expect after expenses max of Rs. 10,00,000/-.

But, the problem arises if nature shows an adverse effect due to global warming or any destruction due to animals or any other factors discussed above, can cause decrease in the yield of the crop and decrease in the income of the farmer which in turn decrease in the Economy Growth of the Nation.

As already many farmers in Karnataka are skilled enough to use technology in cultivating the crops. Therefore, to overcome all such problems Farmers can utilize e-agriculture technology in cultivating a their crop,

### **But a major disadvantage to use such technology is Funds**

Hence, most of the farmers keep a step back in using E-technology due to lack of funds. But there is also a saying "where there is a will there is a way", that means to overcome such problems for the Small farmers government as to provide there helping hand by getting into partnership with technology based companies who can help in a productive manner to the farmers as they have done in the case of other crops.

**Case Study:** Microsoft AI to help Karnataka farmers get higher crop yields

### **To Empower Farmers with Technology-Oriented Solutions like Cloud, Artificial Intelligence (AI) and advanced analytics, Karnataka government on 27 October, 2017 Friday as signed a Memorandum of Understanding (MOU) with Microsoft India for TUR Crop cultivation**

The model will consider historical sowing area, production, yield, weather datasets and other related datasets as relevant. For this season, Tur crop has been identified for this prediction model."This MoU will help enable the use of intelligent technologies to deliver solutions in the agriculture sector. AI in agriculture can play a major role in the digital transformation of India," said Anil Bhansali, Corporate Vice President, Cloud & Enterprise, Microsoft India (R&D), in a statement. The move is also aimed at using digital tools that have the potential to deliver cutting edge innovations and AI to help farmers get higher crop yields in the state. Microsoft in collaboration with the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) has deployed a Sowing Advisory Service in the kharif season on a limited pilot, under the "Bhoochetana" project. Built on the Microsoft Cortana Intelligence Suite, this technology solutions aim at promoting digital farming practices in the state" We

believe that Microsoft's technology will support these innovative experiments which will help us transform the lives of the farmers in our state," added Dr T.N. Prakash Kammardi, Chairman, KAPC. The ICRISAT is a non-profit organization that conducts agricultural research for development in Asia and sub-Saharan Africa with a wide array of partners throughout the world."Farmers who adopted the Sowing Advisory Service have already seen yield increases by timing their crop sowing based on advanced analytics that is delivered by SMS in a timely and targeted manner to help manage risks due to rainfall variability," noted Dr David Bergvinson, Director General, ICRISAT. "URL: <http://www.firstpost.com/tech/news-analysis/microsoft-to-empower-karnataka-farmers-with-the-help-of-ai-and-advanced-analytics-to-achieve-higher-crop-yield-4180277.html>"

### **Advantages of Applying Artificial Intelligence in Banana Cultivation**

If Artificial Intelligence is used in the agriculture, the advantages are as follows:

#### **Pre Harvest Advantages**

1. Detection of Cultivation: Artificial Intelligence will ensure the farmers to know what type of Banana cultivation would hold good particular period of time and for which type of soil.
2. Historical sowing area: The Artificial Intelligence will provide an in detailed history of cultivating Banana, that is, Farmers will not have an idea how Banana crop was cultivated in previous days. All such data will be loaded in software which will be helpful for the farmers to understand how a sowing area was there in olden days.
3. Yielding: The Artificial Intelligence will provide information of how yielding should be done, which is already stored in the form of Data in the device.
4. Weather datasets: The highest advantage of this Artificial Intelligence App is to ascertain Weather conditions which is not so possible for the farmers to assess the weather conditions for Pre Harvesting the Crop.

#### **Post Harvest Advantages**

1. Likelihood of rain: Artificial Intelligence will detect and gives signals to the farmers about rainfall. Because Rainfall is a Boon and bane for the farmers when they cultivate crops in their lands.
2. Outbreak of diseases or attack of pests: Artificial Intelligence will detect which disease would attack the crop, it will alert the farmers by giving signals.
3. Soil health condition: Artificial Intelligence will provide information about the soil condition, which results in harvesting at a right time.
4. Other related dataset: Other related data would be collected which is emergency for cultivating the crop. By installing CC cameras and drones around the land and using sensor techniques which will help in analyzing and recognizing different types of wild animals and their movements through the signals which is sended through Apps installed in the Mobile given to the Farmers.

Every concept as two faces, hence E- technology is also not out of it. The Disadvantages while applying AI in Banana cultivation are

1. High Cost: The cost of cultivation would be more if the farmers borne expenses on their own hands to adapt such technology. Farmers from poor background are not affordable for this type of cultivation.
2. No replacement with Humans: Human being as invented Artificial Intelligence; Artificial Intelligence hasn't invented Human being. There is no comparison can be made or replacement can be made in the place of Human being mind and his effort.
3. No Improvement with Experience: As Artificial Intelligence is just a software package; it can only assess the data stored in it. Data remains the same and constant, which results in No improvement in experiencing such App. If any problem arises which is not stored in the App, then Artificial Intelligence is just a waste of cost and time.
4. No original creativity: Artificial Intelligence cannot show any creativity while analyzing and detecting the causes or problems occurring to the crop, since it is just a stored Software Application Artificial Intelligence cannot deal with unascertained Natural calamities created by nature.
5. Increases Unemployment: The major disadvantage of Artificial Intelligence is increasing Unemployment in the country, after installing Artificial Intelligence software App into mobile App, human interference gradually reduces, which crave any the employment of skilled labourers.

### **Indian Economy growth**

Our India is a country of many resources. Being educated and literate we have to help our farmers who are our backbone and pillars of our nation. If government would help in providing financial assistance, no matter our farmers are ready to take up the challenge by undergoing the latest technology and find improvement in their yield which would also in turn improve our Indian Technology, Agriculture, Employment and many other factors

Already Karnataka as name of growing finest Banana cultivators, by transforming Traditional to Electronic agriculture, Our Karnataka state would be in the highest position of growing state in India. Our India would be one of the richest countries in using Technology and would have increase in Economic development.

### **Conclusion**

By concluding the paper, AI companies should come up in India in a small way; there is lack of funding, which should be over coming in India. Where as in China is spending 150 dollar billion on AI. The US and China are going to dominate the world in AI. Therefore, India should also spend more on AI and be a part of change especially for Healthy cultivation of Bananas which in turn leads by more than 20 million tones of cultivation, which in turn gives greatest Transformation in Indian Economy from Traditional Agriculture to Electronic Agriculture. This change is the major transformation of Indian Economy in case of Banana Crop Cultivation.

## A STUDY ON “THE IMPACT OF ONLINE SHOPPING UPON RETAIL TRADE BUSINESS”



**VB. Madhumati**

Assistant Professor, Acharya Bangalore B- School

**Basu Goenka**

Student, Acharya Bangalore B-School

### **Abstract**

*In this paper an attempt has been made to highlight the impact of the increasing trend of online shopping over the various fixed shop retailers. Retailers comprise of a large section of the population and a larger population is dependent upon these retailers. But the advent of e-stores with their attractive incentives and wide varieties has slapped on their face the fear of uncertainty and helplessness. This study looks into the various aspects about how retail businesses are being affected and also the various recovery mechanisms they are coming up with the counter of those e-stores in their race of survival. This paper also unravels the effect upon the profitability of the various concerns due to increasing trend for online shopping. Although the periodicity of the study is less yet an effective attempt has been made to enlighten the scenario along with concrete suggestions.*

**Keywords:** E-stores, fixed retailers, turnover, profit-margin, window-shopping.

### **Introduction**

Purchasing goods or services over the Internet, web based shopping has obtained popularity in recent period on the grounds that individuals think that it's helpful and simple to shop from the comfort of their home or office and furthermore facilitated from the inconvenience of moving from shop to shop and looking for the benefit of decision.

Online shopping (or e-tail from electronic retail or e-shopping) is a type of online business which enables purchasers to specifically purchase goods and services over the web through a virtual shop. Some of the main online stores as of now in India are Amazon, Flipkart, Snap deal, shopclues, Myntra and so on.

Retail is a procedure of selling goods and services to customers through various channel of distribution. Retail business might be small or big however they mostly operate in the same line as "buying to deal". Retail type of business is as old as human progress and is the most fundamental type of business. Types of Retail Stores are:

- Departmental Stores - A retail business is a retail market which offers wide range of product to its customer under one rooftop. In a retail chain, the shoppers can get every one of the items they try to shop at one place as it were
- Discount Stores - Discount stores offer a huge range of items to the end-clients yet at a discounted rate. The discount stores mostly offer a limited range and the quality in specific cases may be somewhat inferior as compared to department market.

- Supermarket- retail store which generally sells food products and household items, properly placed and arranged in specific departments is called a supermarket. A supermarket is advanced form of grocery stores and oblige the family needs of the customers.

Mother and Pop Store (likewise called Kirana Store in India) - Mom and Pop stores are the little stores keep running by people in the close-by area to oblige day by day needs of the customers living in the region. They offer selected items and are not at all organized

Shopping centre (Malls) - Many retail stores working at one place form a shopping centre. A shopping centre consists of a several retail outlets each offering their own stock however at a common platform.

The Internet has many favourable circumstances over retail stores. Initially, the decision, though the book shop at the corner of the road or the nearby cloth store hardly offers 5000 references on its stalls or 20 design of a specific article of clothing of same size, Amazon has got a huge number of variety. Internet is full of online retailers offering 10 times or even 100 times a greater number of items than the normal retailer can dream of.

For an online business site, the expenses of storing and referencing an item speak to a little division of the cost when compares with the cost of storing and referencing an item for "physical" stores. From the consumer loyalty and availability of administrations, online business is making a major impact upon the retail stores.

### **Objectives**

- To study the effect on profitability of retail stores due to the advent of e-stores.
- To analyse the effect upon pricing patterns of retail stores in recent times.
- To analyse the change in business pattern to achieve customer satisfaction.
- To know increase in purchasing power of individual.
- To know current marketing strategies applied by retail stores for survival.

### **Methodology of Study**

- The research methodology comprises of the sources of data, methods adopted to collect such data, sampling techniques, statistical tools for analysis, data interpretation etc.
- Sources of Data- The data for the study have been collected from primary sources. Primary data have been collected through- Direct Personal Interview method where interview took place with the owners of different retail stores. Investigation through schedules at the various units for appropriate information.
- Universe of the Study- The universe consists of all the retailers situated in the Bangalore city from which a 50 retailers are selected at random for the purpose of the study.
- Sample Size and Sample Unit- For the study a sample of 50 retail stores has been selected on the basis of convenient sampling for the purpose of the research.

- Sampling Techniques- For the study convenient sampling technique method has been applied on the basis of suitability for the availability of information and which has a substantial share in the market so as to give more accurate picture of the impact of online shopping.
- Data Collection Techniques- The data for the study has been collected through applying the following techniques: Direct Personal Interview and Investigation through schedules Data Representation Tools- The data collected are classified, tabulated and represented through chart and bar diagram.

### **Importance of the Study**

This investigation is very much important at present times as this will make awareness about the impact of e stores upon retail stores. The sudden surge in online shopping and customers have changed in accordance with it to a greater degree which is a genuine reason for worry for the a huge number of retailers who have a little shop offering a small variety of product which are their source of occupation. This investigation needs to unravel the real scenario and furthermore investigate the risk that weavers the different little scale retailers. In this examination an attempt has been made with the goal that retailers know about the upcoming that is expected upon to loom over their business soon so they can they can make appropriate arrangements to face such challenges

Dynamism stands the base of the present situation and because of that anything that remaining parts stale will be outperformed by others. It's opportunity the retailers begin thinking deep into this perspective and come up with better and advanced techniques.

### **Periodicity of the Study**

- The study has been conducted over a period of 10 days.
- For certain historic based data it covers a period of three years from 2015 to 2017.
- However, the impact factor has been taken from data based on examination of retailers over a long period of time.

### **Limitations of the Study**

- The study is limited to Bangalore city only.
- Besides that, the detailed study has been conducted taking on 50 retail stores based upon convenient sampling.
- Data pertaining to the study has been collected for a period of only 3years.
- Time is also a limiting factor as the study is conducted in a very short span of time.

### **Presentation of Data, Analysis and Interpretation of Data**

Retail stores are generally operated in traditional lines of business with the exception of a couple of superstores that acquired certain alteration in their business designs, yet the coming of online shopping as of late has put an upon them since they had been losing on several

ground. The investigation has been made on several grounds to understand the parts of effect upon the matter of different retailers that to some extent has led to a change in their strategies.

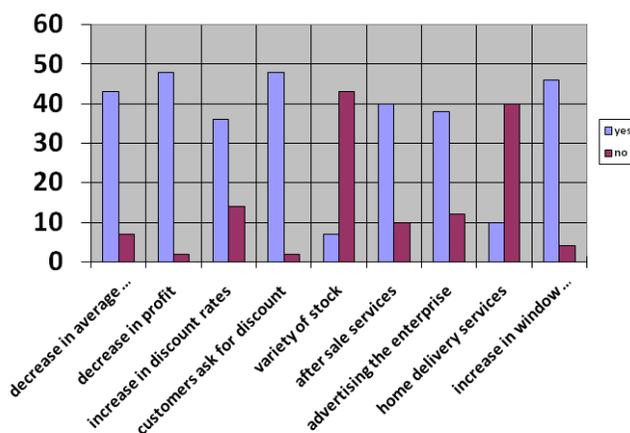
**Presentation of Data Table**

Table showing the analysis of the various aspects of the impact of online shopping upon retail trade

<b>List of Questions:</b>	<b>Yes</b>	<b>No</b>
Has there been any decrease in average turnover in the past three years	43	07
Is there any decrease in profit margin?	48	02
Have you made any increase in discount rates offered to customer in recent times?	36	14
Do customers ask for discount before making purchases?	48	02
Do you keep more variety of stock at your store now-a-days?	07	43
Do you provide after sale services of personalized nature to your customers?	40	10
Do you advertise your enterprise?	38	12
Do you provide home delivery services to your customers?	10	40
Is there an increase in window shopping in recent times?	46	04

**Interpretation of the Table**

The table highlights that there has been a decrease in turnover in most of the enterprises with a figure as high as 86%. Most of the retailers has also agreed to a decrease in their profit margin in recent years as more discounts are been given by them to the customers in order to ensure a higher amount of sales. More customers are seen to as for discount in recent times. Retailers’ now-a-days try to maintain a good variety of stock and also provide various types of customer oriented services in order to attain and retain customers. An alarming signal is the increase in window shopping which explains that prospective consumers do not turn into actual consumers.



**Analysis and Interpretation**

**Turnover:** Retailers over a time of three years under investigation has seen a considerable decrease in their turnover when compared with years back. A few has reported if not decrease but stagnancy in their growth which is a warning notice for the enterprise.

**Net Revenue:** Online shops has brought a price war in the market and the fundamental sufferers of this price war are the retailers. So as to survive, the majority of these retailers too has made an attempt to bring down their costs yet considering their high cost of operation these retailers needs to give up on their margin.

**Discount:** The retailers are at a disturbing rate expanding their discount keeping in mind the end goal to remain with the online stores who hardships the customers with unbelievable discounts. In spite of the fact that the retailers can't compete with the online stores in terms of discount yet it needs to bring down its costs to a relative degree to survive the market.

**Variety of Stocks:** Online stores keep up a wide variety of stocks and retailers fail in this setting to the e-stores by a wide margin yet the majority of the retailers as found by the study has no inclination to compete with the online stores in such manner. The defeat is acknowledged. Retailers can't keep up an huge stock as that may have a negative effect of unsold stock toward the finish of the year which in turn might bring in huge loses to the concern.

**Customer Services:** More and more retailers are currently selecting client administrations to expand upon a loyalty. Repair and support to establishment and protection, retailers are leaving no stones unturned to have practical experience in regions in which online shops fails. Retailers are presently beginning up with home delivery services in a similar line of the online shops. Also after sale services are provided with a smile.

**Window Shopping:** There has been a pattern in recent times for customers to browse the items in a physical store and get it from an online store at a decreased cost. Retailers now have more prospective customers than real ones.

**Advertisement:** The retailers now-a-days are more engaged with advertisement campaign than any time in recent memory keeping in mind the end goal to expand their sales. Retailers leave no events to exploit the circumstance to advertise their firm. The table and the diagram feature the reality about every one of these viewpoints and it demonstrates that there is a negative pattern on every one of these perspectives with respect to the retailers.

## Findings

Online business is reliably taking up a larger proportion of buyer time and spending. There are a few driving components for purchasers to shop online with price, convenience in shopping and wide variety of accessible items being the essential. The major findings of the examination are as per the following:

- Turnover and net revenue of the retailers has considerably decreased in the previous couple of years.
- Retail stores are presently a-days more engaged in services related to customer satisfaction.
- In spite of the fact that the retailers are not ready to keep a wide variety in their stock, they attempt to keep the best of them to influence more sales.
- Customers are believed to make window shopping at a disturbing higher rate to have a physical look at the product at the item and purchase that item online at a decreased rate.
- Retail stores are presently beginning up with home delivery services of their different items at the doorsteps of the consumers.

- The customers turn out to be more OK with the experience of purchasing online with the convenience and product range become relatively more important as a deciding factor for shopping online

### **Conclusion**

- The face of retail has changed. The appearance of innovation in late period being the essential explanation behind it.
- Today, retailing means going to shopping centres, going on the web and going mobile. In all these, small retailers pass up a great opportunity some place.
- The adjacent store is dependably the more important concern for all reason and seasons. It needs to restore not simply survive.
- The retail stores needs to just inspire its example of business and face the aggressive world with a more inspirational viewpoint.
- E-stores and retail stores both need to survive, none at the cost of the other. It's not just about the job it provides for the huge number of individuals yet in addition the accommodation and the steadfastness of a settled retail location.

### **Suggestions**

- Retailers need to change their mentality towards the market.
- Today is the customer market and accordingly the need is the customer satisfaction. The firm must be in the great books of the buyer.
- Better quality items, reasonable cost and friendly after-deal administrations are the basic areas in which the business needs to focus to an exceptional degree
- Additional services should be given to the buyers to hardship them and build upon a loyalty which in turn would guarantee a steady deals in the years to come.

### **References**

1. <https://www.slideshare.net/karthikbharadwaj007/a-study-on-the-impact-of-online-estores-up-on-retail-trade-business>
2. [www.iosrjournals.org/iosr-jbm/papers/AETM%2715\\_MBA/2/25-MBA-145.pdf](http://www.iosrjournals.org/iosr-jbm/papers/AETM%2715_MBA/2/25-MBA-145.pdf)
3. <https://timesofindia.indiatimes.com/business/india-business/Online-shopping-up-by-85-retailers-struggle-to-compete/articleshow/29747439.cms>
4. ChetanBhagat, Retail Management, OXFORD.

**“ACCESS OF ICT HELPS TO BETTER UNDERSTAND IN LEARNING  
COMMERCE PEDAGOGICAL CONCEPTS IN B.ED STUDENT TEACHERS -  
A SPECIAL REFERENCE TO LEARNING MANAGEMENT SYSTEM (LMS)”**



**Mr. T.D. Praveen Kumar**

Research Scholar, Department of Education, Bharathidasan University, Thiruchirappalli

**Abstract**

Education is the backbone of every society in this world. But what matters the most is the quality education- a dream for many. With the keen concern about Education Indian Government has taken initiatives like “Saroa Shiksha Abhiyan(2000-2001)”, “Sakshaar Bharat Mission (2001)”, “Rashtriya Madhyamik Shiksha Abhiyan (RMSA, 2009)”, to improve the situations. Like government, Indian corporate sector can play a big role in improving quality of education. As per government mandate corporate with at least 5 crore revenue have to devote 2% of its annual revenue to Corporate Social Responsibility. That is where corporate can contribute to this worthy cause. Now a days Corporate sector recognizes education as one of the building blocks of any nation and consider it as a priority area for its CSR activities. The aim is to nurture young minds and educate them, so that they contribute to the nation’s development. Realizing the importance and relevance of education, a number of initiatives have been undertaken in this respect like establishing a global university, specialized institutes and schools. All these initiatives have been undertaken to benefit the communities the company is operating in, by helping to increase the literacy levels of these areas. So the presently every educated persons has to know the importance of CSR in Education field. Because Government body and Corporate bodies are simultaneously taking initiatives in the field of education. Based on these background present study try to clear how the B.ed student teachers understand the concept of CSR in Education through ICT Access in the mode of LMS (Learning Management System). Finally student teachers will answer the question which related to CSR in Education. Based on this investigator will compare the pre knowledge and past knowledge of CSR in the B.Ed student teachers.

**Keywords:** Moodle, ICT Access, LMS.

**Full Paper**

Information and Communications Technology (ICT) has gone through innovations and transformed our society that has totally changed the way people think, work and live. In conjunction with preparing students for the current digital era, teachers are seen as the key players in using ICT in their daily classrooms. This is due to the capability of ICT in providing dynamic and proactive teaching-learning environment. There is no doubt that technology in this contemporary society is used more and more widely, especially for the purpose of teaching and learning. This is because modern technology offers many tools that can be used in classrooms to improve teaching and learning quality. Rosnaini Mahmud and Mohd Arif (2008) define ICT integration as the process of determining where and how technology fits in the teaching and learning scenario. Worldwide research has shown that ICT can lead to improve students’ learning as well as better pedagogical practices. Present paper is also one trail related to this background.

### Definition of Specific Concepts

**ICT Access** – Extent to which products, systems, services, environment and facilities can be used by people from a population with the widest range of characteristics and capabilities to achieve as specified goal in a specified context of use may this contextual meaning applied to ICT Access.

**Moodle** - Moodle is a learning platform designed to provide educators, administrators and learners with a **single robust, secure and integrated system** to create personalized learning environments. And also Moodle is the open source platform that lets you build the perfect education solution for your needs. You can download the software onto your own web server or ask one of our knowledgeable Moodle Partners to assist you.

**Learning Management System (LMS)** is a software application for the administration, documentation, tracking, reporting and delivery of educational courses or training programs. They help the instructor deliver material to the students, administer tests and other assignments, track student progress, and manage record-keeping. LMSs are focused on online learning delivery but support a range of uses, acting as a platform for fully online courses, as well as several hybrid forms, such as blended learning and flipped classrooms.

### Moodle and LMS in 21<sup>st</sup> Century Context

Moodle was originally developed by Martin Dougiamas to help educators create online courses with a focus on interaction and collaborative construction of content, and it is in continual evolution. The first version of Moodle was released on 20 August 2002. Nowadays the Moodle Project is led and coordinated by Moodle HQ, an Australian company of 50 developers which is financially supported by a network of eighty four Moodle Partner service companies worldwide. Moodle's development has also been assisted by the work of open-source programmers.

### B.Ed Students Teacher of Pedagogy of Commerce

NCERT made a great change in Teacher Education stream that is B.Ed course extended to two years. Under this great change they included commerce students also eligible to B.Ed course. Before this there was know opportunity for the commerce streams. The students from the commerce and management stream are trained to teach Business studies and Commerce. Students from the Arts stream are trained to teach subjects like History, Civics, Geography, and languages, the students from the Science stream are trained to teach Mathematics, Physics, Chemistry, Biology.

#### First and Presently using Moodle System Information

Branch	Original release date	Version	Version release date	Support Model
1.0	20 August 2002	1.0.9	30 May 2003	EOL
3.4	13 November 2017	3.4.0	13 November 2017	Active (Maintained from November 2017 to May 2019)

Above table shows that the advanced Moodle system are introducing by time to time and based on need of users. Advancement of technology can be more useful in learning environment.

### Moodle Statistics

Registered sites	92,593
Countries	233
Courses	14,271,850
Users	121,649,522
Enrolments	491,412,268
Forum posts	248,232,008
Resources	127,952,336
Quiz questions	699,842,529

Based on this statistics we can observe the active participation in Moodle system. And the statistics reveals that the main purpose of using Moodle system as a medium for learning.

**Sources:** moodle.net (courses and content) dated 1/12/2017.

### Top 10 countries using Moodle by registrations

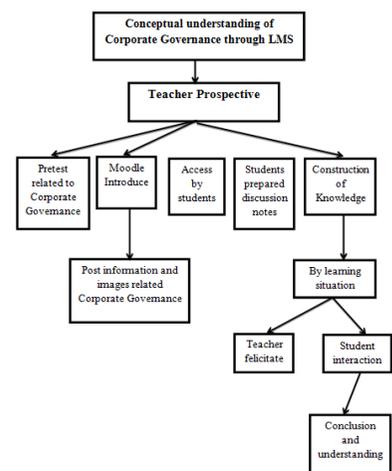
Country	Registrations
United States	10,787
Spain	8,117
Brazil	5,344
Mexico	5,202
Italy	3,957
India	3,894
United Kingdom	3,697
Colombia	3,063
Germany	2,858
Russian Federation	2,518

Above this table shows that India is also placed in top ten that's very much appreciable. It denotes that India is also very much eager to take uplift in learning system for that India adopted Moodle based learning system.

### Action Plan Model

Above flow chart explains the procedure and steps of execution conceptual understanding of Corporate Governance through LMS.

