Digitalization in the midst of Digital Division in India

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Abstract

The bequest of electronic commerce is gaining ground, achieving unprecedented growth and widespread popularity all across the globe and in India. Barring aside the initial jittery start that resulted primarily due to the lack of trust; consumers around the world and in India are more experienced and confident today, relying heavily on electronic trade and commerce over the traditional mediums. Even the senior denizens are opening up to digital mediums. Though the percentage of online consumers are comparatively less; in 2013, Asia Pacific emerged as the strongest ecommerce region in the world with sales of around 567.3 billion USD recording a growth of over 45% over 2012, ranking ahead of Europe (482.3 billion USD) and North America (452.4 billion USD). The e-com business in India is recording impressive growth over these years and the growth rate doubled in 2015 vis-a-vis the previous year. Consumer behaviours are changing drastically in the era of digital reformation. Dynamics of the market, marketing opportunities, social behaviour etc. have changed the way business is done in this fast developing nation. Not only commerce, digitalization is also influencing social behaviour and Governance. In fact, there is a growing notion to the vision of digitalizing India with phenomenal progress in the areas of apps and portals development for the dissemination of information and delivery of high-value public services over the internet. India is home to the largest Public Distribution System in the world, and e-pds is a revolution in enhancing transparency and eliminating pilferages in the system. Currently, the state of Andhra Pradesh is leading the race. At this juncture, inadequate infrastructure and digital illiteracy are major impediments in the paths of progressive digitalization as majority of India is yet to taste the first-fruits of digital revolution!

Keywords: Digital Divide, Digital Diffusion, Digital Technology, E-commerce, Consumer Behaviour.

Introduction

Digital technology is driving change. Market, marketing opportunities, marketing channels, cost structures, governance and all other vital components of business & politics is radically changing in the midst of digital revolution in India. Advent of digitalization in business environment has skewed the markets more towards the buyers. For every unmet need of a consumer there are countless market offers over the internet, many a times confusing consumers against making a rational choice. Similarly, aspiration of the Government in building an all inclusive, interconnecting & interlinking nexus joining all spheres of society over the digital space, is gaining momentum since the call for a digital nation in July, 2015. However, this vision appears highly ambitious, soaring above the ground realities in the short run. Nevertheless, it has set the right tone for a dream future nation!

Traditional Industries and business models are becoming obsolete all around the globe, losing ground to competition, giving way to technologically advanced innovative solutions. The abysmal death of the most influential event of the second millennium, the printing press, stands as an example to the potential threats and disruptions that technology can exert. Though the demand for news and information has not changed, but the means of production and consumption have been drastically altered!

From the perspective of a business, emerging new market offers are subtly and swiftly replacing racks of consumers and therefore it's getting all the more difficult to win and retain a brand loyal customer in the era of digitalization. Newer brands appear and disappear overnight. Even some of the so called "established brands" aren't spared in the cut-throat competition via technological infusion. For example, once a market leader in the mobile phone segment, Nokia, would have never imagined to be laid off racks in India, being replaced by the then sluggish Samsung which swiftly displaced its position by the notebooks and galaxy series based on Android applications. Similar pressure was felt in Microsoft, globally, with the rising popularity of Apple run on Mac OS. Unfortunately, intellectual property rights are making existence even more difficult for some businesses in these environments. Nothing seems to be permanent in the era of digitalization with markets demanding change more proactively than ever before.

Consumerism, competition and coopetition are at peak paving way for further disruption, keeping intact the challenges of effectiveness & cost competitiveness right within the environment of cut-throat competition. End of the day, it's only survival of the fittest, one or none! There maybe nothing wrong in it per se, as it can be argued that, competition paves way for more innovation leading to innovative solutions, working in favour of the consumers.

But my concern is: how long can technology and entrepreneurial philosophies remain friendly? Unfortunately, machine is replacing man in the era of high-tech modernization, one of the threatening consequences of technologically driven industrialization. And for a country like India, with its largest chunk of population in digital exclusion, the aftermath appears counterproductive, at least in the short run!

Literature Review

"Digitalization spurs innovations, boosts inclusiveness, and enhances the overall consumer experiences. But at the same time, digitalization is disruptive, changing familiar structures and expectations of the economy, society and even politics. It even raises questions about new business models, about how and when regulators should intervene and bring policy challenges with regard to privacy, security, trust, consumer policy, competition, innovation, jobs and skills." (OECD, 2017).

In the contextual environment of globalization, innovation and information, digital technology is leading transformation. Everything seems just a finger-tip away in the virtual world of digital systems influencing all streams of business, science and social functions. However, with the rising popularity, growth and acceptance of digitalization, the need for safety, security and ethics, is a growing concern.

Digitalization has augmented the trend of the world economy towards becoming an interdependent system. Time and distance which have been under assault for 150 years, have now virtually collapsed with the rise of the "global village" and electronic commerce. The world is becoming one market instead of many individual nations with the advent of many mega-firms and internet-enabled mini-firms. (Kinicki & Williams, 2003).

Therefore, the need of the hour is strengthening digital security and privacy protection. In a safe and secure environment, individuals, firms and governments will feel more secured while unleashing the endless benefits of digitalization and electronic commerce. However, brakes in form of digital exclusion and digital divide, either out of natural deprivation, injustice and (or) ignorance in countries like India and other emerging nations are hurdles to the progressive path of one-world-one-market notion!

