

DIGITALIZATION & ITS IMPACT ON INHABITANTS OF INDIA THROUGH DIGITAL INDIA PRODUCT AND SERVICES

Prof. J.K. Jain*
Pushpendra**

ABSTRACT

The government has to raise citizens' lifestyle conditions by launching initiatives that quicken economic expansion. Technology, which played a crucial role in the "Digital India Program," was the power that drove Digitalization. India has become one of the nations where the government has started this development program to encourage financial growth and to give new generations jobs. The fundamental goal was to make all services available to each person digitally or through online platforms to facilitate simple and open transactions. The government is putting more money into technology to eradicate bribery and black money from public life. The study contributes to people's understanding of Digitalization and its effects on Indian citizens via its products and services and the extent to which its aims have been met.

Keywords: Digital India, Technology, Sustainable Development Goals, Digitalization.

Introduction

"The economic and social revolution brought on by the widespread adoption of digital technology to produce, process, distribute, and transact information" is how digitization is described. Since it promotes financial progress and the generation of numerous employment possibilities, Digitalization has become one of the major economic drivers in several nations in previous years. When the global economy was struggling a few years ago, Digitalization helped to drive a turnover of \$193 billion and the creation of 6 million employment all over the world (Katz et al., 2014). According to the World Economic Forum, a nation's GDP per capita would improve by 0.75 percent for every 10 percent rise in its digitization score. According to other previous investigations, its effect on GDP per capita is 4.7 times more than the typical effect of 0.16 percent. As observed, India has been on a rising track for the past 20 years. A transparent, participatory, and responsive government style inspired the honorable prime minister to launch the "The Digital India" program in 2015. It considers a three-tiered strategy that includes building the necessary infrastructure, establishing corporate governance, and giving each citizen access to the Internet. India wants to be transformed into a knowledge economy and society empowered by technology (Sharma, 2016).¹ By enabling digital access to information, which would promote openness and public accountability, it seeks to promote government accountability. Similar to many emerging nations, India has a sizable informal economy. Since most enterprises operate in this sector, key economic choices cannot be made using the statistics that are accessible. The drive for a digital India would also result in aggressive measures to bring this unorganized economy into the organized sector and network it for further benefits by integrating numerous government services and initiatives that

* Head and Chairman, Department of Commerce, Dr. H.S. Gour Vishwavidyalaya, (A Central University), Sagar, M.P., India.

** Research Scholar, Department of Commerce, Dr. H.S. Gour Vishwavidyalaya, (A Central University), Sagar, M.P., India.

¹ Sharma, J. (2016). Digital India and its Impact on the Society. International Journal of Research in Humanities & Soc. Sciences, 4(4), 64-70.

would mobilize the capacity of each sector of the economy (Abrol & Jain, 2022).¹ Mahmoud Elbasir (2020)² studied the technical issues linked with EPS and discovered that people would embrace EPS if it's introduced through multimedia, which includes promotional approaches. According to Israel et al. (2018),³ materialism impacts credit card (CC) usage and increases the tendency for impulsive buying (I.B.), which accelerates consumer purchasing patterns.

The Factor Responsible for the Adoption or Non-Adoption of Digitalization

• **Adoption of Digitalization**

The epidemic has made it clear how crucial digital infrastructure is. This attention to infrastructure is essential for the Digital India effort to be successful. Digitalization has been one of the major significant changes in India over the previous several years. Among the 17 most influential digital economies, it has appeared as the 2 digital adopters. With the support of its youthful population and quick expansion, India is increasingly leading the way in technical and digital innovation. There have been several notable advancements in digital infrastructure, providing public services and economic assistance to residents online, and developing digital awareness and literacy since the "Digital India" initiative was introduced in 2015 (Maiti & Kayal, 2017).⁴

The Covid-19 outbreak has placed the Internet and the whole digital infrastructure on the frontline, demonstrating its importance to everyone. Due to the restriction on Physical movement, Human reliance is more and more on Digital technology, particularly Smart Phone & Computers, to shifting all the work on Digital mode & Education. India has already advanced significantly in digital adoption, as the country already has more internet customers than some of the grown nations combined. Additionally, digital solutions have redesigned businesses and society and changed how people live. The Internet's value propositions to consumers, companies, and governments are expanding. It is necessary to speed up the expansion of the digital infrastructure to link each home.