- Teacher will engage the students towards lesson while showing a video (related to Corporate Governance)
- Teacher provide a learning situation to better understands the pre information.
- Conduct a pretest which contain the questions related to CSR
- Teacher will gave information about Moodle and LMS system. How to access and download the information.
- Before that teacher will uploaded the Images related Corporate Governance suggested to analyses this statement



- Based on this home assignment student make their own notes related to Corporate Governance concept
- Class room discussion will take place in next day class. Through the discussion only teacher generate ideas about which students understood by supportive study materials.
- Teacher create mind map through open software free plane
- Finally teacher facilitates the learning environment and students will conclude what they learnt.
- In the finale stage Teacher conclude the initiate the actual concept and gave opportunity to create their own definition of Corporate Governance

Through this process B.Ed students teachers will access the computer especially LMS. This is a advance way of provide information and make students to understand and analyze the content. B.Ed students will access computer and upgrade their own knowledge. Assessment of the concept will also made through the LMS only. Teacher can prepare google drive questionnaire for the purpose of assessment. Again B.Ed student teacher will interact with computer. Grading system also introduce through this learning system.

### **Need of LMS Access to B.Ed Students**

Learning Management Systems are an integral part of the E-Learning design and development process, especially if you have a large audience and a great deal of subject matter to deliver. If you are still undecided about whether a learning management system is right for you, here are just a few of the most convincing reasons why every learning professional should have a Learning Management System (LMS) at the ready.

1. Organizes eLearning content in one location.
2. Provides unlimited access to eLearning materials.
3. Easily tracks learner progress and performance.
4. Reduces Learning and Development costs.
5. Reduces Learning and Development time.
6. Keeps organizations up-to-date with compliance regulations.
7. Quickly and conveniently expands eLearning courses.
8. Integrates social learning experiences.

### **Findings of Learning Management Systems**

1. LMS will Save time and money
2. LMS is an Efficient management
3. Advancement of LMS helps to access the required information easily
4. Give importance to personalization
5. Required information will Up to date and immediate
6. Advanced reporting chances are more in this LMS
7. Multimedia learning will initiated through LMS
8. Communication will improved through LMS

Finally Conceptual understating of CSR through LMS may effectively happen when the students are completely involved in learning process. LMS based learning system is very effective method of learning system. B.Ed student teacher are present nation builder so they have to know the new approaches in leaning environment.. Access of ICT helps the students to better understand the concepts.

### References

1. Abbitt, J. T. (2011). Measuring technological pedagogical content knowledge in preservice teacher education: A eeviw of current methods and instruments. *Journal of Research on Technology in Education*, 43(4), 281-300.
2. Aggarwal J C(1996), *Teaching of Commerece a practical approach*, Vikas Publishing House Pvt Ltd, New delhi.
3. Baran, E., Chuang, H., & Thompson, A. (2011). TPACK: An emerging research and development tool for teacher educators. *The Turkish Online Journal of Educational Technology*, 10 (4)
4. Cary Academy. (2013). TPACK reflection. Retrieved on May 2, 2013 from <https://caryacademy-sti.wikispaces.com/TPACK+Reflection>.
5. Duffy, T.M. and Jonassen, D.H. (1992) *Constructivism: new implications for instructional technology*. Conversation, 331-357. Hillsdale, NJ : Lawrence Earlbaum Associates.
6. Jonassen, D.H., Peck, K.C. & Wilson, B.G. (1999) *Learning with technology: A constructivist perspective*. NJ: Merrill/Prentice Hall.
7. Seem Rao (2002), *Teaching of Commerce*, Anmol Publications Pvt Ltd., New Delhi.
8. Sivarajan K, Lal E.K (2002),*Commerce Education Methodology of Teaching and Pedagogic Analysis*, Calicut University, Calicut.
9. Singh R P (2005), *Teaching of Commerce*,Surya Publication, Meerut.
10. Srivstva H S and Shourie J P (1989),*Instructional objective of School Subject*,NCERT Publication, New Delhi.

**A STUDY ON DIGITAL MARKETING AND ITS IMPACT ON  
CONSUMER PURCHASE PROCESS**



**Mrs. S. Preethi & Mrs. Rajani Balaji**

*Assistant Professors, Padmashree Institute of Management and Sciences  
Affiliated to Bangalore University*

**Abstract**

*Marketers are faced with new challenges and opportunities within this digital age. Digital marketing is becoming a hot topic in every business sector, and gradually plays a truly important role in any company's multi-channel marketing strategy. It uses the Internet to deliver promotional marketing messages to consumers. It includes email marketing, search engine marketing, social media marketing, many types of display advertising (including web banner advertising), and mobile advertising. The supreme purpose of the digital marketing is concerned with consumers and allows the customers to intermingle with the product by virtue of digital media. This article focuses on the magnitude of digital promotion for both customers and marketers, and Collectively shed light from many different angles on how consumers experience, influence, and are influenced by the digital environments in which they are situated as part of their daily lives. We scrutinize the result of digital marketing on the base of firm's sales. 100 respondents opinion are collected to get the clear picture about the present study.*

**Keywords:** *Digital Marketing, Advertising, Promotion, Consumers, Product*

**Introduction**

Using the internet, social media, mobile apps, and other digital communication technologies has become part of billions of people's daily lives. For instance, the current rate of internet use among American adults is about 87% and is closer to 100% for demographic groups such as college-educated and higher-income adults.

Digital marketing is one type of marketing being widely used to promote products or services and to reach consumers using digital channels. Digital marketing extends beyond internet marketing including channels that do not require the use of Internet. It includes mobile phones (both SMS and MMS), social media marketing, display advertising, search engine marketing and many other forms of digital media.

Digital Marketing is the promotion of products or brands via one or more forms of electronic media. The key objective is promotion of brands through Electronic media. It is the promotion of products or brands via one or more forms of electronic media, differs from traditional marketing in that it uses channels and methods that enable an organization to analyze marketing campaigns and understand what is working and what isn't - typically in real time. Digital marketers monitor things like what is being viewed, how often and for how long, sales conversions, what content works and doesn't work, etc. While the Internet is, perhaps, the channel most closely associated with digital marketing, others include wireless text messaging, mobile instant messaging, mobile apps, podcasts, electronic billboards, digital television and radio channels, etc.

Digital media is so pervasive that consumers have access to information any time place they want it. Gone are the days when the messages people got about your products services came from you and consisted of only what you wanted them to know. Digital media is an ever-growing source of entertainment, news, shopping and social interaction, and consumers are now exposed not just to what your company says about your brand, but what the media, friends, relatives, peers, etc., are saying as well. And they are more likely to believe them than you. People want brands they can trust, companies that know them, communications that are personalized and relevant, and offers tailored to their needs and preferences. There's no denying it, the world is rapidly shifting from analogue to digital. People are consuming more and more digital content on a daily basis - on mobile phones, laptops, desktop computers at work, and more - and companies that have not yet recognised this in their plans and strategies need to adapt fast. The facts are that digital methods of communication and marketing are faster, more versatile, practical and streamlined, so it is perhaps unsurprising that once the technology became available we began quickly moving into the digital age. The good news is that digital offers just as much potential to marketers as it does to consumers.

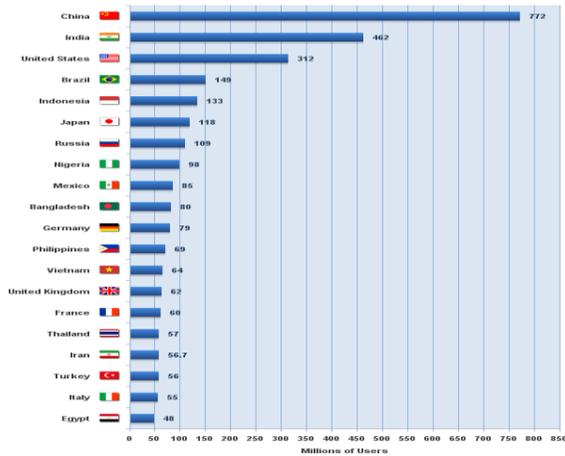
### **Tools of Digital Marketing**

- Display advertising
- Web banner advertising
- Frame ad (traditional banner)
- Pop-ups/pop-unders
- Floating ad
- Expanding ad
- Interstitial ad
- Text ads
- Search Engine Marketing (SEM)
- Search Engine Optimization (SEO)
- Sponsored search
- Social media
- Mobile Advertising
- Email Advertising

### **Importance of Digital Marketing**

Growth of internet users must be credited for the growth of online marketing. With the advent of internet technology number of internet user is increasing at the greater extent across the world. India stands at second place with 2,927,609,302 million internet users in 2018. ([www.internetworldstats.com](http://www.internetworldstats.com))

**TOP 20 INTERNET COUNTRIES - 2018**  
With the Highest Number of Internet Users



Source: Internet World Stats - [www.internetworldstats.com/top20.htm](http://www.internetworldstats.com/top20.htm)  
2,927,609,302 Internet users in the Top 20 countries in December 31, 2018  
Copyright © 2018, Miniwatts Marketing Group

Online marketing is becoming increasingly important to small businesses of all types. In the past, marketing online was something that local bricks-and-mortar businesses could justifiably ignore. It didn't make sense to waste time and money on online marketing when all your business was local. Now with increasing local search and people's new habit of searching on the Internet first, it matters.

Following are few specific contributed to the growth of online marketing.

## Online Marketing can Deliver Several Benefits Such as

- Growth in potential
- Reduced expenses
- Elegant communication
- Better control
- Improved customer service
- Competitive advantage

Online marketing is also known as Internet marketing, Web marketing, digital marketing and search engine marketing (SEM).

- Offline and online work together

## Traditional Marketing Vs Digital Marketing

Traditional Marketing	Digital Marketing
Traditional marketing includes print, broadcast, direct mail, and telephone	Digital marketing includes online advertising, email marketing, social media, text messaging, affiliate marketing, search engine optimization, pay per click
No interaction with the audience	Interaction with the audience
Results are easy to measure	Results are to a great extent easy to measure
Advertising campaigns are planned over a long period of time	Advertising campaigns are planned over short period of time
Expensive and time-consuming process	Reasonably cheap and rapid way to promote the products or services
Success of traditional marketing strategies can be celebrated if the firm can reach large local audience	Success of digital marketing strategies can be celebrated if the firm can reach some specific number of local audience
24/7 year-round exposure is not possible	24/7 year-round exposure is possible
One way conversation	Two ways conversation
Responses can only occur during work hours	Response or feedback can occur anytime

## Review Literature

- Lamberton and Stephen (2016) provided a detailed survey of recent research developments encompassing substantive domains of digital, social media, and mobile marketing topics from 2000 to 2015. They focused on digital technologies as a facilitator of individual expression, as a decision support tool, and as a market intelligence source, which complements our above treatment by providing more details about social media.
- Kaplan and Haenlein (2010) define social media as —a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0, which facilitates the creation and exchange of user-generated content. It consists of different Internet applications such as blogs, social networking sites, content communities, collaborative projects, virtual game worlds and social worlds. Russell S. Winer (2009) affirms that many companies today are using some or all of the new media to develop targeted campaigns that reach specific segments and engage their customers to a much greater extent than traditional media.

## Objectives

1. The main purpose of this paper is to recognize the usefulness of digital marketing in the competitive market.
2. To understand the importance of Online advertising in changing market scenario.
3. To study the impact of digital marketing on consumers purchase.

## Research Methodology

The first step is to formulate a research design. This means planning a strategy of conducting research. It is a detailed plan of how the goals of research will be achieved.

In the present study, we had followed Descriptive research. Descriptive research is usually a fact finding approach generalizing a cross - sectional study of present situation. The major goal of descriptive research is to describe events, phenomenon and situations on the basis of observation and other sources.

## Survey Method

The survey method is the technique of gathering data by asking questions from people who are thought to have the desired information. Every effort should be made to state the objectives in specific terms. Surveys are conducted in case of descriptive research studies with the help of questionnaire techniques in most appropriate manner.

**Primary Data:** The research is done through observation and collection of data through questionnaires.

**Secondary Data:** Secondary data is collected from journals, books and magazines to develop the theory.

**Sample Size:** The sample size is determined as 100respondent's opinion from the customers who presently purchasing products with a help of digital marketing.

**Data analysis and Interpretation**

**Table 1 Profile of the Online Buyers**

	Category	Number of Respondents	Percentage of Respondents
Gender	Male	55	55%
	Female	45	45%
	Total	100	100%
Age	Below 18 Years	19	19%
	19-30 years	40	40%
	31-45 years	29	29%
	Above 45 years	12	12%
	Total	100	100%
Profession	House Wife	12	12%
	Employee	34	34%
	Business	22	22%
	Students	32	32%
	Total	100	100%
Monthly Family Income (in Rs.)	Below 20000	11	11%
	20001-40000	23	23%
	40000-60000	54	54%
	Above 60000	12	12%
	Total	100	100%

**Table 2 Awareness of Online Shoppers**

Particulars	Number of Respondents	%
Having knowledge about online shopping	100	100%
Not having knowledge about online shopping	00	00%

**Table 3 showing availability of Information about Product through online**

Particulars	Number of Respondents	%
Excellent	54	54%
Good	37	37%
Average	08	8%
Poor	01	1%
Total	100	100%

**Table 4 Showing Reasons for Choosing Online Shopping**

Particulars	Number of Respondents	%
Variety of products	22	22%
Easy to buy	34	34%
Less price	31	31%
Mode of payment	13	13%
Total	100	100%

**Table 5 Showing Frequency of Online Purchase**

Particulars	Number of Respondents	%
Purchase twice annually	18	18%
3-6 annually	36	36%
6-10 annually	27	27%
Monthly once	19	19%
Total	100	100%

## Findings

- Awareness about online shopping is 100% among the respondents
- Ratio of male and female customers is almost equal in online shopping
- Income of respondents mainly falls in the range of Rs. 40,001 to Rs. 60,000 that is 49%
- Majority of respondents feels that availability of online information about products is excellent and good.
- Most of respondents prefer online because it is easy to buy, 31% respondents due to less price
- Majority of respondents that is 34% feels that onlineshopping have simple buying procedures; they can have products with less price, others feel they can have a broad variety of products, a variety mode of payments etc
- More number of respondents purchases the products at least 3 to 6 times annually.

## Suggestions

1. Improve technical advancement in promotion of digital marketing.
2. Collect and implement the feedback provided by the consumer in the right way.
3. Provide a transparent and good service to the consumer before and after purchase.
4. Complete description need to provide about the product to the online shoppers.

## Conclusion

Digital marketing has turn out to be crucial part of approach of many companies. At the present time, still for tiny business proprietor at hand have an extremely inexpensive and competent method by using digital marketing to market their products or services in the society. It has no restrictions. Company can utilize any devices such as tablets, smart phones, TV, laptops, media, social media, email and lot other to support company and its products and services. Digital marketing may achieve something more if it considers consumer desires as a peak priority

## References

1. Chaffey D, E-business & e-Commerce Management Strategy, Implementation and Practice Pearson Education, Paris, 2011
2. Chaffey D & Smith P, E-Marketing Excellence: Planning and Optimizing Your Digital Marketing, Routledge. Fourth Edition, 2008
3. Waghmare GT, E-Commerce, A Business Review and Future Prospects in Indian Business. Internet, Marketing in India.
4. eMarketer, Wall Street journal
5. Sheth, J.N., Sharma, A. (2005). International e-marketing: opportunities and issues. International Marketing Review vol. 22 no. 6
6. [http://en.wikipedia.org/wiki/affiliate\\_marketing](http://en.wikipedia.org/wiki/affiliate_marketing)
7. [www.internetworldstats.com](http://www.internetworldstats.com)

## **E-BANKING SERVICE EXPERIENCE IN BANGALORE**



**Dr. M. P. Saravanan**

Assistant Professor, Jain College- CGS, VV Puram, Bangalore

### **Abstract**

*With the exponential growth in technology and the sales of smartphones banking sector found a new avenue in servicing the customers. There is a fundamental shift in the way customers use banking services. Gone are the days when a customer has to spend hours together to complete a single transaction from visiting the bank, standing in long queues with limited working hours of the bank. Every bank now has extended the electronic banking facilities to its customers. As per the report by Boston Consulting Group, by 2020 there will be 250 million urban users who will use digital channel to carry out at least one digital transaction. The importance of this finding is that the influence on e-banking is more than compared to consumer electronics, travel and consumer goods. The point we ponder here is that are customers satisfied with the user experience that this e-banking facilities provide. The study was carried out in Bangalore city with special reference to e-banking customers and was found that security, privacy and responsiveness impact intentions to use.*

**Keywords:** e-Banking, Indian Banking, User experience in e-Banking.

### **Introduction**

Banking in India is an age old concept which started in British era and was confined itself to accepting deposits and lending credits. Today banking has emerged as an integral part of any economy. Gone are the days when people had to wait in line to even get to the balance in their accounts. With the development of mobile apps, banks are available at customer's fingertips. Technology has become an integral part of any business organisation in serving the customers better. In order to carry out their tasks effectively and efficiently the banks have to invariably should have a robust technology. Internet banking and mobile banking are an inseparable part of banking domain, in the contemporary society. After the de-monetisation initiative by the government of India mobile banking has gone up by 40% (Boston Consulting Group, July 2017).When we talk of Internet Banking, there are multiple criterion which should be considered with in this such as security, privacy, acceptability, software, responsiveness, accuracy, authenticity etc. which is to be viewed from the view point of customers as they are the main stake holders in e-Banking. People were sceptical about usage of these technology based banking as they were apprehensive about the safety and security of their funds in banks and today because of tremendous improvement in technology more and more people are getting attracted towards e-Banking and they are using e-Banking without any apprehensions, despite one cannot absolutely say that people are using e-Banking services effectively without any apprehensions and at this juncture it is debatable that how far people are adopting themselves to e-Banking services.

### Statement of the Problem

Even though it is said that many people in India have become computer literates who can use technology to an extent in their daily chores, there are still people who are sceptical about the authenticity of the technology such as e-Banking and unwilling to use e-Banking services in their banking operations and want to stick on to conventional banking system itself. This is a serious bottleneck in the banking sector whereby banks have invested huge sum of funds on up gradation of technology, in turn not getting desired response from their customers.

### Review of Literature

Out of the total banking population of 640 million in India only 12 percentage use e-banking services as per the Boston Consulting Group report published in July 2017. They have cited low awareness, lack of transparency, trust and the fear of being hacked as the basic reluctance for adopting e-banking.

Dr.GP Rao, SS Shenoy and others in (July 2017)of TAPMI institutions, Udupi has undertaken an extensive research in the form of a minor research project about "Review of Internet – Banking services of BRICS nations and its effectiveness" which revolves around has how to enhance the customer's orientation towards internet banking by taking multiple criterion and has evaluated the results which ultimately show that the effectiveness of e-banking among customers has to be rapidly increased by innovative and best practices.

M. Das, SK Singh and S.Rehman (April 2016) University of ASANSOL, West Bengal has done a research paper on "Comparison of financial performance of Indian Banks with a base of internet banking" wherein the research scholars have made an attempt to find out whether there is a positive correlation between the performance of the selected banks and their internet based banking services and they have found out that there is almost no correlation between the two internet banking services and performance of banks.

T Shukla and C Khanna (Jan 2016) of university of Punjab has done research paper about "Information technology in relation to HR management in banking sector" wherein a study was made how effectively HR can be used in educating customers towards usage of internet banking and they have found that HR educating the customers orienting themtowards usage of internet banking service is a partial success and they were able to convince about 60% of the customers.

Sharaff NA,Hamid M N and others (June 2015) IIT Roorkee has done research on "securitisation ofinternet based services ofpublic sector banksin Jharkhand state"where in attempt was made as how securitisation and allied activities were undertaken by banks in giving full protection to the customers whoisapprehensive about usage of internet based banking services and how customers were educated about it..

Prof.DAVSingh and Prof.V.Bharathi of Impulse business school New Delhi (December 2016) has done a research project on "An examination of relationship between service quality dimensions in overall internet banking service quality and customer satisfaction in Punjab

National Bank and have found that customers are satisfied with the Internet banking service provided by the Punjab National Bank in the city of New Delhi and also it was found that customers feel that the bank is up to the mark in providing holistic Internet Banking service to its prospective customers.

Wai- Ching Poon Faculty of management multimedia university, Malaysia. Conducted a study on “Users adoption of e banking services: the Malaysian perspective” found that accessibility, convenience, design and content are the source of satisfaction and privacy and security are the major source of dissatisfaction.

Javier A. Sanchez - Torres, faculty of Economics and business, University of Barcelona Spain conducted a study on “E - banking in Colombia: factors favouring its acceptance, online trust and government support”, and found that trust, performance expectancy and effort expectancy had a positive impact on the use of financial website in Colombia, while government support did not have significant impact.

### **Research Gap**

From the above review of literatures it can be inferred that there is a serious research gap as for as gauging users experience on e-banking in India, which has to be bridged and therefore it is considered as a lacking area in the research which is already conducted and an effort is made to find the convincing answers about users experience about e-Banking.

### **Objectives of the Study**

1. To understand the usage patterns of various e-banking services offered
2. To know the user experience of e-banking customers pertaining to (a) security (b) privacy and (c) responsiveness
3. To find out why customers are reluctant to use e-banking
4. Suggestive measures to increase the positive user experience level Based on the above objectives in mind the following hypothesis were framed

### **Hypothesis**

H<sub>1</sub>: Perceived security has a positive effect on intention to use of e-banking

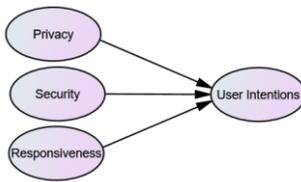
H<sub>2</sub>: Perceived privacy has a positive effect on intention to use of e-banking

H<sub>3</sub>: Responsiveness has a positive effect on intention to use of e-banking

### **Figure 1 Research Model**

Based on the above hypothesis in mind the following research model on which the study is based were framed

## User Experience



## Scope of the Study

This study is helpful in understanding the user experience in e-banking service in Bangalore. The same study may be applicable to other areas and specific banks as well.

## Limitations of the Study

1. Research is confined only to a limited sample size of only 100 respondents
2. Research is confined only to e-banking customers in Bangalore only
3. Research is confined only to 3 aspects of e-Banking
4. Research did not include non e-banking customers

## Research Methodology

The authors would like to specifically focus on three major variables of User Experience namely Security, Privacy, Responsiveness, and how does it have an impact in their intention to use-banking services was used for this study.

## Descriptive Research Design

Descriptive research is a type of a research design is a description of the current state of affairs as it is at present.

## Sampling Techniques

Simple random sampling technique was employed in the selection of the sample.

## Sample Size

The sample size of this study constitutes the e-banking customers with the total sample size of 100.

## Data Collection Method

A questionnaire was used to collect the primary data, since primary data is the one which is original in nature.

## Statistical Tools

The data was analysed and the hypothesis were tested using SPSS version 24 and AMOS.

## Data Analysis and Interpretation

**Table 1 Demographic Details of the Respondents**

Gender	No. of Respondents	Percentage
Male	84	84
Female	16	16
Total	100	100

Age		
< 20 years	0	0
21 to 30 years	56	56
31 to 40 years	32	32
41 to 50 years	12	12
> 50 years	0	0
<b>Total</b>	<b>100</b>	<b>100</b>
Educational Qualification		
HSC	0	0
UG	31	31
PG	63	63
Professional	6	6
Others	0	0
<b>Total</b>	<b>100</b>	<b>100</b>
Monthly Income		
<Rs.20000	15	15
Rs.20000 - Rs.40000	73	73
Rs.40000 - Rs.60000	6	6
>Rs.60000	6	6
<b>Total</b>	<b>100</b>	<b>100</b>

From the above table it is inferred that out of the total respondents 84 % were male and 14 % were female. 56% of the respondents belong to the age group of 21 - 30 years of age and 32 percentages belong to the age group of 31 - 40 years. Out of the total respondents 32 % belong to the age group of 31- 40 years. 63 % of the respondents have a post graduate qualification and 31 % are under graduates. 73 % of the respondents have a monthly income of Rs.20000 - Rs.40000.

**Table 2 Frequency of using Various E-Banking Services Per Month**

	Frequency	Percent
Not Used	26	26.0
1 time	16	16.0
1-3 times	26	26.0
4-8times	11	11.0
9-12 times	15	15.0
more than 12 times	6	6.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

e-banking services mostly for funds transfer (mean=.64) followed by paying utility bills (mean = .48) mobile recharge and for booking IRTCTC tickets (mean =.43)

It is inferred from the above table that 26 percentage of the respondents use e-banking services 1-3 times in a month.

**Table 3 Various E-Banking Services Used**

	Mean
Funds Transfer	.64
Pay Bills	.48
Mobile Recharge	.43
IRTCTC	.43
Check Balance	.28
FD/RD	.28
Investments	.27
Credit Card Bills	.22
DD/Cheque	.17
Open Account	.11
Pay Taxes	.06

**Table 4 User Experience Regarding e-banking Services**

E-Banking Services	Mean
E-banking protects information about my transactions	2.37
E-banking does not share my personal information with other parties	2.33
E-banking protects information about my transactions	2.45
E-Banking is a safe place to transmit sensitive information	2.12
E-Banking is a safe place to save sensitive information	1.98
I am satisfied with the e-banking security system	2.27
E-Banking tells me what to do if my transaction is not processed	2.35
E-Banking takes care of problems promptly	2.47
E-Banking offers the ability to speak to a live person if there is a problem	2.59
I will increase the usage of e-banking services in the future	3.16
I will strongly recommend others to use -banking	2.59

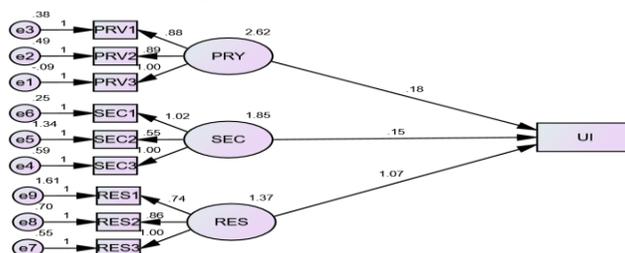
From the above table it is inferred that the respondents will increase the usage of e-banking services in the future (mean=3.16) and will strongly recommend others to use e-banking (mean = 2.59).