The menace of digital division in India

The term digital divide was first coined by the former Assistant Secretary for Commerce and Telecommunications in United States, Larry Lrving. He wanted to highlight the distinctive gap between those who are capable of affording the required digital devices from the ones who cannot. (Dragulanescu, 2002). The phrase "digital divide" refers to the unique and disproportionate pace of development in societies having differential access to digital infrastructure

and services. (Paul J., 2002). It refers to the disparities between nations (Naughton, 2001 & Paul, 2002).

The fracture of digital divide is widespread and rampant across the developing world, like India. The term "divide" is suggestive of a significant barrier that sharply distinguishes two broader sections of society, compared and contrasted on the scale of digital capacity and connectivity through Internet, Computers, Tabs, Smart phones or other electronic mediums.

"Digital divide" is prominently felt in India including other developing nations. However, due to its massive population, the intensity of the spread and gravity of the situation is significantly higher for this digitally illiterate nation. To illustrate the statement, I would like to take the example of demonetization in India.

Whole of India suffered a` virtual psunami' and a powerful `tectonic shock' following the bold decision of the GoI on the 8th day of November, 2016: 17,165 million Rs. 500 notes and 6,858 million pieces of Rs. 1000 notes, amounting to Rs. 15.44 lakh crores in value or 86% of the overall currency in circulation was declared "illegal tender". Almost the whole country was on road - lining up queues before Banks and ATMs for exchanging and (or) drawing new currencies. Cash economy collapsed for a while, leaving millions in despair!

The situation was worse among the poor and rural population. World of the poor virtually came to an end following the enforcement of demonetization resulting in tremendous losses, beyond any numeric scale of comparison. Unfortunately, numbers cannot measure or even approximate the qualitative losses that waved like psunami to the most vulnerable and digitally excluded rural population. For more than a month, the de novo financially included population were forced into digital financial exclusion! And more such incident will further dampen the morale and economy of the nation. Therefore, digital divide is a curse affecting survival of the poor post demonetization. And, it will continue to be a menace in the long run for the 70 percent Indians living in its 600,000+ villages across the nation.

Apart from the digital division, India is also grappling with cash, knowledge, economic and social divisions; confronting and baring its way towards the holistic transformation of the nation. However, strategic impetus from the Govt. is all the more growing towards digitalization and a digitally transformed nation! Even the share of electronic commerce is on rise. Barring aside the initial hiccup which was primarily due to the lack of trust on this newer form of marketing channel, Indian consumers seems to have quickly adopted change and are therefore relying

heavily on the digital mediums. Therefore, it would be interesting to observe some of their behaviours and also delve deep in comprehending the ground realities on the size, influence and challenges of the digital mediums of trade and commerce in India.

Research Objectives

The research was carried out with the following objectives:

• To identify the current position of "digital divide" and the size of e-commerce Industry in India.

• To understand the behaviour of Indian consumers over digital mediums.

• To assess the proactive measures of the GoI towards digitalizing India.

• To explore the problems of Rural India and analyze the impact of the comprehensive digital solutions, planned and proposed by the Government.

Research Questions:

Some of the fundamental research questions arising out of the above discussion are:

What is the extent/present status of digital division in India?

What is the size, opportunities and concerns of its digital space?

What is the actual ground penetration of Digital services and devices i.e. internet, smart phones etc.?

Who are the users of these services and devices? What are they using the devices for?

What is the present status and size of e-commerce Industry in India?

How are the consumers behaving in digital environment?

What are the proactive steps of the GoI towards digitalization?

Can digital inclusion foster socio-economic transformation of the rural population?

Research Methodology

This research is an exploratory study. Data from both primary and secondary sources are used for the research. Data is collected from Books, Journals, Research Papers, Industrial Reports and Publications, News Papers etc. Different websites are also studied to collect the required data. Method of cross referencing was also adopted during the course of the research.

Major Findings

Digital revolution in India: Opportunities and Concerns

IAMAI-IMRB (Internet and Mobile Association of India & Indian Market Research Bureau) reports say that, Urban India has close to 60% Internet Penetration, reflecting a level of saturation, but there are a potential 750 million users in Rural India. The number of Internet users in India was expected to reach 450-465 million by June, 2017 up 4-8% from 432 million in December 2016.

Urban India with an estimated population of 444 million already has 269 million (60%) using the Internet. Rural India, with an estimated population of 906 million as per 2011 census, has only 163 million (17%) Internet users. Thus, there are approximately 750 million potential population still in Rural India who are yet to become internet users.

Along with the growth in digital inclusion there will be an expected rise in e-trade and commerce contributed from the hinterlands of the nation. And perhaps this will mark the era of New India in accomplishment to its digital vision!

Keeping aside the prominence of digital divide that do exist in this giant and developing nation, a latest survey by Google revealed that, almost all of the Indian smart phone users use their devices to play games. Now, though the productivity of such actions can be discussed and debated for long, it's certainly an effective mode of self recreation.

About half of the overall population in the survey used their smart phones for social networking and researching, an emerging consumption pattern to quench the unsatisfied needs of the modern consumers. As a general inference, it can be inferred that, people in India demand information, entertainment, appreciation etc. which is being broadly met through the help of digital mediums and that's why there is an upsurge observed towards digital products and services in this nation!

What would be more interesting from here is a close observation on the productive and unproductive gain (loss) that a smart device user finally end up with vis-a-vis its potential towards creating a world of dynamic and progressive transformation, especially among those who are living in long exclusion; provided the wide gap of digital divide is squeezed through strategic infusions both from the public and private bodies alike.