• **Non-adoption of Digitalization**

With all the variables driving acceptance of digitization, specific causes also go non-adoption, making information manipulation simple nowadays. Below are a few of them:

- Data Protection
- Violation and Terrorism
- The Fear of Confidentiality
- A Social Detach
- Altering digital information
- Plagiarism and Copyrights
- The Anonymity and False Accounts
- Living online
- Over-Reliance on Devices
- Obsession

Awareness of Digital Products and Services

Digital literacy is understanding how fundamental (and not-so-fundamental) technology functions and how to use its many tools and gadgets effectively. It gives us numerous options for development and advancement and is essential to thriving in the contemporary tech-dominated environment. Products like "MySmartPrice," "ShopSavvy," "BuyVia," "Keepa," "StalkOwl," "Happy2Purchase," and "Smartpix" are available on the market and can be used to compare prices between various e-commerce websites, track price history, alert customers to product availability and price drops, among other things. They are extensively utilized in online vacation packages, healthcare, and insurance (Tanford et al., 2011).⁵

¹ Abrol, S., & Jain, M. K. (2022). Digital Transformation of Higher Education in India. In *Technology Training for Educators from Past to Present* (pp. 59-72). IGI Global.

² Mahmoud Elbasir, M. (2020). The influence of trust, security, and reliability of multimedia payment on the adoption of EPS in Libya. *Multicultural Education*.

³ Israel, D., Pradhan, D., & Jena, A. K. (2018). Materialism and compulsive buying behaviour: The role of consumer credit card use and impulse buying. *Asia Pacific Journal of Marketing and Logistics*.

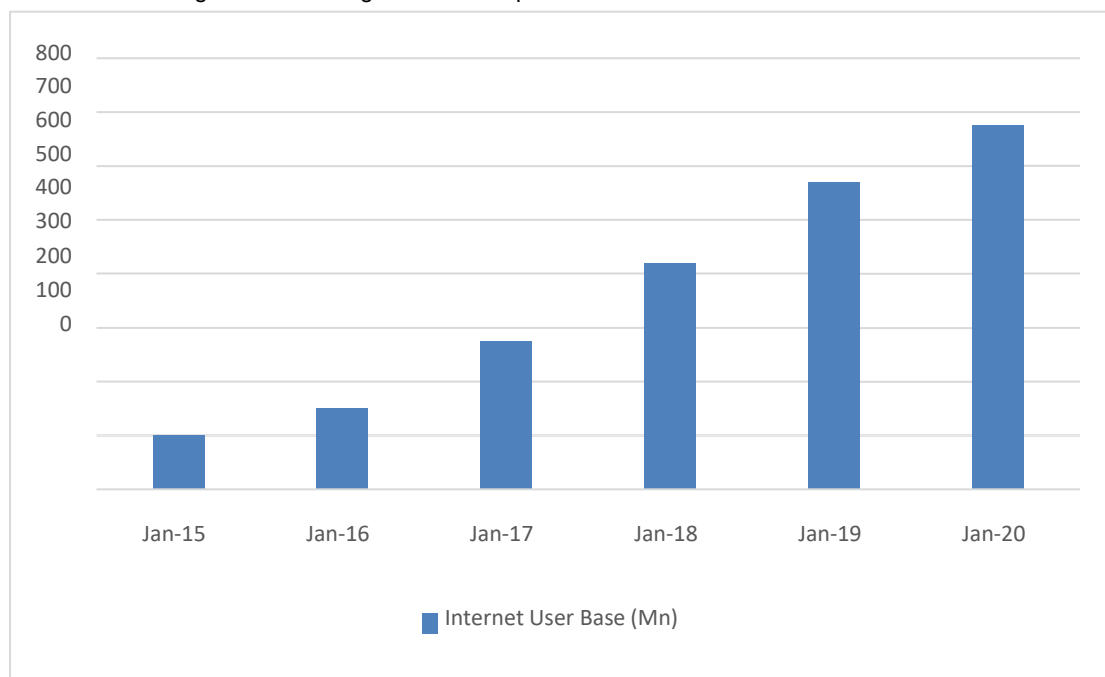
⁴ Maiti, M., & Kayal, P. (2017). Digitization: Its impact on economic development & trade. *Asian Economic and Financial Review*, 7(6), 541-549.

