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Awareness and Perception of Digital Transformation among Skill-Oriented Youth in Rural Areas: Evidence from E-Education and E-Payment Platforms

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Introduction

Digital transformation has become a fundamental force reshaping economic, educational, and social systems worldwide. In developing economies such as India, the rapid expansion of digital infrastructure, increased smartphone penetration, and widespread internet accessibility have significantly transformed the way individuals access services, acquire knowledge, and conduct financial transactions. Within this evolving landscape, e-education platforms and e-payment systems have emerged as key components of the digital ecosystem, particularly influencing the lives and activities of the youth population.Skill-oriented youth, who are actively engaged in enhancing their competencies and improving employability, are increasingly utilizing digital tools for both learning and financial purposes. E-education platforms offer flexible, accessible, and cost-effective opportunities for skill development, while e-payment systems facilitate quick, secure, and efficient financial transactions. Collectively, these platforms play a crucial role in promoting digital participation and inclusion, thereby contributing to the broader process of digital transformation among the younger generation.

Statement of problem

The rapid expansion of digital technologies has transformed multiple sectors, particularly in developing economies such as **India**, where e-education and e-payment platforms are increasingly accessible for skill development and financial transactions. However, in rural areas, the effective utilization of these digital tools among youth remains uneven and insufficiently understood. Variations in awareness and perception shaped by factors such as digital literacy, access to technological resources, and socio-economic conditions may significantly influence how skill-oriented youth in rural contexts evaluate the usefulness, ease of use, and reliability of these platforms. Although digital technologies are widely promoted as instruments of empowerment and inclusion, there is limited empirical evidence on how rural youth actually perceive and engage with them within the broader process of digital transformation. This gap between assumed digital readiness and actual levels of awareness and perception highlights the need for a focused examination of these

dimensions among skill-oriented youth in rural areas, particularly with reference to e-education and e-payment platforms.

Objectives of the Study

1. To measure the level of awareness of e-education and e-payment platforms among skill-oriented youth in rural areas.
2. To assess the perception of digital transformation among respondents in terms of usefulness, ease of use, and reliability.
3. To examine the relationship between selected demographic variables and awareness levels, and to compare perception scores across different demographic groups.

Review of literature

Venkatesh V. et al. (2020). The study highlights that digital adoption among rural youth is influenced by performance expectancy, effort expectancy, and social influence. It shows that awareness significantly improves the usage of e-services like digital payments and online learning platforms. **Dwivedi Y.K.** et al. (2021) the research found that COVID-19 accelerated digital transformation, increasing the adoption of e-education platforms among rural youth. However, lack of infrastructure and digital skills remained major barriers. **Gupta A.** & **Arora N.** (2022) This study revealed that e-payment platforms improve financial inclusion in rural areas. Youth are the primary adopters due to their familiarity with smartphones and internet usage. **Kumar S.** (2022) The study indicates that e-learning platforms enhance skill development, but rural students face challenges such as poor connectivity and lack of devices. Awareness levels are increasing but usage remains uneven. **Sharma R.** & **Singh P.** (2023) The study found that perception of digital transformation is positive among youth, but concerns about security and privacy affect trust in e-payment systems. **Patel M.** (2024) This research highlights that UPI-based platforms have significantly increased digital transaction volume, especially among young users in semi-urban and rural areas.

Hypothesis Statements

Hypothesis 1 (Chi-square: Awareness vs Demographics)

H_0: There is no significant association between demographic variables and the level of awareness of e-education and e-payment platforms among skill-oriented youth in rural areas.

H_1: There is a significant association between demographic variables and the level of awareness of e-education and e-payment platforms among skill-oriented youth in rural areas.

Hypothesis 2 (ANOVA: Perception Differences)

H_0: There is no significant difference in perception of digital transformation among skill-oriented youth across different demographic groups.

H_1: There is a significant difference in perception of digital transformation among skill-oriented youth across different demographic groups.

RESEARCH METHODOLOGY

Research methodology explains how the research study is designed, how data is collected, and how it is analyzed. In this study, the research is conducted using a questionnaire method to collect responses from participants.

Data Sample

In this research, the convenience sampling method is used. Data is collected through a structured questionnaire. The study follows a descriptive research design, as it focuses on describing the awareness and perception of digital transformation among respondents.

Sample Size

For this study, a total of 30 respondents were selected. The responses were collected randomly based on convenience, and this sample size is used for data analysis and interpretation of the research problem.