Smart Phone Activities in India
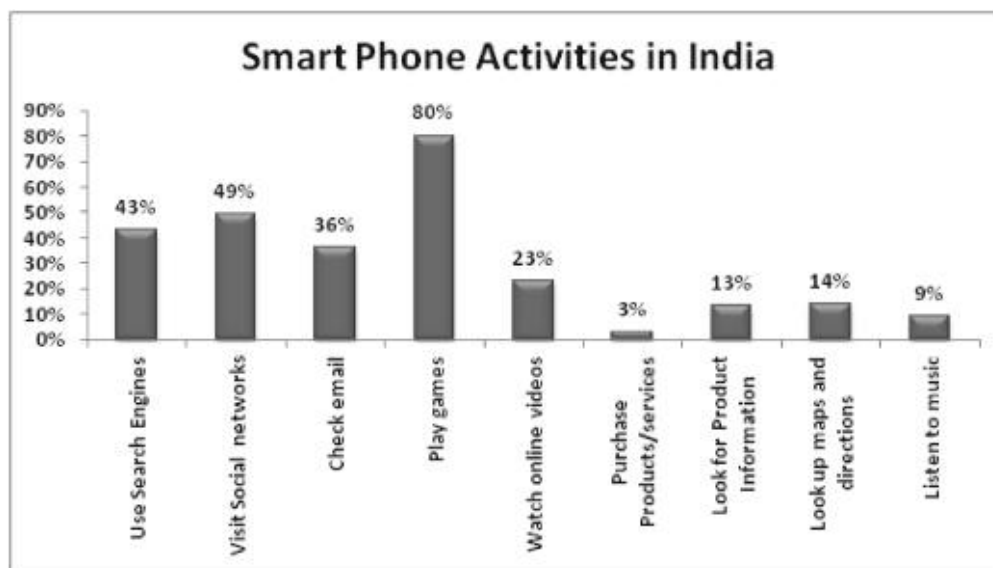
Source: Google Barometer

As a general inference, integration of digital technologies into everyday life has certainly alleviated the life-style of an average Indian living in a town or city. Learning and de-learning has become faster. People enjoy unprecedented access to information, international communities and forums and all this is paving a new dimension to the way life should function in this ultra modern and high-tech phase of innovation. But the vital question arising here is: When will rural India reap its benefits?

Booming Social Inclusion

Today consumers in this country enjoy living in a multiple simulated and virtual social systems. In fact, there are more worlds inside the digital space than it is outside. Every group in facebook, twitter or whats-app, is a multi-lingual, multi-cultural virtual social system in itself where people love spending unaccounted time in.

The digital communication and social system can empower even the minute population of the remotest of villages to stay connected to the outer world so easily and cost-effectively. All that is required is a small "vertical screen" connected to the nexus of internet and an averagely educated lay operator who can comprehend the contents and actively trigger or participate a discussion.

Therefore, it could be rightly stated here that, where physical infrastructure take ages to reach, digital technology can penetrate at ease! Perhaps these are some of the reasons why the current GoI is casting the vision towards digitalization!

Social media is gradually upgrading a common man to be more accommodative to demographic, social and cultural diversities and be more compatible to psychographic shocks. Today, social media enjoys the power and precedence in influencing and deciding the fate of a Govt.

right in the wee hours of policy decisions and (or) executions. Fate of a Govt. is decided in the virtual world way before the actual opinion is made in the real world!

However, on the negative side, even a bogus or fake content gains ground and spreads virally within a matter of few seconds. Unfortunately, negativity spreads much faster than positivity! As an example, while political parties are using social platforms to gain political mileage, terror organizations are using the same medium to spread their malicious intentions. Therefore, the Govt., policy makers and businesses are more challenged to be proactively engaged in detecting and eliminating threat elements before it catches fire by influencing millions. Unfortunately, it's much easier said than done!

Social Realities: e-societies displacing r-societies

Coming to the deeper social realities, people are becoming more self-centric in digital environment. Real communities and social life is being replaced by e-communities and e-societies. Unfortunately, while a fellow being is losing life, people seems shamelessly unashamed capturing selfies than extending timely help to restore the life in danger. Perhaps, it is the wee hours of human auto-extinction?

Technology is no more confined to an event, activity or process any more, technology is disrupting thought patterns via social platforms. Post facebook era, there is a slight alteration even to the long standing definition of a friend or "e-friend" per se: it's no more a friend in need is a friend indeed; rather, in the fb forum, a friend who likes your post is a friend indeed!

Thus the social behaviours of people are drastically changing while we are getting closure and closure towards creating a one world community with the help of digital

technologies. So, the vital question to be asked here is: can the modern digital world create real life opportunities, change the living pattern, life styles, offset and disrupt the socio-economic strata, enhance the businesses and consumption patterns of the impoverished world which is living a life of long exclusion?

Opinions influencing opinions

It would not be wrong in saying that, diffusion of digital technologies has qualified an average Indian consumer to be called a "prosumer" (producer + consumer). Because a consumer is no more consuming for his own gain, rather his consumption and feedback is producing or impacting the behaviour of other consumers.

Every feedback of a consumer, irrespective of his socio-economic strata, ispotentially impacting the purchasing decisions of others. A consumer is entitled opportunities to be a co-creator of a market offer. His voice and decisions are better heard. Digital platforms have empowered consumers to disrupt the market much more powerfully than what it was observed a decade ago in this nation. Today opinions catch fire in seconds.

Digital technologies have eased the process of trade, skewing the market slightly more in favour of the buyers. Thus the consumption pattern and buying behaviour of consumers are recording a gradual shift as they feel more empowered and heard in digital environment than what is was in the physical space.