**Table 5 Difficulties in using E-Banking Services**

	Mean
Find the process too difficult	.27
Most of the e-banking services are not offered by my bank	.29
Don't trust internet services when it comes to managing my money	.27
Online services don't enable me to do what I want to do	.33
I prefer to have personal human relation	.37
Other	.12

From the above table it is inferred that people prefer to have a personal human relation in their banking activities (mean = .37) and are of the opinion that e-banking services don't enable them to do what they wanted to do (mean = .33)

**Figure 2 Path Analysis**



The Model was a good fit with the following values - Chi-square=76.191 with 28 degrees of freedom, GFI=.956, RMR = .039, RMSEA = 0.73

**Table 6 Results of Hypothesis tested**

Hypothesis	Significance Level
Perceived security has a positive effect on intention to use of e-banking	***
Perceived privacy has a positive effect on intention to use of e-banking	.015
Responsiveness has a positive effect on intention to use of e-banking	***

From the results of the path analysis it is inferred that the first hypothesis “Perceived security has a positive effect on intention to use of e-banking” with ( $p < .05$ ), the second hypothesis “Perceived privacy has a positive effect on intention to use of e-banking” ( $p = .015 < .05$ ) and the third hypothesis “Responsiveness has a positive effect on intention to use of e-banking” ( $p < .05$ ) have a positive effect on intentions to use e-banking.

### Findings

The researchers found out that out of the total respondent’s majority were male respondents. Majority of the respondents belong to the age group of 21 – 30 years. Most of the respondents have of the respondents have a post graduate qualification. Most of the respondents have a monthly income of Rs.20000 –Rs.40000. Most of the of the respondents use e-banking services 1-3 times in a month

The respondents use e-banking services mostly for funds transfer followed by paying utility bills mobile recharge and for booking IRTCTC tickets.

Respondents will increase the usage of e-banking services in the future and will strongly recommend others to use e-banking.

The difficulties pertaining toe-banking as per the respondents are that to have a personal human relation in their banking activities and are of the opinion that e-banking services don’t enable them to do what they wanted to do.

According to the results of the path analysis security, privacy and responsiveness have a positive effect on intentions to use e-banking.

### Suggestions

There is an urgent need from the banking sector to educate the customers belonging to various strata of the society about the benefits of e-banking and e-transactions. It is evident from the study that customers do not use all the services which e-banking provides. The latest government initiatives like de-monetisation will make the customers throng to the banks. Since there is an ever increasing number in the internet users, the banking industry must consider educating its customers with security, privacy and responsiveness as it was identified as significantly impacting user experience in e-banking.

There is a need for customised e-banking services with personal touch. Banks should educate and training should be imparted to the staff who will be handling customer queries related toe-banking. Banks should respond to the quires of the customer as early as possible and banks can set up single window system.

## Conclusion

The main objective of the study is to find out the user experience in e-banking of customers in Bangalore. The study revealed that the e-banking customers use only certain services that are available. The banks have to put in efforts to increase the usage of e-banking services to a larger extent since the variable and fixed cost of maintaining several branches will come down drastically.

## References

1. Altinkemer, K. Bundling e-banking services. *ACM* 44, 6 (June 2001)
2. Boston Consulting Group, Encashing-on-digital: Financial Services by 2020 (July 2017)
3. Crane, D. B. and Bodie, Z. Form follows function: the transformation of banking. *Harvard Bus. Rev.* 74, 2 (1996)
4. Dewan, R. and Seidmann, A. Current issues in e-banking. *ACM* 44, 6 (June 2001)
5. Erickson, J. and Siau, K. E-education. *ACM*, 46, 9 (2003)
6. Holland, C. P. and Westwood, J. B. Product-market and technology strategies in banking. *Commun. ACM* 44, 6 (June 2001)
7. Javier A. Sánchez-Torres, Francisco-Javier Arroyo Canada, Alexander Varon Sandoval, James-Ariel Sánchez Alzate, (2018) "E-banking in Colombia: factors favouring its acceptance, online trust and government support", *International Journal of Bank Marketing*, Vol. 36 Issue: 1,
8. Katerattanakul, P. and Siau, K. Creating a virtual store image. *ACM* 46, 12 (Dec. 2003), 226–232.
9. Siau, K. and Shen, Z. Building customer trust in mobile commerce. *ACM* 46, 4 (Apr. 2003), 91–94.
10. Siau, K., Lim, E. and Shen, Z. Mobile commerce – promises, challenges, and research agenda. *J. Database Manage.* 12, 3 (2001), 4–13.
11. Tanu Shukla and Chiranjeevi Kanna, Information technology in relation to human resource management: an impact evaluation study on Indian banking sector, *International Journal of Human Resources Development and Management* 2017 17:3-4, 266-281
12. Wind, Y.J. The challenge of customerization in financial services. *ACM* 44, 6 (2001), 39–44.

**A STUDY ON OPPORTUNITIES AND CHALLENGES OF  
E-COMMERCE WITH SPECIAL REFERENCE TO MALNAD  
REGION IN SHIVAMOGGA DISTRICT**



**Ms. R. Sharada**

*Assistant Professor, Department of Commerce, G.F.G.C, Thirthahalli*

**Abstract**

*E-commerce is anything that involves an online transaction. E-commerce provides multiple benefits to the consumer in the form of availability of goods at lower cost, wider choice and saves time.*

*E-Commerce involves conducting business using modern communication instruments such as telephone, fax, E-Payment, Money transfer system, E-Information interchange and the Internet This paper is outcome of review of various research studies carried out on E-Commerce. This paper examines different opportunities of E-Commerce.*

*This paper highlights the various key challenges and opportunities which Indian E-Commerce Industry may face in the upcoming years.*

**Introduction**

We are in the age of knowledge management and the instant communication and consequently in the midst of an electronic revolution, the impact of which on the economy is much more profound than that caused by the industrial revolution. This modern day revolution, at the global level has manifested itself in the form of many innovations and the break through and giant leaps in internet working technologies with these new opportunities people can now transcend the barriers of time and distance with the internet speed.

With the inception of the web, organizations and individuals are more and more making use of it to create new business ventures. www is not only definitive source of information but an outstanding business opportunity as well people throughout the world are venturing out on to the web for buying and selling goods and services. The web has indeed proved to be boon to the business, drawing its power from the flow of easy and instantaneous transactions worldwide. Online business is thriving more and more corporate companies are joining the fray of electronic transactions. Thus, ushered in the era of "E-Commerce" has established a significant synergy between the use of digital information and computerized business.

**What is E-Commerce?**

Electronic Commerce or E-Commerce is the buying & Selling of goods and services on the Internet. It is buying and selling, marketing and servicing and Delivery and payment of product, Services and Information over the internet. Intranets, Extranets and other networks between an inter networked enterprise and its prospects, customers, suppliers and other Business partners.

## E- Commerce Types

Based on the type of relationship between different sides of commerce it can be categorized in different types: B2B, B2C, C2B, and C2C.

### 1. B2B (Business to Business)

Business is carried on between the companies such as manufacturers selling to distributors and wholesalers selling to retailers. Pricing is based on quantity of order and is often negotiable.

### 2. B2C (Business to Consumers)

Business selling to the general public typically through catalogs utilizing shopping cart software.

### 3. C2B (Consumer to Business)

A Consumer posts his project with the set budget online and within hour companies review consumer requirements and bid on the project consumer review the bids and selects the company that will complete the project. Glance empowers consumer around the world by providing the meeting ground and platform for such transaction.

### 4. C2C (Consumers to Consumer)

There are many sites offering free classifieds auctions and forums where individuals can buy and sell thanks in online payment system like PayPal where people can send and receive money online with ease.

## Literature Review on E- Commerce: Challenges and Opportunities

An attempt has been made to put forward a brief view of literature based on few of the related studies undertaken in the area of E-Commerce as follows:

Elizabeth Goldsmith and Sri. L T Mc Gregor(2000) analyzed the impact of E-Commerce on consumers, Public policy initiative, research questionnaires and ideas for future research are given.

Prithviraj Dasaguptha and Kasturi Sengupta(2002) examined the future and prospectus of E-Commerce in Indian insurance industry.

Yong Jun Choi, Chung Suk Suh(2005) examined the impact of the death of geographical distance brought about by E-Market Places on market equilibrium and social welfare.

## Objectives of the Study

To review the opportunities and challenges of E-Commerce with Special reference to the Malnad region in Shivamogga District. To Bring out overall growth prospect of E-Commerce industry in Malnad region.

### **Scope of the Study**

The study covers over all challenges and opportunities of Malnad region in Shivamogga District.

### **Methodology (Research Methodology)**

The paper has been written on the basis of secondary data. The secondary data were collected from published books, Journals, Research papers, Magazines daily Newspapers, Internet and official statistical documents. The study is qualitative in Nature.

### **Advantages of E-Commerce to Consumers**

- **Reduced Prices:** Costs of Products are reduced since Stages along the value chain are decreased for instance intermediaries can be eliminated by the company directly selling to the consumer instead of distributing through a retail store.
- **Global Market Place:** Consumers can shop anywhere in the world. Currently according to the world Trade organization (WTO) there are no custom duties put on products bought and traded globally electronically. This also provides wide selection of products and services to Consumer.
- **24hour Access:** Online business never sleeps as opposed to brick and mortar business. E-Commerce allows people to carryout business without the barriers of time or Distance. One can log on to the Internet at any point of time, be it day or night and purchase or sell anything one desires at a single click of the mouse.
- **More choices:** Provides Consumers with more choices. For Example, before making any purchase, Costumer can study about all the major brands and features of any item. It also provides consumers with less expensive products and services by allowing them to shop in many places and conduct quick comparisons.
- **Quicker Delivery:** Allows quick delivery of products and services (in some cases) especially with digitized products.
- **Quick Information:** Consumers can receive relevant and detailed information in seconds, rather than in days or weeks.
- **Consumer to Consumer Communication:** Allows consumers to interact with other consumers and electronic communities and exchange ideas as well as compare experiences.
- **Time Saving:** It saves time and transportation, because, there is no need to go anywhere physically.
- **Challenges for E-Commerce:** Internet based E-Commerce has besides, great advantages posed many threats because of its being what is popularly called faceless and borderless.
- **Fake websites:** Fake websites can not only disgrace E-Commerce but bring bad name to E-commerce also.
- **Fraud:** Concerns about misuse of financial and personal data is a great weakness in E-Commerce.

- **Limitation of Products:** Limited number of products can be available.
- **Limited Advertising:** Limited advertising opportunities are available because in E-Commerce one cannot go for mass advertising.
- **Customers Satisfaction:** There is no interaction between customer and seller therefore the scope of convincing the customer does not exist many times customers prefer to buy the product by reaching personally to the market rather than purchasing through internet.
- **Fewer Discounts and Bargaining:** Hardly online business offer discounts and bargaining cannot be possible.
- **Security:** security matter confuses customers especially about the integrity of the payment process.
- **Long Delivery Timing:** Delivery time can be in days or weeks which one cannot wait for.
- **More Shipping Cost:** Shipping cost increases if we order online.
- **No idea about Quality and Physical Condition of the Product:** Online products cannot be touched ideal or sit on the products.

### Findings

- There is no freedom to the dealers to operate an e-commerce site because the law permits manufactures to limit the number of dealers authorized to sell their products in particular places. Dealers may not accept such limitation without a fight if dealers believe that they already have been afforded the right to sell on the Net.
- Customers do not have whole information about operating an ecommerce site for e-buying procedure.
- Most of the people are unsuccessful to use Net banking and email account because either they are ignorant or even don't remember their login ID and password.
- In case of personnel management only at the time of recruitment and training special skills of internet operations are to be incorporated in the specializations.
- In case of information management there is the process of receiving the orders, complaints and suggestions is performed but there is no proper forwarding of this information received. And accurate interpretation of the data and submitting it for the decision making should be properly channelized.

### Recommendations

1. The similar study can be undertaken in the other companies or more companies.
2. The research can be done with a longer period.
3. Govt. should take initiatives to spread awareness about Ecommerce in rural areas.
4. Specific strategies and programs should be undertaken in order to create confidence in common people so that they can freely make use of E-commerce.

### **Conclusion**

The E-Commerce industry will be a leader with popularity in electronic business world in the upcoming year. The E-Commerce revolution has fundamentally changed the business of transaction by giving new opportunities and breaking borders easily in Malnad it has strongly impacted the traditional business system and changing the life of people by making it easier. Where it gives benefits to the customer and seller, E-Commerce gives challenges to traditional business for competitive position. Developing regions face many obstacles that affect the successful implementation of E-Commerce. When the internet cost will make many of traditional business to run out of their business. Convenience in one of the benefits that customer gets from the E-Commerce and thus increasing customer satisfaction. This is due to customer can place a purchase an order from anywhere with internet connection.

E-Commerce business provides should give importance on every customer by giving smooth service and many options for payment and has more functions available online. Other benefits are expanded product offering and expanded geographic reach but E-Commerce business faces a lot of challenges in flourishing their business.

### **References**

1. Elizabeth Goldsmith and Sue L.T McGregon (2000); E-Commerce: Consumer Protection issues and implications for research and Education; I consumer studies and home economics; Vol 24, No 2, June 2000; PP 124-127.
2. Prithviraj Dasagupta and Kasturi Sengupta (2002); E-commerce in the Indian insurance industry; electronic commerce research; Vol 2, 2002; PP 43-60.
3. Ritendra Goel (2009); E-Commerce-electronic commerce technology and prospects Vol 1, PP 8-10.

### **Bibliography**

1. <http://www.youtube.com/watch?v=zNKnAD38UC>( YouTube panel discussion between Dirk van Quaquebeke and Kunal bahl) [www.iamai.in](http://www.iamai.in)
2. <http://www.gatewayforindia.com/technology/e-commerce.html>

## CHALLENGES IN IMPLEMENTING INFORMATION TECHNOLOGY IN MICRO ENTERPRISES-A STUDY ON RURAL KARNATAKA



**Ms. Susheela**

Assistant Professor, Department of Management Studies  
Brindavan College of Management and Engineering, Bangalore

### **Abstract**

*Micro, Small and Medium Scale Enterprises are the pillar of Indian industrial economy. Micro, Small and Medium Scale Enterprises (MSME's) promote balanced economic development. MSME's have greater role in maximising the industrial output, providing employment opportunities and expansion of indigenous economy. Globalization brought drastic changes in the structure and functions of this business entrepreneurship. Information and communication technology are the real time boosters of globalization today. Information technology involves Computer Hardware, Software, EDI (Electronic data interchange), and ERP (Enterprise Resource Planning) so on. Information and communication technology in Micro, Small and Medium scale industries are the significant phase of digitalization of economy. Today, implementing the Information and Communication Technology is the big challenge in Micro, Small and Medium Scale Enterprises. Technology is the powerful tool for enhancing the competitiveness and development. This needs multi-dimensional support from various institutions and stakeholders. From this perspective the present paper focuses on the challenges faced by the Micro, Small and Medium Scale enterprises in adopting the Information and Communication Technology. The main objective of this empirical paper is to analyse the challenges in implementing the Information and communication Technology and Suggesting the better ways to improve the existing technology. The study suggests a model for implementing the Information and Communication Technology in Small and Medium Scale industries. The outcomes of the study can be applied in various micro, small and medium scale entrepreneurship development programmes.*

**Keywords:** *ICT, MSME's, Information and communication in MSMEs, Digital Economy, Entrepreneurship development.*

### **Introduction**

Micro, Small and Medium Scale Enterprises is the pillar of Indian industrial economy. Micro, Small and Medium Scale Enterprises (MSME's) promote balanced economic development. MSME's have greater role in maximising the industrial output, providing employment opportunities and expansion of indigenous economy. India's small sector consists of (i) Micro Enterprises (village and cottage industrial units) (ii) Small Enterprises and (iii) Medium Enterprises. Government of India officially defines these enterprises in terms of investment in plant and machinery which is up to Rs.25 lakh in case of Micro enterprise, for Small enterprise it is above Rs.25 lakh and up to Rs.5cr, and for medium enterprise the investment ranges above Rs. 5cr and up to Rs. 10cr.Governments and the various stakeholders focus on the growth and development of small and medium scale industries through various policy programmes. Though, there are wide opportunities to develop many micro and small scale organisations have not implemented the modern information and communication technology effectively which, hinders the growth and development of these enterprises.

Though ICT has not implemented effectively in micro and small enterprises, the markets across the world are becoming more integrated (Ankit Garg, 2016) Effective implementation of ICT reduces the production cost, transportation and communication cost and the marketing expenses. (Abdullah, 2014) Implementation of ICT is a choice of uncertainty and ambiguity among many organisations. The success of the ICT depends on the rate of effectiveness in implementation of the organisation (Carson and Gilmore, 2000). Adopting ICT is very essential for the survival and market expansion of Micro and Small scale enterprises. Effective implementation of information and communication technology in micro and small scale industries results in quality improvement so that the Micro and Small Scale enterprises compete in the global market.

The present paper discusses various challenges faced by the micro enterprises to adopt the information and communication technology as an effective tool for development.

### **Information and Communication Technology**

Information and communication technology is a set of activities that facilitate by electronic means the processing, transmission and display of information. According to World Bank Group Information and communication is the collection of hardware, software, networks, and media for collection, storage, processing, transmission and presentation of information (voice, data, text and images). Information and communication is mostly associated with the computer and internet networking. Information and communication technology also includes the sources and the channels of communication such as TV, Radio and Internet communication etc. ICT in modern world is an internet enabled tool for communication between the organisations and various stakeholders.

### **Micro Enterprises**

Micro enterprise is a business operating on a very small scale, especially one in the developing world that is supported by microcredit (Wikipedia). In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified in two Classes: Manufacturing Enterprises- the enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the industries (Development and regulation) Act, 1951) or employing plant and machinery in the process of value addition to the final product having a distinct name or character or use. The Manufacturing Enterprise are defined in terms of investment in Plant & Machinery. Service Enterprises:-The enterprises engaged in providing or rendering of services and are defined in terms of investment in equipment. Micro enterprises have less than 5 lakh investment.

### **Objectives of the Study**

- To analyze the present perspective of Information and Communication Technology in micro enterprises of rural Karnataka

- To Study the challenges in implementing Information and Communication Technology in micro enterprises of rural Karnataka
- To identify the opportunities in implementing Information and Communication Technology in micro enterprises of rural Karnataka

### **Need of the study**

Using the ICT in MSME can lead to employment opportunity, productivity and global competitiveness. ICT is the tool for sustainability and empowerment. A few studies have been conducted so far analyze how the government providing opportunity, subsidy to overcome from the financial problem in rural Karnataka. Information communication and technology will help in emphasize on development of rural Karnataka.

### **Scope of the Study**

This empirical study is confined to the rural micro and small scale organizations of Karnataka. Government of Karnataka has emphasized on the development of Micro and Small Scale enterprises of Karnataka, which has influenced on the study.

### **Methodology**

The study is based on both primary and secondary data. Primary data is collected through observation method. A number of micro and small scale entrepreneurs were interviewed for the study. Secondary data is collected from books, published data, i.e. news paper, journals, and articles etc.

### **Literature review**

Micro, Small and Medium scale industries have positive impact on the development of an economy. Quality improvement and upgrading technology are the major parameters of economic development (Abhijeet Biswas, 2015). Information and communication technology is an effective tool of communication, which brings tremendous change in the present entrepreneurship system. Effective implementation of ICT takes the organisation to the greater heights in the marketplace. (Kadadevaramath RS, 2014) The research article also lists number of advantages of ICT in small and medium scale enterprises. Each kind of entrepreneurship today is well connected with ICT. Thus ICT has positive impact on the growth and development of micro and small scale sector such as handloom (Branana S, 2016). Improving the productivity by reducing the cost of production, instant and immediate connectivity, increasing the choice of marketplace and widening the market scope and place are the major advantages of ICT (W.J Kramer, 2007)

Kadadevaramath RS, (2014) identifies various internal and external factors responsible for adopting the ICT in small and medium scale enterprises. Studies found that the ICT plays major role in accelerating the economic growth and sustainability and also provides diverse avenues for women's social, economic and political empowerment. (UNDAW, 2002) Though,

there are many challenges in adopting ICT in the modern world (Jamshed Siddiqui, 2013). Karnataka is fourth most developing state of Karnataka which has wide opportunity for micro and small enterprises. The present study focuses on the challenges of adopting ICT in Micro and Small Scale enterprises of Karnataka

### **Finding of the study**

Information and communication technology brought tremendous change in the structural and functional strategies of micro and small scale organizations of Karnataka. Product and work force quality is improving significantly. Micro and small scale industries are opened to the global market. However, there are many challenges faced by the micro and small organizations. Micro and small scale organizations face greater challenge in getting and retaining skilled workforce. Majority of this workforce are not acquainted to modern communication technology. Training them to adopt modern technology is very difficult task.

Modern information and communication technology seeks huge investment which cannot bear by the micro and small enterprises. Besides these many small organizations in Karnataka are focusing on the regional market, which may not require modern information and communication technology.

Lack of awareness is the other drawback to implementation of information and communication technology. Karnataka doesn't have a administrative mechanism to act as a advisory councils for those who seek ICT guidance and assistance. The management of Micro and small organizations feel that they may not require e-services as their focus is on very limited area. Many MSE's are owned and run by women entrepreneurs, who generally don't take the risk of adopting the ICT in business.

Cultural factors are the other challenge for adopting ICT in micro and small scale industries. Limited planning capabilities, lack of values and personal incentives, inappropriate operational procedure also hurdle modernization of micro and small scale enterprises. Fear of loss, insecurity and lack of external security also adversely affect on the adoption of ICT in micro and small scale enterprises.

### **Suggestion**

Educating the rural entrepreneurs is the simple solution for adopting ICT in micro and small scale enterprises. Awareness about the advantages of ICT in Micro and Small scale enterprises need to be created. Promoting the ICT programme through government and private organizations, including the micro organizations in training and development programme can also boost ICT inclusion.

As finance is critical issue for back step, micro and small entrepreneurs shall be brought into financial inclusion schemes. Loans and financial aid shall be given to those MS entrepreneurs who adopt ICT. Government shall also launch assistance and aid cell for ICT in Micro and Small entrepreneurs.

Clustering number of Micro and Small entrepreneurs, technology and human resource exchange programme, equipments at subsidized cost can also redress the challenge of implementation of ICT in MSE's. Special grant to MSE's who adopt ICT may encourage these entrepreneurs to adopt the new technology. Developing locally relevant content, online administrative system are the forcible actions for adaptation of ICT in MSE's. Eventually ICT should be customized through integrated marketing techniques.

### Conclusion

Modern business management focuses on the global market share. Information and communication are the essential factors for business and market expansion. It is the responsibility of both the business entrepreneurs and the government to adopt the modern business strategies to overcome the challenges. This may result in favorable response in the market environment.

### References

1. Ankit Garg, 2016, ICT adaptation and SME's: A contextual framework, *International Journal of Engineering Technologies and Management Research*, Vol. 3, No. 12(2016), 1-11.
2. Barnana Sarkar (2016), Impact of Information and Communication Technology on Growth of Handloom Sector in West Bengal, *Journal of Management Research*, Volume 8, Issue -02, 2016
3. Abhijeet Biswas (2015), Impact of Technology on MSME sector in India, *International Journal of Economic and Business Review*, Volume 03, Issue 02, February 2015, ISSN 2347-9671
4. W.J Kramer, 2007, Role of Information and Communication Sector in Expanding Economic Opportunity, *Economic Opportunity Series - World Resource Institute*, 2007
5. Kadadevaramath RS, Chen JCH, Sangli M, Raj RK, HarshaVardhan (2014) A Study on Implementation of IT Tools in SME'S in India. *Ind-Eng Manage* 3: 135. doi: 10.4172/2169-0316.1000135
6. UNDAW, 2002, Information and communication technologies and their impact on and use as an instrument for the advancement and empowerment of women, *EGM/ICT/2002/Report*, 23 December 2002
7. Jamshed Siddiqui, (2013), A framework for ICT Adoption in Indian SME's: Issues and Challenges, *International Journal of Information Technology & Management Information System (IJITMIS)*, ISSN0976 - 6405(Print), ISSN 0976 - 6413(Online) Volume 4, Issue 3, September - December (2013), © IAEME

**A RESEARCH PAPER ON EFFECTIVENESS OF  
DIGITAL MARKETING – A CONSUMER’S PERSPECTIVE**



**Ms. H.S. Chandana & V. Amruta**

PG Department of Commerce, Mount Carmel College

**Abstract**

*With 3.811 billion active users of the internet, it is an era where digital marketing is in boom and little scope is left for traditional marketing. Though there have been quite a few research papers about digital marketing, there has been little research focused on the consumers preferences and opinions. The purpose of the study is to understand and analyze the consumer’s perception with respect to the marketed products they are exposed to through advertisements and determine which type of advertising is more appealing and informative. Through a survey of 120 respondents, it is found that a business is judged based on the presence of a website and a product, on the quality of the ad showcased. Furthermore, the study indicated a preference for short but informative advertisements with legitimate discounts and offers.*

**Introduction**

According to the Digital Marketing Institute, "Digital Marketing is the use of digital channels to promote or market products and services to targeted consumers and businesses." Digital marketing is an extended version of traditional marketing which includes Short Messaging Service, Simple Notification Service, Multimedia Messaging Service (MMS) Search Engine Optimization, Electronic or interactive billboards and other online ads to promote products and services. It uses the internet, mobile phones, social media, display advertising and all other channels in order to reach consumers. Digital Marketing paves way for consumers to learn about the products or services, beyond what the company’s tell them. It also embodies an extensive selection of service, product and brand marketing tactics which mainly use Internet as a core promotional medium. The term Digital Marketing was first used during the 1990s. The digital age commenced with the introduction of internet and the evolution of ‘Web 1.0’ platform. This platform enabled the users to access the information they desired to see, however, they could not share it across the web. Though this marked the beginning of the digital marketing era, marketers were unsure if their strategies would work in the digital platform. 1993 marked the release of the first digital banner and 1994 witnessed the launch of Yahoo and Amazon after which blogging began in 1997 and Google came into existence in the year 1998. The digital marketing world saw its first steep surge in 2006, when search engine traffic was reported to have grown to about 6.4 billion in a single month. Anticipating an opportunity Google began to introduce products such as Adwords and Adsense. Google also revolutionized ads by introducing the concept of target customers and thus became a major player in the world of Digital Marketing. Further improvements in the field of digital

marketing included interactions with users, customers and business Social media was the next avenue which opened doors for businesses to market and advertise their products and brands.