⁵ Tanford, S., Erdem, M. and Baloglu, S. (2011). Price transparency of bundled vacation packages, *Journal of Hospitality and Tourism Research*, 35(2), pp. 213-234.

- **Digital Awareness is Essential for Surviving The 21st Century**

The notion that society today mostly depends on online platforms to continue spinning must be sufficient for people to hone their technology abilities often if the rate of digital innovation itself is not. Because technology is quickly developing, people must constantly master modern digital skills and approaches. But being conscious of the digital realm may do much more than make people feel like keeping up. For enterprises, it represents a world of opportunities for development, client interaction, and eliminating rivalry (Sangtani et al., 2022).¹ Thanks to technology, business organizations may now achieve aims that seemed unattainable just a decade or two ago. There are six main methods that 21st-century digital awareness may help the business:

- Digital marketing increases accessibility for the company
- Data analytics facilitates tracking performance
- Enables businesses to focus on highly certain target groups
- Being informed of digital trends helps firms understand what clients desire.



Source: <https://inc42.com/features/startupindia-how-digital-india-and-make-in-india-power-indias-tech-juggernaut/>

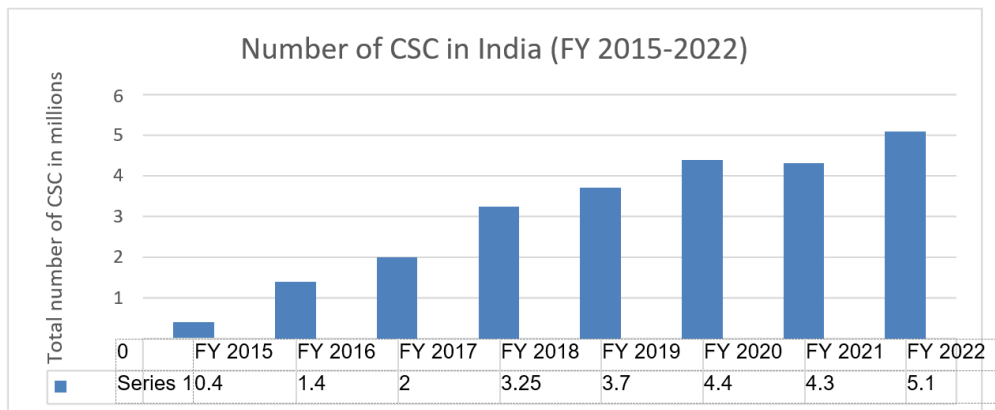
Figure 1: Rise in Internet user Base

Common Service Centers

One of the mission mode initiatives for the Digital India Program is the Common Service Centers (CSC) plan. In a nutshell, CSC is designed to raise the quality of life for the average person in village areas by allowing the digital distribution of information, knowledge, skills, and services that these people need most. Agri/farm inputs and pricing, weather forecasts, public grievance redressal, and government to general information and services are just a few of the village services that CSC is anticipated to make more accessible and less expensive for residents of village areas.

The CSC is intended to serve as a one-stop center for various business and government-related services. A CSC recipient will have access to a broad range of services in his community for a reasonable price. Common Services Centers can provide a wide range of benefits over the Internet, including those related to public utilities, social welfare programs, medical, finance, schooling, and farming. Additionally, it offers B2C services to residents of the village and distant parts of the nation.

¹ Sangtani, R. B., Samnani, L., Sarasambi, A. B., Kumar, R. M., & Pawar, S. R. (2022). Digital Innovations in Education. In Technology Training for Educators from Past to Present (pp. 218-238). IGI Global.



Source: <https://www.statista.com/statistics/1196938/india-number-of-common-services-centres/>

Figure 2: Number of CSC in India (F.Y. 2015-2022)

M.P. Online

To assist numerous government sectors and bring their facilities to the doorway of the general public, M.P. Online Limited conceptualized the e-Governance program of the Government of Madhya Pradesh (Soni et al., 2017).¹

The Government of Madhya Pradesh and TATA Consultancy Services Limited (TCS) have formed a joint venture business called M.P. Online Ltd., which routinely creates and manages the official website for the Government of Madhya Pradesh. Established in July 2006, the government has provided services to practically all of Madhya Pradesh.