However, all the gain is not biased towards consumers alone; a large extent of it is also inclined towards the producers and marketers. Through eCRMs and online feedback systems, businesses remain better connected to the market, read their perceptions better and therefore are better equipped to serve the market with the right kind of offers.

Status of digital inclusion in India

As per the research compilation of E-commerce Foundation 2015, 254.5 mn of Indians were digitally included via internet, constituting to 27% of the overall population. Out of this, 33% used smart phones which contributed to 20% of the online sales; 80% of the online sales came from PCs and Tablets in the comfort of home or office spaces and at the ease of a few "fingertip taps and impressions". And this is just the beginning of a giant era of transformation that the nation is yet to realize.
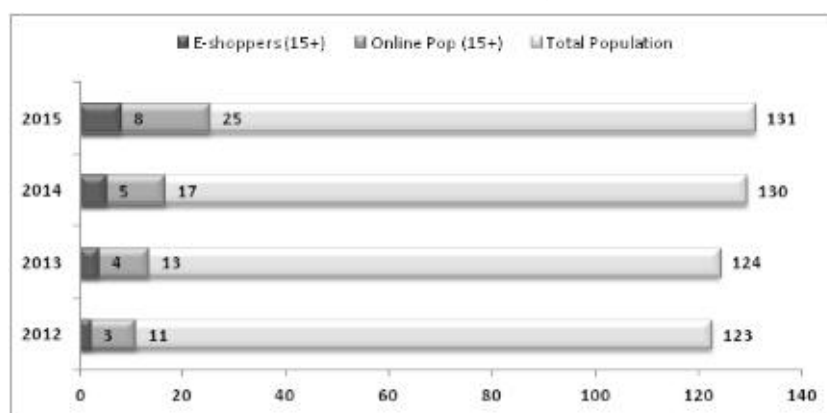
**Source: World Bank, Internet Livestats, Statistica and Ecommerce Foundation**

The chunk of e-shoppers within the group of online population is recording a marginal fluctuation around 27%. Precisely, the share of e-commerce population among all internet users over the four years were 27%, 31%, 29% and 32% respectively. However, the number of internet users among the whole population were 9%, 10%, 13% and 19% respectively. Thus the rate of growth of internet users is growing at much faster rate than the growth of e-commerce. It may be due to the fact that, there is considerable rise in the number of internet users across Indian villages who do not participate in electronic trade and commerce. Otherwise, it can be inferred that all of the new internet users are not active in e-commerce.

Data suggests that, out of the 1.3+ bn "human capital" in India, 942.6 mn i.e. app. 72.5% of the population is above the age of 15 who are actually the potential or direct decision

makers for e-trade and commerce. However, in the present context, only a meagre 82.3 mn i.e. 8.7% shop online.

Composite data of World Bank, IMF and Ecommerce Foundation suggests that, the present share of e-commerce to GDP is only at 1.23% which is suggestive of the fact that, e-com in India is yet in its nascent stage of operation and at the introductory phase of the Industrial cycle.

However, though the volume of business is very less, in 2013 Asia Pacific emerged as the strongest ecommerce region in the world with sales of around 567.3 billion USD recording a growth of over 45% over 2012, ranking ahead of Europe (482.3 billion USD) and North America (452.4 billion USD). The ecom business in India is recording impressive growth over these years and the growth rate doubled in 2015 vis-a-vis the previous year.
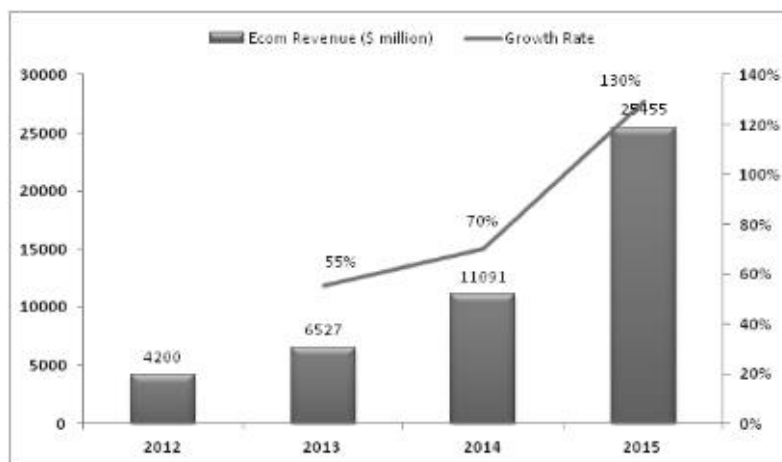
Source: emarketer and statistica via Ecommerce Foundation

Average spending per consumer has almost doubled in two years time from $163 in 2013 to $309 in 2015. The trend is projected to enhance further from here and with more and more consumers relying on e-commerce, the industry is expected to achieve exponential growth.
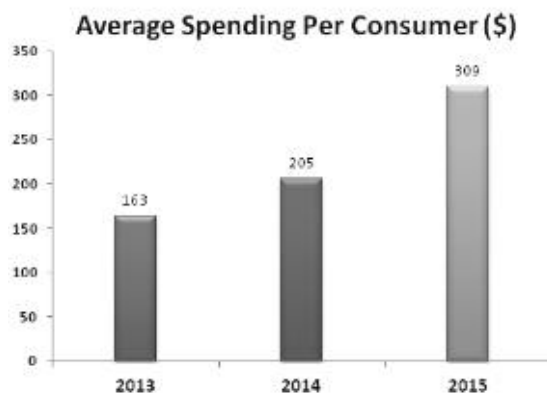