India being the second largest populated country in the world is the third largest country in terms of number of social media users and hence it is the most preferred platform for business to digitally market their products. As opposed to traditional marketing which focuses only on marketing the product or service digital marketing ensures participation and interaction of the customers with respect to the marketed product.

Digital marketing is cost effective as it reaches wide number of consumers at one stretch. The reach of digital marketing can be customized to one type of target audience.

### Framework of Digital Marketing

The effectiveness of digital marketing can be unveiled through comparison with traditional marketing. The comparisons are -

Traditional Marketing	Digital Marketing
Traditional marketing does not facilitate interaction.	In digital marketing it is a two way communication between the consumer and the marketer
It includes printed advertisements, billboards, broadcast, banners, leaflets, etc.	It includes social networking, search engine optimization ,video ads, static ads, cinematographic ads, etc.
It has the capacity to reach a limited number of consumers.	It is sought after for its wide range.
Access to ads is limited with respect to time.	Ads can be accessed according to the convenience of the consumer.
Products bought through traditional marketing does not necessarily promote a cashless transaction	Payments are made through payment gateways and different payment applications or E wallets which results in cashless transactions
No ability to go viral.	There is a possibility of the marketed product to go viral.
Faulty planning shall result in major cost repercussion	Minimal errors can be rectified without a large cost damage.
It is Limited by geographical boundaries	It is not geographically bound
Growth is comparatively slower when compared to digital marketing.	It scales the business very fast.
It does not provide for measurability. For instance - One cannot estimate how many customers are acquired through distribution of leaflets, ad in newspaper.	High measurability makes marketing easier, that is, every move of the customer toward the business can be tracked.

### **Types of Digital Marketing**

#### **Search Engine Optimization**

It is one of the first and most effective types of digital marketing. It is concerned with optimizing the content of one's website in order to more traffic. It gives free traffic and largely depends on the quality of content in the website. An extension of this is search engine marketing which is concerned with getting traffic by paying.

#### **Social media marketing**

Social media marketing is perceived as a more targeted type of advertising and is therefore believed to be very effective in creating brand awareness. It concerns itself with

- Establishing a social media presence on various platforms
- Receiving consumer feedback at every point of the campaign
- Creating sharable content

#### **Pay-per-click advertisement**

Pay-per-click marketing is a way of using search engine advertising to generate clicks to your website rather than "earning" those clicks organically. Pay per click is good for searchers and advertisers. It is the best way for company's ads since it brings low cost and greater engagement with the products and services.

#### **Internet advertising**

Also known as online advertising is an important part of digital marketing, through which a company can create awareness with regard to their products and services. It is tailored to meet the interest of the consumers with adequate content to capture their attention. A business is most benefitted by displaying effective, informative ads on the internet as it helps reduce cost on advertising.

### **Advantages of Digital Marketing to Consumers**

#### **Access to feedback**

A potential customer prior to buying a product or service has access to the reviews, comments, likes and dislikes for the same product. Such access shall help the consumer make an informed decision.

#### **Facilitates comparison**

Since various businesses market through digital marketing it becomes easier for a consumer to compare any two products or services in terms of money and quality offered by the business.

#### **Sales and Discounts**

The Big billion day sales hosted by Flipkart, the Great Indian Amazon sale, End of reason sale from myntra are great opportunities for consumers to buy products at the cheapest price

available. Furthermore, since there is an absence of intermediaries products are offered at cheaper prices on the internet. Hence it is safe to say that, Digital marketing offers more discounts than compared to traditional marketing.

### **Promotes cashless transactions**

Whenever a sale transaction is initiated as result of digital marketing more often than not payments are made online through debit or credit cards with the help of payment gateways

### **Information**

Adequate information regarding the product or service is given in description along with a picture or video of the same which helps the consumer make a purchase decision.

### **Returns**

Easier returns are made available when a product is sold online. Although this facility is not available with all the websites most of the renowned companies/websites extend 15-30days return policy.

### **Review of Literature**

This study, Effectiveness of Digital Marketing in the Challenging Age: An Empirical Study (2015) by Afrina Yasmin, Sadia Tasneem, Kaniz Fatema, Department of Business Administration, Northern University Bangladesh Department of Business Administration, Asian University of Bangladesh in their study have described various forms of digital marketing, effectiveness of it and the impact it has on firm's sales. Their examined sample consisted of one hundred fifty firms and fifty executives which had been randomly selected to prove the effectiveness of digital marketing. This article focused on the importance of digital marketing for both marketers and consumers and also examined the effect of digital marketing on the firm's sales.

Another study - Digital marketing strategies that Millennials find appealing, motivating, or just annoying (2011) by Katherine taken smith, Texas A&M university examined various marketing strategies that are commonly used in digital media and ascertained which ones are preferred by millennial and are effective in influencing behavior. In this study 571 Millennials were chosen and they indicated a preference for online coupons and side-panel ads. In this survey it was determined that Millennials do not like pop-up advertising and that Graphics are highly effective in grabbing their attention. It was also found that Millennials will repeatedly visit a website that has competitive prices and good shipping rates.

### **Research Design**

#### **Statement of the Problem**

This study is carried out to find out the effectiveness of digital marketing according to the perception of the consumer's.

## Objectives of the Study

1. To find out the effectiveness of digital marketing
2. To assess the reach of digital marketing to consumers
3. To understand and analyze the consumer's preferences with respect to type of advertisements which appeal to them.
4. To provide suitable suggestions to those organizations who are transitioning to digital marketing

## Research Methodology

This study is based on primary data collected through questionnaire method from randomly selected respondents and secondary research data from researches with reference to effectiveness of digital marketing.

## Sample Size

The data was collected by 120 respondents which were selected through random method, thus making 120 as the sample size for this particular study.

## Sources of Data

The research study includes the following data that has been gathered -

### Primary data

It has been collected with the help of questionnaire.

### Secondary data

It has been sourced from existing research papers and other articles.

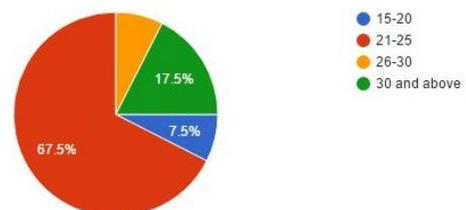
## Limitations of the Study

- Inadequate time to carry out the study.
- The study is limited by the inherent limitations of the percentage analysis.
- Respondents were hesitant to answer open ended questions

## Data Analysis

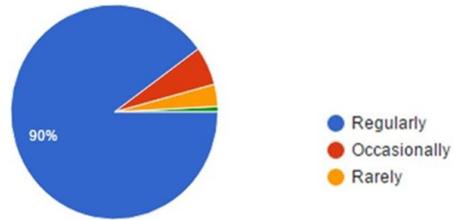
### Age

Options	Results	%
15-20	9	7.5
21-25	81	67.5
26-30	9	7.5
30 and above	21	17.5



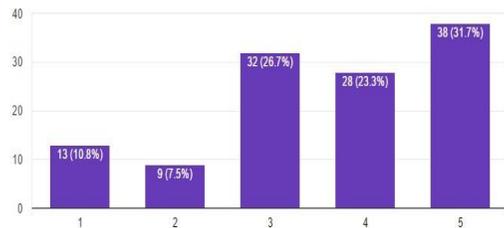
**How often do you Use Internet?**

Options	Results	%
Regularly	108	90
Occasionally	6	5
Rarely	6	5



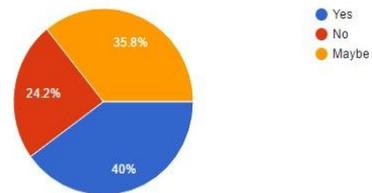
**On a scale of 1-5, how frequently do you use Facebook, Instagram, Twitter, Snap Chat and other Social Media Platforms?**

Options	Results	%
1	13	10.8
2	9	7.5
3	32	26.7
4	28	23.3
5	38	31.7



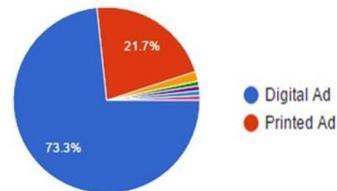
**Do you judge a business on the basis of Presence of a Website?**

Options	Results	%
Yes	48	40
No	29	24.2
Maybe	43	35.8



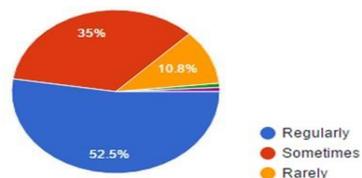
**Which type of ad would you Prefer?**

Options	Results	%
Digital ad	88	73.3
Printed ad	26	21.7
Others	6	5



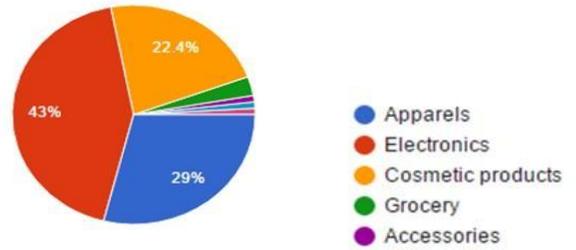
**How often do you see ads on Internet?**

Options	Results	Percentage
Regularly	63	52.2
Sometimes	42	35
Rarely	15	10.8



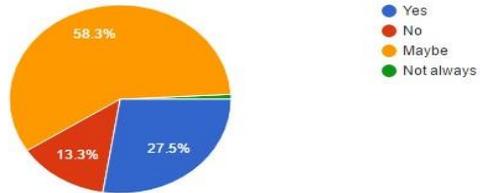
According to you, ads of which business vertical is more effective through digital marketing?

Options	Results	Percentage
Apparels	35	29
Electronics	52	43
Cosmetic products	27	22.4
Grocery	3	2.8
Others	3	2.8



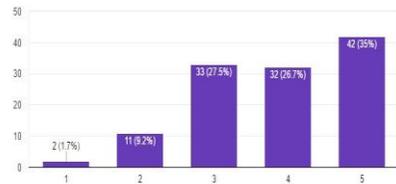
Does the ad you see, interest you?

Options	Results	Percentage
Yes	33	27.5
No	16	13.3
Maybe	71	58.3



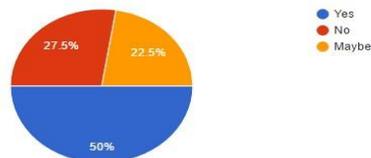
How likely is it for you to skip an ad, on a scale of 1-5?

Options	Results	Percentage
1	2	1.7
2	11	9.2
3	33	27.5
4	32	26.7
5	42	42



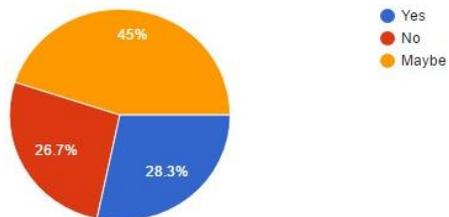
Have you ever followed up on an ad that you have come across on social media Platforms?

Options	Results	Percentage
Yes	60	50
No	33	27.5
Maybe	27	22.5



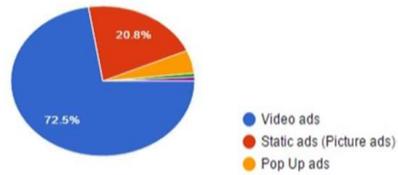
Are the ads displayed informative Enough?

OPTIONS	RESULTS	PERCENTAGE
Yes	34	28.3
No	32	26.7
Maybe	54	45



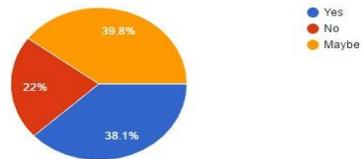
**Which type of ad gives you more information regarding the product/service?**

Options	Results	Percentage
Video	87	72.5
Static	25	20.8
Pop up	8	6.7



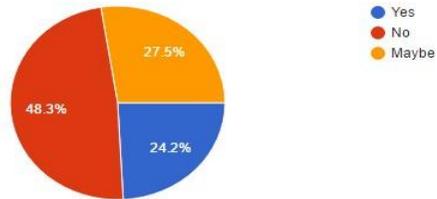
**Does the concept of discount displayed in the ad, lure you to watching the ad/ to the website of the particular business?**

Options	Results	Percentage
Yes	46	38.1
No	26	22
Maybe	48	39.8



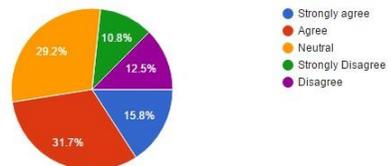
**Do you purchase any goods or services only by referring to the ad?**

Options	Results	Percentage
Yes	29	24.2
No	58	48.3
Maybe	33	27.5



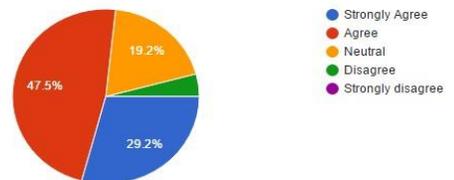
**A product is judged based on the quality of an ad**

Options	Results	Percentage
Strongly agree	18	15.3
Agree	38	31.7
Neutral	35	29.2
Strongly Disagree	14	10.8
Disagree	15	12.5



**Having good reviews, likes, comments, views, influences one's behavior towards an ad**

Options	Results	Percentage
Strongly agree	35	29.2
Agree	58	47.5
Neutral	23	19.2
Strongly Disagree	2	2.05



### **Findings**

- 90% of the respondents who belong to the age group of 21-30 use internet regularly while the 10% is divided between occasionally and rarely.
- Frequency of using social media-□ 66 respondents which constitute more than half of the sample population use social media apps very frequently.
  - 34.2% of the sample population which sum up to 41 respondents do not access their social media apps regularly.
  - Remaining 13 respondents (10.8%) rarely access their social media
- 40% of the sample population (48 respondents) do judge a business on the basis of presence of a website, While 24.2% do not judge a business with respect to presence of a website, And the remaining 35.8% may or may not.
- While 21.7% of the sample population that is 26 respondents prefers printed ads, a majority of 73.3% that is 88 respondents prefer digital ads, and the other 5 % is divided between visual ads, web search results and hoardings.
- Half of the sample population is regularly exposed to ads on the internet, quarter of the sample size are comparatively less frequently exposed to ads and the remaining 15 respondents rarely see ads on the internet.
- 29% of the sample population believe that apparels is the most effective business vertical for digital ad marketing, while 43% feel that digital marketing is best suited for electronics, 22.4% perceive that cosmetic products shine through digital marketing and the remaining 5.6% of the sample population are split between grocery and accessories.
- 33 respondents are drawn towards the marketed products, 16 respondents are uninterested in the ad, and the interest of the remaining 71 respondents depends upon the product which is marketed or the ad itself.
- Majority of the population tend to skip the ad showcased (which is 74 respondents), 33 respondents are less inclined towards skipping an ad and the remaining 13 respondents are likely to watch all the ads showcased.
- 50% of the sample size believes that the ads are informative enough, 27.5% reckon that the ads are less informative and the rest of them are neutral.
- More than half of the respondents (72.5%) are of the opinion that video ads are more informative, whereas 20.8% perceive that static ads are more informative and the rest
- 6.7% prefer pop-up ads. 46 samplers have a tendency to watch an ad based on the discount displayed, 48 samplers may or may not watch the ad, and 26 samplers are not affected by the concept of discount.
- 48.3% do not purchase any product or services only by referring to the ad, 24.2% do purchase and the remaining 27.5% are neutral.
- 48% of the sample size critic any product on the basis of quality of the ad, 29.2% is unbiased, and the rest 23.3% of the sample size do not judge.

- A majority of 92 samplers are influenced by reviews, likes, comments towards the marketed product, 28 samplers are not swayed by good reviews, likes or comments.

### **Suggestions**

- Since majority of the sample size belong to the age group of 21-25 marketing those products for which such age group is the target consumer is more effective.
- Presence of a website is crucial for a business hence every business which is already established and going to be established must have an appealing and inviting website.
- Printed ads are fading away with traditional marketing therefore it is highly recommended for businesses to opt for marketing their products and services through digital ads.
- Since consumers will have a tendency to skip an ad it is highly recommended to create pop ups which consist of a slide show containing all information pertaining to the product.
- Majority of the respondents believe that the Video ads are more informative and effective it is suggested to adopt the same. However it must be ensured that the ad is not too lengthy in order to avoid skipping of the ad
- Concept of discount is ever inviting and is a highly recommended suggestion.
- Considering the opinion of maximum of sample size it is suggested to give an entrusted follow up contact information as not every individual is inclined towards buying a product only on referring a digital ad
- As the ad speaks for itself and the product is judged based on the ad due diligence and care has to be ensured while creating an ad It suggested keeping the ad interactive as likes, comments, and reviews for the same is an important deciding factor for the consumer.

### **Conclusion**

In an era where Facebook is the 2nd largest country though virtual in existence there is little chance of survival for traditional marketing. The global statistics as to the usage of internet is 3.811 billion out of a total population of 7.497 billion and 2.907 billion active social media users, 4.960 billion unique mobile users and 2.698 billion active mobile social users. These statistics alone justifies the need and possible effectiveness that Digital Marketing is creating. Furthermore, digital channels in marketing has become an essential part of strategy of many companies, Start ups can hugely benefit from digital marketing as it will save marketing costs to a huge extent. Digital marketing is an ultimate solution and an ever changing technological trend which serves as an aid or even an effective and improved alternative of traditional marketing, for business's to easily reach their consumers.

**A STUDY ON PERCEPTION AND AWARENESS ABOUT E- BANKING SERVICES AMONG THE PEOPLE WITH SPECIAL REFERENCE TO MALNAD REGION OF SHIVAMOGA DISTRICT**



**Praveena Shetty**

*Assistant Professor in Commerce, Government First Grade College, Thirthahalli, Shivamoga District*

**Abstract**

*Banking System plays a crucial role in the economic development of a country. It acts as the lifeline of an economy. To increase the tempo of economic growth an efficient and transparent banking system is very much essential. To achieve the above mentioned objectives a new invention known as E- banking is adopted. Management and control of banking transactions electronically is known as E- Banking. It is also known as Internet Banking. In recent years mobile banking which is a part of E- banking has become more popular among the people because of revolutionary reforms in internet, telecommunication and mobile technology. The most essential factor responsible for the unbelievable popularity of e- banking is that it allows the customer to access the banking operations round the clock at any place.*

*In this paper I am attempting to identify the level of awareness among the people of malnad region regarding the e-banking services provided by the banks. This study also recognizes the attitudes and preference of the customers about e- banking services. The study I have taken for this purpose will be confined to the Malnad region of Shivamoga District only.*

**Introduction**

In the economic development of a country banking system plays a very significant role. To augment the tempo of economic growth an efficient and transparent banking system is very much required. To achieve this objective a new invention known as E- banking has been adopted. Management and control of banking transactions electronically is known as E- Banking. It is also known as Internet Banking. In recent years the more popular among the customer is mobile banking which is a part of e- banking. It facilitates the easy accessibility of banking operations round the clock at anywhere. It allows the customer to conduct the various banking transactions through bank websites without visiting the branches of banks. Its numerous benefits and transparent services have made it an indispensable part of the Banking system.

**Review of Literature**

The concept of e- banking evolved in 1990s. After analyzing the development of e- banking in the world, it is confirmed that the leader in the use of e- banking technologies is European countries. In India it has gained more importance after the introduction of LPG.

According to **Sunayna Khurana** the newest distribution vehicle for banking services is electronic banking. E-banking is defined as chain of services through which a bank's customers can request information and carry out the transactions through internet networks and mobile phones.

**D. Muralidharan** said that e-banking is about usage of digital technology globally to reduce the transaction cost involved in banking operations.

### **The Popular E-Banking Services**

The popular E- Banking Services are as follows.

1. Online Banking
2. ATM and Debit card services
3. Mobile Banking
4. SMS Banking
5. Fund transfer services etc.

### **Benefits of E- Banking**

The various benefits of E- Banking are as follows.

1. Cost of providing services to the customers is very less compared to the traditional banking
2. It is very comfortable for the customers because they need not visit the branches of the bank to conduct the banking operations.
3. Whenever a customer wants funds he can get it from ATM machines.
4. The chances of errors in banking services will be comparatively low.
5. The Debit and credit card services provided by the banks help to get discounts from the shops whenever they purchase the products.
6. It acts as a communication tool between customers and banks.
7. It reduces the transaction cost of both customers and banks.
8. It helps to eliminate the stringent barrier of customer that is time and distance.
9. Banking transactions through internet can be very fast and more convenient than visiting the branches of the banks.
10. Funds can be very easily and speedily transferred from one place to another or from one account to another.

### **Objectives of the Study**

The main objective of the study was to analyze the E- banking services available to the people and their awareness and perception about e- banking services among the people of Malnad region. The other objectives are as follows.

1. To know the purpose of using e- banking
2. To highlight the various benefits of e- banking to the customers
3. To know the type of e- banking services commonly used by the customers
4. To know the customer satisfaction regarding e- banking services
5. To offer suggestions based on study.

### **Methodology**

This study collects the information from both primary and secondary data. Primary data is collected from different customers through questionnaire. The customers here included are working and non working males and females, professionals and students. To collect the data for the study 200 people of Malnad region have been selected at random. Secondary data are collected from banking books, journals and articles.

### **Findings**

96 % of the respondents were aware of ATM facilities, 37 % were aware of mobile banking, 34 % were aware of internet banking. As per the opinion of 11 % of respondents, there is no proper security regarding e- banking services provided by their banks. 6% of respondents said that E- banking services are not available round the clock. Most of the respondents said that e-banking services are faster when compared to the traditional banking system. Only 4% of the respondents were unaware of e- banking services. 63 % of the respondents felt that there is a need for improvement in e- banking services. It was found that most commonly used e-banking services are withdrawing funds, transfer of funds, making payments for purchases and printing bank statements.

### **Conclusion and Suggestions**

E-banking services help the customers to save time and eliminate the obstacle of distance. If people are using e- banking services provided by their banks, they can operate their accounts anywhere. Checking the balances in accounts, withdrawing money, transferring funds, and making payments can be done at any time at any place. Compared to the traditional banking service customers are so happy because they can easily and speedily make payments, withdraw and transfer funds. Therefore banks must concentrate to improve the quality of e-banking services and they have to educate the customers about the benefits to be received from the E - banking services. In addition to this they should try to reduce the complexities involved in e- banking system and make it easier for common man.

### **References**

1. D. Muraleedharan. "Modern banking theory and practice" PHI learning Pvt limited. New Delhi.
2. Natarajan k. "Banking theory, law and practice", Himalaya publishing house, New Delhi.
3. S.Guruswamy. "Banking Theory, Law and Practice". McGraw Hill Education Pvt Limited. New.Delhi.
4. Sharma Nishi. (2012). "Indian Journal of Finance, Service quality in E-banking: An Empirical Study of user's perception".

## QUALITY & VALUES OF E-LEARNING IN INDIA: LERANER'S PERSPECTIVE



**Saba Sultana & Renita Frank**  
Mount Carmel College, Bangalore

### **Abstract**

*As the internet is widely used as a research and educational tool, providing society with access to global information. Modernisation and technology integration is backing up the education sector in various ways possible and this has given a chance in increase in business of electronic teaching portals. E-learning has become one of the most used online services and this facility has been rendered by a huge number educational institutions and potential learners.*

*This study focuses on the quality of education and training provided by the online portals and how is an e-learning helping a learner to add value to their qualifications as well as skills. The targeted population is particularly learners who have been taking or finished e-learning programs available in India, this research study will help us in finding out the perspective of learners towards e-learning and how they like would to improve or make changes to the same.*

### **Introduction**

Over the last few decade technology has touched everyone's lives. It's also been deeply combined into the educational process over and over again throughout the lifespan and has given new and advanced techniques to help the betterment learning experience of an individual. Some of the great and exceptional developments in the education sector have taken place through the introduction of the Internet. Nowadays the individuals are well aware of how to use smart phones, text messaging and internet, this, on the other hand, has given a boom to Electronic Learning in the field of education. Various tools like message boards and various other ways of online communication allow the learners to keep in touch and have a converse about the course linked matters which in return provide a sense of community.

