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Comparative Indian condition effect on pre and post-digitization

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Abstract-A modern way of doing business is electronic commerce over the Internet. It has the ability, though just three years old, to fundamentally alter economic practices and the social climate. It already affects large sectors such as telecommunications, finance and retail (around 30 per cent of GDP in total).Although the Internet predecessor emerged in the late 1960s, with the advent of the World Wide Web and browsers in the early 1990s and the liberalization of the telecommunications sector and developments that significantly increased the amount and capability of communications (optic fibre, wireless subscriber line technologies, satellites), Internet e-commerce took off. As a result, for both buyers and sellers, barriers to participating in electronic commerce have increasingly dropped. Today, anybody can become a merchant for a few thousand dollars and meet millions of customers worldwide. What used to be business-to - business transactions between known parties has become a complicated network of business practices that can include large numbers of people who may never meet. In this sense, what Henry Ford did for the car, the Internet has done for electronic commerce, turning a luxury for the few into a relatively easy and cheap system for the many. This article assesses the role of Digitization and E-commerce in Indian Economic Growth (Pre and Post era.) To identify the e-commerce than the developed economies as developing economies have wider scope of reducing inefficiencies and increase production.

Keywords:telecommunications, finance,Digitization, E-commerce

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1. Introduction

In the Global Information Technology Report 2016 released by the World Economic Forum India Placed among 139 countries at supposition in the Network Readiness Index, 2 places in the overall ranking slip down. The shift is slight but this decrease is an indication of our slower speed.

In the overview provided by the World Economic Forum, the lack of infrastructure (based on which it is ranked 114th) and low ability levels among the population (101st) remain the key bottlenecks for widespread ICT adoption, particularly in terms of individual use (120th place). A third of the Indian population is still illiterate (95th), and a similar proportion of young people are not enrolled in high school (103rd). India's success in providing online services and enabling e-participation has been consistent with peer countries' success so far, but not the best in the world.

Just 15 out of 100 households have access to the Internet, and mobile broadband, with just 5.5 connexions per 100 people, remains a luxury of the few. That is despite the fact that affordability has long been one of the strengths of the Indian ICT ecosystem, with this year's country ranking 8th in this region. A deep divide exists between well-connected metropolitan hubs and remote rural areas, where even the most basic infrastructure is inadequate. The Digital India initiative initiated by Mr. NarendraModi, our honourable Prime Minister, is one of the required measures for our economy to tackle the global digital transformation and aims to close the gap by encouraging investment in digital infrastructure, enhancing digital literacy, and eventually providing people with online services [1,2].

2. How digitization can drive growth in India and improve the condition

Any key policy initiatives and technology need to be in place for digitization to pervade society at large. The central theme of the recent report published by the OECD Development Center on 'Economic Outlook for Southeast Asia, China and India' is to promote growth through

digitization. The report indicates that ICT services represented in manufacturing and services account for a large share of the value of exports from China, India and other Asian countries.

Improved telecommunications and internet penetration, qualified manpower availability to provide IT services, entrepreneurship exhibited in building ICT start-ups, together with government adopting ICT in its operations and services allow India to play a significant role in the digital economy. Digitisation embodied in manufacturing and services enhances performance, competitiveness overall factor, spill-over impact, openness and accountability.

E-commerce, for example, has improved the logistics and supply chains; digital payment services have provided flexibility and transparency; digital identification services have allowed de-duplication and fraud prevention; and digital learning platforms have increased literacy. While India pioneered offshore IT services to contribute $150 billion worth of exports, it is this digitisation revolution that has taken ICT services to the general domestic market[8]. There have been several studies evaluating the effect on economic growth of ICT inventory variables such as mobile and broadband penetration. There are, however, not many studies analysing digital data flows characterising the digital economy[3].

For instance, when we use the Ola app to hail a cab, there are data flows related to: obtaining vehicle position map data; direction data showing the pick-up position of the cab driver; navigation data showing the cab location in real time; and algorithmic data providing the shortest path between source and destination. It is this data flow over the Internet that allows the cab aggregation service pioneered by the likes of Ola and Uber to run. The same applies to other digitized programmers.

Digital flows rising

In one of the first reports, the McKinsey Global Institute (MGI) illustrated how, apart from goods and services, digital flows through countries lead to economic growth in its 2014 study on 'Global flows in a digital age.' It points out that cross-border goods, services and financial flows

contribute approximately $30 trillion and approximately 40% of world GDP, there is a rising trend in knowledge-intensive data flows compared to capital and labor-intensive flows.

These flows usually have high component research and development (R&D) and intellectual property, and allow the digital channels to promote the exchange of ideas , opinions, and expressions. Examples include: courses provided by digital networks attended by students from around the world; global collaborative design of a 3D printing artifact; professional doctors' telemedicine; and robotics training carried out around the world by AI programmers.

We evaluated a 2000-2015 panel of data from all countries around the world, including products , services, citizens, and digital flows. We find that an increase in digital flows by 10 per cent increases country GDP by 0.2 per cent. While the elasticity of the flows of products and services is comparatively higher at 1.15 and 0.7, respectively, the contribution of digital flows is expected to grow in the coming years [4].

3. Digital India Programme: Importance and Impact

The Digital India programme has been launched with an aim of transforming the country into a digitally empowered society and knowledge economy. The Digital India would ensure that Government services are available to citizens electronically. It would also bring in public accountability through mandated delivery of government's services electronically; a Unique ID and e-Pramaan based on authentic and standard based interoperable and integrated government applications and data basic.

Key Projects of Digital India programme:

- **Digital Locker System** aims to minimize the usage of physical documents and enable sharing of e-documents across agencies. The sharing of the e-documents will be done through registered repositories thereby ensuring the authenticity of the documents online.