All 51 districts and more than 350 tehsils in Madhya Pradesh are served by M.P. Online, which employs 36,000 kiosks to provide its services. M.P. Online offers various services for different government branches, including bill payment, reservation for forest excursion booking, donations for religious services, and admission process into various universities. It also offers digital evaluation for staffing and consultation for enrollment into different colleges. Around 23 lakh purchases occur in aggregate each month on M.P. Online Kiosks.

Importance of Digitalization in Education

Digital Education is utilizing cutting-edge digital tools and technology to educate and learn. E-learning and Technology-Enhanced Learning (TEL) are other names for it. Additionally, using digital tools, teachers may create exciting lessons for various subjects. However, with digital Education, students may study at their convenience and from anywhere around the globe (Marathe, 2018).² The digital education system is centered on successfully conveying information and abilities, whereas the traditional education system is centered on marks and exam results. The learning experience has been completely transformed by digital Education, making it portable, interactive, and engaging (Gupta & Ladiwal, 2021)³

Advantages of Digital Education for Students

- Individualized Learning
- Makes Students Wiser
- Encourages Students
- Vast Learning Prospects
- It makes Students More Answerable
- Well Engagement Rate
- Deeper Participation of Teachers and Parents
- Makes Students Familiar with Digital Technologies and Tools

¹ Soni, V., Dey, P. K., Anand, R., Malhotra, C., & Banwet, D. K. (2017). Digitizing grey portions of e- governance. Transforming Government: People, Process and Policy, 11(3), 419-455.

² Marathe, S. (2018). Digitalization in education sector.

³ Gupta, A., & Ladiwal, O. (2021) Digital Education in India: Future Perspective and Challenges.