E-Learning is a computer-based educational technique that empowers an individual to learn in whatever place and at any moment. Today e-learning is largely provided through the mode of the Internet. E-Learning systems which are also known as Learning Management Systems methods which allow various types of course to be delivered online. E-learning gives the learners a flexibility to fit the learning program according to their comfort zone and this allows even the professionals to gain new qualifications which may in return add to their skill set. In this fast-moving era, the sphere of e-learning and the technologies available to create a course is always changing and advancing due to this the courses should be updated to give the learners the latest information as accurate as possible. This is essential where training is given to employees in a specific sector where keeping updates on various developments are very important. In late 20th Century where computer and Internet gained popularity, e-learning

techniques, and courses delivery methods increased and expanded at a huge scale. With the introduction of MAC in the year 1980's which gave an opportunity to the individuals to have their own personal computers in homes, which in return made easier for everyone to learn about subjects and improve on certain skill sets. The following decade was followed by various innovative virtual learning environment from which people gained the opportunity to a whole ocean of online information and online learning experience at their doorsteps.

**Quality:** Quality is also termed as the level to which a product or a service meets the essentials of the consumer when the product or service is been used. Quality is also a circumstance where the product or the service is judged by the consumer from design specifications and manufacturing standards.

**Value:** Value is defined as a tool to measure the benefit that may be gained from any goods or services.

**E-Learning in India:** The accelerated increase in the field of technology especially the Internet connectivity is an important element for the growth of E-Learning in India. There are over 460 million Internet users thus making India the second largest online market. It is estimated that by 2021 there be an increase about 635.8 million internet users in India. Indians are turning to mobile Internet, as the major population in India were mobile Internet in 2017, there were about 323 million people in India using internet via there smart phone which is about 24.3% of the country's population which forms an ideal platform for e-learning adaptation. According to a report India's online market is expected to \$40 billion from the current \$20 billion. India's education system is said to be one of the largest system with a network of more than 1 million schools and 18,000 higher institutions. It is rightly estimated that more than 50% of the country's population falls in the destination market for education services.

The Ministry of Electronics and Information Technology (Meity) of India also identifies the importance of imparting education using educational techniques and social media. The Government of India is regularly financing and supporting many research and development projects in the field of E-Learning at various educational institutes. The main objective of the government is to raise the gross enrolment ratio to 30% by 2020. The Ministry is also training the faculty to improve the literacy through distance education using various communication Technologies and tools. The Government have highly invested in the area of Open Educational Resources (OER) Adaptable e-learning for disabled etc. The adaptation of E-Learning in India is expected to increase with a CAGR of 16.76% in the period of 2016 to 2020. There is also a culture shift in the mentality of Indians where they are willing to adopt the online culture and in return encouraging the entrepreneurs to bring in new and innovative methods for e-learning. Especially the 3D learning experience is gain more popularity amongst the students, which in return helps the students to gain more knowledge of the particular subjects. There is also an equal demand for educational apps in India providing solution of the related subjects like mathematical, chemistry and so on.

## Review of Literature

In order to know the research-gap the review of literature is very important and it also helps the investigator carry on the research work to a great extent, some of the major literature review which study the quality and value of e- learning through a learner's perspective can be analysed,

This study by Mishra, S. (2009) presents an overview of the e-learning in India. The study has described the historical developments that have taken place in e-learning and also talks about the major stakeholders and institutions that have initiated e- learning programs after certain reforms in India. The study not only identifies but also recognises the initiatives drawn by the government of India and the UGC to promote the e-learning in the country. The study lays its basis on critical analysis and reflections on the existing practices, the author has suggested an establishment of a statutory body for e-learning in the country.

Another study by Ginns and Rob A. Ellis (2009) reports on the development of a scale for determining the quality of the student e-learning experience at the degree level when the student learning context is predominately a campus-based experience. Rapid developments in the use of information and communication technologies in higher education require methods for evaluating the contribution of such tools to student learning, especially when they are complementing a face-to-face experience. The author examined the psychometric functioning of a proposed e-learning scale in relation to a well-validated degree-level teaching evaluation instrument, the Student Course Experience Questionnaire. The e-learning scale has suitable reliability and validity in the present sample of undergraduate students for quality assurance activities around ICT.

In this article by Shu-Sheng Liaw (2008) Although the benefits of e-learning have been discussed in various previous studies, it is a critical issue of better understanding the reasons why some learners are dissatisfied with the e-learning experience. Therefore, this research investigates learners' satisfaction, behavioural intentions, and the effectiveness of the Blackboard e-learning system. University students were surveyed using a standard questionnaire. The results showed that perceived self- efficacy is a critical factor that influences learners' satisfaction with the Blackboard and e-learning system. Perceived usefulness and perceived satisfaction both contribute to the learners' behavioural intention to use the e-learning system.

## Research Design Statement of the Problem

This study is done to find out the quality of e-learning in India through a mindset of a learner and the value e-learning is adding to the career and skills of the individual in today's competitive world.

## Need of the Study

This study was conducted to explore the growth of e-learning in India, associating the growth of education sector in virtual education business over traditional way of learning. This

research aims finding out the quality of course provided to learners' through different portals of e-learning in India. The study can be further used as a base research '

### Objectives of the Study

- To find out the quality of courses provided by e-learning portals.
- To study if e-learning is adding value to learner's knowledge and skills.
- To find out the growth of e-learning in India.

### Research Methodology

This study is based on secondary research data extracted from various researches with reference to the growth and value of e-learning as well as the quality provided by the same. This study also has primary data collected through questionnaire method from randomly selected respondents from various fields who are potential users of virtual learning based in India.

### Sample Size

The data was collected by the researchers from 40 respondents which were selected through a quota of individuals who were potential users of e-learning and in second stage, population was randomly selected from the quota as per the convenience of the researchers thus, making 40 as sample size for this particular study.

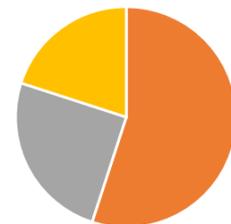
### Limitations of the Study

- Time consuming in terms of collecting secondary data.
- Respondents were very vague in answering open ended question.
- Since digital learning is wide-spread platform it's difficult to segment the potential users in India.

### Data Analysis

#### Age

Options	12-17 years	18-24 years	25-34 years	35 & above
Percentage	0	55	25	20



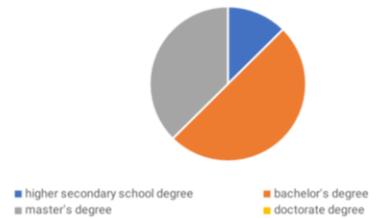
■ 12-17 years ■ 18-24 years ■ 25-34 years ■ 35 & above

### Interpretation

The above diagram depicts the majority portion of the population was between 18-24 years holding 55% and the least responses were from the age group of 35 & above.

**What is the Highest Degree or Level of School you Have completed?**

Options	Higher Secondary School Degree	Bachelor's Degree	Master's Degree	Doctorate Degree
Percentage	12.5	50	37.5	0

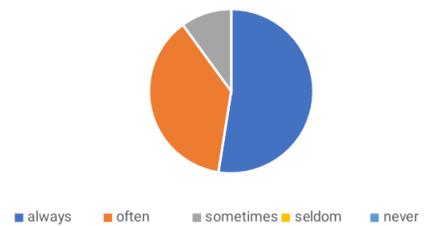


**Interpretation**

This diagram shows that half of the population have completed their bachelor’s degree, and the more than a quarter of the population has done master’s degree and the least number of respondents have done their higher secondary level of education.

**How often do you use the Internet for Education Purpose?**

Options	Always	Often	Sometimes	Seldom	Never
Percentage	52.5	37.5	10	0	0

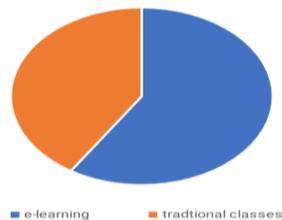


**Interpretation**

Since we have received more responses from the age group 18-24 years who tend to use internet a lot even for educational purposes as the chart says that more than half of the population always use internet.

**Which could you prefer?**

Options	E-learning	Traditional classes
Percentage	65	45

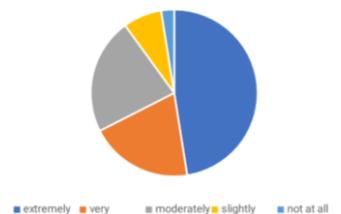


**Interpretation**

This chart shows that the respondents prefer e-learning mode of education over traditional way of conducting classes.

**Do you think e-learning can improve the quality of higher education in India?**

Options	Extremely	Very	Moderately	Slightly	Not at all
Percentage	47.5	20	22.5	7.5	2.5



**Interpretation**

According to the respondents e-learning can improve the quality of higher education in India since 47.5% of population have selected extremely as their response.

Do you think that e-learning graduates will have equal chance of recruitment as traditional learning students in India?

Options	Extremely	Very	Moderately	Slightly	Not at all
Percentage	25	17.5	25	22.5	10



■ extremely ■ very ■ moderately ■ slightly ■ not at all

**Interpretation**

From this chart we can interpret that one quarter of the population believes that e-learning graduates have an equal chance of recruitment as traditional learning students in India, but whereas another quarter of the population are not sure about the same.

Do you think E-Learning Graduates will Gain more skills than Traditional Learning Student in India?

Options	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Percentage	25	12.5	35	17.5	10



■ strongly agree ■ agree ■ neutral ■ disagree ■ strongly disagree

**Interpretation**

This diagram depicts that the graduates believe that e-learning graduates will gain more skills than traditional learning students in India as 25% of the population have agreed to the same, where as a major part of the population has chosen to be neutral on this matter.

Do you think the duration and the content courses offered are in sync together?

Options	Extremely	Very	Moderately	Slightly	Not at all
Percentage	17.5	30	27.5	22.5	2.5



■ extremely ■ very ■ moderately ■ slightly ■ not at all

**Interpretation**

The above diagram shows that the major respondents haven't chosen slightly as their response as it holds 30% of the chart, from this we can infer, respondents understand the content of the course and the duration is in sync together.

Do you think e-learning will help in overcoming the problems of higher education in India?

Options	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Percentage	22.5	35	22.5	15	5



■ strongly agree ■ agree ■ neutral ■ disagree ■ strongly disagree

**Interpretation**

From the above diagram we can see that more than a quarter of the population have disagreed to the fact that e-learning can help India to overcome the problems in higher education.

**Which e-learning portal will you trust?**

Options	Indian	Foreign
Percentage	45	55

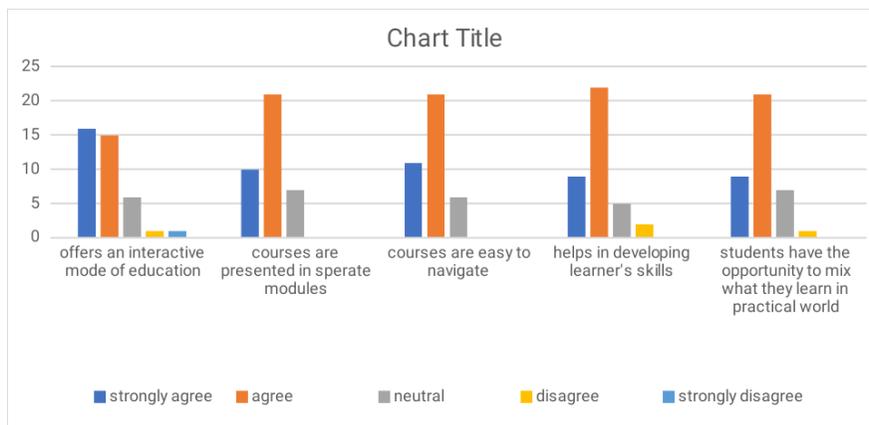


**Interpretation**

This chart clearly shows that 55% of the population of the world chose foreign e-learning portal over Indian portals.

**E-learning is a quality-based module for Indian education because**

Options	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Offers an interactive mode of education	16	15	6	1	1
Courses are presented in separate modules	10	21	7	0	0
Courses are easy to navigate	11	21	6	0	0
Helps in developing learner's skills	9	22	5	2	0
Learners' have the opportunity to mix what they learn in practical world	9	21	7	1	0



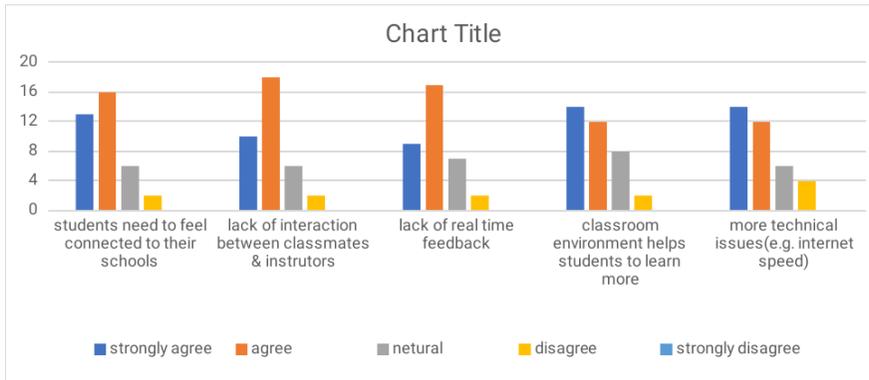
**Interpretation**

This graph shows the respondents agree that virtual education is very interactive mode as it provides the courses in various modules which make it easy to navigate thus, making it easy for learners in improving their skills by applying the virtual knowledge in practicality.

**E-learning is not a quality-based module for Indian education because**

Option!s	Strongly	Agree	Neutral	Disagree	Strongly disagree
Students need to feel connected to their schools	13	16	6	2	0
Lack of interaction between classmates & instructors	10	18	6	2	0

Lack of real time feedback	9	17	7	2	0
Classroom environment helps students to learn more	14	12	8	2	0
More technical issues (e.g. Internet speed)	14	12	6	4	0

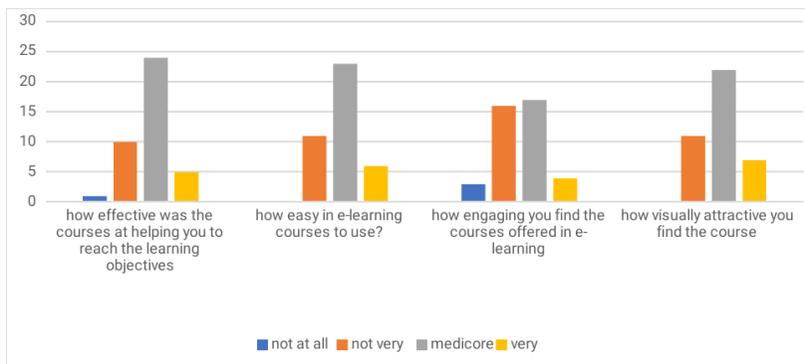


**Interpretation**

From the above diagram we can say that the respondents believe, students are not receiving the provided interaction and thus, the connect to their class room and school environment is lost which prohibits the students to get a real time feedback and also other technical issues are a major drawback.

**Please rate the following (if you have taken any e-learning course)**

Options	Not at all	Not very	Mediocre	Very
How effective was the courses at helping you to reach the learning objectives	1	10	24	5
How easy in e-learning courses to use?	0	11	23	6
How engaging you find the courses offered in e-learning	3	16	17	4
How visually attractive you find the course	0	11	22	7

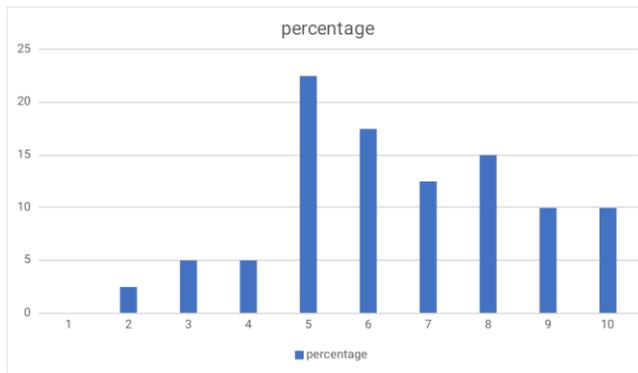


**Interpretation**

From the above diagram we can summarise that the respondents who have taken e-learning course believe the effectiveness of the course was moderate and the usage of the same was not easy as it was not engaging enough and visually attractive.

How would you rate the Growth of e-learning in India on a scale of 10?

ranks	1	2	3	4	5	6	7	8	9	10
percentage	0	2.5	5	5	22.5	17.5	12.5	15	10	10



**Interpretation**

This bar shows that most of the respondents think e-learning still needs to develop in India as only 22.5% of population have rated 5 on a scale of 10.

**Findings**

- Indian people prefer learning from foreign e-learning portals rather than Indian portals offering the same.
- Majority of population who take up e-learning courses are students who are not more than 24 years old, and very less people tend to take up e-learning after the age of 35
- Half of the sample size who took up e-learning have completed their bachelor’s degree and more than a quarter have completed their master’s degree this shows that people take up e-learning even after receiving higher education
- The usage of internet for education purpose is very high not only amongst millennial but also in middle aged people.
- E-learning has proved to be more popular choice of learners over traditional way of conducting classes.
- E-learning can improve the quality of higher education in India. It will also help overcoming the problem of students not able to acquire higher education.
- Having an extra added course through e-learning will help in recruitment of students and learners.

- E-learning courses will have the same weightage as in class courses, and students will gain knowledge according to their capability.
- Not all e-learning courses are in sync with the time and content part of it.
- The growth of e-learning in India is still in infancy level it needs a lot of development in order to provide best e-learning experience to the learners.
- E-Learning is a quality-based model for Indian education because it offers an interactive mode of education and it's easy to navigate as it's presented in separate modules.
- E-Learning is helping students and learners to develop their skills and also provides an opportunity to implement their knowledge from virtual to reality.

### **Recommendations**

- The popularity of foreign portal is higher than Indian portals, thus the Indian portals should develop their teaching techniques and tools to match with international standards.
- E-learning platforms should widen up their Marketing scope by adopting various techniques like tie-ups with social media and various global institutions for acquiring a larger market share.
- E-learning can be provided to learners in a reasonable price without compromising the quality.
- E-learning portals in India can provide user friendly and interactive way of learning and make it more visually attractive for the audience.
- As India is a multi-lingual country it would be helpful if the portals introduce courses in different languages.
- Regardless the Government has come up with many skills-based e-learning courses which can be provide to rural population for purpose employment, yet this has to promoted on a larger scale among the citizens.
- One of the way of increasing the growth of e-learning in India is by implementing it in various institutions and organisations.

### **Conclusion**

In today's emerging market like India the concept of E-Learning is still new, but according to experts it has very promising scope. E-Learning has acquired its footprint everywhere from schools to government skill development schemes, and in corporate sector as well. In underdeveloped or developing countries where illiteracy rates are high and technical education are very high and opportunities are very less, E-Learning can be a boom to raise the level of education and in return improve the economic growth of the country.

The main element in any online module is the content. If the content provided to the learners are of good quality and updated on very event of development then it can be said that E-Learning adds value to an individual, but in a India there is a lack of course content, and as many online course are in English it's difficult for a non- English speaking individual to follow

the course and learn from it, the issue can be solved by bring in the course which are multi-lingual and addresses various topics. It is also necessary that the students should feel a part of the class despite where they are located geographically.

**Bottom Line:** The market in India is still young and vibrant, but to meet the educational needs and to tap the business opportunities e-learning should be adopted.

### References

1. Ginns, p. & Ellis, R.A. (2008). Evaluating the quality of e-learning at the degree level in the student experience of blended learning, Volume 40(4), 652-663. Mishra, S. (2009). E-Learning in India. International Journal on E-Learning, 8(4), 549- 560.
2. Retrieved from: <https://elearningindustry.com/how-to-assure-the-quality-of-e-learning>
3. Retrieved from: <http://www.financialexpress.com/jobs/why-e-learning-has-a-promising-future-in-india/19204/>
4. Retrieved from: <http://meity.gov.in/content/e-learning>
5. Retrieved from: <https://www.statista.com/topics/2157/internet-usage-in-india/> Retrieved from: <https://thenextweb.com/contributors/2017/04/11/current-global-state-internet>
6. Sheng Liaw, S., (2008). Computers & Education, Volume 51(2), 864-873.

**AN EMPIRICAL STUDY ON DIGITAL WALLET AND  
CONSUMER ADOPTION IN BANGALORE CITY**



**N. Nayana, MBA, (Ph.D)**

Assistant Professor, Acharya Bangalore B-School  
Andrahalli Main Road, Off Magadi Road, Bengaluru

**Dr. K.P. Veena, M. Com., MBA-Fin., PGDMM, PGDHE. , Ph.D.,**  
Associate Professor, Department of Master of Business Administration  
Visvesvaraya Technological University, Mysore Regional Centre, Mysore

**Abstract**

Digital wallets are quickly becoming mainstream mode of online payment now a day. Shoppers are adopting digital wallets at an incredibly rapid pace, largely due to convenience and ease of use. In today-world, smart phone has become essential part of daily life. Due to technology, mobile users can nowadays use their smart phones to make money transaction or payment by using applications installed in the phone. When smart phones can function as leather wallets, it is called "Digital Wallet" or widely known as "Digital Wallet". The present study tries to study the various factors that can affect a consumer's decision to adopt digital wallet as a mode of online payment. Apart from this, the study focused on the Digital Wallet adopted by consumers, Mode of Online Payment and to analyses the various factor in Digital wallet & its usage. The study conducted survey on 150 respondent in Bangalore city it concludes that there is no significance difference between age and the mode of payment.

**Keywords:** Digital wallet, Mode of payment, usage.

**Introduction**

Digital wallet refers to an electronic device that allows an individual to make electronic transactions. This can include purchasing items on-line with a computer or using a smart phone to purchase something at a store. An individual's bank account can also be linked to the digital wallet.

A digital wallet has both a software and information component. The software provides security and encryption for the personal information and for the actual transaction. Typically, digital wallets are stored on the client side and are easily self-maintained and fully compatible with most E-Commerce Web sites. A server-side digital wallet, also known as a thin wallet, is one that an organization creates for and about you and maintains on its server. Server-side digital wallets are gaining popularity among major retailers due to the security, efficiency, and added utility it provides to the end-user, which increases their satisfaction of their overall purchase. The information component is basically a database of user-input information. This information consists of your shipping address, billing address, payment methods (including credit card numbers, expiry dates, and security numbers), and other information.

**Digital Wallet in India**

- **Airtel Money:** With the Airtel Money app, users can easily recharge prepaid accounts or

pay post paid bills. You can also shop online if your digital wallet has cash loaded in it. It's also extremely safe as every transaction or payment you make requires a secret 4-digit mPin.