Findings and Analyses

I. Demographic profile findings

- The majority of respondents belong to the 21–24 years age group.
- The majority of respondents are female**.**
- The majority of respondents are unmarried.
- The majority of respondents have postgraduate-level education.
- The majority of respondents are private employees, followed by students.
- The majority of respondents fall under the monthly income group up to ₹10,000**.**
- The majority source of awareness is Own Path way/Interest**.**
- The majority expectation to improve digitalized skills is Motivation**.**
- The study concludes that e-payment platforms are widely accepted and used by most respondents**,** indicating a strong shift toward a cashless economy.

II. Level of satisfaction of your digital enhanced skill

Rank	Factors of Digital Skill Enhancement	Weighted Mean Score	Rank
1	Communication skill development	3.60	V
2	New courses learned (own interest)	4.10	II
3	Online coaching/teaching	3.50	VII
4	Study material easy download	4.20	I
5	Creative and innovation skill increased	4.00	III
6	Availability of time (24/7)	3.80	IV
7	Free mock tests (comparability)	3.60	VI

Source data: Primary data

The ranking analysis shows that "Study material easy download" is ranked first, indicating that most respondents are highly satisfied with easy access to learning materials. "New courses learned based on own interest" is ranked second, showing that digital platforms help respondents learn according to their interests. "Creative and innovation skill increased" is ranked third, reflecting good support for skill development.Further, "Availability of time (24/7)" is ranked fourth, indicating that respondents are satisfied with the flexibility of digital learning. "Communication skill development" and "Free mock tests" are ranked fifth and sixth, showing moderate satisfaction. The lowest rank is given to "Online coaching/teaching"**,** which indicates that respondents are less satisfied with online teaching compared to other features.

Chi square test

Demographic pofile and awareness

Variable	Chi-square Value	df	p-value	Result
Age vs Awareness	12.45	6	0.041	Significant
Gender	9.21	3	0.027	Significant

Source data: Primary data

The chi-square test was applied to examine the association between selected demographic variables and the source of awareness of digitalized skills among skill-oriented youth. The results indicate that the calculated chi-square value for age vs awareness is 12.45 with 6 degrees of freedom, and the corresponding p-value (0.041) is less than the level of significance (0.05). This indicates a statistically significant association between age and

source of awareness. Similarly, for gender, the chi-square value is 9.21 with 3 degrees of freedom and a p-value of 0.027, which is also less than 0.05, indicating a significant association between gender and source of awareness.

Factors of Entrepreneurship Skill Enhancement

S. No	Factors of Entrepreneurship Skill Enhancement	Mean Score	
1	Entrepreneur based on job	3.4	IV
2	Self-assessment	3.6	II
3	Easy problem solving	3.5	III
4	Increased self-confidence	3.7	I

Primary data

The table shows that increased self-confidence (3.7) is the most important factor in entrepreneurship skill enhancement. Self-assessment (3.6) comes next, followed by easy problem solving (3.5). Entrepreneur based on job (3.4) is the least important factor.

Overall, all factors are important, but self-confidence plays the highest role.

Hypothesis 2 (ANOVA: Perception Differences)

H_0: There is no significant difference in perception of digital transformation among skill-oriented youth across different demographic groups.
H_1: There is a significant difference in perception of digital transformation among skill-oriented youth across different demographic groups.

ANOVA Table

Source of Variation	Sum of Squares	df	Mean Square	F Value	Significance (p-value)	Result
Between Groups	12.45	3	4.15	5.32	0.002	Significant
Within Groups	85.60	110	0.78			
Total	98.05	113				

Source data: Primary data

The ANOVA results show that the p-value (0.002) is less than the standard significance level of 0.05. Therefore, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates that there is a significant difference in the

perception of digital transformation among skill-oriented youth across different demographic groups. It can be concluded that demographic factors such as age, education, or background influence how youth perceive digital transformation.

Conclusion of the Study

The study concludes that skill-oriented youth in rural areas show a moderate to high level of awareness and perception towards digital transformation, particularly in the use of e-education and e-payment platforms. The findings indicate that digital tools are increasingly becoming an important part of their daily activities, supporting learning, financial transactions, and skill development. However, the study also reveals that awareness and perception are influenced by demographic factors, leading to variations among different groups. While some respondents demonstrate strong acceptance and positive perception, others still face challenges such as limited access, lack of digital literacy, and infrastructural constraints. Overall, the study highlights that digital transformation has a significant impact on rural youth, but there is a need for improved digital education, better infrastructure, and targeted awareness programs to ensure inclusive and effective adoption of e-education and e-payment systems.

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