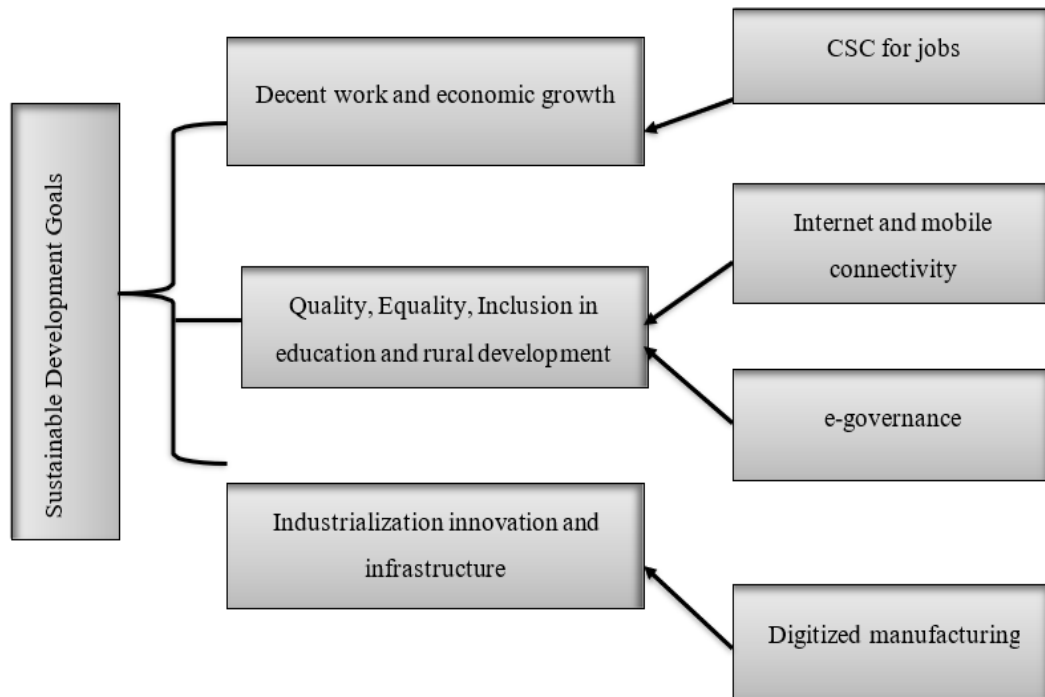


Figure 3: Digitalization in India and Sustainability Development Goals

By reaching the U.N. Sustainable Goals by 2030, 4 out of the 9 core foundations of the Digital India campaign will go a long way toward transforming India into a sustainable nation. Indian people are assisting in finding work in the IT/ITES sector via I.T. for Jobs through training, and This will eradicate poverty, lower the unemployment rate, improve the standard of living, and eventually boost the economy without damaging the environment. Most citizens may access government information through an online website, thanks to internet accessibility and mobile connection (Mohanta et al., 2017).¹ This e-governance technology promotes accountability, openness, and less paperwork and works with less paper emphasizing environmental protection. The spread of the Internet closed the divide between urban and village residents, demonstrating equality and enhancing the rural educational system (Sahu & Samantaray, 2022).² Electronic manufacturing will encourage zero imports, economic growth, and job creation. Concentrating on innovation and creating cutting-edge items is essential (Aggarwal et al., 2021).³

E-Governance

It describes the use of information and communication technology to improve the speed, efficacy, and responsibility of information flow between public and government entities. In the 2016 United Nations study, India's e-Government Development Index score was 107, per the report; this represents a significant increase from its 2014 ranking of 118. Developing internet platforms for government dissemination and citizen communication has contributed to e-governance. For example, unique identity cards and voter cards are maintained digitally to make simple recovery possible in an emergency. In addition, the government has created sites where it posts information about recent accomplishments and finished projects for residents to review (Gurumurthy et al., 2016)⁴. India's economy has strengthened thanks to e-governance because it allows the public to assess and monitor their progress, permanently shutting corruption flaws.

¹ Mohanta, G., Debasish, S. S., & Nanda, S. K. (2017). A study on growth and prospect of digital India campaign. *Saudi Journal of Business and Management Studies*, 2(7), 727-731.

² Sahu, A., & Samantaray, S. (2022). Digitalization of Education: Rural India's Potential to Adapt to the Digital Transformation as New Normality. In *Biologically Inspired Techniques in Many Criteria Decision Making* (pp. 377- 388). Springer, Singapore.

³ Aggarwal, K., Malik, S., Mishra, D. K., & Paul, D. (2021). Moving from cash to cashless economy: Toward digital India. *The Journal of Asian Finance, Economics and Business*, 8(4), 43-54.

⁴ Gurumurthy, A., Chami, N., & Thomas, S. (2016). Unpacking Digital India: A feminist commentary on policy agendas in the digital moment. *Journal of Information Policy*, 6(1), 371-402.

Literature Review

Jain, E. and Lamba, J. (2021)¹ stated that notwithstanding a national medical urgency brought on by the covid-19 disaster, the digitization of the educational industry has resulted in ongoing Education that is advantageous for both students and instructors. COVID-19 has been found to affect how learning changes positively and negatively. All academic organizations and universities closed, and exams were rescheduled or canceled, but none altogether ceased. Additionally, it was discovered that the educational system has changed and developed in unanticipated ways due to the epidemic. Educators and staff professionals successfully handle the digitalization plan for teaching and utilizing digital media. Teachers can advance their talents and expertise by enrolling in multidisciplinary online lessons offered by covid-19. It has also been discovered that computer classes delivered digitally are much more impactful than theoretical subjects delivered through online applications, but protracted online lessons wear teachers out and make them lose interest.

Garg, T., and Goyal, R. (2021)² discussed that in India, where traditions and cultures are not just the foundation of diversification but also the affordability and buying power of the Indians, the study's primary goal was to analyze the characteristics and essence of the contemporary education structure and its procedures. Everybody looks to the education sector for optimism, so it should not be focused on spreading hype. As time has passed, several developments have emerged in several economic areas, including the education structure. Education industries have undergone many phases of development beyond any significant economic sectors. All have gone as far away from the old Guru-Shishya approach of giving courses beneath a bush in an outdoor park to walled classroom lectures, from the visual teaching style using LCD and projectors to supplying digital notes. And now, among students, WhatsApp messaging and life lessons on internet portals are popular. It is unavoidable that WhatsApp is now regarded as the foremost widespread and dependable official method of fostering a connection between academics and students. In addition, snapshots have impacted several copying firms operating within several high school and college buildings. India comprises many different communities and cultures, but aside from these variations, the most apparent variation that immediately impacts the Indian Educational Department is the potential and power of the Indians' diversity.