- **Citimasterpass:** Citi Master Pass, a free digital wallet, helps make checking out while online shopping a speedier process. Once you've stored all your payment and shipping details in your Citi Wallet, simply click on the Master Pass button and it will take care of the rest.
- **Citrus Pay:** Citrus Pay, one of the top e-wallets in India, it offers a Citrus wallet for customers as well as payment solutions to businesses. With a strong base of 800 million customers, it has definitely earned its spot as one of the best Digital wallets in India.
- **Ezetap:** Ezetap, a Bangalore based digital payment solution founded in 2011, offers business owners solutions to accept card payments via electronic devices. It also sends customers e-receipts through an SMS or email.
- **Freecharge:** Freecharge, one of the most famous names right now when it comes to digital payment in India, has been known to target the youth in all their promotions. With equivalent amount of coupons given for every recharge you make, it's a great option to save while paying your bills online.
- **HDFC PayZapp:** HDFC PayZapp, making digital payment in India simplified with one click payments, is one of the top online wallets in India. Users can easily compare flight and hotel tickets and even buy music or pay bills with the app. Simple connect your debit/credit card once and forget worrying about making payments.
- **ICICI Pocket:** While you might find a Pocket card redundant, considering you're opting for an e-wallet app to avoid using a card, they do have a pretty neat wallet app. It's VISA powered and can be used on any Indian website, or to transfer money to email ids, Whatsapp contacts, and also just tap and pay your friends easily.
- **Jio Money:** JioMoney, launched recently in 2016 by Jio, is a digital payment app. With JioMoney, one can receive great discounts and offers. Users can also bookmark their frequently visited retailers so shopping can be made quicker than usual.
- **Juspay:** JusPay Safe is a payment browser with over 650+ transactions in a day. They offer a browser with which users can make payments quickly via cards with 2 clicks.
- **Lime:** LIME, launched by AXIS in 2015, was the first mobile app in India to integrate wallets, shopping, payments, and banking. Apart from the usual features like making payments, they also let you analyze what you spend. With a cool feature that rounds up all your change and invest in a deposit, and a shared wallet tool, they've definitely earned their spot in the top list of Digital wallets in India.
- **Mobikwik:** Mobikwik is a Gurgaon based e-wallet payment system in India that helps its users store their money. Founded in 2009 by Bipin Singh and Upasana Taku, this digital wallet enables users to recharge, pay bills, and make third-party purchases with one tap.
- **Momoexpress:** MomoExpress, a Bangalore based digital wallet in India, claims to have the

fastest checkout system. Though they're only available in Bangalore, they have a wide range of solutions they offer to residents on the city. From paying for your rickshaw ride to salons & spas, there are over 3000 outlets available at your disposal

- **Moneyon Mobile:** Money On Mobile, authorized by the Reserve Bank of India, enables users to buy goods, products, and services from registered merchants. It's a multilingual app that reaches remote areas of the country to millions of users making online payments available to a wide population.
- **Mswipe:** Mswipe, the first mobile point-of-sales solution in India was founded in 2012. They don't exactly offer an app, but they do provide a machine that can be attached to your mobile device to accept card payments. This may not be a digital wallet app but it does support going cashless.
- **Ola Money:** Ola Money, launched in 2015, is a digital wallet in India offered by Ola. While it's majorly being used to make payments for Ola cab rides, making cashless traveling a dream come true, it can also be used to buy groceries or flight tickets and much more.
- **Oxigen:** Oxigen, a FinTech company founded in July 2004, is one of the major providers of digital payment in India. Along with making online purchases and paying bills, you can also send gift cards to your dear ones.
- **Paymate:** PayMate, founded in 2006 by Ajay Adishesann, launched PayPOS in 2012, an app for small business owners to receive payments conveniently via debit cards and credit cards and also process electronic transactions.
- **Paytm:** Paytm, launched in 2010, is currently the largest Digital wallet app in India. With payments via Paytm being accepted almost everywhere; it's hard not to simply switch to it completely. From paying Digital bills to buying movie tickets, there's almost nothing you can't do with Paytm.
- **Payumoney:** PayUmoney, a part of PayU India, is a free payment gateway solution for merchants to collect payments from customers via debit/credit cards or net banking, and more. They also offer SMS and email invoicing for merchants that do not have a website.
- **State Bank Buddy:** State Bank Buddy, a product of State Bank of India, is an online wallet in India that's available in 13 languages. Users (non SBI account holders too) can send money via Facebook, or to other bank accounts, book hotels or movie tickets and much more.

### Objectives on Digital Wallet

1. To understand Digital Wallet adopted by consumers.
2. To analyse Mode of Online Payment in Digital wallet
3. To examine the factors that influence consumers in adoption of digital wallet.
4. To examine consumers in usage of digital wallet.

### Need for the Study

1. Digital wallet adoptions by consumers are effective working in all the perceptive.
2. Is there any age factors affect for the adoption of Digital wallet.

### Litreature Review

**Dr Hem Shweta Rathore**, paper on Adoption of digital wallet by consumers, In today-world, smart phone has become essential part of daily life. Due to technology, mobile users can nowadays use their smart phones to make money transaction or payment by using applications installed in the phone. When smart phones can function as leather wallets, it is called “Digital Wallet” or widely known as “Mobile Wallet”. The present study tries to study the various factors that can affect a consumer’s decision to adopt digital wallet as a mode of online payment. Apart from this, the study also attempt to find out the various risks and challenges faced by users of digital wallet.

**Ngoc Doan**, study on Consumer adoption in Mobile Wallet- the paper primary objective of this research is to understand about the consumer adoption status of mobile wallet within the research area limited in Finland. It also measures the market situation of mobile consumers toward mobile wallet. Practically, this research will be useful for the business stakeholders of mobile wallet who would like to expand the business to earn more market shares. It is also helpful for individuals such as students to improve the knowledge of mobile wallet which can possible lead to further research.

**DR.S.Manikandan**, emphasised An Emperical study on Consumer adoption of Mobile wallet with Special reference to Chennai city, In present world smart phones play an important role in the daily life of people. The technological advancement has made smart phone as devices were the mobile users can make money transaction or payment by using application installed in phone. The present study aims to explain the application and usage of wallet money endorsed by different companies and various factors that affect the consumer’s decision to adopt mobile wallet and various risks and challenges faced by the users of mobile wallet. A structured questionnaire was prepared and data were collected from 150 respondents and factors affecting the adoption and usage of mobile wallet was analysed by using ANOVA to get the statistical result from data collected.

**J.Mary Jayakodi**, An Empirical study on Consumers adoption of Mobile Wallet- In present world smart phones play an important role in the daily life of people. The technological advancement has made smart phone as devices were the mobile users can make money transaction or payment by using application installed in phone. The present study aims to explain the application and usage of wallet money endorsed by different companies and various factors that affect the consumer’s decision to adopt mobile wallet and various risks and challenges faced by the users of mobile wallet. A structured questionnaire was prepared and data were collected from 150 respondents and factors affecting the adoption and usage of mobile wallet was analysed by using ANOVA to get the statistical result from data collected.

**Susan M. Pandy**, Choosing a mobile wallet: the consumer perspective, The U.S. mobile payments environment is expanding, largely driven by the evolution of mobile and digital wallets. It is difficult to keep pace with the constant change and innovation in this market. Many studies have explored consumer mobile wallet awareness, attitudes, behaviors, and adoption, but few have developed a typology of the models.<sup>1</sup> To better understand the landscape, related market developments, and potential opportunities for best practices and standards, the Federal Reserve Bank of Boston's (FRBB) Payment Strategies group created a cross-functional internal team (wallet team)<sup>2</sup> to better understand the processes, potential risks, and variations of four wallet models through field testing and industry analysis.

**Thomas, Desai and Seenivasan**, Do Digital wallets as a payment method influence consumer-Since the digital wallet is a mode of payment that uses credit card as one of its payment mode, since the credit card has less salience and produces less pain of payment experience increasing the probability to spend and the spending amount, the digital wallet may produce similar effects on spending behavior as a credit card does.

**Donald L. Amoroso**, Building a research model for mobile wallet consumer depends on the availability, reliability, and acceptance of mobile wallet systems. Although several researchers have attempted to create models on the acceptance of such mobile payment systems, no single comprehensive framework has yet emerged. Based upon a broad literature review of mobile technology adoption, a comprehensive model integrating eleven key consumer-related variables affecting the adoption of mobile payment systems is proposed. This model, based on established theoretical underpinnings originally established in the technology acceptance literature, extends existing frameworks by including attractiveness of alternatives and by proposing relationships between the key constructs. Japan is at the forefront of such technology and a number of domestic companies have been effectively developing and marketing mobile wallets for some time. Using this proposed framework, we present the case of the successful adoption of Mobile Suica in Japan, which can serve as a model for the rapid diffusion of such payment systems for other countries where adoption has been unexpectedly slow.

### **Research Methodology**

The aim of this research paper is to find the various factors that affect customers in adopting digital wallet and to find the various challenges faced by users. In order to reach the aim a structured questionnaire was sent to 150 smart phone users who also use digital wallet for online payment. The respondents were categorised on the basis of gender, age and occupation. This study is based on primary data collected in Bangalore city by means of structured questionnaire .ANOVA was used to get the statistic result from respondent.

### **Data Analysis**

Testing Hypothesis H0: there no significance difference between the age group and the mode of online payment, various factors, usage of Digital wallet.

## Demographic profile of the Study Area

The following section will be mainly focused on some demographic characteristics of their study area in terms of gender of the respondent, qualification income education etc

**Table 1 Showing Demographic Profile**

Items	Frequency	%
<b>Gender</b>		
Male	80	53%
Female	70	47%
<b>Age</b>		
18-29	40	27%
30-39	35	23%
40-49	35	23%
Above-49	40	27%
<b>Education qualification</b>		
Below bachelor degree	35	23%
Bachelor degree	45	30%
Master degree	40	27%
Above master degree	30	20%
<b>Current occupation</b>		
Student	45	30%
Teacher	10	7%
IT profession	35	23%
Services profession	20	13%
Business	35	23%
Other	5	3%
<b>Monthly income</b>		
< rs10000	55	37%
Rs 10001- rs20000	30	20%
Rs 20001-rs50000	25	17%
Rs50001-rs100000	30	20%
> rs100000	10	7%
<b>Source: Primary Data</b>		

### Interpretation

100 respondents were taken into consideration for the study the table representation shows this percentage of male and female who are doing digital wallet by consumers. it shows that 53% of male go for the digital wallet while 47% female do the wallet online transaction. This means that more of the female member involved on the shopping. This gives a general idea of the gender ratio who is more involved in digital wallet transaction. The major of customers who use digital wallet to fulfil their need ranges mostly between 18 to 29 age category comprising of 27% of the total consumers and this is mostly seen among them because of the increasingly technological revolution among the youth population and they are able to use this technology for their well-being more than other age group category. The majority are students 30% and IT profession are 23%. monthly income in band of <Rs.10000 is 20%. The above table representation shows the qualification of the respondent and the maximum qualification is other than that of post graduate people which consist around 20% next comes to graduate were it is graduate were it is 30% .

**Table 2 shows the Mode of Online Payment and Various Age Groups**

Mode of online Payment		Sum of Squares	Df	Mean Square	F	Significance
Net banking	Between group	1.387	4	.327	.423	.790
	Within group	99.231	146	.773		
	<b>Total</b>	<b>100.618</b>	<b>150</b>			
Mobile banking	Between group	1.657	4	.367	.196	.951
	Within group	252.978	146	1.990		
	<b>Total</b>	<b>254.635</b>	<b>150</b>			
Digital wallet	Between group	9.800	4	2.080	2.335	.067
	Within group	115.698	146	.978		
	<b>Total</b>	<b>125.498</b>	<b>150</b>			

**Source: Primary Data**

**Interpretation**

Significant level in relation to the online payment and the age group related to Digital wallet is .067 which is above .05 and therefore  $H_0$  is accepted that is no significance difference between the age group and the mode of online payment.

**Table 3 shows the Various Factors that Affect the Selection of Digital Wallet as a Mode of Payment with Reference to Different Age Group**

Mode of online Payment		Sum of Squares	Df	Mean Square	F	Significance
Privacy	Between group	.456	4	.115	.790	.798
	Withingroup	22.237	146	.151		
	<b>Total</b>	<b>22.693</b>	<b>150</b>			
Security	Between group	.645	4	.168	1.089	.401
	Withingroup	22.456	146	.150		
	<b>Total</b>	<b>23.101</b>	<b>150</b>			
Ease of use	Between group	2.093	4	.634	2.879	.098
	Withingroup	40.203	146	.361		
	<b>Total</b>	<b>42.116</b>	<b>150</b>			
Convenience in Buying products Online	Between group	4.567	4	.988	3.890	.018
Pricing (transaction Fees, service fees)	Withingroup	40.082	146	.268		
	<b>Total</b>	<b>44.649</b>	<b>150</b>			
	Between group	2.761	4	.690	1.987	.171
Utility of innovation	Withingroup	59.625	146	.598		
	<b>Total</b>	<b>62.386</b>	<b>150</b>			
	Between group	2.456	4	.654	1.764	.199
Usefulness of digital Wallet	Withingroup	50.987	146	.403		
	<b>Total</b>	<b>53.443</b>	<b>150</b>			
	Between group	3.567	4	.835	3.644	.006
Brand loyalty	Withingroup	27.138	146	.201		
	<b>Total</b>	<b>30.705</b>	<b>150</b>			
	Between group	3.850	4	.956	2.895	.066
	Withingroup	56.052	146	.405		
	<b>Total</b>	<b>59.902</b>	<b>150</b>			

**Source:** Primary Data

**Interpretation**

From the above table it is clear that convenience in buying products online and usefulness of digital wallet is below .05 so it can be concluded that  $H_0$  is rejected for and there is statistical difference between age group and mode of payment.

Table 4 shows the Customers Opinion on Usage of Digital Wallet

		Sum of Squares	Df	Mean Square	F	Significance
Digital wallet can Be an alternative Choice of payment Mode	Between group Withingroup Total	16.068 135.256	4 146 150	4.123 .990	4.621	.009
Digital wallet can Substitute the cash Based payment Method	Between group Withingroup Total	4.101 201.985	4 146 150	.895 .150	.610	.789
Digital wallet can Support the existing Payment method	Between group Withingroup Total	.669 58.968	4 146 150	.230 .489	.390	.890
Digital wallet is not Necessary	Between group Withingroup Total	.345 59.690 44.649	4 146 150	.080 .450	.179	.989

Source: Primary Data

### Interpretation

From the table shows that Digital wallet can be an alternative choice of payment and table value is .05 therefore it is concluded that there is a no significant difference in between the consumer usage on digital wallet.

### Findings

1. The consumers are easy use which makes more comfortable for payment.
2. It is clear that Digital wallet will alter the other modes of online payment in future days.
3. The users of Digital wallet are much satisfied on its usage for their consumers.
4. Factors like brand loyalty, convenience of shopping plays an important role in adoption of Digital wallet.
5. Security and safety of funds plays a challenging factor for the users.

### Suggestions

1. Digital wallets should be flexible while using in E banking.
2. Marketing and promotion programmes should be conducted to create awareness among non- users.
3. Discount offers and reward points on making payment through digital wallet can increase its popularity and adoption as well.
4. To increase the use of digital wallet, it is required to educate consumers about the benefits of a digital wallet in simplifying and streamlining their purchasing experience.

### Conclusion

Digital wallet usage awareness as spread among the people in India due to government policy of demonetization and this as forcefully induced the usage of Digital wallet come Mobile

wallet .The security issues are tighten and risk factors are reduced will automatically increase the adoption of Digital wallet. Apart from these issues the convenience and ease of use as gained an credit to mobile wallet. The paper survey shows that most of the customers are aware of the Digital wallet and there is no significance difference between the age and the usage of digital wallet and also with mode of payment. The paper concluded that they will be a tremendous growth in adoption of Digital wallet in the forthcoming years.

### **References**

1. DR. S. Manikandan, AN EMPRICAL STUDY ON CONSUMERS ADOPTION OF DIGITAL WALLET WITH SPECIAL REFERENCE TO CHENNAI CITY,[Manikandan et. al., Vol.5 (Iss.5): May, 2017] ISSN- 2350-0530(O), ISSN- 2394-3629(P) ICV (Index Copernicus Value) 2015: 71.21 IF: 4.321 (Cosmos Impact Factor), 2.532 (I2OR) InfoBase Index IBI Factor 3.86
2. J.Mary Jayakodi, AN EMPRICAL STUDY ON CONSUMERS ADOPTION OF MOBILE WALLET WITH SPECIAL REFERENCE TO CHENNAI CITY,ISSN- 2350-0530(O), ISSN- 2394-3629(P)
3. Ngoc Doan, CONSUMER ADOPTION IN MOBILE WALLET,BACHELOR'S THESIS | ABSTRACT TURKU UNIVERSITY OF APPLIED SCIENCES International Business | Bachelor of Business Administration
4. Dr Hem Shweta Rathore, ADOPTION OF DIGITAL WALLET BY CONSUMERS, Bharati Vidyapeeth's Institute of Management Studies & Research, Navi Mumbai
5. Susan M. Pandey, Choosing a Mobile Wallet: The Consumer Perspective, The authors would like to thank members of the FRBB mobile wallet team for their engagement and contributions to this report
6. Donald L. Amoroso, Building a Research Model for Mobile Wallet Consumer ,Received 18 January 2011; received in revised form 3 December 2011; accepted 21 December 2011
7. Thomas, Desai and Seenivasan (2010) ,Do Digital Wallets as a Payment Method Influence Consumer
8. Gourville and Soman,1998,ADOPTION OF DIGITAL WALLET BY CONSUMERS,

## A STUDY ON IMPACT OF E-BANKING ON TRADITIONAL BANKING



**Mr. M. Suprith**

*Assistant Professor, Acharya Institute of Graduate Studies, Bangalore*

### **Abstract**

*Internet banking is changing the banking industry; it has a major effect on banking activities. Nowadays, banking is not limited to the branches where people have to approach them and physically be present in order to withdraw or deposit cash or to request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Internet banking provides fast and cheap banking services to the customers, which is truly required in today's world. Thus, E-banking has turned to a vital need in today's world in order to provide service to every single customer. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. This research paper will introduce you to e-banking, giving the meaning, functions, types, advantages and limitations of e-banking. It will also show the impact of e-banking on traditional services and finally the result documentation.*

**Keywords:** *E-Banking, Functions, Advantages, Limitations, Traditional banking services.*

### **Introduction**

Internet banking (or E-banking) means any user with a personal computer and a browser can get connected to his bank's website to perform any of the virtual banking functions. In internet banking system the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would be a borderless entity permitting anytime, anywhere and anyhow banking. The network which connects the various locations and gives connectivity to the central office within the organization is called intranet. These networks are limited to organizations for which they are set up. SWIFT is a live example of intranet application. E-banking provides enormous benefits to consumers in terms of ease and cost of transactions, either through Internet, telephone or other electronic delivery. Electronic finance (E-finance) has become one of the most essential technological changes in the financial industry. E-finance as the provision of financial services and markets using electronic communication and computation. In practice, e-finance includes e-payment, e-trading, and e-banking.

### **Objectives of the Study**

The study has been conducted with the following objectives:

- To study the functions E-banking.
- To study the advantages and disadvantages of E-banking.
- To study the impacts of internet banking on the traditional banking services

### **Meaning of E-Banking**

Electronic banking, also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash.

### **Functions of E-Banking**

At present, the personal e-bank system provides the following services: -

#### **Inquiry about the Information of Account**

The client inquires about the details of his own account information such as the card's/account's balance and the detailed historical records of the account and downloads the report list.

#### **Card Accounts' Transfer**

The client can achieve the fund to another person's Credit Card in the same city.

#### **Bank - Securities Accounts Transfer**

The client can achieve the fund transfer between his own bank savings accounts of his own Credit Card account and his own capital account in the securities company. Moreover, the client can inquire about the present balance at real time

#### **The Transaction of Foreign Exchange**

The client can trade the foreign exchange, cancel orders and inquire about the information of the transaction of foreign exchange according to the exchange rate given by our bank on net

#### **The B2c Disbursement on Net**

The client can do the real-time transfer and get the feedback information about payment from our bank when the client does shopping in the appointed web-site

#### **Client Service**

The client can modify the login password, information of the Credit Card and the client information in e-bank on net.

#### **Account Management**

The client can modify his own limits of right and state of the registered account in the personal e-bank, such as modifying his own login password, freezing or deleting some cards and so on.

#### **Reporting the Loss if the Account**

The client can report the loss in the local area (not nationwide) when the client's Credit Card or passbook is missing or stolen.

## **Advantages of E-Banking**

### **Convenience**

Internet banking is convenient and quick compared to doing your banking in person or over the telephone. You never have to wait to be served at a bank counter, or work your way through the layers of questions that you often get with an automated phone service. If you know what you are doing, you can check your account balance, transfer money, etc in a matter of minutes when banking online.

### **Broader Access**

Online access also gives you a sense of control over your account, as you can perform all your everyday banking tasks yourself, rather having to go through a bank staff member, which can sometimes be time-consuming and frustrating. You can also get an easier overview of your account, and search archives for older transactions.

### **Anytime Banking**

You always have 24 hour banking with banking online. When visiting a bank in person, and sometimes with telephone services too, there are restricted hours of operation.

### **Time Saving**

Banking can effectively be done paperless the vast majority of the time. No need for mountains of statements, letters, to be filed and stored for future reference. Some banks offer deals if you go paperless too.

### **Use of Technology**

Most banks now offer you smartphone apps, allowing customer to monitor and manage their finances on the move, as well as via a home or work computer.

### **Cost Consideration**

Sometimes banking via the web is cheaper. This is because it costs the bank less in terms of staffing, property upkeep etc. You can therefore often get some great bargains with internet accounts.

### **Disadvantages of E-banking:**

You really need to have at least a basic level of internet and computer experience, if you wish to do your banking online. People who are used to traditional banking will find that the online version is completely different. Using a website is not straightforward to a novice and often the help and support from the bank is severely limited (banking websites are often more catered towards selling customers extra banking services, rather than helping them to use the website).

### **Fake IDs:**

Fraud and ID theft are the biggest causes of concern for many people, although it's fair to say in practice that more people are defrauded through scams where fraudulent emails ask them to sign into their account on counterfeit websites (giving their name and password), known as "phishing", rather than by having their accounts hacked into by outsiders. Financial organizations do lose sensitive information sometimes, however.

### **Impersonal**

Banking online is completely impersonal. As well as making the experience less friendly, this can create problems with more complex transactions such as applying for a loan. The ability to convey subtle information is often lost when banking online and it is also difficult to know if the person at the other end grasps what you are trying to say

### **Unnecessary Ads**

Internet banking websites are often set up to prioritize advertising and sell extra banking services, rather than to help the customer use the website. Adverts often take up most of the spare space on the page, while links to help and support, or contact details for speaking to a member of staff in person are small text links that can be hard to find.

### **Internet Access**

Online banking also relies on you having at the very least, a working computer and a reliable internet connection. If your computer is unreliable or old, or your connection speed is slow, or patchy, it is a difficult service to use.

### **Impact of Internet Banking on Traditional Banking Services**

E-banking has facilitated customers and has put them in ease of doing banking activities. It has enabled customers to perform their banking activities anywhere, anytime. The followings are the areas that e-banking has exerted its impact on the traditional method of banking.

### **Ease and Comfort**

Internet banking facilitates to complete banking transactions successfully without visiting branch of bank personally. Internet banking provides "anywhere, anytime" banking to its customers. A customer only has to open the bank website of which he is the customer and after successful login can complete his transaction. Internet banking is also very much interesting because customers enjoys while completing their transactions with the help of internet banking (Davis. When a bank provides a good website with easy language and better contents then it will become more easy and convenient for a customer to use it. Adequate explanations should also be provided by the banks on their website in order to encourage the customers to complete their transactions with no problem.

### **Facilitates Any Time Any Where Banking**

The fixed time limit of working of banks also promotes the use of internet banking among the customers. With the use of internet banking a customer can access his bank account details any time and also from anywhere. This facility has adversely affected the traditional banking services. A customer now not needs to interrupt his busy schedule for making personal visit to the bank just for a simple knowledge of collecting account details.

### **Faster and Better Services**

Internet banking facilitates 24/7 banking as it overcame the problems of physical banks which are working for 5 or 6 days a week in the limited timeframe. Now with the help of internet banking a customer can access his account and make transactions even if there is a bank holiday as well as during the non-working hours of the banks in a better way. A person just sitting in his office or home or from anywhere can enjoy the banking services by using bank website with the help of internet. Now a person can avail fast and better service to pay his electricity bill and other utility bills, pay taxes, transfer funds, pay credit card bills, and enjoy online shopping etc.

### **Regular Updated Information**

A customer after competing transaction in a bank get sure about its completion or non-completion but this facility is available in case of internet banking because in the meantime an updated information about the status of transaction that whether it is completed or not is received by the customer by means of SMS alert or from the web page of the bank. The frequent updated information also ensures security to the customer which is highly demanded by the customer while using internet banking. As a result the risks involved in the transaction also get minimized. In this way communication between the bank and the customer is also improved

### **User Friendliness or Customization**

Internet banking is playing a strong role in the development of banking sector and this concept is gaining popularity at a high rate in the bank customers. One of the reasons of increased popularity of internet banking among people is the user friendly services which internet banking is offering to its customers. The use of multi languages during transactions and use of biometric and voice mail system especially in the rural areas for the illiterate section proves the user friendly approach provided by the banks to their internet banking customers

### **Environment Friendly Approach**

Internet banking avoids the use of paper documents which are very important in case you are completing your transaction in a physical branch of bank. So internet banking helps to save papers which in turn help in saving environment. As a customer using internet banking can directly or indirectly participate in the environment protection scheme.

### **Conclusion**

E-banking is a borderless entity permitting anytime, anywhere and anyhow banking. This facilitates us with all the functions and many advantages as compared to traditional banking services. During this step of the process, controls that could mitigate or eliminate the identified risks, as appropriate to the organization's operations, are provided. The goal of the recommended controls is to reduce the level of risk to the IT system and its data to an acceptable level.

### **References**

1. [https://moneysmartcbi.fdic.gov/Lessons/03b/courses/03b/pdfs/types\\_of\\_electronic\\_banking.pdf](https://moneysmartcbi.fdic.gov/Lessons/03b/courses/03b/pdfs/types_of_electronic_banking.pdf)
2. <https://arxiv.org/ftp/arxiv/papers/1209/1209.2368.pdf>
3. <https://toughnickel.com/personal-finance/advantages-and-disadvantages-of-internet-banking-2>
4. [http://www.academia.edu/19302439/Internet\\_banking\\_and\\_its\\_impact\\_on\\_traditional\\_banking\\_services](http://www.academia.edu/19302439/Internet_banking_and_its_impact_on_traditional_banking_services)

## PROBLEMS AND PROSPECTS OF E-FILING SYSTEM IN INDIA



**B.G. Akshatha**

Assistant Professor

Acharya Institute of Graduate Studies, Bangalore

### **Abstract**

*The present paper discusses the problems and prospects of E-filing system for the payment of tax returns. E-filing is a systematic way to upload income tax returns through internet. There are two benefits of filing taxes, electronically over mailing in the return so that the taxpayers will receive a tax refund sooner. E-filing offers convenience of time and place to tax payers. This facility is available round the clock and returns could be filed from any place in the world. It also eliminates/reduces interface between assessee and tax officials. However, this system is not free from the limitations like unawareness about filing returns, technical errors and network problems etc. But, the overall intention of e-taxation is to replace the cumbersome manual, bureaucratic service system with collaborative, efficient, process-driven and secure online delivery. The analysis made with the help of both primary data through structured questionnaire and secondary data through various sources like books, articles and published materials. Finally, it attempts to offer suitable suggestions and conclusions to improve the efficiency of e-filing system in India.*

**Keywords:** E-filing, Internet, Tax payers, Tax returns and Technology etc.

### **Introduction**

In general, the main challenge in E-Government including E-filing System is the technological challenges, which include issues like standards, data integration, and legacy maintenance and privacy as well as security most of the Taxpayers and Tax practitioners as well as agents provide a positive feedback towards the usage of E-filing.