Source: Ecommerce Foundation

Preferred mediums of Indian buyers

In a consumer barometer survey conducted by Google in 2014-15, the population of 8401 people revealed that the most preferred purchase mediums are still the traditional stores. However, if the growth of ecom continues to soar in double and triple digits, it won't take much time to witness a different story of the situation. As buyers continue repeat purchase and new buyers get added through various mediums, the contribution of ecommerce in India is deemed to achieve surmounting heights in the near future.
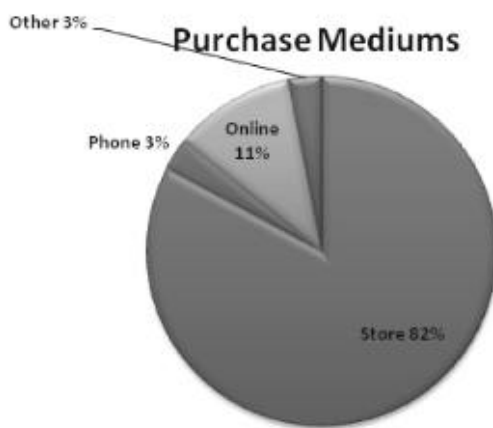
Source: Google Barometer

Post purchase behaviour of Indian consumers

In the same survey, the post purchase behaviour of these people was recorded as:

Post Purchase Behaviour

What's interesting to note here is, though 82% of the population purchased via Stores; almost half of the total population expressed their post purchase opinions/views in the social platforms which in turn would influencing the buying behaviour of other potential consumers. This speaks a lot about the latest trend of the Indian consumers who are empowered to be more expressive through the opportunities being created via the digital mediums, all the more than ever before. This data validates the argument proposed in the earlier section of this paper.

In the same survey, 1404 respondents revealed the type of websites and apps they visited to make their purchases. General online retail stores (eg. Amazon, Flip Kart) and the auction and classified site (eg. ebay) led the race as the most trusted ecom sites.

Where do the Indian e-com buyers buy from?

Source: Google Barometer

In general, Indians prefer buying from more trusted brands in e-com.

**Buyers' choice in digital platforms**

Now coming to the actual content of electronic trade, Clothing, Information Technology, Media & Entertainment, Shoes & Personal Lifestyle, Health & Beauty, Home & Garden, Telecom, Household Electronics, Toys, Food/near food, Sports & Recreation and others contributed to the B2C product baskets sold via e-com.

Travel (flight tickets and hotels), package travel and private transport, Insurances, event tickets took the respective descending shares in service. It means there is a gradual shift in the consumer perceptions in India indicated by the fact that there is a wide range of products and services being purchased through electronic mediums. The threat of fake counterfeits is getting subdued with the rising confidence drawn via the purchase from branded and trusted "etailers" resulting in repeat purchase. I would give my personal example as a witness to authentic the above inference. India is gradually shifting from an era of "no faith" in e-trade towards "full faith" in the virtual medium of trade and commerce.

Devices used for online purchase

Coming to the devices being used for the purchase, other than computers smart phones emerged as the triumphant runner as the most favoured device for ecommerce. And it is interesting to point here that Rural India is being digitally included via smart phones than computers.
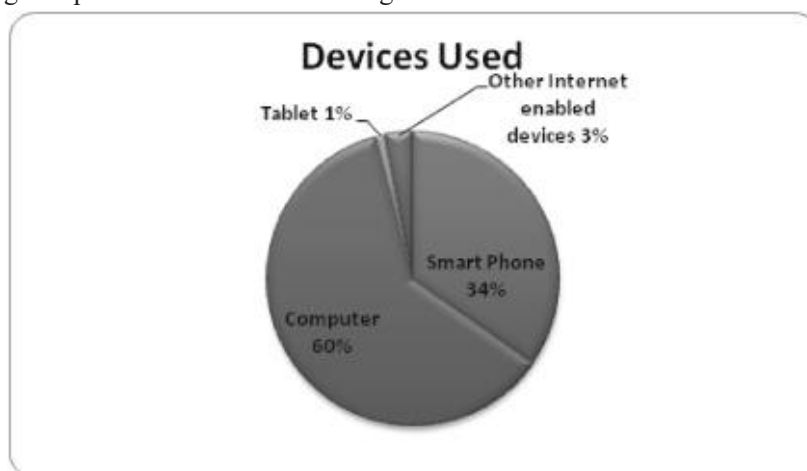
Source: Google Barometer

Smart phone is emerging as one of the most preferred device for internet activities. More than computer, smart phone is enjoying widespread popularity in India, even in its remotest corners where electricity is yet to reach.

Though the present share of smart phone induced sell is only 3%, the figures will certainly change in days to come, especially when Rural India will get more and more included to electronic trade and commerce. However, the issues of Rural India are different and unfortunately nothing phenomenal can be achieved unless the issues of "Real India" are aptly addressed. Otherwise, the impact of digital diffusion will be limited to consumption of values for the good of only a few!

Economic Issues of Rural India (ground realities as observed in the field of PMF)

Rural India is the hub of farming and the home of farmers. However, almost 85% of the land holdings belong to small and marginal farmers who are largely dispersed and fragmented with small land holdings. These primary producers lack economies of scale, are prone to climate change shocks. Unorganized with produce, frequently undervalued! Access to credit is untimely and inadequate. Many a times adverse! The farmers lack access to Primary Markets and are extremely limited in marketing opportunities.

Practical concerns of the poor producers are expressed with the help of flow charts in the following points.