Kumar, A. R. (2021)³ observed that as data innovation is used for general growth, digitization profoundly alters with time as operations and information are converted into a digital version. Digital India was founded to improve innovative education and link rural areas quickly to the Internet. The investigation was unique and rational in its approach to examining public knowledge of the digitized India Program. The results demonstrated that people are aware of advanced programs and practices for acquiring digital competence and their application to improving via progressive transformation and fostering online literacy. The analysis also looked at the impact of sector characteristics and how people perceived various government-run programs underneath this activity.

Shukla et al. (2020)⁴ discussed that the speed of civilizational development has quickened in recent decades. In the early 1960s of the 20th century, information technology first emerged, followed by the shift to a fifth technological order. Digitization has many positive aspects, but it also has some negative aspects, particularly for people from poor origins. The study focused on how kids utilize technology and how to keep them safe from the risks of internet communication. Remember that acquiring digital skills for employment in an interactive setting increases one's efficacy in inventiveness and innovative pursuit of educational activities.

Shetty, U. K. (2019)⁵ stated that modern society requires Digitalization resulting from inventions and technological advancements. Every nation strives to attain digitization to empower community better. The Government of India established the flagship initiative Digital India intending to transform India into a knowledge-based country. The Indian government's initiative to transform India into a digital nation began as a dream project. With the help of the broadband highway, free public internet access program, and a mobile connectivity network for everyone, the Digital India effort seeks to reach the unreached. The

¹ Jain, E., & Lamba, J. (2021). Management and digitalization strategy for transforming education sector: an emerging gateway persuaded by COVID-19. In *Emerging Challenges, Solutions, and Best Practices for Digital Enterprise Transformation* (pp. 69-83). IGI Global.

² Garg, T., & Goyal, R. (2021). Evolution of education system and techniques: A comparative study. In *Proceedings of the Second International Conference on Information Management and Machine Intelligence* (pp. 755-763). Springer, Singapore.

³ Kumar, A. R. (2021) An Investigation on Awareness among Individuals about Digital India—An overview of Shimla.

⁴ Shukla, J., Shukla, N., & Jain, J. K. (2020). Evolution of industrial IoT & Its future aspects. *International Journal of Communication and Information Technology*, 1(2), 21-23.

⁵ Shetty, U. K. (2019). Educating rural customers about digital banking services-A study in Udipi District.

"Digital India" initiative supports infrastructure and offers steps to ensure that residents can access electronic services, manufacturing tools and goods, and employment possibilities, fostering a knowledge economy that encourages inclusive growth. Without widespread understanding among the populace, the goal of digitally reconstructing India would be highly challenging. The study's goal was to examine youth perceptions of Digital India.

Raj, K. & Aithal, P. S. (2018)¹ analyzed that the world's fastest-growing economy is India. Its GDP ranking ranked it the seventh-largest economy globally, and its Purchasing Power Parity(PPP) order was the second-largest. The government of India took a significant stride with the digital Indian plan to include all sectors in its scope. Its three-pronged objective includes giving every citizen access to infrastructure, good governance, and digital empowerment. This program will entirely digitize the country's economy, placing it among the top seven nations in the world.

However, this exercise was intrinsically necessary to gather data on India's informal economy and bring most citizens into accountability. The government statistical institutions do not have a precise BOP (Business Process Outsourcing) definition for the Indian economy, but the figures they publish on those who live below the poverty line focus on those who make even less than ₹35.83 per day. Given the socioeconomic climate and the emphasis placed on numerous developmental initiatives and strategies for reducing poverty, employment possibilities have significantly improved, and according to some figures, many households have emerged from abject poverty. The significance of these digitization initiatives lies in the projected economic and societal development brought on by the widespread use of digital technologies. This essay examined the numerous digitalization action plans and how they affect India's BOP industry.