The process of submitting tax returns over the Internet, using tax preparation software that has been pre-approved by the relevant tax authority, usually without the need to submit any paper documents. "e - File is the term for electronic filing, or sending your ITR from tax software via the Internet to the tax authority". E-filing of Income Tax Return Online refers to the process of filing Income Tax Return electronically. Nobody have to stand in long queues to file income tax returns. Customized return forms have been derived by the Income Tax Authority which is available on the site of the Department. These forms have been devised with such details that tax payers need not file any supporting document along with. Return is submitted electronically at the site. The E-Filing facility was introduced by the Income Tax Department for the first time during assessment year 2006-07.

### **Literature Review**

Rahul (June, 2015) made a study on 'A Study on E-filing of Income Tax in India' in his study he explained the process of submitting tax returns over the Internet, using tax preparation software that has been pre-approved by the relevant tax authority, usually without the need to submit any paper documents. "E-file is the term for electronic filing, or sending

your ITR from tax software via the Internet to the tax authority". E-filing of Income Tax Return Online refers to the process of filing Income Tax Return electronically. **Meenal and Ms. Ginni Garg** made a study on 'E-filing of Taxes- A Research Paper' in their study called 'return intermediaries' who helped furnishing ITRs they have noted increasing trend of E-filing among people because of its benefits which has increased from 24.6 million in 1998 to around 95 million for 2009 and 106million in 2010.

**Gayathri P and Dr. Kavitha Jayakumar** (February, 2016) made a study on 'A Study on Tax payer's Perception towards E-filing of Income Tax Returns with reference to Teachers in Bengaluru' this study attempts assess the opinions of respondents towards E-filing in India. The e-governance has developed the concept of e-filing of Income Tax Returns through the internet. Thus the IT department has expedited the tax payers with defining the provisions to be followed, which can be filed and the procedure to file Income Tax returns for the benefit of income tax payers as well as the government. **Yi-shun Wang** (March, 2002) made a study on 'The Adoption of Electronic Tax Filing System: An Empirical Study' the study discussed the factor affecting the adoption of electronic Tax filing system, and examines the effect of computer self-efficacy on the intention to use an electronic Tax-filing system and discussed Tax authorities began applying the technology of two-dimensional bar code to income Tax return.

### **Statement of the Problem**

E-filing contributes a lot to the field of information technology. E-filing system offers various benefits to the tax payers in the payment of tax returns viz., prompt processing, better accuracy, convenience, confidentiality and high level of accessibility etc. Finally implement of E-filing can be useful guide to the service provider in their strategy developing through highlighting the areas that the E-filing System could be further improved.

Though Government of India offers varieties of facilities to the tax payers through electronic, but still it suffers various limitations like lack of awareness about the usage of the payment, technical errors and low network strength etc. The present paper attempts to find the gap in between merits and demerits of e-filing system.

### **Objectives of the Study**

- To understand the problems and prospects of E-filing in India.
- To examine the opinions of the respondents towards E-filing system
- To recommends some suggestions to improve the system.

### **Scope of the Study**

This study is confined only to Hosanagara town.

**Research Methodology - Sources of data - Primary data:** These data are collected through structured questionnaires method.

**Secondary data:** These data collected through journal, books, articles, internet, and report.

**Sample Size and Sample Design** - For the purpose of achieving objectives, the present study is undertaken a sample of 50 respondents through Random Sampling Technique. **Tools and Techniques** - The study use tools and techniques for analyzing the collected data through tables.

### Analysis and Interpretation

**Table 1 Gender of the Respondents**

Particulars	No. of Respondents	(%)
Male	40	80
Female	10	20
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey

From the above table it is clear that out of 50 respondents, 80% of the respondents are male and remaining 20% of the respondents are female. It is interpreted that majority of the male respondents are aware about the E-filing system.

**Table 2 Age of the Respondents**

Particulars	No. of Respondents	(%)
Less than 25	5	10
25-30	22	44
31-40	13	26
41-50	6	12
Above 50	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 2 stated that out of 50 respondents, 10% of the respondents comes under the age group of less than 25 years, 44% of them were in between 25-30 years, 26% of them were in between 31-40 years, 12% of them were under the age group of 41-50 years and remaining 8% of them were above 50 years. It is interpreted that majority of the respondents comes under the age group of 25-30 years of age.

**Table 3 Occupation of the Respondents**

Particulars	No. of Respondents	(%)
Businessmen	12	24
Agriculturist	5	10
Teachers	12	24
Advocates	8	16
Doctors	7	14
Others	6	12
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey

The above table shows that 24% of the respondents are businessmen, 10% of the respondents are agriculturist, 24% of the respondents are teachers, 16% of the respondents are advocates and remaining 12% of the respondents are auditors and tax consultants etc. It is interpreted that majority of the respondents were teachers and businessmen.

**Table 4 Annual Income of the Respondents**

Particulars	No. of Respondents	(%)
Less than ₹500000	15	30
₹500000-800000	12	24
₹800001-1000000	13	24
Above ₹1000000	10	20
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 4 shows that 30% of the respondents' annual income is less than ₹500000, 24% of the respondents' annual income is ₹500000-800000, 24% of the respondents' annual income is ₹800000-1000000 and 20% of the respondents' annual income is above ₹1000000. It is interpreted that most of the respondents comes under the income group of

between ₹500001-1000000.

**Table 5 Means of E-Filing Payment**

Particulars	No. of Respondents	(%)
Personally	19	38
Others,	31	62
<b>Total</b>	<b>50</b>	<b>100</b>
<b>Source:</b> Field Survey		

From the above table, it is clear that 38% of the respondents makes the payment via e-filing personally and remaining 62% of the respondents makes the payment via e-filing via auditors, tax consultant etc. It is interpreted that majority of the respondents makes the payment through e-filing personally and are highly aware about the usage of online payment.

**Table 6 Mode for Getting E-filing Verification**

Particulars	No. of Respondents	(%)
E-mail	29	58
Mobile	21	42
<b>Total</b>	<b>50</b>	<b>100</b>
<b>Source:</b> Field Survey		

From the above table, it is clear that 58% of the respondents get the e-filing verification through e-mail, 42% of the respondents get the e-filing verification through mobile. It is interpreted that most of the respondents get the verification by getting email message.

**Table 7 Types of Benefits in E-filing**

Particulars	No. of Respondents	(%)
Prompt processing	9	18
Better accuracy	11	22
Convenience	14	28
Confidentiality	4	8
Accessibility	3	6
Time saving	7	14
Proof of receipt	2	4
<b>Total</b>	<b>50</b>	<b>100</b>
<b>Source:</b> Field Survey		

The above table shows that out of 50 respondents, 18% of the respondents opine that e-filing offers prompt processing, 22% of the respondents opine that e-filing offers better accuracy, 28% of the respondents opine that e-filing offers convenience, 8% of the respondents opine that e-filing offers confidentiality, 14% of the respondents opine that e-filing offers time saving and 4% of the respondents opine that e-filing offers prompt receipt. It is interpreted that most of the

respondents gets convenience by using e-filing.

**Table 8 Limitations of E-filing**

Particulars	No. of Respondents	(%)
Complicated procedure	15	30
Time consuming	9	18
Technical problem	6	12
Low network strength	15	30
Less confidentiality	5	10
<b>Total</b>	<b>50</b>	<b>100</b>
<b>Source:</b> Field Survey		

From the above table it is clear that 30% of the respondents perceived that e-filing carries complicated procedure, 18% of the respondents perceived that e-filing is time consuming process, 12% of the respondents perceived that e-filing has technical problem, 30% of the respondents perceived that e-filing has low network strength and remaining 10% of the respondents perceived that e-filing is less confidentiality. It is interpreted that most

of them were not found any simplicity in procedure.

**Table 9 Satisfaction of the Respondents towards E-filing**

Particulars	No. of Respondents	(%)
Highly satisfied	18	36
Satisfied	16	32
Neutral	2	4
Dissatisfied	8	16
Highly dissatisfied	6	12
<b>Total</b>	<b>50</b>	<b>100</b>
<b>Source:</b> Field Survey		

The above table express the satisfaction level of the respondents. Out of 50 respondents, 36% of the respondents were highly satisfied towards e-filing, 32% of the respondents were satisfied towards e-filing, 4% of the respondents were neutral towards e-filing, 16% of the respondents were dissatisfied towards e-filing and remaining 12% of the respondents were highly dissatisfied towards e-filing.

It is interpreted that most of them were highly satisfied towards the mechanism of e-filing system.

### Finding of the Study

- More number of male respondents are aware about the e-filing system.
- More number of Respondents is updated with the technology introduced by the Tax Authority and prefers auditors to file their returns.
- More number of respondents does not get verification of filing directly, through auditors they get conformation.
- More number of respondents is satisfied with E-filing system.
- There are no much changes in the Registration Procedure as compared to Manual Procedure.
- The procedure of E-filing system is not complicated once the procedure is understood means it is easy to file the returns.
- More number of Respondents feels that the main limitation of E-filing is associated in lack of through knowledge of process or procedure of E-filing.
- E-filing reduces the cost by 20 times less than the Manual method.
- It reduces corruption.
- E-filing has difficulties in input and output credit calculation.
- E-filing system is difficult to adopt for old generation easily.

### Suggestions of the study

- Simplify the procedure of e-filing system.
- Classify the tax slabs as per the business activities.
- To provide provision for making changes if any, in electronic mode itself.
- Only the tax on profit must be considered rather than on purchases.
- Practical demo must be conducted to understand e-filing procedure.
- Create awareness among individuals to make e-file by their own.
- Provide super-fast server connection at the yearend.
- Making every individual to file tax by them self.

- Provide fast communication of tax authorities.
- Should include e-filing as curriculum activities for better understating of e-filing system.
- Give tax notification directly to tax payers by the electronic mode.

### **Limitations of the Study**

- The sample size is limited to 50 respondents only.
- Auditors were not ready to disclosure the information about E-filing.
- The scope of present study is restricted to Hosanagara only.
- The data given by the respondents are limited to their own attitudes, perception, knowledge, feelings and awareness. So they may be correct or illusionary.

### **Conclusions**

Global is being contracting continuously through innovation of technology. Various changes are emerged in electronic filed. E-filing is also one among them. Introduction of E-filing system no doubt plays an important role in developing economy. E-filing helps to standardize the country's economy. E-filing system has benefits to both tax payer as well as government. It reduces tax avoidance practices in the country, and also helps to reduce corruption in the country.

E-filing system helps to take advantages of dynamic environment that electronic information has allowed. E-filing helps in providing better information and in return results in better decisions and in turn justice. E-filing system has benefited to the people with less cost service. Finally no doubt adoption of E-filing system has brought new revolution in taxation system, it is hoped that as more experience is gained with deployment of access-friendly systems, it will be possible to expand these Best Practices, and to increase their utility and contribution to the accessibility of the court system.

### **References**

#### **Books**

1. Dr H.C Mehrotra and V.P Agarwal. *Indirect Taxes*. Agra: Sahitya Bhawan Publication.28<sup>th</sup> Edition. Page No. 11-24.ISBN: 81-7288-794-9.
2. V.S Datey. *Indirect taxes law and practice*.New Delhi: Tax man publication. 31<sup>st</sup> Edition. Page No. 3-5.ISBN: 978-93-5071-238-2.

#### **Articles**

1. Yusniza kamarulzaman and Anna A Che Azmi. May 2010. Tax E-filing Adoption in Malaysia. *African Journals of Business Management*. Vol 1(4). ISSN: 1993-8233.
2. Geetha R and Sekar M. November 2012. E-filing of Income Tax: Awareness and Satisfaction level of Individual Tax payers in Coimbatore city, India. *Research Journal of Management Science*.Vol 1(4). ISSN: 2319-1171.

3. Dr Archana Bhatia. June 2013. Difference between Indian Income Tax Act and Singapore Income Tax Act. *International Journal of Marketing, Financial Service and Management Research*. Vol 2, no.6. ISSN: 2277-3622.
4. Dr Meeral and Ms Ginni Garg. January 2012. E-filing of Tax. A research Paper. *International Journal Enterprise Computing and Business System*. Vol 21. ISSN: 2230-8849.
5. Nugi Nkwe. September 2012. E-Government: Challenges and Opportunities in Botswana. *International Journal of Humanities and Social Science*. Vol.2 No.17.
6. Hite and McGill. October 1992. Tax Spends, What cause what? *International Journal of Business*. Vol.14.
7. Gallant C M, Culnan M J and Mcloughlin P. April 20, 2009. Why People E-file (or don't E-file). *International Journal of Business and Commerce*.
8. Kayani. March 1992. A Study of Tax Planning of Salaried Employees in Coimbatore City. *Journal of Management and Science*. Vol No. 02.
9. Abudul Raufu Ambali. July 2009. E-Government Policy: Ground Issue in E-filing System. *Europe. An Journal of Social Science*. Vol. 11(02).
10. Featherman M S and Pavlou P A. May 2003. Predicting E-Services Adoption: A Perceived Risk Fact Perspective. Vol 59(1). ISSN: 451-474.
11. Davis F D. February 2011. Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. Vol 13(3). ISSN: 319-339.
12. Kirchler E, NIemirowski A and Wearing. Similarities between Australian Taxpayer and Tax Offices. *Journal of Economics Psychology*. Vol 27. ISSN: 502-517.
13. Kennedy Henry. August 1992. Approach of E-filing System in Canada. *The Canadian Institute of Chartered Accountants*. Vol 11. ISSN: 0317-3-6878.
14. Azleen Lias, Mond Zulkeflee, Abd Razak and Mohad Rushda Yason. April 2009. The Relationship between Taxpayer Attitudes and Perceived Usefulness. *Journal of Internet Banking and Commerce*. Vol.14.
15. Wojciech Kopczuk. December 2007. Electronic Filing, Tax Prepares and Participation in the Earned Income Tax Credit. *Journal of Public Economics*. Vol. 91. ISSN: 1351-1367.
16. Yi-Shun Wang. May 2002. The Adoption of Electronic Tax Filing System: an Empirical Study. *Government Information Quarterly*. Vol. 20. ISSN: 333-352.
17. M D Aminul Islam, Dayang Harliza Mund Yusuf, Wan Sallha Yusoff and Atikah Nor Binti Johori. 30 May 2012. Factor Affecting User Satisfaction in the Malaysian Income Tax E-filing System. *African Journal of Business Management*. Vol. 6(21). ISSN: 1993-3233.

#### Websites

1. [http://en.wikipedia.org/wiki/Electronic\\_Filing\\_System](http://en.wikipedia.org/wiki/Electronic_Filing_System)
2. <http://www.assamjournal.com/2012/07/efiling-income-tax-returns-steps.html>
3. <http://incometaxindia.gov.in/home.asp>
4. <https://incometaxindiaefiling.gov.in/>

5. <https://incometaxindiaefiling.gov.in/e-Filing/UserLogin/LoginHome.html>
6. <http://dor.gov.in/>
7. <http://dor.gov.in/centralintro>
8. <http://www.indiacompanysetup.com/india-tax-structure/>
9. <http://hunbbel-meer.hubpages.com/>
10. <http://hubpages.com/topics/personal-finance/tax-and-taxes/4033>
11. <http://tax-taxes.knoji.com/advantages-and-disadvantages-of-indirect-taxes/>
12. <http://tax-taxes.knoji.com/adam-smiths-canons-of-taxation/>
13. <http://www.investopedia.com/terms/e/efile.asp>
14. [http://en.wikipedia.org/wiki/Electronic\\_Filing\\_System](http://en.wikipedia.org/wiki/Electronic_Filing_System)
15. <http://www.sarsefiling.co.za/>
16. <http://www.revenue.ie/en/online/ros/mandatory-e-filing.html>
17. <http://www.revenue.ie/en/online/ros/ros-services.html>
18. <http://www.caclubindia.com/experts/mandatory-efiling-of-audit-report-1316349.asp#.UzWgb6iSzP0>
19. <http://www.caclubindia.com/forum/e-filing-registration-link-not-received-286388.asp#.UzWgYKiSzP0>
20. [http://www.id.uscourts.gov/cm\\_ecf/](http://www.id.uscourts.gov/cm_ecf/)
21. <http://www.mdb.uscourts.gov/content/e-filing-resources>
22. <http://www.cra-arc.gc.ca/mandatoryelectronicfiling/>
23. <http://www.efile.cra.gc.ca/l-rgstr-eng.html>
24. <http://www.efile.cra.gc.ca/l-sftwrq-eng.html>
25. <http://pib.nic.in/newsite/erelease.aspx?relid=85106>
26. [http://articles.economictimes.indiatimes.com/2013-06-17/news/40027738\\_1\\_return-form-income-tax-department-cpc-electronic-city-post-office](http://articles.economictimes.indiatimes.com/2013-06-17/news/40027738_1_return-form-income-tax-department-cpc-electronic-city-post-office)
27. [http://articles.economictimes.indiatimes.com/2013-12-09/news/44988950\\_1\\_tax-filing-portals-tax-returns-income-tax-department](http://articles.economictimes.indiatimes.com/2013-12-09/news/44988950_1_tax-filing-portals-tax-returns-income-tax-department)
28. [http://articles.economictimes.indiatimes.com/2012-07-31/news/32961868\\_1\\_tax-return-income-tax-department-permanent-account-number](http://articles.economictimes.indiatimes.com/2012-07-31/news/32961868_1_tax-return-income-tax-department-permanent-account-number)
29. <http://sc-efiling.nic.in/sc-efiling/index.html>
30. [http://www.academicjournals.org/article/article1380712917\\_Azmi%20and%20Kamarulzaman.pdf](http://www.academicjournals.org/article/article1380712917_Azmi%20and%20Kamarulzaman.pdf)
31. <http://www.ibimapublishing.com/journals/JEGSBP/2010/175966/175966.pdf>
32. <http://www.emeraldinsight.com/journals.htm?articleid=17053367>
33. <http://www.isca.in/IJMS/Archive/v1i4/2.ISCA-RJMS-2012-031.pdf>
34. <http://www.ijecbs.com/January2012/5.pdf>
35. <http://iospress.metapress.com/content/27hj664h72776r38/>
36. <http://freepressjournal.in/e-filing-of-tax-returns-to-surge-on-new-norms/>
37. <http://www.assamjournal.com/2012/07/efiling-income-tax-returns-steps.html>

38. [http://www.iaca.ws/files//journal-eighth\\_edition/greenwood\\_bockweg-efilingsystems.pdf](http://www.iaca.ws/files//journal-eighth_edition/greenwood_bockweg-efilingsystems.pdf)
39. <http://sc-e-filing.nic.in/>
40. <http://paul-hadrien.info/backup/LSE/exams/E-Government%20Policy%20Ground%20Issues%20in%20E-Filing%20System.pdf>
41. <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.389.4096&rep=rep1&type=pdf>
42. <http://jost.syr.edu/wp-content/uploads/e-filing-court-documents-the-possibilities-and-progress-of-e.pdf>
43. <http://www.columbia.edu/~wk2110/bin/efile.pdf>
44. <http://lib.ncue.edu.tw/exam/93/Td/be08.pdf>
45. [http://www.arraydev.com/commerce/jibc/2009-04/JIBCArticle\\_Azleen.pdf](http://www.arraydev.com/commerce/jibc/2009-04/JIBCArticle_Azleen.pdf)
46. <http://www.businessdictionary.com/definition/e-file.html>
47. <http://jolt.law.harvard.edu/articles/pdf/v26/26HarvJLTech241.pdf>
48. <http://wbiaus.org/16.%20Saliza.pdf>
49. <http://www.euroasiapub.org/IJREAS/Mar2012/2.pdf>
50. [http://www.incometaxindia.gov.in/archive/filing\\_your\\_tax\\_return.pdf](http://www.incometaxindia.gov.in/archive/filing_your_tax_return.pdf)

**A STUDY ON BUYERS PERCEPTION TOWARDS ONLINE FOOD ORDERING APPLICATIONS WITH SPECIAL REFERENCE TO FEW SELECTED COMPANIES IN BANGALORE CITY**



**Mr. S. Joswa Stalin, Mr. C.B Gopinath & Mr. B.S. Gopinath**

*Assistant Professors, Acharya Bangalore B School, Bangalore*

**Abstract**

*The present Digitalization and better internet connectivity at low charges are changing the way the customers adapt the technology to their convenience to enhance the comfort level to avail various services. With increasing number of women in the workforce, Single Males and rising solo survivors who are living independently started to rely on various other options to satisfy their food requirements instead of homemade food. This has lead the entrepreneurs to create an opportunity through online delivery of food to their client base at their doorstep. The rising earning capacity has broken the traditional norms relating to women being forced to cook the food besides attending to their professional commitments. To strike the balance the present generation found the opportunity with online food catering services to ease themselves or at least reduce their burden to certain extent.*

**Keywords:** *Digitization, Technology, High Income, Online Caterers, Comfort levels, solo survivors*

**Introduction**

Internet is changing the way consumers shop and buy goods and services and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the Internet to convey and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities the will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business.

In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. Although most of the revenue of online transactions comes from business-to-business commerce, the practitioners of business-to-consumer commerce should not lose confidence. It has been more than a decade since business-to-consumer E-commerce first evolved. Scholars and practitioners of electronic commerce constantly strive to gain an improved insight into consumer behaviour in cyberspace. Along with the development of E-retailing, researchers continue to explain E-consumers behaviour from different perspectives. Many of their studies have posited new emergent factors or assumptions which are based on the traditional models of consumer behaviour, and then examine their validity in the Internet context.

## Customer Satisfaction

Commit your entire team to improving customer satisfaction day in and day out. Measure your progress, and enjoy the benefits:

- Satisfied customers will recommend you to their network.
- Customer advocacy is a very efficient form of marketing. Small businesses estimate that 85% of their new business comes from word of mouth.
- Satisfied customers will continue to buy from you. Not only do loyal customers spend more long term, it's actually cheaper to keep them happy than trying to acquire a new customer. It's 6 times more expensive to woo that new customer than it is to retain an existing one. (Think about how much you've spent on first dates in your lifetime!)
- Satisfied customers are better for your sanity. Listening to what customers want means that you won't be constantly at odds with your clients. Just like arguments in a relationship are emotionally draining, having grumpy customers constantly writing into a support team leads to burnout and a much unhappier work environment.

**H.S. Sethu, Bhavya Saini, (2016)** The World Wide Web is supposed to be ranging from 15 billion to 50 billion websites ([www.worldwidewebsite.com](http://www.worldwidewebsite.com)). As the culinary art is well represented on the television networks, magazines and at the top of bestsellers list, food has taken over a large swath of the internet. The aim of this study is to investigate the student's perception, behaviour and satisfaction of online food shopping and provide solutions to online sellers based on the results of the research.

**Ferdaus Hossain and Adesoji O. Adelaja (2000)** Changes in consumer demographic composition information technology, labour force participation and time demands of the workplace have created demand as well as opportunities for the food retailing industry to deliver food using new alternative methods. Using a logit analysis, this study analyses consumers' interest in patronizing four alternative food delivery mechanisms by examining the impacts of various socioeconomic and preference variables on consumers' interest in using these services. Data for the study was obtained via surveys conducted at various locations in New Jersey to gather information on consumers' socioeconomic conditions and their interest in using four different methods of accessing food. Empirical results suggest that younger consumers, individuals with at least college education, and households having a larger food budget are more likely to use these services.

**Maria K. Magnusson, Anne Arvola, Ulla Kaisa Koivisto Hursti, Lars Åberg, Per Olow Sjödén, (2001)** The present study reports demographic differences with respect to Swedish consumers' attitudes towards organic foods (milk, meat, potatoes, bread), purchase frequency, purchase criteria, perceived availability, and beliefs about organic foods. A random nation-wide sample of 2,000 respondents, aged 18-65 years, were mailed a questionnaire and 1,154 (58 per cent) responded. The majority of consumers, and particularly women and young respondents (18-25 years) reported positive attitudes, but purchase frequency was low. A total of 13 per cent stated that they regularly bought

organic milk. Corresponding figures for organic meat, potatoes, and bread were 13, 16, and 8 per cent respectively. The most important purchase criterion was good taste, and the least important was “organically produced”.

**Christy M.K. Cheung, Matthew K.O. Lee, Neil Rabjohn, (2008)** Webbased technologies have created numerous opportunities for electronic wordofmouth (eWOM) communication. This phenomenon impacts online retailers as this easily accessible information could greatly affect the online consumption decision. The purpose of this paper is to examine the extent to which opinion seekers are willing to accept and adopt online consumer reviews and which factors encourage adoption. Using dualprocess theories, an information adoption model was developed to examine the factors affecting information adoption of online opinion seekers in online customer communities.