Long Supply Chain

Agro produce of Rural India pass through a long supply chain and therefore, poor farmers don't get the fair price they deserve on the output. The following diagram is a hypothetic illustration on the long supply chain that farming produces typically undergo:
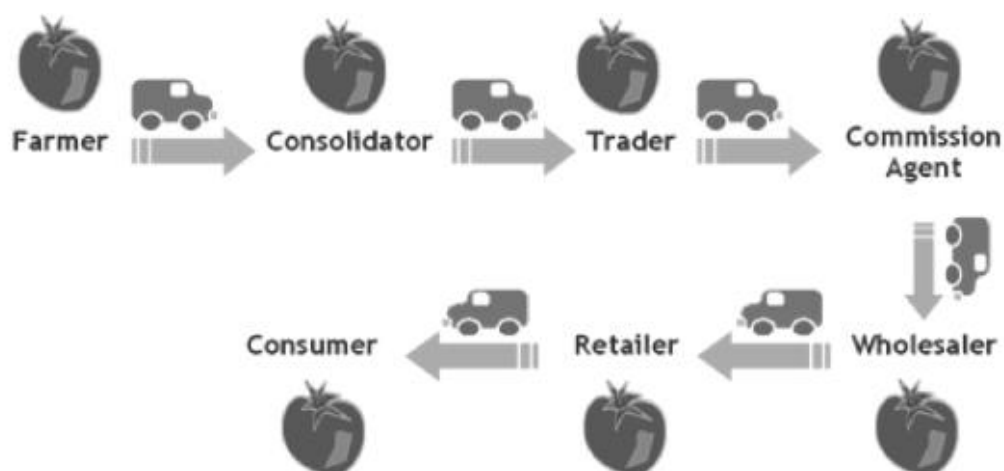
Unfavourable Chain Liquidity

Apart from long supply chain, supply chain liquidity and financing options available to the poor producers is widely unfavourable. Agricultural advances extended to the farmers are based on historical prices and supply position, and adversity of price increases with the intensity of need for money for capital/personal consumption.
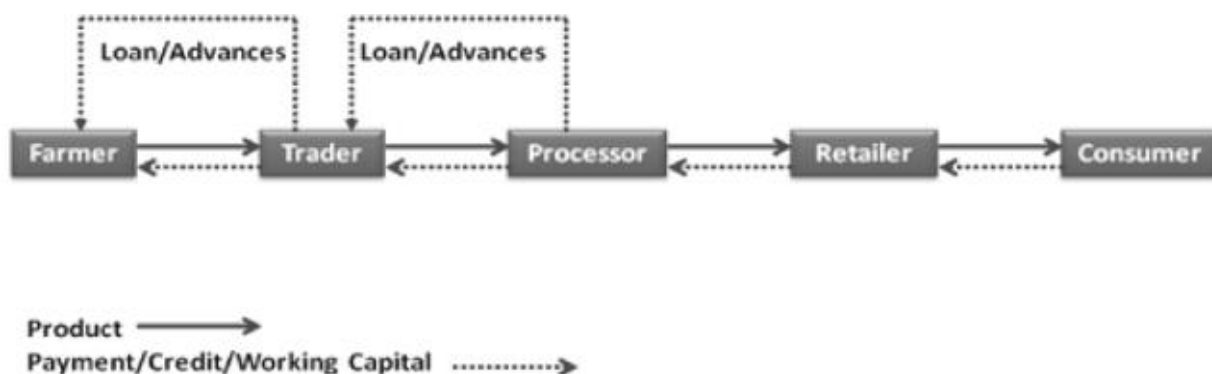
Finance is inadequate and costly

The third issue is related to Primary Source Financing which is often indirect and therefore costly. However, the trend is changing in recent times and hopefully some phenomenal outcome can be expected in the near future.
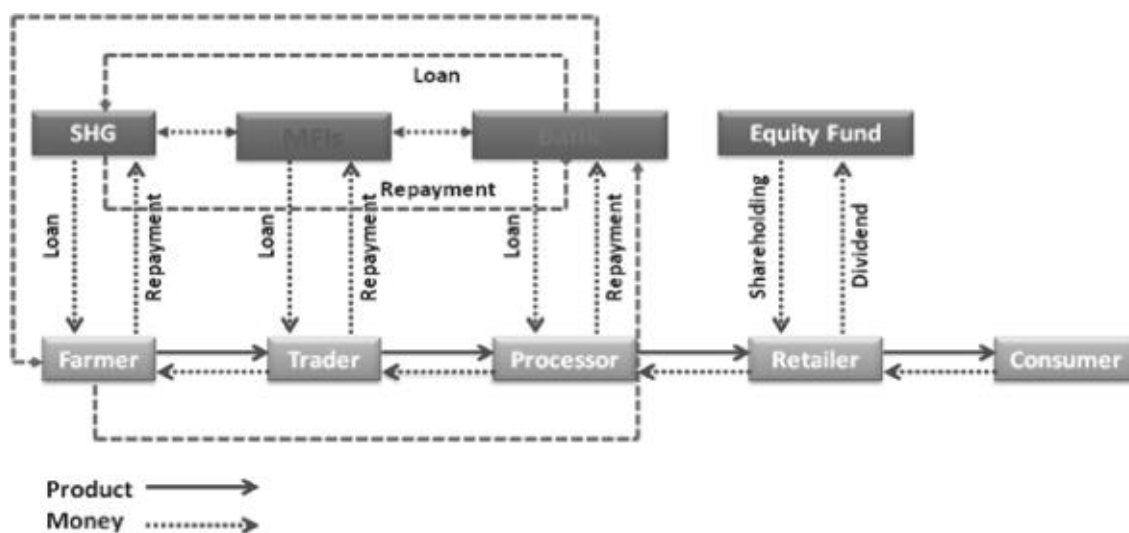
The fourth issue is related to the natural restrictions on entrepreneurial initiatives of marginal farmers.