- **MyGov.in** has been implemented as a platform for citizen engagement in governance, through a "Discuss", "Do" and "Disseminate" approach. The mobile App for MyGov would bring these features to users on a mobile phone.
- **Swachh Bharat Mission (SBM) Mobile app** would be used by people and Government organizations for achieving the goals of Swachh Bharat Mission.
- **E-Sign framework** would allow citizens to digitally sign a document online using Aadhaar authentication.
- The **Online Registration System (ORS)** under the E-Hospital application has been introduced. This application provides important services such as online registration, payment of fees and appointment, online diagnostic reports, enquiring availability of blood online etc.
- **National Scholarships Portal** is a one stop solution for end to end scholarship process right from submission of student application, verification, sanction and disbursal to end beneficiary for all the scholarships provided by the Government of India.
- DeitY has undertaken an initiative namely **Digitize India Platform (DIP)** for large scale digitization of records in the country that would facilitate efficient delivery of services to the citizens.
- The Government of India has undertaken an initiative namely **Bharat Net**, a high speed digital highway to connect all 2.5 lakh Gram Panchayats of country. This would be the world's largest rural broadband connectivity project using optical fibre.
- BSNL has introduced **Next Generation Network (NGN)**, to replace 30 year old exchanges, which is an IP based technology to manage all types of services like voice, data, multimedia/ video and other types of packet switched communication services.
- BSNL has undertaken large scale deployment of Wi-Fi hotspots throughout the country. The user can latch on the BSNL Wi-Fi network through their mobile devices.

To deliver citizen services electronically and improve the way citizens and authorities transact with each other, it is imperative to have ubiquitous connectivity. The government also realizes this need as reflected by including '**broadband highways'** as one of the pillars of Digital India.

While connectivity is one criterion, enabling and providing technologies to facilitate delivery of services to citizens forms the other [5,6].

4. Highlights of the progress in Digital India

- More than 12,000 rural post office branches have been linked digitally and soon payment banking would also become a reality for them.
- The government also plans to make 'digital village' across the country, by linking all schemes with technology. The 'digital village' would be powered by LED lighting, solar energy, skill development centres and e-services like e-education and e-health.
- Electronic transactions related to e-governance projects in the country have almost doubled in 2015, owing to the Digital India Programme. According to government website electronic transaction aggregation and analysis layer (eTaal), 3.53 billion transactions took place in 2014, which almost doubled in 2015 to 6.95 billion.
- The progressive policies and aggressive focus on 'Make in India' have played a significant role in the resurgence of the electronics manufacturing sector.

5. Conclusion

Another challenge is that digitalization and the rise of the on-demand economy are fast-paced and ongoing, which complicates research. Therefore, there would be a need for more monitoring to draw more concrete conclusions on the effect of digitalisation on labour markets. Through the analysis of the research paper, we learned how critical the world's e-commerce industry is at present. We also try to find the upward trend of e-commerce growth in India in the sense of India, and also to increase m-commence and digital penetration in India. Government policies and initiatives have also led to an increase in India's e-commerce over the years. According to survey after demonization, the position of the cashless economy in India has increased significantly, so the role of the internet has also had a major effect on other such policies and much has to be done with regard to the ecommerce industry in India [6].

We also research the effect of the literacy rate and unemployment rate on the growth of India's e-commerce industry. There is also a significant need to increase India's literacy rate and also raise awareness among rural people in India about the cashless economy and the role of the internet in India today. With the need for more allocation of money to cyber-crime and the need to make strict rules, not only to make this process safer but also more efficient.

We went through the trend of e-commerce in India in this research paper, which is growing significantly, and how service providers such as 4 G, 3 G, helped increase digital penetration in India, thereby helping to increase e-commerce and m-commerce sales in the Indian economy. Similarly, government had also played a huge role in the growth of sales through internet via various laws and policies.

The effect of digitization is helping India's GDP expand more and more. The unquestionable viability of the Indian internet economy is also changing, along with economic benefits, the social life of Indians whose benefits are difficult to measure. The economic benefits of the Internet are estimated to account for 4.6% of India's GDP by 2018. It is also expected that the SME sector will have immense opportunities to expand through e-commerce.

The growth of small and medium sized enterprises will also create jobs in the country. Ecommerce is considered a significant job creation channel that is expected to generate 15-20 lakhs of work in India by 2018. The proposed digital market concept would help India improve production and create employment. Government spending on the development of infrastructure and capacity building will also be a source of job growth.

The emerging new technologies such as the virtual mirror and the virtual wall would drive Indian e-commerce in the next direction. With 910 million mobile subscribers, 58 percent of rural internet users, more than 300 million smartphone sales and rising 3 G subscribers, India 's economy is all set to leap to ideal digitization (PWC, 2015). Efficient digitization planning and regulation will allow India's economy to compete in the coming years with mature economies. The study examines the impact of digitization on the services and the MSME sector in India.

Since 2000 the services sector's efficiency has improved significantly. IT and ITES creation digitises and automates the entire business operation. This led to a general increase in both the manufacturing and service sectors. Owing to ancillary requirements, development in the manufacturing sector led to growth in many service subsectors. Advances in digitization have converted many non-tradable services into tradable services. Overall service sector output is growing due to digitization during the period 2000 to 2014 [7]. MSME 's share of the service sectors and contribution to GDP, FDI inflow, trade, and jobs has increased. To attain sustainable development, the MSME sector is very important for an economy. The MSME market in India is one of the most vibrant of industries. The big issue with MSME is 'access to finance' which affects this sector's overall efficiency. Despite several obstacles, the MSME sector in India is performing well due to the growth of IT and ITES which contributed to the reduction of several hurdles to MSME credits.

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