Kumar, R. et al. (2018)² investigated the conditions that made Indian citizens accept e-government services. Semi-structured interviews were used in the study's qualitative methodology. The study highlighted novel e-government adoption elements that had not been previously addressed in the literature, such as auxiliary facilities, corruption avoidance, transparency and fairness in the process, customer assistance, connection, and forced adoption. The findings also highlighted 17 e-government adoption characteristics that support the conclusions drawn from earlier studies.

Katz R. et al. (2014)³ evaluated the overall cumulative effect of various information and communication technologies. In addition, they were giving a peek at how services and applications are being used, which is a valuable addition to more conventional viewpoints like technological penetration. This method assessed success in implementing a policy like Europe's Digital Agenda. To fully comprehend the impact of digitization, measurement of the shift to digitally intensive societies should consider various measures, including both the penetration of technology and its use. A composite index based on six major factors affordability, infrastructure investment, network access, capacity, usage, and human capital, was created for this purpose. These ideas were used to evaluate Europe's progress toward digitization. Significant gaps were noted in terms of its unequal development, delays in infrastructure investment, and the adoption of digital technology. Proactively resolving these gaps was expected to have a considerable economic payoff.

Discussion

The government is implementing a novel idea that will allow for widespread digital accessibility to government services via computers, laptops, smartphones, and other mobile devices that are more interwoven into everyday life than before (Kumar et al., 2017)⁴. In actuality, unlike conventional methods of obtaining government services, which are constrained by office location, physical space, and operating hours, e-government services are available anytime and everywhere in a region linked to the Internet and computer technology. Hence, it is necessary to investigate the elements that motivate Indian residents to use e-government services. By making resources and services accessible in local languages and offering a digital framework for collaborative governance that ensures comfort, such as creating all official credentials and records accessible on the Cloud with portability, Digital India envisions a nation where all

¹ Raj, K., & Aithal, P. S. (2018). Digitization of India-impact on the BOP sector. *International Journal of Management, Technology, and Social Sciences (IJMTS)*, 3(1), 59-74.

² Kumar, R., Sachan, A., Mukherjee, A., & Kumar, R. (2018). Factors influencing e-government adoption in India: a qualitative approach. *Digital Policy, Regulation and Governance*.

³ Katz, R., Koutroumpis, P., & Callorda, F. M. (2014). Using a digitization index to measure the economic and social impact of digital agendas. *info*, 16(1), 32-44.

⁴ Kumar, S., Verma, A. K., Prakash, S., Singh, A., Chatterjee, C., Ghosh, B., ... & Dey, R. (2017, October). Multi-operational home automation system using IOT, An approach. In *2017 8th IEEE Annual Information Technology, Electronics and Mobile Communication Conference (IEMCON)* (pp. 305-308). IEEE.

public are proficient in using digital resources. This study discusses the crucial elements that influence whether Digitalization is adopted or not, the role of government in E-governance, Common Service Centers (CSC), M.P. online, and the support of digitization in Education.

Conclusion

For emerging countries, technological development is essential. For India to dominate various international technology portals, digital technologies must be applied to enhance public services, provide financial inclusion, etc. India has recognized this secret and adopted the "Digital India" program to provide easy access to basic services while fostering efficient citizen-government dialogue. The digital India program has been successful so far because it has helped India significantly by opening up employment possibilities, raising literacy rates, eradicating bribery, advancing technology, and increasing gross domestic product and in addition to giving rural residents access to financial, medical, and educational services also enhanced their social and economic conditions by developing non-agricultural economic activity. Because funds to sustain social utilities and other government facilities are easily accessible, this additionally stimulates financial improvement. The government's actions will aid India in achieving the U.N. Sustainable Development Goals by 2030. E-governance, which offers openness in each transaction, dependability, a reduction in paperwork, etc., is helping society become more sustainable. It takes some time to see the effects of the Digital India initiative on the economy because it is still in its infancy. "In this digital era, we have the chance to alter people's lives in ways that were difficult to fathom only a few decades ago," said Narendra Modi.