Hardly anything beyond subsistence farming for poor producers

Lack of capital and mass scale productivity are natural impediments which restrict the growth of famers from becoming entrepreneurs. Therefore, dreaming anything beyond subsistence farming is an ambitious vision. Poor producer(s)cannot dream of acquiring a value chain and thereby enhancing their chances for higher returns through value addition which is usually available to consolidators and traders. However, dedicated efforts of Civil Societies and institutions like NABARD are changing these conceptions. Mass scale consolidation of farmers in form of clusters, clubs and producer companies is enabling real producers to unleash their entrepreneurial aspirations. Installation of processing units and value chains are enhancing the chances of higher returns for the real producers. However, these initiatives are very much at the nascent stage and need long extended and dedicated actions to bring forth perceptible results in future. So far, majority of the financing is made available to traders and processors.
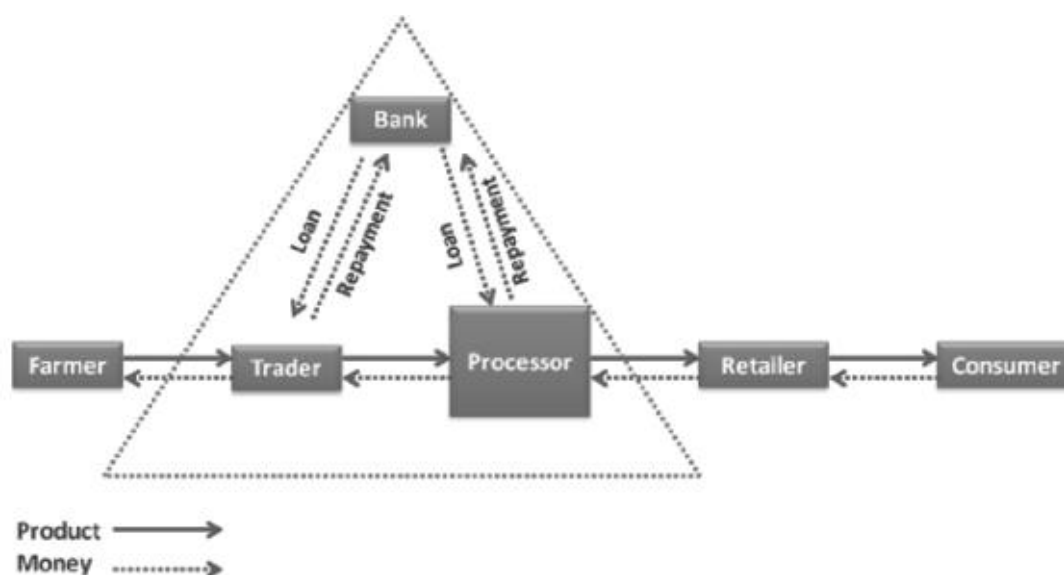
Thus the issues of Indian farming is delirious, however, if farmers are consolidated and empowered through digital connectivity, many of the issues can be addressed efficiently. Drawing evidence from the impact of digital technology over the global markets, Indian farmers can certainly be empowered and be largely benefited via digital diffusion.

Digitalization of farming can possibly reduce the long supply chain; enabling poor farmers enjoy easy and exponential access to direct and fairer markets. Finance from primary sector lenders could be facilitated over digital mediums bringing an end to the costly secondary source financing. At least at the hypothetical level, digital inclusion can foster socio-economic transformation of the poor. And perhaps these are some valid reasons which have motivated the Government to expand the scope of digital Governance in India.

Proactive steps of the Govt. of India

Despite the prevailing issues of Rural India, under the flagship vision of digital India there has been a phenomenal rise in the number of digital utilities, in form of portals and smart phone applications, developed for facilitating information, education, health, farmer welfare, agriculture, financial inclusion, public safety and protection. Some of the major contributions made by the Government of India in the area of Digital initiatives are:

Soil Health Card: Under the aegis of Ministry of Agriculture & Farmers welfare. Aims improvement of soil health and productivity by promoting integrated nutrient management and judicious use of chemical fertilizers.

Pusa Krishi: Developed under the directives of Ministry of Agriculture & Farmers Welfare. Help farmers to find easy solutions to farm problems; get information about weather, new crops etc.

eNAM: Under the Ministry of Agriculture and Farmers' Welfare, the National Agriculture Market (NAM) is a Pan-India electronic trading portal which networks the existing APMC (Agriculture Produce Marketing Committees) to create a unified national market for agricultural commodities.

Start Up India Portal & Mobile App: Developed under the aegis of Ministry of Commerce and Industry to nurture

innovation and startups in the country. Also to drive sustainable economic growth and generate large scale employment for the Nation.

Udaan: Comes under the purview of Ministry of Home Affairs and National Skill Development Corporation (NSDC) for addressing Economic issues of the state of J&K. It aims to provide skills and job to the educated unemployed youth of the state.

Shaala Darpan: Ministry of Human Resource Development (KendriyaVidyalayaSangathan). Aims improvement in the quality of learning, efficiency of school administration, governance of schools & service delivery to key stake holders namely, students, parents, teachers, community and schools.

MKISAN: It's an SMS portal to address the queries and concerns of farmers.

Crop Insurance Mobile App: Calculates the insurance premium for notified crops based on area, coverage amount in case of loanee farmer.