**Kim Ramus, Niels Asger Nielsen, (2005)** To use the theory of planned behavior (TPB) as a theoretical framework to explore in depth the range of beliefs held by consumers about internet shopping in general and internet grocery shopping in particular. Seven focus group interviews, four in the United Kingdom and three in Denmark, were conducted among consumers with different degrees of experience with internet grocery shopping. This diversification of respondents was chosen to capture a broad range of the consumer beliefs that predict intentions to buy groceries online or not. The TPB framework was used to construct the interview guide that was followed in all focus groups. The findings could be used to direct attention to consumer beliefs about internet grocery shopping which have the potential of acting as barriers to this line of e-commerce.

### **Statement of the Problem**

India is the country which is often considered to be most technologically adoptive, many sectors have evolved to service its customers to the greatest extent but satisfying them have become a vital task. From the past decades with the busy work life of the people, they even do not get time to spend their time with family and friends, to eliminate such barriers service providers like swiggy, Zomato, food panda etc, make convenient for the customer to book the food they like and will be delivered by them in the designated time. The study focusses on how such company strategies to grab the attention of the customers and how customers are satisfied with the services rendered by them.

### **Scope of the Study**

The study is confined to few selected online food ordering companies namely swiggy, Food panda and Zomato. The scope of the study is limited to Bangalore city.

### **Objectives of the Study**

1. To study the customer preference about the online food ordering and delivery.
2. To compare the service charge charged by various services providers.
3. To understand the factors, influence the customers to go for online food ordering.

4. To know opinion of the customers about online food ordering.

### **Sampling**

Convenient sampling method was being adopted to gather the data from 100 customers are as sample for the study.

### **Sources of data**

Data was being collected based on two sources:

#### **1. Primary Data**

The source of primary data is the populace test from which you gather the information. The initial phase in the process is deciding your target populace.

#### **2. Secondary Data**

Second hand data are called secondary data. Those data which are already been collected and analysed was taken for identifying the research gap.

### **Tools for Data Collection**

The tools used for primary data collection are purely based on interview schedule with the customers This enquiry was done in order to achieve and collect much information to make the project more effective.

Some of the tools for collection secondary data are

- Information was collected from the Website of the company
- It is a data which is already being collected and analysed by others.

### **Plan of Analysis**

The data collected through questionnaires was analysed using simple percentage analysis and ranking analysis. (which has not been included for space constraints)

### **Limitations of the Study**

- The number of interviews used to collect primary data is relatively small, and the use of the information collected is general and unstructured, in order to identify and define the main characteristics of an integrated online marketing communication system.
- The enterprises selected for interviews were only customer products retailers, and therefore the applicability of the identified model might be limited to this category of companies.
- Important issues relevant for the implementation of integrated online marketing communication have not been addressed because of space and methodology limitations
- Executives are not ready to part with the information beyond a limit.

### **Profile of the Organisation**

#### **1. Swiggy**

The idea for Swiggy came in 2014, when the founders realized that there was a huge gap in the food ordering and delivery space. Restaurants often faced manpower problems and their delivery personnel were also not trained to deliver food in time. Swiggy started as a small setup in August 2014, with a team of six delivery personnel and covering 25 restaurants. However, the idea soon became a huge hit among customers and restaurants alike. Swiggy now has operations in 8 cities and more than 10,000 restaurants on its platform.

#### **2. Zomato**

**Zomato** is a restaurant search and discovery service founded in 2008 by Indian entrepreneurs Deepinder Goyal and Pankaj Chaddah. It currently operates in 23 countries, including Australia and United States. It provides information and reviews on restaurants, including images of menus where the restaurant does not have its own website

Delhi-based Info Edge invested \$1 million in the venture, which was rebranded from Foodie bay to Zomato to focus on other segments besides food. With the seed money, Zomato expanded to Bangalore, Pune, Kolkata and Mumbai. Zomato also set up an event listing and ticketing portal that was shut in 2012. "The learning from the failure was that it is extremely important to stay focused on the core product and not spread ourselves thin

The company's headquarters is based in a plush Gurgaon building completely renovated by employees themselves. The Zomato building has eating nooks and a mini kitchen for cooking eggs, noodles and toast on each of its floors. The turning point for Zomato came in 2012 when it ventured outside India. "While we were slightly nervous, our success in the UAE set the tone for our global expansion

Zomato now also operates in the UK, the UAE, South Africa, New Zealand, the Philippines, Brazil, Turkey, Indonesia, Sri Lanka and Qatar. The company has 240,000 restaurant listings ranging from street food outlets and small cafes to plush restaurants at five-star hotels. Revenue till now originated mostly from paid listings and banner ads.

#### **3. Food Panda**

Food panda is a German mobile food delivery marketplace headquartered in Berlin, Germany, operating in 11 countries and territories. The service allows users to select from local restaurants and place orders via its mobile applications as well as its websites. The company has partnered with over 27,095 restaurants in 193 cities and works with over 15,733 delivery riders. The firm was acquired by Delivery Hero in early December 2016

The Food panda group was founded by Ralf Wenzel, Benjamin Bauer and Felix Plog in 2012. food panda's Singapore business was launched by Lukas Nagel and Rico Wyder. In February 2014, Food panda acquired its main rival in Pakistan Eat Oye!. In November 2016 the company sold its Delivery Club business in Russia to mail.ru for \$100 million. In December

2016, the Food panda group was acquired by the German competitor Delivery Hero. Food panda's business in India was acquired by Ola for all share deal on 11 December 2017.

<b>Age</b>	18-40	41-60	60 and Above			
	25	60	15			
<b>Gender</b>	Male	Female				
	76	24				
<b>Income</b>	15000 and below	15001-25000	25001-50000	50001-75000		
	15	28	35	22		
<b>Occupation</b>	Execution/Manager/Professional	Clerical/Factory worker/other white-collar job	Self Employed/Business Owner	Unemployed/House wife/Retired/Student		
	58	13	25	4		
<b>Marital status</b>	Married with children	Married without children	Unmarried/Widowed/Divorced/Separate			
	66	22	12			
<b>Where do you mostly use the Internet</b>	At home	At office	Others			
	68	20	12			
<b>What is your main purpose for using the Internet</b>	Shopping	Work	Education	Hobby		
	50	30	10	10		
<b>Do you always buy food from restaurants?</b>	Yes	No				
	60	40				
<b>Do you always go to the restaurant to buy food or you buy online?</b>	Go to Restaurants	Buy online	Both			
	20	20	60			
<b>Have you heard of any online food ordering applications?</b>	Yes	No				
	75	25				
<b>Which of the following online food ordering application you use</b>	Swiggy	Zomato	Food panda			
	100	100	100			
<b>How did you come to know about online food ordering applications?</b>	Tv Ads	News paper	Word of mouth	Internet		
	30	12	8	50		
<b>Have you ever tried ordering food from online food ordering applications?</b>	Yes	No				
	82	18				
<b>How did you find your experience ordering food with online food ordering applications?</b>	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	
	13	55	20	10	2	
<b>What was the problem faced by you?</b>	Restaurant not good as defined in website	Price is not what is mentioned in website	Menu is different	others		
	15	30	40	15		
<b>Are you satisfied with the customer care?</b>	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	
	23	44	15	12	6	
<b>How does the website of online food ordering applications load on your screen which you use</b>	Fast	Slow				
	87	13				
<b>What do you believe to be the best marketing approach to advertise an E-restaurant website?</b>	Billboards	Magazines	Newspaper	Search engines	others	
	28	7	25	38	2	
<b>What would be your best payment method if you buy online?</b>	PayPal	cheque	Debit cards	Credit cards	Cash	Others
	5	10		40	12	9
<b>Do online food ordering applications consistently meet your requirements?</b>	Strongly Agreed	Agreed	Neutral	Dis agree	Strongly Dis Agree	
	17	49	12	18	4	
<b>Do you consider yourself a loyal customer to online food ordering applications which you use?</b>	Strongly Agreed	Agreed	Neutral	Dis agree	Strongly Dis Agree	
	22	50	12	16	0	
<b>What do you believe to be of most importance to a Website user?</b>	Security	Variety	Trust	Privacy	Others	
	16	23	45	16	0	
<b>Overall are you satisfied with the online food ordering experience</b>	Highly satisfied	Satisfied	Neutral	Dis satisfied	Highly Dissatisfied	
	24	48	10	15	3	

### **Findings**

1. The company taken for the study are awarded as best start-up company in the year of inception.
2. All the companies taken for the study offers both Veg and Non-Veg dishes.
3. Majority of are between the age group of 41 to 60.
4. Majority of the respondents are male, this indicates that as men are the one who frequently access internet and engaged more in ordering the product through online food ordering applications.
5. Majority of the respondents are earning between INR. 25,000 to 50,000. To build the rapport and status of oneself earning becomes essential.
6. Majority of the respondents are working professional who sometimes couldn't find time to make regular purchases for the restaurant. Hence working professional are given more preference.
7. Majority of the respondents are married with children. They usually prefer online food ordering applications in order to satisfy their family.
8. Majority of respondents use internet from their home and sometimes they feel it is the safe and secure place for accessing the contents in the internet.
9. Majority of the respondents use internet for shopping online. Once internet was being used for educational purpose, but with the advancement in technology and change in the life style of the people, they use to buy any essential requirements through internet.
10. Majority of the respondents prefer to go to restaurants to have food. This have changed the eating habits and life style pattern of the people in the country.
11. Majority of the respondents prefer both going restaurant and buy online. Online service has become more vital and essential especially for the working staff, which reduces their valuable time in visiting and waiting in the restaurants.
12. Majority of the respondents are aware of the available online food ordering applications. Most of them have adopted to the latest technology available, hence advancement of smartphones has made them to adopt to the latest technology and install the applications which would help them to enjoy the trouble free shopping experiences.
13. All the respondents use all the available application for online ordering the food. Different service provider provides different offers and benefits to the customers, the customer will compare with different application and choose the best from the alternatives.
14. Majority of the respondents came to know about online food ordering application through regular internet browsing and tv ads. It is a fact that whenever some individual browses any content through internet will influence them to look for different contents.
15. Majority of the respondents tried using online food ordering applications. Most of them feel comfortable and easy for accessing online gadgets.

16. Majority of the respondents are satisfied with ordering the food through online food ordering applications. This is because of good services provided by the company in terms of offers and discounts which will motivate them to buy again and again.
17. Majority of the respondents are satisfied with the customer care. Any grievances or the problem faced by the customers are immediately been taken care. Which will also motivate the customers to buy on a regular basis.
18. Majority of the respondents feels the menu specified in the website is different what they have actually received from them. Most of the time they couldn't receive what exactly they have ordered. This is a big drawback for the company.
19. Majority of the customers feels that the server responds to them in a real time basis and the transactions can be done whenever it was to be done. It also gives clear indication that if the food items are out of stock it will be updated on a real time basis.
20. Majority of the respondents feels search engines are the best marketing approach to advertise an e- restaurant website, it is because people who browse on the internet, the browser which uses search engine optimization will give necessary suggestions for them, so that they can get an idea the available applications.
21. Majority of the respondents feels making payments through debit card is the best option for them to make the payment, this is because they feel it as a safe and secure way of transaction. The customers cannot be cheated and some prefers cash as the best payment option.
22. Majority of the respondents are satisfied with the services rendered, as their requirements are being met consistently, resulting in good brand loyalty, and also induce them to motivate other customers to use the services whenever it is required.
23. Customer feels themselves as a loyal customer for online food ordering application like swiggy, food panda, Zomato, it is because of the service that they have got from them. This company try to give 100% satisfaction and also takes feedback on a regular basis and update the same with their clients (hotels).
24. Majority of the respondents feels trust is the important factor for the website user. Most of the time they share their personal details with the company, this won't happen if they do not trust the service providers.
25. Majority of the respondents are satisfied in total, this is because of promptness of service rendered, follow up, delivering quality good, accuracy, timely delivery etc. Overall the customers are satisfied with online good ordering applications.

### **Suggestions**

1. Apart from the regular websites there are several other online communication channels in which online food ordering applications has to open an account to hold more customers
2. The company can make effort to find new online marketing applications than the regular ones to reach more customers.

3. The company is as of now not a member of any online communities where they could communicate to other partners. However, the company should make an effort change this particular thing.
4. Since most of the customers said that they came to know about online food ordering applications through internet, the company should launch a good marketing campaign to attract more customers.
5. Mostly the customers said that they were happy with online food ordering applications however there were several unhappy customers. The company should take care of all the pitfalls to be a number one food ordering application.
6. It suggests that many of them are dissatisfied with the customer care services, to make it better, provide good services for customers
7. online food ordering applications is well known for their quality food and they should maintain it to retain their existing customers
8. Maximum customers will look for the offers but online food ordering applications should come up with more offers to create more awareness during occasions also
9. There have been some complaints raising by the customers, hence online food ordering applications should come up with certain changes in their interaction process
10. Customers focus mainly on the quality and taste of the items so online food ordering applications must always be able to meet the customer requirements

### **Conclusion**

Bangalore is regarded as the busiest city in the country. E-commerce has permeated the lives of the people in overwhelming manner. On line food purchasing helps them in managing their time better. It relieves the working experts from spending time to go to their desirable food joint at any point of time, but at the same time providing a path where their favoured food reaches them. It is found from the study that almost all the respondents have easy access to the Internet; a major percentage of the respondents buy twice or at least once a week. The study reveals that penetration of online food ordering services is high. The users of these services are well versed with the information available on these websites and also use help services available online. The service providers like swiggy, food panda, Zoma to therefore needs to at least maintain the overall quality of service levels. Raising the service levels could delight the customer but at the same time create more expectations in the minds of the consumers. This would require more investment from the company to ensure the desired service level.

### **References**

1. Christy M.K. Cheung, Matthew K.O. Lee, Neil Rabjohn, (2008) "The impact of electronic word of mouth: The adoption of online opinions in online customer communities", Internet Research, Vol. 18 Issue: 3, pp.229-247, <https://doi.org/10.1108/10662240810883290>

2. Maria K. Magnusson, Anne Arvola, UllaKaisaKoivistoHursti, Lars Åberg, PerOlowSjödén, (2001) "Attitudes towards organic foods among Swedish consumers", *British Food Journal*, Vol. 103 Issue: 3, pp.209-227, <https://doi.org/10.1108/00070700110386755>
3. <http://agris.fao.org/agris-search/search.do?recordID=US2012203436>
4. Kim Ramus, Niels Asger Nielsen, (2005) "Online grocery retailing: what do consumers think?", *Internet Research*, Vol. 15 Issue: 3, pp.335-352, <https://doi.org/10.1108/10662240510602726>

**A STUDY ON RETAILER’S PERCEPTION TOWARDS  
AIRTEL PAYMENT BANK**



**Mr. K. Raghavendra, Mr. S.R. Rajanikanth & Ms. Niveditha P Devadiga**

*Assistant Professor Acharya Bangalore B-School*

A payments bank is like any other bank but operating on a smaller scale without involving any credit risk. In simple words, it can carry out most banking operations but can't advance loans or issue credit cards. It can accept demand deposits (up to Rs 1 lakh), offer remittance services, mobile payments/transfers/purchases and other banking services like ATM/debit cards, net banking and third party fund transfers.

In September 2013, the Reserve Bank of India constituted a committee headed by Dr Nachiket Mor to study 'Comprehensive financial services for small businesses and low income households'. The objective of the committee was to propose measures for achieving financial inclusion and increased access to financial services.

The committee submitted its report to RBI in January 2014. One of the key suggestions of the committee was to introduce specialised banks or 'payments bank' to cater to the lower income groups and small businesses so that by January 1, 2016 each Indian resident can have a global bank account.

The Reserve Bank of India’s latest initiative of introducing ‘Payment Banks’ finds resonance with Economist Adam Smith’s Theory of employing Division of Labour to exponentially increase productivity. The new Business Model adopted will create a revolutionary trend in the Indian Banking Industry and will accelerate Government’s Mission of improving Financial Literacy and achieving Total Financial Inclusion (TFI), both vital for a country’s Economic Development.

**Why Payments Banks?**

The main objective of payments bank is to widen the spread of payment and financial services to small business, low-income households and migrant labour workforce in secured technology-driven environment.

With payments banks, RBI seeks to increase the penetration level of financial services to the remote areas of the country.

System	Access Deposit	Advance Loan	Make Payment
Commercial banks like SBI, PNB	YES	YES	YES
Payments network operators(Master card, VISA)	NO	NO	YES
Payments bank	YES	NO	YES

### **Statement of the Problem**

Today India is moving towards Digitalization, with this advancement it is necessary for the companies to be more modernised and Updated to meet the competition. RBI came out with operating guidelines for differentiated banks i.e., payments banks and small finance banks which is being set up to bring in new players who would leverage on technology for financial inclusion in a cost effective manner. This study talks about the launch of Payment bank services by Airtel. And the services offered by them to its customers and the perception of the customers and retailers on this initiative.

### **Objectives of the Study**

- To determine the level of expectation, perception, service quality and satisfaction of the customers on the services offered by the Airtel Payment Bank.
- To know the characteristics features of Airtel Payment Bank
- To identify retailer's perception about the product

### **Need of the Study**

This is one of the recent trends in banking era. There are many loopholes which may damage the reputation of the company and also may have some positive aspects which may benefit the company and the customers. There is a need to identify how payment banks will be benefited to the customers and the retailers.

### **Scope of the Study**

The study is limited to few selected retail outlets in Bengaluru city. The data used is mainly primary data collected through questionnaire.

### **Research Methodology**

In this study, the study design adopted for quantitative data collection using field based questionnaires is the cross-sectional survey design.

The research is primarily descriptive in nature. The sources of information are both primary and secondary. Approach constitutes of both

### **Primary Data**

The data was mainly obtained from the questionnaire filled by customers and retailers.

### **Secondary Data**

It refers to those data that was already being corrected by and analysed by someone else. This data is collected from

- Reports
- Magazines & Newspaper
- Internet

### **Sampling Method**

The systematic random sampling technique is considered to select customers from the various Airtel outlets in Bengaluru.

### **Respondents for the study**

Customers and Retailers

### **Sampling Size**

100 customers and 20 retail outlets are taken as sample for conducting the study.

### **Plan of Analysis**

The Collected data is tabulated and represented in graphs for making further analysis and interpretation. Also used some statistical tools for analysis

### **Limitations of the Study**

- The study is restricted to few selected retail outlets.
- Time constraints.
- Very less awareness about the product and services.
- Lack of support from the customers.

### **Review of Literature**

1. **Rob Lawson, Sarah Todd, (2003)** three distinct groups of banking customers in New Zealand are identified on the basis of their preferences for different payment methods. These are profiled in terms of membership of wider lifestyle groupings, as well as their demographic and socio- economic characteristics, and other financial behaviours. The results demonstrate how psychological profiling can help in understanding consumers' banking behaviour and preferences in the wider context of their lifestyle, as well as suggesting strategic directions banks can adopt.
2. **Dr.K.Alagarsamy ; S.Wilson (2013)** Customer are now demanding multiple channels through which they can interact with their providers including (i) Face to face contact (ii) Phone (iii) Websites e-mail mobile device etc. Which has forced the banking sector to explore new distribution channels, so that ordinary customer which have more information about multiple banking products than even before. This is aimed not only to present the customer from taking their business elsewhere but also to ensure that they are offered the product and services that are most appropriate and most likely to result in new revenue for the bank. There is a phenomenal change and paradigm shift towards customer focus over the past five decades. The banking business found standing on the pillars of customer's satisfaction it is pertinent that policy makers and branch manager think over the problem on priority basis.
3. **Dr.R.Srinivasan, Prof.M.Subramanian, (2015)** the buzz word in Indian banking industry, during the recent days are "Payment Banks". Reserve Bank of India(RBI) seems to be very

cautiously-active in granting licenses to (a) Payment Banks (b) Small Finance Banks in India. Common men are able to understand about the logic and business behind the Small Finance Banks, but about the Payment Banks every common man is raising their eye-brows (a) who are these payment banks? (b) Already we have public sector banks, private sector banks, foreign banks and cooperative banks in India, is there a requirement for these payment banks? (c) What are the value-added services these payment banks going to offer in the banking sector? (d) Are these payment banks only for enabling faster payments? (e) Will these payment bankers be a competitor for our existing banks? (f) Are these payment banks a game-changer in the Indian banking industry? (g) Are they really going to help the existing customers or driving for adding new unbanked customers, through financial inclusion? Like the above illustrative list of questions, lots and loads of queries are bubbling in our minds, for every now and then, these days. This paper aims at demystifying the concept of "Payment Banks in India". At the end of reading this paper, every reader would have clarity in their mind about the concept of payment banks

4. **Nidhi Chandarana** (2015) discussed that the concept of Payment bank was first floated by RBI Committee led by Board member Nachiket Mor. The committee on comprehensive financial services for small businesses and low income formed in 2013 came out with its report in early-2014. Main objective of Payment bank is to reduce the working burden of Commercial banks. For this, RBI has given approval to 11 companies out of 41 applicants. It primarily provides remittance, payment services, transfer money directly to bank account etc. It cannot involve in any credit risk.

### Company Profile

Bharti Airtel Limited is a leading global telecommunications company with operations in 20 countries across Asia and Africa. Headquartered in New Delhi, India, the company ranks amongst the top 4 mobile service providers globally in terms of subscribers. In India, the company's product offerings include 2G, 3G and 4G wireless services, mobile commerce, fixed line services, high speed DSL broadband, IPTV, DTH, enterprise services including national & international long distance services to carriers. In the rest of the geographies, it offers 2G, 3G wireless services and mobile commerce. Bharti Airtel had over 307 million customers across its operations at the end of November 2014.

### Payment Bank



Airtel Payments Bank- a joint venture between Bharti Airtel and Kotak Mahindra Bank offers you an interest rate of 7.25 per cent on their savings account. The rate looks very attractive when one compares it with 4-6 per cent offered by commercial banks. In such a scenario should you open an account with the payments bank to earn high returns? What if you are already have a

bank account? Does it makes sense to go for the second or third account? Well, there are few factors to consider before you make the final decision.

**Data Analysis and Interpretation**

From the Retailer							
How long you are dealing in services / products offered by Airtel?	0-2 years	2-5 years	5-7 years	7-10 years	10 years and more		
	6	6	4	3	1		
Reason for association with Airtel	Margin	Promotional Schemes	Demand	Dealer relationship	Credit Policy	It's Service Quality	Others
	1	1	1	5	2	10	0
Does the company give proper response to your queries	Yes	No					
	20	0					
Have you ever faced problems related to the Services of Airtel	Sometimes	Never					
	5	15					
Does the retailer support desk identifies the retailer's problems effectively	Yes	No					
	18	2					
Do the company executives visit your shop regularly to convey schemes	yes	no					
	20	0					
Whether you are finding any difficulty in explaining the norms of payment bank to the customers	Yes	No					
	10	10					
Does payment bank scheme enhance your revenue	Yes	no					
	8	12					
Your opinion about Airtel Payment bank.	Highly Satisfactory	Satisfactory	Average				
	10	5	5				
Do you take prime part in promoting payment bank to your customers	Yes	No					
	20	0					

## Findings

- Airtel payment bank is creating a niche in the minds of the retailers and the customers.
- TRAI is the main regulator for the mobile services.
- RBI is the regulator for the Payment bank services.
- Airtel is one of the leading mobile network operator in India.
- All the retailers have taken a prime part in promoting the payment bank schemes to its customers.
- 65% of the respondents use airtel money to make cashless transaction.
- 72% of the respondents are highly satisfied about the maximum deposit of Rs 1 lakh.
- 60% of the respondents have given excellent rating for the quality of products supplied to its customers.
- 50% of the respondents feel that it is easy for them to explain about the norms of payment banks to their customers.
- Most of the retail stores say it is best known for its service quality.

## Suggestions

1. Airtel should try to keep the same tempo in providing quality services to its stores and the customers.
2. They should give more promotion to create awareness about the payment bank.
3. ECS facility for any monthly payment should be linked to the payment bank.
4. Airtel payment should also give other types of account which will give compound interest.
5. Airtel payment bank should be highly secured such that no third party entry should be made.
6. Proper channel should be used for depositing and withdrawal.
7. Should provide a smart card for making transaction with any ATMs.
8. Proper training needs to be given to the store staff to promote the bank.
9. Customers should be given more options in operation of payment banks.
10. The company should give promotional offers to the stores for more coverage.
11. The company should give extra benefit for those who activate payment banks.

## Conclusion

A study on retailer's perception with special reference to Airtel Payment Bank gave me an insight and clear-cut picture on how payment bank works. RBI came out with operating guidelines for differentiated banks i.e., payments banks and small finance banks which is being set up to bring in new players who would leverage on technology for financial inclusion in a cost-effective manner. This study talks about the launch of Payment bank services by Airtel. And the services offered by them to its customers and the perception of the customers and retailers on this initiative. Overall it was a great experience for me to learn the latest and the trendy concept called payment bank.

**References**

1. S L Gupta, 2013, Consumer Behaviour, An Indian Perspective Text and Cases, Jain Book Depot.
2. Pepe Martínez 2012, the Consumer Mind: Brand Perception and the Implications for Marketers, Millward Brown Researchers.
3. <http://www.hbs.edu/faculty/Pages/item.aspx?num=44356>
4. SSRG International Journal of Economics and Management Studies (SSRG-IJEMS) - volume2 issue6 Nov to Dec 2015