References

1. Abrol, S., & Jain, M. K. (2022). Digital Transformation of Higher Education in India. In *Technology Training for Educators from Past to Present* (pp. 59-72). IGI Global.
2. Aggarwal, K., Malik, S., Mishra, D. K., & Paul, D. (2021). Moving from cash to cashless economy: Toward digital India. *The Journal of Asian Finance, Economics and Business*, 8(4), 43-54.
3. Garg, T., & Goyal, R. (2021). Evolution of education system and techniques: A comparative study. In *Proceedings of the Second International Conference on Information Management and Machine Intelligence* (pp. 755-763). Springer, Singapore.
4. Gupta, A., & Ladiwal, O. (2021) Digital Education in India: Future Perspective and Challenges.
5. Gurumurthy, A., Chami, N., & Thomas, S. (2016). Unpacking Digital India: A feminist commentary on policy agendas in the digital moment. *Journal of Information Policy*, 6(1), 371-402.
6. Israel, D., Pradhan, D., & Jena, A. K. (2018). Materialism and compulsive buying behaviour: The role of consumer credit card use and impulse buying. *Asia Pacific Journal of Marketing and Logistics*.
7. Jain, E., & Lamba, J. (2021). Management and digitalization strategy for transforming education sector: an emerging gateway persuaded by COVID-19. In *Emerging Challenges, Solutions, and Best Practices for Digital Enterprise Transformation* (pp. 69-83). IGI Global.
8. Katz, R., Koutroumpis, P., & Callorda, F. M. (2014). Using a digitization index to measure the economic and social impact of digital agendas. *info*, 16(1), 32-44.
9. Kumar, A. R. (2021) An Investigation on Awareness among Individuals about Digital India—An overview of Shimla.
10. Kumar, R., Sachan, A., Mukherjee, A., & Kumar, R. (2018). Factors influencing e-government adoption in India: a qualitative approach. *Digital Policy, Regulation and Governance*.
11. Kumar, S., Verma, A. K., Prakash, S., Singh, A., Chatterjee, C., Ghosh, B., ... & Dey, R. (2017, October). Multi-operational home automation system using IOT, An approach. In *2017 8th IEEE Annual Information Technology, Electronics and Mobile Communication Conference (IEMCON)* (pp. 305-308). IEEE.
12. Mahmoud Elbasir, M. (2020). The influence of trust, security, and reliability of multimedia payment on the adoption of EPS in Libya. *Multicultural Education*.
13. Maiti, M., & Kayal, P. (2017). Digitization: Its impact on economic development & trade. *Asian Economic and Financial Review*, 7(6), 541-549.
14. Marathe, S. (2018). Digitalization in education sector.

15. Mohanta, G., Debasish, S. S., & Nanda, S. K. (2017). A study on growth and prospect of digital India campaign. *Saudi Journal of Business and Management Studies*, 2(7), 727-731.
16. Raj, K., & Aithal, P. S. (2018). Digitization of India-impact on the BOP sector. *International Journal of Management, Technology, and Social Sciences (IJMTS)*, 3(1), 59-74.
17. Sahu, A., & Samantaray, S. (2022). Digitalization of Education: Rural India's Potential to Adapt to the Digital Transformation as New Normality. In *Biologically Inspired Techniques in Many Criteria Decision Making* (pp. 377-388). Springer, Singapore.
18. Sangtani, R. B., Samnani, L., Sarasambi, A. B., Kumar, R. M., & Pawar, S. R. (2022). Digital Innovations in Education. In *Technology Training for Educators from Past to Present* (pp. 218-238). IGI Global.
19. Sharma, J. (2016). Digital India and its Impact on the Society. *International Journal of Research in Humanities & Soc. Sciences*, 4(4), 64-70.
20. Shetty, U. K. (2019). Educating rural customers about digital banking services-A study in Udupi District.
21. Shukla, J., Shukla, N., & Jain, J. K. (2020). Evolution of industrial IoT & Its future aspects. *International Journal of Communication and Information Technology*, 1(2), 21-23.
22. Soni, V., Dey, P. K., Anand, R., Malhotra, C., & Banwet, D. K. (2017). Digitizing grey portions of e-governance. *Transforming Government: People, Process and Policy*, 11(3), 419-455.
23. Tanford, S., Erdem, M. and Baloglu, S. (2011). Price transparency of bundled vacation packages, *Journal of Hospitality and Tourism Research*, 35(2), pp. 213–234.