BHIM (Bharat Interface for Money): Managed by the National Payment Corporation of India. The app helps make payment transactions simple using UPI.

Mid Day Meal Mobile App: Ministry of Human Resource Development has developed this app for the effective monitoring of daily and monthly mid-day meal data.

Parivahan Portal: Ministry of Road, Transport and Highways governs this portal to improve the quality of service delivery to the citizen and quality of work environment.

NIRBHAYA App: Originally developed in UP; applies to the respective state govts. Emergency application developed to distress call to specified contact or group in an emergency situation.

National Career Service Portal: Ministry of Labour and Employment manages this portal. It aims to connect opportunities to the aspirations of the youth. Registration for job seekers, job providers, skill providers, career counsellors etc. are done in this portal.

UMANG (Unified Mobile Application for New-Age Governance): Under the Ministry of Electronics and Information Technology enabling a Single Point access to all government services.

Shala Siddhi: National University of Educational Planning and Administration (NUEPA) administers it. It's a comprehensive instrument for school evaluation under the National Programme on School Standards and Evaluation (NPSSE).

Saransh: Comes under the aegis of Central Board of Secondary Education. A comprehensive self-review and analysis for CBSE affiliated schools and parents for analyzing students' performance.

National Scholarship Portal (NSP): Ministry of Electronics and Information Technology oversees this portal. It's a one-stop solution for end-to-end scholarship process right from the submission of student application to disbursal.

SWAYAM: Ministry of Human Resource Development has developed this portal for bridging the digital divide among students by linking them to the mainstream knowledge economy through free online courses.

SUGAMAYA PUSTAKALAYA: A collaborative effort of several organizations under the leadership and directions of GoI. It's an online library of diverse subjects and languages for the blind and print disabled.

UTS App (Unreserved ticket through mobile application): Under the supervision of the Ministry of Railways for paperless mobile tickets generations.

SWATCH BHARAT App: Ministry of Urban Development, dedicated to cleanliness.

Thus, the GoI has made tremendous stride in the forefront of adequate digitech policies and social platforms. However, the general perception and behaviour of the targeted mass from the perspective of its actual usage and the digital provisions in achieving the one-India vision will be some interesting empirical observations in days to come.

Empirical research needs to be pin-pointed towards realizing the ground situation and framing the appropriate solutions. Otherwise, the high-tech and high value services will end up achieving nothing dwindling down to the remnants of just a political gain, especially when the menace of digital divide and lack of digital infrastructure is rampantly common throughout the nation, especially in Rural India!

Conclusion

Towards the conclusion I would like to say that, digitalization has enabled Industries to reach millions at the cost of peanuts. On the other hand, consumers are empowered to limitless market offers at the ease and comfort of home and (or) office. Like e-commerce, e-societies (electronic) are replacing r-societies (real) across nations. With the advent of digital revolution, today the world virtually appears a small village confined within the limited space of `a horizontal or vertical screen'. Invariably, marketing of consumer as well as producer goods, products and services over the digital space have been growing ever since the rising popularity of Internet in India.

However, on the flip side, tectonic push of newer technologies and innovative market offers has shortened the brand/product life. Gone are the days when a Company used

to relish long depending heavily over the high precedence and market shares of its fewer innovative offers. Post technological and digital boom, changes have become inevitably faster. Things become obsolete overnight, if not at the flick of a second. Today, the whole world is open to a potential buyer over digital mediums. Markets are virtually flooded with innovative offers, streaming from all across the nations, flooding the potential consumers over digital mediums.

Buyers are over-powered to exercise their choice and so do producers in targeting the right market offers without any botheration on how to reach the potential consumers cost-effectively and efficiently. However, even amidst the rising trend of market and marketing opportunities and the ever-increasing popularity of digital technologies, many Indian consumers and producers are barred from reaping its benefits. Issues like "digital divide" in India, has created a fault line dissecting the rich and the poor, among those dwelling in cities and the ones residing in hinterlands.

E-commerce is gaining widespread popularity in the urban regions alone; unfortunately, Rural India – the real face of India with over 6,00,000+ villages serving as a home to almost 70% of Indians remains largely excluded. Reason is digital exclusion!

It should also be noted here that, along with digital inclusion, the poor and vulnerable rural consumers and producers also need digital education. They should be made aware about the potential risk of digital exploitation - in form of counterfeits and unethical trade practices via e-commerce. Such threats can significantly exploit the innocence and ignorance of rural consumers if people remain unaware of the effective tricks and tactics of mal-trade. Unfortunately, inadequate infrastructure and digital illiteracy make the villagers more prone and vulnerable to digital exploitation. Therefore the primary need of the hour is adequate digital education.

In such ground realities, digital push by the present Govt. of India (GoI) sounds unreal and illogical, especially amidst the challenges of limited digital infrastructure. However, along with the facilitation of infrastructural interface & digital education, digital diffusion can pave way for an all-inclusive growth of the nation as seen in some parts of the country already. Proactive Governance and revolutionary ideas e.g. e-retail and e-pds (Electronic Public Distribution System) in the State of Andhra Pradesh are achieving phenomenal results in the dissemination of public services. And these initiatives of the Government need to percolate to every nook and corner of the nation which unfortunately is struggling the hurdle of infrastructural limitations.

However, it won't be wrong in stating that, if India is to change, it has to be through the progressive paths of technological and inclusive digital diffusion –knitting across Industries, regions, and all social sections. In the short run, the nation has to battle out "digital divisions" by creating a platform of digital unison which could fuel uniform growth across the nation. Otherwise the menace of digital divide will yield more adverse outcome than doing any good for this giant nation!

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